DUS Disclose™ Prepayment Premium Quick Reference Guide

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Security Level Prepayment Premium Information and Definitions

Security Level Borrower's Prepayment Premium information will be available for MBS on DUS Disclose™ —User Interface (Security Pop-Up), Advanced Search Download Results, and DUS Disclose Daily/Month Issuance files. **Investors should refer to the Issuance Documents for the description of the Investor's share of the Prepayment Premium.**

Security Level Prepayment Premium attributes are defined below. **These fields are available at the MBS Level. These fields are not available at the Mega Level.**

Data Available on User Interface—Security Pop Up and Advanced Search Download Results

- **Security Prepayment Type** is the type of prepayment premium in place with the longest term for a specified period during the mortgage loan term. If there are multiple prepayment types in a security, the predominant type will be displayed.

- **Security WA Prepayment Term** is the weighted average of the original prepayment terms for all mortgage loans in the security. The weight for the calculation is the Scheduled Unpaid Principal Balance amount of each loan. For Yield Maintenance the term ends on the Yield Maintenance End Date; for Declining Premium the term ends on the 1% end date; for Defeasance the term ends on the Defeasance End Date.

- **Security Prepayment Latest End Date** is the last prepayment end date of all the loans in the security. For Yield Maintenance this is the Yield Maintenance End Date; for Declining Premium this is the 1% end date; for Defeasance this is the Defeasance End Date.

Data Available on DUS Disclose Daily/Monthly New Issuance File

- **Security Prepayment Provision** is the sequential codes for each type of prepayment provision and the weighted average term of the provision in months following each code.

- **Security Prepayment Provision End Date** is the sequential codes for each type of prepayment provision and the end date following each code. The end date reflects the latest date for each code.

In the Security Prepayment Provision data attributes, the sequential codes indicating the provision that applies for a given number of months are defined below:

- L = Lockout or prepayment is not allowed during this period
- YM = Yield Maintenance
- DEF = Defeasance
- O = Open or prepayment is allowed without prepayment premium during this period
- DP = Declining Premium
- Oth = Other Prepayment Premium

Security Level Prepayment — Yield Maintenance Example for an MBS with 3 Loans

User Interface—Pop Up and Advanced Search Download MBS Results

Prepayment Type	Yield Maintenance
WA Prepayment Term - At Issuance	78 months
Latest Prepayment End Date	08/31/2024
Prepayment Type	1% Fixed Prepayment
WA Prepayment Term - At Issuance	3 months
Latest Prepayment End Date	11/30/2024
Prepayment Type	No Prepayment (Open)
WA Prepayment Term - At Issuance	3 months
Latest Prepayment End Date	03/01/2025

Security Prepayment Type	Security WA Prepayment Term	Security Prepayment Latest End Date
Yield Maintenance	78	8/31/2024

Loan Prepayment Type	Loan Prepayment End Date	Loan Prepayment Provision	Loan Prepayment Provision End Date
Yield Maintenance	8/31/2024	YM(78), 1%(3), O(3)	YM(08/31/2024), 1%(11/30/2024), O (03/01/2025)
Yield Maintenance	8/31/2024	YM(78), 1%(3), O(3)	YM(08/31/2024), 1%(11/30/2024), O (03/01/2025)
Yield Maintenance	8/31/2024	YM(78), 1%(3), O(3)	YM(08/31/2024), 1%(11/30/2024), O (03/01/2025)

DUS Disclose Daily/Monthly New Issuance File

Security

Prepayment Provision	Prepayment Provision End Date
YM(78) 1%(3) O(3)	YM(08/31/2024) 1%(11/30/2024) O(03/01/2025)

Loan

Loan Prepayment Type	Loan Prepayment End Date	Prepayment Provision	Prepayment Provision End Date
Yield Maintenance	8/31/2024	YM(78) 1%(3) O(3)	YM(08/31/2024) 1%(11/30/2024) O (03/01/2025)
Yield Maintenance	8/31/2024	YM(78) 1%(3) O(3)	YM(08/31/2024) 1%(11/30/2024) O (03/01/2025)
Yield Maintenance	8/31/2024	YM(78) 1%(3) O(3)	YM(08/31/2024) 1%(11/30/2024) O (03/01/2025)

