

PROSPECTUS SUPPLEMENT
(To Prospectus dated April 7, 1994)

\$288,300,000

Federal National Mortgage Association



Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 1995-G2

The Guaranteed REMIC Pass-Through Certificates offered hereby (the "Certificates") will represent beneficial ownership interests in Fannie Mae REMIC Trust 1995-G2 (the "Trust"). The assets of the Trust will consist of (i) certain "fully modified pass-through" mortgage-backed securities (the "Group 1 GNMA Certificates") guaranteed as to timely payment of principal and interest by the Government National Mortgage Association ("GNMA"), (ii) a single "interest only" Fannie Mae Stripped Mortgage-Backed Security (the "Trust SMBS") evidencing a beneficial ownership interest in certain interest distributions made in respect of certain "fully modified pass-through" mortgage-backed securities guaranteed as to timely payment of principal and interest by GNMA (the "Group 2 GNMA Certificates"), and together with the Group 1 GNMA Certificates, the "GNMA Certificates") and held in the form of Fannie Mae Guaranteed MBS Pass-Through Certificates and included in Fannie Mae Stripped Mortgage-Backed Security Trust 000078-GN (the "Underlying SMBS Trust") and (iii) certain of the Class 4-D REMIC Certificates (the "Underlying REMIC Certificates") evidencing beneficial ownership interests in Fannie Mae REMIC Trust G4 (the "Underlying REMIC Trust"). The assets of the Underlying REMIC Trust consist of indirect beneficial ownership interests in certain principal distributions made in respect of the Group 2 GNMA Certificates. Each GNMA Certificate is based on and backed by a pool (each, a "Pool") of first lien, single-family, fixed-rate residential mortgage loans (the "Mortgage Loans") which are either insured by the Federal Housing Administration ("FHA") or partially guaranteed by the Department of Veterans Affairs ("VA"). The Certificates will be issued and guaranteed as to timely distribution of principal and interest by Fannie Mae.

Investors should not purchase the Certificates before reading this Prospectus Supplement and the additional Disclosure Documents listed at the bottom of page S-2.

(Cover continued on next page)

THE CERTIFICATES MAY NOT BE SUITABLE INVESTMENTS FOR ALL INVESTORS. NO INVESTOR SHOULD PURCHASE CERTIFICATES UNLESS SUCH INVESTOR UNDERSTANDS AND IS ABLE TO BEAR THE PREPAYMENT, YIELD, LIQUIDITY AND OTHER RISKS ASSOCIATED WITH SUCH CERTIFICATES.

THE CERTIFICATES, TOGETHER WITH ANY INTEREST THEREON, ARE NOT GUARANTEED BY THE UNITED STATES. THE OBLIGATIONS OF FANNIE MAE UNDER ITS GUARANTY OF THE CERTIFICATES ARE OBLIGATIONS SOLELY OF FANNIE MAE AND DO NOT CONSTITUTE AN OBLIGATION OF THE UNITED STATES OR ANY AGENCY OR INSTRUMENTALITY THEREOF OTHER THAN FANNIE MAE. THE CERTIFICATES ARE EXEMPT FROM THE REGISTRATION REQUIREMENTS OF THE SECURITIES ACT OF 1933 AND ARE "EXEMPTED SECURITIES" WITHIN THE MEANING OF THE SECURITIES EXCHANGE ACT OF 1934.

Class	Original Principal Balance	Principal Type (1)	Interest Rate	Interest Type (1)	CUSIP Number	Final Distribution Date	Class	Original Principal Balance	Principal Type (1)	Interest Rate	Interest Type (1)	CUSIP Number	Final Distribution Date
A	\$42,451,000	PAC	8.0%	FIX	31359LMY8	September 2011	J	\$18,974,000	SUP/AD	8.0%	FIX	31359LNJ0	May 2002
B	13,710,000	PAC	8.0	FIX	31359LMZ5	April 2014	K	15,508,000	SUP/AD	8.0	FIX	31359LNK7	December 2009
C	12,616,000	PAC	8.0	FIX	31359LNJ9	April 2016	L	6,821,000	SUP/AD	8.0	FIX	31359LNL5	May 2004
D	22,383,000	PAC	8.0	FIX	31359LNB7	February 2019	M	9,773,000	SUP/AD	8.0	FIX	31359LNM3	July 2007
E	50,000,000	PAC	8.0	FIX	31359LNC5	December 2024	N	11,193,000	SUP/AD	8.0	FIX	31359LNN1	June 2010
EA	5,702,000	PAC	8.0	FIX	31359LND3	August 2021	X	10,436,000	SUP	8.0	Z	31359LNR2	August 2022
EB	4,925,000	PAC	8.0	FIX	31359LNE1	June 2023	Z	16,285,000	SUP	8.0	Z	31359LNS0	February 2025
EC	4,786,000	PAC	8.0	FIX	31359LNF8	December 2024	O	23,300,000	SC	8.0	FIX	31359LNP6	May 2019
G	3,436,000	PAC	8.0	FIX	31359LNG6	February 2025	IO	(2)	NTL	(3)	W/IO	31359LNQ4	May 2020
H	16,001,000	TAC	8.0	FIX	31359LNH4	February 2025	R	0	NPR	0	NPR	31359LNT8	February 2025

- (1) See "Description of the Certificates—Class Definitions and Abbreviations" in the GNMA Prospectus and "Description of the Certificates—Distributions of Interest" and "Distributions of Principal" herein.
- (2) The IO Class will be a Notional Class, will have no principal balance and will bear interest on its notional principal balance (initially, \$26,657,917). The notional principal balance of the IO Class will be equal to the notional principal balance of the Trust SMBS. See "Description of the Certificates—Distributions of Interest—Notional Class" herein.
- (3) See "Description of the Certificates—Distributions of Interest—General" herein.

The Certificates will be offered by Morgan Stanley & Co. Incorporated (the "Dealer") from time to time in negotiated transactions, at varying prices to be determined at the time of sale.

The Certificates will be offered by the Dealer, subject to issuance by Fannie Mae and to prior sale or to withdrawal or modification of the offer without notice, when, as and if delivered to and accepted by the Dealer, and subject to approval of certain legal matters by counsel. It is expected that the Certificates, except for the O, IO and R Classes, will be available through the book-entry facilities of The Depository Trust Company and that the O and IO Classes will be available through the book-entry system of the Federal Reserve Banks, in each case on or about February 28, 1995 (the "Settlement Date"). It is expected that the R Class in registered, certificated form will be available for delivery at the offices of the Dealer, New York, New York, on or about the Settlement Date.

MORGAN STANLEY & CO.
Incorporated

January 27, 1995

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The yields to investors in the A, B, C, D, E, EA, EB, EC, G, H, J, K, L, M, N, X and Z Classes will be sensitive to, among other things, the rate of distributions on the Group 1 GNMA Certificates, which in turn will be directly related to the rate of principal payments of the related Mortgage Loans (the “Group 1 Mortgage Loans”) and the actual characteristics of such Mortgage Loans. The yields to investors in the O and IO Classes will be related to, among other things, the rate of distributions on the Underlying REMIC Certificates, and, in the case of the IO Class, the Trust SMBS, which in turn will be sensitive to the rate of principal payments of the related Mortgage Loans (the “Group 2 Mortgage Loans”) and the priority sequence affecting principal distributions on the Underlying REMIC Certificates. Such yields will also be sensitive to the purchase prices paid for the related Classes. Accordingly, investors should consider the following risks:

- The Mortgage Loans generally may be prepaid at any time without penalty, and, accordingly, the rate of principal payments thereon is likely to vary considerably from time to time.
- Slight variations in Mortgage Loan characteristics could substantially affect the weighted average lives and yields of some or all of the Classes.
- In the case of any Certificates purchased at a discount to their principal amounts, a slower than anticipated rate of principal payments is likely to result in a lower than anticipated yield.
- In the case of any Certificates purchased at a premium to their principal amounts, a faster than anticipated rate of principal payments is likely to result in a lower than anticipated yield.
- In the case of any Interest Only Class, a faster than anticipated rate of principal payments is likely to result in a lower than anticipated yield and, in certain cases, an actual loss on the investment.

See “Description of the Certificates—Yield Considerations” herein.

In addition, investors should purchase Certificates only after considering the following:

- The Underlying REMIC Certificates are subordinate in priority of distribution to certain other classes of certificates evidencing beneficial ownership interests in the Underlying REMIC Trust and, accordingly, there is no assurance that principal distributions will be made on the Underlying REMIC Certificates (and thus on the O Class) on any particular Distribution Date. Moreover, the Underlying REMIC Certificates have a Principal Balance Schedule under which no principal distributions are scheduled to commence for an extended period. However, prepayments on the related Mortgage Loans may have occurred at a rate faster or slower than that initially assumed. This Prospectus Supplement contains no information as to whether such class has adhered to the applicable Principal Balance Schedule, whether any related Support classes remain outstanding or whether the Underlying REMIC Certificates otherwise have performed as originally anticipated. Such information may be obtained through an analysis of the current Fannie Mae principal factor for the Underlying REMIC Certificates in the context of applicable information contained in the Trust G4 Prospectus (as defined below), which may be obtained from Fannie Mae as described below. It should be noted that there may have been material changes in facts and circumstances since the date the Trust G4 Prospectus was prepared, including, but not limited to, changes in prepayment speeds and prevailing interest rates and other economic factors, which may limit the usefulness of the information set forth in such document.
- The actual final payment of any Class will likely occur earlier, and could occur much earlier, than the Final Distribution Date for such Class specified on the cover page. See “Description of the Certificates—Weighted Average Lives of the Certificates” herein and “Description of the Certificates—Weighted Average Life and Final Distribution Dates” in the GNMA Prospectus.
- The rate of principal distributions of the Certificates is uncertain and investors may be unable to reinvest the distributions thereon at yields equaling the yields on the Certificates. See “Description of the Certificates—Reinvestment Risk” in the GNMA Prospectus.
- Investors whose investment activities are subject to legal investment laws and regulations or to review by regulatory authorities may be subject to restrictions on investment in certain Classes of the Certificates. Investors should consult their legal advisors to determine whether and to what extent the Certificates constitute legal investments or are subject to restrictions on investment. See “Legal Investment Considerations” in the GNMA Prospectus.

The Dealer intends to make a market for the Certificates but is not obligated to do so. There can be no assurance that such a secondary market will develop or, if developed, that it will continue. Thus, investors may not be able to sell their Certificates readily or at prices that will enable them to realize their anticipated yield. No investor should purchase Certificates unless such investor understands and is able to bear the risk that the value of the Certificates will fluctuate over time and that the Certificates may not be readily salable.

These securities have not been approved or disapproved by the Securities and Exchange Commission or any state securities commission nor has the Securities and Exchange Commission or any state securities commission passed upon the accuracy or adequacy of this Prospectus Supplement, the GNMA Prospectus, the Prospectus for the Underlying REMIC Trust (the “Trust G4 Prospectus”), the SMBS Prospectus (as defined below) or the Mega Prospectus (as defined below). Any representation to the contrary is a criminal offense.

An election will be made to treat the Trust as a “real estate mortgage investment conduit” (“REMIC”) pursuant to the Internal Revenue Code of 1986, as amended (the “Code”). The R Class will be subject to transfer restrictions. See “Description of the Certificates—Characteristics of the R Class” and “Certain Additional Federal Income Tax Consequences” herein, and “Description of the Certificates—Additional Characteristics of Residual Certificates” and “Certain Federal Income Tax Consequences” in the GNMA Prospectus.

Investors should purchase the Certificates only if they have read and understood this Prospectus Supplement and the following documents (collectively, the “Disclosure Documents”):

- Fannie Mae’s Prospectus for Guaranteed REMIC Pass-Through Certificates dated April 7, 1994 (the “GNMA Prospectus”) which is attached to this Prospectus Supplement;
- Fannie Mae’s Information Statement dated March 31, 1994 and any supplements thereto (collectively, the “Information Statement”);
- Fannie Mae’s Prospectus for Stripped Mortgage-Backed Securities dated December 31, 1993 (the “SMBS Prospectus”) and its Prospectus for Guaranteed MBS Pass-Through Certificates dated December 31, 1993 (the “Mega Prospectus”); and
- The Trust G4 Prospectus.

The Information Statement, the SMBS Prospectus and the Mega Prospectus are incorporated herein by reference and, together with the Trust G4 Prospectus, may be obtained from Fannie Mae by writing or calling its MBS Helpline at 3900 Wisconsin Avenue, N.W., Area 2H-3S, Washington, D.C. 20016 (telephone 1-800-BEST-MBS or 202-752-6547). Such documents, other than the Trust G4 Prospectus, may also be obtained from Morgan Stanley & Co. Incorporated by writing or calling its Prospectus Department at 1251 Avenue of the Americas, New York, New York 10020 (telephone 212-703-7630).

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REFERENCE SHEET

This reference sheet is not a summary of the REMIC transaction and it does not contain complete information about the Certificates. Investors should purchase the Certificates only after reading this Prospectus Supplement and each of the additional Disclosure Documents described herein.

Assumed Group 1 Mortgage Loan Characteristics (as of February 1, 1995)

<u>Unpaid Aggregate Principal Balance</u>	<u>WARM (in months)</u>	<u>WALA (in months)</u>	<u>WAC</u>
\$ 5,939,000	351	8	8.50%
\$ 2,504,000	348	11	8.50%
\$ 1,687,000	346	10	8.50%
\$ 4,679,000	345	9	8.50%
\$ 3,182,000	345	13	8.50%
\$ 9,114,000	342	14	8.50%
\$ 452,000	341	17	8.50%
\$ 4,106,000	341	17	8.50%
\$ 3,354,000	337	16	8.50%
\$ 480,000	336	20	8.50%
\$11,257,000	335	18	8.50%
\$13,058,000	335	19	8.50%
\$12,018,000	332	21	8.50%
\$ 5,392,000	332	19	8.50%
\$ 273,000	332	26	8.50%
\$16,057,000	331	20	8.50%
\$10,616,000	331	22	8.50%
\$ 3,659,000	331	23	8.50%
\$ 1,957,000	331	15	8.50%
\$ 3,484,000	330	26	8.50%
\$ 8,091,000	329	25	8.50%
\$ 1,819,000	329	27	8.50%
\$ 406,000	327	22	8.50%
\$ 6,676,000	326	30	8.50%
\$ 1,655,000	325	21	8.50%
\$11,228,000	324	24	8.50%
\$ 3,490,000	323	27	8.50%
\$ 569,000	323	27	8.50%
\$ 2,809,000	322	29	8.50%
\$ 1,716,000	321	29	8.50%
\$ 4,338,000	321	30	8.50%
\$16,416,000	319	35	8.50%
\$84,065,000	318	36	8.50%
\$ 4,774,000	318	36	8.50%
\$ 2,258,000	316	28	8.50%
\$ 929,000	314	28	8.50%
\$ 493,000	311	30	8.50%

Characteristics of the Underlying REMIC Certificates and Trust SMBS

The table contained in Appendix A hereto sets forth certain information with respect to the Underlying REMIC Certificates and the Trust SMBS, including certain information regarding the

Group 2 Mortgage Loans. Certain additional information as to the Underlying REMIC Certificates or the Trust SMBS may be obtained by performing an analysis of current Fannie Mae principal factors in the context of applicable information contained in the Trust G4 Prospectus or the SMBS Prospectus, respectively, which in each case may be obtained from Fannie Mae as described herein.

