Supplement
(To Prospectus Supplement dated March 18, 1997)

$946,015,989

FannieMae

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 1997-30

This is a Supplement to the Prospectus Supplement dated March 18, 1997 (the ''Prospectus Supplement''). Capitalized terms used but not defined herein shall have the meanings assigned to such terms in the Prospectus Supplement.

Notwithstanding anything set forth in Schedule 1 of the Prospectus Supplement, the CUSIP Numbers for the RCR Classes are as follows:

SR	31359PKJ4
SW	31359PKK1
SU	31359PKL9
S	31359PKM7
N	31359PKN5
SV	31359PKP0

See ''Additional Risk Factors'' on page S-12 of the Prospectus Supplement and ''Risk Factors'' beginning on page 8 of the REMIC Prospectus attached thereto for a discussion of certain risks that should be considered in connection with an investment in the Certificates.

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.

Salomon Brothers Inc

The date of this Supplement is April 24, 1997.

Prospectus Supplement
(To Prospectus dated June 14, 1996)

$946,015,989

FannieMae[SM]

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 1997-30

Investors should not purchase the Certificates before reading this Prospectus Supplement and the additional Disclosure Documents listed at the bottom of page S-3.

See ''Additional Risk Factors'' on page S-12 hereof and ''Risk Factors'' beginning on page 8 of the REMIC Prospectus attached hereto for a discussion of certain risks that should be considered in connection with an investment in the Certificates.

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Class(1)	Group	Original Principal Balance	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
PA	1	$ 45,047,000	PAC	7.00%	FIX	31359PGN0	July 2017
PB	1	97,000,000	PAC	5.00	FIX	31359PHK5	May 2027
PI	1	(4)	NTL	8.00	FIX/IO	31359PHL3	May 2027
EA	1	17,817,000	SUP	(5)	PO	31359PHM1	May 2027
EB	1	6,961,895	TAC/AD	(5)	PO	31359PHN9	May 2027
FA	1	125,314,105	TAC/AD	(3)	FLT	31359PHP4	May 2027
SA	1	(4)	NTL	(3)	INV/IO	31359PHQ2	May 2027
SL	1	(4)	NTL	(3)	INV/IO	31359PHR0	May 2027
Z	1	10,260,000	SUP	9.00	FIX/Z	31359PHS8	May 2027
SB	2	(4)	NTL	(3)	INV/IO	31359PHT6	October 2022
SC	2	(4)	NTL	(3)	INV/IO	31359PHU3	October 2022
SD	2	(4)	NTL	(3)	INV/IO	31359PHV1	October 2022
SE	2	(4)	NTL	(3)	INV/IO	31359PHW9	October 2022
SG	3	(4)	NTL	(3)	INV/IO	31359PHX7	July 2022
SH	3	(4)	NTL	(3)	INV/IO	31359PHY5	July 2022
SI	3	(4)	NTL	(3)	INV/IO	31359PHZ2	July 2022
SJ	3	(4)	NTL	(3)	INV/IO	31359PJA5	July 2022
I	4	(4)	NTL	8.00	FIX/IO	31359PJB3	January 2023
J	4	(4)	NTL	8.00	FIX/IO	31359PJC1	January 2023
EC	5	43,510,000	SC/PT	(5)	PO	31359PJD9	March 2022
SK	5	(4)	NTL	(6)	INV/IO	31359PJE7	March 2022
D	6	50,000,000	SEQ	7.35	FIX	31359PJF4	January 2021
A	6	17,220,000	SEQ	6.50	FIX	31359PJG2	November 2016
B	6	10,140,000	SEQ	6.50	FIX	31359PJH0	January 2021

Class(1)	Group	Original Principal Balance	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
FB	6	$ 23,240,000	SEQ	(3)	FLT	31359PJJ6	January 2021
SM	6	(4)	NTL	(3)	INV/IO	31359PJK3	January 2021
C	6	59,300,000	SEQ	7.50%	FIX	31359PJL1	April 2025
VA	6	5,000,000	AD/SEQ	7.50	FIX	31359PJM9	October 2002
VB	6	5,000,000	AD/SEQ	7.50	FIX	31359PJN7	August 2006
VC	6	20,100,000	AD/SEQ	7.50	FIX	31359PJP2	November 2015
ZB	6	10,000,000	SEQ	7.50	FIX/Z	31359PJQ0	May 2027
E	7	20,000,000	SEQ	7.00	FIX	31359PJR8	February 2022
K	7	27,200,000	SEQ	7.00	FIX	31359PJS6	September 2005
L	7	159,700,000	SEQ	7.00	FIX	31359PJT4	November 2020
M	7	26,600,000	SEQ	7.00	FIX	31359PJU1	February 2022
G	7	77,300,000	SEQ	7.00	FIX	31359PJV9	December 2024
H	7	18,300,000	SEQ	7.00	FIX	31359PJW7	June 2025
VD	7	10,100,000	AD/SEQ	7.00	FIX	31359PJX5	April 2002
VE	7	14,500,000	AD/SEQ	7.00	FIX	31359PJY3	April 2007
VG	7	21,900,000	AD/SEQ	7.00	FIX	31359PJZ0	August 2012
ZA	7	24,400,000	SEQ	7.00	FIX/Z	31359PKA3	May 2027
SN	8	13,394	SC/PAC	(3)	INV	31359PKB1	April 2022
SO	8	14,311	SC/SUP	(3)	INV	31359PKC9	April 2022
SP	8	78,284	SC/SEQ	(3)	INV	31359PKD7	April 2022
ST	8	(4)	NTL	(3)	INV/IO	31359PKE5	April 2022
SQ	8	(4)	NTL	(3)	INV/IO	31359PKF2	April 2022
R		0	NPR	0	NPR	31359PKG0	May 2027
RL		0	NPR	0	NPR	31359PKH8	May 2027

(1) The RCR Classes are set forth on Schedule 1 hereto.
(2) See ''Description of the Certificates—Class Definitions and Abbreviations'' in the REMIC Prospectus and ''Description of the Certificates—Distributions of Interest'' and ''—Distributions of Principal'' herein.
(3) These Classes will bear interest based on ''LIBOR'' as described under ''Description of the Certificates—Distributions of Interest'' herein and ''Description of the Certificates—Indices Applicable to Floating Rate and Inverse Floating Rate Classes'' in the REMIC Prospectus.
(4) These Classes will be Notional Classes, will not have principal balances and will bear interest on their respective notional principal balances. The notional principal balances of the Notional Classes initially will be as set forth herein and thereafter will be calculated as specified herein. See ''Description of the Certificates—Distributions of Interest—Notional Classes'' herein.
(5) These Classes will be Principal Only Classes and will bear no interest.
(6) The SK Class will bear interest based on the ''10-Year Treasury Index'' as described under ''Description of the Certificates—Distributions of Interest'' herein and ''Description of the Certificates—Indices Applicable to Floating Rate and Inverse Floating Rate Classes'' in the REMIC Prospectus.

The Certificates will be offered by Salomon Brothers Inc (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, subject to the right by the Dealer to reject any order in whole or in part and subject to approval of certain legal matters by counsel. It is expected that the Group 1, Group 2, Group 3, Group 5, Group 6 and Group 7 Classes, the SN and SO Classes and the RCR Certificates will be available through the book-entry facilities of The Depository Trust Company and that the Group 4 Classes and the SP, ST and SQ Classes will be available through the book-entry system of the Federal Reserve Banks on or about April 30, 1997 (the ''Settlement Date''). It is expected that the R and RL Classes in registered, certificated form will be available for delivery at the offices of the Dealer, Seven World Trade Center, New York, New York 10048, on or about the Settlement Date.

Salomon Brothers Inc

The date of this Prospectus Supplement is March 18, 1997.

(Cover continued from previous page)

The Guaranteed REMIC Pass-Through Certificates offered hereby (the "REMIC Certificates") will represent beneficial ownership interests in one of two trust funds. The REMIC Certificates, other than the RL Class, will represent beneficial ownership interests in Fannie Mae REMIC Trust 1997-30 (the "Trust"). The assets of the Trust will consist of the "regular interests" in a separate trust fund (the "Lower Tier REMIC"). The assets of the Lower Tier REMIC will consist of (i) certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Trust MBS") described herein, (ii) certain previously issued REMIC certificates (the "Underlying REMIC Certificates") evidencing beneficial ownership interests in the related Fannie Mae REMIC Trusts (the "Underlying REMIC Trusts") as further described in Exhibit A hereto and (iii) certain Fannie Mae Stripped Mortgaged-Backed Securities (the "Trust SMBS") as further described in Exhibit A hereto. The assets of the Underlying REMIC Trusts evidence direct or indirect beneficial ownership interests in certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS, the "MBS"), and the Trust SMBS evidence indirect beneficial ownership interests in certain interest distributions made in respect of certain "fully modified pass-through" mortgage-backed securities (the "GNMA Certificates") guaranteed as to timely payment of principal and interest by the Government National Mortgage Association ("GNMA"), certain of which are held in the form of Fannie Mae Guaranteed MBS Pass-Through Certificates (the "Mega Certificates"). Each MBS represents a beneficial ownership interest in a pool of first lien, single-family, fixed-rate residential mortgage loans having the characteristics described herein. Each GNMA Certificate is based on and backed by a pool of mortgage loans (together with the pools and mortgage loans underlying the MBS, the "Pools" and "Mortgage Loans", respectively) which are either insured or guaranteed by the Federal Housing Administration ("FHA"), the Department of Veterans Affairs ("VA") or the Rural Housing Service ("FmHA"). The Certificates will be issued and guaranteed as to timely distribution of principal and interest by Fannie Mae.

Certain of the Classes of REMIC Certificates may, upon notice and payment of an exchange fee, be exchanged for one or more Classes (each, an "RCR Class") of Combinable and Recombinable REMIC Certificates ("RCR Certificates") as provided herein. Each RCR Certificate issued in such an exchange will represent a beneficial ownership interest in, and will entitle the Holder thereof to receive a proportionate share of the distributions on, the related Class or Classes of REMIC Certificates. The characteristics of the RCR Classes are set forth in Schedule 1 hereto. As used herein, unless the context requires otherwise, the term "Certificates" includes REMIC Certificates and RCR Certificates and the term "Classes" includes the Classes of REMIC Certificates and the Classes of RCR Certificates. See "Description of the Certificates—Combination and Recombination" herein and Schedule 1 hereto.

The yields to investors in the Group 1, Group 4, Group 6 and Group 7 Classes (as described herein) will be sensitive in varying degrees to, among other things, the rate of principal distributions on the MBS included in the related MBS Groups (as described herein) or Trust SMBS, as applicable, which in turn will be determined by the rate of principal payments of the related Mortgage Loans and the characteristics of such Mortgage Loans. The yields to investors in the Group 2, Group 3, Group 5 and Group 8 Classes (as described herein) will be sensitive in varying degrees to, among other things, the rate of principal distributions on the related Underlying REMIC Certificates, which in turn will be sensitive in varying degrees to the rate of principal payments of the related Mortgage Loans, the characteristics of the Mortgage Loans included in the related Pools and, if applicable, the priority sequences affecting principal distributions on the Underlying REMIC Certificates. The yield to investors in each Class will also be sensitive to the purchase price paid for such Class and, in the case of any Floating Rate or Inverse Floating Rate Class, fluctuations in the level of the applicable Index (as defined herein). 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 (including any Principal Only Class), 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.**
- **The yield on any Floating Rate or Inverse Floating Rate Class will be sensitive to the level of the applicable Index. See "Description of the Certificates—Distributions of Interest—*Floating Rate and Inverse Floating Rate Classes*" herein.**

See "Risk Factors—Yield Considerations" in the REMIC Prospectus and "Additional Risk Factors—Additional Yield and Prepayment Considerations" and "Yield Tables" herein.

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

- **Certain of the Underlying REMIC Certificates are subordinate in priority of principal distributions to certain other classes of certificates evidencing beneficial ownership interests in the related Underlying REMIC Trusts and, accordingly, there is no assurance that principal distributions will be made on such Underlying REMIC Certificates on any particular Distribution**

Date. In addition, one of the Underlying REMIC Certificates has a Principal Balance Schedule and, as a result, may receive principal distributions at a rate faster or slower than would otherwise have been the case (and, in some cases, may receive no principal distributions for extended periods). Further, 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 Underlying REMIC Certificate has adhered to its Principal Balance Schedule, whether any related Support classes remain outstanding or whether such Underlying REMIC Certificate otherwise has performed as originally anticipated. Such information may be obtained by performing an analysis of current Fannie Mae principal factors in the context of applicable information contained in the related Underlying REMIC Disclosure Documents (as defined below), which may be obtained from Fannie Mae as described below.

- **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 REMIC 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 "Risk Factors—Suitability and Reinvestment Considerations" in the REMIC 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 REMIC 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 REMIC Prospectus, the Prospectus or Prospectus Supplements for the Underlying REMIC Trusts (collectively, the "Underlying REMIC Disclosure Documents"), the SMBS Prospectus, the MBS Prospectus or the GNMA Prospectus (each as defined below). Any representation to the contrary is a criminal offense.

Elections will be made to treat the Lower Tier REMIC and the Trust as "real estate mortgage investment conduits" ("REMICs") pursuant to the Internal Revenue Code of 1986, as amended (the "Code"). The R and RL Classes will be subject to transfer restrictions. See "Description of the Certificates—Characteristics of the R and RL Classes" 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 REMIC 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 June 14, 1996 (the "REMIC Prospectus"), which is attached to this Prospectus Supplement;
- Fannie Mae's Prospectus for Stripped Mortgage-Backed Securities dated July 1, 1996 (the "SMBS Prospectus");
- Fannie Mae's Prospectuses for Guaranteed MBS Pass-Through Securities dated January 15, 1996 and Guaranteed MBS Pass-Through Securities (Backed by GNMA Certificates) dated August 1, 1994 (together, the "Mega Prospectuses");
- Fannie Mae's Prospectus for Guaranteed Mortgage Pass-Through Certificates dated January 1, 1997 (the "MBS Prospectus");
- Fannie Mae's Prospectus for Guaranteed REMIC Pass-Through Certificates (backed by GNMA Certificates) dated June 14, 1996 (the "GNMA Prospectus");
- Fannie Mae's Information Statement dated February 22, 1996 and any supplements thereto (collectively, the "Information Statement"); and
- The Underlying REMIC Disclosure Documents.

The MBS Prospectus, SMBS Prospectus, the Mega Prospectuses, the GNMA Prospectus and the Information Statement are incorporated herein by reference and, together with the other Disclosure Documents, 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 Underlying REMIC Disclosure Documents, may also be obtained from Salomon Brothers Inc by writing or calling its Prospectus Department at Brooklyn Army Terminal, 140 58th Street, Suite 1-H, Brooklyn, New York 11220 (telephone 718-567-2005).

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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 in their entirety.

Assumed Characteristics of the Mortgage Loans Underlying the Trust MBS (as of April 1, 1997)

Mortgage Loan Group	Approximate Principal Balance	Approximate Weighted Average Remaining Term to Maturity (in months)	Approximate Calculated Loan Age (in months)	Approximate Weighted Average Coupon
Group 1	$302,400,000	355	4	8.54%
Group 6	$200,000,000	345	13	8.02%
Group 7	$400,000,000	324	18	7.70%

The actual remaining terms to maturity, calculated loan ages and interest rates of most of the related Mortgage Loans will differ from the weighted averages shown above, perhaps significantly. See "Description of the Certificates—Structuring Assumptions—*Pricing Assumptions*" herein.

Characteristics of the Underlying REMIC Certificates and Trust SMBS

The table contained in Exhibit A hereto sets forth information with respect to the Underlying REMIC Certificates and Trust SMBS, including certain information regarding the underlying Mortgage Loans. Certain additional information as to the Underlying REMIC Certificates may be obtained by performing an analysis of current Fannie Mae principal factors in the context of applicable information contained in the related Underlying REMIC Disclosure Documents, which may be obtained from Fannie Mae as described herein.

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

Combination and Recombination

Holders of certain Classes of REMIC Certificates will be entitled, upon notice and payment of an exchange fee, to exchange all or a portion of such Classes for a proportionate interest in the related RCR Class or Classes in the proportions and combinations set forth on Schedule 1 hereto. The Holders of RCR Classes will be entitled to receive distributions of principal and interest from the related Class or Classes of REMIC Certificates. See "Description of the Certificates—Combination and Recombination" herein. Schedule 1 sets forth all of the available combinations of the Classes of REMIC Certificates and the related RCR Classes.

Interest Rates

The Fixed Rate Classes will bear interest at the applicable per annum interest rates set forth on the cover and on Schedule 1 hereto.

The Floating Rate and Inverse Floating Rate Classes will bear interest during the initial Interest Accrual Period at initial interest rates determined as described below, and will bear interest during each Interest Accrual Period thereafter, subject to the applicable maximum and minimum interest rates, at rates determined as described below:

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate
FA	5.96875%	9.50000%	0.5%	LIBOR + 50 basis points
SA	2.53125%	8.00000%	0.0%	8% − LIBOR
SL	1.00000%	1.00000%	0.0%	9% − LIBOR
SR*	3.53125%	9.00000%	0.0%	9% − LIBOR
SB(1)	2.56250%	8.00000%	0.0%	8% − LIBOR
SC(1)	2.56250%	8.00000%	0.0%	8% − LIBOR
SD(1)	2.56250%	8.00000%	0.0%	8% − LIBOR
SE(1)	1.25000%	1.25000%	0.0%	9.25% − LIBOR
SW*(1)	3.81250%	9.25000%	0.0%	9.25% − LIBOR
SG(1)	2.56250%	8.00000%	0.0%	8% − LIBOR
SH(1)	2.56250%	8.00000%	0.0%	8% − LIBOR
SI(1)	2.56250%	8.00000%	0.0%	8% − LIBOR
SJ(1)	1.80000%	1.80000%	0.0%	9.8% − LIBOR
SU*(1)	4.36250%	9.80000%	0.0%	9.8% − LIBOR
SK(1)	3.74700%	10.00000%	0.0%	10.45% − 10 Year Treasury Index
S*(1)	11.24100%	30.00000%	0.0%	31.35% − (3 × 10-Year Treasury Index)
FB	6.08750%	9.00000%	0.4%	LIBOR + 40 basis points
SM	2.91250%	8.60000%	0.0%	8.6% − LIBOR
SN(1)	2,312.50000%	8,000.00000%	0.0%	8,000% − (1,000 × LIBOR)
SO(1)	2,312.50000%	8,000.00000%	0.0%	8,000% − (1,000 × LIBOR)
SV*(1)	2,312.50000%	8,000.00000%	0.0%	8,000% − (1,000 × LIBOR)
SP(1)	3,428.18647%	9,115.68647%	0.0%	9,115.68647% − (1,000 × LIBOR)
ST(1)	1.40000%	1.40000%	0.0%	9.4% − LIBOR
SQ(1)	0.00000%	(2)	(2)	(2)

* These Classes are RCR Classes. See "Description of the Certificates—Combination and Recombination" herein and Schedule 1 for a further description thereof.

(1) The initial interest rates for these Classes are assumed rates. The actual initial interest rates for these Classes will be calculated on the basis of the applicable formulas for the calculation of such interest rates on the Index Determination Date occurring on April 23, 1997.

(2) The SQ Class will bear interest during each Interest Accrual Period following the initial Interest Accrual Period at a rate determined as follows:

If LIBOR is:	Rate or Formula:
Less than or equal to 8.0%	0.00%
Greater than 8.0% and less than or equal to 9.115686475%	(0.20308108 × LIBOR) − 1.624648715%
Greater than 9.115686475% and less than or equal to 9.4%	7.49103776% − (0.79691891 × LIBOR)
Greater than 9.4%	0.00%

See "Description of the Certificates—Distributions of Interest—*Floating Rate and Inverse Floating Rate Classes*" herein.

On any Distribution Date when distributions of interest are to be allocated from REMIC Certificates to RCR Certificates, such distributions will be allocated on a pro rata basis from the applicable Class or Classes of REMIC Certificates to the related RCR Class.

Notional Classes

The notional principal balances of the Notional Classes will be equal to the indicated percentages of the outstanding balances specified below immediately prior to the related Distribution Date:

Classes	Initial Notional Principal Balance	Percentages of Specified Balances
PI	$ 42,005,875	12.5% of PA Class 37.5% of PB Class
SA	$125,314,105	100% of FA Class
SL	$125,314,105	100% of FA Class
SR*	$125,314,105	100% of FA Class
SE	$154,118,369	100% of Class 1992-204-SB REMIC Certificate
SB, SC and SD	$154,118,369(1)	100% of Class 1992-204-SB REMIC Certificate
SW*	$154,118,369	100% of Class 1992-204-SB REMIC Certificate
SJ	$ 59,730,770	100% of Class 1992-124-SA REMIC Certificate
SG, SH and SI	$ 59,730,770(2)	100% of Class 1992-124-SA REMIC Certificate
SU*	$ 59,730,770	100% of SJ Class
I and J	$120,962,211(3)	100% of the outstanding notional principal balances of the interest only Trust SMBS included in the Lower Tier REMIC from Fannie Mae Stripped Mortgage-Backed Securities Trusts 000176-GN and 000197-GN.
SK	$130,530,000	300% of EC Class
SM	$ 23,240,000	100% of FB Class
SQ	$ 78,284,000	100,000% of SP Class
ST	$ 43,603,380	100,000% of Class 1992-43-SQ REMIC Certificate

* These Classes are RCR Classes. See "Description of the Certificates—Combination and Recombination" herein and Schedule 1 for a further description thereof.

(1) In the aggregate. The initial notional principal balances of the SB, SC and SD Classes will be $41,511,233, $47,516,558 and $65,090,578, respectively. On each Distribution Date, reductions in the notional principal balance of the Class 1992-204-SB REMIC Certificate will be allocated in reduction of the notional principal balances of the SB, SC and SD Classes in the following order of priority:
- (i) to the SB Class, until the notional principal balance thereof is reduced to its Notional Planned Balance for such Distribution Date;
- (ii) to the SC Class, until the notional principal balance thereof is reduced to zero;
- (iii) to the SB Class, without regard to its Notional Planned Balance and until the notional principal balance thereof is reduced to zero; and
- (iv) to the SD Class, until the notional principal balance thereof is reduced to zero.