Security Level—Declining Prepayment Premium Example for an MBS with 2 Loans

User Interface—Pop Up and Advanced Search Download MBS Results

Prepayment Type	Declining Premium
WA Prepayment Term - At Issuance	117 months
Latest Prepayment End Date	11/30/2027
Prepayment Type	No Prepayment (Open)
WA Prepayment Term - At Issuance	3 months
Latest Prepayment End Date	03/01/2028

Security Prepayment Type	Security WA Prepayment Term	Security Prepayment Latest End Date
Declining Premium	117	11/30/2027

Loan Prepayment Type	Loan Prepayment End Date	Loan Prepayment Provision	Loan Prepayment Provision End Date
Declining Premium	11/30/2027	5%(24), 4%(24), 3%(24), 2%(24), 1%(21), O(3)	5%(02/29/2020), 4%(02/28/2022), 3%(02/29/2024), 2%(02/28/2026), 1%(11/30/2027), O(03/01/2028)
Declining Premium	11/30/2027	5%(24), 4%(24), 3%(24), 2%(24), 1%(21), O(3)	5%(02/29/2020), 4%(02/28/2022), 3%(02/29/2024), 2%(02/28/2026), 1%(11/30/2027), O(03/01/2028)

Disclose Daily/Monthly New Issuance File

Security

Prepayment Provision	Prepayment Provision End Date
DP(117) O(3)	DP(11/30/2027) O(03/01/2028)

Security Prepayment Provision displays DP (Declining Premium) and the total of the terms for 5%, 4%, 3%, 2% and 1%. Security Latest End Date Provision displays DP (Declining Premium) and the latest end date associated with 1%.

Loan

Loan Prepayment Type	Loan Prepayment End Date	Prepayment Provision	Prepayment Provision End Date
Declining Premium	11/30/2027	5%(24) 4%(24) 3%(24) 2%(24) 1%(21) O(3)	5%(02/29/2020) 4%(02/28/2022) 3%(02/29/2024) 2%(02/28/2026) 1%(11/30/2027) O(03/01/2028)
Declining Premium	11/30/2027	5%(24) 4%(24) 3%(24) 2%(24) 1%(21) O(3)	5%(02/29/2020) 4%(02/28/2022) 3%(02/29/2024) 2%(02/28/2026) 1%(11/30/2027) O(03/01/2028)

April 2018

User Interface—Pop Up and Advanced Search Download MBS Results

Prepayment Type	Prepayment Lockout
WA Prepayment Term – At Issuance	12 months
Latest Prepayment End Date	02/28/2019
Prepayment Type	Declining Premium
WA Prepayment Term – At Issuance	69 months
Latest Prepayment End Date	11/30/2024
Prepayment Type	No Prepayment (Open)
WA Prepayment Term – At Issuance	3 months
Latest Prepayment End Date	03/01/2025

Security Prepayment Type	Security WA Prepayment Term	Security Prepayment Latest End Date
Declining Premium	81	11/30/2024

Loan Prepayment Type	Loan Prepayment End Date	Loan Prepayment Provision	Loan Prepayment Provision End Date
Declining Premium	11/30/2024	L(12), 1%(69), O(3)	L(02/28/2019), 1%(11/30/2024), O (03/01/2025)

DUS Disclose Daily/Monthly New Issuance File

Security	Prepayment Provision	Prepayment Provision End Date
	L(12) DP(69) O(3)	L(02/28/2019) DP(11/30/2024) O(03/01/2025)

Loan	Loan Prepayment Type	Loan Prepayment End Date	Prepayment Provision	Prepayment Provision End Date
	Declining Premium	11/30/2024	L(12) 1%(69) O(3)	L(02/28/2019) 1%(11/30/2024) O (03/01/2025)

Security Level—Other Prepayment Premium Example of an MBS with 1 Loan

User Interface—Pop Up and Advanced Search Download MBS Results

Prepayment Type	Other Prepayment
WA Prepayment Term - At Issuance	141 months
Latest Prepayment End Date	11/30/2029

Security Prepayment Type	Security WA Prepayment Term	Security Prepayment Latest End Date
Other Prepayment	141	11/30/2029

Loan Prepayment Type	Loan Prepayment End Date	Loan Prepayment Provision	Loan Prepayment Provision End Date
Other Prepayment	11/30/2029	5%(48), 4%(24), 3%(24), 2%(24), 1%(21), 0(3)	

Loan Prepayment Provision End Date field is not available and is blank for Other Prepayment type.

