

Supplement to Prospectus Supplement dated September 19, 2001

**\$5,308,770,727**



**Guaranteed REMIC Pass-Through Certificates  
Fannie Mae REMIC Trust 2001-60**

This is a supplement to the prospectus supplement dated September 19, 2001 (the "Prospectus Supplement"). If we use a capitalized term in this supplement without defining it, you will find the definition of that term in the Prospectus Supplement.

Notwithstanding anything set forth on the cover or on page S-24 of the Prospectus Supplement, the actual principal types of the Group 8 Classes are as follows:

<u>Class</u>	<u>Principal Type</u>
GC .....	Sequential Pay
GA .....	Sequential Pay
JZ .....	Sequential Pay
GD .....	Sequential Pay
GK .....	Sequential Pay
GH .....	Sequential Pay

In addition, notwithstanding anything set forth on page S-8 or page S-27 of the Prospectus Supplement, the text under the heading "*Group 8 Principal Distribution Amount*" is restated in its entirety to read as follows:

"On each Distribution Date, we will pay the Group 8 Principal Distribution Amount as principal of the Group 8 Classes as follows:

- (a) 67.6790276% of such amount to the JZ Class, until its principal balance is reduced to zero, and
- (b) the remaining amount in the following priority:
  - first*, concurrently, to the GA and GC Classes, in the proportions of 80.5175038052% and 19.4824961948%, respectively, until the principal balance of the GC Class is reduced to zero;
  - second*, concurrently, to the GA and GD Classes, in the proportions of 80.5175038052% and 19.4824961948%, respectively, until the principal balance of the GA Class is reduced to zero;
  - third*, concurrently, to the GH and GD Classes, in the proportions of 5.7256819243% and 94.2743180757%, respectively, until the principal balance of the GD Class is reduced to zero; and
  - fourth*, concurrently, to the GH and GK Classes, in the proportions of 1.8505992259% and 98.1494007741%, respectively, until their principal balances are reduced to zero."

Sequential Pay  
Classes

**Carefully consider the risk factors starting on page S-13 of the Prospectus Supplement and on page 10 of the REMIC Prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the Certificates.**

**The certificates, together with any interest thereon, are not guaranteed by the United States and do not constitute a debt or obligation of the United States or any agency or instrumentality thereof other than Fannie Mae.**

**The certificates are exempt from registration under the Securities Act of 1933 and are "exempted securities" under the Securities Exchange Act of 1934.**

The date of this Supplement is December 4, 2001

\$5,308,770,727



FannieMae®

Guaranteed REMIC Pass-Through Certificates  
Fannie Mae REMIC Trust 2001-60

The Certificates

We, the Federal National Mortgage Association ("Fannie Mae"), will issue the classes of certificates listed in the chart on this page.

Payments to Certificateholders

We will make monthly payments on the certificates. You, the investor, will receive

- interest accrued on the balance of your certificate (except in the case of the accrual classes), and
- principal to the extent available for payment on your class.

We may pay principal at rates that vary from time to time. We may not pay principal to certain classes for long periods of time.

The Fannie Mae Guaranty

We will guarantee that required payments of principal and interest on the certificates are distributed to investors on time.

The Trust and its Assets

The trust will own

- Fannie Mae MBS,
- Fannie Mae Stripped MBS and
- underlying REMIC and RCR certificates backed by Fannie Mae MBS.

The mortgage loans underlying the Fannie Mae MBS and the Fannie Mae Stripped MBS are first lien, single-family, fixed-rate loans.

**Carefully consider the risk factors starting on page S-13 of this prospectus supplement and on page 10 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.**

You should read the REMIC prospectus as well as this prospectus supplement.

The certificates, together with interest thereon, are not guaranteed by the United States and do not constitute a debt or obligation of the United States or any agency or instrumentality thereof other than Fannie Mae.

The certificates are exempt from registration under the Securities Act of 1933 and are "exempted securities" under the Securities Exchange Act of 1934.

