

**\$5,009,456,366**  
**Government National Mortgage Association**  
**GINNIE MAE®**  
**Guaranteed REMIC Pass-Through Securities**  
**and MX Securities**  
**Ginnie Mae REMIC Trust 2025-041**

### The Securities

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

### The Ginnie Mae Guaranty

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

### The Trust and its Assets

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

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

**See “Risk Factors” beginning on page S-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 March 28, 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)
<b>Security Group 1</b>						
AB	\$ 50,000,000	5.500%	SEQ	FIX	38385EKK9	February 2055
AS(1)	100,777,597	(5)	NTL(PT)	INV/IO	38385EKL7	March 2055
AY	679,100	5.500	SEQ	FIX	38385EKM5	March 2055
B	100,000,000	5.250	SEQ	FIX	38385EKN3	July 2052
BS(1)	274,841,182	(5)	NTL(PT)	INV/IO	38385EKP8	March 2055
BT	30,000,000	5.250	PT	FIX	38385EKQ6	March 2055
BV(1)	11,067,000	5.250	SEQ/AD	FIX	38385EKR4	February 2036
BZ(1)	14,345,521	5.250	SEQ	FIX/Z	38385EKS2	March 2055
CA	100,000,000	5.125	SEQ	FIX	38385EKT0	June 2050
CF	113,118,780	(5)	PT	FLT	38385EKU7	March 2055
CS	315,367,413	(5)	NTL(PT)	INV/IO	38385EKV5	March 2055
CT	75,000,000	5.250	PT	FIX	38385EKW3	March 2055
CV(1)	16,187,000	5.000	SEQ/AD	FIX	38385EKX1	March 2036
CZ(1)	22,250,848	5.000	SEQ	FIX/Z	38385EKY9	March 2055
DV(1)	5,758,000	5.500	SEQ/AD	FIX	38385EKZ6	February 2036
DZ(1)	7,054,615	5.500	SEQ	FIX/Z	38385ELA0	March 2055
EF(1)	50,000,000	(5)	PT	FLT	38385ELB8	March 2055
F	52,867,412	(5)	PT	FLT	38385ELC6	March 2055
FA	375,000,000	(5)	PT	FLT	38385ELD4	March 2055
FC	100,000,000	(5)	PT	FLT	38385ELE2	March 2055
PT	20,000,000	5.250	PT	FIX	38385ELF9	March 2055
TC	100,000,000	(5)	NTL(PT)	INV/IO	38385ELG7	March 2055
TE(1)	50,000,000	(5)	NTL(PT)	INV/IO	38385ELH5	March 2055
<b>Security Group 2</b>						
J(1)	28,164,661	5.000	SEQ	FIX	38385ELJ1	July 2050
JG(1)	328,750,000	(5)	PT	FLT	38385ELK8	March 2055
JH(1)	3,915,103	5.000	SEQ	FIX	38385ELL6	September 2053
JN(1)	5,382,195	5.000	SEQ	FIX	38385ELM4	March 2055
JS	5,454,708	5.000	SEQ	FIX	38385ELN2	July 2052
JT	328,750,000	(5)	NTL(PT)	INV/IO	38385ELP7	March 2055
	80,000,000	5.250	PT	FIX	38385ELQ5	March 2055
<b>Security Group 3</b>						
FT	100,000,000	(5)	TAC/AD	FLT	38385ELR3	March 2055
ST	100,000,000	(5)	NTL(TAC/AD)	INV/IO	38385ELS1	March 2055
ZT	16,259,076	6.500	SUP	FIX/Z	38385ELT9	March 2055
<b>Security Group 4</b>						
DS	40,514,392	(5)	NTL(PT)	INV/IO	38385ELU6	March 2055
FD	70,000,000	(5)	PT	FLT	38385ELV4	March 2055
GL(1)	27,996,000	5.000	SEQ	FIX	38385ELW2	November 2052
GL(1)	3,886,000	5.000	SEQ	FIX	38385ELX0	March 2055
GM(1)	3,118,000	5.000	SEQ	FIX	38385ELY8	December 2053
SD	29,485,608	(5)	NTL(PT)	INV/IO	38385ELZ5	March 2055
<b>Security Group 5</b>						
AF	119,015,437	(5)	SC/PT	FLT	38385EMA9	April 2054
FM	175,000,000	(5)	SC/PT	FLT	38385EMB7	April 2054
MA	67,849,716	(5)	SC/PT	T	38385EMC5	April 2054
<b>Security Group 6</b>						
DA(1)	25,000,000	5.000	PAC	FIX	38385EMD3	February 2054
DL(1)	836,000	5.000	PAC	FIX	38385EME1	March 2055
DN(1)	2,699,000	5.000	PAC	FIX	38385EMF8	December 2054
EA(1)	46,736,000	5.000	PAC	FIX	38385EMG6	June 2053
EL(1)	3,886,000	5.000	PAC	FIX	38385EMH4	March 2055
EN(1)	6,860,000	5.000	PAC	FIX	38385EMJ0	August 2054
ES(1)	31,588,447	(5)	NTL(PT)	INV/IO	38385EMK7	March 2055
FB	50,000,000	(5)	PT	FLT	38385EML5	March 2055
FE	60,000,000	(5)	PT	FLT	38385EMM3	March 2055
SC	37,500,000	(5)	NTL(PT)	INV/IO	38385EMN1	March 2055
SE(1)	40,911,553	(5)	NTL(PT)	INV/IO	38385EMP6	March 2055
UD(1)	8,965,000	5.000	SUP	FIX	38385EMQ4	March 2055
UE(1)	15,018,001	5.000	SUP	FIX	38385EMR2	March 2055

(Cover continued on next page)



**Ramirez & Co., Inc.**

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

Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
<b>Security Group 7</b>						
VA(1) .....	\$ 6,491,037	5.500%	SC/PT	FIX	38385EMS0	December 2035
<b>Security Group 8</b>						
FG .....	60,137,024	(5)	PT	FLT	38385EMT8	March 2055
SG .....	60,137,024	(5)	NTL(PT)	INV/IO	38385EMU5	March 2055
<b>Security Group 9</b>						
A(1) .....	61,653,000	5.250	SEQ	FIX	38385EMV3	April 2052
AV(1) .....	8,028,000	5.250	AD/SEQ	FIX	38385EMW1	February 2036
AZ(1) .....	10,407,466	5.250	SEQ	FIX/Z	38385EMX9	March 2055
GF .....	75,000,000	(5)	PT	FLT	38385EMY7	March 2055
GS .....	75,000,000	(5)	NTL(PT)	INV/IO	38385EMZ4	March 2055
PC .....	6,500,000	5.000	PAC	FIX	38385ENA8	March 2055
PQ .....	45,000	5.000	PAC	FIX	38385ENB6	March 2055
UB .....	1,714,613	5.000	SUP	FIX	38385ENC4	March 2055
<b>Security Group 10</b>						
FH .....	100,000,000	(5)	PT	FLT	38385END2	March 2055
GA(1) .....	65,737,000	4.500	SEQ	FIX	38385ENE0	February 2050
GN(1) .....	8,151,000	4.500	SEQ	FIX	38385ENF7	July 2051
GV(1) .....	10,209,000	4.500	AD/SEQ	FIX	38385ENG5	April 2036
GZ(1) .....	15,903,000	4.500	SEQ	FIX/Z	38385ENH3	March 2055
HA(1) .....	70,217,000	5.000	SEQ	FIX	38385ENJ9	February 2050
HF .....	100,000,000	(5)	PT	FLT	38385ENK6	March 2055
HL(1) .....	27,891,000	5.000	SEQ	FIX	38385ENL4	March 2055
HM(1) .....	8,707,000	5.000	SEQ	FIX	38385ENM2	July 2051
HS(1) .....	100,000,000	(5)	NTL(PT)	INV/IO	38385ENN0	March 2055
PA(1) .....	61,257,000	5.000	PAC	FIX	38385ENP5	August 2052
PL .....	10,332,000	5.000	PAC	FIX	38385ENQ3	March 2055
PM(1) .....	7,596,000	5.000	PAC	FIX	38385ENR1	October 2053
SH(1) .....	100,000,000	(5)	NTL(PT)	INV/IO	38385ENS9	March 2055
TH .....	100,000,000	(5)	NTL(PT)	INV/IO	38385ENT7	March 2055
UA(1) .....	14,000,000	5.000	SUP	FIX	38385ENU4	March 2055
<b>Security Group 11</b>						
MF .....	216,666,666	(5)	PT	FLT	38385ENV2	March 2065
MS .....	266,666,666	(5)	NTL(PT)	INV/IO	38385ENW0	March 2065
MT .....	50,000,000	(5)	PT	T	38385ENX8	March 2065
<b>Security Group 12</b>						
FJ .....	42,433,001	(5)	PT	FLT	38385ENY6	March 2055
JA .....	35,000,000	5.000	SEQ	FIX	38385ENZ3	November 2048
JD .....	14,250,000	5.000	SEQ	FIX	38385EPA6	April 2048
JE .....	750,000	5.000	SEQ	FIX	38385EPB4	November 2048
JV(1) .....	14,683,000	5.000	SEQ/AD	FIX	38385EPC2	March 2036
JZ(1) .....	20,183,002	5.000	SEQ	FIX/Z	38385EPD0	March 2055
SJ .....	42,433,001	(5)	NTL(PT)	INV/IO	38385EPE8	March 2055
<b>Security Group 13</b>						
FN .....	86,666,666	(5)	PT	FLT	38385EPF5	March 2055
NT .....	20,000,000	(5)	PT	T	38385EPG3	March 2055
SN .....	106,666,666	(5)	NTL(PT)	INV/IO	38385EPH1	March 2055
<b>Security Group 14</b>						
KF .....	14,668,541	(5)	PT	FLT	38385EPJ7	March 2055
KS .....	14,668,541	(5)	NTL(PT)	INV/IO	38385EPK4	March 2055
<b>Security Group 15</b>						
NA(1) .....	89,996,000	5.000	SEQ	FIX	38385EPL2	June 2052
NF .....	114,053,537	(5)	PT	FLT	38385EPM0	March 2055
NL(1) .....	19,404,538	5.000	SEQ	FIX	38385EPN8	March 2055
NM(1) .....	4,653,000	5.000	SEQ	FIX	38385EPP3	January 2053
NS .....	114,053,537	(5)	NTL(PT)	INV/IO	38385EPQ1	March 2055
<b>Security Group 16</b>						
FL .....	90,579,654	(5)	PT	FLT	38385EPR9	March 2055
QA(1) .....	91,150,000	4.500	SEQ	FIX	38385EPS7	December 2051
QN(1) .....	9,818,000	4.500	SEQ	FIX	38385EPT5	February 2053
QV(1) .....	7,743,000	4.500	SEQ/AD	FIX	38385EPU2	April 2036
QZ(1) .....	12,061,872	4.500	SEQ	FIX/Z	38385EPV0	March 2055
SL .....	90,579,654	(5)	NTL(PT)	INV/IO	38385EPW8	March 2055
<b>Security Group 17</b>						
BF .....	169,871,230	(5)	SC/PT	FLT	38385EPX6	November 2054
MB .....	39,201,053	(5)	SC/PT	T	38385EPY4	November 2054
<b>Security Group 18</b>						
LF .....	200,000,000	(5)	PT	FLT	38385EPZ1	March 2055
LS .....	200,000,000	(5)	NTL(PT)	INV/IO	38385EQA5	March 2055
<b>Security Group 19</b>						
DF .....	50,000,000	(5)	PT	FLT	38385EQB3	March 2055
DM .....	4,166,667	(5)	PT	T	38385EQC1	March 2055
QF .....	50,000,000	(5)	PT	FLT	38385EQD9	March 2055
QM .....	12,500,000	(5)	PT	T	38385EQE7	March 2055
QS .....	116,666,667	(5)	NTL(PT)	INV/IO	38385EQF4	March 2055
<b>Security Group 20</b>						
FV .....	57,231,000	(5)	PAC/AD	FLT	38385EQG2	March 2055
SV .....	57,231,000	(5)	NTL(PAC/AD)	INV/IO	38385EQH0	March 2055
UZ .....	40,153,000	6.000	SUP	FIX/Z	38385EQJ6	March 2055
WA(1) .....	143,372,000	5.250	PAC/AD	FIX	38385EQK3	August 2054
WB(1) .....	6,925,000	5.250	PAC/AD	FIX	38385EQL1	February 2055
WL(1) .....	2,319,000	5.250	PAC/AD	FIX	38385EQM9	March 2055
<b>Security Group 21</b>						
BA(1) .....	63,347,000	5.250	SEQ	FIX	38385EQN7	April 2052
V(1) .....	8,248,000	5.250	AD/SEQ	FIX	38385EQP2	February 2036
YF .....	68,573,466	(5)	PT	FLT	38385EQO0	March 2055
YS .....	68,573,466	(5)	NTL(PT)	INV/IO	38385EQR8	March 2055
ZB(1) .....	10,693,160	5.250	SEQ	FIX/Z	38385EQS6	March 2055
<b>Residual</b>						
RR .....	0	0.000	NPR	NPR	38385EQT4	March 2065

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

## AVAILABLE INFORMATION

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

- this Offering Circular Supplement (this “Supplement”),
- the Base Offering Circular and
- in the case of the Group 5, 7 and 17 securities, each disclosure document relating to the Underlying Certificates (the “Underlying Certificate Disclosure Documents”).

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

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

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

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## TERMS SHEET

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

**Sponsor:** BMO Capital Markets Corp.

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

**Trustee:** U.S. Bank National Association

**Tax Administrator:** The Trustee

**Closing Date:** March 28, 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 April 2025.

### Trust Assets:

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

<u>Trust Asset Group or Subgroup<sup>(2)</sup></u>	<u>Trust Asset Type</u>	<u>Certificate Rate</u>	<u>Original Term To Maturity (in years)</u>
16	Ginnie Mae II	6.000%	30
17	Underlying Certificates	(1)	(1)
18	Ginnie Mae II	6.500%	30
19	Ginnie Mae II	6.000%	30
20	Ginnie Mae II	6.000%	30
21	Ginnie Mae II	6.500%	30

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

(2) The Group 1, 4, 5, 6 and 10 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 9 and 21, 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 1 through 4, 6, 8 through 16 and 18 through 21 Trust Assets<sup>(1)</sup>:**

<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<sup>(2)</sup></u>
<b>Subgroup 1A Trust Assets</b>			
\$125,000,000	357	2	6.600%
<b>Subgroup 1B Trust Assets</b>			
\$97,962,662	357	2	6.600%
<b>Subgroup 1C Trust Assets</b>			
\$89,537,337	357	2	6.600%
<b>Subgroup 1D Trust Assets</b>			
\$70,000,000	356	1	6.545%
<b>Subgroup 1E Trust Assets</b>			
\$243,531,301	356	1	6.545%
<b>Subgroup 1F Trust Assets</b>			
\$517,296,976	359	0	6.608%
<b>Group 2 Trust Assets</b>			
\$451,666,667	358	1	7.010%
<b>Group 3 Trust Assets</b>			
\$116,259,076	348	9	6.984%
<b>Subgroup 4A Trust Assets</b>			
\$44,228,412	352	3	7.465%
<b>Subgroup 4B Trust Assets</b>			
\$60,771,588	352	3	7.465%

<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<sup>(2)</sup></u>
<b>Subgroup 6A Trust Assets</b>			
\$81,823,106	354	0	6.983%
<b>Subgroup 6B Trust Assets</b>			
\$63,176,895	355	2	6.985%
<b>Subgroup 6C Trust Assets</b>			
\$75,000,000	357	3	6.955%
<b>Group 8 Trust Assets</b>			
\$60,137,024	357	1	7.009%
<b>Group 9 Trust Assets</b>			
\$163,348,079	356	2	6.928%
<b>Subgroup 10A Trust Assets</b>			
\$300,000,000	357	1	6.097%
<b>Subgroup 10B Trust Assets</b>			
\$200,000,000	357	1	6.097%
<b>Group 11 Trust Assets<sup>(3)</sup></b>			
\$266,666,666	477	3	7.068%
<b>Group 12 Trust Assets</b>			
\$127,299,003	356	2	6.027%
<b>Group 13 Trust Assets</b>			
\$106,666,666	357	1	6.942%
<b>Group 14 Trust Assets</b>			
\$14,668,541	359	1	8.250%
<b>Group 15 Trust Assets</b>			
\$228,107,075	335	22	6.574%
<b>Group 16 Trust Assets</b>			
\$211,352,526	357	2	6.478%
<b>Group 18 Trust Assets</b>			
\$200,000,000	356	1	6.973%
<b>Group 19 Trust Assets</b>			
\$116,666,667	359	1	6.500%
<b>Group 20 Trust Assets</b>			
\$250,000,000	358	1	6.600%
<b>Group 21 Trust Assets</b>			
\$150,861,626	358	1	6.900%

<sup>(1)</sup> As of March 1, 2025.

<sup>(2)</sup> The Mortgage Loans underlying the Group 1 through 4, 6, 8 through 16 and 18 through 21 Trust Assets may bear interest at rates ranging from 0.25% to 1.50% per annum above the related Certificate Rate.

<sup>(3)</sup> The Mortgage Loans underlying the Group 11 Trust Assets are modified loans with terms greater than or equal to 361 but not more than 480 months from the pool issuance date.

The actual remaining terms to maturity, loan ages and Mortgage Rates of many of the Mortgage Loans underlying the Group 1 through 4, 6, 8 through 16 and 18 through 21 Trust Assets will differ from the weighted averages shown above, perhaps significantly. See *“The Trust Assets — The Mortgage Loans” in this Supplement*.

**Characteristics of the Group 5, 7 and 17 Trust Assets:** See Exhibit A to this Supplement for certain information regarding the characteristics of the related Underlying Certificates.

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

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

**Increased Minimum Denomination Classes:** Each Class that constitutes an Interest Only or Toggle 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, Inverse Floating Rate and Toggle 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:

Class	Interest Rate Formula(1)	Initial Interest Rate(2)	Minimum Rate	Maximum Rate	Delay (in days)	30-day Average SOFR for Minimum Interest Rate
<b>Security Group 1</b>						
AS ...	5.30% – 30-day Average SOFR	0.94765000%	0.00000000%	5.30000000%	0	5.30%
BS ...	5.30% – 30-day Average SOFR	0.94924000%	0.00000000%	5.30000000%	0	5.30%
CF ...	30-day Average SOFR + 1.20%	5.55235000%	1.20000000%	6.50000000%	0	0.00%
CS ...	5.30% – 30-day Average SOFR	0.94954000%	0.00000000%	5.30000000%	0	5.30%
EF ...	30-day Average SOFR + 0.90%	5.25001000%	0.90000000%	6.50000000%	0	0.00%
F ...	30-day Average SOFR + 1.20%	5.55001000%	1.20000000%	6.50000000%	0	0.00%
FA ...	30-day Average SOFR + 1.20%	5.55068000%	1.20000000%	6.50000000%	0	0.00%
FC ...	30-day Average SOFR + 1.15%	5.50068000%	1.15000000%	6.50000000%	0	0.00%
FP ...	30-day Average SOFR + 1.20%	5.55001000%	1.20000000%	6.50000000%	0	0.00%
SA ...	5.30% – 30-day Average SOFR	0.94881340%	0.00000000%	5.30000000%	0	5.30%
TC ...	5.35% – 30-day Average SOFR	0.05000000%	0.00000000%	0.05000000%	0	5.35%
TE ...	5.60% – 30-day Average SOFR	0.30000000%	0.00000000%	0.30000000%	0	5.60%
<b>Security Group 2</b>						
JF ...	30-day Average SOFR + 1.00%	5.35000000%	1.00000000%	7.00000000%	0	0.00%
JS ...	6.00% – 30-day Average SOFR	1.65000000%	0.00000000%	6.00000000%	0	6.00%
<b>Security Group 3</b>						
FT ...	30-day Average SOFR + 1.05%	5.40534000%	1.05000000%	6.50000000%	0	0.00%
ST ...	5.45% – 30-day Average SOFR	1.09466000%	0.00000000%	5.45000000%	0	5.45%



<u>Class</u>	<u>Interest Rate Formula(1)</u>	<u>Initial Interest Rate(2)</u>	<u>Minimum Rate</u>	<u>Maximum Rate</u>	<u>Delay (in days)</u>	<u>30-day Average SOFR for Minimum Interest Rate</u>
<b>Security Group 4</b>						
DS ...	7.20% - 30-day Average SOFR	2.84732000%	0.00000000%	7.20000000%	0	7.20%
FD ...	30-day Average SOFR + 0.80%	5.15268000%	0.80000000%	8.00000000%	0	0.00%
SD ...	7.20% - 30-day Average SOFR	2.84732000%	0.00000000%	7.20000000%	0	7.20%
<b>Security Group 5</b>						
AF ...	30-day Average SOFR + 0.80%	5.14436000%	0.80000000%	8.00000000%	0	0.00%
FM ...	30-day Average SOFR + 0.80%	5.14436000%	0.80000000%	8.00000000%	0	0.00%
MA ...	If 30-day Average SOFR ≤ 5.45%: 30-day Average SOFR + 2.13333332%	6.47769332%	2.13333332%	7.58333332%	0	0.00%
	If 30-day Average SOFR > 5.45%: 31.19999976% - (30-day Average SOFR x 4.33333329)		0.00000000%	7.58333332%	0	7.20%
<b>Security Group 6</b>						
ES ...	7.20% - 30-day Average SOFR	2.84732000%	0.00000000%	7.20000000%	0	7.20%
FB ...	30-day Average SOFR + 0.80%	5.15268000%	0.80000000%	8.00000000%	0	0.00%
FE ...	30-day Average SOFR + 0.80%	5.15268000%	0.80000000%	8.00000000%	0	0.00%
SC ...	7.20% - 30-day Average SOFR	2.84732000%	0.00000000%	7.20000000%	0	7.20%
SE ...	7.20% - 30-day Average SOFR	2.84732000%	0.00000000%	7.20000000%	0	7.20%
SK ...	7.20% - 30-day Average SOFR	2.84732000%	0.00000000%	7.20000000%	0	7.20%
<b>Security Group 8</b>						
FG ...	30-day Average SOFR + 1.15%	5.50201000%	1.15000000%	6.50000000%	0	0.00%
SG ...	5.35% - 30-day Average SOFR	0.99799000%	0.00000000%	5.35000000%	0	5.35%
<b>Security Group 9</b>						
GF ...	30-day Average SOFR + 0.80%	5.15369000%	0.80000000%	8.00000000%	0	0.00%
GS ...	7.20% - 30-day Average SOFR	2.84631000%	0.00000000%	7.20000000%	0	7.20%
<b>Security Group 10</b>						
FH ...	30-day Average SOFR + 1.16%	5.51268000%	1.16000000%	6.50000000%	0	0.00%
HF ...	30-day Average SOFR + 1.15%	5.50268000%	1.15000000%	6.50000000%	0	0.00%
HS ...	5.34% - 30-day Average SOFR	0.98732000%	0.00000000%	5.34000000%	0	5.34%
SB ...	5.34% - 30-day Average SOFR	0.98732000%	0.00000000%	5.34000000%	0	5.34%
SH ...	5.34% - 30-day Average SOFR	0.98732000%	0.00000000%	5.34000000%	0	5.34%
TH ...	5.35% - 30-day Average SOFR	0.01000000%	0.00000000%	0.01000000%	0	5.35%
<b>Security Group 11</b>						
MF ...	30-day Average SOFR + 0.80%	5.15168000%	0.80000000%	8.00000000%	0	0.00%
MS ...	5.30% - 30-day Average SOFR	0.94832000%	0.00000000%	5.30000000%	0	5.30%
MT ...	If 30-day Average SOFR ≤ 5.3%: 30-day Average SOFR + 2.93333332%	7.28501332%	2.93333332%	8.23333332%	0	0.00%
	If 30-day Average SOFR > 5.3%: 31.2% - (30-day Average SOFR x 4.33333332)		0.00000000%	8.23333332%	0	7.20%



<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>
<b>Security Group 12</b>						
FJ . . .	30-day Average SOFR + 1.20%	5.55101000%	1.20000000%	6.50000000%	0	0.00%
SJ . . .	5.30% – 30-day Average SOFR	0.94899000%	0.00000000%	5.30000000%	0	5.30%
<b>Security Group 13</b>						
FN . . .	30-day Average SOFR + 0.80%	5.15201000%	0.80000000%	8.00000000%	0	0.00%
NT . . .	If 30-day Average SOFR ≤ 5.3%: 30-day Average SOFR + 2.93333332%	7.28534332%	2.93333332%	8.23333332%	0	0.00%
	If 30-day Average SOFR > 5.3%: 31.19999998% - (30-day Average SOFR x 4.33333332)		0.00000000%	8.23333332%	0	7.20%
SN . . .	5.30% – 30-day Average SOFR	0.94799000%	0.00000000%	5.30000000%	0	5.30%
<b>Security Group 14</b>						
KF . . .	30-day Average SOFR + 0.90%	5.24598000%	0.90000000%	7.50000000%	0	0.00%
KS . . .	6.60% – 30-day Average SOFR	2.25402000%	0.00000000%	6.60000000%	0	6.60%
<b>Security Group 15</b>						
NF . . .	30-day Average SOFR + 1.00%	5.35101000%	1.00000000%	7.00000000%	0	0.00%
NS . . .	6.00% – 30-day Average SOFR	1.64899000%	0.00000000%	6.00000000%	0	6.00%
<b>Security Group 16</b>						
FL . . .	30-day Average SOFR + 0.80%	5.15201000%	0.80000000%	8.00000000%	0	0.00%
SL . . .	7.20% – 30-day Average SOFR	2.84799000%	0.00000000%	7.20000000%	0	7.20%
<b>Security Group 17</b>						
BF . . .	30-day Average SOFR + 0.80%	5.14436000%	0.80000000%	8.00000000%	0	0.00%
MB . . .	If 30-day Average SOFR ≤ 5.4%: 30-day Average SOFR + 2.39999999%	6.74435999%	2.39999999%	7.79999999%	0	0.00%
	If 30-day Average SOFR > 5.4%: 31.19999996% – (30-day Average SOFR x 4.33333333)		0.00000000%	7.79999999%	0	7.20%
<b>Security Group 18</b>						
LF . . .	30-day Average SOFR + 1.20%	5.55235000%	1.20000000%	6.50000000%	0	0.00%
LS . . .	5.30% – 30-day Average SOFR	0.94765000%	0.00000000%	5.30000000%	0	5.30%

<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>
<b>Security Group 19</b>						
DF . .	30-day Average SOFR + 1.15%	5.50101000%	1.15000000%	6.50000000%	0	0.00%
DM . .	If 30-day Average SOFR ≤ 4.5%:					
	30-day Average SOFR + 5.7%	10.05101000%	5.70000000%	10.20000000%	0	0.00%
	If 30-day Average SOFR > 4.5%:					
	64.2% – (30-day Average SOFR x 12)		0.00000000%	10.20000000%	0	5.35%
QF . .	30-day Average SOFR + 0.90%	5.25101000%	0.90000000%	7.50000000%	0	0.00%
QM . .	If 30-day Average SOFR ≤ 4.5%:					
	30-day Average SOFR + 3.9%	8.25101000%	3.90000000%	8.40000000%	0	0.00%
	If 30-day Average SOFR > 4.5%:					
	26.4% – (30-day Average SOFR x 4)		0.00000000%	8.40000000%	0	6.60%
QS . .	4.50% – 30-day Average SOFR	0.14899000%	0.00000000%	4.50000000%	0	4.50%
<b>Security Group 20</b>						
FV . . .	30-day Average SOFR + 0.80%	5.14867000%	0.80000000%	8.00000000%	0	0.00%
SV . . .	7.20% – 30-day Average SOFR	2.85133000%	0.00000000%	7.20000000%	0	7.20%
<b>Security Group 21</b>						
YF . . .	30-day Average SOFR + 0.80%	5.14867000%	0.80000000%	8.00000000%	0	0.00%
YS . . .	7.20% – 30-day Average SOFR	2.85133000%	0.00000000%	7.20000000%	0	7.20%

- (1) 30-day Average SOFR will be established as described under “Description of the Securities — Interest Distributions — Floating Rate, Inverse Floating Rate and Toggle 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 Subgroup 1A Principal Distribution Amount, the Subgroup 1B Principal Distribution Amount, the Subgroup 1C Principal Distribution Amount, the Subgroup 1D Principal Distribution Amount, the Subgroup 1E Principal Distribution Amount, the Subgroup 1F Principal Distribution Amount, the BZ Accrual Amount, the CZ Accrual Amount and the DZ Accrual Amount will be allocated as follows:

- The BZ Accrual Amount, sequentially, to BV and BZ, in that order, until retired
- The CZ Accrual Amount, sequentially, to CV and CZ, in that order, until retired
- The DZ Accrual Amount, sequentially, to DV and DZ, in that order, until retired
- 40% of the Subgroup 1A Principal Distribution Amount, concurrently, to BT and PT, pro rata, until retired

- 60% of the Subgroup 1A Principal Distribution Amount, 59.9999997766% of the Subgroup 1C Principal Distribution Amount, 54.932403535265% of the Subgroup 1E Principal Distribution Amount and 21.7476626038% of the Subgroup 1F Principal Distribution Amount to FA, until retired
- 40.0000002042% of the Subgroup 1B Principal Distribution Amount and 40.0000002234% of the Subgroup 1C Principal Distribution Amount to CT, until retired
- 59.9999997958% of the Subgroup 1B Principal Distribution Amount, 60% of the Subgroup 1D Principal Distribution Amount and 5.067596218360% of the Subgroup 1E Principal Distribution Amount to CF, until retired
- 40% of the Subgroup 1D Principal Distribution Amount and 40.000000246375% of the Subgroup 1E Principal Distribution Amount, sequentially, to B, BV and BZ, in that order, until retired
- 39.2168176912% of the Subgroup 1F Principal Distribution Amount, concurrently, to EF, F and FC, pro rata, until retired
- 9.7969062939% of the Subgroup 1F Principal Distribution Amount, sequentially, to AB and AY, in that order, until retired
- 29.2386134111% of the Subgroup 1F Principal Distribution Amount in the following order of priority:
  1. To CA, until retired
  2. To CV, CZ, DV and DZ, concurrently, as follows:
    - a. 75.0000014634%, sequentially, to CV and CZ, in that order, until retired
    - b. 24.9999985366%, sequentially, to DV and DZ, in that order, until retired

## **SECURITY GROUP 2**

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

- 90.4981549148%, concurrently, to JF and JT, pro rata, until retired
- 9.5018450852%, sequentially, to J, JN, JG and JH, in that order, until retired

## **SECURITY GROUP 3**

The Group 3 Principal Distribution Amount and the ZT Accrual Amount will be allocated in the following order of priority:

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

## **SECURITY GROUP 4**

The Subgroup 4A Principal Distribution Amount and the Subgroup 4B Principal Distribution Amount will be allocated, concurrently, as follows:

- 66.6666666667% of the Subgroup 4A Principal Distribution Amount and 66.6666666667% of the Subgroup 4B Principal Distribution Amount to FD, until retired

- 33.3333333333% of the Subgroup 4A Principal Distribution Amount and 33.3333333333% of the Subgroup 4B Principal Distribution Amount, sequentially, to G, GM and GL, in that order, until retired

#### **SECURITY GROUP 5**

The Subgroup 5A Principal Distribution Amount and the Subgroup 5B Principal Distribution Amount will be allocated, concurrently, as follows:

- 81.2499998131% of the Subgroup 5A Principal Distribution Amount to FM, until retired
- 81.2499999147% of the Subgroup 5B Principal Distribution Amount to AF, until retired
- 18.7500001869% of the Subgroup 5A Principal Distribution Amount and 18.7500000853% of the Subgroup 5B Principal Distribution Amount to MA, 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, concurrently, as follows:

- 41.379310387% of the Subgroup 6A Principal Distribution Amount and 41.3793096353% of the Subgroup 6B Principal Distribution Amount, to FE, until retired
- 8.6206896130% of the Subgroup 6A Principal Distribution Amount, 8.6206895733% of the Subgroup 6B Principal Distribution Amount and 50% of the Subgroup 6C Principal Distribution Amount, to FB, until retired
- 50% of the Subgroup 6A Principal Distribution Amount and 50.0000007914% of the Subgroup 6B Principal Distribution Amount in the following order of priority:
  1. Sequentially, to EA, EN and EL, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
  2. To UE, until retired
  3. Sequentially, to EA, EN and EL, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired
- 50% of the Subgroup 6C Principal Distribution Amount, in the following order of priority:
  1. Sequentially, to DA, DN and DL, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
  2. To UD, until retired
  3. Sequentially, to DA, DN and DL, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired

#### **SECURITY GROUP 7**

The Group 7 Principal Distribution Amount will be allocated to VA, until retired

#### **SECURITY GROUP 8**

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

### **SECURITY GROUP 9**

The Group 9 Principal Distribution Amount and the AZ Accrual Amount will be allocated as follows:

- The AZ Accrual Amount, sequentially, to AV and AZ, in that order, until retired
- 45.9142222297% of the Group 9 Principal Distribution Amount to GF, until retired
- 5.0564494242% of the Group 9 Principal Distribution Amount in the following order of priority:
  1. Sequentially, to PC and PQ, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
  2. To UB, until retired
  3. Sequentially, to PC and PQ, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired
- 49.0293283461% of the Group 9 Principal Distribution Amount, sequentially, to A, AV and AZ, in that order, until retired

### **SECURITY GROUP 10**

The Subgroup 10A Principal Distribution Amount, the Subgroup 10B 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
- 25% of the Subgroup 10A Principal Distribution Amount and 12.5% of the Subgroup 10B Principal Distribution Amount to FH, until retired
- 35.6050000000% of the Subgroup 10A Principal Distribution Amount, sequentially, to HA, HM and HL, in that order, until retired
- 31.0616666667% of the Subgroup 10A Principal Distribution Amount in the following order of priority:
  1. Sequentially, to PA, PM and PL, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
  2. To UA, until retired
  3. Sequentially, to PA, PM and PL, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired
- 50% of the Subgroup 10B Principal Distribution Amount, sequentially, to GA, GN, GV and GZ, in that order, until retired
- 8.3333333333% of the Subgroup 10A Principal Distribution Amount and 37.5000000000% of the Subgroup 10B Principal Distribution Amount to HF, until retired

### **SECURITY GROUP 11**

The Group 11 Principal Distribution Amount, concurrently, to MF and MT, pro rata, until retired

#### **SECURITY GROUP 12**

The Group 12 Principal Distribution Amount and the JZ Accrual Amount will be allocated as follows:

- The JZ Accrual Amount, sequentially, to JV and JZ, in that order, until retired
- 33.3333333333% of the Group 12 Principal Distribution Amount to FJ, until retired
- 66.6666666667% of the Group 12 Principal Distribution Amount in the following order of priority:
  1. To JA, JD and JE, concurrently, as follows:
    - a. 70% to JA, until retired
    - b. 30%, sequentially, to JD and JE, in that order, until retired
  2. Sequentially, to JV and JZ, in that order, until retired

#### **SECURITY GROUP 13**

The Group 13 Principal Distribution Amount will be allocated, concurrently, to FN and NT, pro rata, until retired

#### **SECURITY GROUP 14**

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

#### **SECURITY GROUP 15**

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

- 49.9999997808% to NF, until retired
- 50.0000002192%, sequentially, to NA, NM and NL, in that order, until retired

