



Fannie Mae™

**Fannie Mae GeMS™ Guaranteed REMIC
Fannie Mae Multifamily REMIC Trust 2026-G1
Structural and Collateral Term Sheet**
As of May 12, 2026

Fannie Mae Structured Pass-Through Certificates
Series 2026-G1, Class A1, A2 and A3 Certificates

[\$656,821,376]
(Approximate Offered Certificates)

BMO Capital Markets
Lead Manager & Bookrunner

Deutsche Bank Securities
Co-Manager

Goldman Sachs & Co. LLC
Co-Manager

J.P. Morgan
Co-Manager

Fannie Mae GeMS™

IMPORTANT INFORMATION ABOUT THE SECURITIES

Prospective purchasers are recommended to review the final prospectus supplement ("Prospectus Supplement") and the related base prospectus ("Base Prospectus", and together with the Prospectus Supplement, the "Offering Documents") relating to the securities discussed in this communication. The final prospectus supplement will be available upon request from BMO CM and the managers (collectively, the "Underwriters") shortly before the securities are issued. Capitalized terms used but not otherwise defined in this term sheet have the respective meanings assigned to those terms in the prospectus supplement. Offering Documents contain data that is current as of their publication dates and after publication may no longer be complete or current. Final Offering Documents may be obtained from FNMA by calling toll free 1-800-232-6643, option 2 or BMO CM by calling 646-640-1264 or by e-mail to SPMiddleOffice@bmo.com.

The information contained in the attached materials (the "Information") has been provided to BMO Capital Markets Corp. ("BMO CM") by the Federal National Mortgage Association ("FNMA") and is preliminary and subject to change. The Information does not include all of the information required to be included in the prospectus supplement relating to the securities. As such, the Information may not reflect the impact of all structural characteristics of the securities. The assumptions underlying the Information, including structure and collateral, may be modified from time to time to reflect changed circumstances.

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- The performance of the collateral may be correlated due to economic or other factors that may diminish the value of the securities.
- The performance of the collateral and the value of the securities may be largely dependent on the quality of the origination and servicing of the collateral.
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Table of Contents

Transaction Contacts	4
Certificate Structure	5
Issue Characteristics	6
Structural Overview	7
Collateral Overview	9
Collateral Stratification	10

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Certificate Structure

Class	Approximate Initial Certificate Balance or Notional Amount⁽¹⁾	% of Initial Group Aggregate Certificate Balance⁽²⁾	Expected Weighted Average Life (Years)⁽³⁾	Expected Principal Window (Months)⁽⁴⁾	Coupon Type	Pricing Speed
A1	\$[33,821,376]	[5.15%]	[4.54]	[1 – 61]	[FIX]	0% CPY
A2	\$[514,000,000]	[78.26%]	[6.06]	[61 – 78]	[FIX]	0% CPY
A3	\$[109,000,000]	[16.60%]	[6.72]	[78 – 83]	[FIX / AFC]	0% CPY
X1 ⁽⁵⁾⁽⁶⁾	\$[33,821,376]	N/A	N/A	N/A	[WAC / IO] ⁽⁷⁾	100% CPY
X2 ⁽⁶⁾⁽⁸⁾	\$[514,000,000]	N/A	N/A	N/A	[WAC / IO] ⁽⁹⁾	100% CPY
X3 ⁽⁶⁾⁽¹⁰⁾	\$[109,000,000]	N/A	N/A	N/A	[WAC / IO] ⁽¹¹⁾	100% CPY

