

Pool Prefix Glossary

Draft: April 25, 2016

New prefixes for securities of reperforming loans are highlighted in yellow.

**Shaded items are adjustable-rate products.*

2I	Conventional Intermediate-Term, Level-Payment Subordinate Mortgages; Single-Family; maturing or due in 15 years or less.
2L	Conventional Long-Term, Level-Payment Subordinate Mortgages; Single-Family; maturing or due in 30 years or less.
2M	Conventional, Level-Payment Subordinate Mortgages; Multifamily; maturity dates vary.
2R	Conventional Adjustable-Rate Supplemental Lien, 30/360 interest day basis calculation; Multifamily; maturity dates vary.
2X	Conventional Balloon, Level-Payment Subordinate Mortgages; Single-Family; maturing or due in 15 years or less.
2Y	Weighted-Average Fixed-Rate Mega, backed by Conventional, Level-Payment Subordinate Mortgages; Multifamily; maturity dates vary.
9L	Whole loan collateral for specific structured transactions, not MBS pools. For a complete description of the collateral, please refer to the disclosure related to the specific structured transaction.
A1	Adjustable-Rate Mortgages; Single-Family; indexed to the one-year Treasury Constant Maturity; 1 percent per interest rate adjustment; lifetime caps are pool-specific.
A2	Adjustable-Rate Mortgages; Single-Family; indexed to the one-year Treasury Constant Maturity; 2 percent per interest rate adjustment; lifetime caps are pool-specific.
AB	Alaska Housing Conventional Growing Equity Mortgages (GEMs); Single-Family.
AC	Adjustable-Rate Mortgages; Single-Family; indexed to the one-year Treasury Constant Maturity; 2 percent per interest rate adjustment; lifetime caps are pool-specific. Convertible to Fixed-Rate any month beginning on the first annual payment change date and ending on the fifth annual payment change date.
AF	Adjustable-Rate Mortgages; Single-Family; indexed to the one-year Treasury Constant Maturity; 1 percent per interest rate adjustment; lifetime caps are pool-specific. Convertible to Fixed-Rate any month beginning on the first interest rate change date and ending on the fifth interest rate change date.
AG	Adjustable-Rate Mortgages; Single-Family; indexed to the three-year Treasury Constant Maturity, 2 percent per interest rate adjustment; lifetime caps are pool-specific. Convertible to Fixed-Rate.
AJ	Adjustable-Rate Mortgages; Single-Family; 11th District Cost of Funds; 1 percent per interest rate adjustment; lifetime caps are pool-specific.
AK	Adjustable-Rate Mortgages; Single-Family; 11th District Cost of Funds; semi-annual rate/payment change; 1 percent per interest rate adjustment; lifetime caps are pool-specific. Convertible to Fixed-Rate during the period beginning on the second interest rate change date and ending on the tenth.
AM	Conventional Adjustable-Rate Mortgages; Multifamily. See Adjustable-Rate Pools in the definitions section.
AS	Conventional Adjustable-Rate Mortgages; Single-Family. See Adjustable-Rate Pools in the definitions section.
AU	Adjustable-Rate Mortgages; Single-Family; indexed to the six-month Certificate of Deposit; semi-annual rate/payment change; 1 percent per interest rate adjustment; lifetime caps are pool-specific.
AX	Adjustable-Rate Mortgages; Single-Family; indexed to the one-year Treasury Constant Maturity; 2 percent per interest rate adjustment; lifetime caps are pool-specific. Convertible to Fixed-Rate on the third, fourth, and fifth annual payment change dates.
BI	Conventional Intermediate-Term, Level-Payment Biweekly Mortgages, Single-Family, maturing or due in 15 years or less.
BL	Conventional Long-Term, Level-Payment Biweekly Mortgages, Single-Family, maturing or due in 30 years or less.
C3, C4, C5 or C7	Conventional Growing Equity Mortgages (GEMs); Single-Family; with 3 percent, 4 percent, 5 percent or 7.5 percent annual increases to the principal and interest payment; fully amortizing in 8 to 15 years.
CA	Conventional Long-Term, Level-Payment Mortgages; Single-Family; assumable.
CB	Conventional Extra Long-Term, Level-Payment Mortgages; Single-Family; maturing or due in forty (40) years or less, assumable.

CI	Conventional Intermediate-Term, Level-Payment Mortgages; Single-Family; maturing or due in 15 years or less.
CJ	Conventional Intermediate-Term, Level-Payment Mortgages; Single-Family; maturing or due in 15 years or less.
	i. Pool contains jumbo-conforming loans with an origination date beginning March 1, 2008 through September 30, 2008; or,
	ii. More than 10% of the pool issue balance is comprised of any combination of:
	●loans originated on or after October 1, 2008 with an original principal balance up to the loan limit established by the Housing and Economic Recovery Act of 2008; or,
	●loans originated on or after October 1, 2008 with an original principal balance up to the loan limit established by the Economic Stimulus Act of 2008; or,
	●loans originated during 2009 with an original principal balance up to the loan limit established by the American Recovery and Reinvestment Act of 2009; or,
●loans originated during 2010 with an original principal balance up to the loan limit established by Public Law (or P. L.) No. 111-88; or,	
●loans originated during 2011 with an original principal balance up to the loan limit established by Public Law (or P.L) No. 111-242; or,	
iii. Pool contains loans originated before October 1, 2008 with an original principal balance up to the loan limit established by the Housing and Economic Recovery Act of 2008.	
