Introduction

Section references are to the Internal Revenue Code unless otherwise noted.

This publication contains directories relating to real estate mortgage investment conduits (REMICs) and collateralized debt obligations (CDOs). The directory for each calendar quarter is based on information submitted to the IRS during that quarter.

For each quarter, there is a directory of new REMICs and CDOs and, if required, a section containing amended listings. You can use the directory to find the representative of the REMIC or the issuer of the CDO from whom you can request tax information. The amended listing section shows changes to previously listed REMICs and CDOs. The update for each calendar quarter will be added to this publication approximately six weeks after the end of the quarter.

Publication 938 is only available on the Internet. To get Publication 938, including prior issues, visit IRS.gov.

Future developments. The IRS has created a page on IRS.gov that includes information about Publication 938 at IRS.gov/Pub938. Information about any future developments affecting Publication 938 (such as legislation enacted after we release it) will be posted on that page.

Other information. Publication 550, Investment Income and Expenses, discusses the tax treatment that applies to holders of these investment products. For other information about REMICs, see sections 860A through 860G and the regulations issued under those sections.

Who May Request Information

The persons listed below, or their agent or representative, should follow the procedures in this publication to request tax information from the representative of the REMIC or the issuer of the CDO.

1. Any broker who holds a REMIC regular interest or CDO for itself or as a nominee for an actual holder.
2. A middleman who holds a REMIC regular interest or CDO as a nominee for an actual holder and who is required to file an information return with respect to the regular interest or CDO.
3. The following persons, if they hold their REMIC regular interest or CDO directly and not through a nominee.
   a. A corporation.
   b. A fiscal year taxpayer.
   c. A dealer in securities or commodities required to register as such under the laws of the United States or a state.
   d. A real estate investment trust (as defined in section 856).
e. An entity registered at all times during the tax year under the Investment Company Act of 1940.
f. A common trust fund (as defined in section 584(a)).
g. A financial institution such as a mutual savings bank, savings and loan association, building and loan association, cooperative bank, homestead association, credit union, industrial loan association or bank, or other similar organization.
h. Any trust that is exempt from tax under section 664(c) (a charitable remainder annuity trust or a charitable remainder unitrust).
i. A REMIC.

Note. A person listed in (3) above who holds an interest through a nominee (instead of directly from the REMIC or the issuer of the CDO) should request the information from the nominee instead of from the REMIC or the issuer of the CDO. The request should be made of the nominee in the same manner as specified below for requesting information from the representative.

How To Request Information

Use the directory to find the representative of the REMIC or issuer of the CDO. You can request information from the representative or issuer by telephone or mail. If only an address is listed in the directory, you must request the information in writing. Your request must specify the calendar quarters and the classes of REMIC regular interests or CDOs for which you need the information.

The representative or issuer must provide the information to you by the later of:
- The 30th day after the close of the calendar quarter for which you request the information, or
- The 14th day after the receipt of your request.

The representative or issuer can provide the information to you by telephone, by written statement sent by first class mail, by printing the information in a publication that is generally read by and available to persons who may request the information (for example, a webpage), or by any other method agreed to by both parties. If the information is published, the representative or issuer must notify you by telephone or in writing of the publication in which the information will appear, the date of its appearance, and, if possible, the page number.
BANK 2020-BNK28 Comm Mtg PT Certs, Series 2020-BNK28
Upper-Tier REMIC
James Brown, Vice President, Securities Administration Services
C/O Wells Fargo Bank, N.A.
9062 Old Annapolis Rd.
Columbia, MD 21045
Tel: (410) 884-2000
CUSIP: Class A1-1: 06541U*BN5; Class A2-2: 06541U*BP0; Class A-SB: 06541U*BO8; Class A-3-2: 06541U*BT2; Class A-3-X1: 06541U*BU9; Class A-3-X2: BAL20B30A*3X2; Class A-4-2: 06541U*BY1; Class A-4-X1: 06541U*BZ8; Class A-4-X2: BAL20B30A*4X2; Class A-X: 06541U*CB0; Class X-B: 06541U*CC8; Class X-D: 06541U*AA4; Class X-F: 06541U*AC0; Class X-G: 06541U*AE6; Class X-H: 06541U*AG1; Class X-S: 06541U*CF1; Class A-S-X1: 06541U*CG9; Class A-S-X2: BAL20B30A*SX2; Class B: 06541U*CJ3; Class C: 06541U*CK0; Class D: 06541U*AJ5; Class E: 06541U*AL0; Class F: 06541U*AN6; Class G: 06541U*AQ9; Class H: 06541U*AS5; Class MCD-D: 06541U*BA3; Class MCD-X: 06541U*BCC9; Class MCD-C: 06541U*BE6; Class MCD-F: 06541U*BG0; Class MCD-G: 06541U*BJ4; Class RR Int: 06541U*AY2; Class McRR Int: 06541U*BL9
Startup/Issue Date: 09/30/2020

BANK 2020-BNK29 Comm Mtg PT Certs, Series 2020-BNK29
Upper-Tier REMIC
James Brown, Vice President, Securities Administration Services
C/O Wells Fargo Bank, N.A.
9062 Old Annapolis Rd.
Columbia, MD 21045
Tel: (410) 884-2000
CUSIP: Class A1-1: 06541T*AY5; Class A2-2: 06541T*BP0; Class A-SB: 06541T*BO8; Class A-3-2: 06541T*BT2; Class A-3-X1: 06541T*BU9; Class A-3-X2: BAL20B30A*3X2; Class A-4-2: 06541T*BY1; Class A-4-X1: 06541T*BZ8; Class A-4-X2: BAL20B30A*4X2; Class A-X: 06541T*CB0; Class X-B: 06541T*CC8; Class X-D: 06541T*AA4; Class X-F: 06541T*AC0; Class X-G: 06541T*AE6; Class X-H: 06541T*AG1; Class X-S: 06541T*CF1; Class A-S-X1: 06541T*CG9; Class A-S-X2: BAL20B30A*SX2; Class B: 06541T*CJ3; Class C: 06541T*CK0; Class D: 06541T*AJ5; Class E: 06541T*AL0; Class F: 06541T*AN6; Class G: 06541T*AQ9; Class H: 06541T*AS5; Class MCD-D: 06541T*BA3; Class MCD-X: 06541T*BCC9; Class MCD-C: 06541T*BE6; Class MCD-F: 06541T*BG0; Class MCD-G: 06541T*BJ4; Class RR Int: 06541T*AY2; Class McRR Int: 06541T*BL9
Startup/Issue Date: 12/22/2020

