



**Fannie Mae™**

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**Fannie Mae GeMS™ Guaranteed REMIC  
Fannie Mae Multifamily REMIC Trust 2020-M20  
Structural and Collateral Term Sheet  
As of May [11], 2020**

**Fannie Mae Structured Pass-Through Certificates  
Series 2020-M20, Class A1 and A2 Certificates**

**[\$529,382,000]**  
(Approximate Offered Certificates)

**BofA Securities**  
Lead Manager & Bookrunner

**BMO Capital Markets  
Corp**  
*Co-Manager*

**Mizuho Securities**  
*Co-Manager*

**CastleOak Securities, L.P.**  
*Co-Manager*

**Fannie Mae GeMS™**

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**BofA Securities**

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "material") has been prepared by or on behalf of BofA Securities, Inc. ("BofA Securities"), BMO Capital Markets Corp ("BMO Capital Markets"), Mizuho Securities USA LLC ("Mizuho Securities"), and CastleOak Securities, L.P. ("CastleOak" and together with BofA Securities, BMO Capital Markets and Mizuho Securities, the "Initial Purchasers") and is not to be construed as an offer to sell or the solicitation of any offer to buy any security in any jurisdiction where such an offer or solicitation would be illegal. This material is for your private information and is not to be distributed or provided to any other person. Additional information is available upon request. The information contained in this material may be based on assumptions regarding market conditions and other matters as reflected herein. The Initial Purchasers make no representation regarding the reasonableness of such assumptions or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material should not be relied upon for such purposes. Initial Purchasers and their respective affiliates, officers, directors, partners and employees, including persons involved in the preparation or issuance of this material may, from time to time, have long or short positions in, and buy and sell, the securities mentioned herein or derivatives thereof (including options). Information contained in this material is current as of the date appearing on this material only. Information in this material regarding any assets backing any securities discussed herein supersedes all prior information regarding such assets. Any information in the material regarding the assets backing any securities discussed herein is preliminary and subject to change and will be superseded by the information contained in any final prospectus for any securities actually sold to you. The securities referenced in the information have not been and will not be registered under the Securities Act of 1933, as amended, or registered or qualified under any state or foreign securities law. This material is furnished solely by Initial Purchasers and not by the issuer of the securities. Initial Purchasers are acting as underwriters and not acting as agents for the issuer in connection with the proposed transaction. The information should not be construed as either projections or predictions or as legal, tax, financial or accounting advice. You should consult your own counsel, accountant and other advisors as to the legal, tax, business, financial and related aspects of any purchase of securities.

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Pool specific information can be found by visiting Fannie Mae's website at:

<https://mfodusdisclose.fanniemae.com/#/home>

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**Certificate Structure**

Group	Class	Approximate Initial Certificate Balance or Notional Amount <sup>(1)</sup>	% of Initial Group Aggregate Certificate Balance <sup>(2)</sup>	Expected Weighted Average Life (Years) <sup>(3)</sup>	Expected Principal Window (Months) <sup>(4)</sup>	Coupon Type	Pricing Speed
1	A1	[\$44,800,000]	[8.46%]	[6.57]	[5 - 112]	[FIX]	0% CPY
1	A2	[\$484,582,000]	[91.54%]	[9.37]	[112 - 113]	[FIX]	0% CPY
1	X1 <sup>(5)(6)</sup>	[\$529,382,000]	N/A	N/A	N/A	[WAC / IO] <sup>(7)</sup>	100% CPY

- (1) The certificate balances and notional amounts are approximate and on the settlement date may vary by up to 5%. Underlying loans may be removed from or added to the mortgage pool prior to the settlement date within the same maximum permitted variance. Any reduction or increase in the aggregate principal balance of underlying loans within these parameters will result in changes to the initial certificate balance or notional amount of each class of certificates and to the other statistical data.
- (2) Approximate as of the settlement date.
- (3) Calculated at 0% CPY.
- (4) The expected principal window is expressed in months following the settlement date and reflects the period during which distributions of principal would be received under the pricing speed assumptions.
- (5) The Class X1 is not being offered.
- (6) The Class X1 notional amount is equal to the aggregate principal certificate balance of Class A1 and Class A2.
- (7) The Class X1 coupon will be equal to the positive difference between the weighted average MBS Pass-through Rate of the Collateral Pool for such distribution date less the weighted average of the Class A1 coupon and Class A2 coupon for such distribution date.