If you own certificates of certain classes, you can exchange them for the corresponding RCR certificates to be issued at the time of the exchange. The QS, PA, AI, PW, BI, PC, CI, PB, OP, ON, OM, OS, OX, WA, WB, WC, TV, TW, MB, GS, CL, CM, CA, CD, CN, GR, VA, PN, UA, UI, UB, UC, UD, IU, UG, GI, UE and E Classes are the RCR classes, as further described in this prospectus supplement.

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
OP(1) ...	1	\$ 14,022,222	SC/PT	(2)	PO	313921U63	September 2031
OJ(1) ...	1	49,077,777(3)	NTL	(4)	INV/IO	313921U71	September 2031
QI ...	1	49,077,777(3)	NTL	(4)	INV/IO	313921U89	September 2031
OA(1) ...	2	19,600,000	PAC	6.50%	FIX	313921U97	May 2009
OB(1) ...	2	64,500,000	PAC	6.50	FIX	313921V21	June 2019
OC(1) ...	2	30,800,000	PAC	6.50	FIX	313921V39	April 2022
OH ...	2	32,500,000	PAC	6.50	FIX	313921V47	August 2024
OD ...	2	35,300,000	PAC	6.50	FIX	313921V54	September 2026
OE ...	2	89,200,000	PAC	6.50	FIX	313921V62	September 2030
OG ...	2	35,000,000	PAC	6.50	FIX	313921V70	November 2031
JA ...	2	100,000,000	SUP/NSJ/AD	6.25	FIX	313921V88	May 2025
FJ ...	2	12,500,000	SUP/NSJ/AD	(4)	FLT	313921V96	May 2025
SJ ...	2	12,500,000(3)	NTL	(4)	INV/IO	313921W20	May 2025
ZJ ...	2	22,275,000	SUP/AD	6.50	FIX/Z	313921W38	August 2030
ZK ...	2	8,325,000	SUP	6.50	FIX/Z	313921W46	November 2031
FA ...	3	44,743,446	SC/PT	(4)	FLT	313921W53	October 2031
SA ...	3	10,325,411	SC/PT	(4)	INV	313921W61	October 2031
TA ...	3	44,743,446(3)	NTL	(4)	INV/IO	313921W79	October 2031
A ...	4	2,000,000,000	SEQ/AD	7.00	FIX	313921W87	December 2029
ZA ...	4	51,000,000	SEQ	7.00	FIX/Z	313921W95	November 2031
OY(1) ...	5	97,750,000	SC/PT	(2)	PO	313921X29	October 2031
OI(1) ...	5	50,142,857(3)	NTL	7.00	FIX/IO	313921X37	October 2031
OF ...	5	87,750,000	SC/PT	(4)	FLT	313921X45	October 2031
OU(1) ...	5	119,750,000(3)	NTL	(4)	INV/IO	313921X52	October 2031
OT(1) ...	5	119,750,000(3)	NTL	(4)	INV/IO	313921X60	October 2031
MA ...	6	52,560,000	SC/PT	6.00	FIX	313921X78	June 2031
NA ...	6	26,486,000	SC/PT	6.00	FIX	313921X86	October 2031
NI ...	6	6,080,461(3)	NTL	6.50	FIX/IO	313921X94	October 2031
KA ...	7	98,073,341	SC/PT	6.25	FIX	313921Y28	June 2030
KI ...	7	3,772,051(3)	NTL	6.50	FIX/IO	313921Y36	June 2030
GC ...	8	30,000,000	SEG(SEQ)/PT	6.00	FIX	313921Y44	November 2028
GA ...	8	150,000,000	SEG(SEQ)/PT	6.00	FIX	313921Y51	December 2030
JZ ...	8	400,000,000	SEG(SEQ)/PT	6.00	FIX	313921Y69	March 2031
GD ...	8	10,754,206	SEG(SEQ)/PT	6.00	FIX	313921Y77	March 2031
GK ...	8	38,672,503	SEG(SEQ)/PT	6.00	FIX	313921Y85	November 2031
GH ...	8	1,000,000	SEG(SEQ)/PT	6.00	FIX	313921Y93	November 2031
MP(1) ...	9	45,776,305	PAC	5.00	FIX	313921Z27	August 2014
MQ(1) ...	9	48,000,000	PAC	5.00	FIX	313921Z35	May 2018
MW(1) ...	9	68,923,695	PAC	5.00	FIX	313921Z43	January 2021
MC ...	9	83,200,000	PAC	6.00	FIX	313921Z50	January 2025
MI ...	9	27,116,666(3)	NTL	6.00	FIX/IO	313921Z68	January 2025
MD ...	9	58,200,000	PAC	6.00	FIX	313921Z76	March 2027
ME ...	9	104,000,000	PAC	6.00	FIX	313921Z84	April 2030
MG ...	9	67,100,000	PAC	6.00	FIX	313921Z92	November 2031
YA ...	9	54,100,000	PAC	5.00	FIX	313921A25	October 2030
YI ...	9	9,016,666(3)	NTL	6.00	FIX/IO	313921B33	October 2030