- (1) The initial certificate balances and notional amounts are approximate and on the settlement date may vary by up to 5%. Underlying pools 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 pools 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 at the Pricing Speed.
- (5) The Class X1 notional amount is equal to the certificate balance of Class A1.
- (6) Class X1, Class X2 and Class X3 will not be offered.
- (7) For each Distribution Date, the X1 Class will bear interest during the related interest accrual period at an annual rate equal to the excess, if any, of (x) the weighted average MBS Pass-Through Rate of the Collateral Pool over (y) the interest rate of the Class A1.
- (8) The Class X2 notional amount is equal to the certificate balance of Class A2.
- (9) For each Distribution Date, the X2 Class will bear interest during the related interest accrual period at an annual rate equal to the excess, if any, of (x) the weighted average MBS Pass-Through Rate of the Collateral Pool over (y) the interest rate of the Class A2.
- (10) The Class X3 notional amount is equal to the certificate balance of Class A3.
- (11) For each Distribution Date, the X3 Class will bear interest during the related interest accrual period at an annual rate equal to the excess, if any, of (x) the weighted average MBS Pass-Through Rate of the Collateral Pool over (y) the interest rate of the A3 Class.

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Issue Characteristics

Securities:	\$[656,821,376] (approximate) monthly pay, fixed and variable rate, multi-class, commercial mortgage REMIC Pass-Through Certificates (Class A1, Class A2, Class A3, Class X1, Class X2 and Class X3)
Lead Manager & Bookrunner:	BMO Capital Markets Corp.
Issuer:	Federal National Mortgage Association (“Fannie Mae”)
Issuing Entity:	Fannie Mae Multifamily REMIC Trust 2026-G1, a trust to be formed by Fannie Mae
Trustee:	Fannie Mae
Cut-off Date:	On or about May 1, 2026
Settlement Date:	May [20], 2026
Distribution Date:	The 25 th calendar day of the month, or if such day is not a business day, the following business day, commencing June 2026.
Accrual:	Each class will accrue interest on a 30/360 basis during the preceding calendar month.
ERISA:	It is expected that all Offered Certificates will be ERISA eligible.
Tax Treatment:	Double REMIC Series
Form of Offering:	The certificates are exempt from registration under the Securities Act of 1933 and are “exempted securities” under the Securities Exchange Act of 1934.
Offered Certificates:	The Class A1, Class A2 and Class A3 Certificates
Optional Termination:	None
Minimum Denominations:	\$100,000 for Class X1, Class X2 and Class X3 and \$1,000 for Class A1, Class A2 and Class A3, \$1 in excess thereof.
Settlement Terms:	Book-Entry except for Classes R and RL
Analytics:	Cash flows are expected to be available through Bloomberg, L.P., Intex Solutions, Inc and Trepp LLC
Bloomberg Ticker:	FNA 2026-G1 <MTGE><GO>
Risk Factors:	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

- Amount of Distributions:** 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 MBS Pool.
- Distribution of Principal:** The Principal Distribution Amount for any Distribution Date will be allocated as follows: scheduled and unscheduled principal payments included in the principal distribution for each MBS on an aggregate basis, sequentially to Class A1, Class A2 and Class A3 in that order, until retired.
- Distribution of Prepayment Premiums:** On each Distribution Date, any prepayment premiums that are included in the related MBS distributions on that date will be allocated as follows:
1. To the A1 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 A1 Class on that date and the denominator of which is the aggregate principal payable to the A1, A2 and A3 Classes for that Distribution Date.
 2. To the X1 Class, an amount equal to 70% 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 A1 Class on that date and the denominator of which is the aggregate principal payable to the A1, A2 and A3 Classes for that Distribution Date.
 3. 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, A2 and A3 Classes for that Distribution Date.
 4. To the X2 Class, an amount equal to 70% 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, A2 and A3 Classes for that Distribution Date.
 5. To the A3 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 A3 Class on that date and the denominator of which is the aggregate principal payable to the A1, A2 and A3 Classes for that Distribution Date.
 6. To the X3 Class, an amount equal to 70% 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 A3 Class on that date and the denominator of which is the aggregate principal payable to the A1, A2 and A3 Classes for that Distribution Date.

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Call Protection⁽¹⁾⁽²⁾: [44] underlying pools (representing 100% of the Collateral Pool) provide for a remaining yield maintenance prepayment premium term. The Collateral Pool has a weighted average remaining yield maintenance prepayment premium term of [67] months.