DUS Disclose Daily/Monthly New Issuance File

Security

Prepayment Provision	Prepayment Provision End Date
Oth(141)	Oth(11/30/2029)

Loan

Loan Prepayment Type	Loan Prepayment End Date	Prepayment Provision	Prepayment Provision End Date
Other Prepayment	11/30/2029	5%(48) 4%(24) 3%(24) 2%(24) 1%(21) 0(3)	

Loan Prepayment Provision End Date field is not available and is blank for Other Prepayment type.

Loan Level Prepayment Premium Information

The following information shows examples of how Borrower's Prepayment Premium data is shown in the User Interface Screen and Advanced Search Download MBS Results. **Investors should refer to the Issuance Documents for the description of the Investor's share of the Prepayment Premium.**

Examples below show prepayment premium data for the following:

- Fixed Rate Yield Maintenance
- Fixed Rate Declining Prepayment Premium
- ARM and SARM Prepayment Premium
- Defeasance
- Other Prepayment Premium

The examples are shown for three different time periods in which the securities settled:

- on and after December 1, 2017
- from July 14, 2017 to November 30, 2017
- Before July 14, 2017

Prepayment Premium data is found under the Loan Timeline section in the Prepayment Protection chart on the DUS Disclose user interface. Loan Prepayment Type, found in the Advanced Search Download MBS Results, is defined as: "The type of prepayment premium in place with the longest term for a specified period during the mortgage loan term." The allowable values for Loan Prepayment Type are:

- Yield Maintenance
- 1% Fixed Prepayment
- Declining Premium
- Prepayment Lockout
- Other Prepayment
- Fee Maintenance
- See Issuance Documents
- Defeasance

In the Prepayment Provision data attribute, there are codes to indicate the provision that applies for a given number of months:

- L = Lockout or prepayment is not allowed during this period
- YM = Yield Maintenance
- #% = Percentage value that is multiplied by the current unpaid principle balance at the time of prepayment to calculate the premium
- DEF = Defeasance
- O = Open or prepayment is allowed without prepayment premium during this period

Example securities settled on and after December 1, 2017

Fixed Rate Yield Maintenance

10 Year Loan Term

DUS Disclose – User Interface Screen

Prepayment Protection

Prepayment Type	Term	End Date
Yield Maintenance	114	03/31/2027
1% Fixed Prepayment	3	06/30/2027
No Prepayment (Open)	3	10/01/2027

Advanced Search Download MBS Results

Loan Prepayment Type	Loan Prepayment End Date	Loan Prepayment Provision	Loan Prepayment Provision End Date
Yield Maintenance	3/31/2027	YM(114), 1%(3), O(3)	YM(03/31/2027), 1%(06/30/2027), O (10/01/2027)

Example securities settled on and after December 1, 2017 (continued)

Fixed Rate Declining Prepayment Premium

10 Year Loan Term

DUS Disclose – User Interface Screen

Prepayment Protection

Prepayment Type	Term	End Date
5%	24	08/31/2019
4%	24	08/31/2021
3%	24	08/31/2023
2%	24	08/31/2025
1%	21	05/31/2027
No Prepayment (Open)	3	09/01/2027

Advanced Search Download MBS Results

Loan Prepayment Type	Loan Prepayment End Date **	Loan Prepayment Provision	Loan Prepayment Provision End Date
Declining Premium	5/31/2027	5%(24), 4%(24), 3%(24), 2% (24), 1%(21), O(3)	5%(08/31/2019), 4%(08/31/2021), 3% (08/31/2023), 2%(08/31/2025), 1% (05/31/2027), O(09/01/2027)

ARM and SARM Prepayment Premium

10 Year Loan Term

DUS Disclose – User Interface Screen

Prepayment Protection

Prepayment Type	Term	End Date
Prepayment Lockout	12	08/31/2018
1%	105	05/31/2027
No Prepayment (Open)	3	09/01/2027