(2) In the aggregate. The initial notional principal balances of the SG, SH and SI Classes will be $15,926,918, $18,916,032 and $24,887,820, respectively. On each Distribution Date, reductions in the notional principal balance of the Class 1992-124-SA REMIC Certificate will be allocated in reduction of the notional principal balances of the SG, SH and SI Classes in the following order of priority:
- (i) to the SG Class, until the notional principal balance thereof is reduced to its Notional Planned Balance for such Distribution Date;
- (ii) to the SH Class, until the notional principal balance thereof is reduced to zero;
- (iii) to the SG Class, without regard to its Notional Planned Balance and until the notional principal balance thereof is reduced to zero; and
- (iv) to the SI Class, until the notional principal balance thereof is reduced to zero.

(3) In the aggregate. The initial notional principal balances of the I and J Classes will be $76,400,000 and $44,562,211, respectively. On each Distribution Date, reductions in the notional principal balances of the interest-only Trust SMBS included in the Lower Tier REMIC from Fannie Mae Stripped Mortgage-Backed Securities Trusts 000176-GN and 000197-GN will be allocated in reduction of the notional principal balances of the I and J Classes in the following order of priority:
- (i) to the I Class, until the notional principal balance thereof is reduced to its Notional Planned Balance for such Distribution Date;
- (ii) to the J Class, until the notional principal balance thereof is reduced to zero; and
- (iii) to the I Class, without regard to its Notional Planned Balance and until the notional principal balance thereof is reduced to zero.

See "Description of the Certificates—Distributions of Interest—*Notional Classes*" and "—Yield Tables—*The Inverse Floating Rate Classes*" and "—*The PI, I and J Classes*" herein.

Distributions of Principal

The portion of the Principal Distribution Amount allocated to each Class of Certificates will be determined by distributions of principal of the related Trust MBS and Underlying REMIC Certificates, as applicable and, in the case of certain Group 1, Group 6 and Group 7 Classes, the accrued and unpaid interest on the related Accrual Classes. For such purposes, the Principal Distribution Amount will be allocated among the Groups of Classes as described herein under "Description of the Certificates—Distributions of Principal—*Principal Distribution Amount*".

Group 1 Principal Distribution Amount

Group 1 Accrual Amount

To the FA and EB Classes, in proportion to their original principal balances, to zero, and then to the Z Class.

Group 1 Cash Flow Distribution Amount

1. To the PA and PB Classes, in that order, to their Planned Balances.

2. 11.1111111111% of the remaining amount to the EA Class, to zero.

3. To the FA and EB Classes, in proportion to their original principal balances, to their Targeted Balances.

4. To the Z Class, to zero.

5. To the FA and EB Classes, in proportion to their original principal balances, to zero.

6. To the PA and PB Classes, in that order, to zero.

Group 5 Principal Distribution Amount

To the EC Class, to zero.

Group 6 Principal Distribution Amount

Group 6 Accrual Amount

To the VA, VB and VC Classes, in that order, to zero, and then to the ZB Class.

Group 6 Cash Flow Distribution Amount

1. To the A, D and FB Classes, in the proportions of 27.1968190855%, 49.7017892644% and 23.1013916501%, respectively, until the A Class is reduced to zero.

2. To the B, D and FB Classes, in the proportions of 27.1968190855%, 49.7017892644% and 23.1013916501%, respectively, to zero.

3. To the C, VA, VB, VC and ZB Classes, in that order, to zero.

Group 7 Principal Distribution Amount

Group 7 Accrual Amount

To the VD, VE and VG Classes, in that order, to zero, and then to the ZA Class.

Group 7 Cash Flow Distribution Amount

1. To the E and K Classes, in the proportions of 8.5653104925% and 91.4346895075%, respectively, until the K Class is reduced to zero.

2. To the E and L Classes, in the proportions of 8.5653104925% and 91.4346895075%, respectively, until the L Class is reduced to zero.

3. To the E and M Classes, in the proportions of 8.5653104925% and 91.4346895075%, respectively, to zero.

4. To the G, H, VD, VE, VG and ZA Classes, in that order, to zero.

Group 8 Principal Distribution Amount

1. To the SN Class, to its Planned Balance.

2. To the SO Class, to zero.

3. To the SN Class, to zero.

4. To the SP Class, to zero.

On any Distribution Date when distributions of principal are to be allocated from REMIC Certificates to RCR Certificates, such distributions will be allocated on a pro rata basis from the applicable Class or Classes of REMIC Certificates to the related RCR Class.

Weighted Average Lives (years)*

	PSA Prepayment Assumption				
Group 1 Classes	**0%**	**100%**	**205%**	**325%**	**500%**
PA	10.0	4.2	4.2	4.2	3.5
PB	19.8	10.0	10.0	10.0	6.8
EB, FA, SA, SL and SR**	18.8	9.9	4.2	2.2	1.8
PI	18.5	9.3	9.3	9.3	6.3
EA	26.3	14.7	6.9	2.6	1.7
Z	28.0	23.9	18.6	5.7	0.7

	PSA Prepayment Assumption				
Group 2 Classes	**0%**	**100%**	**200%**	**300%**	**500%**
SB	9.1	2.0	2.0	2.0	1.4
SC	18.0	6.9	3.2	1.6	0.7
SD	23.3	16.3	11.5	8.3	5.0
SE and SW**	17.9	9.6	6.3	4.5	2.7

Group 3 Classes	PSA Prepayment Assumption 0%	100%	200%	300%	500%
SG	9.1	2.1	2.0	2.0	1.5
SH	17.9	7.0	3.2	1.6	0.7
SI	23.1	16.5	11.6	8.4	5.0
SJ and SU**	17.7	9.7	6.4	4.6	2.7

Group 4 Classes	PSA Prepayment Assumption 0%	100%	160%	315%	500%
I	13.3	5.7	5.7	5.7	3.8
J	23.3	16.3	10.4	2.0	0.8

Group 5 Classes	PSA Prepayment Assumption 0%	100%	225%	325%	500%
EC, SK and S**	23.0	16.3	10.5	7.6	4.9

Group 6 Classes	PSA Prepayment Assumption 0%	100%	155%	325%	500%
D, FB and SM	16.0	4.5	3.2	1.7	1.2
A	12.7	2.8	2.0	1.1	0.8
B	21.7	7.4	5.2	2.7	1.9
C	25.9	13.7	10.0	5.1	3.4
VA	2.9	2.9	2.9	2.9	2.9
VB	7.4	7.4	7.4	7.0	5.0
VC	14.5	14.5	13.6	8.8	6.0
ZB	29.0	23.3	20.8	14.0	9.7

Group 7 Classes	PSA Prepayment Assumption 0%	100%	140%	325%	500%
E	16.8	5.0	3.8	1.8	1.2
K	4.7	0.7	0.5	0.3	0.2
L	17.7	4.9	3.7	1.8	1.2
M	24.1	10.1	7.8	3.6	2.4
G	26.2	13.7	10.9	5.2	3.3
H	27.8	17.6	14.6	7.1	4.6
VD	2.6	2.6	2.6	2.6	2.6
VE	7.6	7.6	7.6	7.1	5.2
VG	12.8	12.8	12.8	8.7	5.9
ZA	29.1	22.4	20.2	13.2	9.1
N**	16.8	5.0	3.8	1.8	1.2

Group 8 Classes	PSA Prepayment Assumption 0%	100%	225%	300%	500%
SN	9.8	2.3	2.3	2.3	1.6
SO	18.7	8.0	3.0	1.7	0.7
SP and SQ	23.3	17.2	11.3	9.0	5.4
ST	17.6	9.6	5.8	4.5	2.7
SV**	14.4	5.2	2.7	2.0	1.2

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

** These Classes are RCR Classes. See "Description of the Certificates—Combination and Recombination" herein and Schedule 1 for a further description thereof.

ADDITIONAL RISK FACTORS

Additional Yield and Prepayment Considerations

The rate of distributions of principal or reductions of notional balances of the Group 1, Group 4, Group 6 and Group 7 Classes will be sensitive in varying degrees to the rate of principal distributions on the MBS included in the related MBS Group or the Trust SMBS, as applicable, which in turn will reflect the rate of amortization (including prepayments) of the related Mortgage Loans. There can be no assurance that the Mortgage Loans underlying the MBS included in any MBS Group or the Trust SMBS, as applicable, will have the characteristics assumed herein. Because the rate of principal distributions on the Group 1, Group 4, Group 6 and Group 7 Classes will be related to the rate of amortization of the related Mortgage Loans, which are likely to include Mortgage Loans with remaining terms to maturity shorter or longer than those assumed and interest rates higher or lower than those assumed, the rate of principal distributions on such Classes is likely to differ from the rate anticipated by an investor, even if the related Mortgage Loans prepay at the indicated constant percentages of PSA.

The rate of distributions of principal or reductions of notional balances of the Group 2, Group 3, Group 5 and Group 8 Classes will be directly related to the rate of principal distributions on the related Underlying REMIC Certificates, which in turn will be sensitive in varying degrees to the rate of payments of principal (including prepayments) of the related Mortgage Loans and the priority sequences affecting principal distributions on such Underlying REMIC Certificates. As described in the Underlying REMIC Disclosure Documents, certain of the Underlying REMIC Certificates are subordinate in priority of principal distributions to certain other classes of certificates evidencing beneficial ownership interests in the related Underlying REMIC Trusts and, accordingly, distributions of principal of the related Mortgage Loans may for extended periods be applied to the distribution of principal of those classes of certificates having priority over such Underlying REMIC Certificates. In addition, one of the Underlying REMIC Certificates has a Principal Balance Schedule and, as a result, may receive distributions of principal during certain periods at a rate faster or slower than would otherwise have been the case (and, in some cases, may receive no principal distributions for extended periods). Further, 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 Underlying REMIC Certificate has adhered to its Principal Balance Schedule, whether any related Support classes remain outstanding or whether such Underlying REMIC Certificate otherwise has performed as originally anticipated. Such information as to the Underlying REMIC Certificates may be obtained by performing an analysis of current Fannie Mae principal factors in the context of applicable information contained in the related Underlying REMIC Disclosure Documents, which may be obtained from Fannie Mae as described herein.

It is highly unlikely that the Mortgage Loans underlying the MBS included in any MBS Group, the Underlying REMIC Certificates or the Trust SMBS, as applicable, will prepay at any of the rates assumed herein, will prepay at a *constant* PSA rate until maturity or that such Mortgage Loans will prepay at the same rate. 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 effective yield on the Delay Classes (as defined herein) will be reduced below the yield otherwise produced because principal and interest payable on a Distribution Date will not be distributed until the 18th 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.

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 and the Lower Tier REMIC will be created pursuant to a trust agreement dated as of April 1, 1997 (the "Trust Agreement"), executed by the Federal National Mortgage Association ("Fannie Mae") in its corporate capacity and in its capacity as trustee (the "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 and RL Classes) 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 interests in the Lower Tier REMIC other than the RL Class (the "Lower Tier Regular Interests") will be designated as the "regular interests," and the RL Class will be designated as the "residual interest," in the Lower Tier REMIC. The assets of the Lower Tier REMIC will consist of the Trust MBS, Trust SMBS and Underlying REMIC Certificates (which evidence beneficial ownership interests in the Underlying REMIC Trusts).

Fannie Mae Guaranty. Fannie Mae guarantees to each holder of an MBS the timely payment of scheduled installments of principal of and interest on the underlying Mortgage Loans, whether or not received, together with the full principal balance of any foreclosed Mortgage Loan, whether or not such balance is actually recovered. The guarantee obligations of Fannie Mae with respect to the Trust SMBS are described in the SMBS Prospectus. The guaranty obligations of Fannie Mae with respect to the Underlying REMIC Certificates are described in the Underlying REMIC Disclosure Documents. In addition, 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 Trust Account. The guaranties of Fannie Mae are not backed by the full faith and credit of the United States. See "Description of the Certificates—Fannie Mae's Guaranty" in the REMIC Prospectus, "The SMBS Certificates—Fannie Mae Obligations" in the SMBS Prospectus, "Description of Certificates—The Corporation's Guaranty" in the MBS Prospectus, and "Description of the Certificates—General—Fannie Mae Guaranty" in the related Underlying REMIC Disclosure Documents.

Characteristics of Certificates. The Group 1, Group 2, Group 3, Group 5, Group 6 and Group 7 Classes, the SN and SO Classes and the RCR 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 Group 4 Classes and the SP, ST and SQ Classes will be issued and maintained and may be transferred by Holders only on the book-entry system of the Federal Reserve Banks. Such 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 are herein referred to as "Holders" or "Certificateholders."

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 —Denominations, Certificate Form" in the REMIC Prospectus.

The R and RL Certificates will not be issued in book-entry form but will be issued in fully registered, certificated form. As to the R or RL Certificate, "Holder" or "Certificateholder" refers to the registered owner thereof. The R or RL Certificates will be transferable 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 of the R or RL 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 and RL Classes" herein.

The distribution to the Holder of the R and RL Classes of the proceeds of any remaining assets of the Trust and the Lower Tier REMIC, as applicable, 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.

Authorized Denominations. The Certificates, other than the R and RL Certificates, will be issued in minimum denominations of $1,000 and integral multiples of $1 in excess thereof. The R and RL Classes will be issued as single Certificates and will not have principal balances.

Distribution Dates. Distributions on the Group 1, Group 6 and Group 7 Classes will be made on the 18th day of each month (or, if such 18th day is not a business day, on the first business day next succeeding such 18th day) and distributions on the Group 2, Group 3, Group 4, Group 5 and Group 8 Classes will be made on 25th day of each month (or, if the 25th day is not a business day, on the first business day next succeeding such 25th day) (each, a "Distribution Date"), commencing in the month following the Settlement Date.

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 the Accrual Classes on such Distribution Date.

Optional Termination. Consistent with its policy described under "Description of Certificates —Termination" in the MBS Prospectus, Fannie Mae will agree not to effect indirectly an early termination of the Lower Tier REMIC or the Trust through the exercise of its right to repurchase the Mortgage Loans underlying any MBS unless only one Mortgage Loan remains in the related Pool or the principal balance of such Pool at the time of repurchase is less than one percent of the original principal balance thereof.

Voting the Trust SMBS and the Underlying REMIC Certificates. In the event any issue arises under the trust indenture or trust agreement governing the Trust SMBS or any of the

Underlying REMIC Trusts that requires the vote of holders of certificates outstanding thereunder, the Trustee will vote the Trust SMBS or the related Underlying REMIC Certificates, as applicable, in accordance with instructions received from Holders of Certificates of the related Classes having principal balances aggregating not less than 51% of the aggregate principal balance of all 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.

Combination and Recombination

General. Subject to the rules, regulations and procedures of the Depository, all or a portion of the SA, SL, SB, SC, SD, SE, SG, SH, SI, SJ, EC, SK, K, L, M, SN and SO Classes of REMIC Certificates may be exchanged for a proportionate interest in one or more RCR Classes in the combinations and proportions set forth on Schedule 1 hereto. Similarly, all or a portion of one or more RCR Classes may be exchanged, in the combinations and proportions set forth on Schedule 1, for certain Classes of REMIC Certificates. This process may occur repeatedly.

Each RCR Class issued in an exchange will represent a beneficial ownership interest in, and will be entitled to receive a proportionate share of the distributions on, the related Class or Classes of REMIC Certificates, and the Holders of an RCR Class will be treated as the beneficial owners of a proportionate interest in the related Class or Classes of REMIC Certificates.

The Classes of REMIC Certificates and RCR Certificates that are outstanding at any given time, and the outstanding principal balances (or notional principal balances) of such Classes, will depend upon distributions of principal of such Classes as well as any exchanges that occur. The aggregate outstanding principal balance of all the Classes of REMIC Certificates and RCR Classes (exclusive of any notional principal balance) will at all times equal the aggregate outstanding principal balance of the related Underlying REMIC Certificates.

Procedures. A Holder proposing to effect an exchange must notify Fannie Mae's Capital Markets Department through a dealer who is a member of Fannie Mae's "REMIC Dealer Group." Such notice must be given in writing or by telefax not later than two business days before the proposed exchange date (which date, subject to Fannie Mae's approval, can be any business day other than the first or last business day of the month). The notice must include the outstanding principal balance of both the Certificates to be exchanged and the Certificates to be received, and the proposed exchange date. Promptly after the receipt of a Holder's notice, Fannie Mae will telephone the dealer to provide instructions for delivering the Certificates and the exchange fee to Fannie Mae by wire transfer. A Holder's notice becomes irrevocable on the second business day before the proposed exchange date.

A fee will be payable to Fannie Mae in connection with each exchange equal to 1/32 of 1% of the outstanding principal balance (exclusive of any notional principal balance) of the Certificates to be submitted for exchange (but not less than $2,000).

The first distribution on a REMIC Certificate or an RCR Certificate received in an exchange transaction will be made on the Distribution Date in the month following the month of the exchange. Such distribution will be made to the Holder of record as of the close of business on the last day of the month of the exchange.

Certificates to be exchanged must be delivered to Fannie Mae in the correct "exchange proportions" as shown in Schedule 1, which are based on the original principal balances of the related Classes of REMIC Certificates or RCR Certificates and will not change as a result of any reductions (or increases) in the outstanding principal balances of the Certificates.

Additional Considerations. The principal payment characteristics of an RCR Class will reflect the principal payment characteristics of the Class or Classes of REMIC Certificates which are combined to form such RCR Class. However, since an RCR Class may be formed through the combination of Classes of REMIC Certificates which have different principal payment characteristics, the principal payment characteristics of the RCR Classes should be viewed in terms of the resulting combination of REMIC Certificates in the aggregate rather than as a group of individual Classes of REMIC Certificates with different principal payment characteristics.

At any given time, a Holder's ability to exchange REMIC Certificates for RCR Certificates or to exchange RCR Certificates for REMIC Certificates will be limited by a number of factors. A Holder must, at the time of the proposed exchange, own the appropriate Classes in the appropriate proportions in order to effect a desired exchange. A Holder that does not own the appropriate Classes or the appropriate portions of such Classes may not be able to obtain the necessary Class or Classes of REMIC Certificates or the RCR Class or Classes. The Holder of a needed Class may refuse or be unable to sell at a reasonable price or any price, or certain Classes may have been purchased and placed into other financial structures. In addition, principal distributions will, over time, diminish the amounts available for exchange. Only the combinations listed on Schedule 1 are permitted.

Book-Entry Procedures

General. The Group 1, Group 2, Group 3, Group 5, Group 6 and Group 7 Classes, the SN and SO Classes and the RCR 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 an 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 Group 4 Classes and the SP, ST and SQ Classes will be issued and maintained only on the book-entry system of the Federal Reserve Banks. Such 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 such 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 such a 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 such a 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 such a 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 such a Certificate. See "Description of the Certificates—Denominations, Certificate Form" in the REMIC 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 same-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 Group 4 Classes and the SP, ST and SQ Classes 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.

The Trust MBS

The Trust MBS included in each group specified below (each, an "MBS Group") will have the aggregate unpaid principal balance and Pass-Through Rate set forth below and the general characteristics described in the MBS Prospectus. The MBS will provide that principal and interest on the related Mortgage Loans will be passed through monthly, commencing in the month following the month of the initial issuance of the MBS. The Mortgage Loans underlying the Trust MBS will be conventional Level Payment Mortgage Loans secured by first mortgages or deeds of trust on one- to four-family ("single-family") residential properties and having an original maturity of up to 30 years. See "The Mortgage Pools" and "Yield Considerations" in the MBS Prospectus. The characteristics of the Group 1, Group 6 and Group 7 MBS and the related Mortgage Loans as of the Issue Date are expected to be as follows:

Group 1 MBS

Aggregate Unpaid Principal Balance	$302,400,000
MBS Pass-Through Rate	8.00%

Group 1 Mortgage Loans

Range of WACs (per annum percentages)	8.25% to 10.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	355 months
Approximate Weighted Average CAGE	4 months

Group 6 MBS

Aggregate Unpaid Principal Balance	$200,000,000
MBS Pass-Through Rate	7.50%

Group 6 Mortgage Loans

Range of WACs (per annum percentages)	7.75% to 10.00%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	345 months
Approximate Weighted Average CAGE	13 months

Group 7 MBS

Aggregate Unpaid Principal Balance	$400,000,000
MBS Pass-Through Rate	7.00%

Group 7 Mortgage Loans

Range of WACs (per annum percentages)	7.25% to 9.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	324 months
Approximate Weighted Average CAGE	18 months

The Underlying REMIC Certificates and the Trust SMBS

The Underlying REMIC Certificates represent beneficial ownership interests in the related Underlying REMIC Trusts, the assets of which evidence the direct or indirect beneficial ownership interests in certain MBS having the general characteristics set forth in the MBS Prospectus. The Trust SMBS evidence indirect beneficial ownership interests in certain interest distributions made in respect of certain GNMA Certificates, some of which are held in the form of Mega Certificates. Each MBS evidences beneficial ownership interests in a Pool of conventional Level Payment Mortgage Loans secured by first mortgages or deeds of trust on one- to four-family residential properties, as described under "The Mortgage Pools" and "Yield Considerations" in the MBS Prospectus. Each GNMA Certificate is based on and backed by a pool of mortgage loans that are either insured or guaranteed by the FHA, the VA or the FmHA. The Underlying REMIC Certificates and the Trust SMBS provide that distributions thereon will be passed through monthly, commencing in the month following the initial issuance thereof. The general characteristics of the Underlying REMIC Certificates are described in the related Underlying REMIC Disclosure Documents. The general characteristics of the Trust SMBS and the Mega Certificates are described in the SMBS Prospectus and Mega Prospectuses, respectively.

The table contained in Exhibit A hereto sets forth certain information with respect to each of the Underlying REMIC Certificates and the Trust SMBS, including the numerical designation of the related trust, the class designation, the date of issue, the CUSIP number, the interest rate, the interest type, the final distribution date, the principal type, the original principal balance or notional principal balance of the entire class, the current principal factor for such class and the principal balance or notional principal balance of such class contained in the Lower Tier REMIC as of April 1, 1997 (the "Issue Date"). The table also sets forth the approximate weighted average WAC, approximate weighted average WAM or WARM and approximate weighted average CAGE or WALA of the Mortgage Loans underlying the related MBS or GNMA Certificates as of the Issue Date, the underlying security type and the related Class Group.

To request further information regarding the Underlying REMIC Certificates and the 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 dates the Underlying REMIC Disclosure Documents 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 documents.