BANK 2020-BNK20 Comm Mtg PT Certs, Series 2020-BNK20
Upper-Tier REMIC
James Brown, Vice President, Securities Administration Services
C/O Wells Fargo Bank, N.A.
9062 Old Annapolis Rd.
Columbia, MD 21045
Tel: (410) 884-2000
CUSIP: Class A-1: 06541T*AY5; Class A-SB: 06541T*AA9; Class A-S: 06541T*BZ6; Class A-X: 06541T*BJ8; Class A: 06541T*AL3; Class F: 06541T*AN9; Class G: 06541T*AQ2; Class H: 06541T*AS8; Class J: 06541T*CB3; Class K: 06541T*CD9; Class L: 06541T*CF4; Class RR Interest: BCC2Q4*108
Startup/Issue Date: 11/30/2020

BANK 2020-BNK30 Comm Mtg PT Certs, Series 2020-BNK30
Upper-Tier REMIC
James Brown, Vice President, Securities Administration Services
C/O Wells Fargo Bank, N.A.
9062 Old Annapolis Rd.
Columbia, MD 21045
Tel: (410) 884-2000
CUSIP: Class A1-1: 06541U*BN5; Class A2-2: 06541U*BP0; Class A-SB: 06541U*BO8; Class A-3-2: 06541U*BT2; Class A-3-X1: 06541U*BU9; Class A-3-X2: BAL20B30A*3X2; Class A-4-2: 06541U*BY1; Class A-4-X1: 06541U*BZ8; Class A-4-X2: BAL20B30A*4X2; Class A-X: 06541U*CB0; Class X-B: 06541U*CC8; Class X-D: 06541U*AA4; Class X-F: 06541U*AC0; Class X-G: 06541U*AE6; Class X-H: 06541U*AG1; Class X-S: 06541U*CF1; Class A-S-X1: 06541U*CG9; Class A-S-X2: BAL20B30A*SX2; Class B: 06541U*CJ3; Class C: 06541U*CK0; Class D: 06541U*AJ5; Class E: 06541U*AL0; Class F: 06541U*AN6; Class G: 06541U*AQ9; Class H: 06541U*AS5; Class MCD-D: 06541U*BA3; Class MCD-X: 06541U*BCC9; Class MCD-C: 06541U*BE6; Class MCD-F: 06541U*BG0; Class MCD-G: 06541U*BJ4; Class RR Int: 06541U*AY2; Class McRR Int: 06541U*BL9
Startup/Issue Date: 10/27/2020

Benchmark Mortgage Trust Comm Mtg P/T Certs, Series 2020-B20 Upper-Tier REMIC
James Brown, Vice President, Securities Administration Services
C/O Wells Fargo Bank, N.A.
9062 Old Annapolis Rd.
Columbia, MD 21045
Tel: (410) 884-2000
CUSIP: Class A-1: 08162X*BC7; Class A-2: 08162X*BD5; Class A-3: 08162X*BE3; Class A-4: 08162X*BF0; Class A-5: 08162X*B6; Class A-SB: 08162X*BB; Class B: 08162X*B9; Class C: 08162X*BL7; Class B: 08162X*B5; Class C: 08162X*BN3; Class X-D: 08162X*AA2; Class X-F: 08162X*AC3; Class X-G: 08162X*AJ4; Class X-H: 08162X*AT8
Startup/Issue Date: 10/20/2020

BCC2PI*RT7
CBS2020'RRI
Page 3

Directory of REMICs and Other CDOs for Second Quarter 2021

Publication 938 (August 2021)
Freddie Mac REMIC, Series 5036
REMIC Bond Administrator - Freddie Mac
1551 PARK RUN DRIVE
MAIL STOP D5C
MCLEAN, VA 22102-3106
Tel: 800 FRE-DDIE
CUSIP: Class AB: 3137F6*SM0; Class AC: 3137F6*SN8; Class AL: 3137F6*SW8; Class Q: 3137F6*UX3; Class QL: 3137F6*V79; Class QM: 3137F6*V87; Class QN: 3137F6*V85; Class Z: 3137F6*VJ3; Class C: 3137F6*SZ1; Class CA: 3137F6*T49; Class CI: 3137F6*TE7; Class PA: 3137F6*UK1; Class PL: 3137F6*UV7; Class QA: 3137F6*VK0; Class IQ: 3137F6*TN7; Class PT: 3137F6*UW5; Class AN: 3137F6*SX6; Class IN: 3137F6*TM9; Class H: 3137F6*T64; Class N: 3137F6*U70; Class NL: 3137F6*U44; Class ZN: 3137F6*VM6; Class BT: 3137F6*SY4; Class IB: 3137F6*TF4; Class IL: 3137F6*TV9; Class LM: 3137F6*US4; Class LZ: 3137F6*U62; Class TZ: 3137F6*VE4; Class IE: 3137F6*TH0; Class IU: 3137F6*TQ0; Class UB: 3137F6*VG9; Class IT: 3137F6*TP2; Class TB: 3137F6*VC8; Class UA: 3137F6*VF1; Class UI: 3137F6*VH7; Class TA: 3137F6*VB0; Class Ti: 3137F6*VD6; Class KA: 3137F6*TS6; Class Ki: 3137F6*TU1; Class IK: 3137F6*TG3; Class KB: 3137F6*TT4; StartUp/Issue Date: 10/30/2020

