

\$345,354,333
Government National Mortgage Association

GINNIE MAE®

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

Ginnie Mae REMIC Trust 2022-048

The Securities

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

The Ginnie Mae Guaranty

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

The Trust and its Assets

The Trust will own (1) the Ginnie Mae Multifamily Certificates described on Exhibit A and (2) certain previously issued multifamily certificates.

Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 1						
AC	\$165,000,000	2.00%	SEQ	FIX	38381E2G2	July 2063
AH(1)	22,602,173	1.50	PT	FIX	38381E2H0	January 2064
AP(1)	28,800,000	1.75	SEQ	FIX	38381E2J6	November 2063
AQ(1)	28,800,000	1.25	SEQ	FIX	38381E2K3	November 2063
BD(1)	37,300,000	1.50	SEQ	FIX	38381E2L1	January 2064
BE(1)	1,400,000	1.50	SEQ	FIX	38381E2M9	January 2064
IO(1)	283,902,173	(5)	NTL(PT)	WAC/IO/DLY	38381E2N7	January 2064
Security Group 2						
HA(1)	61,452,160	(5)	SC/PT	WAC/DLY	38381E2P2	January 2064
IX(1)	544,533,718	(5)	NTL(SC/PT)	WAC/IO/DLY	38381E2Q0	February 2064
Residual						
RR	0	0.00	NPR	NPR	38381E2R8	February 2064

- (1) These Securities may be exchanged for MX Securities described in Schedule I to this Supplement.
- (2) Subject to increase as described under "Increase in Size" in this Supplement. The amount shown for each Notional Class (indicated by "NTL" under Principal Type) is its original Class Notional Balance and does not represent principal that will be paid.
- (3) As defined under "Class Types" in Appendix I to the Multifamily 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.

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-8 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 30, 2022.

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

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

BMO Capital Markets

Ramirez and Co., Inc.

The date of this Offering Circular Supplement is March 24, 2022.

AVAILABLE INFORMATION

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

- this Offering Circular Supplement (this “Supplement”),
- the Base Offering Circular for Guaranteed Multifamily REMIC Pass-Through Securities dated as of March 1, 2021 (hereinafter referred to as the “Multifamily Base Offering Circular”),
- Chapter 31 and Chapter 32 of the Ginnie Mae Mortgage-Backed Securities Guide 5500.3, as amended (the “MBS Guide”) and
- in the case of the Group 2 Securities, the disclosure documents relating to the Underlying Certificates (the “Underlying Certificate Disclosure Documents”).

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

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

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

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

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TERMS SHEET

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

Sponsor: BMO Capital Markets Corp.

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

Trustee: U.S. Bank National Association

Tax Administrator: The Trustee

Closing Date: March 30, 2022

Distribution Date: The 16th day of each month or, if the 16th day is not a Business Day, the first Business Day thereafter, commencing in April 2022.

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. The Group 2 Trust Assets consist of two subgroups, Subgroup 2A and Subgroup 2B (each, a “Subgroup”), as shown on Exhibit B to this Supplement. Payments on each Group will be based solely on payments on the Trust Asset Group with the same numerical designation.

Composition of the Trust Assets:

For the Group 1 Securities, the Trust Assets consist of Ginnie Mae Multifamily Certificates which will include:

- (i) 92 fixed rate Ginnie Mae Project Loan Certificates, which have an aggregate balance of approximately \$218,770,566 as of the Cut-off Date and
- (ii) 18 fixed rate Ginnie Mae Construction Loan Certificates, which have an aggregate balance of approximately \$65,184,607 as of the Cut-off Date.

For the Group 2 Securities, the Trust Assets consist of Underlying Certificates. The aggregate principal balance of the Subgroup 2A Trust Assets is \$61,452,160 and the aggregate notional balance of the Subgroup 2B Trust Assets is \$544,533,718, in each case as of March 2022. Certain information regarding the Underlying Certificates is set forth in Exhibit B to this Supplement. Certain information regarding the Ginnie Mae Multifamily Certificates and the related Mortgage Loans underlying the Underlying Certificates (the “Group 2 Underlying Certificate Trust Assets”) is set forth in the respective updated Exhibit A for each of the Underlying Certificates (the “Updated Exhibits A”) in Exhibit C to this Supplement.

Certain Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans Underlying the Group 1 Trust Assets⁽¹⁾:

The Ginnie Mae Multifamily Certificates and the related Mortgage Loans underlying the Group 1 Trust Assets will have the following characteristics, aggregated on the basis of the applicable FHA insurance program or Section 538 Guarantee Program:

FHA Insurance Program/Section 538 Guarantee Program	Principal Balance	Number of Trust Assets	Percent of Total Balance	Weighted Average Mortgage Interest Rate	Weighted Average Certificate Rate	Weighted Average Original Term to Maturity ⁽²⁾⁽³⁾ (in months)	Weighted Average Remaining Term to Maturity ⁽³⁾ (in months)	Weighted Average Period from Issuance ⁽²⁾ (in months)	Weighted Average Remaining Lockout Period (in months)	Weighted Average Total Remaining Lockout and Prepayment Penalty Period (in months)
207/223(f)	\$ 123,702,852	33	43.56%	2.561%	2.290%	414	412	2	1	108
221(d)(4)	112,323,685	40	39.56	2.917	2.661	480	476	4	13	128
232/223(f)	25,084,437	14	8.83	2.806	2.548	336	334	2	0	118
207/223(f)/223(a)(7)	10,356,980	5	3.65	2.888	2.638	412	410	2	4	102
221(d)(4)/223(a)(7)	4,389,761	7	1.55	3.404	3.154	480	477	3	9	118
232/223(a)(7)	4,292,580	3	1.51	3.170	2.916	413	412	1	0	119
538	1,614,721	4	0.57	3.490	2.871	440	437	3	3	118
220/223(a)(7)	996,587	1	0.35	3.100	2.850	460	457	3	0	117
232/223(f)/223(a)(7)	995,578	1	0.35	2.570	2.320	421	417	4	0	117
232/223(d)	148,415	1	0.05	2.710	2.410	220	217	3	0	117
220	49,578	1	0.02	3.150	2.900	309	305	4	0	116
Total/Weighted Average:	\$283,955,173	110	100.00%	2.765%	2.501%	434	432	3	6	117

- (1) As of March 1, 2022 (the “Cut-off Date”); includes Ginnie Mae Multifamily Certificates added to pay the Trustee Fee. Some of the columns may not foot due to rounding.
- (2) Based on the issue date of the related Ginnie Mae Multifamily Certificate.
- (3) Based on the assumption that each Ginnie Mae Construction Loan Certificate will convert to a Ginnie Mae Project Loan Certificate.

The information contained in this chart has been collected and summarized by the Sponsor based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates. See “The Trust Assets — The Mortgage Loans” and Exhibit A to this Supplement. See Exhibit C to this Supplement for certain information regarding the characteristics of the Mortgage Loans underlying the Underlying Trusts in Security Group 2.

Lockout Periods and Prepayment Penalties: For Security Group 1, certain of the Mortgage Loans prohibit voluntary prepayments during specified lockout periods with remaining terms that range from 0 to 47 months. The Group 1 Mortgage Loans have a weighted average remaining lockout period of approximately 6 months. For Security Group 2, certain of the Mortgage Loans prohibit voluntary prepayments during specified lockout periods with remaining terms that range from 0 to 47 months. See the Updated Exhibits A in Exhibit C for additional information with respect to remaining lockout periods of the Mortgage Loans underlying the Group 2 Underlying Certificate Trust Assets. Certain of the Mortgage Loans are insured under FHA insurance program Section 223(f), which, with respect to certain mortgage loans insured thereunder, prohibits prepayments for a period of five (5) years from the date of endorsement, regardless of any applicable lockout periods associated with such mortgage loans. The Mortgage Loans provide for payment of Prepayment Penalties during specified periods beginning on the applicable lockout period end date or, if no lockout period applies, the applicable Issue Date. In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any lockout, statutory prepayment prohibition or Prepayment Penalty provisions. See “The Trust Assets — Certain Additional Characteristics of the Mortgage Loans” and “Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans”, in the case of the Group 1 Securities, in Exhibit A to this Supplement and, in the case of the Group 2 Securities, in the Updated Exhibits A in Exhibit C to this Supplement. Prepayment Penalties received by the Trust will be allocated as described in this Supplement.

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

Modification and Exchange: If you own exchangeable Securities, you will be able, upon notice and payment of an exchange fee, to exchange them for a proportionate interest in the related Securities shown on Schedule I to this Supplement. Under certain circumstances, Classes A and AM will be subject to mandatory exchange, with no exchange fee, for its related REMIC Securities. See “*Description of the Securities — Modification and Exchange*” in this Supplement.

Increased Minimum Denomination Classes: Each Class that constitutes an Interest Only Class and Classes A and AM. 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 Weighted Average Coupon Classes (other than the MX Classes) will bear interest during each Accrual Period at per annum Interest Rates based on, in the case of Group 1, the Weighted Average Certificate Rate of the Group 1 Ginnie Mae Multifamily Certificates (“Group 1 WACR”), in the case of Subgroup 2A, the weighted average of the interest rates of the Underlying Certificates for Subgroup 2A, weighted based on the outstanding principal balance of each Underlying Certificate for Subgroup 2A for the related Distribution Date (before giving effect to any payments on such Distribution Date) (“Subgroup 2A WACR”) or, in the case of Subgroup 2B, an equivalent annualized rate derived by aggregating the accrued interest on the Subgroup 2B Trust Assets for that Accrual Period expressed as a percentage of the aggregate outstanding notional balances of the Subgroup 2B Trust Assets for that Accrual Period (“Subgroup 2B WACR”) as follows:

Security Group 1

Class IO will bear interest during each Accrual Period at a per annum rate equal to Group 1 WACR less the weighted average of the applicable Interest Rates for Classes AC, AH, AP, AQ, BD and BE for that Accrual Period, weighted based on the Class Principal Balance of each such Class for the related Distribution Date (before giving effect to any payments on such Distribution Date).

Security Group 2

Class HA will bear interest during each Accrual Period at a per annum rate equal to Subgroup 2A WACR.

Class IX will bear interest during each Accrual Period at a per annum rate equal to Subgroup 2B WACR.

Each of Classes A, AK and AM is a Weighted Average Coupon Class that will bear interest during each Accrual Period at an equivalent annualized rate derived by aggregating the accrued interest on its related REMIC Classes for that Accrual Period expressed as a percentage of its outstanding principal balance for that Accrual Period, subject to certain limitations as set forth under “*Description of the Securities — Modification and Exchange*” in this Supplement.

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

<u>Class</u>	<u>Approximate Initial Interest Rate</u>
Security Group 1	
IO	0.71035%
AK	2.50008
AM	2.25006
Security Group 2	
HA	1.46602
IX	0.17232
A	2.99299

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

SECURITY GROUP 1

A percentage of the Group 1 Principal Distribution Amount will be applied to the Trustee Fee, and the remainder of the Group 1 Principal Distribution Amount (the “Group 1 Adjusted Principal Distribution Amount”) will be allocated, concurrently, as follows:

- 71.2569396219% sequentially, to AC and BD, in that order, until retired.
- 20.7818064147% in the following order of priority:
 1. Concurrently, to AP and AQ, pro rata, until retired; and
 2. To BE, until retired.
- 7.9612539634% to AH, until retired.

SECURITY GROUP 2

The Subgroup 2A Principal Distribution Amount will be allocated to HA, until retired.

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

Notional 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 notional balance of the related Trust Asset Subgroup indicated:

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents</u>
Security Group 1		
IO	\$261,300,000	100% of AC, AP, AQ, BD and BE (in the aggregate) (SEQ Classes)
	<u>22,602,173</u>	100% of AH (PT Class)
	<u>\$283,902,173</u>	
Security Group 2		
IX	\$544,533,718	100% of the Subgroup 2B Trust Assets

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

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

RISK FACTORS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Extensions of the term to maturity of the Ginnie Mae construction loan certificates delay the payment of principal to the trust and will affect the yield to maturity on your securities. The extension of the term to maturity of any Ginnie Mae construction loan certificate will require the related Ginnie Mae issuer to obtain the consent of the contracted security purchaser, the entity bound under contract with the Ginnie Mae issuer to purchase all the Ginnie Mae construction loan certificates related to a particular multifamily project. However, each contracted security purchaser, on behalf of itself and all future holders of each Ginnie Mae construction loan certificate to be deposited into the trust with respect to which it is the contracted security purchaser and all related Ginnie Mae construction loan certificates (whether or not currently outstanding), has waived the right to withhold consent to any requests of the related Ginnie Mae issuer to extend the term to maturity of those Ginnie Mae construction loan certificates (provided that any such extension, when combined with previously granted extensions in respect of such Ginnie Mae construction loan certificates, would not extend the term to maturity beyond the term of the underlying mortgage loan insured by FHA). This waiver effectively permits the related Ginnie Mae issuer to extend the maturity of the Ginnie Mae construction loan certificates in its sole discretion, subject only to the prior written approval of Ginnie Mae. A holder of a Ginnie Mae construction loan certificate is entitled only to interest at the specified interest rate on the outstanding principal balance of the Ginnie Mae construction loan certificate until the earliest of (1) the liquidation of the mortgage loan, (2) at

the related Ginnie Mae issuer's option, either (a) the first Ginnie Mae certificate payment date of the Ginnie Mae project loan certificate following the conversion of the Ginnie Mae construction loan certificate or (b) the date of conversion of the Ginnie Mae construction loan certificate to a Ginnie Mae project loan certificate, and (3) the maturity date (as adjusted for any previously granted extensions) of the Ginnie Mae construction loan certificate. Any extension of the term to maturity may delay the commencement of principal payments to the trust and affect the yield on your securities.

The failure of a Ginnie Mae construction loan certificate to convert into a Ginnie Mae project loan certificate prior to its maturity date (as adjusted for any previously granted extensions), for any reason, will result in the full payment of the principal balance of the Ginnie Mae construction loan certificate on its maturity date and, accordingly, will affect the rate of prepayment. The Ginnie Mae construction loan certificate may fail to convert if the prerequisites for conversion outlined in Chapter 32 of the MBS Guide are not satisfied, including, but not limited to, (1) final endorsement by FHA of the underlying mortgage loan, (2) completion of the cost certification process, and (3) the delivery of supporting documentation including, among other things, the note or other evidence of indebtedness and assignments endorsed to Ginnie Mae. Upon maturity of the Ginnie Mae construction loan certificates, absent any extensions, the related Ginnie Mae issuer is obligated to pay to the holders of the Ginnie Mae construction loan certificates the outstanding principal amount. The payment of any Ginnie Mae construction loan certificate on the maturity date may affect the yield on your securities.

Any delay in the conversion of a Ginnie Mae construction loan certificate to a Ginnie Mae project loan certificate will delay the payment of principal on your securities. The conversion of a Ginnie Mae construction loan certificate to a Ginnie Mae project loan certificate can be delayed for a wide variety of reasons, including work stoppages, construction defects,

inclement weather, completion of or delays in the cost certification process and changes in contractors, owners and architects related to the multifamily project. During any such delay, the trust will not be entitled to any principal payments that may have been made by the borrower on the related underlying mortgage loan. The distribution of any such principal payments will not occur until the earliest of (1) the liquidation of the mortgage loan, (2) at the related Ginnie Mae issuer's option, either (a) the first Ginnie Mae certificate payment date of the Ginnie Mae project loan certificate following the conversion of the Ginnie Mae construction loan certificate or (b) the date of conversion of the Ginnie Mae construction loan certificate to a Ginnie Mae project loan certificate, and (3) the maturity date (as adjusted for any previously granted extensions) of the Ginnie Mae construction loan certificate. However, the holders of the securities will not receive any such amounts until the next distribution date on the securities and will not be entitled to receive any interest on such amount, and the related WACR will be reduced accordingly.

The yield on securities that would benefit from a faster than expected payment of principal (such as securities purchased at a discount) may be adversely affected if the underlying mortgage loan begins to amortize prior to the conversion of a Ginnie Mae construction loan certificate to a Ginnie Mae project loan certificate. As holders of Ginnie Mae construction loan certificates are entitled only to interest, any scheduled payments of principal received with respect to the mortgage loans underlying the Ginnie Mae construction loan certificate will not be passed through to the trust. Any such amounts will be deposited into a non-interest bearing, custodial account maintained by the related Ginnie Mae issuer and will be distributed to the trust (unless otherwise negotiated between the Ginnie Mae issuer and the contracted security purchaser) on the earliest of (1) the liquidation of the mortgage loan, (2) at the related Ginnie Mae issuer's option, either (a) the first Ginnie Mae certificate payment date of the Ginnie Mae project loan certificate following the conversion of the Ginnie Mae con-

struction loan certificate or (b) the date of conversion of the Ginnie Mae construction loan certificate to a Ginnie Mae project loan certificate, and (3) the maturity date (as adjusted for any previously granted extensions) of the Ginnie Mae construction loan certificate. However, the holders of the securities will not receive any such amounts until the next distribution date on the securities and will not be entitled to receive any interest on such amount, and the related WACR will be reduced accordingly. The delay in payment of the scheduled principal may affect, perhaps significantly, the yield on those securities that would benefit from a higher than anticipated rate of prepayment of principal.

If the amount of the underlying mortgage loan at final endorsement by FHA is less than the aggregate principal amount of the Ginnie Mae construction loan certificates upon completion of the particular multifamily project, the Ginnie Mae construction loan certificates must be prepaid in the amount equal to the difference between the aggregate principal balance of the Ginnie Mae construction loan certificates and the principal balance of the Ginnie Mae project loan certificates issued upon conversion.

The reduction in the underlying mortgage loan amount could occur as a result of the cost certification process that takes place prior to the conversion to a Ginnie Mae project loan certificate. In such a case, the rate of prepayment on your securities may be higher than expected.

Available information about the mortgage loans is limited. Generally, neither audited financial statements nor recent appraisals are available with respect to the mortgage loans, the mortgaged properties, or the operating revenues, expenses and values of the mortgaged properties. Certain default, delinquency and other information relevant to the likelihood of prepayment of the multifamily mortgage loans underlying the Ginnie Mae multifamily certificates is made generally available to the public and holders of the securities should consult such information. The scope of such information is limited, however, and accordingly, at a time when you might be buying or selling your secu-

rities, you may not be aware of matters that, if known, would affect the value of your securities.

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

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

Holdings entitled to prepayment penalties may not receive them. Prepayment penalties received by the trustee in respect of group 1 will be distributed to Class IO as further described in this Supplement. Ginnie Mae, however, does not guarantee that mortgagors will in fact pay any prepayment penalties or that such prepayment penalties will be received by the trustee. Accordingly, holders of the class entitled to receive prepayment penalties will receive them only to

the extent that the trustee receives them. Moreover, even if the trustee distributes prepayment penalties to the holders of that class, the additional amounts may not offset the reduction in yield caused by the corresponding prepayments.

The rate of payments on the underlying certificates will directly affect the rate of payments on the group 2 securities. The underlying certificates will be sensitive in varying degrees to

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

As described in the related underlying certificate disclosure documents, certain of the underlying certificates included in trust asset subgroup 2A are not entitled to distributions of principal until certain classes of the related underlying series have been retired and, accordingly, distributions of principal of the related mortgage loans for extended periods may be applied to the distribution of principal of those classes of certificates having priority over the underlying certificates. Accordingly, these underlying certificates may receive no principal distributions for extended periods of time.

In addition, the principal entitlements of certain of the underlying certificates included in trust asset subgroup 2A on any payment date are calculated on the basis of schedules; no assurance can be given that the underlying certificates will adhere to their schedules. Further, prepayments on the related mortgage loans may have occurred at rates faster or slower than those initially assumed.

Prepayments on the related mortgage loans may have occurred at rates faster or slower than those initially assumed. This supplement contains no information as to whether the underlying certificates have adhered to any applicable principal balance schedules, whether any related supporting classes remain outstanding or whether the underlying certificates have otherwise performed

as originally anticipated. The Updated Exhibits A in Exhibit C, however, contain certain information regarding the related mortgage loans as of the cut-off date. Additional information as to the underlying certificates may be obtained by performing an analysis of current principal factors of the underlying certificates in light of applicable information contained in the related underlying certificate disclosure documents.

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

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

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

The secondary markets for mortgage-related securities have experienced periods of illiquidity

and can be expected to do so in the future. Illiquidity can have a severely adverse effect on the prices of classes that are especially sensitive to prepayment or interest rate risk or that have been structured to meet the investment requirements of limited categories of investors.

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

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

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

THE TRUST ASSETS

General

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

The Ginnie Mae Multifamily Certificates (Group 1)

The Ginnie Mae Multifamily Certificates are guaranteed by Ginnie Mae pursuant to its Ginnie Mae I

Program. Each Mortgage Loan underlying a Ginnie Mae Multifamily Certificate bears interest at a Mortgage Rate that is greater than the related Certificate Rate.

For each Mortgage Loan underlying a Ginnie Mae Multifamily Certificate, the difference between (a) the Mortgage Rate and (b) the related Certificate Rate is used to pay the servicer of the Mortgage Loan a monthly fee for servicing the Mortgage Loan and to pay Ginnie Mae a fee for its guarantee of the related Ginnie Mae Multifamily Certificate (together, the “Servicing and Guaranty Fee Rate”). The per annum rate used to calculate these fees for the Mortgage Loans in the Trust is shown on Exhibit A to this Supplement.

The Ginnie Mae Multifamily Certificates included in the Trust consist of (i) Ginnie Mae Construction Loan Certificates issued during the construction phase of a multifamily project, which are redeemable for Ginnie Mae Project Loan Certificates (the “Group 1 Trust CLCs”) and (ii) Ginnie Mae Project Loan Certificates deposited into the Trust on the Closing Date or issued upon conversion of a Trust CLC (the “Group 1 Trust PLCs”).

The Underlying Certificates (Group 2)

The Group 2 Trust Assets are Underlying Certificates that represent the beneficial ownership interests in one or more separate trusts, the assets of which evidence direct or indirect beneficial ownership interests in certain Ginnie Mae Multifamily Certificates. Each Underlying Certificate constitutes all or a portion of a class of a separate Series of certificates described in the related Underlying Certificate Disclosure Documents. The Underlying Certificate Disclosure Documents may be obtained from the Information Agent as described under “Available Information” in this Supplement or on ginniemae.gov. Investors are cautioned that material changes in facts and circumstances may have occurred since the date of each Underlying Certificate Disclosure Document, including changes in the prepayment rates, prevailing interest rates and other economic factors, which may limit the usefulness of, and be directly contrary to the assumptions used in preparing the information included in, the offering document. See *“Underlying Certificates” in the Multifamily Base Offering Circular*.

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

The Ginnie Mae Multifamily Certificates underlying the Underlying Certificates consist of (i) Ginnie Mae Construction Loan Certificates issued during the construction phase of a multifamily project, which are redeemable for Ginnie Mae Project Loan Certificates (the “Group 2 Trust CLCs” and, collectively with the Group 1 Trust CLCs, the “Trust CLCs”) and (ii) Ginnie Mae Project Loan Certificates deposited into the related Underlying Trust on the related underlying Closing Date or issued upon conversion of a Group 2 Trust CLC (the “Group 2 Trust PLCs” and, collectively with the Group 1 Trust PLCs, the “Trust PLCs”).

The Trust CLCs

Each Trust CLC is based on and backed by a single Mortgage Loan secured by a multifamily project under construction and insured by FHA pursuant to an FHA Insurance Program described under “THE GINNIEMAE MULTIFAMILY CERTIFICATES — FHA Insurance Programs” in the Multifamily Base Offering Circular. Ginnie Mae Construction Loan Certificates are generally issued monthly by the related Ginnie Mae Issuer as construction progresses on the related multifamily project and as advances are insured by FHA. Prior to the issuance of Ginnie Mae Construction Loan Certificates, the Ginnie Mae Issuer must provide Ginnie Mae with supporting documentation regarding advances and disbursements

on the Mortgage Loan and must satisfy the prerequisites for issuance as described in Chapter 32 of the MBS Guide. Each Ginnie Mae Construction Loan Certificate may be redeemed for a pro rata share of a Ginnie Mae Project Loan Certificate that bears the same interest rate as the Ginnie Mae Construction Loan Certificate.

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

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

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

and the principal balance of the Ginnie Mae Project Loan Certificates issued at conversion will be disbursed to the holders of the Ginnie Mae Construction Loan Certificates as principal upon conversion.

The Trust PLCs

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

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

The Mortgage Loans

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

One hundred ten (110) Mortgage Loans will underlie the Group 1 Ginnie Mae Multifamily Certificates, which as of the Cut-off Date, consist of ninety-two (92) Mortgage Loans that underlie the Group 1 Trust PLCs (the “Group 1 Trust PLC Mortgage Loans”) and eighteen (18) Mortgage Loans that underlie the Group 1 Trust CLCs (the “Group 1 Trust CLC Mortgage Loans”).

Five hundred thirteen (513) Mortgage Loans underlie the Group 2 Underlying Certificate Trust Assets, which as of the Cut-off Date, consist of four hundred eighty-five (485) Mortgage Loans that underlie the Group 2 Trust PLCs (the “Group 2 Trust PLC Mortgage Loans”) and, collectively with the Group 1 Trust PLC Mortgage Loans, the “Trust PLC Mortgage Loans”) and twenty-eight (28) Mortgage Loans that underlie the Group 2 Trust CLCs (the “Group 2 Trust CLC Mortgage Loans”) and, collectively with the Group 1 Trust CLC Mortgage Loans, the “Trust CLC Mortgage Loans”).

The Group 1 Trust PLC Mortgage Loans have an aggregate balance of approximately \$218,770,566 as of the Cut-off Date, after giving effect to all payments of principal due on or before that date, and the Group 1 Trust CLC Mortgage Loans have an aggregate balance of approximately \$65,184,607 as of the Cut-off Date, after giving effect to all payments of principal due on or before that date.

The Group 2 Trust PLC Mortgage Loans have an aggregate balance of approximately \$3,392,294,552 as of the Cut-off Date, after giving effect to all payments of principal due on or before that date, and the Group 2 Trust CLC Mortgage Loans have an aggregate balance of approximately \$187,614,060 as of the Cut-off Date, after giving effect to all payments of principal due on or before that date.

The Mortgage Loans underlying the Group 1 Trust Assets have, on a weighted average basis, the other characteristics set forth in the Terms Sheet under “Certain Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans Underlying the Group 1 Trust Assets” and, on an individual basis, the characteristics described in Exhibit A to this Supplement. The Mortgage Loans underlying the Group 2 Underlying Certificate Trust Assets have, on an individual basis, the characteristics described in the Updated Exhibits A in Exhibit C of this Supplement. They also have the general characteristics described below. The Mortgage Loans consist of first lien and second lien, multifamily, fixed rate mortgage loans that are secured by a lien on the borrower’s fee simple estate in a multifamily property consisting of five or more dwelling units or nursing facilities and guaranteed by Section 538 or insured by FHA or coinsured by FHA and the related mortgage lender. *See “The Ginnie Mae Multifamily Certificates — General” in the Multifamily Base Offering Circular.*

FHA Insurance Programs and Section 538 Guarantee Program

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

For a summary of the various FHA insurance programs and the Section 538 Guarantee Program under which the Mortgage Loans underlying the Group 1 Ginnie Mae Multifamily Certificates are insured see “THE GINNIE MAE MULTIFAMILY CERTIFICATES — FHA Insurance Programs” and “— Section 538 Guarantee Program” in the Multifamily Base Offering Circular. To the extent a Mortgage Loan underlying the Group 1 Ginnie Mae Multifamily Certificates is insured under multiple FHA insurance programs, you should read each applicable FHA insurance program description.

Certain Additional Characteristics of the Mortgage Loans

Mortgage Rates; Calculations of Interest. The Mortgage Loans bear interest at Mortgage Rates that will remain fixed for their remaining terms. All of the Mortgage Loans accrue interest on the basis of a 360-day year consisting of twelve 30-day months. See “*Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans*”, in the case of the Group 1 Securities, in Exhibit A to this Supplement and, in the case of the Group 2 Securities, in the Updated Exhibits A in Exhibit C to this Supplement.

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

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

Two of the Group 1 Trust CLC Mortgage Loans and six of the Group 2 Trust CLC Mortgage Loans have begun to amortize as of the Cut-off Date. It is expected that one of the Group 2 Trust CLC Mortgage Loans will begin to amortize beginning in April 2022. However, regardless of the scheduled amortization of Trust CLC Mortgage Loans, the Trust or the related Underlying Trust, as applicable, will not be entitled to receive any principal payments with respect to any Trust CLC Mortgage Loans until the earliest of (i) the liquidation of the Mortgage Loan, (ii) at the related Ginnie Mae Issuer’s option, either (a) the first Ginnie Mae Certificate Payment Date of the Ginnie Mae Project Loan Certificate following the conversion of the Ginnie Mae Construction Loan Certificate or (b) the date of conversion of the Ginnie Mae Construction Loan Certificate to a Ginnie Mae Project Loan Certificate, and (iii) the applicable Maturity Date. The Ginnie Mae Issuer will deposit any principal payments that it receives in connection with any Trust CLC into the related P&I Custodial Account. The Trust or the related Underlying Trust, as applicable, will not be entitled to recover any interest thereon.

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

Level Payments. For Security Group 1, although the Mortgage Loans (other than the Mortgage Loans designated by Pool Numbers BX1595, CB4467, CD1626, CD5942 and CJ6486) currently have amortization schedules that provide for level monthly payments (or, in the case of Pool Number CI3595, an amortization schedule that provides for level payments until maturity and then a final balloon payment at maturity, as described in Exhibit A to this Supplement), the amortization schedules of substantially all of the FHA insured Mortgage Loans are subject to change upon the approval of FHA that may result in non-level payments. *See Exhibit C to this Supplement for certain information regarding the characteristics of the Mortgage Loans underlying the Underlying Trusts in Security Group 2.*

In the case of Pool Number BX1595, the principal and interest payment scheduled to be made on the first business day of each month is as follows:

From April 2022 through, and including, May 2022	\$1,609.18 (interest only)
From June 2022 through, and including, May 2042	\$2,636.08
From June 2042 through, and including, April 2062	\$1,892.38
In May 2062	The remaining balance of all unpaid principal plus accrued interest thereon.

In the case of Pool Number CB4467, the principal and interest payment scheduled to be made on the first business day of each month is as follows:

From April 2022 through, and including, August 2038	\$905.67
From September 2038 through, and including, May 2059	\$373.55
In June 2059	The remaining balance of all unpaid principal plus accrued interest thereon.

In the case of Pool Number CD1626, the principal and interest payment scheduled to be made on the first business day of each month is as follows:

From April 2022 through, and including, May 2030	\$2,587.15
From June 2030 through, and including, April 2060	\$2,088.20
In May 2060	The remaining balance of all unpaid principal plus accrued interest thereon.

In the case of Pool Number CD5942, the principal and interest payment scheduled to be made on the first business day of each month is as follows:

From April 2022 through, and including, November 2035	\$255.09
From December 2035 through, and including, October 2053	\$146.59
In November 2053	The remaining balance of all unpaid principal plus accrued interest thereon.

In the case of Pool Number CJ6486, the principal and interest payment scheduled to be made on the first business day of each month is as follows:

From April 2022 through, and including, August 2040	\$212.75
From September 2040 through, and including, July 2060	\$166.81
In August 2060	The remaining balance of all unpaid principal plus accrued interest thereon.

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

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

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

Prepayment Restrictions. Certain of the Mortgage Loans have lockout provisions that prohibit voluntary prepayments for a number of years following origination. These Mortgage Loans underlying the Group 1 Trust Assets have remaining lockout terms that range from 0 to 47 months. The Mortgage Loans underlying the Group 1 Trust Assets have a weighted average remaining lockout term of approximately 6 months. Certain of the Mortgage Loans are insured under FHA insurance program Section 223(f) which, with respect to certain mortgage loans insured thereunder, prohibits prepayments for a period of five (5) years from the date of endorsement, regardless of any applicable lockout periods associated with such mortgage loans. Certain of the Mortgage Loans underlying the Group 2 Underlying Certificate Trust Assets have remaining lockout terms that range from 0 to 47 months. See the Updated Exhibits A in Exhibit C for additional information with respect to remaining lockout periods of the Mortgage Loans underlying the Group 2 Underlying Certificate Trust Assets. The enforceability of these lockout provisions under certain state laws is unclear.

The Mortgage Loans have a period (a “Prepayment Penalty Period”) during which voluntary prepayments must be accompanied by a prepayment penalty equal to a specified percentage of the principal amount of the Mortgage Loan being prepaid (each, a “Prepayment Penalty”). Each Prepayment Penalty Period will follow the termination of the applicable lockout period or, if no lockout period applies, the applicable Issue Date. See *“Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans”, in the case of the Group 1 Securities, in Exhibit A to this Supplement and, in the case of the Group 2 Securities, in the Updated Exhibits A in Exhibit C to this Supplement.*

In the case of the Group 1 Securities, Exhibit A and, in the case of the Group 2 Securities, the Updated Exhibits A in Exhibit C to this Supplement set forth, for each Mortgage Loan, as applicable, a description of the related Prepayment Penalty, the period during which the Prepayment Penalty applies and the first month in which the borrower may prepay the Mortgage Loan.

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

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

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

The Trustee Fee

On each Distribution Date, the Trustee will retain a fixed percentage of all principal and interest distributions received on specified Trust Assets in payment of the Trustee Fee.

GINNIE MAE GUARANTY

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

DESCRIPTION OF THE SECURITIES

General

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

Form of Securities

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

The Residual Securities will not be issued in book-entry form but will be issued in fully registered, certificated form and may be transferred or exchanged, subject to the transfer restrictions applicable to Residual Securities set forth in the Trust Agreement, at the Corporate Trust Office of the Trustee located at U.S. Bank National Association, One Federal Street, 3rd Floor, Boston, Massachusetts 02110, Attention: Ginnie Mae REMIC Program Agency Group 2022-048. See *“Description of the Securities — Forms of Securities; Book-Entry Procedures” in the Multifamily Base Offering Circular.*

Each Class (other than the Increased Minimum Denomination 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 Multifamily Base Offering Circular, by wire transfer. See *“Description of the Securities — Distributions” and “— Method of Distributions” in the Multifamily Base Offering Circular.*

Interest Distributions

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

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

Categories of Classes

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

Accrual Period

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

Fixed Rate Classes

The Fixed Rate Classes will bear interest at the per annum Interest Rates shown on the front cover or on Schedule I of this Supplement.

Weighted Average Coupon Classes

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

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

Principal Distributions

The Principal Distribution Amount or the Adjusted Principal Distribution Amount for each Security Group or Subgroup, as applicable, will be distributed to the Holders entitled thereto as described above under “Terms Sheet — Allocation of Principal” in this Supplement.

Investors can calculate the amount of principal to be distributed with respect to any Distribution Date by using the Class Factors published in the preceding and current months. See “— *Class Factors*” below.

Categories of Classes

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

Notional 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. The Class Notional Balances will be reduced as shown under “Terms Sheet — Notional Classes” in this Supplement.

Prepayment Penalty Distributions

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

Residual Securities

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

Class Factors

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

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

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

Termination

The Trustee, at its option, may purchase or cause the sale of the Trust Assets and thereby terminate the Trust on any Distribution Date on which the aggregate of the Class Principal Balances of the Securities is less than 1% of the aggregate Original Class Principal Balances of the Securities. On any Distribution Date upon the Trustee’s determination that the REMIC status of any Trust REMIC has been lost or that a substantial risk exists that this status will be lost for the then current taxable year, the Trustee will terminate the Trust and retire the Securities.

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

Modification and Exchange

All or a portion of the Classes of REMIC Securities specified on the front cover may be exchanged for a proportionate interest in the related MX Class shown on Schedule I to this Supplement. Similarly, all or a portion of the related MX Class may be exchanged for proportionate interests in the related Classes of REMIC Securities. This process may occur repeatedly.

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

Each MX Class that is a Weighted Average Coupon Class will accrue interest as described under “Terms Sheet — Interest Rates” in this Supplement. For each of Classes A and AM, in the event that

(1) the Interest Rate of any such MX Class will equal or exceed 1,200% per annum for any Accrual Period or (2) the Class Principal Balance of any such MX Class will be reduced to zero on any Distribution Date, the Trustee will, prior to the close of business on the last Business Day of the calendar month immediately preceding the related Distribution Date in the first case, and prior to the related Distribution Date on which the Class Principal Balance of any such MX Class would be reduced to zero in the second case, effect a mandatory exchange of such MX Class for its related REMIC Securities. Thereafter, no further exchanges of such REMIC Securities will be permitted for the related Combination.

A Beneficial Owner proposing to effect an exchange must notify the Trustee through the Beneficial Owner's Book Entry Depository participant. This notice must be received by the Trustee not later than two Business Days before the proposed exchange date. The exchange date can be any Business Day other than the last Business Day of the month. The notice must contain the outstanding principal or notional balance of the Securities to be included in the exchange and the proposed exchange date. The notice is required to be delivered to the Trustee by email to USBGNMATEam@USBank.com or in writing at its Corporate Trust Office at U.S. Bank National Association, One Federal Street, 3rd Floor, Boston, MA 02110, Attention: Ginnie Mae REMIC Program Agency Group 2022-048. The Trustee may be contacted by telephone at (617) 603-6451 and by fax at (617) 603-6644.

A fee will be payable to the Trustee in connection with each exchange equal to 1/32 of 1% of the outstanding principal balance of the Securities surrendered for exchange (but not less than \$2,000 or more than \$25,000); provided, however, that no fee will be payable in respect of a mandatory exchange described above. The fee must be paid concurrently with the exchange.

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

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

YIELD, MATURITY AND PREPAYMENT CONSIDERATIONS

General

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

- Mortgage Loan principal payments may be in the form of scheduled or unscheduled amortization.
- The terms of each Mortgage Loan provide that, following any applicable lockout period and upon payment of any applicable Prepayment Penalty, the Mortgage Loan may be voluntarily prepaid in whole or in part.
- In addition, in some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any lockout, statutory prepayment prohibition or Prepayment Penalty provisions. *See "Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans", in the case of the Group 1 Securities, in Exhibit A to this Supplement and, in the case of the Group 2 Securities, in the Updated Exhibits A in Exhibit C to this Supplement.*
- The condemnation of, or occurrence of a casualty loss on, the Mortgaged Property securing any Mortgage Loan or the acceleration of payments due under the Mortgage Loan by reason of default may also result in a prepayment at any time.

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

- While some prepayments occur randomly, the payment behavior of the Mortgage Loans may be influenced by a variety of economic, tax, geographic, demographic, legal and other factors.
- These factors may include the age, geographic distribution and payment terms of the Mortgage Loans; remaining depreciable lives of the underlying properties; characteristics of the borrowers; amount of the borrowers' equity; the availability of mortgage financing; in a fluctuating interest rate environment, the difference between the interest rates on the Mortgage Loans and prevailing mortgage interest rates; the extent to which the Mortgage Loans are assumed or refinanced or the underlying properties are sold or conveyed; changes in local industry and population as they affect vacancy rates; population migration; and the attractiveness of other investment alternatives.
- These factors may also include the application of (or override by FHA of) lockout periods, statutory prepayment prohibition periods or the assessment of Prepayment Penalties. *For a more detailed description of the lockout and Prepayment Penalty provisions of the Mortgage Loans, see "Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans", in the case of the Group 1 Securities, in Exhibit A to this Supplement and, in the case of the Group 2 Securities, in the Updated Exhibits A in Exhibit C to this Supplement.*

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

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

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

- As a result, defaults experienced on the Mortgage Loans will accelerate the distribution of principal of the Securities. As a result, defaults experienced on the Mortgage Loans will accelerate the reduction of the notional balances of the Underlying Certificates included in Subgroup 2B and Class IX Securities.
- Under certain circumstances, the Trustee has the option to purchase the Trust Assets, thereby effecting early retirement of the Securities. *See "Description of the Securities — Termination" in this Supplement.*

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

Assumability

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

Final Distribution Date

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

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

Modeling Assumptions

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

1. The Mortgage Loans underlying the Group 1 Trust Assets have the characteristics shown under “Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans” in Exhibit A to this Supplement and the Group 2 Underlying Certificate Trust Assets have the characteristics shown under the Updated Exhibits A in Exhibit C of this Supplement.