Advanced Search Download MBS Results

Loan Prepayment Type	Loan Prepayment End Date **	Loan Prepayment Provision	Loan Prepayment Provision End Date
Declining Premium	5/31/2027	L(12), 1%(105), O(3)	L(08/31/2018), 1%(05/31/2027), O (09/01/2027)

Other Prepayment

18 Year Loan Term

DUS Disclose – User Interface Screen

Prepayment Protection

Prepayment Type	Term	End Date
5%(84), 4%(24), 3%(24), 2%(24), 1%(57), O(3)	213	04/30/2035

Advanced Search Download MBS Results

Loan Prepayment Type*	Loan Prepayment End Date**	Loan Prepayment Provision	Loan Prepayment Provision End Date ***
Other Prepayment Premium	4/30/2035	5%(84),4%(24),3%(24),2% (24),1%(57),O(3)	

* Due to the data collected at securitization some loans will have a Loan Prepayment type of "Other Prepayment."

** This date represents the end date of the 1%.

*** When the Loan Prepayment Type is "Other Prepayment," the Prepayment Provision End Date field will not be populated on the Advanced Search Download MBS Results.

Fixed Rate Yield Maintenance

10 Year Loan Term

DUS Disclose – User Interface Screen

Prepayment Protection

Prepayment Type	Term	End Date
Yield Maintenance	114	01/31/2027
1% Fixed Prepayment	3	04/30/2027
No Prepayment (Open)	3	08/01/2027

Advanced Search Download MBS Results

Loan Prepayment Type	Loan Prepayment End Date	Loan Prepayment Provision	Loan Prepayment Provision End Date
Yield Maintenance	1/31/2027	YM(114), 1%(3), O(3)	YM(01/31/2027), 1%(04/30/2027), O (08/01/2027)

Fixed Rate Declining Prepayment Premium

10 Year Loan Term

DUS Disclose – User Interface Screen

Prepayment Protection

Prepayment Type	Term	End Date
5%	24	08/31/2019
4%	24	08/31/2021
3%	24	08/31/2023
2%	24	08/31/2025
1%	21	05/31/2027
No Prepayment (Open)	3	09/01/2027

Advanced Search Download MBS Results

Loan Prepayment Type	Loan Prepayment End Date **	Loan Prepayment Provision	Loan Prepayment Provision End Date
Declining Premium	05/31/2027	5%(24), 4%(24), 3%(24), 2% (24), 1%(21), O(3)	5%(08/31/2019), 4%(08/31/2021), 3% (08/31/2023), 2%(08/31/2025), 1% (05/31/2027), O(09/01/2027)

ARM and SARM Prepayment Premium

10 Year Loan Term

DUS Disclose – User Interface Screen

Prepayment Protection

Prepayment Type	Term	End Date
Prepayment Lockout	12	08/31/2018
1%	105	05/31/2027
No Prepayment (Open)	3	09/01/2027

Advanced Search Download MBS Results

Loan Prepayment Type	Loan Prepayment End Date **	Loan Prepayment Provision	Loan Prepayment Provision End Date
Declining Premium	5/31/2027	L(12), 1%(105), O(3)	L(08/31/2018), 1%(05/31/2027), O (09/01/2027)

April 2018

Example securities settled from July 14, 2017 to November 30, 2017 (continued)

Other Prepayment

10 Year Loan Term

DUS Disclose – User Interface Screen

Prepayment Protection

Prepayment Type	Term	End Date
Prepayment Lockout (1-36), 1% prepay 37-117. Open period 118-120	117	04/30/2027

Advanced Search Download MBS Results

Loan Prepayment Type*	Loan Prepayment End Date**	Loan Prepayment Provision	Loan Prepayment Provision End Date***
Other Prepayment	4/30/2027	Prepayment Lockout (1-36), 1% prepay 37-117. Open period 118-120.	

Security Prepayment Type	Security WA Prepayment Term	Security Prepayment Latest End Date
Yield Maintenance	78	8/31/2024

*Due to the data collected at securitization some loans will have a Loan Prepayment type of "Other Prepayment."

**This date represents the end date of the 1%.

***When the Loan Prepayment Type is "Other Prepayment," the Prepayment Provision End Date field will not be populated on the Advanced Search Download MBS Results.