CK	Conventional Long-Term, Level-Payment Mortgages; Single-Family; maturing or due in 30 years or less.
	i. Pool contains jumbo-conforming loans with an origination date beginning March 1, 2008 through September 30, 2008; or,
	ii. More than 10% of the pool issue balance is comprised of any combination of:
	●loans originated on or after October 1, 2008 with an original principal balance up to the loan limit established by the Housing and Economic Recovery Act of 2008; or,
	●loans originated on or after October 1, 2008 with an original principal balance up to the loan limit established by the Economic Stimulus Act of 2008; or,
	●loans originated during 2009 with an original principal balance up to the loan limit established by the American Recovery and Reinvestment Act of 2009; or,
●loans originated during 2010 with an original principal balance up to the loan limit established by Public Law (or P. L.) No. 111-88; or,	
●loans originated during 2011 with an original principal balance up to the loan limit established by Public Law (or P.L) No. 111-242; or,	
iii. Pool contains loans originated before October 1, 2008 with an original principal balance up to the loan limit established by the Housing and Economic Recovery Act of 2008.	
CL	Conventional Long-Term, Level-Payment Mortgages; Single-Family; maturing or due in 30 years or less.
CN	Conventional Short-Term, Level-Payment Mortgages; Single-Family; maturing or due in 10 years or less.
CP	Conventional Long-Term, Level-Payment Mortgages; Single-Family; maturing or due in greater than 15 years. The pool is comprised entirely of mortgages with 0 basis points for servicing fee. See the Prospectus Supplement for additional information.
CQ	Conventional Long-Term, Level-Payment Mortgages; Single-Family; maturing or due in 30 years or less. The pool is comprised entirely of mortgages with loan-to-value ratios greater than 105 percent and less than or equal to 125 percent.
CR	Conventional Long-Term, Level-Payment Mortgages; Single-Family; maturing or due in 30 years or less. The pool is comprised entirely of mortgages with loan-to-value ratios greater than 125 percent.

CS	Conventional Short-Term, Level-Payment Mortgages; Single-Family; maturing or due in seven years or less.
CT	Conventional Intermediate-Term, Level-Payment Mortgages; Single-Family; maturing or due in 20 years or less.
CV	Conventional Intermediate-Term, Level-Payment Mortgages; Single-Family; maturing or due in 15 years or less. The pool is comprised entirely of mortgages with loan-to-value ratios greater than 105 percent and less than or equal to 125 percent.
CW	Conventional Intermediate-Term, Level-Payment Mortgages; Single-Family; maturing or due in 15 years or less. The pool is comprised entirely of mortgages with loan-to-value ratios greater than 125 percent.
CX	Conventional Balloon, Level-Payment Mortgages; Single-Family; maturing or due in seven years or less.
CY	Conventional Balloon, Level-Payment Mortgages; Single-Family; maturing or due in greater than seven years.
CZ	Conventional Extra Long-Term, Level-Payment Mortgages; Single-Family; maturing or due in forty (40) years or less.
DI	Conventional Short-Term, Level-Payment Mortgages; Single-Family; maturing or due in 15 years or less. More than 10 percent of pool issue balance is comprised of loans that have a significant temporary interest rate buydown of more than 2 percent below the note rate, or buydown is extended over more than two years.
DL	Conventional Long-Term, Level-Payment Mortgages; Single-Family; Initial terms of greater than 15 years. More than 10 percent of pool issue balance is comprised of loans that have a significant temporary interest rate buydown of more than 2 percent below the note rate, or buydown is extended over more than two years.
DX	Conventional Balloon-Payment Mortgages; Single-Family; maturing or due in seven years or less. More than 10 percent of pool issue balance is comprised of loans that have a significant temporary interest rate buydown of more than 2 percent below the note rate, or buydown is extended over more than two years.
EL	Conventional Long-Term, Graduated-Payment Mortgages; Graduated Payment Period Ended; Single-Family; maturing or due in 30 years or less.
FL	Government (FHA), Long-Term, Level-Payment Mortgages; Single-Family; maturing or due in 30 years or less.
GA	Government, Adjustable-Rate Mortgages; Single-Family. Pool may contain certain higher balance FHA loans originated on or after March 6, 2008.
GC	Conventional, Graduated-Payment Mortgages; Single-Family.
GG	Government, Graduated-Payment Mortgages; Single-Family.
GI	Government, Intermediate-Term, Level-Payment Mortgages; Single-Family; maturing or due in 15 years or less. Pool may contain certain higher balance FHA loans originated on or after March 6, 2008.
GL	Government, Level-Payment Mortgages; Single-Family; maturing or due in 30 years or less. Pool may contain certain higher balance FHA loans originated on or after March 6, 2008.
GM	Fixed-Rate Mega, backed by Ginnie Mae I and/or Ginnie Mae II Certificates; maturing or due in 15 years or less.