#### **SECURITY GROUP 16**

The Group 16 Principal Distribution Amount and the QZ Accrual Amount will be allocated as follows:

- The QZ Accrual Amount, sequentially, to QV and QZ, in that order, until retired
- 42.8571428571% of the Group 16 Principal Distribution Amount to FL, until retired
- 57.1428571429% of the Group 16 Principal Distribution Amount, sequentially, to QA, QN, QV and QZ, in that order, until retired

#### **SECURITY GROUP 17**

The Group 17 Principal Distribution Amount will be allocated, concurrently, to BF and MB, pro rata, until retired

#### **SECURITY GROUP 18**

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

### SECURITY GROUP 19

The Group 19 Principal Distribution Amount will be allocated, concurrently, to DF, DM, QF and QM, pro rata, until retired

### SECURITY GROUP 20

The Group 20 Principal Distribution Amount and the UZ Accrual Amount will be allocated in the following order of priority:

1. To FV, WA, WB and WL, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date, concurrently, as follows
  - a. 72.7272727273%, sequentially, to WA, WB and WL, in that order, while outstanding
  - b. 27.2727272727% to FV, while outstanding
2. To UZ, until retired
3. To FV, WA, WB and WL, 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 21

The Group 21 Principal Distribution Amount and the ZB Accrual Amount will be allocated as follows:

- The ZB Accrual Amount, sequentially, to V and ZB, in that order, until retired
- 45.4545452135% of the Group 21 Principal Distribution Amount to YF, until retired
- 54.5454547865% of the Group 21 Principal Distribution Amount, sequentially, to BA, V and ZB, 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 Rate:

<u>Security Group</u>		<u>Structuring Ranges or Rate</u>
<b>PAC Classes</b>		
6	DA, DL and DN (in the aggregate) .....	150% PSA through 300% PSA
6	EA, EL and EN (in the aggregate) .....	150% PSA through 275% PSA
9	PC and PQ (in the aggregate) .....	150% PSA through 275% PSA
10	PA, PL and PM (in the aggregate) .....	125% PSA through 200% PSA
20	FV, WA, WB and WL (in the aggregate) .....	150% PSA through 300% PSA
<b>TAC Class</b>		
3	FT .....	425% 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 Subgroup or Subgroups indicated:

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
<b>Security Group 1</b>		
AS .....	\$ 58,777,597	59.9999997958% of the Subgroup 1B Trust Assets
	42,000,000	60% of the Subgroup 1D Trust Assets
	<u>\$ 100,777,597</u>	
BS .....	\$ 75,000,000	60% of the Subgroup 1A Trust Assets
	53,722,402	59.9999997766% of the Subgroup 1C Trust Assets
	146,118,780	59.9999997536% of the Subgroup 1E Trust Assets
	<u>\$ 274,841,182</u>	
CS .....	\$315,367,413	60.9644802950% of the Subgroup 1F Trust Assets
IV .....	1,439,500	25% of DV (SEQ/AD Class)
IX .....	2,305,625	20.8333333333% of BV (SEQ/AD Class)
SA .....	\$ 75,000,000	60% of the Subgroup 1A Trust Assets
	58,777,597	59.9999997958% of the Subgroup 1B Trust Assets
	53,722,402	59.9999997766% of the Subgroup 1C Trust Assets
	42,000,000	60% of the Subgroup 1D Trust Assets
	146,118,780	59.9999997536% of the Subgroup 1E Trust Assets
	<u>\$ 375,618,779</u>	
TC .....	\$100,000,000	100% of FC (PT Class)
TE .....	50,000,000	100% of EF (PT Class)
XI .....	2,697,833	16.6666666667% of CV (SEQ/AD Class)
<b>Security Group 2</b>		
JS .....	\$328,750,000	100% of JF (PT Class)
<b>Security Group 3</b>		
ST .....	\$100,000,000	100% of FT (TAC/AD Class)
<b>Security Group 4</b>		
DS .....	\$ 40,514,392	66.6666666667% of the Subgroup 4B Trust Assets
SD .....	29,485,608	66.6666666667% of the Subgroup 4A Trust Assets
<b>Security Group 6</b>		
DI .....	\$ 1,923,076	7.6923076923% of DA (PAC Class)
EI .....	3,595,076	7.6923076923% of EA (PAC Class)
ES .....	31,588,447	49.9999992086% of the Subgroup 6B Trust Assets
IE .....	\$ 1,155,231	7.6923076923% of UE (SUP Class)
	4,421,692	7.6923076923% of EA, EL and EN (in the aggregate) (PAC Classes)
	<u>\$ 5,576,923</u>	

Class	Original Class Notional Balance	Represents Approximately
IP .....	\$ 4,122,769	7.6923076923% of EA and EN (in the aggregate) (PAC Classes)
SC .....	37,500,000	50% of the Subgroup 6C Trust Assets
SE .....	40,911,553	50% of the Subgroup 6A Trust Assets
SK .....	\$ 40,911,553	50% of the Subgroup 6A Trust Assets
	31,588,447	49.9999992086% of the Subgroup 6B Trust Assets
	<u>\$ 72,500,000</u>	
<b>Security Group 7</b>		
VI .....	\$ 1,770,282	27.2727272727% of VA (SC/PT Class)
<b>Security Group 8</b>		
SG .....	\$ 60,137,024	100% of FG (PT Class)
<b>Security Group 9</b>		
GS .....	\$ 75,000,000	100% of GF (PT Class)
<b>Security Group 10</b>		
HI .....	\$ 6,383,363	9.0909090909% of HA (SEQ Class)
HS .....	100,000,000	50% of the Subgroup 10B Trust Assets
IA .....	6,259,363	9.0909090909% of PA and PM (in the aggregate) (PAC Classes)
IH .....	7,174,909	9.0909090909% of HA and HM (in the aggregate) (SEQ Classes)
IK .....	6,717,090	9.0909090909% of GA and GN (in the aggregate) (SEQ Classes)
KI .....	5,976,090	9.0909090909% of GA (SEQ Class)
LI .....	9,710,454	9.0909090909% of HA, HL and HM (in the aggregate) (SEQ Classes)
PI .....	5,568,818	9.0909090909% of PA (PAC Class)
SB .....	\$100,000,000	33.3333333333% of the Subgroup 10A Trust Assets
	100,000,000	50% of the Subgroup 10B Trust Assets
	<u>\$ 200,000,000</u>	
SH .....	\$100,000,000	33.3333333333% of the Subgroup 10A Trust Assets
TH .....	100,000,000	100% of HF (PT Class)
UI .....	1,272,727	9.0909090909% of UA (SUP Class)
<b>Security Group 11</b>		
MS .....	\$266,666,666	100% of MF and MT (in the aggregate) (PT Classes)
<b>Security Group 12</b>		
JI .....	\$ 2,669,636	18.1818181818% of JV (SEQ/AD Class)
SJ .....	42,433,001	100% of FJ (PT Class)
<b>Security Group 13</b>		
SN .....	\$106,666,666	100% of FN and NT (in the aggregate) (PT Classes)
<b>Security Group 14</b>		
KS .....	\$ 14,668,541	100% of KF (PT Class)
<b>Security Group 15</b>		
GI .....	\$ 9,504,461	8.3333333333% of NA, NL and NM (in the aggregate) (SEQ Classes)
IN .....	7,887,416	8.3333333333% of NA and NM (in the aggregate) (SEQ Classes)
NI .....	7,499,666	8.3333333333% of NA (SEQ Class)
NS .....	114,053,537	100% of NF (PT Class)
<b>Security Group 16</b>		
IQ .....	\$ 8,414,000	8.3333333333% of QA and QN (in the aggregate) (SEQ Classes)
QI .....	7,595,833	8.3333333333% of QA (SEQ Class)
SL .....	90,579,654	100% of FL (PT Class)
<b>Security Group 18</b>		
LS .....	\$200,000,000	100% of LF (PT Class)

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
<b>Security Group 19</b>		
QS .....	\$116,666,667	100% of DF, DM, QF and QM (in the aggregate) (PT Classes)
<b>Security Group 20</b>		
I .....	\$ 19,077,000	12.5% of WA, WB and WL (in the aggregate) (PAC/AD Classes)
IW .....	18,787,125	12.5% of WA and WB (in the aggregate) (PAC/AD Classes)
SV .....	57,231,000	100% of FV (PAC/AD Class)
WI .....	17,921,500	12.5% of WA (PAC/AD Class)
<b>Security Group 21</b>		
YS .....	\$ 68,573,466	100% of YF (PT Class)

**Tax Status:** Double REMIC Series. See “*Certain United States Federal Income Tax Consequences*” 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, inverse floating rate and under certain circumstances, toggle securities.*** If 30-day Average SOFR performs differently from what you expect, the yield on the floating rate, inverse floating rate and, under certain circumstances, toggle securities may be lower than you expect. Lower levels of such index will generally reduce the yield on the floating rate and under certain circumstances, toggle securities; higher levels of such index will

generally reduce the yield on the inverse floating rate and under certain circumstances, toggle securities. You should bear in mind that the timing of changes in the level of such index may affect your yield: generally, the earlier a change, the greater the effect on your yield. It is doubtful that such index will remain constant.

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

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

***The rate of payments on the underlying certificates will directly affect the rate of payments on the group 5, 7 and 17 securities.*** The underlying certificates will be sensitive in varying degrees to:

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

As described in the related underlying certificate disclosure document, the underlying certificate included in trust asset group 7 is not entitled to distributions of principal (other than from any applicable accrual amount) until a certain class of the related underlying series has been retired and, accordingly, distributions of principal of the related mortgage loans for extended periods may be applied to the distribution of principal of such class of certificates having priority over the underlying certificate. Accordingly, this underlying certificate may receive no principal distributions for extended periods of time.

This supplement contains no information as to whether the underlying certificates have performed as originally anticipated. Additional information as to the underlying certificates may be obtained by performing an analysis of current principal factors of the underlying certificates in light of applicable information contained in the related underlying certificate disclosure documents.

***Up to 10% of the mortgage loans underlying the 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, inverse floating rate and toggle 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, Inverse Floating Rate and Toggle Classes” in this supplement, the return on and value of the floating rate, inverse floating rate and toggle 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, inverse floating rate and toggle 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, inverse floating rate and toggle securities and the suitability of investing in the floating rate, inverse floating rate and toggle securities in light of your particular circumstances.

***Interest on the floating rate, inverse floating rate and toggle 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, inverse floating rate and toggle 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, inverse floating rate and toggle securities.

If 30-day Average SOFR is no longer published or cannot be used, the amount of interest payable on the floating rate, inverse floating rate and toggle 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, inverse floating rate and toggle securities, which could adversely affect the return on, value of, and market for, the floating rate, inverse floating rate and toggle securities. Furthermore, there can be no assurance that the characteristics of any replacement rate will be similar to 30-day Average SOFR or that any replacement rate will produce the economic equivalent of 30-day Average SOFR.

***The securities may not be a suitable investment for you.*** The securities, especially the group 5, 7 and 17 securities and, in particular, the support, interest only, toggle, accrual and residual classes, are not suitable investments for all investors.

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

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

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



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

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

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

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

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

## **THE TRUST ASSETS**

### **General**

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

### **The Trust MBS (Groups 1 through 4, 6, 8 through 16 and 18 through 21)**

The Trust MBS are either:

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

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

### **The Underlying Certificates (Groups 5, 7 and 17)**

The Group 5, 7 and 17 Trust Assets are Underlying Certificates that represent beneficial ownership interests in separate trusts, the assets of which evidence direct or indirect beneficial ownership interests in certain Ginnie Mae Certificates. Each Underlying Certificate constitutes all or a portion of a class of a

Series of certificates described in the related Underlying Certificate Disclosure Document. Each Underlying Certificate Disclosure Document may be obtained from the Information Agent as described under “Available Information” in this Supplement or on [ginniemae.gov](http://ginniemae.gov). Investors are cautioned that material changes in facts and circumstances may have occurred since the date of each Underlying Certificate Disclosure Document, including changes in prepayment rates, prevailing interest rates and other economic factors, which may limit the usefulness of, and be directly contrary to the assumptions used in preparing the information included in, the offering document. See “*Underlying Certificates*” in the *Base Offering Circular*.

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

### **The Mortgage Loans**

The Mortgage Loans underlying the Group 1 through 4, 6, 8 through 16 and 18 through 21 Trust Assets are expected to have, on a weighted average basis, the characteristics set forth in the Terms Sheet under “Assumed Characteristics of the Mortgage Loans Underlying the Group 1 through 4, 6, 8 through 16 and 18 through 21 Trust Assets” and the general characteristics described in the Base Offering Circular. The Mortgage Loans will consist of first lien, single-family, fixed rate, residential mortgage loans that are insured or guaranteed by the Federal Housing Administration, the United States Department of Veterans Affairs, Rural Development (formerly the Rural Housing Service) or the United States Department of Housing and Urban Development (“HUD”). See “*The Ginnie Mae Certificates — General*” in the *Base Offering Circular*.

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

### **The Trustee Fee**

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

## **GINNIE MAE GUARANTY**

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

## DESCRIPTION OF THE SECURITIES

### General

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

### Form of Securities

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

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

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

<b><u>Class</u></b>	<b><u>Accrual Period</u></b>
Fixed Rate Classes	The calendar month preceding the related Distribution Date
Floating Rate, Inverse Floating Rate and Toggle 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, Inverse Floating Rate and Toggle Classes*

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

The Interest Rate for the Floating Rate, Inverse Floating Rate and Toggle Classes will be based on 30-day Average SOFR. The Trustee or its agent will determine 30-day Average SOFR as described under “Description of the Securities — Interest Rate Indices — Determination of 30-day Average SOFR” in the Base Offering Circular. In the case of the Group 5 and 17 Securities, the Trustee or its agent will use the same values of 30-day Average SOFR as are used for the related Underlying Certificates.

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

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

### *Accrual Classes*

Each of Classes AZ, BZ, CZ, DZ, GZ, JZ, QZ, UZ, ZB and ZT 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](http://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 4, 5, 6, 17, 18, 19, 21, 22, 24, 25, 28, 29, 31, 33, 34, 35, 37, 38, 40, 41, 42, 44, 47, 48 and 49, 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 4, 5, 6, 17, 18, 19, 21, 22, 24, 25, 28, 29, 31, 33, 34, 35, 37, 38, 40, 41, 42, 44, 47, 48 and 49, 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 USBGNMA@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 2025-041. The Trustee may be contacted by telephone at (617) 603-6451.

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

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

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

## **YIELD, MATURITY AND PREPAYMENT CONSIDERATIONS**

### **General**

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

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

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

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

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



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

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

Investors in the Group 5, 7 and 17 Securities are urged to review the discussion under *“Risk Factors — The rate of payments on the underlying certificates will directly affect the rate of payments on the group 5, 7 and 17 securities”* in this Supplement.

### **Accretion Directed Classes**

Classes AV, BV, CV, DV, FT, FV, GV, JV, QV, V, WA, WB and WL are Accretion Directed Classes. The related Accrual Amount will be applied to making principal distributions on those Classes as described in this Supplement. Each of Classes ST and SV is a Notional Class whose Class Notional Balance is determined by reference to the Class Principal Balance of the related Accretion Directed Class shown under *“Terms Sheet — Notional Classes”* in this Supplement.

Each of the Accretion Directed Classes (other than Classes AV, GV and V) 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 AV, BV, CV, DV, GV, JV, QV and V will have principal payment stability only through the prepayment rate shown in the table below. The remaining Accretion Directed Classes are not listed in the table below because, although they are entitled to receive payments from the related Accrual Amount, they do not have principal payment stability through any constant prepayment rate significantly higher than 0% PSA, except within any applicable Effective Range.

The Accretion Directed Classes are entitled to principal payments in an amount equal to interest accrued on the related Accrual Classes. 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 AV, BV, CV, DV, GV, JV, QV and V, 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

Security Group	Class	Maximum Weighted Average Life (in years) <sup>(1)</sup>	Final Distribution Date	Prepayment Rate at or below
1	BV .....	6.0	February 2036	225% PSA
1	CV .....	6.0	March 2036	147% PSA
1	DV .....	6.0	February 2036	148% PSA
9	AV .....	6.0	February 2036	206% PSA
10	GV .....	6.0	April 2036	181% PSA
12	JV .....	6.0	March 2036	111% PSA
16	QV .....	6.0	April 2036	250% PSA
21	V .....	6.0	February 2036	208% PSA

<sup>(1)</sup> 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 AV, BV, CV, DV, GV, JV, QV or V, 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 Rate for the PAC and TAC Classes are as follows:

Security Group	Initial Effective Ranges or Rate
<b>PAC Classes</b>	
6 DA, DL and DN (in the aggregate) .....	150% PSA through 300% PSA
6 EA, EL and EN (in the aggregate) .....	150% PSA through 275% PSA
9 PC and PQ (in the aggregate) .....	150% PSA through 275% PSA
10 PA, PL and PM (in the aggregate) .....	125% PSA through 200% PSA
20 FV, WA, WB and WL (in the aggregate) .....	150% PSA through 300% PSA
<b>TAC Class</b>	
3 FT .....	425% PSA

- The principal payment stability of the PAC Classes will be supported by the related Support Class.
- The principal payment stability of the TAC Class 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 Rate. If the initial Effective Ranges or Rate were calculated using the actual characteristics of the related Mortgage Loans, the initial Effective Ranges or Rate could differ from those shown in the above table, or an initial Effective Rate might not exist. Therefore, even if the Mortgage Loans were to prepay at a constant rate within the initial Effective Range or at the initial Effective Rate shown for any Class in the above table, that Class could fail to receive Scheduled Payments.

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

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

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

### **Assumability**

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

### **Final Distribution Date**

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

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

### **Modeling Assumptions**

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

1. The Mortgage Loans underlying the Group 1 through 4, 6, 8 through 16 and 18 through 21 Trust Assets have the assumed characteristics shown under “Assumed Characteristics of the Mortgage Loans

Underlying the Group 1 through 4, 6, 8 through 16 and 18 through 21 Trust Assets” in the Terms Sheet, except in the case of information set forth under the 0% PSA Prepayment Assumption Rate, for which each Mortgage Loan underlying a Group 1 through 4, 6, 8 through 10, 12 through 16 or 18 through 21 Trust Asset is assumed to have an original and a remaining term to maturity of 360 months, each Mortgage Loan underlying a Group 11 Trust Asset is assumed to have an original and a remaining term to maturity of 480 months and each Mortgage Loan underlying a Group 1 through 4, 6, 8 through 16 or 18 through 21 Trust Asset is assumed to have a Mortgage Rate of 1.50% per annum higher than the related Certificate Rate.

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

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

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

5. The Closing Date for the Securities is March 28, 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. Distributions on the Underlying Certificates are made as described in the related Underlying Certificate Disclosure Documents.

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

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

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

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

## **Decrement Tables**

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

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

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

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

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

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

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

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

Security Group 1 PSA Prepayment Assumption Rates																				
Distribution Date	Class AB					Class AS					Class AY					Class B				
	0%	100%	341%	500%	700%	0%	100%	341%	500%	700%	0%	100%	341%	500%	700%	0%	100%	341%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2026	99	98	94	92	90	99	97	93	91	88	100	100	100	100	100	99	97	92	89	85
March 2027	98	93	81	74	65	98	92	80	72	62	100	100	100	100	100	98	91	75	66	54
March 2028	97	86	64	52	38	97	86	63	50	36	100	100	100	100	100	96	82	54	38	21
March 2029	96	80	50	35	21	96	79	49	34	21	100	100	100	100	100	95	74	37	18	1
March 2030	95	74	39	24	11	95	73	39	24	12	100	100	100	100	100	93	67	23	5	0
March 2031	93	68	30	16	6	93	68	30	16	7	100	100	100	100	100	92	60	13	0	0
March 2032	92	63	23	11	3	92	63	24	11	4	100	100	100	100	100	90	53	4	0	0
March 2033	90	58	18	7	1	90	58	18	8	2	100	100	100	100	100	88	47	0	0	0
March 2034	88	53	14	4	0	89	53	14	5	1	100	100	100	100	99	86	41	0	0	0
March 2035	87	49	10	2	0	87	49	11	4	1	100	100	100	100	56	83	36	0	0	0
March 2036	85	44	8	1	0	85	45	9	2	0	100	100	100	100	32	81	31	0	0	0
March 2037	83	41	6	0	0	83	41	7	2	0	100	100	100	100	18	78	26	0	0	0
March 2038	80	37	4	0	0	80	37	5	1	0	100	100	100	89	10	76	21	0	0	0
March 2039	78	33	3	0	0	78	34	4	1	0	100	100	100	60	6	72	17	0	0	0
March 2040	75	30	2	0	0	75	31	3	1	0	100	100	100	41	3	69	13	0	0	0
March 2041	72	27	1	0	0	73	28	2	0	0	100	100	100	27	2	66	9	0	0	0
March 2042	69	24	0	0	0	70	25	2	0	0	100	100	100	18	1	62	5	0	0	0
March 2043	66	21	0	0	0	66	22	1	0	0	100	100	100	12	1	58	2	0	0	0
March 2044	62	19	0	0	0	63	19	1	0	0	100	100	77	8	0	53	0	0	0	0
March 2045	58	16	0	0	0	59	17	1	0	0	100	100	57	5	0	48	0	0	0	0
March 2046	54	14	0	0	0	55	15	1	0	0	100	100	42	3	0	43	0	0	0	0
March 2047	50	12	0	0	0	50	13	0	0	0	100	100	31	2	0	38	0	0	0	0
March 2048	45	10	0	0	0	46	11	0	0	0	100	100	22	1	0	32	0	0	0	0
March 2049	40	8	0	0	0	40	9	0	0	0	100	100	15	1	0	25	0	0	0	0
March 2050	34	6	0	0	0	35	7	0	0	0	100	100	10	1	0	18	0	0	0	0
March 2051	28	4	0	0	0	29	5	0	0	0	100	100	7	0	0	11	0	0	0	0
March 2052	21	3	0	0	0	22	4	0	0	0	100	100	4	0	0	3	0	0	0	0
March 2053	14	1	0	0	0	16	2	0	0	0	100	100	2	0	0	0	0	0	0	0
March 2054	7	0	0	0	0	8	1	0	0	0	100	91	1	0	0	0	0	0	0	0
March 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)	20.1	11.2	5.0	3.7	2.9	20.2	11.3	5.1	3.7	2.9	29.9	29.4	21.2	15.2	10.8	18.0	8.2	3.5	2.7	2.1

PSA Prepayment Assumption Rates																				
Distribution Date	Class BL					Class BS					Classes BT and PT					Classes BV, HV, IX, KV, LV, MV and NV				
	0%	100%	341%	500%	700%	0%	100%	341%	500%	700%	0%	100%	341%	500%	700%	0%	100%	341%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2026	100	100	100	100	100	99	97	93	91	88	99	97	93	90	87	93	93	93	93	93
March 2027	100	100	100	100	100	98	92	80	72	62	98	92	79	71	61	86	86	86	86	86
March 2028	100	100	100	100	100	97	86	63	50	36	97	86	62	49	35	78	78	78	78	78
March 2029	100	100	100	100	100	96	79	49	35	21	96	79	49	34	20	70	70	70	70	70
March 2030	100	100	100	100	60	95	74	39	24	12	95	73	38	23	12	61	61	61	61	0
March 2031	100	100	100	82	34	93	68	30	16	7	93	68	30	16	7	52	52	52	11	0
March 2032	100	100	100	56	19	92	63	24	11	4	92	63	23	11	4	43	43	43	0	0
March 2033	100	100	92	39	11	90	58	18	8	2	90	58	18	8	2	33	33	13	0	0
March 2034	100	100	71	26	6	89	53	14	5	1	89	53	14	5	1	22	22	0	0	0
March 2035	100	100	55	18	4	87	49	11	4	1	87	49	11	4	1	11	11	0	0	0
March 2036	100	100	43	12	2	85	45	9	2	0	85	45	9	2	0	0	0	0	0	0
March 2037	100	100	33	8	1	83	41	7	2	0	83	41	7	2	0	0	0	0	0	0
March 2038	100	100	26	6	1	80	37	5	1	0	80	37	5	1	0	0	0	0	0	0
March 2039	100	100	20	4	0	78	34	4	1	0	78	34	4	1	0	0	0	0	0	0
March 2040	100	100	15	3	0	75	31	3	1	0	75	31	3	1	0	0	0	0	0	0
March 2041	100	100	11	2	0	73	28	2	0	0	73	28	2	0	0	0	0	0	0	0
March 2042	100	100	9	1	0	70	25	2	0	0	70	25	2	0	0	0	0	0	0	0
March 2043	100	100	7	1	0	66	22	1	0	0	66	22	1	0	0	0	0	0	0	0
March 2044	100	96	5	1	0	63	19	1	0	0	63	19	1	0	0	0	0	0	0	0
March 2045	100	84	4	0	0	59	17	1	0	0	59	17	1	0	0	0	0	0	0	0
March 2046	100	73	3	0	0	55	15	1	0	0	55	15	1	0	0	0	0	0	0	0
March 2047	100	62	2	0	0	50	13	0	0	0	50	13	0	0	0	0	0	0	0	0
March 2048	100	53	1	0	0	46	11	0	0	0	46	11	0	0	0	0	0	0	0	0
March 2049	100	43	1	0	0	40	9	0	0	0	40	9	0	0	0	0	0	0	0	0
March 2050	100	35	1	0	0	35	7	0	0	0	35	7	0	0	0	0	0	0	0	0
March 2051	100	26	0	0	0	29	5	0	0	0	29	5	0	0	0	0	0	0	0	0
March 2052	100	19	0	0	0	22	4	0	0	0	22	4	0	0	0	0	0	0	0	0
March 2053	77	11	0	0	0	16	2	0	0	0	16	2	0	0	0	0	0	0	0	0
March 2054	40	4	0	0	0	8	1	0	0	0	8	1	0	0	0	0	0	0	0	0
March 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)	28.7	23.6	11.5	8.1	5.9	20.2	11.3	5.1	3.7	2.9	20.2	11.3	5.1	3.7	2.8	6.0	6.0	5.5	4.6	3.7

Security Group 1 PSA Prepayment Assumption Rates																				
Distribution Date	Class BZ					Class CA					Class CF					Classes CL and DY				
	0%	100%	341%	500%	700%	0%	100%	341%	500%	700%	0%	100%	341%	500%	700%	0%	100%	341%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2026	105	105	105	105	105	99	96	92	89	85	99	97	93	91	88	100	100	100	100	100
March 2027	111	111	111	111	111	97	89	72	61	48	98	92	80	72	62	100	100	100	100	100
March 2028	117	117	117	117	117	95	79	47	28	7	97	86	63	50	36	100	100	100	100	100
March 2029	123	123	123	123	123	94	70	26	3	0	96	79	49	35	21	100	100	100	100	65
March 2030	130	130	130	130	105	92	61	9	0	0	95	73	39	24	12	100	100	100	73	37
March 2031	137	137	137	137	60	90	52	0	0	0	93	68	30	16	7	100	100	92	51	21
March 2032	144	144	144	100	34	88	45	0	0	0	92	63	24	11	4	100	100	72	35	12
March 2033	152	152	152	68	19	85	37	0	0	0	90	58	18	8	2	100	100	56	24	7
March 2034	160	160	126	47	11	83	30	0	0	0	89	53	14	5	1	100	100	44	16	4
March 2035	169	169	98	32	6	80	23	0	0	0	87	49	11	4	1	100	100	34	11	2
March 2036	177	177	76	22	4	77	17	0	0	0	85	45	9	2	0	100	100	26	8	1
March 2037	177	177	59	15	2	74	11	0	0	0	83	41	7	2	0	100	100	20	5	1
March 2038	177	177	45	10	1	70	6	0	0	0	80	37	5	1	0	100	100	16	4	0
March 2039	177	177	35	7	1	67	1	0	0	0	78	34	4	1	0	100	100	12	2	0
March 2040	177	177	27	5	0	63	0	0	0	0	75	31	3	1	0	100	91	9	2	0
March 2041	177	177	20	3	0	59	0	0	0	0	73	28	2	0	0	100	82	7	1	0
March 2042	177	177	15	2	0	54	0	0	0	0	70	25	2	0	0	100	74	5	1	0
March 2043	177	177	12	1	0	49	0	0	0	0	66	22	1	0	0	100	66	4	0	0
March 2044	177	170	9	1	0	44	0	0	0	0	63	19	1	0	0	100	59	3	0	0
March 2045	177	149	6	1	0	38	0	0	0	0	59	17	1	0	0	100	51	2	0	0
March 2046	177	129	5	0	0	32	0	0	0	0	55	15	1	0	0	100	45	2	0	0
March 2047	177	111	3	0	0	25	0	0	0	0	50	13	0	0	0	100	39	1	0	0
March 2048	177	93	2	0	0	18	0	0	0	0	46	11	0	0	0	100	33	1	0	0
March 2049	177	77	2	0	0	10	0	0	0	0	40	9	0	0	0	100	27	1	0	0
March 2050	177	61	1	0	0	2	0	0	0	0	35	7	0	0	0	100	22	0	0	0
March 2051	177	47	1	0	0	0	0	0	0	0	29	5	0	0	0	85	17	0	0	0
March 2052	177	33	0	0	0	0	0	0	0	0	22	4	0	0	0	66	12	0	0	0
March 2053	136	20	0	0	0	0	0	0	0	0	16	2	0	0	0	46	8	0	0	0
March 2054	70	8	0	0	0	0	0	0	0	0	8	1	0	0	0	24	4	0	0	0
March 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)	28.7	23.6	12.1	8.8	6.5	16.3	6.7	3.0	2.3	1.9	20.2	11.3	5.1	3.7	2.9	27.8	20.8	9.6	6.9	5.0

PSA Prepayment Assumption Rates																				
Distribution Date	Classes CS, EF, F, FC, FP, TC and TE					Class CT					Classes CV, VJ, VK, VL, VM and XI					Class CZ				
	0%	100%	341%	500%	700%	0%	100%	341%	500%	700%	0%	100%	341%	500%	700%	0%	100%	341%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2026	99	98	94	92	90	99	97	93	90	87	93	93	93	93	93	105	105	105	105	105
March 2027	98	93	82	74	66	98	92	79	71	61	86	86	86	86	86	110	110	110	110	110
March 2028	97	86	65	52	39	97	86	62	49	35	78	78	78	78	78	116	116	116	116	116
March 2029	96	80	51	36	22	96	79	49	34	20	70	70	70	70	0	122	122	122	122	113
March 2030	95	74	40	25	13	95	73	38	23	12	61	61	61	0	0	128	128	128	127	64
March 2031	93	69	31	17	7	93	68	30	16	7	52	52	33	0	0	135	135	135	87	37
March 2032	92	63	24	12	4	92	63	23	11	4	43	43	0	0	0	142	142	124	60	21
March 2033	90	58	19	8	2	90	58	18	8	2	33	33	0	0	0	149	149	97	41	12
March 2034	89	54	15	6	1	89	53	14	5	1	22	22	0	0	0	157	157	75	28	7
March 2035	87	49	11	4	1	87	49	11	4	1	11	11	0	0	0	165	165	58	19	4
March 2036	85	45	9	3	0	85	45	9	2	0	0	0	0	0	0	173	173	45	13	2
March 2037	83	41	7	2	0	83	41	7	2	0	0	0	0	0	0	173	173	35	9	1
March 2038	80	38	5	1	0	80	37	5	1	0	0	0	0	0	0	173	173	27	6	1
March 2039	78	34	4	1	0	78	34	4	1	0	0	0	0	0	0	173	173	21	4	0
March 2040	75	31	3	1	0	75	31	3	1	0	0	0	0	0	0	173	158	16	3	0
March 2041	73	28	2	0	0	73	28	2	0	0	0	0	0	0	0	173	142	12	2	0
March 2042	70	25	2	0	0	70	25	2	0	0	0	0	0	0	0	173	128	9	1	0
March 2043	66	22	1	0	0	66	22	1	0	0	0	0	0	0	0	173	114	7	1	0
March 2044	63	20	1	0	0	63	19	1	0	0	0	0	0	0	0	173	101	5	1	0
March 2045	59	17	1	0	0	59	17	1	0	0	0	0	0	0	0	173	89	4	0	0
March 2046	55	15	1	0	0	55	15	1	0	0	0	0	0	0	0	173	77	3	0	0
March 2047	50	13	0	0	0	50	13	0	0	0	0	0	0	0	0	173	67	2	0	0
March 2048	46	11	0	0	0	46	11	0	0	0	0	0	0	0	0	173	56	1	0	0
March 2049	40	9	0	0	0	40	9	0	0	0	0	0	0	0	0	173	47	1	0	0
March 2050	35	7	0	0	0	35	7	0	0	0	0	0	0	0	0	173	38	1	0	0
March 2051	29	6	0	0	0	29	5	0	0	0	0	0	0	0	0	147	29	0	0	0
March 2052	22	4	0	0	0	22	4	0	0	0	0	0	0	0	0	115	21	0	0	0
March 2053	16	3	0	0	0	16	2	0	0	0	0	0	0	0	0	79	13	0	0	0
March 2054	8	1	0	0	0	8	1	0	0	0	0	0	0	0	0	41	6	0	0	0
March 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	11.5	5.2	3.9	3.0	20.2	11.3	5.1	3.7	2.8	6.0	6.0	4.7	3.8	3.1	27.8	20.8	10.5	7.7	5.7



**Security Group 1**  
**PSA Prepayment Assumption Rates**

Distribution Date	Classes DV, IV, VN, VP, VQ, VT, VU and VW					Class DZ					Class FA					Class SA				
	0%	100%	341%	500%	700%	0%	100%	341%	500%	700%	0%	100%	341%	500%	700%	0%	100%	341%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2026	93	93	93	93	93	106	106	106	106	106	99	97	94	91	88	99	97	93	91	88
March 2027	86	86	86	86	86	112	112	112	112	112	98	92	80	73	63	98	92	80	72	62
March 2028	78	78	78	78	78	118	118	118	118	118	97	86	63	51	37	97	86	63	50	36
March 2029	70	70	70	70	0	125	125	125	125	118	96	80	50	35	21	96	79	49	35	21
March 2030	61	61	61	2	0	132	132	132	132	68	95	74	39	24	12	95	73	39	24	12
March 2031	52	52	34	0	0	139	139	139	92	39	93	68	30	17	7	93	68	30	16	7
March 2032	43	43	0	0	0	147	147	130	63	22	92	63	24	11	4	92	63	24	11	4
March 2033	32	32	0	0	0	155	155	102	43	13	90	58	19	8	2	90	58	18	8	2
March 2034	22	22	0	0	0	164	164	79	30	7	89	53	14	5	1	89	53	14	5	1
March 2035	10	10	0	0	0	173	173	61	20	4	87	49	11	4	1	87	49	11	4	1
March 2036	0	0	0	0	0	182	182	48	14	2	85	45	9	3	0	85	45	9	2	0
March 2037	0	0	0	0	0	182	182	37	9	1	83	41	7	2	0	83	41	7	2	0
March 2038	0	0	0	0	0	182	182	28	6	1	80	37	5	1	0	80	37	5	1	0
March 2039	0	0	0	0	0	182	182	22	4	0	78	34	4	1	0	78	34	4	1	0
March 2040	0	0	0	0	0	182	166	17	3	0	75	31	3	1	0	75	31	3	1	0
March 2041	0	0	0	0	0	182	150	13	2	0	73	28	2	0	0	73	28	2	0	0
March 2042	0	0	0	0	0	182	134	10	1	0	70	25	2	0	0	70	25	2	0	0
March 2043	0	0	0	0	0	182	120	7	1	0	66	22	1	0	0	66	22	1	0	0
March 2044	0	0	0	0	0	182	106	5	1	0	63	20	1	0	0	63	19	1	0	0
March 2045	0	0	0	0	0	182	93	4	0	0	59	17	1	0	0	59	17	1	0	0
March 2046	0	0	0	0	0	182	81	3	0	0	55	15	1	0	0	55	15	1	0	0
March 2047	0	0	0	0	0	182	70	2	0	0	50	13	0	0	0	50	13	0	0	0
March 2048	0	0	0	0	0	182	59	2	0	0	46	11	0	0	0	46	11	0	0	0
March 2049	0	0	0	0	0	182	49	1	0	0	40	9	0	0	0	40	9	0	0	0
March 2050	0	0	0	0	0	182	40	1	0	0	35	7	0	0	0	35	7	0	0	0
March 2051	0	0	0	0	0	155	31	0	0	0	29	5	0	0	0	29	5	0	0	0
March 2052	0	0	0	0	0	120	22	0	0	0	22	4	0	0	0	22	4	0	0	0
March 2053	0	0	0	0	0	83	14	0	0	0	16	2	0	0	0	16	2	0	0	0
March 2054	0	0	0	0	0	43	7	0	0	0	8	1	0	0	0	8	1	0	0	0
March 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)	6.0	6.0	4.7	3.8	3.1	27.8	20.8	10.5	7.7	5.7	20.2	11.4	5.1	3.8	2.9	20.2	11.3	5.1	3.7	2.9