YD ...	9	22,042,000	PAC	6.00	FIX	313921C21	March 2031
YE ...	9	16,657,000	PAC	6.00	FIX	313921D09	July 2031
YG ...	9	5,762,000	PAC	6.00	FIX	313921E27	August 2031
YH ...	9	5,339,000	PAC	6.00	FIX	313921F24	October 2031
YC ...	9	8,905,000	PAC	6.00	FIX	313921G22	November 2031
BA ...	9	20,628,000	SUP	6.50	FIX	313921H20	June 2030
BB ...	9	5,170,000	SUP	6.50	FIX	313921J26	August 2030
BD ...	9	9,792,000	SUP	6.50	FIX	313921K23	October 2030
BE ...	9	15,317,000	SUP	6.50	FIX	313921L21	February 2031
BH ...	9	650,000	SUP	6.00	FIX	313921M29	February 2031
BJ ...	9	650,000	SUP	7.00	FIX	313921N27	February 2031
BG ...	9	32,853,000	SUP	6.50	FIX	313921P22	November 2031
BK ...	9	2,900,000	SUP	6.25	FIX	313921Q20	November 2031
BL ...	9	2,900,000	SUP	6.75	FIX	313921R28	November 2031
FC ...	9	3,421,053	SUP	(5)	FLT	313921S25	November 2031
FI ...	9	684,210	TC	(5)	INV	313921T24	November 2031
SC ...	9	894,737	SUP	(5)	INV	313921U21	November 2031
FB ...	9	1,700,000	SUP	(4)	FLT	313921V29	November 2031
SB ...	9	1,020,000	SUP	(4)	INV	313921W27	November 2031
EB(1) ...	9	8,215,000	SUP	(2)	PO	313921X25	November 2031
VC(1) ...	10	9,974,141	SEQ/AD	6.00	FIX	313921Y23	January 2011
VD(1) ...	10	15,160,363	SEQ/AD	6.00	FIX	313921Z20	April 2019
ZD ...	10	13,782,148	SEQ	6.00	FIX/Z	313921A44	November 2031
CE(1) ...	10	24,738,956	SEQ	6.00	FIX	313921B22	March 2010
CG(1) ...	10	157,461,044	SEQ	6.00	FIX	313921C00	February 2027
CH(1) ...	10	49,275,314	SEQ	6.00	FIX	313921D08	August 2029
CJ(1) ...	10	6,955,851	SEQ	6.00	FIX	313921E06	December 2029
CK(1) ...	10	8,066,691	SEQ	6.00	FIX	313921F03	April 2030
FM ...	11	69,700,000	SEQ/AD	(4)	FLT	313921G31	June 2030
SM ...	11	69,700,000(3)	NTL	(4)	INV/IO	313921H39	June 2030
ZM ...	11	1,228,260	SEQ	8.50	FIX/Z	313921J35	June 2030
PG ...	12	15,086,763	PAC	6.00	FIX	313921K22	September 2005
PD(1) ...	12	100,000,000	PAC	5.50	FIX	313921L00	March 2018
PQ(1) ...	12	38,358,000	PAC	5.50	FIX	313921M08	October 2020
PI ...	12	11,629,833(3)	NTL	6.00	FIX/IO	313921N66	October 2020
PK(1) ...	12	75,423,000	PAC	6.00	FIX	313921P19	September 2024
PL ...	12	52,746,000	PAC	6.00	FIX	313921Q09	November 2026
PM ...	12	103,894,000	PAC	6.00	FIX	313921R07	March 2030
PV(1) ...	12	44,500,000	PAC	6.00	FIX	313921S35	May 2031
PX(1) ...	12	22,530,000	PAC	6.00	FIX	313921T37	November 2031
JB ...	12	99,897,961	PAC	6.00	FIX	313921U00	March 2031
JE ...	12	20,250,184	PAC	6.00	FIX	313921V08	August 2031
JG ...	12	2,388,469	PAC	6.00	FIX	313921W06	September 2031
JH ...	12	4,351,918	PAC	6.00	FIX	313921X04	October 2031
JK ...	12	4,936,776	PAC	6.00	FIX	313921Y02	November 2031
JD ...	12	3,201,730	PAC	6.00	FIX	313921Z09	November 2031
JE ...	12	20,606,951	SUP	6.50	FIX	313921A03	June 2030
HC ...	12	5,164,725	SUP	6.50	FIX	313921A01	August 2030
HD ...	12	9,782,008	SUP	6.50	FIX	313921A09	October 2030
HE ...	12	16,600,044	SUP	6.50	FIX	313921A07	February 2031
HG ...	12	9,825,683	SUP	6.50	FIX	313921A05	November 2031
FD ...	12	29,656,250	SUP	(4)	FLT	313921A02	November 2031
SD ...	12	8,643,750	SUP	(4)	INV	313921A00	November 2031
ED(1) ...	12	8,206,618	SUP	(2)	PO	313921A08	November 2031
R ...		0	NPR	0	NPR	313921A04	November 2031
RL ...		0	NPR	0	NPR	313921A01	November 2031

