PoolTalk User Guide

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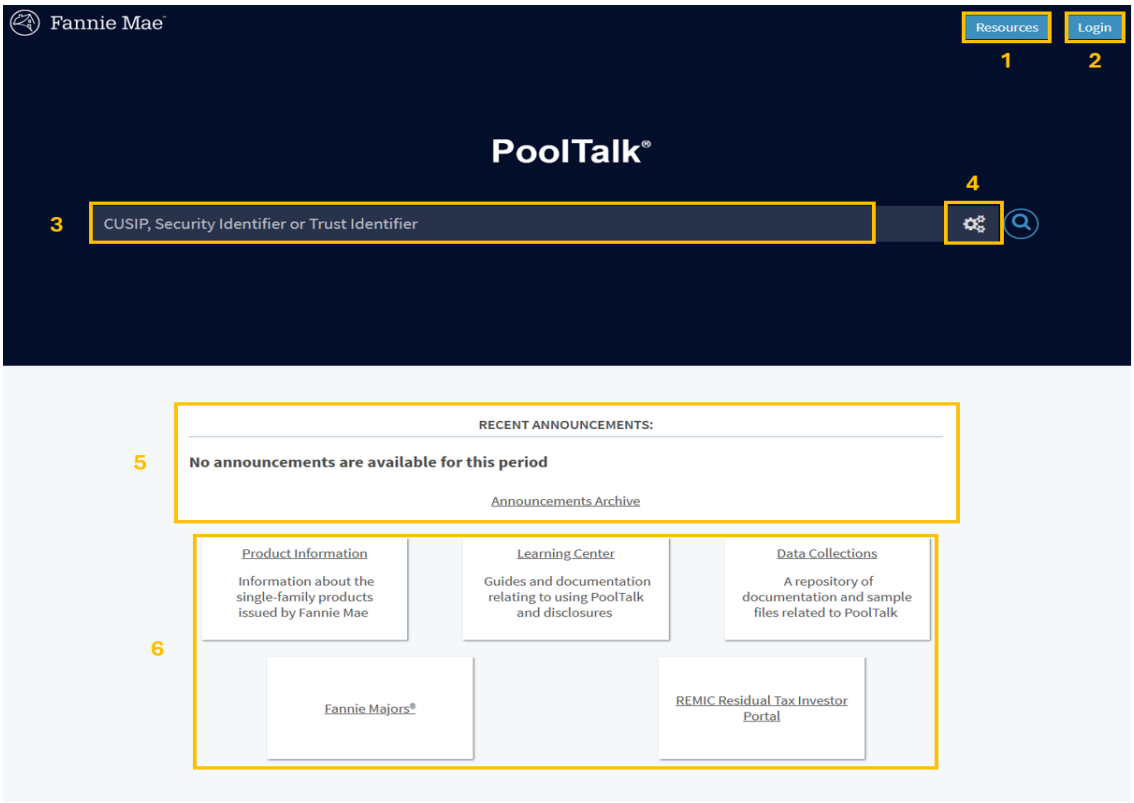
Any questions related to the disclosures or PoolTalk application can be directed via email to Fixed Income Marketing or by calling 800-2FANNIE (800-232-6643).

PoolTalk® User Guide

Overview

Welcome to PoolTalk

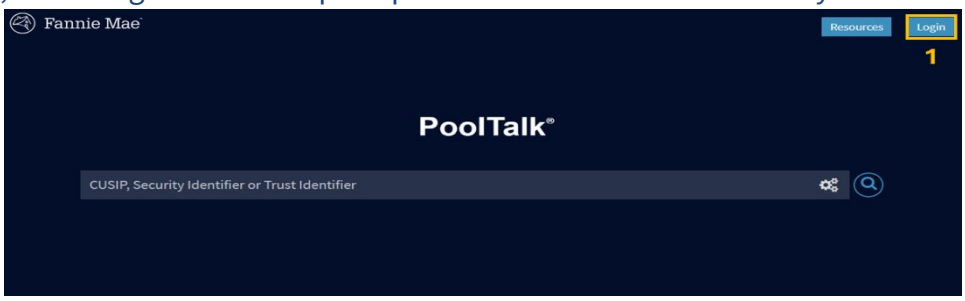
1. **Resources:** Access to Product Information, the Learning Center, Data Collections, Fannie Majors, and the REMIC Residual Tax Investor Portal.