GN	Fixed-Rate Mega, backed by Ginnie Mae I and/or Ginnie Mae II Certificates; maturing or due in 30 years or less.
GO	Government, Level-Payment Mortgages; Single-Family; each pool is comprised entirely of loans which were delinquent for 90 days or more during the 12 months prior to the Pool Issue Date. All loans are current as of the Pool Issue Date.
GQ	Weighted-Average Fixed-Rate Mega, backed by Ginnie Mae I and/or Ginnie Mae II Certificates; maturing or due in 15 years or less.
GR	Adjustable-Rate Mega, backed by Ginnie Mae II Certificates.
GW	Weighted-Average Fixed-Rate Mega, backed by Ginnie Mae I and/or Ginnie Mae II Certificates; maturing or due in 30 years or less.
H2	Conventional Subordinate Lien Mortgages, Actual/360 interest day basis calculation; Multifamily; maturity dates may vary.
HA	Conventional Adjustable-Rate, Actual/360 interest day basis calculation; Multifamily; maturity dates vary.
HI	Conventional Intermediate-Term, Actual/360 interest day basis calculation; Level-Payment Mortgages; Multifamily; maturing or due in 15 years or less.
HO	Conventional Short-Term, Adjustable-Rate, Actual/360 interest day basis calculation; Multifamily; maturing or due in 3 years or less.
HL	Conventional Long-Term, Actual/360 interest day basis calculation; Level-Payment Mortgages; Multifamily; maturing or due in 30 years or less.
HN	Conventional Short-Term, Level-Payment Mortgages; Actual/360 interest day basis calculation; Multifamily; maturing or due in 10 years or less.
HR	Conventional Adjustable-Rate Supplemental Lien, Actual/360 interest day basis calculation; Multifamily; maturity rates vary.
HS	Conventional Short-Term, Level-Payment Mortgages using an Actual/360 interest day basis calculation method; Multifamily; maturing or due in seven years or less.
HT	Conventional Intermediate-Term, Actual/360 interest day basis calculation; Level-Payment Mortgages; Multifamily; maturing or due in 20 years or less.

HX	Conventional Short-Term, Balloon, Level-Payment Mortgages; Actual/360 interest day basis calculation; Multifamily; maturing or due in seven years or less.
HY	Conventional, Balloon, Actual/360 interest day basis calculation; Multifamily; maturing or due in greater than seven years.
I1	Conventional Intermediate-Term, Reperforming Modified, Level-Payment Mortgages; Single-Family; maturing or due in 15 years or less.
I2	Conventional Intermediate-Term, Reperforming Modified, Level-Payment Mortgages; Single-Family; maturing or due in 20 years or less.
I3	Conventional Long-Term, Reperforming Modified, Level-Payment Mortgages; Single-Family; maturing or due in 30 years or less.
I4	Conventional Extra Long-Term, Reperforming Modified, Level-Payment Mortgages; Single-Family; maturing or due in 40 years or less.
II	Conventional Intermediate-Term, Rate Improvement Mortgages; Single-Family; Initial Terms of 8 years to 15 years.
IL	Conventional Long-Term, Rate Improvement Mortgages; Single-Family; Initial Terms of greater than 15 years.
JI	Conventional Intermediate-Term Mortgages; Single-Family; maturing or due in 15 years or less. Pool meets any of the following criteria: (i) more than 15 percent of pool issue balance is comprised of loans with more than one special product characteristic (as defined in the Fannie Mae Guides), (ii) pool contains loans with one or more other unique characteristics (see individual Prospectus Supplement for details), or (iii) pool contains jumbo-conforming loans with an origination date beginning July 1, 2007 through February 29, 2008.
JL	Conventional Long-Term Mortgages; Single-Family; Initial Terms greater than 15 years. Pool meets any of the following criteria: (i) more than 15 percent of pool issue balance is comprised of loans with more than one special product characteristic (as defined in the Fannie Mae Guides), (ii) pool contains loans with one or more other unique characteristics (see individual Prospectus Supplement for details), or (iii) pool contains jumbo-conforming loans with an origination date beginning July 1, 2007 through February 29, 2008.
JM	Retired in 2001; Non-standard Mortgages, Multifamily; maturity dates may vary.
JU	Weighted-Average Fixed-Rate Mega, backed by Level-Payment Mortgages; Single-Family; interest rates and maturity dates vary. Prefixes of underlying collateral pools may also vary.
JZ	Conventional Extra Long-Term Mortgages; Single-Family; Initial Terms greater than 30 years. Either: (i) more than 15 percent of pool issue balance is comprised of loans with more than one special product characteristic (as defined in the Fannie Mae Guides), or (ii) more than 10 percent of pool issue balance is comprised of loans with one or more other unique characteristics. See individual Prospectus Supplement for details.
K0	Conventional Long-Term, Level-Payment Mortgages; Single-Family; maturing or due in greater than 15 years but less or equal to 30 years. The pool issue balance is comprised entirely of loans that have a three-year prepayment premium provision.
K1	Conventional Intermediate-Term, Level-Payment Mortgages; Single-Family; maturing or due in 15 years or less. The pool issue balance is comprised entirely of loans that have a three-year prepayment premium provision.