Freddie Mac REMIC, Series 5038
REMIC Bond Administrator - Freddie Mac
1551 PARK RUN DRIVE
MAIL STOP D5C
MCLEAN, VA 22102-3106
Tel: 800 FRE-DDIE
CUSIP: Class Gt: 3137FX*MS4; Class Ht: 3137FX*MT2; Class IJ: 3137FX*N20; Class ND: 3137FX*NU8; Class MA: 3137FX*NM8; Class MI: 3137FX*NN4; Class DC: 3137FX*MM7; Class Di: 3137FX*MN5; Class IL: 3137FX*N38; Class ML: 3137FX*NP9; Class Fa: 3137FX*MQ8; Class Ti: 3137FX*PF9; Class BP: 3137FX*MK1; Class Cz: 3137FX*Ml9; Class Lz: 3137FX*PM4; Class IX: 3137FX*N61; Class QP: 3137FX*PA0; Class QZ: 3137FX*PB8; Class ZK: 3137FX*PN2; Class Ji: 3137FX*NS9; Class JP: 3137FX*N95; Class Zc: 3137FX*P11; Class AG: 3137FX*MG0; Class FB: 3137FX*MR6; Class SA: 3137FX*PE2; Class IB: 3137FX*MV1; Class PJ: 3137FX*P77; Class Yz: 3137FX*PG7; Class ZX: 3137FX*PT9; Class IA: 3137FX*MX3; Class Kz: 3137FX*NL8; Class PM: 3137FX*PS6; Class ZU: 3137FX*PS8; Class N: 3137FX*NO7; Class KT: 3137FX*NK0; Class HP: 3137FX*MU9; Class HQ: 3137FX*MV7; Class HZ: 3137FX*MW5; Class QZ: 3137FX*PR3; Class DN: 3137FX*MP0; Class ID: 3137FX*MZ8; Class AP: 3137FX*MH8; Class ZH: 3137FX*PL6; Class ZM: 3137FX*PF7; Class AU: 3137FX*MJ4; Class IU: 3137FX*N53; StartUp/Issue Date: 10/30/2020

Freddie Mac REMIC, Series 5039
REMIC Bond Administrator - Freddie Mac
1551 PARK RUN DRIVE
MAIL STOP D5C
MCLEAN, VA 22102-3106
Tel: 800 FRE-DDIE
CUSIP: Class IP: 3137F6*3L9; Class PA: 3137F6*4F1; Class PE: 3137F6*5G9; Class IZ: 3137F6*4H7; Class IJ: 3137F6*3G0; Class JL: 3137F6*3U9; Class JY: 3137F6*3V7; Class JZ: 3137F6*3W5; Class IM: 3137F6*3H8; Class MC: 3137F6*4A2; Class MD: 3137F6*4B0; Class Ni: 3137F6*4E4; Class IN: 3137F6*3J4; Class AK: 3137F6*229; Class Kt: 3137F6*3X3; Class AM: 3137F6*3A3; Class Mi: 3137F6*4D6; Class CA: 3137F6*3C9; Class Ci: 3137F6*3D7; Class JA: 3137F6*3M7; Class ZJ: 3137F6*4M8; Class AD: 3137F6*272; Class Di: 3137F6*3E5; Class EA: 3137F6*4X2; Class El: 3137F6*4Y0; Class EZ: 3137F6*4Z7; Class IE: 3137F6*5A1; Class Ze: 3137F6*5V5; Class Il: 3137F6*5C7; Class Kz: 3137F6*5E3; Class Lb: 3137F6*5F0; Class Lc: 3137F6*5G8; Class Li: 3137F6*5M5; Class Lz: 3137F6*5S2; Class ZK: 3137F6*5W3; Class ZL: 3137F6*5X1; StartUp/Issue Date: 10/29/2020

Freddie Mac REMIC, Series 5040
REMIC Bond Administrator - Freddie Mac
1551 PARK RUN DRIVE
MAIL STOP D5C
MCLEAN, VA 22102-3106
Tel: 800 FRE-DDIE
CUSIP: Class A: 3137F6*M61; Class B: 3137F6*M3J; Class C: 3137F6*MX2; Class D: 3137F6*N94; Class G: 3137F6*NT0; Class HA: 3137F6*P27; Class IH:
FREMF Mortgage Trust, MF Mtg
PT Certs, Ser 2020-KF82 Up-
per-Tier REMIC
James Brown, Vice President,
Securities Administration Ser-
vices
C/O Wells Fargo Bank, N.A.
9062 Old Annapolis Rd.
Columbia, MD 21045
Tel: (410) 884-2000
CUSIP: Class AL: 30315J*AE9;
Class AS: 30315J*AD7; Class X:
30315J*AE5
Startup/Issue Date: 08/06/2020

FREMF Mortgage Trust, MF Mtg
PT Certs, Ser 2020-KF86 Up-
per-Tier REMIC
James Brown, Vice President,
Securities Administration Ser-
vices
C/O Wells Fargo Bank, N.A.
9062 Old Annapolis Rd.
Columbia, MD 21045
Tel: (410) 884-2000
CUSIP: Class AL: 30316J*AB1;
Class AS: 30316J*AD6; Class X:
30316J*AE8; Class C:
30316J*AE9
Startup/Issue Date: 10/13/2020

FREMF Mortgage Trust, MF Mtg
PT Certs, Ser 2020-KF93 Up-
per-Tier REMIC
James Brown, Vice President,
Securities Administration Ser-
vices
C/O Wells Fargo Bank, N.A.
9062 Old Annapolis Rd.
Columbia, MD 21045
Tel: (410) 884-2000
CUSIP: Class AL: 30318B*AH2;
Class A-2: 30318B*AK5; Class A-
M: 30318B*AM1; Class D:
30318B*AE9; Class X1:
30318B*AP4; Class X2-A:
30318B*AA7; Class X2-B:
30318B*AC3; Class X3:
30318B*AT6; Class XAM:
30318B*AR0
Startup/Issue Date: 12/17/2020

FREMF Mortgage Trust, MF Mtg
PT Certs, Ser 2020-K739 Up-
per-Tier REMIC
James Brown, Vice President,
Securities Administration Ser-
vices
C/O Wells Fargo Bank, N.A.
9062 Old Annapolis Rd.
Columbia, MD 21045
Tel: (410) 884-2000
CUSIP: Class AL: 30289S*AB3;
Class A-2: 30289S*AD9; Class A-
M: 30289S*AF4; Class X1:
30289S*AH0; Class XAM:
30289S*AK3; Class X3:
30289S*AM9; Class X2-A:
30289S*AN7; Class X2-B:
30289S*AQ0; Class D:
30289S*AS6
Startup/Issue Date: 11/05/2020