Final Data Statement

Following the issuance of the Certificates, Fannie Mae will prepare a Final Data Statement setting forth, among other information, the current principal balances of the Underlying REMIC Certificates as of the Issue Date and, with respect to the Trust MBS and Trust SMBS, the Pool number, the current WAC (or original WAC, if the current WAC is not available) and the current

WAM (or Adjusted WAM, if the current WAM is not available) of the Mortgage Loans underlying each Trust MBS and the Trust SMBS, along with the weighted average of all the current or original WACs and the weighted average of all the current or Adjusted WAMs, based on the current unpaid principal balances of the Mortgage Loans underlying the Trust MBS and the Trust SMBS 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.

Distributions of Interest

Categories of Classes

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

Interest Type*	Classes
Fixed Rate	PA, PB, PI, Z, I, J, D, A, B, C, VA, VB, VC, ZB, E, K, L, M, G, H, VD, VE, VG and ZA
Accrual	Z, ZB and ZA
Floating Rate	FA and FB
Inverse Floating Rate	SA, SL, SB, SC, SD, SE, SG, SH, SI, SJ, SK, SM, SN, SO, SP, ST and SQ
Interest Only	PI, SA, SL, SB, SC, SD, SE, SG, SH, SI, SJ, I, J, SK, SM, ST and SQ
Principal Only	EA, EB and EC
RCR**	SR, SW, SU, S, N and SV
No Payment Residual	R and RL

* See “Description of the Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus.
** See “Description of the Certificates—Combination and Recombination” herein and Schedule 1 for a further description of the RCR Classes.

General. The interest-bearing Certificates will bear interest at the applicable 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 the Accrual Classes) in the month after the Settlement Date. Interest to be distributed or, in the case of the 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.

On any Distribution Date when distributions of interest are to be allocated from REMIC Certificates to RCR Certificates, such distributions will be allocated on a pro rata basis from the applicable Class or Classes of REMIC Certificates to the related RCR Class.

Interest Accrual Periods. Interest to be distributed on a Distribution Date will accrue on the interest-bearing Certificates during the one-month periods set forth below (each, an "Interest Accrual Period").

Classes	Interest Accrual Periods
FA, SA, SL, SR*, FB, and SM Classes	One month period beginning on the 18th day of the month preceding the month of the Distribution Date and ending on the 17th day of the month of the Distribution Date
SB, SC, SD, SE, SW*, SG, SH, SI, SJ, SU*, SK, S*, SN, SO, SV*, SP, ST and SQ Classes	One month period beginning on the 25th day of the month preceding the month of the Distribution Date and ending on the 24th day of the month of the Distribution Date
All Fixed Rate Classes and the N* Class (collectively, the "Delay Classes")	Calendar month preceding the month in which the Distribution Date occurs

See "Additional Risk Factors—Additional Yield and Prepayment Considerations" herein.

Accrual Classes. The Z, ZB and ZA 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 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 made as described herein.

Notional Classes. The PI, SA, SL, SR*, SB, SC, SD, SE, SW*, SG, SH, SI, SJ, SU*, I, J, SK, S*, SM, ST and SQ Classes will be Notional Classes. The Notional Classes will not have principal balances and will bear interest at the applicable per annum interest rates described herein during each Interest Accrual Period on their respective notional principal balances. The notional principal balances of the Notional Classes will be equal to the applicable percentages of the outstanding balances as specified below immediately prior to the related Distribution Date:

Classes	Initial Notional Principal Balance	Percentages of Specified Balances
PI	$ 42,005,875	12.5% of PA Class 37.5% of PB Class
SA	$125,314,105	100% of FA Class
SL	$125,314,105	100% of FA Class
SR*	$125,314,105	100% of FA Class
SE	$154,118,369	100% of Class 1992-204-SB REMIC Certificate
SB, SC and SD	$154,118,369(1)	100% of Class 1992-204-SB REMIC Certificate
SW*	$154,118,369	100% of Class 1992-204-SB REMIC Certificate
SJ	$ 59,730,770	100% of Class 1992-124-SA REMIC Certificate
SG, SH and SI	$ 59,730,770(2)	100% of Class 1992-124-SA REMIC Certificate
SU*	$ 59,730,770	100% of SJ Class
I and J	$120,962,211(3)	100% of the outstanding notional principal balances of the interest only Trust SMBS included in the Lower Tier REMIC from Fannie Mae Stripped Mortgage-Backed Securities Trusts 000176-GN and 000197-GN.
SK	$130,530,000	300% of EC Class
SM	$ 23,240,000	100% of FB Class
SQ	$ 78,284,000	100,000% of SP Class
ST	$ 43,603,380	100,000% of Class 1992-43-SQ REMIC Certificate

* These Classes are RCR Classes. See "Description of the Certificates—Combination and Recombination" herein and Schedule 1 for a further description thereof.

(1) In the aggregate. The initial notional principal balances of the SB, SC and SD Classes will be $41,511,233, $47,516,558 and $65,090,578, respectively. On each Distribution Date, reductions in the notional principal balance of the Class 1992-204-SB REMIC Certificate will be allocated in reduction of the notional principal balances of the SB, SC and SD Classes in the following order of priority:
   (i) to the SB Class, until the notional principal balance thereof is reduced to its Notional Planned Balance for such Distribution Date;
   (ii) to the SC Class, until the notional principal balance thereof is reduced to zero;
   (iii) to the SB Class, without regard to its Notional Planned Balance and until the notional principal balance thereof is reduced to zero; and
   (iv) to the SD Class, until the notional principal balance thereof is reduced to zero.

(2) In the aggregate. The initial notional principal balances of the SG, SH and SI Classes will be $15,926,918, $18,916,032 and $24,887,820, respectively. On each Distribution Date, reductions in the notional principal balance of the Class 1992-124-SA REMIC Certificate will be allocated in reduction of the notional principal balances of the SG, SH and SI Classes in the following order of priority:
   (i) to the SG Class, until the notional principal balance thereof is reduced to its Notional Planned Balance for such Distribution Date;
   (ii) to the SH Class, until the notional principal balance thereof is reduced to zero;
   (iii) to the SG Class, without regard to its Notional Planned Balance and until the notional principal balance thereof is reduced to zero; and
   (iv) to the SI Class, until the notional principal balance thereof is reduced to zero.

(3) In the aggregate. The initial notional principal balances of the I and J Classes will be $76,400,000 and $44,562,211, respectively. On each Distribution Date, reductions in the notional principal balances of the interest-only Trust SMBS included in the Lower Tier REMIC from Fannie Mae Stripped Mortgage-Backed Securities Trusts 000176-GN and 000197-GN will be allocated in reduction of the notional principal balances of the I and J Classes in the following order of priority:
   (i) to the I Class, until the notional principal balance thereof is reduced to its Notional Planned Balance for such Distribution Date;
   (ii) to the J Class, until the notional principal balance thereof is reduced to zero; and
   (iii) to the I Class, without regard to its Notional Planned Balance and until the notional principal balance thereof is reduced to zero.

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 related Trust MBS, Underlying REMIC Certificates, Trust SMBS or the underlying Mortgage Loans. Although a Notional Class will not have a principal balance, a REMIC Trust Factor (as described herein) will be published with respect to 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 balances of the Notional Classes.

Floating Rate and Inverse Floating Rate Classes. The following Classes will bear interest during their initial Interest Accrual Period at initial interest rates determined as described below, and will bear interest during each Interest Accrual Period thereafter, subject to the applicable maximum and minimum interest rates, at rates determined as described below:

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate
FA	5.96875%	9.50000%	0.5%	LIBOR + 50 basis points
SA	2.53125%	8.00000%	0.0%	8% − LIBOR
SL	1.00000%	1.00000%	0.0%	9% − LIBOR
SR*	3.53125%	9.00000%	0.0%	9% − LIBOR
SB(1)	2.56250%	8.00000%	0.0%	8% − LIBOR
SC(1)	2.56250%	8.00000%	0.0%	8% − LIBOR
SD(1)	2.56250%	8.00000%	0.0%	8% − LIBOR
SE(1)	1.25000%	1.25000%	0.0%	9.25% − LIBOR
SW*(1)	3.81250%	9.25000%	0.0%	9.25% − LIBOR
SG(1)	2.56250%	8.00000%	0.0%	8% − LIBOR
SH(1)	2.56250%	8.00000%	0.0%	8% − LIBOR
SI(1)	2.56250%	8.00000%	0.0%	8% − LIBOR
SJ(1)	1.80000%	1.80000%	0.0%	9.8% − LIBOR
SU*(1)	4.36250%	9.80000%	0.0%	9.8% − LIBOR
SK(1)	3.74700%	10.00000%	0.0%	10.45% − 10 Year Treasury Index
S*(1)	11.24100%	30.00000%	0.0%	31.35% − (3 × 10-Year Treasury Index)
FB	6.08750%	9.00000%	0.4%	LIBOR + 40 basis points
SM	2.91250%	8.60000%	0.0%	8.6% − LIBOR
SN(1)	2,312.50000%	8,000.00000%	0.0%	8,000% − (1,000 × LIBOR)
SO(1)	2,312.50000%	8,000.00000%	0.0%	8,000% − (1,000 × LIBOR)
SV*(1)	2,312.50000%	8,000.00000%	0.0%	8,000% − (1,000 × LIBOR)
SP(1)	3,428.18647%	9,115.68647%	0.0%	9,115.68647% − (1,000 × LIBOR)
ST(1)	1.40000%	1.40000%	0.0%	9.4% − LIBOR
SQ(1)	0.00000%	(2)	(2)	(2)

* These Classes are RCR Classes. See "Description of the Certificates—Combination and Recombination" herein and Schedule 1 for a further description thereof.

(1) The initial interest rates for these Classes are assumed rates. The actual initial interest rates for these Classes will be calculated on the basis of the applicable formulas for the calculation of such interest rates on the Index Determination Date occurring on April 23, 1997.

(2) The SQ Class will bear interest during each Interest Accrual Period following the initial Interest Accrual Period at a rate determined as follows:

If LIBOR is:	Rate or Formula:
Less than or equal to 8.0%	0.00%
Greater than 8.0% and less than or equal to 9.115686475%	(0.20308108 × LIBOR) − 1.624648715%
Greater than 9.115686475% and less than or equal to 9.4%	7.49103776% − (0.79691891 × LIBOR)
Greater than 9.4%	0.00%

The yields with respect to such Classes will be affected by changes in the index as set forth in the table above (each, an "Index"), which changes may not correlate with changes in mortgage interest rates. It is possible that lower mortgage interest rates could occur concurrently with an increase in the level of an Index. Conversely, higher mortgage interest rates could occur concurrently with a decrease in the level of such Index.

The establishment of each Index value by Fannie Mae and Fannie Mae's determination of the rate or rates of interest for the applicable Class or Classes for the related Interest Accrual Period shall (in the absence of manifest error) be final and binding. Each such rate of interest may be obtained by telephoning Fannie Mae at 1-800-BEST-MBS or 202-752-6547.

Calculation of LIBOR

On each Index Determination Date, until the principal balances and notional principal balances of the Floating Rate and Inverse Floating Rate Classes (other than the SK and S* Classes) and the SR*, SW*, SU* and SV* Classes have been reduced to zero, Fannie Mae will establish LIBOR for the related Interest Accrual Period in the manner described in the REMIC Prospectus under "Description of the Certificates—Indices Applicable to Floating Rate and Inverse Floating Rate Classes—*LIBOR*."

If on the initial Index Determination Date, Fannie Mae is unable to determine LIBOR in the manner specified in the REMIC Prospectus, LIBOR for the next succeeding Interest Accrual Period will be equal to 5.6875% in the case of the FB and SM Classes, 5.46875% in the case of the FA, SA, SL and SR* Classes, and will be equal to LIBOR as determined for such Interest Accrual Period for the related Underlying REMIC Certificates in the case of the SB, SC, SD, SE, SW* SG, SH, SI, SJ, SU*, SN, SO, SV*, SP, ST and SQ Classes.

Calculation of 10-year Treasury Index

On each Index Determination Date, until the notional principal balance and principal balance of the SK and S* Classes, respectively, have been reduced to zero, Fannie Mae will ascertain the average yield on U.S. Treasury securities, adjusted to a constant maturity of ten years, in effect for the week ending on the last Friday immediately preceding the related Index Determination Date in the manner described in the REMIC Prospectus under "Description of the Certificates—Indices Applicable to Floating Rate and Inverse Floating Rate Classes—*Treasury Index*" with respect to yields on U.S. Treasury securities at "constant maturity."

* These Classes are RCR Classes. See "Description of the Certificates—Combination and Recombination" herein and Schedule 1 for a further description thereof.

Distributions of Principal

Categories of Classes

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

Principal Type*	Classes
Group 1 Classes	
PAC	PA and PB
TAC	EB and FA
Notional	PI, SA and SL
Accretion Directed	EB and FA
Support	EA and Z
RCR**	SR
Group 2 Classes	
Notional	SB(1), SC(2), SD(3) and SE
RCR**	SW
Group 3 Classes	
Notional	SG(1), SH(2), SI(3) and SJ
RCR**	SU
Group 4 Classes	
Notional	I(1) and J(2)

Principal Type*	Classes
Group 5 Classes	
Structured Collateral/Pass-Through	EC
Notional	SK
RCR**	S
Group 6 Classes	
Sequential Pay	D, A, B, FB, C, VA, VB, VC and ZB
Notional	SM
Accretion Directed	VA, VB and VC
Group 7 Classes	
Sequential Pay	E, K, L, M, G, H, VD, VE, VG and ZA
Accretion Directed	VD, VE and VG
RCR**	N
Group 8 Classes	
Structured Collateral/PAC	SN
Structured Collateral/Support	SO
Structured Collateral/Sequential	SP
Notional	ST and SQ
RCR**	SV
No Payment Residual	R and RL

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

** See "Description of the Certificates—Combination and Recombination" herein and Schedule 1 for a further description of the RCR Classes.

(1) The SB, SG and I Classes are Notional Classes whose notional principal balances are designed to be reduced using predetermined notional principal balance schedules derived by assuming two constant prepayment rates for the underlying Mortgage Loans relating to each such Class. These two rates are the end points for the "structuring range" for each such Class.

(2) The SC, SH and J Classes are Notional Classes whose notional principal balances decline on any Distribution Date only if scheduled reductions have occurred in the notional principal balances of the SB, SG and I Classes, respectively.

(3) The SD and SI Classes are Notional Classes whose notional principal balances are reduced in a prescribed sequence, do not have predetermined schedules and under all circumstances will decline continuously from the first Distribution Date on which each such Class is reduced until each such Class is retired.

Principal Distribution Amount

Principal will be distributed monthly on the Certificates in an amount (the "Principal Distribution Amount") equal to the sum of (i) the aggregate distributions of principal to be made on the Group 1 MBS in the month of such Distribution Date (the "Group 1 Cash Flow Distribution Amount") and any interest accrued and added on such Distribution Date to the principal balance of the Z Class (the "Group 1 Accrual Amount" and together with the Group 1 Cash Flow Distribution Amount, the "Group 1 Principal Distribution Amount"), (ii) the distribution of principal concurrently made on the Class 1992-33-S REMIC Certificate (the "Group 5 Principal Distribution Amount"), (iii) the aggregate distributions of principal to be made on the Group 6 MBS in the month of such Distribution Date (the "Group 6 Cash Flow Distribution Amount") and any interest accrued and added on such Distribution Date to the principal balance of the ZB Class (the "Group 6 Accrual Amount" and together with the Group 6 Cash Flow Distribution Amount, the "Group 6 Principal Distribution Amount"), (iv) the aggregate distributions of principal to be made on the Group 7 MBS in the month of such Distribution Date (the "Group 7 Cash Flow Distribution Amount") and any interest accrued and added on such Distribution Date to the principal balance of the ZA Class (the "Group 7 Accrual Amount" and together with the Group 7 Cash Flow Distribution Amount, the "Group 7 Principal Distribution Amount") and (v) the aggregate distributions of principal concurrently made on the Class 1992-43-SQ and Class 1997-7-ST REMIC Certificates (the "Group 8 Principal Distribution Amount"). The portion of each class of Underlying REMIC Certificates held by the Lower Tier REMIC will be as set forth in Exhibit A.

Group 1 Principal Distribution Amount

Group 1 Accrual Amount

On each Distribution Date, the Group 1 Accrual Amount, if any, will be distributed, concurrently, as principal of the FA and EB Classes, in proportion to their original principal balances (or 94.7368419063% and 5.2631580937%, respectively), until the principal balances thereof are reduced to zero, and then to the Z Class. **Accretion Directed Classes 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 Group 1 Classes in the following order of priority:

(i) sequentially to the PA and PB Classes, in that order, until the principal balances thereof are reduced to their respective Planned Balances for such Distribution Date; **PAC Classes**

(ii) 11.1111111111% of the remaining amount to the EA Class, until the principal balance thereof is reduced to zero; **Support Class**

(iii) concurrently, to the FA and EB Classes, in proportion to their original principal balances, until the principal balances thereof are reduced to their respective Targeted Balances for such Distribution Date; **TAC Classes**

(iv) to the Z Class, until the principal balance thereof is reduced to zero; **Support Class**

(v) concurrently, to the FA and EB Classes, in proportion to their original principal balances, without regard to their Targeted Balances and until the principal balances thereof are reduced to zero; and **TAC Classes**

(vi) sequentially, to the PA and PB Classes, in that order, without regard to their Planned Balances and until the respective principal balances thereof are reduced to zero. **PAC Classes**

Group 5 Principal Distribution Amount

On each Distribution Date, the Group 5 Principal Distribution Amount will be distributed as principal of the EC Class, until the principal balance thereof is reduced to zero. **Structured Collateral/ Pass-Through Class**

Group 6 Principal Distribution Amount

Group 6 Accrual Amount

On each Distribution Date, the Group 6 Accrual Amount, if any, will be distributed, sequentially, as principal of the VA, VB and VC Classes, in that order, until the respective principal balances thereof are reduced to zero, and then to the ZB Class. **Accretion Directed Classes and Accrual Class**

Group 6 Cash Flow Distribution Amount

On each Distribution Date, the Group 6 Cash Flow Distribution Amount will be distributed as principal of the Group 6 Classes in the following order of priority:

(i) concurrently, to the A, D and FB Classes, in the proportions of 27.1968190855%, 49.7017892644% and 23.1013916501%, respectively, until the principal balance of the A Class is reduced to zero;

(ii) concurrently, to the B, D and FB Classes, in the proportions of 27.1968190855%, 49.7017892644% and 23.1013916501%, respectively, until the principal balances thereof are reduced to zero; and

(iii) sequentially, to the C, VA, VB, VC and ZB Classes, in that order, until the respective principal balances thereof are reduced to zero.

Sequential Pay Classes

Group 7 Principal Distribution Amount

Group 7 Accrual Amount

On each Distribution Date, the Group 7 Accrual Amount, if any, will be distributed, sequentially, as principal of the VD, VE and VG Classes, in that order, until the respective principal balances thereof are reduced to zero, and then to the ZA Class.

Accretion Directed Classes and Accrual Class

Group 7 Cash Flow Distribution Amount

On each Distribution Date, the Group 7 Cash Flow Distribution Amount will be distributed as principal of the Group 7 Classes in the following order of priority:

(i) concurrently, to the E and K Classes, in the proportions of 8.5653104925% and 91.4346895075%, respectively, until the principal balance of the K Class is reduced to zero;

(ii) concurrently, to the E and L Classes, in the proportions of 8.5653104925% and 91.4346895075%, respectively, until the principal balance of the L Class is reduced to zero;

(iii) concurrently, to the E and M Classes, in the proportions of 8.5653104925% and 91.4346895075%, respectively, until the principal balances thereof are reduced to zero; and

(iv) sequentially, to the G, H, VD, VE, VG and ZA Classes, in that order, until the respective principal balances thereof are reduced to zero.

Sequential Pay Classes

Group 8 Principal Distribution Amount

On each Distribution Date, the Group 8 Principal Distribution Amount will be distributed as principal of the Group 8 Classes in the following order of priority:

(i) to the SN Class, until the principal balance thereof is reduced to its Planned Balance for such Distribution Date; **Structured Collateral/ PAC Class**

(ii) to the SO Class, until the principal balance thereof is reduced to zero; **Structured Collateral/ Support Class**

(iii) to the SN Class, without regard to its Planned Balance and until the principal balance thereof is reduced to zero; and **Structured Collateral/ PAC Class**

(iv) to the SP Class, until the principal balance thereof is reduced to zero. **Structured Collateral/ Sequential Pay Class**

Structuring Assumptions

Pricing Assumptions. Unless otherwise specified, the information in the tables in this Prospectus Supplement has been prepared on the basis of the actual characteristics of each Pool underlying the Underlying REMIC Certificates, the priority sequences affecting the principal distributions on the Underlying REMIC Certificates and the following assumptions (such characteristics and assumptions, collectively, the "Pricing Assumptions"):

- the Mortgage Loans underlying the Group 1, Group 6 and Group 7 MBS have the original terms to maturity, remaining terms to maturity, CAGEs and interest rates, respectively, as specified:

Group 1	360 months	355 months	4 months	8.54%
Group 6	360 months	345 months	13 months	8.02%
Group 7	360 months	324 months	18 months	7.70%

- 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;
- 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 herein is the Public Securities Association's standard prepayment model ("PSA"). To assume a specified rate of 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 Models" in the REMIC Prospectus. It is highly unlikely that prepayments will occur at any *constant* PSA rate or at any other constant rate.

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

Principal Balance Schedule References	Related Classes	Structuring Ranges and Rate
Planned Balances	PA and PB	Between 100% and 325%
Planned Balance	SN	Between 100% and 300%
Notional Planned Balance	SB	Between 100% and 300%
Notional Planned Balance	SG	(1)
Notional Planned Balance	I	(2)
Targeted Balances	EB and FA	325%

(1) The Notional Planned Balance for the SG Class has been structured at 100% and 300% PSA, but will have an Initial Effective Range (as defined below) of between 101% and 301% PSA.
(2) The Notional Planned Balance for the I Class has been structured at 100% and 315% PSA, but will have an Initial Effective Range of between 100% and 314% PSA.