K2	Conventional Long-Term, Level-Payment Mortgages; Single-Family; maturing or due in greater than 15 years. The pool issue balance is comprised entirely of loans that have a five-year prepayment premium provision.
K3	Conventional Intermediate-Term, Level-Payment Mortgages; Single-Family; maturing or due in 15 years or less. The pool issue balance is comprised entirely of loans that have a five-year prepayment premium provision.
K4	Conventional Long-Term, Level-Payment Mortgages; Single-Family; maturing or due in 30 years or less. The pool issue balance is comprised entirely of loans that have a one-year prepayment premium provision.
K5	Conventional Intermediate-Term, Level-Payment Mortgages; Single-Family; maturing or due in 15 years or less. The pool issue balance is comprised entirely of loans that have a one-year prepayment premium provision.
KI	Conventional Intermediate-Term, Level-Payment Mortgages; Single-Family; maturing or due in 15 years or less. The pool issue balance is comprised entirely of loans that have a prepayment premium provision.
KL	Conventional Long-Term, Level-Payment Mortgages; Single-Family; maturing or due in 30 years or less. The pool issue balance is comprised entirely of loans that have a prepayment premium provision.
LA	Adjustable-Rate Mortgage; Single-Family; uniform 5/1 hybrid; indexed to the one-year Wall Street Journal London Interbank Offered Rate (LIBOR); five-year initial fixed period; 5 percent cap initial interest rate adjustment, 2 percent cap subsequent interest rate adjustments, with a 5 percent lifetime cap. Minimum servicing of 12.5 basis points; stated MBS pool accrual rate in initial fixed period and stated MBS margin.
LB	Adjustable-Rate Mortgages, Single-Family, London Interbank Offered Rate (LIBOR), lifetime caps are pool-specific.
LC	Conventional Adjustable-Rate Jumbo-Conforming Mortgages, Single-Family, London Interbank Offered Rate (LIBOR); pool contains jumbo-conforming loans with an origination date beginning July 1, 2007 through February 29, 2008.

LD	Conventional Adjustable-Rate Jumbo-Conforming Mortgages, Single-Family, London Interbank Offered Rate (LIBOR); pool contains jumbo-conforming loans with an origination date on or after March 1, 2008.
MA	Government, Long-Term, Level-Payment Project Mortgages; Multifamily; fully amortizing within 40 years.
MB	Conventional Adjustable-Rate, Balloon Mortgages; Multifamily; maturity dates vary.
MD	Conventional; Multifamily; Non-interest bearing (discounted) securities backed by pools of one or more loans; Maturity dates vary between 1 and 12 months.
MG	Government, Balloon, Level-Payment Project Mortgages; Multifamily; Maturity dates vary.
MI	Conventional Intermediate-Term, Level-Payment Mortgages; Multifamily; maturing or due in 15 years or less.
ML	Conventional Long-Term, Level-Payment Mortgages; Multifamily; maturing or due in 30 years or less.
MN	Conventional Short-Term, Level-Payment Mortgages; Multifamily; maturing or due in 10 years or less.
MS	Conventional Short-Term, Level-Payment Mortgages; Multifamily; maturing or due in seven years or less.
MT	Conventional Intermediate-Term, Level-Payment Mortgages; Multifamily; maturing or due in 20 years or less.
MX	Conventional Level-Payment, Balloon Mortgages; Multifamily; maturity dates may vary.
MY	Conventional Balloon, Level-Payment Mortgages; Multifamily; maturing or due in greater than seven years.
NA	Conventional Extra Long-Term; Single-Family; commencing with Interest Only period greater than three years and less than or equal to five years; fully amortizing level payments for the remaining term; maturing or due in 40 years or less.
NB	Conventional Extra Long-Term; Single-Family; commencing with Interest Only period greater than or equal to seven years and less than or equal to ten years; fully amortizing level payments for the remaining term; maturing or due in 40 years or less.
NC	Conventional Extra Long-Term; Single-Family; commencing with Interest Only period greater than ten years and less than or equal to fifteen years; fully amortizing level payments for the remaining term; maturing or due in 40 years or less.
ND	Conventional Extra Long-Term; Single-Family; commencing with Interest Only period greater than fifteen years and less than or equal to twenty years; fully amortizing level payments for the remaining term; maturing or due in 40 years or less.
NE	Conventional Extra Long-Term; Single-Family; commencing with Interest Only period greater than three years and less than or equal to five years; fully amortizing level payments for the remaining term; maturing or due in 40 years or less, assumable.
NF	Conventional Extra Long-Term; Single-Family; commencing with Interest Only period greater than or equal to seven years and less than or equal to ten years; fully amortizing level payments for the remaining term; maturing or due in 40 years or less, assumable.
NJ	Conventional Long-Term; Single-Family; commencing with Interest-Only period greater than or equal to seven years and less than or equal to 10 years; fully amortizing level payments for the remaining term; maturing or due in 30 years or less. Pool contains jumbo-conforming loans with an origination date on or after March 1, 2008.