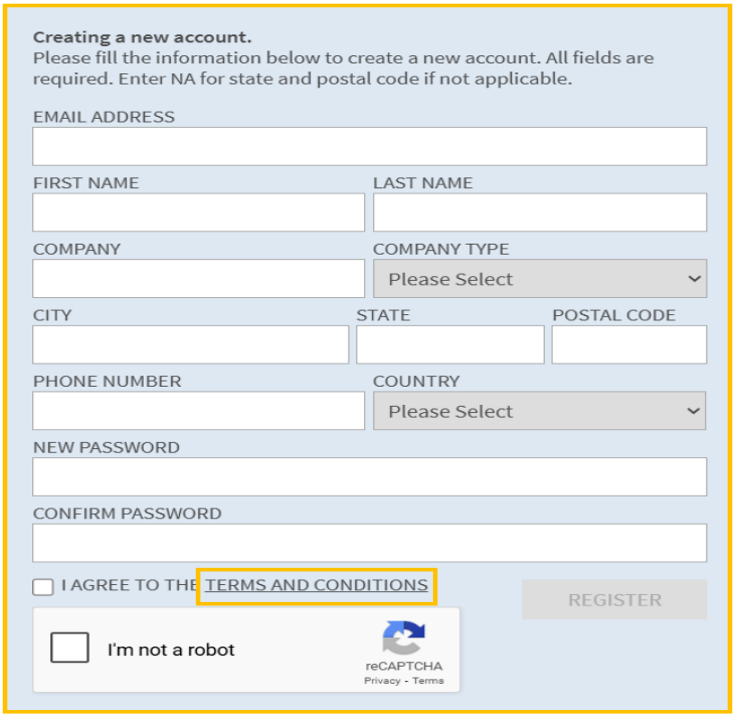
2. **Login**: To unlock additional features, such as accessing data files, creating and saving a portfolio, and customizing screens, you will need to create a free account and login.
3. **Search**: To perform a basic search, enter a CUSIP, Security Identifier (also known as a pool number), or Trust Identifier (Trust Number) in the lighter blue box. Click the magnifying glass or hit “enter” on your keyboard to search.
4. **Advanced Search**: For additional search options, click on the gear icon. In this search an asterisk (*) can be utilized to enable partial matches.
5. **Recent Announcements**: Stay informed with the latest updates by reviewing recent announcements. To explore past updates, click on Announcements Archive and filter by year and/or month.
6. Click on each section for resources relevant to each category. For example, the Single-Family MBS Disclosures Guide is accessible by clicking on the Learning Center.

Create an Account

1. From the PoolTalk homepage, click “Login.” You’ll be prompted to enter the email address you’d like to use to create a free account.

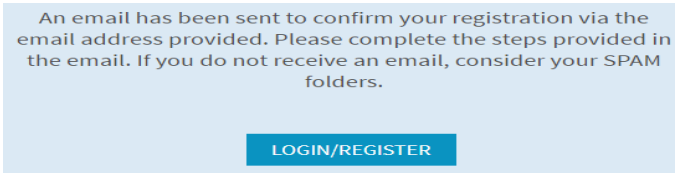


2. Complete the information requested in the form.



a. To agree to the Terms and Conditions, click the underlined “TERMS AND CONDITIONS” link, read the terms, and select “Agree.”

