

**FANNIE MAE MONTHLY REPORTING DATA METHODOLOGY  
(UPDATED AS OF 2/9/2009)**

<b>Term</b>	<b>Location</b>	<b>Pool Type</b>	<b>Methodology</b>
Accrual Rate	Main Page	ARM only	We will provide the weighted average of the rate at which the interest is calculated for a particular remittance date for an MBS pool. It is a weighted average of the following: the mortgage interest rate currently in effect under the terms of a mortgage note for each loan in the pool, less the lender's servicing fee and Fannie Mae's guaranty fee.
Change Date Information <sup>1</sup> - % of Security Balance	Main Page	ARM only	We will provide the percentage of the pool (by the scheduled principal balance) that will have its next rate change on the listed dates. We calculate the percentage of a pool by adding the sum of each scheduled unpaid principal balance for each next rate change date category and dividing by the total scheduled unpaid principal balance.
Change Date Information <sup>1</sup> - Current WAC	Main Page	ARM only	We will provide the current weighted average coupon by each next rate change date of all the loans changing on that change date.
Change Date Information <sup>1</sup> - Gross Coupon High	Main Page	ARM only	We will provide the highest gross coupon of the loans by each next rate change date of all the loans changing on that change date.
Change Date Information <sup>1</sup> - MBS Margin	Main Page	ARM only	We will provide the weighted average MBS Margin by each next rate change date of all the loans changing on that change date.
Change Date Information <sup>1</sup> - MBS Margin High	Main Page	ARM only	We will provide the highest MBS Margin by each next rate change date of all the loans changing on that change date.
Change Date Information <sup>1</sup> - MBS Margin Low	Main Page	ARM only	We will provide the lowest MBS Margin by each next rate change date of all the loans changing on that change date.
Change Date Information <sup>1</sup> - WA PTR	Main Page	ARM only	We will provide the weighted average pass-through rate for the loans by each next rate change date of all the loans changing on that change date.
Change Date Information <sup>1</sup> - Gross Coupon Low	Main Page	ARM only	We will provide the lowest gross coupon of the loans by each next rate change date of all the loans changing on that change date.
Change Date Information <sup>1</sup> - Next Rate Change Date	Main Page	ARM only	We will provide the next date on which the interest rate for a group of loans (or a loan if the group for that date is composed of one loan) in the pool will change.
Convertible Flag	Main Page	ARM only	We will indicate if the loans in the pool have an option that allows the borrower to convert an adjustable interest rate to a fixed interest rate during a conversion window.
Current Factor	Main Page	All Pools	We will provide the current balance of the pool expressed as a percentage (decimal) of the original face amount of the pool.
Current Interest Rates	At Issuance	ARM only	We will provide the number of loans and the aggregate issue date unpaid principal balance of all the loans in the pool by current interest rates at the time of issuance.
Deferred Interest Flag	Main Page	ARM only	We will indicate if loans in a pool can gradually increase in mortgage debt due to note terms that allow for reduced payment of principal and interest.
Distribution of Loans by First Payment Date	At Issuance & Current Information	ARM only	We will provide at-issuance the number of loans and the aggregate unpaid principal balance of all the loans in the pool by first payment date and original interest rate. On an on-going basis, we will provide the first payment date and original interest rate of all the outstanding loans in the pool.

<sup>1</sup> For an ARM loan that has already experienced its final rate change, the disclosure will display the loan's maturity date in the "Next Rate Change Date" field.