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## Issue Characteristics

<b>Securities:</b>	[\$529,382,000] (approximate) monthly pay, variable rate, multi-class, commercial mortgage REMIC Pass-Through Certificates (Class A1, Class A2 and Class X1)
<b>Lead Manager &amp; Bookrunner:</b>	BofA Securities, Inc.
<b>Issuer:</b>	Federal National Mortgage Association (“Fannie Mae”)
<b>Issuing Entity:</b>	Fannie Mae Multifamily REMIC Trust 2020-M20, a trust to be formed by Fannie Mae
<b>Trustee:</b>	Fannie Mae
<b>Cut-off Date:</b>	On or about May 1, 2020
<b>Settlement Date:</b>	May 29, 2020
<b>Distribution Date:</b>	The 25 <sup>th</sup> calendar day of the month, or if such day is not a business day, the following business day, commencing June 2020.
<b>Accrual:</b>	Each class will accrue interest on a 30/360 basis during the preceding calendar month.
<b>ERISA:</b>	It is expected that all Offered Certificates will be ERISA eligible.
<b>Tax Status:</b>	Double REMIC Series
<b>Form of Offering:</b>	The certificates are exempt from registration under the Securities Act of 1933 and are “exempted securities” under the Securities Exchange Act of 1934.
<b>Offered Certificates:</b>	The Class A1 and Class A2 Certificates
<b>Optional Termination:</b>	None
<b>Minimum Denominations:</b>	\$100,000 for Class X1 Certificates and \$1,000 for the Class A1 and Class A2 Certificates, \$1 in excess thereof.
<b>Settlement Terms:</b>	Book-Entry except for Classes R and RL
<b>Analytics:</b>	Cash flows are expected to be available through Bloomberg, L.P., Intex Solutions, Inc and Trepp LLC
<b>Bloomberg Ticker:</b>	FNA 2020-M20 <MTGE><GO>
<b>Risk Factors:</b>	THE CERTIFICATES INVOLVE CERTAIN RISKS AND MAY NOT BE SUITABLE FOR ALL INVESTORS. SEE THE “RISK FACTORS” SECTION OF FANNIE MAE’S MULTIFAMILY REMIC PROSPECTUS.

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## Structural Overview

<b>Amount of Distributions:</b>	On each Distribution Date, certificateholders will be entitled to receive interest and any principal required to be paid on their certificates on such Distribution Date, distributed from funds available for distribution from the Group 1 MBS pool.
<b>Distribution of Principal:</b>	The Group 1 Principal Distribution Amount for any Distribution Date will be allocated as follows: scheduled and unscheduled principal payments included in the principal distribution for each Group 1 MBS, on an aggregate basis, sequentially to the A1 and A2 Classes, in that order, until retired.
<b>Distribution of Prepayment Premiums:</b>	On each Distribution Date, any prepayment premiums that are included in the related MBS distributions on that date will be allocated as follows: <ol style="list-style-type: none"><li>1. To the A1 Class, an amount equal to 30% of prepayment premiums for that Distribution Date multiplied by the percentage equivalent of a fraction, the numerator of which is the principal payable to the A1 Class on that date and the denominator of which is the aggregate principal payable to the A1 and A2 Classes for that Distribution Date</li><li>2. To the A2 Class, an amount equal to 30% of the prepayment premiums for that Distribution Date multiplied by the percentage equivalent of a fraction, the numerator of which is the principal payable to the A2 Class on that date and the denominator of which is the aggregate principal payable to the A1 and A2 Classes for that Distribution Date</li><li>3. To the X1 Class, an amount equal to 70% of the prepayment premiums for that Distribution Date</li></ol>
<b>Call Protection<sup>(1)(2)</sup>:</b>	19 underlying pools (representing 100% of Group 1) provide for a remaining yield maintenance term. The Group 1 Collateral Pool has a weighted average remaining yield maintenance term of 106 months.
<b>Guarantee:</b>	All underlying pools will be guaranteed by Fannie Mae with respect to the full and timely payment of interest and principal. Fannie Mae's guarantee does not cover any prepayment premium payments due on the underlying pools.