FREMF Mortg Trust, MF Mtg
PT Certs, Series 2020-KF98 Up-
per-Tier REMIC
James Brown, Vice President,
Securities Administration Ser-
vices
C/O Wells Fargo Bank, N.A.
9062 Old Annapolis Rd.
Columbia, MD 21045
Tel: (410) 884-2000
CUSIP: Class AL: 30318H*AF3;
Class AL: 30318H*AH9; Class CS:
30318H*AA4; Class CL:
30318H*AC0; Class X5:
30318H*AK2; Class XE:
30318H*AM8
Startup/Issue Date: 02/11/2021

FREMF Multifamily Mortgage
Pass Thru Certs Upper Tier RE-
MIC Series 2020-KF78
Kristen Driscoll, Vice President
Citicbank, NA as Trustee
388 Greenwich St.reet
New York, NY 10013
Tel:
CUSIP: Class AL 144A:
302979*AA7; Class AL AI:
302979*AB5; Class AL Reg S:
U3152J*AAD; Class AS 144A:
302979*AC3; Class AS AI:
302979*AD1; Class AS Reg S:
U3152J*AAB; Class C 144A:
302979*AG4; Class C AI:
302979*AH2; Class C Reg S:
U3152J*AD7; Class R 144A:
302979*AJ8; Class R AI:
302979*AK5; Class R Reg S:
U3152J*AED; Class X 144A:
302979*EB9; Class X AI:
302979*EF6; Class X Reg S:
U3152J*AEC
Startup/Issue Date: 04/16/2020

FREMF Multifamily Mortgage
Pass Thru Certs Lower Tier RE-
MIC Series 2020-KF83
Kristen Driscoll, Vice President
Citicbank, NA as Trustee
388 Greenwich St.reet
New York, NY 10013
Tel:
CUSIP: Class AL 144A:
302696*AC3; Class AL AI:
302696*AD1; Class AL Reg S:
U3182E*AB6; Class AS 144A:
302696*AE9; Class AS AI:
302696*AF6; Class AS Reg S:
U3182E*AC4; Class C 144A:
302696*AA7; Class C AI:
302696*AB5; Class C Reg S:
U3182E*AAB; Class R 144A:
302696*AJ8; Class R AI:
302696*AK5; Class R Reg S:
U3182E*AE0; Class X 144A:
302696*AG4; Class X AI:
302696*AH2; Class X Reg S:
U3182E*AD2
Startup/Issue Date: 08/13/2020

FREMF Multifamily Mortgage
Pass Thru Certs Upper Tier RE-
MIC Series 2020-KF93
Kristen Driscoll, Vice President
Citicbank, NA as Trustee
388 Greenwich St.reet
New York, NY 10013
Tel:
CUSIP: Class AL 144A:
302696*AC3; Class AL AI:
302696*AD1; Class AL Reg S:
U3182E*AB6; Class AS 144A:
302696*AE9; Class AS AI:
302696*AF6; Class AS Reg S:
U3182E*AC4; Class C 144A:
302696*AA7; Class C AI:
302696*AB5; Class C Reg S:
U3182E*AAB; Class R 144A:
302696*AJ8; Class R AI:
302696*AK5; Class R Reg S:
FRESB Mortgage Trust, MF Mtg PT Certs, Ser 2020-SB77 Upper-Tier REMIC
James Brown, Vice President, Securities Administration Services
C/O Wells Fargo Bank, N.A.
9062 Old Annapolis Rd.
Columbia, MD 21045
Tel: (410) 884-2000
CUSIP: Class A-5: 30316V*AC7; Class A-7F: 30316V*AE3; Class A-7H: 30316V*AG8; Class X1: 30316V*AJ2; Class B: 30316V*AA1
Startup/Issue Date: 08/21/2020

FRESB Mortgage Trust, MF Mtg PT Certs, Ser 2020-SB78 Upper-Tier REMIC
James Brown, Vice President, Securities Administration Services
C/O Wells Fargo Bank, N.A.
9062 Old Annapolis Rd.
Columbia, MD 21045
Tel: (410) 884-2000
CUSIP: Class A-5: 30316V*AB7; Class A-10F: 30316V*AC5; Class A-10H: 30316V*AD3; Class X1: 30316V*AE1; Class B: 30316V*AF8
Startup/Issue Date: 09/18/2020

GCAT LLC Asset-Backed Notes, Series 2020-3
James Brown, Vice President, Securities Administration Services
C/O Wells Fargo Bank, N.A.
9062 Old Annapolis Rd.
Columbia, MD 21045
Tel: (410) 884-2000
CUSIP: Class A-1: 36168C*AA3; Class A-2: 36168C*AB1; Class M-1: 36167M*AC8; Class M-2: 36167M*AD7
Startup/Issue Date: 09/30/2020

GNMA PLATINUM TRUST SERIES 785144
C/O THE BANK OF NEW YORK MELLON, TRUSTEE ANTONINA CARAMICO, VP
240 GREENWICH STREET
8 EAST
NEW YORK, NY 10286
Tel: CUSIP: Class A-1: 3622AA*T59; Class A-2: 3622AA*S71; Class A-5: 3622AA*S99
Startup/Issue Date: 07/30/2020

GNMA PLATINUM TRUST SERIES 785145
C/O THE BANK OF NEW YORK MELLON, TRUSTEE ANTONINA CARAMICO, VP
240 GREENWICH STREET
8 EAST
NEW YORK, NY 10286
Tel: CUSIP: Class A-1: 3622AA*T37; Class A-2: 3622AA*S37; Class A-5: 3622AA*S79
Startup/Issue Date: 07/30/2020

GNMA PLATINUM TRUST SERIES 785150
C/O THE BANK OF NEW YORK MELLON, TRUSTEE ANTONINA CARAMICO, VP
240 GREENWICH STREET
8 EAST
NEW YORK, NY 10286
Tel: CUSIP: Class A-1: 3622AA*T63; Class A-2: 3622AA*S91; Class A-5: 3622AA*S31
Startup/Issue Date: 07/30/2020