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First Payment Change Date	Main Page	ARM only	We will provide the earliest date on which a new payment amount is first due from the borrower on a loan in the pool.
First Rate Change Date	Main Page	ARM only	We will provide the earliest date on which a new interest rate will be in effect on a loan in the pool.
First Scheduled Amortization	At Issuance	Interest Only Pools	We will provide at-issuance information for interest-only pools stating the date of the first payment that includes scheduled principal, the number of loans as of such date, and the aggregate unpaid principal balance as of such date.
Geographic Distribution	At Issuance & Current Information	All Pools	We will provide information regarding the geographic distribution by State of the mortgaged properties underlying the mortgage loans remaining in the pool. We will provide the State, the number of loans by State, the current aggregate unpaid principal balance of those loans, and the percentage of the pool's current unpaid principal balance that such loans constitute.
Gross Margins	At Issuance	ARM only	We will provide at-issuance information for adjustable-rate mortgage loans, stating the gross mortgage margin (as set forth in the mortgage note) and the number of mortgage loans having each such listed mortgage margin. We will also provide the aggregate dollar amount of these mortgage loans for each listed gross mortgage margin.
Interest-Only Distribution Information	Current Information	Interest Only Pools	We will provide on-going information for interest-only pools stating the number of months remaining in the interest-only period, the number of loans by such months, and the percent of unpaid principal balance by such months.
Issue Accrual Rate	Main Page	ARM only	We will provide the rate at which interest on the pool is calculated at issuance.
Loan Pass Through Rate Information <sup>1</sup> - PTR Low	Main Page	ARM only	We will provide the lowest loan accrual rate by each next rate change date of all the loans changing on that change date.
Loan Pass Through Rate Information <sup>1</sup> - High Cap	Main Page	ARM only	We will provide the highest accrual rate ceiling by each next rate change date of all the loans changing on that change date.
Loan Pass Through Rate Information <sup>1</sup> - High Floor	Main Page	ARM only	We will provide the highest accrual rate floor by each next rate change date of all the loans changing on that change date.
Loan Pass Through Rate Information <sup>1</sup> - Low Cap	Main Page	ARM only	We will provide the lowest accrual rate ceiling by each next rate change date of all the loans changing on that change date.
Loan Pass Through Rate Information <sup>1</sup> - Low Floor	Main Page	ARM only	We will provide the lowest accrual rate floor by each next rate change date of all the loans changing on that change date.
Loan Pass Through Rate Information <sup>1</sup> - Next Rate Change Date	Main Page	ARM only	We will provide the next rate change date for each loan in the pool.
Loan Pass Through Rate Information <sup>1</sup> - PTR High	Main Page	ARM only	We will provide the highest loan accrual rate by each next rate change date of all the loans changing on that change date.

<sup>1</sup> For an ARM loan that has already experienced its final rate change, the disclosure will display the loan's maturity date in the "Next Rate Change Date" field.

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Loan Purpose	At Issuance & Current Information	All Pools	We will provide for pools issued on or after May 1996 information on the number of mortgage loans in a pool that are refinanced mortgage loans or purchase money mortgage loans. We also will provide the current dollar amount of these mortgage loans and the percentage of the entire pool (by current unpaid principal balance) that these loans constitute.
Maturity Date	Main Page	All Pools	We will provide the maturity date of the pool, which is equal to the latest calculated maturity for any of the underlying mortgage loans, as calculated on the issue date for such pool. The calculated maturity for a mortgage loan is the number of months remaining until the borrower is expected to pay off his mortgage loan completely, assuming that a borrower makes all future scheduled required payments on time as set forth in the mortgage note, but makes no additional prepayment after the date of calculation.
MBS Margin	Main Page	ARM only	We will provide a weighted average of all the MBS Margins for all loans remaining in a pool. The MBS Margin is the mortgage margin in an adjustable-rate mortgage note less the sum of our guaranty fee and servicing fee for such loan.
Minimum Index Movement	Main Page	ARM only	We will provide a minimum value by which the index on a mortgage loan must change before we recalculate the mortgage note rate.
Months-to-Rate-Change	Main Page	ARM only	We will provide a weighted average of the number of months until the next rate change date for each mortgage loan remaining in the pool. For loans that have experience its final rate change, this value will include the number of months until the loan is due to mature.
Net Life Cap Original	Main Page	ARM only	We will provide an at-issuance rate for a pool calculated as if all of the underlying mortgage loans were accruing interest at the maximum rate provided in their respective loan documents, less each loan's servicing and guaranty fee.
Net Life Cap Updated	Main Page	ARM only	We will provide, on an ongoing basis, the rate for a pool calculated as if all of the remaining underlying mortgage loans were accruing interest at the maximum rate provided in their respective loan documents, less each loan's servicing and guaranty fee.
Net Life Floor Original	Main Page	ARM only	We will provide, if applicable, an at-issuance value representing the rate for a pool if all of the underlying mortgage loans were accruing interest at the minimum rate provided in their respective loan documents, less each loan's servicing and guaranty fee.
Net Life Floor Updated	Main Page	ARM only	We will provide, if applicable, on an ongoing basis, a value representing the rate for a pool if all of the remaining underlying mortgage loans were accruing interest at the minimum rate provided in their respective loan documents, less each loan's servicing and guaranty fee.
Non-Standard Loan Type	At Issuance	All Pools	We will provide information at-issuance stating the loan type, number of loans, percent of unpaid principal balance, and aggregate unpaid principal balance of any non-standard loan type if one non-standard loan type constitutes greater than 10% of the unpaid principal balance of the pool or two or more non-standard loan types constitute together greater than 15% of the unpaid principal balance of the pool.
Occupancy Type	At Issuance & Current Information	All Pools	We will provide for pools issued on or after May 1996 information on the number of mortgage loans that, as of their respective origination dates, were secured by principal residences, second homes, or investment properties. We also will provide the current dollar amount of these mortgage loans and the percentage of the current pool unpaid principal balance that these loans constitute.
Original Security Balance	Main Page	All Pools	We will provide the sum of the unpaid principal balances of the loans in the pool as of the issuance date.