- (1) Remaining Yield Maintenance Term (months) is calculated from the end of the month of the Cut-off Date to the Prepayment Premium End Date and would be one month longer if calculated from the beginning of the month of the Cut-off Date to the Prepayment Premium End Date.
- (2) For more detail on collateral call protection, see Collateral Overview.

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## Fannie Mae Green Financing Business

Collateral consists of 19 loans originated under Fannie Mae's Green Financing program and securitized as Fannie Mae Green MBS. These Green DUS mortgage loans are backed by multifamily properties that must use a portion of the loan proceeds to make capital improvements at the property that target reductions in energy and/or water use as part of Fannie Mae's Green Rewards program.

Fannie Mae's Green Financing Program received a Light Green shading from the Center for International Climate Research (Cicero) in 2018: "Fannie Mae Multifamily Green Bond Framework provides a structured, sound and innovative approach to green financing for energy and water efficiency investments in the multifamily rental property market in the United States. The Fannie Mae Framework is aligned with the recommendations laid out in the Green Bond Principles and uses established green building certifications (GBCs) to inform its selection criteria for Green Mortgage Backed Securities (MBS)."

For more information about Fannie Mae's Multifamily Green Financing Business, please see the Green Financing Business website:

[www.fanniemaegreenfinancing.com](http://www.fanniemaegreenfinancing.com)

### Green Rewards

A "Green Rewards Mortgage Loan" is a mortgage loan secured by a property on which the borrower commits to making capital investments projected to reduce the annual whole-property energy consumption, water consumption or to generate energy by at least a specified threshold. Green Rewards loans that delivered in 2019 required the property owner to commit to making capital investments that project an annual reduction for the whole property of 30% in a combination of energy and/or water consumption, of which a minimum of 15% must be attributable to savings in energy consumption through a combination of renewable energy generation and/or energy efficiency improvements.

To identify the eligible list of capital improvements, each property must undergo an American Society of Heating, Refrigerating and Air-Conditioning Engineers ("ASHRAE") Level 2 Audit which includes an on-site visit by an energy and water assessment professional and analysis of the prior 12 months of historical utility bills.

All energy or water sources, including district steam, fuel oil, propane, wood pellets, or well water, used by all indoor and outdoor areas of the property, such as common areas, tenant units, and landscaping, must be included in the respective calculation of the whole property's historical energy and water consumption.

All Energy and Water Efficiency Measures ("EWEM") must be included either on the Completion/Repair Agreement or the Rehabilitation Reserve Agreement, with each EWEM itemized and described in sufficient detail to ensure the specific energy- or water-efficiency products or equipment are installed. Funds for the completion of all EWEMs are deposited into either the Completion/Repair Escrow or Rehabilitation Reserve Account, as applicable. The EWEM must be completed in a timely manner generally within 12 months after the Mortgage Loan Origination Date.