(1) Exchangeable classes.  
(2) Principal only classes.  
(3) Notional balances. These classes are interest only classes.

(4) Based on LIBOR.  
(5) Based on Prime Rate.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be October 30, 2001.

Salomon Smith Barney

The date of this Prospectus Supplement is September 19, 2001.

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## AVAILABLE INFORMATION

You should purchase the certificates only if you have read and understood this prospectus supplement and the following documents (the “Disclosure Documents”):

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated September 18, 1998 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Mortgage Pass-Through Certificates dated October 1, 1999 (the “MBS Prospectus”);
- our Information Statement dated March 30, 2001 and its supplements (the “Information Statement”);
- if you are purchasing any Group 1, 3, 5, 6 or 7 Class or the R or RL Class, the disclosure documents relating to the applicable underlying REMIC or RCR certificates (the “Underlying REMIC Disclosure Documents”); and
- if you are purchasing any Group 11 Class or the R or RL Class, our Prospectus for Fannie Mae Stripped Mortgage-Backed Securities dated March 30, 2000 (the “SMBS Prospectus”).

You can obtain copies of the Disclosure Documents by writing or calling us at:

Fannie Mae  
MBS Helpline  
3900 Wisconsin Avenue, N.W., Area 2H-3S  
Washington, D.C. 20016  
(telephone 1-800-237-8627 or 202-752-6547).

In addition, the Disclosure Documents, together with the class factors, are available on our website located at <http://www.fanniemae.com>.

You also can obtain copies of the Disclosure Documents, except the Underlying REMIC Disclosure Documents, by writing or calling the dealer at:

Salomon Smith Barney Inc.  
Prospectus Department  
Brooklyn Army Terminal  
140 58th Street, Suite 8-G  
Brooklyn, New York 11220  
(telephone 718-765-6732).