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Origination Type	At Issuance & Current Information	SF Pools	<p>We will provide for pools issued on or after September 2007 information on the number of mortgage loans that were originated as broker, lender correspondent or retail. We also will provide the current dollar amount of these mortgage loans and the percentage of the current pool unpaid principal balance that these loans constitute. We define these origination types as the following:</p> <p><i>Broker:</i> A person or firm that specializes in loan originations, receiving a commission to bring together the borrower and a lender. The broker performs some (or most) of the loan processing functions (such as taking loan applications; ordering credit reports, appraisals, and title reports; verifying a borrower's income and employment; etc.), but typically does not actually underwrite the mortgage, fund the mortgage at settlement, or service the mortgage. The mortgage is closed in the name of the lender that commissioned the broker's services.</p> <p><i>Correspondent:</i> An organization that typically sells the mortgages it originates to other lenders with which it has an ongoing relationship. It performs some (or all) of the loan processing functions (such as taking loan applications; ordering credit reports, appraisals, and title reports; verifying a borrower's income and employment; etc.), as well as underwriting and funding the mortgage at settlement. The mortgage is closed in the correspondent's name. The correspondent may or may not service the mortgage.</p> <p><i>Retail:</i> A loan originated by a lender and underwritten and funded by that lender. The mortgage is closed in the lender's name and if it is sold to Fannie Mae, it is sold by the lender who originated it.</p>
Origination Year	At Issuance & Current Information	All Pools	We will provide information regarding the current unpaid principal balance of the underlying mortgage loans originated in a particular year, the number of the loans by such year, and the percentage of the pool's current unpaid principal balance that such loans constitute. For purposes of calculating this data element, the year of origination shall be the year in which the mortgage loan settlement occurred.
Pass-Through Method	Main Page	ARM only	We will provide the method for determining the interest rate that accrues on the MBS. This may be either stated ("S") or weighted ("W").
Payment Cap	Main Page	ARM only	We will provide information, if applicable, on the maximum percentage by which the monthly payment can increase from one adjustment period to the next.
Payment Change Frequency	Main Page	ARM only	We will provide the number of months between scheduled payment changes.
Per-adjustment Rate Cap	Main Page	ARM only	We will provide per-adjustment rate caps for all the mortgage loans in the pool. If there are multiple caps, we will show 999s.
Percent UPB – Missing Credit Score	Main Page	All Pools	We will provide for pools the percent of the aggregate unpaid principal balance of mortgage loans in a pool for which no credit score was delivered by the lender.
Percent UPB – Missing Loan-to-Value Ratio	Main Page	All Pools	We will provide for pools issued on or after May 1996 ongoing information regarding the loans for which no loan-to-value ratio was delivered by the lender represented as a percentage of the pool's unpaid principal balance. This field is populated in the month after the month of issuance. If no loans are missing a loan-to-value ratio in the pool, we will populate this field with zeros. For government mortgage loans, such as mortgage loans insured by FHA or guaranteed by VA, lenders may not always provide a loan-to-value ratio. In such case, we will display "999s".
Percent UPB - With First Payment Due	Main Page	All Pools	For interest-only pools, we will provide at issuance the percent of the aggregate issue date unpaid principal balance of mortgage loans in a pool that do not have their first scheduled principal payment due until the second due period following the issue date of the certificates. Certificateholders will receive no scheduled principal payment on the first distribution date (but will receive interest) with respect to that percentage of loans.