There is no assurance that the balance of any Class listed above will conform on any Distribution Date to the applicable balance specified for such Distribution Date in the Principal Balance Schedules herein, or that distributions of principal (or reductions in the notional balance) of such Class will begin or end on the respective Distribution

Dates specified therein. Because any excess of the principal distribution (or notional balance reduction) on any Distribution Date over the amount necessary to reduce any such Class to its scheduled balance will be distributed or allocated, the ability to so reduce such Class will not be enhanced by the averaging of high and low principal payments (or notional balance reductions) from month to month. In addition, even if prepayments occur on the related Mortgage Loans at rates falling within the applicable Structuring Ranges specified above, principal distributions (or notional balance reductions) 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 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 applicable Structuring Range or at the applicable 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 scheduled balance on each Distribution Date. The Initial Effective Ranges set forth in the table below are based upon the assumed characteristics of the Mortgage Loans specified in the Pricing Assumptions.

Related Classes	Initial Effective Ranges
PA	Between 100% and 352%
PB	Between 100% and 325%
SN	Between 100% and 300%
SB	Between 100% and 300%
SG	Between 101% and 301%
I	Between 100% and 314%

The actual Effective Ranges at any time will be based upon the actual characteristics of the 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 (and notional balance reductions) 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 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 stability in principal payment (or notional balance reduction) of the PAC and TAC Classes will be supported in part by the Support Classes. When the Support Classes are retired, any outstanding PAC Classes may no longer have Effective Ranges and will be more sensitive to prepayments.

Principal Balance Schedules

Distribution Date	PA Class Planned Balance	PB Class Planned Balance	EB Class Targeted Balance	FA Class Targeted Balance	SB Class Notional Planned Balance
Initial Balance	$45,047,000.00	$97,000,000.00	$6,961,895.00	$125,314,105.00	$41,511,233.00
May 1997	45,047,000.00	97,000,000.00	6,910,136.67	124,382,455.03	40,552,109.08
June 1997	45,047,000.00	97,000,000.00	6,850,549.29	123,309,882.39	39,597,601.83
July 1997	45,047,000.00	97,000,000.00	6,783,172.25	122,097,095.58	38,647,686.26
August 1997	45,047,000.00	97,000,000.00	6,708,057.92	120,745,037.69	37,702,338.15
September 1997	45,047,000.00	97,000,000.00	6,625,271.73	119,254,886.39	36,761,533.40
October 1997	45,047,000.00	97,000,000.00	6,534,892.11	117,628,053.26	35,825,248.03
November 1997	45,047,000.00	97,000,000.00	6,437,010.40	115,866,182.54	34,893,458.20
December 1997	45,047,000.00	97,000,000.00	6,331,730.76	113,971,149.16	33,966,140.16
January 1998	45,047,000.00	97,000,000.00	6,219,170.04	111,945,056.17	33,043,270.31
February 1998	45,047,000.00	97,000,000.00	6,099,457.55	109,790,231.47	32,124,825.15
March 1998	45,047,000.00	97,000,000.00	5,972,734.90	107,509,223.91	31,210,781.33
April 1998	45,047,000.00	97,000,000.00	5,839,155.72	105,104,798.74	30,301,115.58
May 1998	45,047,000.00	97,000,000.00	5,698,885.36	102,579,932.40	29,395,804.77
June 1998	45,047,000.00	97,000,000.00	5,552,100.60	99,937,806.73	28,494,825.89
July 1998	45,047,000.00	97,000,000.00	5,398,989.24	97,181,802.49	27,598,156.04
August 1998	45,047,000.00	97,000,000.00	5,239,749.78	94,315,492.29	26,705,772.43
September 1998	45,047,000.00	97,000,000.00	5,074,590.93	91,342,633.03	25,817,652.39
October 1998	45,047,000.00	97,000,000.00	4,903,731.17	88,267,157.63	24,933,773.39
November 1998	45,047,000.00	97,000,000.00	4,727,398.32	85,093,166.29	24,054,112.97
December 1998	45,047,000.00	97,000,000.00	4,545,828.92	81,824,917.29	23,178,648.82
January 1999	45,047,000.00	97,000,000.00	4,359,267.79	78,466,817.15	22,307,358.75
February 1999	45,047,000.00	97,000,000.00	4,167,967.41	75,023,410.47	21,440,220.64
March 1999	45,047,000.00	97,000,000.00	3,972,187.34	71,499,369.30	20,577,212.52
April 1999	45,047,000.00	97,000,000.00	3,772,193.60	67,899,482.03	19,718,312.50
May 1999	45,047,000.00	97,000,000.00	3,568,258.04	64,228,642.08	18,863,498.83
June 1999	45,047,000.00	97,000,000.00	3,360,657.70	60,491,836.11	18,012,749.88
July 1999	45,047,000.00	97,000,000.00	3,156,740.59	56,821,328.32	17,166,044.09
August 1999	45,047,000.00	97,000,000.00	2,956,438.84	53,215,896.93	16,323,360.03
September 1999	45,047,000.00	97,000,000.00	2,759,685.78	49,674,342.11	15,484,676.40
October 1999	45,047,000.00	97,000,000.00	2,566,415.97	46,195,485.58	14,649,971.97
November 1999	45,047,000.00	97,000,000.00	2,376,565.11	42,778,170.25	13,819,225.65
December 1999	45,047,000.00	97,000,000.00	2,190,070.08	39,421,259.78	12,992,416.43
January 2000	45,047,000.00	97,000,000.00	2,006,868.87	36,123,638.26	12,169,523.43
February 2000	45,047,000.00	97,000,000.00	1,826,900.62	32,884,209.81	11,350,525.86
March 2000	45,047,000.00	97,000,000.00	1,650,105.52	29,701,898.24	10,535,403.04
April 2000	43,494,172.25	97,000,000.00	1,549,071.79	27,883,291.09	9,724,134.39
May 2000	41,948,918.65	97,000,000.00	1,450,740.49	26,113,327.79	8,916,699.46
June 2000	40,411,199.45	97,000,000.00	1,355,056.86	24,391,022.56	8,113,077.88
July 2000	38,880,975.10	97,000,000.00	1,261,967.15	22,715,407.72	7,313,249.39
August 2000	37,358,206.25	97,000,000.00	1,171,418.57	21,085,533.39	6,517,193.83
September 2000	35,842,853.75	97,000,000.00	1,083,359.33	19,500,467.15	5,724,891.14
October 2000	34,334,878.66	97,000,000.00	997,738.58	17,959,293.75	4,936,321.36
November 2000	32,834,242.23	97,000,000.00	914,506.41	16,461,114.76	4,151,464.66
December 2000	31,340,905.91	97,000,000.00	833,613.83	15,005,048.29	3,370,301.26
January 2001	29,854,831.35	97,000,000.00	755,012.74	13,590,228.69	2,592,811.54
February 2001	28,375,980.39	97,000,000.00	678,655.93	12,215,806.23	1,818,975.93

Distribution Date	PA Class Planned Balance	PB Class Planned Balance	EB Class Targeted Balance	FA Class Targeted Balance	SB Class Notional Planned Balance
March 2001	$26,904,315.06	$97,000,000.00	$ 604,497.07	$ 10,880,946.84	$ 1,048,774.99
April 2001	25,439,797.60	97,000,000.00	532,490.68	9,584,831.81	282,189.36
May 2001	23,982,390.42	97,000,000.00	462,592.10	8,326,657.49	0.00
June 2001	22,532,056.15	97,000,000.00	394,757.52	7,105,635.06	0.00
July 2001	21,088,757.59	97,000,000.00	328,943.91	5,920,990.22	0.00
August 2001	19,652,457.73	97,000,000.00	265,109.06	4,771,962.95	0.00
September 2001	18,223,119.76	97,000,000.00	203,211.52	3,657,807.23	0.00
October 2001	16,800,707.05	97,000,000.00	143,210.61	2,577,790.80	0.00
November 2001	15,385,183.15	97,000,000.00	85,066.39	1,531,194.91	0.00
December 2001	13,976,511.82	97,000,000.00	28,739.67	517,314.05	0.00
January 2002	12,574,656.98	97,000,000.00	0.00	0.00	0.00
February 2002	11,179,582.74	97,000,000.00	0.00	0.00	0.00
March 2002	9,791,253.40	97,000,000.00	0.00	0.00	0.00
April 2002	8,409,633.44	97,000,000.00	0.00	0.00	0.00
May 2002	7,034,687.52	97,000,000.00	0.00	0.00	0.00
June 2002	5,666,380.47	97,000,000.00	0.00	0.00	0.00
July 2002	4,304,677.32	97,000,000.00	0.00	0.00	0.00
August 2002	2,949,543.26	97,000,000.00	0.00	0.00	0.00
September 2002	1,600,943.66	97,000,000.00	0.00	0.00	0.00
October 2002	258,844.08	97,000,000.00	0.00	0.00	0.00
November 2002	0.00	95,923,210.24	0.00	0.00	0.00
December 2002	0.00	94,594,008.04	0.00	0.00	0.00
January 2003	0.00	93,271,203.56	0.00	0.00	0.00
February 2003	0.00	91,954,763.05	0.00	0.00	0.00
March 2003	0.00	90,644,652.92	0.00	0.00	0.00
April 2003	0.00	89,340,839.76	0.00	0.00	0.00
May 2003	0.00	88,043,290.34	0.00	0.00	0.00
June 2003	0.00	86,751,971.58	0.00	0.00	0.00
July 2003	0.00	85,466,850.59	0.00	0.00	0.00
August 2003	0.00	84,187,894.62	0.00	0.00	0.00
September 2003	0.00	82,915,071.11	0.00	0.00	0.00
October 2003	0.00	81,648,347.66	0.00	0.00	0.00
November 2003	0.00	80,387,692.03	0.00	0.00	0.00
December 2003	0.00	79,133,072.15	0.00	0.00	0.00
January 2004	0.00	77,884,456.11	0.00	0.00	0.00
February 2004	0.00	76,641,812.17	0.00	0.00	0.00
March 2004	0.00	75,405,108.73	0.00	0.00	0.00
April 2004	0.00	74,174,314.38	0.00	0.00	0.00
May 2004	0.00	72,949,397.85	0.00	0.00	0.00
June 2004	0.00	71,730,328.03	0.00	0.00	0.00
July 2004	0.00	70,517,073.97	0.00	0.00	0.00
August 2004	0.00	69,309,604.89	0.00	0.00	0.00
September 2004	0.00	68,107,890.15	0.00	0.00	0.00
October 2004	0.00	66,911,899.28	0.00	0.00	0.00
November 2004	0.00	65,721,601.95	0.00	0.00	0.00
December 2004	0.00	64,536,968.00	0.00	0.00	0.00
January 2005	0.00	63,357,967.41	0.00	0.00	0.00

Distribution Date	PA Class Planned Balance	PB Class Planned Balance	EB Class Targeted Balance	FA Class Targeted Balance	SB Class Notional Planned Balance
February 2005	$ 0.00	$62,184,570.31	$ 0.00	$ 0.00	$ 0.00
March 2005	0.00	61,016,747.00	0.00	0.00	0.00
April 2005	0.00	59,854,467.92	0.00	0.00	0.00
May 2005	0.00	58,702,828.66	0.00	0.00	0.00
June 2005	0.00	57,572,685.86	0.00	0.00	0.00
July 2005	0.00	56,463,644.97	0.00	0.00	0.00
August 2005	0.00	55,375,318.62	0.00	0.00	0.00
September 2005	0.00	54,307,326.47	0.00	0.00	0.00
October 2005	0.00	53,259,295.11	0.00	0.00	0.00
November 2005	0.00	52,230,857.91	0.00	0.00	0.00
December 2005	0.00	51,221,654.91	0.00	0.00	0.00
January 2006	0.00	50,231,332.68	0.00	0.00	0.00
February 2006	0.00	49,259,544.25	0.00	0.00	0.00
March 2006	0.00	48,305,948.93	0.00	0.00	0.00
April 2006	0.00	47,370,212.24	0.00	0.00	0.00
May 2006	0.00	46,452,005.80	0.00	0.00	0.00
June 2006	0.00	45,551,007.18	0.00	0.00	0.00
July 2006	0.00	44,666,899.83	0.00	0.00	0.00
August 2006	0.00	43,799,372.96	0.00	0.00	0.00
September 2006	0.00	42,948,121.44	0.00	0.00	0.00
October 2006	0.00	42,112,845.69	0.00	0.00	0.00
November 2006	0.00	41,293,251.59	0.00	0.00	0.00
December 2006	0.00	40,489,050.36	0.00	0.00	0.00
January 2007	0.00	39,699,958.50	0.00	0.00	0.00
February 2007	0.00	38,925,697.66	0.00	0.00	0.00
March 2007	0.00	38,165,994.57	0.00	0.00	0.00
April 2007	0.00	37,420,580.93	0.00	0.00	0.00
May 2007	0.00	36,689,193.33	0.00	0.00	0.00
June 2007	0.00	35,971,573.15	0.00	0.00	0.00
July 2007	0.00	35,267,466.51	0.00	0.00	0.00
August 2007	0.00	34,576,624.13	0.00	0.00	0.00
September 2007	0.00	33,898,801.29	0.00	0.00	0.00
October 2007	0.00	33,233,757.72	0.00	0.00	0.00
November 2007	0.00	32,581,257.55	0.00	0.00	0.00
December 2007	0.00	31,941,069.19	0.00	0.00	0.00
January 2008	0.00	31,312,965.28	0.00	0.00	0.00
February 2008	0.00	30,696,722.62	0.00	0.00	0.00
March 2008	0.00	30,092,122.06	0.00	0.00	0.00
April 2008	0.00	29,498,948.47	0.00	0.00	0.00
May 2008	0.00	28,916,990.63	0.00	0.00	0.00
June 2008	0.00	28,346,041.19	0.00	0.00	0.00
July 2008	0.00	27,785,896.57	0.00	0.00	0.00
August 2008	0.00	27,236,356.91	0.00	0.00	0.00
September 2008	0.00	26,697,226.00	0.00	0.00	0.00
October 2008	0.00	26,168,311.22	0.00	0.00	0.00
November 2008	0.00	25,649,423.46	0.00	0.00	0.00
December 2008	0.00	25,140,377.06	0.00	0.00	0.00

Distribution Date	PA Class Planned Balance	PB Class Planned Balance	EB Class Targeted Balance	FA Class Targeted Balance	SB Class Notional Planned Balance
January 2009	$ 0.00	$24,640,989.77	$ 0.00	$ 0.00	$ 0.00
February 2009	0.00	24,151,082.65	0.00	0.00	0.00
March 2009	0.00	23,670,480.04	0.00	0.00	0.00
April 2009	0.00	23,199,009.49	0.00	0.00	0.00
May 2009	0.00	22,736,501.70	0.00	0.00	0.00
June 2009	0.00	22,282,790.47	0.00	0.00	0.00
July 2009	0.00	21,837,712.63	0.00	0.00	0.00
August 2009	0.00	21,401,108.00	0.00	0.00	0.00
September 2009	0.00	20,972,819.33	0.00	0.00	0.00
October 2009	0.00	20,552,692.24	0.00	0.00	0.00
November 2009	0.00	20,140,575.19	0.00	0.00	0.00
December 2009	0.00	19,736,319.39	0.00	0.00	0.00
January 2010	0.00	19,339,778.80	0.00	0.00	0.00
February 2010	0.00	18,950,810.03	0.00	0.00	0.00
March 2010	0.00	18,569,272.33	0.00	0.00	0.00
April 2010	0.00	18,195,027.52	0.00	0.00	0.00
May 2010	0.00	17,827,939.95	0.00	0.00	0.00
June 2010	0.00	17,467,876.46	0.00	0.00	0.00
July 2010	0.00	17,114,706.33	0.00	0.00	0.00
August 2010	0.00	16,768,301.23	0.00	0.00	0.00
September 2010	0.00	16,428,535.18	0.00	0.00	0.00
October 2010	0.00	16,095,284.51	0.00	0.00	0.00
November 2010	0.00	15,768,427.83	0.00	0.00	0.00
December 2010	0.00	15,447,845.96	0.00	0.00	0.00
January 2011	0.00	15,133,421.91	0.00	0.00	0.00
February 2011	0.00	14,825,040.83	0.00	0.00	0.00
March 2011	0.00	14,522,589.99	0.00	0.00	0.00
April 2011	0.00	14,225,958.73	0.00	0.00	0.00
May 2011	0.00	13,935,038.40	0.00	0.00	0.00
June 2011	0.00	13,649,722.37	0.00	0.00	0.00
July 2011	0.00	13,369,905.94	0.00	0.00	0.00
August 2011	0.00	13,095,486.36	0.00	0.00	0.00
September 2011	0.00	12,826,362.75	0.00	0.00	0.00
October 2011	0.00	12,562,436.09	0.00	0.00	0.00
November 2011	0.00	12,303,609.17	0.00	0.00	0.00
December 2011	0.00	12,049,786.58	0.00	0.00	0.00
January 2012	0.00	11,800,874.65	0.00	0.00	0.00
February 2012	0.00	11,556,781.44	0.00	0.00	0.00
March 2012	0.00	11,317,416.70	0.00	0.00	0.00
April 2012	0.00	11,082,691.83	0.00	0.00	0.00
May 2012	0.00	10,852,519.88	0.00	0.00	0.00
June 2012	0.00	10,626,815.48	0.00	0.00	0.00
July 2012	0.00	10,405,494.84	0.00	0.00	0.00
August 2012	0.00	10,188,475.71	0.00	0.00	0.00
September 2012	0.00	9,975,677.35	0.00	0.00	0.00
October 2012	0.00	9,767,020.52	0.00	0.00	0.00
November 2012	0.00	9,562,427.42	0.00	0.00	0.00

Distribution Date	PA Class Planned Balance	PB Class Planned Balance	EB Class Targeted Balance	FA Class Targeted Balance	SB Class Notional Planned Balance
December 2012	$ 0.00	$ 9,361,821.70	$ 0.00	$ 0.00	$ 0.00
January 2013	0.00	9,165,128.41	0.00	0.00	0.00
February 2013	0.00	8,972,273.98	0.00	0.00	0.00
March 2013	0.00	8,783,186.19	0.00	0.00	0.00
April 2013	0.00	8,597,794.16	0.00	0.00	0.00
May 2013	0.00	8,416,028.32	0.00	0.00	0.00
June 2013	0.00	8,237,820.38	0.00	0.00	0.00
July 2013	0.00	8,063,103.30	0.00	0.00	0.00
August 2013	0.00	7,891,811.29	0.00	0.00	0.00
September 2013	0.00	7,723,879.77	0.00	0.00	0.00
October 2013	0.00	7,559,245.35	0.00	0.00	0.00
November 2013	0.00	7,397,845.81	0.00	0.00	0.00
December 2013	0.00	7,239,620.08	0.00	0.00	0.00
January 2014	0.00	7,084,508.22	0.00	0.00	0.00
February 2014	0.00	6,932,451.40	0.00	0.00	0.00
March 2014	0.00	6,783,391.87	0.00	0.00	0.00
April 2014	0.00	6,637,272.95	0.00	0.00	0.00
May 2014	0.00	6,494,039.01	0.00	0.00	0.00
June 2014	0.00	6,353,635.44	0.00	0.00	0.00
July 2014	0.00	6,216,008.66	0.00	0.00	0.00
August 2014	0.00	6,081,106.06	0.00	0.00	0.00
September 2014	0.00	5,948,876.02	0.00	0.00	0.00
October 2014	0.00	5,819,267.86	0.00	0.00	0.00
November 2014	0.00	5,692,231.85	0.00	0.00	0.00
December 2014	0.00	5,567,719.18	0.00	0.00	0.00
January 2015	0.00	5,445,681.95	0.00	0.00	0.00
February 2015	0.00	5,326,073.13	0.00	0.00	0.00
March 2015	0.00	5,208,846.57	0.00	0.00	0.00
April 2015	0.00	5,093,956.98	0.00	0.00	0.00
May 2015	0.00	4,981,359.91	0.00	0.00	0.00
June 2015	0.00	4,871,011.73	0.00	0.00	0.00
July 2015	0.00	4,762,869.62	0.00	0.00	0.00
August 2015	0.00	4,656,891.55	0.00	0.00	0.00
September 2015	0.00	4,553,036.28	0.00	0.00	0.00
October 2015	0.00	4,451,263.34	0.00	0.00	0.00
November 2015	0.00	4,351,532.99	0.00	0.00	0.00
December 2015	0.00	4,253,806.25	0.00	0.00	0.00
January 2016	0.00	4,158,044.86	0.00	0.00	0.00
February 2016	0.00	4,064,211.26	0.00	0.00	0.00
March 2016	0.00	3,972,268.60	0.00	0.00	0.00
April 2016	0.00	3,882,180.72	0.00	0.00	0.00
May 2016	0.00	3,793,912.11	0.00	0.00	0.00
June 2016	0.00	3,707,427.95	0.00	0.00	0.00
July 2016	0.00	3,622,694.04	0.00	0.00	0.00
August 2016	0.00	3,539,676.84	0.00	0.00	0.00
September 2016	0.00	3,458,343.42	0.00	0.00	0.00
October 2016	0.00	3,378,661.47	0.00	0.00	0.00