**Security Group 2**  
**PSA Prepayment Assumption Rates**

Distribution Date	Class J						Class JC						Classes JF, JS and JT						Class JG					
	0%	100%	250%	407%	650%	900%	0%	100%	250%	407%	650%	900%	0%	100%	250%	407%	650%	900%	0%	100%	250%	407%	650%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2026	99	96	93	89	84	78	99	97	94	91	86	81	99	97	95	93	89	85	100	100	100	100	100	100
March 2027	97	89	77	65	48	31	98	91	81	71	56	42	98	93	85	77	66	55	100	100	100	100	100	100
March 2028	96	79	57	36	9	0	97	82	64	47	24	5	97	86	72	58	40	26	100	100	100	100	100	100
March 2029	94	69	39	14	0	0	95	74	49	28	3	0	96	80	60	43	24	12	100	100	100	100	100	0
March 2030	92	61	24	0	0	0	94	67	37	14	0	0	95	74	50	32	15	5	100	100	100	100	22	0
March 2031	91	52	12	0	0	0	92	60	26	3	0	0	94	69	42	24	9	2	100	100	100	100	0	0
March 2032	89	44	1	0	0	0	90	53	17	0	0	0	92	63	35	18	5	1	100	100	100	58	0	0
March 2033	86	37	0	0	0	0	89	47	10	0	0	0	91	58	29	13	3	0	100	100	100	8	0	0
March 2034	84	30	0	0	0	0	87	41	4	0	0	0	89	54	24	10	2	0	100	100	100	0	0	0
March 2035	81	23	0	0	0	0	84	36	0	0	0	0	88	50	20	7	1	0	100	100	86	0	0	0
March 2036	78	17	0	0	0	0	82	30	0	0	0	0	86	45	17	5	1	0	100	100	48	0	0	0
March 2037	75	11	0	0	0	0	79	25	0	0	0	0	84	42	14	4	0	0	100	100	16	0	0	0
March 2038	72	5	0	0	0	0	77	21	0	0	0	0	82	38	12	3	0	0	100	100	0	0	0	0
March 2039	69	0	0	0	0	0	74	16	0	0	0	0	79	34	9	2	0	0	100	100	0	0	0	0
March 2040	65	0	0	0	0	0	70	12	0	0	0	0	77	31	8	2	0	0	100	100	0	0	0	0
March 2041	60	0	0	0	0	0	67	8	0	0	0	0	74	28	6	1	0	0	100	100	0	0	0	0
March 2042	56	0	0	0	0	0	63	5	0	0	0	0	71	25	5	1	0	0	100	100	0	0	0	0
March 2043	51	0	0	0	0	0	59	1	0	0	0	0	68	23	4	1	0	0	100	100	0	0	0	0
March 2044	46	0	0	0	0	0	54	0	0	0	0	0	64	20	3	0	0	0	100	83	0	0	0	0
March 2045	40	0	0	0	0	0	50	0	0	0	0	0	60	18	3	0	0	0	100	56	0	0	0	0
March 2046	34	0	0	0	0	0	44	0	0	0	0	0	56	15	2	0	0	0	100	31	0	0	0	0
March 2047	27	0	0	0	0	0	39	0	0	0	0	0	52	13	2	0	0	0	100	8	0	0	0	0
March 2048	19	0	0	0	0	0	32	0	0	0	0	0	47	11	1	0	0	0	100	0	0	0	0	0
March 2049	11	0	0	0	0	0	26	0	0	0	0	0	42	9	1	0	0	0	100	0	0	0	0	0
March 2050	3	0	0	0	0	0	19	0	0	0	0	0	36	7	1	0	0	0	100	0	0	0	0	0
March 2051	0	0	0	0	0	0	11	0	0	0	0	0	30	6	0	0	0	0	100	0	0	0	0	0
March 2052	0	0	0	0	0	0	2	0	0	0	0	0	23	4	0	0	0	0	100	0	0	0	0	0
March 2053	0	0	0	0	0	0	0	0	0	0	0	0	16	3	0	0	0	0	40	0	0	0	0	0
March 2054	0	0	0	0	0	0	0	0	0	0	0	0	8	1	0	0	0	0	0	0	0	0	0	0
March 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																								
Life (years)	16.7	6.6	3.6	2.6	1.9	1.6	18.2	8.2	4.3	3.0	2.2	1.8	20.5	11.5	6.5	4.5	3.1	2.4	27.9	20.3	11.0	7.2	4.7	3.5

Security Group 2 PSA Prepayment Assumption Rates																									
Distribution Date	Class JH						Class JL						Class JN						Class JY						
	0%	100%	250%	407%	650%	900%	0%	100%	250%	407%	650%	900%	0%	100%	250%	407%	650%	900%	0%	100%	250%	407%	650%	900%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2026	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2027	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2028	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	31	100	100	100	100	100	74
March 2029	100	100	100	100	100	93	100	100	100	100	100	54	100	100	100	100	20	0	100	100	100	100	71	34	15
March 2030	100	100	100	100	100	42	100	100	100	100	67	24	100	100	100	84	0	0	100	100	100	100	94	42	15
March 2031	100	100	100	100	70	19	100	100	100	100	40	11	100	100	100	19	0	0	100	100	100	70	25	7	
March 2032	100	100	100	100	42	9	100	100	100	83	24	5	100	100	100	0	0	0	100	100	100	52	15	3	
March 2033	100	100	100	100	25	4	100	100	100	61	15	2	100	100	61	0	0	0	100	100	86	39	9	1	
March 2034	100	100	100	78	15	2	100	100	100	45	9	1	100	100	22	0	0	0	100	100	71	29	5	1	
March 2035	100	100	100	58	9	1	100	100	94	34	5	0	100	100	0	0	0	0	100	100	59	21	3	0	
March 2036	100	100	100	43	5	0	100	100	78	25	3	0	100	100	0	0	0	0	100	100	49	16	2	0	
March 2037	100	100	100	31	3	0	100	100	65	18	2	0	100	100	0	0	0	0	100	100	41	11	1	0	
March 2038	100	100	92	23	2	0	100	100	53	13	1	0	100	100	0	0	0	0	100	100	34	8	1	0	
March 2039	100	100	76	17	1	0	100	100	44	10	1	0	100	100	0	0	0	0	100	100	28	6	0	0	
March 2040	100	100	62	12	1	0	100	100	36	7	0	0	100	76	0	0	0	0	100	91	23	4	0	0	
March 2041	100	100	51	9	0	0	100	100	29	5	0	0	100	52	0	0	0	0	100	82	18	3	0	0	
March 2042	100	100	41	6	0	0	100	100	24	4	0	0	100	29	0	0	0	0	100	74	15	2	0	0	
March 2043	100	100	33	5	0	0	100	100	19	3	0	0	100	8	0	0	0	0	100	66	12	2	0	0	
March 2044	100	100	27	3	0	0	100	93	15	2	0	0	100	0	0	0	0	0	100	58	10	1	0	0	
March 2045	100	100	21	2	0	0	100	82	12	1	0	0	100	0	0	0	0	0	100	51	8	1	0	0	
March 2046	100	100	17	2	0	0	100	71	10	1	0	0	100	0	0	0	0	0	100	45	6	1	0	0	
March 2047	100	100	13	1	0	0	100	61	8	1	0	0	100	0	0	0	0	0	100	39	5	0	0	0	
March 2048	100	89	10	1	0	0	100	52	6	0	0	0	100	0	0	0	0	0	100	33	4	0	0	0	
March 2049	100	74	7	1	0	0	100	43	4	0	0	0	100	0	0	0	0	0	100	27	3	0	0	0	
March 2050	100	60	5	0	0	0	100	35	3	0	0	0	100	0	0	0	0	0	100	22	2	0	0	0	
March 2051	100	46	4	0	0	0	100	27	2	0	0	0	66	0	0	0	0	0	87	17	1	0	0	0	
March 2052	100	33	2	0	0	0	100	19	1	0	0	0	14	0	0	0	0	0	68	12	1	0	0	0	
March 2053	100	21	1	0	0	0	75	12	1	0	0	0	0	0	0	0	0	0	47	8	1	0	0	0	
March 2054	67	9	1	0	0	0	39	5	0	0	0	0	0	0	0	0	0	0	25	3	0	0	0	0	
March 2055	0	0	0	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)	29.3	25.8	17.2	11.4	7.3	5.2	28.7	23.5	14.6	9.7	6.2	4.5	26.3	16.1	8.3	5.5	3.8	2.9	27.8	20.8	12.3	8.1	5.3	3.9	

Security Group 3 PSA Prepayment Assumption Rates												
Distribution Date	Classes FT and ST						Class ZT					
	0%	100%	250%	425%	650%	900%	0%	100%	250%	425%	650%	900%
Initial Percent . . .	100	100	100	100	100	100	100	100	100	100	100	100
March 2026 . . . . .	98	94	89	82	82	82	107	107	107	107	57	1
March 2027 . . . . .	96	86	72	57	57	42	114	114	114	114	8	0
March 2028 . . . . .	93	77	56	36	35	19	121	121	121	121	0	0
March 2029 . . . . .	91	68	43	20	21	9	130	130	130	130	0	0
March 2030 . . . . .	88	60	31	8	13	4	138	138	138	138	0	0
March 2031 . . . . .	85	53	21	0	8	2	148	148	148	136	0	0
March 2032 . . . . .	82	45	12	0	5	1	157	157	157	99	0	0
March 2033 . . . . .	79	38	4	0	3	0	168	168	168	72	0	0
March 2034 . . . . .	75	31	0	0	2	0	179	179	158	53	0	0
March 2035 . . . . .	71	24	0	0	1	0	191	191	131	38	0	0
March 2036 . . . . .	67	17	0	0	1	0	204	204	109	28	0	0
March 2037 . . . . .	62	11	0	0	0	0	218	218	90	20	0	0
March 2038 . . . . .	57	4	0	0	0	0	232	232	74	15	0	0
March 2039 . . . . .	52	0	0	0	0	0	248	233	61	10	0	0
March 2040 . . . . .	46	0	0	0	0	0	264	211	50	7	0	0
March 2041 . . . . .	40	0	0	0	0	0	282	189	40	5	0	0
March 2042 . . . . .	34	0	0	0	0	0	301	169	33	4	0	0
March 2043 . . . . .	27	0	0	0	0	0	321	150	26	3	0	0
March 2044 . . . . .	19	0	0	0	0	0	343	132	21	2	0	0
March 2045 . . . . .	11	0	0	0	0	0	366	116	16	1	0	0
March 2046 . . . . .	2	0	0	0	0	0	390	100	13	1	0	0
March 2047 . . . . .	0	0	0	0	0	0	371	85	10	1	0	0
March 2048 . . . . .	0	0	0	0	0	0	337	70	7	0	0	0
March 2049 . . . . .	0	0	0	0	0	0	299	57	5	0	0	0
March 2050 . . . . .	0	0	0	0	0	0	259	44	4	0	0	0
March 2051 . . . . .	0	0	0	0	0	0	215	32	3	0	0	0
March 2052 . . . . .	0	0	0	0	0	0	167	21	1	0	0	0
March 2053 . . . . .	0	0	0	0	0	0	116	10	1	0	0	0
March 2054 . . . . .	0	0	0	0	0	0	60	0	0	0	0	0
March 2055 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years) . . . . .	13.3	6.6	3.8	2.5	2.8	2.1	26.1	20.2	13.4	8.9	1.1	0.6

**Security Group 4  
PSA Prepayment Assumption Rates**

Distribution Date	Class DS						Classes DT and FD						Class G						Class GB					
	0%	100%	300%	452%	750%	1,000%	0%	100%	300%	452%	750%	1,000%	0%	100%	300%	452%	750%	1,000%	0%	100%	300%	452%	750%	1,000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2026	99	97	93	90	85	80	99	97	93	90	85	80	99	96	92	88	81	75	100	100	100	100	100	100
March 2027	98	92	80	72	57	45	98	92	80	72	57	45	98	90	76	65	46	31	100	100	100	100	100	100
March 2028	98	85	65	52	31	18	98	85	65	52	31	18	97	82	57	40	14	0	100	100	100	100	100	89
March 2029	97	79	53	37	17	7	97	79	53	37	17	7	96	74	41	22	0	0	100	100	100	100	84	35
March 2030	95	74	43	27	9	3	95	74	43	27	9	3	94	67	28	9	0	0	100	100	100	100	46	14
March 2031	94	68	35	19	5	1	94	68	35	19	5	1	93	60	18	0	0	0	100	100	100	97	25	5
March 2032	93	63	28	14	3	0	93	63	28	14	3	0	91	54	10	0	0	0	100	100	100	69	13	2
March 2033	92	58	22	10	1	0	92	58	22	10	1	0	90	48	3	0	0	0	100	100	100	50	7	1
March 2034	90	54	18	7	1	0	90	54	18	7	1	0	88	42	0	0	0	0	100	100	90	35	4	0
March 2035	89	49	14	5	0	0	89	49	14	5	0	0	86	37	0	0	0	0	100	100	72	25	2	0
March 2036	87	45	12	4	0	0	87	45	12	4	0	0	84	31	0	0	0	0	100	100	58	18	1	0
March 2037	85	41	9	3	0	0	85	41	9	3	0	0	81	27	0	0	0	0	100	100	46	13	1	0
March 2038	83	38	7	2	0	0	83	38	7	2	0	0	79	22	0	0	0	0	100	100	37	9	0	0
March 2039	81	34	6	1	0	0	81	34	6	1	0	0	76	18	0	0	0	0	100	100	29	6	0	0
March 2040	78	31	5	1	0	0	78	31	5	1	0	0	73	14	0	0	0	0	100	100	23	4	0	0
March 2041	75	28	4	1	0	0	75	28	4	1	0	0	69	10	0	0	0	0	100	100	18	3	0	0
March 2042	72	25	3	0	0	0	72	25	3	0	0	0	66	6	0	0	0	0	100	100	14	2	0	0
March 2043	69	22	2	0	0	0	69	22	2	0	0	0	62	3	0	0	0	0	100	100	11	1	0	0
March 2044	66	20	2	0	0	0	66	20	2	0	0	0	57	0	0	0	0	0	100	99	9	1	0	0
March 2045	62	17	1	0	0	0	62	17	1	0	0	0	53	0	0	0	0	0	100	87	7	1	0	0
March 2046	58	15	1	0	0	0	58	15	1	0	0	0	47	0	0	0	0	0	100	75	5	0	0	0
March 2047	53	13	1	0	0	0	53	13	1	0	0	0	42	0	0	0	0	0	100	65	4	0	0	0
March 2048	49	11	1	0	0	0	49	11	1	0	0	0	36	0	0	0	0	0	100	54	3	0	0	0
March 2049	43	9	0	0	0	0	43	9	0	0	0	0	29	0	0	0	0	0	100	44	2	0	0	0
March 2050	37	7	0	0	0	0	37	7	0	0	0	0	22	0	0	0	0	0	100	35	1	0	0	0
March 2051	31	5	0	0	0	0	31	5	0	0	0	0	14	0	0	0	0	0	100	26	1	0	0	0
March 2052	24	4	0	0	0	0	24	4	0	0	0	0	5	0	0	0	0	0	100	18	1	0	0	0
March 2053	17	2	0	0	0	0	17	2	0	0	0	0	0	0	0	0	0	0	85	10	0	0	0	0
March 2054	9	0	0	0	0	0	9	0	0	0	0	0	0	0	0	0	0	0	44	2	0	0	0	0
March 2055	0	0	0	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)	20.8	11.4	5.6	4.0	2.6	2.1	20.8	11.4	5.6	4.0	2.6	2.1	18.8	8.3	3.8	2.8	1.9	1.6	28.9	23.7	12.8	8.9	5.4	4.0

**PSA Prepayment Assumption Rates**

Distribution Date	Class GC						Class GL						Class GM						Class SD					
	0%	100%	300%	452%	750%	1,000%	0%	100%	300%	452%	750%	1,000%	0%	100%	300%	452%	750%	1,000%	0%	100%	300%	452%	750%	1,000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2026	99	97	93	89	83	77	100	100	100	100	100	100	100	100	100	100	100	100	99	97	93	90	85	80
March 2027	98	91	78	69	51	38	100	100	100	100	100	100	100	100	100	100	100	100	98	92	80	72	57	45
March 2028	97	84	61	46	22	8	100	100	100	100	100	100	100	100	100	100	100	76	98	85	65	52	31	18
March 2029	96	77	47	30	6	0	100	100	100	100	100	64	100	100	100	100	64	0	97	79	53	37	17	7
March 2030	95	70	36	18	0	0	100	100	100	100	82	25	100	100	100	100	0	0	95	74	43	27	9	3
March 2031	94	64	26	9	0	0	100	100	100	100	45	10	100	100	100	92	0	0	94	68	35	19	5	1
March 2032	92	58	19	3	0	0	100	100	100	100	24	4	100	100	100	31	0	0	93	63	28	14	3	0
March 2033	91	53	13	0	0	0	100	100	100	89	13	2	100	100	100	0	0	0	92	58	22	10	1	0
March 2034	89	48	8	0	0	0	100	100	100	64	7	1	100	100	78	0	0	0	90	54	18	7	1	0
March 2035	87	43	4	0	0	0	100	100	100	45	4	0	100	100	38	0	0	0	89	49	14	5	0	0
March 2036	85	38	1	0	0	0	100	100	100	32	2	0	100	100	5	0	0	0	87	45	12	4	0	0
March 2037	83	34	0	0	0	0	100	100	83	23	1	0	100	100	0	0	0	0	85	41	9	3	0	0
March 2038	81	30	0	0	0	0	100	100	66	16	1	0	100	100	0	0	0	0	83	38	7	2	0	0
March 2039	78	26	0	0	0	0	100	100	53	11	0	0	100	100	0	0	0	0	81	34	6	1	0	0
March 2040	75	22	0	0	0	0	100	100	41	8	0	0	100	100	0	0	0	0	78	31	5	1	0	0
March 2041	72	19	0	0	0	0	100	100	33	6	0	0	100	100	0	0	0	0	75	28	4	1	0	0
March 2042	69	16	0	0	0	0	100	100	26	4	0	0	100	100	0	0	0	0	72	25	3	0	0	0
March 2043	65	13	0	0	0	0	100	100	20	3	0	0	100	100	0	0	0	0	69	22	2	0	0	0
March 2044	62	10	0	0	0	0	100	100	15	2	0	0	100	98	0	0	0	0	66	20	2	0	0	0
March 2045	57	7	0	0	0	0	100	100	12	1	0	0	100	71	0	0	0	0	62	17	1	0	0	0
March 2046	53	4	0	0	0	0	100	100	9	1	0	0	100	45	0	0	0	0	58	15	1	0	0	0
March 2047	48	2	0	0	0	0	100	100	7	1	0	0	100	20	0	0	0	0	53	13	1	0	0	0
March 2048	42	0	0	0	0	0	100	98	5	0	0	0	100	0	0	0	0	0	49	11	1	0	0	0
March 2049	36	0	0	0	0	0	100	80	3	0	0	0	100	0	0	0	0	0	43	9	0	0	0	0
March 2050	30	0	0	0	0	0	100	63	2	0	0	0	100	0	0	0	0	0	37	7	0	0	0	0
March 2051	23	0	0	0	0	0	100	47	2	0	0	0	100	0	0	0	0	0	31	5	0	0	0	0
March 2052	15	0	0	0	0	0	100	32	1	0	0	0	100	0	0	0	0	0	24	4	0	0	0	0
March 2053	7	0	0	0	0	0	100	18	0	0	0	0	65	0	0	0	0	0	17	2	0	0	0	0
March 2054	0	0	0	0	0	0	79	4	0	0	0	0	0	0	0	0	0	0	9	0	0	0	0	0
March 2055	0	0	0	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)	19.7	9.6	4.4	3.2	2.1	1.7	29.4	25.9	15.3	10.6	6.3	4.6	28.2	20.9	9.7	6.7	4.2	3.2	20.8	11.4	5.6	4.0	2.6	2.1

Security Group 5 PSA Prepayment Assumption Rates															
Distribution Date	Class AF					Class FM					Class MA				
	0%	100%	325%	500%	700%	0%	100%	325%	500%	700%	0%	100%	325%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2026	99	95	87	81	73	99	94	85	77	68	99	95	86	78	70
March 2027	97	89	70	57	43	97	88	67	53	39	97	88	68	55	41
March 2028	96	82	55	39	25	96	81	53	37	22	96	82	54	38	23
March 2029	95	76	44	27	14	95	75	42	25	13	95	75	43	26	13
March 2030	93	70	35	19	8	93	69	33	17	7	93	70	34	18	8
March 2031	91	65	28	13	5	91	64	26	12	4	91	64	27	12	4
March 2032	90	60	22	9	3	89	59	21	8	2	89	59	21	8	2
March 2033	88	55	17	6	1	87	54	16	6	1	87	54	17	6	1
March 2034	86	50	13	4	1	85	50	13	4	1	85	50	13	4	1
March 2035	83	46	11	3	0	83	45	10	3	0	83	46	10	3	0
March 2036	81	42	8	2	0	81	42	8	2	0	81	42	8	2	0
March 2037	79	38	6	1	0	78	38	6	1	0	78	38	6	1	0
March 2038	76	35	5	1	0	75	34	5	1	0	76	35	5	1	0
March 2039	73	32	4	1	0	72	31	4	1	0	73	31	4	1	0
March 2040	70	29	3	0	0	69	28	3	0	0	70	28	3	0	0
March 2041	67	26	2	0	0	66	25	2	0	0	66	25	2	0	0
March 2042	64	23	2	0	0	62	22	2	0	0	63	22	2	0	0
March 2043	60	20	1	0	0	59	20	1	0	0	59	20	1	0	0
March 2044	56	18	1	0	0	54	17	1	0	0	55	17	1	0	0
March 2045	52	15	1	0	0	50	15	1	0	0	51	15	1	0	0
March 2046	47	13	1	0	0	45	13	1	0	0	46	13	1	0	0
March 2047	43	11	0	0	0	41	11	0	0	0	41	11	0	0	0
March 2048	38	9	0	0	0	35	9	0	0	0	36	9	0	0	0
March 2049	32	7	0	0	0	30	7	0	0	0	31	7	0	0	0
March 2050	26	6	0	0	0	24	5	0	0	0	25	5	0	0	0
March 2051	20	4	0	0	0	17	3	0	0	0	18	4	0	0	0
March 2052	14	3	0	0	0	10	2	0	0	0	12	2	0	0	0
March 2053	7	1	0	0	0	3	1	0	0	0	4	1	0	0	0
March 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	18.7	10.7	4.7	3.1	2.2	18.4	10.5	4.5	3.0	2.1	18.5	10.6	4.6	3.0	2.2

Security Group 6 PSA Prepayment Assumption Rates																				
Distribution Date	Classes D and SC					Classes DA, DB, DC, DE and DI					Class DG					Class DL				
	0%	150%	200%	300%	400%	0%	150%	200%	300%	400%	0%	150%	200%	300%	400%	0%	150%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2026	99	96	95	93	91	99	94	94	94	94	99	95	95	95	95	100	100	100	100	100
March 2027	98	89	86	80	75	97	83	83	83	83	98	85	85	85	85	100	100	100	100	100
March 2028	97	80	75	65	56	96	70	70	70	70	96	73	73	73	73	100	100	100	100	100
March 2029	96	72	65	53	42	94	58	58	58	49	95	62	62	62	54	100	100	100	100	100
March 2030	95	64	56	43	32	93	47	47	47	33	93	52	52	52	40	100	100	100	100	100
March 2031	94	58	49	34	24	91	37	37	37	21	92	43	43	43	29	100	100	100	100	100
March 2032	92	52	42	28	18	89	27	27	27	12	90	34	34	34	21	100	100	100	100	100
March 2033	91	46	36	22	13	87	19	19	19	6	88	27	27	27	15	100	100	100	100	100
March 2034	89	41	31	18	10	84	13	13	13	1	86	21	21	21	10	100	100	100	100	100
March 2035	88	37	27	14	7	82	7	7	7	0	83	16	16	16	7	100	100	100	100	100
March 2036	86	32	23	11	5	79	3	3	3	0	81	13	13	13	4	100	100	100	100	100
March 2037	84	29	20	9	4	76	0	0	0	0	78	9	9	9	2	100	100	100	100	100
March 2038	82	25	17	7	3	73	0	0	0	0	75	7	7	7	1	100	100	100	100	100
March 2039	79	22	14	6	2	69	0	0	0	0	72	5	5	5	0	100	100	100	100	97
March 2040	77	20	12	5	2	65	0	0	0	0	69	3	3	3	0	100	100	100	100	71
March 2041	74	17	10	4	1	61	0	0	0	0	65	2	2	2	0	100	100	100	100	52
March 2042	71	15	9	3	1	57	0	0	0	0	61	1	1	1	0	100	100	100	100	38
March 2043	68	13	7	2	1	52	0	0	0	0	56	0	0	0	0	100	98	98	98	27
March 2044	64	11	6	2	0	46	0	0	0	0	52	0	0	0	0	100	76	76	76	19
March 2045	60	9	5	1	0	41	0	0	0	0	46	0	0	0	0	100	58	58	58	14
March 2046	56	8	4	1	0	35	0	0	0	0	41	0	0	0	0	100	44	44	44	10
March 2047	52	7	3	1	0	28	0	0	0	0	35	0	0	0	0	100	33	33	33	7
March 2048	47	5	3	1	0	21	0	0	0	0	28	0	0	0	0	100	24	24	24	5
March 2049	42	4	2	0	0	13	0	0	0	0	21	0	0	0	0	100	18	18	18	3
March 2050	36	3	1	0	0	4	0	0	0	0	14	0	0	0	0	100	12	12	12	2
March 2051	30	2	1	0	0	0	0	0	0	0	5	0	0	0	0	100	8	8	8	1
March 2052	23	2	1	0	0	0	0	0	0	0	0	0	0	0	0	5	5	5	5	1
March 2053	16	1	0	0	0	0	0	0	0	0	0	0	0	0	0	3	3	3	3	0
March 2054	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	0
March 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	9.1	7.5	5.6	4.4	16.8	5.1	5.1	5.1	4.2	17.7	6.0	6.0	6.0	4.9	26.8	21.3	21.3	21.3	17.0

Security Group 6 PSA Prepayment Assumption Rates																				
Distribution Date	Class DN					Classes E, EA, EB, ED, EG and EI					Classes EC, EH, EJ, EK, EM and IP					Class EL				
	0%	150%	200%	300%	400%	0%	150%	200%	300%	400%	0%	150%	200%	300%	400%	0%	150%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2026	100	100	100	100	100	99	95	95	95	95	99	96	96	96	96	100	100	100	100	100
March 2027	100	100	100	100	100	97	85	85	85	85	98	87	87	87	87	100	100	100	100	100
March 2028	100	100	100	100	100	96	71	71	71	68	96	75	75	75	72	100	100	100	100	100
March 2029	100	100	100	100	100	94	58	58	58	45	95	63	63	63	52	100	100	100	100	100
March 2030	100	100	100	100	100	92	46	46	45	28	93	53	53	52	37	100	100	100	100	100
March 2031	100	100	100	100	100	90	36	36	32	15	92	44	44	41	26	100	100	100	100	100
March 2032	100	100	100	100	100	88	26	26	21	6	90	36	36	31	18	100	100	100	100	100
March 2033	100	100	100	100	100	86	17	17	13	0	88	28	28	24	11	100	100	100	100	100
March 2034	100	100	100	100	100	84	10	10	6	0	86	22	22	18	7	100	100	100	100	100
March 2035	100	100	100	100	70	81	4	4	0	0	83	16	16	13	3	100	100	100	100	100
March 2036	100	100	100	100	44	78	0	0	0	0	81	12	12	9	0	100	100	100	100	100
March 2037	100	96	96	96	25	75	0	0	0	0	78	8	8	6	0	100	100	100	100	78
March 2038	100	70	70	70	10	72	0	0	0	0	75	5	5	3	0	100	100	100	100	57
March 2039	100	49	49	49	0	68	0	0	0	0	72	3	3	1	0	100	100	100	100	42
March 2040	100	33	33	33	0	64	0	0	0	0	69	1	1	0	0	100	100	100	88	31
March 2041	100	19	19	19	0	60	0	0	0	0	65	0	0	0	0	100	90	90	69	22
March 2042	100	8	8	8	0	55	0	0	0	0	61	0	0	0	0	100	72	72	54	16
March 2043	100	0	0	0	0	50	0	0	0	0	56	0	0	0	0	100	57	57	42	12
March 2044	100	0	0	0	0	45	0	0	0	0	52	0	0	0	0	100	45	45	32	8
March 2045	100	0	0	0	0	39	0	0	0	0	47	0	0	0	0	100	35	35	25	6
March 2046	100	0	0	0	0	32	0	0	0	0	41	0	0	0	0	100	27	27	19	4
March 2047	100	0	0	0	0	25	0	0	0	0	35	0	0	0	0	100	20	20	14	3
March 2048	100	0	0	0	0	18	0	0	0	0	28	0	0	0	0	100	15	15	10	2
March 2049	100	0	0	0	0	10	0	0	0	0	21	0	0	0	0	100	11	11	7	1
March 2050	100	0	0	0	0	1	0	0	0	0	14	0	0	0	0	100	8	8	5	1
March 2051	54	0	0	0	0	0	0	0	0	0	5	0	0	0	0	100	5	5	3	1
March 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	50	3	3	2	0
March 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	2	1	0
March 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	0	0
March 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)	26.1	14.3	14.3	14.3	11.0	16.5	5.0	5.0	4.8	3.9	17.7	6.0	6.0	5.7	4.6	27.0	19.4	19.4	18.3	14.4

PSA Prepayment Assumption Rates															
Distribution Date	Class EN					Classes EP, EQ, ET, EV, EW and IE					Class ES				
	0%	150%	200%	300%	400%	0%	150%	200%	300%	400%	0%	150%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2026	100	100	100	100	100	99	97	96	95	93	99	96	96	94	92
March 2027	100	100	100	100	100	98	90	88	83	78	98	89	87	81	76
March 2028	100	100	100	100	100	97	81	76	67	59	97	81	76	66	57
March 2029	100	100	100	100	100	96	73	66	54	44	96	72	66	54	43
March 2030	100	100	100	100	100	95	65	58	44	33	95	65	57	43	32
March 2031	100	100	100	100	100	94	59	50	36	25	94	58	49	35	24
March 2032	100	100	100	100	100	92	52	43	29	18	92	52	43	28	18
March 2033	100	100	100	100	89	91	47	37	23	14	91	46	37	23	13
March 2034	100	100	100	100	52	89	42	32	18	10	89	41	32	18	10
March 2035	100	100	100	100	24	88	37	28	15	8	88	37	27	15	7
March 2036	100	93	93	69	3	86	33	24	12	6	86	33	23	12	6
March 2037	100	65	65	43	0	84	29	20	9	4	84	29	20	9	4
March 2038	100	42	42	23	0	82	26	17	8	3	82	25	17	7	3
March 2039	100	23	23	6	0	79	23	15	6	2	79	22	15	6	2
March 2040	100	7	7	0	0	77	20	12	5	2	77	20	12	5	2
March 2041	100	0	0	0	0	74	17	11	4	1	74	17	10	4	1
March 2042	100	0	0	0	0	71	15	9	3	1	71	15	9	3	1
March 2043	100	0	0	0	0	68	13	7	2	1	68	13	7	2	1
March 2044	100	0	0	0	0	64	11	6	2	0	64	11	6	2	0
March 2045	100	0	0	0	0	60	9	5	1	0	60	9	5	1	0
March 2046	100	0	0	0	0	56	8	4	1	0	56	8	4	1	0
March 2047	100	0	0	0	0	52	7	3	1	0	52	7	3	1	0
March 2048	100	0	0	0	0	47	5	3	1	0	47	5	3	1	0
March 2049	100	0	0	0	0	42	4	2	0	0	42	4	2	0	0
March 2050	100	0	0	0	0	36	3	1	0	0	36	3	1	0	0
March 2051	42	0	0	0	0	30	2	1	0	0	30	2	1	0	0
March 2052	0	0	0	0	0	23	2	1	0	0	23	2	1	0	0
March 2053	0	0	0	0	0	16	1	0	0	0	16	1	0	0	0
March 2054	0	0	0	0	0	8	0	0	0	0	8	0	0	0	0
March 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	25.9	12.8	12.8	11.9	9.2	20.5	9.2	7.7	5.7	4.5	20.5	9.2	7.6	5.6	4.5