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Percent UPB - With Interest Only	Main Page	All Pools	We will provide at issuance the percent of the aggregate issue date unpaid principal balance of mortgage loans in a pool that do not have their first scheduled principal payment due until the second due period following the issue date of the certificates. Certificateholders will receive no scheduled principal payment on the first distribution date (but will receive interest) with respect to that percentage of loans.
Percent UPB - With Third Party Origination	Main Page	SF Pools	We will provide for pools issued on or after September 2007 the percent of the aggregate unpaid principal balance of mortgage loans in a pool that were originated by a third party.
Pool Issue Date	Main Page	All Pools	We will provide the date on which the pool was issued.
Pool Level PTR	Main Page	All Pools	We will provide the rate used to calculate the interest passed through to the investor each month.
Pool Loan Count	Main Page	All Pools	We will provide the current number of loans in the pool.
Pool Subtype	Main Page	ARM only	We will provide alphanumeric codes that identify ARM product characteristics including index, initial fixed-rate period, rate and payment adjustment frequency and caps, convertibility, and other features.
Prepayment Premium Information	At Issuance	MF Pools	For multifamily pools, we will provide prepayment premium information at-issuance which includes the prepayment premium option (e.g. Yield Maintenance, Declining Balance Premium or Defeasance), the latest prepayment premium end date (which corresponds to the prepayment premium end date for the loan with the latest prepayment premium end date), and the weighted average prepayment premium term.
Property Type	At Issuance & Current Information	All Pools	We will provide for pools issued on or after May 1996 information on the number of mortgage loans remaining in the pool that are secured by one unit properties and by two to four unit properties. We also will provide the current aggregate dollar amount of these mortgage loans and the percentage of the entire pool (by current unpaid principal balance) that these loans constitute.
Quartile Calculations	At Issuance & Current Information	All Pools	<p>We will provide quartile information for Original Loan Size, Coupon, LTV, Credit Score, Original Loan Term, Loan Age, and Months Remaining to Maturity. For adjustable-rate pools, we will also provide on an on-going basis for the remaining loans in the pools quartile information for PTR, MBS Margin, Life Ceiling, and Life Floor. For fixed-rate pools, we use projected remaining unpaid principal balances, as part of the weighted average calculation for all the quartiles except LTV and Credit Score. This means that we do not give effect to any unscheduled principal payments reported for the prior month when calculating the weighted average.</p> <p>We calculate the quartile figures as follows. For each mortgage loan characteristic where quartile figures appear, we order each loan in the pool from the highest to the lowest value. For example, we would, in the case of LTV ratios, order each loan in the pool from that with the highest LTV ratio to that with the lowest LTV ratio. The lowest LTV ratio would appear in the pool statistics under "MIN." We determine the next figure in the quartile table for such mortgage loan characteristic by counting the loans starting with the lowest value and continuing upward until the unpaid principal balance of the loans so counted equals twenty-five percent of the issue date principal balance of all the loans in the pool. The value associated with the last loan so counted appears in the quartile distribution table under "25%." We then determine the next figures in the quartile table by counting all of the loans starting with the lowest value and continuing upward until the unpaid principal balance of the loans so counted equals fifty percent of the issue date principal balance of all the loans in the pool. We then repeat this process to determine the value in the quartile table associated with seventy-five percent. The values of the last loan so counted in each case appears in the quartile distribution table under "MED" and "75%," respectively. The highest such value for any mortgage loan in a pool appears in the quartile distribution table under "MAX."</p>
Rate Adjustment Frequency	Main Page	ARM only	We will provide the number of months between scheduled interest rate changes. For hybrid ARMs, this is the frequency with which the mortgage will adjust after the first interest rate adjustment date.