See “Description of the Certificates—The Underlying REMIC Certificates and Trust SMBS” herein.

Interest Rates

The Certificates will bear interest at the respective per annum interest rates set forth on the cover or described herein.

See “Description of the Certificates—Distributions of Interest” herein.

Notional Class

<u>Class</u>	<u>Percentage of Notional Principal Balance of Trust SMBS</u>
IO	100% of Trust SMBS

See “Description of the Certificates—Distributions of Interest—*Notional Class*” herein.

Component Class

	<u>Original Principal Balance</u>	<u>Principal Type</u>
J1 Component	\$ 8,045,000	SUP/AD
J2 Component	10,929,000	SUP/AD

Distributions of Principal

Group 1 Principal Distribution Amount

Accrual Amount from X Class

To the J1 Component and the K Class, in that order, to zero, and then to the X Class.

Accrual Amount from Z Class

To the J2 Component and the L, M and N Classes, in that order, to zero, and then to the Z Class.

Group 1 Cash Flow Distribution Amount

1. To the PAC Classes, in the order and proportions set forth herein under “Description of the Certificates—Distributions of Principal—*Group 1 Cash Flow Distribution Amount*,” to their respective Planned Balances.
2. To the H Class, to its Targeted Balance.
3. To the J1 Component, the K and X Classes, the J2 Component and the L, M, N and Z Classes, in that order, to zero.
4. To the H Class, to zero.
5. To the PAC Classes as in step 1 above, to zero.

Group 2 Principal Distribution Amount

To the O Class, to zero.

Weighted Average Lives (years) *

		PSA Prepayment Assumption				
		<u>0%</u>	<u>80%</u>	<u>110%</u>	<u>280%</u>	<u>500%</u>
A	.....	7.3	1.5	1.5	1.5	1.4
B	.....	13.6	3.5	3.5	3.5	2.5
C	.....	15.6	4.5	4.5	4.5	2.8
D	.....	17.8	5.9	5.9	5.9	3.4
E	.....	21.9	10.9	10.9	10.9	6.0
EA	.....	20.2	7.9	7.9	7.9	4.3
EB	.....	22.2	10.4	10.4	10.4	5.7
EC	.....	23.7	15.0	15.0	15.0	8.4
G	.....	24.8	22.7	22.7	22.7	14.2
H	.....	25.1	11.3	2.0	2.0	1.4
J	.....	3.7	3.7	3.5	0.9	0.4
K	.....	11.4	11.2	7.9	0.6	0.3
L	.....	7.9	7.9	7.9	2.0	0.8
M	.....	10.9	10.9	10.9	2.5	1.0
N	.....	13.9	13.9	13.9	3.2	1.2
X	.....	26.6	16.3	12.8	1.2	0.5
Z	.....	28.8	23.0	20.9	5.1	1.6
		<u>0%</u>	<u>125%</u>	<u>250%</u>	<u>350%</u>	<u>500%</u>
O	.....	18.6	8.5	4.8	3.4	2.3
IO	.....	16.6	8.4	5.3	3.9	2.7

* Determined as specified under “Weighted Average Lives of the Certificates” herein.

DESCRIPTION OF THE CERTIFICATES

The following summaries describing certain provisions of the Certificates do not purport to be complete and are subject to, and are qualified in their entirety by reference to, the remaining provisions of this Prospectus Supplement, the additional Disclosure Documents and the provisions of the Trust Agreement (defined below). Capitalized terms used and not otherwise defined in this Prospectus Supplement have the meanings assigned to such terms in the applicable Disclosure Document or the Trust Agreement (as the context may require).

General

Structure. The Trust will be created pursuant to a trust agreement dated as of February 1, 1995 (the “Trust Agreement”), executed by the Federal National Mortgage Association (“Fannie Mae”) in its corporate capacity and in its capacity as Trustee, and the Certificates in the Classes and aggregate original principal balances set forth on the cover hereof will be issued by Fannie Mae pursuant thereto. A description of Fannie Mae and its business, together with certain financial statements and other financial information, is contained in the Information Statement.

The Certificates (other than the R Class) will be designated as the “regular interests,” and the R Class will be designated as the “residual interest,” in the REMIC constituted by the Trust.

The assets of the Trust will consist of (i) the Group 1 GNMA Certificates, (ii) the Trust SMBS and (iii) the Underlying REMIC Certificates, and will in the aggregate evidence the entire beneficial ownership interest in the distributions of principal and interest thereon.

Authorized Denominations. The Certificates, other than the R Certificate, will be issued in minimum denominations of \$1,000 and integral multiples of \$1 in excess thereof. The R Certificate will be issued as a single certificate and will not have a principal balance.

Characteristics of Certificates. The Certificates, other than the O, IO and R Certificates, will be represented by one or more certificates (the “DTC Certificates”) to be registered at all times in the name of the nominee of the Depository (as defined herein), which Depository will maintain such Certificates through its book-entry facilities. When used herein with respect to any DTC Certificate, the terms “Holders” and “Certificateholders” refer to the nominee of the Depository.

The O and IO Certificates will be issued and maintained only on the book-entry system of the Federal Reserve Banks. When used herein with respect to any O or IO Certificate, the terms “Holders” and “Certificateholders” refer to the entities whose names appear on the book-entry records of a Federal Reserve Bank as the entities for whose accounts such Certificates have been deposited.

A Holder is not necessarily the beneficial owner of a book-entry Certificate. Beneficial owners will ordinarily hold book-entry Certificates through one or more financial intermediaries, such as banks, brokerage firms and securities clearing organizations. See “Description of the Certificates—Book-Entry Procedures” herein.

The R Certificate will not be issued in book-entry form but will be issued in fully registered, certificated form. As to the R Certificate, “Holder” or “Certificateholder” refers to the registered owner thereof. The R Certificate will be transferable and, if applicable, exchangeable at the corporate trust office of the Transfer Agent, or at the agency of the Transfer Agent in New York, New York. The Transfer Agent initially will be State Street Bank and Trust Company in Boston, Massachusetts (“State Street”). A service charge may be imposed for any registration of transfer or, if applicable, exchange of the R Certificate and Fannie Mae may require payment of a sum sufficient to cover any tax or other governmental charge. See also “Characteristics of the R Class” herein.

The distribution to the Holder of the R Certificate of the proceeds of any remaining assets of the Trust will be made only upon presentation and surrender of the related Certificate at the office of the Paying Agent. The Paying Agent initially will be State Street.

Fannie Mae Guaranty. Pursuant to its guaranty of the Certificates, Fannie Mae will be obligated to distribute on a timely basis to the Holders of Certificates required installments of principal and interest and to distribute the principal balance of each Class of Certificates in full no later than the applicable Final Distribution Date, whether or not sufficient funds are available in the Collateral Account. The guaranty of Fannie Mae is not backed by the full faith and credit of the United States. See “Description of the Certificates—Fannie Mae’s Guaranty” in the GNMA Prospectus.

Distribution Dates. Distributions on the A, B, C, D, E, EA, EB, EC, G, H, J, K, L, M, N, X and Z Classes will be made on the 17th day of each month (or, if such 17th day is not a business day, on the first business day next succeeding such 17th day), commencing in the month following the Settlement Date, and each such date is referred to herein as a “Distribution Date” when used with respect to such Classes. Distributions on the O and IO Classes will be made on the 25th day of each month (or, if such 25th day is not a business day, on the first business day next succeeding such 25th day), commencing in the month following the Settlement Date, and each such date is referred to herein as a “Distribution Date” when used with respect to such Classes.

Record Date. Each monthly distribution on the Certificates will be made to Holders of record on the last day of the preceding month.

REMIC Trust Factors. As soon as practicable following the eleventh calendar day of each month, Fannie Mae will publish or otherwise make available for each Class of Certificates the factor (carried to eight decimal places) which, when multiplied by the original principal balance of a Certificate of such Class, will equal the remaining principal balance of such Certificate after giving effect to the distribution of principal to be made on the following Distribution Date and any interest to be added as principal to the principal balances of any Accrual Classes on such Distribution Date.

Voting the Underlying REMIC Certificates and Trust SMBS. In the event any issue arises under the trust agreement governing either the Underlying REMIC Trust or the Underlying SMBS Trust that requires the vote of holders of certificates outstanding thereunder, the Trustee will vote the Underlying REMIC Certificates and the Trust SMBS in accordance with instructions received from (x) in the case of the Underlying REMIC Certificates, Holders of Certificates of the O Class having principal balances aggregating not less than 51% of the aggregate principal balance of such Class outstanding and (y) in the case of the Trust SMBS, Holders of Certificates of the O and IO Classes having principal balances and notional principal balances aggregating not less than 51% of the aggregate principal and notional principal balance of such Classes outstanding. In the absence of such instructions, the Trustee will vote in a manner consistent, in its sole judgment, with the best interests of Certificateholders.

The Group 1 GNMA Certificates

The Group 1 GNMA Certificates will have the aggregate unpaid principal balance and Pass-Through Rate set forth below and the general characteristics described in the GNMA Prospectus. All of the Group 1 GNMA Certificates are GNMA I Certificates. See “GNMA and the GNMA Programs” in the GNMA Prospectus. The characteristics of the Group 1 GNMA Certificates and the Group 1 Mortgage Loans as of February 1, 1995 (the “Issue Date”) are expected to be as follows:

Group 1 GNMA Certificates

Aggregate Unpaid Principal Balance	\$265,000,000
GNMA Pass-Through Rate	8.00%

Group 1 Mortgage Loans

WAC	8.50%
Range of WARMs	180 months to 360 months
Approximate Weighted Average WARM	327 months
Approximate Weighted Average WALA	27 months

Following the issuance of the Certificates, Fannie Mae will prepare a Final Data Statement setting forth for each Group 1 GNMA Certificate, among other things, the Pool number, the original unpaid principal balance, the unpaid principal balance as of the Issue Date, and the remaining term to maturity of the latest maturing Mortgage Loan underlying such GNMA Certificate as of the Issue Date. The Final Data Statement will not accompany this Prospectus Supplement but will be made available by Fannie Mae. To request the Final Data Statement, telephone Fannie Mae at 1-800-BEST-MBS or 202-752-6547. The contents of the Final Data Statement and other data specific to the Certificates are available in electronic form by calling Fannie Mae at 1-800-752-6440 or 202-752-6000.

The Underlying REMIC Certificates and Trust SMBS

The Underlying REMIC Certificates represent beneficial ownership interests in the Underlying REMIC Trust, the assets of which evidence direct beneficial ownership interests in certain Fannie-Mae Stripped Mortgage-Backed Securities representing beneficial ownership interests in distributions of principal of the Group 2 GNMA Certificates, which are held in the form of Mega Certificates, the general characteristics of which are described in the Mega Prospectus. The Trust SMBS represents beneficial ownership interests in certain distributions of interest on the Group 2 GNMA Certificates. Substantially all of the Group 2 GNMA Certificates are GNMA I Certificates. The Underlying REMIC Certificates and Trust SMBS provide that payments thereon will be passed through monthly, commencing on the 25th day of the month following the initial issuance thereof (or, in each case, if such 25th day is not a business day, on the first business day next succeeding such 25th day).

The table contained in Appendix A hereto sets forth certain information with respect to the Underlying REMIC Certificates and Trust SMBS, including the date of issue, the CUSIP number, the interest type, the final distribution date, the principal type, the original principal balance or notional principal balance of the entire class, the percentage of such class in the Trust, the current principal or notional principal factor for such class and the current principal balance or notional principal balance of such class contained in the Trust as of the Issue Date. The table also sets forth the approximate weighted average WAC, approximate weighted average WARM and approximate weighted average WALA of the Mortgage Loans underlying the Group 2 GNMA Certificates as of the Issue Date.

To request further information regarding the Underlying REMIC Certificates and Trust SMBS, telephone Fannie Mae at 1-800-BEST-MBS or 202-752-6547. Other data specific to the Certificates is available in electronic form by calling Fannie Mae at 1-800-752-6440 or 202-752-6000. It should be noted that there may have been material changes in facts and circumstances since the date the Trust G4 Prospectus, the SMBS Prospectus and the Mega Prospectus were prepared, including, but not limited to, changes in prepayment speeds and prevailing interest rates and other economic factors, which may limit the usefulness of the information set forth in such document.

Prepayment Considerations and Risks

The rate of distributions of principal of the A, B, C, D, E, EA, EB, EC, G, H, J, K, L, M, N, X and Z Classes will be sensitive in varying degrees to the rate of principal payments of the Group 1 Mortgage Loans and the characteristics of the Group 1 Mortgage Loans actually included in the related Pool.

The rate of distributions of principal of the O Class will be the same as the rate of principal distributions on the Underlying REMIC Certificates, which in turn will be sensitive to the rate of principal payments of the Group 2 Mortgage Loans and the priority sequence affecting principal distributions on the Underlying REMIC Certificates. The Underlying REMIC Certificates are subordinate in priority of distribution to certain other classes of certificates evidencing beneficial ownership interests in the Underlying REMIC Trust and, accordingly, there is no assurance that principal distributions will be made on the Underlying REMIC Certificates (and thus on the O Class) on any particular Distribution Date. Moreover, the Underlying REMIC Certificates have a Principal

Balance Schedule under which no principal distributions are scheduled to commence for an extended period. However, prepayments on the related Mortgage Loans may have occurred at a rate faster or slower than that initially assumed. This Prospectus Supplement contains no information as to whether such class has adhered to the applicable Principal Balance Schedule, whether any related Support classes remain outstanding or whether the Underlying REMIC Certificates otherwise have performed as originally anticipated. Such information may be obtained through an analysis of the current Fannie Mae principal factor for the Underlying REMIC Certificates in the context of applicable information contained in the Trust G4 Prospectus, which may be obtained from Fannie Mae as described herein. It should be noted that there may have been material changes in facts and circumstances since the date the Trust G4 Prospectus was prepared, including, but not limited to, changes in prepayment speeds and prevailing interest rates and other economic factors, which may limit the usefulness of the information set forth in such document.

Book-Entry Procedures

General

The Certificates, other than the O, IO and R Certificates, will be represented by one or more certificates (the “DTC Certificates”) to be registered at all times in the name of the nominee of The Depository Trust Company, a New York-chartered limited purpose trust company, or any successor depository selected or approved by Fannie Mae (the “Depository”). In accordance with its normal procedures, the Depository will record the positions held by each Depository participating firm (each, a “Depository Participant”) in the DTC Certificates, whether held for its own account or as a nominee for another person. State Street will act as paying agent for, and perform certain administrative functions with respect to, the DTC Certificates.