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

3. There are no prepayments on any Trust CLC.

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

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

6. Distributions on the Securities, including all distributions of prepayments on the Mortgage Loans, are always received on the 16th day of the month, whether or not a Business Day, commencing in April 2022.

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

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

9. The Closing Date for the Securities is March 30, 2022.

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

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

12. Each Class is held from the Closing Date and is not exchanged in whole or in part including that there is no mandatory exchange of Classes A and AM.

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

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

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

- For example, many Distribution Dates will occur on the first Business Day after the 16th day of the month, prepayments may not occur during the Prepayment Penalty Period, and the Trustee may cause a termination of the Trust as described under “Description of the Securities — Termination” in this Supplement.
- In addition, distributions on the Securities are based on Certificate Factors, Corrected Certificate Factors, and Calculated Certificate Factors, if applicable, which may not reflect actual receipts on the Trust Assets.

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

Prepayment Assumptions

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

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

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

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

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

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

Decrement Tables

The decrement tables set forth below illustrate the percentage of the Original Class Principal Balance (or, in the case of 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 Trust PLC Mortgage Loans prepay at the CPR Prepayment Assumption Rates and 100% PLD and the related Trust CLC Mortgage Loans prepay at 0% CPR and 0% PLD until the Trust CLCs convert to Ginnie Mae Project Loan Certificates, after which they prepay at the CPR Prepayment Assumption Rates and 100% PLD. The percentages set forth in the following decrement tables have been rounded to the nearest whole percentage (including rounding down to zero).

The decrement tables also indicate the Weighted Average Life of each Class under each CPR Prepayment Assumption Rate and the PLD percentage rates indicated above for the related Trust PLC

Mortgage Loans and the related Trust CLC Mortgage Loans. The Weighted Average Life of each Class is calculated by:

- (a) multiplying the net reduction, if any, of the Class Principal Balance (or the net reduction of the Class Notional Balance, in the case of 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 Weighted Average Lives are likely to vary, perhaps significantly, from those set forth in the tables below due to the differences between the actual rate of prepayments on the Mortgage Loans underlying the Trust Assets and the Modeling Assumptions.

The information shown for 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.

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

Security Group 1 CPR Prepayment Assumption Rates																				
Distribution Date	Class AC					Classes AG, AM, AP and AQ					Classes AH and IO					Classes AK and AL				
	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2023	97	93	86	78	67	97	94	88	82	73	97	94	88	82	73	98	96	92	88	82
March 2024	92	84	68	53	33	94	87	73	61	44	94	87	74	62	46	96	91	82	74	63
March 2025	88	74	51	32	10	90	79	59	43	24	90	79	60	44	26	93	86	73	62	49
March 2026	83	66	37	16	0	86	71	48	30	13	86	72	49	32	15	91	81	65	53	36
March 2027	79	58	26	6	0	82	65	38	21	6	83	66	40	23	9	88	76	59	47	21
March 2028	75	51	17	0	0	79	59	31	15	3	80	60	33	17	5	86	73	54	40	12
March 2029	72	45	10	0	0	76	54	25	10	1	77	55	27	12	3	84	69	50	29	7
March 2030	68	39	4	0	0	74	49	20	6	0	74	51	22	9	2	82	66	46	21	4
March 2031	66	34	0	0	0	71	45	16	4	0	72	47	18	6	1	81	63	43	15	2
March 2032	63	30	0	0	0	69	41	13	2	0	70	43	15	5	1	79	61	36	11	1
March 2033	60	26	0	0	0	67	38	10	1	0	67	39	12	3	0	78	58	29	8	1
March 2034	57	22	0	0	0	64	35	8	0	0	65	36	10	2	0	76	56	24	6	0
March 2035	54	18	0	0	0	62	31	6	0	0	63	33	8	2	0	74	54	20	4	0
March 2036	52	14	0	0	0	59	29	5	0	0	60	30	7	1	0	73	52	16	3	0
March 2037	49	11	0	0	0	57	26	3	0	0	58	28	6	1	0	71	50	13	2	0
March 2038	46	8	0	0	0	55	23	2	0	0	56	25	5	1	0	70	49	11	2	0
March 2039	43	6	0	0	0	52	21	1	0	0	53	23	4	0	0	68	47	9	1	0
March 2040	40	3	0	0	0	50	19	1	0	0	51	21	3	0	0	66	46	7	1	0
March 2041	37	1	0	0	0	47	17	0	0	0	49	19	2	0	0	65	44	6	1	0
March 2042	34	0	0	0	0	45	15	0	0	0	46	17	2	0	0	63	41	5	0	0
March 2043	31	0	0	0	0	42	13	0	0	0	44	15	2	0	0	61	37	4	0	0
March 2044	28	0	0	0	0	40	12	0	0	0	41	14	1	0	0	60	33	3	0	0
March 2045	25	0	0	0	0	37	10	0	0	0	39	12	1	0	0	58	29	2	0	0
March 2046	22	0	0	0	0	35	9	0	0	0	36	11	1	0	0	56	26	2	0	0
March 2047	19	0	0	0	0	32	7	0	0	0	34	10	1	0	0	54	23	2	0	0
March 2048	15	0	0	0	0	29	6	0	0	0	31	8	1	0	0	53	20	1	0	0
March 2049	12	0	0	0	0	26	5	0	0	0	28	7	0	0	0	51	17	1	0	0
March 2050	9	0	0	0	0	24	4	0	0	0	26	6	0	0	0	49	15	1	0	0
March 2051	5	0	0	0	0	21	3	0	0	0	23	5	0	0	0	47	13	1	0	0
March 2052	2	0	0	0	0	18	2	0	0	0	20	4	0	0	0	45	11	0	0	0
March 2053	0	0	0	0	0	15	1	0	0	0	17	4	0	0	0	41	9	0	0	0
March 2054	0	0	0	0	0	13	1	0	0	0	15	3	0	0	0	35	7	0	0	0
March 2055	0	0	0	0	0	10	0	0	0	0	12	2	0	0	0	28	5	0	0	0
March 2056	0	0	0	0	0	7	0	0	0	0	9	2	0	0	0	22	4	0	0	0
March 2057	0	0	0	0	0	4	0	0	0	0	6	1	0	0	0	15	3	0	0	0
March 2058	0	0	0	0	0	3	0	0	0	0	5	1	0	0	0	12	2	0	0	0
March 2059	0	0	0	0	0	1	0	0	0	0	4	1	0	0	0	9	1	0	0	0
March 2060	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	6	1	0	0	0
March 2061	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	4	1	0	0	0
March 2062	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	2	0	0	0	0
March 2063	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0
March 2064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.7	7.3	3.5	2.3	1.6	17.8	10.2	5.0	3.2	2.1	18.4	10.8	5.4	3.5	2.3	23.4	15.7	8.1	5.2	3.3

**Security Group 1
CPR Prepayment Assumption Rates**

Distribution Date	Class B					Class BD					Class BE				
	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2023	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2024	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2025	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2026	100	100	100	100	83	100	100	100	100	82	100	100	100	100	100
March 2027	100	100	100	100	49	100	100	100	100	47	100	100	100	100	100
March 2028	100	100	100	90	30	100	100	100	90	27	100	100	100	100	100
March 2029	100	100	100	66	19	100	100	100	65	16	100	100	100	100	100
March 2030	100	100	100	49	11	100	100	100	47	9	100	100	100	100	71
March 2031	100	100	98	37	7	100	100	98	34	5	100	100	100	100	41
March 2032	100	100	82	28	4	100	100	81	25	3	100	100	100	100	24
March 2033	100	100	68	21	2	100	100	67	18	2	100	100	100	100	14
March 2034	100	100	56	16	1	100	100	55	13	1	100	100	100	100	8
March 2035	100	100	47	12	1	100	100	45	9	1	100	100	100	74	5
March 2036	100	100	39	9	0	100	100	37	7	0	100	100	100	53	3
March 2037	100	100	33	6	0	100	100	30	5	0	100	100	100	38	2
March 2038	100	100	27	4	0	100	100	25	4	0	100	100	100	28	1
March 2039	100	100	23	3	0	100	100	20	3	0	100	100	100	20	1
March 2040	100	100	19	2	0	100	100	16	2	0	100	100	100	14	0
March 2041	100	100	16	2	0	100	100	13	1	0	100	100	100	10	0
March 2042	100	93	13	1	0	100	92	11	1	0	100	100	83	7	0
March 2043	100	84	11	1	0	100	83	9	1	0	100	100	67	5	0
March 2044	100	75	9	1	0	100	74	7	0	0	100	100	53	4	0
March 2045	100	68	7	0	0	100	66	5	0	0	100	100	43	3	0
March 2046	100	60	5	0	0	100	59	4	0	0	100	100	34	2	0
March 2047	100	54	4	0	0	100	52	3	0	0	100	100	27	1	0
March 2048	100	48	3	0	0	100	46	3	0	0	100	100	21	1	0
March 2049	100	42	3	0	0	100	39	2	0	0	100	100	16	1	0
March 2050	100	36	2	0	0	100	34	2	0	0	100	100	13	0	0
March 2051	100	31	2	0	0	100	29	1	0	0	100	100	10	0	0
March 2052	100	27	1	0	0	100	24	1	0	0	100	100	7	0	0
March 2053	94	23	1	0	0	94	20	1	0	0	100	100	5	0	0
March 2054	80	19	1	0	0	79	16	0	0	0	100	100	4	0	0
March 2055	66	15	0	0	0	64	12	0	0	0	100	96	3	0	0
March 2056	51	11	0	0	0	49	9	0	0	0	100	70	2	0	0
March 2057	37	8	0	0	0	35	6	0	0	0	100	48	1	0	0
March 2058	30	6	0	0	0	28	5	0	0	0	100	36	1	0	0
March 2059	23	4	0	0	0	20	3	0	0	0	100	25	0	0	0
March 2060	17	3	0	0	0	14	2	0	0	0	100	17	0	0	0
March 2061	12	2	0	0	0	10	1	0	0	0	75	11	0	0	0
March 2062	7	1	0	0	0	5	1	0	0	0	42	6	0	0	0
March 2063	2	0	0	0	0	2	0	0	0	0	12	2	0	0	0
March 2064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average															
Life (years)	34.7	26.6	14.2	9.0	5.6	34.5	26.3	13.9	8.8	5.5	39.8	35.6	23.4	15.1	9.2

**Security Group 2
CPR Prepayment Assumption Rates**

Distribution Date	Classes A and HA					Class IX				
	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%
Initial Percent	100	100	100	100	100	100	100	100	100	100
March 2023	96	92	86	80	70	96	92	83	74	61
March 2024	91	82	71	58	38	92	83	68	53	35
March 2025	87	73	57	39	18	88	76	55	38	20
March 2026	82	65	45	26	11	84	69	45	27	12
March 2027	78	58	35	17	7	81	63	36	20	7
March 2028	74	51	27	12	5	78	57	30	14	4
March 2029	71	45	21	9	3	75	53	24	10	2
March 2030	68	40	16	7	3	72	48	20	7	1
March 2031	65	35	13	6	2	70	44	16	5	1
March 2032	62	31	11	5	1	67	41	14	4	0
March 2033	59	27	10	4	1	65	37	11	3	0
March 2034	56	24	8	3	0	62	34	9	2	0
March 2035	53	20	7	3	0	60	31	7	1	0
March 2036	50	17	6	2	0	57	28	6	1	0
March 2037	47	14	5	2	0	55	25	5	1	0
March 2038	44	12	5	2	0	52	23	4	1	0
March 2039	41	10	4	1	0	49	21	3	0	0
March 2040	38	9	4	1	0	47	19	3	0	0
March 2041	35	8	3	1	0	44	17	2	0	0
March 2042	32	7	3	0	0	41	15	2	0	0
March 2043	29	6	3	0	0	39	13	1	0	0
March 2044	25	6	2	0	0	36	12	1	0	0
March 2045	22	5	2	0	0	33	10	1	0	0
March 2046	19	5	2	0	0	31	9	1	0	0
March 2047	15	5	2	0	0	28	8	0	0	0
March 2048	13	4	1	0	0	25	7	0	0	0
March 2049	11	4	1	0	0	23	6	0	0	0
March 2050	9	3	1	0	0	20	5	0	0	0
March 2051	8	3	1	0	0	17	4	0	0	0
March 2052	6	3	0	0	0	15	3	0	0	0
March 2053	5	3	0	0	0	12	2	0	0	0
March 2054	5	2	0	0	0	10	2	0	0	0
March 2055	4	2	0	0	0	7	1	0	0	0
March 2056	4	2	0	0	0	5	1	0	0	0
March 2057	3	1	0	0	0	4	1	0	0	0
March 2058	3	1	0	0	0	3	0	0	0	0
March 2059	2	1	0	0	0	1	0	0	0	0
March 2060	2	0	0	0	0	1	0	0	0	0
March 2061	0	0	0	0	0	0	0	0	0	0
March 2062	0	0	0	0	0	0	0	0	0	0
March 2063	0	0	0	0	0	0	0	0	0	0
March 2064	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.6	8.3	5.0	3.3	2.1	17.0	10.1	5.0	3.1	1.9

Yield Considerations

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

- the anticipated yield of that Class resulting from its purchase price,
- the investor’s own projection of Mortgage Loan prepayment rates under a variety of scenarios,
- the investor’s own projection of the likelihood of extensions of the maturity of any Trust CLC or delays with respect to the conversion of a Trust CLC to a Ginnie Mae Project Loan Certificate and
- in the case of the Group 2 Securities, the investor’s own projection of payment rates on each Underlying Certificate under a variety of scenarios.

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

Prepayments: Effect on Yields

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

- In the case of Regular or MX Securities purchased at a premium (especially the Interest Only 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 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.
- Investors in each of Classes A and AM should consider that differing rates of reduction in the related REMIC Securities may ultimately cause such Classes to be exchanged for the related REMIC Securities (consisting primarily or exclusively of an Interest Only Class).

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

For Security Group 1, certain of the Mortgage Loans prohibit voluntary prepayments during specified lockout periods with remaining terms that range from 0 to 47 months. The Mortgage Loans that underlie Security Group 1 have a weighted average remaining lockout period of approximately 6 months and a weighted average remaining term to maturity of approximately 432 months.

For Security Group 2, certain of the Mortgage Loans prohibit voluntary prepayments during specified lockout periods with remaining terms that range from 0 to 47 months. See the Updated Exhibits A in Exhibit C for additional information with respect to remaining lockout periods.

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

The Mortgage Loans also provide for payment of a Prepayment Penalty in connection with prepayments for a period extending beyond the lockout period or, if no lockout period applies, the applicable Issue Date. See *“The Trust Assets — Certain Additional Characteristics of the Mortgage Loans”* and *“Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans”*, in the case of the Group 1 Securities, in Exhibit A to this Supplement and, in the case of the Group 2 Securities, in the Updated Exhibits A in Exhibit C to this Supplement. The required payment of a Prepayment Penalty may not be a sufficient disincentive to prevent a borrower from voluntarily prepaying a Mortgage Loan.

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

Notwithstanding the foregoing, the Trust or the related Underlying Trust, as applicable, will not be entitled to receive any principal prepayments or any applicable Prepayment Penalties with respect to the Trust CLC Mortgage Loans until the earliest of (i) the liquidation of such Mortgage Loans, (ii) at the related Ginnie Mae Issuer's option, either (a) the first Ginnie Mae Certificate Payment Date of the Ginnie Mae Project Loan Certificate following the conversion of the Ginnie Mae Construction Loan Certificate or

(b) the date of conversion of the Ginnie Mae Construction Loan Certificate to a Ginnie Mae Project Loan Certificate, and (iii) the applicable Maturity Date. However, the Holders of the Securities will not receive any such amounts until the next Distribution Date and will not be entitled to receive any interest on such amounts, and the related WACR will be reduced accordingly.

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

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

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

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

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

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

Payment Delay: Effect on Yields of the Fixed Rate and Delay Classes

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

Yield Tables

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

The Mortgage Loans will not prepay at any constant rate until maturity. Moreover, it is likely that the Mortgage Loans will experience actual prepayment rates that differ from those of the Modeling Assumptions. Therefore, the actual pre-tax yield of any Class may differ from those shown in the applicable table below 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 assumption that the purchase price of each Class (expressed as a percentage of its 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 IO to Prepayments Assumed Price 8.5%*

CPR Prepayment Assumption Rates			
5%	15%	25%	40%
3.0%	2.1%	3.8%	7.8%

SECURITY GROUP 2

Sensitivity of Class IX to Prepayments Assumed Price 1.0%*

CPR Prepayment Assumption Rates			
5%	15%	25%	40%
7.8%	(3.2)%	(14.9)%	(33.9)%

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

CERTAIN UNITED STATES FEDERAL INCOME TAX CONSEQUENCES

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

REMIC Elections

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

Regular Securities

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

The Notional 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 Multifamily Base Offering Circular.*

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

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

Residual Securities

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

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

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

MX Securities

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

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

ERISA MATTERS

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

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

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

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

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

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

LEGAL INVESTMENT CONSIDERATIONS

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

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

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

PLAN OF DISTRIBUTION

Subject to the terms and conditions of the Sponsor Agreement, the Sponsor has agreed to purchase all of the Securities if any are sold and purchased. The Sponsor proposes to offer the Regular and MX Classes to the public from time to time for sale in negotiated transactions at varying prices to be determined at the time of sale, plus accrued interest from March 1, 2022. The Sponsor may effect these transactions by sales to or through certain securities dealers. These dealers may receive compensation in the form of discounts, concessions or commissions from the Sponsor and/or commissions from any purchasers for which they act as agents. Some of the Securities may be sold through dealers in relatively small sales. In the usual case, the commission charged on a relatively small sale of securities will be a higher percentage of the sales price than that charged on a large sale of securities.

INCREASE IN SIZE

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

LEGAL MATTERS

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

Available Combinations(1)

REMIC Securities		MX Securities						
Class	Original Class Principal or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 1								
Combination 1								
BD	\$37,300,000	B	\$ 38,700,000	SEQ	1.50%	FIX	38381E2S6	January 2064
BE	1,400,000							
Combination 2								
AH	\$22,602,173	AL	\$118,902,173	SEQ	1.50	FIX	38381E2T4	January 2064
AP	28,800,000							
AQ	28,800,000							
BD	37,300,000							
BE	1,400,000							
Combination 3								
AH	\$22,602,173	AK	\$118,902,173	SEQ	(6)	WAC/DLY	38381E2U1	January 2064
AP	28,800,000							
AQ	28,800,000							
BD	37,300,000							
BE	1,400,000							
IO	167,397,118							
Combination 4								
AP	\$28,800,000	AG	\$ 57,600,000	SEQ	1.50	FIX	38381E2V9	November 2063
AQ	28,800,000							
Combination 5								
AP	\$28,800,000	AM(5)	\$ 57,600,000	SEQ	(6)	WAC/DLY	38381E2W7	January 2064
AQ	28,800,000							
IO	60,819,372							
Security Group 2								
Combination 6								
HA	\$61,452,160	A(5)	\$ 61,452,160	SC/PT	(6)	WAC/DLY	38381E2X5	February 2064
IX	544,533,718							

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

- (2) The amount shown for each MX Class represents the maximum Original Class Principal Balance of that Class, assuming it were to be issued on the Closing Date.
- (3) As defined under “Class Types” in Appendix I to the Multifamily Base Offering Circular.
- (4) See “*Yield, Maturity and Prepayment Considerations — Final Distribution Date*” in this Supplement.
- (5) In the event that either (1) the Interest Rate of this MX Class will equal or exceed 1,200% per annum for any Accrual Period, or (2) the Class Principal Balance of this MX Class will be reduced to zero on any Distribution Date, the Trustee will, prior to the close of business on the last Business Day of the calendar month immediately preceding the related Distribution Date in the first case, and prior to the related Distribution Date on which the Class Principal Balance of this MX Class would be reduced to zero in the second case, effect a mandatory exchange of this MX Class for its related REMIC Securities and, thereafter, no further exchanges of such REMIC Securities will be permitted for the related Combination.
- (6) The Interest Rate will be calculated as described under “Terms Sheet — Interest Rates” in this Supplement.

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

Pool Number	Security Type	FHA Insurance Program/Section 538 Guarantees Program(2)	City/County	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)(5)	Prepayment Penalty Date(5)(6)	Lockout/Prepayment Code(6)	Remaining Lockout Period (mos.)(7)	Total Remaining Lockout and Prepayment Penalty Period (mos.)(8)(9)	Remaining Interest Only Period (mos.)(9)
G12553	PIC	221(d)(4)	Crozet	VA	\$19,978,000.00	3.320%	3.070%	0.250%	Jan-60	\$77,332.95	455	454	1	Feb-22	Mar-32	A	11	11	19	0
G16565	GIC	221(d)(4)	Annapolis	MD	18,500,000.00	2.300	2.140	0.250	Jul-63	59,891.78	497	496	1	Feb-22	Aug-33	B	16	16	136	16
G16780	GIC	221(d)(4)	Hempstead	NY	18,000,000.00	2.350	2.300	0.250	Aug-63	59,857.79	502	497	5	Oct-21	Sep-33	B	17	17	137	17
G13569	PIC	207(2)(2)(f)	New York	NY	16,974,133.14	2.400	2.150	0.250	Feb-57	59,866.83	421	419	2	Jan-22	Mar-32	B	0	0	119	0
G19291	PIC	221(d)(4)	Wilkes-Barre	PA	16,000,000.00	2.680	2.430	0.250	Nov-63	54,366.51	502	500	2	Jan-22	Dec-33	B	20	20	140	20
G19098	PIC	207(2)(2)(f)	Portland	OR	14,954,757.60	2.450	2.480	0.250	Jan-57	53,223.13	420	418	2	Jan-22	Mar-32	B	0	0	118	0
G12673	PIC	207(2)(2)(f)	Granger	IN	13,984,058.26	2.730	2.480	0.250	Feb-57	51,791.77	421	419	2	Jan-22	Mar-32	C	0	0	59	0
G19611	PIC	207(2)(2)(f)	Boston	MA	13,131,748.94	2.340	2.090	0.250	Jan-57	45,897.46	420	419	1	Jan-22	Mar-32	D	N/A	N/A	119	0
G18851	PIC	207(2)(2)(f)	Hartem	MA	12,270,982.88	2.560	2.210	0.350	Jan-57	44,394.80	420	418	2	Jan-22	Mar-32	B	N/A	N/A	118	0
G13597	PIC	207(2)(2)(f)	Rexburg	ID	8,986,998.42	2.660	2.410	0.250	Jan-57	32,951.55	420	419	2	Jan-22	Mar-32	B	N/A	N/A	119	0
G10879	PIC	207(2)(2)(f)	Dallas	TX	6,978,079.45	2.260	2.010	0.250	Jan-57	24,133.30	420	418	2	Jan-22	Mar-32	B	N/A	N/A	118	0
G19084	PIC	207(2)(2)(f)	Raleigh	NC	4,992,377.00	2.300	2.140	0.250	Apr-59	17,581.33	421	419	2	Jan-22	Mar-32	B	0	0	119	0
G19669	PIC	221(d)(4)	Stoux Falls	SD	4,988,511.15	3.270	3.020	0.250	Apr-59	19,361.65	447	445	2	Jan-22	Mar-32	B	0	0	118	0
G19087	PIC	207(2)(2)(f)	Dallas	TX	4,983,744.40	3.330	3.080	0.250	Mar-60	17,238.07	420	418	2	Dec-21	Jan-32	A	10	10	118	0
G19087	PIC	232(2)(2)(a)(7)	San Antonio	TX	4,983,744.40	3.330	3.080	0.250	Mar-60	17,238.07	420	418	2	Dec-21	Jan-32	A	9	9	117	0
G13598	PIC	232(2)(2)(a)(7)	Gulfport	CT	3,994,822.72	2.270	2.020	0.250	Mar-60	19,361.65	459	456	3	Dec-21	Jan-32	E	N/A	N/A	119	0
G13594	PIC	232(2)(2)(a)(7)	Winona	MN	3,992,520.80	2.770	2.470	0.300	Mar-51	15,843.93	349	348	1	Feb-22	Mar-32	F	N/A	N/A	119	0
G17010	PIC	221(d)(4)	Haw River	NC	3,991,642.16	3.500	3.130	0.370	Mar-62	15,575.92	481	478	3	Dec-21	Feb-32	F	10	10	118	0
G13594	PIC	221(d)(4)	Cleveland	OH	3,988,909.56	2.870	2.700	0.250	Mar-60	15,839.63	458	456	2	Dec-21	Feb-32	F	0	0	118	0
G13594	PIC	221(d)(4)	Worcester	MA	3,988,909.56	2.870	2.700	0.250	Mar-60	15,839.63	458	456	2	Dec-21	Feb-32	F	0	0	118	0
G13594	PIC	221(d)(4)	Chicago	IL	3,988,909.56	2.870	2.700	0.250	Mar-60	15,839.63	458	456	2	Dec-21	Feb-32	F	0	0	118	0
G13594	PIC	221(d)(4)	Vero Beach	FL	3,988,909.56	2.870	2.700	0.250	Mar-60	15,839.63	458	456	2	Dec-21	Feb-32	F	0	0	118	0
G13594	PIC	221(d)(4)	Peru	LA	3,988,909.56	2.870	2.700	0.250	Mar-60	15,839.63	458	456	2	Dec-21	Feb-32	F	0	0	118	0
G13594	PIC	221(d)(4)	Monroe	LA	3,988,909.56	2.870	2.700	0.250	Mar-60	15,839.63	458	456	2	Dec-21	Feb-32	F	0	0	118	0
G13594	PIC	221(d)(4)	Gambills	LA	3,988,909.56	2.870	2.700	0.250	Mar-60	15,839.63	458	456	2	Dec-21	Feb-32	F	0	0	118	0
G13594	PIC	221(d)(4)	Far Rockaway	NY	3,988,909.56	2.870	2.700	0.250	Mar-60	15,839.63	458	456	2	Dec-21	Feb-32	F	0	0	118	0
G13594	PIC	221(d)(4)	Logansport	IN	3,983,597.32	2.250	2.000	0.250	Apr-49	16,015.41	441	438	3	Dec-21	Jan-32	A	9	9	117	0
G13594	PIC	221(d)(4)	Bradenton	FL	3,983,597.32	2.250	2.000	0.250	Apr-49	16,015.41	441	438	3	Dec-21	Jan-32	A	9	9	117	0
G13594	PIC	221(d)(4)	Watertown	NY	3,983,597.32	2.250	2.000	0.250	Apr-49	16,015.41	441	438	3	Dec-21	Jan-32	A	9	9	117	0
G13594	PIC	221(d)(4)	New York	NY	3,983,597.32	2.250	2.000	0.250	Apr-49	16,015.41	441	438	3	Dec-21	Jan-32	A	9	9	117	0
G13594	PIC	221(d)(4)	Ashtand	WI	2,800,000.00	2.480	2.230	0.250	Jul-43	16,081.94	324	322	2	Dec-21	Jan-32	C	0	0	60	0
G13594	PIC	221(d)(4)	Waterdown	NY	2,738,363.05	2.790	2.540	0.250	Dec-56	17,057.18	377	374	3	Dec-21	Apr-27	G	0	0	60	0
G13594	PIC	221(d)(4)	New York	NY	2,458,420.42	2.700	2.450	0.250	Dec-56	17,057.18	377	374	3	Dec-21	Apr-27	G	0	0	60	0
G13594	PIC	221(d)(4)	Ashland	WI	2,458,420.42	2.700	2.450	0.250	Dec-56	17,057.18	377	374	3	Dec-21	Apr-27	G	0	0	60	0
G13594	PIC	221(d)(4)	Chester	NC	2,432,749.00	2.460	2.210	0.250	Dec-56	17,057.18	377	374	3	Dec-21	Apr-27	G	0	0	60	0
G13594	PIC	221(d)(4)	Durham	NC	2,432,749.00	2.460	2.210	0.250	Dec-56	17,057.18	377	374	3	Dec-21	Apr-27	G	0	0	60	0
G13594	PIC	221(d)(4)	San Antonio	TX	2,124,819.49	2.980	2.730	0.250	Feb-63	8,779.11	504	491	13	Dec-21	Mar-32	B	N/A	N/A	119	0
G13594	PIC	221(d)(4)	Idaho Falls	ID	1,750,139.00	2.950	2.700	0.250	Feb-63	7,596.10	324	322	2	Dec-21	Mar-32	B	0	0	118	0
G13594	PIC	221(d)(4)	Idaho Falls	ID	1,750,139.00	2.950	2.700	0.250	Feb-63	7,596.10	324	322	2	Dec-21	Mar-32	B	0	0	118	0
G13594	PIC	221(d)(4)	Hartlingen	TX	1,321,609.00	3.640	3.390	0.250	Aug-61	4,865.48	501	494	7	Aug-21	Jun-33	B	0	0	134	14
G13594	PIC	221(d)(4)	Kingsland	GA	1,321,609.00	3.640	3.390	0.250	Aug-61	4,865.48	501	494	7	Aug-21	Jun-33	B	0	0	134	14
G13594	PIC	221(d)(4)	Cincinnati	OH	1,311,281.00	3.120	2.870	0.250	Dec-61	5,231.35	498	477	21	Jun-20	Jan-32	B	0	0	125	5
G13594	PIC	221(d)(4)	Flndly	OH	1,295,442.00	2.780	2.530	0.250	May-46	4,785.32	504	485	19	Aug-20	Sep-32	B	5	5	125	5
G13594	PIC	221(d)(4)	San Marcos	TX	1,258,290.00	3.150	2.900	0.250	May-46	4,785.32	504	485	19	Aug-20	Sep-32	B	5	5	125	5
G13594	PIC	221(d)(4)	Reno	NV	1,242,474.01	2.470	2.220	0.250	Nov-56	4,448.62	420	416	4	Nov-21	Jun-33	B	14	14	134	14
G13594	PIC	221(d)(4)	Millford	OH	1,236,799.00	2.870	2.620	0.250	Feb-57	4,448.62	420	416	4	Nov-21	Jun-33	B	14	14	134	14
G13594	PIC	221(d)(4)	Wheeling	IL	1,216,383.64	2.880	2.630	0.250	Feb-57	4,448.62	420	416	4	Nov-21	Jun-33	B	14	14	134	14
G13594	PIC	221(d)(4)	Fort Worth	TX	1,187,975.98	2.980	2.730	0.250	Oct-49	5,396.27	321	319	2	Dec-21	Jan-32	F	8	8	116	0
G13594	PIC	221(d)(4)	Kansas City	MO	1,147,082.02	3.300	3.050	0.250	Jan-49	5,373.98	325	322	3	Dec-21	Jan-32	F	9	9	117	0
G13594	PIC	207(2)(2)(f)	El Paso	TX	1,085,604.00	2.650	2.400	0.250	Jan-49	5,373.98	325	322	3	Dec-21	Jan-32	F	9	9	117	0
G13594	PIC	207(2)(2)(f)	Clarkdale	MS	1,068,215.20	3.220	2.970	0.250	Jul-44	5,280.27	269	268	8	Feb-22	Mar-32	H	10	10	130	10
G13594	PIC	207(2)(2)(f)	Sevierville	TN	997,982.62	3.200	2.950	0.250	Jul-44	5,280.27	269	268	8	Feb-22	Mar-32	H	10	10	130	10
G13594	PIC	207(2)(2)(f)	Grand Rapids	MI	997,982.62	3.400	3.150	0.250	Jan-60	3,892.61	481	478	3	Dec-21	Feb-32	G	10	10	118	0
G13594	PIC	207(2)(2)(f)	Baltimore	MD	997,982.62	3.400	3.150	0.250	Jan-60	3,892.61	481	478	3	Dec-21	Feb-32	G	10	10	118	0
G13594	PIC	207(2)(2)(f)	Baltimore	MD	996,586.99	3.100	2.850	0.250	Apr-60	3,718.07	460	457	3	Dec-21	Jan-32	E	8	8	116	0
G13594	PIC	232(2)(2)(f)	East Providence	RI	995,577.80	2.570	2.320	0.250	Dec-56	3,612.58	421	417	4	Nov-21	Jan-22	B	0	0	117	0
G13594	PIC	221(d)(4)	Perryburg	OH	994,049.27	2.850	2.600	0.250	Dec-56	3,612.58	421	417	4	Nov-21	Jan-22	B	0	0	117	

Pool Number	Security Type	FHA Insurance Section 538 Program/ Guarantee	Program/ Guarantee	State	City/County	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Foreclosure Fee Rate	Maturity Date	Monthly Principal and Interest (\$)	Original Term to Maturity (mos)	Remaining Term to Maturity (mos)	Period from Issuance (mos)	Issue Date	Lockout End Date (4th)	Prepayment Penalty End Date (5th)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos)(7)	Total Remaining Lockout and Prepayment Penalty (mos)(8)	Remaining Interest Only Period (mos)(9)
CH6586	PIC	207/223(f)		VA	Carrollton	\$ 745,528.90	2.520%	2.270%	0.250%	Nov-56	\$ 2,689.26	420	416	4	Nov-21	N/A	Dec-31	B	N/A	116	0
CH5811	PIC	207/223(f)		MS	Oxford	\$ 720,015.73	3.220	2.970	0.250	Jul-44	\$ 3,770.90	269	268	1	Feb-22	N/A	Mar-32	H	N/A	119	0
CH2552	PIC	207/223(f)		MS	Stephens City	\$ 708,484.19	3.290	2.790	0.500	Oct-53	\$ 3,008.15	380	379	1	Mar-22	Mar-23	Mar-32	A	11	119	0
CH6479	PIC	207/223(f)/223(a)(7)		TN	Knoxville	\$ 685,435.32	2.780	2.530	0.250	Oct-49	\$ 2,961.59	333	331	2	Jan-22	Jan-22	Feb-32	B	N/A	118	0
BK1595	CIC	221(G)(4)		LA	Baton Rouge	\$ 677,549.00	2.850	2.600	0.250	May-62	(10)	482	482	16	Nov-20	Jun-22	Jun-32	B	2	122	2
CF6775	CIC	221(G)(4)		OH	Philadelph	\$ 674,448.00	3.550	2.300	0.250	Jan-63	\$ 2,109.81	496	496	6	Sep-21	Feb-23	Feb-35	B	10	180	10
CD1626	PIC	221(G)(4)		PA	Millford	\$ 674,677.44	2.440	3.190	0.250	May-60	(10)	463	458	5	Oct-21	Nov-23	Nov-31	I	19	115	0
CH3595	PIC	538		TX	Elgin	\$ 417,295.25	4.070	3.370	0.700	Dec-48	(11)	322	321	1	Feb-22	Mar-23	Mar-32	A	11	117	0
CH1763	PIC	221(G)(4)		VA	Charlottesville	\$ 398,737.85	3.230	2.980	0.250	May-61	\$ 1,496.25	473	470	3	Dec-21	Jan-32	Jan-32	E	N/A	117	0
CH6584	CIC	221(G)(4)		VA	Norfolk	\$ 326,513.00	2.680	2.430	0.250	Jan-64	\$ 1,109.46	505	502	6	Dec-21	Feb-24	Feb-34	B	22	142	22
CD6847	CIC	221(G)(4)		IL	Chicago	\$ 309,408.00	2.660	2.410	0.250	Jan-63	\$ 1,047.87	496	490	6	Sep-21	Feb-25	Feb-35	B	10	180	10
CK7526	PIC	221(G)(4)		OH	Elyria	\$ 199,682.63	3.620	2.990	0.600	May-59	\$ 610.98	448	446	2	Jan-22	Jan-22	Feb-32	E	N/A	118	0
CD0958	PIC	538		TN	Clarksville	\$ 199,545.47	3.290	2.690	0.250	Dec-61	\$ 562.35	481	477	4	Nov-21	Jan-22	Jan-32	B	0	117	0
CH6575	PIC	221(G)(4)		OH	Perrysburg	\$ 199,351.17	2.850	2.600	0.250	Mar-56	\$ 572.02	411	408	3	Dec-21	Jan-25	Jan-32	F	9	117	0
CF6484	PIC	207/223(f)		DE	Wilmington	\$ 199,347.72	3.300	3.050	0.250	Apr-54	\$ 629.33	388	385	3	Dec-21	Jan-25	Jan-32	F	9	117	0
CH1024	PIC	221(G)(4)		WI	Fitchburg	\$ 199,345.53	3.130	2.880	0.250	Nov-54	\$ 608.84	395	392	3	Dec-21	N/A	Jan-29	J	N/A	81	0
CH0820	PIC	232/223(a)(7)		NY	Staten Island	\$ 199,342.34	2.820	2.520	0.300	Jan-56	\$ 571.21	409	406	4	Dec-21	N/A	Jan-32	E	N/A	116	0
CH3508	PIC	221(G)(4)		MI	Millford	\$ 199,334.38	3.250	3.000	0.250	Jan-60	\$ 571.98	458	454	4	Nov-21	N/A	Jan-32	E	N/A	116	0
CD0777	PIC	207/223(f)		IA	Cedar Rapids	\$ 199,330.47	3.250	3.000	0.250	Dec-53	\$ 628.82	384	381	3	Dec-21	N/A	Jan-32	E	N/A	116	0
CH8501	PIC	232/223(f)		FL	Sarasota	\$ 199,324.56	3.180	2.930	0.250	Jan-54	\$ 622.06	385	382	3	Dec-21	N/A	Jan-32	M	N/A	116	0
CH2719	PIC	207/223(f)		CA	Wheatland	\$ 199,205.86	2.850	2.550	0.500	Dec-51	\$ 620.34	360	357	3	Dec-21	Nov-22	Nov-31	F	7	115	0
A18546	PIC	207/223(f)		VA	Middleton	\$ 199,203.23	3.090	2.840	0.250	Oct-61	\$ 544.79	480	475	5	Oct-21	Nov-22	Nov-31	F	9	117	0
CH3540	PIC	207/223(f)		WA	Columbia	\$ 199,011.89	3.840	3.460	0.380	Jun-45	\$ 808.33	282	279	3	Dec-21	Nov-22	Nov-31	G	7	115	0
CG6310	PIC	207/223(f)/223(a)(7)		WA	Bothell	\$ 188,970.09	3.190	2.940	0.250	May-44	\$ 603.64	407	402	5	Oct-21	Nov-22	Nov-31	G	7	115	0
CH3525	PIC	232/223(f)		NY	West Lafayette	\$ 188,803.18	2.870	2.620	0.250	Sep-55	\$ 756.74	269	266	3	Dec-21	N/A	Jan-32	B	N/A	117	0
CH0821	PIC	232/223(a)(7)		NY	Staten Island	\$ 188,414.93	2.710	2.410	0.300	Apr-40	\$ 865.91	220	217	3	Dec-21	N/A	Jan-32	B	N/A	117	0
CH0822	PIC	232/223(f)		NY	Staten Island	\$ 188,414.93	2.710	2.410	0.300	Apr-40	\$ 865.91	220	217	3	Dec-21	N/A	Jan-32	B	N/A	117	0
CH4467	PIC	221(G)(4)		TX	Smithville	\$ 146,341.10	5.050	4.300	0.750	Jun-59	(10)	460	447	13	Feb-21	Mar-26	Mar-32	K	47	107	0
CH3534	PIC	232/223(f)		IN	Evansville	\$ 144,087.61	2.980	2.750	0.250	Jun-59	(10)	460	447	13	Feb-21	Mar-26	Mar-32	K	47	107	0
CH6582	CIC	221(G)(4)		NC	Richmond	\$ 78,941.00	2.890	2.640	0.250	Aug-65	\$ 602.83	366	363	3	Dec-21	Sep-23	Sep-35	B	17	137	17
BY4365	CIC	221(G)(4)		NC	Sanford	\$ 59,479.00	2.940	2.640	0.250	Aug-65	\$ 277.62	500	497	3	Dec-21	Sep-23	Sep-35	B	17	137	17
BW4569	CIC	221(G)(4)		NC	Odesa	\$ 51,746.00	2.750	2.500	0.380	Dec-62	\$ 210.87	498	481	16	Oct-20	May-22	May-32	B	9	121	9
BQ1384	PIC	221(G)(4)		TX	Columbus	\$ 49,899.89	3.400	3.150	0.250	Aug-61	\$ 177.87	505	489	16	Nov-20	Jan-25	Jan-35	B	9	129	9
CD3067	PIC	221(G)(4)		OH	Columbus	\$ 49,899.89	3.400	3.150	0.250	Aug-61	\$ 177.87	505	489	16	Nov-20	Jan-25	Jan-35	B	9	129	9
CF6486	PIC	221(G)(4)		PA	Irwin	\$ 49,898.15	3.250	2.870	0.380	Dec-62	\$ 191.65	475	473	2	Jan-22	N/A	Jan-31	N	N/A	113	0
CC1893	PIC	221(G)(4)		SC	Greenville	\$ 49,731.18	3.500	2.870	0.380	Aug-60	\$ 186.27	465	461	4	Jan-22	Feb-23	Feb-32	A	8	116	0
CF1624	PIC	221(G)(4)/223(a)(7)		LA	Talibah	\$ 49,718.24	3.120	2.870	0.250	Apr-60	(10)	465	461	4	Nov-21	Feb-23	Feb-32	A	10	116	0
CG6303	PIC	221(G)(4)/223(a)(7)		TN	Columbia	\$ 49,712.28	2.750	2.500	0.250	Apr-60	\$ 171.86	462	457	5	Oct-21	Nov-22	Nov-31	A	8	115	0
CH2287	PIC	221(G)(4)/223(a)(7)		OH	Cincinnati	\$ 49,705.51	2.650	2.400	0.250	Oct-61	\$ 169.06	480	475	5	Sep-21	Nov-21	Nov-31	B	0	115	0
CF1026	PIC	221(G)(4)		IL	East Alton	\$ 49,705.51	2.650	2.400	0.250	Oct-61	\$ 169.06	480	475	5	Oct-21	Nov-21	Nov-31	B	0	115	0
CE9973	PIC	207/223(f)		MD	Elkridge	\$ 49,680.81	3.230	2.980	0.250	Dec-60	\$ 187.43	471	465	5	Oct-21	N/A	Nov-31	B	N/A	115	0
CF1903	PIC	207/223(f)		MS	Jackson	\$ 49,676.72	3.800	3.300	0.500	Jul-54	\$ 222.58	393	388	5	Sep-21	Nov-24	Nov-31	L	31	114	0
CC1890	PIC	207/223(f)		MI	Warren	\$ 49,668.35	3.050	2.800	0.250	Jun-52	\$ 209.68	367	363	4	Nov-21	Dec-22	Dec-31	A	8	116	0
CD9092	PIC	221(G)(4)		FL	Panama City Beach	\$ 49,662.89	3.090	2.840	0.250	Jun-60	\$ 184.57	465	459	6	Sep-21	Sep-22	Sep-31	A	5	113	0
CD1902	PIC	207/223(f)		FL	Clermont	\$ 49,655.39	3.650	3.400	0.250	Jun-60	\$ 200.87	466	459	6	Aug-21	Sep-23	Sep-31	I	17	113	0
CF1902	PIC	207/223(f)		OK	Jenks	\$ 49,644.41	2.760	2.260	0.500	Oct-56	\$ 222.51	420	415	5	Oct-21	N/A	Nov-31	B	N/A	115	0
CG9203	PIC	221(G)(4)/223(a)(7)		CT	Brantford	\$ 49,628.54	3.120	2.870	0.250	Jan-50	\$ 177.27	480	334	4	Nov-21	Dec-22	Dec-31	B	8	116	0
CD1894	PIC	221(G)(4)/223(a)(7)		MD	Pasadena	\$ 49,613.80	2.940	2.690	0.250	Aug-61	\$ 177.27	480	473	7	Aug-21	Sep-21	Sep-31	B	N/A	113	0
CF1900	PIC	220		MD	Silver Spring	\$ 49,583.81	3.250	3.000	0.250	May-58	\$ 194.39	442	434	8	Jul-21	Sep-21	Sep-31	H	N/A	116	0
CF2749	PIC	207/223(f)		LA	Lafayette	\$ 49,577.69	3.150	2.900	0.250	Aug-47	\$ 236.41	309	305	4	Nov-21	Nov-21	Dec-31	H	N/A	116	0
CD5942	PIC	207/223(f)		SC	Rock Hill	\$ 49,436.41	2.890	2.640	0.250	Jun-53	\$ 200.35	382	375	7	Aug-21	Nov-21	Sep-31	B	N/A	113	0
CH3519	PIC	207/223(f)		TN	Memphis	\$ 49,387.94	3.200	2.950	0.250	Nov-53	(10)	385	380	5	Oct-21	Nov-22	Nov-31	A	7	115	0
CH3519	PIC	207/223(f)		MI	Spring Lake	\$ 49,241.05	2.700	2.400	0.300	Aug-55	\$ 364.92	164	161	3	Dec-21	N/A	Jan-32	B	N/A	117	0

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

Ginnie Mae Construction Loan Certificates are not entitled to receive principal payments, the amounts identified for each Trust CLC are based upon the assumption that the Trust CLC has converted to a Trust PLC.