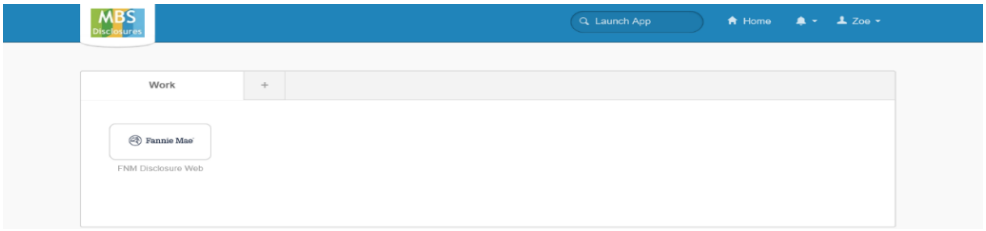
b. Once you complete the form (including the CAPTCHA) and click “Register” a message will appear that an email has been sent to confirm your registration.



3. You will receive an email from no-reply@mbs-securities.com entitled “MBS Disclosure Site Account Activation.” Click the “Activate Account”

button. This will take you to another website (https://commonsecuritization.okta.com) to confirm your registration. If you do not receive an email, please check your email spam folder.

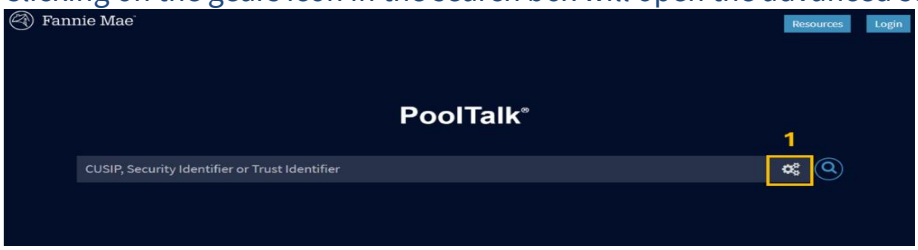
4. On the US Financial Technology (formerly Common Securitization Solutions) Okta website, click the "Fannie Mae" icon.



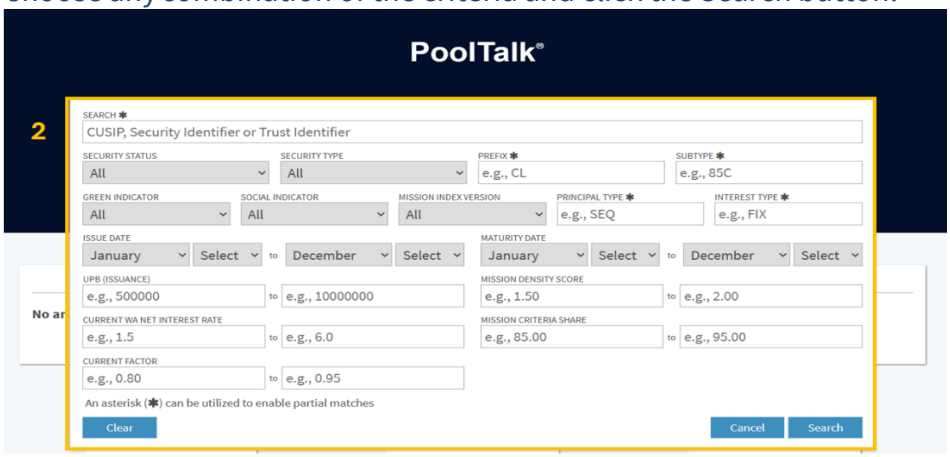
5. After clicking the Fannie Mae icon, you will be redirected to PoolTalk, where you can login with your newly created account.

Advanced Search

1. Clicking on the gears icon in the search box will open the advanced search menu.



2. Choose any combination of the criteria and click the Search button.



3. **Search Results:** Once the search is complete, a table of results will appear. The number shown in the tiles (on the left side of the screen) indicates how many results are displayed per page, which you can adjust at the bottom of the screen (you can select up to 500 per page). Your search history

appears as individual tiles; click any tile to revisit a previous query during your current session.