NO	Conventional Long-Term; Single-Family; commencing with Interest Only period greater than three years and less than or equal to five years; fully amortizing level payments for the remaining term; maturing or due in 30 years or less.
NP	Conventional Long-Term; Single-Family; commencing with Interest Only period greater than or equal to seven years and less than or equal to 10 years; fully amortizing level payments for the remaining term; maturing or due in 30 years or less.
NQ	Conventional Long-Term; Single-Family; commencing with Interest Only period greater than 10 years and less than or equal to 15 years; fully amortizing level payments for the remaining term; maturing or due in 30 years or less.
NR	Conventional Long-Term; Single-Family; commencing with Interest Only period greater than 15 years and less than or equal to 20 years; fully amortizing level payments for the remaining term; maturing or due in 30 years or less.
OI	Conventional Intermediate-Term, Level-Payment Mortgages; Single-Family; maturing or due in 15 years or less. Includes mortgages with less than 25 basis points for servicing fee.
OL	Conventional Long-Term, Level-Payment Mortgages; Single-Family; maturing or due in greater than 15 years. Includes mortgages with less than 25 basis points for servicing fee.
PA	Conventional Adjustable-Rate, Cooperative Share Mortgages comprise more than 10 percent of pool issue balance.
PI	Conventional Intermediate-Term, Level-Payment Cooperative Share Mortgages; maturing or due in 15 years or less comprise more than 10 percent of pool issue balance.
PL	Conventional Long-Term, Level-Payment Cooperative Share Mortgages comprise more than 10 percent of pool issue balance.

QI	Conventional Intermediate-Term, Level-Payment Mortgages using Actual/360 interest day basis calculation method and P&I based on note rate multiplied by 365 and then divided by 360; Multifamily; maturing or due in 15 years or less.
QN	Conventional Short-Term, Level-Payment Mortgages using Actual/360 interest day basis calculation method and P&I based on note rate multiplied by 365 and then divided by 360; Multifamily; maturing or due in 10 years or less.
QT	Conventional Intermediate-Term, Level-Payment Mortgages using Actual/360 interest day basis calculation method and P&I based on note rate multiplied by 365 and then divided by 360; Multifamily; maturing or due in 20 years or less.
QY	Conventional Balloon, Level-Payment Mortgages using Actual/360 interest day basis calculation method and P&I based on note rate multiplied by 365 and then divided by 360; Multifamily; maturing or due in greater than seven years.
R1	Conventional Intermediate-Term, Non-Modified Reperforming, Level-Payment Mortgages; Single-Family; maturing or due in 15 years or less.
R2	Conventional Intermediate-Term, Non-Modified Reperforming, Level-Payment Mortgages; Single-Family; maturing or due in 20 years or less.
R3	Conventional Long-Term, Non-Modified Reperforming, Level-Payment Mortgages; Single-Family; maturing or due in 30 years or less.
RE	Conventional Long-Term, Level-Payment Relocation Mortgages; Single-Family.
RI	Conventional Intermediate-Term, Level-Payment Relocation Mortgages; Single-Family; maturing or due in 15 years or less.
RL	Conventional Long-Term, Reverse Buydown Mortgages; Single-Family; fully amortizing within 30 years.
RX	Conventional Balloon, Level-Payment Relocation Mortgages; Single-Family; maturing or due in seven years or less.
S1	Conventional Long Term Adjustable Rate Mortgages; Single Family; Includes a wide variety of ARM types and indices; maturing or due in thirty (30) years or less. Minimum Servicing Fee on each loan in the pool is 12.5bps.
S2	Conventional Extra Long Term, Adjustable Rate Mortgages; Single Family; Includes a wide variety of ARM types and indices; maturing or due in forty (40) years or less. Minimum Servicing Fee on each loan in the pool is 12.5bps.
TJ	Government FHA Title I Home Improvement Loans; Level-Payment Loans; maturing or due in more than three years but less or equal to five years. See "CERTAIN FEDERAL INCOME TAX CONSEQUENCES--Special Tax Attributes--Government Mortgage Loans" in the MBS Prospectus regarding this prefix.
TK	Government FHA Title I Home Improvement Loans; Level-Payment Loans; maturing or due in more than five years but less or equal to 10 years. See "CERTAIN FEDERAL INCOME TAX CONSEQUENCES--Special Tax Attributes--Government Mortgage Loans" in the MBS Prospectus regarding this prefix.
TQ	Government FHA Title I Home Improvement Loans; Level-Payment Loans; maturing or due in more than 10 years but less or equal to 15 years. See "CERTAIN FEDERAL INCOME TAX CONSEQUENCES--Special Tax Attributes--Government Mortgage Loans" in the MBS Prospectus regarding this prefix.
TT	Government FHA Title I Home Improvement Loans; Level-Payment Loans; maturing or due in more than 15 years but less or equal to 20 years. See "CERTAIN FEDERAL INCOME TAX CONSEQUENCES--Special Tax Attributes--Government Mortgage Loans" in the MBS Prospectus regarding this prefix.
U1	Conventional Intermediate-Term, Reperforming Modified Step Rate Mortgages; Single-Family; maturing or due in 15 years or less.