- (4) The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
- (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
- (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
- (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
- (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
- (9) The Remaining Interest Only Period reflects the number of months remaining during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
- (10) Pool Numbers BX1595, CB4467, CD1626, CD5942 and CJ6486 will have monthly principal and interest payments as described in this Supplement. See "*Certain Additional Characteristics of the Mortgage Loans — Level Payments*" in this Supplement.
- (11) Pool Number CI3595 will have an amortization schedule providing for level monthly principal and interest payments in the amount of \$1,823.63 for each payment date prior to the related maturity date, with a balloon payment equal to the remaining unpaid principal balance of the Mortgage Loan plus accrued interest thereon to be due as of its maturity date.

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

Lockout and Prepayment Penalty Codes:

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

prepaid amount, where each percentage applies for a period of twelve consecutive mortgage loan payment dates up to but not including the applicable Prepayment Penalty End Date.

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage	Initial Prepayment Penalty Term	Subsequent Prepayment Penalty Percentages
A	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%
B	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
C	10%	60	N/A
D	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 1%, 1%
E	10%	36	7%, 6%, 5%, 4%, 3%, 2%, 1%
F	9%	12	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
G	10%	12	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
H	10%	24	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
I	8%	12	7%, 6%, 5%, 4%, 3%, 2%, 1%
J	10%	84	N/A
K	5%	12	4%, 3%, 2%, 1%
L	7%	12	6%, 5%, 4%, 3%, 2%, 1%
M	10%	11	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
N	10%	7	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%

Group 2 Trust Assets
Underlying Certificates

Trust Asset Subgroup	Issuer	Series	Class	Issue Date	CUSIP Number	Interest Rate	Interest Type(C)	Final Distribution Date	Principal Type(D)	Original Principal or Notional Balance of Class	Underlying Certificate Factor(2)	Principal or Notional Balance in Trust	Percentage of Class in Trust	Ginnie Mae I or II
2A	Ginnie Mae	2020-043	AN	March 30, 2020	38380PAC8	1.80%	FIX	November 2061	PT	\$84,811,863	0.56832075	\$ 4,546	0.0094326427%	I
2A	Ginnie Mae	2021-178	B	October 29, 2021	38381D4T4	1.00	FIX	October 2061	SEQ	100,000	1.00000000	100,000	100	I
2A	Ginnie Mae	2021-178	BC	October 29, 2021	38381D4U1	1.50	FIX	October 2061	SEQ	600,000	1.00000000	600,000	100	I
2A	Ginnie Mae	2021-178	BD	October 29, 2021	38381D4V9	1.25	FIX	October 2061	SEQ	400,000	1.00000000	400,000	100	I
2A	Ginnie Mae	2021-195	PA	November 30, 2021	38381ECA4	1.25	FIX	August 2063	SCH	19,300,000	0.99274504	9,216,985	48.0569948187	I
2A	Ginnie Mae	2021-218	B(3)	December 30, 2021	38381EKJ6	1.50	FIX	October 2061	SEQ	13,400,000	1.00000000	1,010,214	7.5389104478	I
2A	Ginnie Mae	2021-218	PA	December 30, 2021	38381EKA5	1.25	FIX	October 2061	SCH	12,000,000	0.99228590	11,919,431	100	I
2A	Ginnie Mae	2022-007	AC	January 28, 2022	38381ENW4	1.50	FIX	January 2064	SEQ	52,380,000	0.99705907	9,850,944	18.862161302	I
2A	Ginnie Mae	2022-026	AG(3)	February 28, 2022	38381EK72	1.75	FIX	September 2055	SEQ	60,400,000	0.99833666	13,377,711	22.1854304636	I
2A	Ginnie Mae	2022-026	AM(3)	February 28, 2022	38381EK80	1.50	FIX	January 2051	SEQ	59,000,000	0.99815529	14,972,329	25.4237288136	I
2B	Ginnie Mae	2021-035	LA	February 26, 2021	38380RZ0	0.50	FIX/IO	December 2062	NTL(PT)	142,800,000	0.97701719	55,396,746	39.7057899160	I
2B	Ginnie Mae	2021-048	LA	March 30, 2021	38380RZ7	(4)	WAC/IO/DLY	December 2062	NTL(PT)	174,210,579	0.92514667	114,913,003	71.2991023352	I
2B	Ginnie Mae	2021-062	LA	April 30, 2021	38380RP79	(4)	WAC/IO/DLY	February 2063	NTL(PT)	244,330,016	0.97253742	77,802,994	32.7426000742	I
2B	Ginnie Mae	2021-082	LA	May 28, 2021	38381DGF5	(4)	WAC/IO/DLY	April 2061	NTL(PT)	197,801,157	0.98155839	75,601,879	37.9168661789	I
2B	Ginnie Mae	2021-178	LA	October 29, 2021	38381D5A4	(4)	WAC/IO/DLY	October 2061	NTL(PT)	277,168,147	0.99228437	109,151,281	39.6871001198	I
2B	Ginnie Mae	2022-007	LA	January 28, 2022	38381EPF9	(4)	WAC/IO/DLY	February 2064	NTL(PT)	234,230,551	0.99708610	113,667,815	48.6699960843	I

- (1) As defined under "Class Types" in Appendix I to the Multifamily Base Offering Circular.
- (2) Underlying Certificate Factors are as of March 2022.
- (3) MX Class.
- (4) The Interest Rate will be calculated or described under "Terms Sheet -- Interest Rates" in the related Underlying Certificate Disclosure Document.

Exhibit C

Updated Exhibits A

Ginnie Mae REMIC Trust 2020-043
 Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans (1)

Pool Number	Security Type	FHA Insurance Program/Section 538 Guarantee Program(L)	City/County	State	Principal Balance as of Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest(\$)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)	Prepayment Penalty Date(5)	Lockout/Prepayment Frequency Code(6)	Remaining Lockout Period (mos./Yr)	Total Remaining Lockout and Prepayment Period (mos./Yr)	Remaining Interest Only Period (mos./Yr)
AL7679	PIC	221(0)(4)	Enid	OK	\$13,512,719.70	3.480%	2.280%	0.250%	Feb-57	\$5,758.43	475	419	56	Jul-17	Mar-18	Mar-27	A	0	59	0
BP4765	PIC	252(22)(0)	Naples	FL	10,335,788.24	3.210%	2.960	0.250	Feb-57	46,753.39	360	335	25	Feb-20	Mar-30	Mar-30	B	0	95	0
BS8940	PIC	207(22)(0)/223(a)(7)	Tyler	TX	9,607,024.15	3.600	3.350	0.250	Mar-55	41,491.43	421	396	25	Feb-20	Apr-20	Apr-30	B	0	96	0
BR8499	PIC	207(22)(0)	Amherst	MA	8,105,402.09	3.160	2.910	0.250	Jan-55	33,082.13	420	394	26	Jan-20	N/A	Apr-30	B	0	94	0
BR3542	PIC	232	Fort Worth	TX	7,297,360.76	3.550	3.300	0.250	Oct-52	32,620.37	392	367	25	Feb-20	Apr-20	Apr-30	B	0	96	0
AT8517	PIC	221(0)(4)	Lewisville	TX	4,102,897.68	3.780	3.530	0.250	Aug-54	16,885.49	476	461	15	Dec-20	N/A	Apr-30	F	N/A	101	0
BQ8817	PIC	207(22)(0)	Waxahachie	TX	3,519,206.70	3.250	3.000	0.250	Dec-54	14,561.21	420	393	27	Dec-19	N/A	Jan-30	B	N/A	93	0
BP4761	PIC	221(0)(4)	Los Angeles	CA	2,855,152.46	2.970	2.720	0.250	Jan-55	10,331.47	476	466	10	May-21	N/A	Feb-31	F	N/A	106	0
BR5981	PIC	252(22)(0)	Westhampton	NY	2,801,758.85	3.020	2.900	0.250	Jan-55	11,419.77	419	394	25	Feb-20	Apr-30	Apr-30	D	N/A	94	0
BQ8825	PIC	207(22)(0)	Norfolk	VA	2,795,486.76	3.020	2.770	0.250	Jan-55	11,193.05	419	394	26	Jan-20	N/A	Apr-30	B	N/A	94	0
BP9057	PIC	221(0)(4)	Allentown	PA	1,900,000.00	3.490	3.150	0.340	Sep-61	7,349.04	500	474	26	Jan-20	Oct-21	May-31	G	0	114	0
BP6921	PIC	221(0)(4)	El Monte	CA	1,877,601.42	3.065	2.815	0.250	Apr-61	6,873.47	474	469	5	Oct-21	N/A	Oct-31	G	N/A	109	0
BP9056	PIC	252(22)(0)	Lubbock	TX	1,839,869.29	3.680	3.410	0.270	Jan-55	8,051.95	420	394	26	Jan-20	N/A	Apr-30	B	N/A	94	0
BQ7847	PIC	207(22)(0)	Lubbock	TX	1,831,658.39	3.030	2.780	0.250	Jan-55	7,344.00	420	394	26	Jan-20	N/A	Apr-30	B	N/A	94	0
BR8209	PIC	252(22)(0)	Stockton	CA	1,527,677.96	3.400	3.150	0.250	Jun-33	13,633.81	160	135	25	Feb-20	N/A	Mar-30	B	N/A	95	0
BR8208	PIC	252(22)(0)	San Jose	CA	1,418,589.04	3.400	3.150	0.250	Jul-33	12,583.80	161	136	25	Feb-20	N/A	Mar-30	B	N/A	95	0
BR8206	PIC	252(22)(0)	Redding	CA	1,394,949.29	3.400	3.150	0.250	Jan-35	10,909.54	184	159	25	Feb-20	N/A	Mar-30	B	N/A	95	0
BO7715	PIC	207(22)(0)	Pine Hill	NC	1,352,109.64	3.080	2.830	0.250	Feb-55	5,450.60	421	395	26	Jan-20	Mar-20	Mar-30	B	0	95	0
BR8207	PIC	252(22)(0)	Fremont	CA	1,299,232.72	3.400	3.150	0.250	May-35	10,211.89	183	158	25	Feb-20	N/A	Mar-30	B	0	95	0
BN0007	PIC	222(0)	Mangum	OK	1,247,963.30	4.000	3.750	0.250	Jan-55	5,694.64	419	394	25	Feb-20	N/A	Apr-30	B	N/A	94	0
BO7757	PIC	232	Cadillac	MI	1,245,695.93	3.910	3.610	0.300	Jul-40	7,940.95	247	220	28	Dec-19	N/A	Dec-31	B	0	116	0
221(0)(4)	CIC	221(0)(4)	Sugarland	TX	1,209,055.00	4.000	3.750	0.250	Nov-61	5,053.11	504	476	28	Nov-19	N/A	Nov-19	B	0	93	0
BN0009	PIC	252(22)(0)	Brooklyn	NY	1,184,752.01	3.150	2.900	0.250	Jan-55	4,828.96	420	394	26	Dec-19	N/A	Jan-30	B	N/A	94	0
BR8982	PIC	207(22)(0)	Brooklyn	NY	1,184,752.01	3.660	2.810	0.250	Dec-54	4,464.37	420	393	27	Dec-19	N/A	Jan-30	B	N/A	94	0
BR8987	PIC	207(22)(0)	Vallejo	CA	1,107,238.69	3.400	3.150	0.250	Jun-31	10,309.19	136	111	25	Feb-20	N/A	Mar-30	B	N/A	95	0
BR8205	PIC	252(22)(0)	Columbus	OH	980,663.36	3.400	3.150	0.250	Aug-61	3,539.33	475	473	2	Jan-22	N/A	Sep-31	H	N/A	113	0
BQ1384	PIC	221(0)(4)	Columbus	OH	921,519.14	3.400	3.150	0.250	Dec-59	3,714.74	457	453	4	Nov-21	N/A	Nov-31	D	N/A	115	0
BP3210	PIC	538	Liberty	KY	895,573.68	3.780	3.280	0.500	Dec-59	3,714.74	457	453	4	Nov-21	N/A	Nov-31	D	N/A	115	0
BH4337	PIC	221(0)(4)	Leander	TX	882,607.33	4.200	3.950	0.250	Nov-55	3,874.16	477	457	20	Jul-20	N/A	May-30	I	N/A	97	0
BN3562	PIC	221(0)(4)	Lafayette	LA	872,624.64	4.000	3.700	0.250	Nov-55	3,934.40	432	400	28	Nov-19	N/A	Dec-29	B	N/A	92	0
BP9050	PIC	221(0)(4)	Jackson	MS	871,644.45	3.750	3.500	0.250	Jul-55	3,820.66	427	400	26	Dec-19	N/A	Jan-30	B	N/A	94	0
BO7712	PIC	207(22)(0)	Sapulpa	OK	869,599.62	3.420	3.040	0.380	Feb-54	3,678.02	421	393	27	Dec-19	N/A	Jan-30	B	N/A	93	0
BP9052	PIC	252(22)(0)	Huntsville	AL	869,599.62	3.550	3.280	0.270	Dec-54	3,745.74	420	393	27	Dec-19	N/A	Jan-30	B	N/A	93	0
BS3462	PIC	252(22)(0)	San Bernardino	CA	869,107.89	3.270	3.020	0.250	Jan-55	3,616.08	421	394	27	Dec-19	N/A	Jan-30	B	N/A	94	0
BE6954	PIC	207(22)(0)	Fitchburg	MA	868,063.72	3.300	2.920	0.250	Dec-54	4,285.75	420	393	27	Dec-19	N/A	Jan-30	B	N/A	93	0
BS2334	PIC	207(22)(0)	Humacao	PR	862,747.00	3.880	3.630	0.250	Jan-50	3,921.80	360	334	26	Jan-20	N/A	Feb-30	B	N/A	94	0
BR5980	PIC	252(22)(0)	Glasgow	NY	860,270.58	3.260	3.010	0.250	Jan-50	3,921.80	360	334	26	Jan-20	N/A	Feb-30	B	N/A	94	0
BR8197	PIC	252(22)(0)	Shelby	KY	857,943.84	3.150	2.900	0.250	Dec-49	3,867.63	360	333	27	Dec-19	N/A	Jan-30	B	N/A	93	0
BS2322	PIC	252(22)(0)	Richmond Heights	OH	857,943.84	3.790	3.470	0.320	Nov-44	4,665.54	298	272	26	Jan-20	N/A	Feb-30	B	N/A	94	0
BS2328	PIC	252(22)(0)	Hope	IN	850,681.82	3.790	3.470	0.320	Nov-44	4,665.54	298	272	26	Jan-20	N/A	Feb-30	B	N/A	94	0
BS2327	PIC	252(22)(0)	Portage	IN	850,681.82	3.790	3.470	0.320	Nov-44	4,665.54	298	272	26	Jan-20	N/A	Feb-30	B	N/A	94	0
BO7734	PIC	207(22)(0)	Plymouth	MS	850,681.77	3.790	3.470	0.320	Feb-55	4,665.53	300	272	26	Jan-20	N/A	Mar-30	B	0	95	0
BS2332	PIC	232(22)(0)(7)	North Olmsted	OH	849,974.15	3.740	3.420	0.300	Feb-55	4,665.53	300	272	26	Jan-20	Mar-20	Mar-30	B	0	95	0
BQ1394	PIC	252(22)(0)	Starkville	MS	832,041.41	3.740	3.420	0.300	Oct-41	5,108.57	246	220	26	Jan-20	N/A	Apr-30	B	N/A	94	0
BO5766	PIC	252(22)(0)	Canon City	CO	824,674.36	3.600	3.220	0.380	Oct-41	4,895.47	260	235	25	Feb-20	N/A	Apr-30	D	N/A	94	0
BQ1388	PIC	252(22)(0)	Hemet	CA	716,346.86	3.400	3.150	0.250	Dec-49	3,326.11	360	335	25	Dec-19	N/A	Jan-30	D	N/A	93	0
BQ1393	PIC	252(22)(0)	Olathe	MO	655,219.99	3.600	3.220	0.380	Oct-41	3,889.55	260	235	25	Feb-20	N/A	Jan-30	D	N/A	94	0
BS3463	PIC	252(22)(0)	Holly	MI	613,307.58	3.380	3.020	0.250	Oct-41	3,641.94	260	235	25	Feb-20	N/A	Jan-30	D	N/A	94	0
BN0017	PIC	221(0)(4)	Louisville	KY	579,405.26	3.270	3.020	0.250	Jan-55	2,400.45	421	394	26	Dec-19	N/A	Feb-30	B	0	94	0
BO2134	PIC	221(0)(4)	Westlaco	WA	400,000.00	3.900	3.560	0.340	Sep-61	1,646.96	500	474	26	Jan-20	Oct-21	May-31	F	N/A	109	0
BH4821	PIC	221(0)(4)	Lewisburg	TX	148,349.55	3.440	3.190	0.250	Apr-61	1,010	476	469	7	Aug-21	N/A	May-31	F	N/A	109	0
BO8954	PIC	538	El Paso	TX	146,127.42	3.500	3.000	0.250	Aug-60	631.41	481	454	27	Dec-19	N/A	Sep-30	A	N/A	101	0
BO7719	PIC	221(0)(4)	Lexington	TX	145,720.16	3.500	3.000	0.250	Jan-60	581.09	468	454	14	Dec-19	N/A	Feb-30	E	N/A	94	0
BR8483	PIC	252(22)(0)	Hammond	LA	145,357.22	3.900	3.650	0.250	Apr-56	656.68	436	409	27	Dec-19	N/A	Jan-30	B	N/A	93	0
BR8484	PIC	207(22)(0)	Baton Rouge	LA	145,336.97	3.900	3.650	0.250	Apr-55	652.30	424	397	27	Dec-19	N/A	Jan-30	B	N/A	93	0
BO5778	PIC	207(22)(0)	Ocean Park	ME	144,625.51	3.050	2.750	0.300	Jan-55	583.07	423	396	26	Jan-20	N/A	Jan-30	B	N/A	94	0
BP6257	PIC	207(22)(0)	Wallingford	CT	144,624.92	3.250	3.000	0.250	Dec-54	598.41	421	393	28	Nov-19	Jan-20	Jan-30	B	0	93	0

Pool Number	Security Type	FHA Insurance Program/Section 538 Guarantee Program(2)	City/County	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)	Prepayment Penalty End Date(5)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)	Prepayment Penalty Period (mos.)(8)	Remaining Interest Only Period (mos.)(9)	Total Remaining Lockout and Prepayment Penalty Period (mos.)(9)
BM5536	PIC	207/228(0)	Ellicott	MD	\$ 144,616.68	3.620%	3.280%	0.340%	Oct-54	\$ 690.41	421	391	30	Sep-19	Nov-19	Nov-29	B	0	91	0	91
BS2335	PIC	207/228(0)	Humaine	UT	143,761.59	3.880	3.650	0.250	Apr-49	715.39	351	325	26	Jan-20	N/A	Feb-30	B	N/A	94	0	94
BM4396	PIC	232/228(0)	Mincola	TX	143,024.52	3.180	2.950	0.250	Dec-49	647.06	360	333	27	Dec-19	N/A	Jan-30	B	N/A	93	0	93
BJ2509	PIC	221(0)(4)	Albany	GA	98,895.75	4.950	4.670	0.300	Sep-60	479.53	478	462	16	Nov-20	N/A	Oct-30	C	N/A	102	0	102
BO7738	PIC	232/228(0)	Niles	MI	95,535.72	3.740	3.440	0.300	Jan-49	470.48	349	322	27	Dec-19	N/A	Jan-30	B	N/A	93	0	93
BM5526	PIC	207/228(0)	Paikensburg	WV	48,158.04	3.840	3.590	0.250	Aug-54	216.61	420	389	31	Aug-19	N/A	Sep-29	B	N/A	89	0	89
BK1189	PIC	223(0)	Pembroke Pines	FL	48,122.37	3.990	3.140	0.250	Oct-54	203.47	421	381	30	Sep-19	Nov-19	Nov-29	B	0	91	0	91
BM3480	PIC	207/228(0)	Dalton	GA	48,094.51	4.000	3.750	0.250	Jun-54	221.39	421	387	34	May-19	Jul-19	Jul-29	B	0	87	0	87
BM5518	PIC	207/228(0)	Fredericksburg	TX	48,001.42	3.760	3.510	0.250	Jun-54	214.25	420	387	33	Jun-19	N/A	Jul-29	B	N/A	87	0	87
BN1948	PIC	207/228(0)	Salem	OR	48,001.04	3.250	3.000	0.250	Sep-54	199.47	420	390	30	Sep-19	N/A	Oct-29	B	N/A	90	0	90
BN1957	PIC	232/228(0)	Salinas	CA	47,802.90	3.490	3.240	0.250	May-53	203.45	405	374	31	Aug-19	N/A	Sep-29	B	N/A	89	0	89
BF6207	PIC	232/228(0)	Trenton	TN	46,611.01	3.490	3.240	0.250	Aug-44	250.04	300	269	31	Aug-19	N/A	Sep-29	B	N/A	89	0	89
BN4217	PIC	221(d)(4)/223(a)(7)	New York	NY	43,605.53	3.950	3.700	0.250	Oct-33	391.44	166	139	27	Dec-19	N/A	Dec-29	D	N/A	92	0	92

- Based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates, the information with respect to the Mortgage Loans set forth on this Exhibit A has been collected and summarized by the Sponsor. Capitalized terms have the meaning ascribed to them in the Offering Circular Supplement to which this updated Exhibit A refers.
- Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
- The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC or each Ginnie Mae Construction Loan Certificate that is a Trust CLC. Because Ginnie Mae Construction Loan Certificates are not entitled to receive principal payments, the amounts identified for each Trust CLC are based upon the assumption that the Trust CLC has converted to a Trust PLC.
- The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
- The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
- In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
- The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
- The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
- The Remaining Interest Only Period reflects the number of months remaining during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
- Pool Numbers BO2134, a Ginnie Mae Project Loan Certificate, converted from Pool Number BO2133, a Ginnie Mae Construction Loan Certificate, and BO7734 will have monthly principal and interest payments as described in this Supplement. See "Certain Additional Characteristics of the Mortgage Loans — Level Payments" in this Supplement.

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

Lockout and Prepayment Penalty Codes:

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

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

Ginnie Mae REMIC Trust 2021-035
Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans (1)

Pool Number	Security Type	FHA Insurance Program/Section 538 Guarantee	Principal Balance as of the Date	Mortgage Interest Rate	Certificate Rate	Service and Guarantee Rate	Monthly Principal and Interest	Original Term to Maturity (mos.)	Remaining Term to Issuance (mos.)	Lockout End Date	Prepayment Penalty Code	Lockout/Prepayment Penalty Code	Remaining Lockout Period (mos.)	Total Remaining Lockout and Prepayment Penalty (mos.)	Remaining Interest Period (mos.)
BV5349	PLC	207/223(0)	PA \$21,577,916.80	3.300%	3.050%	0.250%	\$92,435.67	387	13	Feb-21	N/A	A	N/A	107	0
BZ0994	PLC	207/223(0)	PA 21,544,309.16	3.380	3.130	0.250	91,751.57	400	15	Dec-20	Jan-23	B	9	105	0
BZ8703	PLC	221(d)(4)	MD 21,158,950.88	3.320	3.070	0.250	83,408.93	452	14	Jan-21	Feb-22	C	0	106	0
BZ8703	PLC	221(d)(4)	OK 21,127,436.39	3.000	2.750	0.250	79,931.95	447	14	Jan-21	Feb-22	D	N/A	106	0
CA3371	PLC	207/223(0)	FL 20,125,691.73	3.670	3.340	0.330	88,904.73	400	14	Jan-21	Feb-22	E	0	106	0
CA6939	PLC	221(d)(4)/223(a)(7)	TX 16,726,028.49	3.600	3.350	0.250	67,388.81	472	14	Jan-21	Feb-22	E	0	106	0
CA3400	PLC	232/223(0)	TX 13,878,332.08	3.910	3.610	0.300	63,820.44	393	14	Jan-21	Feb-22	E	0	106	0
CA3635	PLC	207/223(0)	LA 13,739,099.78	3.520	3.270	0.250	59,349.70	402	14	Jan-21	Feb-22	E	0	106	0
CA6917	PLC	207/223(0)	NY 13,725,868.94	3.530	3.280	0.250	59,001.96	396	14	Jan-21	Feb-22	E	0	106	0
CA6917	PLC	207/223(0)/223(a)(7)	LA 11,073,366.79	2.750	2.500	0.250	41,931.36	420	14	Jan-21	Feb-22	D	N/A	106	0
BV8554	PLC	207/223(0)	FL 10,508,477.37	3.430	3.100	0.330	44,857.72	402	14	Jan-21	Feb-22	D	N/A	106	0
CA3395	PLC	207/223(0)	UT 9,474,703.88	2.800	2.550	0.250	40,090.13	358	14	Jan-21	Feb-22	D	N/A	106	0
CA3407	PLC	232/223(0)	NC 8,311,748.27	3.910	3.610	0.300	38,222.13	379	14	Jan-21	Feb-22	C	0	106	0
CA7984	PLC	221(d)(4)	MD 8,188,598.43	3.430	3.180	0.250	32,596.72	457	14	Jan-21	Feb-22	C	0	106	0
CA8325	PLC	232/223(0)	OR 7,994,224.06	2.590	2.340	0.250	29,535.92	420	13	Feb-21	N/A	C	0	107	0
BZ9177	PLC	221(d)(4)	TX 7,933,683.90	3.330	3.080	0.250	34,436.13	382	14	Jan-21	Feb-22	F	0	106	0
CA3398	PLC	232/223(0)	NC 7,930,475.53	3.910	3.610	0.300	36,468.82	379	14	Jan-21	Feb-22	F	0	106	0
CA7981	PLC	207/223(0)	NC 7,817,343.35	3.250	3.000	0.250	32,723.09	399	14	Jan-21	Feb-22	C	0	106	0
CA8324	PLC	232/223(0)	OR 7,204,951.96	2.590	2.340	0.250	26,619.83	407	13	Feb-21	N/A	D	N/A	107	0
BZ8176	PLC	232/223(0)	MI 6,961,911.22	2.550	2.300	0.250	23,552.71	480	14	Jan-21	N/A	D	N/A	106	0
CA3396	PLC	232/223(0)	NC 6,862,911.53	3.910	3.610	0.300	31,559.56	393	14	Jan-21	Feb-22	D	N/A	106	0
BZ8175	PLC	221(d)(4)/223(a)(7)	MI 6,217,712.40	2.550	2.300	0.250	21,035.02	480	14	Jan-21	Feb-22	C	0	106	0
BV5327	PLC	232	NY 5,770,895.33	2.950	2.700	0.250	31,763.95	257	16	Nov-20	Jan-21	D	0	105	0
BV9450	PLC	232/223(0)/223(a)(7)	NY 5,654,781.36	2.900	2.650	0.250	32,942.95	222	16	Dec-20	Jan-21	H	0	105	0
B1828	PLC	207/223(0)	HI 5,629,270.24	2.790	2.540	0.250	42,837.70	171	15	Dec-20	N/A	G	N/A	106	0
BV9442	PLC	207/223(0)	NV 5,505,792.01	3.250	3.000	0.250	22,879.35	405	15	Dec-20	Jan-21	E	0	105	0
CA3405	PLC	207/223(0)	CA 5,412,640.86	2.960	2.710	0.250	23,275.45	346	14	Jan-21	Feb-22	D	N/A	106	0
BV6699	PLC	207/223(0)/223(a)(7)	IN 5,210,858.82	2.550	2.300	0.250	22,862.46	326	14	Jan-21	N/A	D	N/A	106	0
BV9425	PLC	207/223(0)	CO 5,191,244.73	3.080	2.830	0.250	21,854.81	344	15	Dec-20	Jan-21	E	0	105	0
CA3410	PLC	207/223(0)/223(a)(7)	OH 4,901,052.34	2.730	2.480	0.250	17,970.12	420	13	Feb-21	Mar-21	D	0	107	0
CA8326	PLC	232/223(0)	OR 4,863,810.81	2.590	2.340	0.250	20,803.15	360	14	Jan-21	N/A	D	N/A	106	0
CA3401	PLC	207/223(0)	CA 4,857,174.22	2.960	2.710	0.250	20,006.43	361	14	Jan-21	N/A	D	N/A	106	0
CA3403	PLC	207/223(0)	CA 4,660,947.65	2.960	2.710	0.250	16,405.56	480	14	Jan-21	N/A	D	N/A	106	0
CA6923	PLC	207/223(0)	CA 4,295,175.24	2.800	2.550	0.250	18,470.13	360	14	Jan-21	N/A	D	N/A	106	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714.22	2.960	2.710	0.250	17,868.21	360	14	Nov-19	Dec-21	D	0	116	0
CA3406	PLC	221(d)(4)	CA 4,057,714												