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### **Green Building Certification**

A “Green Building Certification” is a designation awarded by a Fannie Mae recognized third-party organization to a multifamily property that has been constructed, and/or is maintained, in a way that meets pre-defined energy and water efficiency standards or other environmental sustainability criteria. A property securing a Green Mortgage Loan must have been awarded a Green Building Certification that is recognized and approved by Fannie Mae. Recognized certifications are those from the organizations listed below:

- EarthCraft, Greater Atlanta Home Builders Association & Southface
- ENERGY STAR® Certified Homes, US EPA
- ENERGY STAR Multifamily, US EPA
- ENERGY STAR Qualified Multifamily High-Rise, US EPA
- Enterprise Green Communities Criteria, Enterprise Community Partners
- Green Globes New Construction, Green Building Initiative
- Green Globes Existing Buildings, Green Building Initiative
- GreenPoint Rated New Home Multifamily, Build It Green
- GreenPoint Rated Whole Building Existing Multifamily, Build It Green
- International Living Future Institute, ILFI Zero Energy Certification
- LEED BD+C, US Green Building Council
- LEED Homes, US Green Building Council
- LEED O+M, US Green Building Council
- NGBS Green Home Remodeling Project Certification, Home Innovation Research Labs
- NGBS Green Multifamily Building Certification, Home Innovation Research Labs
- Passive House Institute Passive House Standard
- Passive House Institute US, PHIUS+

### **Tracking Energy and Water Performance**

Fannie Mae Multifamily requires properties with Green Financing and properties subject to existing energy benchmarking laws to report their annual Energy Performance Metrics to their Lender. The metrics include the U.S. Environmental Protection Agency (EPA) ENERGY STAR® score for multifamily housing. For more information about the development of the ENERGY STAR® score for multifamily properties, please see the ENERGY STAR website:

[https://www.energystar.gov/buildings/tools-and-resources/energy\\_star\\_score\\_multifamily\\_housing\\_united\\_states](https://www.energystar.gov/buildings/tools-and-resources/energy_star_score_multifamily_housing_united_states)

### **Impact Reporting**

Fannie Mae published its first program Impact Report on its website and will continue to issue impact reports on an annual basis (<https://multifamily.fanniemae.com/financing-options/specialty-financing/green-financing/green-missionimpact>). The details of this report include 1) a list of the different categories of eligible assets financed and the percentage distribution to each Green Mortgage Loan product category, 2) a description of the environmental, social, and environmental impact of Green Bond issuances, and 3) a summary of Fannie Mae’s green bond development and green financing activities in general including energy versus water investments. A breakdown of Green Bond volumes can be viewed at <https://multifamily.fanniemae.com/financing-options/specialty-financing/green-financing/green-bonds>.

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## Collateral Overview

Aggregate Cut-off Date Balance:	\$[529,382,000]
Number of Fannie Mae Green Financed Pools:	[19]
Number of Mortgage Loans:	[19]
Number of Underlying Pools:	[19]
Average Cut-off Date Balance per Mortgage Pool:	[\$27,862,211]
Weighted Average Mortgage Rate:	[3.323%]
Weighted Average Pass-through Rate:	[2.296%]
Weighted Average Original Term to Maturity (months):	[120]
Weighted Average Remaining Term to Maturity (months):	[113]
Weighted Average Seasoning (months):	[7]
Weighted Average Remaining Yield Maintenance (months) <sup>(1)</sup> :	[106]

More Information regarding the DUS MBS program can be found on Fannie Mae's website at:

<https://www.fanniemae.com/resources/file/mbs/pdf/mbsenger-0819.pdf>

- (1) Remaining Yield Maintenance Term (months) is calculated from the end of the month of the Cut-off Date to the Prepayment Premium End Date and would be one month longer if calculated from the beginning of the month of the Cut-off Date to the Prepayment Premium End Date.

### BofA Securities

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## Collateral Stratification

Note: Cut-off date principal balance totals may not sum due to rounding.