Security Group 6 PSA Prepayment Assumption Rates															
Distribution Date	Class FB					Class FE					Class SE				
	0%	150%	200%	300%	400%	0%	150%	200%	300%	400%	0%	150%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2026	99	96	95	94	92	99	97	96	95	93	99	97	96	95	94
March 2027	98	89	86	81	76	98	90	88	83	78	98	91	88	84	79
March 2028	97	80	75	66	57	97	81	76	67	59	97	82	77	68	60
March 2029	96	72	65	53	43	96	73	66	54	44	96	73	67	55	45
March 2030	95	65	57	43	32	95	65	58	44	33	95	66	58	45	34
March 2031	94	58	49	35	24	94	59	50	36	25	94	59	50	36	25
March 2032	92	52	42	28	18	92	52	43	29	18	92	53	43	29	19
March 2033	91	46	37	22	13	91	47	37	23	14	91	47	37	23	14
March 2034	89	41	32	18	10	89	42	32	18	10	89	42	32	19	10
March 2035	88	37	27	14	7	88	37	28	15	8	88	37	28	15	8
March 2036	86	33	23	12	5	86	33	24	12	6	86	33	24	12	6
March 2037	84	29	20	9	4	84	29	20	9	4	84	29	20	10	4
March 2038	82	25	17	7	3	82	26	17	8	3	82	26	17	8	3
March 2039	79	22	15	6	2	79	23	15	6	2	79	23	15	6	2
March 2040	77	20	12	5	2	77	20	12	5	2	77	20	13	5	2
March 2041	74	17	10	4	1	74	17	11	4	1	74	17	11	4	1
March 2042	71	15	9	3	1	71	15	9	3	1	71	15	9	3	1
March 2043	68	13	7	2	1	68	13	7	2	1	68	13	7	2	1
March 2044	64	11	6	2	0	64	11	6	2	0	64	11	6	2	0
March 2045	60	9	5	1	0	60	9	5	1	0	60	9	5	1	0
March 2046	56	8	4	1	0	56	8	4	1	0	56	8	4	1	0
March 2047	52	7	3	1	0	52	7	3	1	0	52	7	3	1	0
March 2048	47	5	3	1	0	47	5	3	1	0	47	5	3	1	0
March 2049	42	4	2	0	0	42	4	2	0	0	42	4	2	0	0
March 2050	36	3	1	0	0	36	3	1	0	0	36	3	1	0	0
March 2051	30	2	1	0	0	30	2	1	0	0	30	2	1	0	0
March 2052	23	2	1	0	0	23	2	1	0	0	23	2	1	0	0
March 2053	16	1	0	0	0	16	1	0	0	0	16	1	0	0	0
March 2054	8	0	0	0	0	8	0	0	0	0	8	0	0	0	0
March 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	20.5	9.2	7.6	5.6	4.4	20.5	9.2	7.7	5.7	4.5	20.5	9.3	7.7	5.8	4.6

PSA Prepayment Assumption Rates															
Distribution Date	Class SK					Class UD					Class UE				
	0%	150%	200%	300%	400%	0%	150%	200%	300%	400%	0%	150%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2026	99	97	96	95	93	100	100	96	88	80	100	100	96	89	82
March 2027	98	90	88	83	78	100	100	88	64	41	100	100	88	64	40
March 2028	97	81	76	67	59	100	100	79	38	1	100	100	77	33	0
March 2029	96	73	66	54	44	100	100	71	20	0	100	100	68	11	0
March 2030	95	65	58	44	33	100	100	66	9	0	100	100	62	0	0
March 2031	94	59	50	36	25	100	100	63	3	0	100	100	58	0	0
March 2032	92	52	43	29	18	100	100	61	0	0	100	100	55	0	0
March 2033	91	47	37	23	14	100	99	59	0	0	100	100	54	0	0
March 2034	89	42	32	18	10	100	97	57	0	0	100	98	52	0	0
March 2035	88	37	28	15	8	100	93	53	0	0	100	95	49	0	0
March 2036	86	33	24	12	6	100	88	49	0	0	100	90	46	0	0
March 2037	84	29	20	9	4	100	82	45	0	0	100	85	42	0	0
March 2038	82	26	17	8	3	100	76	40	0	0	100	79	38	0	0
March 2039	79	23	15	6	2	100	69	36	0	0	100	73	35	0	0
March 2040	77	20	12	5	2	100	63	32	0	0	100	66	31	0	0
March 2041	74	17	11	4	1	100	56	28	0	0	100	60	27	0	0
March 2042	71	15	9	3	1	100	50	25	0	0	100	54	24	0	0
March 2043	68	13	7	2	1	100	45	21	0	0	100	48	21	0	0
March 2044	64	11	6	2	0	100	39	18	0	0	100	42	18	0	0
March 2045	60	9	5	1	0	100	34	15	0	0	100	36	15	0	0
March 2046	56	8	4	1	0	100	29	13	0	0	100	31	13	0	0
March 2047	52	7	3	1	0	100	24	11	0	0	100	26	10	0	0
March 2048	47	5	3	1	0	100	20	8	0	0	100	22	8	0	0
March 2049	42	4	2	0	0	100	16	7	0	0	100	18	7	0	0
March 2050	36	3	1	0	0	100	13	5	0	0	100	14	5	0	0
March 2051	30	2	1	0	0	100	10	4	0	0	100	10	4	0	0
March 2052	23	2	1	0	0	97	7	3	0	0	100	7	2	0	0
March 2053	16	1	0	0	0	68	4	1	0	0	78	4	1	0	0
March 2054	8	0	0	0	0	35	2	1	0	0	41	1	0	0	0
March 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	20.5	9.2	7.7	5.7	4.5	28.5	17.7	11.1	2.7	1.8	28.8	18.1	10.6	2.5	1.7

Security Group 7 PSA Prepayment Assumption Rates					
Distribution Date	Classes VA, VB, VC, VD, VE, VG, VH and VI				
	0%	100%	260%	450%	600%
Initial Percent . . . . .	100	100	100	100	100
March 2026 . . . . .	93	93	93	93	93
March 2027 . . . . .	86	86	86	86	86
March 2028 . . . . .	78	78	78	78	78
March 2029 . . . . .	69	69	69	69	47
March 2030 . . . . .	61	61	61	48	0
March 2031 . . . . .	51	51	51	0	0
March 2032 . . . . .	41	41	41	0	0
March 2033 . . . . .	31	31	19	0	0
March 2034 . . . . .	20	20	0	0	0
March 2035 . . . . .	9	9	0	0	0
March 2036 . . . . .	0	0	0	0	0
Weighted Average Life (years) . . . . .	5.9	5.9	5.5	4.2	3.5

Security Group 8 PSA Prepayment Assumption Rates						
Distribution Date	Classes FG and SG					
	0%	100%	250%	407%	650%	900%
Initial Percent . . .	100	100	100	100	100	100
March 2026 . . . .	99	97	95	93	89	85
March 2027 . . . .	98	93	85	77	66	55
March 2028 . . . .	97	86	72	58	40	26
March 2029 . . . .	96	80	60	43	24	12
March 2030 . . . .	95	74	50	32	15	5
March 2031 . . . .	94	69	42	24	9	2
March 2032 . . . .	92	63	35	18	5	1
March 2033 . . . .	91	58	29	13	3	0
March 2034 . . . .	89	54	24	10	2	0
March 2035 . . . .	88	49	20	7	1	0
March 2036 . . . .	86	45	17	5	1	0
March 2037 . . . .	84	41	14	4	0	0
March 2038 . . . .	82	38	12	3	0	0
March 2039 . . . .	79	34	9	2	0	0
March 2040 . . . .	77	31	8	2	0	0
March 2041 . . . .	74	28	6	1	0	0
March 2042 . . . .	71	25	5	1	0	0
March 2043 . . . .	68	23	4	1	0	0
March 2044 . . . .	64	20	3	0	0	0
March 2045 . . . .	60	18	3	0	0	0
March 2046 . . . .	56	15	2	0	0	0
March 2047 . . . .	52	13	2	0	0	0
March 2048 . . . .	47	11	1	0	0	0
March 2049 . . . .	42	9	1	0	0	0
March 2050 . . . .	36	7	1	0	0	0
March 2051 . . . .	30	6	0	0	0	0
March 2052 . . . .	23	4	0	0	0	0
March 2053 . . . .	16	2	0	0	0	0
March 2054 . . . .	8	1	0	0	0	0
March 2055 . . . .	0	0	0	0	0	0
Weighted Average Life (years) . . . .	20.5	11.5	6.5	4.5	3.1	2.4



Security Group 9 PSA Prepayment Assumption Rates																				
Distribution Date	Class A					Class AL					Class AV					Class AZ				
	0%	150%	200%	275%	400%	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	100	100	100	100	100
March 2026	99	95	94	93	90	100	100	100	100	100	93	93	93	93	93	105	105	105	105	105
March 2027	98	86	83	78	69	100	100	100	100	100	86	86	86	86	86	111	111	111	111	111
March 2028	96	75	68	59	45	100	100	100	100	100	78	78	78	78	78	117	117	117	117	117
March 2029	95	64	55	43	26	100	100	100	100	100	70	70	70	70	70	123	123	123	123	123
March 2030	94	54	44	30	12	100	100	100	100	100	61	61	61	61	61	130	130	130	130	130
March 2031	92	45	34	20	1	100	100	100	100	100	52	52	52	52	52	137	137	137	137	137
March 2032	90	38	25	11	0	100	100	100	100	78	43	43	43	43	0	144	144	144	144	139
March 2033	88	30	18	3	0	100	100	100	100	58	33	33	33	33	0	152	152	152	152	103
March 2034	86	24	11	0	0	100	100	100	91	43	22	22	22	1	0	160	160	160	160	77
March 2035	84	18	6	0	0	100	100	100	74	32	11	11	11	0	0	169	169	169	132	57
March 2036	82	12	0	0	0	100	100	100	60	24	0	0	0	0	0	177	177	177	107	42
March 2037	79	8	0	0	0	100	100	87	49	18	0	0	0	0	0	177	177	154	87	31
March 2038	76	3	0	0	0	100	100	74	40	13	0	0	0	0	0	177	177	132	70	23
March 2039	73	0	0	0	0	100	97	63	32	10	0	0	0	0	0	177	173	112	57	17
March 2040	70	0	0	0	0	100	85	54	26	7	0	0	0	0	0	177	151	95	46	12
March 2041	66	0	0	0	0	100	75	45	21	5	0	0	0	0	0	177	132	80	37	9
March 2042	62	0	0	0	0	100	65	38	16	4	0	0	0	0	0	177	115	67	29	7
March 2043	58	0	0	0	0	100	56	32	13	3	0	0	0	0	0	177	99	56	23	5
March 2044	54	0	0	0	0	100	48	26	10	2	0	0	0	0	0	177	85	47	18	3
March 2045	49	0	0	0	0	100	41	22	8	1	0	0	0	0	0	177	72	38	14	2
March 2046	43	0	0	0	0	100	34	18	6	1	0	0	0	0	0	177	61	31	11	2
March 2047	38	0	0	0	0	100	28	14	5	1	0	0	0	0	0	177	50	25	8	1
March 2048	31	0	0	0	0	100	23	11	4	0	0	0	0	0	0	177	41	20	6	1
March 2049	24	0	0	0	0	100	19	9	3	0	0	0	0	0	0	177	33	15	5	1
March 2050	17	0	0	0	0	100	14	6	2	0	0	0	0	0	0	177	25	11	3	0
March 2051	9	0	0	0	0	100	11	5	1	0	0	0	0	0	0	177	19	8	2	0
March 2052	1	0	0	0	0	100	7	3	1	0	0	0	0	0	0	177	13	5	1	0
March 2053	0	0	0	0	0	70	4	2	0	0	0	0	0	0	0	125	8	3	1	0
March 2054	0	0	0	0	0	37	2	1	0	0	0	0	0	0	0	65	3	1	0	0
March 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)	18.1	6.0	4.9	3.9	2.9	28.6	19.6	16.6	13.2	9.5	6.0	6.0	6.0	5.7	4.9	28.6	19.6	16.6	13.6	10.2

PSA Prepayment Assumption Rates																				
Distribution Date	Classes GF and GS					Class PC					Class PQ					Class UB				
	0%	150%	200%	275%	400%	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	100	100	100	100	100
March 2026	99	96	96	94	92	99	95	95	95	95	100	100	100	100	100	100	100	96	90	80
March 2027	98	89	87	83	76	98	87	87	87	87	100	100	100	100	100	100	100	87	67	36
March 2028	97	81	76	68	57	97	75	75	75	72	100	100	100	100	100	100	100	76	42	0
March 2029	96	72	66	56	43	95	65	65	65	54	100	100	100	100	100	100	100	68	23	0
March 2030	95	65	57	46	32	94	55	55	55	40	100	100	100	100	100	100	100	62	11	0
March 2031	94	58	49	38	24	92	47	47	47	30	100	100	100	100	100	100	100	58	4	0
March 2032	92	52	43	31	18	90	39	39	39	22	100	100	100	100	100	100	100	55	1	0
March 2033	91	46	37	26	13	89	32	32	32	16	100	100	100	100	100	100	100	54	0	0
March 2034	89	41	32	21	10	87	26	26	26	12	100	100	100	100	100	100	98	52	0	0
March 2035	88	37	27	17	7	84	21	21	21	9	100	100	100	100	100	100	95	49	0	0
March 2036	86	33	23	14	6	82	17	17	17	6	100	100	100	100	100	100	90	46	0	0
March 2037	84	29	20	11	4	79	14	14	14	4	100	100	100	100	100	100	85	42	0	0
March 2038	82	25	17	9	3	77	11	11	11	3	100	100	100	100	100	100	79	38	0	0
March 2039	79	22	15	7	2	74	9	9	9	2	100	100	100	100	100	100	72	34	0	0
March 2040	77	20	12	6	2	70	7	7	7	1	100	100	100	100	100	100	66	31	0	0
March 2041	74	17	10	5	1	67	5	5	5	1	100	100	100	100	100	100	60	27	0	0
March 2042	71	15	9	4	1	63	4	4	4	0	100	100	100	100	100	100	53	24	0	0
March 2043	68	13	7	3	1	59	3	3	3	0	100	100	100	100	100	100	47	21	0	0
March 2044	64	11	6	2	0	55	2	2	2	0	100	100	100	100	81	100	42	18	0	0
March 2045	60	9	5	2	0	50	2	2	2	0	100	100	100	100	57	100	36	15	0	0
March 2046	56	8	4	1	0	45	1	1	1	0	100	100	100	100	40	100	31	13	0	0
March 2047	52	7	3	1	0	39	1	1	1	0	100	100	100	100	28	100	26	10	0	0
March 2048	47	5	3	1	0	33	0	0	0	0	100	100	100	100	19	100	22	8	0	0
March 2049	42	4	2	1	0	26	0	0	0	0	100	100	100	100	13	100	18	7	0	0
March 2050	36	3	1	0	0	19	0	0	0	0	100	78	78	78	8	100	14	5	0	0
March 2051	30	2	1	0	0	11	0	0	0	0	100	52	52	52	5	100	10	4	0	0
March 2052	23	2	1	0	0	3	0	0	0	0	100	33	33	33	3	100	7	3	0	0
March 2053	16	1	0	0	0	0	0	0	0	0	18	18	18	18	1	78	4	1	0	0
March 2054	8	0	0	0	0	0	0	0	0	0	6	6	6	6	0	40	2	1	0	0
March 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	9.2	7.6	6.0	4.5	18.3	6.7	6.7	6.7	5.1	27.6	26.4	26.4	26.4	21.1	28.7	18.1	10.5	2.9	1.7

**Security Group 10  
PSA Prepayment Assumption Rates**

Distribution Date	Class FH					Classes GA, KA, KB, KC, KD and KI					Class GN					Classes GT and HS				
	0%	125%	170%	200%	400%	0%	125%	170%	200%	400%	0%	125%	170%	200%	400%	0%	125%	170%	200%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2026	99	97	96	96	93	98	95	94	94	89	100	100	100	100	100	99	97	96	96	93
March 2027	98	91	89	87	77	97	86	83	80	65	100	100	100	100	100	98	91	89	87	77
March 2028	97	83	79	76	58	95	74	68	63	37	100	100	100	100	100	97	83	79	76	58
March 2029	95	76	70	66	44	93	63	54	48	14	100	100	100	100	100	95	76	70	66	44
March 2030	94	69	61	57	33	91	53	41	34	0	100	100	100	100	80	94	69	61	57	33
March 2031	93	63	54	49	24	89	43	30	23	0	100	100	100	100	0	93	63	54	49	24
March 2032	91	57	48	42	18	87	34	21	12	0	100	100	100	100	0	91	57	48	42	18
March 2033	89	51	42	37	14	84	26	12	4	0	100	100	100	100	0	89	51	42	37	14
March 2034	88	46	37	31	10	81	19	4	0	0	100	100	100	65	0	88	46	37	31	10
March 2035	86	42	32	27	7	78	12	0	0	0	100	100	75	11	0	86	42	32	27	7
March 2036	84	38	28	23	6	75	5	0	0	0	100	100	26	0	0	84	38	28	23	6
March 2037	82	34	25	20	4	72	0	0	0	0	100	95	0	0	0	82	34	25	20	4
March 2038	79	30	21	17	3	68	0	0	0	0	100	52	0	0	0	79	30	21	17	3
March 2039	77	27	18	14	2	65	0	0	0	0	100	12	0	0	0	77	27	18	14	2
March 2040	74	24	16	12	2	60	0	0	0	0	100	0	0	0	0	74	24	16	12	2
March 2041	71	21	14	10	1	56	0	0	0	0	100	0	0	0	0	71	21	14	10	1
March 2042	68	19	12	9	1	51	0	0	0	0	100	0	0	0	0	68	19	12	9	1
March 2043	65	16	10	7	1	46	0	0	0	0	100	0	0	0	0	65	16	10	7	1
March 2044	61	14	8	6	0	41	0	0	0	0	100	0	0	0	0	61	14	8	6	0
March 2045	57	12	7	5	0	35	0	0	0	0	100	0	0	0	0	57	12	7	5	0
March 2046	53	10	6	4	0	29	0	0	0	0	100	0	0	0	0	53	10	6	4	0
March 2047	49	9	5	3	0	22	0	0	0	0	100	0	0	0	0	49	9	5	3	0
March 2048	44	7	4	2	0	15	0	0	0	0	100	0	0	0	0	44	7	4	2	0
March 2049	39	6	3	2	0	7	0	0	0	0	100	0	0	0	0	39	6	3	2	0
March 2050	34	5	2	1	0	0	0	0	0	0	92	0	0	0	0	34	5	2	1	0
March 2051	28	4	2	1	0	0	0	0	0	0	21	0	0	0	0	28	4	2	1	0
March 2052	22	2	1	1	0	0	0	0	0	0	0	0	0	0	0	22	2	1	1	0
March 2053	15	1	1	0	0	0	0	0	0	0	0	0	0	0	0	15	1	1	0	0
March 2054	8	1	0	0	0	0	0	0	0	0	0	0	0	0	0	8	1	0	0	0
March 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)	19.9	10.1	8.4	7.6	4.5	15.9	5.6	4.6	4.1	2.6	25.6	13.1	10.5	9.3	5.3	19.9	10.1	8.4	7.6	4.5

**PSA Prepayment Assumption Rates**

Distribution Date	Class GV					Class GY					Class GZ					Classes H, HG, HJ, HK, HN and HI				
	0%	125%	170%	200%	400%	0%	125%	170%	200%	400%	0%	125%	170%	200%	400%	0%	125%	170%	200%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2026	93	93	93	93	93	100	100	100	100	100	105	105	105	105	105	99	96	95	94	90
March 2027	85	85	85	85	85	100	100	100	100	100	109	109	109	109	109	97	88	85	83	69
March 2028	78	78	78	78	78	100	100	100	100	100	114	114	114	114	114	96	77	71	67	44
March 2029	69	69	69	69	69	100	100	100	100	100	120	120	120	120	120	94	67	59	54	24
March 2030	61	61	61	61	61	100	100	100	100	100	125	125	125	125	125	92	58	48	42	9
March 2031	52	52	52	52	35	100	100	100	100	93	131	131	131	131	131	90	49	38	31	0
March 2032	42	42	42	42	0	100	100	100	100	70	137	137	137	137	114	88	41	29	22	0
March 2033	33	33	33	33	0	100	100	100	100	52	143	143	143	143	85	86	34	21	14	0
March 2034	22	22	22	22	0	100	100	100	100	38	150	150	150	150	63	83	28	15	7	0
March 2035	12	12	12	12	0	100	100	100	100	28	157	157	157	157	47	81	21	8	1	0
March 2036	0	0	0	0	0	100	100	100	88	21	164	164	164	145	35	78	16	3	0	0
March 2037	0	0	0	0	0	100	100	94	76	16	164	164	155	124	26	75	10	0	0	0
March 2038	0	0	0	0	0	100	100	82	64	11	164	164	134	106	19	72	6	0	0	0
March 2039	0	0	0	0	0	100	100	71	55	8	164	164	116	90	14	68	1	0	0	0
March 2040	0	0	0	0	0	100	92	61	46	6	164	151	100	76	10	65	0	0	0	0
March 2041	0	0	0	0	0	100	81	53	39	4	164	134	86	64	7	61	0	0	0	0
March 2042	0	0	0	0	0	100	72	45	33	3	164	118	74	54	5	57	0	0	0	0
March 2043	0	0	0	0	0	100	63	38	27	2	164	103	63	45	4	52	0	0	0	0
March 2044	0	0	0	0	0	100	55	32	22	2	164	90	53	37	3	47	0	0	0	0
March 2045	0	0	0	0	0	100	47	27	18	1	164	77	44	30	2	42	0	0	0	0
March 2046	0	0	0	0	0	100	40	22	15	1	164	66	37	25	1	37	0	0	0	0
March 2047	0	0	0	0	0	100	34	18	12	1	164	56	30	20	1	31	0	0	0	0
March 2048	0	0	0	0	0	100	28	15	9	0	164	46	24	16	1	24	0	0	0	0
March 2049	0	0	0	0	0	100	23	12	7	0	164	37	19	12	0	17	0	0	0	0
March 2050	0	0	0	0	0	100	18	9	5	0	164	29	14	9	0	10	0	0	0	0
March 2051	0	0	0	0	0	100	13	6	4	0	164	22	11	6	0	2	0	0	0	0
March 2052	0	0	0	0	0	83	9	4	3	0	135	15	7	4	0	0	0	0	0	0
March 2053	0	0	0	0	0	57	6	3	1	0	93	9	4	2	0	0	0	0	0	0
March 2054	0	0	0	0	0	29	2	1	1	0	48	4	2	1	0	0	0	0	0	0
March 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)	6.0	6.0	6.0	6.0	4.7	28.2	20.4	17.5	15.8	9.1	28.2	20.4	17.5	16.0	9.8	17.0	6.4	5.2	4.7	2.9

**Security Group 10  
PSA Prepayment Assumption Rates**

Distribution Date	Classes HA, HB, HC, HD, HE and HI					Classes HF and TH					Class HL					Class HM				
	0%	125%	170%	200%	400%	0%	125%	170%	200%	400%	0%	125%	170%	200%	400%	0%	125%	170%	200%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2026	98	95	94	94	89	99	97	96	96	93	100	100	100	100	100	100	100	100	100	100
March 2027	97	86	83	80	65	98	91	89	87	77	100	100	100	100	100	100	100	100	100	100
March 2028	95	74	68	63	37	97	83	79	76	58	100	100	100	100	100	100	100	100	100	100
March 2029	93	63	54	48	14	95	76	70	66	44	100	100	100	100	100	100	100	100	100	100
March 2030	91	53	41	34	0	94	69	61	57	33	100	100	100	100	100	100	100	100	100	80
March 2031	89	43	30	23	0	93	63	54	49	24	100	100	100	100	93	100	100	100	100	0
March 2032	87	34	21	12	0	91	57	48	42	18	100	100	100	100	70	100	100	100	100	0
March 2033	84	26	12	4	0	89	51	42	37	14	100	100	100	100	52	100	100	100	100	0
March 2034	81	19	4	0	0	88	46	37	31	10	100	100	100	100	38	100	100	100	65	0
March 2035	78	12	0	0	0	86	42	32	27	7	100	100	100	100	28	100	100	75	11	0
March 2036	75	5	0	0	0	84	38	28	23	6	100	100	100	88	21	100	100	26	0	0
March 2037	72	0	0	0	0	82	34	25	20	4	100	100	94	76	16	100	95	0	0	0
March 2038	68	0	0	0	0	79	30	21	17	3	100	100	82	64	11	100	52	0	0	0
March 2039	65	0	0	0	0	77	27	18	14	2	100	100	71	55	8	100	12	0	0	0
March 2040	60	0	0	0	0	74	24	16	12	2	100	92	61	46	6	100	0	0	0	0
March 2041	56	0	0	0	0	71	21	14	10	1	100	82	53	39	4	100	0	0	0	0
March 2042	51	0	0	0	0	68	19	12	9	1	100	72	45	33	3	100	0	0	0	0
March 2043	46	0	0	0	0	65	16	10	7	1	100	63	38	27	2	100	0	0	0	0
March 2044	41	0	0	0	0	61	14	8	6	0	100	55	32	22	2	100	0	0	0	0
March 2045	35	0	0	0	0	57	12	7	5	0	100	47	27	18	1	100	0	0	0	0
March 2046	29	0	0	0	0	53	10	6	4	0	100	40	22	15	1	100	0	0	0	0
March 2047	22	0	0	0	0	49	9	5	3	0	100	34	18	12	1	100	0	0	0	0
March 2048	15	0	0	0	0	44	7	4	2	0	100	28	15	9	0	100	0	0	0	0
March 2049	7	0	0	0	0	39	6	3	2	0	100	23	12	7	0	100	0	0	0	0
March 2050	0	0	0	0	0	34	5	2	1	0	100	18	9	5	0	92	0	0	0	0
March 2051	0	0	0	0	0	28	4	2	1	0	100	13	6	4	0	21	0	0	0	0
March 2052	0	0	0	0	0	22	2	1	1	0	83	9	4	3	0	0	0	0	0	0
March 2053	0	0	0	0	0	15	1	1	0	0	57	6	3	1	0	0	0	0	0	0
March 2054	0	0	0	0	0	8	1	0	0	0	29	2	1	1	0	0	0	0	0	0
March 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)	15.9	5.6	4.6	4.1	2.6	19.9	10.1	8.4	7.6	4.5	28.2	20.4	17.5	15.8	9.1	25.6	13.1	10.5	9.3	5.3

**PSA Prepayment Assumption Rates**

Distribution Date	Classes HT, IA, LB, LD, LE, LI and SH					Class HY					Classes IA, PH, PJ, PK, PN and PV				
	0%	125%	170%	200%	400%	0%	125%	170%	200%	400%	0%	125%	170%	200%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2026	99	97	96	96	93	100	100	100	100	100	99	96	96	96	96
March 2027	98	91	89	87	77	100	100	100	100	100	97	88	88	88	88
March 2028	97	83	79	76	58	100	100	100	100	100	96	77	77	77	64
March 2029	95	76	70	66	44	100	100	100	100	100	94	67	67	67	44
March 2030	94	69	61	57	33	100	100	100	100	95	92	58	58	58	29
March 2031	93	63	54	49	24	100	100	100	100	71	90	49	49	49	18
March 2032	91	57	48	42	18	100	100	100	100	53	88	41	41	41	10
March 2033	89	51	42	37	14	100	100	100	100	39	86	34	34	34	3
March 2034	88	46	37	31	10	100	100	100	92	29	83	28	28	28	0
March 2035	86	42	32	27	7	100	100	94	79	22	81	22	22	22	0
March 2036	84	38	28	23	6	100	100	82	67	16	78	16	16	16	0
March 2037	82	34	25	20	4	100	99	72	58	12	75	12	12	12	0
March 2038	79	30	21	17	3	100	88	62	49	9	72	8	8	8	0
March 2039	77	27	18	14	2	100	79	54	42	6	68	4	4	4	0
March 2040	74	24	16	12	2	100	70	47	35	5	65	1	1	1	0
March 2041	71	21	14	10	1	100	62	40	30	3	61	0	0	0	0
March 2042	68	19	12	9	1	100	55	34	25	2	57	0	0	0	0
March 2043	65	16	10	7	1	100	48	29	21	2	52	0	0	0	0
March 2044	61	14	8	6	0	100	42	25	17	1	47	0	0	0	0
March 2045	57	12	7	5	0	100	36	21	14	1	42	0	0	0	0
March 2046	53	10	6	4	0	100	31	17	11	1	37	0	0	0	0
March 2047	49	9	5	3	0	100	26	14	9	0	31	0	0	0	0
March 2048	44	7	4	2	0	100	21	11	7	0	24	0	0	0	0
March 2049	39	6	3	2	0	100	17	9	6	0	17	0	0	0	0
March 2050	34	5	2	1	0	98	14	7	4	0	10	0	0	0	0
March 2051	28	4	2	1	0	81	10	5	3	0	2	0	0	0	0
March 2052	22	2	1	1	0	63	7	3	2	0	0	0	0	0	0
March 2053	15	1	1	0	0	43	4	2	1	0	0	0	0	0	0
March 2054	8	1	0	0	0	22	2	1	0	0	0	0	0	0	0
March 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.9	10.1	8.4	7.6	4.5	27.6	18.6	15.8	14.2	8.2	17.0	6.5	6.5	6.5	4.0

Security Group 10 PSA Prepayment Assumption Rates															
Distribution Date	Classes IK, KJ, KL, KM, KN and KP					Classes P, PA, PD, PE, PG and PI					Class PL				
	0%	125%	170%	200%	400%	0%	125%	170%	200%	400%	0%	125%	170%	200%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2026	99	96	95	94	90	98	95	95	95	95	100	100	100	100	100
March 2027	97	88	85	83	69	97	86	86	86	86	100	100	100	100	100
March 2028	96	77	71	67	44	95	74	74	74	60	100	100	100	100	100
March 2029	94	67	59	54	24	93	63	63	63	37	100	100	100	100	100
March 2030	92	58	48	42	9	91	53	53	53	20	100	100	100	100	100
March 2031	90	49	38	31	0	89	43	43	43	8	100	100	100	100	100
March 2032	88	41	29	22	0	87	34	34	34	0	100	100	100	100	100
March 2033	86	34	21	14	0	84	26	26	26	0	100	100	100	100	100
March 2034	83	28	15	7	0	81	19	19	19	0	100	100	100	100	91
March 2035	81	21	8	1	0	78	12	12	12	0	100	100	100	100	67
March 2036	78	16	3	0	0	75	6	6	6	0	100	100	100	100	50
March 2037	75	10	0	0	0	72	1	1	1	0	100	100	100	100	37
March 2038	72	6	0	0	0	68	0	0	0	0	100	100	100	100	27
March 2039	68	1	0	0	0	65	0	0	0	0	100	100	100	100	20
March 2040	65	0	0	0	0	60	0	0	0	0	100	100	100	100	14
March 2041	61	0	0	0	0	56	0	0	0	0	100	92	92	92	10
March 2042	57	0	0	0	0	51	0	0	0	0	100	77	77	77	8
March 2043	52	0	0	0	0	46	0	0	0	0	100	64	64	64	5
March 2044	47	0	0	0	0	41	0	0	0	0	100	53	53	53	4
March 2045	42	0	0	0	0	35	0	0	0	0	100	43	43	43	3
March 2046	37	0	0	0	0	29	0	0	0	0	100	35	35	35	2
March 2047	31	0	0	0	0	22	0	0	0	0	100	28	28	28	1
March 2048	24	0	0	0	0	15	0	0	0	0	100	22	22	22	1
March 2049	17	0	0	0	0	7	0	0	0	0	100	17	17	17	1
March 2050	10	0	0	0	0	0	0	0	0	0	100	13	13	13	0
March 2051	2	0	0	0	0	0	0	0	0	0	100	9	9	9	0
March 2052	0	0	0	0	0	0	0	0	0	0	59	6	6	6	0
March 2053	0	0	0	0	0	0	0	0	0	0	4	4	4	4	0
March 2054	0	0	0	0	0	0	0	0	0	0	1	1	1	1	0
March 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.0	6.4	5.2	4.7	2.9	15.9	5.6	5.6	5.6	3.6	27.2	20.2	20.2	20.2	11.9

PSA Prepayment Assumption Rates															
Distribution Date	Class PM					Class SB					Classes UA, UG, UH, UI and UJ				
	0%	125%	170%	200%	400%	0%	125%	170%	200%	400%	0%	125%	170%	200%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2026	100	100	100	100	100	99	97	96	96	93	100	100	96	93	73
March 2027	100	100	100	100	100	98	91	89	87	77	100	100	85	75	9
March 2028	100	100	100	100	100	97	83	79	76	58	100	100	71	52	0
March 2029	100	100	100	100	100	95	76	70	66	44	100	100	59	34	0
March 2030	100	100	100	100	100	94	69	61	57	33	100	100	51	20	0
March 2031	100	100	100	100	100	93	63	54	49	24	100	100	44	11	0
March 2032	100	100	100	100	87	91	57	48	42	18	100	100	40	5	0
March 2033	100	100	100	100	30	89	51	42	37	14	100	100	37	1	0
March 2034	100	100	100	100	0	88	46	37	31	10	100	100	36	0	0
March 2035	100	100	100	100	0	86	42	32	27	7	100	99	35	0	0
March 2036	100	100	100	100	0	84	38	28	23	6	100	97	34	0	0
March 2037	100	100	100	100	0	82	34	25	20	4	100	94	32	0	0
March 2038	100	70	70	70	0	79	30	21	17	3	100	90	30	0	0
March 2039	100	39	39	39	0	77	27	18	14	2	100	85	28	0	0
March 2040	100	12	12	12	0	74	24	16	12	2	100	80	26	0	0
March 2041	100	0	0	0	0	71	21	14	10	1	100	74	24	0	0
March 2042	100	0	0	0	0	68	19	12	9	1	100	68	21	0	0
March 2043	100	0	0	0	0	65	16	10	7	1	100	62	19	0	0
March 2044	100	0	0	0	0	61	14	8	6	0	100	56	17	0	0
March 2045	100	0	0	0	0	57	12	7	5	0	100	50	15	0	0
March 2046	100	0	0	0	0	53	10	6	4	0	100	44	13	0	0
March 2047	100	0	0	0	0	49	9	5	3	0	100	38	11	0	0
March 2048	100	0	0	0	0	44	7	4	2	0	100	32	9	0	0
March 2049	100	0	0	0	0	39	6	3	2	0	100	27	7	0	0
March 2050	92	0	0	0	0	34	5	2	1	0	100	22	6	0	0
March 2051	21	0	0	0	0	28	4	2	1	0	100	17	4	0	0
March 2052	0	0	0	0	0	22	2	1	1	0	100	12	3	0	0
March 2053	0	0	0	0	0	15	1	1	0	0	96	7	2	0	0
March 2054	0	0	0	0	0	8	1	0	0	0	50	3	1	0	0
March 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	25.6	13.7	13.7	13.7	7.7	19.9	10.1	8.4	7.6	4.5	29.0	20.1	9.1	3.4	1.4

Security Group 11 PSA Prepayment Assumption Rates						
Distribution Date	Classes MF, MS and MT					
	0%	100%	450%	755%	1,200%	1,600%
Initial Percent . . .	100	100	100	100	100	100
March 2026 . . . . .	100	98	91	85	76	68
March 2027 . . . . .	99	93	73	57	36	20
March 2028 . . . . .	99	87	53	31	10	1
March 2029 . . . . .	98	81	39	17	3	0
March 2030 . . . . .	98	76	28	9	1	0
March 2031 . . . . .	97	71	20	5	0	0
March 2032 . . . . .	97	66	15	3	0	0
March 2033 . . . . .	96	62	11	1	0	0
March 2034 . . . . .	95	57	8	1	0	0
March 2035 . . . . .	95	53	6	0	0	0
March 2036 . . . . .	94	50	4	0	0	0
March 2037 . . . . .	93	46	3	0	0	0
March 2038 . . . . .	92	43	2	0	0	0
March 2039 . . . . .	91	40	2	0	0	0
March 2040 . . . . .	90	37	1	0	0	0
March 2041 . . . . .	89	34	1	0	0	0
March 2042 . . . . .	88	32	1	0	0	0
March 2043 . . . . .	86	29	0	0	0	0
March 2044 . . . . .	85	27	0	0	0	0
March 2045 . . . . .	83	25	0	0	0	0
March 2046 . . . . .	81	23	0	0	0	0
March 2047 . . . . .	79	21	0	0	0	0
March 2048 . . . . .	77	19	0	0	0	0
March 2049 . . . . .	75	17	0	0	0	0
March 2050 . . . . .	73	16	0	0	0	0
March 2051 . . . . .	70	14	0	0	0	0
March 2052 . . . . .	67	13	0	0	0	0
March 2053 . . . . .	64	11	0	0	0	0
March 2054 . . . . .	61	10	0	0	0	0
March 2055 . . . . .	57	9	0	0	0	0
March 2056 . . . . .	53	8	0	0	0	0
March 2057 . . . . .	49	7	0	0	0	0
March 2058 . . . . .	45	6	0	0	0	0
March 2059 . . . . .	40	5	0	0	0	0
March 2060 . . . . .	34	4	0	0	0	0
March 2061 . . . . .	28	3	0	0	0	0
March 2062 . . . . .	22	2	0	0	0	0
March 2063 . . . . .	15	1	0	0	0	0
March 2064 . . . . .	8	1	0	0	0	0
March 2065 . . . . .	0	0	0	0	0	0
Weighted Average Life (years) . . . . .	29.2	13.4	4.1	2.6	1.8	1.4