FREM MultiFamily Mort Pass Thru Certs Series
2020-K1517 Upper Tier REMIC
Karen Schluter, Sr. Trust Officer Citibank NA, as Trustee
388 Greenwich St.reet
New York, NY 10013
Tel: CUSIP: Class A-1 144A: 36168C*AD7; Class A-2 144A: 36168C*AB1; Class A-10H: 36168C*AC5; Class A-10F: 36168C*AD3; Class X1: 36168C*AE1; Class B: 36168C*AF8
Startup/Issue Date: 09/24/2020

GUAM MultiFamily Mort Pass Thru Certs Series
2020-K1517 Upper Tier REMIC
Karen Schluter, Sr. Trust Officer Citibank NA, as Trustee
388 Greenwich St.reet
New York, NY 10013
Tel: CUSIP: Class A-1 144A: 36168C*AD7; Class A-2 144A: 36168C*AB1; Class A-10H: 36168C*AC5; Class A-10F: 36168C*AD3; Class X1: 36168C*AE1; Class B: 36168C*AF8
Startup/Issue Date: 09/24/2020

The type and rule above prints on all proofs including departmental reproduction proofs. MUST be removed before printing.
GNMA PLATINUM TRUST SERIES 785174
C/O THE BANK OF NEW YORK MELLON, TRUSTEE ANTONINA CARAMICO, VP
240 GREENWICH STREET
8 EAST
NEW YORK, NY 10286
Tel:
CUSIP: Class NA: 3622AA*T79
Startup/Issue Date: 11/01/2020

GNMA PLATINUM TRUST SERIES 785175
C/O THE BANK OF NEW YORK MELLON, TRUSTEE ANTONINA CARAMICO, VP
240 GREENWICH STREET
8 EAST
NEW YORK, NY 10286
Tel:
CUSIP: Class NA: 3622AA*T87
Startup/Issue Date: 11/01/2020

GNMA PLATINUM TRUST SERIES 785176
C/O THE BANK OF NEW YORK MELLON, TRUSTEE ANTONINA CARAMICO, VP
240 GREENWICH STREET
8 EAST
NEW YORK, NY 10286
Tel:
CUSIP: Class NA: 3622AA*T95
Startup/Issue Date: 11/01/2020

GNMA PLATINUM TRUST SERIES 785177
C/O THE BANK OF NEW YORK MELLON, TRUSTEE ANTONINA CARAMICO, VP
240 GREENWICH STREET
8 EAST
NEW YORK, NY 10286
Tel:
CUSIP: Class NA: 3622AA*UA0
Startup/Issue Date: 11/01/2020

GNMA PLATINUM TRUST SERIES 785178
C/O THE BANK OF NEW YORK MELLON, TRUSTEE ANTONINA CARAMICO, VP
240 GREENWICH STREET
8 EAST
NEW YORK, NY 10286
Tel:
CUSIP: Class NA: 3622AA*UB8
Startup/Issue Date: 11/01/2020

GNMA PLATINUM TRUST SERIES 785173
C/O THE BANK OF NEW YORK MELLON, TRUSTEE ANTONINA CARAMICO, VP
240 GREENWICH STREET
8 EAST
NEW YORK, NY 10286
Tel:
CUSIP: Class NA: 3622AA*UC6
Startup/Issue Date: 11/01/2020

GNMA PLATINUM TRUST SERIES 785180
C/O THE BANK OF NEW YORK MELLON, TRUSTEE ANTONINA CARAMICO, VP
240 GREENWICH STREET
8 EAST
NEW YORK, NY 10286
Tel:
CUSIP: Class NA: 3622AA*UD4
Startup/Issue Date: 11/01/2020

GNMA PLATINUM TRUST SERIES 785181
C/O THE BANK OF NEW YORK MELLON, TRUSTEE ANTONINA CARAMICO, VP
240 GREENWICH STREET
8 EAST
NEW YORK, NY 10286
Tel:
CUSIP: Class NA: 3622AA*UE2
Startup/Issue Date: 11/01/2020

GNMA PLATINUM TRUST SERIES 785182
C/O THE BANK OF NEW YORK MELLON, TRUSTEE ANTONINA CARAMICO, VP
240 GREENWICH STREET
8 EAST
NEW YORK, NY 10286
Tel:
CUSIP: Class NA: 3622AA*UF9
Startup/Issue Date: 11/01/2020

GNMA PLATINUM TRUST SERIES 785183
C/O THE BANK OF NEW YORK MELLON, TRUSTEE ANTONINA CARAMICO, VP
240 GREENWICH STREET
8 EAST
NEW YORK, NY 10286
Tel:
CUSIP: Class NA: 3622AA*UG7
Startup/Issue Date: 11/01/2020

GNMA PLATINUM TRUST SERIES 785184
C/O THE BANK OF NEW YORK MELLON, TRUSTEE ANTONINA CARAMICO, VP
240 GREENWICH STREET
8 EAST
NEW YORK, NY 10286
Tel:
CUSIP: Class NA: 3622AA*UH5
Startup/Issue Date: 11/01/2020

GNMA PLATINUM TRUST SERIES 785185
C/O THE BANK OF NEW YORK MELLON, TRUSTEE ANTONINA CARAMICO, VP
240 GREENWICH STREET
8 EAST
NEW YORK, NY 10286
Tel:
CUSIP: Class NA: 3622AA*UJ1
Startup/Issue Date: 11/01/2020

GNMA PLATINUM TRUST SERIES 785186
C/O THE BANK OF NEW YORK MELLON, TRUSTEE ANTONINA CARAMICO, VP
240 GREENWICH STREET
8 EAST
NEW YORK, NY 10286
Tel:
CUSIP: Class NA: 3622AA*UL6
Startup/Issue Date: 11/01/2020

GNMA PLATINUM TRUST SERIES 785187
C/O THE BANK OF NEW YORK MELLON, TRUSTEE ANTONINA CARAMICO, VP
240 GREENWICH STREET
8 EAST
NEW YORK, NY 10286
Tel:
CUSIP: Class NA: 3622AA*WN0
Startup/Issue Date: 11/01/2020