Distribution Date	PA Class Planned Balance	PB Class Planned Balance	EB Class Targeted Balance	FA Class Targeted Balance	SB Class Notional Planned Balance
November 2016	$ 0.00	$ 3,300,599.28	$ 0.00	$ 0.00	$ 0.00
December 2016	0.00	3,224,125.74	0.00	0.00	0.00
January 2017	0.00	3,149,210.31	0.00	0.00	0.00
February 2017	0.00	3,075,823.02	0.00	0.00	0.00
March 2017	0.00	3,003,934.46	0.00	0.00	0.00
April 2017	0.00	2,933,515.77	0.00	0.00	0.00
May 2017	0.00	2,864,538.64	0.00	0.00	0.00
June 2017	0.00	2,796,975.27	0.00	0.00	0.00
July 2017	0.00	2,730,798.39	0.00	0.00	0.00
August 2017	0.00	2,665,981.24	0.00	0.00	0.00
September 2017	0.00	2,602,497.56	0.00	0.00	0.00
October 2017	0.00	2,540,321.58	0.00	0.00	0.00
November 2017	0.00	2,479,428.01	0.00	0.00	0.00
December 2017	0.00	2,419,792.03	0.00	0.00	0.00
January 2018	0.00	2,361,389.30	0.00	0.00	0.00
February 2018	0.00	2,304,195.92	0.00	0.00	0.00
March 2018	0.00	2,248,188.44	0.00	0.00	0.00
April 2018	0.00	2,193,343.86	0.00	0.00	0.00
May 2018	0.00	2,139,639.60	0.00	0.00	0.00
June 2018	0.00	2,087,053.51	0.00	0.00	0.00
July 2018	0.00	2,035,563.86	0.00	0.00	0.00
August 2018	0.00	1,985,149.32	0.00	0.00	0.00
September 2018	0.00	1,935,788.95	0.00	0.00	0.00
October 2018	0.00	1,887,462.23	0.00	0.00	0.00
November 2018	0.00	1,840,149.00	0.00	0.00	0.00
December 2018	0.00	1,793,829.50	0.00	0.00	0.00
January 2019	0.00	1,748,484.33	0.00	0.00	0.00
February 2019	0.00	1,704,094.45	0.00	0.00	0.00
March 2019	0.00	1,660,641.19	0.00	0.00	0.00
April 2019	0.00	1,618,106.23	0.00	0.00	0.00
May 2019	0.00	1,576,471.58	0.00	0.00	0.00
June 2019	0.00	1,535,719.61	0.00	0.00	0.00
July 2019	0.00	1,495,833.01	0.00	0.00	0.00
August 2019	0.00	1,456,794.80	0.00	0.00	0.00
September 2019	0.00	1,418,588.32	0.00	0.00	0.00
October 2019	0.00	1,381,197.23	0.00	0.00	0.00
November 2019	0.00	1,344,605.49	0.00	0.00	0.00
December 2019	0.00	1,308,797.36	0.00	0.00	0.00
January 2020	0.00	1,273,757.40	0.00	0.00	0.00
February 2020	0.00	1,239,470.47	0.00	0.00	0.00
March 2020	0.00	1,205,921.72	0.00	0.00	0.00
April 2020	0.00	1,173,096.56	0.00	0.00	0.00
May 2020	0.00	1,140,980.69	0.00	0.00	0.00
June 2020	0.00	1,109,560.08	0.00	0.00	0.00
July 2020	0.00	1,078,820.97	0.00	0.00	0.00
August 2020	0.00	1,048,749.85	0.00	0.00	0.00
September 2020	0.00	1,019,333.48	0.00	0.00	0.00

Distribution Date	PA Class Planned Balance	PB Class Planned Balance	EB Class Targeted Balance	FA Class Targeted Balance	SB Class Notional Planned Balance
October 2020	$ 0.00	$ 990,558.85	$ 0.00	$ 0.00	$ 0.00
November 2020	0.00	962,413.22	0.00	0.00	0.00
December 2020	0.00	934,884.08	0.00	0.00	0.00
January 2021	0.00	907,959.16	0.00	0.00	0.00
February 2021	0.00	881,626.42	0.00	0.00	0.00
March 2021	0.00	855,874.05	0.00	0.00	0.00
April 2021	0.00	830,690.47	0.00	0.00	0.00
May 2021	0.00	806,064.32	0.00	0.00	0.00
June 2021	0.00	781,984.45	0.00	0.00	0.00
July 2021	0.00	758,439.92	0.00	0.00	0.00
August 2021	0.00	735,420.01	0.00	0.00	0.00
September 2021	0.00	712,914.20	0.00	0.00	0.00
October 2021	0.00	690,912.17	0.00	0.00	0.00
November 2021	0.00	669,403.79	0.00	0.00	0.00
December 2021	0.00	648,379.13	0.00	0.00	0.00
January 2022	0.00	627,828.46	0.00	0.00	0.00
February 2022	0.00	607,742.22	0.00	0.00	0.00
March 2022	0.00	588,111.03	0.00	0.00	0.00
April 2022	0.00	568,925.71	0.00	0.00	0.00
May 2022	0.00	550,177.23	0.00	0.00	0.00
June 2022	0.00	531,856.76	0.00	0.00	0.00
July 2022	0.00	513,955.62	0.00	0.00	0.00
August 2022	0.00	496,465.30	0.00	0.00	0.00
September 2022	0.00	479,377.46	0.00	0.00	0.00
October 2022	0.00	462,683.92	0.00	0.00	0.00
November 2022	0.00	446,376.65	0.00	0.00	0.00
December 2022	0.00	430,447.77	0.00	0.00	0.00
January 2023	0.00	414,889.57	0.00	0.00	0.00
February 2023	0.00	399,694.47	0.00	0.00	0.00
March 2023	0.00	384,855.05	0.00	0.00	0.00
April 2023	0.00	370,364.02	0.00	0.00	0.00
May 2023	0.00	356,214.24	0.00	0.00	0.00
June 2023	0.00	342,398.71	0.00	0.00	0.00
July 2023	0.00	328,910.55	0.00	0.00	0.00
August 2023	0.00	315,743.03	0.00	0.00	0.00
September 2023	0.00	302,889.54	0.00	0.00	0.00
October 2023	0.00	290,343.60	0.00	0.00	0.00
November 2023	0.00	278,098.86	0.00	0.00	0.00
December 2023	0.00	266,149.09	0.00	0.00	0.00
January 2024	0.00	254,488.18	0.00	0.00	0.00
February 2024	0.00	243,110.13	0.00	0.00	0.00
March 2024	0.00	232,009.07	0.00	0.00	0.00
April 2024	0.00	221,179.24	0.00	0.00	0.00
May 2024	0.00	210,614.99	0.00	0.00	0.00
June 2024	0.00	200,310.78	0.00	0.00	0.00
July 2024	0.00	190,261.18	0.00	0.00	0.00
August 2024	0.00	180,460.86	0.00	0.00	0.00

Distribution Date	PA Class Planned Balance	PB Class Planned Balance	EB Class Targeted Balance	FA Class Targeted Balance	SB Class Notional Planned Balance
September 2024	$ 0.00	$ 170,904.60	$ 0.00	$ 0.00	$ 0.00
October 2024	0.00	161,587.28	0.00	0.00	0.00
November 2024	0.00	152,503.88	0.00	0.00	0.00
December 2024	0.00	143,649.48	0.00	0.00	0.00
January 2025	0.00	135,019.25	0.00	0.00	0.00
February 2025	0.00	126,608.46	0.00	0.00	0.00
March 2025	0.00	118,412.47	0.00	0.00	0.00
April 2025	0.00	110,426.73	0.00	0.00	0.00
May 2025	0.00	102,646.78	0.00	0.00	0.00
June 2025	0.00	95,068.25	0.00	0.00	0.00
July 2025	0.00	87,686.85	0.00	0.00	0.00
August 2025	0.00	80,498.39	0.00	0.00	0.00
September 2025	0.00	73,498.74	0.00	0.00	0.00
October 2025	0.00	66,683.86	0.00	0.00	0.00
November 2025	0.00	60,049.80	0.00	0.00	0.00
December 2025	0.00	53,592.67	0.00	0.00	0.00
January 2026	0.00	47,308.67	0.00	0.00	0.00
February 2026	0.00	41,194.08	0.00	0.00	0.00
March 2026	0.00	35,245.23	0.00	0.00	0.00
April 2026	0.00	29,458.55	0.00	0.00	0.00
May 2026	0.00	23,830.52	0.00	0.00	0.00
June 2026	0.00	18,357.69	0.00	0.00	0.00
July 2026	0.00	13,036.70	0.00	0.00	0.00
August 2026	0.00	7,864.23	0.00	0.00	0.00
September 2026	0.00	2,837.05	0.00	0.00	0.00
October 2026 and thereafter	0.00	0.00	0.00	0.00	0.00

Distribution Date	SG Class Notional Planned Balance	I Class Notional Planned Balance	SN Class Planned Balance
Initial Balance	$15,926,918.00	$76,400,000.00	$13,394.00
May 1997	15,926,918.00	75,651,150.73	13,125.51
June 1997	15,597,282.09	74,905,910.52	12,858.31
July 1997	15,228,695.38	74,164,260.34	12,592.38
August 1997	14,861,879.59	73,426,181.27	12,327.71
September 1997	14,496,825.36	72,691,654.48	12,064.32
October 1997	14,133,523.39	71,960,661.23	11,802.18
November 1997	13,771,964.41	71,233,182.89	11,541.29
December 1997	13,412,139.20	70,509,200.91	11,281.63
January 1998	13,054,038.61	69,788,696.85	11,023.20
February 1998	12,697,653.52	69,071,652.35	10,766.01
March 1998	12,342,974.85	68,358,049.15	10,510.04
April 1998	11,989,993.57	67,647,869.09	10,255.27
May 1998	11,638,700.71	66,941,094.08	10,001.72
June 1998	11,289,087.31	66,237,706.15	9,749.36
July 1998	10,941,144.51	65,537,687.40	9,498.21
August 1998	10,594,863.45	64,841,020.03	9,248.25
September 1998	10,250,235.33	64,147,686.33	8,999.47
October 1998	9,907,251.40	63,457,668.69	8,751.86
November 1998	9,565,902.94	62,770,949.57	8,505.42
December 1998	9,226,181.29	62,087,511.53	8,260.15
January 1999	8,888,077.83	61,407,337.22	8,016.03
February 1999	8,551,583.98	60,730,409.38	7,773.06
March 1999	8,216,691.20	60,056,710.83	7,531.23
April 1999	7,883,391.00	59,386,224.48	7,290.55
May 1999	7,551,674.95	58,718,933.33	7,051.00
June 1999	7,221,534.62	58,054,820.46	6,812.57
July 1999	6,892,961.66	57,393,869.05	6,575.27
August 1999	6,565,947.75	56,736,062.35	6,339.08
September 1999	6,240,484.60	56,081,383.71	6,104.00
October 1999	5,916,564.00	55,429,816.55	5,870.01
November 1999	5,594,177.73	54,781,344.38	5,637.13
December 1999	5,273,317.64	54,135,950.80	5,405.33
January 2000	4,953,975.63	53,493,619.49	5,174.62
February 2000	4,636,143.64	52,854,334.21	4,944.99
March 2000	4,319,813.62	52,218,078.80	4,716.44
April 2000	4,004,977.59	51,584,837.19	4,488.95
May 2000	3,691,627.61	50,954,593.38	4,262.52
June 2000	3,379,755.76	50,327,331.47	4,037.15
July 2000	3,069,354.17	49,703,035.62	3,812.82
August 2000	2,760,415.03	49,081,690.09	3,589.55
September 2000	2,452,930.55	48,463,279.21	3,367.31
October 2000	2,146,892.97	47,847,787.38	3,146.10
November 2000	1,842,294.60	47,235,199.10	2,925.92
December 2000	1,539,127.75	46,625,498.94	2,706.77
January 2001	1,237,384.80	46,018,671.54	2,488.64
February 2001	937,058.15	45,414,701.62	2,271.52

Distribution Date	SG Class Notional Planned Balance	I Class Notional Planned Balance	SN Class Planned Balance
March 2001	$ 638,140.26	$44,813,573.99	$ 2,055.40
April 2001	340,623.61	44,215,273.53	1,840.28
May 2001	44,500.72	43,619,785.19	1,626.16
June 2001	0.00	43,027,094.01	1,413.03
July 2001	0.00	42,437,185.10	1,200.88
August 2001	0.00	41,850,043.64	989.70
September 2001	0.00	41,265,654.89	779.51
October 2001	0.00	40,684,004.18	570.29
November 2001	0.00	40,105,076.93	362.02
December 2001	0.00	39,528,858.61	154.72
January 2002	0.00	38,955,334.79	0.00
February 2002	0.00	38,384,491.09	0.00
March 2002	0.00	37,816,313.22	0.00
April 2002	0.00	37,250,786.95	0.00
May 2002	0.00	36,687,898.13	0.00
June 2002	0.00	36,127,632.68	0.00
July 2002	0.00	35,569,976.59	0.00
August 2002	0.00	35,014,915.92	0.00
September 2002	0.00	34,462,436.81	0.00
October 2002	0.00	33,912,525.45	0.00
November 2002	0.00	33,365,168.12	0.00
December 2002	0.00	32,820,351.17	0.00
January 2003	0.00	32,278,061.00	0.00
February 2003	0.00	31,738,284.10	0.00
March 2003	0.00	31,201,007.01	0.00
April 2003	0.00	30,666,216.36	0.00
May 2003	0.00	30,133,898.82	0.00
June 2003	0.00	29,604,041.15	0.00
July 2003	0.00	29,076,630.18	0.00
August 2003	0.00	28,551,652.78	0.00
September 2003	0.00	28,029,095.91	0.00
October 2003	0.00	27,508,946.59	0.00
November 2003	0.00	26,991,191.91	0.00
December 2003	0.00	26,475,819.01	0.00
January 2004	0.00	25,962,815.11	0.00
February 2004	0.00	25,458,696.37	0.00
March 2004	0.00	24,963,861.89	0.00
April 2004	0.00	24,478,145.20	0.00
May 2004	0.00	24,001,382.78	0.00
June 2004	0.00	23,533,414.00	0.00
July 2004	0.00	23,074,081.06	0.00
August 2004	0.00	22,623,228.95	0.00
September 2004	0.00	22,180,705.40	0.00
October 2004	0.00	21,746,360.84	0.00
November 2004	0.00	21,320,048.33	0.00
December 2004	0.00	20,901,623.54	0.00
January 2005	0.00	20,490,944.70	0.00

Distribution Date	SG Class Notional Planned Balance	I Class Notional Planned Balance	SN Class Planned Balance
February 2005	$ 0.00	$20,087,872.53	$ 0.00
March 2005	0.00	19,692,270.22	0.00
April 2005	0.00	19,304,003.39	0.00
May 2005	0.00	18,922,940.03	0.00
June 2005	0.00	18,548,950.47	0.00
July 2005	0.00	18,181,907.33	0.00
August 2005	0.00	17,821,685.50	0.00
September 2005	0.00	17,468,162.07	0.00
October 2005	0.00	17,121,216.32	0.00
November 2005	0.00	16,780,729.66	0.00
December 2005	0.00	16,446,585.60	0.00
January 2006	0.00	16,118,669.72	0.00
February 2006	0.00	15,796,869.63	0.00
March 2006	0.00	15,481,074.93	0.00
April 2006	0.00	15,171,177.17	0.00
May 2006	0.00	14,867,069.84	0.00
June 2006	0.00	14,568,648.31	0.00
July 2006	0.00	14,275,809.81	0.00
August 2006	0.00	13,988,453.38	0.00
September 2006	0.00	13,706,479.87	0.00
October 2006	0.00	13,429,791.88	0.00
November 2006	0.00	13,158,293.75	0.00
December 2006	0.00	12,891,891.50	0.00
January 2007	0.00	12,630,492.84	0.00
February 2007	0.00	12,374,007.11	0.00
March 2007	0.00	12,122,345.25	0.00
April 2007	0.00	11,875,419.81	0.00
May 2007	0.00	11,633,144.87	0.00
June 2007	0.00	11,395,436.05	0.00
July 2007	0.00	11,162,210.46	0.00
August 2007	0.00	10,933,386.70	0.00
September 2007	0.00	10,708,884.81	0.00
October 2007	0.00	10,488,626.25	0.00
November 2007	0.00	10,272,533.88	0.00
December 2007	0.00	10,060,531.93	0.00
January 2008	0.00	9,852,545.99	0.00
February 2008	0.00	9,648,502.97	0.00
March 2008	0.00	9,448,331.08	0.00
April 2008	0.00	9,251,959.80	0.00
May 2008	0.00	9,059,319.89	0.00
June 2008	0.00	8,870,343.32	0.00
July 2008	0.00	8,684,963.29	0.00
August 2008	0.00	8,503,114.18	0.00
September 2008	0.00	8,324,731.55	0.00
October 2008	0.00	8,149,752.11	0.00
November 2008	0.00	7,978,113.69	0.00
December 2008	0.00	7,809,755.23	0.00

Distribution Date	SG Class Notional Planned Balance	I Class Notional Planned Balance	SN Class Planned Balance
January 2009	$ 0.00	$ 7,644,616.77	$ 0.00
February 2009	0.00	7,482,639.41	0.00
March 2009	0.00	7,323,765.31	0.00
April 2009	0.00	7,167,937.66	0.00
May 2009	0.00	7,015,100.67	0.00
June 2009	0.00	6,865,199.54	0.00
July 2009	0.00	6,718,180.46	0.00
August 2009	0.00	6,573,990.57	0.00
September 2009	0.00	6,432,577.96	0.00
October 2009	0.00	6,293,891.65	0.00
November 2009	0.00	6,157,881.58	0.00
December 2009	0.00	6,024,498.57	0.00
January 2010	0.00	5,893,694.33	0.00
February 2010	0.00	5,765,421.44	0.00
March 2010	0.00	5,639,633.32	0.00
April 2010	0.00	5,516,284.23	0.00
May 2010	0.00	5,395,329.25	0.00
June 2010	0.00	5,276,724.26	0.00
July 2010	0.00	5,160,425.94	0.00
August 2010	0.00	5,046,391.74	0.00
September 2010	0.00	4,934,579.87	0.00
October 2010	0.00	4,824,949.31	0.00
November 2010	0.00	4,717,459.75	0.00
December 2010	0.00	4,612,071.62	0.00
January 2011	0.00	4,508,746.06	0.00
February 2011	0.00	4,407,444.91	0.00
March 2011	0.00	4,308,130.68	0.00
April 2011	0.00	4,210,766.57	0.00
May 2011	0.00	4,115,316.44	0.00
June 2011	0.00	4,021,744.80	0.00
July 2011	0.00	3,930,016.80	0.00
August 2011	0.00	3,840,098.20	0.00
September 2011	0.00	3,751,955.40	0.00
October 2011	0.00	3,665,555.40	0.00
November 2011	0.00	3,580,865.78	0.00
December 2011	0.00	3,497,854.72	0.00
January 2012	0.00	3,416,490.97	0.00
February 2012	0.00	3,336,743.84	0.00
March 2012	0.00	3,258,583.19	0.00
April 2012	0.00	3,181,979.44	0.00
May 2012	0.00	3,106,903.53	0.00
June 2012	0.00	3,033,326.92	0.00
July 2012	0.00	2,961,221.60	0.00
August 2012	0.00	2,890,560.06	0.00
September 2012	0.00	2,821,315.29	0.00
October 2012	0.00	2,753,460.77	0.00
November 2012	0.00	2,686,970.44	0.00

Distribution Date	SG Class Notional Planned Balance	I Class Notional Planned Balance	SN Class Planned Balance
December 2012	$ 0.00	$ 2,621,818.74	$ 0.00
January 2013	0.00	2,557,980.55	0.00
February 2013	0.00	2,495,431.22	0.00
March 2013	0.00	2,434,146.54	0.00
April 2013	0.00	2,374,102.74	0.00
May 2013	0.00	2,315,276.48	0.00
June 2013	0.00	2,257,644.85	0.00
July 2013	0.00	2,201,185.34	0.00
August 2013	0.00	2,145,875.86	0.00
September 2013	0.00	2,091,694.72	0.00
October 2013	0.00	2,038,620.62	0.00
November 2013	0.00	1,986,632.65	0.00
December 2013	0.00	1,935,710.28	0.00
January 2014	0.00	1,885,833.36	0.00
February 2014	0.00	1,836,982.09	0.00
March 2014	0.00	1,789,137.04	0.00
April 2014	0.00	1,742,279.14	0.00
May 2014	0.00	1,696,389.65	0.00
June 2014	0.00	1,651,450.19	0.00
July 2014	0.00	1,607,442.70	0.00
August 2014	0.00	1,564,349.46	0.00
September 2014	0.00	1,522,153.07	0.00
October 2014	0.00	1,480,836.44	0.00
November 2014	0.00	1,440,382.80	0.00
December 2014	0.00	1,400,775.69	0.00
January 2015	0.00	1,361,998.94	0.00
February 2015	0.00	1,324,036.68	0.00
March 2015	0.00	1,286,873.34	0.00
April 2015	0.00	1,250,493.62	0.00
May 2015	0.00	1,214,882.50	0.00
June 2015	0.00	1,180,025.25	0.00
July 2015	0.00	1,145,907.39	0.00
August 2015	0.00	1,112,514.72	0.00
September 2015	0.00	1,079,833.30	0.00
October 2015	0.00	1,047,849.44	0.00
November 2015	0.00	1,016,549.70	0.00
December 2015	0.00	985,920.89	0.00
January 2016	0.00	955,950.06	0.00
February 2016	0.00	926,624.51	0.00
March 2016	0.00	897,931.75	0.00
April 2016	0.00	869,859.54	0.00
May 2016	0.00	842,395.86	0.00
June 2016	0.00	815,528.90	0.00
July 2016	0.00	789,247.09	0.00
August 2016	0.00	763,539.05	0.00
September 2016	0.00	738,393.62	0.00
October 2016	0.00	713,799.85	0.00

Distribution Date	SG Class Notional Planned Balance	I Class Notional Planned Balance	SN Class Planned Balance
November 2016	$ 0.00	$ 689,746.99	$ 0.00
December 2016	0.00	666,224.48	0.00
January 2017	0.00	643,221.97	0.00
February 2017	0.00	620,729.29	0.00
March 2017	0.00	598,736.45	0.00
April 2017	0.00	577,233.67	0.00
May 2017	0.00	556,211.33	0.00
June 2017	0.00	535,660.00	0.00
July 2017	0.00	515,570.41	0.00
August 2017	0.00	495,933.48	0.00
September 2017	0.00	476,740.29	0.00
October 2017	0.00	457,982.08	0.00
November 2017	0.00	439,650.27	0.00
December 2017	0.00	421,736.42	0.00
January 2018	0.00	404,232.25	0.00
February 2018	0.00	387,129.65	0.00
March 2018	0.00	370,420.64	0.00
April 2018	0.00	354,100.04	0.00
May 2018	0.00	338,157.47	0.00
June 2018	0.00	322,585.39	0.00
July 2018	0.00	307,376.41	0.00
August 2018	0.00	292,523.29	0.00
September 2018	0.00	278,018.90	0.00
October 2018	0.00	263,856.26	0.00
November 2018	0.00	250,032.14	0.00
December 2018	0.00	236,536.09	0.00
January 2019	0.00	223,376.86	0.00
February 2019	0.00	210,532.21	0.00
March 2019	0.00	198,001.52	0.00
April 2019	0.00	185,773.53	0.00
May 2019	0.00	173,878.23	0.00
June 2019	0.00	162,293.32	0.00
July 2019	0.00	151,001.71	0.00
August 2019	0.00	139,986.59	0.00
September 2019	0.00	129,242.08	0.00
October 2019	0.00	118,774.90	0.00
November 2019	0.00	108,593.62	0.00
December 2019	0.00	98,719.38	0.00
January 2020	0.00	89,108.73	0.00
February 2020	0.00	79,784.33	0.00
March 2020	0.00	70,767.28	0.00
April 2020	0.00	62,014.94	0.00
May 2020	0.00	53,567.66	0.00
June 2020	0.00	45,444.56	0.00
July 2020	0.00	37,629.99	0.00
August 2020	0.00	30,086.69	0.00
September 2020	0.00	22,837.62	0.00
October 2020	0.00	15,916.06	0.00
November 2020	0.00	9,295.37	0.00
December 2020	0.00	3,374.84	0.00
January 2021 and thereafter	0.00	0.00	0.00

Yield Tables

General. The tables below indicate the sensitivity of the pre-tax corporate bond equivalent yields to maturity of applicable Classes to various constant percentages of PSA and, where specified, to changes in the applicable Index. The yields set forth in the tables were calculated by determining the monthly discount rates 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. *There can be no assurance that the pre-tax yields on the Certificates will correspond to any of the pre-tax yields shown herein or that the aggregate purchase prices of the Certificates will be as assumed. In addition, there can be no assurance that the applicable Index will correspond to the levels shown herein. Furthermore, because some of the Mortgage Loans will likely have remaining terms to maturity shorter or longer than those assumed and interest rates higher or lower than those assumed, the principal distributions on the Certificates are likely to differ from those assumed, even if all Mortgage Loans prepay at the indicated constant percentages of PSA. Moreover, it is not likely that the Mortgage Loans will prepay at a constant PSA rate until maturity, that all of such Mortgage Loans will prepay at the same rate or that the level of the applicable Index will remain constant.*

The PI, I and J Classes. **The yields to investors in the PI, I and J Classes will be very sensitive to the rate of principal payments (including prepayments) of the Mortgage Loans underlying the related MBS Group and the Trust SMBS, as applicable. The Mortgage Loans generally can be prepaid at any time. On the basis of the assumptions described below, the yield to maturity on the PI, I and J Classes would be 0% if prepayments of the Mortgage Loans underlying the related MBS Group and the Trust SMBS, as applicable, were to occur at constant rates of approximately 513% PSA, 475% PSA and 248% PSA, respectively. If the actual prepayment rates of the related Mortgage Loans were to exceed the applicable levels for as little as one month while equaling such levels for the remaining months, the investors in the PI, I and J Classes, as applicable, would not fully recoup their initial investments.**

The information set forth in the following tables was prepared on the basis of the Pricing Assumptions and the assumption that the aggregate purchase prices of the PI, I and J Classes (expressed in each case as a percentage of the original principal balance) are as follows:

Class	Price*
PI	49.00%
I	31.50%
J	37.25%

* The prices do not include accrued interest. Accrued interest has been added to such prices in calculating the yields set forth in the tables below.