4. **Sort Columns**: Click onany column heading to sort by those data attributes. In addition, you can
    a. customize the columns of data shown on the screen by clicking on the gear icon. You need to be logged in to save your customization.
    b. maximize the search results, by clicking the diagonal arrows icon to view the results in a bigger screen.
5. **Add to Portfolio**: After creating a Portfolio, you can add the search results by clicking the green “Add to Portfolio” button (Login is required).
6. **Access Data**: Click on the individual CUSIP hyperlink to view detailed data for a specific security.

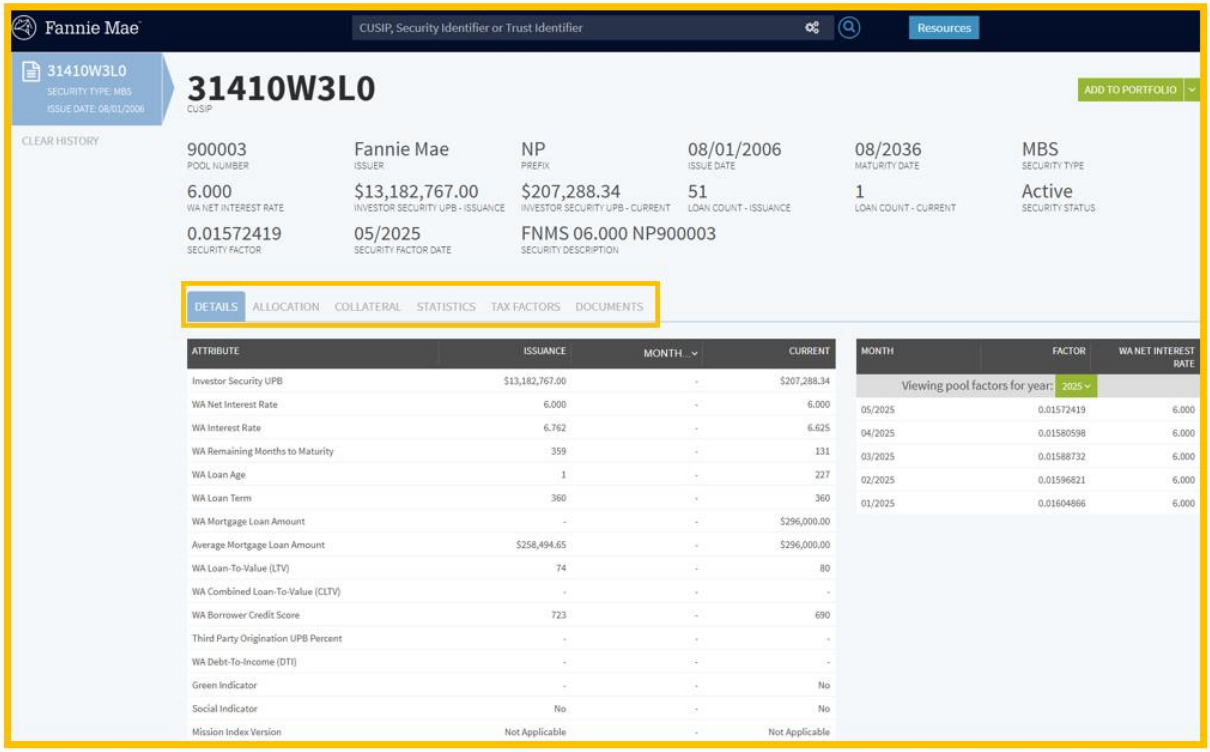


Security Details Overview

Once you select a CUSIP from an individual search, or from the advanced search results, the security details screen is displayed.

MBS (Mortgage-Backed Securities), UMBS™ (Uniform Mortgage-Backed Securities), ESF* (Excess Servicing Fee), Fannie Megas®, and Supers™ all have the same tabs as reflected below.

*ESF securities do not provide an Allocation tab, and information is displayed in deciles rather than quartiles.