### Underlying Securities by Cut-off Date Principal Balance

Cut-off Date Principal Balance (\$)	Number of Underlying Pools	Cut-off Date Principal Balance (\$)	% of Cut-off Balance	Weighted Average Mortgage Rate (%)	Weighted Average Pass-Through Rate (%)	Weighted Average Original Term to Maturity (Months)	Weighted Average Remaining Term to Maturity (Months)	Weighted Average Loan Age (Months)	Weighted Average Yield Maintenance (Months)
4,464,000 to 4,999,999	2	9,176,000	1.73	4.389	2.393	120	113	7	106
7,000,000 to 11,999,999	3	22,757,000	4.30	3.823	2.389	120	113	7	106
12,000,000 to 35,999,999	8	200,838,000	37.94	3.379	2.242	120	112	8	105
36,000,000 to 58,916,000	6	296,611,000	56.03	3.213	2.322	120	113	7	106
<b>Total/Wtd. Avg.:</b>	<b>19</b>	<b>529,382,000</b>	<b>100.00</b>	<b>3.323</b>	<b>2.296</b>	<b>120</b>	<b>113</b>	<b>7</b>	<b>106</b>

### Ten Largest Loans

Pool Number	Property Name	City	State	Property Type	Cut-off Principal Balance (\$)	% of Cut-off Balance	DSCR <sup>(1)</sup>	LTV (%) <sup>(2)</sup>
BL4036	The Charles Bellingham	Bellingham	MA	Multifamily	58,916,000	11.1%	1.29x	80.0
BL3890	1735 York Avenue	New York	NY	Multifamily	57,500,000	10.9%	2.01x	61.2
BL4218	10X Living At Breakfast Point	Panama City Beach	FL	Multifamily	50,600,000	9.6%	1.43x	74.5
BL3796	Arium Gulfshore	Naples	FL	Multifamily	46,345,000	8.8%	1.37x	65.0
BL3844	Park On Westpointe	Yukon	OK	Multifamily	44,250,000	8.4%	1.39x	75.0
BL4446	Monte Vista Apartment Homes	La Verne	CA	Multifamily	39,000,000	7.4%	2.52x	65.0
BL3906	The Park At East Ponce Apartments	Stone Mountain	GA	Multifamily	32,670,000	6.2%	2.79x	55.0
BL4006	Verandas At Mitylene	Montgomery	AL	Multifamily	32,000,000	6.0%	1.39x	73.9
BL3901	Sync At Harmony	Spring	TX	Multifamily	30,500,000	5.8%	1.41x	63.7
BL4433	Royal Palms	Orlando	FL	Multifamily	26,250,000	5.0%	1.31x	75.0
<b>Total/Wtd. Avg.:</b>					<b>418,031,000</b>	<b>79.0%</b>	<b>1.68x</b>	<b>69.2</b>

- (1) Most Recent Annual DSCR calculations are based on the most recent data using amortizing debt service payments with the exception of the full-term interest-only loans, which are based on interest-only payments.
- (2) As of the loan origination date of the related mortgage pool.

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**Collateral Stratification (cont.)**

Note: Cut-off date principal balance totals may not sum due to rounding.

**Underlying Securities by Most Recent Debt Service Coverage Ratio<sup>(1)</sup>**

Most Recent Debt Service Coverage Ratio	Number of Underlying Pools	Cut-off Date Principal Balance (\$)	% of Cut-off Balance	Weighted Average Mortgage Rate (%)	Weighted Average Pass-Through Rate (%)	Weighted Average Original Term to Maturity (Months)	Weighted Average Remaining Term to Maturity (Months)	Weighted Average Loan Age (Months)	Weighted Average Remaining Yield Maintenance (Months)
1.28 to 1.29	3	89,377,000	16.88	3.351	2.149	120	113	7	106
1.30 to 1.34	2	33,250,000	6.28	3.691	2.214	120	113	7	106
1.35 to 1.44	8	251,224,000	47.46	3.370	2.336	120	112	8	105
1.45 to 1.54	3	26,361,000	4.98	3.682	2.335	120	112	8	105
2.00 to 2.49	1	57,500,000	10.86	3.190	2.380	120	113	7	106
2.50 to 2.79	2	71,670,000	13.54	2.927	2.295	120	113	7	106
<b>Total/Wtd. Avg.:</b>	<b>19</b>	<b>529,382,000</b>	<b>100.00</b>	<b>3.323</b>	<b>2.296</b>	<b>120</b>	<b>113</b>	<b>7</b>	<b>106</b>