Sensitivity of the PI Class to Prepayments

	PSA Prepayment Assumption				
	50%	**100%**	**205%**	**325%**	**500%**
Pre-Tax Yields to Maturity	11.2%	8.3%	8.3%	8.3%	0.6%

Sensitivity of the I Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	160%	315%	500%
Pre-Tax Yields to Maturity	15.9%	9.2%	9.2%	9.2%	(1.8)%

Sensitivity of the J Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	160%	315%	500%
Pre-Tax Yields to Maturity	21.7%	20.8%	13.5%	(24.2)%	*

The Principal Only Classes. **The Principal Only Classes will not bear interest. As indicated in the tables below, a low rate of principal payments (including prepayments) on the Mortgage Loans underlying the related MBS Group and the related Underlying REMIC Certificate, as applicable, will have a negative effect on the yields to investors in the Principal Only Classes.**

The information set forth in the following tables was prepared on the basis of the Pricing Assumptions and the assumption that the aggregate purchase prices of the Principal Only Classes (expressed in each case as a percentage of original principal balance) are as follows:

Class	Price
EA	75.0%
EB	80.0%
EC	82.0%

Sensitivity of the Principal Only Classes to Prepayments
(Pre-Tax Yields to Maturity)

	PSA Prepayment Assumption				
Class	50%	100%	205%	325%	500%
EA	1.5%	2.1%	5.0%	12.2%	18.1%
EB	1.7%	2.4%	5.8%	10.8%	13.1%

Sensitivity of the Principal Only Classes to Prepayments
(Pre-Tax Yields to Maturity)

	PSA Prepayment Assumption				
Class	50%	100%	225%	325%	500%
EC	1.0%	1.2%	1.9%	2.7%	4.2%

The Inverse Floating Rate Classes and the SR, SW, SU, S and SV Classes. **The yields to investors in the Inverse Floating Rate Classes and the SR*, SW*, SU*, S* and SV* Classes will be sensitive in varying degrees to the rate of principal payments (including prepayments) of the Mortgage Loans underlying the related MBS Group or Underlying REMIC Certificates, as applicable, and to the level of the applicable Index. The Mortgage Loans generally can be prepaid at any time. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from Pool to Pool. As indicated in the tables below, it is possible**

that, under certain Index and prepayment scenarios, investors in the Interest Only Classes and the SR*, SW* and SU* Classes would not fully recoup their initial investments.

Changes in an Index may not correlate with changes in prevailing mortgage interest rates. It is possible that lower prevailing mortgage interest rates, which might be expected to result in faster prepayments, could occur concurrently with an increased level of such Index.

The information set forth in the following tables was prepared on the basis of the Pricing Assumptions and the assumptions that (i) the interest rates applicable to the Inverse Floating Rate Classes and the SR*, SW*, SU*, S* and SV* Classes for the initial Interest Accrual Period are the actual and assumed rates appearing in the table under "Distributions of Interest—*Floating Rate and Inverse Floating Rate Classes"* herein and for each Interest Accrual Period subsequent to the initial Interest Accrual Period will be based on the indicated level of the applicable Index and (ii) the aggregate purchase prices of such Classes (expressed in each case as a percentage of original principal balance) are as follows:

* These Classes are RCR Classes. See "Description of the Certificates—Combination and Recombination" herein and Schedule 1 for a further description thereof.

Class	Price*
SA	6.0000%
SL	3.5000
SR**	9.5000
SB	2.7500
SC	3.7500
SD	8.5000
SE	4.3125
SW**	5.0000
SG	2.8125
SH	3.6250
SI	8.3750
SJ	6.5000
SU**	6.0000
SK	17.8750
S**	99.7500
SM	6.5000
SN	3,100.0000
SO	3,950.0000
SV**	3,525.0000
SP	14,150.0000
ST	4.9375
SQ	0.1250

* The prices do not include accrued interest. Accrued interest has been added to such prices in calculating the yields set forth in the tables below.

** These Classes are RCR Classes. See "Description of the Certificates—Combination and Recombination" herein and Schedule 1 for a further description thereof.

Sensitivity of the SA Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)

	PSA Prepayment Assumption				
LIBOR	**50%**	**100%**	**205%**	**325%**	**500%**
3.46875%	79.5%	75.1%	62.2%	43.0%	30.3%
5.46875%	40.2%	36.4%	21.6%	(5.6)%	(22.6)%
7.46875%	2.6%	(1.5)%	(20.5)%	(69.2)%	(94.0)%
8.00000%	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.

Sensitivity of the SL Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)

	PSA Prepayment Assumption				
LIBOR	**50%**	**100%**	**205%**	**325%**	**500%**
8.00000% and below	25.1%	21.6%	5.6%	(27.8)%	(47.3)%
8.46875%	10.5%	6.8%	(10.9)%	(53.3)%	(76.1)%
9.00000%	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.

Sensitivity of the SR** Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)

	PSA Prepayment Assumption				
LIBOR	**50%**	**100%**	**205%**	**325%**	**500%**
3.46875%	58.3%	54.3%	40.5%	17.9%	3.3%
5.46875%	34.5%	30.9%	15.7%	(13.5)%	(31.4)%
7.46875%	11.7%	8.0%	(9.6)%	(51.1)%	(73.6)%
9.00000%	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.
** This Class is an RCR Class. See "Description of the Certificates—Combination and Recombination" herein and Schedule 1 for a further description thereof.

Sensitivity of the SB Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)

	PSA Prepayment Assumption				
LIBOR	**50%**	**100%**	**200%**	**300%**	**500%**
3.4375%	188.1%	161.5%	161.5%	161.5%	148.0%
5.4375%	84.9%	59.7%	59.7%	59.7%	37.8%
7.4375%	(14.9)%	(46.3)%	(46.3)%	(46.3)%	(83.0)%
8.0000%	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.

Sensitivity of the SC Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)

	PSA Prepayment Assumption				
LIBOR	**50%**	**100%**	**200%**	**300%**	**500%**
3.4375%	150.5%	150.2%	117.2%	73.1%	(42.8)%
5.4375%	78.6%	77.1%	49.2%	6.9%	(98.9)%
7.4375%	9.8%	2.1%	(26.5)%	(70.4)%	*
8.0000%	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.

Sensitivity of the SD Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)

LIBOR	PSA Prepayment Assumption 50%	100%	200%	300%	500%
3.4375%	59.0%	59.0%	58.3%	56.3%	48.1%
5.4375%	31.9%	31.6%	29.7%	26.2%	15.3%
7.4375%	2.7%	1.1%	(3.7)%	(9.5)%	(22.9)%
8.0000%	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.

Sensitivity of the SE Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)

LIBOR	PSA Prepayment Assumption 50%	100%	200%	300%	500%
8.0000% and below	25.1%	21.7%	14.7%	7.4%	(8.1)%
8.4375%	13.6%	10.4%	3.6%	(3.3)%	(18.1)%
9.2500%	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.

Sensitivity of the SW Class to Prepayments and LIBOR**
(Pre-Tax Yields to Maturity)

LIBOR	PSA Prepayment Assumption 50%	100%	200%	300%	500%
3.4375%	136.6%	131.7%	121.7%	111.3%	89.3%
5.4375%	83.2%	79.0%	70.4%	61.5%	42.6%
7.4375%	34.7%	31.1%	23.8%	16.2%	0.2%
9.2500%	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.
** This Class is an RCR Class. See "Description of the Certificates—Combination and Recombination" herein and Schedule 1 for a further description thereof.

Sensitivity of the SG Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)

LIBOR	PSA Prepayment Assumption 50%	100%	200%	300%	500%
3.4375%	185.8%	163.0%	162.9%	162.9%	150.1%
5.4375%	83.9%	61.1%	60.9%	60.9%	39.9%
7.4375%	(14.8)%	(44.8)%	(45.1)%	(45.1)%	(80.9)%
8.0000%	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.

Sensitivity of the SH Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)

	PSA Prepayment Assumption				
LIBOR	50%	100%	200%	300%	500%
3.4375%	156.8%	154.7%	122.0%	78.6%	(36.5)%
5.4375%	81.7%	79.5%	52.1%	10.7%	(94.6)%
7.4375%	10.9%	3.4%	(24.6)%	(67.5)%	*
8.0000%	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.

Sensitivity of the SI Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)

	PSA Prepayment Assumption				
LIBOR	50%	100%	200%	300%	500%
3.4375%	60.0%	59.9%	59.3%	57.5%	49.6%
5.4375%	32.5%	32.2%	30.4%	27.0%	16.3%
7.4375%	3.0%	1.4%	(3.3)%	(9.1)%	(22.5)%
8.0000%	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.

Sensitivity of the SJ Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)

	PSA Prepayment Assumption				
LIBOR	50%	100%	200%	300%	500%
8.0000% and below	23.8%	20.4%	13.4%	6.1%	(9.2)%
8.4375%	16.2%	12.9%	6.1%	(0.9)%	(15.8)%
9.4375%	(4.1)%	(7.1)%	(13.3)%	(19.7)%	(33.3)%
9.8000%	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.

Sensitivity of the SU** Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)

	PSA Prepayment Assumption				
LIBOR	50%	100%	200%	300%	500%
3.4375%	122.7%	118.0%	108.4%	98.4%	77.2%
5.4375%	78.9%	74.8%	66.3%	57.5%	38.8%
7.4375%	38.4%	34.8%	27.4%	19.7%	3.5%
9.4375%	(2.9)%	(5.9)%	(12.2)%	(18.6)%	(32.3)%
9.8000%	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.
** This Class is an RCR Class. See "Description of the Certificates—Combination and Recombination" herein and Schedule 1 for a further description thereof.

Sensitivity of the SK Class to Prepayments and 10-Year Treasury Index (Pre-Tax Yields to Maturity)

10-Year Treasury Index	PSA Prepayment Assumption 50%	100%	225%	325%	500%
4.703%	34.0%	33.7%	31.6%	28.0%	18.3%
6.703%	21.4%	20.8%	17.3%	12.5%	0.8%
8.703%	7.5%	6.2%	0.5%	(6.0)%	(20.6)%
10.450%	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.

Sensitivity of the S** Class to Prepayments and 10-Year Treasury Index (Pre-Tax Yields to Maturity)

10-Year Treasury Index	PSA Prepayment Assumption 50%	100%	225%	325%	500%
4.703%	17.8%	17.8%	17.8%	17.8%	17.8%
6.703%	11.5%	11.5%	11.6%	11.6%	11.6%
8.703%	5.4%	5.4%	5.4%	5.4%	5.5%
10.450%	0.1%	0.1%	0.1%	0.1%	0.2%

** This Class is an RCR Class. See "Description of the Certificates—Combination and Recombination" herein and Schedule 1 for a further description thereof.

Sensitivity of the SM Class to Prepayments and LIBOR (Pre-Tax Yields to Maturity)

LIBOR	PSA Prepayment Assumption 50%	100%	155%	325%	500%
3.6875%	77.1%	69.2%	59.3%	23.7%	(14.0)%
5.6875%	39.1%	30.3%	18.9%	(20.4)%	(58.3)%
7.6875%	0.3%	(12.6)%	(28.5)%	(75.4)%	*
8.6000%	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.

Sensitivity of the SN Class to Prepayments and LIBOR (Pre-Tax Yields to Maturity)

LIBOR	PSA Prepayment Assumption 50%	100%	225%	300%	500%
3.6875%	151.5%	130.8%	130.8%	130.8%	119.1%
5.6875%	64.8%	44.5%	44.5%	44.5%	24.7%
7.6875%	(25.4)%	(52.2)%	(52.2)%	(52.2)%	(84.9)%
8.0000%	(56.7)%	(82.8)%	(82.8)%	(82.8)%	*

* The pre-tax yield to maturity would be less than (99.9)%.

Sensitivity of the SO Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)

LIBOR	PSA Prepayment Assumption 50%	100%	225%	300%	500%
3.6875%	131.9%	131.7%	95.0%	64.9%	(39.5)%
5.6875%	65.9%	64.8%	33.4%	3.5%	(93.8)%
7.6875%	(0.4)%	(7.8)%	(39.9)%	(71.3)%	*
8.0000%	(27.3)%	(37.3)%	(68.1)%	(95.7)%	*

* The pre-tax yield to maturity would be less than (99.9)%.

Sensitivity of the SV** Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)

LIBOR	PSA Prepayment Assumption 50%	100%	225%	300%	500%
3.6875%	140.1%	132.1%	109.8%	94.6%	46.6%
5.6875%	65.9%	58.9%	37.9%	22.8%	(23.2)%
7.6875%	(5.0)%	(14.5)%	(43.5)%	(61.5)%	*
8.0000%	(30.4)%	(41.4)%	(71.7)%	(88.8)%	*

* The pre-tax yield to maturity would be less than (99.9)%.
** This Class is an RCR Class. See "Description of the Certificates—Combination and Recombination" herein and Schedule 1 for a further description thereof.

Sensitivity of the SP Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)

LIBOR	PSA Prepayment Assumption 50%	100%	225%	300%	500%
3.6875%	41.1%	41.0%	39.6%	37.8%	29.3%
5.6875%	25.2%	24.8%	22.2%	19.5%	9.0%
7.6875%	8.3%	7.2%	2.4%	(1.5)%	(14.0)%
9.1200%	(22.6)%	(24.5)%	(30.3)%	(34.0)%	(45.0)%

Sensitivity of the ST Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)

LIBOR	PSA Prepayment Assumption 50%	100%	225%	300%	500%
8.0000% and below	24.5%	21.1%	12.3%	6.8%	(8.6)%
8.6875%	8.5%	5.3%	(3.0)%	(8.1)%	(22.5)%
9.4000%	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.

Sensitivity of the SQ Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)

	PSA Prepayment Assumption				
LIBOR	**50%**	**100%**	**225%**	**300%**	**500%**
8.000%	*	*	*	*	*
8.500%	90.6%	90.6%	90.4%	89.9%	85.5%
9.125%	220.3%	220.3%	220.3%	220.3%	219.3%
9.400%	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.

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 REMIC Prospectus.

In general, the weighted average lives of the Certificates will be shortened if the level of prepayments of principal of the related Mortgage Loans 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, the priority sequences of distributions of principal of the Group 1, Group 6 and Group 7 Classes and, in the case of the Group 2, Group 3, Group 5, and Group 8 Classes, the priority sequences of distributions of principal of the related Underlying REMIC Certificates. The weighted average lives of certain Group 1, Group 2, Group 3, Group 4 and Group 8 Classes will also depend on the distribution of principal (or reduction of notional principal) of certain Classes in accordance with the Principal Balance Schedules. In particular, if certain amounts distributable as principal (or allocable to reduction in notional principal) of such Classes on any Distribution Date exceed the amount required to reduce the balances of such Classes to their scheduled amounts as set forth in the Principal Balance Schedules, such excess principal will be distributed or allocated to the applicable remaining Classes on such Distribution Date. Conversely, if certain amounts distributable as principal (or allocable to reduction in notional principal) on any Distribution Date are less than the amount required to reduce such Classes to their scheduled amounts, no principal will be distributed (or reduction allocated) to the applicable remaining Classes on such Distribution Date. Accordingly, the rate of principal payments on the Mortgage Loans underlying the Group 1, Group 2, Group 3, Group 4 and Group 8 Classes is expected to have a greater effect on the weighted average lives of the related Support Classes than on the weighted average lives of the related PAC and TAC Classes. See "Distributions of Principal" herein and "Description of the Certificates—Distributions of Principal" in the Underlying REMIC Disclosure Documents.

The effect of the foregoing factors may differ as to 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.

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 rates and the corresponding weighted average lives of such Classes. The tables have been prepared on the basis of the Pricing Assumptions, except that with respect to the information set forth for each such Class under 0% PSA, as applicable, it has been assumed that the underlying Mortgage Loans have the original and remaining terms to maturity and bear interest at the per annum rates specified below:

Mortgage Loans Relating to Trust MBS, Underlying REMIC Trusts and Trust SMBS	Original Terms to Maturity	Remaining Terms to Maturity	Interest Rates	Related Groups
Group 1 MBS	360 months	360 months	10.5%	Group 1
1992-204	360 months	306 months	10.5%	Group 2
1992-124	360 months	303 months	10.5%	Group 3
000176-GN	360 months	305 months	8.5%	Group 4
000197-GN	360 months	309 months	8.5%	Group 4
1992-33	360 months	299 months	11.0%	Group 5
Group 6 MBS	360 months	360 months	10.0%	Group 6
Group 7 MBS	360 months	360 months	9.5%	Group 7
1992-43 and 1997-7	360 months	300 months	11.0%	Group 8

It is not likely that (i) all of the underlying Mortgage Loans will have the interest rates, CAGEs or WALAs or remaining terms to maturity assumed or (ii) the underlying Mortgage Loans will prepay at a constant PSA level. In addition, the diverse remaining terms to maturity of the Mortgage Loans could produce slower or faster principal distributions than indicated in the tables at the specified constant PSA rates, even if the distributions of the weighted average remaining terms to maturity and the weighted average CAGEs or WALAs of the Mortgage Loans are identical to the distributions of the remaining terms to maturity and CAGEs or WALAs specified in the Pricing Assumptions.

Percent of Original Principal Balances Outstanding

Date	PA Class					PB Class					PI† Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	205%	325%	500%	0%	100%	205%	325%	500%	0%	100%	205%	325%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 1998	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 1999	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2000	100	97	97	97	97	100	100	100	100	100	100	100	100	100	100
April 2001	95	56	56	56	5	100	100	100	100	100	99	94	94	94	87
April 2002	90	19	19	19	0	100	100	100	100	71	99	89	89	89	61
April 2003	84	0	0	0	0	100	92	92	92	49	98	80	80	80	42
April 2004	78	0	0	0	0	100	76	76	76	34	97	66	66	66	29
April 2005	71	0	0	0	0	100	62	62	62	23	96	53	53	53	20
April 2006	63	0	0	0	0	100	49	49	49	16	95	42	42	42	14
April 2007	55	0	0	0	0	100	39	39	39	11	94	33	33	33	10
April 2008	45	0	0	0	0	100	30	30	30	8	93	26	26	26	7
April 2009	34	0	0	0	0	100	24	24	24	5	91	21	21	21	4
April 2010	23	0	0	0	0	100	19	19	19	4	90	16	16	16	3
April 2011	10	0	0	0	0	100	15	15	15	2	88	13	13	13	2
April 2012	0	0	0	0	0	98	11	11	11	2	85	10	10	10	1
April 2013	0	0	0	0	0	90	9	9	9	1	78	8	8	8	1
April 2014	0	0	0	0	0	82	7	7	7	1	71	6	6	6	1
April 2015	0	0	0	0	0	73	5	5	5	*	63	5	5	5	*
April 2016	0	0	0	0	0	62	4	4	4	*	54	3	3	3	*
April 2017	0	0	0	0	0	51	3	3	3	*	44	3	3	3	*
April 2018	0	0	0	0	0	38	2	2	2	*	33	2	2	2	*
April 2019	0	0	0	0	0	24	2	2	2	*	21	1	1	1	*
April 2020	0	0	0	0	0	9	1	1	1	*	8	1	1	1	*
April 2021	0	0	0	0	0	1	1	1	1	*	1	1	1	1	*
April 2022	0	0	0	0	0	1	1	1	1	*	1	1	1	1	*
April 2023	0	0	0	0	0	*	*	*	*	*	*	*	*	*	*
April 2024	0	0	0	0	0	*	*	*	*	*	*	*	*	*	*
April 2025	0	0	0	0	0	*	*	*	*	*	*	*	*	*	*
April 2026	0	0	0	0	0	*	*	*	*	*	*	*	*	*	*
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.0	4.2	4.2	4.2	3.5	19.8	10.0	10.0	10.0	6.8	18.5	9.3	9.3	9.3	6.3

Date	EA Class					EB, FA, SA†, SL† and SR***† Classes					Z Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	205%	325%	500%	0%	100%	205%	325%	500%	0%	100%	205%	325%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 1998	99	95	90	86	79	98	93	89	84	84	109	109	109	109	13
April 1999	98	85	73	59	40	96	82	69	54	43	120	120	120	120	0
April 2000	97	74	52	30	2	94	69	46	22	2	131	131	131	131	0
April 2001	97	74	45	17	0	93	69	38	8	0	143	143	143	143	0
April 2002	97	74	40	9	0	92	68	31	0	0	157	157	157	123	0
April 2003	97	74	36	4	0	91	66	25	0	0	171	171	171	50	0
April 2004	97	74	33	1	0	90	65	21	0	0	187	187	187	12	0
April 2005	97	74	31	*	0	89	64	17	0	0	205	205	205	*	0
April 2006	97	73	29	*	0	87	62	14	0	0	224	224	224	*	0
April 2007	97	71	27	*	0	85	58	10	0	0	245	245	245	*	0
April 2008	97	69	25	*	0	84	53	6	0	0	268	268	268	*	0
April 2009	97	66	23	*	0	82	48	2	0	0	293	293	293	*	0
April 2010	97	62	20	*	0	80	42	0	0	0	321	321	284	*	0
April 2011	97	58	18	*	0	77	35	0	0	0	351	351	253	*	0
April 2012	97	54	16	*	0	75	29	0	0	0	384	384	224	*	0
April 2013	97	50	14	*	0	72	21	0	0	0	420	420	196	*	0
April 2014	97	46	12	*	0	69	14	0	0	0	459	459	170	*	0
April 2015	97	41	11	*	0	66	6	0	0	0	502	502	146	*	0
April 2016	97	37	9	*	0	62	0	0	0	0	549	519	124	*	0
April 2017	97	33	8	*	0	58	0	0	0	0	601	462	105	*	0
April 2018	97	29	6	*	0	53	0	0	0	0	657	407	87	*	0
April 2019	97	25	5	*	0	49	0	0	0	0	719	354	71	*	0
April 2020	97	22	4	*	0	43	0	0	0	0	786	302	57	*	0
April 2021	91	18	3	*	0	32	0	0	0	0	860	251	45	*	0
April 2022	80	15	2	*	0	13	0	0	0	0	941	202	34	*	0
April 2023	67	11	2	*	0	0	0	0	0	0	933	155	25	*	0
April 2024	53	8	1	*	0	0	0	0	0	0	735	110	16	*	0
April 2025	37	5	1	*	0	0	0	0	0	0	516	66	9	*	0
April 2026	20	2	*	*	0	0	0	0	0	0	272	24	3	*	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.3	14.7	6.9	2.6	1.7	18.8	9.9	4.2	2.2	1.8	28.0	23.9	18.6	5.7	0.7

* 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.