No person acquiring a beneficial ownership interest in the DTC Certificates (a “beneficial owner” or an “investor”) will be entitled to receive a physical certificate representing such ownership interest. An investor’s interest in the DTC Certificates will be recorded on the records of the brokerage firm, bank, thrift institution or other financial intermediary (a “financial intermediary”) that maintains such investor’s account for such purpose. In turn, the financial intermediary’s record ownership of such interest will be recorded on the records of the Depository (or of a Depository Participant that acts as agent for the financial intermediary if such intermediary is not a Depository Participant). Accordingly, an investor will not be recognized by the Trustee or the Depository as a Certificateholder and must rely on the foregoing arrangements to evidence its interest in the DTC Certificates. Beneficial ownership of an investor’s interest in the DTC Certificates may be transferred only by compliance with the procedures of an investor’s financial intermediary and of Depository Participants. In general, beneficial ownership of an investor’s interest in the DTC Certificates will be subject to the rules, regulations and procedures governing the Depository and Depository Participants as in effect from time to time.

The O and IO Certificates will be issued and maintained only on the book-entry system of the Federal Reserve Banks. The O and IO Certificates may be held of record only by entities eligible to maintain book-entry accounts with the Federal Reserve Banks. Beneficial owners ordinarily will hold O and IO Certificates through one or more financial intermediaries, such as banks, brokerage firms and securities clearing organizations. A Holder that is not the beneficial owner of an O or IO Certificate, and each other financial intermediary in the chain to the beneficial owner, will have the responsibility of establishing and maintaining accounts for their respective customers. The rights of the beneficial owner of an O or IO Certificate with respect to Fannie Mae and the Federal Reserve Banks may be exercised only through the Holder of such Certificate. Fannie Mae and the Federal Reserve Banks will have no direct obligation to a beneficial owner of an O or IO Certificate that is not also the Holder of the Certificate. The Federal Reserve Banks will act only upon the instructions of the Holder in recording transfers of an O or IO Certificate. See “Description of the Certificates—Denominations, Certificate Form” in the GNMA Prospectus.

Method of Distribution

Each distribution on the DTC Certificates will be distributed by the Paying Agent to the Depository in immediately available funds. The Depository will be responsible for crediting the amount of such distributions to the accounts of the Depository Participants entitled thereto, in accordance with the Depository's normal procedures, which currently provide for distributions in next-day funds settled through the New York Clearing House. Each Depository Participant and each financial intermediary will be responsible for disbursing such distributions to the beneficial owners of the DTC Certificates that it represents. Accordingly, the beneficial owners may experience some delay in their receipt of distributions.

Fannie Mae's fiscal agent for the O and IO Certificates is the Federal Reserve Bank of New York. The Federal Reserve Banks will make distributions on such Certificates on behalf of Fannie Mae on the applicable Distribution Dates by crediting Holders' accounts at the Federal Reserve Banks.

Distributions of Interest

Categories of Classes

For the purpose of payments of interest, the Classes will be categorized as follows:

<u>Interest Type*</u>	<u>Classes</u>
Fixed Rate	All Classes except IO and R
Accrual	X and Z
Interest Only	IO
Weighted Average Coupon	IO
No Payment Residual	R

* See "Description of the Certificates—Class Definitions and Abbreviations" in the GNMA Prospectus.

General. The interest-bearing Certificates will bear interest at the respective per annum interest rates set forth on the cover or described herein. Interest on the interest-bearing Certificates is calculated on the basis of a 360-day year consisting of twelve 30-day months and is distributable monthly on each Distribution Date, commencing (except with respect to any Accrual Classes) in the month after the Settlement Date. Interest to be distributed or, in the case of any Accrual Classes, added to principal on each interest-bearing Certificate on a Distribution Date will consist of one month's interest on the outstanding principal balance of such Certificate immediately prior to such Distribution Date.

Interest on the IO Class will be distributed on each Distribution Date in an amount equal to the excess of (x) distributions of interest concurrently made on the Trust SMBS over (y) the amount of interest distributable on the O Class on such date. The effect of the foregoing is that interest will accrue on the notional principal balance of the IO Class at an effective rate of approximately 3% per annum during the initial Interest Accrual Period and at a decreasing effective per annum rate, approaching 0%, during each succeeding Interest Accrual Period (which reduction will be a function of the decrease in the notional principal balance of the IO Class) until the notional principal balance thereof is less than approximately \$18,641,182, following which the effective per annum rate of interest will increase, approaching 10%, during each succeeding Interest Accrual Period (which increase will be a function of the decrease in the principal balance of the O Class) until the principal balance of the O Class is reduced to zero. During each Interest Accrual Period following the reduction of the principal balance of the O Class to zero (at which point the notional principal balance of the IO Class will be approximately \$5,400,127), interest will accrue on the notional principal balance of the IO Class at an effective rate of 10% per annum. Once the notional principal balance of the IO Class has been reduced to zero, Holders of the IO Class will have no further entitlement to interest distributions. See "Yield Considerations" herein.

Interest Accrual Period. Interest to be distributed or added to principal on a Distribution Date will accrue on the interest-bearing Certificates during the one-month period set forth below (an “Interest Accrual Period”).

<u>Classes</u>	<u>Interest Accrual Period</u>
All interest-bearing Classes (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs

See “Yield Considerations” herein.

Accrual Classes. The X and Z Classes are Accrual Classes. Interest will accrue on the Accrual Classes at the per annum rate set forth on the cover hereof; however, such interest will not be distributed thereon for so long as such respective Classes remain outstanding. Interest so accrued and unpaid on the Accrual Classes will be added as principal to the respective principal balances thereof on each Distribution Date. Distributions of principal of the Accrual Classes will be distributed as described herein.

Notional Class. The IO Class will be a Notional Class. A Notional Class will have no principal balance and will bear interest as described herein during each Interest Accrual Period on the related notional principal balance. The notional principal balance of the Notional Class will be equal to 100% of the outstanding notional principal balance of the Trust SMBS immediately prior to the related Distribution Date.

The notional principal balance of a Notional Class is used for purposes of the determination of interest distributions thereon and does not represent an interest in the principal distributions of the GNMA Certificates or the underlying Mortgage Loans. Although a Notional Class will not have a principal balance, a REMIC Trust Factor will be published with respect to any such Class that will be applicable to the notional principal balance thereof, and references herein to the principal balances of the Certificates generally shall be deemed to refer also to the notional principal balance of any Notional Class.

Distributions of Principal

Categories of Classes and Components

For the purpose of payments of principal, the Classes and Components will be categorized as follows:

<u>Principal Type*</u>	<u>Classes and Components</u>
Group 1 Classes and Components	
PAC	A, B, C, D, E, EA, EB, EC and G
TAC	H
Accretion Directed	J1, J2, K, L, M and N
Support	J1, J2, K, L, M, N, X and Z
Component	J
Group 2 Classes	
Structured Collateral**	O
Notional	IO
No Payment Residual	R

* See “Description of the Certificates—Class Definitions and Abbreviations” in the GNMA Prospectus.

** A Structured Collateral Class (“SC”) is designed to receive principal payments based on actual distributions on the related Underlying Securities (as defined in the REMIC Prospectus).

Components. For purposes of calculating payments of principal, the J Class is comprised of multiple payment components having the designations and original principal balances set forth below,

and therefore the payment characteristics of such Class will reflect a combination of the payment characteristics of the related Components.

<u>Designation</u>	<u>Original Principal Balance</u>
J1 Component	\$ 8,045,000
J2 Component	10,929,000

Components are not separately transferable from the related Class of Certificates.

Group 1 Principal Distribution Amount

On or about the fifth business day of each month, Fannie Mae will aggregate the amount of principal reported to be receivable on the Group 1 GNMA Certificates during such month on the basis of published GNMA factors for such month. For any Group 1 GNMA Certificate for which a factor is not available at such time, Fannie Mae will calculate the amount of scheduled payments of principal distributable in respect of such Group 1 GNMA Certificates during such month on the basis of the assumed amortization schedules of the related Mortgage Loans. The amortization schedules will be prepared on the assumptions that: (i) each of the Mortgage Loans underlying a single Group 1 GNMA Certificate amortizes on a level installment basis, had an original term to maturity of 360 months, and has a remaining term to maturity equal to the remaining term to maturity of the latest maturing Mortgage Loan underlying such GNMA Certificate at the origination of such GNMA Certificate, adjusted to the Issue Date; and (ii) each Mortgage Loan underlying a Group 1 GNMA Certificate bears an interest rate of 8.50% per annum. All such amounts, whether reported in GNMA factors or calculated by Fannie Mae, will be reflected in the REMIC Trust Factors for the Distribution Date in such month and will be distributed to Holders of Certificates of the related Group 1 Classes on such Distribution Date, whether or not received. There will also be reflected in such REMIC Trust Factors and distributable as principal on such Distribution Date the excess of (a) the distributions of principal of the Group 1 GNMA Certificates received during the month prior to the month of such Distribution Date over (b) the amounts of principal calculated as distributable previously in accordance with the GNMA factors and the assumed amortization schedules specified above.

The sum of (i) the aggregate amount distributable as principal of the Group 1 Classes on any Distribution Date pursuant to the preceding paragraph (the “Group 1 Cash Flow Distribution Amount”) and (ii) any interest accrued and added on such Distribution Date to the principal balances of the Accrual Classes is referred to herein as the “Group 1 Principal Distribution Amount.”

Accrual Amount from X Class

On each Distribution Date, the interest, if any, accrued and added to the principal balance of the X Class will be distributed, sequentially, as principal of the J1 Component and the K Class, in that order, until the respective principal balances thereof are reduced to zero, and then to the X Class.

} Accretion
Directed
Class and
Component
and
Accrual
Class

Accrual Amount from Z Class

On each Distribution Date, the interest, if any, accrued and added to the principal balance of the Z Class will be distributed, sequentially, as principal of the J2 Component and the L, M and N Classes, in that order, until the respective principal balances thereof are reduced to zero, and then to the Z Class.

} Accretion
Directed
Classes and
Components
and
Accrual
Class

Group 1 Cash Flow Distribution Amount

On each Distribution Date, the Group 1 Cash Flow Distribution Amount will be distributed as principal of the Classes specified below in the following order of priority:

(i) to the PAC Classes, in the order and proportions set forth in the following table, until the principal balances thereof are reduced to their respective Planned Balances for such Distribution Date:

	<u>Class listed in the preceding column</u>	<u>E Class</u>	
A	100%	0%	} PAC Classes
B	100%	0%	
C	100%	0%	
D	100%	0%	
EA	23.5625945913%	76.4374054087%	
EB	23.5625945913%	76.4374054087%	
EC	23.5625945913%	76.4374054087%	
G	100%	0%	

(ii) to the H Class, until the principal balance thereof is reduced to its Targeted Balance for such Distribution Date;

} TAC
Class

(iii) sequentially, to the J1 Component, the K and X Classes, the J2 Component and the L, M, N and Z Classes, in that order, until the respective principal balances thereof are reduced to zero;

} Support
Classes
and
Components

(iv) to the H Class, without regard to its Targeted Balance and until the principal balance thereof is reduced to zero; and

} TAC
Class

(v) to the PAC Classes, in the order and proportions set forth in clause (i) above, without regard to their Planned Balances and until the respective principal balances thereof are reduced to zero.

} PAC
Classes

Group 2 Principal Distribution Amount

On each Distribution Date, the aggregate distributions of principal concurrently made on the Underlying REMIC Certificates (the “Group 2 Principal Distribution Amount”) will be distributed as principal of the O Class, until the principal balance thereof is reduced to zero.

} Structured
Collateral
Class

Structuring Assumptions

Pricing Assumptions. Unless otherwise specified, the information in the tables in this Prospectus Supplement has been prepared on the basis of (i) the actual characteristics of each Pool underlying the Group 2 GNMA Certificates and the priority sequence affecting the principal distributions on the Underlying REMIC Certificates and (ii) the following assumptions (the “Pricing Assumptions”):

- all payments (including prepayments) on the Mortgage Loans underlying the GNMA Certificates are distributed on the Certificates in the month in which such payments are received;
- each Group 1 Mortgage Loan bears interest at a rate of 8.50% per annum and the following principal amounts of the Group 1 Mortgage Loans have the WARMS and WALAs, respectively, as specified:

\$ 5,939,000	351 months	8 months
\$ 2,504,000	348 months	11 months
\$ 1,687,000	346 months	10 months
\$ 4,679,000	345 months	9 months
\$ 3,182,000	345 months	13 months
\$ 9,114,000	342 months	14 months
\$ 452,000	341 months	17 months
\$ 4,106,000	341 months	17 months
\$ 3,354,000	337 months	16 months
\$ 480,000	336 months	20 months
\$11,257,000	335 months	18 months
\$13,058,000	335 months	19 months
\$12,018,000	332 months	21 months
\$ 5,392,000	332 months	19 months
\$ 273,000	332 months	26 months
\$16,057,000	331 months	20 months
\$10,616,000	331 months	22 months
\$ 3,659,000	331 months	23 months
\$ 1,957,000	331 months	15 months
\$ 3,484,000	330 months	26 months
\$ 8,091,000	329 months	25 months
\$ 1,819,000	329 months	27 months
\$ 406,000	327 months	22 months
\$ 6,676,000	326 months	30 months
\$ 1,655,000	325 months	21 months
\$11,228,000	324 months	24 months
\$ 3,490,000	323 months	27 months
\$ 569,000	323 months	27 months
\$ 2,809,000	322 months	29 months
\$ 1,716,000	321 months	29 months
\$ 4,338,000	321 months	30 months
\$16,416,000	319 months	35 months
\$84,065,000	318 months	36 months
\$ 4,774,000	318 months	36 months
\$ 2,258,000	316 months	28 months
\$ 929,000	314 months	28 months
\$ 493,000	311 months	30 months

- the Mortgage Loans prepay at the constant percentages of PSA specified in the related table;

- the closing date for the sale of the Certificates is the Settlement Date; and
- the first Distribution Date for the Certificates occurs in the month following the Settlement Date.

Prepayment Assumptions. Prepayments of mortgage loans commonly are measured relative to a prepayment standard or model. The model used in this Prospectus Supplement is the Public Securities Association’s standard prepayment model (“PSA”). To assume a specified rate of PSA (for example, 110% PSA or 250% PSA) is to assume a specified rate of prepayment each month of the then outstanding principal balance of a pool of new mortgage loans computed as described under “Description of the Certificates—Prepayment Considerations and Risks” in the GNMA Prospectus. It is highly unlikely that prepayments will occur at any PSA rate or at any other constant rate.

Structuring Ranges. The Principal Balance Schedules have been prepared on the basis of the Pricing Assumptions and the assumption that the Group 1 Mortgage Loans prepay at a *constant* PSA rate within the Structuring Ranges set forth below.