Pool Number	Security Type	FHA Insurance Program/Section 538 Guarantee Program(2)	City/County	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)	Prepayment Penalty End Date(5)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos./7)(7)	Total Remaining Lockout and Prepayment Penalty Period (mos./8)(9)
BX1582	PIC	221(D)(4)/223(a)(7)	Denison	TX	\$980,703.70	2.600%	2.350%	0.250%	Nov-60	\$3,353.21	480	464	16	Nov-20	N/A	Dec-30	D	N/A	104
BX5347	PIC	221(D)(4)	Midwest City	OK	979,606.74	2.750	2.500	0.250	Apr-57	3,629.54	437	421	16	Nov-20	Jan-21	Jan-31	D	0	105
BX5618	PIC	207/223(a)	Vancouver	WA	979,594.36	3.350	3.100	0.250	Sep-54	4,125.66	405	390	15	Dec-20	Jan-22	Jan-31	E	0	105
BZ1232	PIC	207/223(a)/223(a)(7)	Neptune Township	NJ	977,532.26	2.890	2.640	0.250	Nov-55	3,787.38	420	404	16	Nov-20	Jan-22	Dec-30	E	0	104
BX8339	PIC	207/223(a)	San Angelo	TX	977,466.69	3.150	2.900	0.250	Jun-55	4,099.82	390	375	15	Dec-20	Jan-22	Jan-31	C	0	105
BX8329	PIC	207/223(a)	Conway	SC	977,124.82	3.250	2.950	0.250	Oct-52	4,204.65	382	367	15	Dec-20	N/A	Jan-31	E	0	105
BX5619	PIC	207/223(a)	Rescoe	IL	976,946.14	3.230	2.980	0.250	Sep-52	4,199.84	381	366	15	Dec-20	Jan-22	Jan-31	G	0	105
BX2809	PIC	207/223(a)	New York	NY	975,994.03	3.150	2.900	0.250	Jul-54	4,012.88	381	366	15	Dec-20	Jan-22	Jan-31	C	0	103
CA1743	PIC	221(D)(4)/223(a)(7)	Wilmingon	NC	975,066.11	2.950	2.700	0.250	Feb-53	4,211.04	358	343	15	Dec-20	Feb-21	Feb-31	C	0	106
BZ1230	PIC	207/223(a)	Houston	TX	974,422.63	2.880	2.630	0.250	Mar-53	3,970.01	387	371	16	Nov-20	Dec-21	Dec-30	E	0	104
BX9149	PIC	207/223(a)	Las Vegas	NV	973,867.34	3.010	2.760	0.250	Feb-53	4,111.12	377	360	16	Nov-20	Dec-21	Dec-30	J	0	104
CA1736	PIC	207/223(a)	Waterloo	NY	894,507.44	2.980	2.730	0.250	Oct-61	5,029.11	249	235	14	Jan-21	Jan-22	Feb-31	D	0	106
CA1763	PIC	221(D)(4)	Ashland	NY	851,462.00	3.950	3.700	0.250	Oct-61	5,352.16	166	152	14	Jan-21	Jan-22	Feb-31	D	0	117
CA1735	PIC	221(D)(4)	Potterville	CA	810,450.53	3.260	2.880	0.250	Oct-47	3,580.38	321	307	14	Jan-21	N/A	Feb-31	K	0	106
BQ9031	PIC	207/223(a)	Ocoona	TX	738,239.62	3.100	2.850	0.250	Oct-47	3,580.38	321	307	14	Jan-21	N/A	Feb-31	K	0	106
BY5351	PIC	221(D)(4)/223(a)(7)	Brownboro	TX	738,849.76	3.780	3.200	0.250	Apr-59	3,089.61	460	445	15	Dec-20	Jan-22	Jan-31	C	0	105
BY5357	PIC	221(D)(4)/223(a)(7)	North Salt Lake	UT	731,993.05	2.550	2.300	0.250	Nov-55	2,701.36	420	404	16	Nov-20	Dec-21	Dec-30	C	0	104
BZ9178	PIC	221(D)(4)	Chicago	IL	639,785.62	3.600	3.350	0.250	Apr-60	2,574.16	480	464	16	Nov-20	Dec-21	Dec-30	C	0	104
BX5644	PIC	221(D)(4)/223(a)(7)	Billings	MT	637,542.53	2.630	2.380	0.250	Nov-60	2,190.46	480	464	16	Nov-20	Dec-21	Dec-30	C	0	104
BZ12913	PIC	221(D)(4)/223(a)(7)	Enterprise	TX	636,287.26	2.690	2.440	0.250	Oct-56	2,657.01	391	376	15	Dec-20	N/A	Jan-31	H	0	105
BX8330	PIC	207/223(a)	Houston	TX	635,678.99	3.250	3.000	0.250	Jul-53	2,697.19	391	376	15	Dec-20	Jan-22	Jan-31	H	0	105
BY9440	PIC	207/223(a)	Orlando	FL	634,862.64	3.150	2.900	0.250	Oct-52	2,697.00	382	367	15	Dec-20	Jan-22	Jan-31	E	0	105
BU4197	PIC	207/223(a)	Northwest	TX	634,625.69	3.290	3.040	0.250	Oct-52	2,697.00	382	367	15	Dec-20	Jan-22	Jan-31	E	0	105
BY0681	PIC	207/223(a)	Terrill	OH	633,601.12	4.000	3.750	0.250	Aug-48	3,234.64	333	318	15	Dec-20	Jan-22	Jan-31	L	9	105
BX8337	PIC	207/223(a)	Newark	NY	633,251.65	2.900	2.650	0.250	May-54	2,668.63	368	353	15	Dec-20	N/A	Jan-31	H	0	105
BZ8337	PIC	207/223(a)	Granddaigua	TX	624,268.47	3.190	2.880	0.250	Aug-51	3,411.66	266	251	15	Dec-20	N/A	Jan-31	H	0	105
CA1735	PIC	223(a)/221(D)(3)	Grand Forks	ND	624,268.47	3.210	2.880	0.250	Nov-40	2,716.41	238	224	14	Jan-21	Jan-22	Feb-31	M	9	129
BY0680	PIC	221(D)(4)	Newport News	VA	360,747.34	3.590	3.440	0.250	Apr-60	1,470.88	472	457	15	Dec-20	Jan-22	Jan-31	M	9	129
BN6741	CIC	221(D)(4)	Inglewood	CA	352,702.00	2.880	2.330	0.250	Dec-62	1,111.92	503	489	14	Jan-21	Feb-22	Feb-31	C	0	106
BZ9187	PIC	538	Cadillac	MI	249,010.19	3.490	2.860	0.250	Sep-52	1,019.12	380	366	14	Jan-21	Feb-22	Feb-31	C	0	106
BY5354	PIC	207/223(a)	Philadelphia	PA	249,010.19	2.850	2.600	0.250	Sep-52	1,019.12	380	366	14	Jan-21	Feb-22	Feb-31	C	0	106
BX5357	PIC	221(D)(4)/223(a)(7)	Wichita	KS	234,365.48	3.350	3.250	0.250	Apr-60	584.47	141	127	14	Jan-21	Nov-21	Nov-21	D	0	103
BX1615	PIC	221(D)(4)	Cambridge	MD	147,442.39	3.500	3.250	0.250	Apr-60	584.47	141	127	14	Jan-21	Nov-21	Nov-21	D	0	103
BX8629	PIC	221(D)(4)/223(a)(7)	Champions Gate	FL	147,330.86	3.220	2.970	0.250	Apr-60	556.17	480	463	17	Oct-20	Nov-21	Nov-30	E	0	103
BX3400	PIC	221(D)(4)/223(a)(7)	North Greenbush	NY	147,329.00	3.330	3.000	0.250	Mar-60	569.91	473	456	17	Oct-20	Nov-21	Nov-30	E	0	103
BS6052	PIC	221(D)(4)/223(a)(7)	Eugene	OR	147,004.09	2.720	2.470	0.250	Oct-60	513.06	481	463	18	Sep-20	Nov-20	Nov-30	C	0	103
BW4532	PIC	207/223(a)	Smithfield	UT	146,752.74	3.750	3.250	0.250	Jul-54	655.03	403	386	17	Oct-20	Nov-21	Nov-30	J	0	103
BX5616	PIC	207/223(a)	San Antonio	TX	146,615.91	3.690	3.240	0.250	May-54	630.84	405	388	17	Sep-20	Nov-21	Nov-30	C	0	103
BW4560	PIC	207/223(a)/223(a)(7)	Burnsville	MN	146,509.54	3.320	3.070	0.250	Sep-55	604.39	420	402	18	Sep-20	N/A	Oct-30	D	0	104
BZ1609	PIC	221(D)(4)	Newark	NY	146,365.95	2.650	2.400	0.250	Jun-57	110	439	423	16	Nov-20	N/A	Dec-30	D	0	104
BW4554	PIC	221(D)(4)	Rock Springs	WY	146,345.54	2.850	2.600	0.250	May-57	567.16	417	400	17	Oct-20	N/A	Oct-30	D	0	104
BW4528	PIC	207/223(a)	Corcoran	VA	145,868.69	2.970	2.720	0.250	Jun-52	609.49	380	363	17	Oct-20	Nov-21	Nov-30	E	0	103
BY0678	PIC	207/223(a)	Mustang	OK	145,774.91	3.250	3.000	0.250	Dec-49	665.00	349	333	16	Nov-20	Dec-21	Dec-30	E	0	104
BY8290	PIC	207/223(a)	Mentidan Township	MI	145,670.88	3.410	3.160	0.250	Jan-49	691.10	338	322	16	Nov-20	Dec-21	Dec-30	C	0	104
BW4527	PIC	221(D)(4)/223(a)(7)	Puyallup	WA	144,598.03	2.650	2.400	0.250	Jun-48	656.67	333	315	18	Sep-20	N/A	Oct-30	D	0	104
CA3356	PIC	207/223(a)	Cincinnati	OH	144,366.56	3.100	2.850	0.250	May-57	110	438	422	16	Nov-20	N/A	Dec-30	G	0	104
BQ9030	PIC	538	Norwalk	OH	143,698.22	2.900	2.520	0.250	Mar-42	788.67	255	240	15	Dec-20	N/A	Jan-31	C	0	105
BX1595	CIC	221(D)(4)	Galvert City	KY	98,201.54	3.650	3.150	0.250	Jan-56	421.55	421	406	15	Dec-20	Jan-22	Jan-31	C	0	105
BY4361	CIC	221(D)(4)	Baton Rouge	LA	50,000.00	2.850	2.600	0.250	May-62	180.75	498	482	16	Dec-20	Jan-22	Jan-31	C	0	122
BY8287	PIC	221(D)(4)	Atlanta	GA	50,000.00	3.060	2.810	0.250	Sep-62	206.17	504	486	16	Sep-20	Oct-22	Oct-32	D	6	126
BZ2795	PIC	221(D)(4)/223(a)(7)	Gaithersville	GA	49,250.15	3.850	3.470	0.250	Jan-60	191.90	480	463	16	Nov-20	Dec-21	Dec-30	C	0	104
BY2797	PIC	221(D)(4)/223(a)(7)	Azle	TX	49,125.10	3.400	3.190	0.250	Apr-60	191.90	480	463	16	Nov-20	Dec-21	Dec-30	C	0	103
BX1557	PIC	207/223(a)(7)	Baltimore	MD	49,021.68	2.810	2.560	0.250	Mar-60	192.04	473	456	17	Oct-20	Nov-21	Nov-30	C	0	103
BW4550	PIC	221(D)(4)	Wauwatosa	WI	48,962.77	3.250	3.000	0.250	Jun-58	191.75	453	435	18	Sep-20	Nov-20	Nov-30	G	0	102
BE1579	PIC	207/223(a)/223(a)(7)	Shipp City	OH	48,853.87	3.010	2.760	0.250	Sep-55	199.77	421	402	18	Sep-20	Nov-20	Nov-30	D	0	102
BX1562	PIC	207/223(a)	Valley City	NM	48,820.14	3.250	3.000	0.250	Sep-55	199.77	421	402	18	Sep-20	Nov-20	Nov-30	D	0	102
BX4643	PIC	207/223(a)	Houston	TX	48,774.42	3.340	3.160	0.250	Apr-54	208.54	403	385	18	Sep-20	Oct-21	Oct-30	C	0	102
BY3396	PIC	207/223(a)	New Rochelle	NY	48,699.84	3.340	3.040	0.250	May-53	209.70	392	374	18	Sep-20	Nov-20	Nov-30	C	0	102
BW4557	PIC	207/223(a)	San Francisco	CA	48,561.61	2.520	2.270	0.250	Apr-54	179.28	420	401	19	Aug-20	Aug-20	Sep-30	N	0	101
BZ1611	PIC	221(D)(4)	Casper	W															

- (1) Based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates, the information with respect to the Mortgage Loans set forth on this Exhibit A has been collected and summarized by the Sponsor. Capitalized terms have the meaning ascribed to them in the Offering Circular Supplement to which this updated Exhibit A refers.
 - (2) Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
 - (3) The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC or each Ginnie Mae Construction Loan Certificate that is a Trust CLC. Because Ginnie Mae Construction Loan Certificates are not entitled to receive principal payments, the amounts identified for each Trust CLC are based upon the assumption that the Trust CLC has converted to a Trust PLC.
 - (4) The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
 - (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
 - (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
 - (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
 - (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
 - (9) The Remaining Interest Only Period reflects the number of months remaining during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
 - (10) Pool Numbers BW3058, BX1595 and BY8290 will have monthly principal and interest payments as described in this Supplement. See “*Certain Additional Characteristics of the Mortgage Loans — Level Payments*” in this Supplement.
- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor’s interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes:

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

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage	Initial Prepayment Penalty Term	Subsequent Prepayment Penalty Percentages	
			Initial Prepayment Penalty Percentage	Subsequent Prepayment Penalty Percentages
A	10%	60		5%, 4%, 3%, 2%, 1%
B	8%	12		7%, 6%, 5%, 4%, 3%, 2%, 1%
C	10%	12		9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%
D	10%	12		9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
E	10%	12		8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
F	9%	12		8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
G	10%	24		8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
H	10%	36		7%, 6%, 5%, 4%, 3%, 2%, 1%
I	10%	12		9%, 8%, 7%, 6%, 5%, 4%
J	10%	24		7%, 6%, 5%, 4%, 3%, 2%, 1%
K	10%	23		8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
L	10%	12		8%, 7%, 6%, 5%, 4%, 3%, 2%
M	9%	12		8%, 7%, 6%, 5%, 4%, 3%, 2%
N	10%	11		9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
O	10%	12		9%, 8%, 7%, 6%, 5%, 4%, 3%
P	10%	7		9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%

Ginnie Mae REMIC Trust 2021-048
 Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans (1)

Pool Number	Security Type	FHA Insurance Program(2)	City/Country	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Lockout End Date(4)	Prepayment Penalty End Date(5)	Lockout/Prepayment Penalty Code(6)	Remaining Prepayment Period (mos.)(7)	Total Remaining Lockout and Prepayment Penalty Period (mos.)(8)	Remaining Interest Only Period (mos.)(9)
CB0026	PLC	221(d)(4)/(223(a)(7))	Dallas	TX	\$19,726,299.20	3.350%	3.100%	0.250%	\$76,536.88	469	456	13	Feb-21	Mar-31	A	0	107	0
CB0576	PLC	207/223(0)	Jawrence	KS	19,654,459.20	3.700	3.430	0.250	97,738.58	381	381	13	Mar-21	Mar-31	B	0	107	0
CB3482	PLC	221(d)(4)/(223(a)(7))	Pittsenville	TX	19,644,066.99	3.350	3.100	0.250	73,743.05	494	497	13	Feb-21	Mar-31	B	0	107	0
CB3490	PLC	221(d)(4)/(223(a)(7))	Patrol	TX	17,751,764.52	3.450	3.200	0.250	68,443.44	470	471	13	Feb-21	Mar-31	B	0	107	0
CB3494	PLC	221(d)(4)/(223(a)(7))	Billemson	TX	16,278,501.36	3.450	3.150	0.250	68,854.67	477	458	13	Feb-21	Mar-31	B	0	107	0
CB3499	PLC	207/223(0)	Columbus	GA	12,847,091.07	3.500	3.400	0.250	61,348.36	337	324	13	Feb-21	Mar-31	F	11	107	0
CB3811	PLC	207/223(0)	Bedfordton	FL	12,841,152.38	3.540	3.290	0.250	53,413.52	308	385	13	Feb-21	Mar-31	F	0	107	0
CB3819	PLC	221(d)(4)/(223(a)(7))	Baltimore	MD	12,258,863.67	3.320	3.270	0.250	48,996.85	465	472	13	Feb-21	Mar-31	F	0	107	0
CB3839	PLC	207/223(0)	Philadelphia	PA	11,553,743.17	3.300	3.050	0.250	43,901.72	464	451	13	Feb-21	Mar-31	F	0	107	0
CB3524	PLC	221(d)(4)	West Des Moines	IA	11,337,813.66	3.010	2.760	0.250	43,295.25	386	373	13	Feb-21	Mar-31	G	0	107	0
CB3536	PLC	207/223(0)	Baltimore	MD	10,557,115.66	3.100	2.850	0.250	52,844.44	282	269	13	Feb-21	Mar-31	G	0	107	0
CB4476	PLC	232/223(0)/(223(a)(7))	Las Vegas	NV	9,839,184.60	2.720	2.470	0.250	39,045.27	420	408	12	Mar-21	Apr-31	B	0	108	0
BZ8703	PLC	207/223(0)	Weymouth	OK	8,459,645.65	3.000	2.750	0.250	32,005.58	447	433	13	Apr-21	Apr-31	B	0	106	0
CB3388	PLC	207/223(0)	Beverly	MA	8,385,614.09	3.380	3.130	0.250	35,712.13	400	385	15	Dec-20	Jan-31	E	9	105	0
CB3371	PLC	207/223(0)	MA	8,364,909.71	3.670	3.500	0.250	31,988.09	421	408	14	Jan-21	Apr-31	E	0	108	0	
CB1845	PLC	232/223(0)/(223(a)(7))	Gary	WV	7,654,186.28	2.700	2.450	0.250	37,963.27	400	268	13	Jan-21	Feb-31	D	0	106	0
CB3446	PLC	221(d)(4)	Normal	IL	7,396,464.48	2.820	2.520	0.250	32,979.06	332	319	13	Feb-21	Mar-31	G	0	107	0
CB1983	PLC	232/223(0)/(223(a)(7))	Baltimore	MD	7,134,995.06	3.320	3.070	0.250	28,126.27	452	438	14	Jan-21	Feb-31	D	0	106	0
CB1846	PLC	207/223(0)	Clarksburg	WV	6,208,188.70	2.920	2.620	0.250	33,417.57	281	268	13	Feb-21	Mar-31	G	0	107	0
CB3421	PLC	207/223(0)	Dwight	IL	6,047,342.08	2.700	2.450	0.250	27,333.92	344	331	13	Feb-21	Mar-31	D	0	107	0
CB3555	PLC	207/223(0)	Evans	CO	5,399,298.27	2.850	2.950	0.250	23,778.77	374	373	13	Mar-21	Mar-31	B	0	107	0
CB1848	PLC	207/223(0)	Bellevue	WA	4,396,238.26	2.880	2.630	0.250	19,665.81	420	407	13	Feb-21	Mar-31	G	0	107	0
CB3706	PLC	207/223(0)	Los Angeles	CA	4,142,858.41	2.850	2.600	0.250	18,546.61	364	351	13	Feb-21	Mar-31	G	0	107	0
CB3431	PLC	232/223(0)/(223(a)(7))	Wayne	WV	4,142,858.41	3.080	2.750	0.250	20,601.60	281	268	13	Mar-21	Mar-31	G	0	107	0
AG8328	PLC	232/223(0)	Eureka	IL	3,769,834.90	3.080	2.750	0.250	19,782.60	275	262	13	Feb-21	Mar-31	G	0	107	0
CB3410	PLC	232/223(0)	Billings	MT	3,211,323.26	3.650	3.400	0.250	14,824.14	358	345	13	Feb-21	Mar-31	G	0	107	0
BZ0316	PLC	207/223(0)	Roanoke	VA	2,892,911.50	3.300	3.050	0.250	12,430.86	385	372	13	Feb-21	Mar-31	D	0	107	0
CB1847	PLC	232/223(0)/(223(a)(7))	Walker	LA	2,572,094.17	2.790	2.540	0.250	10,480.79	377	364	13	Feb-21	Mar-31	B	0	107	0
CB3988	PLC	221(d)(4)	Cameron	WV	2,525,816.36	2.700	2.450	0.250	12,560.37	281	268	13	Feb-21	Mar-31	G	0	107	0
CB3889	PLC	221(d)(4)	Southern Pines	NC	1,725,919.70	2.900	2.650	0.250	6,408.01	449	428	13	Feb-21	Mar-31	G	0	107	0
CB3382	PLC	232/223(a)(7)	Kernville	TX	1,382,842.48	2.910	2.660	0.250	5,197.31	441	428	13	Feb-21	Mar-31	H	0	107	0
CB3935	PLC	207/223(0)	San Pedro	CA	1,251,538.48	2.700	2.450	0.250	7,027.77	218	205	13	Feb-21	Mar-31	I	0	106	0
BX7725	PLC	221(d)(4)	Alexandria	LA	1,040,577.83	3.520	3.270	0.250	4,495.05	402	388	14	Jan-21	Feb-31	B	0	106	0
CB3680	PLC	221(d)(4)	Hopewell	VA	985,540.76	3.690	3.440	0.250	3,599.24	465	449	14	Aug-20	Feb-31	B	0	105	0
CB3984	PLC	221(d)(4)	Newport News	VA	984,818.73	3.430	3.180	0.250	4,018.37	472	457	14	Dec-20	Jan-31	J	0	106	0
CB3925	PLC	221(d)(4)/(223(a)(7))	Baltimore	MD	984,818.73	3.430	3.180	0.250	3,922.71	457	445	14	Jan-21	Feb-31	J	0	106	0
BZ8175	PLC	221(d)(4)/(223(a)(7))	Almore	AL	983,906.34	2.800	2.550	0.250	3,465.55	480	466	14	Jan-21	Mar-31	G	0	106	0
BZ8176	PLC	221(d)(4)/(223(a)(7))	Clinton	MI	862,959.83	2.550	2.300	0.250	3,325.43	480	466	14	Jan-21	Mar-31	G	0	106	0
CB3984	PLC	207/223(0)	Clinton	MI	862,959.83	2.330	2.300	0.250	3,383.75	480	466	14	Jan-21	Mar-31	G	0	106	0
CB3984	PLC	207/223(0)	Atlanta	GA	884,168.24	3.950	3.400	0.250	4,183.77	399	385	14	Jan-21	Feb-31	D	0	106	0
CB3984	PLC	207/223(0)	Miami Gardens	FL	884,168.24	3.950	3.400	0.250	4,102.70	399	385	14	Jan-21	Feb-31	D	0	106	0
CB3912	PLC	207/223(0)	Kennesaw	GA	979,187.91	2.750	2.500	0.250	3,710.35	406	406	14	Jan-21	Feb-31	C	0	106	0
CB3550	PLC	207/223(0)	Tombstone	IL	979,187.91	2.750	2.500	0.250	3,669.06	405	390	15	Dec-20	Jan-31	B	0	105	0
CB3554	PLC	207/223(0)	Hendersonville	NC	979,187.91	2.850	2.600	0.250	4,169.06	405	390	15	Dec-20	Jan-31	B	0	105	0
CB3925	PLC	207/223(0)	Philadelphia	PA	976,920.47	2.850	2.600	0.250	3,998.24	380	366	14	Jan-21	Feb-31	D	0	106	0
CB3925	PLC	207/223(0)	Philadelphia	PA	976,920.47	2.850	2.600	0.250	3,998.24	380	366	14	Jan-21	Feb-31	D	0	106	0
CB3403	PLC	207/223(0)	Denver	CO	976,419.34	3.080	2.830	0.250	4,110.66	382	367	16	Dec-20	Jan-22	B	0	104	0
CB3403	PLC	207/223(0)	North Salt Lake	UT	976,419.34	2.550	2.300	0.250	3,601.81	420	404	16	Nov-20	Jan-22	B	0	105	0
CB3406	PLC	207/223(0)	Hawthorne	CA	975,824.86	2.960	2.710	0.250	4,165.88	364	350	14	Jan-21	Feb-31	G	0	106	0
CB3402	PLC	207/223(0)	Baldwin Park	CA	975,520.43	2.960	2.710	0.250	4,187.28	361	347	14	Jan-21	Feb-31	G	0	106	0
CB3406	PLC	207/223(0)	Moreno Valley	CA	975,418.69	2.960	2.710	0.250	4,194.50	360	346	14	Jan-21	Feb-31	G	0	106	0
CB3402	PLC	207/223(0)	Commerce	CA	975,417.84	2.960	2.710	0.250	4,194.49	360	346	14	Jan-21	Feb-31	G	0	106	0
CB3401	PLC	207/223(0)	Hawthorne	CA	975,417.82	2.960	2.710	0.250	4,194.49	360	346	14	Jan-21	Feb-31	G	0	106	0
CB1757	PLC	207/223(0)	Los Angeles	CA	975,417.74	2.960	2.710	0.250	4,194.49	360	346	14	Jan-21	Feb-31	G	0	106	0
CB1757	PLC	207/223(0)	Cleveland	TN	975,581.11	2.750	2.500	0.250	4,221.16	342	328	14	Jan-21	Feb-31	G	0	106	0

Pool Number	Security Type	FHA Insurance Program(2)	City/County	State	Principal Balance as of the Cut-Off Date	Mortgage Interest Rate	Servicing and Certificate Guaranty Fee Rate	Original Term to Maturity (mos.)	Original Term to Issuance (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)	Lockout Prepayment Penalty End Date(5)	Lockout/Prepayment Penalty Code(6)	Remaining Prepayment Period (mos.)(8)	Remaining Penalty Period (mos.)(9)	Total Remaining Lockout and Prepayment Penalty (mos.)(8+9)
BZ9185	PLC	207/223(4)/223(a)(7)	Bethel Park	PA	\$ 971,632.90	2.750%	2.500%	334	320	14	Jan-21	N/A	Feb-31	G	N/A	106	106
BX6699	PLC	207/223(4)/223(a)(7)	Indianapolis	IN	969,767.20	2.550	2.300	326	312	14	Jan-21	N/A	Feb-31	G	N/A	106	106
CA3386	PLC	207/223(4)	Mareta	OH	962,252.71	3.130	2.800	249	249	14	Jan-21	N/A	Feb-31	G	N/A	106	106
CA3410	PLC	207/223(4)/223(a)(7)	Cleveland	OH	958,515.94	2.730	2.480	344	330	14	Mar-21	Mar-21	Mar-31	G	N/A	107	107
CB9705	PLC	207/223(4)	Graham	NC	880,546.01	2.980	2.730	352	352	13	Feb-21	N/A	Mar-31	G	N/A	107	107
BZ9177	PLC	221(d)(4)	Victoria	TX	803,546.88	3.330	3.080	362	368	14	Feb-21	N/A	Feb-31	G	N/A	106	106
CA1778	PLC	207/223(4)	Blanchester	OH	794,276.20	2.320	2.070	396	382	14	Feb-21	N/A	Feb-31	G	N/A	106	106
CA0927	PLC	207/223(4)	Inwood	NY	735,689.41	3.530	3.280	356	352	14	Jan-21	N/A	Feb-31	G	N/A	106	106
CA0939	PLC	207/223(4)	Longview	TX	675,800.25	3.600	3.350	472	458	14	Jan-21	Feb-22	Feb-31	B	N/A	106	106
CA1741	PLC	207/223(4)	Salt Lake City	UT	471,091.65	2.980	2.730	242	242	14	Jan-21	Feb-22	Feb-31	B	N/A	106	106
CA1736	PLC	207/223(4)	Waterloo	NY	400,000.00	2.750	2.500	256	256	14	Jan-21	Feb-22	Feb-31	B	N/A	106	106
BW4569	CLC	221(d)(4)	Saffron	TX	400,000.00	2.810	2.560	489	489	10	Nov-20	Jan-25	Jan-31	G	N/A	129	129
BW4570	CLC	221(d)(4)	Adessa	TX	400,000.00	2.810	2.560	481	481	10	Nov-20	Jan-25	Jan-31	G	N/A	129	129
BA0474	CLC	221(d)(4)	North Little Rock	AR	400,000.00	3.550	3.300	477	477	24	Mar-20	Apr-22	Apr-30	G	4	134	134
BA0485	CLC	221(d)(4)	Kingsland	GA	400,000.00	3.640	3.390	494	477	21	Jan-20	Jan-22	Jan-31	G	0	117	117
BX0009	CLC	221(d)(4)	Birmingham	AL	400,000.00	3.640	3.390	476	476	28	Jan-20	Jan-21	Dec-31	G	0	116	116
BX0050	CLC	221(d)(4)	Spokane	WA	400,000.00	3.000	2.750	504	476	28	Jan-20	Dec-21	Dec-31	G	0	116	116
BA7986	CLC	221(d)(4)	Alifan	TX	280,414.00	3.060	2.810	504	486	18	Sep-20	Oct-22	Oct-31	G	0	126	126
BA7986	CLC	221(d)(4)	Hipe Mills	NC	177,744.33	3.100	2.600	421	407	14	Jan-21	Mar-21	Mar-31	G	0	107	107
BN0017	CLC	221(d)(4)	Weslaco	TX	159,148.00	3.900	3.560	500	474	26	Jan-22	Oct-21	Oct-31	G	0	114	114
BN0017	CLC	221(d)(4)	Columbus	TX	149,699.66	3.400	3.150	473	473	2	Jan-22	N/A	Sep-31	G	N/A	113	113
BY0675	PLC	221(d)(4)/223(a)(7)	Clefield	OH	147,586.14	3.400	3.150	472	463	16	Nov-20	Nov-23	Nov-30	K	19	103	103
BW3063	PLC	221(d)(4)/223(a)(7)	Fredrick	MD	147,421.39	3.230	2.980	466	472	16	Nov-20	Dec-21	Dec-30	D	0	104	104
BX1582	PLC	221(d)(4)/223(a)(7)	Denison	TX	147,105.56	2.600	2.350	480	464	16	Nov-20	Nov-21	Dec-30	G	N/A	104	104
BY5347	PLC	221(d)(4)	Mktwest City	OK	146,941.01	2.750	2.500	437	421	16	Nov-20	Jan-21	Jan-31	G	0	105	105
BX5618	PLC	207/223(4)	Vancouver	WA	146,939.15	3.350	3.100	400	400	15	Dec-20	Jan-22	Jan-31	B	0	105	105
BZ1232	PLC	207/223(4)/223(a)(7)	Neptune Township	NJ	146,620.00	3.150	2.900	420	404	16	Nov-20	Jan-22	Jan-31	C	N/A	104	104
BY8339	PLC	207/223(4)	San Angelo	TX	146,568.72	3.250	2.950	390	375	15	Dec-20	Jan-22	Jan-31	D	0	105	105
BY8339	PLC	207/223(4)	Conway	SC	146,541.92	3.230	2.980	382	367	15	Dec-20	Jan-22	Jan-31	D	0	105	105
BY8339	PLC	207/223(4)	Roscoe	IL	146,385.60	3.150	2.900	381	366	15	Dec-20	Jan-22	Jan-31	D	0	105	105
BY2809	PLC	207/223(4)	New York	NY	146,259.92	2.950	2.700	405	388	17	Oct-20	Nov-21	Nov-30	B	0	103	103
CA1743	PLC	221(d)(4)/223(a)(7)	Wilmington	NC	146,163.69	2.880	2.630	358	343	15	Dec-20	Feb-21	Feb-31	B	0	106	106
BZ1230	PLC	207/223(4)	Houston	TX	146,080.10	3.010	2.760	376	371	16	Nov-20	Dec-21	Dec-30	G	0	104	104
BN9419	PLC	207/223(4)/223(a)(7)	Las Vegas	NV	145,720.41	3.100	2.850	307	307	14	Nov-20	Dec-21	Dec-30	L	0	104	104
BY5351	PLC	221(d)(4)	Oceonia	KS	145,317.34	3.350	3.100	421	405	16	Nov-20	Jan-21	Jan-31	G	N/A	106	106
BA7457	PLC	221(d)(4)/223(a)(7)	Wichita	KS	145,220.41	3.250	2.850	321	307	14	Nov-20	Jan-21	Jan-31	G	N/A	106	106
CA7633	PLC	221(d)(4)	Porterville	CA	88,911.63	3.260	2.850	141	127	14	Jan-21	N/A	Feb-31	M	N/A	105	105
BN7414	CLC	221(d)(4)	Inglewood	CA	50,000.00	2.850	2.350	489	489	14	Jan-21	N/A	Feb-31	M	N/A	105	105
BX1595	CLC	221(d)(4)	Baton Rouge	LA	50,000.00	3.950	3.470	503	489	14	Jan-21	N/A	Feb-31	M	N/A	105	105
BR8502	CLC	221(d)(4)	Ashland	KY	49,250.15	3.850	3.370	498	482	16	Nov-20	Jan-22	Jan-31	G	2	122	122
BY2795	PLC	221(d)(4)	Chicago	GA	50,000.00	3.950	3.700	477	454	21	Jun-20	Jun-22	Jun-32	G	0	117	117
BZ1615	PLC	221(d)(4)/223(a)(7)	Azle	IL	49,155.15	3.440	3.190	470	454	16	Nov-20	Dec-21	Dec-30	D	0	104	104
BY2797	PLC	221(d)(4)	Chicago	TX	49,155.15	3.440	3.190	480	463	17	Oct-20	Nov-21	Nov-30	D	0	103	103
BY2797	PLC	221(d)(4)	Chicago	TX	49,155.15	3.440	3.190	480	463	17	Oct-20	Nov-21	Nov-30	D	0	103	103
BX5629	PLC	221(d)(4)/223(a)(7)	Gladstone	OR	49,124.00	3.400	3.250	474	456	17	Oct-20	Nov-21	Nov-30	D	0	103	103
BX5629	PLC	221(d)(4)/223(a)(7)	Champions Gate	FL	49,124.00	3.400	3.250	474	456	17	Oct-20	Nov-21	Nov-30	D	0	103	103
BX5604	PLC	221(d)(4)/223(a)(7)	North Greenbush	NY	49,109.69	3.330	2.970	480	463	17	Oct-20	Nov-21	Nov-30	D	0	103	103
BX1537	PLC	220/223(a)(7)	Baltimore	MT	49,041.73	3.600	3.350	464	464	16	Nov-20	N/A	Dec-30	C	0	105	105
BR8052	PLC	221(d)(4)/223(a)(7)	Eugene	MD	49,021.68	2.650	2.380	480	464	16	Nov-20	N/A	Dec-30	C	0	105	105
BW4580	PLC	221(d)(4)	Wauwatosa	WI	49,001.36	2.720	2.470	481	463	18	Sep-20	Nov-20	Nov-30	G	0	105	105
BZ1743	PLC	221(d)(4)	Enterprise	AL	48,962.17	2.520	2.270	455	435	18	Sep-20	N/A	Oct-30	G	N/A	102	102
BY8352	PLC	207/223(4)	Smithfield	VA	48,917.58	2.950	2.500	450	435	15	Sep-20	N/A	Jan-31	G	N/A	105	105
BX5616	PLC	207/223(4)	Houston	TX	48,898.38	3.250	2.950	380	370	15	Oct-20	Nov-21	Nov-30	H	N/A	105	105
BW4560	PLC	207/223(4)	San Antonio	TX	48,876.30	3.400	3.200	404	388	16	Dec-20	N/A	Jan-31	G	N/A	105	105
BY9440	PLC	207/223(4)/223(a)(7)	Bismarck	ND	48,836.51	3.320	3.070	394	388	16	Oct-20	Nov-21	Nov-30	G	0	105	105
BY9440	PLC	207/223(4)	Norristown	PA	48,835.59	3.150	2.900	402	382	18	Sep-20	Nov-21	Nov-30	C	0	105	105
BY1562	PLC	207/223(4)	Volley City	OH	48,820.14	3.320	3.000	402	382	18	Sep-20	Nov-21	Nov-30	C	0	105	105
BL1917	PLC	207/223(4)	Orlando	FL	48,817.36	3.290	3.040	402	386	16	Oct-20	N/A	Oct-30	B	0	104	104
BW3058	PLC	221(d)(4)	Newark	NJ	48,788.65	2.650	2.400	433	423	17	Oct-20	N/A	Dec-30	B	0	103	103
BZ1609	PLC	207/223(4)	Rock Springs	WY	48,781.85	2.850	2.600	417	405	18	Sep-20	N/A	Oct-30	I	N/A	102	102
BX4643	PLC	207/223(4)	Houston	TX	48,774.42	3.410	3.160	385	385	15	Sep-20	Oct-21	Oct-30	J	N/A	102	102
BY0681	PLC	207/223(4)	Tennel	TX	48,738.55	4.000	3.750	338	318	20	Sep-20	Oct-21	Oct-30	N	9	105	105
BY8337	PLC	207/223(4)	Newark	OH	48,711.67	2.900	2.650	363	353	15	Dec-20	N/A	Jan-31	C	N/A	105	105
BW4554	PLC	207/223(4)	Corcoran	CA	48,622.90	2.970	2.720	380	363	17	Oct-20	Nov-21	Nov-30	B	0	104	104
BY5328	PLC	207/223(4)	Mustang	OK	48,599.64	3.250	3.000	349	333	16	Nov-20	Dec-21	Dec-30	B	0	104	104
BW4537	PLC	207/223(4)	San Francisco	CA	48,561.61	2.520	2.270	401	401	16	Aug-20	Nov-20	Nov-30	D	0	104	104
BY0678	PLC	207/223(4)	Meridian Township	MI	48,556.96	3.410	3.160	338	322	16	Nov-20	Dec-21	Dec-30	D	0	104	104
BZ1611	PLC	221(d)(4)	Casper	WY	48												

Pool Number	Security Type	FHA Insurance Program(2)	City/County	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)	Prepayment Penalty End Date(5)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)	Prepayment Penalty Period (mos.)(8)	Remaining Interest Only Period (mos.)(9)	Total Remaining Lockout and Prepayment Penalty Period (mos.)(9)	
BX3936	PLC	221(d)(4)/228(a)(7)	Crowley	TX	\$ 48,394.54	2.720%	2.470%	0.25%	Apr-51	\$ 200.82	367	349	18	Sep-20	N/A	Oct-30	G	N/A	102	0	0	102
BY8265	PLC	207/228(f)	Grand Island	NE	48,339.76	2.790	2.410	0.380	Apr-49	212.11	342	325	17	Oct-20	N/A	Nov-30	G	N/A	103	0	0	103
BW4527	PLC	207/228(f)	Poyallup	WA	48,132.68	2.650	2.400	0.250	Jun-48	212.22	333	315	18	Sep-20	N/A	Oct-30	G	N/A	102	0	0	102
BY8290	PLC	221(d)(4)/228(a)(7)	Cincinnati	OH	48,122.19	3.100	2.850	0.250	May-57	(10)	438	422	16	Nov-20	N/A	Dec-30	C	N/A	104	0	0	104
BZ8337	PLC	207/228(f)	Cainandagua	NY	48,020.65	3.190	2.890	0.300	Feb-43	262.44	266	251	15	Dec-20	N/A	Jan-31	H	N/A	105	0	0	105
CA1735	PLC	228(f)/221(d)(3)	Grand Forks	ND	47,855.59	3.210	2.880	0.330	Nov-40	281.28	238	224	14	Jan-21	N/A	Feb-31	H	N/A	106	0	0	106
CA3356	PLC	207/228(f)	Norwalk	OH	47,832.74	2.900	2.520	0.380	Mar-42	262.89	255	240	15	Dec-20	N/A	Jan-31	G	N/A	105	0	0	105
BX0967	PLC	207/228(f)	Manassas	VA	47,809.75	2.740	2.490	0.250	Apr-44	240.67	282	265	17	Oct-20	N/A	Nov-30	G	N/A	103	0	0	103
BX1541	PLC	207/228(f)/228(a)(7)	Springdale	AR	47,771.80	2.690	2.440	0.250	Jan-45	253.53	292	274	18	Sep-20	N/A	Oct-30	C	N/A	102	0	0	102

- (1) Based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates, the information with respect to the Mortgage Loans set forth on this Exhibit A has been collected and summarized by the Sponsor. Capitalized terms have the meaning ascribed to them in the Offering Circular Supplement to which this updated Exhibit A refers.
 - (2) Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
 - (3) The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC or each Ginnie Mae Construction Loan Certificate that is a Trust CLC. Because Ginnie Mae Construction Loan Certificates are not entitled to receive principal payments, the amounts identified for each Trust CLC are based upon the assumption that the Trust CLC has converted to a Trust PLC.
 - (4) The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
 - (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
 - (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
 - (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
 - (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
 - (9) The Remaining Interest Only Period reflects the number of months remaining during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
 - (10) Pool Numbers BW3058, BX1595 and BY8290 will have monthly principal and interest payments as described in this Supplement. See “*Certain Additional Characteristics of the Mortgage Loans — Level Payments*” in this Supplement.
- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor’s interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes:

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

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage	Initial Prepayment Penalty Term	Subsequent Prepayment Penalty Percentages	
			Initial Prepayment Penalty Percentage	Subsequent Prepayment Penalty Percentages
A	9%	12		8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
B	10%	12		8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
C	10%	24		8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
D	10%	12		9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%
E	8%	12		7%, 6%, 5%, 4%, 3%, 2%, 1%
F	10%	60		5%, 4%, 3%, 2%, 1%
G	10%	12		9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
H	10%	36		7%, 6%, 5%, 4%, 3%, 2%, 1%
I	10%	11		9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
J	9%	12		8%, 7%, 6%, 5%, 4%, 3%, 2%
K	10%	12		9%, 8%, 7%, 6%, 5%, 4%
L	10%	24		7%, 6%, 5%, 4%, 3%, 2%, 1%
M	10%	23		8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
N	10%	12		8%, 7%, 6%, 5%, 4%, 3%, 2%
O	10%	7		9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%

Ginnie Mae REMIC Trust 2021-062
Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans (1)