Minimum Most Recent DSCR 1.28x  
Maximum Most Recent DSCR 2.79x  
Weighted Average Most Recent DSCR 1.61x

**Underlying Securities by Underwritten Loan-to-Value Ratio<sup>(2)</sup>**

UW Loan to Value Ratio (%)	Number of Underlying Pools	Cut-off Date Principal Balance (\$)	% of Cut-off Balance	Weighted Average Mortgage Rate (%)	Weighted Average Pass-Through Rate (%)	Weighted Average Original Term to Maturity (Months)	Weighted Average Remaining Term to Maturity (Months)	Weighted Average Loan Age (Months)	Weighted Average Remaining Yield Maintenance (Months)
55.0 to 59.9	1	32,670,000	6.17	2.960	2.300	120	112	8	105
60.0 to 64.9	3	92,712,000	17.51	3.213	2.318	120	113	7	106
65.0 to 69.9	6	122,862,000	23.21	3.291	2.403	120	113	7	106
70.0 to 74.9	2	82,600,000	15.60	3.370	2.263	120	112	8	105
75.0 to 80.0	7	198,538,000	37.50	3.434	2.232	120	113	7	106
<b>Total/Wtd. Avg.:</b>	<b>19</b>	<b>529,382,000</b>	<b>100.00</b>	<b>3.323</b>	<b>2.296</b>	<b>120</b>	<b>113</b>	<b>7</b>	<b>106</b>

Minimum Underwritten LTV 55.0%  
Maximum Underwritten LTV 80.0%  
Weighted Average Underwritten LTV 70.3%

(1) Most Recent Annual DSCR calculations are based on the most recent data using amortizing debt service payments with the exception of the full-term interest-only loans, which are based on interest-only payments.

(2) As of the loan origination date of the related mortgage pool.

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**Collateral Stratification (cont.)**

Note: Cut-off date principal balance totals may not sum due to rounding.

**Underlying Securities by Amortization Type**

Amortization Type	Number of Underlying Pools	Cut-off Date Principal Balance (\$)	% of Cut-off Balance	Weighted Average Mortgage Rate (%)	Weighted Average Pass-Through Rate (%)	Weighted Average Original Term to Maturity (Months)	Weighted Average Remaining Term to Maturity (Months)	Weighted Average Loan Age (Months)	Weighted Average Remaining Yield Maintenance (Months)
Partial IO	16	400,212,000	75.60	3.413	2.284	120	112	8	105
Full Term IO	3	129,170,000	24.40	3.044	2.333	120	113	7	106
<b>Total/Wtd. Avg.:</b>	<b>19</b>	<b>529,382,000</b>	<b>100.00</b>	<b>3.323</b>	<b>2.296</b>	<b>120</b>	<b>113</b>	<b>7</b>	<b>106</b>

**Underlying Securities by Prefix Type<sup>(1)</sup>**

Prefix Type	Number of Underlying Pools	Cut-off Date Principal Balance (\$)	% of Cut-off Balance	Weighted Average Mortgage Rate (%)	Weighted Average Pass-Through Rate (%)	Weighted Average Original Term to Maturity (Months)	Weighted Average Remaining Term to Maturity (Months)	Weighted Average Loan Age (Months)	Weighted Average Remaining Yield Maintenance (Months)
HY	19	529,382,000	100.00	3.323	2.296	120	113	7	106
<b>Total/Wtd. Avg.:</b>	<b>19</b>	<b>529,382,000</b>	<b>100.00</b>	<b>3.323</b>	<b>2.296</b>	<b>120</b>	<b>113</b>	<b>7</b>	<b>106</b>