*** This Class is an RCR Class. See "Description of the Certificates—Combination and Recombination" herein and Schedule 1 for a further description thereof.

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

Date	SB† Class PSA Prepayment Assumption 0%	100%	200%	300%	500%	SC† Class PSA Prepayment Assumption 0%	100%	200%	300%	500%	SD† Class PSA Prepayment Assumption 0%	100%	200%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 1998	97	73	73	73	73	100	100	81	62	23	100	100	100	100	100
April 1999	94	48	48	48	20	100	100	66	33	0	100	100	100	100	100
April 2000	90	23	23	23	0	100	100	54	13	0	100	100	100	100	78
April 2001	86	1	1	1	0	100	100	45	0	0	100	100	100	100	53
April 2002	81	0	0	0	0	100	82	20	0	0	100	100	100	81	37
April 2003	76	0	0	0	0	100	64	0	0	0	100	100	99	65	25
April 2004	70	0	0	0	0	100	47	0	0	0	100	100	85	52	17
April 2005	64	0	0	0	0	100	31	0	0	0	100	100	73	41	12
April 2006	57	0	0	0	0	100	16	0	0	0	100	100	62	33	8
April 2007	49	0	0	0	0	100	2	0	0	0	100	100	52	26	5
April 2008	40	0	0	0	0	100	0	0	0	0	100	92	44	20	4
April 2009	30	0	0	0	0	100	0	0	0	0	100	82	37	16	2
April 2010	20	0	0	0	0	100	0	0	0	0	100	73	31	12	2
April 2011	8	0	0	0	0	100	0	0	0	0	100	65	26	10	1
April 2012	0	0	0	0	0	95	0	0	0	0	100	57	21	7	1
April 2013	0	0	0	0	0	82	0	0	0	0	100	49	17	6	*
April 2014	0	0	0	0	0	68	0	0	0	0	100	42	14	4	*
April 2015	0	0	0	0	0	52	0	0	0	0	100	35	11	3	*
April 2016	0	0	0	0	0	35	0	0	0	0	100	28	8	2	*
April 2017	0	0	0	0	0	15	0	0	0	0	100	22	6	1	*
April 2018	0	0	0	0	0	0	0	0	0	0	95	16	4	1	*
April 2019	0	0	0	0	0	0	0	0	0	0	78	11	2	1	*
April 2020	0	0	0	0	0	0	0	0	0	0	59	5	1	*	*
April 2021	0	0	0	0	0	0	0	0	0	0	37	1	*	*	*
April 2022	0	0	0	0	0	0	0	0	0	0	13	*	*	*	*
April 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	9.1	2.0	2.0	2.0	1.4	18.0	6.9	3.2	1.6	0.7	23.3	16.3	11.5	8.3	5.0

Date	SE† and SW***† Classes PSA Prepayment Assumption 0%	100%	200%	300%	500%	SG† Class PSA Prepayment Assumption 0%	100%	200%	300%	500%	SH† Class PSA Prepayment Assumption 0%	100%	200%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 1998	99	93	87	81	69	98	75	75	75	75	100	99	80	61	24
April 1999	98	86	75	65	48	95	50	49	49	23	100	99	65	34	0
April 2000	97	79	65	53	33	91	25	25	25	0	100	99	54	14	0
April 2001	96	73	56	42	23	86	2	2	2	0	100	99	45	1	0
April 2002	95	67	49	34	15	81	0	0	0	0	100	83	23	0	0
April 2003	93	62	42	27	11	76	0	0	0	0	100	65	1	0	0
April 2004	92	57	36	22	7	70	0	0	0	0	100	49	0	0	0
April 2005	90	52	31	17	5	64	0	0	0	0	100	34	0	0	0
April 2006	88	47	26	14	3	56	0	0	0	0	100	19	0	0	0
April 2007	86	43	22	11	2	48	0	0	0	0	100	5	0	0	0
April 2008	84	39	19	9	2	39	0	0	0	0	100	0	0	0	0
April 2009	81	35	16	7	1	29	0	0	0	0	100	0	0	0	0
April 2010	78	31	13	5	1	18	0	0	0	0	100	0	0	0	0
April 2011	75	27	11	4	*	5	0	0	0	0	100	0	0	0	0
April 2012	72	24	9	3	*	0	0	0	0	0	93	0	0	0	0
April 2013	68	21	7	2	*	0	0	0	0	0	80	0	0	0	0
April 2014	63	18	6	2	*	0	0	0	0	0	66	0	0	0	0
April 2015	58	15	5	1	*	0	0	0	0	0	50	0	0	0	0
April 2016	53	12	3	1	*	0	0	0	0	0	32	0	0	0	0
April 2017	47	9	2	1	*	0	0	0	0	0	13	0	0	0	0
April 2018	40	7	2	*	*	0	0	0	0	0	0	0	0	0	0
April 2019	33	4	1	*	*	0	0	0	0	0	0	0	0	0	0
April 2020	25	2	1	*	*	0	0	0	0	0	0	0	0	0	0
April 2021	16	1	*	*	*	0	0	0	0	0	0	0	0	0	0
April 2022	5	*	*	*	*	0	0	0	0	0	0	0	0	0	0
April 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.9	9.6	6.3	4.5	2.7	9.1	2.1	2.0	2.0	1.5	17.9	7.0	3.2	1.6	0.7

* 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.

*** This Class is an RCR Class. See "Description of the Certificates—Combination and Recombination" herein and Schedule 1 for a further description thereof.

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

Date	SI† Class PSA Prepayment Assumption					SJ† and SU***† Classes PSA Prepayment Assumption					I† Class PSA Prepayment Assumption				
	0%	100%	200%	300%	500%	0%	100%	200%	300%	500%	0%	100%	160%	315%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 1998	100	100	100	100	100	100	93	87	81	69	98	89	89	89	89
April 1999	100	100	100	100	100	99	86	76	66	48	96	78	78	78	75
April 2000	100	100	100	100	79	98	80	65	53	33	94	68	68	68	52
April 2001	100	100	100	100	54	96	74	57	43	23	92	58	58	58	36
April 2002	100	100	100	82	37	95	68	49	34	16	89	49	49	49	25
April 2003	100	100	100	66	26	94	62	42	28	11	86	40	40	40	17
April 2004	100	100	87	53	17	92	57	36	22	7	83	32	32	32	11
April 2005	100	100	74	42	12	90	52	31	18	5	80	25	25	25	8
April 2006	100	100	63	33	8	88	48	26	14	3	76	20	20	20	5
April 2007	100	100	54	27	5	86	43	22	11	2	72	16	16	16	4
April 2008	100	94	45	21	4	84	39	19	9	2	68	12	12	12	2
April 2009	100	84	38	16	2	81	35	16	7	1	63	9	9	9	2
April 2010	100	75	32	13	2	78	31	13	5	1	58	7	7	7	1
April 2011	100	67	27	10	1	75	28	11	4	*	53	6	6	6	1
April 2012	100	59	22	8	1	71	24	9	3	*	47	4	4	4	*
April 2013	100	51	18	6	*	67	21	7	2	*	40	3	3	3	*
April 2014	100	44	14	4	*	62	18	6	2	*	33	2	2	2	*
April 2015	100	36	11	3	*	57	15	5	1	*	25	2	2	2	*
April 2016	100	30	8	2	*	52	12	4	1	*	17	1	1	1	*
April 2017	100	23	6	2	*	46	10	3	1	*	8	1	1	1	*
April 2018	93	17	4	1	*	39	7	2	*	*	*	*	*	*	*
April 2019	75	11	3	1	*	31	5	1	*	*	*	*	*	*	*
April 2020	54	6	1	*	*	23	2	1	*	*	*	*	*	*	*
April 2021	32	1	*	*	*	13	*	*	*	*	0	0	0	0	*
April 2022	7	*	*	*	*	3	*	*	*	*	0	0	0	0	*
April 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.1	16.5	11.6	8.4	5.0	17.7	9.7	6.4	4.6	2.7	13.3	5.7	5.7	5.7	3.8

Date	J† Class PSA Prepayment Assumption					EC, SK† and S*** Classes PSA Prepayment Assumption					D, FB and SM† Classes PSA Prepayment Assumption				
	0%	100%	160%	315%	500%	0%	100%	225%	325%	500%	0%	100%	155%	325%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 1998	100	100	90	65	36	100	100	100	100	100	99	90	86	73	60
April 1999	100	100	82	40	0	100	100	100	100	100	98	78	68	39	12
April 2000	100	100	76	23	0	100	100	100	100	85	96	65	51	11	0
April 2001	100	100	71	11	0	100	100	100	100	57	95	53	35	0	0
April 2002	100	100	67	4	0	100	100	100	80	38	93	42	21	0	0
April 2003	100	100	65	1	0	100	100	98	62	24	91	32	8	0	0
April 2004	100	100	63	*	0	100	100	82	48	15	89	22	0	0	0
April 2005	100	98	60	*	0	100	100	68	36	9	87	13	0	0	0
April 2006	100	95	57	*	0	100	100	56	27	4	85	4	0	0	0
April 2007	100	90	53	*	0	100	100	46	20	2	82	0	0	0	0
April 2008	100	85	48	*	0	100	100	37	14	0	79	0	0	0	0
April 2009	100	79	43	*	0	100	89	30	10	0	76	0	0	0	0
April 2010	100	73	39	*	0	100	78	23	6	0	72	0	0	0	0
April 2011	100	66	34	*	0	100	68	18	4	0	68	0	0	0	0
April 2012	100	59	30	*	0	100	59	14	2	0	64	0	0	0	0
April 2013	100	52	25	*	0	100	49	10	0	0	59	0	0	0	0
April 2014	100	45	21	*	0	100	41	6	0	0	53	0	0	0	0
April 2015	100	38	18	*	0	100	33	4	0	0	47	0	0	0	0
April 2016	100	32	14	*	0	100	25	2	0	0	41	0	0	0	0
April 2017	100	25	11	*	0	100	18	0	0	0	33	0	0	0	0
April 2018	96	19	8	*	0	98	11	0	0	0	25	0	0	0	0
April 2019	77	12	5	*	0	76	5	0	0	0	16	0	0	0	0
April 2020	57	7	3	*	0	51	0	0	0	0	6	0	0	0	0
April 2021	35	2	1	*	0	23	0	0	0	0	0	0	0	0	0
April 2022	11	*	*	*	0	0	0	0	0	0	0	0	0	0	0
April 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.3	16.3	10.4	2.0	0.8	23.0	16.3	10.5	7.6	4.9	16.0	4.5	3.2	1.7	1.2

* 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.

*** This Class is an RCR Class. See "Description of the Certificates—Combination and Recombination" herein and Schedule 1 for a further description thereof.

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

	A Class					B Class					C Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
Date	**0%**	**100%**	**155%**	**325%**	**500%**	**0%**	**100%**	**155%**	**325%**	**500%**	**0%**	**100%**	**155%**	**325%**	**500%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 1998	98	85	78	57	36	100	100	100	100	100	100	100	100	100	100
April 1999	96	64	49	3	0	100	100	100	100	33	100	100	100	100	100
April 2000	94	45	22	0	0	100	100	100	30	0	100	100	100	100	63
April 2001	92	26	0	0	0	100	100	95	0	0	100	100	100	80	23
April 2002	89	9	0	0	0	100	100	57	0	0	100	100	100	50	0
April 2003	86	0	0	0	0	100	86	22	0	0	100	100	100	26	0
April 2004	83	0	0	0	0	100	60	0	0	0	100	100	94	6	0
April 2005	80	0	0	0	0	100	35	0	0	0	100	100	77	0	0
April 2006	76	0	0	0	0	100	11	0	0	0	100	100	61	0	0
April 2007	71	0	0	0	0	100	0	0	0	0	100	93	46	0	0
April 2008	67	0	0	0	0	100	0	0	0	0	100	80	33	0	0
April 2009	61	0	0	0	0	100	0	0	0	0	100	67	21	0	0
April 2010	56	0	0	0	0	100	0	0	0	0	100	55	11	0	0
April 2011	49	0	0	0	0	100	0	0	0	0	100	44	1	0	0
April 2012	42	0	0	0	0	100	0	0	0	0	100	34	0	0	0
April 2013	34	0	0	0	0	100	0	0	0	0	100	24	0	0	0
April 2014	26	0	0	0	0	100	0	0	0	0	100	14	0	0	0
April 2015	16	0	0	0	0	100	0	0	0	0	100	5	0	0	0
April 2016	6	0	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2017	0	0	0	0	0	90	0	0	0	0	100	0	0	0	0
April 2018	0	0	0	0	0	68	0	0	0	0	100	0	0	0	0
April 2019	0	0	0	0	0	44	0	0	0	0	100	0	0	0	0
April 2020	0	0	0	0	0	17	0	0	0	0	100	0	0	0	0
April 2021	0	0	0	0	0	0	0	0	0	0	92	0	0	0	0
April 2022	0	0	0	0	0	0	0	0	0	0	72	0	0	0	0
April 2023	0	0	0	0	0	0	0	0	0	0	49	0	0	0	0
April 2024	0	0	0	0	0	0	0	0	0	0	24	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.7	2.8	2.0	1.1	0.8	21.7	7.4	5.2	2.7	1.9	25.9	13.7	10.0	5.1	3.4

	VA Class					VB Class					VC Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
Date	**0%**	**100%**	**155%**	**325%**	**500%**	**0%**	**100%**	**155%**	**325%**	**500%**	**0%**	**100%**	**155%**	**325%**	**500%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 1998	84	84	84	84	84	100	100	100	100	100	100	100	100	100	100
April 1999	68	68	68	68	68	100	100	100	100	100	100	100	100	100	100
April 2000	50	50	50	50	50	100	100	100	100	100	100	100	100	100	100
April 2001	30	30	30	30	30	100	100	100	100	100	100	100	100	100	100
April 2002	9	9	9	9	0	100	100	100	100	46	100	100	100	100	100
April 2003	0	0	0	0	0	87	87	87	87	0	100	100	100	100	49
April 2004	0	0	0	0	0	62	62	62	62	0	100	100	100	100	3
April 2005	0	0	0	0	0	36	36	36	0	0	100	100	100	82	0
April 2006	0	0	0	0	0	8	8	8	0	0	100	100	100	39	0
April 2007	0	0	0	0	0	0	0	0	0	0	94	94	94	2	0
April 2008	0	0	0	0	0	0	0	0	0	0	86	86	86	0	0
April 2009	0	0	0	0	0	0	0	0	0	0	77	77	77	0	0
April 2010	0	0	0	0	0	0	0	0	0	0	68	68	68	0	0
April 2011	0	0	0	0	0	0	0	0	0	0	58	58	58	0	0
April 2012	0	0	0	0	0	0	0	0	0	0	47	47	24	0	0
April 2013	0	0	0	0	0	0	0	0	0	0	35	35	0	0	0
April 2014	0	0	0	0	0	0	0	0	0	0	22	22	0	0	0
April 2015	0	0	0	0	0	0	0	0	0	0	8	8	0	0	0
April 2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	2.9	2.9	2.9	2.9	2.9	7.4	7.4	7.4	7.0	5.0	14.5	14.5	13.6	8.8	6.0

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

	ZB Class					E Class					K Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
Date	**0%**	**100%**	**155%**	**325%**	**500%**	**0%**	**100%**	**140%**	**325%**	**500%**	**0%**	**100%**	**140%**	**325%**	**500%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 1998	108	108	108	108	108	99	90	86	71	56	92	19	0	0	0
April 1999	116	116	116	116	116	98	78	71	42	17	83	0	0	0	0
April 2000	125	125	125	125	125	97	67	58	19	0	73	0	0	0	0
April 2001	135	135	135	135	135	95	57	45	0	0	62	0	0	0	0
April 2002	145	145	145	145	145	94	47	33	0	0	49	0	0	0	0
April 2003	157	157	157	157	157	92	38	23	0	0	36	0	0	0	0
April 2004	169	169	169	169	169	90	30	13	0	0	22	0	0	0	0
April 2005	182	182	182	182	121	88	21	4	0	0	5	0	0	0	0
April 2006	196	196	196	196	83	86	14	0	0	0	0	0	0	0	0
April 2007	211	211	211	211	57	83	7	0	0	0	0	0	0	0	0
April 2008	228	228	228	169	39	81	0	0	0	0	0	0	0	0	0
April 2009	245	245	245	133	26	78	0	0	0	0	0	0	0	0	0
April 2010	264	264	264	104	18	74	0	0	0	0	0	0	0	0	0
April 2011	285	285	285	81	12	71	0	0	0	0	0	0	0	0	0
April 2012	307	307	307	63	8	67	0	0	0	0	0	0	0	0	0
April 2013	331	331	310	48	5	62	0	0	0	0	0	0	0	0	0
April 2014	356	356	268	37	4	57	0	0	0	0	0	0	0	0	0
April 2015	384	384	230	28	2	52	0	0	0	0	0	0	0	0	0
April 2016	401	380	196	21	2	46	0	0	0	0	0	0	0	0	0
April 2017	401	332	165	16	1	40	0	0	0	0	0	0	0	0	0
April 2018	401	287	137	12	1	33	0	0	0	0	0	0	0	0	0
April 2019	401	243	112	9	*	25	0	0	0	0	0	0	0	0	0
April 2020	401	202	90	6	*	17	0	0	0	0	0	0	0	0	0
April 2021	401	163	70	4	*	8	0	0	0	0	0	0	0	0	0
April 2022	401	126	52	3	*	0	0	0	0	0	0	0	0	0	0
April 2023	401	90	36	2	*	0	0	0	0	0	0	0	0	0	0
April 2024	401	56	22	1	*	0	0	0	0	0	0	0	0	0	0
April 2025	380	23	9	*	*	0	0	0	0	0	0	0	0	0	0
April 2026	200	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.0	23.3	20.8	14.0	9.7	16.8	5.0	3.8	1.8	1.2	4.7	0.7	0.5	0.3	0.2

	L Class					M Class					N*** Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
Date	**0%**	**100%**	**140%**	**325%**	**500%**	**0%**	**100%**	**140%**	**325%**	**500%**	**0%**	**100%**	**140%**	**325%**	**500%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 1998	100	100	99	78	59	100	100	100	100	100	99	90	86	71	56
April 1999	100	88	79	39	6	100	100	100	100	100	98	78	71	42	17
April 2000	100	73	60	8	0	100	100	100	100	0	97	67	58	19	0
April 2001	100	60	43	0	0	100	100	100	0	0	95	57	45	0	0
April 2002	100	47	28	0	0	100	100	100	0	0	94	47	33	0	0
April 2003	100	34	14	0	0	100	100	100	0	0	92	38	23	0	0
April 2004	100	23	1	0	0	100	100	100	0	0	90	30	13	0	0
April 2005	100	12	0	0	0	100	100	36	0	0	88	21	4	0	0
April 2006	98	2	0	0	0	100	100	0	0	0	86	14	0	0	0
April 2007	95	0	0	0	0	100	52	0	0	0	83	7	0	0	0
April 2008	91	0	0	0	0	100	0	0	0	0	81	0	0	0	0
April 2009	87	0	0	0	0	100	0	0	0	0	78	0	0	0	0
April 2010	83	0	0	0	0	100	0	0	0	0	74	0	0	0	0
April 2011	78	0	0	0	0	100	0	0	0	0	71	0	0	0	0
April 2012	72	0	0	0	0	100	0	0	0	0	67	0	0	0	0
April 2013	67	0	0	0	0	100	0	0	0	0	62	0	0	0	0
April 2014	60	0	0	0	0	100	0	0	0	0	57	0	0	0	0
April 2015	53	0	0	0	0	100	0	0	0	0	52	0	0	0	0
April 2016	45	0	0	0	0	100	0	0	0	0	46	0	0	0	0
April 2017	37	0	0	0	0	100	0	0	0	0	40	0	0	0	0
April 2018	27	0	0	0	0	100	0	0	0	0	33	0	0	0	0
April 2019	17	0	0	0	0	100	0	0	0	0	25	0	0	0	0
April 2020	6	0	0	0	0	100	0	0	0	0	17	0	0	0	0
April 2021	0	0	0	0	0	60	0	0	0	0	8	0	0	0	0
April 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.7	4.9	3.7	1.8	1.2	24.1	10.1	7.8	3.6	2.4	16.8	5.0	3.8	1.8	1.2

* 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.
*** This Class is an RCR Class. See "Description of the Certificates—Combination and Recombination" herein and Schedule 1 for a further description thereof.