Pool Number	Security Type	FHA Insurance Program/Section 538 Guarantee Program(2)	City/County	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Mortgage Interest Rate	Certificate Rate	Servicing and Guarantee Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout Date(8)	Prepayment Penalty End Date (5)(7)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(9)	Total Remaining Lockout and Remaining Prepayment Penalty Period (mos.)(9)
BZ1871	PLC	220	Oklahoma City	OK	\$22,202,913.05	3.550%	3.550%	3.1000%	0.250%	Aug-59	\$87,109.88	446	12	Mar-21	Apr-23	Apr-31	A	12	108
BZ1879	PLC	221(d)(4)	Laurel	MD	21,672,956.14	2.950	2.950	2.700	0.250	Aug-58	80,970.45	437	12	Mar-21	Apr-22	Apr-31	B	0	108
BZ1880	PLC	221(d)(4)	Virginia Beach	VA	21,255,148.60	3.370	3.370	3.120	0.250	Sep-60	82,111.28	474	12	Mar-21	Apr-22	Apr-31	C	0	108
BZ1881	PLC	232,223(6)	Lakeland	FL	21,168,571.27	3.600	3.600	3.350	0.250	Jan-55	91,666.34	420	12	Mar-21	Apr-22	Apr-31	C	0	108
CC4251	PLC	207,223(6)	Southfield	MI	20,623,463.91	2.550	2.550	2.300	0.250	Mar-56	75,657.96	469	12	Mar-21	Apr-22	Apr-31	D	0	108
BZ1882	PLC	221(d)(4)	Nashville	TN	18,731,521.26	3.350	3.350	3.100	0.250	Apr-60	(10)	457	12	Mar-21	Apr-22	Apr-31	D	0	108
BZ1883	PLC	207,223(6)	Aberdeen	MD	18,166,159.55	2.950	2.950	2.700	0.250	May-54	72,925.05	398	12	Mar-21	Apr-22	Apr-31	B	0	108
BZ1884	PLC	232,223(6)	Largo	FL	16,908,730.87	3.210	3.210	2.960	0.250	Sep-47	77,460.88	318	12	Mar-21	Apr-22	Apr-31	C	0	108
BZ1885	PLC	221(d)(4)	Chicago	IL	15,806,282.56	3.510	3.510	3.260	0.250	Mar-61	62,685.08	470	12	Mar-21	Apr-22	Apr-31	E	0	108
BW7080	PLC	221(d)(4)	Oriando	FL	15,799,904.00	2.920	2.920	2.670	0.250	Mar-61	59,230.76	468	12	Mar-21	Apr-22	Apr-31	F	0	108
BZ1886	PLC	221(d)(4)	Camllon	VA	15,836,541.76	2.890	2.890	2.640	0.250	Sep-60	56,920.45	474	12	Mar-21	Apr-22	Apr-31	D	0	108
BZ1887	PLC	221(d)(4)	Portsmouth	TX	11,855,779.52	3.350	3.350	3.100	0.250	Mar-60	45,922.13	469	13	Feb-21	Mar-22	Mar-31	B	0	107
CA1764	PLC	221(d)(4)	Dallas	TX	11,831,837.52	3.450	3.450	3.200	0.250	Mar-59	47,213.94	444	11	Apr-21	May-22	May-31	D	0	109
CC3433	PLC	207,223(6)	Odessa	TX	11,828,127.32	3.250	3.250	3.000	0.250	Nov-59	38,331.19	464	13	Feb-21	Mar-22	Mar-31	F	0	108
CC3434	PLC	221(d)(4)	Hattiesburg	MS	9,285,148.83	3.550	3.550	3.300	0.250	Feb-61	37,297.78	480	13	Feb-21	Mar-22	Mar-31	C	0	107
CC4074	PLC	221(d)(4)	Pflugerville	TX	9,276,283.41	2.300	2.300	2.050	0.250	Mar-56	34,115.62	420	12	Mar-21	Apr-22	Apr-31	D	0	108
BH482	PLC	223(6)	Chicago	IL	9,650,283.41	2.300	2.300	2.050	0.250	Mar-56	34,115.62	420	12	Mar-21	Apr-22	Apr-31	D	0	108
BZ1888	PLC	221(d)(4)	Washington	DC	9,257,290.64	2.550	2.550	2.300	0.250	Nov-55	34,165.80	416	11	Apr-21	May-22	May-31	D	1	109
CC3544	PLC	221(d)(4)	Atlanta	GA	8,989,260.64	2.950	2.950	2.700	0.250	Apr-61	32,314.91	480	12	Mar-21	Apr-22	Apr-31	B	0	108
CC4078	PLC	207,223(6)	Washington	DC	8,729,111.12	2.930	2.930	2.680	0.250	Sep-54	34,780.77	402	12	Mar-21	Apr-22	Apr-31	D	0	108
BZ1889	PLC	232,223(6)	St. Petersburg	FL	8,110,594.03	3.600	3.600	3.350	0.250	Jan-50	38,481.12	346	12	Mar-21	Apr-22	Apr-31	B	0	108
BZ1890	PLC	207,223(6)	Richmond	VA	6,694,906.07	3.100	3.100	2.850	0.250	Jan-53	28,120.67	381	13	Feb-21	Mar-22	Mar-31	C	1	109
BH494	PLC	221(d)(4)	Billings	MT	6,345,483.15	3.400	3.400	3.150	0.250	May-60	24,753.03	471	13	Apr-21	May-22	May-31	C	0	107
CA3454	PLC	207,223(6)	Providence	RI	6,302,906.05	3.350	3.350	3.100	0.250	Oct-53	26,969.07	391	12	Mar-21	Apr-22	Apr-31	E	0	108
BZ1891	PLC	232,223(6)	Elmhurst	IL	5,497,028.49	3.750	3.750	3.500	0.250	Mar-51	25,934.47	360	12	Mar-21	Apr-22	Apr-31	C	0	108
CC3411	PLC	207,223(6)	Bradenton	FL	5,275,087.03	3.540	3.540	3.290	0.250	Apr-54	22,942.55	398	13	Feb-21	Mar-22	Mar-31	E	0	107
CA7088	PLC	221(d)(4)	Southern Pines	NC	4,869,324.31	2.900	2.900	2.650	0.250	Jul-58	18,078.88	449	13	Feb-21	Mar-22	Mar-31	E	0	107
CC8005	PLC	207,223(6)	El Centro	CA	4,822,572.62	2.500	2.500	2.160	0.340	Jan-47	21,739.45	310	298	Feb-21	Mar-22	Mar-31	N/A	0	108
CA5624	PLC	221(d)(4)	West Des Moines	IA	4,822,126.53	3.300	3.300	3.050	0.250	Oct-59	18,672.11	464	13	Feb-21	Mar-22	Mar-31	B	0	107
BZ1892	PLC	232,223(6)	Atlanta	GA	4,321,609.43	3.750	3.750	3.500	0.250	Sep-44	22,095.67	282	12	Mar-21	Apr-22	Apr-31	D	0	108
BW5288	PLC	221(d)(4)	Atlanta	GA	4,270,199.14	3.680	3.680	3.430	0.250	Oct-59	17,883.51	463	12	Mar-21	Apr-22	Apr-31	D	0	108
CA3452	PLC	221(d)(4)	Las Vegas	NV	4,259,576.91	2.750	2.750	2.500	0.250	Jul-60	17,333.44	472	12	Mar-21	Apr-22	Apr-31	H	12	108
CC8080	PLC	232,223(6)	Cleveland	OH	4,248,988.98	2.500	2.500	2.180	0.320	Mar-39	26,163.45	216	204	Mar-21	Apr-22	Apr-31	D	0	108
CC3426	PLC	221(d)(4)	Berea	OH	4,059,921.14	2.920	2.920	2.670	0.250	Dec-52	16,513.90	381	178	Mar-21	Apr-22	Apr-31	D	0	108
BZ1893	PLC	232,223(6)	Ridgway	IL	3,906,916.72	2.340	2.340	2.090	0.250	Mar-51	15,474.10	360	12	Mar-21	Apr-22	Apr-31	D	0	108
BH4476	PLC	207,223(6)	Las Vegas	NV	3,782,084.17	3.100	3.100	2.850	0.250	Mar-56	15,008.61	420	12	Mar-21	Apr-22	Apr-31	C	0	108
CA3442	PLC	207,223(6)	Madera	CA	3,668,040.28	2.950	2.950	2.700	0.250	Aug-54	15,008.61	401	12	Mar-21	Apr-22	Apr-31	D	0	108
CA3423	PLC	207,223(6)	Bay City	TX	2,898,235.64	4.280	4.280	3.580	0.700	Dec-48	13,673.91	401	333	Mar-21	Apr-22	Apr-31	E	0	108
CA3429	PLC	538	Beville	TX	2,700,148.02	4.280	4.280	3.580	0.700	Dec-48	(11)	333	321	Mar-21	Apr-22	Apr-31	E	0	108
BA0354	PLC	221(d)(4)	Kingsland	GA	2,588,488.00	3.640	3.640	3.390	0.250	Dec-61	10,246.06	498	477	Jun-20	Jan-22	Jan-31	D	0	117
BX1504	PLC	207,223(6)	Murball	PA	2,569,97.85	2.690	2.690	2.440	0.250	Oct-41	14,078.23	247	235	Jun-22	Mar-22	Mar-31	D	0	108
BQ1384	PLC	221(d)(4)	Columbus	OH	2,662,658.49	3.400	3.400	3.150	0.250	Aug-61	9,842.55	473	473	Jun-22	Mar-22	Mar-31	E	0	113
CC3430	PLC	221(d)(4)	Laurel	MD	2,469,583.64	3.400	3.400	3.150	0.250	Apr-60	9,643.87	470	457	Nov-19	Dec-21	Dec-31	E	0	107
BZ1894	PLC	221(d)(4)	Sugarland	TX	2,192,368.00	4.000	4.000	3.750	0.250	Dec-48	(11)	333	321	Jun-20	Jan-22	Jan-31	D	0	116
CA3426	PLC	538	Hondo	TX	2,109,131.08	4.280	4.280	3.580	0.700	Dec-48	(11)	333	321	Jun-20	Jan-22	Jan-31	D	0	117
BZ1895	PLC	221(d)(4)	Ashland	KY	1,646,527.00	3.950	3.950	3.700	0.250	Jun-53	6,830.36	498	477	Jun-20	Jan-22	Jan-31	D	0	117
CA3443	PLC	207,223(6)	Tulare	CA	1,533,927.57	2.950	2.950	2.700	0.250	Jun-53	6,266.28	387	375	Jun-20	Jan-22	Jan-31	D	0	116
BZ1896	PLC	221(d)(4)	Burlington	NC	1,504,229.00	3.640	3.640	3.390	0.250	Nov-61	5,954.22	500	476	Mar-20	Apr-22	Apr-31	D	0	108
BY4367	PLC	221(d)(4)	Sanford	NC	1,452,628.00	2.810	2.810	2.560	0.250	Jul-62	5,042.39	501	484	Oct-20	Aug-22	Aug-31	D	0	124
CC3436	PLC	221(d)(4)	Lima	OH	1,311,320.55	2.950	2.950	2.620	0.330	Sep-34	10,463.43	162	150	Aug-20	Aug-22	Aug-31	D	0	108
BX1550	PLC	221(d)(4)	Cincinnati	OH	1,250,609.00	3.120	3.120	2.870	0.250	Aug-62	4,564.13	504	485	Aug-20	Sep-22	Sep-31	D	0	125
BY4361	PLC	221(d)(4)	Albany	TX	1,249,526.00	3.060	3.060	2.810	0.250	Sep-62	4,516.42	464	486	Sep-20	Oct-22	Oct-31	D	0	126
CA3422	PLC	538	Albany	TX	1,217,497.20	4.280	4.280	3.550	0.730	Nov-48	(11)	332	320	Mar-21	Apr-22	Apr-31	E	0	108
CA3430	PLC	538	Pflugerville	TX	1,191,747.74	4.280	4.280	3.550	0.730	Nov-48	(11)	332	320	Mar-21	Apr-22	Apr-31	E	0	108
CA3425	PLC	538	Electra	TX	1,125,113.64	4.280	4.280	3.550	0.730	Nov-48	(11)	332	320	Mar-21	Apr-22	Apr-31	E	0	108
BZ1897	PLC	207,223(6)	Odessa	TX	1,030,407.00	2.690	2.690	2.440	0.250	Mar-54	4,368.28	396	384	Mar-21	Apr-22	Apr-31	D	0	

Pool Number	Security Type	FHA Insurance Program/Section 538 Guarantee Program(2)	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guarantee Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Original Term to Issuance (mos.)	Lockout End Date(4)	Prepayment Penalty End Date (5)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)	Total Remaining Lockout and Prepayment Penalty Period (mos.)(8)	Remaining Interest Period (mos.)(9)
CA3419	PIC	221(04)/223(07)	\$986,635.14	3.520%	3.270%	0.250%	Nov-59	\$3,943.43	465	13	Feb-21	Mar-31	E	0	107	0
CA37983	PIC	221(04)	984,137.25	3.320	3.070	0.250	Sep-58	3,879.49	452	14	Jan-21	Feb-31	E	0	106	0
CA3388	PIC	207(2280)/223(a)(7)	983,065.47	2.840	2.500	0.250	Mar-56	3,759.77	421	13	Feb-21	Apr-31	E	0	108	0
CA3389	PIC	221(04)	983,057.98	2.910	2.660	0.250	Nov-57	3,694.68	441	14	Feb-21	Mar-31	F	N/A	106	0
BZ28705	PIC	221(04)	982,671.46	3.000	2.750	0.250	Apr-58	3,717.76	447	13	Jan-21	N/A	F	N/A	106	0
CA36935	PIC	207(2280)	981,741.06	3.670	3.340	0.330	May-54	4,336.82	400	14	Jan-21	Feb-31	E	0	106	0
CA3571	PIC	207(2280)	981,364.27	3.520	3.270	0.250	Jul-54	4,239.26	402	14	Jan-21	Feb-31	E	0	106	0
CA3410	PIC	207(2280)	980,814.40	3.300	3.050	0.250	May-53	4,201.62	387	13	Feb-21	N/A	C	0	107	0
BZ0394	PIC	207(2280)	980,651.64	3.300	3.050	0.250	Mar-53	4,213.87	385	13	Feb-21	Mar-31	C	0	107	0
BZ0316	PIC	207(2280)	979,286.78	3.380	3.130	0.250	Apr-54	4,170.53	400	15	Dec-20	Jan-31	A	9	105	0
BZ0315	PIC	207(2280)	978,107.67	2.790	2.540	0.250	Jul-52	3,985.60	377	13	Feb-21	Mar-31	D	N/A	107	0
CB486	PIC	207(2280)	976,871.95	3.500	3.250	0.250	Mar-49	4,664.83	337	13	Feb-21	Mar-31	D	11	107	0
CB486	PIC	207(2280)	974,217.29	2.980	2.730	0.250	Jul-51	4,154.57	352	13	Feb-21	Mar-31	D	11	107	0
CB486	PIC	207(2280)	971,263.54	3.200	2.950	0.250	Apr-51	4,113.37	386	13	Feb-21	Mar-31	D	0	107	0
CB706	PIC	207(2280)	967,638.27	2.880	2.630	0.250	Jun-51	4,082.22	364	13	Feb-21	Mar-31	C	0	107	0
CB706	PIC	207(2280)	962,472.65	3.010	2.760	0.250	Apr-53	3,976.00	373	13	Feb-21	Mar-31	D	N/A	107	0
CB3532	PIC	221(04)	824,122.00	3.050	2.800	0.250	Feb-63	2,974.03	504	13	Feb-21	Mar-33	D	11	131	11
CB6576	PIC	207(2280)	688,323.73	3.700	3.450	0.250	Dec-53	3,073.42	394	12	Feb-21	Mar-31	C	0	107	0
CA3424	PIC	538	676,684.40	4.280	3.580	0.700	Dec-48	3,333	321	12	Mar-21	Apr-31	E	0	108	0
CA1767	PIC	207(2280)	643,092.72	2.800	2.550	0.250	Dec-41	3,535.63	249	237	Mar-21	Apr-31	D	N/A	108	0
BP4767	PIC	221(04)	631,663.00	3.410	3.160	0.250	Mar-62	2,413.03	504	480	Mar-21	Apr-32	D	0	120	0
CA3428	PIC	538	432,763.37	4.280	3.580	0.700	Dec-48	3,333	321	12	Mar-21	Apr-32	D	0	108	0
BY4365	PIC	221(04)	338,702.00	2.940	2.690	0.250	Apr-62	1,200.82	498	481	Oct-20	May-32	E	0	121	1
CI 545	PIC	228(d)	331,643.69	4.450	3.550	0.900	Apr-62	2,644.64	181	169	Jan-21	Apr-31	B	0	108	0
BK723	PIC	221(04)	147,860.34	3.600	3.350	0.250	Aug-59	599.87	463	449	Jan-21	Feb-31	C	0	106	0
BY0680	PIC	221(04)	147,831.11	3.690	3.440	0.250	Apr-60	602.76	472	457	Dec-20	Feb-31	E	0	105	0
CA3371	PIC	221(04)	147,722.81	3.430	3.180	0.250	Feb-59	588.41	457	443	Jan-21	Feb-31	H	0	106	0
CA6923	PIC	221(04)/223(a)(7)	147,585.95	2.800	2.550	0.250	Jan-61	519.83	480	466	Jan-21	N/A	D	N/A	106	0
CA7984	PIC	221(04)/223(a)(7)	147,443.97	2.550	2.300	0.250	Jan-61	498.81	480	466	Jan-21	N/A	D	N/A	106	0
BZ8176	PIC	207(2280)	147,155.71	3.430	3.180	0.250	Jul-54	628.17	402	388	Jan-21	Feb-31	E	0	106	0
BY8354	PIC	207(2280)	147,137.88	3.530	3.280	0.250	Jan-54	641.81	399	382	Jan-21	Feb-31	E	0	106	0
CA6927	PIC	207(2280)	147,019.54	3.250	3.000	0.250	Apr-54	615.42	396	385	Jan-21	Feb-31	E	0	106	0
CA7981	PIC	207(2280)	146,975.99	2.750	2.500	0.250	Apr-56	556.55	420	406	Jan-21	Feb-31	E	0	106	0
CA6919	PIC	207(2280)/223(a)(7)	146,879.64	3.250	3.000	0.250	Sep-54	610.36	405	390	Dec-20	Jan-31	C	0	105	0
BY9442	PIC	207(2280)	146,538.07	2.850	2.600	0.250	Sep-52	599.74	380	366	Jan-21	Feb-31	E	0	106	0
BY5550	PIC	207(2280)	146,538.07	2.850	2.600	0.250	Sep-52	599.74	380	366	Jan-21	Feb-31	E	0	106	0
BY5554	PIC	207(2280)	146,538.07	2.850	2.600	0.250	Sep-52	599.74	380	366	Jan-21	Feb-31	E	0	106	0
BY9425	PIC	207(2280)	146,462.90	3.080	2.830	0.250	Oct-52	616.60	382	367	Dec-20	Jan-31	C	0	105	0
CA3404	PIC	221(04)/2280/223(a)(7)	146,398.61	2.550	2.300	0.250	Nov-55	540.27	420	404	Nov-20	N/A	D	N/A	104	0
CA3404	PIC	207(2280)	146,375.88	2.960	2.710	0.250	May-51	624.88	364	350	Jan-21	N/A	D	N/A	106	0
CA3403	PIC	207(2280)	146,328.21	2.960	2.710	0.250	Feb-51	628.09	361	347	Jan-21	N/A	D	N/A	106	0
CA3402	PIC	207(2280)	146,312.82	2.960	2.710	0.250	Jan-51	629.17	360	346	Jan-21	N/A	D	N/A	106	0
CA3405	PIC	207(2280)	146,312.82	2.960	2.710	0.250	Jan-51	629.17	360	346	Jan-21	N/A	D	N/A	106	0
CA3401	PIC	207(2280)	146,312.81	2.960	2.710	0.250	Jan-51	629.17	360	346	Jan-21	N/A	D	N/A	106	0
CA3406	PIC	207(2280)	146,312.80	2.960	2.710	0.250	Jan-51	629.17	360	346	Jan-21	N/A	D	N/A	106	0
CA3410	PIC	207(2280)/223(a)(7)	146,189.52	2.730	2.480	0.250	Sep-49	630.38	344	330	Mar-31	Mar-31	D	0	107	0
CA1757	PIC	207(2280)	145,887.17	2.750	2.500	0.250	Jul-49	633.17	342	328	Jan-21	N/A	D	N/A	106	0
BZ9185	PIC	207(2280)/223(a)(7)	145,744.94	2.750	2.500	0.250	Nov-48	643.18	334	320	Jan-21	N/A	D	N/A	106	0
BY6699	PIC	207(2280)/223(a)(7)	145,465.08	2.550	2.300	0.250	Mar-48	638.22	326	312	Jan-21	N/A	D	N/A	106	0
CA3386	PIC	207(2280)	144,337.91	3.130	2.880	0.330	Dec-42	788.87	263	249	Jan-21	N/A	D	N/A	106	0
BN0017	PIC	221(04)	100,000.00	3.900	3.650	0.340	Sep-61	411.74	503	474	Oct-21	Oct-31	D	0	114	0
BN6741	PIC	221(04)	62,159.00	2.580	2.330	0.250	Dec-62	207.74	503	489	Jan-21	Jan-33	D	9	129	9
BY6939	PIC	221(04)/223(a)(7)	49,311.85	3.600	3.350	0.250	May-60	198.20	472	458	Jan-21	Feb-31	C	0	106	0
BZ9178	PIC	221(04)	49,214.28	3.600	3.350	0.250	Apr-60	198.01	473	457	Dec-30	Dec-30	E	0	104	0
BY0675	PIC	221(04)/223(a)(7)	49,195.38	3.400	3.150	0.250	Oct-60	190.90	479	463	Nov-20	Nov-20	E	0	103	0
BX1615	PIC	221(04)	49,147.46	3.500	3.250	0.250	Mar-60	194.82	474	457	Oct-20	Nov-20	E	0	104	0
BW3063	PIC	221(04)/223(a)(7)	49,140.46	3.230	2.980	0.250	Apr-60	187.23	472	456	Nov-20	Dec-21	E	0	103	0
CA7986	PIC	207(2280)	49,127.79	3.100	2.850	0.250	Feb-56	195.23	421	407	Dec-30	Dec-30	E	0	104	0
BX5629	PIC	221(04)/223(a)(7)	49,110.27	3.220	2.970	0.250	Nov-59	189.97	473	456	Nov-20	Nov-21	E	0	103	0
BY3400	PIC	221(04)/223(a)(7)	49,109.69	3.330	3.080	0.250	Mar-60	189.97	473	456	Nov-20	Nov-21	E	0	103	0
BX5644	PIC	221(04)/223(a)(7)	49,041.73	2.630	2.380	0.250	Nov-60	168.50	464	448	Oct-20	N/A	D	N/A	104	0
BX1582	PIC	221(04)/223(a)(7)	49,035.19	2.600	2.350	0.250	Nov-60	167.66	464	448	Oct-20	N/A	D	N/A	104	0
BS6052	PIC	221(04)/223(a)(7)	49,001.36	2.720	2.470	0.250	Nov-60	171.02	481	463	Nov-20	N/A	D	N/A	104	0
BY5347	PIC	221(04)	48,980.34	2.750	2.500	0.250	Apr-57	181.48	407	390	Jan-21	Jan-31	D	0	105	0
BY5618	PIC	207(2280)	48,979.72	3.350	3.100	0.250	Sep-54	206.28	435	421	Jan-21	Jan-31	D	0	105	0
BZ9173	PIC	221(04)	48,949.19	3.330	3.080	0.250	Sep-54	212.46	382	368	Jan-21	Feb-31	D	0	106	0
BY2913	PIC	221(04)	48,945.17	2.690	2.440	0.250	Oct-52	181.31	415	398	Dec-20	N/A	B	N/A	105	0
BW4532	PIC	207(2280)	48,917.58	3.750	3.250	0.500	May-54	218.34	403	386	Oct-20	Nov-21	L	0	103	0

Pool Number	Security Type	FHA Insurance Program/Section 538 Guarantee Program(2)	City/County	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guarantee Fee Rate	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Lockout End Date	Prepayment Penalty End Date	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)	Total Remaining Lockout and Remaining Prepayment Penalty Period (mos.)(8)	Remaining Interest Period (mos.)(9)
BY8830	PIC	207/223(0)	Houston	TX	48,898.38	3.25%	3.000%	0.250%	\$207.48	391	376	15	Dec-20	Jan-31	F	N/A	105	0
BZ1232	PIC	207/223(0)/223(a)(7)	Neptune Township	NJ	48,876.61	2.890	2.600	0.250	189.37	420	404	16	Nov-20	Nov-30	E	N/A	104	0
BY8839	PIC	207/223(0)	Sun Angelo	TX	48,875.33	3.150	2.900	0.250	204.99	390	375	15	Dec-20	Jan-31	G	N/A	105	0
BY8616	PIC	207/223(0)	San Antonio	TX	48,871.30	3.490	3.240	0.300	210.28	405	388	17	Oct-20	Nov-30	E	0	103	0
BY8829	PIC	207/223(0)	Carway	SC	48,856.24	3.250	2.950	0.300	210.23	405	367	15	Dec-20	Jan-31	E	N/A	105	0
BY8619	PIC	207/223(0)	Roscoe	IL	48,847.31	3.230	2.980	0.250	209.99	381	366	15	Dec-20	Jan-31	C	0	105	0
BW4560	PIC	207/223(0)/223(a)(7)	Burnsville	MINN	48,836.51	3.320	3.070	0.250	201.46	420	402	18	Dec-20	Jan-31	C	N/A	102	0
BY9440	PIC	207/223(0)	Norristown	PA	48,835.59	3.150	2.900	0.250	207.46	382	367	15	Dec-20	Jan-31	C	0	105	0
BU4197	PIC	207/223(0)	Orlando	FL	48,817.36	3.290	3.040	0.250	205.14	405	386	17	Oct-20	Nov-30	C	0	103	0
BY2809	PIC	207/223(0)	Newark	NY	48,795.20	3.150	2.900	0.250	200.64	405	388	17	Oct-20	Nov-30	E	0	103	0
BW3058	PIC	221(d)(4)	Newark	NJ	48,788.65	2.650	2.400	0.250	189.05	439	423	16	Nov-20	Dec-30	E	N/A	104	0
BZ1609	PIC	221(d)(4)	Rock Springs	WY	48,781.85	2.950	2.600	0.250	189.05	417	400	17	Oct-20	Nov-30	M	N/A	102	0
CA1743	PIC	221(d)(4)/223(a)(7)	Wilmington	NC	48,753.31	2.950	2.700	0.250	210.55	358	343	15	Dec-20	Feb-21	D	0	106	0
BY0681	PIC	207/223(0)	Terrill	TX	48,738.55	4.000	3.750	0.250	248.82	333	318	15	Dec-20	Jan-25	K	9	105	0
BZ1230	PIC	207/223(0)	Houston	TX	48,721.13	2.880	2.650	0.250	198.50	387	371	16	Nov-20	Dec-30	C	0	104	0
BY8837	PIC	207/223(0)	Newark	OH	48,711.67	2.900	2.650	0.250	205.28	368	353	15	Dec-20	Dec-30	G	N/A	105	0
BS9419	PIC	207/223(0)	Las Vegas	NV	48,693.37	3.010	2.760	0.250	205.56	376	360	16	Nov-20	Dec-30	L	0	104	0
BW4554	PIC	207/223(0)	Corcoran	CA	48,622.90	2.970	2.720	0.250	203.16	380	363	17	Oct-20	Nov-30	C	0	103	0
BY5248	PIC	207/223(0)	Mustang	OK	48,591.64	3.250	3.000	0.250	221.67	349	333	16	Nov-20	Dec-30	C	0	104	0
BY5351	PIC	207/223(0)	Oneonta	NY	48,575.47	3.100	2.850	0.250	229.36	321	307	14	Jan-21	Feb-31	E	0	104	0
BY0678	PIC	207/223(0)	Meridian	MI	48,556.96	3.410	3.160	0.250	240.37	338	322	16	Nov-20	Dec-30	E	0	104	0
BW4527	PIC	207/223(0)	Puyallup	WA	48,132.68	2.650	2.400	0.250	212.22	333	315	18	Nov-20	Dec-30	D	N/A	102	0
BY8290	PIC	221(d)(4)/223(a)(7)	Cincinnati	OH	48,122.19	3.100	2.850	0.250	210.10	438	422	16	Nov-20	Nov-30	G	N/A	104	0
BZ8357	PIC	207/223(0)	Canandaigua	NY	48,020.65	3.190	2.890	0.300	262.44	266	251	15	Dec-20	Jan-31	F	N/A	105	0
CA1741	PIC	207/223(0)	Salt Lake City	UT	47,974.44	2.830	2.580	0.250	260.39	256	242	14	Jan-21	Feb-31	D	N/A	106	0
CA1736	PIC	207/223(0)	Waterloo	NY	47,932.48	2.980	2.730	0.250	269.49	249	235	14	Jan-21	Feb-31	D	N/A	106	0
CA1735	PIC	223(f)/221(g)(3)	Grand Forks	ND	47,855.59	3.210	2.880	0.330	284.28	238	224	14	Jan-21	Feb-31	D	N/A	106	0
CA3356	PIC	207/223(0)	Norwalk	OH	47,832.74	2.900	2.520	0.380	262.89	255	240	15	Dec-20	Jan-31	D	N/A	105	0

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

- (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
- (9) The Remaining Interest Only Period reflects the number of months remaining during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
- (10) Pool Numbers BW3058, BY8290 and CB3353 will have monthly principal and interest payments as described in this Supplement. See “*Certain Additional Characteristics of the Mortgage Loans — Level Payments*” in this Supplement.
- (11) The following Pool Numbers will have amortization schedules providing for level monthly principal and interest payments in the amounts indicated in the table below for each payment date prior to the related maturity date, with balloon payments equal to the remaining unpaid principal balance of the related Mortgage Loan plus accrued interest thereon to be due as of its maturity date:

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

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

Lockout and Prepayment Penalty Codes:

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

prepaid amount, where each percentage applies for a period of twelve consecutive mortgage loan payment dates up to but not including the applicable Prepayment Penalty End Date.

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

Ginnie Mae REMIC Trust 2021-082
 Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans (1)

Pool Number	FHA Insurance Program(2)	City/County	State	Principal Balance as of Mortgage Interest Rate	Certificate Rate	Servicing and Guarantee Fee Rate	Maturity Date	Monthly Principal and Interest Interests(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)	Prepayment Penalty End Date (5)	Lockout/Prepayment Code(6)	Remaining Lockout Period (mos./Yr)	Total Remaining Lockout and Prepayment Period (mos./Yr)
CC8472	207/223(0)/223(a)(7)	Suffern	NY	\$19,017,599.61	2.170%	0.370%	Jan-46	\$ 88,708.71	297	286	11	Apr-21	Apr-21	May-31	A	N/A	109
CC-0984	220/223(a)(7)	Washington	DC	17,757,018.54	2.500	0.250	Apr-61	59,360.08	480	469	11	Apr-21	N/A	May-31	A	N/A	109
BZ1879	221(d)(4)	Laurel	MD	17,239,851.48	2.900	0.250	Aug-58	64,408.31	449	437	12	Mar-21	Apr-22	Apr-31	B	0	108
CC1557	221(d)(4)/223(a)(7)	Belton	TX	16,794,438.38	3.150	0.250	May-60	63,068.44	469	458	11	Apr-21	May-22	Apr-31	C	1	109
BZ8343	232/223(0)	New Rochelle	NY	15,867,626.78	3.440	0.300	Dec-38	103,969.19	212	201	11	Mar-21	May-22	Apr-31	B	0	108
BZ8380	221(d)(4)/223(a)(7)	Virginia Beach	VA	15,802,901.28	3.370	0.250	Sep-60	61,106.07	474	462	12	Mar-21	Apr-21	Apr-31	D	0	108
CA3459	207/223(0)/223(a)(7)	Newton	MA	15,792,517.60	3.250	0.250	May-56	63,829.96	421	410	11	Apr-21	Jun-22	Jun-31	C	2	110
BZ8171	220	Oklahoma City	OK	14,802,608.70	3.350	0.250	May-59	58,073.25	458	446	12	Mar-21	Apr-23	Apr-31	E	0	108
CD0863	207/223(0)	Greenville	SC	14,269,056.04	3.400	0.250	May-54	(9)	397	386	11	Apr-21	Apr-23	Apr-31	F	0	109
CC-0884	221(d)(4)/223(a)(7)	Phoenix	AZ	13,319,224.66	2.840	0.250	May-57	49,934.78	433	422	11	Apr-21	Jun-21	Jun-31	F	0	110
CD1277	232	Minooska	IL	12,651,515.74	3.150	0.250	Dec-57	49,183.31	440	429	11	Apr-21	N/A	Apr-31	G	0	109
CC-0991	221(d)(4)	Ponchauxville	FL	11,866,626.59	3.150	0.300	Jul-48	53,371.38	327	316	11	Apr-21	N/A	May-31	A	N/A	109
CC-0880	207/223(0)/223(a)(7)	Jacksonville	FL	11,865,956.04	3.630	0.300	Sep-59	48,301.68	461	450	11	Apr-21	May-22	Apr-31	D	1	109
BW-0080	221(d)(4)/223(a)(7)	LaGrange	GA	11,403,512.24	2.390	0.250	Apr-56	40,788.68	420	409	11	Apr-21	N/A	Apr-31	A	N/A	108
CB3378	221(d)(4)/223(a)(7)	Orlando	FL	9,876,174.37	2.910	0.250	Mar-61	37,023.85	480	468	12	Mar-21	N/A	Apr-31	H	N/A	108
CD0600	232/223(a)(7)	Carrollton	VA	9,808,929.85	2.220	0.250	Sep-60	35,379.26	474	462	12	Mar-21	N/A	Apr-31	A	N/A	109
CC-0421	207/223(0)/223(a)(7)	Urbana	IL	6,683,796.70	2.350	0.250	Apr-56	24,406.01	420	409	11	Apr-21	N/A	Apr-31	A	N/A	108
CA3447	207/223(0)	Southfield	MI	6,170,609.33	2.580	0.250	Apr-56	22,695.56	420	409	11	Apr-21	N/A	Apr-31	A	N/A	109
BZ1880	207/223(0)	Appleton	WI	6,039,189.50	2.950	0.250	Apr-54	24,243.33	398	386	12	Mar-21	Apr-22	Apr-31	B	0	108
CB6596	232/223(0)	Aberdeen	FL	5,759,792.99	3.600	0.250	Jan-55	24,941.65	406	394	10	Apr-21	Apr-22	Apr-31	B	0	108
CC-0433	207/223(0)/223(a)(7)	Lakeland	FL	5,234,152.97	3.250	0.250	Apr-56	21,183.57	420	409	11	Apr-21	N/A	Apr-31	A	N/A	109
CB3379	221(d)(4)/223(a)(7)	Odessa	TX	5,130,337.66	2.890	0.250	Dec-60	18,459.71	477	465	12	Mar-21	N/A	Apr-31	A	N/A	108
BZ8340	207/223(0)	Clifton Springs	NY	4,731,043.12	2.720	0.300	Jul-51	21,181.14	363	352	11	Apr-21	N/A	Apr-31	A	N/A	109
CC-0168	232/223(0)	Moreno Valley	CA	4,730,406.33	3.000	0.250	May-52	18,739.57	373	362	11	Apr-21	N/A	Apr-31	C	1	109
CC-0987	207/223(0)	Hagerstown	MD	4,731,856.09	3.300	0.250	Oct-58	18,576.55	450	439	11	Apr-21	Apr-21	Apr-31	C	1	109
CB3353	221(d)(4)	Carson City	NV	3,838,052.81	3.200	0.250	Apr-60	16,331.54	469	457	12	Mar-21	Apr-22	Apr-31	D	0	108
CA7646	207/223(0)	Nashville	TN	3,017,919.85	3.550	0.250	May-51	12,899.90	361	350	11	Apr-21	N/A	Apr-31	A	N/A	109
CB3349	207/223(0)	Harrisburg	PA	2,813,355.86	2.480	0.375	Nov-41	15,077.58	247	236	11	Apr-21	Apr-21	Apr-31	A	N/A	109
CC-0504	207/223(0)	Tampa	FL	2,813,355.86	2.480	0.250	Feb-60	10,977.93	466	455	11	Apr-21	Apr-21	Apr-31	B	0	107
CB6026	221(d)(4)	Lockhart	TX	2,810,283.01	3.500	0.250	May-60	8,797.10	470	458	13	Mar-21	Apr-22	Apr-31	C	0	108
CB3349	221(d)(4)/223(a)(7)	Dallas	TX	2,218,222.08	3.510	0.250	Jul-58	4,565.37	449	436	13	Mar-21	Apr-22	Apr-31	C	0	107
CC-0988	221(d)(4)	Chicago	IL	2,229,027.35	2.900	0.250	Nov-55	4,529.10	416	404	12	Mar-21	N/A	Apr-31	A	N/A	108
CC-0544	207/223(0)	Washington	DC	1,227,261.26	2.550	0.250	Oct-41	6,595.93	421	410	12	Mar-21	Apr-21	Apr-31	A	N/A	108
BX1504	207/223(0)	Munhall	PA	1,203,908.33	2.690	0.250	Jul-60	4,012.31	472	460	12	Mar-21	Apr-23	Apr-31	A	0	110
CA3474	207/223(0)	Columbus	OH	1,065,773.20	2.550	0.380	May-56	4,089.44	463	451	12	Mar-21	Apr-21	Apr-31	A	N/A	108
CA3452	221(d)(4)	Lovely	GA	988,457.99	3.680	0.250	Jul-60	4,012.31	472	460	12	Mar-21	Apr-23	Apr-31	A	0	110
BW-2888	221(d)(4)	Atlanta	GA	988,225.84	3.750	0.250	Oct-59	4,089.44	463	451	11	Apr-21	Apr-23	Apr-31	E	1	108
CC-0434	221(d)(4)/223(a)(7)	Atlanta	GA	987,830.84	2.950	0.250	Apr-61	3,551.09	480	469	11	Apr-21	Apr-23	Apr-31	E	1	109
CB4482	221(d)(4)/223(a)(7)	Phugerville	TX	986,875.23	3.350	0.250	Feb-61	3,784.46	480	467	13	Mar-21	Apr-22	Apr-31	B	0	107
CC-0974	221(d)(4)/223(a)(7)	Hattiesburg	MS	986,845.26	3.250	0.250	Nov-59	3,788.33	464	452	12	Mar-21	Apr-22	Apr-31	D	0	108
CB4494	221(d)(4)/223(a)(7)	Billings	MT	986,575.84	3.400	0.250	May-60	3,848.52	471	458	13	Mar-21	Apr-22	Apr-31	H	N/A	108
CC-0430	221(d)(4)/223(a)(7)	Laurel	MD	986,524.14	3.400	0.250	Apr-60	3,852.44	470	457	13	Mar-21	Apr-22	Apr-31	D	0	107
CA5624	221(d)(4)	West Des Moines	IA	984,890.71	3.300	0.350	Oct-59	3,817.54	464	451	13	Mar-21	Apr-22	Apr-31	D	0	107
CC-0969	207/223(0)	San Antonio	TX	984,221.38	3.590	0.250	Aug-54	4,285.06	461	449	13	Mar-21	Apr-23	Apr-31	E	1	108
CB4476	207/223(0)/223(a)(7)	Las Vegas	NV	983,918.46	3.100	0.250	Aug-54	3,904.53	420	408	12	Mar-21	Apr-23	Apr-31	B	0	107
CB3389	207/223(0)	Richmond	VA	982,787.41	2.850	0.250	Jan-53	4,128.01	381	370	11	Apr-21	May-22	Apr-31	D	1	109
CA3454	207/223(0)	Providence	RI	982,708.39	3.540	0.250	Oct-53	4,273.68	398	379	13	Mar-21	Apr-22	Apr-31	C	0	108
CC-0311	207/223(0)	Bradenton	FL	982,492.19	2.950	0.250	Apr-54	4,205.64	391	379	13	Mar-21	Apr-22	Apr-31	C	0	107
CA3442	207/223(0)	Madera	CA	981,149.27	2.950	0.250	Jun-53	4,008.11	387	375	12	Mar-21	Apr-22	Apr-31	B	0	108
CA3443	207/223(0)	Tulare	CA	981,149.13	2.900	0.250	Jun-53	4,008.11	387	375	12	Mar-21	Apr-22	Apr-31	B	0	108
CA1767	207/223(0)	Aiken	SC	963,943.60	2.800	0.250	Dec-41	5,299.62	249	237	12	Mar-21	Apr-22	Apr-31	A	N/A	108
CC-0978	207/223(0)	Washington	DC	954,218.84	2.900	0.250	Sep-54	3,796.58	402	390	12	Mar-21	N/A	Apr-31	A	N/A	108
CA3488	221(d)(3)/223(a)(7)	Lima	OH	938,785.63	2.950	0.330	Sep-34	7,490.86	162	150	12	Mar-21	N/A	Apr-31	A	N/A	108
CB3391	207/223(0)	Wilson	NC	920,251.29	3.150	0.290	Nov-42	5,053.36	259	248	11	Apr-21	N/A	Apr-31	A	N/A	109
CB3390	207/223(0)	Hayesville	NC	863,473.33	3.150	0.250	Jun-43	4,649.26	266	255	11	Apr-21	N/A	Apr-31	A	N/A	109