Guarantee: 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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Collateral Overview

Aggregate Cut-off Date Balance:	\$[656,821,377]
Number of Mortgage Loans:	[50]
Number of Underlying Pools:	[44]
Number of Underlying Properties:	[57]
Average Cut-off Date Balance per Mortgage Pool:	\$[14,927,759]
Weighted Average Mortgage Rate:	[5.654%]
Weighted Average Pass-through Rate:	[4.711%]
Weighted Average Original Term to Maturity (months):	[84]
Weighted Average Remaining Term to Maturity (months):	[74]
Weighted Average Seasoning (months):	[11]
Weighted Average Remaining Yield Maintenance (months)⁽¹⁾:	[67]

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

<https://capitalmarkets.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.

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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 Remaining Yield Maintenance (Months)
1,262,389 - 4,999,999	10	26,643,900	4.06	6.310	4.920	85	72	13	65
5,000,000 - 9,999,999	16	117,491,977	17.89	5.867	4.746	85	74	10	67
10,000,000 - 14,999,999	4	51,880,000	7.90	5.501	4.565	84	77	7	70
15,000,000 - 19,999,999	6	104,560,500	15.92	5.803	4.766	84	74	10	67
20,000,000 - 24,999,999	1	20,853,000	3.17	5.670	4.920	84	71	13	64
25,000,000 – 77,830,000	7	335,392,000	51.06	5.503	4.675	84	73	11	66
Total/Wtd. Avg.:	44	656,821,377	100.00	5.654	4.711	84	74	11	67
Minimum Balance	1,262,389								
Maximum Balance	77,830,000								
Average Balance	14,927,759								

Ten Largest Pools

Pool Number	Property Name	City	State	Property Type	Cut-off Date		DSCR ⁽¹⁾	LTV (%) ⁽²⁾
					Principal Balance (\$)	% of Cut-off Balance		
BZ3050	610 West	Brooklyn Park	MN	Multifamily	77,830,000	11.85%	1.25x	69.0
BZ4332	The Bridge at Mesa Verde	Austin	TX	Multifamily	59,000,000	8.98%	1.30x	74.8
BZ4483	SoRoc on Maine	Rochester	MN	Multifamily	56,940,000	8.67%	1.47x	65.0
BZ4101	Ora Apartments	North Kansas City	MO	Multifamily	39,430,000	6.00%	1.25x	61.5
BZ4106	Candlewood North	Northridge	CA	Multifamily	38,924,000	5.93%	1.25x	65.8
BZ5716	Promenade Flats	Evansville	IN	Multifamily	32,630,000	4.97%	1.25x	62.4
BZ3524	Marquis at Lantana	Flower Mound	TX	Multifamily	30,638,000	4.66%	1.70x	55.8
BZ3549	Flats on Chapel	Waco	TX	Multifamily	20,853,000	3.17%	1.58x	65.0
BZ4965	The Franklin	Houston	TX	Multifamily	19,218,000	2.93%	1.25x	73.4
BZ3963	Oceanaire	Redondo Beach	CA	Multifamily	18,285,000	2.78%	1.93x	46.7
Total/Wtd. Avg.:					393,748,000	59.95%	1.37x	65.6

- (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⁽¹⁾

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)
1.04 - 1.24	1	7,286,000	1.11	5.800	4.940	84	69	15	62
1.25 - 1.29	16	294,388,496	44.82	5.573	4.666	84	74	10	67
1.30 - 1.49	15	220,087,822	33.51	5.646	4.710	83	73	10	66
1.50 - 1.69	5	69,079,000	10.52	5.864	4.855	84	73	11	66
1.70 - 1.99	4	58,152,247	8.85	5.763	4.694	87	73	14	66
2.00 - 4.24	3	7,827,812	1.19	6.100	5.077	93	69	25	62
Total/Wtd. Avg.:	44	656,821,377	100.00	5.654	4.711	84	74	11	67
Minimum Most Recent DSCR			1.04x						
Maximum Most Recent DSCR			4.24x						
Weighted Average Most Recent DSCR			1.40x						