**Underlying Securities by Property Type**

Property Type	Number of Underlying Pools	Cut-off Date Principal Balance (\$)	% of Cut-off Balance	Weighted Average Mortgage Rate (%)	Weighted Average Pass-Through Rate (%)	Weighted Average Original Term to Maturity (Months)	Weighted Average Remaining Term to Maturity (Months)	Weighted Average Loan Age (Months)	Weighted Average Remaining Yield Maintenance (Months)
Multifamily	18	507,557,000	95.88	3.310	2.290	120	113	7	106
Military	1	21,825,000	4.12	3.610	2.420	120	112	8	105
<b>Total/Wtd. Avg.:</b>	<b>19</b>	<b>529,382,000</b>	<b>100.00</b>	<b>3.323</b>	<b>2.296</b>	<b>120</b>	<b>113</b>	<b>7</b>	<b>106</b>

(1) Prefix definitions can be found by visiting Fannie Mae's website at:  
<http://www.fanniemae.com/resources/file/mbs/pdf/pool-prefix-glossary.pdf>

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**Collateral Stratification (cont.)**

Note: Cut-off date principal balance totals may not sum due to rounding.

**Underlying Securities by Mortgage Rate**

Mortgage Rate (%)	Number of Underlying Pools	Cut-off Date Principal Balance (\$)	% of Cut-off Balance	Weighted Average Mortgage Rate (%)	Weighted Average Pass-Through Rate (%)	Weighted Average Original Term to Maturity (Months)	Weighted Average Remaining Term to Maturity (Months)	Weighted Average Loan Age (Months)	Weighted Average Remaining Yield Maintenance (Months)
2.900 to 2.999	2	71,670,000	13.54	2.927	2.295	120	113	7	106
3.000 to 3.499	9	334,704,000	63.23	3.262	2.304	120	113	7	106
3.500 to 3.999	6	113,832,000	21.50	3.664	2.263	120	112	8	105
4.000 to 4.499	1	4,712,000	0.89	4.160	2.320	120	113	7	106
4.500 to 4.630	1	4,464,000	0.84	4.630	2.470	120	113	7	106
<b>Total/Wtd. Avg.:</b>	<b>19</b>	<b>529,382,000</b>	<b>100.00</b>	<b>3.323</b>	<b>2.296</b>	<b>120</b>	<b>113</b>	<b>7</b>	<b>106</b>

Minimum Mortgage Rate	2.900%
Maximum Mortgage Rate	4.630%
Weighted Average Mortgage Rate	3.323%

**Underlying Securities by Pass-Through Rate**

Pass-Through Rate (%)	Number of Underlying Pools	Cut-off Date Principal Balance (\$)	% of Cut-off Balance	Weighted Average Mortgage Rate (%)	Weighted Average Pass-Through Rate (%)	Weighted Average Original Term to Maturity (Months)	Weighted Average Remaining Term to Maturity (Months)	Weighted Average Loan Age (Months)	Weighted Average Remaining Yield Maintenance (Months)
2.120 to 2.249	6	191,663,000	36.21	3.387	2.166	120	113	7	106
2.250 to 2.499	12	291,374,000	55.04	3.290	2.332	120	113	7	106
2.500 to 2.600	1	46,345,000	8.75	3.260	2.600	120	112	8	105
<b>Total/Wtd. Avg.:</b>	<b>19</b>	<b>529,382,000</b>	<b>100.00</b>	<b>3.323</b>	<b>2.296</b>	<b>120</b>	<b>113</b>	<b>7</b>	<b>106</b>

Minimum Pass-Through Rate	2.120%
Maximum Pass-Through Rate	2.600%
Weighted Average Pass-Through Rate	2.296%

**Underlying Securities by Green Financing Type**

Green Financing Type	Number of Underlying Pools	Cut-off Date Principal Balance (\$)	% of Cut-off Balance	Weighted Average Mortgage Rate (%)	Weighted Average Pass-Through Rate (%)	Weighted Average Original Term to Maturity (Months)	Weighted Average Remaining Term to Maturity (Months)	Weighted Average Loan Age (Months)	Weighted Average Remaining Yield Maintenance (Months)
Green Rewards	19	529,382,000	100.00	3.323	2.296	120	113	7	106
<b>Total/Wtd. Avg.:</b>	<b>19</b>	<b>529,382,000</b>	<b>100.00</b>	<b>3.323</b>	<b>2.296</b>	<b>120</b>	<b>113</b>	<b>7</b>	<b>106</b>

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**Collateral Stratification (cont.)**

Note: Cut-off date principal balance totals may not sum due to rounding.