Security Group 12																				
PSA Prepayment Assumption Rates																				
Distribution Date	Classes FJ and SJ					Class JA					Class JB					Class JD				
	0%	100%	263%	450%	600%	0%	100%	263%	450%	600%	0%	100%	263%	450%	600%	0%	100%	263%	450%	600%
Initial Percent . . . . .	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2026 . . . . .	99	97	94	91	89	98	95	90	85	81	100	100	100	100	100	98	95	90	84	80
March 2027 . . . . .	98	92	83	73	66	96	86	71	55	42	100	100	100	100	100	96	85	70	52	39
March 2028 . . . . .	97	85	69	53	42	94	75	48	20	1	100	100	100	100	100	94	73	45	16	0
March 2029 . . . . .	95	79	57	38	26	92	64	28	0	0	100	100	100	93	64	92	62	24	0	0
March 2030 . . . . .	94	73	47	27	17	90	54	11	0	0	100	100	100	67	40	90	51	6	0	0
March 2031 . . . . .	93	67	39	20	10	88	44	0	0	0	100	100	95	48	25	87	41	0	0	0
March 2032 . . . . .	91	62	32	14	7	85	35	0	0	0	100	100	79	34	16	84	32	0	0	0
March 2033 . . . . .	89	57	27	10	4	82	27	0	0	0	100	100	65	24	10	81	23	0	0	0
March 2034 . . . . .	88	52	22	7	3	79	19	0	0	0	100	100	53	17	6	78	15	0	0	0
March 2035 . . . . .	86	48	18	5	2	76	12	0	0	0	100	100	44	12	4	75	7	0	0	0
March 2036 . . . . .	84	44	15	4	1	72	5	0	0	0	100	100	36	9	2	71	0	0	0	0
March 2037 . . . . .	82	40	12	3	1	69	0	0	0	0	100	97	29	6	2	67	0	0	0	0
March 2038 . . . . .	79	36	10	2	0	65	0	0	0	0	100	88	24	4	1	63	0	0	0	0
March 2039 . . . . .	77	33	8	1	0	60	0	0	0	0	100	80	19	3	1	58	0	0	0	0
March 2040 . . . . .	74	30	6	1	0	56	0	0	0	0	100	72	16	2	0	54	0	0	0	0
March 2041 . . . . .	71	27	5	1	0	51	0	0	0	0	100	65	13	2	0	48	0	0	0	0
March 2042 . . . . .	68	24	4	0	0	46	0	0	0	0	100	58	10	1	0	43	0	0	0	0
March 2043 . . . . .	65	21	3	0	0	40	0	0	0	0	100	52	8	1	0	37	0	0	0	0
March 2044 . . . . .	61	19	3	0	0	34	0	0	0	0	100	46	6	0	0	31	0	0	0	0
March 2045 . . . . .	57	16	2	0	0	28	0	0	0	0	100	40	5	0	0	24	0	0	0	0
March 2046 . . . . .	53	14	2	0	0	21	0	0	0	0	100	35	4	0	0	16	0	0	0	0
March 2047 . . . . .	49	12	1	0	0	13	0	0	0	0	100	30	3	0	0	9	0	0	0	0
March 2048 . . . . .	44	10	1	0	0	5	0	0	0	0	100	25	2	0	0	0	0	0	0	0
March 2049 . . . . .	39	8	1	0	0	0	0	0	0	0	95	20	2	0	0	0	0	0	0	0
March 2050 . . . . .	34	7	0	0	0	0	0	0	0	0	82	16	1	0	0	0	0	0	0	0
March 2051 . . . . .	28	5	0	0	0	0	0	0	0	0	68	12	1	0	0	0	0	0	0	0
March 2052 . . . . .	22	4	0	0	0	0	0	0	0	0	52	9	1	0	0	0	0	0	0	0
March 2053 . . . . .	15	2	0	0	0	0	0	0	0	0	36	5	0	0	0	0	0	0	0	0
March 2054 . . . . .	8	1	0	0	0	0	0	0	0	0	19	2	0	0	0	0	0	0	0	0
March 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) . . . . .	19.9	11.2	6.2	4.0	3.2	14.9	5.7	3.0	2.1	1.8	27.1	19.1	10.7	6.8	5.2	14.5	5.4	2.8	2.0	1.7

Security Group 12 PSA Prepayment Assumption Rates															
Distribution Date	Class JE					Classes JL, JK, JM, JP, JQ and JV					Class JZ				
	0%	100%	263%	450%	600%	0%	100%	263%	450%	600%	0%	100%	263%	450%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2026	100	100	100	100	100	93	93	93	93	93	105	105	105	105	105
March 2027	100	100	100	100	100	86	86	86	86	86	110	110	110	110	110
March 2028	100	100	100	100	27	78	78	78	78	78	116	116	116	116	116
March 2029	100	100	100	0	0	70	70	70	52	0	122	122	122	122	111
March 2030	100	100	100	0	0	61	61	61	0	0	128	128	128	115	70
March 2031	100	100	0	0	0	52	52	41	0	0	135	135	135	82	44
March 2032	100	100	0	0	0	43	43	0	0	0	142	142	136	59	28
March 2033	100	100	0	0	0	33	33	0	0	0	149	149	112	42	17
March 2034	100	100	0	0	0	22	22	0	0	0	157	157	92	30	11
March 2035	100	100	0	0	0	11	11	0	0	0	165	165	76	21	7
March 2036	100	93	0	0	0	0	0	0	0	0	173	173	62	15	4
March 2037	100	0	0	0	0	0	0	0	0	0	173	168	51	11	3
March 2038	100	0	0	0	0	0	0	0	0	0	173	153	41	8	2
March 2039	100	0	0	0	0	0	0	0	0	0	173	138	34	5	1
March 2040	100	0	0	0	0	0	0	0	0	0	173	125	27	4	1
March 2041	100	0	0	0	0	0	0	0	0	0	173	112	22	3	0
March 2042	100	0	0	0	0	0	0	0	0	0	173	100	18	2	0
March 2043	100	0	0	0	0	0	0	0	0	0	173	89	14	1	0
March 2044	100	0	0	0	0	0	0	0	0	0	173	79	11	1	0
March 2045	100	0	0	0	0	0	0	0	0	0	173	69	9	1	0
March 2046	100	0	0	0	0	0	0	0	0	0	173	60	7	0	0
March 2047	100	0	0	0	0	0	0	0	0	0	173	51	5	0	0
March 2048	100	0	0	0	0	0	0	0	0	0	173	43	4	0	0
March 2049	0	0	0	0	0	0	0	0	0	0	164	35	3	0	0
March 2050	0	0	0	0	0	0	0	0	0	0	141	28	2	0	0
March 2051	0	0	0	0	0	0	0	0	0	0	117	21	1	0	0
March 2052	0	0	0	0	0	0	0	0	0	0	91	15	1	0	0
March 2053	0	0	0	0	0	0	0	0	0	0	62	9	0	0	0
March 2054	0	0	0	0	0	0	0	0	0	0	32	4	0	0	0
March 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average															
Life (years)	23.3	11.3	5.6	3.7	3.0	6.0	6.0	4.8	3.6	3.0	27.1	19.1	11.7	7.7	6.0

Security Group 13 PSA Prepayment Assumption Rates						
Distribution Date	Classes FN, NT and SN					
	0%	100%	250%	407%	650%	900%
Initial Percent	100	100	100	100	100	100
March 2026	99	97	95	93	89	85
March 2027	98	93	85	77	66	55
March 2028	97	86	72	58	40	26
March 2029	96	80	60	43	24	12
March 2030	95	74	50	32	15	5
March 2031	94	68	42	24	9	2
March 2032	92	63	35	18	5	1
March 2033	91	58	29	13	3	0
March 2034	89	54	24	10	2	0
March 2035	88	49	20	7	1	0
March 2036	86	45	17	5	1	0
March 2037	84	41	14	4	0	0
March 2038	82	38	11	3	0	0
March 2039	79	34	9	2	0	0
March 2040	77	31	8	2	0	0
March 2041	74	28	6	1	0	0
March 2042	71	25	5	1	0	0
March 2043	68	22	4	1	0	0
March 2044	64	20	3	0	0	0
March 2045	60	18	3	0	0	0
March 2046	56	15	2	0	0	0
March 2047	52	13	2	0	0	0
March 2048	47	11	1	0	0	0
March 2049	42	9	1	0	0	0
March 2050	36	7	1	0	0	0
March 2051	30	6	0	0	0	0
March 2052	23	4	0	0	0	0
March 2053	16	2	0	0	0	0
March 2054	8	1	0	0	0	0
March 2055	0	0	0	0	0	0
Weighted Average						
Life (years)	20.5	11.5	6.5	4.5	3.1	2.4

**Security Group 14  
PSA Prepayment Assumption Rates**

Distribution Date	Classes KF and KS					
	0%	100%	350%	554%	900%	1,200%
Initial Percent . . .	100	100	100	100	100	100
March 2026 . . . . .	99	98	94	91	86	81
March 2027 . . . . .	99	93	80	71	55	42
March 2028 . . . . .	98	87	63	47	26	12
March 2029 . . . . .	97	81	50	31	12	3
March 2030 . . . . .	96	75	39	21	5	1
March 2031 . . . . .	95	70	30	14	2	0
March 2032 . . . . .	94	65	23	9	1	0
March 2033 . . . . .	92	60	18	6	0	0
March 2034 . . . . .	91	55	14	4	0	0
March 2035 . . . . .	89	51	11	3	0	0
March 2036 . . . . .	88	47	9	2	0	0
March 2037 . . . . .	86	43	7	1	0	0
March 2038 . . . . .	84	39	5	1	0	0
March 2039 . . . . .	82	36	4	0	0	0
March 2040 . . . . .	79	33	3	0	0	0
March 2041 . . . . .	77	30	2	0	0	0
March 2042 . . . . .	74	27	2	0	0	0
March 2043 . . . . .	71	24	1	0	0	0
March 2044 . . . . .	67	21	1	0	0	0
March 2045 . . . . .	64	19	1	0	0	0
March 2046 . . . . .	59	17	1	0	0	0
March 2047 . . . . .	55	14	0	0	0	0
March 2048 . . . . .	50	12	0	0	0	0
March 2049 . . . . .	45	10	0	0	0	0
March 2050 . . . . .	39	8	0	0	0	0
March 2051 . . . . .	32	6	0	0	0	0
March 2052 . . . . .	25	5	0	0	0	0
March 2053 . . . . .	18	3	0	0	0	0
March 2054 . . . . .	9	1	0	0	0	0
March 2055 . . . . .	0	0	0	0	0	0
Weighted Average Life (years) . . . .	21.1	11.8	5.1	3.5	2.4	1.9

**Security Group 15  
PSA Prepayment Assumption Rates**

Distribution Date	Classes GD, GE, GH, GI, GJ, GK, NF and NS					Classes IN, NG, NH, NJ, NK and NP					Classes N, NA, NC, ND, NE and NI				
	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
March 2026 . . . . .	99	93	81	71	60	99	92	77	65	52	99	91	76	64	50
March 2027 . . . . .	98	86	64	49	35	98	84	57	39	21	98	83	55	36	17
March 2028 . . . . .	97	80	51	34	20	96	76	41	20	3	96	75	38	16	0
March 2029 . . . . .	96	74	40	23	11	95	69	28	8	0	95	67	24	3	0
March 2030 . . . . .	95	68	32	16	6	94	62	18	0	0	93	60	14	0	0
March 2031 . . . . .	93	63	25	11	4	92	55	10	0	0	91	53	5	0	0
March 2032 . . . . .	92	58	20	8	2	90	49	3	0	0	90	47	0	0	0
March 2033 . . . . .	90	53	16	5	1	88	44	0	0	0	88	41	0	0	0
March 2034 . . . . .	89	49	12	4	1	86	38	0	0	0	86	35	0	0	0
March 2035 . . . . .	87	45	10	2	0	84	33	0	0	0	83	30	0	0	0
March 2036 . . . . .	85	41	7	2	0	82	28	0	0	0	81	25	0	0	0
March 2037 . . . . .	83	37	6	1	0	79	24	0	0	0	78	20	0	0	0
March 2038 . . . . .	80	33	4	1	0	76	20	0	0	0	75	16	0	0	0
March 2039 . . . . .	78	30	3	0	0	74	16	0	0	0	72	11	0	0	0
March 2040 . . . . .	75	27	3	0	0	70	12	0	0	0	69	8	0	0	0
March 2041 . . . . .	73	24	2	0	0	67	9	0	0	0	65	4	0	0	0
March 2042 . . . . .	70	21	2	0	0	63	5	0	0	0	61	0	0	0	0
March 2043 . . . . .	66	19	1	0	0	59	2	0	0	0	57	0	0	0	0
March 2044 . . . . .	63	16	1	0	0	55	0	0	0	0	53	0	0	0	0
March 2045 . . . . .	59	14	1	0	0	50	0	0	0	0	48	0	0	0	0
March 2046 . . . . .	55	12	0	0	0	46	0	0	0	0	43	0	0	0	0
March 2047 . . . . .	50	10	0	0	0	40	0	0	0	0	37	0	0	0	0
March 2048 . . . . .	46	8	0	0	0	34	0	0	0	0	31	0	0	0	0
March 2049 . . . . .	40	6	0	0	0	28	0	0	0	0	25	0	0	0	0
March 2050 . . . . .	35	4	0	0	0	22	0	0	0	0	17	0	0	0	0
March 2051 . . . . .	29	3	0	0	0	14	0	0	0	0	10	0	0	0	0
March 2052 . . . . .	22	1	0	0	0	7	0	0	0	0	2	0	0	0	0
March 2053 . . . . .	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2054 . . . . .	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2055 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years) . . . . .	20.2	10.3	4.3	2.8	1.9	18.4	7.7	2.8	1.8	1.2	17.9	7.2	2.6	1.7	1.2



Security Group 15 PSA Prepayment Assumption Rates															
Distribution Date	Class NL					Class NM					Class NY				
	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
March 2026	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2027	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2028	100	100	100	100	100	100	100	100	100	66	100	100	100	100	94
March 2029	100	100	100	100	66	100	100	100	100	0	100	100	100	100	53
March 2030	100	100	100	94	38	100	100	100	0	0	100	100	100	76	30
March 2031	100	100	100	65	21	100	100	100	0	0	100	100	100	52	17
March 2032	100	100	100	44	12	100	100	67	0	0	100	100	94	36	10
March 2033	100	100	91	30	7	100	100	0	0	0	100	100	74	25	6
March 2034	100	100	71	21	4	100	100	0	0	0	100	100	58	17	3
March 2035	100	100	56	14	2	100	100	0	0	0	100	100	45	11	2
March 2036	100	100	44	10	1	100	100	0	0	0	100	100	35	8	1
March 2037	100	100	34	6	1	100	100	0	0	0	100	100	27	5	1
March 2038	100	100	26	4	0	100	100	0	0	0	100	100	21	4	0
March 2039	100	100	20	3	0	100	100	0	0	0	100	100	16	2	0
March 2040	100	100	16	2	0	100	100	0	0	0	100	100	13	2	0
March 2041	100	100	12	1	0	100	100	0	0	0	100	100	10	1	0
March 2042	100	100	9	1	0	100	100	0	0	0	100	100	7	1	0
March 2043	100	100	7	1	0	100	43	0	0	0	100	89	5	0	0
March 2044	100	96	5	0	0	100	0	0	0	0	100	78	4	0	0
March 2045	100	83	4	0	0	100	0	0	0	0	100	67	3	0	0
March 2046	100	70	3	0	0	100	0	0	0	0	100	56	2	0	0
March 2047	100	58	2	0	0	100	0	0	0	0	100	47	2	0	0
March 2048	100	47	1	0	0	100	0	0	0	0	100	38	1	0	0
March 2049	100	36	1	0	0	100	0	0	0	0	100	29	1	0	0
March 2050	100	26	1	0	0	100	0	0	0	0	100	21	0	0	0
March 2051	100	17	0	0	0	100	0	0	0	0	100	13	0	0	0
March 2052	100	8	0	0	0	100	0	0	0	0	100	6	0	0	0
March 2053	91	0	0	0	0	0	0	0	0	0	74	0	0	0	0
March 2054	47	0	0	0	0	0	0	0	0	0	38	0	0	0	0
March 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	28.9	22.9	11.6	7.5	5.1	27.5	17.9	7.2	4.6	3.1	28.7	22.0	10.7	6.9	4.7

Security Group 16 PSA Prepayment Assumption Rates																				
Distribution Date	Classes FL, Q and SL					Classes IQ, QG, QH, QJ, QK and QL					Classes QA, QB, QC, QD, QE and QI					Class QN				
	0%	100%	325%	500%	700%	0%	100%	325%	500%	700%	0%	100%	325%	500%	700%	0%	100%	325%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2026	99	97	93	90	87	99	97	92	89	84	99	96	91	87	83	100	100	100	100	100
March 2027	98	92	80	71	61	98	90	76	65	53	97	89	73	61	48	100	100	100	100	100
March 2028	97	85	64	49	35	96	83	57	39	23	96	81	52	33	14	100	100	100	100	100
March 2029	96	79	51	34	20	95	75	41	21	5	95	72	34	13	0	100	100	100	100	47
March 2030	95	73	40	23	12	94	68	28	8	0	93	65	21	0	0	100	100	100	87	0
March 2031	93	68	32	16	7	92	61	18	0	0	91	57	10	0	0	100	100	100	0	0
March 2032	92	62	25	11	4	90	55	10	0	0	89	50	1	0	0	100	100	100	0	0
March 2033	90	58	20	8	2	88	49	4	0	0	87	44	0	0	0	100	100	41	0	0
March 2034	89	53	16	5	1	86	44	0	0	0	85	38	0	0	0	100	100	0	0	0
March 2035	87	49	12	4	1	84	38	0	0	0	83	32	0	0	0	100	100	0	0	0
March 2036	85	44	10	2	0	82	34	0	0	0	80	26	0	0	0	100	100	0	0	0
March 2037	83	41	8	2	0	79	29	0	0	0	77	21	0	0	0	100	100	0	0	0
March 2038	80	37	6	1	0	77	25	0	0	0	74	17	0	0	0	100	100	0	0	0
March 2039	78	34	5	1	0	74	21	0	0	0	71	12	0	0	0	100	100	0	0	0
March 2040	75	30	4	1	0	71	17	0	0	0	67	8	0	0	0	100	100	0	0	0
March 2041	73	27	3	0	0	67	13	0	0	0	64	4	0	0	0	100	100	0	0	0
March 2042	70	25	2	0	0	64	10	0	0	0	60	0	0	0	0	100	100	0	0	0
March 2043	66	22	2	0	0	60	7	0	0	0	55	0	0	0	0	100	67	0	0	0
March 2044	63	19	1	0	0	55	4	0	0	0	51	0	0	0	0	100	36	0	0	0
March 2045	59	17	1	0	0	51	1	0	0	0	46	0	0	0	0	100	7	0	0	0
March 2046	55	15	1	0	0	46	0	0	0	0	40	0	0	0	0	100	0	0	0	0
March 2047	50	13	0	0	0	41	0	0	0	0	34	0	0	0	0	100	0	0	0	0
March 2048	46	11	0	0	0	35	0	0	0	0	28	0	0	0	0	100	0	0	0	0
March 2049	40	9	0	0	0	29	0	0	0	0	21	0	0	0	0	100	0	0	0	0
March 2050	35	7	0	0	0	22	0	0	0	0	14	0	0	0	0	100	0	0	0	0
March 2051	29	5	0	0	0	15	0	0	0	0	6	0	0	0	0	100	0	0	0	0
March 2052	22	4	0	0	0	7	0	0	0	0	0	0	0	0	0	75	0	0	0	0
March 2053	16	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2054	8	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 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	11.3	5.3	3.7	2.8	18.5	8.7	3.8	2.7	2.2	17.5	7.6	3.3	2.5	2.0	27.3	18.6	7.9	5.4	4.0

Security Group 16 PSA Prepayment Assumption Rates																				
Distribution Date	Class QP					Class QV					Class QY					Class QZ				
	0%	100%	325%	500%	700%	0%	100%	325%	500%	700%	0%	100%	325%	500%	700%	0%	100%	325%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2026	100	100	100	100	100	93	93	93	93	93	100	100	100	100	100	105	105	105	105	105
March 2027	100	100	100	100	100	85	85	85	85	85	100	100	100	100	100	109	109	109	109	109
March 2028	100	100	100	100	100	78	78	78	78	78	100	100	100	100	100	114	114	114	114	114
March 2029	100	100	100	100	82	69	69	69	69	69	100	100	100	100	100	120	120	120	120	120
March 2030	100	100	100	96	47	61	61	61	61	0	100	100	100	100	70	125	125	125	125	116
March 2031	100	100	100	66	27	52	52	52	48	0	100	100	100	98	40	131	131	131	131	66
March 2032	100	100	100	45	15	42	42	42	0	0	100	100	100	68	23	137	137	137	111	38
March 2033	100	100	81	31	9	33	33	33	0	0	100	100	100	46	13	143	143	143	76	21
March 2034	100	100	63	21	5	22	22	9	0	0	100	100	95	32	7	150	150	150	52	12
March 2035	100	100	50	15	3	12	12	0	0	0	100	100	75	22	4	157	157	123	36	7
March 2036	100	100	39	10	2	0	0	0	0	0	100	100	59	15	2	164	164	96	24	4
March 2037	100	100	31	7	1	0	0	0	0	0	100	100	46	10	1	164	164	75	17	2
March 2038	100	100	24	5	0	0	0	0	0	0	100	100	36	7	1	164	164	59	11	1
March 2039	100	100	19	3	0	0	0	0	0	0	100	100	28	5	0	164	164	46	8	1
March 2040	100	100	14	2	0	0	0	0	0	0	100	100	21	3	0	164	164	35	5	0
March 2041	100	100	11	1	0	0	0	0	0	0	100	100	17	2	0	164	164	27	3	0
March 2042	100	100	9	1	0	0	0	0	0	0	100	100	13	1	0	164	164	21	2	0
March 2043	100	89	6	1	0	0	0	0	0	0	100	100	10	1	0	164	164	16	2	0
March 2044	100	79	5	0	0	0	0	0	0	0	100	100	7	1	0	164	164	12	1	0
March 2045	100	69	4	0	0	0	0	0	0	0	100	100	6	0	0	164	164	9	1	0
March 2046	100	60	3	0	0	0	0	0	0	0	100	90	4	0	0	164	147	7	0	0
March 2047	100	51	2	0	0	0	0	0	0	0	100	77	3	0	0	164	126	5	0	0
March 2048	100	43	1	0	0	0	0	0	0	0	100	65	2	0	0	164	107	4	0	0
March 2049	100	36	1	0	0	0	0	0	0	0	100	54	2	0	0	164	88	3	0	0
March 2050	100	29	1	0	0	0	0	0	0	0	100	43	1	0	0	164	70	2	0	0
March 2051	100	22	0	0	0	0	0	0	0	0	100	33	1	0	0	164	54	1	0	0
March 2052	92	16	0	0	0	0	0	0	0	0	100	23	0	0	0	164	38	1	0	0
March 2053	63	10	0	0	0	0	0	0	0	0	95	14	0	0	0	156	24	0	0	0
March 2054	33	4	0	0	0	0	0	0	0	0	49	6	0	0	0	81	10	0	0	0
March 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)	28.4	22.6	11.1	7.5	5.5	6.0	6.0	5.8	4.8	3.8	29.0	24.6	12.8	8.6	6.2	29.0	24.6	13.1	9.1	6.7

Security Group 17 PSA Prepayment Assumption Rates						
Distribution Date	Classes BF and MB					
	0%	100%	250%	407%	650%	900%
Initial Percent	100	100	100	100	100	100
March 2026	99	96	92	87	81	73
March 2027	98	90	79	68	53	39
March 2028	96	84	66	51	32	18
March 2029	95	77	56	38	19	8
March 2030	94	72	47	28	12	4
March 2031	92	66	39	21	7	2
March 2032	90	61	32	16	4	1
March 2033	88	56	27	12	2	0
March 2034	87	52	22	9	1	0
March 2035	84	47	19	6	1	0
March 2036	82	43	15	5	1	0
March 2037	80	40	13	3	0	0
March 2038	77	36	10	2	0	0
March 2039	74	33	9	2	0	0
March 2040	71	29	7	1	0	0
March 2041	68	26	6	1	0	0
March 2042	65	24	5	1	0	0
March 2043	61	21	4	0	0	0
March 2044	57	18	3	0	0	0
March 2045	53	16	2	0	0	0
March 2046	49	14	2	0	0	0
March 2047	44	12	1	0	0	0
March 2048	39	10	1	0	0	0
March 2049	33	8	1	0	0	0
March 2050	27	6	1	0	0	0
March 2051	21	4	0	0	0	0
March 2052	14	3	0	0	0	0
March 2053	7	1	0	0	0	0
March 2054	1	0	0	0	0	0
March 2055	0	0	0	0	0	0
Weighted Average Life (years)	19.0	11.0	6.1	4.0	2.6	2.0

Security Group 18 PSA Prepayment Assumption Rates						
Distribution Date	Classes LF and LS					
	0%	100%	250%	407%	650%	900%
Initial Percent . . .	100	100	100	100	100	100
March 2026 . . . . .	99	97	95	93	89	85
March 2027 . . . . .	98	93	85	77	66	55
March 2028 . . . . .	97	86	72	58	40	26
March 2029 . . . . .	96	80	60	43	24	12
March 2030 . . . . .	95	74	50	32	15	5
March 2031 . . . . .	94	68	42	24	9	2
March 2032 . . . . .	92	63	35	18	5	1
March 2033 . . . . .	91	58	29	13	3	0
March 2034 . . . . .	89	54	24	10	2	0
March 2035 . . . . .	88	49	20	7	1	0
March 2036 . . . . .	86	45	17	5	1	0
March 2037 . . . . .	84	41	14	4	0	0
March 2038 . . . . .	82	38	11	3	0	0
March 2039 . . . . .	79	34	9	2	0	0
March 2040 . . . . .	77	31	8	2	0	0
March 2041 . . . . .	74	28	6	1	0	0
March 2042 . . . . .	71	25	5	1	0	0
March 2043 . . . . .	68	22	4	1	0	0
March 2044 . . . . .	64	20	3	0	0	0
March 2045 . . . . .	60	17	3	0	0	0
March 2046 . . . . .	56	15	2	0	0	0
March 2047 . . . . .	52	13	2	0	0	0
March 2048 . . . . .	47	11	1	0	0	0
March 2049 . . . . .	42	9	1	0	0	0
March 2050 . . . . .	36	7	1	0	0	0
March 2051 . . . . .	30	6	0	0	0	0
March 2052 . . . . .	23	4	0	0	0	0
March 2053 . . . . .	16	2	0	0	0	0
March 2054 . . . . .	8	1	0	0	0	0
March 2055 . . . . .	0	0	0	0	0	0
Weighted Average Life (years) . . . .	20.5	11.5	6.5	4.5	3.1	2.4

Security Group 19 PSA Prepayment Assumption Rates					
Distribution Date	Classes DF, DM, QF, QM and QS				
	0%	100%	341%	500%	700%
Initial Percent . . . . .	100	100	100	100	100
March 2026 . . . . .	99	97	94	91	88
March 2027 . . . . .	98	92	80	73	63
March 2028 . . . . .	97	86	63	51	37
March 2029 . . . . .	96	80	50	35	21
March 2030 . . . . .	95	74	39	24	12
March 2031 . . . . .	93	68	30	17	7
March 2032 . . . . .	92	63	24	11	4
March 2033 . . . . .	90	58	19	8	2
March 2034 . . . . .	89	53	14	5	1
March 2035 . . . . .	87	49	11	4	1
March 2036 . . . . .	85	45	9	3	0
March 2037 . . . . .	83	41	7	2	0
March 2038 . . . . .	80	37	5	1	0
March 2039 . . . . .	78	34	4	1	0
March 2040 . . . . .	75	31	3	1	0
March 2041 . . . . .	73	28	2	0	0
March 2042 . . . . .	70	25	2	0	0
March 2043 . . . . .	66	22	1	0	0
March 2044 . . . . .	63	20	1	0	0
March 2045 . . . . .	59	17	1	0	0
March 2046 . . . . .	55	15	1	0	0
March 2047 . . . . .	50	13	0	0	0
March 2048 . . . . .	46	11	0	0	0
March 2049 . . . . .	40	9	0	0	0
March 2050 . . . . .	35	7	0	0	0
March 2051 . . . . .	29	6	0	0	0
March 2052 . . . . .	22	4	0	0	0
March 2053 . . . . .	16	3	0	0	0
March 2054 . . . . .	8	1	0	0	0
March 2055 . . . . .	0	0	0	0	0
Weighted Average Life (years) . . . . .	20.2	11.4	5.1	3.8	2.9

**Security Group 20  
PSA Prepayment Assumption Rates**

Distribution Date	Classes FV, I, SV, XA, XB, XC, XD and XE					Classes IW, WJ, WK, WM, WN and WP					Class UZ				
	0%	150%	200%	300%	400%	0%	150%	200%	300%	400%	0%	150%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2026	98	95	95	95	95	98	95	95	95	95	106	106	102	92	83
March 2027	95	86	86	86	86	95	85	85	85	85	113	113	97	66	35
March 2028	93	74	74	74	70	93	73	73	73	69	120	120	90	33	0
March 2029	90	62	62	62	52	90	62	62	62	52	127	127	86	12	0
March 2030	87	52	52	52	39	87	51	51	51	38	135	135	86	2	0
March 2031	84	42	42	42	29	83	41	41	41	28	143	143	89	0	0
March 2032	80	34	34	34	22	80	33	33	33	21	152	147	90	0	0
March 2033	77	27	27	27	16	76	26	26	26	15	161	147	88	0	0
March 2034	73	22	22	22	12	72	21	21	21	11	171	143	84	0	0
March 2035	69	18	18	18	9	68	16	16	16	8	182	138	79	0	0
March 2036	64	14	14	14	7	64	13	13	13	5	193	130	73	0	0
March 2037	59	11	11	11	5	59	10	10	10	3	205	121	67	0	0
March 2038	54	9	9	9	4	54	7	7	7	2	218	112	60	0	0
March 2039	49	7	7	7	3	48	6	6	6	1	231	103	54	0	0
March 2040	43	6	6	6	2	42	4	4	4	0	245	93	48	0	0
March 2041	37	4	4	4	1	36	3	3	3	0	261	84	42	0	0
March 2042	30	3	3	3	1	29	2	2	2	0	277	75	37	0	0
March 2043	23	3	3	3	1	22	1	1	1	0	294	66	32	0	0
March 2044	15	2	2	2	1	14	1	1	1	0	312	58	27	0	0
March 2045	7	2	2	2	0	5	0	0	0	0	331	50	23	0	0
March 2046	1	1	1	1	0	0	0	0	0	0	355	43	19	0	0
March 2047	1	1	1	1	0	0	0	0	0	0	309	36	16	0	0
March 2048	1	1	1	1	0	0	0	0	0	0	280	30	13	0	0
March 2049	0	0	0	0	0	0	0	0	0	0	249	24	10	0	0
March 2050	0	0	0	0	0	0	0	0	0	0	216	19	8	0	0
March 2051	0	0	0	0	0	0	0	0	0	0	179	14	6	0	0
March 2052	0	0	0	0	0	0	0	0	0	0	139	10	4	0	0
March 2053	0	0	0	0	0	0	0	0	0	0	96	6	2	0	0
March 2054	0	0	0	0	0	0	0	0	0	0	50	3	1	0	0
March 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	12.8	6.3	6.3	6.3	5.1	12.6	6.0	6.0	6.0	4.9	25.9	17.7	14.2	2.6	1.7

**PSA Prepayment Assumption Rates**

Distribution Date	Classes WA, WC, WE, WG, WH and WI					Class WB					Class WL				
	0%	150%	200%	300%	400%	0%	150%	200%	300%	400%	0%	150%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2026	98	95	95	95	95	100	100	100	100	100	100	100	100	100	100
March 2027	95	85	85	85	85	100	100	100	100	100	100	100	100	100	100
March 2028	92	72	72	72	68	100	100	100	100	100	100	100	100	100	100
March 2029	89	60	60	60	49	100	100	100	100	100	100	100	100	100	100
March 2030	86	49	49	49	35	100	100	100	100	100	100	100	100	100	100
March 2031	83	38	38	38	25	100	100	100	100	100	100	100	100	100	100
March 2032	79	30	30	30	17	100	100	100	100	100	100	100	100	100	100
March 2033	75	23	23	23	11	100	100	100	100	100	100	100	100	100	100
March 2034	71	17	17	17	6	100	100	100	100	100	100	100	100	100	100
March 2035	67	12	12	12	3	100	100	100	100	100	100	100	100	100	100
March 2036	62	8	8	8	1	100	100	100	100	100	100	100	100	100	100
March 2037	57	5	5	5	0	100	100	100	100	75	100	100	100	100	100
March 2038	51	3	3	3	0	100	100	100	100	46	100	100	100	100	100
March 2039	45	1	1	1	0	100	100	100	100	25	100	100	100	100	100
March 2040	39	0	0	0	0	100	89	89	89	9	100	100	100	100	100
March 2041	33	0	0	0	0	100	63	63	63	0	100	100	100	100	93
March 2042	25	0	0	0	0	100	42	42	42	0	100	100	100	100	68
March 2043	18	0	0	0	0	100	25	25	25	0	100	100	100	100	49
March 2044	10	0	0	0	0	100	12	12	12	0	100	100	100	100	35
March 2045	1	0	0	0	0	100	1	1	1	0	100	100	100	100	25
March 2046	0	0	0	0	0	0	0	0	0	0	79	79	79	79	17
March 2047	0	0	0	0	0	0	0	0	0	0	59	59	59	59	12
March 2048	0	0	0	0	0	0	0	0	0	0	43	43	43	43	8
March 2049	0	0	0	0	0	0	0	0	0	0	31	31	31	31	6
March 2050	0	0	0	0	0	0	0	0	0	0	22	22	22	22	4
March 2051	0	0	0	0	0	0	0	0	0	0	15	15	15	15	2
March 2052	0	0	0	0	0	0	0	0	0	0	9	9	9	9	1
March 2053	0	0	0	0	0	0	0	0	0	0	5	5	5	5	1
March 2054	0	0	0	0	0	0	0	0	0	0	2	2	2	2	0
March 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	12.3	5.5	5.5	5.5	4.5	20.4	16.8	16.8	16.8	13.1	23.2	23.2	23.2	23.2	18.7