<u>Principal Balance Schedule References</u>	<u>Related Classes</u>	<u>Structuring Ranges</u>
Planned Balances	PAC	Between 80% and 280%
Targeted Balance	TAC	110%

There is no assurance that the principal balances of the Classes listed above will conform on any Distribution Date to the applicable balances specified for such Distribution Date in the Principal Balance Schedules herein, or that distributions of principal on the related Classes will begin or end on the respective Distribution Dates specified therein. Because any excess of the principal distribution on any Distribution Date over the amount necessary to reduce the applicable Classes to their scheduled balances will be distributed, the ability to so reduce such Classes will not be enhanced by the averaging of high and low principal payments from month to month. In addition, even if prepayments occur at rates falling within the Structuring Ranges specified above, principal distributions may be insufficient to reduce the applicable Classes to their scheduled balances if such prepayments do not occur at a *constant* PSA rate. Moreover, because of the diverse remaining terms to maturity of the Group 1 Mortgage Loans (which may include recently originated Mortgage Loans), the Classes specified above may not be reduced to their scheduled balances, even if prepayments occur at a *constant* rate within the Structuring Range or at the rate specified above.

Initial Effective Ranges. The Effective Range for a Class is the range of prepayment rates (measured by *constant* PSA rates) that would reduce such Class to its Principal Balance Schedule on each Distribution Date. The Initial Effective Ranges set forth in the table below are based upon the assumed characteristics of the Group 1 Mortgage Loans specified in the Pricing Assumptions.

<u>Related Classes</u>	<u>Initial Effective Ranges</u>
A	Between 80% and 401%
B	Between 80% and 340%
C	Between 80% and 312%
D	Between 80% and 284%
E	Between 80% and 280%
EA	Between 80% and 280%
EB	Between 80% and 280%
EC	Between 69% and 280%
G	Between 18% and 280%
H	Between 110% and 328%

The actual Effective Ranges at any time will be based upon the actual characteristics of the Group 1 Mortgage Loans at such time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. The actual Effective Ranges calculated on the basis of the actual characteristics

likely will differ from the Initial Effective Ranges. As a result, the applicable Classes might not be reduced to their scheduled balances even if prepayments were to occur at a *constant* PSA rate within the Initial Effective Ranges (particularly if such rate were at the lower or higher end of such ranges). In addition, even if prepayments occur at rates falling within the actual Effective Ranges, principal distributions may be insufficient to reduce the applicable Classes to their scheduled balances if such prepayments do not occur at a *constant* PSA rate. It is highly unlikely that the Group 1 Mortgage Loans will prepay at any *constant* PSA rate. In general, the actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time. The principal payment stability of the PAC and TAC Classes will be supported in part by the Support Classes and Components. When the Support Classes and Components are retired, any outstanding PAC and TAC Classes may no longer have Effective Ranges and will be more sensitive to prepayments.

Principal Balance Schedules

<u>Distribution Date</u>	<u>A Class Planned Balance</u>	<u>B Class Planned Balance</u>	<u>C Class Planned Balance</u>	<u>D Class Planned Balance</u>	<u>E Class Planned Balance</u>
Initial Balance	\$42,451,000.00	\$13,710,000.00	\$12,616,000.00	\$22,383,000.00	\$50,000,000.00
March 1995	41,351,504.45	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
April 1995	40,235,467.42	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
May 1995	39,103,497.31	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
June 1995	37,956,572.16	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
July 1995	36,795,372.61	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
August 1995	35,621,167.88	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
September 1995	34,435,639.91	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
October 1995	33,239,427.22	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
November 1995	32,034,156.90	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
December 1995	30,821,791.47	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
January 1996	29,604,649.62	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
February 1996	28,385,271.87	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
March 1996	27,165,205.75	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
April 1996	25,945,089.94	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
May 1996	24,725,395.97	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
June 1996	23,506,405.79	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
July 1996	22,289,338.28	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
August 1996	21,074,618.03	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
September 1996	19,862,248.31	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
October 1996	18,652,559.55	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
November 1996	17,445,771.53	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
December 1996	16,242,489.38	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
January 1997	15,043,473.15	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
February 1997	13,848,703.44	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
March 1997	12,658,160.93	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
April 1997	11,471,826.37	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
May 1997	10,289,680.58	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
June 1997	9,111,704.46	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
July 1997	7,937,878.98	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
August 1997	6,768,185.17	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
September 1997	5,602,604.15	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
October 1997	4,441,117.10	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
November 1997	3,283,705.28	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
December 1997	2,130,350.01	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
January 1998	981,032.69	13,710,000.00	12,616,000.00	22,383,000.00	50,000,000.00
February 1998	0.00	13,545,734.78	12,616,000.00	22,383,000.00	50,000,000.00
March 1998	0.00	12,404,437.82	12,616,000.00	22,383,000.00	50,000,000.00
April 1998	0.00	11,267,123.41	12,616,000.00	22,383,000.00	50,000,000.00
May 1998	0.00	10,133,773.23	12,616,000.00	22,383,000.00	50,000,000.00
June 1998	0.00	9,004,369.02	12,616,000.00	22,383,000.00	50,000,000.00
July 1998	0.00	7,878,892.60	12,616,000.00	22,383,000.00	50,000,000.00
August 1998	0.00	6,757,325.84	12,616,000.00	22,383,000.00	50,000,000.00
September 1998	0.00	5,639,650.69	12,616,000.00	22,383,000.00	50,000,000.00
October 1998	0.00	4,525,849.17	12,616,000.00	22,383,000.00	50,000,000.00
November 1998	0.00	3,415,903.36	12,616,000.00	22,383,000.00	50,000,000.00
December 1998	0.00	2,309,795.41	12,616,000.00	22,383,000.00	50,000,000.00
January 1999	0.00	1,207,507.54	12,616,000.00	22,383,000.00	50,000,000.00
February 1999	0.00	109,022.04	12,616,000.00	22,383,000.00	50,000,000.00
March 1999	0.00	0.00	11,630,321.25	22,383,000.00	50,000,000.00
April 1999	0.00	0.00	10,539,387.60	22,383,000.00	50,000,000.00
May 1999	0.00	0.00	9,452,203.56	22,383,000.00	50,000,000.00

<u>Distribution Date</u>	<u>A Class Planned Balance</u>	<u>B Class Planned Balance</u>	<u>C Class Planned Balance</u>	<u>D Class Planned Balance</u>	<u>E Class Planned Balance</u>
June 1999	\$ 0.00	\$ 0.00	\$ 8,368,751.68	\$22,383,000.00	\$50,000,000.00
July 1999	0.00	0.00	7,289,014.57	22,383,000.00	50,000,000.00
August 1999	0.00	0.00	6,212,974.91	22,383,000.00	50,000,000.00
September 1999	0.00	0.00	5,140,615.45	22,383,000.00	50,000,000.00
October 1999	0.00	0.00	4,071,918.99	22,383,000.00	50,000,000.00
November 1999	0.00	0.00	3,006,868.40	22,383,000.00	50,000,000.00
December 1999	0.00	0.00	1,945,446.61	22,383,000.00	50,000,000.00
January 2000	0.00	0.00	887,636.62	22,383,000.00	50,000,000.00
February 2000	0.00	0.00	0.00	22,216,421.49	50,000,000.00
March 2000	0.00	0.00	0.00	21,165,784.35	50,000,000.00
April 2000	0.00	0.00	0.00	20,118,708.38	50,000,000.00
May 2000	0.00	0.00	0.00	19,075,176.83	50,000,000.00
June 2000	0.00	0.00	0.00	18,035,173.01	50,000,000.00
July 2000	0.00	0.00	0.00	16,998,680.30	50,000,000.00
August 2000	0.00	0.00	0.00	15,965,682.12	50,000,000.00
September 2000	0.00	0.00	0.00	14,936,161.98	50,000,000.00
October 2000	0.00	0.00	0.00	13,910,103.42	50,000,000.00
November 2000	0.00	0.00	0.00	12,887,490.07	50,000,000.00
December 2000	0.00	0.00	0.00	11,868,305.60	50,000,000.00
January 2001	0.00	0.00	0.00	10,852,533.75	50,000,000.00
February 2001	0.00	0.00	0.00	9,840,158.32	50,000,000.00
March 2001	0.00	0.00	0.00	8,831,163.16	50,000,000.00
April 2001	0.00	0.00	0.00	7,825,532.19	50,000,000.00
May 2001	0.00	0.00	0.00	6,823,249.39	50,000,000.00
June 2001	0.00	0.00	0.00	5,824,298.79	50,000,000.00
July 2001	0.00	0.00	0.00	4,828,664.48	50,000,000.00
August 2001	0.00	0.00	0.00	3,836,330.61	50,000,000.00
September 2001	0.00	0.00	0.00	2,847,281.40	50,000,000.00
October 2001	0.00	0.00	0.00	1,861,501.11	50,000,000.00
November 2001	0.00	0.00	0.00	878,974.06	50,000,000.00
December 2001	0.00	0.00	0.00	0.00	49,923,321.54
January 2002	0.00	0.00	0.00	0.00	49,177,240.98
February 2002	0.00	0.00	0.00	0.00	48,433,611.43
March 2002	0.00	0.00	0.00	0.00	47,692,421.09
April 2002	0.00	0.00	0.00	0.00	46,953,658.18
May 2002	0.00	0.00	0.00	0.00	46,217,310.99
June 2002	0.00	0.00	0.00	0.00	45,483,367.84
July 2002	0.00	0.00	0.00	0.00	44,751,817.09
August 2002	0.00	0.00	0.00	0.00	44,022,647.15
September 2002	0.00	0.00	0.00	0.00	43,295,846.46
October 2002	0.00	0.00	0.00	0.00	42,571,403.51
November 2002	0.00	0.00	0.00	0.00	41,849,306.84
December 2002	0.00	0.00	0.00	0.00	41,129,545.02
January 2003	0.00	0.00	0.00	0.00	40,412,106.66
February 2003	0.00	0.00	0.00	0.00	39,696,980.42
March 2003	0.00	0.00	0.00	0.00	38,984,154.98
April 2003	0.00	0.00	0.00	0.00	38,279,764.20
May 2003	0.00	0.00	0.00	0.00	37,586,675.79
June 2003	0.00	0.00	0.00	0.00	36,904,713.01
July 2003	0.00	0.00	0.00	0.00	36,233,701.83
August 2003	0.00	0.00	0.00	0.00	35,573,470.90
September 2003	0.00	0.00	0.00	0.00	34,923,851.54

<u>Distribution Date</u>	<u>A Class Planned Balance</u>	<u>B Class Planned Balance</u>	<u>C Class Planned Balance</u>	<u>D Class Planned Balance</u>	<u>E Class Planned Balance</u>
October 2003	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$34,284,677.64
November 2003	0.00	0.00	0.00	0.00	33,655,785.68
December 2003	0.00	0.00	0.00	0.00	33,037,014.68
January 2004	0.00	0.00	0.00	0.00	32,428,206.09
February 2004	0.00	0.00	0.00	0.00	31,829,203.87
March 2004	0.00	0.00	0.00	0.00	31,239,854.36
April 2004	0.00	0.00	0.00	0.00	30,660,006.28
May 2004	0.00	0.00	0.00	0.00	30,089,510.68
June 2004	0.00	0.00	0.00	0.00	29,528,220.93
July 2004	0.00	0.00	0.00	0.00	28,975,992.65
August 2004	0.00	0.00	0.00	0.00	28,432,683.69
September 2004	0.00	0.00	0.00	0.00	27,898,154.13
October 2004	0.00	0.00	0.00	0.00	27,372,266.17
November 2004	0.00	0.00	0.00	0.00	26,854,884.17
December 2004	0.00	0.00	0.00	0.00	26,345,874.57
January 2005	0.00	0.00	0.00	0.00	25,845,105.88
February 2005	0.00	0.00	0.00	0.00	25,352,448.66
March 2005	0.00	0.00	0.00	0.00	24,867,775.45
April 2005	0.00	0.00	0.00	0.00	24,390,960.77
May 2005	0.00	0.00	0.00	0.00	23,921,881.10
June 2005	0.00	0.00	0.00	0.00	23,460,414.80
July 2005	0.00	0.00	0.00	0.00	23,006,442.14
August 2005	0.00	0.00	0.00	0.00	22,559,845.22
September 2005	0.00	0.00	0.00	0.00	22,120,507.99
October 2005	0.00	0.00	0.00	0.00	21,688,316.18
November 2005	0.00	0.00	0.00	0.00	21,263,157.29
December 2005	0.00	0.00	0.00	0.00	20,844,920.58
January 2006	0.00	0.00	0.00	0.00	20,433,497.00
February 2006	0.00	0.00	0.00	0.00	20,028,779.21
March 2006	0.00	0.00	0.00	0.00	19,630,661.52
April 2006	0.00	0.00	0.00	0.00	19,239,039.89
May 2006	0.00	0.00	0.00	0.00	18,853,811.87
June 2006	0.00	0.00	0.00	0.00	18,474,876.64
July 2006	0.00	0.00	0.00	0.00	18,102,134.90
August 2006	0.00	0.00	0.00	0.00	17,735,488.90
September 2006	0.00	0.00	0.00	0.00	17,374,842.43
October 2006	0.00	0.00	0.00	0.00	17,020,100.74
November 2006	0.00	0.00	0.00	0.00	16,671,170.59
December 2006	0.00	0.00	0.00	0.00	16,327,960.13
January 2007	0.00	0.00	0.00	0.00	15,990,378.98
February 2007	0.00	0.00	0.00	0.00	15,658,338.16
March 2007	0.00	0.00	0.00	0.00	15,331,750.05
April 2007	0.00	0.00	0.00	0.00	15,010,528.40
May 2007	0.00	0.00	0.00	0.00	14,694,588.31
June 2007	0.00	0.00	0.00	0.00	14,383,846.17
July 2007	0.00	0.00	0.00	0.00	14,078,219.70
August 2007	0.00	0.00	0.00	0.00	13,777,627.89
September 2007	0.00	0.00	0.00	0.00	13,481,990.97
October 2007	0.00	0.00	0.00	0.00	13,191,230.44
November 2007	0.00	0.00	0.00	0.00	12,905,268.98
December 2007	0.00	0.00	0.00	0.00	12,624,030.51
January 2008	0.00	0.00	0.00	0.00	12,347,440.12