Pool Number	FHA Insurance Program(2)	City/County	State	Principal Balance as of Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout Date(4)†	Prepayment Penalty End Date (5)†	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)†	Total Remaining Lockout and Prepayment Penalty Period (mos.)(8)†
CB3377	207/228(0)/228(a)(7)	Charlotte	NC	\$ 292,215.10	2.6900%	2.4400%	0.2500%	Mar-56	\$ 1,135.72	396	384	12	Mar-21	N/A	Apr-31	A	N/A	108
CB3388	207/228(0)/228(a)(7)	Beverly	MA	245,765.87	2.840	2.560	0.250	Nov-56	939.94	421	408	13	Feb-21	N/A	Apr-31	C	0	108
CA3389	221(d)(4)	Kerrville	TX	244,759.50	2.910	2.690	0.250	Nov-57	923.67	441	428	13	Feb-21	N/A	Mar-31	H	N/A	107
BZ0316	207/228(0)	Walker	CA	244,527.16	2.790	2.540	0.250	Jul-52	996.40	377	364	13	Feb-21	N/A	Mar-31	A	N/A	107
CB0706	207/228(0)	Los Angeles	CA	244,319.29	2.880	2.630	0.250	Jun-51	1,030.72	364	351	13	Feb-21	N/A	Mar-31	A	N/A	107
CA3419	221(d)(4)/228(a)(7)	Baltimore	MD	147,995.27	3.520	3.270	0.250	Nov-59	591.51	465	452	13	Feb-21	Mar-22	C	0	107	
CA37983	221(d)(4)	Baltimore	MD	147,620.59	3.320	3.070	0.250	Sep-58	581.92	452	438	14	Jan-21	Mar-22	C	0	106	
BZ8703	221(d)(4)	Oklahoma City	OK	147,400.72	3.000	2.750	0.250	Apr-58	557.66	447	433	14	Jan-21	Feb-31	C	N/A	106	
CA3371	207/228(0)	Miami Gardens	FL	147,261.16	3.670	3.340	0.330	May-54	650.52	400	386	14	Jan-21	Feb-22	C	0	106	
CA60935	207/228(0)	Alexandria	LA	147,204.64	3.520	3.270	0.250	Jul-54	635.89	402	388	14	Jan-21	Feb-22	C	0	106	
CB4486	207/228(0)	Philadelphia	PA	147,122.16	3.300	3.050	0.250	May-53	630.24	387	374	13	Feb-21	Mar-31	J	N/A	107	
BY5349	207/228(0)	Rouen	VA	147,097.89	3.300	3.050	0.250	Apr-53	632.08	385	372	13	Feb-21	Mar-31	D	0	107	
BY5353	207/228(0)	Evans	CO	146,953.76	3.010	2.760	0.250	Apr-53	622.80	386	373	13	Feb-21	Mar-31	D	0	107	
BY5355	207/228(0)	Baltimore	MD	146,953.76	3.010	2.760	0.250	Apr-53	622.80	386	373	13	Feb-21	Mar-31	D	0	107	
BZ0394	207/228(0)	Weymouth	MA	146,893.02	3.380	3.130	0.250	Apr-54	607.07	400	385	15	Dec-20	Jan-23	E	9	105	
CB0705	207/228(0)	Graham	NC	146,662.34	2.980	2.730	0.250	Jul-51	625.44	365	352	13	Feb-21	Jan-23	E	9	105	
BZ0315	207/228(0)	Columbus	GA	146,530.79	3.500	3.250	0.250	Mar-49	699.72	337	324	13	Feb-21	Mar-23	E	11	107	
CA6923	221(d)(4)/228(a)(7)	Almore	AL	98,390.63	2.800	2.550	0.250	Jan-61	346.55	480	466	14	Jan-21	N/A	A	N/A	106	
BZ8175	221(d)(4)/228(a)(7)	Clinton	MI	98,295.98	2.550	2.300	0.250	Jan-61	332.54	480	466	14	Jan-21	N/A	A	N/A	106	
CA6919	207/228(0)/228(a)(7)	Clinton	MI	97,983.99	2.750	2.500	0.250	Jan-61	332.54	480	466	14	Jan-21	N/A	A	N/A	106	
BY5350	207/228(0)	Terrebonne	LA	97,692.05	2.850	2.600	0.250	Sep-52	399.82	380	366	14	Jan-21	Feb-22	C	0	106	
BY5357	207/228(0)	Philadelphia	PA	97,599.07	2.550	2.300	0.250	Sep-52	399.82	380	366	14	Jan-21	Feb-22	C	0	106	
CA3410	207/228(0)/228(a)(7)	North Salt Lake	UT	97,459.68	2.730	2.480	0.250	Nov-55	360.18	420	404	16	Nov-20	Dec-30	A	N/A	104	
CA1737	207/228(0)	Cleveland	OH	97,258.11	2.750	2.500	0.250	Sep-49	420.26	344	330	14	Jan-21	Mar-21	A	N/A	106	
BZ9188	207/228(0)/228(a)(7)	Bethel Park	PA	97,163.29	2.750	2.500	0.250	Nov-48	428.79	334	320	14	Jan-21	N/A	A	N/A	106	
BX6699	207/228(0)/228(a)(7)	Indianapolis	IN	96,976.72	2.550	2.300	0.250	Mar-48	425.48	326	312	14	Jan-21	N/A	A	N/A	106	
CA1764	221(d)(4)	Burlison	TX	90,189.17	3.450	3.200	0.250	Mar-59	359.89	457	444	13	Jan-21	Mar-22	D	0	107	
CA6939	221(d)(4)/228(a)(7)	Longview	TX	49,311.85	3.600	3.350	0.250	Aug-59	199.96	462	448	14	Jan-21	Feb-22	D	0	106	
BX7725	221(d)(4)	Hopewell	VA	49,286.78	3.600	3.350	0.250	Aug-59	199.96	462	448	14	Jan-21	Feb-22	D	0	106	
BY0680	221(d)(4)	Newport News	VA	49,277.04	3.600	3.440	0.250	Apr-60	200.92	472	457	15	Dec-20	Jan-21	I	9	105	
CA7984	221(d)(4)	Baltimore	MD	49,240.94	3.430	3.180	0.250	Feb-59	196.14	457	443	14	Jan-21	Feb-22	I	9	105	
BY0675	221(d)(4)/228(a)(7)	Clearfield	MD	49,195.38	3.400	3.150	0.250	Oct-60	190.90	479	463	16	Nov-20	Nov-23	K	19	103	
BW3063	221(d)(4)/228(a)(7)	Frederick	MD	49,140.46	3.240	2.980	0.250	Mar-60	187.23	472	456	16	Nov-20	Dec-30	K	19	103	
CB6576	207/228(0)	Lawrence	KS	49,136.15	3.700	3.450	0.250	Dec-53	219.40	394	381	13	Feb-21	Dec-30	D	0	104	
BY8354	207/228(0)	Miami Gardens	FL	49,045.96	3.430	3.180	0.250	Jul-54	209.39	402	388	14	Jan-21	Mar-22	D	0	107	
CA6927	207/228(0)	Inwood	NY	49,045.96	3.530	3.280	0.250	Nov-60	167.66	480	464	16	Nov-20	Feb-22	C	0	106	
BX1582	221(d)(4)/228(a)(7)	Denison	TX	49,035.19	2.600	2.350	0.250	Jan-54	213.94	396	382	14	Jan-21	Feb-22	C	0	106	
CA7981	207/228(0)	Kernersville	NC	49,006.51	3.250	3.000	0.250	Apr-54	205.14	399	385	14	Jan-21	Feb-22	C	0	106	
BY5347	221(d)(4)	Midwest City	OK	48,980.34	2.750	2.500	0.250	Apr-54	181.48	437	421	16	Nov-20	Jan-21	C	0	105	
BX5618	207/228(0)	Vancouver	WA	48,979.72	3.350	3.100	0.250	Sep-54	206.28	405	390	15	Dec-20	Jan-21	D	0	105	
BY9442	207/228(0)	Henderson	NV	48,959.88	3.250	3.000	0.250	Sep-54	203.45	405	390	15	Dec-20	Jan-21	D	0	105	
BZ9177	221(d)(4)	Victoria	TX	48,949.19	3.330	3.080	0.250	Nov-52	212.46	382	368	14	Jan-21	Feb-22	B	0	106	
BZ1232	207/228(0)/228(a)(7)	Neptune Township	NJ	48,876.61	2.890	2.640	0.250	Nov-55	189.37	420	404	16	Nov-20	Dec-30	G	N/A	104	
BY8339	207/228(0)	San Angelo	TX	48,873.33	3.150	2.900	0.250	Jun-53	204.99	390	375	15	Dec-20	Jan-21	G	N/A	105	
BY8329	207/228(0)	Conway	TX	48,856.24	3.250	2.950	0.300	Oct-52	210.23	382	367	15	Dec-20	Jan-21	G	N/A	105	
BX5619	207/228(0)	Roscoe	IL	48,847.31	3.240	2.980	0.250	Sep-52	209.99	381	366	15	Dec-20	Jan-21	G	N/A	105	
BY9425	207/228(0)	Denver	CO	48,820.97	3.080	2.830	0.250	Oct-52	205.53	382	367	15	Dec-20	Jan-21	D	0	105	
BY2809	207/228(0)	New York	NY	48,795.20	3.150	2.900	0.250	Oct-52	205.53	382	367	15	Dec-20	Jan-21	D	0	105	
CA3404	207/228(0)	Hawthorne	CA	48,791.29	2.960	2.710	0.250	May-51	208.29	364	350	14	Jan-21	Nov-21	A	N/A	103	
CA3403	207/228(0)	Baldwin Park	CA	48,776.07	2.960	2.710	0.250	May-51	209.36	361	347	14	Jan-21	Nov-21	A	N/A	103	
CA3401	207/228(0)	Los Angeles	CA	48,770.94	2.960	2.710	0.250	Jan-51	209.72	360	346	14	Jan-21	Nov-21	A	N/A	103	
CA3402	207/228(0)	Commerce	CA	48,770.94	2.960	2.710	0.250	Jan-51	209.72	360	346	14	Jan-21	Nov-21	A	N/A	103	
CA3405	207/228(0)	Hawthorne	CA	48,770.94	2.960	2.710	0.250	Jan-51	209.72	360	346	14	Jan-21	Nov-21	A	N/A	103	
CA3406	207/228(0)	Moreno Valley	CA	48,770.94	2.960	2.710	0.250	Jan-51	209.72	360	346	14	Jan-21	Nov-21	A	N/A	103	
CA1743	221(d)(4)/228(a)(7)	Wilmington	NC	48,753.31	2.950	2.700	0.250	Oct-50	210.55	358	343	15	Dec-20	Feb-21	A	0	106	
BZ1230	207/228(0)/228(a)(7)	Houston	TX	48,721.13	2.880	2.630	0.250	Feb-53	198.50	377	363	16	Nov-20	Dec-30	L	0	104	
BS9149	207/228(0)/228(a)(7)	Las Vegas	NV	48,693.37	3.010	2.760	0.250	Mar-52	205.56	376	360	16	Nov-20	Dec-21	L	0	104	
BY5351	207/228(0)	Oneonta	NY	48,573.47	3.100	2.850	0.250	Oct-47	229.36	321	307	14	Jan-21	N/A	A	N/A	106	
CA3386	207/228(0)	Marietta	OH	48,112.64	3.130	2.880	0.330	Dec-42	262.96	263	249	14	Jan-21	N/A	A	N/A	106	
CA1741	207/228(0)	Salt Lake City	UT	47,974.44	2.830	2.580	0.250	May-42	260.39	256	242	14	Jan-21	N/A	A	N/A	106	
CA1736	207/228(0)	Waterloo	NY	47,942.88	2.980	2.730	0.250	Oct-41	269.49	249	235	14	Jan-21	N/A	A	N/A	106	
CC1545	223(d)	Millford	MA	47,619.99	4.450	3.550	0.900	Apr-36	379.74	181	169	12	Mar-21	Apr-22	B	0	108	

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- (1) Based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates, the information with respect to the Mortgage Loans set forth on this Exhibit A has been collected and summarized by the Sponsor. Capitalized terms have the meaning ascribed to them in the Offering Circular Supplement to which this updated Exhibit A refers.
 - (2) Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
 - (3) The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC.
 - (4) The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
 - (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
 - (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
 - (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
 - (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
 - (9) Pool Numbers CB3353 and CD0863 will have monthly principal and interest payments as described in this Supplement. See "*Certain Additional Characteristics of the Mortgage Loans — Level Payments*" in this Supplement.
 - † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor's interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes:

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

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

Ginnie Mae REMIC Trust 2021-178
 Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans (1)

Pool Number	FHA Insurance Program/Section 538 Guarantee Program(2)	Principal Balance as of the Cutoff Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date (Y)	Prepayment Penalty End Date (Y)	Lockout/Prepayment Code(s)	Remaining Lockout Period (mos./Y)	Total Remaining Lockout and Prepayment Period (mos./Y)
CG6297	207/223(f)	\$23,140,114.42	2.350%	2.100%	0.250%	Oct-56	\$81,504.81	421	415	6	Sep-21	Nov-21	Nov-31	A	0	115
CG6298	207/223(f)	22,662,026.70	2.370	2.120	0.250	Oct-56	80,060.37	421	415	6	Sep-21	Nov-21	Nov-31	A	0	115
CG6299	207/223(f)	22,328,136.45	2.400	2.150	0.250	Oct-56	79,235.51	421	415	6	Sep-21	Nov-21	Nov-31	A	0	115
CG6300	207/223(f)	21,064,113.74	2.420	2.170	0.250	Sep-56	75,089.28	420	414	6	Sep-21	N/A	Oct-31	A	N/A	114
CG6301	207/223(f)	20,227,343.91	2.450	2.200	0.250	Sep-56	72,317.82	421	415	6	Sep-21	Nov-21	Nov-31	A	0	115
CG6302	221(d)(4)/223(a)(7)	19,571,625.80	2.750	2.500	0.250	Oct-61	67,662.48	481	475	7	Sep-21	Nov-21	Nov-31	A	0	115
CG6303	221(d)(4)/223(a)(7)	18,827,443.88	2.940	2.690	0.250	Aug-61	67,269.50	480	473	7	Aug-21	N/A	Sep-31	A	N/A	113
CG6304	221(d)(4)	18,755,420.66	3.090	2.840	0.250	Jun-60	69,631.22	465	459	6	Sep-21	Nov-21	Sep-31	A	0	113
CG6305	221(d)(4)/223(a)(7)	18,253,253.59	3.250	3.000	0.250	May-58	71,561.30	442	434	8	Jul-21	Nov-21	Sep-31	A	0	113
CG6306	207/223(f)	17,861,899.39	3.650	3.400	0.250	Jun-60	72,254.00	466	459	7	Aug-21	Nov-21	Sep-31	C	17	113
CG6307	221(d)(4)	15,852,040.16	2.360	2.110	0.250	Sep-56	56,005.68	420	414	6	Sep-21	N/A	Oct-31	A	N/A	114
CG6308	207/223(f)	15,810,493.44	2.550	2.300	0.250	Sep-56	57,458.20	420	414	6	Sep-21	Nov-21	Oct-22	A	6	114
CG6309	207/223(f)	13,997,468.47	3.300	3.030	0.270	Jan-54	59,244.44	388	382	6	Sep-21	Nov-21	Nov-31	A	0	115
CG6310	207/223(f)	13,257,750.31	2.550	2.170	0.250	Oct-56	46,977.31	421	415	6	Sep-21	Nov-21	Nov-31	A	0	115
CG6311	207/223(f)	12,173,453.46	2.550	2.170	0.250	Oct-56	44,174.01	421	415	6	Sep-21	Nov-21	Nov-31	A	0	115
CG6312	207/223(f)	11,864,739.00	2.890	2.640	0.250	Jun-53	48,083.86	382	375	7	Aug-21	N/A	Sep-31	A	N/A	113
CG6313	221(d)(4)/223(a)(7)	11,219,100.54	2.750	2.500	0.250	Sep-61	38,831.62	480	474	6	Sep-21	N/A	Oct-31	A	N/A	114
CG6314	232/223(f)/223(a)(7)	10,906,494.15	2.610	2.360	0.250	Jul-44	53,745.50	274	268	6	Sep-21	N/A	Oct-31	A	N/A	114
CG6315	207/223(f)	9,921,484.24	3.300	3.030	0.270	Jan-54	41,992.79	388	382	6	Sep-21	Nov-21	Nov-31	A	0	115
CG6316	207/223(f)	8,609,535.91	2.380	2.120	0.250	Oct-56	30,567.45	421	415	6	Aug-21	Nov-21	Nov-31	B	6	115
CG6317	221(d)(4)	8,409,456.42	3.200	2.950	0.250	Apr-60	32,790.03	464	457	7	Sep-21	Nov-21	Sep-31	D	5	115
CG6318	232/223(f)/223(a)(7)	7,878,261.95	2.350	2.100	0.250	Sep-51	30,955.10	360	354	6	Sep-21	N/A	Oct-31	A	N/A	114
CG6319	207/223(f)	6,958,918.21	2.600	2.220	0.250	Sep-56	24,549.31	420	414	6	Aug-21	Nov-21	Nov-31	A	0	115
CG6320	207/223(f)	6,952,802.38	2.250	2.000	0.250	Sep-56	25,401.43	421	415	6	Sep-21	N/A	Oct-31	A	0	114
CG6321	207/223(f)	5,878,863.27	2.470	2.220	0.250	Feb-51	23,723.19	353	347	6	Sep-21	N/A	Oct-31	A	N/A	114
CG6322	207/223(f)	5,072,093.85	2.300	2.050	0.250	Oct-56	17,579.52	420	414	6	Sep-21	N/A	Oct-31	A	N/A	114
CG6323	207/223(f)	4,961,657.60	2.800	2.130	0.250	Oct-56	17,554.79	406	400	6	Sep-21	Nov-21	Nov-31	A	0	115
CG6324	232/223(f)/223(a)(7)	4,953,931.10	2.640	2.340	0.300	Jul-57	18,636.03	305	299	6	Sep-21	N/A	Oct-31	A	N/A	114
CG6325	207/223(f)	4,930,970.40	2.690	2.390	0.300	Feb-47	22,648.96	459	453	6	Sep-21	N/A	Oct-31	A	N/A	114
CG6326	221(d)(4)	4,136,041.38	3.150	2.900	0.250	Dec-59	15,620.89	459	453	6	Sep-21	Nov-21	Nov-31	B	6	114
CG6327	207/223(f)	4,091,901.47	2.790	2.540	0.250	Sep-43	21,107.54	421	414	6	Sep-21	N/A	Oct-31	E	6	114
CG6328	207/223(f)	3,599,881.20	3.480	3.230	0.250	Aug-61	13,997.54	481	473	8	Jul-21	Nov-21	Nov-31	F	5	113
CG6329	207/223(f)	3,221,220.18	2.580	2.330	0.250	Sep-56	11,758.42	421	414	6	Aug-21	Nov-21	Nov-31	A	0	114
CG6330	207/223(f)	2,674,741.37	2.690	2.360	0.330	Dec-43	13,929.48	267	261	7	Sep-21	N/A	Oct-31	A	N/A	114
CG6331	221(d)(4)	2,310,491.05	3.070	2.820	0.250	Aug-56	9,450.64	420	413	7	Aug-21	N/A	Oct-31	A	N/A	113
CG6332	207/223(f)	2,088,326.44	2.500	2.250	0.250	Dec-57	8,877.57	436	429	7	Aug-21	N/A	Sep-31	G	N/A	113
CG6333	207/223(f)	1,676,865.63	3.680	3.180	0.500	Dec-58	(0)	420	414	6	Sep-21	Nov-21	Nov-31	C	17	113
CG6334	207/223(f)	1,227,492.82	3.060	2.810	0.250	Aug-56	4,600.25	420	413	7	Aug-21	Nov-21	Nov-31	B	5	113
CG6335	207/223(f)	1,036,444.57	2.700	2.450	0.250	Oct-56	(0)	421	415	6	Sep-21	Nov-21	Nov-31	B	0	115
CG6336	207/223(f)	992,107.12	3.520	3.030	0.500	Dec-58	(10)	449	441	8	Jul-21	Nov-21	Nov-31	B	4	112
CG6337	221(d)(4)	991,904.43	3.150	2.900	0.250	Jun-59	3,772.44	454	447	7	Aug-21	Nov-21	Nov-31	B	5	113
CG6338	221(d)(4)	991,617.88	3.440	3.190	0.250	Feb-60	3,903.97	463	455	8	Jul-21	Nov-21	Nov-31	B	4	112
CG6339	221(d)(4)	990,923.93	3.510	3.260	0.250	Jul-60	3,921.71	469	460	9	Jun-21	Nov-21	Nov-31	B	4	112
CG6340	221(d)(4)	990,765.47	3.700	3.400	0.300	Jun-60	(0)	468	459	9	Jun-21	Nov-21	Nov-31	H	N/A	111
CG6341	221(d)(4)	990,645.50	2.950	2.700	0.250	Mar-57	3,784.91	427	420	9	Jun-21	Nov-21	Nov-31	A	N/A	113
CG6342	207/223(f)	989,678.59	3.150	2.900	0.250	Apr-54	4,087.80	392	385	7	Aug-21	Nov-21	Nov-31	B	5	113
CG6343	207/223(f)	989,632.75	3.040	2.790	0.250	Aug-54	4,003.18	396	389	7	Aug-21	Nov-21	Nov-31	B	5	113
CG6344	207/223(f)	988,361.43	3.340	3.090	0.250	Oct-53	4,224.05	387	379	8	Jul-21	Nov-21	Nov-31	I	N/A	114
CG6345	207/223(f)	841,055.59	2.980	2.730	0.500	Oct-49	3,729.73	337	331	7	Sep-21	N/A	Oct-31	A	N/A	114
CG6346	538	814,301.91	3.680	3.180	0.500	Dec-58	(10)	448	441	7	Aug-21	Nov-21	Nov-31	C	17	113
CG6347	538	814,451.44	3.680	3.180	0.500	Dec-58	(10)	448	441	7	Aug-21	Nov-21	Nov-31	C	17	113
CG6348	538	791,301.78	3.680	3.180	0.500	Dec-58	(10)	448	441	7	Aug-21	Nov-21	Nov-31	C	17	113

Pool Number	FHA Insurance Program/Section 538 Guarantee/Program(2)	City/County	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guarantee Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)(f)	Prepayment Penalty End Date (5)(f)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)(f)	Total Remaining Lockout and Prepayment Penalty Period (mos.)(8)(f)
BQ9059	538	Helena	GA	\$74,831.09	3.680%	3.180%	0.500%	Dec-58	(10)	448	441	7	Aug-21	Sep-23	C	17	113	
CD1908	207/223(f)	Dawson	MS	71,275.80	3.800	3.550	0.250	Jul-54	394	388	394	6	Sep-21	Oct-24	J	30	114	
BQ9062	538	Buena Vista	GA	704,314.28	3.680	3.180	0.500	Dec-58	(10)	448	441	7	Aug-21	Sep-23	C	17	113	
CD1907	207/223(f)	Markes	MS	687,509.76	3.680	3.180	0.500	Aug-58	(10)	448	441	7	Aug-21	Sep-23	C	17	113	
BQ9056	538	Lake Park	GA	576,242.31	3.800	3.550	0.250	Aug-54	395	389	389	6	Aug-21	Oct-24	J	30	114	
BQ9056	538	Richland	GA	536,270.21	3.680	3.180	0.500	Dec-58	(10)	448	441	7	Aug-21	Sep-23	C	17	113	
BQ9065	538	Winder	GA	481,903.00	3.680	3.180	0.500	Dec-58	(10)	448	441	7	Aug-21	Sep-23	C	17	113	
CF6742	207/223(f)/223(a)(7)	Williamsburg	IA	444,340.07	3.680	3.180	0.500	Dec-58	(9)	195	189	6	Aug-21	N/A	A	N/A	114	
BQ9066	538	Newman	GA	419,020.47	3.100	2.720	0.380	Dec-57	(9)	195	189	6	Aug-21	Sep-23	A	N/A	113	
CD1609	207/223(f)	Alexandria	VA	411,719.72	3.680	3.180	0.500	Dec-58	(10)	448	441	7	Aug-21	Aug-22	B	4	112	
BQ9067	538	Lake Park	GA	390,648.55	3.070	2.820	0.250	May-54	394	386	386	8	Jul-21	Aug-22	B	4	112	
BQ9063	538	Lake Park	GA	370,203.13	3.680	3.180	0.500	Dec-58	(10)	448	441	7	Aug-21	Sep-23	C	17	113	
CD1906	207/223(f)	Hernando	MS	361,306.49	3.800	3.550	0.250	Dec-58	(10)	448	441	7	Aug-21	Sep-23	C	17	113	
BQ9061	538	Dawson	GA	296,541.04	3.800	3.550	0.250	Jul-54	394	388	388	6	Aug-21	Oct-24	J	30	114	
BQ9053	538	Port Orchard	WA	237,744.56	3.680	3.180	0.500	Dec-58	(10)	448	441	7	Aug-21	Sep-23	C	17	113	
BQ9050	538	Ok Harbor	WA	200,748.91	3.620	3.120	0.500	Dec-58	(10)	449	441	8	Jul-21	Aug-22	B	4	112	
BQ9051	538	Silverdale	WA	148,857.60	3.680	3.180	0.500	Dec-58	(10)	449	441	8	Jul-21	Aug-22	B	4	112	
BQ9052	538	Arlington	WA	148,857.60	3.680	3.180	0.500	Dec-58	(10)	449	441	8	Jul-21	Aug-22	B	4	112	
CF6675	207/223(f)	Madison Heights	MI	148,857.60	3.280	3.030	0.250	Dec-55	626.75	389	381	8	Jul-21	Aug-22	B	4	112	
BQ9055	538	Dawson	GA	148,249.38	3.800	3.550	0.250	Apr-59	204.60	452	445	7	Aug-21	Aug-22	B	4	112	
BW5287	221(d)(4)	Demson	TX	49,657.83	3.770	3.520	0.250	Jul-60	203.92	469	461	9	Jun-21	Jul-22	B	5	115	
CD1902	538	Bastrop	TX	49,543.69	4.250	3.550	0.700	Dec-48	(10)	331	320	10	May-21	Jun-22	B	3	110	
CD1903	538	Castroville	TX	49,541.69	4.250	3.520	0.700	Nov-48	(10)	330	320	10	May-21	Jun-22	B	3	110	
CD1905	538	Concord	CA	49,508.58	3.660	3.410	0.250	Apr-60	200.97	467	457	10	May-21	Jun-22	B	2	110	
CD1907	221(d)(4)	Baton Rouge	LA	49,503.61	3.600	3.350	0.250	Nov-60	198.97	468	458	10	May-21	Jun-22	B	2	110	
CE1228	221(d)(4)/223(a)(7)	Louisville	KY	49,497.60	3.090	2.840	0.250	Nov-57	190.99	436	428	8	Jul-21	Aug-21	D	0	112	
CE1228	221(d)(4)/223(a)(7)	Louisville	KY	49,497.60	3.090	2.840	0.250	Nov-57	190.99	436	428	8	Jul-21	Aug-21	D	0	112	
CG3207	221(d)(4)	Franklin	TN	49,477.85	3.450	3.200	0.250	Jan-60	195.29	464	454	10	Jun-21	Jun-22	B	2	110	
CG3207	221(d)(4)	Rapid City	SD	49,459.14	3.330	3.080	0.250	Nov-59	192.16	462	452	10	Jun-21	Jun-22	B	2	110	
CA6911	207/223(f)	Chariton	IA	49,447.04	2.920	2.670	0.250	Jul-56	190.20	421	412	9	Jun-21	Aug-21	A	0	112	
CD1911	221(d)(4)	Jacksonville	FL	49,441.48	3.630	3.380	0.250	Sep-59	201.26	461	450	11	Apr-21	May-22	D	1	109	
CG1557	221(d)(4)	St. Johns	MI	49,413.44	3.350	2.975	0.250	Jan-58	197.51	440	430	11	Apr-21	May-22	D	1	109	
CD1919	221(d)(4)	Belton	TX	49,395.41	3.150	2.900	0.250	May-60	185.50	469	458	11	Apr-21	May-22	D	1	109	
CD1929	207/223(f)	Newton	MA	49,374.98	3.180	2.930	0.250	Jun-57	194.26	435	423	10	May-21	Jun-22	B	2	110	
CD1929	207/223(f)	Detroit	MI	49,369.40	3.390	3.140	0.250	Apr-54	210.53	434	424	10	May-21	Jun-22	B	2	110	
CD1989	221(d)(4)	Akron	OH	49,368.19	3.110	2.860	0.250	Jul-57	192.03	434	424	10	May-21	Jun-22	B	2	110	
CA3459	207/223(f)	Oklahoma City	OK	49,351.62	3.250	3.000	0.250	May-59	199.47	421	410	12	Mar-21	Apr-23	C	12	108	
BZ8171	207/223(f)/223(a)(7)	Charlottesville	NC	49,342.03	3.350	3.100	0.250	Mar-54	207.99	394	384	10	May-21	N/A	A	N/A	110	
CD1257	207/223(f)	Laurel	MD	49,286.31	3.300	3.050	0.250	Aug-58	184.02	449	437	12	Mar-21	Apr-23	C	12	108	
BZ1879	221(d)(4)	Canton	OH	49,256.72	2.950	2.700	0.250	Nov-51	207.40	365	356	9	Jun-21	N/A	E	0	108	
GE2667	207/223(f)	Tulsa	OK	49,188.88	2.940	2.690	0.250	May-52	209.34	372	362	10	May-21	Jun-22	K	2	110	
CD1908	207/223(f)	Gretna	LA	49,166.81	3.140	2.890	0.300	Nov-51	209.34	372	362	10	May-21	Jun-22	K	2	110	
BQ9043	207/223(f)	Clearlake	CA	49,082.00	3.360	2.980	0.300	Sep-51	213.18	364	354	10	May-21	Jun-22	A	N/A	110	
CD1906	207/223(f)	Lucerne	CA	49,082.00	3.360	2.980	0.300	Mar-49	230.65	334	324	10	May-21	Jun-22	A	N/A	110	
CD1909	207/223(f)	Montague	CA	49,082.00	3.360	2.980	0.300	Mar-49	230.65	334	324	10	May-21	Jun-22	A	N/A	110	
CD1909	207/223(f)	Montague	CA	49,082.00	3.360	2.980	0.300	Mar-49	230.65	334	324	10	May-21	Jun-22	A	N/A	110	
CD1983	207/223(f)	Toledo	OH	48,888.51	3.030	2.650	0.380	Jan-43	263.97	258	250	8	Jul-21	N/A	E	N/A	112	
CD1983	207/223(f)	Toledo	OH	48,888.51	3.030	2.650	0.380	Jan-43	263.97	258	250	8	Jul-21	N/A	E	N/A	112	
CD1981	207/223(f)	Gilsumburg	OH	48,839.08	3.120	2.740	0.380	Mar-42	273.80	248	240	8	Jul-21	N/A	E	N/A	112	
CD1982	207/223(f)	Toledo	OH	48,839.07	3.120	2.740	0.380	Mar-42	273.80	248	240	8	Jul-21	N/A	E	N/A	112	
BX1514	207/223(f)	Worcester	MA	48,839.07	3.060	2.680	0.380	Mar-42	273.80	248	240	8	Jul-21	N/A	E	N/A	112	
CD1958	207/223(f)	Worcester	MA	48,784.65	3.060	2.680	0.380	Mar-43	261.17	263	254	9	Jun-21	N/A	E	N/A	111	
CD1958	207/223(f)	Worcester	MA	48,784.65	3.060	2.680	0.380	Mar-43	261.17	263	254	9	Jun-21	N/A	E	N/A	111	
CG3309	207/223(f)	Pittsburgh	PA	48,724.39	3.100	2.850	0.250	Jul-42	269.44	253	244	9	Jun-21	N/A	A	N/A	111	
BZ2519	207/223(f)	Lorain	OH	48,564.81	3.000	2.630	0.370	Jun-42	266.91	253	243	10	May-21	N/A	A	N/A	110	

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

- (3) The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC.
- (4) The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
- (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
- (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
- (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
- (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
- (9) Pool Numbers CA3448, CD0934, CF0277 and CF6742 will have monthly principal and interest payments as described in this Supplement. See "*Certain Additional Characteristics of the Mortgage Loans — Level Payments*" in this Supplement.
- (10) The following Pool Numbers will have amortization schedules providing for level monthly principal and interest payments in the amounts indicated in the table below for each payment date prior to the related maturity date, with balloon payments equal to the remaining unpaid principal balance of the related Mortgage Loan plus accrued interest thereon to be due as of its maturity date:

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

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

Lockout and Prepayment Penalty Codes:

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

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

Ginnie Mae REMIC Trust 2021-195
 Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans (1)

Pool Number	Security Type	FHA Insurance Program/Section 538 Guarantee Program(2)	City/County	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest (\$)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)(5)	Prepayment Penalty End Date (5)(7)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)	Total Remaining Lockout and Prepayment Penalty (mos.)(8)(9)	Remaining Interest Only Period (mos.)(9)
CB9979	PI-C	207/223(6)	Richmond	VA	\$22,620,649.04	2.250%	2.000%	0.250%	Oct-56	\$78,485.94	421	415	6	Sep-21	Nov-21	A	0	0	115	0
CH1653	PI-C	221(6)(4)	Wheeling	IL	21,891,972.08	2.880	2.630	0.250	Aug-59	79,769.99	454	449	5	Oct-21	Dec-21	B	8	116	116	0
CG6310	PI-C	221(6)(4)	Philadelphia	PA	20,831,134.59	3.440	3.190	0.250	May-60	(10)	463	458	5	Oct-21	Nov-21	C	19	115	115	0
AI185-46	PI-C	207/223(6)/223(a)(7)	Bothell	WA	19,862,679.20	3.190	2,940	0.250	May-60	80,485.28	407	402	5	Oct-21	Nov-21	D	7	115	115	0
CF7870	PI-C	221(6)(4)/223(a)(7)	Midlothian	VA	18,899,075.42	3.090	2,840	0.250	Oct-61	69,006.23	480	475	5	Oct-21	Nov-21	B	7	115	115	0
CF7217	PI-C	221(6)(4)	Hempstead	NY	15,000,000.00	2.550	2,300	0.250	Aug-63	49,881.49	502	497	5	Oct-21	Sep-23	A	17	137	137	16
CF1026	PI-C	221(6)(4)	Canal Winchester	OH	13,646,808.00	2.680	2,430	0.250	Jul-63	46,370.58	502	496	6	Sep-21	Aug-23	A	16	136	136	16
CG3680	PI-C	232/223(6)	Elkridge	MD	12,917,009.56	3.230	2,980	0.250	Dec-60	48,730.63	471	465	6	Sep-21	N/A	E	N/A	114	114	0
CB9984	PI-C	207/223(6)	Pemberton	NI	12,203,635.03	2.450	2,200	0.250	Oct-56	49,315.92	350	345	5	Oct-21	N/A	A	N/A	115	115	0
CG6303	PI-C	221(6)(4)/223(a)(7)	Rochester	MI	11,985,530.90	2.280	2,030	0.250	Oct-61	41,774.17	420	415	5	Oct-21	N/A	A	N/A	115	115	0
CH0819	PI-C	232/223(6)/223(a)(7)	Cincinnati	OH	11,821,162.85	2.690	2,400	0.300	Oct-61	40,205.43	480	475	5	Oct-21	N/A	A	N/A	115	115	0
CG6309	PI-C	221(6)(3)/223(a)(7)	Plattsburgh	NY	11,532,262.59	2.560	2,300	0.300	Jun-60	53,061.08	305	299	6	Sep-21	Oct-31	A	0	114	114	0
CG6297	PI-C	207/223(6)	Poughkeepsie	NY	11,511,742.79	2.420	2,100	0.380	Oct-56	40,973.72	420	415	5	Oct-21	Dec-21	A	0	115	115	0
BT1218	PI-C	207/223(6)	Abington	MA	10,915,148.31	2.350	2,040	0.380	Oct-56	38,445.67	421	416	5	Sep-21	Nov-21	A	0	116	116	0
BT1818	PI-C	207/223(6)	Maynard	MA	10,654,816.29	2.420	2,040	0.380	Nov-56	37,865.37	420	416	5	Sep-21	Nov-21	A	0	116	116	0
CG6302	PI-C	207/223(6)	Weatherford	TX	10,001,343.25	2.300	2,050	0.250	Nov-56	34,908.56	420	416	5	Oct-21	Dec-21	A	0	116	116	0
CF7675	PI-C	221(6)(4)	Milford	OH	7,618,292.00	2.550	2,300	0.250	Jan-63	25,334.11	496	490	6	Nov-21	Feb-23	A	10	130	130	10
CB8491	PI-C	221(6)(4)	El Paso	TX	7,196,949.00	2.650	2,400	0.250	Jan-63	24,333.66	498	490	8	Jul-21	Feb-23	A	10	130	130	10
CH1902	PI-C	207/223(6)	Jenks	OK	6,950,217.89	2.760	2,800	0.250	Oct-56	26,010.73	520	415	5	Sep-20	Oct-22	A	N/A	126	126	6
BY4361	PI-C	221(6)(4)	Atlanta	GA	5,102,891.00	3.060	2,810	0.250	May-63	18,444.45	404	486	18	Sep-20	Oct-22	A	6	115	115	0
CB1890	PI-C	221(6)(4)	Panama City Beach	FL	4,966,288.75	3.090	2,840	0.250	Jun-60	16,457.48	465	459	6	Sep-21	Sep-23	F	5	113	113	0
CB6847	PI-C	221(6)(4)	Chicago	IL	4,749,611.00	2.690	2,410	0.250	Jan-63	16,085.52	496	490	6	Sep-21	Feb-23	A	14	134	134	14
CB0954	PI-C	221(6)(4)	San Marcos	TX	4,677,763.00	3.150	2,900	0.250	May-54	17,152.56	501	494	7	Aug-21	Jun-23	A	6	114	114	0
BY5332	PI-C	232/223(6)	Spring	TX	3,964,595.04	3.140	2,890	0.250	May-63	12,792.25	505	489	16	Sep-21	Oct-22	A	9	129	129	9
CH2287	PI-C	221(6)(4)	Odessea	TX	3,721,621.00	2.750	2,500	0.250	Dec-62	10,143.32	480	475	5	Oct-21	Jan-23	A	N/A	115	115	0
CB9092	PI-C	221(6)(4)	Germont	IL	2,982,320.51	2.650	2,400	0.250	Oct-61	12,051.95	466	459	7	Aug-21	Sep-31	C	7	113	113	0
CH2278	PI-C	232/223(6)/223(a)(7)	Snyder	FL	2,979,323.49	3.650	3,400	0.250	Jun-60	11,049.13	420	415	5	Oct-21	Nov-21	B	17	115	115	0
BN6300	PI-C	207/223(6)	Woodburn	VA	2,978,407.38	2.700	2,450	0.250	Oct-56	10,564.73	420	415	6	Sep-21	Nov-21	A	0	115	115	0
CG6299	PI-C	207/223(6)	Oxford	MS	2,977,039.74	2.390	2,140	0.250	Oct-56	10,548.80	420	415	5	Sep-21	Nov-21	A	0	115	115	0
CG9203	PI-C	221(6)(4)/223(a)(7)	Spokane	WA	2,976,994.56	2.380	2,130	0.250	Oct-56	10,532.87	421	415	6	Sep-21	Nov-21	A	0	115	115	0
CB4894	PI-C	221(6)(4)/223(a)(7)	Passadena	MD	2,976,827.85	2.940	2,690	0.250	Aug-58	10,636.06	480	473	8	Jul-21	Sep-21	A	0	113	113	0
CF1623	PI-C	232/223(6)	Silver Spring	MD	2,975,028.33	2.950	2,620	0.330	Aug-52	12,356.37	370	365	5	Oct-21	N/A	A	0	115	115	0
BZ8344	PI-C	207/223(6)	West Valley City	UT	2,974,970.64	2.950	2,170	0.250	Sep-56	10,596.65	420	414	6	Sep-21	N/A	A	N/A	114	114	0
CF27-49	PI-C	207/223(6)	Spring Lake	NC	2,972,582.19	2.420	2,340	0.300	Jul-53	11,811.62	406	400	6	Sep-21	N/A	A	N/A	114	114	0
CB9974	PI-C	232/223(6)/223(a)(7)	Binghamton	NY	2,966,184.75	2.890	2,640	0.250	Jun-53	12,020.96	382	375	7	Sep-21	N/A	A	N/A	113	113	0
CB9974	PI-C	207/223(6)	Rock Hill	SC	2,965,276.31	3.200	2,950	0.250	May-40	(10)	385	380	5	Oct-21	Nov-21	F	7	115	115	0
CB9359	PI-C	207/223(6)	Memphis	TN	2,949,267.69	2.970	2,720	0.250	May-40	17,521.43	385	380	5	Oct-21	Nov-21	G	7	115	115	0
CB8491	PI-C	221(6)(4)	Kings Park	TX	2,940,816.00	2.900	2,700	0.250	Jun-63	9,791.77	506	494	11	Apr-21	Jul-23	A	15	135	135	15
BF4767	PI-C	221(6)(4)	Little Elm	TX	2,770,150.00	2.950	2,700	0.250	Jun-63	9,887.05	506	494	7	Nov-20	Jun-23	A	2	122	122	2
BA0354	PI-C	221(6)(4)	Hartlingen	TX	2,765,616.00	2.950	2,700	0.250	May-62	(10)	498	482	16	Mar-20	Apr-22	A	0	120	120	0
BF4767	PI-C	221(6)(4)	Baton Rouge	LA	2,515,616.00	2.850	2,360	0.250	Mar-62	9,434.99	504	480	24	Jun-20	Apr-22	A	0	120	120	0
BA0354	PI-C	221(6)(4)	North Little Rock	GA	2,469,816.00	3.410	3,160	0.250	May-62	9,631.29	498	484	17	Jun-20	Apr-22	A	0	120	120	0
CF1624	PI-C	221(6)(4)	Kingsland	NC	2,432,176.00	2.810	2,560	0.250	Dec-61	7,023.28	501	484	17	Jun-20	Apr-22	A	0	120	120	0
CB9973	PI-C	207/223(6)	Columbia	TN	2,023,290.00	2.810	2,300	0.250	Jul-62	6,015.24	481	475	6	Sep-21	Nov-21	A	4	124	124	4
CB8487	PI-C	221(6)(4)	Jackson	MS	1,739,929.85	2.750	3,000	0.500	Oct-61	7,392.55	393	388	5	Oct-21	Nov-21	H	31	115	115	0
BN0009	PI-C	221(6)(4)	Baytown	TX	1,523,641.00	3.050	2,800	0.250	Feb-63	5,415.63	504	491	13	Jun-21	Mar-23	A	11	131	131	11
CB3362	PI-C	221(6)(4)	Durham	NC	1,500,706.00	3.050	2,800	0.250	Feb-63	5,415.63	504	491	13	Jun-21	Mar-23	A	11	131	131	11
BN1550	PI-C	221(6)(4)	Sugarland	TX	1,432,932.00	4.000	3,750	0.250	Nov-61	5,988.77	504	486	19	Nov-19	Dec-21	A	5	125	125	5
BN6741	PI-C	221(6)(4)	Cincinnati	OH	1,126,532.00	3.120	2,870	0.250	Aug-62	4,111.18	504	486	18	Nov-19	Dec-21	A	5	125	125	5
CB1226	PI-C	220/223(a)(7)	Inglewood	CA	1,124,023.00	2.580	2,320	0.250	Dec-62	3,756.58	503	489	14	Jan-21	Sep-22	A	5	129	129	5
CF732	PI-C	221(6)(4)	Harrison	NY	993,207.67	3.480	3,230	0.250	Aug-61	3,861.92	481	473	8	Jul-21	Sep-22	I	6	113	113	6
CF732	PI-C	221(6)(4)	Harrison	NY	993,199.05	3.150	2,900	0.250	Dec-59	3,751.09	459	453	6	Sep-21	Oct-22	F	6	114	114	6

