



55-day Pooling Requirements for Fixed-rate Giant MBS or Supers

Certain prefixes may be commingled to form a Giant MBS or Supers if the following pooling rules are met. Please refer to the 55-Day Giant MBS and Supers Collateral *Prefix Eligibility Chart* for prefix compatibility.

Note: Supers may be backed by 55-day TBA Fixed-Rate Fannie and/or Freddie UMBS and/or 55-day TBA Fannie and/or Freddie Supers.

	Pooling Requirement
Pool Size	The minimum pool size for a Giant MBS or Supers is \$1MM UPB.
Collateral	More than one pool is required as collateral.
Coupon	All Supers or Giant MBS must have the same coupon.
40-year	A 40-year Giant MBS must be backed by 40-year MBS or 40-year Giant MBS.
30-year	A 30-year Supers must be backed by 30-year UMBS or 30-year Supers, including Reverse REMIC. A 30-year Giant MBS must be backed by a 30-year MBS and/or 30-year Giant MBS.
20-year	A 20-year Supers must be backed by 20-year UMBS and/or 20-year Supers, including Reverse REMIC Giant MBS. A 20-year Giant MBS must be backed by a 20-year MBS and/or 20-year Giant MBS.
15-year	A 15-year Supers must be backed by 15-year UMBS and/or 15-year Supers, including Reverse REMIC Giant. A 15-year Giant MBS must be backed by a 15-year MBS and/or 15-year Giant MBS.
10-year	A 10-year Giant UMBS must be backed by a 10-year UMBS and/or 10-year Supers.
Pools with Special Mortgage Characteristics	
5-year Prepayment Penalty (PPMs)	5-year/6-month prepayment penalty Giant MBS must be backed by 5-year/6-month MBS and/or Giant MBS.
3-year Prepayment Penalty (PPMs)	3-year/2% prepayment penalty Giant MBS must be backed by 3-year/2% MBS and/or Giant MBS.

	Pooling Requirement
Alignment Overflow	An Alignment Overflow Giant MBS must be backed by Alignment Overflow MBS and/or Alignment Overflow Giant MBS.
Cooperative Share	Cooperative Share Giant MBS must be backed by Cooperative Share MBS and/or Cooperative Share Giant MBS.
FHA/VA MBS	FHA/VA Giant MBS must be backed by FHA/VA MBS and/or FHA/VA Giant MBS.
High LTV >105% and ≤125%	High LTV Giant MBS >105% and ≤125% must be backed by High LTV MBS >105% and ≤125% and/or High LTV Giant MBS >105% and ≤125%.
High LTV >125%	High LTV Giant MBS >125% may only be backed by High LTV MBS >125% and/or High LTV Giant MBS >125%.
Initial Interest	Initial Interest Giant MBS must be backed by Initial Interest MBS and/or Initial Interest Giant MBS that have the same interest only and fully amortizing terms.
Super Conforming	Super Conforming Giant MBS must be backed by Super Conforming MBS and/or Super Conforming Giant MBS.
Modified Fixed-Rate	A Modified Fixed-Rate Giant MBS must be backed by Modified Fixed-Rate MBS and/or Modified Fixed-Rate Giant MBS.
Modified Step Rate	A Modified Step Rate Giant MBS must be backed by Modified Step Rate MBS and/or Modified Step Rate Giant MBS.
Reduced Minimum Servicing MBS	A Reduced Minimum Servicing Giant MBS must be backed by Reduced Minimum Servicing MBS and/or Reduced Minimum Servicing Giant MBS.
Reinstated Mortgage	Reinstated Mortgage Giant MBS must be backed by Reinstated Mortgage MBS and/or Reinstated Mortgage Giant MBS.
Relocation Mortgage	Relocation Giant MBS must be backed by Relocation MBS and/or Relocation Giant MBS.
Various Prepayment Penalty (PPMs)	Various PPM Giant MBS with various prepayment penalty mortgages may only be pooled with other MBS or Giant MBS with various prepayment penalty mortgages that have the same mortgage term but may have different prepayment provisions. A various prepayment penalty mortgage MBS contains various prepayment penalty mortgages other than a 3-year/2% or a 5-year/6-month various prepayment penalty mortgage.