EXHIBIT 5

**Fixed Income Clearing Corporation**

**Mortgage-Backed Securities Division**

**Clearing Rules**
FICC MORTGAGE-BACKED SECURITIES DIVISION
SCHEDULE OF CHARGES DEALER ACCOUNT GROUP

I. FEES

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Pool Netting Fees

Matched Pool Instruct (per side) $0.60
CDR Pool Instruct Fee $0.20
Cancel of Matched Pool Instruct $0.40
Post Net Subs $0.20
MBSD Bank Allocation Fee Calculated monthly based on MBSD bank clearance fees*

BNY Daylight Overdraft Fees on Securities Settlement Obligations:

For each Clearing Member at The Bank of New York Mellon (“BNY”), a pass-through fee will be charged, calculated as a percentage of the total of all such costs incurred by the Corporation. This percentage is calculated on a monthly basis as follows:

(Total dollar value of Pool Deliver Obligations and Pool Receive Obligations of such Clearing Member at BNY)
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(Total dollar value of Pool Deliver Obligations and Pool Receive Obligations in all Dealer Accounts at BNY)
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