GNMA PLATINUM TRUST SERIES 785188
C/O THE BANK OF NEW YORK MELLON, TRUSTEE ANTONINA CARAMICO, VP
240 GREENWICH STREET
8 EAST
NEW YORK, NY 10286
Tel:
CUSIP: Class NA: 3622AA*WK6
Startup/Issue Date: 01/01/2021

GNMA PLATINUM TRUST SERIES 785190
C/O THE BANK OF NEW YORK MELLON, TRUSTEE ANTONINA CARAMICO, VP
240 GREENWICH STREET
8 EAST
NEW YORK, NY 10286
Tel:
CUSIP: Class NA: 3622AA*WM2
Startup/Issue Date: 01/01/2021

GNMA PLATINUM TRUST SERIES 785191
C/O THE BANK OF NEW YORK MELLON, TRUSTEE ANTONINA CARAMICO, VP
240 GREENWICH STREET
8 EAST
NEW YORK, NY 10286
Tel:
CUSIP: Class NA: 3622AA*WN0
Startup/Issue Date: 01/01/2021
<table>
<thead>
<tr>
<th>CUSIP</th>
<th>GNMA PLATINUM TRUST SERIES 785276</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>C/O THE BANK OF NEW YORK MELLON, TRUSTEE ANTONINA CARAMICO, VP</td>
</tr>
<tr>
<td></td>
<td>240 GREENWICH STREET 8 EAST</td>
</tr>
<tr>
<td></td>
<td>NEW YORK, NY 10286</td>
</tr>
<tr>
<td></td>
<td>Tel:</td>
</tr>
<tr>
<td></td>
<td>CUSIP: Class NA: 3622AA*XC3</td>
</tr>
<tr>
<td></td>
<td>Startup/Issue Date: 01/01/2021</td>
</tr>
<tr>
<td></td>
<td>CUSIP: Class NA: 3622AA*XJ8</td>
</tr>
<tr>
<td></td>
<td>Startup/Issue Date: 01/01/2021</td>
</tr>
<tr>
<td></td>
<td>CUSIP: Class NA: 3622AA*XM1</td>
</tr>
<tr>
<td></td>
<td>Startup/Issue Date: 01/01/2021</td>
</tr>
<tr>
<td></td>
<td>CUSIP: Class NA: 3622AA*XN9</td>
</tr>
<tr>
<td></td>
<td>Startup/Issue Date: 01/01/2021</td>
</tr>
<tr>
<td></td>
<td>CUSIP: Class NA: 3622AA*XC3</td>
</tr>
<tr>
<td></td>
<td>Startup/Issue Date: 01/01/2021</td>
</tr>
<tr>
<td></td>
<td>CUSIP: Class NA: 3622AA*XJ8</td>
</tr>
<tr>
<td></td>
<td>Startup/Issue Date: 01/01/2021</td>
</tr>
<tr>
<td></td>
<td>CUSIP: Class NA: 3622AA*XM1</td>
</tr>
<tr>
<td></td>
<td>Startup/Issue Date: 01/01/2021</td>
</tr>
<tr>
<td></td>
<td>CUSIP: Class NA: 3622AA*XN9</td>
</tr>
<tr>
<td></td>
<td>Startup/Issue Date: 01/01/2021</td>
</tr>
<tr>
<td></td>
<td>CUSIP: Class NA: 3622AA*XC3</td>
</tr>
<tr>
<td></td>
<td>Startup/Issue Date: 01/01/2021</td>
</tr>
<tr>
<td></td>
<td>CUSIP: Class NA: 3622AA*XJ8</td>
</tr>
<tr>
<td></td>
<td>Startup/Issue Date: 01/01/2021</td>
</tr>
<tr>
<td></td>
<td>CUSIP: Class NA: 3622AA*XM1</td>
</tr>
<tr>
<td></td>
<td>Startup/Issue Date: 01/01/2021</td>
</tr>
<tr>
<td></td>
<td>CUSIP: Class NA: 3622AA*XN9</td>
</tr>
<tr>
<td></td>
<td>Startup/Issue Date: 01/01/2021</td>
</tr>
</tbody>
</table>

**Publication 938 (August 2021)**
New Residential Mortgage Loan Trust 2020-1 REMIC 5
Ryan Biasi, Senior Trust Officer
388 Greenwich St.
NEW YORK, NY 10013
Tel: 212-816-3054
CUSIP: Class NA: NA
Startup/Issue Date: 01/14/2020

New Residential Mortgage Loan Trust 2020-2 REMIC 6
Ryan Biasi, Senior Trust Officer
388 Greenwich St.
NEW YORK, NY 10013
Tel: 212-816-3054
CUSIP: Class NA: NA
Startup/Issue Date: 01/14/2020

New Residential Mortgage Loan Trust 2020-1 REMIC 7
Ryan Biasi, Senior Trust Officer
388 Greenwich St.
NEW YORK, NY 10013
Tel: 212-816-3054
CUSIP: Class NA: NA
Startup/Issue Date: 01/14/2020

New Residential Mortgage Loan Trust 2020-RPL1 REMIC 1
Ryan Biasi, Senior Trust Officer
388 Greenwich St.
NEW YORK, NY 10013
Tel: 212-816-3054
CUSIP: Class NA: NA
Startup/Issue Date: 01/14/2020
Amended Listings for the Second Quarter of 2021

This section lists changes to past issued REMICs and CDOs, such as changes in contact information and voided issues.

Amends. The following REMICs or CDOs have amended their issues.

- CSMC Trust, Series 2020-LOTS added the following CUSIP: Class RR1: 12597R*AD6
- DC Office Trust, Series 2019-MTC added the following CUSIPs: Class RR:BCC2LP*429; Class RR Interest: WCM19MTC*RR1
- Greystone Comm, Series 2021-1 REMIC added the following CUSIPs: Class NA: 39809K*AA4, 39809K*AB2, 39809K*AC0
- Startup/Issue Date for Greystone Comm, Series 2021-1 REMIC amended to 01/27/2021 from 01/19/2021
How To Get Tax Help

If you have questions about a tax issue, need help preparing your tax return, or want to download free publications, forms, or instructions, go to IRS.gov and find resources that can help you right away.