Security Group 21 PSA Prepayment Assumption Rates															
Distribution Date	Class BA					Class BY					Class V				
	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
March 2026	99	97	95	93	91	100	100	100	100	100	93	93	93	93	93
March 2027	98	90	84	77	71	100	100	100	100	100	86	86	86	86	86
March 2028	96	82	69	57	46	100	100	100	100	100	78	78	78	78	78
March 2029	95	74	56	41	27	100	100	100	100	100	70	70	70	70	70
March 2030	94	66	45	27	13	100	100	100	100	100	61	61	61	61	61
March 2031	92	59	35	16	2	100	100	100	100	100	52	52	52	52	52
March 2032	90	52	26	7	0	100	100	100	100	80	43	43	43	43	0
March 2033	88	46	18	0	0	100	100	100	100	60	33	33	33	32	0
March 2034	86	40	12	0	0	100	100	100	80	44	22	22	22	0	0
March 2035	84	34	6	0	0	100	100	100	64	33	11	11	11	0	0
March 2036	82	29	1	0	0	100	100	100	51	24	0	0	0	0	0
March 2037	79	24	0	0	0	100	100	88	41	18	0	0	0	0	0
March 2038	76	19	0	0	0	100	100	75	33	13	0	0	0	0	0
March 2039	73	15	0	0	0	100	100	64	26	10	0	0	0	0	0
March 2040	70	11	0	0	0	100	100	54	20	7	0	0	0	0	0
March 2041	66	7	0	0	0	100	100	46	16	5	0	0	0	0	0
March 2042	62	3	0	0	0	100	100	39	13	4	0	0	0	0	0
March 2043	58	0	0	0	0	100	98	32	10	3	0	0	0	0	0
March 2044	54	0	0	0	0	100	87	27	8	2	0	0	0	0	0
March 2045	49	0	0	0	0	100	76	22	6	1	0	0	0	0	0
March 2046	43	0	0	0	0	100	66	18	4	1	0	0	0	0	0
March 2047	38	0	0	0	0	100	57	14	3	1	0	0	0	0	0
March 2048	31	0	0	0	0	100	48	11	2	0	0	0	0	0	0
March 2049	24	0	0	0	0	100	40	9	2	0	0	0	0	0	0
March 2050	17	0	0	0	0	100	32	7	1	0	0	0	0	0	0
March 2051	9	0	0	0	0	100	25	5	1	0	0	0	0	0	0
March 2052	1	0	0	0	0	100	18	3	1	0	0	0	0	0	0
March 2053	0	0	0	0	0	70	11	2	0	0	0	0	0	0	0
March 2054	0	0	0	0	0	37	5	1	0	0	0	0	0	0	0
March 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average															
Life (years)	18.1	8.0	5.0	3.7	3.0	28.6	23.2	16.7	12.3	9.6	6.0	6.0	6.0	5.6	5.0

PSA Prepayment Assumption Rates										
Distribution Date	Classes YF and YS					Class ZB				
	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100
March 2026	99	97	96	94	93	105	105	105	105	105
March 2027	98	93	87	82	78	111	111	111	111	111
March 2028	97	86	76	67	59	117	117	117	117	117
March 2029	96	80	66	54	44	123	123	123	123	123
March 2030	95	74	57	44	33	130	130	130	130	130
March 2031	94	68	50	35	25	137	137	137	137	137
March 2032	92	63	43	29	18	144	144	144	144	142
March 2033	91	58	37	23	14	152	152	152	152	106
March 2034	89	54	32	18	10	160	160	160	142	79
March 2035	88	49	28	15	8	169	169	169	114	58
March 2036	86	45	24	12	6	177	177	177	91	43
March 2037	84	41	20	9	4	177	177	156	73	32
March 2038	82	38	17	8	3	177	177	133	58	24
March 2039	79	34	15	6	2	177	177	113	46	17
March 2040	77	31	13	5	2	177	177	96	36	13
March 2041	74	28	11	4	1	177	177	81	29	9
March 2042	71	25	9	3	1	177	177	68	22	7
March 2043	68	23	7	2	1	177	173	57	17	5
March 2044	64	20	6	2	0	177	154	47	13	3
March 2045	60	18	5	1	0	177	135	39	10	2
March 2046	56	15	4	1	0	177	118	32	8	2
March 2047	52	13	3	1	0	177	101	26	6	1
March 2048	47	11	3	1	0	177	86	20	4	1
March 2049	42	9	2	0	0	177	71	16	3	1
March 2050	36	7	2	0	0	177	57	12	2	0
March 2051	30	6	1	0	0	177	44	9	1	0
March 2052	23	4	1	0	0	177	32	6	1	0
March 2053	16	3	0	0	0	125	20	3	1	0
March 2054	8	1	0	0	0	65	9	1	0	0
March 2055	0	0	0	0	0	0	0	0	0	0
Weighted Average										
Life (years)	20.5	11.5	7.7	5.7	4.5	28.6	23.2	16.7	12.9	10.3

Security Groups 9 and 21 PSA Prepayment Assumption Rates														
Distribution Date	Class AC							Class EY						
	0%	100%	150%	200%	275%	300%	400%	0%	100%	150%	200%	275%	300%	400%
Initial Percent . . .	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2026 . . . . .	99	97	96	95	93	92	90	100	100	100	100	100	100	100
March 2027 . . . . .	98	90	87	83	78	77	70	100	100	100	100	100	100	100
March 2028 . . . . .	96	82	75	69	60	57	46	100	100	100	100	100	100	100
March 2029 . . . . .	95	74	64	56	44	40	27	100	100	100	100	100	100	100
March 2030 . . . . .	94	66	55	44	31	27	12	100	100	100	100	100	100	100
March 2031 . . . . .	92	59	46	34	20	16	2	100	100	100	100	100	100	100
March 2032 . . . . .	90	52	38	26	11	7	0	100	100	100	100	100	100	79
March 2033 . . . . .	88	46	31	18	4	0	0	100	100	100	100	100	99	59
March 2034 . . . . .	86	40	24	11	0	0	0	100	100	100	100	92	80	44
March 2035 . . . . .	84	34	18	6	0	0	0	100	100	100	100	75	64	33
March 2036 . . . . .	82	29	13	1	0	0	0	100	100	100	100	61	51	24
March 2037 . . . . .	79	24	8	0	0	0	0	100	100	100	88	50	41	18
March 2038 . . . . .	76	19	3	0	0	0	0	100	100	100	75	40	32	13
March 2039 . . . . .	73	15	0	0	0	0	0	100	100	98	64	32	26	10
March 2040 . . . . .	70	10	0	0	0	0	0	100	100	86	54	26	20	7
March 2041 . . . . .	66	6	0	0	0	0	0	100	100	75	46	21	16	5
March 2042 . . . . .	62	3	0	0	0	0	0	100	100	65	38	17	13	4
March 2043 . . . . .	58	0	0	0	0	0	0	100	97	56	32	13	10	3
March 2044 . . . . .	54	0	0	0	0	0	0	100	86	48	27	10	8	2
March 2045 . . . . .	49	0	0	0	0	0	0	100	76	41	22	8	6	1
March 2046 . . . . .	43	0	0	0	0	0	0	100	66	35	18	6	4	1
March 2047 . . . . .	38	0	0	0	0	0	0	100	57	29	14	5	3	1
March 2048 . . . . .	31	0	0	0	0	0	0	100	48	24	11	4	2	0
March 2049 . . . . .	24	0	0	0	0	0	0	100	40	19	9	3	2	0
March 2050 . . . . .	17	0	0	0	0	0	0	100	32	15	7	2	1	0
March 2051 . . . . .	9	0	0	0	0	0	0	100	24	11	5	1	1	0
March 2052 . . . . .	1	0	0	0	0	0	0	100	17	7	3	1	1	0
March 2053 . . . . .	0	0	0	0	0	0	0	70	11	4	2	0	0	0
March 2054 . . . . .	0	0	0	0	0	0	0	37	4	2	1	0	0	0
March 2055 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years) . . . .	18.1	8.0	6.1	4.9	3.9	3.7	3.0	28.6	23.1	19.7	16.6	13.2	12.3	9.6

## Yield Considerations

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

- the anticipated yield of that Class resulting from its purchase price,
- the investor's own projection of Mortgage Loan prepayment rates under a variety of scenarios,
- in the case of the Group 5, 7 and 17 Securities, the investor's own projection of payment rates on the Underlying Certificates under a variety of scenarios and
- in the case of a Floating Rate, Inverse Floating Rate or Toggle Class, the investor's own projection of levels of 30-day Average SOFR under a variety of scenarios.

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

### *Prepayments: Effect on Yields*

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

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

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

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

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

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

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

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

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

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

Low levels of 30-day Average SOFR can reduce the yield of the Floating Rate and, under certain circumstances, Toggle Classes. High levels of 30-day Average SOFR can significantly reduce the yield of the Inverse Floating Rate and, under certain circumstances, Toggle Classes. In addition, Floating Rate Classes will not necessarily benefit from a higher yield at high levels of 30-day Average SOFR and certain Inverse Floating Rate and, under certain circumstances, the Toggle 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 and Toggle Classes, at various constant levels of 30-day Average SOFR.

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

The yields were calculated by

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

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

The information set forth in the following tables was prepared on the basis of the Modeling Assumptions and the assumptions that (1) the Interest Rate applicable to each Inverse Floating Rate and Toggle 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 Principal Balance or 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 AS to Prepayments Assumed Price 5.4%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>341%</u>	<u>500%</u>	<u>700%</u>
3.35235% .....	31.9%	19.7%	11.5%	0.8%
4.35235% .....	10.7%	(2.6)%	(11.8)%	(23.9)%
4.82618% .....	0.0%	(13.8)%	(23.5)%	(36.5)%
5.30000% and above .....	**	**	**	**

### Sensitivity of Class BS to Prepayments Assumed Price 4.7%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>341%</u>	<u>500%</u>	<u>700%</u>
3.35076% .....	38.2%	26.4%	18.4%	8.1%
4.35076% .....	13.8%	0.7%	(8.3)%	(20.2)%
4.82538% .....	1.8%	(12.0)%	(21.6)%	(34.4)%
5.30000% and above .....	**	**	**	**

### Sensitivity of Class CS to Prepayments Assumed Price 4.25%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>341%</u>	<u>500%</u>	<u>700%</u>
3.35047% .....	43.7%	32.8%	25.4%	16.1%
4.35046% .....	16.5%	3.9%	(4.7)%	(15.8)%
4.82523% .....	3.3%	(10.2)%	(19.5)%	(31.9)%
5.30000% and above .....	**	**	**	**

### Sensitivity of Class IV to Prepayments Assumed Price 18.65%\*

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>341%</u>	<u>500%</u>	<u>687%</u>	<u>700%</u>
20.8%	16.4%	9.4%	0.0%	(0.6)%

### Sensitivity of Class IX to Prepayments Assumed Price 22.3%\*

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>341%</u>	<u>500%</u>	<u>675%</u>	<u>700%</u>
14.0%	12.5%	7.5%	0.0%	(1.1)%

\* 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 SA to Prepayments**  
**Assumed Price 4.95%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>341%</u>	<u>500%</u>	<u>700%</u>
3.35118659% .....	35.7%	23.8%	15.7%	5.3%
4.35118659% .....	12.6%	(0.6)%	(9.7)%	(21.6)%
4.82559330% .....	1.1%	(12.7)%	(22.4)%	(35.2)%
5.30000% 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>341%</u>	<u>500%</u>	<u>700%</u>
5.300% and below .....	(5.6)%	(19.4)%	(29.1)%	(42.4)%
5.325% .....	(10.8)%	(24.6)%	(34.4)%	(48.1)%
5.350% and above .....	**	**	**	**

**Sensitivity of Class TE to Prepayments**  
**Assumed Price 1.0%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>341%</u>	<u>500%</u>	<u>700%</u>
5.30% and below .....	25.4%	13.5%	5.4%	(5.1)%
5.45% .....	8.1%	(5.1)%	(14.2)%	(26.1)%
5.60% and above .....	**	**	**	**

**Sensitivity of Class XI to Prepayments**  
**Assumed Price 18.5%\***

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>341%</u>	<u>500%</u>	<u>687%</u>	<u>700%</u>
21.0%	16.6%	9.5%	0.1%	(0.6)%

**SECURITY GROUP 2**

**Sensitivity of Class JS to Prepayments**  
**Assumed Price 4.4%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>250%</u>	<u>407%</u>	<u>650%</u>	<u>900%</u>
3.350% .....	61.4%	54.8%	47.8%	36.7%	25.0%
4.350% .....	34.3%	26.9%	19.1%	6.7%	(6.4)%
5.175% .....	12.6%	4.5%	(4.2)%	(18.4)%	(33.6)%
6.000% 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 3

#### Sensitivity of Class ST to Prepayments Assumed Price 3.2%\*

30-day Average SOFR	PSA Prepayment Assumption Rates				
	100%	250%	425%	650%	900%
3.35534% .....	62.7%	50.7%	35.0%	36.7%	22.5%
4.35534% .....	24.9%	10.8%	(7.5)%	(2.0)%	(18.6)%
4.90267% .....	3.0%	(14.2)%	(35.4)%	(23.3)%	(41.5)%
5.45000% and above ....	**	**	**	**	**

### SECURITY GROUP 4

#### Sensitivity of Class DS to Prepayments Assumed Price 8.15%\*

30-day Average SOFR	PSA Prepayment Assumption Rates				
	100%	300%	452%	750%	1,000%
3.35268% .....	45.3%	35.3%	27.4%	11.4%	(2.6)%
4.35268% .....	31.0%	20.5%	12.2%	(4.7)%	(19.5)%
5.77634% .....	10.9%	(0.4)%	(9.3)%	(28.0)%	(44.9)%
7.20000% and above ..	**	**	**	**	**

#### Sensitivity of Class SD to Prepayments Assumed Price 8.7%\*

30-day Average SOFR	PSA Prepayment Assumption Rates				
	100%	300%	452%	750%	1,000%
3.35268% .....	41.7%	31.6%	23.6%	7.4%	(6.8)%
4.35268% .....	28.4%	17.8%	9.5%	(7.6)%	(22.7)%
5.77634% .....	9.6%	(1.7)%	(10.7)%	(29.5)%	(46.6)%
7.20000% and above ....	**	**	**	**	**

### SECURITY GROUP 5

#### Sensitivity of Class MA to Prepayments Assumed Price 99.0%\*

30-day Average SOFR	PSA Prepayment Assumption Rates			
	100%	325%	500%	700%
3.34436% .....	5.7%	5.8%	6.0%	6.1%
4.34436% .....	6.7%	6.9%	7.0%	7.1%
4.89718% .....	7.3%	7.4%	7.5%	7.7%
5.45000% .....	7.9%	8.0%	8.1%	8.2%
6.32500% .....	4.0%	4.1%	4.3%	4.4%
7.20000% and above .....	0.1%	0.3%	0.5%	0.7%

\* 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.

## SECURITY GROUP 6

### Sensitivity of Class DI to Prepayments Assumed Price 21.0%\*

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>554%</u>
15.1%	15.1%	15.1%	10.1%	0.0%

### Sensitivity of Class EI to Prepayments Assumed Price 19.0%\*

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>598%</u>
19.2%	19.2%	18.3%	12.9%	0.0%

### Sensitivity of Class ES to Prepayments Assumed Price 8.95%\*

<u>30-day Average SOFR</u>	PSA Prepayment Assumption Rates			
	<u>150%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
3.35268% .....	37.9%	35.4%	30.5%	25.4%
4.35268% .....	24.8%	22.2%	17.0%	11.7%
5.77634% .....	6.3%	3.5%	(2.1)%	(7.9)%
7.20000% and above .....	**	**	**	**

### Sensitivity of Class IE to Prepayments Assumed Price 20.5%\*

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>618%</u>
24.3%	21.8%	16.7%	11.5%	0.0%

### Sensitivity of Class IP to Prepayments Assumed Price 21.6%\*

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>604%</u>
17.3%	17.3%	16.5%	11.8%	0.0%

\* 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 SC to Prepayments**  
**Assumed Price 12.7%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>150%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
3.35268% .....	22.7%	20.0%	14.6%	9.1%
4.35268% .....	13.7%	10.9%	5.3%	(0.4)%
5.77634% .....	0.4%	(2.4)%	(8.3)%	(14.3)%
7.20000% and above .....	**	**	**	**

**Sensitivity of Class SE to Prepayments**  
**Assumed Price 10.65%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>150%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
3.35268% .....	30.1%	27.7%	22.9%	18.1%
4.35268% .....	19.2%	16.6%	11.5%	6.4%
5.77634% .....	3.4%	0.7%	(4.9)%	(10.6)%
7.20000% and above .....	**	**	**	**

**Sensitivity of Class SK to Prepayments**  
**Assumed Price 10.0%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>150%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
3.35268% .....	32.7%	30.3%	25.4%	20.5%
4.35268% .....	21.1%	18.5%	13.4%	8.1%
5.77634% .....	4.4%	1.6%	(4.0)%	(9.7)%
7.20000% and above .....	**	**	**	**

**SECURITY GROUP 7**

**Sensitivity of Class VI to Prepayments**  
**Assumed Price 20.2%\***

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>260%</u>	<u>450%</u>	<u>550%</u>	<u>600%</u>
14.1%	12.9%	5.3%	0.0%	(2.8)%

\* 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 8

### Sensitivity of Class SG to Prepayments Assumed Price 4.3%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>250%</u>	<u>407%</u>	<u>650%</u>	<u>900%</u>
3.35201% .....	44.3%	37.3%	29.8%	18.0%	5.5%
4.35201% .....	17.5%	9.6%	1.1%	(12.6)%	(27.3)%
4.85101% .....	3.9%	(4.5)%	(13.6)%	(28.6)%	(45.1)%
5.35000% and above .....	**	**	**	**	**

## SECURITY GROUP 9

### Sensitivity of Class GS to Prepayments Assumed Price 6.95%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>150%</u>	<u>200%</u>	<u>275%</u>	<u>400%</u>
3.35369% .....	53.1%	50.7%	47.2%	41.2%
4.35369% .....	35.8%	33.3%	29.5%	23.2%
5.77685% .....	11.8%	9.1%	5.0%	(2.1)%
7.20000% and above .....	**	**	**	**

## SECURITY GROUP 10

### Sensitivity of Class HI to Prepayments Assumed Price 16.55%\*

<u>PSA Prepayment Assumption Rates</u>				
<u>125%</u>	<u>170%</u>	<u>200%</u>	<u>306%</u>	<u>400%</u>
20.5%	15.6%	12.2%	0.1%	(10.2)%

### Sensitivity of Class HS to Prepayments Assumed Price 5.75%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>125%</u>	<u>170%</u>	<u>200%</u>	<u>400%</u>
3.35268% .....	28.9%	26.6%	25.2%	15.1%
4.35268% .....	8.9%	6.5%	4.8%	(6.3)%
4.84634% .....	(1.7)%	(4.2)%	(5.9)%	(17.6)%
5.34000% 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 IA to Prepayments**  
**Assumed Price 22.3%\***

PSA Prepayment Assumption Rates				
<u>125%</u>	<u>170%</u>	<u>200%</u>	<u>389%</u>	<u>400%</u>
12.3%	12.3%	12.3%	0.0%	(0.8)%

**Sensitivity of Class IH to Prepayments**  
**Assumed Price 18.35%\***

PSA Prepayment Assumption Rates				
<u>125%</u>	<u>170%</u>	<u>200%</u>	<u>314%</u>	<u>400%</u>
18.8%	14.6%	11.6%	0.1%	(8.5)%

**Sensitivity of Class IK to Prepayments**  
**Assumed Price 17.2%\***

PSA Prepayment Assumption Rates				
<u>125%</u>	<u>170%</u>	<u>200%</u>	<u>345%</u>	<u>400%</u>
21.3%	17.2%	14.3%	0.0%	(5.4)%

**Sensitivity of Class KI to Prepayments**  
**Assumed Price 15.6%\***

PSA Prepayment Assumption Rates				
<u>125%</u>	<u>170%</u>	<u>200%</u>	<u>334%</u>	<u>400%</u>
23.1%	18.3%	15.0%	0.1%	(6.9)%

**Sensitivity of Class LI to Prepayments**  
**Assumed Price 24.75%\***

PSA Prepayment Assumption Rates				
<u>125%</u>	<u>170%</u>	<u>200%</u>	<u>394%</u>	<u>400%</u>
14.5%	12.1%	10.5%	0.0%	(0.3)%

**Sensitivity of Class PI to Prepayments**  
**Assumed Price 20.2%\***

PSA Prepayment Assumption Rates				
<u>125%</u>	<u>170%</u>	<u>200%</u>	<u>377%</u>	<u>400%</u>
12.8%	12.8%	12.8%	0.0%	(1.9)%

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

**Sensitivity of Class SB to Prepayments**  
**Assumed Price 6.0%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>125%</u>	<u>170%</u>	<u>200%</u>	<u>400%</u>
3.35268% .....	27.2%	25.0%	23.5%	13.3%
4.35268% .....	8.0%	5.6%	4.0%	(7.2)%
4.84634% .....	(2.2)%	(4.7)%	(6.4)%	(18.1)%
5.34000% and above .....	**	**	**	**

**Sensitivity of Class SH to Prepayments**  
**Assumed Price 6.5%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>125%</u>	<u>170%</u>	<u>200%</u>	<u>400%</u>
3.35268% .....	24.2%	22.0%	20.5%	10.1%
4.35268% .....	6.5%	4.1%	2.4%	(8.9)%
4.84634% .....	(3.1)%	(5.7)%	(7.4)%	(19.1)%
5.34000% and above .....	**	**	**	**

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

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>125%</u>	<u>170%</u>	<u>200%</u>	<u>400%</u>
5.340% and below .....	(17.8)%	(20.3)%	(22.0)%	(33.7)%
5.345% .....	(21.2)%	(23.7)%	(25.4)%	(36.9)%
5.350% and above .....	**	**	**	**

**Sensitivity of Class UI to Prepayments**  
**Assumed Price 20.0%\***

<u>PSA Prepayment Assumption Rates</u>				
<u>125%</u>	<u>170%</u>	<u>198%</u>	<u>200%</u>	<u>400%</u>
28.3%	16.8%	0.6%	(3.3)%	(81.0)%

**SECURITY GROUP 11**

**Sensitivity of Class MS to Prepayments**  
**Assumed Price 2.1%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>450%</u>	<u>755%</u>	<u>1,200%</u>	<u>1,600%</u>
3.35168% .....	103.8%	87.7%	73.0%	50.6%	28.7%
4.35168% .....	44.0%	25.9%	9.4%	(16.2)%	(41.2)%
4.82584% .....	17.9%	(2.0)%	(20.6)%	(50.1)%	(79.2)%
5.30000% and above ....	**	**	**	**	**

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

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

**Sensitivity of Class MT to Prepayments**  
**Assumed Price 100.35%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>450%</u>	<u>755%</u>	<u>1,200%</u>	<u>1,600%</u>
3.35168% .....	6.3%	6.3%	6.2%	6.2%	6.1%
4.35168% .....	7.3%	7.3%	7.2%	7.2%	7.1%
4.82584% .....	7.8%	7.8%	7.7%	7.6%	7.6%
5.30000% .....	8.3%	8.2%	8.2%	8.1%	8.1%
6.25000% .....	4.1%	4.1%	4.1%	4.1%	4.0%
7.20000% and above .....	0.0%	0.0%	0.0%	0.1%	0.1%

**SECURITY GROUP 12**

**Sensitivity of Class JI to Prepayments**  
**Assumed Price 18.5%\***

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>263%</u>	<u>450%</u>	<u>489%</u>	<u>600%</u>
17.6%	13.3%	2.5%	0.0%	(7.2)%

**Sensitivity of Class SJ to Prepayments**  
**Assumed Price 5.95%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>263%</u>	<u>450%</u>	<u>600%</u>
3.35101% .....	27.8%	19.5%	9.5%	1.4%
4.35101% .....	8.7%	(0.4)%	(11.2)%	(20.3)%
4.82551% .....	(1.3)%	(10.6)%	(21.9)%	(31.4)%
5.30000% and above .....	**	**	**	**

**SECURITY GROUP 13**

**Sensitivity of Class NT to Prepayments**  
**Assumed Price 100.6%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>250%</u>	<u>407%</u>	<u>650%</u>	<u>900%</u>
3.35201% .....	6.3%	6.3%	6.2%	6.2%	6.1%
4.35201% .....	7.3%	7.3%	7.2%	7.2%	7.1%
4.82601% .....	7.8%	7.7%	7.7%	7.6%	7.6%
5.30000% .....	8.3%	8.2%	8.2%	8.1%	8.1%
6.25000% .....	4.1%	4.1%	4.0%	4.0%	4.0%
7.20000% and above .....	0.0%	0.0%	0.0%	(0.1)%	(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 SN to Prepayments**  
**Assumed Price 3.0%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>250%</u>	<u>407%</u>	<u>650%</u>	<u>900%</u>
3.35201% .....	66.9%	60.4%	53.5%	42.6%	31.1%
4.35201% .....	27.2%	19.7%	11.6%	(1.3)%	(15.0)%
4.82601% .....	9.0%	0.8%	(8.1)%	(22.6)%	(38.3)%
5.30000% and above ...	**	**	**	**	**

**SECURITY GROUP 14**

**Sensitivity of Class KS to Prepayments**  
**Assumed Price 10.0%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>350%</u>	<u>554%</u>	<u>900%</u>	<u>1,200%</u>
3.34598% .....	28.4%	15.8%	5.1%	(13.6)%	(30.5)%
4.34598% .....	17.0%	3.6%	(7.7)%	(28.1)%	(46.5)%
5.47299% .....	3.8%	(10.4)%	(22.8)%	(45.5)%	(67.0)%
6.60000% and above ....	**	**	**	**	**

**SECURITY GROUP 15**

**Sensitivity of Class GI to Prepayments**  
**Assumed Price 17.35%\***

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>326%</u>	<u>474%</u>	<u>500%</u>	<u>700%</u>
27.7%	11.5%	0.1%	(2.0)%	(18.8)%

**Sensitivity of Class IN to Prepayments**  
**Assumed Price 13.2%\***

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>326%</u>	<u>408%</u>	<u>500%</u>	<u>700%</u>
37.4%	11.6%	0.1%	(13.9)%	(46.8)%

**Sensitivity of Class NI to Prepayments**  
**Assumed Price 12.35%\***

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>326%</u>	<u>401%</u>	<u>500%</u>	<u>700%</u>
40.2%	11.7%	0.1%	(16.3)%	(51.9)%

\* 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.

**Sensitivity of Class NS to Prepayments**  
**Assumed Price 5.75%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>326%</u>	<u>500%</u>	<u>700%</u>
3.35101% .....	41.2%	24.2%	10.1%	(7.3)%
4.35101% .....	21.8%	5.8%	(7.4)%	(23.8)%
5.17551% .....	5.8%	(9.3)%	(21.8)%	(37.3)%
6.00000% and above .....	**	**	**	**

**SECURITY GROUP 16**

**Sensitivity of Class IQ to Prepayments**  
**Assumed Price 23.75%\***

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>300%</u>	<u>325%</u>	<u>500%</u>	<u>700%</u>
17.2%	0.0%	(2.3)%	(18.5)%	(35.8)%

**Sensitivity of Class QI to Prepayments**  
**Assumed Price 21.75%\***

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>284%</u>	<u>325%</u>	<u>500%</u>	<u>700%</u>
18.5%	0.0%	(4.3)%	(22.3)%	(40.5)%

**Sensitivity of Class SL to Prepayments**  
**Assumed Price 14.8%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>325%</u>	<u>500%</u>	<u>700%</u>
3.35201% .....	20.4%	8.3%	(1.4)%	(12.9)%
4.35201% .....	12.7%	0.3%	(9.9)%	(21.9)%
5.77601% .....	1.1%	(11.8)%	(22.5)%	(35.4)%
7.20000% 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 17

### Sensitivity of Class MB to Prepayments Assumed Price 99.15%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>250%</u>	<u>407%</u>	<u>650%</u>	<u>900%</u>
3.34436% .....	5.9%	6.0%	6.1%	6.2%	6.3%
4.34436% .....	7.0%	7.0%	7.1%	7.2%	7.3%
4.87218% .....	7.5%	7.6%	7.6%	7.8%	7.9%
5.40000% .....	8.1%	8.1%	8.2%	8.3%	8.4%
6.30000% .....	4.1%	4.1%	4.2%	4.4%	4.5%
7.20000% and above .....	0.1%	0.2%	0.3%	0.5%	0.7%

## SECURITY GROUP 18

### Sensitivity of Class LS to Prepayments Assumed Price 3.7%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>250%</u>	<u>407%</u>	<u>650%</u>	<u>900%</u>
3.35235% .....	51.7%	44.9%	37.6%	26.1%	14.0%
4.35235% .....	20.3%	12.5%	4.1%	(9.3)%	(23.7)%
4.82618% .....	5.4%	(3.0)%	(12.0)%	(26.9)%	(43.2)%
5.30000% and above .....	**	**	**	**	**

## SECURITY GROUP 19

### Sensitivity of Class DM to Prepayments Assumed Price 103.5%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>341%</u>	<u>500%</u>	<u>700%</u>
3.35101% .....	8.7%	8.3%	8.1%	7.8%
4.35101% .....	9.7%	9.3%	9.0%	8.8%
4.42551% .....	9.7%	9.4%	9.1%	8.8%
4.50000% .....	9.8%	9.4%	9.2%	8.9%
4.92500% .....	4.7%	4.4%	4.2%	3.9%
5.35000% and above .....	(0.2)%	(0.5)%	(0.7)%	(1.0)%

\* 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 QM to Prepayments**  
**Assumed Price 101.25%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>341%</u>	<u>500%</u>	<u>700%</u>
3.35101% .....	7.2%	7.1%	7.0%	6.9%
4.35101% .....	8.2%	8.1%	8.0%	7.9%
4.42551% .....	8.3%	8.1%	8.0%	7.9%
4.50000% .....	8.3%	8.2%	8.1%	8.0%
5.55000% .....	4.1%	4.0%	3.9%	3.9%
6.60000% and above .....	(0.1)%	(0.1)%	(0.2)%	(0.3)%

**Sensitivity of Class QS to Prepayments**  
**Assumed Price 1.55%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>341%</u>	<u>500%</u>	<u>700%</u>
3.35101% .....	77.1%	66.9%	60.0%	51.2%
4.35101% .....	1.1%	(12.6)%	(22.2)%	(35.0)%
4.42551% .....	(6.0)%	(19.9)%	(29.7)%	(43.1)%
4.50000% and above .....	**	**	**	**

**SECURITY GROUP 20**

**Sensitivity of Class I to Prepayments**  
**Assumed Price 16.0%\***

<u>PSA Prepayment Assumption Rates</u>				
<u>150%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>880%</u>
26.1%	26.1%	26.1%	22.5%	0.0%

**Sensitivity of Class IW to Prepayments**  
**Assumed Price 15.65%\***

<u>PSA Prepayment Assumption Rates</u>				
<u>150%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>868%</u>
26.7%	26.7%	26.7%	23.1%	0.0%

**Sensitivity of Class SV 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>300%</u>	<u>400%</u>
3.34867% .....	40.0%	40.0%	40.0%	37.1%
4.34867% .....	24.7%	24.7%	24.7%	21.0%
5.77434% .....	2.6%	2.6%	2.6%	(2.3)%
7.20000% 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 WI to Prepayments**  
**Assumed Price 14.8%\***

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>860%</u>
28.4%	28.4%	28.4%	24.4%	0.0%

**SECURITY GROUP 21**

**Sensitivity of Class YS to Prepayments**  
**Assumed Price 6.3%\***

<u>30-day Average SOFR</u>	PSA Prepayment Assumption Rates			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
3.34867% .....	62.9%	58.5%	54.1%	49.6%
4.34867% .....	43.6%	38.9%	34.2%	29.4%
5.77434% .....	17.2%	11.9%	6.6%	1.1%
7.20000% 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.

**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 19	341%
2, 8, 13, 17 and 18	407%
3	425%
4	452%
5 and 16	325%
6, 9, 20 and 21	200%
7	260%
10	170%
11	755%
12	263%
14	554%
15	326%

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

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

## **Residual Securities**

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

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

are urged to consult their own tax advisors and consider the after-tax effect of ownership of the Residual Securities and the suitability of the Residual Securities to their investment objectives.