U2	Conventional Intermediate-Term, Reperforming Modified Step Rate Mortgages; Single-Family; maturing or due in 20 years or less.
U3	Conventional Long-Term, Reperforming Modified Step Rate Mortgages; Single-Family; maturing or due in 30 years or less.
U4	Conventional Extra Long-Term, Reperforming Modified Step Rate Mortgages; Single-Family; maturing or due in 40 years or less.
VL	Conventional Long-Term, California Variable-Rate Mortgages; Single-Family; fully amortizing within 40 years. See Special Note in definitions section.
W1	Adjustable-Rate Mortgages; Single-Family; indexed to the one-year Treasury Constant Maturity; 1 percent per interest rate adjustment; lifetime caps are pool-specific.
W2	Adjustable-Rate Mortgages; Single-Family; indexed to the one-year Treasury Constant Maturity; 2 percent per interest rate adjustment; lifetime caps are pool-specific.
W3	Adjustable-Rate Mortgages; Single-Family; indexed to the three-year Treasury Constant Maturity; 2 percent per interest rate adjustment; lifetime caps are pool specific.
W5	Adjustable-Rate Mortgages; Single-Family; indexed to the five-year Treasury Constant Maturity; 2 percent per interest rate adjustment; lifetime caps are pool specific.
W7	Adjustable-Rate Mortgages; Single-Family; indexed to the ten-year Treasury Constant Maturity; 6 percent interest rate adjustment limitation; lifetime caps are pool-specific; one interest rate adjustment at completion of the initial period.

WA	Adjustable-Rate Mortgages; Single-Family; 11th District Cost of Funds; annual rate/payment change; 2 percent per interest rate adjustment; lifetime caps are pool-specific.
WC	Adjustable-Rate Mortgages; Single-Family; indexed to the one-year Treasury Constant Maturity; 2 percent per interest rate adjustment; lifetime caps are pool-specific. Convertible to Fixed-Rate any month beginning on the first interest rate change date and ending on the fifth interest rate change date.
WD	Adjustable-Rate Mortgages; Single-Family; indexed to the one-year Treasury Constant Maturity; extended fixed initial period; annual changes thereafter; various caps at first adjustment; 2 percent per interest rate adjustment thereafter; lifetime caps are pool-specific.
WE	Adjustable-Rate Mortgages; Single-Family; 11th District Cost of Funds adjustable monthly; lifetime caps are pool-specific.
WF	Adjustable-Rate Mortgages; Single-Family; indexed to the one-year Treasury Constant Maturity; 1 percent per interest rate adjustment; lifetime caps are pool-specific. Convertible to Fixed-Rate any month beginning on the first interest rate change date and ending on the fifth interest rate change date.
WG	Adjustable-Rate Mortgages; Single-Family; indexed to the three-year Treasury Constant Maturity, 2 percent per interest rate adjustment; lifetime caps are pool-specific. Convertible to Fixed-Rate.
WH	Adjustable-Rate Mortgages; Single-Family; indexed to the one-year Treasury Constant Maturity, five-year initial period; 2 percent per interest rate adjustment; lifetime caps are pool-specific.
WJ	Adjustable-Rate Mortgages; Single-Family; 11th District Cost of Funds; semi-annual rate/payment change; 1 percent interest rate adjustment; lifetime caps are pool-specific.
WK	Adjustable-Rate Mortgage; Single-Family; 11th District Cost of Funds; semi-annual rate/payment change; 1 percent per interest rate adjustment; lifetime caps are pool-specific. Convertible to Fixed-Rate any month beginning on the second interest rate change date and ending on the tenth interest rate change date.
WN	Adjustable-Rate Mortgages; Single-Family; indexed to the one-year Treasury Constant Maturity; extended fixed initial period; annual changes thereafter; various caps at first adjustment; 2 percent per interest rate adjustment thereafter; lifetime caps are pool-specific. Convertible to Fixed-Rate.
WP	Adjustable-Rate Mortgages; Single-Family; indexed to the one-year Treasury Constant Maturity; five-year initial period; 2 percent per interest rate adjustment; lifetime caps are pool-specific. Convertible to Fixed-Rate on the mortgage's first, second or third annual rate change dates.
WQ	Adjustable-Rate Mortgages; Single-Family; 11th District Cost of Funds; annual rate/payment change; 2 percent per interest rate adjustment; lifetime caps are pool-specific. Convertible to Fixed-Rate any month beginning on the first interest rate change date and ending on the fifth interest rate change date.
WS	Conventional Adjustable-Rate Mortgages; Single-Family. Includes a wide variety of ARM types and indices.
WT	Adjustable-Rate Mortgages; Single-Family; six-month Certificate of Deposit; semi-annual rate/payment change; 1 percent per interest rate adjustment; lifetime caps are pool-specific. Convertible to Fixed-Rate any month beginning on the second interest rate change date and ending on the tenth interest rate change date.
WU	Adjustable-Rate Mortgages; Single-Family; six-month CD; semi-annual rate/payment change; 1 percent per interest rate adjustment; lifetime caps are pool-specific.
WX	Adjustable-Rate Mortgages; Single-Family; indexed to the one-year Treasury Constant Maturity; 2 percent per interest rate adjustment; lifetime caps are pool-specific. Convertible to Fixed-Rate on the third, fourth, or fifth interest rate change date.