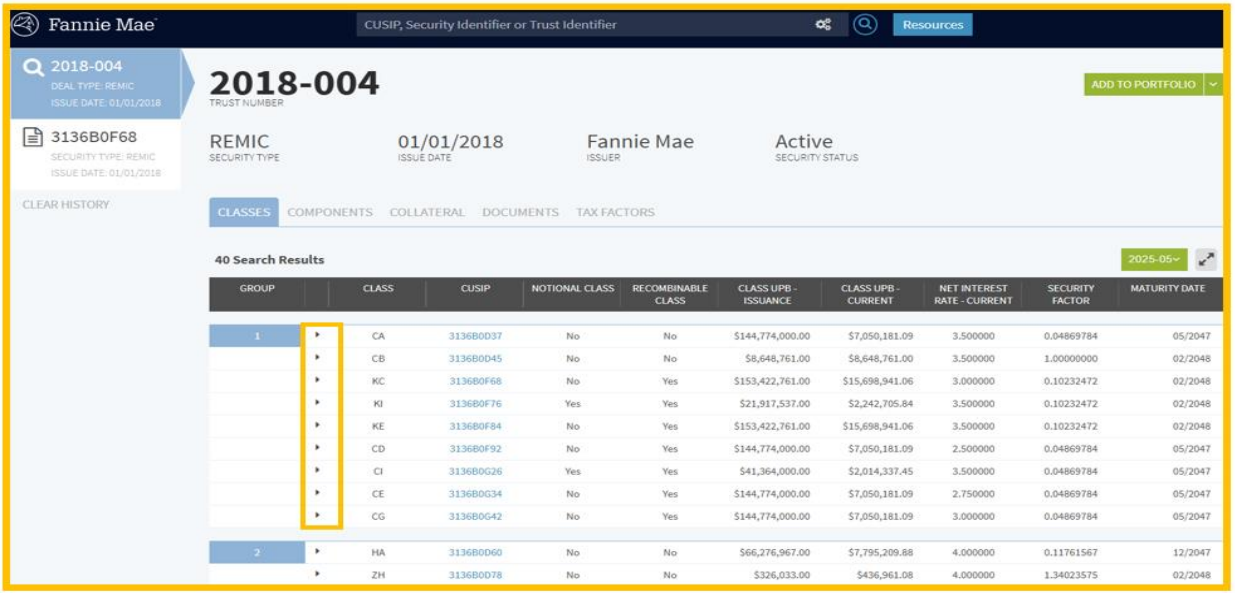


- Details: View the maturity date, WA net interest rate, WA loan age, WA mortgage loan amount, seller name, and more security-level attributes.
- Allocation: View the securities for which that specific security is collateral. When available, the CUSIP will be a hyperlink to the security on PoolTalk for the allocated security. If it is a Freddie Mac-issued security, there will be a link to Freddie Mac's disclosure webpage.
- Collateral: View the collateral, which may be loans or securities, backing the security (as available).
- Statistics: View the issuance and the monthly security-level statistics related to the collateral such as loan purpose, occupancy status, quartile distribution, and other information, as available.

- Tax Factors: Select the year to obtain information about the interest class, original amount, interest accrual method, security classification, and more.
- Documents: View legal documents, which include the Trust Agreement, Prospectus and Prospectus Supplement relevant to the security.

