

OFFERING DOCUMENTATION FOR GSE SECURITIES

BMO Capital Markets Corp. ("BMOCMC") has adopted the Securities Industry and Financial Markets Association's ("SIFMA") revised guidelines with respect to its obligation to deliver offering documentation in connection with securities issued by Government Sponsored Enterprises ("GSEs"). The revised guidelines provide for "access = delivery" model which permits BMOCMC to comply with its delivery obligations by providing you with access via a publicly accessible website. Printed copies are available upon request from SPMiddleOffice@BMO.com or 646-640-1264 or by contacting us in writing at

BMO Capital Markets Corp.
Offering Document Request
521 Fifth Avenue 3rd Floor
New York, NY 10175

Term sheets, pricing supplements and financial reports (including notices and circulars) for transactions in newly issued Federal Home Loan Bank (FHLB), Federal National Mortgage Association (FNMA), Federal Farm Credit Bank (FFCB), Federal Home Loan Mortgage Corporation (FHLMC) and Government National Mortgage Association (GNMA) securities can be obtained by visiting their respective websites directly.

Government Sponsored Enterprise Websites

Please note the websites where offering materials can be located at:

- Federal Farm Credit Banks Funding Corporation
 - o www.farmcredit-ffcb.com
- The Federal Home Loan Banks Office of Finance (FHLB)
 - o http://www.fhlb-of.com/ofweb_userWeb/pageBuilder/debt-securities-21
- The Federal Home Loan Mortgage Corporation (Freddie Mac)
 - o Debt securities
<http://www.freddiemac.com/debt/>
 - o Mortgage securities
<http://www.freddiemac.com/mbs/>
- The Federal National Mortgage Association (Fannie Mae):
 - o Debt securities
<http://www.fanniemae.com/markets/debt/index.jhtml?p=Debt+Securities>
 - o MBS securities
<http://www.fanniemae.com/mbs/index.jhtml?p=Mortgage-Backed+Securities>
- The Government National Mortgage Association (Ginnie Mae):
 - o http://www.ginniemae.gov/doing_business_with_ginniemae/investor_resources

For any single class security that is TBA eligible please note that additional pool information is available at:

- Fannie Mae 1-800-237-8627 or bestmbs@fanniemae.com
- Freddie Mac 1-800-336-3672 or Investor_Inquiry@FreddieMac.com
- Ginnie Mae 1-202-475-4949