Underlying Securities by Underwritten Loan-to-Value Ratio⁽²⁾

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)
10.1% – 39.9%	2	5,770,812	0.88	6.324	5.118	84	65	19	58
40.0% – 49.9%	2	33,186,000	5.05	5.303	4.603	84	74	10	67
50.0% – 59.9%	10	94,821,088	14.44	5.898	4.788	84	73	11	66
60.0% – 69.9%	16	327,566,977	49.87	5.643	4.723	84	73	11	66
70.0% – 80.0%	14	195,476,500	29.76	5.594	4.660	84	75	9	68
Total/Wtd. Avg.:	44	656,821,377	100.00	5.654	4.711	84	74	11	67
Minimum Underwritten LTV			10.1%						
Maximum Underwritten LTV			80.0%						
Weighted Average Underwritten LTV			65.6%						

(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	30	467,006,747	71.10	5.678	4.706	84	74	11	67
Full Term IO	9	165,542,000	25.20	5.490	4.700	84	74	11	67
Amortizing Balloon	4	23,010,241	3.50	6.282	4.847	79	70	8	63
Fully Amortizing	1	1,262,389	0.19	6.910	5.540	84	72	12	65
Total/Wtd. Avg.:	44	656,821,377	100.00	5.654	4.711	84	74	11	67

Underlying Securities by Prefix Type ⁽¹⁾

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)
HX	38	634,903,419	96.66	5.595	4.696	84	73	11	66
H2	3	16,178,569	2.46	7.757	5.234	86	75	11	68
HY	2	4,477,000	0.68	6.043	4.749	104	80	24	73
HS	1	1,262,389	0.19	6.910	5.540	84	72	12	65
Total/Wtd. Avg.:	44	656,821,377	100.00	5.654	4.711	84	74	11	67

(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>

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	37	612,444,565	93.24	5.605	4.691	84	74	11	67
Manufactured Housing	5	21,584,389	3.29	6.131	4.923	84	78	6	71
Seniors	1	18,284,000	2.78	6.600	5.080	84	68	16	61
Cooperative	1	4,508,423	0.69	6.160	5.000	84	63	21	56
Total/Wtd. Avg.:	44	656,821,377	100.00	5.654	4.711	84	74	11	67

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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)
5.180 – 5.249	5	80,595,496	12.27	5.214	4.508	84	75	9	68
5.250 – 5.499	6	154,913,000	23.59	5.407	4.651	84	75	9	68
5.500 – 5.749	16	316,974,000	48.26	5.625	4.690	84	73	11	66
5.750 – 5.999	6	34,464,000	5.25	5.862	4.836	84	72	12	65
6.000 – 6.249	2	11,335,423	1.73	6.076	4.946	84	68	16	61
6.250 – 8.120	9	58,539,458	8.91	6.865	5.144	85	70	15	63
Total/Wtd. Avg.:	44	656,821,377	100.00	5.654	4.711	84	74	11	67
Minimum Mortgage Rate		5.180%							
Maximum Mortgage Rate		8.120%							
Weighted Average Mortgage Rate		5.654%							

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)
4.480 – 4.499	2	51,055,000	7.77	5.252	4.480	84	74	10	67
4.500 – 4.749	26	453,081,496	68.98	5.527	4.641	84	74	10	67
4.750 – 4.999	8	95,259,000	14.50	5.747	4.888	85	73	12	66
5.000 – 5.249	5	47,068,245	7.17	6.646	5.118	81	65	16	58
5.250 – 5.610	3	10,357,636	1.58	7.807	5.454	99	79	20	72
Total/Wtd. Avg.:	44	656,821,377	100.00	5.654	4.711	84	74	11	67
Minimum Pass-Thru Rate		4.480%							
Maximum Pass-Thru Rate		5.610%							
Weighted Average Pass-Thru Rate		4.711%							

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Collateral Stratification (cont.)