## REFERENCE SHEET

**This reference sheet is not a summary of the transaction and does not contain complete information about the certificates. You should purchase the certificates only after reading this prospectus supplement and each of the additional disclosure documents listed on page S-3.**

### Assets Underlying Each Group of Classes

<u>Group</u>	<u>Assets</u>
1	Class 2001-42-QS REMIC Certificate Class 2001-38-QS REMIC Certificate
2	Group 2 MBS
3	Class 2001-53-EA REMIC Certificate Class 2001-53-A REMIC Certificate
4	Group 4 MBS
5	Class 2001-53-OX RCR Certificate Class 2001-53-OE RCR Certificate
6	Class 2001-53-TC RCR Certificate Class 2001-53-MG RCR Certificate
7	Class 2001-53-OH REMIC Certificate Class 2001-53-OW REMIC Certificate Class 2001-53-OU REMIC Certificate Class 2001-53-OT REMIC Certificate
8	Group 8 MBS
9	Group 9 MBS
10	Group 10 MBS
11	Class 311 1 SMBS Certificate Class 311 2 SMBS Certificate
12	Group 12 MBS

### Assumed Characteristics of the Mortgage Loans Underlying the Trust MBS (as of October 1, 2001)

	<u>Approximate Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Approximate Weighted Average Remaining Term to Maturity (in months)</u>	<u>Approximate Weighted Average Loan Age (in months)</u>	<u>Approximate Weighted Average Coupon</u>
Group 2 MBS	\$ 450,000,000	360	357	2	7.05%
Group 4 MBS	\$ 851,000,000	360	335	24	7.65%
	\$1,200,000,000	360	357	2	7.48%
Group 8 MBS	\$ 630,426,709	360	324	30	6.65%
Group 9 MBS	\$ 695,000,000	360	357	2	6.65%
Group 10 MBS	\$ 285,414,508	360	350	9	6.76%
Group 12 MBS	\$ 694,290,830	360	357	2	6.65%

The actual remaining terms to maturity, weighted average loan ages and interest rates of most of the mortgage loans will differ from the weighted averages shown above, perhaps significantly.

## **Characteristics of the SMBS and the Underlying REMIC Certificates**

Exhibit A describes the SMBS and the Underlying REMIC Certificates, including certain information about the related mortgage loans. To learn more about the SMBS and the Underlying REMIC Certificates, you should obtain from us the current class factors and the disclosure documents for the SMBS and the Underlying REMIC Certificates as described on page S-3.

### **Class Factors**

The class factors are numbers that, when multiplied by the initial principal balance of a certificate, can be used to calculate the current principal balance of that certificate (after taking into account principal payments in the same month). We publish the class factors on or shortly after the 11th day of each month.

### **Settlement Date**

We expect to issue the certificates on October 30, 2001.

### **Distribution Dates**

We will make payments on the Certificates on the 25th day of each calendar month, or on the next business day if the 25th day is not a business day.

### **Book-Entry and Physical Certificates**

We will issue the book-entry certificates through the U.S. Federal Reserve Banks, which will electronically track ownership of the certificates and payments on them. We will issue physical certificates in registered, certificated form.

We will issue the classes of certificates in the following forms:

<u><b>Fed Book-Entry</b></u>	<u><b>Physical</b></u>
All Classes of certificates other than the R and RL Classes	R and RL Classes

### **Exchanging Certificates Through Combination and Recombination**

If you own certain certificates, you will be able to exchange them for a proportionate interest in the related RCR certificates as shown on Schedule 1. We will issue the RCR certificates upon such exchange. You can exchange your certificates by notifying us and paying an exchange fee. We use the principal and interest of the certificates exchanged to pay principal and interest on the related RCR certificates. Schedule 1 lists the available combinations of the certificates eligible for exchange and the related RCR certificates.

### **Interest Rates**

During each interest accrual period, the fixed rate classes will bear interest at the applicable annual interest rates listed on the cover of this prospectus supplement or on Schedule 1.