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Seller	At Issuance & Current Information	All Pools	We will provide the name of the entity that originally delivered the mortgage loans for the pool to Fannie Mae. Pools with multiple sellers will display "Multiple Pool."
Servicer	At Issuance & Current Information	All Pools	We will provide the name of the entity that services the mortgage loans for a pool. For pools issued on or after May 1996 that have multiple servicers, we will provide a table listing the names of all servicers that service five percent or more of the pool's current unpaid principal balance, the number of loans serviced by each listed servicer, the percent of the pool's current unpaid principal balance that each services, and the aggregate current unpaid principal balance of the mortgage loans each of them services.
Standard Lookback	Main Page	ARM only	We will provide the number of days preceding an interest rate change date to determine the date from which the index value in effect will be used to calculate the new interest rate for the interest rate change date. Although Fannie Mae guidelines do not allow delivery of pools with collateral having commingled rate and/or payment Lookbacks, data corrections due to mis-delivered data have resulted in commingled values in certain pools. For these pools, the value will default to "999."
Status	Main Page	All Pools	We will provide a code indicating the status of the pool: <ul style="list-style-type: none"> <li>- Preliminary (Pool Number and CUSIP are allocated but pool has not closed);</li> <li>- Active (Pool has closed and currently paying); and</li> <li>- Terminated (Pool closed but no longer paying, PTR = 0.0).</li> </ul>
Transfer Type	Main Page	ARM only	We will provide a code that identifies the form in which the pool security is held and paid: "W" = Wired/Book Entry, "D" = Definitive, or "*" = Eligible to be book entry.
Variable Lookback	Main Page	ARM only	When a new payment amount is calculated that does not use the prior month's interest rate, we will provide the number of days preceding a payment change date to determine the date from which the interest rate in effect will be used to calculate the new payment amount for the payment change date. Although Fannie Mae guidelines do not allow delivery of pools with collateral having commingled rate and/or payment Lookbacks, data corrections due to mis-delivered data have resulted in commingled values in certain pools. For these pools, the value will default to "999."
WA Current Act/360 PTR for Act/360 Megas	Main Page	MF Pools	We will provide for multifamily mega pools, if the interest on the related mortgage loan is calculated on an actual/360 basis, the current weighted average pass thru rate is provided in the WA Current Act/360 pass thru rate field. However, for purposes of calculating the pass-through rate with respect to an interest accrual period during which other than 30 days' interest accrued on such mortgage loan, the related MBS pass-through rate will be converted to a 30/360 equivalent rate.
Weighted Average Combined Loan to Value	Main Page	All Pools	We will provide a weighted average of the combined loan-to-value ratios for the mortgage loans, which are expressed as percentages. The loan-to-value ratio of an underlying mortgage loan in a pool is a comparison of the delivery date unpaid principal balance of the mortgage loan plus any secondary mortgage amount and either (1) in the case of a purchase, the lower of the sales price of a mortgaged property or its appraised value at the time of a sale or (2) in the case of a refinancing, the appraised or estimated value of the mortgaged property at the time of refinancing.  If the secondary mortgage amount includes a home equity line of credit, the combined loan-to-value calculation is based on the amount disbursed to the borrower at the time of closing and excludes any undrawn amounts.
Weighted Average Credit Score	Main Page	All Pools	We will provide for pools issued on or after May 1996 a weighted average of the credit scores provided by lenders for each loan underlying the pool. If no credit score is delivered for a loan, it is excluded from the weighted average calculation.
Weighted Average Current Coupon	Main Page	All Pools	We will provide a weighted average of the interest rates in effect on the underlying mortgage loans. For fixed-rate pools, we use projected remaining unpaid principal balances, as part of the weighted average calculation. This means that we do not give effect to any unscheduled principal payments reported for the prior month when calculating the weighted average.