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

Underlying Properties by State

State	Number of Underlying Properties	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)
Texas	9	186,916,000	28.46	5.506	4.655	84	75	9	68
Minnesota	3	141,226,000	21.50	5.577	4.712	84	71	13	64
California	4	68,081,000	10.37	5.608	4.757	84	75	9	68
Indiana	6	50,159,088	7.64	5.732	4.682	83	77	6	70
Ohio	4	43,794,000	6.67	6.048	4.840	84	74	10	67
Missouri	1	39,430,000	6.00	5.200	4.480	84	74	10	67
Maryland	3	23,868,136	3.63	6.930	5.285	91	68	22	61
New York	4	17,823,423	2.71	5.662	4.670	84	75	9	68
Florida	1	14,964,000	2.28	5.690	4.540	84	76	8	69
Kentucky	1	11,625,000	1.77	5.430	4.480	84	76	8	69
New Jersey	4	9,577,496	1.46	5.240	4.540	84	75	9	68
Alabama	4	8,885,000	1.35	5.940	4.950	84	73	11	66
Tennessee	1	7,286,000	1.11	5.800	4.940	84	69	15	62
New Hampshire	5	7,140,000	1.09	5.220	4.520	84	76	8	69
Arizona	1	6,827,000	1.04	6.020	4.910	84	72	12	65
Georgia	2	5,259,000	0.80	5.975	4.826	98	81	17	74
Virginia	1	5,081,234	0.77	7.510	5.060	69	68	1	61
Pennsylvania	1	4,125,000	0.63	5.540	4.620	84	69	15	62
Michigan	1	2,779,000	0.42	5.560	4.710	84	72	12	65
North Carolina	1	1,975,000	0.30	5.880	4.820	84	63	21	56
Total/Wtd. Avg.:	57	656,821,377	100.00	5.654	4.711	84	74	11	67

Underlying Securities by Accrual Method

Accrual Method	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)
Actual/360	44	656,821,377	100.00	5.654	4.711	84	74	11	67
Total/Wtd. Avg.:	44	656,821,377	100.00	5.654	4.711	84	74	11	67

BMO Capital Markets

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Collateral Stratification (cont.)

Underlying Securities by Original Term to Maturity

Original 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)
69 – 83	2	8,924,322	1.36	7.463	5.099	70	69	1	62
84	39	636,165,808	96.86	5.598	4.698	84	73	11	66
85 – 120	3	11,731,247	1.79	7.327	5.152	105	82	23	75
Total/Wtd. Avg.:	44	656,821,377	100.00	5.654	4.711	84	74	11	67

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)
61 – 64	4	28,290,923	4.31	6.193	5.040	84	61	23	54
65 – 69	6	120,693,234	18.38	5.900	4.790	83	69	15	62
70 – 74	12	237,604,477	36.17	5.537	4.721	84	73	11	66
75 – 79	13	197,519,496	30.07	5.483	4.617	84	76	8	69
80 – 83	9	72,713,247	11.07	5.882	4.675	86	82	4	75
Total/Wtd. Avg.:	44	656,821,377	100.00	5.654	4.711	84	74	11	67

Underlying Securities by Seasoning

Seasoning (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)
1 – 2	7	43,911,322	6.69	6.034	4.720	81	80	1	73
3 – 6	4	67,271,000	10.24	5.563	4.602	84	79	5	72
7 – 10	14	273,318,496	41.61	5.401	4.604	84	75	9	68
11 – 14	8	119,106,389	18.13	5.700	4.825	84	72	12	65
15 – 18	5	115,612,000	17.60	5.829	4.778	84	69	15	62
19 – 22	2	6,483,423	0.99	6.075	4.945	84	63	21	56
23 – 26	3	29,061,747	4.42	6.700	5.151	89	66	23	59
27 – 41	1	2,057,000	0.31	5.470	4.960	120	79	41	72
Total/Wtd. Avg.:	44	656,821,377	100.00	5.654	4.711	84	74	11	67

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