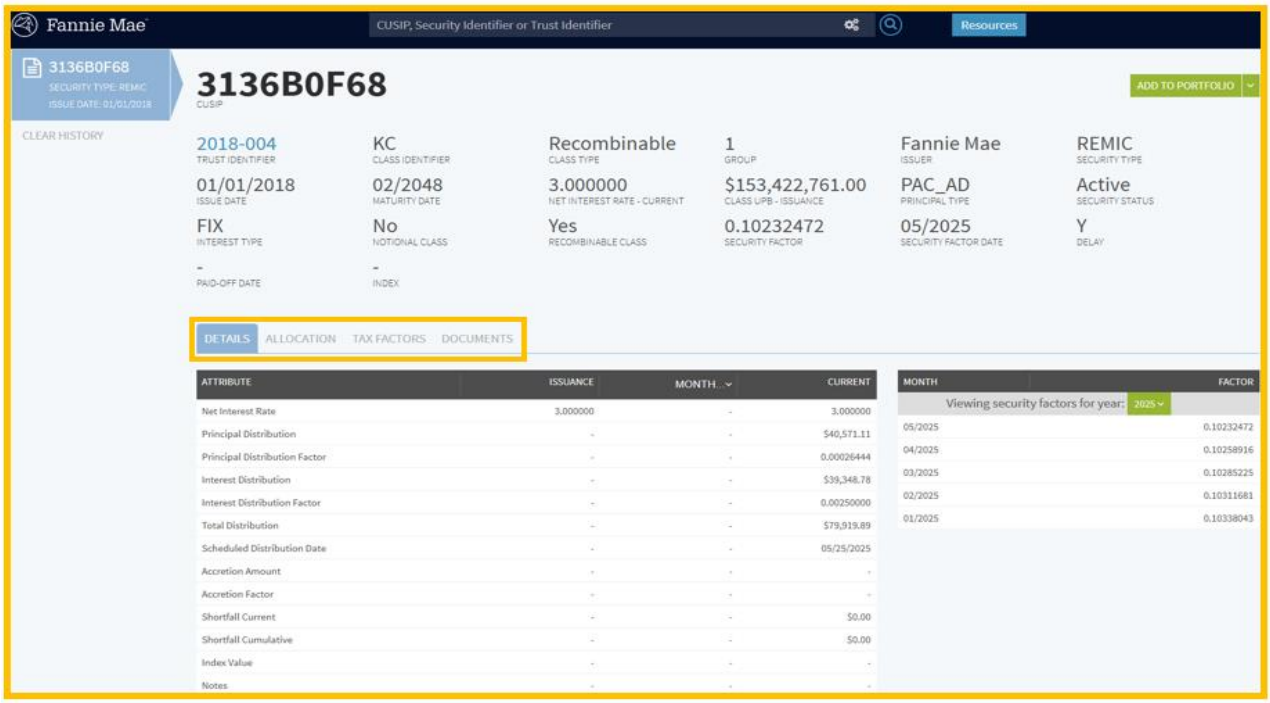
For REMIC deals, you will have access to information on various tabs including classes, components, collateral, documents, and tax factors.

- Classes: For information on a specific class, click the arrow next to the class.





PoolTalk reflects the following tabs for REMIC (Real Estate Mortgage Investment Conduit) and SMBS (Stripped Mortgage-Backed Securities) at the CUSIP level:

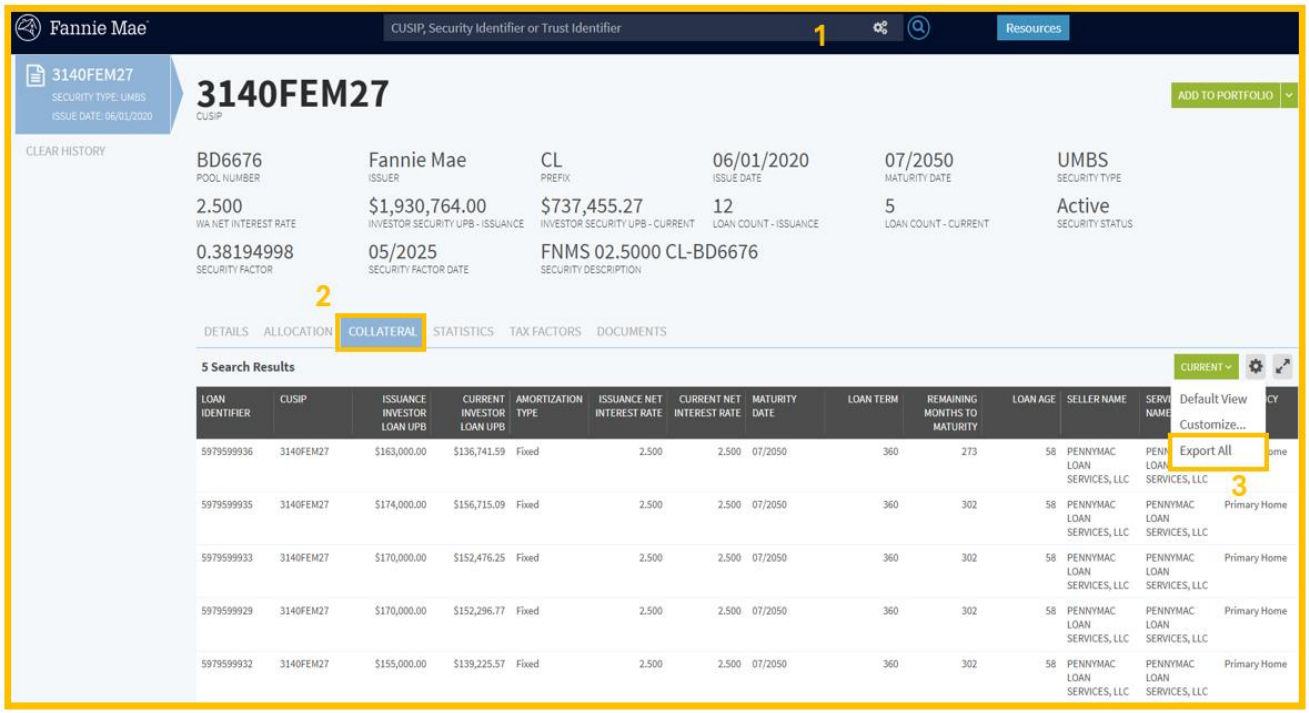


- Details: Along with current information, see the Security Factor for selected periods.
- Allocation: View the securities for which that specific security is collateral. When available, the CUSIP will be a hyperlink to the security on PoolTalk for the allocated security. If it is a Freddie Mac-issued security, there will be a link to Freddie Mac's disclosure webpage.
- Tax Factors: Select the year to obtain tax information about the interest class, original amount, interest accrual method, security classification, and more.
- Documents: View legal documents, which include the Trust Agreement, Prospectus and prospectus supplement, relevant to that security.

Export Data on MBS Collateral Tab

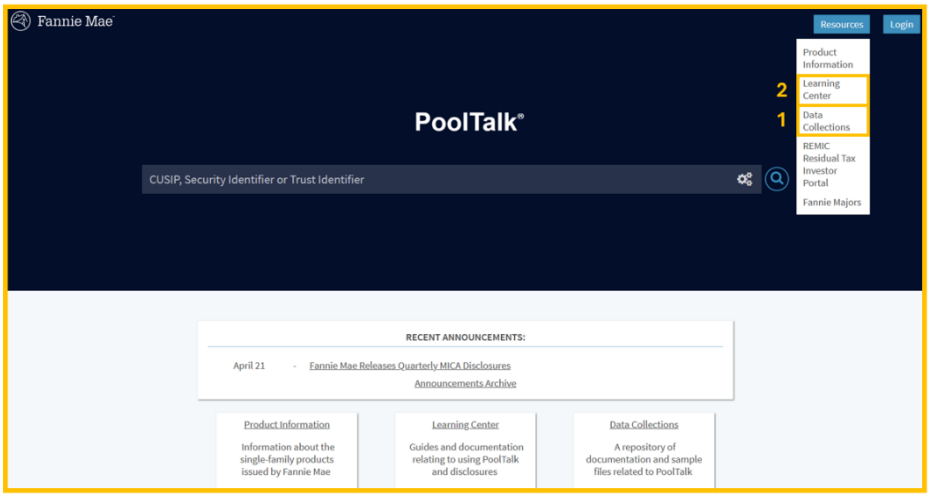
For MBS (Mortgage-Backed Securities) and UMBS (Uniform Mortgage-Backed Securities), the Collateral tab from the security detail screen allows the user to download the collateral details into a pipe delimited (i.e., "|") .txt file. To download this file:

1. Enter your login information and then proceed to the Search bar. Search for an individual MBS or UMBS using the search box or through an advanced search.
2. Navigate to the Collateral tab on the security detail page.
3. Select the gear icon (as illustrated below) and select the Export All option from the drop-down menu to download the collateral information to a .txt file.
4. To use this data in an Excel file:
    a. Open the .txt file and copy all the contents.
    b. Open a blank Excel file and paste the contents into cell A1.
    c. Highlight column A
    d. In Excel, navigate to the Data tab and select Text to Columns.
    In the dialogue box that appears, enter the following: Delimited > Next > Check Other and type "|" into the adjacent box > Next > Finish.

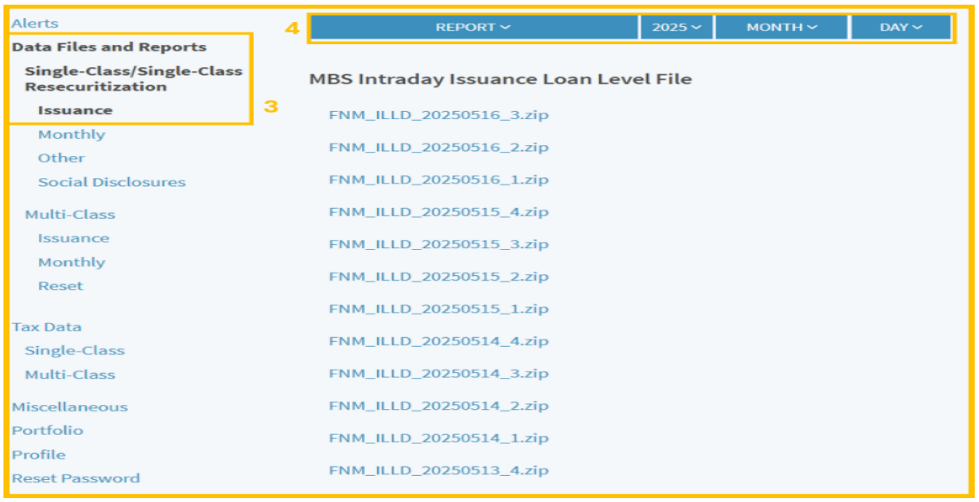


Access Data Files and Reports

1. After creating an account and logging in, a user can access “Data Collections”. Click on Resources in the top-right corner, then select Data Collections from the dropdown menu.
2. Click on Learning Center to access the Single-Family MBS Disclosures Guide, along with other resource documents, which provide definitions and calculations, publication timing, and file formats for the files published in PoolTalk.



3. The default for Data Collections is the Single-Class/Single-Class Resecuritization Issuance files.
4. You can change the report type, month, year, and day as available, by clicking on the appropriate link, then the drop-down menus. Some options include:
    a. MBS Intraday Issuance Loan Level File; and,
    b. MBS Intraday Security Supplemental Issuance File.



5. The Monthly subsections contain monthly files. The Other subsection contains the Daily Prepay Report. The Social Disclosures subsection contains the Mission Index Criteria Attribution (MICA) report.
6. Again, you can change the report type, month, and year by clicking on the appropriate link, then the drop-down menus. Some report

options include:

a. MBS Monthly Loan Level File;
b. MBS Monthly Security Factor File; and
c. MBS Monthly Security Supplemental File.

7. Similarly, the Multi-Class section displays Issuance, Monthly, and Reset information. You can select reports by report type, month, and year. The reset options include delay and no-delay indices files. Files available include:
   a. Recently Priced Dealer Report
   b. Excess Servicing Fee files
   c. REMIC factor files
   d. SIFMA files
   e. SMBS factor files
   f. Supplemental factor files
   g. Whole Loan Pseudo Pool report
8. Tax Data files are available for Single-Class and Multi-Class, organized by year and quarter.