Pool Number	Security Type	FHA Insurance Program/Section 538 Guarantee Program(2)	City/County	State	Principal Balance Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)	Prepayment Penalty End Date(5)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)	Total Remaining Lockout and Prepayment Penalty Period (mos.)(8)	Remaining Interest Only Period (mos.)(9)
CF0280	PIC	221(D)(4)	Bluffton	SC	992,619.84	3.390%	3.140%	0.250%	\$ 3,870.41	464	457	7	Aug-21	Sep-22	Sep-31	D	5	113	0
CD1907	PIC	207(22)(f)	Marks	MS	922,296.97	3.800	3.550	0.250	4,440.28	395	389	6	Sep-21	Oct-24	Oct-31	H	30	114	0
CD1906	PIC	207(22)(f)	Hernando	MS	922,262.89	3.800	3.550	0.250	4,445.95	394	388	6	Sep-21	Oct-24	Oct-31	H	30	114	0
CF6900	PIC	221(D)(4)	Phoenix	AZ	991,182.09	3.070	2.820	0.250	3,808.41	436	429	7	Aug-21	N/A	Sep-31	E	N/A	113	0
CF6905	PIC	207(22)(f)	Portland	OR	988,526.03	2.980	2.730	0.250	4,383.70	337	331	6	Sep-21	N/A	Oct-31	A	N/A	114	0
CF6742	PIC	207(22)(f)/223(a)(7)	Williamsburg	IA	900,941.51	3.100	2.720	0.380	(10)	195	189	6	Sep-21	N/A	Oct-31	A	N/A	114	0
CD1893	PIC	221(D)(4)	Tallahassee	LA	907,456.25	3.120	2.870	0.250	3,995.97	462	457	5	Oct-21	Nov-22	Nov-31	F	7	115	0
CD0976	PIC	207(22)(f)	Los Angeles	CA	744,227.33	2.970	2.120	0.250	2,629.24	421	415	6	Sep-21	Nov-22	Nov-31	A	1	121	1
BR3550	PIC	221(D)(4)	Sanford	NC	731,142.00	2.940	2.560	0.380	2,592.16	498	481	17	Oct-20	May-22	May-31	A	0	116	0
BQ9058	PIC	221(D)(4)	Burlington	GA	148,998.03	3.680	3.390	0.250	(11)	500	476	24	Mar-20	Dec-21	Dec-31	C	17	113	0
BQ9064	PIC	538	Swainsboro	GA	148,998.03	3.680	3.180	0.500	(11)	448	441	7	Aug-21	Sep-23	Sep-31	C	17	113	0
BQ9067	PIC	538	Blue Ridge	GA	148,997.95	3.680	3.180	0.500	(11)	448	441	7	Aug-21	Sep-23	Sep-31	C	17	113	0
BQ9049	PIC	538	Oak Harbor	WA	148,816.07	3.520	3.030	0.500	(11)	449	441	7	Aug-21	Sep-23	Sep-31	C	17	113	0
CF2750	PIC	221(D)(4)	Norfolk	VA	148,785.66	3.500	2.900	0.250	565.87	454	447	8	Jul-21	Aug-22	Aug-31	F	4	112	0
CD1872	PIC	221(D)(4)	Daleville	VA	148,742.68	3.440	3.190	0.250	585.60	463	455	8	Jul-21	Aug-22	Aug-31	F	5	113	0
CD0934	PIC	221(D)(4)	Prince Frederick	MD	148,688.59	3.510	3.260	0.250	588.26	469	460	8	Jul-21	Aug-22	Aug-31	F	4	112	0
CD2599	PIC	221(D)(4)	Hamilton	OH	148,614.82	3.700	3.400	0.250	(10)	468	459	9	Jun-21	N/A	Jul-31	E	N/A	111	0
CB6046	PIC	207(22)(f)/223(a)(7)	Noblesville	IN	148,596.83	2.950	2.700	0.250	567.74	427	420	7	Aug-21	N/A	Jul-31	E	N/A	111	0
CF6689	PIC	207(22)(f)	Meridian	ID	148,451.94	3.060	2.810	0.250	582.31	420	413	7	Aug-21	N/A	Jul-31	E	N/A	111	0
CF6668	PIC	207(22)(f)	Mecca	CA	148,444.91	3.040	2.790	0.250	613.17	392	385	7	Aug-21	Sep-22	Sep-31	F	5	113	0
BF9465	PIC	221(D)(4)/223(a)(7)	Columbus	DC	148,254.21	3.340	3.090	0.250	600.48	396	389	7	Aug-21	Sep-22	Sep-31	F	5	113	0
BQ1384	PIC	221(D)(4)	Ashland	OH	110,110.08	3.400	3.150	0.250	422.91	387	379	8	Jul-21	Sep-22	Sep-31	F	5	113	0
BQ9057	PIC	221(D)(4)	Lake Park	GA	50,000.00	3.950	3.700	0.250	207.42	498	477	21	Jan-20	N/A	Jan-31	L	N/A	28	0
BQ9061	PIC	538	Dawson	GA	49,666.10	3.680	3.180	0.500	(11)	448	441	7	Aug-21	Sep-23	Sep-31	C	17	113	0
BQ9066	PIC	538	Newman	GA	49,666.06	3.680	3.180	0.500	(11)	448	441	7	Aug-21	Sep-23	Sep-31	C	17	113	0
BQ9065	PIC	538	Mt. Vernon	GA	49,666.03	3.680	3.180	0.500	(11)	448	441	7	Aug-21	Sep-23	Sep-31	C	17	113	0
BQ9068	PIC	538	Winder	GA	49,666.03	3.680	3.180	0.500	(11)	448	441	7	Aug-21	Sep-23	Sep-31	C	17	113	0
BQ9060	PIC	538	Buena Vista	GA	49,666.02	3.680	3.180	0.500	(11)	448	441	7	Aug-21	Sep-23	Sep-31	C	17	113	0
BQ9059	PIC	538	Peason	GA	49,666.01	3.680	3.180	0.500	(11)	448	441	7	Aug-21	Sep-23	Sep-31	C	17	113	0
BQ9058	PIC	538	Helena	GA	49,665.98	3.680	3.180	0.500	(11)	448	441	7	Aug-21	Sep-23	Sep-31	C	17	113	0
BQ9056	PIC	538	Dawson	GA	49,665.98	3.680	3.180	0.500	(11)	448	441	7	Aug-21	Sep-23	Sep-31	C	17	113	0
BQ9062	PIC	538	Richland	GA	49,665.98	3.680	3.180	0.500	(11)	448	441	7	Aug-21	Sep-23	Sep-31	C	17	113	0
BQ9055	PIC	538	Lake Park	GA	49,665.96	3.680	3.180	0.500	(11)	448	441	7	Aug-21	Sep-23	Sep-31	C	17	113	0
BQ9054	PIC	538	Acadia	LA	49,657.83	3.680	3.180	0.500	204.60	445	445	7	Aug-21	Sep-23	Sep-31	F	5	113	0
BQ9051	PIC	538	Port Orchard	WA	49,619.20	3.680	3.180	0.500	(11)	449	449	8	Jul-21	Aug-22	Aug-31	F	4	112	0
BQ9050	PIC	538	Silverdale	WA	49,619.20	3.680	3.180	0.500	(11)	449	441	8	Jul-21	Aug-22	Aug-31	F	4	112	0
BQ9052	PIC	538	Arlington	WA	49,619.20	3.680	3.180	0.500	(11)	449	441	8	Jul-21	Aug-22	Aug-31	F	4	112	0
BQ9053	PIC	538	Oak Harbor	WA	49,613.69	3.620	3.120	0.500	(11)	449	441	8	Jul-21	Aug-22	Aug-31	F	4	112	0
CD1908	PIC	207(22)(f)	Mayersville	MS	49,613.18	3.800	3.550	0.250	222.30	394	388	6	Sep-21	Oct-24	Oct-31	H	30	114	0
BW5287	PIC	221(D)(4)	Concord	TX	49,573.18	3.770	3.520	0.250	203.92	469	460	9	Jun-21	Jul-22	Jul-31	F	3	111	0
CD0875	PIC	221(D)(4)	Baton Rouge	LA	49,508.58	3.660	3.410	0.250	198.97	467	457	10	May-21	Jun-22	Jun-31	F	2	110	0
CD2606	PIC	221(D)(4)	Louisville	LA	49,503.61	3.600	3.350	0.250	190.99	468	458	10	May-21	Jun-22	Jun-31	F	2	110	0
CE1228	PIC	221(D)(4)/223(a)(7)	Louisville	KY	49,497.60	3.090	2.840	0.250	190.99	436	428	8	Jul-21	N/A	Aug-31	A	N/A	112	0
CE1228	PIC	221(D)(4)/223(a)(7)	Louisville	KY	49,497.60	3.090	2.840	0.250	190.99	436	428	8	Jul-21	N/A	Aug-31	A	N/A	112	0
CE7509	PIC	221(D)(4)	Franklin	TN	49,459.14	3.350	3.200	0.250	195.29	464	454	10	May-21	Jun-22	Jun-31	F	2	110	0
CF6673	PIC	207(22)(f)	Rapid City	SD	49,416.46	3.280	3.080	0.250	192.16	462	452	10	May-21	Jun-22	Jun-31	D	2	110	0
CD6009	PIC	207(22)(f)	Madison Heights	MI	49,405.41	3.070	2.820	0.250	208.92	389	381	8	Jul-21	Aug-22	Aug-31	F	4	112	0
CD0929	PIC	207(22)(f)	Alexandria	MI	49,405.41	3.070	2.820	0.250	208.92	389	381	8	Jul-21	Aug-22	Aug-31	F	4	112	0
CA3459	PIC	207(22)(f)	Detroit	MI	49,369.40	3.390	3.140	0.250	210.53	394	385	9	Jun-21	Jul-22	Jul-31	F	3	111	0
BZ8179	PIC	207(22)(f)/223(a)(7)	Newtown	MA	49,351.62	3.250	3.000	0.250	199.47	421	410	11	Jun-21	Jul-22	Jul-31	F	2	110	0
BZ1879	PIC	221(D)(4)	Laurel	OK	49,342.03	3.350	3.100	0.250	195.58	458	446	12	Mar-21	Apr-22	Apr-31	B	0	108	0
CD0983	PIC	207(22)(f)	Laurel	MD	49,256.72	2.950	2.700	0.250	184.02	449	437	12	Mar-21	Apr-22	Apr-31	B	0	108	0
CD0983	PIC	207(22)(f)	Laurel	MD	48,889.08	3.120	2.740	0.380	184.02	449	437	12	Mar-21	Apr-22	Apr-31	B	0	108	0
CD0982	PIC	207(22)(f)	Toledo	OH	48,889.08	3.120	2.740	0.380	184.02	449	437	12	Mar-21	Apr-22	Apr-31	B	0	108	0
CC3309	PIC	207(22)(f)	Pittsburgh	PA	48,724.39	3.100	2.850	0.250	269.44	248	240	8	Jul-21	N/A	Aug-31	K	N/A	112	0
CC3309	PIC	207(22)(f)	Pittsburgh	PA	48,724.39	3.100	2.850	0.250	269.44	253	244	9	Jun-21	N/A	Jul-31	A	N/A	111	0

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

- (2) Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
- (3) The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC or each Ginnie Mae Construction Loan Certificate that is a Trust CLC. Because Ginnie Mae Construction Loan Certificates are not entitled to receive principal payments, the amounts identified for each Trust CLC are based upon the assumption that the Trust CLC has converted to a Trust PLC.
- (4) The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
- (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
- (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
- (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
- (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
- (9) The Remaining Interest Only Period reflects the number of months remaining during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
- (10) Pool Numbers BX1595, CD0934, CD1626, CD5942 and CF6742 will have monthly principal and interest payments as described in this Supplement. See “*Certain Additional Characteristics of the Mortgage Loans — Level Payments*” in this Supplement.

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

<u>Pool Number</u>	<u>Monthly Principal and Interest</u>
BQ9049	\$587.73
BQ9050	200.43
BQ9051	200.43
BQ9052	200.43
BQ9053	198.61
BQ9056	200.62
BQ9057	200.62
BQ9058	601.85
BQ9059	200.62
BQ9060	200.62
BQ9061	200.62
BQ9062	200.62
BQ9063	200.62
BQ9064	601.85
BQ9065	200.62
BQ9066	200.62
BQ9067	601.85
BQ9068	200.62
BQ9069	200.62

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

Lockout and Prepayment Penalty Codes:

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

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

Ginnie Mae REMIC Trust 2021-218
 Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans (1)

Pool Number	FHA Insurance Program/Section 538 Guarantee Program(2)	City/County	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guarantee Fee Rate	Maturity Date	Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)(7)	Prepayment Penalty End Date(5)(7)	Lockout/Prepayment Code(6)	Remaining Lockout Period (mos.)(7)	Total Remaining Lockout and Prepayment Period (mos.)(8)(7)
CI6563	221(G)(4)	Wheeling	IL	\$22,887,061.72	2.880%	2.630%	0.250%	Aug-59	\$83,333.17	454	449	5	Oct-21	Dec-22	Dec-31	A	8	116
CI0848	207(2)(3)(f)	Port Charlotte	FL	19,842,674.60	2.250	1.880	0.250	Dec-56	76,044.01	421	417	4	Nov-21	Jan-22	Nov-31	B	0	117
BI9079	207(2)(3)(f)	Richmond	VA	14,908,791.60	2.420	2.000	0.250	Oct-56	68,847.31	421	415	6	Sep-21	Nov-21	Nov-31	B	N/A	115
BI2197	207(2)(3)(f)	Wellesley	MA	13,924,047.12	2.250	2.040	0.380	Nov-56	52,983.25	420	416	4	Nov-21	Jan-22	Dec-31	B	0	117
CI6749	207(2)(3)(f)	East Providence	RI	13,916,539.42	2.520	2.270	0.250	Dec-56	48,193.12	421	417	4	Nov-21	Jan-22	Dec-31	B	N/A	116
CI6586	207(2)(3)(f)	Carrollton	VA	11,949,220.56	2.520	2.270	0.250	Nov-56	50,199.55	420	416	4	Dec-21	Jan-22	Jan-31	B	N/A	117
CI3108	207(2)(3)(f)/223(a)(7)	New York	NY	11,946,935.60	2.700	2.320	0.250	Dec-56	44,787.20	420	417	3	Dec-21	Jan-22	Jan-31	B	0	117
CI3503	232(2)(3)(f)/223(a)(7)	East Providence	RI	11,946,935.60	2.700	2.320	0.250	Dec-56	44,787.20	420	417	3	Dec-21	Jan-22	Jan-31	B	0	117
AI8546	221(G)(4)/223(a)(7)	Middlebrian	VA	11,923,395.44	3.000	2.880	0.250	Oct-61	43,582.88	480	475	5	Oct-21	Jan-22	Nov-31	A	N/A	114
CI6310	221(G)(4)	Elkridge	MD	11,917,607.52	3.200	2.940	0.250	Dec-60	44,982.12	471	465	6	Sep-21	Nov-22	Nov-31	C	7	115
CG6297	207(2)(3)(f)	Bothell	WA	11,917,607.52	3.200	2.940	0.250	Sep-55	48,291.17	407	402	5	Sep-21	Nov-22	Nov-31	C	7	115
CI1626	207(2)(3)(f)	Clovis	CA	11,907,431.52	3.350	3.190	0.250	Oct-56	41,940.73	421	415	6	Sep-21	Nov-22	Nov-31	C	7	115
BI5332	221(G)(4)	Philadelphia	PA	11,903,505.48	3.140	3.190	0.250	May-60	(10)	363	358	5	Sep-21	Nov-22	Nov-31	E	19	115
CD4902	232(2)(3)(f)	Spring	TX	11,583,450.50	3.140	2.890	0.250	May-60	47,708.86	392	386	6	Sep-21	Nov-22	Nov-31	E	19	115
CC1890	207(2)(3)(f)	Jenks	OK	10,633,833.37	3.000	2.600	0.500	Oct-56	39,796.42	420	415	5	Oct-21	Nov-22	Nov-31	A	6	114
BZ8344	221(G)(4)	Panama City Beach	FL	10,606,028.11	3.000	2.840	0.250	Jun-60	39,417.89	465	459	6	Oct-21	Nov-22	Nov-31	E	19	115
BI9084	232(2)(3)(f)/223(a)(7)	Binghamton	NY	8,864,564.31	2.640	2.340	0.300	Jul-55	33,347.31	406	400	6	Sep-21	Sep-31	Sep-31	F	5	113
CD5942	207(2)(3)(f)	Rochester	NY	7,957,437.68	2.280	2.040	0.250	Oct-56	27,665.01	420	415	5	Sep-21	Oct-31	Oct-31	F	N/A	114
CI1907	207(2)(3)(f)	Memphis	MI	7,496,225.76	3.200	2.950	0.250	Oct-56	(10)	385	380	5	Oct-21	Nov-31	Nov-31	F	7	115
CI1903	207(2)(3)(f)	Washington	TN	6,640,986.42	2.500	2.150	0.250	Dec-56	23,848.15	421	417	4	Nov-21	Jan-22	Jan-31	F	0	117
CI3500	232(2)(3)(f)/223(a)(7)	Warren	DC	6,082,305.81	3.050	2.800	0.250	Jun-52	25,677.15	367	363	4	Nov-21	Jan-22	Jan-31	F	8	116
CI1279	207(2)(3)(f)	Virginia Beach	VA	5,952,910.98	2.550	2.250	0.300	Jan-39	36,276.76	206	202	4	Nov-21	Jan-22	Dec-31	F	8	116
CI6806	232(2)(3)(f)/223(a)(7)	Plattsburgh	NY	5,917,161.48	2.690	2.390	0.300	Feb-47	27,178.75	305	299	6	Oct-21	Nov-31	Nov-31	B	N/A	114
CI1029	232(2)(3)(f)/223(a)(7)	Woodburn	OK	5,785,955.46	2.700	2.450	0.250	Oct-56	21,464.42	420	415	5	Oct-21	Nov-31	Nov-31	B	N/A	114
CI3509	232(2)(3)(f)/223(a)(7)	Springfield	VA	5,610,266.18	2.550	2.250	0.300	May-38	35,318.50	198	194	4	Nov-21	Jan-22	Jan-31	F	8	116
CI7006	221(G)(4)	Greenville	SC	5,019,693.88	3.500	3.250	0.250	Aug-60	(10)	466	461	4	Nov-21	Jan-22	Jan-31	F	8	116
BI9002	207(2)(3)(f)	Charlotte	NC	4,697,938.34	2.290	2.040	0.250	Dec-56	16,347.20	421	417	4	Nov-21	Jan-22	Jan-31	B	0	117
BI9000	207(2)(3)(f)	Pemberton	MS	3,960,646.48	2.450	2.200	0.250	Dec-50	16,005.31	350	345	5	Oct-21	Nov-31	Nov-31	B	N/A	115
BI9001	207(2)(3)(f)	Oxford	MS	3,810,610.87	2.390	2.140	0.250	Oct-56	13,502.46	420	415	5	Oct-21	Nov-31	Nov-31	B	N/A	115
CI6882	221(G)(4)	Clermont	FL	3,724,154.36	3.650	3.400	0.250	Jun-60	15,064.94	466	459	7	Aug-21	Sep-23	Sep-31	E	17	113
CI6891	220	Lafayette	LA	3,173,599.95	2.270	2.020	0.250	Nov-56	17,315.41	309	305	4	Nov-21	Jan-22	Jan-31	G	N/A	116
BI9092	207(2)(3)(f)/223(a)(7)	Freepport	IL	2,977,084.86	2.400	2.150	0.250	Aug-47	11,027.08	420	416	4	Nov-21	Jan-22	Jan-31	B	0	115
BI9091	207(2)(3)(f)	Virginia Beach	VA	2,942,262.96	2.380	2.130	0.250	Oct-56	10,564.73	421	415	6	Sep-21	Nov-21	Nov-31	B	0	115
BI9094	221(G)(4)/223(a)(7)	Spokane	WA	2,727,109.30	3.250	3.000	0.250	Oct-56	10,409.99	421	415	6	Sep-21	Nov-21	Nov-31	B	0	115
BI9097	207(2)(3)(f)	Silver Spring	MD	2,704,048.64	3.120	2.870	0.250	Jan-58	10,691.55	442	434	8	Jul-21	Sep-21	Sep-31	B	0	113
CI3476	232(2)(3)(f)	Brantford	CA	2,536,856.98	2.370	2.120	0.250	Jan-50	12,123.60	338	334	4	Nov-21	Dec-22	Dec-31	F	8	116
CI3505	207(2)(3)(f)	Los Angeles	CA	2,491,914.74	2.950	2.620	0.330	Aug-52	8,962.20	421	415	5	Oct-21	Nov-31	Nov-31	B	0	115
CI3502	207(2)(3)(f)	West Valley City	UT	2,491,914.74	2.950	2.620	0.330	Aug-52	8,962.20	421	415	5	Oct-21	Nov-31	Nov-31	B	0	115
CI3504	207(2)(3)(f)	Rose Hill	NC	2,147,193.67	2.550	2.250	0.250	Mar-52	8,556.27	364	360	4	Nov-21	Jan-22	Jan-31	B	N/A	116
CI3508	221(G)(4)	Columbus	NC	1,991,125.10	3.250	3.000	0.250	Jan-60	7,779.90	420	416	4	Nov-21	Jan-22	Jan-31	D	A	116
BI9278	232(2)(3)(f)	Milford	TX	1,690,034.96	2.850	2.600	0.250	Oct-56	6,180.70	420	415	5	Oct-21	Nov-31	Nov-31	A	7	115
BI9287	221(G)(4)	Snyder	TX	1,476,009.04	2.950	2.700	0.250	Jun-59	(10)	460	447	13	Feb-21	Mar-26	Mar-31	H	47	107
BI9288	221(G)(4)/223(a)(7)	East Alton	LA	1,043,815.68	2.650	2.400	0.250	Oct-61	3,550.16	480	475	5	Oct-21	Nov-31	Nov-31	H	N/A	115
CG6309	221(G)(3)/223(a)(7)	Poughkeepsie	NY	1,017,097.90	3.500	3.250	0.250	Jun-60	3,477.28	464	459	5	Oct-21	Nov-22	Nov-31	F	7	115
CI1893	221(G)(4)	Tallahassee	FL	994,363.73	2.750	2.600	0.250	Apr-60	3,721.21	462	457	5	Oct-21	Nov-22	Nov-31	F	7	115
BI9073	207(2)(3)(f)	Columbia	MS	993,534.63	3.800	3.500	0.250	Oct-61	3,437.28	481	475	6	Sep-21	Nov-24	Nov-31	I	31	115
BI2178	207(2)(3)(f)	Jackson	TN	942,391.62	2.420	2.040	0.380	Jul-54	4,451.64	393	388	5	Oct-21	Nov-31	Nov-31	B	N/A	115
CG6303	221(G)(4)/223(a)(7)	Abrington	OH	745,582.63	2.650	2.400	0.250	Oct-61	3,532.22	420	415	5	Oct-21	Nov-31	Nov-31	B	N/A	115
CG9205	221(G)(4)/223(a)(7)	Cincinnati	OH	744,206.96	2.940	2.690	0.250	Oct-61	2,659.01	480	473	7	Aug-21	N/A	N/A	B	N/A	113
BI9074	207(2)(3)(f)	Pasadena	CA	678,683.83	2.890	2.640	0.250	Aug-61	2,750.48	382	375	7	Aug-21	N/A	N/A	B	N/A	113
CI1229	207(2)(3)(f)	Rock Hill	SC	422,887.63	2.970	2.720	0.250	Jun-53	1,052.95	420	414	5	Oct-21	Nov-24	Nov-24	J	B	31
BI9074	207(2)(3)(f)	Kings Park	NY	295,375.58	2.420	2.170	0.250	Sep-56	1,052.95	420	414	5	Oct-21	Nov-24	Nov-24	J	B	31
CI1623	207(2)(3)(f)	Spring Lake	NC	148,981.15	3.480	3.230	0.250	Aug-61	579.29	481	473	8	Jul-21	Oct-31	Oct-31	K	F	114
CI6752	220/223(a)(7)	Cohoes	NY	148,979.86	3.150	2.900	0.250	Dec-59	562.66	459	453	6	Sep-21	Oct-22	Oct-22	L	6	114
CI6753	221(G)(4)	Harrison	TN	148,892.98	3.390	3.140	0.250	Apr-60	580.56	464	457	7	Aug-21	Sep-31	Sep-31	M	5	113

Pool Number	FHA Insurance Program/Section 538 Guarantee Program(2)	City/County	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest(\$)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)(f)	Prepayment Penalty End Date(5)(f)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)(f)	Total Remaining Lockout and Prepayment Penalty Period (mos.)(8)(f)
CD4907	207/223(f)	Marks	MS	148,894.69	3.800%	3.520%	0.250%	Aug-51	\$ 666.04	395	389	6	Sep-21	Oct-24	Oct-31	I	30	114
CD4906	207/223(f)	Hermundo	MS	148,839.58	3.800	3.550	0.250	Jul-51	666.89	394	388	6	Sep-21	Oct-24	Oct-31	I	30	114
CF6990	221(G)(4)	Phoenix	AZ	148,677.31	3.070	2.820	0.250	Dec-57	571.26	436	429	7	Aug-21	Sep-31	Sep-31	D	N/A	113
CF6952	207/223(f)	Portland	OR	148,279.05	2.980	2.730	0.250	Dec-49	657.56	357	351	6	Sep-21	N/A	Oct-31	B	N/A	114
CF6742	207/223(f)/223(a)(7)	Williamsburg	IA	144,141.23	3.100	2.720	0.380	Dec-37	100	195	189	6	Sep-21	N/A	Oct-31	B	N/A	114
BQ9057	538	Lake Park	GA	49,666.10	3.680	3.180	0.500	Dec-58	(11)	448	441	7	Aug-21	Sep-23	Sep-31	E	17	113
BQ9061	538	Dawson	GA	49,666.08	3.680	3.180	0.500	Dec-58	(11)	448	441	7	Aug-21	Sep-23	Sep-31	E	17	113
BQ9066	538	Newnan	GA	49,666.06	3.680	3.180	0.500	Dec-58	(11)	448	441	7	Aug-21	Sep-23	Sep-31	E	17	113
BQ9065	538	Mr. Vernon	GA	49,666.03	3.680	3.180	0.500	Dec-58	(11)	448	441	7	Aug-21	Sep-23	Sep-31	E	17	113
BQ9068	538	Winder	GA	49,666.02	3.680	3.180	0.500	Dec-58	(11)	448	441	7	Aug-21	Sep-23	Sep-31	E	17	113
BQ9058	538	Buena Vista	GA	49,666.01	3.680	3.180	0.500	Dec-58	(11)	448	441	7	Aug-21	Sep-23	Sep-31	E	17	113
BQ9067	538	Pearson	GA	49,666.01	3.680	3.180	0.500	Dec-58	(11)	448	441	7	Aug-21	Sep-23	Sep-31	E	17	113
BQ9059	538	Swaishboro	GA	49,666.00	3.680	3.180	0.500	Dec-58	(11)	448	441	7	Aug-21	Sep-23	Sep-31	E	17	113
BQ9064	538	Dawson	GA	49,665.98	3.680	3.180	0.500	Dec-58	(11)	448	441	7	Aug-21	Sep-23	Sep-31	E	17	113
BQ9056	538	Helena	GA	49,665.98	3.680	3.180	0.500	Dec-58	(11)	448	441	7	Aug-21	Sep-23	Sep-31	E	17	113
BQ9069	538	Blue Ridge	GA	49,665.98	3.680	3.180	0.500	Dec-58	(11)	448	441	7	Aug-21	Sep-23	Sep-31	E	17	113
BQ9054	538	Richland	GA	49,665.98	3.680	3.180	0.500	Dec-58	(11)	448	441	7	Aug-21	Sep-23	Sep-31	E	17	113
BQ9050	538	Lake Park	GA	49,619.20	3.680	3.180	0.500	Dec-58	(11)	449	441	7	Aug-21	Sep-23	Sep-31	E	17	113
BQ9051	538	Port Orchard	WA	49,619.20	3.680	3.180	0.500	Dec-58	(11)	449	441	7	Aug-21	Sep-23	Sep-31	E	17	113
BQ9052	538	Silverdale	WA	49,619.20	3.680	3.180	0.500	Dec-58	(11)	449	441	7	Aug-21	Sep-23	Sep-31	E	17	113
BQ9053	538	Arlington	WA	49,619.20	3.620	3.120	0.500	Dec-58	(11)	449	441	7	Aug-21	Sep-23	Sep-31	E	17	113
CD4908	207/223(f)	Oak Harbor	MS	49,613.69	3.800	3.550	0.250	Jul-51	222.30	394	388	6	Sep-21	Oct-24	Oct-31	F	30	114
BQ9055	538	Mayersville	WA	49,613.18	3.530	3.030	0.250	Dec-58	(11)	449	441	8	Jul-21	Aug-22	Aug-31	F	4	112
CF2750	221(G)(4)	Norfolk	VA	49,595.22	3.150	2.900	0.250	Jun-59	188.62	454	447	7	Aug-21	Aug-31	Aug-31	F	4	112
CD4872	221(G)(4)	Daleville	VA	49,580.89	3.440	3.190	0.250	Feb-60	195.20	463	455	8	Jul-21	Aug-22	Aug-31	F	4	112
CC9202	221(G)(4)	Prince Frederick	MD	49,546.20	3.510	3.260	0.250	Jun-60	196.09	469	460	9	Jun-21	Aug-22	Aug-31	F	4	112
CD9354	221(G)(4)	Hamilton	OH	49,538.27	3.700	3.400	0.300	Jun-60	(10)	468	459	9	Jun-21	Jul-23	Jul-31	L	15	111
CC2599	221(G)(4)	Raymondville	TX	49,532.28	2.950	2.700	0.250	Mar-57	189.25	427	420	7	Aug-21	Oct-24	Oct-31	I	30	114
CB6046	207/223(f)/223(a)(7)	Noblesville	IN	49,530.20	3.060	2.810	0.250	Aug-56	194.10	420	413	7	Aug-21	Aug-22	Aug-31	F	4	112
CF6689	207/223(f)	Meridian	ID	49,485.98	3.150	2.900	0.250	Apr-54	204.39	392	385	7	Aug-21	Sep-22	Sep-31	B	5	113
CF6668	207/223(f)	Mecca	CA	49,481.64	3.040	2.790	0.250	Apr-54	200.16	396	389	7	Aug-21	Sep-22	Sep-31	F	5	113
CF9465	221(G)(4)/223(a)(7)	Washington	DC	49,418.07	3.340	3.090	0.250	Oct-53	211.20	387	379	8	Jul-21	Sep-22	Sep-31	F	5	113
CF6673	207/223(f)	Madison Heights	MI	49,416.46	3.280	3.030	0.250	Dec-53	208.92	389	381	8	Jul-21	Aug-24	Aug-31	J	N/A	28
CD6009	207/223(f)	Alexandria	VA	49,405.41	3.070	2.820	0.250	May-54	201.58	394	386	8	Jul-21	Aug-22	Aug-31	F	4	112

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

- (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
- (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
- (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
- (9) Pool Numbers CB4467, CD0934, CD1626, CF6742 and CJ6486 will have monthly principal and interest payments as described in this Supplement. See “*Certain Additional Characteristics of the Mortgage Loans — Level Payments*” in this Supplement.
- (10) The following Pool Numbers will have amortization schedules providing for level monthly principal and interest payments in the amounts indicated in the table below for each payment date prior to the related maturity date, with balloon payments equal to the remaining unpaid principal balance of the related Mortgage Loan plus accrued interest thereon to be due as of its maturity date:

Pool Number	Monthly Principal and Interest
BQ9049	\$195.91
BQ9050	200.43
BQ9051	200.43
BQ9052	200.43
BQ9053	198.61
BQ9056	200.62
BQ9057	200.62
BQ9058	200.62
BQ9059	200.62
BQ9060	200.62
BQ9061	200.62
BQ9062	200.62
BQ9063	200.62
BQ9064	200.62
BQ9065	200.62
BQ9066	200.62
BQ9067	200.62
BQ9068	200.62
BQ9069	200.62

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

Lockout and Prepayment Penalty Codes:

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

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

Ginnie Mae REMIC Trust 2022-007
 Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans (1)