Preparing and filing your tax return. After receiving all your wage and earnings statements (Form W-2, W-2G, 1099-R, 1099-MISC, 1099-NEC, etc.); unemployment compensation statements (by mail or in a digital format) or other government payment statements (Form 1099-G); and interest, dividend, and retirement statements (by mail or in a digital format) or other government payments, you have several options to choose from to prepare and file your tax return. You can prepare the tax return yourself, see if you qualify for free tax preparation, or hire a tax professional to prepare your return.

Free options for tax preparation. Go to IRS.gov to see your options for preparing and filing your return online or in your local community, if you qualify, which include the following.

- **Free File.** This program lets you prepare and file your federal individual income tax return for free using brand-name tax-preparation-and-filing software or Free File fillable forms. However, state tax preparation may not be available through Free File. Go to IRS.gov/FreeFile to see if you qualify for free online federal tax preparation, e-filing, and direct deposit or payment options.

- **VITA.** The Volunteer Income Tax Assistance (VITA) program offers free tax help to people with low-to-moderate incomes, persons with disabilities, and limited-English-speaking taxpayers who need help preparing their own tax returns. Go to IRS.gov/VITA, download the free IRS2Go app, or call 800-906-9887 for information on free tax return preparation.

- **TCE.** The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. TCE volunteers specialize in answering questions about pensions and retirement-related issues unique to seniors.

Using online tools to help prepare your return. Go to IRS.gov/Tools for the following.

- The **Earned Income Tax Credit Assistant (IRS.gov/EITCAssistant)** determines if you’re eligible for the earned income credit (EIC).

- The Online EIN Application (IRS.gov/EIN) helps you get an employer identification number (EIN).

- The **Tax Withholding Estimator (IRS.gov/W4app)** makes it easier for everyone to pay the correct amount of tax during the year. The tool is a convenient, online way to check and tailor your withholding. It’s more user-friendly for taxpayers, including retirees and self-employed individuals. The features include the following.
  - Easy to understand language.
  - The ability to switch between screens, correct previous entries, and skip screens that don’t apply.
  - Tips and links to help you determine if you qualify for tax credits and deductions.
  - A progress tracker.
  - A self-employment tax feature.
  - Automatic calculation of taxable social security benefits.

- The First Time Homebuyer Credit Account Look-up (IRS.gov/HomeBuyer) tool provides information on your repayments and account balance.

- The Sales Tax Deduction Calculator (IRS.gov/SalesTax) figures the amount you can claim if you itemize deductions on Schedule A (Form 1040).

Getting answers to your tax questions. On IRS.gov, you can get up-to-date information on current events and changes in tax law.

- **IRS.gov/Taxpayer Assistance.** A variety of tools to help you get answers to some of the most common tax questions.

- **IRS.gov/Employer.** The Interactive Tax Assistant, a tool that will ask you questions on a number of tax law topics and provide answers.

- **IRS.gov/Forms.** Find forms, instructions, and publications. You will find details on 2020 tax changes and hundreds of interactive links to help you find answers to your questions.

- You may also be able to access tax law information in your electronic filing software.

Need someone to prepare your tax return? There are various types of tax return preparers, including tax preparers, enrolled agents, certified public accountants (CPAs), attorneys, and many others who don’t have professional credentials. If you choose to have someone prepare your tax return, choose that preparer wisely. A paid tax preparer is:

- Primarily responsible for the overall substantive accuracy of your return.
- Required to sign the return, and
- Required to include their preparer tax identification number (PTIN).

Although the tax preparer always signs the return, you’re ultimately responsible for providing all the information required for the preparer to accurately prepare your return. Anyone paid to prepare tax returns for others should have a thorough understanding of tax matters. For more information on how to choose a tax preparer, go to IRS.gov/Preparer.

Coronavirus. Go to IRS.gov/Coronavirus for links to information on the impact of the coronavirus, as well as tax relief available for individuals and families, small and large businesses, and tax-exempt organizations.

Tax reform. Tax reform legislation affects individuals, businesses, and tax-exempt and government entities. Go to IRS.gov/TaxReform for information and updates on how this legislation affects your taxes.

Employers can register to use Business Services Online. The Social Security Administration (SSA) offers online service at SSA.gov/employer for fast, free, and secure online W-2 filing options to CPAs, accountants, enrolled agents, and individuals who process Form W-2, Wage and Tax Statement, and Form W-2c, Corrected Wage and Tax Statement.

IRS social media. Go to IRS.gov/SocialMedia to see the various social media tools the IRS uses to share the latest information on tax changes, scam alerts, initiatives, products, and services. At the IRS, privacy and security are paramount. We use these tools to share public information with you. Don’t post your SSN or other confidential information on social media sites. Always protect your identity when using any social networking site.

The following IRS YouTube channels provide short, informative videos on various tax-related topics in English, Spanish, and ASL:

- YouTube.com/irsvideos
- YouTube.com/irsveideosmultilingua
- YouTube.com/irsvideosASL

Watching IRS videos. The IRS Video portal (IPSVideos.gov) contains video and audio presentations for individuals, small businesses, and tax professionals.

Online tax information in other languages. You can find information on IRS.gov/MyLanguage if English isn’t your native language.

Free interpreter service. Multilingual assistance, provided by the IRS, is available at Taxpayer Assistance Centers (TACs) and other IRS offices. Over-the-phone interpreter service is accessible in more than 350 languages.

Getting tax forms and publications. Go to IRS.gov/Forms to view, download, or print all of the forms, instructions, and publications you may need. You can also download and view popular tax publications and instructions (including the Instructions for Forms 1040 and 1040-SR) on mobile platforms.
Access your online account (individual taxpayers only). Go to IRS.gov/Account to securely access information about your federal tax account.

- View the amount you owe, pay online, or set up an online payment agreement.
- Access your tax records online.
- Review your payment history.
- Go to IRS.gov/SecureAccess to review the required identity authentication process.

Using direct deposit. The fastest way to receive a tax refund is to file electronically and choose direct deposit, which securely and electronically transfers your refund directly into your financial account. Direct deposit also avoids the possibility that your check could be lost, stolen, or returned undeliverable to the IRS. Eight in 10 taxpayers use direct deposit to receive their refunds. The IRS issues more than 90% of refunds in less than 21 days.

