

## 45-day Fixed Rate and 75-day ARM Giant Collateral Prefix Eligibility Chart

The 45-day payment delay Fixed Rate and 75-day payment delay ARM Collateral Giant Prefix Chart helps determine which PC prefixes may be pooled together in a single Giant PC. Please refer to the [45-day Fixed-rate Giant Pooling Requirements](#) and [75-day Adjustable-rate Giant Pooling Requirements](#) to confirm that your collateral meets the Giant PC pooling requirements.

### 45-day Fixed-rate Giant PCs

Giant PC Prefix	Product Type	Collateral Prefix
<b>G0, G6</b>	30-year	A0-A9, B2-B3, C0-C9, D0-D9, G0, G3, G6, Q0-Q9, V8, Z4
<b>G1</b>	15-year	B4-B5, E0-E9, G1, J0-J9, V6, Z5
<b>G3</b>	20-year	C9, D9, F8-F9, G3, K9, V7, Z6
<b>K3</b>	40-year	K3
<b>V6</b>	15-year FM Cash Issuance	V6
<b>V7</b>	20-year FM Cash Issuance	V7
<b>V8</b>	30-year FM Cash Issuance	V8

### 45-day Fixed-Rate Giant PCs with Special Mortgage Characteristics

Giant PC Prefix	Product Type	Collateral Prefix
<b>G2</b>	30-year FHA/VA	B6-B9, F5, G2
<b>G7</b>	15-year FHA/VA	F6, F7
<b>HA</b>	40-year MOD Step Rate	HA
<b>HB</b>	30-year MOD Step Rate	HB
<b>H0</b>	10/20 Initial Interest Fixed-rate (30-year)	H0
<b>H1</b>	15/15 Initial Interest Fixed-rate (30-year)	H1
<b>H2</b>	10/10 Initial Interest Fixed-rate (20-year)	H2
<b>H8</b>	10/20 Various PPM	H8
<b>K0</b>	30-year, Fixed-rate, Reduced minimum servicing less than 12.5 bps	K0
<b>L0</b>	30-year, Fixed-rate, Reduced minimum servicing 12.5 bps	L0
<b>MA</b>	40-year Modified Fixed-rate	MA
<b>MB</b>	30-year Modified Fixed-rate	MB
<b>NA</b>	15-year Alignment Overflow	NA
<b>NB</b>	30-year Alignment Overflow	NB
<b>N3</b>	30-year Relocation	N2, N3
<b>M3</b>	15-year Relocation	M2, M3
<b>N7</b>	30-year Cooperative Share	N7
<b>M7</b>	15-year Cooperative Share	M6
<b>N5</b>	30-year Biweekly Convertible	N5

Giant PC Prefix	Product Type	Collateral Prefix
P0	30-year Prepayment Penalty Mortgages, 3-year/2%	P0
P2	30-year Prepayment Penalty Mortgages, 5-year/6-month	P2
P4	40-year, Various Prepayment Penalties	P4
P5	30-year, Various Prepayment Penalties	P5
P6	15-year, Various Prepayment Penalties	P6
R0	30-year Reinstated	R0
T1	15-year Newly-Originated Assumable Giant PC	T1
T3	30-year Newly-Originated Assumable Giant PC	T3, U3
T4	Jumbo/Super Conforming 15-year, Fixed-rate	T4
T5	Jumbo/Super Conforming 20-year, Fixed-rate	T5
T6	Jumbo/Super Conforming 30-year, Fixed-rate	T6
T9	Jumbo Conforming 40-year, Fixed-rate	T9
U4	15-year High LTV >105% and ≤ 125%	U4
U5	20-year High LTV >105% and ≤ 125%	U5
U2, U6	30-year High LTV >105% and ≤ 125%	U2, U6
U7	15-year High LTV >125%	U7
U8	20-year High LTV >125%	U8
U9	30-year High LTV >125%	U9
Z4	30-year Reverse REMIC	Z4
Z5	15-year Reverse REMIC	Z5
Z6	20-year Reverse REMIC	Z6

## 75-day ARM Giant PCs

Giant PC Prefix	Product Type	Collateral Prefix	
		Non-convertible	Convertible
<b>Rate-Capped ARM PCs</b>			
84	12mo Refinitiv IBOR Consumer Fallback, Hybrid ARMs, Various Caps	2B	N/A
1Q	6mo Refinitiv IBOR Consumer Fallback, 10yr Initial Interest Hybrid ARMs, Various Caps	1N	N/A
1Q	6mo Refinitiv IBOR Consumer Fallback, Initial Interest Hybrid ARMs, Various Caps	1M	N/A
1Q	12mo Refinitiv IBOR Consumer Fallback, 10yr Initial Interest Hybrid ARMs, Various Caps	1J	N/A

Date last updated August 15, 2023

Giant PC Prefix	Product Type	Collateral Prefix	
		Non-convertible	Convertible
1Q	12mo Refinitiv IBOR Consumer Fallback, Initial Interest Hybrid ARMs, Various Caps	1G	N/A
84	12mo Refinitiv IBOR Consumer Fallback, 2% Cap, Convertible	N/A	1E
84	12mo Refinitiv IBOR Consumer Fallback, 2% Cap, Non-Convertible	1C	N/A
84	12mo Refinitiv IBOR Consumer Fallback, Hybrid ARMs, Various Caps	1B	N/A
84	6mo Refinitiv IBOR Consumer Fallback, Hybrid ARMs, Various Caps	1A	N/A
84	Various Refinitiv IBOR Consumer Fallback, Payment Capped	96	N/A
84	Various Refinitiv IBOR Consumer Fallback, Various Caps	87	N/A
<b>Pay-capped ARM PCs</b>			
1R	Monthly 11th COFI	39, 42, 1R	N/A
1R	Federal Costs of Funds	5A, 1R	N/A
1R	Various Treasury	94, 1R	N/A