Pool Number	Security Type	FHA Insurance Program/Section 538 Guarantee Program(2)	City/County	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date (3/1)	Prepayment Penalty Date (5/1)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)	Total Remaining Prepayment Penalty (mos.)(8)	Remaining Lockout and Interest Only Period (mos.)(9)
GI1914	PIC	207/223(6)	Bradenton	FL	\$22,534,400.25	3.300%	3.050%	0.250%	May-53	\$96,533.07	377	374	3	Dec-21	Jan-32	Jan-32	A	9	9	117
GI0850	PIC	207/223(6)	North Little Rock	AR	21,931,617.10	2.300	2.050	0.250	Jan-57	76,310.44	421	418	3	Nov-21	Feb-31	Feb-31	B	0	0	118
GI2715	PIC	232/223(6)	Reno	NV	21,345,703.53	2.470	2.220	0.250	Nov-56	76,427.22	420	416	4	Nov-21	Dec-31	Dec-31	B	0	0	116
GI1307	PIC	207/223(6)	Roanoke	VA	20,540,845.85	2.150	1.900	0.250	Dec-56	69,972.21	420	417	3	Oct-21	Dec-31	Dec-31	C	8	8	116
GI6563	PIC	221(6)(4)	Wheeling	IL	16,916,523.88	2.880	2.650	0.250	Aug-59	61,594.08	454	449	5	Dec-21	Jan-27	Jan-27	B	0	0	117
GI1924	PIC	232/223(6)/223(a)(7)	Gamballs	MD	14,947,255.65	3.050	2.800	0.250	Nov-59	55,661.84	455	452	3	Dec-21	Jan-32	Jan-32	D	0	0	117
GI1916	PIC	221(6)(4)/223(a)(7)	Washington	DC	11,518,032.74	2.950	2.700	0.250	Jul-51	48,933.86	355	352	3	Dec-21	Jan-32	Jan-32	C	10	10	118
GI7010	PIC	221(6)(4)	Haw River	NC	10,978,051.86	3.450	3.200	0.250	Jan-62	42,283.77	481	478	3	Dec-21	Jan-32	Jan-32	E	9	9	117
GI9087	PIC	207/223(6)	San Antonio	TX	10,964,248.78	3.330	3.080	0.250	Mar-60	49,442.49	459	456	3	Nov-21	Jan-32	Jan-32	B	0	0	116
GI6586	PIC	207/223(6)	Carrollton	VA	10,934,423.83	3.520	3.270	0.250	Nov-56	39,442.49	441	438	3	Dec-21	Jan-32	Jan-32	E	9	9	117
GI3146	PIC	221(6)(4)	Monroe	LA	9,966,037.20	3.450	3.200	0.250	Nov-56	40,038.52	441	438	3	Dec-21	Jan-32	Jan-32	E	9	9	117
GI1762	PIC	207/223(6)/223(a)(7)	Baltimore	MD	9,965,869.90	3.100	2.850	0.250	Apr-60	37,180.75	460	457	3	Dec-21	Jan-32	Jan-32	F	0	0	117
GI13108	PIC	207/223(6)/223(a)(7)	New York	NY	9,957,683.80	2.790	2.540	0.250	Dec-56	37,322.66	420	417	3	Dec-21	Jan-32	Jan-32	B	0	0	117
GI5524	PIC	232/223(6)	Kokomo	IN	9,949,496.10	2.980	2.730	0.250	Jun-52	41,626.26	366	363	3	Dec-21	Jan-32	Jan-32	B	0	0	117
GI5374	PIC	232/223(6)	Evansville	IN	9,949,496.10	2.980	2.730	0.250	Jun-52	41,626.26	366	363	3	Dec-21	Jan-32	Jan-32	B	0	0	117
GI6754	PIC	232/223(6)	Perrysburg	OH	9,947,492.70	2.850	2.600	0.250	Feb-52	41,211.15	362	359	3	Dec-21	Jan-32	Jan-32	B	0	0	117
GI0780	PIC	207/223(6)	Kansas City	MO	9,942,602.40	3.300	3.050	0.250	Jan-49	46,580.24	325	322	3	Dec-21	Jan-32	Jan-32	C	9	9	117
GI1922	PIC	232/223(6)	Baltimore	MD	8,940,719.52	3.100	2.850	0.250	Feb-47	42,959.37	302	299	3	Dec-21	Jan-32	Jan-32	C	9	9	117
GI6884	PIC	207/223(6)	Wilmington	DE	8,591,565.26	3.300	3.050	0.250	Apr-54	36,501.79	388	385	3	Dec-21	Jan-32	Jan-32	C	9	9	117
GI0820	PIC	232/223(6)/223(a)(7)	Staten Island	NY	8,572,487.27	2.850	2.600	0.250	Jan-56	32,861.08	409	406	3	Dec-21	Jan-32	Jan-32	B	0	0	117
GI6575	PIC	232/223(6)	Perrysburg	OH	8,522,700.20	3.250	3.000	0.250	Dec-53	32,832.78	411	408	3	Dec-21	Jan-32	Jan-32	B	0	0	117
GI0777	PIC	221(6)(4)	Cedar Rapids	IA	8,522,700.20	2.680	2.430	0.250	Jan-64	35,888.67	384	381	3	Dec-21	Jan-32	Jan-32	B	0	0	117
GI0851	PIC	232/223(6)	Norfolk	VA	8,489,018.00	2.680	2.430	0.250	Jan-64	35,888.67	384	381	3	Dec-21	Jan-32	Jan-32	B	0	0	117
GI5525	PIC	232/223(6)	West Lafayette	IN	8,149,575.93	2.870	2.620	0.250	Apr-44	41,444.87	269	266	3	Dec-21	Jan-32	Jan-32	B	0	0	117
GI0821	PIC	232/223(6)	Staten Island	NY	7,479,123.06	2.710	2.460	0.250	Jan-60	43,636.34	220	217	3	Dec-21	Jan-32	Jan-32	B	0	0	117
GI3503	PIC	232/223(6)	Milford	MI	7,376,882.55	3.250	3.000	0.250	Dec-56	28,254.96	458	454	4	Nov-21	Jan-32	Jan-32	F	0	0	116
GI5042	PIC	232/223(6)	East Providence	RI	6,969,044.60	2.570	2.320	0.250	Dec-56	25,288.07	421	417	4	Nov-21	Jan-32	Jan-32	G	19	19	115
GI3503	PIC	232/223(6)/223(a)(7)	Philadelphia	PA	6,943,711.53	3.440	3.190	0.250	May-60	(10)	463	458	5	Oct-21	Nov-31	Nov-31	G	19	19	115
GI1636	PIC	232/223(6)	Sarasota	FL	6,169,678.58	3.180	2.930	0.250	Dec-56	25,701.70	420	417	3	Dec-21	Jan-32	Jan-32	B	0	0	117
GI0851	PIC	232/223(6)	Sioux City	IA	5,733,758.58	2.420	2.170	0.250	Dec-56	20,345.57	420	417	3	Dec-21	Jan-32	Jan-32	B	0	0	117
GI1763	PIC	232/223(6)	Charlottesville	VA	5,482,645.41	3.230	2.980	0.250	May-61	20,573.50	473	470	3	Dec-21	Jan-32	Jan-32	B	0	0	117
GI0848	PIC	207/223(6)	Port Charlotte	FL	4,985,362.65	2.130	1.880	0.250	Dec-56	18,527.02	421	417	4	Dec-21	Jan-32	Jan-32	F	0	0	117
GI5521	PIC	207/223(6)	Far Rockaway	NY	4,980,264.45	3.250	3.000	0.250	Jun-56	20,102.42	414	411	3	Dec-21	Jan-32	Jan-32	E	9	9	129
GI4569	PIC	221(6)(4)	Odessa	TX	4,494,415.00	2.750	2.500	0.250	Dec-61	15,448.55	505	489	16	Jun-20	Jan-33	Jan-33	B	0	0	117
GI0938	PIC	221(6)(4)	Baytown	TX	2,796,940.00	3.250	3.000	0.250	May-63	10,419.76	503	494	9	Jun-21	Jan-33	Jan-33	B	0	0	117
GI1024	PIC	221(6)(4)	Clarksville	TN	2,737,679.02	3.290	2.690	0.250	Dec-61	10,294.69	481	477	4	Nov-21	Jan-32	Jan-32	B	0	0	117
GI4361	PIC	221(6)(4)	Fritchburg	WI	2,372,240.30	3.130	2.880	0.250	Nov-54	9,670.92	395	392	3	Dec-21	Jan-32	Jan-32	H	0	0	116
GI6310	PIC	207/223(6)/223(a)(7)	Atlanta	GA	2,316,756.00	3.060	2.810	0.250	Nov-54	8,373.94	504	486	18	Sep-20	Oct-32	Oct-32	B	6	6	126
GI6582	PIC	221(6)(4)	Bothell	WA	2,309,752.51	3.190	2.940	0.250	Sep-65	9,359.32	407	404	3	Oct-21	Nov-31	Nov-31	A	7	7	115
GI9962	PIC	221(6)(4)	Richmond	VA	1,990,563.00	2.890	2.640	0.250	Sep-65	7,000.30	500	497	3	Dec-21	Sep-33	Sep-33	B	23	23	143
GI0954	PIC	221(6)(4)	Charlottesville	NC	1,823,719.00	2.850	2.600	0.250	Feb-64	6,371.96	507	503	4	Nov-21	Mar-34	Mar-34	B	17	17	137
GI3359	PIC	221(6)(4)	San Marcos	TX	1,652,766.00	3.150	2.900	0.250	May-63	5,880.74	501	494	7	Aug-21	Jul-33	Jul-33	B	14	14	134
GI3362	PIC	221(6)(4)	Little Elm	TX	1,603,604.00	2.900	2.650	0.250	Jun-63	5,116.73	506	495	11	Apr-21	Jul-23	Jul-23	B	15	15	135
GI6741	PIC	221(6)(4)	Durham	NC	1,448,057.00	3.050	2.800	0.250	Feb-63	5,225.65	504	491	14	Mar-23	Mar-33	Mar-33	B	11	11	131
GI2719	PIC	221(6)(4)	Ingleswood	CA	1,297,158.00	2.580	2.330	0.250	Dec-62	4,335.21	503	489	14	Jan-21	Jan-33	Jan-33	B	9	9	129
GI5519	PIC	207/223(6)	Wheatland	CA	1,184,856.95	2.850	2.600	0.250	Aug-55	5,148.79	360	357	3	Dec-21	Jan-32	Jan-32	I	0	0	116
GI6303	PIC	221(6)(4)/223(a)(7)	Spring Lake	MI	994,110.17	2.650	2.400	0.250	Aug-35	8,780.82	164	161	3	Dec-21	Jan-32	Jan-32	B	0	0	117
GI2287	PIC	221(6)(4)/223(a)(7)	Cincinnati	OH	994,110.17	2.650	2.400	0.250	Oct-61	3,381.11	480	475	5	Oct-21	Nov-31	Nov-31	B	0	0	115
GI1903	PIC	207/223(6)	East Alton	IL	993,267.02	3.050	2.800	0.250	Oct-61	3,381.11	480	475	5	Oct-21	Nov-31	Nov-31	B	0	0	115
GI1890	PIC	221(6)(4)	Warren	MI	993,267.02	3.090	2.840	0.250	Jun-52	4,193.61	367	363	4	Nov-21	Dec-31	Dec-31	E	8	8	116
GI9902	PIC	221(6)(4)	Panama City Beach	FL	992,888.27	3.050	2.800	0.250	Jun-60	3,691.50	465	459	6	Sep-21	Sep-31	Sep-31	E	5	5	113
GI4902	PIC	207/223(6)	Glenmont	OK	992,888.27	2.760	2.510	0.250	Oct-56	4,017.32	466	459	7	Aug-21	Sep-23	Sep-23	B	17	17	113
GI4894	PIC	221(6)(4)/223(a)(7)	Jenks	OK	991,676.11	3.250	3.000	0.250	May-58	3,715.82	420	415	5	Oct-21	Sep-31	Sep-31	B	0	0	116
GI1900	PIC	220	Silver Spring	MD	991,553.77	3.150	2.900	0.250	Aug-47	3,887.83	442	434	8	Jul-21	Sep-21	Sep-21	J	0	0	116
GI2749	PIC	207/223(6)	Lafayette	LA	987,758.77	2.890	2.640	0.250	Aug-53	4,728.28	309	305	4	Aug-21	Nov-21	Nov-21	J	0	0	116
GI5942	PIC	207/223(6)	Rock Hill	SC	987,758.77	3.200	2.950	0.250	Jun-53											

Pool Number	Security Type	FHA Insurance Program/Section 538 Guarantee Program(2)	City/County	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)	Prepayment Penalty End Date (5)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)	Total Remaining Lockout and Prepayment Penalty (mos.)(8)	Remaining Interest Only Period (mos.)(9)
CB9974	PIC	207/223(0)	Kings Park	NY	\$ 983,089.23	2.970%	2.720%	0.250%	May-40	\$ 5,840.48	223	218	5	Oct-21	N/A	Nov-24	K	N/A	31	0
BA0554	CLC	221(0)(4)	Kingsland	GA	982,519.00	3.640	3.390	0.250	Dec-61	3,889.24	498	477	21	Jun-20	Jan-22	Jan-32	E	0	116	0
CB6866	PIC	221(0)(4)	Greenville	SC	979,668.37	3.500	3.250	0.250	Aug-60	(10)	465	461	4	Nov-21	Dec-22	Dec-31	B	8	117	0
CB8491	CLC	221(0)(4)	Harlingen	TX	975,153.00	2.950	2.700	0.250	May-63	3,462.85	501	494	7	Aug-21	Jun-23	Jun-33	B	14	134	14
BN0009	CLC	221(0)(4)	Sugarland	TX	949,833.00	4.000	3.750	0.250	Nov-61	3,969.72	504	476	28	Nov-19	Dec-21	Dec-31	B	0	116	0
CF1026	PIC	221(0)(4)	Elkridge	MD	880,235.38	3.250	2.980	0.250	Dec-60	3,320.77	471	465	6	Sep-21	N/A	Oct-31	F	N/A	114	0
BK1595	CLC	221(0)(4)	Baton Rouge	LA	776,278.00	2.850	2.600	0.250	May-62	(10)	498	482	16	Nov-20	Jun-22	Jun-32	B	2	122	2
CB3940	PIC	207/223(0)	Columbia	SC	542,990.39	3.840	3.460	0.380	Jun-45	2,945.49	282	279	3	Dec-21	N/A	Jan-32	E	9	117	0
CH0822	PIC	252/223(0)	Staten Island	NY	535,601.15	2.710	2.410	0.300	Apr-40	3,113.25	220	217	3	Dec-21	N/A	Jan-32	E	0	117	0
CF6780	CLC	221(0)(4)	Hempstead	NY	500,000.00	2.550	2.300	0.250	Aug-65	1,662.72	502	497	5	Oct-21	Sep-23	Sep-33	B	17	137	17
BY4365	CLC	221(0)(4)	Hempstead	NY	437,251.00	2.810	2.560	0.250	Jul-62	1,517.79	501	484	17	Oct-20	Aug-22	Aug-32	B	4	124	4
AT8546	CLC	221(0)(4)	Sanford	NC	432,004.00	2.940	2.690	0.380	Apr-62	1,551.82	498	481	17	Oct-20	May-32	May-32	B	1	121	1
CF6717	CLC	221(0)(4)	Midlothian	VA	356,396.77	3.090	2.840	0.250	Oct-61	1,501.31	480	475	5	Oct-21	Nov-22	Nov-31	C	7	115	0
BN3550	CLC	221(0)(4)	Canal Winchester	OH	296,483.00	2.680	2.430	0.250	Nov-61	1,087.42	502	496	6	Mar-20	Aug-25	Aug-35	B	16	136	16
CC1895	PIC	221(0)(4)	Burlington	NC	274,196.00	3.640	3.390	0.250	Nov-61	1,087.42	502	496	6	Mar-20	Dec-21	Dec-31	B	0	116	0
CF1024	PIC	221(0)(4)	Tallahassee	FL	149,154.71	3.120	2.870	0.250	Apr-60	538.38	462	457	5	Sep-21	Nov-22	Nov-31	E	0	115	0
CF9975	PIC	207/223(0)	Columbia	MS	149,136.84	2.750	2.500	0.250	Oct-61	515.29	481	475	6	Sep-21	Nov-24	Nov-31	E	0	115	0
BO3248	PIC	207/223(0)	Jackson	MS	148,891.35	3.800	3.500	0.300	Jul-54	667.75	393	388	5	Oct-21	Nov-24	Nov-31	E	0	115	0
BK1595	PIC	221(0)(4)	Passaic	MD	148,841.39	2.600	2.690	0.250	Aug-58	531.80	480	475	5	Oct-21	Nov-24	Nov-31	E	0	115	0
BO3007	PIC	538	Sarasota	GA	49,666.01	3.680	3.180	0.300	Dec-58	(11)	418	411	7	Aug-21	Sep-23	Sep-31	G	17	115	0
BO3004	PIC	538	Swainsboro	GA	49,666.01	3.680	3.180	0.300	Dec-58	(11)	418	411	7	Aug-21	Sep-23	Sep-31	G	17	115	0
CF1224	PIC	220/223(a)(7)	Blue Ridge	NC	49,666.08	3.680	3.180	0.300	Dec-58	(11)	418	411	7	Aug-21	Sep-23	Sep-31	G	17	115	0
CF6732	PIC	220/223(a)(7)	Homes	NC	49,666.08	3.680	3.180	0.300	Dec-58	(11)	418	411	7	Aug-21	Sep-23	Sep-31	G	17	115	0
CF2801	PIC	221(0)(4)	Bluffton	SC	49,659.05	3.150	2.900	0.250	Dec-59	193.10	481	473	8	Jun-21	Oct-22	Oct-31	E	6	113	0
CF2807	PIC	221(0)(4)	Bluffton	SC	49,614.90	3.800	3.140	0.250	Apr-60	187.55	459	453	6	Jun-21	Oct-22	Oct-31	E	6	113	0
CD4007	PIC	207/223(0)	Marlboro	MS	49,614.90	3.800	3.550	0.250	Apr-60	193.52	464	457	7	Aug-21	Sep-23	Sep-31	L	5	114	0
CD4006	PIC	207/223(0)	Hernando	MS	49,613.19	3.800	3.550	0.250	Jul-54	222.01	395	389	6	Aug-21	Oct-24	Oct-31	L	30	114	0
CF2750	PIC	538	Oak Harbor	WA	49,613.36	3.530	3.030	0.500	Dec-58	222.30	394	388	6	Jul-21	Aug-22	Aug-31	E	4	112	0
CD4872	PIC	221(0)(4)	Norfolk	VA	49,595.22	3.150	2.900	0.250	Feb-60	188.62	454	447	7	Aug-21	Aug-22	Aug-31	E	5	112	0
CF6690	PIC	221(0)(4)	Daleville	VA	49,580.89	3.440	3.190	0.250	Feb-60	195.20	463	455	8	Jul-21	Aug-22	Aug-31	E	4	112	0
CF9202	PIC	221(0)(4)	Phoenix	AZ	49,579.10	3.070	2.820	0.250	Dec-57	190.42	436	429	7	Aug-21	N/A	Sep-31	F	N/A	111	0
CD0934	PIC	221(0)(4)	Prince Frederick	MD	49,546.20	3.510	3.260	0.250	Dec-60	196.09	469	460	9	Jun-21	N/A	Jul-31	F	N/A	111	0
CC2599	PIC	221(0)(4)	Hamilton	OH	49,538.27	3.700	3.400	0.300	Jun-60	(10)	468	459	9	Jun-21	Jul-23	Jul-31	N	15	111	0
BK6046	PIC	207/223(0)	Raymondville	TX	49,532.28	2.950	2.700	0.250	Jun-57	189.25	427	420	7	Aug-21	Sep-31	Sep-31	B	N/A	113	0
CF6689	PIC	207/223(0)	Noblesville	IN	49,520.30	3.060	2.810	0.250	Apr-56	194.10	420	413	7	Aug-21	Sep-22	Sep-31	E	5	113	0
CF6668	PIC	207/223(0)	Mecca	CA	49,483.98	3.040	2.900	0.250	Apr-54	204.39	392	385	7	Aug-21	Sep-22	Sep-31	E	5	113	0
CF0052	PIC	207/223(0)	Portland	OR	49,426.35	2.980	2.730	0.250	Oct-49	200.16	396	389	7	Aug-21	Sep-22	Sep-31	E	5	113	0
CF6742	PIC	207/223(0)	Washington	DC	49,418.07	3.340	3.090	0.250	Oct-53	211.20	387	379	8	Sep-21	N/A	Aug-24	K	N/A	28	0
CF6742	PIC	207/223(0)	Williamsburg	IA	48,047.08	3.100	2.720	0.380	Dec-37	(10)	195	189	6	Sep-21	N/A	Oct-31	B	N/A	114	0

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

- (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
- (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
- (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
- (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
- (9) The Remaining Interest Only Period reflects the number of months remaining during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
- (10) Pool Numbers BX1595, CD0934, CD1626, CD5942, CF6742 and CJ6486 will have monthly principal and interest payments as described in this Supplement. See “*Certain Additional Characteristics of the Mortgage Loans — Level Payments*” in this Supplement.
- (11) The following Pool Numbers will have amortization schedules providing for level monthly principal and interest payments in the amounts indicated in the table below for each payment date prior to the related maturity date, with balloon payments equal to the remaining unpaid principal balance of the related Mortgage Loan plus accrued interest thereon to be due as of its maturity date:

<u>Pool Number</u>	<u>Monthly Principal and Interest</u>
BQ9049	\$195.91
BQ9058	200.62
BQ9064	200.62
BQ9067	200.62

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

Lockout and Prepayment Penalty Codes:

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

<u>Lockout/Prepayment Penalty Code</u>	<u>Initial Prepayment Penalty Percentage</u>	<u>Initial Prepayment Penalty Term</u>	<u>Subsequent Prepayment Penalty Percentages</u>
A	10%	12	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
B	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
C	9%	12	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
D	10%	60	N/A
E	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%
F	10%	36	7%, 6%, 5%, 4%, 3%, 2%, 1%
G	8%	12	7%, 6%, 5%, 4%, 3%, 2%, 1%
H	10%	84	N/A
I	10%	11	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
J	10%	24	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
K	10%	36	N/A
L	7%	12	6%, 5%, 4%, 3%, 2%, 1%
M	10%	12	6%, 6%, 6%, 5%, 4%, 3%, 2%, 1%
N	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%

Ginnie Mae REMIC Trust 2022-026
Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans (1)

Pool Number	Security Type	FHA Insurance Program/Section 538 Guarantee Program(2)	City/County	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date (4)†	Prepayment Penalty Date (5)†	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)†	Total Remaining Lockout and Prepayment Penalty Period (mos.)(8)†	Remaining Lockout and Prepayment Penalty Period (mos.)(9)
G15521	PIC	207/2236(0)/223(a)(7)	Fair Rockaway	NY	\$19,642,706.84	3.250%	3.0000%	0.250%	Jan-56	\$79,286.15	414	414	3	Dec-21	Jan-23	Jan-32	A	9	9	117
G15569	PIC	207/2236(0)	New York	NY	19,480,390.05	2.400	2.150	0.250	Feb-57	68,529.91	421	419	2	Jan-22	Mar-22	Jan-32	B	0	0	119
G15579	PIC	207/2236(0)	Dallas	TX	17,956,854.11	2.260	2.010	0.250	Jan-57	62,033.62	420	418	2	Jan-22	N/A	Feb-32	B	N/A	0	118
G15203	PIC	207/2236(0)	Dallas	TX	16,840,099.40	2.260	2.010	0.250	Jan-57	58,240.56	420	418	2	Jan-22	Mar-22	Feb-32	B	N/A	0	118
G152673	PIC	207/2236(0)	Granger	IN	16,500,463.05	2.730	2.480	0.250	Feb-57	61,129.09	420	419	2	Jan-22	Mar-22	Mar-27	C	0	0	59
G152673	PIC	207/2236(0)	Portland	OR	14,954,757.60	2.450	2.200	0.250	Jan-57	53,223.13	420	418	2	Jan-22	Dec-23	Feb-32	B	N/A	0	118
G152673	PIC	207/2236(0)	Wilkes-Barre	PA	13,968,802.00	2.680	2.430	0.250	Nov-65	47,464.69	502	500	2	Jan-22	Dec-23	Feb-32	B	20	20	140
G152673	PIC	207/2236(0)	Raleigh	NC	12,381,094.96	2.390	2.140	0.250	Feb-57	43,601.70	421	419	2	Jan-22	Mar-22	Mar-27	C	0	0	119
G152673	PIC	207/2236(0)	Chicago	IL	5,982,610.56	2.650	2.400	0.250	Jan-57	21,955.13	420	418	2	Jan-22	N/A	Feb-32	B	N/A	0	118
G152673	PIC	207/2236(0)	Vero Beach	FL	5,982,575.70	2.640	2.390	0.250	Jan-57	21,902.58	420	418	2	Jan-22	Feb-27	Feb-27	C	N/A	0	58
G152673	PIC	207/2236(0)	North Little Rock	AR	5,981,538.30	2.400	2.050	0.250	Jan-57	20,811.94	421	418	3	Dec-21	Feb-22	Feb-27	C	0	0	118
G152673	PIC	207/2236(0)	Roanoke	VA	5,971,176.12	2.150	1.900	0.250	Dec-56	20,340.76	420	417	3	Dec-21	Feb-22	Feb-27	C	0	0	118
G152673	PIC	207/2236(0)	Little Elm	TX	5,999,513.00	2.900	2.650	0.250	Jun-63	20,921.66	506	495	11	Dec-21	Jul-23	Jul-33	B	15	15	135
G152673	PIC	207/2236(0)	Milford	TX	3,994,116.32	2.570	2.320	0.250	Feb-57	14,450.33	420	419	2	Jan-22	Mar-22	Mar-27	C	N/A	0	119
G152673	PIC	207/2236(0)	Idaho Falls	ID	3,994,021.60	2.490	2.240	0.250	Feb-57	14,278.38	420	419	2	Jan-22	Mar-22	Mar-27	C	0	0	119
G152673	PIC	207/2236(0)	Cleveland	OH	3,992,237.04	3.450	3.200	0.250	Jan-62	15,375.92	481	478	3	Dec-21	Feb-23	Feb-23	D	10	10	118
G152673	PIC	207/2236(0)	Haw River	NC	3,991,642.16	3.500	3.130	0.370	Mar-60	15,839.63	458	456	2	Jan-22	Feb-23	Feb-23	D	10	10	118
G152673	PIC	207/2236(0)	Cleveland	OH	3,990,808.92	3.270	3.020	0.250	Apr-59	15,489.32	447	445	2	Jan-22	Feb-23	Feb-23	A	10	10	118
G152673	PIC	207/2236(0)	Sioux Falls	SD	3,988,909.56	2.870	2.370	0.500	Jan-57	15,105.27	421	418	3	Dec-21	Feb-22	Feb-22	B	0	0	118
G152673	PIC	207/2236(0)	Worcester	MA	3,988,196.56	2.560	2.210	0.350	Jan-57	14,428.77	420	418	3	Dec-21	N/A	Feb-32	B	N/A	0	118
G152673	PIC	207/2236(0)	Harlem	NY	3,987,578.48	3.230	2.980	0.250	May-61	14,962.54	473	470	3	Dec-21	Jan-23	Jan-32	E	9	9	117
G152673	PIC	207/2236(0)	Charlottesville	VA	3,986,995.92	3.330	3.080	0.250	Mar-60	15,422.70	459	456	3	Dec-21	Jan-23	Jan-32	A	9	9	117
G152673	PIC	207/2236(0)	San Antonio	TX	3,986,436.72	2.980	2.730	0.250	May-62	16,706.69	364	362	2	Dec-21	Jan-23	Jan-32	A	9	9	117
G152673	PIC	207/2236(0)	Peru	IN	3,985,924.84	3.050	2.800	0.250	Nov-59	16,015.41	441	438	3	Dec-21	Jan-23	Jan-32	A	9	9	117
G152673	PIC	207/2236(0)	Gamballs	MD	3,984,941.04	2.460	2.210	0.250	Oct-49	14,843.16	455	452	3	Dec-21	Jan-23	Jan-32	B	0	0	118
G152673	PIC	207/2236(0)/223(a)(7)	Chester	WV	3,984,087.28	2.780	2.530	0.250	Jan-52	17,214.22	333	331	2	Jan-22	Feb-22	Feb-22	B	0	0	118
G152673	PIC	207/2236(0)	Knoxville	TN	3,983,875.12	2.980	2.730	0.250	Jan-49	17,985.88	324	322	2	Jan-22	N/A	Feb-32	B	N/A	0	118
G152673	PIC	207/2236(0)	Fort Worth	TX	3,983,655.88	2.980	2.730	0.250	Oct-48	18,095.38	321	319	2	Jan-22	N/A	Feb-32	B	N/A	0	118
G152673	PIC	207/2236(0)	Logansport	IN	3,983,597.32	2.790	2.540	0.250	Apr-49	17,458.73	327	325	2	Jan-22	N/A	Feb-32	B	N/A	0	118
G152673	PIC	207/2236(0)/223(a)(7)	New York	NY	3,983,073.52	2.790	2.540	0.250	Dec-56	14,929.07	420	417	3	Dec-21	Jan-23	Jan-32	F	9	9	117
G152673	PIC	207/2236(0)	Bradenton	FL	3,981,778.44	3.300	3.050	0.250	May-53	17,057.31	377	374	3	Dec-21	Jan-23	Jan-32	B	N/A	0	118
G152673	PIC	207/2236(0)	Findlay	OH	3,980,780.00	2.780	2.530	0.250	May-46	18,865.68	292	290	2	Jan-22	Dec-22	Dec-31	D	8	8	116
G152673	PIC	207/2236(0)	Wheeling	WV	3,980,538.56	2.880	2.630	0.250	Aug-59	14,492.72	454	449	5	Oct-21	Dec-22	Dec-31	D	8	8	116
G152673	PIC	207/2236(0)	Kokomo	IN	3,979,588.44	2.980	2.730	0.250	Aug-52	16,650.51	366	363	3	Dec-21	Jan-32	Jan-32	B	N/A	0	117
G152673	PIC	207/2236(0)	Evansville	IN	3,979,798.44	2.980	2.730	0.250	Jun-52	16,650.51	366	363	3	Dec-21	Jan-32	Jan-32	B	N/A	0	117
G152673	PIC	207/2236(0)	Kansas City	MO	3,977,040.96	3.300	3.050	0.250	Jan-49	18,632.10	325	322	3	Dec-21	Jan-23	Jan-32	D	9	9	117
G152673	PIC	207/2236(0)	Carrollton	VA	3,976,154.12	2.520	2.270	0.250	Jan-56	14,342.72	460	457	3	Nov-21	Nov-23	Nov-31	G	19	19	115
G152673	PIC	207/2236(0)	Philadelphia	PA	3,967,835.16	3.440	3.190	0.250	May-60	(10)	463	458	5	Oct-21	Nov-25	Nov-31	G	19	19	115
G152673	PIC	207/2236(0)/223(a)(7)	Odesa	TX	3,249,892.00	2.750	2.500	0.250	Dec-62	11,170.78	405	402	3	Nov-20	Nov-25	Nov-31	G	19	19	129
G152673	PIC	207/2236(0)	East Providence	RI	2,737,838.95	2.570	2.320	0.250	Dec-56	9,934.60	421	417	4	Nov-20	Jan-22	Jan-32	B	0	0	117
G152673	PIC	207/2236(0)	Reno	NV	2,733,442.83	2.470	2.220	0.250	Dec-56	9,786.95	420	416	4	Nov-20	Jan-22	Jan-32	B	0	0	117
G152673	PIC	207/2236(0)	Atlanta	GA	2,724,399.00	3.060	2.810	0.250	Nov-62	9,847.37	504	486	18	Sep-20	Oct-22	Oct-31	B	6	6	126
G152673	PIC	207/2236(0)	Baltimore	MD	2,709,386.84	2.420	2.170	0.250	Nov-62	9,526.04	460	458	2	Jan-22	Feb-23	Feb-23	F	10	10	118
G152673	PIC	207/2236(0)	Grand Rapids	MI	2,442,017.20	3.400	3.150	0.250	Sep-44	13,024.31	272	270	2	Jan-22	Feb-23	Feb-23	F	10	10	118
G152673	PIC	207/2236(0)	Baltimore	MD	2,371,947.29	2.600	2.320	0.280	Feb-43	12,261.35	253	251	2	Jan-22	Feb-23	Feb-23	E	10	10	118
G152673	PIC	207/2236(0)	Baltimore	MD	2,312,538.25	3.100	2.850	0.250	Apr-60	8,627.64	460	457	3	Dec-21	N/A	Feb-32	E	0	0	117
G152673	PIC	207/2236(0)	Sevierville	TN	2,291,368.10	3.290	2.690	0.600	Jan-62	8,607.65	481	478	3	Oct-20	Feb-22	Feb-22	B	0	0	118
G152673	PIC	207/2236(0)	Sanford	NC	1,412,223.00	2.810	2.560	0.250	Jul-62	4,902.13	501	484	17	Oct-20	Aug-32	Aug-32	D	4	4	124
G152673	PIC	207/2236(0)	Baltimore	MD	1,397,681.82	3.100	2,850	0.250	Feb-47	6,715.74	302	299	3	Jun-21	Dec-22	Dec-22	D	8	8	116
G152673	PIC	207/2236(0)	Baytown	TX	1,389,755.00	3.250	3,000	0.250	May-63	5,177.41	503	494	9	Jun-21	Jun-23	Jun-33	B	14	14	134
G152673	PIC	207/2236(0)	Inglewood	CA	1,319,664.00	2.580	2,390	0.250	May-62	4,410.43	503	489	14	Jan-21	Jan-23	Jan-33	B	9	9	129
G152673	PIC	207/2236(0)	Elyria	OH	1,111,442.46	3.620	2,990	0.630	May-59	4,536.73	448	446	2	Jan-22	Jan-23	Jan-33	E	9	9	129
G152673	PIC	207/2236(0)	Harding	TX	1,036,123.00	2.950	2,700	0.250	May-63	3,679.36	501	494	7	Aug-21	Jun-23	Jun-33	B	14	14	134
G152673	PIC	207/2236(0)	Clarksville	TN	996,969.78	3.290	2,990	0.600	Dec-61	3,748.98	481	477	4	Nov-21	Jan-22	Jan-32	B	0	0	117
G152673	PIC	207/2236(0)	Perrysburg	OH	995,673.46	2.850	2,600	0.250	Mar-56	3,813.45	501	408	3	Dec-21	Jan-22	Jan-32	H	11	11	1

Pool Number	Security Type	FHA Insurance Program/Section 538 Guarantee Program(2)	City/County	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)	Prepayment Penalty End Date (5)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)	Total Remaining Lockout and Prepayment Penalty (mos.)(8)	Remaining Interest Period (mos.)(9)
CL5908	PIC	221(d)(4)	Milford	MI	\$ 995,562.55	3.250%	3.000%	0.250%	Jan-60	\$ 3,813.21	458	454	4	Nov-21	N/A	Dec-31	E	N/A	116	0
CO0777	PIC	207(2)(3)	Cedar Rapids	IA	995,536.48	3.250	3.000	0.250	Dec-53	4,192.15	384	381	3	Dec-21	N/A	Jan-32	B	N/A	117	0
CO8501	PIC	252(2)(3)	Sarasota	FL	995,496.05	3.180	2.900	0.250	Jan-54	4,147.05	385	382	3	Dec-21	N/A	Jan-32	B	N/A	117	0
CH2719	PIC	207(2)(3)	Wheatland	CA	994,705.72	2.850	2.350	0.500	Oct-51	4,135.58	360	357	3	Dec-21	N/A	Dec-31	N	N/A	116	0
AT8846	PIC	221(d)(4)/223(a)(7)	Midlothian	VA	994,688.18	3.090	2.840	0.250	Oct-61	3,631.91	480	475	5	Dec-21	Nov-22	Nov-31	D	N/A	115	0
CL3540	PIC	207(2)(3)	Columbia	SC	993,412.61	3.840	3.460	0.380	Jun-45	5,388.84	282	279	3	Dec-21	Nov-22	Jan-32	A	9	115	0
CG6310	PIC	207(2)(3)	Bothell	WA	993,133.96	3.190	2.940	0.250	May-44	4,024.26	407	404	3	Dec-21	Nov-22	Nov-31	F	7	115	0
CL3525	PIC	252(2)(3)	West Lafayette	IN	992,021.17	2.870	2.620	0.250	Apr-40	5,044.95	269	266	3	Dec-21	N/A	Jan-32	B	N/A	117	0
CH0821	PIC	252(2)(3)	Staten Island	NY	989,432.87	2.710	2.410	0.300	Apr-40	5,772.77	220	217	3	Dec-21	N/A	Jan-32	B	N/A	117	0
CH0822	PIC	252(2)(3)	Staten Island	NY	989,432.87	2.710	2.410	0.300	Apr-40	5,772.77	220	217	3	Dec-21	N/A	Jan-32	B	N/A	117	0
CH684	PIC	207(2)(3)	Wilmington	DE	981,389.76	3.300	3.050	0.250	Apr-54	4,135.45	388	385	3	Dec-21	Jan-22	Jan-32	D	9	117	0
CH4467	PIC	221(d)(4)	Smithville	TX	975,607.35	5.050	4.300	0.750	Jun-59	4,600.40	460	447	13	Feb-21	Mar-26	Mar-31	I	47	107	0
CH6574	PIC	221(d)(4)	Perrysburg	OH	933,645.80	2.850	2.600	0.250	Feb-52	3,867.97	362	359	3	Dec-21	Mar-26	Mar-31	B	N/A	117	0
CH0867	PIC	538	Irwin	PA	879,205.48	3.250	2.870	0.380	Jan-62	3,282.09	480	478	2	Jan-22	Feb-23	Feb-32	A	10	118	0
CH9962	CIC	221(d)(4)	Charlotte	NC	516,196.00	2.850	2.600	0.250	Feb-64	1,803.56	507	503	4	Nov-21	Mar-34	Mar-34	A	23	143	23
CH9974	PIC	207(2)(3)	Kings Park	NY	187,772.31	2.970	2.720	0.250	May-40	1,460.12	223	218	5	Oct-21	N/A	Nov-24	M	N/A	31	0
CH6584	CIC	221(d)(4)	Norfolk	VA	187,912.00	2.680	2.430	0.250	Jan-64	638.51	505	502	3	Dec-21	Feb-24	Feb-34	B	22	142	22
BQ1384	PIC	221(d)(4)	Columbus	OH	169,940.05	3.400	3.150	0.250	Aug-61	652.70	475	473	2	Jan-22	Feb-24	Feb-24	O	N/A	8	0
CG6303	PIC	221(d)(4)/223(a)(7)	Greenville	SC	149,116.53	2.650	2.400	0.250	Aug-60	(10)	465	461	4	Nov-21	Dec-22	Dec-22	A	8	116	0
CH2287	PIC	221(d)(4)/223(a)(7)	Cincinnati	OH	149,116.53	2.650	2.400	0.250	Aug-60	(10)	465	461	4	Nov-21	Dec-22	Dec-22	A	8	116	0
CH1903	PIC	207(2)(3)	East Allon	IL	148,988.66	3.050	2.800	0.250	Oct-61	507.17	480	475	5	Oct-21	N/A	Nov-31	B	N/A	115	0
CH1890	PIC	207(2)(3)	Warren	MI	149,005.05	3.050	2.800	0.250	Oct-61	507.17	480	475	5	Oct-21	N/A	Nov-31	B	N/A	115	0
CD9902	PIC	207(2)(3)	Panama City Beach	FL	148,988.66	3.090	2.840	0.250	Jun-52	629.04	367	363	4	Nov-21	Dec-22	Dec-22	A	8	116	0
CD8994	PIC	207(2)(3)	Jenks	OK	148,966.17	3.650	3.400	0.250	Jun-60	553.72	465	459	6	Aug-21	Dec-22	Dec-31	A	5	113	0
CD9902	PIC	207(2)(3)	Glenmont	CT	148,933.24	2.760	2.660	0.500	Oct-56	557.37	466	466	7	Aug-21	Sep-23	Sep-31	G	17	113	0
CD9902	PIC	207(2)(3)	Branford	CT	148,885.62	3.120	2.870	0.250	Oct-56	557.37	466	466	7	Aug-21	Sep-23	Sep-31	G	17	113	0
CD8994	PIC	221(d)(4)/223(a)(7)	Lafayette	LA	148,733.07	3.150	2.870	0.250	Jan-58	663.58	338	334	4	Nov-21	Dec-22	Dec-31	A	8	116	0
CD9902	PIC	207(2)(3)	Silver Spring	MD	148,733.07	3.250	3.000	0.250	Jun-53	709.24	309	305	4	Nov-21	Sep-21	Sep-31	B	0	113	0
CD9902	PIC	207(2)(3)	Rock Hill	SC	148,309.24	2.890	2.640	0.250	Jun-53	601.05	382	375	7	Aug-21	N/A	Nov-24	J	N/A	116	0
CD9902	PIC	207(2)(3)	Memphis	TN	148,163.82	3.200	2.950	0.250	Jun-53	(10)	385	380	5	Oct-21	Nov-22	Nov-31	B	N/A	115	0
CL3519	PIC	207(2)(3)	Spring Lake	MI	147,723.16	2.700	2.400	0.300	Aug-65	1,094.76	164	161	3	Dec-21	Nov-21	Nov-31	E	0	115	0
CH6582	CIC	221(d)(4)	Richmond	VA	71,926.00	2.890	2.640	0.250	Apr-60	285.95	500	497	3	Dec-21	Sep-23	Sep-33	B	17	137	17
CH1893	CIC	221(d)(4)	Talbladh	LA	49,718.24	3.120	2.870	0.250	Apr-60	186.06	462	457	5	Oct-21	Sep-23	Sep-33	B	17	137	17
CF1624	PIC	221(d)(4)/223(a)(7)	Columbia	TN	49,718.24	3.120	2.870	0.250	Apr-60	186.06	462	457	5	Oct-21	Sep-23	Sep-33	B	17	137	17
CF1026	PIC	207(2)(3)	Elleridge	MD	49,680.81	3.230	2.980	0.250	Oct-61	171.86	481	475	6	Dec-21	Nov-21	Nov-31	E	0	115	0
CE1226	PIC	207(2)(3)	Jackson	MS	49,676.72	3.800	3.300	0.500	Oct-61	187.43	471	465	6	Sep-21	Nov-21	Nov-31	E	0	115	0
BE1226	PIC	220(2)(3)	Cohoes	NY	49,660.38	3.480	3.230	0.250	Jul-54	222.58	393	388	5	Oct-21	Nov-24	Nov-31	K	31	115	0
CF6732	PIC	221(d)(4)	Harrison	TN	49,659.95	3.150	2.900	0.250	Dec-59	193.10	481	473	8	Jul-21	Nov-24	Nov-31	L	5	113	0
CF0280	PIC	221(d)(4)	Bluffton	SC	49,630.99	3.390	3.140	0.250	Dec-59	187.55	459	453	6	Aug-21	Oct-22	Oct-31	A	6	114	0
CD4907	PIC	207(2)(3)	Markis	MS	49,614.90	3.800	3.550	0.250	Apr-60	193.52	464	457	7	Aug-21	Oct-24	Oct-31	F	5	113	0
CG9203	PIC	221(d)(4)/223(a)(7)	Pasadena	MD	49,613.80	2.940	2.690	0.250	Aug-54	222.01	395	389	6	Sep-21	Oct-24	Oct-31	K	30	114	0
CD4906	PIC	207(2)(3)	Hemando	MS	49,613.19	3.800	3.550	0.250	Jul-54	177.27	480	473	7	Aug-21	N/A	Sep-31	B	N/A	113	0
CF6690	PIC	221(d)(4)	Phoenix	AZ	49,559.10	3.070	2.820	0.250	Dec-57	222.30	394	388	6	Sep-21	Oct-24	Oct-31	K	30	114	0
CF0052	PIC	207(2)(3)	Portland	OR	49,426.35	2.980	2.730	0.250	Dec-57	190.42	436	429	7	Aug-21	N/A	Sep-31	E	N/A	113	0
CF6742	PIC	207(2)(3)	Williamsburg	IA	48,047.08	3.100	2.720	0.380	Dec-37	219.19	337	331	6	Sep-21	N/A	Oct-31	B	N/A	114	0

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

- (4) The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
 - (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
 - (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
 - (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
 - (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
 - (9) The Remaining Interest Only Period reflects the number of months remaining during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
 - (10) Pool Numbers GB4467, CD1626, CD5942, CF6742 and CJ6486 will have monthly principal and interest payments as described in this Supplement. See "*Certain Additional Characteristics of the Mortgage Loans — Level Payments*" in this Supplement.
- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor's interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes:

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

<u>Lockout/Prepayment Penalty Code</u>	<u>Initial Prepayment Penalty Percentage</u>	<u>Initial Prepayment Penalty Term</u>	<u>Subsequent Prepayment Penalty Percentages</u>
A	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%
B	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
C	10%	60	N/A
D	9%	12	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
E	10%	36	7%, 6%, 5%, 4%, 3%, 2%, 1%
F	10%	12	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
G	8%	12	7%, 6%, 5%, 4%, 3%, 2%, 1%
H	10%	84	N/A
I	5%	12	4%, 3%, 2%, 1%
J	10%	24	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
K	7%	12	6%, 5%, 4%, 3%, 2%, 1%
L	10%	12	6%, 6%, 6%, 5%, 4%, 3%, 2%, 1%
M	10%	36	N/A
N	10%	11	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
O	10%	7	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%



\$345,354,333

**Government National
Mortgage Association**

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**Guaranteed Multifamily REMIC
Pass-Through Securities
and MX Securities
Ginnie Mae REMIC Trust 2022-048**

OFFERING CIRCULAR SUPPLEMENT
March 24, 2022

**BMO Capital Markets
Ramirez and Co., Inc.**