During the initial interest accrual period, the floating rate and inverse floating rate classes will bear interest at the initial interest rates listed below, except that the initial interest rates listed for the QJ, QI and QS Classes are assumed rates. During subsequent interest accrual



periods, the floating rate and inverse floating rate classes will bear interest based on the formulas indicated below, but always subject to the specified maximum and minimum interest rates:

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate(1)</u>
QJ .....	3.42000%(2)	7.00000%	0.00%	7% – LIBOR
QI .....	1.02000%(2)	1.02000%	0.00%	8.02% – LIBOR
FJ .....	3.30000%	8.50000%	0.65%	LIBOR + 65 basis points
SJ .....	5.20000%	7.85000%	0.00%	7.85% – LIBOR
FA .....	3.85000%	8.00000%	1.25%	LIBOR + 125 basis points
SA .....	17.76667%	29.03333%	0.00%	$29.03333 - (4.33333 \times \text{LIBOR})$
TA .....	0.05000%	0.05000%	0.00%	6.75 – LIBOR
OF .....	3.90000%	9.00000%	0.95%	LIBOR + 95 basis points
OU .....	4.05000%	7.00000%	0.00%	7% – LIBOR
OT .....	1.05000%	1.05000%	0.00%	8.05% – LIBOR
FC .....	4.00000%	9.50000%	0.00%	Prime Rate – 150 basis points
TC .....	10.00000%	10.00000%	0.00%	$55\% - (5 \times \text{Prime Rate})$
SC .....	13.38234%	28.67647%	0.00%	$34.41176\% - (3.82352941 \times \text{Prime Rate})$
FB .....	3.88800%	8.00000%	1.30%	LIBOR + 130 basis points
SB .....	10.85333%	15.16667%	4.00%	$15.16667\% - (1.66666667 \times \text{LIBOR})$
FM .....	3.07000%	8.50000%	0.50%	LIBOR + 50 basis points
SM .....	5.43000%	8.00000%	0.00%	8% – LIBOR
FD .....	3.80000%	8.00000%	1.30%	LIBOR + 130 basis points
SD .....	18.20000%	29.03333%	0.00%	$29.03333\% - (4.33333333 \times \text{LIBOR})$
QS .....	11.97000%(2)	24.50000%	0.00%	$24.5\% - (3.5 \times \text{LIBOR})$
OS .....	5.10000%	8.05000%	0.00%	8.05% – LIBOR
OX .....	11.22000%	17.71000%	0.00%	$17.71\% - (2.2 \times \text{LIBOR})$
WA .....	15.30000%	24.15000%	0.00%	$24.15\% - (3 \times \text{LIBOR})$
WB .....	10.12500%	17.50000%	0.00%	$17.5\% - (2.5 \times \text{LIBOR})$
WC .....	14.17500%	24.50000%	0.00%	$24.5\% - (3.5 \times \text{LIBOR})$
TV .....	9.00000%	9.00000%	0.00%	$68.99999\% - (8.57142857 \times \text{LIBOR})$
TW .....	10.00000%	10.00000%	0.00%	$76.66666\% - (9.52380952 \times \text{LIBOR})$

(1) We will establish LIBOR on the basis of the “BBA Method.”

(2) Assumed initial interest rates. We will calculate the actual interest rates on October 23, 2001 using the applicable formulas.

We will apply interest payments from exchanged REMIC certificates to the corresponding RCR certificates, on a pro rata basis, following any exchange.

## Notional Classes

A notional class will not receive any principal. Its notional principal balance is the balance used to calculate accrued interest. The notional principal balances will equal the percentages of the outstanding balances specified below immediately before the related distribution date:

<u>Class</u>	
QJ .....	350% of the QP Class
QI .....	350% of the QP Class
SJ .....	100% of the FJ Class
AI .....	23.0769230769% of the OA Class
BI .....	23.0769230769% of the OB Class
CI .....	23.0769230769% of the OC Class
TA .....	100% of the FA Class
OI .....	57.1428571429% of the OF Class
OU .....	136.4672364673% of the OF Class
OT .....	136.4672364673% of the OF Class
OS .....	136.4672364673% of the OF Class
NI .....	7.6923076923% of the MA and NA Classes
KI .....	3.8461538462% of the KA Class
MI .....	16.6666666667% of the MP, MQ and MW Classes
YI .....	16.6666666667% of the YA Class
SM .....	100% of the FM Class
PI .....	8.3333333333% of the PD and PQ Classes
UI .....	8.3333333333% of the PQ Class
IU .....	16.6666666667% of the PK Class
GI .....	8.3333333333% of the PD Class

## Distributions of Principal

### *Group 1 Principal Distribution Amount*

To the QP Class to zero.