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

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

### **MX Securities**

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

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

### **ERISA MATTERS**

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

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

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

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

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

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

## LEGAL INVESTMENT CONSIDERATIONS

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

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

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

## PLAN OF DISTRIBUTION

Subject to the terms and conditions of the Sponsor Agreement, the Sponsor has agreed to purchase all of the Securities if any are sold and purchased. The Sponsor proposes to offer the Regular and MX Classes to the public from time to time for sale in negotiated transactions at varying prices to be determined at the time of sale, plus accrued interest from (1) March 1, 2025 on the Fixed Rate and (2) March 20, 2025 on the Floating Rate, Inverse Floating Rate and Toggle 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)

REMIC Securities			MX Securities					
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 1								
Combination 1								
EF	\$ 50,000,000	FP	\$ 50,000,000	PT	(5)	FLT	38385EQU1	March 2055
TE	50,000,000							
Combination 2								
BV	\$ 11,067,000	BL	\$ 25,412,521	SEQ	5.25%	FIX	38385EQV9	March 2055
BZ	14,345,521							
Combination 3								
AS	\$100,777,597	SA	\$375,618,779	NTL(PT)	(5)	INV/IO	38385EQW7	March 2055
BS	274,841,182							
Combination 4(6)								
BV	\$ 11,067,000	HV	\$ 11,067,000	SEQ/AD	4.50%	FIX	38385EQX5	February 2036
		IX	2,305,625	NTL(SEQ/AD)	6.00	FIX/IO	38385EQY3	February 2036
		KV	11,067,000	SEQ/AD	4.75	FIX	38385EQZ0	February 2036
		LV	11,067,000	SEQ/AD	5.00	FIX	38385ERA4	February 2036
		MV	11,067,000	SEQ/AD	4.00	FIX	38385ERB2	February 2036
		NV	11,067,000	SEQ/AD	4.25	FIX	38385ERC0	February 2036
Combination 5(6)								
DV	\$ 5,758,000	IV	\$ 1,439,500	NTL(SEQ/AD)	6.00%	FIX/IO	38385ERD8	February 2036
		VN	5,758,000	SEQ/AD	4.00	FIX	38385ERE6	February 2036
		VP	5,758,000	SEQ/AD	4.25	FIX	38385ERF3	February 2036
		VQ	5,758,000	SEQ/AD	4.50	FIX	38385ERG1	February 2036
		VT	5,758,000	SEQ/AD	4.75	FIX	38385ERH9	February 2036
		VU	5,758,000	SEQ/AD	5.00	FIX	38385ERJ5	February 2036
		VW	5,758,000	SEQ/AD	5.25	FIX	38385ERK2	February 2036

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 6(6) CV	\$ 16,187,000	VJ	\$ 16,187,000	SEQ/AD	4.00%	FIX	38385ERL0	March 2036
		VK	16,187,000	SEQ/AD	4.25	FIX	38385ERM8	March 2036
		VL	16,187,000	SEQ/AD	4.50	FIX	38385ERN6	March 2036
		VM	16,187,000	SEQ/AD	4.75	FIX	38385ERP1	March 2036
		XI	2,697,833	NTL(SEQ/AD)	6.00	FIX/IO	38385ERQ9	March 2036
Combination 7 DV DZ	\$ 5,758,000 7,054,615	DY	\$ 12,812,615	SEQ	5.50%	FIX	38385ERR7	March 2055
Combination 8 CV CZ	\$ 16,187,000 22,250,848	CL	\$ 38,437,848	SEQ	5.00%	FIX	38385ERS5	March 2055
Security Group 2								
Combination 9 JG JH JN	\$ 3,915,103 5,382,195 5,454,708	JY	\$ 14,752,006	SEQ	5.00%	FIX	38385ERT3	March 2055
Combination 10 J JN	\$ 28,164,661 5,454,708	JC	\$ 33,619,369	SEQ	5.00%	FIX	38385ERU0	July 2052
Combination 11 JG JH	\$ 3,915,103 5,382,195	JL	\$ 9,297,298	SEQ	5.00%	FIX	38385ERV8	March 2055
Security Group 4								
Combination 12 G GL GM	\$ 27,996,000 3,886,000 3,118,000	DT	\$ 35,000,000	PT	5.00%	FIX	38385ERW6	March 2055
Combination 13 G GM	\$ 27,996,000 3,118,000	GC	\$ 31,114,000	SEQ	5.00%	FIX	38385ERX4	December 2053

REMIC Securities			MX Securities					
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 14								
GL	\$ 3,886,000	GB	\$ 7,004,000	SEQ	5.00%	FIX	38385ERY2	March 2055
GM	3,118,000							
<b>Security Group 6</b>								
Combination 15								
DA	\$ 25,000,000	D	\$ 37,500,000	PT	5.00%	FIX	38385ERZ9	March 2055
DL	836,000							
DN	2,699,000							
UD	8,965,000							
Combination 16								
DA	\$ 25,000,000	DG	\$ 27,699,000	PAC	5.00%	FIX	38385ESA3	December 2054
DN	2,699,000							
Combination 17(6)								
DA	\$ 25,000,000	DB	\$ 25,000,000	PAC	4.50%	FIX	38385ESB1	February 2054
		DC	25,000,000	PAC	4.75	FIX	38385ESC9	February 2054
		DE	25,000,000	PAC	5.00	FIX	38385ESD7	February 2054
		DI	1,923,076	NTL(PAC)	6.50	FIX/IO	38385ESE5	February 2054
Combination 18(6)								
EA	\$ 46,736,000	EC	\$ 53,596,000	PAC	5.00%	FIX	38385ESF2	August 2054
EN	6,860,000	EH	53,596,000	PAC	4.50	FIX	38385ESG0	August 2054
		EJ	53,596,000	PAC	4.75	FIX	38385ESH8	August 2054
		EK	35,730,666	PAC	5.25	FIX	38385ESJ4	August 2054
		EM	26,798,000	PAC	5.50	FIX	38385ESK1	August 2054
		IP	4,122,769	NTL(PAC)	6.50	FIX/IO	38385ESL9	August 2054
Combination 19(6)								
EA	\$ 46,736,000	EP	\$ 72,500,001	PT	4.50%	FIX	38385ESM7	March 2055
EL	3,886,000	EQ	72,500,001	PT	4.75	FIX	38385ESN5	March 2055
EN	6,860,000	ET	72,500,001	PT	5.00	FIX	38385ESP0	March 2055
UE	15,018,001	EV	48,333,334	PT	5.25	FIX	38385ESQ8	March 2055
		EW	36,250,000	PT	5.50	FIX	38385ESR6	March 2055
		IE	5,576,923	NTL(PT)	6.50	FIX/IO	38385ESS4	March 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 20 ES SE	\$ 31,588,447	SK	\$ 72,500,000	NTL(PT)	(5)	INV/IO	38385EST2	March 2055
	40,911,553							
Combination 21(6) EA	\$ 46,736,000	E	\$ 46,736,000	PAC	4.50%	FIX	38385ESU9	June 2053
		EB	46,736,000	PAC	4.75	FIX	38385ESV7	June 2053
		ED	31,157,333	PAC	5.25	FIX	38385ESW5	June 2053
		EG	23,368,000	PAC	5.50	FIX	38385ESX3	June 2053
		EI	3,595,076	NTL(PAC)	6.50	FIX/IO	38385ESY1	June 2053
<b>Security Group 7</b>								
Combination 22(6) VA	\$ 6,491,037	VB	\$ 6,491,037	SC/PT	4.00%	FIX	38385ESZ8	December 2035
		VC	6,491,037	SC/PT	4.25	FIX	38385ETA2	December 2035
		VD	6,491,037	SC/PT	4.50	FIX	38385ETB0	December 2035
		VE	6,491,037	SC/PT	4.75	FIX	38385ETC8	December 2035
		VG	6,491,037	SC/PT	5.00	FIX	38385ETD6	December 2035
		VH	6,491,037	SC/PT	5.25	FIX	38385ETE4	December 2035
		VI	1,770,282	NTL(SC/PT)	5.50	FIX/IO	38385ETF1	December 2035
<b>Security Group 9</b>								
Combination 23 AV AZ	\$ 8,028,000	AL	\$ 18,435,466	SEQ	5.25%	FIX	38385ETG9	March 2055
	10,407,466							
<b>Security Group 10</b>								
Combination 24(6) GA GN	\$ 65,737,000	IK	\$ 6,717,090	NTL(SEQ)	5.50%	FIX/IO	38385ETH7	July 2051
	8,151,000	KJ	73,888,000	SEQ	4.00	FIX	38385ETJ3	July 2051
		KL	73,888,000	SEQ	4.25	FIX	38385ETK0	July 2051
		KM	73,888,000	SEQ	4.50	FIX	38385ETL8	July 2051
		KN	49,258,666	SEQ	4.75	FIX	38385ETM6	July 2051
		KP	36,944,000	SEQ	5.00	FIX	38385ETN4	July 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 25(6)								
GA	\$ 65,737,000	KA	\$ 65,737,000	SEQ	4.00%	FIX	38385ETP9	February 2050
		KB	65,737,000	SEQ	4.25	FIX	38385ETQ7	February 2050
		KC	43,824,666	SEQ	4.75	FIX	38385ETR5	February 2050
		KD	32,868,500	SEQ	5.00	FIX	38385ETS3	February 2050
		KI	5,976,090	NTL(SEQ)	5.50	FIX/IO	38385ETT1	February 2050
Combination 26								
GA	\$ 65,737,000	GT	\$100,000,000	PT	4.50%	FIX	38385ETU8	March 2055
GN	8,151,000							
GV	10,209,000							
GZ	15,903,000							
Combination 27								
HL	\$ 27,891,000	HY	\$ 36,598,000	SEQ	5.00%	FIX	38385ETV6	March 2055
HM	8,707,000							
Combination 28(6)								
HA	\$ 70,217,000	H	\$ 78,924,000	SEQ	4.75%	FIX	38385ETW4	July 2051
HM	8,707,000	HG	78,924,000	SEQ	4.50	FIX	38385ETX2	July 2051
		HJ	78,924,000	SEQ	5.00	FIX	38385ETY0	July 2051
		HK	52,616,000	SEQ	5.25	FIX	38385ETZ7	July 2051
		HN	39,462,000	SEQ	5.50	FIX	38385EUA0	July 2051
		IH	7,174,909	NTL(SEQ)	5.50	FIX/IO	38385EUB8	July 2051
Combination 29(6)								
HA	\$ 70,217,000	HT	\$106,815,000	PT	5.00%	FIX	38385EUC6	March 2055
HL	27,891,000	LA	106,815,000	PT	4.50	FIX	38385EUD4	March 2055
HM	8,707,000	LB	106,815,000	PT	4.75	FIX	38385EUE2	March 2055
		LD	71,210,000	PT	5.25	FIX	38385EUF9	March 2055
		LE	53,407,500	PT	5.50	FIX	38385EUG7	March 2055
		LI	9,710,454	NTL(PT)	5.50	FIX/IO	38385EUH5	March 2055
Combination 30								
GV	\$ 10,209,000	GY	\$ 26,112,000	SEQ	4.50%	FIX	38385EUJ1	March 2055
GZ	15,903,000							

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)
Combination 31(6) HA	\$ 70,217,000	HB	\$ 70,217,000	SEQ	4.50%	FIX	38385EUK8	February 2050
		HC	70,217,000	SEQ	4.75	FIX	38385EUL6	February 2050
		HD	46,811,333	SEQ	5.25	FIX	38385EUM4	February 2050
		HE	35,108,500	SEQ	5.50	FIX	38385EUN2	February 2050
		HI	6,383,363	NTL(SEQ)	5.50	FIX/IO	38385EUP7	February 2050
Combination 32 HS SH	\$100,000,000 100,000,000	SB	\$200,000,000	NTL(PT)	(5)	INV/IO	38385EUQ5	March 2055
Combination 33(6) UA	\$ 14,000,000	UG	\$ 14,000,000	SUP	4.50%	FIX	38385EUR3	March 2055
		UH	14,000,000	SUP	5.00	FIX	38385EUS1	March 2055
		UI	1,272,727	NTL(SUP)	5.50	FIX/IO	38385EUT9	March 2055
		UJ	7,000,000	SUP	5.50	FIX	38385EUU6	March 2055
Combination 34(6) PA PM	\$ 61,257,000 7,596,000	IA	\$ 6,259,363	NTL(PAC)	5.50%	FIX/IO	38385EUV4	October 2053
		PH	68,853,000	PAC	4.50	FIX	38385EUW2	October 2053
		PJ	68,853,000	PAC	4.75	FIX	38385EUX0	October 2053
		PK	68,853,000	PAC	5.00	FIX	38385EUY8	October 2053
		PN	45,902,000	PAC	5.25	FIX	38385EUZ5	October 2053
		PV	34,426,500	PAC	5.50	FIX	38385EVA9	October 2053
Combination 35(6) PA	\$ 61,257,000	P	\$ 61,257,000	PAC	4.50%	FIX	38385EVB7	August 2052
		PD	61,257,000	PAC	4.75	FIX	38385EVC5	August 2052
		PE	40,838,000	PAC	5.25	FIX	38385EVD3	August 2052
		PG	30,628,500	PAC	5.50	FIX	38385EVE1	August 2052
		PI	5,568,818	NTL(PAC)	5.50	FIX/IO	38385EVF8	August 2052
<b>Security Group 12</b> Combination 36 JV JZ	\$ 14,683,000 20,183,002	JB	\$ 34,866,002	SEQ	5.00%	FIX	38385EVG6	March 2055

REMIC Securities			MX Securities					
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 37(6) JV	\$ 14,683,000	JJ	\$ 2,669,636	NTL(SEQ/AD)	5.50%	FIX/IO	38385EVH4	March 2036
		JK	14,683,000	SEQ/AD	4.00	FIX	38385EVJ0	March 2036
		JM	14,683,000	SEQ/AD	4.25	FIX	38385EVK7	March 2036
		JP	14,683,000	SEQ/AD	4.50	FIX	38385EVL5	March 2036
		JQ	14,683,000	SEQ/AD	4.75	FIX	38385EVM3	March 2036
Security Group 15 Combination 38(6) NA	\$ 89,996,000	N	\$ 89,996,000	SEQ	4.50%	FIX	38385EVN1	June 2052
		NC	89,996,000	SEQ	4.75	FIX	38385EVP6	June 2052
		ND	59,997,333	SEQ	5.25	FIX	38385EVQ4	June 2052
		NE	44,998,000	SEQ	5.50	FIX	38385EVR2	June 2052
		NI	7,499,666	NTL(SEQ)	6.00	FIX/IO	38385EVS0	June 2052
Combination 39 NL NM	\$ 19,404,538 4,653,000	NY	\$ 24,057,538	SEQ	5.00%	FIX	38385EVT8	March 2055
Combination 40(6) NA NM	\$ 89,996,000 4,653,000	IN	\$ 7,887,416	NTL(SEQ)	6.00%	FIX/IO	38385EVU5	January 2053
		NG	94,649,000	SEQ	4.50	FIX	38385EVV3	January 2053
		NH	94,649,000	SEQ	4.75	FIX	38385EVW1	January 2053
		NJ	94,649,000	SEQ	5.00	FIX	38385EVX9	January 2053
		NK	63,099,333	SEQ	5.25	FIX	38385EYV7	January 2053
Combination 41(6) NA NL NM	\$ 89,996,000 19,404,538 4,653,000	NP	47,324,500	SEQ	5.50	FIX	38385EVZ4	January 2053
		GD	\$114,053,538	PT	4.50%	FIX	38385EWA8	March 2055
		GE	114,053,538	PT	4.75	FIX	38385EWB6	March 2055
		GH	114,053,538	PT	5.00	FIX	38385EWC4	March 2055
		GI	9,504,461	NTL(PT)	6.00	FIX/IO	38385EWD2	March 2055
		GJ	76,035,692	PT	5.25	FIX	38385EWE0	March 2055
		GK	57,026,769	PT	5.50	FIX	38385EWF7	March 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)
<b>Security Group 16</b>								
Combination 42(6)								
QA	\$ 91,150,000	IQ	\$ 8,414,000	NTL(SEQ)	6.00%	FIX/IO	38385EWG5	February 2053
QN	9,818,000	QG	100,968,000	SEQ	4.00	FIX	38385EWH3	February 2053
		QH	100,968,000	SEQ	4.25	FIX	38385EWJ9	February 2053
		QJ	100,968,000	SEQ	4.50	FIX	38385EWK6	February 2053
		QK	67,312,000	SEQ	4.75	FIX	38385EWL4	February 2053
		QL	50,484,000	SEQ	5.00	FIX	38385EWM2	February 2053
Combination 43								
QV	\$ 7,743,000	QY	\$ 19,804,872	SEQ	4.50%	FIX	38385EWN0	March 2055
QZ	12,061,872							
Combination 44(6)								
QA	\$ 91,150,000	QB	\$ 91,150,000	SEQ	4.00%	FIX	38385EWP5	December 2051
		QC	91,150,000	SEQ	4.25	FIX	38385EWQ3	December 2051
		QD	60,766,666	SEQ	4.75	FIX	38385EWR1	December 2051
		QE	45,575,000	SEQ	5.00	FIX	38385EWS9	December 2051
		QI	7,595,833	NTL(SEQ)	6.00	FIX/IO	38385EW17	December 2051
Combination 45								
QA	\$ 91,150,000	Q	\$120,772,872	PT	4.50%	FIX	38385EWU4	March 2055
QN	9,818,000							
QV	7,743,000							
QZ	12,061,872							
Combination 46								
QN	\$ 9,818,000	QP	\$ 29,622,872	SEQ	4.50%	FIX	38385EWW2	March 2055
QV	7,743,000							
QZ	12,061,872							
Combination 47(6)								
WA	\$143,372,000	WC	\$143,372,000	PAC/AD	4.50%	FIX	38385EWW0	August 2054
		WE	143,372,000	PAC/AD	4.75	FIX	38385EWX8	August 2054
		WG	143,372,000	PAC/AD	5.00	FIX	38385EWY6	August 2054
		WH	107,529,000	PAC/AD	5.50	FIX	38385EWZ3	August 2054
		WI	17,921,500	NTL(PAC/AD)	6.00	FIX/IO	38385EXA7	August 2054
<b>Security Group 20</b>								

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 48(6)	\$143,372,000 6,925,000	IW	\$ 18,787,125	NTL(PAC/AD)	6.00%	FIX/IO	38385EXB5	February 2055
		WJ	150,297,000	PAC/AD	4.50	FIX	38385EXC3	February 2055
		WK	150,297,000	PAC/AD	4.75	FIX	38385EXD1	February 2055
		WM	150,297,000	PAC/AD	5.00	FIX	38385EXE9	February 2055
		WN	150,297,000	PAC/AD	5.25	FIX	38385EXF6	February 2055
		WP	112,722,750	PAC/AD	5.50	FIX	38385EXG4	February 2055
Combination 49(6)	\$143,372,000 6,925,000 2,319,000	I	\$ 19,077,000	NTL(PAC/AD)	6.00%	FIX/IO	38385EXH2	March 2055
		XA	152,616,000	PAC/AD	4.50	FIX	38385EXJ8	March 2055
		XB	152,616,000	PAC/AD	4.75	FIX	38385EXK5	March 2055
		XC	152,616,000	PAC/AD	5.00	FIX	38385EXL3	March 2055
		XD	152,616,000	PAC/AD	5.25	FIX	38385EXM1	March 2055
		XE	114,462,000	PAC/AD	5.50	FIX	38385EXN9	March 2055
Security Group 21								
Combination 50	8,248,000 10,693,160	BY	\$ 18,941,160	SEQ	5.25%	FIX	38385EXP4	March 2055
		ZB						
Security Groups 9 and 21								
Combination 51(7)	\$ 8,028,000 10,407,466 8,248,000 10,693,160	EY	\$ 37,376,626	SEQ	5.25%	FIX	38385EXQ2	March 2055
		AV						
		AZ						
		V						
Combination 52(7)	\$ 61,653,000 63,347,000	AC	\$125,000,000	SEQ	5.25%	FIX	38385EXR0	April 2052
		BA						

(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 4, 5, 6, 17, 18, 19, 21, 22, 24, 25, 28, 29, 31, 33, 34, 35, 37, 38, 40, 41, 42, 44, 47, 48 and 49, various sub-combinations are permitted. See “*Description of the Securities — Modification 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>Class FT</u>	<u>Classes DA, DL and DN (in the aggregate)</u>	<u>Classes EA, EL and EN (in the aggregate)</u>
Initial Balance . . . . .	\$100,000,000.00	\$28,535,000.00	\$57,482,000.00
April 2025 . . . . .	98,951,705.51	28,465,690.27	57,386,136.69
May 2025 . . . . .	97,821,281.91	28,386,832.08	57,271,787.73
June 2025 . . . . .	96,610,255.43	28,298,455.98	57,138,982.99
July 2025 . . . . .	95,320,335.19	28,200,599.88	56,987,766.54
August 2025 . . . . .	93,953,409.73	28,093,309.02	56,818,196.61
September 2025 . . . . .	92,511,542.84	27,976,635.98	56,630,345.63
October 2025 . . . . .	90,996,968.70	27,850,640.62	56,424,300.19
November 2025 . . . . .	89,412,086.33	27,715,390.10	56,200,161.01
December 2025 . . . . .	87,759,453.40	27,570,958.74	55,958,042.89
January 2026 . . . . .	86,041,779.39	27,417,428.05	55,698,074.63
February 2026 . . . . .	84,261,918.07	27,254,886.61	55,420,398.96
March 2026 . . . . .	82,422,859.49	27,083,430.02	55,125,172.37
April 2026 . . . . .	80,527,721.30	26,903,160.80	54,812,565.07
May 2026 . . . . .	78,579,739.57	26,714,188.32	54,482,760.77
June 2026 . . . . .	76,582,259.11	26,516,628.65	54,135,956.55
July 2026 . . . . .	74,538,723.30	26,310,604.50	53,772,362.68
August 2026 . . . . .	72,452,663.51	26,096,245.05	53,392,202.42
September 2026 . . . . .	70,327,688.15	25,873,685.88	52,995,711.78
October 2026 . . . . .	68,167,471.37	25,643,068.77	52,583,139.33
November 2026 . . . . .	65,975,741.45	25,404,541.59	52,154,745.92
December 2026 . . . . .	63,756,269.01	25,158,258.12	51,710,804.40
January 2027 . . . . .	61,589,222.82	24,904,377.92	51,251,599.38
February 2027 . . . . .	59,473,287.91	24,643,066.14	50,777,426.90
March 2027 . . . . .	57,407,181.61	24,374,493.33	50,288,594.14
April 2027 . . . . .	55,389,652.80	24,098,835.29	49,785,419.05
May 2027 . . . . .	53,419,481.08	23,816,272.82	49,268,230.06
June 2027 . . . . .	51,495,476.06	23,526,991.60	48,737,365.70
July 2027 . . . . .	49,616,476.59	23,240,042.85	48,193,174.22
August 2027 . . . . .	47,781,350.06	22,955,408.18	47,643,462.49
September 2027 . . . . .	45,988,991.70	22,673,069.31	47,088,417.56
October 2027 . . . . .	44,238,323.90	22,393,008.15	46,537,850.25
November 2027 . . . . .	42,528,295.51	22,115,206.73	45,991,725.24
December 2027 . . . . .	40,857,881.22	21,839,647.20	45,450,007.49
January 2028 . . . . .	39,226,080.95	21,566,311.88	44,912,662.21
February 2028 . . . . .	37,631,919.15	21,295,183.23	44,379,654.91
March 2028 . . . . .	36,074,444.29	21,026,243.82	43,850,951.36
April 2028 . . . . .	34,552,728.19	20,759,476.38	43,326,517.60
May 2028 . . . . .	33,065,865.50	20,494,863.76	42,806,319.93
June 2028 . . . . .	31,612,973.12	20,232,388.97	42,290,324.92
July 2028 . . . . .	30,193,189.64	19,972,035.13	41,778,499.41
August 2028 . . . . .	28,805,674.83	19,713,785.49	41,270,810.48
September 2028 . . . . .	27,449,609.11	19,457,623.45	40,767,225.50
October 2028 . . . . .	26,124,193.04	19,203,532.52	40,267,712.06
November 2028 . . . . .	24,828,646.81	18,951,496.36	39,772,238.02

<u>Distribution Date</u>	<u>Class FT</u>	<u>Classes DA, DL and DN (in the aggregate)</u>	<u>Classes EA, EL and EN (in the aggregate)</u>
December 2028	\$ 23,562,209.79	\$18,701,498.75	\$39,280,771.50
January 2029	22,324,140.02	18,453,523.58	38,793,280.86
February 2029	21,113,713.80	18,207,554.90	38,309,734.72
March 2029	19,930,225.18	17,963,576.85	37,830,101.92
April 2029	18,772,985.56	17,721,573.73	37,354,351.58
May 2029	17,641,323.28	17,481,529.93	36,882,453.03
June 2029	16,534,583.16	17,243,429.97	36,414,375.86
July 2029	15,452,126.10	17,007,258.52	35,950,089.90
August 2029	14,393,328.73	16,773,000.34	35,489,565.20
September 2029	13,357,582.97	16,540,640.31	35,032,772.06
October 2029	12,344,295.67	16,310,163.45	34,579,681.01
November 2029	11,352,888.26	16,081,554.87	34,130,262.80
December 2029	10,382,796.36	15,854,799.82	33,684,488.43
January 2030	9,433,469.46	15,629,883.66	33,242,329.11
February 2030	8,504,370.57	15,406,791.85	32,803,756.29
March 2030	7,594,975.85	15,185,509.99	32,368,741.63
April 2030	6,704,774.35	14,966,023.77	31,937,257.02
May 2030	5,833,267.65	14,748,319.01	31,509,274.57
June 2030	4,979,969.54	14,532,381.62	31,084,766.60
July 2030	4,144,405.77	14,318,197.64	30,663,705.67
August 2030	3,326,113.71	14,105,753.22	30,246,064.53
September 2030	2,524,642.06	13,895,034.59	29,831,816.17
October 2030	1,739,550.62	13,686,028.14	29,420,933.75
November 2030	970,409.96	13,478,720.31	29,013,390.69
December 2030	216,801.17	13,273,097.68	28,609,160.59
January 2031	0.00	13,069,146.94	28,208,217.26
February 2031	0.00	12,866,854.86	27,810,534.72
March 2031	0.00	12,666,208.33	27,416,087.19
April 2031	0.00	12,467,194.33	27,024,849.10
May 2031	0.00	12,269,799.97	26,636,795.08
June 2031	0.00	12,074,012.43	26,251,899.94
July 2031	0.00	11,879,819.01	25,870,138.71
August 2031	0.00	11,687,207.10	25,491,486.60
September 2031	0.00	11,496,164.18	25,115,919.04
October 2031	0.00	11,306,677.86	24,743,411.63
November 2031	0.00	11,118,735.82	24,373,940.16
December 2031	0.00	10,932,325.84	24,007,480.62
January 2032	0.00	10,747,435.80	23,644,009.19
February 2032	0.00	10,564,053.69	23,283,502.23
March 2032	0.00	10,382,167.56	22,925,936.28
April 2032	0.00	10,201,765.58	22,571,288.09
May 2032	0.00	10,022,836.01	22,219,534.56
June 2032	0.00	9,845,367.19	21,870,652.80
July 2032	0.00	9,669,347.57	21,524,620.07
August 2032	0.00	9,495,987.77	21,181,413.84
September 2032	0.00	9,325,629.35	20,841,011.73
October 2032	0.00	9,158,221.39	20,503,391.55
November 2032	0.00	8,993,713.84	20,168,531.28



<u>Distribution Date</u>	<u>Class FT</u>	<u>Classes DA, DL and DN (in the aggregate)</u>	<u>Classes EA, EL and EN (in the aggregate)</u>
December 2032 .....	\$ 0.00	\$ 8,832,057.46	\$19,836,409.08
January 2033 .....	0.00	8,673,203.86	19,508,599.84
February 2033 .....	0.00	8,517,105.44	19,185,973.15
March 2033 .....	0.00	8,363,715.41	18,868,449.02
April 2033 .....	0.00	8,212,987.77	18,555,948.68
May 2033 .....	0.00	8,064,877.28	18,248,394.56
June 2033 .....	0.00	7,919,339.47	17,945,710.26
July 2033 .....	0.00	7,776,330.59	17,647,820.57
August 2033 .....	0.00	7,635,807.67	17,354,651.38
September 2033 .....	0.00	7,497,728.41	17,066,129.76
October 2033 .....	0.00	7,362,051.26	16,782,183.86
November 2033 .....	0.00	7,228,735.34	16,502,742.93
December 2033 .....	0.00	7,097,740.47	16,227,737.31
January 2034 .....	0.00	6,969,027.15	15,957,098.38
February 2034 .....	0.00	6,842,556.54	15,690,758.58
March 2034 .....	0.00	6,718,290.43	15,428,651.39
April 2034 .....	0.00	6,596,191.28	15,170,711.28
May 2034 .....	0.00	6,476,222.17	14,916,873.74
June 2034 .....	0.00	6,358,346.79	14,667,075.24
July 2034 .....	0.00	6,242,529.47	14,421,253.20
August 2034 .....	0.00	6,128,735.11	14,179,346.02
September 2034 .....	0.00	6,016,929.20	13,941,293.03
October 2034 .....	0.00	5,907,077.84	13,707,034.49
November 2034 .....	0.00	5,799,147.67	13,476,511.55
December 2034 .....	0.00	5,693,105.90	13,249,666.29
January 2035 .....	0.00	5,588,920.29	13,026,441.66
February 2035 .....	0.00	5,486,559.15	12,806,781.47
March 2035 .....	0.00	5,385,991.32	12,590,630.41
April 2035 .....	0.00	5,287,186.16	12,377,933.99
May 2035 .....	0.00	5,190,113.55	12,168,638.58
June 2035 .....	0.00	5,094,743.87	11,962,691.35
July 2035 .....	0.00	5,001,048.00	11,760,040.29
August 2035 .....	0.00	4,908,997.33	11,560,634.16
September 2035 .....	0.00	4,818,563.70	11,364,422.53
October 2035 .....	0.00	4,729,719.45	11,171,355.74
November 2035 .....	0.00	4,642,437.38	10,981,384.87
December 2035 .....	0.00	4,556,690.73	10,794,461.75
January 2036 .....	0.00	4,472,453.21	10,610,538.98
February 2036 .....	0.00	4,389,698.97	10,429,569.84
March 2036 .....	0.00	4,308,402.60	10,251,508.35
April 2036 .....	0.00	4,228,539.11	10,076,309.23
May 2036 .....	0.00	4,150,083.92	9,903,927.89
June 2036 .....	0.00	4,073,012.90	9,734,320.43
July 2036 .....	0.00	3,997,302.29	9,567,443.61
August 2036 .....	0.00	3,922,928.75	9,403,254.85
September 2036 .....	0.00	3,849,869.34	9,241,712.25
October 2036 .....	0.00	3,778,101.48	9,082,774.52
November 2036 .....	0.00	3,707,603.00	8,926,401.01

<u>Distribution Date</u>	<u>Class FT</u>	<u>Classes DA, DL and DN (in the aggregate)</u>	<u>Classes EA, EL and EN (in the aggregate)</u>
December 2036 .....	\$ 0.00	\$ 3,638,352.09	\$ 8,772,551.70
January 2037 .....	0.00	3,570,327.31	8,621,187.19
February 2037 .....	0.00	3,503,507.59	8,472,268.66
March 2037 .....	0.00	3,437,872.20	8,325,757.91
April 2037 .....	0.00	3,373,400.77	8,181,617.30
May 2037 .....	0.00	3,310,073.28	8,039,809.80
June 2037 .....	0.00	3,247,870.04	7,900,298.92
July 2037 .....	0.00	3,186,771.69	7,763,048.74
August 2037 .....	0.00	3,126,759.20	7,628,023.88
September 2037 .....	0.00	3,067,813.88	7,495,189.54
October 2037 .....	0.00	3,009,917.32	7,364,511.40
November 2037 .....	0.00	2,953,051.46	7,235,955.70
December 2037 .....	0.00	2,897,198.51	7,109,489.21
January 2038 .....	0.00	2,842,341.01	6,985,079.17
February 2038 .....	0.00	2,788,461.78	6,862,693.36
March 2038 .....	0.00	2,735,543.93	6,742,300.03
April 2038 .....	0.00	2,683,570.87	6,623,867.94
May 2038 .....	0.00	2,632,526.27	6,507,366.31
June 2038 .....	0.00	2,582,394.10	6,392,764.84
July 2038 .....	0.00	2,533,158.58	6,280,033.70
August 2038 .....	0.00	2,484,804.22	6,169,143.52
September 2038 .....	0.00	2,437,315.77	6,060,065.37
October 2038 .....	0.00	2,390,678.24	5,952,770.78
November 2038 .....	0.00	2,344,876.92	5,847,231.70
December 2038 .....	0.00	2,299,897.33	5,743,420.53
January 2039 .....	0.00	2,255,725.23	5,641,310.08
February 2039 .....	0.00	2,212,346.63	5,540,873.59
March 2039 .....	0.00	2,169,747.78	5,442,084.71
April 2039 .....	0.00	2,127,915.16	5,344,917.49
May 2039 .....	0.00	2,086,835.47	5,249,346.38
June 2039 .....	0.00	2,046,495.67	5,155,346.22
July 2039 .....	0.00	2,006,882.89	5,062,892.25
August 2039 .....	0.00	1,967,984.53	4,971,960.09
September 2039 .....	0.00	1,929,788.16	4,882,525.73
October 2039 .....	0.00	1,892,281.59	4,794,565.52
November 2039 .....	0.00	1,855,452.83	4,708,056.19
December 2039 .....	0.00	1,819,290.09	4,622,974.83
January 2040 .....	0.00	1,783,781.79	4,539,298.88
February 2040 .....	0.00	1,748,916.53	4,457,006.11
March 2040 .....	0.00	1,714,683.12	4,376,074.67
April 2040 .....	0.00	1,681,070.55	4,296,483.02
May 2040 .....	0.00	1,648,068.00	4,218,209.94
June 2040 .....	0.00	1,615,664.85	4,141,234.59
July 2040 .....	0.00	1,583,850.63	4,065,536.39
August 2040 .....	0.00	1,552,615.08	3,991,095.12
September 2040 .....	0.00	1,521,948.09	3,917,890.85
October 2040 .....	0.00	1,491,839.74	3,845,903.98
November 2040 .....	0.00	1,462,280.27	3,775,115.19

<u>Distribution Date</u>	<u>Class FT</u>	<u>Classes DA, DL and DN (in the aggregate)</u>	<u>Classes EA, EL and EN (in the aggregate)</u>
December 2040 .....	\$ 0.00	\$ 1,433,260.09	\$ 3,705,505.47
January 2041 .....	0.00	1,404,769.76	3,637,056.10
February 2041 .....	0.00	1,376,800.03	3,569,748.67
March 2041 .....	0.00	1,349,341.78	3,503,565.01
April 2041 .....	0.00	1,322,386.06	3,438,487.28
May 2041 .....	0.00	1,295,924.07	3,374,497.88
June 2041 .....	0.00	1,269,947.16	3,311,579.51
July 2041 .....	0.00	1,244,446.83	3,249,715.11
August 2041 .....	0.00	1,219,414.71	3,188,887.92
September 2041 .....	0.00	1,194,842.60	3,129,081.40
October 2041 .....	0.00	1,170,722.43	3,070,279.29
November 2041 .....	0.00	1,147,046.24	3,012,465.58
December 2041 .....	0.00	1,123,806.26	2,955,624.51
January 2042 .....	0.00	1,100,994.80	2,899,740.55
February 2042 .....	0.00	1,078,604.33	2,844,798.43
March 2042 .....	0.00	1,056,627.46	2,790,783.10
April 2042 .....	0.00	1,035,056.89	2,737,679.76
May 2042 .....	0.00	1,013,885.47	2,685,473.82
June 2042 .....	0.00	993,106.18	2,634,150.95
July 2042 .....	0.00	972,712.09	2,583,696.99
August 2042 .....	0.00	952,696.43	2,534,098.06
September 2042 .....	0.00	933,052.50	2,485,340.44
October 2042 .....	0.00	913,773.75	2,437,410.67
November 2042 .....	0.00	894,853.72	2,390,295.47
December 2042 .....	0.00	876,286.09	2,343,981.78
January 2043 .....	0.00	858,064.62	2,298,456.73
February 2043 .....	0.00	840,183.18	2,253,707.66
March 2043 .....	0.00	822,635.76	2,209,722.12
April 2043 .....	0.00	805,416.44	2,166,487.83
May 2043 .....	0.00	788,519.42	2,123,992.70
June 2043 .....	0.00	771,938.98	2,082,224.86
July 2043 .....	0.00	755,669.50	2,041,172.59
August 2043 .....	0.00	739,705.47	2,000,824.38
September 2043 .....	0.00	724,041.46	1,961,168.87
October 2043 .....	0.00	708,672.14	1,922,194.91
November 2043 .....	0.00	693,592.29	1,883,891.50
December 2043 .....	0.00	678,796.74	1,846,247.81
January 2044 .....	0.00	664,280.44	1,809,253.21
February 2044 .....	0.00	650,038.42	1,772,897.19
March 2044 .....	0.00	636,065.79	1,737,169.45
April 2044 .....	0.00	622,357.76	1,702,059.82
May 2044 .....	0.00	608,909.60	1,667,558.30
June 2044 .....	0.00	595,716.67	1,633,655.04
July 2044 .....	0.00	582,774.42	1,600,340.35
August 2044 .....	0.00	570,078.37	1,567,604.70
September 2044 .....	0.00	557,624.12	1,535,438.69
October 2044 .....	0.00	545,407.34	1,503,833.07
November 2044 .....	0.00	533,423.79	1,472,778.76