	G Class					H Class					VD Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
Date	**0%**	**100%**	**140%**	**325%**	**500%**	**0%**	**100%**	**140%**	**325%**	**500%**	**0%**	**100%**	**140%**	**325%**	**500%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 1998	100	100	100	100	100	100	100	100	100	100	83	83	83	83	83
April 1999	100	100	100	100	100	100	100	100	100	100	64	64	64	64	64
April 2000	100	100	100	100	69	100	100	100	100	100	44	44	44	44	44
April 2001	100	100	100	100	12	100	100	100	100	100	22	22	22	22	22
April 2002	100	100	100	55	0	100	100	100	100	0	0	0	0	0	0
April 2003	100	100	100	19	0	100	100	100	100	0	0	0	0	0	0
April 2004	100	100	100	0	0	100	100	100	61	0	0	0	0	0	0
April 2005	100	100	100	0	0	100	100	100	0	0	0	0	0	0	0
April 2006	100	100	89	0	0	100	100	100	0	0	0	0	0	0	0
April 2007	100	100	67	0	0	100	100	100	0	0	0	0	0	0	0
April 2008	100	99	47	0	0	100	100	100	0	0	0	0	0	0	0
April 2009	100	80	28	0	0	100	100	100	0	0	0	0	0	0	0
April 2010	100	61	11	0	0	100	100	100	0	0	0	0	0	0	0
April 2011	100	44	0	0	0	100	100	83	0	0	0	0	0	0	0
April 2012	100	27	0	0	0	100	100	23	0	0	0	0	0	0	0
April 2013	100	11	0	0	0	100	100	0	0	0	0	0	0	0	0
April 2014	100	0	0	0	0	100	86	0	0	0	0	0	0	0	0
April 2015	100	0	0	0	0	100	27	0	0	0	0	0	0	0	0
April 2016	100	0	0	0	0	100	0	0	0	0	0	0	0	0	0
April 2017	100	0	0	0	0	100	0	0	0	0	0	0	0	0	0
April 2018	100	0	0	0	0	100	0	0	0	0	0	0	0	0	0
April 2019	100	0	0	0	0	100	0	0	0	0	0	0	0	0	0
April 2020	100	0	0	0	0	100	0	0	0	0	0	0	0	0	0
April 2021	100	0	0	0	0	100	0	0	0	0	0	0	0	0	0
April 2022	92	0	0	0	0	100	0	0	0	0	0	0	0	0	0
April 2023	58	0	0	0	0	100	0	0	0	0	0	0	0	0	0
April 2024	20	0	0	0	0	100	0	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	13	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.2	13.7	10.9	5.2	3.3	27.8	17.6	14.6	7.1	4.6	2.6	2.6	2.6	2.6	2.6

	VE Class					VG Class					ZA Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
Date	**0%**	**100%**	**140%**	**325%**	**500%**	**0%**	**100%**	**140%**	**325%**	**500%**	**0%**	**100%**	**140%**	**325%**	**500%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 1998	100	100	100	100	100	100	100	100	100	100	107	107	107	107	107
April 1999	100	100	100	100	100	100	100	100	100	100	115	115	115	115	115
April 2000	100	100	100	100	100	100	100	100	100	100	123	123	123	123	123
April 2001	100	100	100	100	100	100	100	100	100	100	132	132	132	132	132
April 2002	99	99	99	99	76	100	100	100	100	100	142	142	142	142	142
April 2003	82	82	82	82	0	100	100	100	100	43	152	152	152	152	152
April 2004	64	64	64	64	0	100	100	100	100	0	163	163	163	163	131
April 2005	44	44	44	1	0	100	100	100	100	0	175	175	175	175	89
April 2006	23	23	23	0	0	100	100	100	23	0	187	187	187	187	61
April 2007	0	0	0	0	0	100	100	100	0	0	201	201	201	163	42
April 2008	0	0	0	0	0	84	84	84	0	0	215	215	215	127	28
April 2009	0	0	0	0	0	66	66	66	0	0	231	231	231	99	19
April 2010	0	0	0	0	0	48	48	48	0	0	248	248	248	77	13
April 2011	0	0	0	0	0	28	28	28	0	0	266	266	266	59	9
April 2012	0	0	0	0	0	6	6	6	0	0	285	285	285	46	6
April 2013	0	0	0	0	0	0	0	0	0	0	291	291	267	35	4
April 2014	0	0	0	0	0	0	0	0	0	0	291	291	230	26	3
April 2015	0	0	0	0	0	0	0	0	0	0	291	291	196	20	2
April 2016	0	0	0	0	0	0	0	0	0	0	291	269	165	15	1
April 2017	0	0	0	0	0	0	0	0	0	0	291	229	137	11	1
April 2018	0	0	0	0	0	0	0	0	0	0	291	191	111	8	*
April 2019	0	0	0	0	0	0	0	0	0	0	291	155	88	5	*
April 2020	0	0	0	0	0	0	0	0	0	0	291	121	67	4	*
April 2021	0	0	0	0	0	0	0	0	0	0	291	88	48	2	*
April 2022	0	0	0	0	0	0	0	0	0	0	291	57	30	1	*
April 2023	0	0	0	0	0	0	0	0	0	0	291	28	14	1	*
April 2024	0	0	0	0	0	0	0	0	0	0	291	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	291	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	157	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.6	7.6	7.6	7.1	5.2	12.8	12.8	12.8	8.7	5.9	29.1	22.4	20.2	13.2	9.1

* 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	SN Class PSA Prepayment Assumption 0%	100%	225%	300%	500%	SO Class PSA Prepayment Assumption 0%	100%	225%	300%	500%	SV*** Class PSA Prepayment Assumption 0%	100%	225%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 1998	97	77	77	77	77	100	100	77	64	28	99	89	77	70	51
April 1999	94	54	54	54	37	100	100	60	37	0	97	78	57	46	18
April 2000	91	34	34	34	0	100	100	46	18	0	96	68	40	26	0
April 2001	88	14	14	14	0	100	100	37	6	0	94	58	26	10	0
April 2002	84	0	0	0	0	100	95	25	0	0	92	49	13	0	0
April 2003	79	0	0	0	0	100	79	4	0	0	90	41	2	0	0
April 2004	74	0	0	0	0	100	63	0	0	0	87	33	0	0	0
April 2005	68	0	0	0	0	100	48	0	0	0	85	25	0	0	0
April 2006	62	0	0	0	0	100	34	0	0	0	82	18	0	0	0
April 2007	55	0	0	0	0	100	21	0	0	0	78	11	0	0	0
April 2008	47	0	0	0	0	100	8	0	0	0	75	4	0	0	0
April 2009	39	0	0	0	0	100	0	0	0	0	70	0	0	0	0
April 2010	29	0	0	0	0	100	0	0	0	0	66	0	0	0	0
April 2011	18	0	0	0	0	100	0	0	0	0	60	0	0	0	0
April 2012	6	0	0	0	0	100	0	0	0	0	55	0	0	0	0
April 2013	0	0	0	0	0	93	0	0	0	0	48	0	0	0	0
April 2014	0	0	0	0	0	79	0	0	0	0	41	0	0	0	0
April 2015	0	0	0	0	0	63	0	0	0	0	33	0	0	0	0
April 2016	0	0	0	0	0	46	0	0	0	0	24	0	0	0	0
April 2017	0	0	0	0	0	26	0	0	0	0	14	0	0	0	0
April 2018	0	0	0	0	0	4	0	0	0	0	2	0	0	0	0
April 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	9.8	2.3	2.3	2.3	1.6	18.7	8.0	3.0	1.7	0.7	14.4	5.2	2.7	2.0	1.2

Date	SP and SQ† Classes PSA Prepayment Assumption 0%	100%	225%	300%	500%	ST† Class PSA Prepayment Assumption 0%	100%	225%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100
April 1998	100	100	100	100	100	99	93	85	81	69
April 1999	100	100	100	100	100	98	86	73	65	48
April 2000	100	100	100	100	90	97	80	62	53	33
April 2001	100	100	100	100	62	96	74	53	43	23
April 2002	100	100	100	94	43	95	68	45	34	16
April 2003	100	100	100	75	29	94	62	38	27	11
April 2004	100	100	88	60	20	92	57	32	22	7
April 2005	100	100	74	48	14	90	52	27	18	5
April 2006	100	100	62	38	9	88	48	23	14	3
April 2007	100	100	52	30	6	86	43	19	11	2
April 2008	100	100	43	24	4	84	39	16	9	2
April 2009	100	96	36	19	3	81	35	13	7	1
April 2010	100	86	29	15	2	78	31	11	5	1
April 2011	100	76	24	11	1	75	28	9	4	*
April 2012	100	67	19	9	1	71	24	7	3	*
April 2013	100	58	15	7	1	67	21	6	2	*
April 2014	100	49	12	5	*	62	18	4	2	*
April 2015	100	41	9	4	*	57	15	3	1	*
April 2016	100	33	7	2	*	51	12	3	1	*
April 2017	100	26	5	2	*	45	9	2	1	*
April 2018	100	19	3	1	*	38	7	1	*	*
April 2019	82	12	2	1	*	30	4	1	*	*
April 2020	58	6	1	*	*	21	2	*	*	*
April 2021	30	1	*	*	*	11	*	*	*	*
April 2022	0	0	0	0	0	0	0	0	0	0
April 2023	0	0	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.3	17.2	11.3	9.0	5.4	17.6	9.6	5.8	4.5	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.

*** This Class is an RCR Class. See "Description of the Certificates—Combination and Recombination" herein and Schedule 1 for a further description thereof.

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

Characteristics of the R and RL Classes

The R and RL Classes will not have principal balances 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, and the Holder of the RL Class will be entitled to receive the proceeds of the remaining assets of the Lower Tier REMIC, if any, after the principal balances of the Lower Tier Regular Interests have been reduced to zero. It is not anticipated that there will be any material assets remaining in either such circumstance.

The R and RL Classes will be subject to certain transfer restrictions. No transfer of record or beneficial ownership of an R or RL Certificate will be allowed to a "disqualified organization." In addition, no transfer of record or beneficial ownership of an R or RL 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 and RL Classes will constitute noneconomic residual interests under the Regulations. Any transferee of an R or RL 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 REMIC Prospectus. Transferors of an R or RL 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, and the Holder of the RL Class will be considered to be the holder of the "residual interest" in the REMIC constituted by the Lower Tier REMIC. See "Certain Federal Income Tax Consequences" in the REMIC Prospectus. Pursuant to the Trust Agreement, Fannie Mae will be obligated to provide to such Holders (i) such information as is necessary to enable them to prepare their federal income tax returns and (ii) any reports regarding the R or RL 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 REMIC 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 Elections and Special Tax Attributes

Elections will be made to treat the Lower Tier REMIC and the Trust as REMICs for federal income tax purposes. The REMIC Certificates, other than the R and RL Classes, 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 Lower Tier Regular Interests will be designated as the "regular interests" and the RL Class will be designated as the "residual interest" in the Lower Tier REMIC.

As a consequence of the qualification of the Lower Tier REMIC and the Trust as REMICs, the REMIC Certificates and any related RCR Certificates generally will be treated as "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 and RL Classes, as "qualified mortgages" for other REMICS. The Small Business Job Protection Act of 1996 repeals the bad debt reserve method of accounting for mutual savings banks and domestic building and loan associations for tax years beginning after December 31, 1995. As a result, section 593(d) of the Code is no longer applicable to treat the REMIC Certificates as "qualifying real property loans." See "Certain Federal Income Tax Consequences—Special Tax Attributes" in the REMIC Prospectus.

Taxation of Beneficial Owners of Regular Certificates

The Notional Classes, the Principal Only Classes, the Accrual Classes and the PB, SN, SO and SP Classes will be, and certain other Classes of REMIC Certificates may be, issued with original issue discount ("OID") 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 205% PSA in the case of the Group 1 Classes, 200% PSA in the case of the Group 2 and Group 3 Classes, 160% PSA in the case of the Group 4 Classes, 225% PSA in the case of the Group 5 and Group 8 Classes, 155% PSA in the case of the Group 6 Classes and 140% PSA in the case of the Group 7 Classes. See "Certain Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Original Issue Discount*" in the REMIC Prospectus. No representation is made as to whether the Mortgage Loans underlying the MBS or the GNMA Certificates will prepay at any of those rates 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 REMIC Prospectus. In addition, certain Classes of REMIC 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 REMIC Prospectus.

The SN, SO and SP Classes do not qualify as "variable rate debt instruments" under the OID Regulations. Fannie Mae intends to treat all interest payments on each such Class as included in the stated redemption price at maturity. See "Certain Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Original Issue Discount*" in the REMIC Prospectus. Investors may wish to consult their own tax advisors before acquiring an interest in the SN, SO or SP Class.

Taxation of Beneficial Owners of Residual Certificates

Under the Regulations, neither the R Class nor the RL Class will have significant value. Special rules regarding the treatment of "excess inclusions" by certain thrift institutions no longer apply because of the amendment of section 593 of the Code by the Small Business Job Protection Act of 1996. See "Certain Federal Income Tax Consequences—Taxation of Beneficial Owners of Residual Certificates—*Excess Inclusions*" in the REMIC Prospectus.

For purposes of determining the portion of the taxable income of the Trust (or the Lower Tier REMIC) that generally will not be treated as excess inclusions, the rate to be used is 120% of the "federal long-term rate." The rate will be published on or about March 20, 1997. See "Certain Federal Income Tax Consequences—Taxation of Beneficial Owners of Residual Certificates—*Excess Inclusions*" and "—Foreign Investors—*Residual Certificates*" in the REMIC Prospectus. The federal income tax consequences of any consideration paid to a transferee on the transfer of an R or RL Certificate are unclear; any transferee receiving such consideration should consult its own tax advisors.

Fannie Mae intends to determine the accruals of OID on the Underlying REMIC Certificates using the same Prepayment Assumption, as provided above, that will be used to determine the accruals of OID on the related Regular Certificates. The IRS, however, could take the position that the proper Prepayment Assumption to be used with respect to the Underlying REMIC Certificates is the Prepayment Assumption set forth in the related Underlying REMIC Disclosure Documents. See also "Certain Federal Income Tax Consequences—Taxation of Beneficial Owners of Residual Certificates—*Taxable Income or Net Loss of a REMIC Trust*" in the REMIC Prospectus.

Taxation of Beneficial Owners of RCR Certificates

General. The arrangement pursuant to which the RCR Classes will be created, sold and administered will be classified as a grantor trust under subpart E, Part I of subchapter J of the Code. The interests in the REMIC Certificates that have been exchanged for RCR Certificates (including any exchanges effective on the Settlement Date) will be the assets of such trust and the RCR Certificates will evidence an ownership interest in those REMIC Certificates. For a general discussion of the federal income tax treatment of investors in REMIC Certificates, see "Certain Federal Income Tax Consequences" in the REMIC Prospectus.

The RCR Classes will represent beneficial ownership of the underlying Regular Certificates set forth in Schedule 1. The RCR Certificates (the "Combination RCR Certificates") will represent beneficial ownership of undivided interests in two or more underlying Regular Certificates.

Combination RCR Classes. A beneficial owner of a Combination RCR Certificate will be treated as the beneficial owner of a proportionate interest in the related Class or Classes of REMIC Certificates. A purchaser of a Combination RCR Certificate must allocate its purchase price among the related Classes of REMIC Certificates in proportion to their relative fair market values at the time of purchase. Such owner should account for its ownership interest in each related Class of REMIC Certificates as described under "—Taxation of Beneficial Owners of Regular Certificates" herein and "Certain Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates" in the REMIC Prospectus. When a beneficial owner sells a Combination RCR Certificate, such owner must allocate the sale proceeds among the related Classes of REMIC Certificates in proportion to their relative fair market values at the time of sale.

Exchanges. An exchange, as described under "Description of the Certificates—Combination and Recombination" herein, by a beneficial owner of (i) a combination of REMIC Certificates or (ii) all or a portion of an RCR Class for the related RCR Class or REMIC Certificates, respectively, will not be a taxable exchange. Such owner will be treated as continuing to own after the exchange the same combination of interests in the related REMIC Certificates that it owned immediately prior to the exchange.

PLAN OF DISTRIBUTION

General. The Dealer will receive the Certificates in exchange for the Trust MBS, the Underlying REMIC Certificates and the Trust SMBS 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. Before the Settlement Date, Fannie Mae and the Dealer may agree to offer hereby Group 1, Group 6 and Group 7 Classes in addition to those contemplated as of the date hereof. In such event, the related Trust MBS will be increased in principal balance, but it is expected that all such additional Trust MBS will have the same characteristics as described herein under "Description of the Certificates—The Trust MBS." The proportion that the original principal balance of each Group 1, Group 6 and Group 7 Class bears to the aggregate original principal balance of all Group 1, Group 6 and Group 7 Classes, respectively, will remain the same. In addition, the dollar amounts reflected in the Principal Balance Schedules will be increased in a pro rata amount that corresponds to the increase of the principal balances of the applicable Classes.

LEGAL MATTERS

Certain legal matters will be passed upon for the Dealer by Cleary, Gottlieb, Steen & Hamilton.

Exhibit A

Underlying REMIC Certificates and Trust SMBS

Underlying REMIC and SMBS Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal or Notional Principal Balance of Class	April 1997 Class Factor	Principal Balance or Notional Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM or WARM (in months)	Approximate Weighted Average CAGE or WALA (in months)	Underlying Security Type	Class Group
1992-204	SB	October 1992	31358REG4	(2)	INV/IO	October 2022	NTL	$459,506,033	0.44801066	$154,118,369	8.493%	287	62	MBS	2
1992-124	SA	July 1992	31358N5Q1	(2)	INV/IO	July 2022	NTL	94,021,000	1.00000000	59,730,770	8.592	288	59	MBS	3
000176-GN	IO	September 1992	31364HSA6	8.00%	FIX/IO	August 2022	NTL	450,000,000	0.47329701	110,307,784	8.500	288	63	GNMA	4
000197-GN	IO	January 1993	31364HTU1	8.00%	FIX/IO	January 2023	NTL	62,500,000	0.53272137	10,654,427	8.500	295	55	GNMA	4
1992-33	S	March 1992	31358MCT9	(2)	INV	March 2022	SCH	44,000,000	1.00000000	43,510,000	9.007	277	72	MBS	5
1992-43	SQ	April 1992	31358MKA1	(2)	INV	April 2022	STP	839,443	0.28592383	43,603	8.931	286	64	MBS	8
1997-7	ST	February 1997	31359NWX5	(2)	INV	April 2022	SC/SEQ	62,386	1.00000000	62,386	8.931	286	64	MBS	8

(1) See "Description of the Certificates—Class Definitions and Abbreviations" in the REMIC Prospectus.

(2) These Classes bear interest during their respective interest accrual periods, subject to the applicable maximum and minimum interest rates, as further described in the related Underlying REMIC Disclosure Documents.

Available Recombinations(1)

REMIC Certificates			RCR Certificates						
Class	Original Principal or Notional Principal Balance	Exchange Proportions(2)	RCR Class	Original Principal or Notional Principal Balance	Interest Rate	Interest Type(3)	Principal Type(3)	CUSIP Number	Final Distribution Date
Recombination 1									
SA	$125,314,105	50.0000000000%	SR	$125,314,105	(4)	INV/IO	NTL	31359NPKJ4	May 2027
SL	125,314,105	50.0000000000%							
Recombination 2									
SB	41,511,233	13.4673216662%	SW	154,118,369	(4)	INV/IO	NTL	31359NPKK1	October 2022
SC	47,516,558	15.4156050016%							
SD	65,090,578	21.1170733322%							
SE	154,118,369	50.0000000000%							
Recombination 3									
SG	15,926,918	13.3322557201%	SU	59,730,770	(4)	INV/IO	NTL	31359NPKL9	July 2022
SH	18,916,032	15.8344116441%							
SI	24,887,820	20.8333326358%							
SJ	59,730,770	50.0000000000%							
Recombination 4									
EC	43,510,000	25.0000000000%	S	43,510,000	(4)	INV	SC/PT	31359NPKM7	March 2022
SK	130,530,000	75.0000000000%							
Recombination 5									
K	27,200,000	12.7400468384%	N	213,500,000	7.0%	FIX	SEQ	31359NPKN5	February 2022
L	159,700,000	74.8009367682%							
M	26,600,000	12.4590163934%							
Recombination 6									
SN	13,394	48.3450640679%	SV	27,705	(4)	INV	SC/PT	31359NPKP0	April 2022
SO	14,311	51.6549359321%							

(1) In any exchange of REMIC Certificates for RCR Certificates, the principal balance or notional principal balance of each resulting RCR Certificate will bear the same relation to the principal balance or notional principal balance of each such REMIC Certificate as is exhibited by the original principal balances and original notional principal balances of such RCR and REMIC Classes.
In any exchange of RCR Certificates for REMIC Certificates, the principal balance or notional principal balance of each resulting REMIC Certificate will bear the same relation to the principal balance or notional principal balance of each such RCR Certificate as is exhibited by the original principal balances and original notional principal balances of such REMIC and RCR Classes.

(2) REMIC Certificates may be exchanged for RCR Certificates in amounts specified by the related investor. However, REMIC Certificates of the Classes included in any of the Recombinations may be exchanged only in the proportions exhibited by the original principal balances and/or original notional principal balances of such Classes of REMIC Certificates, as specified above.

(3) See “Description of the Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus and “Description of the Certificates—Distributions of Interest” and “—Distributions of Principal” herein.

(4) For a description of these interest rates, see “Description of the Certificates—Distribution of Interest” herein.

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.

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$946,015,989

FannieMae[SM]

Guaranteed REMIC Pass-Through Certificates

Fannie Mae REMIC Trust 1997-30

Salomon Brothers Inc

Prospectus Supplement

Dated March 18, 1997