April 2018

Example securities settled before July 14, 2017

Due to data collected at securitization almost all loans in this time period will have "See Issuance Documents." If a loan displays "See Issuance Documents" in the Prepayment Type and Loan Prepayment Provision fields, there is additional information in the disclosure documents that is not displayed on the screen. The investor should refer to the prepayment premium section of the issuance documents for further information.

Fixed Rate Yield Maintenance

10 Year Loan Term

DUS Disclose – User Interface Screen

Prepayment Protection

Prepayment Type	Term	End Date
Yield Maintenance	114	07/31/2018
See Issuance Documents	6	02/01/2019

Advanced Search Download MBS Results

Loan Prepayment Type	Loan Prepayment End Date	Loan Prepayment Provision	Loan Prepayment Provision End Date
Yield Maintenance	7/31/2018	YM(114), See Issuance Documents(6)	YM(07/31/2018), See Issuance Documents (02/01/2019)

Fixed Rate Declining Prepayment Premium

10 Year Loan Term

DUS Disclose – User Interface Screen

Prepayment Protection

Prepayment Type	Term	End Date
5%	24	09/30/2017
4%	24	09/30/2019
3%	24	09/30/2021
2%	24	09/30/2023
1%	21	06/30/2025
See Issuance Documents	3	10/01/2025

Advanced Search Download MBS Results

Loan Prepayment Type	Loan Prepayment End Date **	Loan Prepayment Provision	Loan Prepayment Provision End Date
Declining Premium	6/30/2025	5%(24), 4%(24), 3%(24), 2%(24), 1%(21), See Issuance Documents(3)	5%(09/30/2017), 4%(09/30/2019), 3%(09/30/2021), 2%(09/30/2023), 1%(06/30/2025), See Issuance Documents (10/01/2025)

ARM and SARM Prepayment Premium

10 Year Loan Term

DUS Disclose – User Interface Screen

Prepayment Protection

Prepayment Type	Term	End Date
Prepayment Lockout	12	12/31/2015
1%	105	09/30/2024
See Issuance Documents	3	01/01/2025

Advanced Search Download MBS Results

Loan Prepayment Type	Loan Prepayment End Date **	Loan Prepayment Provision	Loan Prepayment Provision End Date
Declining Premium	9/30/2024	L(12), 1%(105), See Issuance Documents(3)	L(12/31/2015), 1%(09/30/2024), See Issuance Documents(01/01/2025)

Defeasance

10 Year Loan Term

DUS Disclose – User Interface Screen

Prepayment Protection

Prepayment Type	Term	End Date
Defeasance Lockout	36	10/31/2018
Defeasance	81	07/31/2025
See Issuance Documents	3	11/01/2025

Advanced Search Download MBS Results

Loan Prepayment Type	Loan Prepayment End Date	Loan Prepayment Provision	Loan Prepayment Provision End Date
Defeasance	7/31/2025	L(36), DEF(81), See Issuance Documents(3)	L(10/31/2018), DEF(07/31/2025), See Issuance Documents(11/01/2025)

Other Prepayment

7 Year Loan Term

DUS Disclose – User Interface Screen

Prepayment Protection

Prepayment Type	Term	End Date
1st 2 yrs at 5%, 3rd yr @ 1% open thereafter	36	07/31/2018

Advanced Search Download MBS Results

Loan Prepayment Type*	Loan Prepayment End Date**	Loan Prepayment Provision	Loan Prepayment Provision End Date***
Other Prepayment	7/31/2018	1st 2 yrs at 5%, 3rd yr @ 1% open thereafter	

18 Year Loan Term

DUS Disclose – User Interface Screen

Prepayment Protection

Prepayment Type	Term	End Date
5-5-5-5-5-5-5-4-4-3-3-2-2-1-1-1-1-1	213	08/31/2034

Advanced Search Download MBS Results

Loan Prepayment Type*	Loan Prepayment End Date**	Loan Prepayment Provision	Loan Prepayment Provision End Date***
Other Prepayment	8/31/2034	5-5-5-5-5-5-5-4-4-3-3-2-2-1-1-1-1-1	

*Due to the data collected at securitization some loans will have a Loan Prepayment type of "Other Prepayment."

**This date represents the end date of the 1%.

***When the Loan Prepayment Type is "Other Prepayment," the Prepayment Provision End Date field will not be populated on the Advanced Search Download MBS Results.

April 2018