<u>Distribution Date</u>	<u>A Class Planned Balance</u>	<u>B Class Planned Balance</u>	<u>C Class Planned Balance</u>	<u>D Class Planned Balance</u>	<u>E Class Planned Balance</u>
February 2008	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$12,075,424.05
March 2008	0.00	0.00	0.00	0.00	11,807,909.71
April 2008	0.00	0.00	0.00	0.00	11,544,825.63
May 2008	0.00	0.00	0.00	0.00	11,286,101.44
June 2008	0.00	0.00	0.00	0.00	11,031,667.88
July 2008	0.00	0.00	0.00	0.00	10,781,456.76
August 2008	0.00	0.00	0.00	0.00	10,535,400.96
September 2008	0.00	0.00	0.00	0.00	10,293,434.39
October 2008	0.00	0.00	0.00	0.00	10,055,492.01
November 2008	0.00	0.00	0.00	0.00	9,821,509.77
December 2008	0.00	0.00	0.00	0.00	9,591,424.63
January 2009	0.00	0.00	0.00	0.00	9,365,174.54
February 2009	0.00	0.00	0.00	0.00	9,142,698.39
March 2009	0.00	0.00	0.00	0.00	8,923,936.04
April 2009	0.00	0.00	0.00	0.00	8,708,828.29
May 2009	0.00	0.00	0.00	0.00	8,497,316.87
June 2009	0.00	0.00	0.00	0.00	8,289,344.40
July 2009	0.00	0.00	0.00	0.00	8,084,854.39
August 2009	0.00	0.00	0.00	0.00	7,883,791.27
September 2009	0.00	0.00	0.00	0.00	7,686,100.28
October 2009	0.00	0.00	0.00	0.00	7,491,727.56
November 2009	0.00	0.00	0.00	0.00	7,300,620.08
December 2009	0.00	0.00	0.00	0.00	7,112,725.62
January 2010	0.00	0.00	0.00	0.00	6,927,992.80
February 2010	0.00	0.00	0.00	0.00	6,746,371.02
March 2010	0.00	0.00	0.00	0.00	6,567,810.48
April 2010	0.00	0.00	0.00	0.00	6,392,262.17
May 2010	0.00	0.00	0.00	0.00	6,219,677.82
June 2010	0.00	0.00	0.00	0.00	6,050,009.94
July 2010	0.00	0.00	0.00	0.00	5,883,211.76
August 2010	0.00	0.00	0.00	0.00	5,719,237.26
September 2010	0.00	0.00	0.00	0.00	5,558,041.13
October 2010	0.00	0.00	0.00	0.00	5,399,578.77
November 2010	0.00	0.00	0.00	0.00	5,243,806.27
December 2010	0.00	0.00	0.00	0.00	5,090,680.42
January 2011	0.00	0.00	0.00	0.00	4,940,158.68
February 2011	0.00	0.00	0.00	0.00	4,792,199.17
March 2011	0.00	0.00	0.00	0.00	4,646,760.68
April 2011	0.00	0.00	0.00	0.00	4,503,802.64
May 2011	0.00	0.00	0.00	0.00	4,363,285.10
June 2011	0.00	0.00	0.00	0.00	4,225,168.77
July 2011	0.00	0.00	0.00	0.00	4,089,414.93
August 2011	0.00	0.00	0.00	0.00	3,955,985.51
September 2011	0.00	0.00	0.00	0.00	3,824,843.01
October 2011	0.00	0.00	0.00	0.00	3,695,950.52
November 2011	0.00	0.00	0.00	0.00	3,569,271.73
December 2011	0.00	0.00	0.00	0.00	3,444,770.87
January 2012	0.00	0.00	0.00	0.00	3,322,412.75
February 2012	0.00	0.00	0.00	0.00	3,202,162.74
March 2012	0.00	0.00	0.00	0.00	3,083,986.72
April 2012	0.00	0.00	0.00	0.00	2,967,851.13
May 2012	0.00	0.00	0.00	0.00	2,853,722.95

<u>Distribution Date</u>	<u>A Class Planned Balance</u>	<u>B Class Planned Balance</u>	<u>C Class Planned Balance</u>	<u>D Class Planned Balance</u>	<u>E Class Planned Balance</u>
June 2012	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 2,741,569.65
July 2012	0.00	0.00	0.00	0.00	2,631,359.23
August 2012	0.00	0.00	0.00	0.00	2,523,060.19
September 2012	0.00	0.00	0.00	0.00	2,416,641.51
October 2012	0.00	0.00	0.00	0.00	2,312,072.68
November 2012	0.00	0.00	0.00	0.00	2,209,323.65
December 2012	0.00	0.00	0.00	0.00	2,108,364.87
January 2013	0.00	0.00	0.00	0.00	2,009,167.22
February 2013	0.00	0.00	0.00	0.00	1,911,702.07
March 2013	0.00	0.00	0.00	0.00	1,815,941.22
April 2013	0.00	0.00	0.00	0.00	1,721,856.92
May 2013	0.00	0.00	0.00	0.00	1,629,421.85
June 2013	0.00	0.00	0.00	0.00	1,538,609.15
July 2013	0.00	0.00	0.00	0.00	1,449,392.34
August 2013	0.00	0.00	0.00	0.00	1,361,745.39
September 2013	0.00	0.00	0.00	0.00	1,275,642.66
October 2013	0.00	0.00	0.00	0.00	1,191,058.93
November 2013	0.00	0.00	0.00	0.00	1,107,969.38
December 2013	0.00	0.00	0.00	0.00	1,026,349.56
January 2014	0.00	0.00	0.00	0.00	946,175.43
February 2014	0.00	0.00	0.00	0.00	867,423.32
March 2014	0.00	0.00	0.00	0.00	790,069.92
April 2014	0.00	0.00	0.00	0.00	714,092.31
May 2014	0.00	0.00	0.00	0.00	639,467.92
June 2014	0.00	0.00	0.00	0.00	566,174.54
July 2014	0.00	0.00	0.00	0.00	494,190.32
August 2014	0.00	0.00	0.00	0.00	423,493.74
September 2014	0.00	0.00	0.00	0.00	354,063.63
October 2014	0.00	0.00	0.00	0.00	285,879.15
November 2014	0.00	0.00	0.00	0.00	218,919.80
December 2014	0.00	0.00	0.00	0.00	153,165.39
January 2015	0.00	0.00	0.00	0.00	88,596.06
February 2015	0.00	0.00	0.00	0.00	25,192.26
March 2015 and thereafter	0.00	0.00	0.00	0.00	0.00

<u>Distribution Date</u>	<u>EA Class Planned Balance</u>	<u>EB Class Planned Balance</u>	<u>EC Class Planned Balance</u>	<u>G Class Planned Balance</u>	<u>H Class Targeted Balance</u>
Initial Balance	\$5,702,000.00	\$4,925,000.00	\$4,786,000.00	\$3,436,000.00	\$16,001,000.00
March 1995	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	15,657,452.15
April 1995	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	15,309,707.52
May 1995	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	14,958,064.27
June 1995	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	14,602,965.75
July 1995	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	14,244,735.67
August 1995	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	13,883,925.93
September 1995	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	13,521,242.66
October 1995	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	13,156,980.39
November 1995	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	12,791,812.01
December 1995	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	12,426,529.87
January 1996	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	12,062,050.46
February 1996	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	11,699,360.00
March 1996	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	11,339,052.71
April 1996	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	10,981,370.57
May 1996	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	10,626,489.38
June 1996	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	10,274,511.58
July 1996	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	9,925,888.56
August 1996	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	9,580,768.25
September 1996	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	9,239,139.64
October 1996	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	8,901,113.49
November 1996	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	8,566,757.89
December 1996	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	8,236,282.21
January 1997	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	7,909,949.34
February 1997	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	7,587,730.58
March 1997	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	7,269,597.40
April 1997	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	6,955,521.49
May 1997	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	6,645,474.73
June 1997	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	6,339,429.19
July 1997	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	6,037,357.14
August 1997	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	5,739,231.04
September 1997	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	5,445,023.54
October 1997	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	5,154,707.49
November 1997	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	4,868,255.91
December 1997	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	4,585,642.02
January 1998	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	4,306,839.23
February 1998	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	4,031,821.14
March 1998	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	3,760,561.52
April 1998	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	3,493,034.33
May 1998	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	3,229,213.71
June 1998	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	2,969,073.99
July 1998	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	2,712,589.67
August 1998	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	2,459,735.43
September 1998	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	2,210,486.14
October 1998	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	1,964,816.83
November 1998	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	1,722,702.72
December 1998	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	1,484,119.19
January 1999	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	1,249,041.80
February 1999	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	1,017,446.28
March 1999	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	789,308.55
April 1999	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	564,604.67
May 1999	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	343,310.89

<u>Distribution Date</u>	<u>EA Class Planned Balance</u>	<u>EB Class Planned Balance</u>	<u>EC Class Planned Balance</u>	<u>G Class Planned Balance</u>	<u>H Class Targeted Balance</u>
June 1999	\$5,702,000.00	\$4,925,000.00	\$4,786,000.00	\$3,436,000.00	\$ 125,403.63
July 1999	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
August 1999	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
September 1999	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
October 1999	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
November 1999	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
December 1999	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
January 2000	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
February 2000	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
March 2000	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
April 2000	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
May 2000	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
June 2000	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
July 2000	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
August 2000	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
September 2000	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
October 2000	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
November 2000	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
December 2000	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
January 2001	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
February 2001	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
March 2001	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
April 2001	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
May 2001	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
June 2001	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
July 2001	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
August 2001	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
September 2001	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
October 2001	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
November 2001	5,702,000.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
December 2001	5,678,363.10	4,925,000.00	4,786,000.00	3,436,000.00	0.00
January 2002	5,448,376.30	4,925,000.00	4,786,000.00	3,436,000.00	0.00
February 2002	5,219,145.06	4,925,000.00	4,786,000.00	3,436,000.00	0.00
March 2002	4,990,665.72	4,925,000.00	4,786,000.00	3,436,000.00	0.00
April 2002	4,762,934.67	4,925,000.00	4,786,000.00	3,436,000.00	0.00
May 2002	4,535,948.29	4,925,000.00	4,786,000.00	3,436,000.00	0.00
June 2002	4,309,702.97	4,925,000.00	4,786,000.00	3,436,000.00	0.00
July 2002	4,084,195.14	4,925,000.00	4,786,000.00	3,436,000.00	0.00
August 2002	3,859,421.21	4,925,000.00	4,786,000.00	3,436,000.00	0.00
September 2002	3,635,377.63	4,925,000.00	4,786,000.00	3,436,000.00	0.00
October 2002	3,412,060.85	4,925,000.00	4,786,000.00	3,436,000.00	0.00
November 2002	3,189,467.33	4,925,000.00	4,786,000.00	3,436,000.00	0.00
December 2002	2,967,593.55	4,925,000.00	4,786,000.00	3,436,000.00	0.00
January 2003	2,746,436.00	4,925,000.00	4,786,000.00	3,436,000.00	0.00
February 2003	2,525,991.18	4,925,000.00	4,786,000.00	3,436,000.00	0.00
March 2003	2,306,255.62	4,925,000.00	4,786,000.00	3,436,000.00	0.00
April 2003	2,089,120.11	4,925,000.00	4,786,000.00	3,436,000.00	0.00
May 2003	1,875,468.68	4,925,000.00	4,786,000.00	3,436,000.00	0.00
June 2003	1,665,246.83	4,925,000.00	4,786,000.00	3,436,000.00	0.00
July 2003	1,458,400.93	4,925,000.00	4,786,000.00	3,436,000.00	0.00
August 2003	1,254,878.14	4,925,000.00	4,786,000.00	3,436,000.00	0.00
September 2003	1,054,626.47	4,925,000.00	4,786,000.00	3,436,000.00	0.00

<u>Distribution Date</u>	<u>EA Class Planned Balance</u>	<u>EB Class Planned Balance</u>	<u>EC Class Planned Balance</u>	<u>G Class Planned Balance</u>	<u>H Class Targeted Balance</u>
October 2003	\$ 857,594.73	\$4,925,000.00	\$4,786,000.00	\$3,436,000.00	\$ 0.00
November 2003	663,732.50	4,925,000.00	4,786,000.00	3,436,000.00	0.00
December 2003	472,990.14	4,925,000.00	4,786,000.00	3,436,000.00	0.00
January 2004	285,318.81	4,925,000.00	4,786,000.00	3,436,000.00	0.00
February 2004	100,670.38	4,925,000.00	4,786,000.00	3,436,000.00	0.00
March 2004	0.00	4,843,997.50	4,786,000.00	3,436,000.00	0.00
April 2004	0.00	4,665,253.53	4,786,000.00	3,436,000.00	0.00
May 2004	0.00	4,489,392.56	4,786,000.00	3,436,000.00	0.00
June 2004	0.00	4,316,369.38	4,786,000.00	3,436,000.00	0.00
July 2004	0.00	4,146,139.49	4,786,000.00	3,436,000.00	0.00
August 2004	0.00	3,978,659.08	4,786,000.00	3,436,000.00	0.00
September 2004	0.00	3,813,884.99	4,786,000.00	3,436,000.00	0.00
October 2004	0.00	3,651,774.77	4,786,000.00	3,436,000.00	0.00
November 2004	0.00	3,492,286.59	4,786,000.00	3,436,000.00	0.00
December 2004	0.00	3,335,379.29	4,786,000.00	3,436,000.00	0.00
January 2005	0.00	3,181,012.34	4,786,000.00	3,436,000.00	0.00
February 2005	0.00	3,029,145.82	4,786,000.00	3,436,000.00	0.00
March 2005	0.00	2,879,740.46	4,786,000.00	3,436,000.00	0.00
April 2005	0.00	2,732,757.57	4,786,000.00	3,436,000.00	0.00
May 2005	0.00	2,588,159.07	4,786,000.00	3,436,000.00	0.00
June 2005	0.00	2,445,907.47	4,786,000.00	3,436,000.00	0.00
July 2005	0.00	2,305,965.85	4,786,000.00	3,436,000.00	0.00
August 2005	0.00	2,168,297.89	4,786,000.00	3,436,000.00	0.00
September 2005	0.00	2,032,867.79	4,786,000.00	3,436,000.00	0.00
October 2005	0.00	1,899,640.34	4,786,000.00	3,436,000.00	0.00
November 2005	0.00	1,768,580.87	4,786,000.00	3,436,000.00	0.00
December 2005	0.00	1,639,655.22	4,786,000.00	3,436,000.00	0.00
January 2006	0.00	1,512,829.79	4,786,000.00	3,436,000.00	0.00
February 2006	0.00	1,388,071.48	4,786,000.00	3,436,000.00	0.00
March 2006	0.00	1,265,347.72	4,786,000.00	3,436,000.00	0.00
April 2006	0.00	1,144,626.44	4,786,000.00	3,436,000.00	0.00
May 2006	0.00	1,025,876.05	4,786,000.00	3,436,000.00	0.00
June 2006	0.00	909,065.47	4,786,000.00	3,436,000.00	0.00
July 2006	0.00	794,164.10	4,786,000.00	3,436,000.00	0.00
August 2006	0.00	681,141.81	4,786,000.00	3,436,000.00	0.00
September 2006	0.00	569,968.93	4,786,000.00	3,436,000.00	0.00
October 2006	0.00	460,616.26	4,786,000.00	3,436,000.00	0.00
November 2006	0.00	353,055.04	4,786,000.00	3,436,000.00	0.00
December 2006	0.00	247,256.99	4,786,000.00	3,436,000.00	0.00
January 2007	0.00	143,194.23	4,786,000.00	3,436,000.00	0.00
February 2007	0.00	40,839.32	4,786,000.00	3,436,000.00	0.00
March 2007	0.00	0.00	4,726,165.27	3,436,000.00	0.00
April 2007	0.00	0.00	4,627,145.49	3,436,000.00	0.00
May 2007	0.00	0.00	4,529,753.79	3,436,000.00	0.00
June 2007	0.00	0.00	4,433,964.42	3,436,000.00	0.00
July 2007	0.00	0.00	4,339,752.01	3,436,000.00	0.00
August 2007	0.00	0.00	4,247,091.57	3,436,000.00	0.00
September 2007	0.00	0.00	4,155,958.54	3,436,000.00	0.00
October 2007	0.00	0.00	4,066,328.69	3,436,000.00	0.00
November 2007	0.00	0.00	3,978,178.22	3,436,000.00	0.00
December 2007	0.00	0.00	3,891,483.65	3,436,000.00	0.00
January 2008	0.00	0.00	3,806,221.89	3,436,000.00	0.00