WZ	Conventional Extra Long-Term, Adjustable-Rate Mortgages; Single-Family; includes a variety of ARM types and indices; maturing or due in forty (40) years or less.
X2	Weighted-Average Fixed-Rate Mega, backed by Conventional Subordinate Lien Mortgages, Actual/360 interest day basis calculation; Multifamily; maturity dates vary.
XA	Adjustable-Rate Mega, backed by conventional Adjustable-Rate Mortgages; Actual/360 interest day basis calculation; Multifamily; maturity dates vary.
XB	Adjustable-Rate Mega, backed by conventional Adjustable-Rate Balloon Mortgages; Multifamily; maturity dates vary.
XI	Weighted-Average Fixed-Rate Mega, backed by Conventional Intermediate-Term, Actual/360 interest day basis calculation; Level-Payment Mortgages; Multifamily; maturing or due in 15 years or less.
XL	Weighted-Average Fixed-Rate Mega, backed by Conventional Long-Term, Actual/360 interest day basis calculation; Level-Payment Mortgages; Multifamily; maturing or due in 30 years or less.
XM	Adjustable-Rate Mega, backed by conventional Adjustable-Rate Mortgages; Multifamily; maturity dates vary.
XN	Weighted-Average Fixed-Rate Mega, backed by Conventional Multifamily, Short-Term, Actual/360 interest day basis calculation; Level-Payment Mortgages; maturing or due in 10 years or less.

XR	Adjustable-Rate Mega, backed by conventional Adjustable-Rate Supplemental Lien Mortgages; Actual/360 interest day basis calculation; Multifamily; maturity dates vary.
XS	Weighted-Average Fixed-Rate Mega, backed by Conventional Short-Term, Level-Payment Mortgages using an Actual/360 interest day basis calculation method; Multifamily; maturing or due in seven years or less.
XT	Weighted-Average Fixed-Rate Mega, backed by Conventional Intermediate-Term, Actual/360 interest day basis calculation; Level-Payment Mortgages; Multifamily; maturing or due in 20 years or less.
XX	Weighted-Average Fixed-Rate Mega, backed by Conventional Short-Term, Balloon, Actual/360 interest day basis calculation; Multifamily; maturing or due in seven years or less.
XY	Weighted-Average Fixed-Rate Mega, backed by Conventional Balloon; Actual/360 interest day basis calculation, Multifamily; maturing or due in greater than seven years.
YB	Weighted-Average Fixed-Rate Mega, backed by Conventional Balloon, Level-Payment Subordinate Mortgages; Single-Family; maturing or due in 15 years or less.
YG	Weighted-Average Fixed-Rate Mega, backed by Government, Balloon, Level-Payment Project Mortgages; Multifamily; Maturity dates vary.
YH	Weighted-Average Fixed-Rate Mega, backed by Conventional Intermediate-Term, Level-Payment Subordinate Mortgages; Single-Family; maturing or due in 15 years or less.
YI	Weighted-Average Fixed-Rate Mega, backed by Conventional Intermediate-Term, Level-Payment Mortgages; Multifamily; maturing or due in 15 years or less.
YL	Weighted-Average Fixed-Rate Mega, backed by Conventional, Level-Payment, Multifamily; maturing or due in 30 years or less.
YN	Weighted-Average Fixed-Rate Mega, backed by Conventional Short-Term, Level-Payment Mortgages; Multifamily; maturing or due in 10 years or less.
YS	Weighted-Average Fixed-Rate Mega, backed by Conventional Short-Term, Level-Payment Mortgages; Multifamily; maturing or due in seven years or less.
YT	Weighted-Average Fixed-Rate Mega, backed by Conventional, Level-Payment Mortgages; Multifamily; maturing or due in 20 years or less.
YX	Weighted-Average Fixed-Rate Mega, backed by Conventional, Level-Payment, Balloon Mortgages; Multifamily. Maturity dates vary.
YY	Weighted-Average Fixed-Rate Mega, backed by Conventional Balloon, Level-Payment Mortgages; Multifamily; maturing or due in greater than seven years.
Z1	Adjustable-Rate Mega security collateralized by REMIC certificates which are directly or indirectly backed by Conventional Long Term Adjustable-Rate Mortgages; Single Family; includes a wide variety of ARM types and indices; maturing or due in 30 years or less. Minimum Servicing Fee on each loan in the pool is 12.5bps.
ZB	Adjustable-Rate Mega security collateralized by REMIC certificates which are directly or indirectly backed by Conventional Adjustable-Rate Mortgages; Single-Family; London Interbank Offered Rate (LIBOR); lifetime caps are pool-specific.
ZC	Mega security collateralized by REMIC certificates which are directly or indirectly backed by Conventional Long-Term, Level-Payment Mortgages; Single-Family; maturing or due in 30 years or less. The pool is comprised entirely of mortgages with loan-to-value ratios greater than 105 percent and less than or equal to 125 percent.
ZE	Mega security collateralized by REMIC certificates which are directly or indirectly backed by Conventional Long-Term, Level-Payment Relocation Mortgages; Single-Family.