**Underlying Securities by State**

State	Number of Underlying Pools	Cut-off Date Principal Balance (\$)	% of Cut-off Balance	Weighted Average Mortgage Rate (%)	Weighted Average Pass-Through Rate (%)	Weighted Average Original Term to Maturity (Months)	Weighted Average Remaining Term to Maturity (Months)	Weighted Average Loan Age (Months)	Weighted Average Remaining Yield Maintenance (Months)
Florida	5	163,020,000	30.79	3.410	2.363	120	112	8	105
Massachusetts	1	58,916,000	11.13	3.250	2.120	120	113	7	106
New York	1	57,500,000	10.86	3.190	2.380	120	113	7	106
Oklahoma	1	44,250,000	8.36	3.380	2.290	120	113	7	106
California	2	43,464,000	8.21	3.078	2.308	120	113	7	106
Texas	2	37,500,000	7.08	3.177	2.234	120	112	8	105
Georgia	1	32,670,000	6.17	2.960	2.300	120	112	8	105
Alabama	1	32,000,000	6.04	3.560	2.220	120	112	8	105
Washington	1	25,997,000	4.91	3.360	2.160	120	113	7	106
Tennessee	1	13,596,000	2.57	3.340	2.350	120	112	8	105
Ohio	2	12,765,000	2.41	4.046	2.320	120	113	7	106
Missouri	1	7,704,000	1.46	3.980	2.470	120	112	8	105
<b>Total/Wtd. Avg.:</b>	<b>19</b>	<b>529,382,000</b>	<b>100.00</b>	<b>3.323</b>	<b>2.296</b>	<b>120</b>	<b>113</b>	<b>7</b>	<b>106</b>

**Underlying Securities by Remaining Term to Maturity**

Remaining Term to Maturity (Months)	Number of Underlying Pools	Cut-off Date Principal Balance (\$)	% of Cut-off Balance	Weighted Average Mortgage Rate (%)	Weighted Average Pass-Through Rate (%)	Weighted Average Original Term to Maturity (Months)	Weighted Average Remaining Term to Maturity (Months)	Weighted Average Loan Age (Months)	Weighted Average Remaining Yield Maintenance (Months)
112	8	235,240,000	44.44	3.298	2.353	120	112	8	105
113	11	294,142,000	55.56	3.342	2.250	120	113	7	106
<b>Total/Wtd. Avg.:</b>	<b>19</b>	<b>529,382,000</b>	<b>100.00</b>	<b>3.323</b>	<b>2.296</b>	<b>120</b>	<b>113</b>	<b>7</b>	<b>106</b>

**Underlying Securities by Loan Age**

Loan Age Range (Months)	Number of Underlying Pools	Cut-off Date Principal Balance (\$)	% of Cut-off Balance	Weighted Average Mortgage Rate (%)	Weighted Average Pass-Through Rate (%)	Weighted Average Original Term to Maturity (Months)	Weighted Average Remaining Term to Maturity (Months)	Weighted Average Loan Age (Months)	Weighted Average Remaining Yield Maintenance (Months)
7	11	294,142,000	55.56	3.342	2.250	120	113	7	106
8	8	235,240,000	44.44	3.298	2.353	120	112	8	105
<b>Total/Wtd. Avg.:</b>	<b>19</b>	<b>529,382,000</b>	<b>100.00</b>	<b>3.323</b>	<b>2.296</b>	<b>120</b>	<b>113</b>	<b>7</b>	<b>106</b>

**BofA Securities**

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