<u>Distribution Date</u>	<u>EA Class Planned Balance</u>	<u>EB Class Planned Balance</u>	<u>EC Class Planned Balance</u>	<u>G Class Planned Balance</u>	<u>H Class Targeted Balance</u>
February 2008	\$ 0.00	\$ 0.00	\$3,722,370.22	\$3,436,000.00	\$ 0.00
March 2008	0.00	0.00	3,639,906.25	3,436,000.00	0.00
April 2008	0.00	0.00	3,558,807.95	3,436,000.00	0.00
May 2008	0.00	0.00	3,479,053.63	3,436,000.00	0.00
June 2008	0.00	0.00	3,400,621.94	3,436,000.00	0.00
July 2008	0.00	0.00	3,323,491.86	3,436,000.00	0.00
August 2008	0.00	0.00	3,247,642.70	3,436,000.00	0.00
September 2008	0.00	0.00	3,173,054.09	3,436,000.00	0.00
October 2008	0.00	0.00	3,099,705.97	3,436,000.00	0.00
November 2008	0.00	0.00	3,027,578.60	3,436,000.00	0.00
December 2008	0.00	0.00	2,956,652.56	3,436,000.00	0.00
January 2009	0.00	0.00	2,886,908.70	3,436,000.00	0.00
February 2009	0.00	0.00	2,818,328.20	3,436,000.00	0.00
March 2009	0.00	0.00	2,750,892.52	3,436,000.00	0.00
April 2009	0.00	0.00	2,684,583.41	3,436,000.00	0.00
May 2009	0.00	0.00	2,619,382.90	3,436,000.00	0.00
June 2009	0.00	0.00	2,555,273.30	3,436,000.00	0.00
July 2009	0.00	0.00	2,492,237.22	3,436,000.00	0.00
August 2009	0.00	0.00	2,430,257.50	3,436,000.00	0.00
September 2009	0.00	0.00	2,369,317.27	3,436,000.00	0.00
October 2009	0.00	0.00	2,309,399.94	3,436,000.00	0.00
November 2009	0.00	0.00	2,250,489.14	3,436,000.00	0.00
December 2009	0.00	0.00	2,192,568.80	3,436,000.00	0.00
January 2010	0.00	0.00	2,135,623.06	3,436,000.00	0.00
February 2010	0.00	0.00	2,079,636.33	3,436,000.00	0.00
March 2010	0.00	0.00	2,024,593.26	3,436,000.00	0.00
April 2010	0.00	0.00	1,970,478.74	3,436,000.00	0.00
May 2010	0.00	0.00	1,917,277.88	3,436,000.00	0.00
June 2010	0.00	0.00	1,864,976.06	3,436,000.00	0.00
July 2010	0.00	0.00	1,813,558.86	3,436,000.00	0.00
August 2010	0.00	0.00	1,763,012.08	3,436,000.00	0.00
September 2010	0.00	0.00	1,713,321.76	3,436,000.00	0.00
October 2010	0.00	0.00	1,664,474.15	3,436,000.00	0.00
November 2010	0.00	0.00	1,616,455.72	3,436,000.00	0.00
December 2010	0.00	0.00	1,569,253.15	3,436,000.00	0.00
January 2011	0.00	0.00	1,522,853.31	3,436,000.00	0.00
February 2011	0.00	0.00	1,477,243.32	3,436,000.00	0.00
March 2011	0.00	0.00	1,432,410.45	3,436,000.00	0.00
April 2011	0.00	0.00	1,388,342.20	3,436,000.00	0.00
May 2011	0.00	0.00	1,345,026.27	3,436,000.00	0.00
June 2011	0.00	0.00	1,302,450.52	3,436,000.00	0.00
July 2011	0.00	0.00	1,260,603.05	3,436,000.00	0.00
August 2011	0.00	0.00	1,219,472.09	3,436,000.00	0.00
September 2011	0.00	0.00	1,179,046.11	3,436,000.00	0.00
October 2011	0.00	0.00	1,139,313.71	3,436,000.00	0.00
November 2011	0.00	0.00	1,100,263.70	3,436,000.00	0.00
December 2011	0.00	0.00	1,061,885.07	3,436,000.00	0.00
January 2012	0.00	0.00	1,024,166.96	3,436,000.00	0.00
February 2012	0.00	0.00	987,098.68	3,436,000.00	0.00
March 2012	0.00	0.00	950,669.74	3,436,000.00	0.00
April 2012	0.00	0.00	914,869.79	3,436,000.00	0.00
May 2012	0.00	0.00	879,688.64	3,436,000.00	0.00

<u>Distribution Date</u>	<u>EA Class Planned Balance</u>	<u>EB Class Planned Balance</u>	<u>EC Class Planned Balance</u>	<u>G Class Planned Balance</u>	<u>H Class Targeted Balance</u>
June 2012	\$ 0.00	\$ 0.00	\$ 845,116.26	\$3,436,000.00	\$ 0.00
July 2012	0.00	0.00	811,142.80	3,436,000.00	0.00
August 2012	0.00	0.00	777,758.53	3,436,000.00	0.00
September 2012	0.00	0.00	744,953.91	3,436,000.00	0.00
October 2012	0.00	0.00	712,719.52	3,436,000.00	0.00
November 2012	0.00	0.00	681,046.11	3,436,000.00	0.00
December 2012	0.00	0.00	649,924.55	3,436,000.00	0.00
January 2013	0.00	0.00	619,345.89	3,436,000.00	0.00
February 2013	0.00	0.00	589,301.28	3,436,000.00	0.00
March 2013	0.00	0.00	559,782.04	3,436,000.00	0.00
April 2013	0.00	0.00	530,779.61	3,436,000.00	0.00
May 2013	0.00	0.00	502,285.58	3,436,000.00	0.00
June 2013	0.00	0.00	474,291.66	3,436,000.00	0.00
July 2013	0.00	0.00	446,789.68	3,436,000.00	0.00
August 2013	0.00	0.00	419,771.63	3,436,000.00	0.00
September 2013	0.00	0.00	393,229.61	3,436,000.00	0.00
October 2013	0.00	0.00	367,155.83	3,436,000.00	0.00
November 2013	0.00	0.00	341,542.64	3,436,000.00	0.00
December 2013	0.00	0.00	316,382.52	3,436,000.00	0.00
January 2014	0.00	0.00	291,668.04	3,436,000.00	0.00
February 2014	0.00	0.00	267,391.91	3,436,000.00	0.00
March 2014	0.00	0.00	243,546.95	3,436,000.00	0.00
April 2014	0.00	0.00	220,126.09	3,436,000.00	0.00
May 2014	0.00	0.00	197,122.38	3,436,000.00	0.00
June 2014	0.00	0.00	174,528.97	3,436,000.00	0.00
July 2014	0.00	0.00	152,339.11	3,436,000.00	0.00
August 2014	0.00	0.00	130,546.18	3,436,000.00	0.00
September 2014	0.00	0.00	109,143.65	3,436,000.00	0.00
October 2014	0.00	0.00	88,125.11	3,436,000.00	0.00
November 2014	0.00	0.00	67,484.22	3,436,000.00	0.00
December 2014	0.00	0.00	47,214.76	3,436,000.00	0.00
January 2015	0.00	0.00	27,310.62	3,436,000.00	0.00
February 2015	0.00	0.00	7,765.76	3,436,000.00	0.00
March 2015	0.00	0.00	0.00	3,387,509.01	0.00
April 2015	0.00	0.00	0.00	3,307,534.88	0.00
May 2015	0.00	0.00	0.00	3,229,011.26	0.00
June 2015	0.00	0.00	0.00	3,151,914.15	0.00
July 2015	0.00	0.00	0.00	3,076,219.94	0.00
August 2015	0.00	0.00	0.00	3,001,905.40	0.00
September 2015	0.00	0.00	0.00	2,928,947.67	0.00
October 2015	0.00	0.00	0.00	2,857,324.24	0.00
November 2015	0.00	0.00	0.00	2,787,012.97	0.00
December 2015	0.00	0.00	0.00	2,717,992.07	0.00
January 2016	0.00	0.00	0.00	2,650,240.09	0.00
February 2016	0.00	0.00	0.00	2,583,735.92	0.00
March 2016	0.00	0.00	0.00	2,518,458.80	0.00
April 2016	0.00	0.00	0.00	2,454,388.29	0.00
May 2016	0.00	0.00	0.00	2,391,504.27	0.00
June 2016	0.00	0.00	0.00	2,329,786.96	0.00
July 2016	0.00	0.00	0.00	2,269,216.88	0.00
August 2016	0.00	0.00	0.00	2,209,774.86	0.00
September 2016	0.00	0.00	0.00	2,151,442.04	0.00

<u>Distribution Date</u>	<u>EA Class Planned Balance</u>	<u>EB Class Planned Balance</u>	<u>EC Class Planned Balance</u>	<u>G Class Planned Balance</u>	<u>H Class Targeted Balance</u>
October 2016	\$ 0.00	\$ 0.00	\$ 0.00	\$2,094,199.86	\$ 0.00
November 2016	0.00	0.00	0.00	2,038,030.06	0.00
December 2016	0.00	0.00	0.00	1,982,914.66	0.00
January 2017	0.00	0.00	0.00	1,928,835.98	0.00
February 2017	0.00	0.00	0.00	1,875,776.62	0.00
March 2017	0.00	0.00	0.00	1,823,719.45	0.00
April 2017	0.00	0.00	0.00	1,772,647.63	0.00
May 2017	0.00	0.00	0.00	1,722,544.57	0.00
June 2017	0.00	0.00	0.00	1,673,393.95	0.00
July 2017	0.00	0.00	0.00	1,625,179.73	0.00
August 2017	0.00	0.00	0.00	1,577,886.10	0.00
September 2017	0.00	0.00	0.00	1,531,497.52	0.00
October 2017	0.00	0.00	0.00	1,485,998.70	0.00
November 2017	0.00	0.00	0.00	1,441,374.58	0.00
December 2017	0.00	0.00	0.00	1,397,610.36	0.00
January 2018	0.00	0.00	0.00	1,354,691.47	0.00
February 2018	0.00	0.00	0.00	1,312,603.57	0.00
March 2018	0.00	0.00	0.00	1,271,332.55	0.00
April 2018	0.00	0.00	0.00	1,230,864.53	0.00
May 2018	0.00	0.00	0.00	1,191,185.86	0.00
June 2018	0.00	0.00	0.00	1,152,283.10	0.00
July 2018	0.00	0.00	0.00	1,114,143.02	0.00
August 2018	0.00	0.00	0.00	1,076,752.62	0.00
September 2018	0.00	0.00	0.00	1,040,099.10	0.00
October 2018	0.00	0.00	0.00	1,004,169.87	0.00
November 2018	0.00	0.00	0.00	968,952.54	0.00
December 2018	0.00	0.00	0.00	934,434.92	0.00
January 2019	0.00	0.00	0.00	900,605.01	0.00
February 2019	0.00	0.00	0.00	867,451.01	0.00
March 2019	0.00	0.00	0.00	834,961.32	0.00
April 2019	0.00	0.00	0.00	803,124.51	0.00
May 2019	0.00	0.00	0.00	771,929.35	0.00
June 2019	0.00	0.00	0.00	741,364.78	0.00
July 2019	0.00	0.00	0.00	711,419.92	0.00
August 2019	0.00	0.00	0.00	682,084.07	0.00
September 2019	0.00	0.00	0.00	653,346.71	0.00
October 2019	0.00	0.00	0.00	625,197.47	0.00
November 2019	0.00	0.00	0.00	597,626.17	0.00
December 2019	0.00	0.00	0.00	570,622.79	0.00
January 2020	0.00	0.00	0.00	544,177.46	0.00
February 2020	0.00	0.00	0.00	518,280.48	0.00
March 2020	0.00	0.00	0.00	492,922.31	0.00
April 2020	0.00	0.00	0.00	468,093.56	0.00
May 2020	0.00	0.00	0.00	443,785.00	0.00
June 2020	0.00	0.00	0.00	419,987.53	0.00
July 2020	0.00	0.00	0.00	396,692.23	0.00
August 2020	0.00	0.00	0.00	373,890.29	0.00
September 2020	0.00	0.00	0.00	351,573.07	0.00
October 2020	0.00	0.00	0.00	329,732.06	0.00
November 2020	0.00	0.00	0.00	308,358.89	0.00
December 2020	0.00	0.00	0.00	287,445.33	0.00
January 2021	0.00	0.00	0.00	266,983.28	0.00

<u>Distribution Date</u>	<u>EA Class Planned Balance</u>	<u>EB Class Planned Balance</u>	<u>EC Class Planned Balance</u>	<u>G Class Planned Balance</u>	<u>H Class Targeted Balance</u>
February 2021	\$ 0.00	\$ 0.00	\$ 0.00	\$ 246,997.71	\$ 0.00
March 2021	0.00	0.00	0.00	227,447.07	0.00
April 2021	0.00	0.00	0.00	208,323.67	0.00
May 2021	0.00	0.00	0.00	189,679.09	0.00
June 2021	0.00	0.00	0.00	171,445.35	0.00
July 2021	0.00	0.00	0.00	153,754.32	0.00
August 2021	0.00	0.00	0.00	136,456.40	0.00
September 2021	0.00	0.00	0.00	124,842.47	0.00
October 2021	0.00	0.00	0.00	114,446.83	0.00
November 2021	0.00	0.00	0.00	104,279.10	0.00
December 2021	0.00	0.00	0.00	94,679.18	0.00
January 2022	0.00	0.00	0.00	85,448.13	0.00
February 2022	0.00	0.00	0.00	76,645.12	0.00
March 2022	0.00	0.00	0.00	68,650.45	0.00
April 2022	0.00	0.00	0.00	60,923.35	0.00
May 2022	0.00	0.00	0.00	53,718.53	0.00
June 2022	0.00	0.00	0.00	46,696.08	0.00
July 2022	0.00	0.00	0.00	39,831.37	0.00
August 2022	0.00	0.00	0.00	33,618.88	0.00
September 2022	0.00	0.00	0.00	27,718.66	0.00
October 2022	0.00	0.00	0.00	23,548.89	0.00
November 2022	0.00	0.00	0.00	20,334.06	0.00
December 2022	0.00	0.00	0.00	17,191.48	0.00
January 2023	0.00	0.00	0.00	14,119.85	0.00
February 2023	0.00	0.00	0.00	12,257.43	0.00
March 2023	0.00	0.00	0.00	10,458.69	0.00
April 2023	0.00	0.00	0.00	8,855.18	0.00
May 2023	0.00	0.00	0.00	7,287.78	0.00
June 2023	0.00	0.00	0.00	5,755.84	0.00
July 2023	0.00	0.00	0.00	4,258.72	0.00
August 2023	0.00	0.00	0.00	2,991.70	0.00
September 2023	0.00	0.00	0.00	2,147.92	0.00
October 2023	0.00	0.00	0.00	1,323.37	0.00
November 2023	0.00	0.00	0.00	517.71	0.00
December 2023	0.00	0.00	0.00	65.23	0.00
January 2024 and thereafter	0.00	0.00	0.00	0.00	0.00

Yield Considerations

General. The yield to maturity for each Certificate will depend upon the purchase price thereof and the rate of principal payments, including prepayments, on the Group 1 or Group 2 Mortgage Loans, as applicable. Such yield to maturity will also depend upon, in the case of the Group 1 Classes, the actual characteristics of the Group 1 Mortgage Loans, and, in the case of the Group 2 Classes, the priority sequence affecting distributions on the Underlying REMIC Certificates. There can be no assurance that the pre-tax yields shown herein or that the aggregate purchase prices of the related Certificates will be as assumed. An investor should purchase Certificates only after performing an analysis of such Certificates based upon the investor's own assumptions as to future rates of prepayment.