ZG	Mega security collateralized by REMIC certificates which are directly or indirectly backed by Fixed-Rate Megas that are backed by Ginnie Mae I and/or Ginnie Mae II Certificates; maturing or due in 30 years or less.
ZI	Mega security collateralized by REMIC certificates which are directly or indirectly backed by Conventional Intermediate-Term, Level-Payment Mortgages; Single-Family; maturing or due in 15 years or less.

ZJ	Mega security collateralized by REMIC certificates which are directly or indirectly backed by Conventional Intermediate-Term, Level-Payment Mortgages; Single-Family; maturing or due in 15 years or less.
	i. Pools backing underlying REMIC certificates contain jumbo-conforming loans with an origination date beginning March 1, 2008 through September 30, 2008; or,
	ii. More than 10% of each underlying pool's issue balance is comprised of any combination of:
	• loans originated on or after October 1, 2008 with an original principal balance up to the loan limit established by the Housing and Economic Recovery Act of 2008; or,
	• loans originated on or after October 1, 2008 with an original principal balance up to the loan limit established by the Economic Stimulus Act of 2008; or,
	• loans originated during 2009 with an original principal balance up to the loan limit established by the American Recovery and Reinvestment Act of 2009; or,
	• loans originated during 2010 with an original principal balance up to the loan limit established by Public Law (or P. L.) No. 111-88; or,
• loans originated during 2011 with an original principal balance up to the loan Limit established by Public Law (or P.L) No. 111-242; or,	
iii. Pools backing underlying REMIC certificates contain loans originated before October 1, 2008, with an original principal balance up to the loan limit established by the Housing and Economic Recovery Act of 2008.	
ZK	Mega security collateralized by REMIC certificates which are directly or indirectly backed by Conventional Long-Term, Level-Payment Mortgages; Single-Family; maturing or due in 30 years or less.
	i. Pools backing underlying REMIC certificates contain jumbo-conforming loans with an origination date beginning March 1, 2008 through September 30, 2008; or,
	ii. More than 10% of each underlying pool's issue balance is comprised of any combination of:
	• loans originated on or after October 1, 2008 with an original principal balance up to the loan limit established by the Housing and Economic Recovery Act of 2008; or,
	• loans originated on or after October 1, 2008 with an original principal balance up to the loan limit established by the Economic Stimulus Act of 2008; or,
	• loans originated during 2009 with an original principal balance up to the loan limit established by the American Recovery and Reinvestment Act of 2009; or,
	• loans originated during 2010 with an original principal balance up to the loan limit established by Public Law (or P. L.) No. 111-88; or,
• loans originated during 2011 with an original principal balance up to the loan limit established by Public Law (or P.L) No. 111-242; or,	
iii. Pools backing underlying REMIC certificates contain loans originated before October 1, 2008 with an original principal balance up to the loan limit established by the Housing and Economic Recovery Act of 2008.	
ZL	Mega security collateralized by REMIC certificates which are directly or indirectly backed by Conventional Long-Term, Level-Payment Mortgages; Single-Family; maturing or due in 30 years or less.
ZN	Mega security collateralized by REMIC certificates which are directly or indirectly backed by Conventional Short-Term, Level-Payment Mortgages; Single-Family; maturing or due in 10 years or less.

ZO	Mega security collateralized by REMIC certificates which are directly or indirectly backed by Conventional Long-Term; Single-Family; commencing with Interest-Only period greater than three years and less than or equal to five years; fully amortizing level payments for the remaining term; maturing or due in 30 years or less.
ZP	Mega security collateralized by REMIC certificates which are directly or indirectly backed by Conventional Long-Term; Single-Family; commencing with Interest-Only period greater than or equal to seven years and less than or equal to 10 years; fully amortizing level payments for the remaining term; maturing or due in 30 years or less.
ZQ	Mega security collateralized by REMIC certificates which are directly or indirectly backed by Conventional Long-Term; Single-Family; commencing with Interest-Only period greater than 10 years and less than or equal to 15 years; fully amortizing level payments for the remaining term; maturing or due in 30 years or less.
ZR	Mega security collateralized by REMIC certificates which are directly or indirectly backed by Conventional Long-Term; Single-Family; commencing with Interest-Only period greater than 15 years and less than or equal to 20 years; fully amortizing level payments for the remaining term; maturing or due in 30 years or less.
ZS	Adjustable-Rate Mega security collateralized by REMIC certificates which are directly or indirectly backed by Conventional Adjustable-Rate Mortgages; Single-Family; includes a wide variety of ARM types and indices.
ZT	Mega security collateralized by REMIC certificates which are directly or indirectly backed by Conventional Intermediate-Term, Level-Payment Mortgages; Single-Family; maturing or due in 20 years or less.
ZX	Mega security collateralized by REMIC certificates which are directly or indirectly backed by Conventional Balloon, Level-Payment Mortgages; Single-Family; maturing or due in seven years or less.
ZZ	Mega security collateralized by REMIC certificates which are directly or indirectly backed by Conventional Extra Long-Term, Level-Payment Mortgages; Single-Family; maturing or due in forty (40) years or less.