Getting a transcript of your return. The quickest way to get a copy of your tax transcript is to go to IRS.gov/Transcripts. Click on either “Get Transcript Online” or “Get Transcript by Mail” to order a free copy of your transcript. If you prefer, you can order your transcript by calling 800-908-9946.

Reporting and resolving your tax-related identity theft issues.

- Tax-related identity theft happens when someone steals your personal information to commit tax fraud. Your taxes can be affected if your SSN is used to file a fraudulent return or to claim a refund or credit.
- The IRS doesn’t initiate contact with taxpayers by email, text messages, telephone calls, or social media channels to request personal or financial information. This includes requests for personal identification numbers (PINs), passwords, or similar information for credit cards, banks, or other financial accounts.
- Go to IRS.gov/IdentityTheft, the IRS Identity Theft Central webpage, for information on identity theft and data security protection for taxpayers, tax professionals, and businesses. If your SSN has been lost or stolen or you suspect you’re a victim of tax-related identity theft, you can learn what steps you should take.
- Get an Identity Protection PIN (IP PIN). IP PINs are six-digit numbers assigned to eligible taxpayers to help prevent the misuse of their SSNs on fraudulent federal income tax returns. When you have an IP PIN, it prevents someone else from filing a tax return with your SSN. To learn more, go to IRS.gov/IPPIN.

Checking on the status of your refund.

- Go to IRS.gov/Refunds.
- The IRS can’t issue refunds before mid-February 2021 for returns that claimed the EIC or the additional child tax credit (ACTC). This applies to the entire refund, not just the portion associated with these credits.
- Download the official IRS2Go app to your mobile device to check your refund status.
- Call the automated refund hotline at 800-829-1954.

Making a tax payment. The IRS uses the latest encryption technology to ensure your electronic payments are safe and secure. You can make electronic payments online, by phone, and from a mobile device using the IRS2Go app. Paying electronically is quick, easy, and faster than mailing in a check or money order. Go to IRS.gov/Payments for information on how to make a payment using any of the following options.

- IRS Direct Pay: Pay your individual tax bill or estimated tax payment directly from your checking or savings account at no cost to you.
- Debit or Credit Card: Choose an approved payment processor to pay online, by phone, or by mobile device.
- Electronic Funds Withdrawal: Offered only when filing your federal taxes using tax return preparation software or through a tax professional.
- Electronic Federal Tax Payment System: Best option for businesses. Enrollment is required.
- Check or Money Order: Mail your payment to the address listed on the notice or instructions.
- Cash: You may be able to pay your taxes with cash at a participating retail store.
- Same-Day Wire: You may be able to do same-day wire from your financial institution. Contact your financial institution for availability, cost, and cut-off times.

What if I can’t pay now? Go to IRS.gov/Payments for more information about your options.

- Apply for an online payment agreement (IRS.gov/OPA) to meet your tax obligation in monthly installments if you can’t pay your taxes in full today. Once you complete the online process, you will receive immediate notification of whether your agreement has been approved.
- Use the Offer in Compromise Pre-Qualifier to see if you can settle your tax debt for less than the full amount you owe. For more information on the Offer in Compromise program, go to IRS.gov/OIC.

Filing an amended return. You can now file Form 1040-X electronically with tax filing software to amend 2019 Forms 1040 and 1040-SR. To do so, you must have e-filed your original 2019 return. Amended returns for all prior years must be mailed. See Tips for taxpayers who need to file an amended tax return and go to IRS.gov/Form1040X for information and updates.

Checking the status of your amended return. Go to IRS.gov/WMAR to track the status of Form 1040-X amended returns. Please note that it can take up to 3 weeks from the date you filed your amended return for it to show up in our system, and processing it can take up to 16 weeks.

Understanding an IRS notice or letter you’ve received. Go to IRS.gov/Notices to find additional information about responding to an IRS notice or letter.

Contacting your local IRS office. Keep in mind, many questions can be answered on IRS.gov without a phone call. However, if you need help, IRS TACs provide tax help to people through the Taxpayer Advocate Service (TAS), an independent organization within the IRS that helps taxpayers and protects taxpayer rights. Their job is to ensure that every taxpayer is treated fairly and that you know and understand your rights under the Taxpayer Bill of Rights.

How Can You Learn About Your Taxpayer Rights?

The Taxpayer Bill of Rights describes 10 basic rights that all taxpayers have when dealing with the IRS. Go to taxpayeradvocate.irs.gov to help you understand what these rights mean to you and how they apply. These are your rights. Know them. Use them.

What Can TAS Do For You?

TAS can help you resolve problems that you can’t resolve with the IRS. And their service is free. If you qualify for their assistance, you will be assigned to one advocate who will work with you throughout the process and will do everything possible to resolve your issue. TAS can help you if:

- Your problem is causing financial difficulty for you, your family, or your business.
- You feel (or your business is facing) an immediate threat of adverse action; or
- You’ve tried repeatedly to contact the IRS but no one has responded, or the IRS hasn’t responded by the date promised.

How Can You Reach TAS?

TAS has offices in every state, the District of Columbia, and Puerto Rico. Your local advocate’s number is in your local directory and at taxpayeradvocate.irs.gov/Contact-Us. You can also call them at 877-777-4778.
How Else Does TAS Help Taxpayers?

TAS works to resolve large-scale problems that affect many taxpayers. If you know of one of these broad issues, please report it to them at IRS.gov/SAMS.

TAS for Tax Professionals

TAS can provide a variety of information for tax professionals, including tax law updates and guidance, TAS programs, and ways to let TAS know about systemic problems you’ve seen in your practice.

Low Income Taxpayer Clinics (LITCs)

LITCs are independent from the IRS. LITCs represent individuals whose income is below a certain level and need to resolve tax problems with the IRS, such as audits, appeals, and tax collection disputes. In addition, clinics can provide information about taxpayer rights and responsibilities in different languages for individuals who speak English as a second language. Services are offered for free or a small fee for eligible taxpayers. To find a clinic near you, visit www.TaxpayerAdvocate.IRS.gov/about-us/Low-Income-Taxpayer-Clinics-LITC/ or see IRS Pub. 4134, Low Income Taxpayer Clinic List.