<u>Distribution Date</u>	<u>Class FT</u>	<u>Classes DA, DL and DN (in the aggregate)</u>	<u>Classes EA, EL and EN (in the aggregate)</u>
December 2044 .....	\$ 0.00	\$ 521,669.28	\$ 1,442,266.80
January 2045 .....	0.00	510,139.72	1,412,288.36
February 2045 .....	0.00	498,831.06	1,382,834.77
March 2045 .....	0.00	487,739.35	1,353,897.49
April 2045 .....	0.00	476,860.69	1,325,468.11
May 2045 .....	0.00	466,191.25	1,297,538.36
June 2045 .....	0.00	455,727.27	1,270,100.09
July 2045 .....	0.00	445,465.06	1,243,145.27
August 2045 .....	0.00	435,400.98	1,216,666.03
September 2045 .....	0.00	425,531.47	1,190,654.59
October 2045 .....	0.00	415,853.01	1,165,103.30
November 2045 .....	0.00	406,362.17	1,140,004.65
December 2045 .....	0.00	397,055.56	1,115,351.21
January 2046 .....	0.00	387,929.84	1,091,135.71
February 2046 .....	0.00	378,981.75	1,067,350.95
March 2046 .....	0.00	370,208.08	1,043,989.89
April 2046 .....	0.00	361,605.67	1,021,045.57
May 2046 .....	0.00	353,171.42	998,511.14
June 2046 .....	0.00	344,902.28	976,379.87
July 2046 .....	0.00	336,795.25	954,645.13
August 2046 .....	0.00	328,847.40	933,300.40
September 2046 .....	0.00	321,055.84	912,339.26
October 2046 .....	0.00	313,417.71	891,755.38
November 2046 .....	0.00	305,930.24	871,542.55
December 2046 .....	0.00	298,590.67	851,694.64
January 2047 .....	0.00	291,396.32	832,205.63
February 2047 .....	0.00	284,344.54	813,069.59
March 2047 .....	0.00	277,432.72	794,280.68
April 2047 .....	0.00	270,658.31	775,833.15
May 2047 .....	0.00	264,018.80	757,721.36
June 2047 .....	0.00	257,511.72	739,939.75
July 2047 .....	0.00	251,134.64	722,482.83
August 2047 .....	0.00	244,885.20	705,345.21
September 2047 .....	0.00	238,761.04	688,521.60
October 2047 .....	0.00	232,759.86	672,006.77
November 2047 .....	0.00	226,879.42	655,795.58
December 2047 .....	0.00	221,117.49	639,882.99
January 2048 .....	0.00	215,471.89	624,264.02
February 2048 .....	0.00	209,940.47	608,933.76
March 2048 .....	0.00	204,521.15	593,887.41
April 2048 .....	0.00	199,211.84	579,120.22
May 2048 .....	0.00	194,010.52	564,627.52
June 2048 .....	0.00	188,915.19	550,404.73
July 2048 .....	0.00	183,923.89	536,447.32
August 2048 .....	0.00	179,034.70	522,750.84
September 2048 .....	0.00	174,245.73	509,310.92
October 2048 .....	0.00	169,555.11	496,123.26
November 2048 .....	0.00	164,961.03	483,183.62

<u>Distribution Date</u>	<u>Class FT</u>	<u>Classes DA, DL and DN (in the aggregate)</u>	<u>Classes EA, EL and EN (in the aggregate)</u>
December 2048 .....	\$ 0.00	\$ 160,461.69	\$ 470,487.82
January 2049 .....	0.00	156,055.33	458,031.76
February 2049 .....	0.00	151,740.22	445,811.40
March 2049 .....	0.00	147,514.65	433,822.77
April 2049 .....	0.00	143,376.96	422,061.97
May 2049 .....	0.00	139,325.52	410,525.13
June 2049 .....	0.00	135,358.70	399,208.48
July 2049 .....	0.00	131,474.92	388,108.29
August 2049 .....	0.00	127,672.64	377,220.89
September 2049 .....	0.00	123,950.32	366,542.67
October 2049 .....	0.00	120,306.47	356,070.09
November 2049 .....	0.00	116,739.60	345,799.66
December 2049 .....	0.00	113,248.28	335,727.93
January 2050 .....	0.00	109,831.08	325,851.53
February 2050 .....	0.00	106,486.61	316,167.12
March 2050 .....	0.00	103,213.49	306,671.44
April 2050 .....	0.00	100,010.38	297,361.26
May 2050 .....	0.00	96,875.96	288,233.41
June 2050 .....	0.00	93,808.92	279,284.77
July 2050 .....	0.00	90,807.99	270,512.28
August 2050 .....	0.00	87,871.92	261,912.92
September 2050 .....	0.00	84,999.47	253,483.71
October 2050 .....	0.00	82,189.44	245,221.74
November 2050 .....	0.00	79,440.63	237,124.13
December 2050 .....	0.00	76,751.89	229,188.04
January 2051 .....	0.00	74,122.07	221,410.70
February 2051 .....	0.00	71,550.03	213,789.37
March 2051 .....	0.00	69,034.69	206,321.35
April 2051 .....	0.00	66,574.94	199,003.99
May 2051 .....	0.00	64,169.74	191,834.69
June 2051 .....	0.00	61,818.02	184,810.88
July 2051 .....	0.00	59,518.77	177,930.03
August 2051 .....	0.00	57,270.97	171,189.67
September 2051 .....	0.00	55,073.63	164,587.34
October 2051 .....	0.00	52,925.78	158,120.65
November 2051 .....	0.00	50,826.47	151,787.24
December 2051 .....	0.00	48,774.75	145,584.77
January 2052 .....	0.00	46,769.71	139,510.96
February 2052 .....	0.00	44,810.43	133,563.55
March 2052 .....	0.00	42,896.04	127,740.34
April 2052 .....	0.00	41,025.65	122,039.15
May 2052 .....	0.00	39,198.42	116,457.82
June 2052 .....	0.00	37,413.49	110,994.26
July 2052 .....	0.00	35,670.05	105,646.40
August 2052 .....	0.00	33,967.28	100,412.18
September 2052 .....	0.00	32,304.39	95,289.61
October 2052 .....	0.00	30,680.60	90,276.71
November 2052 .....	0.00	29,095.13	85,371.55

<u>Distribution Date</u>	<u>Class FT</u>	<u>Classes DA, DL and DN (in the aggregate)</u>	<u>Classes EA, EL and EN (in the aggregate)</u>
December 2052 .....	\$ 0.00	\$ 27,547.23	\$ 80,572.20
January 2053 .....	0.00	26,036.17	75,876.80
February 2053 .....	0.00	24,561.21	71,283.49
March 2053 .....	0.00	23,121.65	66,790.47
April 2053 .....	0.00	21,716.78	62,395.93
May 2053 .....	0.00	20,345.92	58,098.13
June 2053 .....	0.00	19,008.38	53,895.33
July 2053 .....	0.00	17,703.52	49,785.84
August 2053 .....	0.00	16,430.67	45,767.97
September 2053 .....	0.00	15,189.20	41,840.09
October 2053 .....	0.00	13,978.48	38,000.58
November 2053 .....	0.00	12,797.89	34,247.85
December 2053 .....	0.00	11,646.84	30,580.33
January 2054 .....	0.00	10,524.73	26,996.47
February 2054 .....	0.00	9,430.97	23,494.78
March 2054 .....	0.00	8,364.99	20,073.75
April 2054 .....	0.00	7,326.24	16,731.93
May 2054 .....	0.00	6,314.17	13,467.88
June 2054 .....	0.00	5,328.22	10,280.17
July 2054 .....	0.00	4,367.87	7,167.42
August 2054 .....	0.00	3,432.61	4,128.25
September 2054 .....	0.00	2,521.92	1,161.32
October 2054 .....	0.00	1,635.29	0.00
November 2054 .....	0.00	772.24	0.00
December 2054 and thereafter .....	0.00	0.00	0.00

<u>Distribution Date</u>	<u>Classes PC and PQ (in the aggregate)</u>	<u>Classes PA, PL and PM (in the aggregate)</u>	<u>Classes FV, WA, WB and WL (in the aggregate)</u>
Initial Balance .....	\$6,545,000.00	\$79,185,000.00	\$209,847,000.00
April 2025 .....	6,531,734.18	79,053,395.92	209,296,511.95
May 2025 .....	6,516,363.17	78,901,936.42	208,681,286.45
June 2025 .....	6,498,892.17	78,730,666.09	208,001,436.42
July 2025 .....	6,479,327.99	78,539,642.27	207,257,123.66
August 2025 .....	6,457,679.06	78,328,935.05	206,448,558.85
September 2025 .....	6,433,955.43	78,098,627.25	205,576,001.59
October 2025 .....	6,408,168.77	77,848,814.39	204,639,760.25
November 2025 .....	6,380,332.34	77,579,604.67	203,640,191.89
December 2025 .....	6,350,461.01	77,291,118.84	202,577,701.98
January 2026 .....	6,318,571.22	76,983,490.22	201,452,744.19
February 2026 .....	6,284,681.00	76,656,864.54	200,265,820.02
March 2026 .....	6,248,809.92	76,311,399.85	199,017,478.41
April 2026 .....	6,210,979.11	75,947,266.46	197,708,315.31
May 2026 .....	6,171,211.22	75,564,646.74	196,338,973.10
June 2026 .....	6,129,530.39	75,163,735.03	194,910,140.06
July 2026 .....	6,085,962.24	74,744,737.45	193,422,549.69
August 2026 .....	6,040,533.86	74,307,871.77	191,876,980.05
September 2026 .....	5,993,273.75	73,853,367.20	190,274,252.95
October 2026 .....	5,944,211.82	73,381,464.21	188,615,233.13
November 2026 .....	5,893,379.35	72,892,414.32	186,900,827.44
December 2026 .....	5,840,808.94	72,386,479.90	185,131,983.82
January 2027 .....	5,786,534.49	71,863,933.91	183,309,690.37
February 2027 .....	5,730,591.20	71,325,059.68	181,434,974.30
March 2027 .....	5,673,015.46	70,770,150.65	179,508,900.78
April 2027 .....	5,613,844.87	70,199,510.10	177,532,571.88
May 2027 .....	5,553,118.16	69,613,450.92	175,507,125.30
June 2027 .....	5,490,875.18	69,012,295.24	173,433,733.14
July 2027 .....	5,427,156.85	68,396,374.22	171,313,600.66
August 2027 .....	5,363,952.68	67,766,027.69	169,147,964.88
September 2027 .....	5,301,258.62	67,139,901.28	166,996,871.83
October 2027 .....	5,239,070.65	66,517,967.47	164,860,191.55
November 2027 .....	5,177,384.77	65,900,198.92	162,737,795.03
December 2027 .....	5,116,197.02	65,286,568.45	160,629,554.19
January 2028 .....	5,055,503.46	64,677,049.06	158,535,341.88
February 2028 .....	4,995,300.21	64,071,613.95	156,455,031.90
March 2028 .....	4,935,583.38	63,470,236.47	154,388,498.93
April 2028 .....	4,876,349.13	62,872,890.14	152,335,618.57
May 2028 .....	4,817,593.67	62,279,548.66	150,296,267.33
June 2028 .....	4,759,313.20	61,690,185.92	148,270,322.61
July 2028 .....	4,701,503.98	61,104,775.93	146,257,662.69
August 2028 .....	4,644,162.28	60,523,292.92	144,258,166.72
September 2028 .....	4,587,284.43	59,945,711.26	142,271,714.75
October 2028 .....	4,530,866.74	59,372,005.49	140,298,187.66
November 2028 .....	4,474,905.59	58,802,150.32	138,337,467.22
December 2028 .....	4,419,397.38	58,236,120.63	136,389,436.01
January 2029 .....	4,364,338.53	57,673,891.43	134,453,977.50
February 2029 .....	4,309,725.48	57,115,437.94	132,530,975.95



<u>Distribution Date</u>	<u>Classes PC and PQ (in the aggregate)</u>	<u>Classes PA, PL and PM (in the aggregate)</u>	<u>Classes FV, WA, WB and WL (in the aggregate)</u>
March 2029	\$4,255,554.72	\$56,560,735.50	\$130,620,316.49
April 2029	4,201,822.76	56,009,759.63	128,721,885.03
May 2029	4,148,526.12	55,462,486.02	126,835,568.33
June 2029	4,095,661.37	54,918,890.49	124,961,253.94
July 2029	4,043,225.10	54,378,949.03	123,098,830.22
August 2029	3,991,213.92	53,842,637.80	121,248,186.31
September 2029	3,939,624.48	53,309,933.08	119,409,212.16
October 2029	3,888,453.43	52,780,811.34	117,581,798.49
November 2029	3,837,697.49	52,255,249.18	115,765,836.79
December 2029	3,787,353.35	51,733,223.36	113,961,219.33
January 2030	3,737,417.78	51,214,710.79	112,167,839.12
February 2030	3,687,887.55	50,699,688.53	110,385,589.96
March 2030	3,638,759.44	50,188,133.79	108,614,366.37
April 2030	3,590,030.28	49,680,023.93	106,854,063.63
May 2030	3,541,696.92	49,175,336.45	105,104,577.74
June 2030	3,493,756.23	48,674,048.99	103,365,805.45
July 2030	3,446,205.10	48,176,139.35	101,637,644.23
August 2030	3,399,040.46	47,681,585.47	99,919,992.25
September 2030	3,352,259.25	47,190,365.44	98,212,748.41
October 2030	3,305,858.44	46,702,457.47	96,515,812.32
November 2030	3,259,835.02	46,217,839.93	94,829,084.28
December 2030	3,214,186.01	45,736,491.32	93,152,465.27
January 2031	3,168,908.44	45,258,390.29	91,494,735.29
February 2031	3,123,999.38	44,783,515.63	89,865,622.32
March 2031	3,079,455.92	44,311,846.24	88,264,641.30
April 2031	3,035,275.16	43,843,361.20	86,691,315.32
May 2031	2,991,454.23	43,378,039.70	85,145,175.44
June 2031	2,947,990.29	42,915,861.05	83,625,760.57
July 2031	2,904,880.51	42,456,804.73	82,132,617.38
August 2031	2,862,122.10	42,000,850.34	80,665,300.11
September 2031	2,819,712.27	41,547,977.59	79,223,370.51
October 2031	2,777,648.26	41,098,166.36	77,806,397.63
November 2031	2,735,927.35	40,651,396.62	76,413,957.80
December 2031	2,694,546.80	40,207,648.50	75,045,634.43
January 2032	2,653,503.93	39,766,902.26	73,701,017.91
February 2032	2,612,796.08	39,329,138.26	72,379,705.52
March 2032	2,572,420.57	38,894,337.01	71,081,301.29
April 2032	2,532,374.80	38,462,479.15	69,805,415.91
May 2032	2,492,656.14	38,033,545.43	68,551,666.58
June 2032	2,453,262.00	37,607,516.73	67,319,676.94
July 2032	2,414,189.83	37,184,374.06	66,109,076.95
August 2032	2,375,437.06	36,764,098.55	64,919,502.78
September 2032	2,337,001.17	36,346,671.45	63,750,596.72
October 2032	2,298,879.65	35,932,074.13	62,602,007.06
November 2032	2,261,070.01	35,520,288.09	61,473,387.99
December 2032	2,223,743.78	35,111,294.94	60,364,399.52
January 2033	2,187,007.48	34,705,076.42	59,274,707.38
February 2033	2,150,852.01	34,301,614.37	58,203,982.90



<u>Distribution Date</u>	<u>Classes PC and PQ (in the aggregate)</u>	<u>Classes PA, PL and PM (in the aggregate)</u>	<u>Classes FV, WA, WB and WL (in the aggregate)</u>
March 2033	\$2,115,268.41	\$33,900,890.77	\$ 57,151,902.95
April 2033	2,080,247.83	33,502,887.71	56,118,149.83
May 2033	2,045,781.60	33,107,587.38	55,102,411.18
June 2033	2,011,861.14	32,714,972.11	54,104,379.88
July 2033	1,978,478.02	32,325,024.33	53,123,753.99
August 2033	1,945,623.94	31,937,726.59	52,160,236.65
September 2033	1,913,290.71	31,553,061.55	51,213,535.98
October 2033	1,881,470.30	31,171,011.98	50,283,365.03
November 2033	1,850,154.75	30,791,560.76	49,369,441.66
December 2033	1,819,336.28	30,414,690.90	48,471,488.50
January 2034	1,789,007.18	30,040,385.50	47,589,232.82
February 2034	1,759,159.88	29,668,627.78	46,722,406.52
March 2034	1,729,786.93	29,299,401.05	45,870,745.97
April 2034	1,700,880.98	28,932,688.77	45,033,992.02
May 2034	1,672,434.80	28,568,474.45	44,211,889.86
June 2034	1,644,441.27	28,208,225.67	43,404,188.98
July 2034	1,616,893.37	27,852,114.55	42,610,643.09
August 2034	1,589,784.20	27,500,095.45	41,831,010.06
September 2034	1,563,106.95	27,152,123.24	41,065,051.82
October 2034	1,536,854.94	26,808,153.28	40,312,534.33
November 2034	1,511,021.57	26,468,141.39	39,573,227.50
December 2034	1,485,600.33	26,132,043.91	38,846,905.11
January 2035	1,460,584.85	25,799,817.60	38,133,344.75
February 2035	1,435,968.82	25,471,419.74	37,432,327.76
March 2035	1,411,746.03	25,146,808.03	36,743,639.20
April 2035	1,387,910.39	24,825,940.64	36,067,067.71
May 2035	1,364,455.89	24,508,776.22	35,402,405.54
June 2035	1,341,376.59	24,195,273.83	34,749,448.42
July 2035	1,318,666.67	23,885,392.98	34,107,995.54
August 2035	1,296,320.39	23,579,093.65	33,477,849.47
September 2035	1,274,332.10	23,276,336.21	32,858,816.13
October 2035	1,252,696.22	22,977,081.49	32,250,704.70
November 2035	1,231,407.28	22,681,290.73	31,653,327.60
December 2035	1,210,459.88	22,388,925.59	31,066,500.41
January 2036	1,189,848.70	22,099,948.15	30,490,041.83
February 2036	1,169,568.51	21,814,320.91	29,923,773.62
March 2036	1,149,614.15	21,532,006.75	29,367,520.56
April 2036	1,129,980.55	21,252,968.98	28,821,110.39
May 2036	1,110,662.71	20,977,171.28	28,284,373.76
June 2036	1,091,655.72	20,704,577.76	27,757,144.20
July 2036	1,072,954.71	20,435,152.89	27,239,258.02
August 2036	1,054,554.93	20,168,861.54	26,730,554.35
September 2036	1,036,451.67	19,905,668.94	26,230,874.99
October 2036	1,018,640.31	19,645,540.72	25,740,064.47
November 2036	1,001,116.30	19,388,442.87	25,257,969.91
December 2036	983,875.14	19,134,341.76	24,784,441.03
January 2037	966,912.41	18,883,204.12	24,319,330.12
February 2037	950,223.78	18,634,997.04	23,862,491.94

<u>Distribution Date</u>	<u>Classes PC and PQ (in the aggregate)</u>	<u>Classes PA, PL and PM (in the aggregate)</u>	<u>Classes FV, WA, WB and WL (in the aggregate)</u>
March 2037	\$ 933,804.96	\$18,389,687.96	\$ 23,413,783.72
April 2037	917,651.73	18,147,244.67	22,973,065.12
May 2037	901,759.93	17,907,635.34	22,540,198.17
June 2037	886,125.49	17,670,828.46	22,115,047.24
July 2037	870,744.36	17,436,792.86	21,697,479.00
August 2037	855,612.60	17,205,497.72	21,287,362.39
September 2037	840,726.30	16,976,912.55	20,884,568.55
October 2037	826,081.61	16,751,007.19	20,488,970.84
November 2037	811,674.74	16,527,751.82	20,100,444.73
December 2037	797,501.98	16,307,116.91	19,718,867.84
January 2038	783,559.65	16,089,073.29	19,344,119.85
February 2038	769,844.15	15,873,592.09	18,976,082.47
March 2038	756,351.91	15,660,644.75	18,614,639.46
April 2038	743,079.43	15,450,203.03	18,259,676.51
May 2038	730,023.26	15,242,238.99	17,911,081.27
June 2038	717,180.01	15,036,725.00	17,568,743.32
July 2038	704,546.33	14,833,633.72	17,232,554.07
August 2038	692,118.93	14,632,938.11	16,902,406.83
September 2038	679,894.58	14,434,611.44	16,578,196.68
October 2038	667,870.07	14,238,627.25	16,259,820.51
November 2038	656,042.27	14,044,959.37	15,947,176.96
December 2038	644,408.08	13,853,581.94	15,640,166.38
January 2039	632,964.46	13,664,469.35	15,338,690.85
February 2039	621,708.41	13,477,596.29	15,042,654.07
March 2039	610,636.97	13,292,937.71	14,751,961.42
April 2039	599,747.23	13,110,468.84	14,466,519.88
May 2039	589,036.33	12,930,165.18	14,186,237.99
June 2039	578,501.46	12,752,002.49	13,911,025.90
July 2039	568,139.84	12,575,956.82	13,640,795.24
August 2039	557,948.73	12,402,004.44	13,375,459.17
September 2039	547,925.45	12,230,121.91	13,114,932.33
October 2039	538,067.34	12,060,286.04	12,859,130.83
November 2039	528,371.80	11,892,473.88	12,607,972.17
December 2039	518,836.26	11,726,662.74	12,361,375.30
January 2040	509,458.19	11,562,830.17	12,119,260.53
February 2040	500,235.10	11,400,953.98	11,881,549.54
March 2040	491,164.54	11,241,012.21	11,648,165.34
April 2040	482,244.09	11,082,983.15	11,419,032.27
May 2040	473,471.39	10,926,845.30	11,194,075.95
June 2040	464,844.10	10,772,577.42	10,973,223.27
July 2040	456,359.90	10,620,158.51	10,756,402.37
August 2040	448,016.53	10,469,567.76	10,543,542.62
September 2040	439,811.77	10,320,784.63	10,334,574.61
October 2040	431,743.40	10,173,788.78	10,129,430.10
November 2040	423,809.28	10,028,560.10	9,928,042.03
December 2040	416,007.26	9,885,078.70	9,730,344.48
January 2041	408,335.25	9,743,324.89	9,536,272.65
February 2041	400,791.19	9,603,279.23	9,345,762.88

<u>Distribution Date</u>	<u>Classes PC and PQ (in the aggregate)</u>	<u>Classes PA, PL and PM (in the aggregate)</u>	<u>Classes FV, WA, WB and WL (in the aggregate)</u>
March 2041	\$ 393,373.04	\$ 9,464,922.46	\$ 9,158,752.57
April 2041	386,078.80	9,328,235.54	8,975,180.21
May 2041	378,906.50	9,193,199.65	8,794,985.33
June 2041	371,854.20	9,059,796.16	8,618,108.51
July 2041	364,919.99	8,928,006.65	8,444,491.33
August 2041	358,101.99	8,797,812.91	8,274,076.41
September 2041	351,398.35	8,669,196.92	8,106,807.31
October 2041	344,807.25	8,542,140.85	7,942,628.58
November 2041	338,326.89	8,416,627.08	7,781,485.73
December 2041	331,955.50	8,292,638.17	7,623,325.18
January 2042	325,691.35	8,170,156.88	7,468,094.30
February 2042	319,532.72	8,049,166.15	7,315,741.35
March 2042	313,477.93	7,929,649.13	7,166,215.47
April 2042	307,525.33	7,811,589.11	7,019,466.70
May 2042	301,673.26	7,694,969.61	6,875,445.90
June 2042	295,920.14	7,579,774.31	6,734,104.81
July 2042	290,264.37	7,465,987.06	6,595,395.99
August 2042	284,704.39	7,353,591.90	6,459,272.81
September 2042	279,238.68	7,242,573.05	6,325,689.44
October 2042	273,865.72	7,132,914.88	6,194,600.87
November 2042	268,584.02	7,024,601.94	6,065,962.82
December 2042	263,392.13	6,917,618.98	5,939,731.81
January 2043	258,288.59	6,811,950.87	5,815,865.08
February 2043	253,271.99	6,707,582.68	5,694,320.63
March 2043	248,340.94	6,604,499.63	5,575,057.17
April 2043	243,494.06	6,502,687.10	5,458,034.14
May 2043	238,729.99	6,402,130.64	5,343,211.66
June 2043	234,047.41	6,302,815.95	5,230,550.55
July 2043	229,445.00	6,204,728.88	5,120,012.29
August 2043	224,921.46	6,107,855.47	5,011,559.06
September 2043	220,475.54	6,012,181.87	4,905,153.66
October 2043	216,105.98	5,917,694.41	4,800,759.55
November 2043	211,811.55	5,824,379.55	4,698,340.81
December 2043	207,591.03	5,732,223.93	4,597,862.15
January 2044	203,443.23	5,641,214.30	4,499,288.90
February 2044	199,366.98	5,551,337.57	4,402,586.97
March 2044	195,361.12	5,462,580.82	4,307,722.86
April 2044	191,424.51	5,374,931.23	4,214,663.68
May 2044	187,556.03	5,288,376.14	4,123,377.08
June 2044	183,754.58	5,202,903.04	4,033,831.27
July 2044	180,019.07	5,118,499.53	3,945,995.04
August 2044	176,348.44	5,035,153.38	3,859,837.68
September 2044	172,741.62	4,952,852.48	3,775,329.06
October 2044	169,197.60	4,871,584.84	3,692,439.53
November 2044	165,715.34	4,791,338.61	3,611,139.98
December 2044	162,293.84	4,712,102.09	3,531,401.80
January 2045	158,932.12	4,633,863.68	3,453,196.87
February 2045	155,629.20	4,556,611.93	3,376,497.57

<u>Distribution Date</u>	<u>Classes PC and PQ (in the aggregate)</u>	<u>Classes PA, PL and PM (in the aggregate)</u>	<u>Classes FV, WA, WB and WL (in the aggregate)</u>
March 2045	\$ 152,384.13	\$ 4,480,335.50	\$ 3,301,276.76
April 2045	149,195.96	4,405,023.19	3,227,507.75
May 2045	146,063.77	4,330,663.91	3,155,164.34
June 2045	142,986.64	4,257,246.70	3,084,220.79
July 2045	139,963.68	4,184,760.72	3,014,651.77
August 2045	136,994.00	4,113,195.24	2,946,432.44
September 2045	134,076.74	4,042,539.67	2,879,538.36
October 2045	131,211.02	3,972,783.53	2,813,945.52
November 2045	128,396.02	3,903,916.42	2,749,630.34
December 2045	125,630.91	3,835,928.12	2,686,569.65
January 2046	122,914.85	3,768,808.46	2,624,740.68
February 2046	120,247.06	3,702,547.43	2,564,121.05
March 2046	117,626.74	3,637,135.10	2,504,688.78
April 2046	115,053.11	3,572,561.66	2,446,422.28
May 2046	112,525.40	3,508,817.42	2,389,300.32
June 2046	110,042.86	3,445,892.77	2,333,302.06
July 2046	107,604.75	3,383,778.23	2,278,407.02
August 2046	105,210.34	3,322,464.43	2,224,595.06
September 2046	102,858.90	3,261,942.07	2,171,846.42
October 2046	100,549.73	3,202,201.99	2,120,141.67
November 2046	98,282.13	3,143,235.11	2,069,461.72
December 2046	96,055.42	3,085,032.45	2,019,787.83
January 2047	93,868.92	3,027,585.15	1,971,101.56
February 2047	91,721.97	2,970,884.42	1,923,384.82
March 2047	89,613.91	2,914,921.59	1,876,619.84
April 2047	87,544.10	2,859,688.08	1,830,789.13
May 2047	85,511.91	2,805,175.39	1,785,875.54
June 2047	83,516.71	2,751,375.14	1,741,862.21
July 2047	81,557.89	2,698,279.02	1,698,732.57
August 2047	79,634.84	2,645,878.83	1,656,470.35
September 2047	77,746.98	2,594,166.45	1,615,059.57
October 2047	75,893.71	2,543,133.86	1,574,484.51
November 2047	74,074.47	2,492,773.11	1,534,729.76
December 2047	72,288.68	2,443,076.36	1,495,780.16
January 2048	70,535.79	2,394,035.85	1,457,620.81
February 2048	68,815.24	2,345,643.89	1,420,237.10
March 2048	67,126.51	2,297,892.91	1,383,614.65
April 2048	65,469.06	2,250,775.39	1,347,739.35
May 2048	63,842.36	2,204,283.91	1,312,597.33
June 2048	62,245.90	2,158,411.13	1,278,174.99
July 2048	60,679.18	2,113,149.80	1,244,458.93
August 2048	59,141.70	2,068,492.73	1,211,436.01
September 2048	57,632.96	2,024,432.84	1,179,093.33
October 2048	56,152.49	1,980,963.09	1,147,418.21
November 2048	54,699.81	1,938,076.56	1,116,398.19
December 2048	53,274.45	1,895,766.37	1,086,021.04
January 2049	51,875.95	1,854,025.75	1,056,274.73
February 2049	50,503.86	1,812,847.98	1,027,147.47

<u>Distribution Date</u>	<u>Classes PC and PQ (in the aggregate)</u>	<u>Classes PA, PL and PM (in the aggregate)</u>	<u>Classes FV, WA, WB and WL (in the aggregate)</u>
March 2049	\$ 49,157.74	\$ 1,772,226.43	\$ 998,627.65
April 2049	47,837.15	1,732,154.53	970,703.89
May 2049	46,541.65	1,692,625.80	943,365.01
June 2049	45,270.83	1,653,633.82	916,600.01
July 2049	44,024.25	1,615,172.24	890,398.10
August 2049	42,801.53	1,577,234.81	864,748.69
September 2049	41,602.24	1,539,815.30	839,641.36
October 2049	40,426.00	1,502,907.59	815,065.89
November 2049	39,272.41	1,466,505.61	791,012.23
December 2049	38,141.08	1,430,603.36	767,470.53
January 2050	37,031.64	1,395,194.92	744,431.08
February 2050	35,943.72	1,360,274.42	721,884.39
March 2050	34,876.94	1,325,836.06	699,821.10
April 2050	33,830.95	1,291,874.11	678,232.03
May 2050	32,805.40	1,258,382.90	657,108.18
June 2050	31,799.92	1,225,356.82	636,440.69
July 2050	30,814.19	1,192,790.33	616,220.87
August 2050	29,847.86	1,160,677.96	596,440.19
September 2050	28,900.59	1,129,014.28	577,090.25
October 2050	27,972.07	1,097,793.93	558,162.82
November 2050	27,061.96	1,067,011.61	539,649.83
December 2050	26,169.96	1,036,662.09	521,543.32
January 2051	25,295.74	1,006,740.19	503,835.50
February 2051	24,439.01	977,240.79	486,518.72
March 2051	23,599.47	948,158.81	469,585.45
April 2051	22,776.80	919,489.26	453,028.32
May 2051	21,970.73	891,227.19	436,840.06
June 2051	21,180.97	863,367.69	421,013.56
July 2051	20,407.22	835,905.93	405,541.83
August 2051	19,649.23	808,837.12	390,418.01
September 2051	18,906.70	782,156.53	375,635.34
October 2051	18,179.37	755,859.49	361,187.22
November 2051	17,466.99	729,941.36	347,067.15
December 2051	16,769.27	704,397.57	333,268.74
January 2052	16,085.98	679,223.61	319,785.72
February 2052	15,416.86	654,415.00	306,611.95
March 2052	14,761.65	629,967.31	293,741.38
April 2052	14,120.13	605,876.19	281,168.09
May 2052	13,492.03	582,137.31	268,886.25
June 2052	12,877.14	558,746.39	256,890.14
July 2052	12,275.22	535,699.21	245,174.15
August 2052	11,686.03	512,991.60	233,732.78
September 2052	11,109.36	490,619.42	222,560.60
October 2052	10,544.98	468,578.60	211,652.31
November 2052	9,992.68	446,865.09	201,002.69
December 2052	9,452.24	425,474.91	190,606.63
January 2053	8,923.46	404,404.12	180,459.09
February 2053	8,406.12	383,648.80	170,555.15

<u>Distribution Date</u>	<u>Classes PC and PQ (in the aggregate)</u>	<u>Classes PA, PL and PM (in the aggregate)</u>	<u>Classes FV, WA, WB and WL (in the aggregate)</u>
March 2053 .....	\$ 7,900.01	\$ 363,205.11	\$ 160,889.96
April 2053 .....	7,404.96	343,069.23	151,458.77
May 2053 .....	6,920.74	323,237.39	142,256.90
June 2053 .....	6,447.18	303,705.87	133,279.78
July 2053 .....	5,984.07	284,470.98	124,522.91
August 2053 .....	5,531.24	265,529.08	115,981.88
September 2053 .....	5,088.50	246,876.56	107,652.34
October 2053 .....	4,655.66	228,509.87	99,530.06
November 2053 .....	4,232.55	210,425.49	91,610.84
December 2053 .....	3,819.00	192,619.94	83,890.60
January 2054 .....	3,414.83	175,089.78	76,365.30
February 2054 .....	3,019.87	157,831.60	69,031.01
March 2054 .....	2,633.95	140,842.04	61,883.84
April 2054 .....	2,256.92	124,117.79	54,920.00
May 2054 .....	1,888.61	107,655.54	48,135.74
June 2054 .....	1,528.85	91,452.07	41,527.41
July 2054 .....	1,177.50	75,504.15	35,091.41
August 2054 .....	834.41	59,808.60	28,824.21
September 2054 .....	499.41	44,362.30	22,722.34
October 2054 .....	172.37	29,162.13	16,782.41
November 2054 .....	0.00	14,205.04	11,001.08
December 2054 .....	0.00	0.00	5,375.08
January 2055 and thereafter .....	0.00	0.00	0.00

### Underlying Certificates

Trust Asset Group or Subgroup	Issuer	Series	Class	Issue Date	CUSIP Number	Interest Rate	Interest Type(I)	Final Distribution Date	Principal Type(I)	Original Principal Balance of Class	Underlying Certificate Factor(2)	Principal Balance in Trust	Percentage of Class in Trust	Ginnie Mae I or II
5A	Ginnie Mae	2024-059	JF	April 30, 2024	38384MF51	(3)	FUT	April 2054	PT	\$835,530,591	0.84722696	\$215,384,615.88	30.4265392241%	II
5B	Ginnie Mae	2024-064	KF	April 30, 2024	38384MLE5	(3)	FUT	April 2054	PT	150,000,000	0.97652692	146,480,538.00	100.0000000000	II
7	Ginnie Mae	2025-001	BV	January 30, 2025	38385CFQ6	5.50%	FIX	December 2035	SEQ/AD	14,117,000	0.98875464	6,491,037.76	46.5032372317	II
17	Ginnie Mae	2024-064	FB	April 30, 2024	38384MM6	(3)	FUT	April 2054	PT	75,000,000	0.85647811	64,235,858.25	100.0000000000	II
17	Ginnie Mae	2024-181	BF	November 29, 2024	38384XD1	(3)	FUT	November 2054	PT	147,698,905	0.98061949	144,836,424.89	100.0000000000	II

- (1) As defined under “Class Types” in Appendix I to the Base Offering Circular.
- (2) Underlying Certificate Factors are as of March 2025.
- (3) The Interest Rate will be calculated as described under “Terms Sheet — Interest Rates” in the related Underlying Certificate Disclosure Document.



**\$5,009,456,366**

**Government National  
Mortgage Association**

**GINNIE MAE<sup>®</sup>**

**Guaranteed REMIC  
Pass-Through Securities  
and MX Securities  
Ginnie Mae REMIC Trust 2025-041**

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***OFFERING CIRCULAR SUPPLEMENT***  
**March 24, 2025**

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