There can be no assurance that the Group 1 Mortgage Loans will have the characteristics assumed herein or that any of the Mortgage Loans will prepay at any of the rates assumed herein, or at any other particular rate. Because the rate of principal distributions on the Certificates will be related to the rate of amortization of the Group 1 or Group 2 Mortgage Loans, as applicable, which in the case of the Group 1 Mortgage Loans are likely to include Mortgage Loans with remaining terms to maturity shorter or longer than those assumed, the rate of principal distribution on the Certificates is likely to differ from the rate anticipated by an investor, even if all Mortgage Loans in the related Mortgage Loan Group prepay at the indicated constant percentages of PSA. In addition, it is not likely that all Mortgage Loans in either Mortgage Loan Group will prepay at a constant PSA rate until maturity or that such Mortgage Loans will prepay at the same rate.

The rate of distributions of principal of the Group 1 Classes and Components will be related to the rate of principal distributions on the Group 1 GNMA Certificates, which in turn will be related to the amortization (including prepayments) of the Group 1 Mortgage Loans. The rate of distributions of principal of the O Class will be the same as the rate of principal distributions on the Underlying REMIC Certificates, which in turn will be sensitive to the amortization (including prepayments) of the Group 2 Mortgage Loans and the priority sequence affecting principal distributions on the Underlying REMIC Certificates. It should be noted that there may have been material changes in facts and circumstances since the date the Trust G4 Prospectus was prepared, including, but not limited to, changes in prepayment speeds and prevailing interest rates and other economic factors, which may limit the usefulness of the information set forth in such document.

The timing of changes in the rate of principal prepayments may significantly affect the yield to an investor, even if the average rate of principal prepayments is consistent with such investor's expectations. In general, the earlier the payment of principal, the greater the effect on an investor's yield to maturity. As a result, the effect on an investor's yield of principal prepayments occurring at a rate higher (or lower) than the rate anticipated by the investor during the period immediately following the Settlement Date will not be offset by any subsequent equivalent reduction (or increase) in the rate of principal prepayments.

The effective yield on the Delay Classes will be reduced below the yield otherwise produced because principal and interest payable on a Distribution Date will not be distributed until the 17th day or 25th day, as applicable, following the end of the related Interest Accrual Period and will not bear interest during such delay. No interest at all will be paid on any Class after its principal balance has been reduced to zero. As a result of the foregoing, the market value of the Delay Classes will be lower than would have been the case if there were no such delay. Investors must make their own decisions as to the appropriate assumptions, including prepayment assumptions, to be used in deciding whether to purchase the Certificates.

The table below indicates the sensitivity of the pre-tax corporate bond equivalent yields to maturity of the applicable Classes to various constant percentages of PSA. The yields set forth in the table were calculated by determining the monthly discount rate that, when applied to the assumed streams of cash flows to be paid on the applicable Classes, would cause the discounted present value of such assumed streams of cash flows to equal the assumed aggregate purchase prices of such Classes

and converting such monthly rates to corporate bond equivalent rates. Such calculations do not take into account variations that may occur in the interest rates at which investors may be able to reinvest funds received by them as distributions on the Certificates and consequently do not purport to reflect the return on any investment in the Certificates when such reinvestment rates are considered.

The Interest Only Class. As indicated in the table below, the yield to investors in the IO Class will be very sensitive to the rate of principal payments (including prepayments) of the Group 2 Mortgage Loans, which generally can be prepaid at any time. On the basis of the assumptions described below, the yield to maturity on the IO Class would be 0% if prepayments were to occur at a constant rate of approximately 612% PSA. If the actual prepayment rate of the Group 2 Mortgage Loans were to exceed the foregoing level for as little as one month while equaling such level for the remaining months, the investors in the IO Class would not fully recoup their initial investments.

The information set forth in the following table was prepared on the basis of the Pricing Assumptions and the assumption that the aggregate purchase price of the IO Class (expressed as a percentage of its original notional principal balance) is as follows:

<u>Class</u>	<u>Price*</u>
IO	8.375%

* The price does not include accrued interest. Accrued interest has been added to such price in calculating the yields set forth in the table below.

Sensitivity of the IO Class to Prepayments (Pre-Tax Yields to Maturity)

<u>Class</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>125%</u>	<u>250%</u>	<u>350%</u>	<u>500%</u>
IO	18.0%	13.8%	12.5%	10.4%	5.3%

Weighted Average Lives of the Certificates

The weighted average life of a Certificate is determined by (a) multiplying the amount of the reduction, if any, of the principal balance of such Certificate from one Distribution Date to the next Distribution Date by the number of years from the Settlement Date to the second such Distribution Date, (b) summing the results and (c) dividing the sum by the aggregate amount of the reductions in principal balance of such Certificate referred to in clause (a). For a description of the factors which may influence the weighted average life of a Certificate, see “Description of the Certificates—Weighted Average Life and Final Distribution Dates” in the GNMA Prospectus.

In general, the weighted average lives of the Certificates will be shortened if the level of prepayments of principal of the Mortgage Loans in the related Mortgage Loan Group increases. However, the weighted average lives will depend upon a variety of other factors, including the timing of changes in such rate of principal payments and, in the case of the Group 1 Classes, the priority sequence of distributions of principal of such Classes and the distribution of principal of such Classes in accordance with the Principal Balance Schedules herein. In particular, if the amount distributable as principal of the Group 1 Classes on any Distribution Date exceeds the amount required to reduce the principal balances of certain Group 1 Classes with higher principal payment priorities to their respective scheduled amounts as set forth in the Principal Balance Schedules, such excess principal will be distributed on the remaining Group 1 Classes on such Distribution Date. Conversely, if the principal distributable on any Distribution Date is less than the amount so required to reduce certain Group 1 Classes to their respective scheduled amounts, no principal will be distributed on the remaining Group 1 Classes on such Distribution Date. Accordingly, the rate of principal payments on the Group 1 Mortgage Loans is expected to have a greater effect on the weighted average lives of the

Support Classes and, under certain prepayment scenarios, the TAC Class, than on the weighted average lives of the PAC Classes. See “Distributions of Principal” herein.

The interaction of the foregoing factors may have different effects on various Classes and the effects on any Class may vary at different times during the life of such Class. Accordingly, no assurance can be given as to the weighted average life of any Class. Further, to the extent the prices of the Certificates represent discounts or premiums to their respective original principal balances, variability in the weighted average lives of such Classes of Certificates could result in variability in the related yields to maturity. For an example of how the weighted average lives of the Classes may be affected at various constant prepayment rates, see the Decrement Tables below.

As described under “Distributions of Principal—*Components*” herein, for purposes of calculating payments of principal, the J Class is comprised of multiple Components. Since such Components are not divisible, the payment characteristics of such Class will reflect a combination of the payment characteristics of the Components.

Decrement Tables

The following tables indicate the percentages of original principal balances of the specified Classes that would be outstanding after each of the dates shown at various *constant* PSA levels and the corresponding weighted average lives of such Classes. The tables have been prepared on the basis of the Pricing Assumptions, except that (a) with respect to the information set forth for each of the Group 1 Classes under 0% PSA, it has been assumed that each Group 1 Mortgage Loan bears an interest rate of 8.50% per annum and has an original and remaining term to maturity of 360 months; and (b) with respect to the information set forth for the Group 2 Classes under 0% PSA, it has been assumed that each Group 2 Mortgage Loan bears interest at a rate of 11.50% per annum and has an original term to maturity of 360 months and a remaining term to maturity of 283 months. It is not likely that (i) all of the underlying Mortgage Loans in the related Mortgage Loan Group will have the interest rate or remaining term to maturity assumed or (ii) the underlying Mortgage Loans in the related Mortgage Loan Group will prepay at a *constant* PSA level. In addition, a portion of the payments (including prepayments) on the Mortgage Loans will be distributed in the month following the month in which such payments are received. Moreover, the diverse remaining terms to maturity of the Mortgage Loans in the related Mortgage Loan Group (which may include recently originated Mortgage Loans) could produce slower or faster principal distributions than indicated in the tables at the specified *constant* PSA levels, even if the distributions of the weighted average WARMS and WALAs of the Mortgage Loans in the related Mortgage Loan Group are identical to the distributions of the weighted average WARMS and WALAs specified in the Pricing Assumptions.

Percent of Original Principal Balances Outstanding

Date	A Class					B Class					C Class					D Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	80%	110%	280%	500%	0%	80%	110%	280%	500%	0%	80%	110%	280%	500%	0%	80%	110%	280%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 1996	95	67	67	67	67	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 1997	90	33	33	33	33	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 1998	85	0	0	0	0	100	99	99	99	0	100	100	100	100	3	100	100	100	100	100
February 1999	78	0	0	0	0	100	1	1	1	0	100	100	100	100	0	100	100	100	100	0
February 2000	72	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	99	99	99	0
February 2001	65	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	44	44	44	0
February 2002	57	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
February 2003	48	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
February 2004	39	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
February 2005	29	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
February 2006	18	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
February 2007	6	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
February 2008	0	0	0	0	0	78	0	0	0	0	100	0	0	0	0	100	0	0	0	0
February 2009	0	0	0	0	0	34	0	0	0	0	100	0	0	0	0	100	0	0	0	0
February 2010	0	0	0	0	0	0	0	0	0	0	85	0	0	0	0	100	0	0	0	0
February 2011	0	0	0	0	0	0	0	0	0	0	28	0	0	0	0	100	0	0	0	0
February 2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	81	0	0	0	0
February 2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43	0	0	0	0
February 2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0
February 2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.3	1.5	1.5	1.5	1.4	13.6	3.5	3.5	3.5	2.5	15.6	4.5	4.5	4.5	2.8	17.8	5.9	5.9	5.9	3.4

** Determined as specified under "Weighted Average Lives of the Certificates" herein.

Date	E Class					EA Class					EB Class					EC Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	80%	110%	280%	500%	0%	80%	110%	280%	500%	0%	80%	110%	280%	500%	0%	80%	110%	280%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 1996	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 1997	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 1998	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 1999	100	100	100	100	92	100	100	100	100	77	100	100	100	100	100	100	100	100	100	100
February 2000	100	100	100	100	62	100	100	100	100	0	100	100	100	100	95	100	100	100	100	100
February 2001	100	100	100	100	41	100	100	100	100	0	100	100	100	100	30	100	100	100	100	100
February 2002	100	97	97	97	26	100	92	92	92	0	100	100	100	100	0	100	100	100	100	85
February 2003	100	79	79	79	16	100	44	44	44	0	100	100	100	100	0	100	100	100	100	53
February 2004	100	64	64	64	10	100	2	2	2	0	100	100	100	100	0	100	100	100	100	31
February 2005	100	51	51	51	5	100	0	0	0	0	100	62	62	62	0	100	100	100	100	16
February 2006	100	40	40	40	2	100	0	0	0	0	100	28	28	28	0	100	100	100	100	5
February 2007	100	31	31	31	0	100	0	0	0	0	100	1	1	1	0	100	100	100	100	0
February 2008	100	24	24	24	0	100	0	0	0	0	100	0	0	0	0	100	78	78	78	0
February 2009	100	18	18	18	0	100	0	0	0	0	100	0	0	0	0	100	59	59	59	0
February 2010	100	13	13	13	0	100	0	0	0	0	100	0	0	0	0	100	43	43	43	0
February 2011	100	10	10	10	0	100	0	0	0	0	100	0	0	0	0	100	31	31	31	0
February 2012	100	6	6	6	0	100	0	0	0	0	100	0	0	0	0	100	21	21	21	0
February 2013	100	4	4	4	0	100	0	0	0	0	100	0	0	0	0	100	12	12	12	0
February 2014	100	2	2	2	0	100	0	0	0	0	100	0	0	0	0	100	6	6	6	0
February 2015	85	*	*	*	0	61	0	0	0	0	100	0	0	0	0	100	*	*	*	0
February 2016	69	0	0	0	0	16	0	0	0	0	100	0	0	0	0	100	0	0	0	0
February 2017	51	0	0	0	0	0	0	0	0	0	61	0	0	0	0	100	0	0	0	0
February 2018	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0
February 2019	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30	0	0	0	0
February 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.9	10.9	10.9	10.9	6.0	20.2	7.9	7.9	7.9	4.3	22.2	10.4	10.4	10.4	5.7	23.7	15.0	15.0	15.0	8.4

Date	G Class					H Class					J Class					K Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	80%	110%	280%	500%	0%	80%	110%	280%	500%	0%	80%	110%	280%	500%	0%	80%	110%	280%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 1996	100	100	100	100	100	100	100	73	73	73	88	88	88	50	0	100	100	100	0	0
February 1997	100	100	100	100	100	100	100	47	47	7	76	76	76	0	0	100	100	100	0	0
February 1998	100	100	100	100	100	100	100	25	25	0	62	62	62	0	0	100	100	100	0	0
February 1999	100	100	100	100	100	100	100	6	6	0	47	47	47	0	0	100	100	100	0	0
February 2000	100	100	100	100	100	100	100	0	0	0	31	31	23	0	0	100	100	100	0	0
February 2001	100	100	100	100	100	100	100	0	0	0	14	14	5	0	0	100	100	88	0	0
February 2002	100	100	100	100	100	100	100	0	0	0	1	1	0	0	0	100	100	68	0	0
February 2003	100	100	100	100	100	100	100	0	0	0	0	0	0	0	0	92	92	50	0	0
February 2004	100	100	100	100	100	100	96	0	0	0	0	0	0	0	0	81	81	29	0	0
February 2005	100	100	100	100	100	100	82	0	0	0	0	0	0	0	0	70	70	1	0	0
February 2006	100	100	100	100	100	100	62	0	0	0	0	0	0	0	0	57	57	0	0	0
February 2007	100	100	100	100	90	100	36	0	0	0	0	0	0	0	0	44	44	0	0	0
February 2008	100	100	100	100	61	100	6	0	0	0	0	0	0	0	0	29	29	0	0	0
February 2009	100	100	100	100	41	100	0	0	0	0	0	0	0	0	0	14	0	0	0	0
February 2010	100	100	100	100	27	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2011	100	100	100	100	18	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2012	100	100	100	100	12	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2013	100	100	100	100	8	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2014	100	100	100	100	5	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2015	100	100	100	100	3	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2016	100	75	75	75	2	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2017	100	55	55	55	1	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2018	100	38	38	38	1	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2019	100	25	25	25	*	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2020	15	15	15	15	*	61	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2021	7	7	7	7	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2022	2	2	2	2	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	0	0	0	0	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.8	22.7	22.7	22.7	14.2	25.1	11.3	2.0	2.0	1.4	3.7	3.7	3.5	0.9	0.4	11.4	11.2	7.9	0.6	0.3

* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.