### *Group 2 Principal Distribution Amount*

#### *Group 2 Cash Flow Distribution Amount*

To the OA, OB, OC, OH, OD, OE and OG Classes, in that order, to their Planned Balances.

### *ZK Accrual Amount, ZJ Accrual Amount and Remaining Group 2 Cash Flow Distribution Amount*

1. (a) If the principal balance of the Group 2 MBS is greater than the Group 2 MBS Specified Balance, 100% of such amount to the JA and FJ Classes, pro rata, to zero, and

(b) if the principal balance of the Group 2 MBS is less than or equal to the Group 2 MBS Specified Balance, 1% of such amount to the JA and FJ Classes, pro rata, to zero.

2. To the ZJ Class to zero.

3. To the JA and FJ Classes, pro rata, to zero.

4. To the ZK Class to zero.

5. To the OA, OB, OC, OH, OD, OE and OG Classes, in that order, to zero.



*Group 3 Principal Distribution Amount*

To the FA and SA Classes, pro rata, to zero.

*Group 4 Principal Distribution Amount*

*ZA Accrual Amount*

To the A Class to zero, and thereafter to the ZA Class.

*Group 4 Cash Flow Distribution Amount*

To the A and ZA Classes, in that order, to zero.

*Group 5 Principal Distribution Amount*

To the OY and OF Classes, pro rata, to zero.

*Group 6 Principal Distribution Amount*

The portion of the Group 6 Principal Distribution Amount attributable to the Class 2001-53-MG RCR Certificate to the MA Class to zero.

The portion of the Group 6 Principal Distribution Amount attributable to the Class 2001-53-TC RCR Certificate to the NA Class to zero.

*Group 7 Principal Distribution Amount*

To the KA Class to zero.

*Group 8 Principal Distribution Amount*

To Segment Group I, Segment Group II, Segment Group III and Segment Group IV, in that order, until their respective Segment Balances are reduced to zero.

For a description of the Segment Groups, see “Description of the Certificates—Distributions of Principal” in this prospectus supplement.

*Group 9 Principal Distribution Amount*

1. To the MQ and MP Classes, in the proportions of 39.7680198840% and 60.2319801160%, respectively, until the principal balance of the MP Class is reduced to its Planned Balance.

2. To the MQ and MW Classes, in the proportions of 39.7680198840% and 60.2319801160%, respectively, until the principal balance of the MQ Class is reduced to its Planned Balance.

3. To the MW, MC, MD, ME and MG Classes, in that order, to their Planned Balances.

4. To the YA, YD, YE, YG, YH and YC Classes, in that order, to their Planned Balances.

5. (a) 7.6923076923% of the remaining amount to the EB Class to zero, and

(b) 92.3076923077% of such remaining amount as follows:

*first*, to the BA, BC and BD Classes, in that order, to zero;

*second*, to the BE, BH and BJ Classes, pro rata, to zero; and

*third*, to the BG, BK, BL, FC, SC, TC, FB and SB Classes, pro rata, to zero.

6. To the YA, YD, YE, YG, YH and YC Classes, in that order, to zero.

7. To the MQ and MP Classes, in the proportions of 39.7680198840% and 60.2319801160%, respectively, until the MP Class is reduced to zero.

8. To the MQ and MW Classes, in the proportions of 39.7680198840% and 60.2319801160%, respectively, until the MQ Class is reduced to zero.

9. To the MW, MC, MD, ME and MG Classes, in that order, to zero.

*Group 10 Principal Distribution Amount*

*ZC Accrual Amount*

To the VC and VD Classes, in that order, to zero, and thereafter to the ZC Class.

*Group 10 Cash Flow Distribution Amount*

To the CE, CG, CH, CJ, CK, VC, VD and ZC Classes, in that order, to zero.

*Group 11 Principal Distribution Amount*

*ZM Accrual Amount*

To the FM Class to zero, and thereafter to the ZM Class.

*Group 11 Cash Flow Distribution Amount*

To the FM and ZM Classes, in that order, to zero.