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Weighted Average Current Maturity	Main Page	All Pools	We will provide a weighted average of the calculated maturity for the mortgage loans remaining in a pool. The calculated maturity for a mortgage loan is the number of months remaining until the borrower will pay off his mortgage loan completely, assuming that a borrower makes all future scheduled required payments on time as set forth in the mortgage note but makes no additional prepayment after the date of calculation. The calculated maturity for a loan may be earlier than the maturity date stated in the note if a borrower has made any partial prepayments prior to the date of calculation, as part of the weighted average calculation. For fixed-rate pools, we use projected remaining unpaid principal balances, as part of the weighted average calculation. This means that we do not give effect to any unscheduled principal payments reported for the prior month when calculating the weighted average.
Weighted Average Life Cap	Main Page	ARM only	We will provide a weighted average value reflecting the mortgage rates for the pool, calculated as if all of the underlying mortgage loans were accruing interest at the maximum rate provided in their respective loan documents.
Weighted Average Life Floor	Main Page	ARM only	We will provide a weighted average value, if applicable, reflecting the mortgage rates for the pool, calculated as if all of the underlying mortgage loans were accruing interest at the minimum rate provided in their respective notes. If the mortgage loans in the pool have no floor other than the mortgage margin, we will populate this field with zeros.
Weighted Average Loan Age	Main Page	All Pools	We will provide a weighted average of the ages of the underlying mortgage loans. The age of a mortgage loan is the number of months from the loan's origination to the current month. For fixed-rate pools, we use projected remaining unpaid principal balances, as part of the weighted average calculation. This means that we do not give effect to any unscheduled principal payments reported for the prior month when calculating the weighted average. For purposes of calculating this data element, origination means the date on which the first full month of interest begins to accrue.
Weighted Average Loan Margin	Main Page	ARM only	We will provide the weighted average of the mortgage margins of the mortgage loans in a pool. The mortgage margin is the value added to the index to obtain the interest rate on adjustable rate mortgage and is specified in the mortgage note.
Weighted Average Loan to Value	Main Page	All Pools	We will provide a weighted average of the loan-to-value ratios for the mortgage loans, which are expressed as percentages. The loan-to-value ratio of an underlying mortgage loan in a pool is a comparison of the delivery date unpaid principal balance of the mortgage loan and either (1) in the case of a purchase, the lower of the sales price of a mortgaged property or its appraised value at the time of a sale or (2) in the case of a refinancing, the appraised or estimated value of the mortgaged property at the time of refinancing. However, sometimes other methods are used to determine the value of a mortgaged property. For instance, the loan-to-value ratio for some refinanced mortgage loans is based on a comparison of the delivery date unpaid principal balance of that loan and the value that was determined at the origination of the mortgage loan being refinanced. In any case, appraisals or other valuation methods are estimates of the mortgaged property values and may not reflect the actual amount received upon sale or liquidation.  For government mortgage loans, such as mortgage loans insured by FHA or guaranteed by VA, lenders may not always provide a loan-to-value ratio. In such case, we will display "999s".
Weighted Average Maximum Pool Accrual Rate	Main Page	ARM only	We will provide a weighted average of the maximum pool accrual rate that would accrue if all the underlying mortgage loans remaining in the pool were accruing interest at their maximum rates provided in their respective loan documents.
Weighted Average Minimum Pool Accrual Rate	Main Page	ARM only	We will provide a weighted average of the minimum pool accrual rate that would accrue if all the underlying mortgage loans remaining in the pool were accruing interest at their minimum rates provided in their respective loan documents. Generally, the minimum pool accrual rate will not be less than the weighted average of the MBS margins of the mortgage loans remaining in the pool.
Weighted Average Months Remaining to Scheduled Amortization	Main Page	Interest Only Pools	We will provide a weighted average of the number of months remaining until each loan begins to amortize. If this field is blank, it is not an interest-only pool.

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Weighted Average Months to Roll	Main Page	ARM only	We will provide a weighted average at-issuance of the number of months until the next interest rate change date for each mortgage loan in the pool.
Weighted Average Negative Amortization Limit	Main Page	ARM only	If a pool has ARMs that negatively amortize, we will provide a weighted average of the negative amortization limits of all the mortgage loans remaining in the pool.
Weighted Average Net Coupon	Main Page	ARM only	We will provide a weighted average of the at-issuance value for the pool of the gross coupons of the underlying mortgage loans less their respective servicing and guaranty fees.
Weighted Average Original Coupon	Main Page	All Pools	We will provide a weighted average of the at-issuance value for the pool of the gross coupons of the underlying mortgage loans.
Weighted Average Original Loan Term	Main Page	All Pools	We will provide a weighted average of the loan terms of the underlying mortgage loans. The loan term for a mortgage loan is the number of months in which regular scheduled borrower payments are due under the terms of the related mortgage note. For fixed-rate pools, we use projected remaining unpaid principal balances, as part of the weighted average calculation. This means that we do not give effect to any unscheduled principal payments reported for the prior month when calculating the weighted average.
Weighted Average Original Maturity	Main Page	All Pools	We will provide a weighted average of the calculate maturity for the underlying mortgage loans. The calculated maturity for a mortgage loan, at issuance, is the number of months remaining until the borrower will pay off his mortgage loan, assuming that a borrower makes all future scheduled required payments on time as set forth in the mortgage note but makes no additional prepayment after the date of calculation. The calculated maturity for a loan may be earlier than the maturity date stated in the note if a borrower has made any partial prepayments prior to the date of calculation.