** Determined as specified under “Weighted Average Lives of the Certificates” herein.

Date	L Class					M Class					N Class					X Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	80%	110%	280%	500%	0%	80%	110%	280%	500%	0%	80%	110%	280%	500%	0%	80%	110%	280%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 1996	100	100	100	100	0	100	100	100	100	43	100	100	100	100	100	108	108	108	92	0
February 1997	100	100	100	60	0	100	100	100	100	0	100	100	100	100	0	117	117	117	0	0
February 1998	100	100	100	0	0	100	100	100	0	0	100	100	100	76	0	127	127	127	0	0
February 1999	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0	138	138	138	0	0
February 2000	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0	149	149	149	0	0
February 2001	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0	161	161	161	0	0
February 2002	82	82	82	0	0	100	100	100	0	0	100	100	100	0	0	175	175	175	0	0
February 2003	47	47	47	0	0	100	100	100	0	0	100	100	100	0	0	189	189	189	0	0
February 2004	10	10	10	0	0	100	100	100	0	0	100	100	100	0	0	205	205	205	0	0
February 2005	0	0	0	0	0	78	78	78	0	0	100	100	100	0	0	222	222	222	0	0
February 2006	0	0	0	0	0	48	48	48	0	0	100	100	100	0	0	240	240	190	0	0
February 2007	0	0	0	0	0	14	14	14	0	0	100	100	100	0	0	260	260	150	0	0
February 2008	0	0	0	0	0	0	0	0	0	0	81	81	81	0	0	282	282	107	0	0
February 2009	0	0	0	0	0	0	0	0	0	0	47	47	47	0	0	305	284	61	0	0
February 2010	0	0	0	0	0	0	0	0	0	0	10	10	10	0	0	326	229	13	0	0
February 2011	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	326	171	0	0	0
February 2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	326	111	0	0	0
February 2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	326	50	0	0	0
February 2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	326	0	0	0	0
February 2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	326	0	0	0	0
February 2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	326	0	0	0	0
February 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	326	0	0	0	0
February 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	326	0	0	0	0
February 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	326	0	0	0	0
February 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	326	0	0	0	0
February 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	263	0	0	0	0
February 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	91	0	0	0	0
February 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.9	7.9	7.9	2.0	0.8	10.9	10.9	10.9	2.5	1.0	13.9	13.9	13.9	3.2	1.2	26.6	16.3	12.8	1.2	0.5

Date	Z Class					O Class					IO† Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	80%	110%	280%	500%	0%	125%	250%	350%	500%	0%	125%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 1996	108	108	108	108	108	100	100	100	100	98	99	91	84	78	69
February 1997	117	117	117	117	0	100	100	100	82	55	98	83	70	61	48
February 1998	127	127	127	127	0	100	100	78	54	25	97	76	59	47	33
February 1999	138	138	138	115	0	100	98	58	33	5	96	69	49	37	23
February 2000	149	149	149	64	0	100	85	42	16	0	94	63	41	28	16
February 2001	161	161	161	27	0	100	73	28	3	0	93	57	34	22	11
February 2002	175	175	175	7	0	100	62	16	0	0	91	51	28	17	7
February 2003	189	189	189	*	0	100	51	6	0	0	89	46	23	13	5
February 2004	205	205	205	*	0	100	42	0	0	0	87	41	19	10	3
February 2005	222	222	222	*	0	100	33	0	0	0	85	36	16	8	2
February 2006	240	240	240	*	0	100	24	0	0	0	82	32	13	6	2
February 2007	260	260	260	*	0	100	16	0	0	0	79	28	10	4	1
February 2008	282	282	282	*	0	100	9	0	0	0	75	25	8	3	1
February 2009	305	305	305	*	0	100	2	0	0	0	71	21	6	2	*
February 2010	331	331	331	*	0	94	0	0	0	0	67	18	5	2	*
February 2011	338	338	315	*	0	84	0	0	0	0	62	15	4	1	*
February 2012	338	338	283	*	0	73	0	0	0	0	57	12	3	1	*
February 2013	338	338	252	*	0	61	0	0	0	0	51	9	2	1	*
February 2014	338	330	221	*	0	47	0	0	0	0	44	7	1	*	*
February 2015	338	289	191	*	0	32	0	0	0	0	36	4	1	*	*
February 2016	338	249	162	*	0	14	0	0	0	0	27	2	*	*	*
February 2017	338	208	133	*	0	0	0	0	0	0	18	*	*	*	*
February 2018	338	168	106	*	0	0	0	0	0	0	7	*	*	*	*
February 2019	338	128	79	*	0	0	0	0	0	0	0	0	0	0	0
February 2020	338	88	53	*	0	0	0	0	0	0	0	0	0	0	0
February 2021	338	48	29	*	0	0	0	0	0	0	0	0	0	0	0
February 2022	338	17	10	*	0	0	0	0	0	0	0	0	0	0	0
February 2023	275	3	2	*	0	0	0	0	0	0	0	0	0	0	0
February 2024	143	*	*	*	0	0	0	0	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.8	23.0	20.9	5.1	1.6	18.6	8.5	4.8	3.4	2.3	16.6	8.4	5.3	3.9	2.7

* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.

** Determined as specified under “Weighted Average Lives of the Certificates” herein.

† In the case of a Notional Class, the Decrement Table indicates the percentage of the original notional principal balance outstanding.

Characteristics of the R Class

The R Class will not have a principal balance and will not bear interest. The Holder of the R Class will be entitled to receive the proceeds of the remaining assets of the Trust, if any, after the principal balances of all Classes have been reduced to zero. It is not anticipated that there will be any material assets remaining in such circumstance.

The R Class will be subject to certain transfer restrictions. No transfer of record or beneficial ownership of an R Certificate will be allowed to a “disqualified organization.” In addition, no transfer of record or beneficial ownership of an R Certificate will be allowed to any person that is not a “U.S. Person” without the written consent of Fannie Mae. Under regulations issued by the Treasury Department on December 23, 1992 (the “Regulations”), a transfer of a “noneconomic residual interest” to a U.S. Person will be disregarded for all federal tax purposes unless no significant purpose of the transfer is to impede the assessment or collection of tax. The R Class will constitute a noneconomic residual interest under the Regulations. Any transferee of an R Certificate must execute and deliver an affidavit and an Internal Revenue Service Form W-9 on which the transferee provides its taxpayer identification number. See “Description of the Certificates—Additional Characteristics of Residual Certificates” and “Certain Federal Income Tax Consequences—Taxation of Beneficial Owners of Residual Certificates” in the GNMA Prospectus. Transferors of an R Certificate should consult with their own tax advisors for further information regarding such transfers.

The Holder of the R Class will be considered to be the holder of the “residual interest” in the REMIC constituted by the Trust. See “Certain Federal Income Tax Consequences” in the GNMA Prospectus. Pursuant to the Trust Agreement, Fannie Mae will be obligated to provide to such Holder (i) such information as is necessary to enable it to prepare its federal income tax returns and (ii) any reports regarding the R Class that may be required under the Code.

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

The following tax discussion, when read in conjunction with the discussion of “Certain Federal Income Tax Consequences” in the GNMA Prospectus, describes the current federal income tax treatment of investors in the Certificates. These two tax discussions do not purport to deal with all federal tax consequences applicable to all categories of investors, some of which may be subject to special rules. Investors should consult their own tax advisors in determining the federal, state, local and any other tax consequences to them of the purchase, ownership and disposition of the Certificates.

REMIC Election and Special Tax Attributes

An election will be made to treat the Trust as a REMIC for federal income tax purposes. The Certificates, other than the R Class, will be designated as the “regular interests,” and the R Class will be designated as the “residual interest,” in the REMIC constituted by the Trust.

As a consequence of the qualification of the Trust as a REMIC, the Certificates generally will be treated as “qualifying real property loans” for mutual savings banks and domestic building and loan associations, “regular or residual interests in a REMIC” for domestic building and loan associations, “real estate assets” for real estate investment trusts, and, except for the R Class, as “qualified mortgages” for other REMICs. See “Certain Federal Income Tax Consequences—Special Tax Attributes” in the GNMA Prospectus.

Taxation of Beneficial Owners of Regular Certificates

The Notional Class and the Accrual Classes will be, and certain other Classes of Certificates may be, issued with original issue discount for federal income tax purposes, which generally will result in recognition of some taxable income in advance of the receipt of the cash attributable to such income. The Prepayment Assumption that will be used in determining the rate of accrual of original issue discount will be 110% PSA, in the case of the Group 1 Classes, and 250% PSA, in the case of the

Group 2 Classes. See “Certain Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Original Issue Discount*” in the GNMA Prospectus. No representation is made as to whether the Mortgage Loans underlying the GNMA Certificates will prepay at that or any other rate. See “Description of the Certificates—Weighted Average Lives of the Certificates” herein and “Description of the Certificates—Weighted Average Life and Final Distribution Dates” in the GNMA Prospectus. In addition, certain Classes of Certificates may be treated as having been issued at a premium for federal income tax purposes. See “Certain Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Certificates Purchased at a Premium*” in the GNMA Prospectus.

Taxation of Beneficial Owners of Residual Certificates

Under the Regulations, the R Class will not have significant value. As a result, an organization to which section 593 of the Code applies and which is the beneficial owner of an R Certificate may not use its allowable deductions to offset any “excess inclusions” with respect to such Certificate. See “Certain Federal Income Tax Consequences—Taxation of Beneficial Owners of Residual Certificates—*Excess Inclusions*” in the GNMA Prospectus.

For purposes of determining the portion of the taxable income of the Trust that generally will not be treated as excess inclusions, the rate to be used is 9.38% (which is 120% of the “federal long-term rate”). See “Certain Federal Income Tax Consequences—Taxation of Beneficial Owners of Residual Certificates—*Excess Inclusions*” and “—Foreign Investors—*Residual Certificates*” in the GNMA Prospectus. The federal income tax consequences of any consideration paid to a transferee on the transfer of an R Certificate are unclear; any transferee receiving such consideration should consult its own tax advisors.

PLAN OF DISTRIBUTION

General. The Dealer will receive the Certificates in exchange for the Group 1 GNMA Certificates, the Trust SMBS and the Underlying REMIC Certificates pursuant to a Fannie Mae commitment. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect such transactions to or through dealers.

Increase in Certificates. Prior to the Settlement Date, Fannie Mae and the Dealer may agree to offer hereby Certificates of Group 1 Classes in addition to those contemplated as of the date hereof. In such event, the Group 1 GNMA Certificates will be increased in principal balance, but it is expected that all additional Group 1 GNMA Certificates will have the same characteristics as described herein under “Description of the Certificates—The Group 1 GNMA Certificates.” The proportion that the original principal balance of each Class (and any Component) bears to the aggregate original principal balance of all the Group 1 Classes and Components will remain the same. In addition, the dollar amounts reflected in the Principal Balance Schedules will be increased in pro rata amounts that correspond to any increase in the principal balances of the related Classes of Certificates.

LEGAL MATTERS

Certain legal matters will be passed upon for the Dealer by Brown & Wood, New York, New York. Brown & Wood also performs legal services for Fannie Mae.

Trust SMBS

<u>Fannie Mae Stripped Mortgage-Backed Security Trust</u>	<u>Class</u>	<u>Date of Issue</u>	<u>CUSIP Number</u>	<u>Interest Rate</u>	<u>Interest Type (1)</u>	<u>Final Distribution Date</u>	<u>Principal Type (1)</u>	<u>Original Notional Principal Balance of Class</u>	<u>Class % in the Trust</u>	<u>February 1995 Class Factor</u>	<u>Current Notional Principal Balance in the Trust</u>	<u>Approximate Weighted Average WAC</u>	<u>Approximate Weighted Average WARM (in months)</u>	<u>Approximate Weighted Average WALA (in months)</u>	<u>Underlying Security Type</u>	<u>Related Classes</u>
000078-GN	2	May 1990	31364HHM2	10.0%	IO	May 2020	NTL	\$200,002,487	56.8285628368%	.23454390	\$ 26,657,917	10.5%	264	88	GNMA	O and IO

Underlying REMIC Certificates

<u>Underlying REMIC Trust</u>	<u>Class</u>	<u>Date of Issue</u>	<u>CUSIP Number</u>	<u>Interest Rate</u>	<u>Interest Type (1)</u>	<u>Final Distribution Date</u>	<u>Principal Type (1)</u>	<u>Original Principal Balance of Class</u>	<u>Class % in the Trust</u>	<u>February 1995 Class Factor</u>	<u>Current Principal Balance in the Trust</u>	<u>Approximate Weighted Average WAC</u>	<u>Approximate Weighted Average WARM (in months)</u>	<u>Approximate Weighted Average WALA (in months)</u>	<u>Underlying Security Type</u>	<u>Related Classes</u>
G4	D	May 1990	3136037R7	(2)	PO	May 2019	PAC (3)	\$23,300,000	100%	1.00000000	\$23,300,000	10.5%	264	88	GNMA	O

- (1) See “Description of the Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus.
- (2) This Class is a Principal Only Class and bears no interest.
- (3) It should be noted that, as of the Issue Date, all Support classes evidencing interests in the Underlying REMIC Trust have been retired.

No dealer, salesman or other person has been authorized to give any information or to make any representations in connection with this offering other than those contained in this Prospectus Supplement and the additional Disclosure Documents and, if given or made, such information or representations must not be relied upon as having been authorized. This Prospectus Supplement and the aforementioned documents do not constitute an offer to sell or a solicitation of an offer to buy any of the Certificates offered hereby in any state to any person to whom it is unlawful to make such offer or solicitation in such state. The delivery of this Prospectus Supplement and the aforementioned documents at any time does not imply that the information contained herein or therein is correct as of any time subsequent to the date hereof or thereof.

\$288,300,000

**Federal National
Mortgage Association**



**Guaranteed REMIC
Pass-Through Certificates**

Fannie Mae REMIC Trust 1995-G2

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PROSPECTUS SUPPLEMENT

MORGAN STANLEY & CO.
Incorporated

January 27, 1995