*Group 12 Principal Distribution Amount*

1. To the PG, PD, PQ, PK, PL, PM, PV and PX Classes, in that order, to their Planned Balances.

2. To the JB, JE, JG, JH, JK and JD Classes, in that order, to their Planned Balances.

3. (a) 92.3076919472% of the remaining amount as follows:

*first*, to the HA, HC, HD and HE Classes, in that order, to zero; and

*second*, to the HG, FD and SD Classes, pro rata, to zero, and

(b) 7.6923080528% of such remaining amount to the ED Class to zero.

4. To the JB, JE, JG, JH, JK and JD Classes, in that order, to zero.

5. To the PG, PD, PQ, PK, PL, PM, PV and PX Classes, in that order, to zero.

We will apply principal payments from exchanged REMIC certificates to the corresponding RCR certificates, on a pro rata basis, following any exchange.

# **Weighted Average Lives (years)\***

		PSA Prepayment Assumption					
<u>Group 1 Classes</u>		<u>0%</u>	<u>200%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>	
QP, QJ, QI and QS	24.8	15.5	12.7	8.4	6.1		
		PSA Prepayment Assumption					
<u>Group 2 Classes</u>		<u>0%</u>	<u>100%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	
OA, PA and AI	3.6	1.4	1.4	1.4	1.4		
OB, PW and BI	10.7	3.0	3.0	3.0	3.0	2.6	
OC, PC and CI	15.8	4.7	4.7	4.7	4.7	3.2	
OH	18.2	6.0	6.0	6.0	6.0	3.7	
OD	20.2	7.5	7.5	7.5	7.5	4.3	
OE	23.2	11.0	11.0	11.0	11.0	6.0	
OG	25.7	19.2	19.2	19.2	19.2	10.6	
JA, FJ and SJ	14.3	10.5	2.5	2.4	1.6		
ZJ	27.3	20.4	7.1	4.1	0.5		
ZK	29.4	26.7	18.3	7.1	2.5		
PB	8.5	2.5	2.5	2.5	2.2		
		CPR Prepayment Assumption					
		<u>3.9%</u>	<u>4.0%</u>	<u>4.1%</u>	<u>4.4%</u>	<u>4.5%</u>	<u>4.6%</u>
JA, FJ and SJ	10.5	19.6	19.6	19.2	19.0	18.7	
ZJ	22.7	4.8	3.0	0.5	0.5	0.5	
		PSA Prepayment Assumption					
<u>Group 3 Classes</u>		<u>0%</u>	<u>100%</u>	<u>230%</u>	<u>300%</u>	<u>500%</u>	
FA, SA and TA	28.9	23.5	4.2	1.8	1.1		
		PSA Prepayment Assumption					
<u>Group 4 Classes</u>		<u>0%</u>	<u>100%</u>	<u>355%</u>	<u>500%</u>	<u>700%</u>	
A	19.5	9.7	4.0	3.0	2.2		
ZA	29.1	25.5	15.4	11.6	8.4		
		PSA Prepayment Assumption					
<u>Group 5 Classes</u>		<u>0%</u>	<u>100%</u>	<u>230%</u>	<u>300%</u>	<u>500%</u>	
OY, OI, OF, OU, OT, OP, ON, OM, OS, OX, WA, WB, WC, TV and TW	25.6	18.7	18.7	16.3	10.2		
		PSA Prepayment Assumption					
<u>Group 6 Classes</u>		<u>0%</u>	<u>100%</u>	<u>263%</u>	<u>300%</u>	<u>500%</u>	
MA	26.1	14.9	10.4	10.4	8.3		
NA	26.9	17.6	16.4	16.4	13.3		
NI	26.4	15.8	12.4	12.4	10.0		
		PSA Prepayment Assumption					
<u>Group 7 Classes</u>		<u>0%</u>	<u>100%</u>	<u>263%</u>	<u>300%</u>	<u>500%</u>	
KA and KI	22.4	9.9	9.4	8.4	5.3		
		PSA Prepayment Assumption					
<u>Group 8 Classes</u>		<u>0%</u>	<u>100%</u>	<u>199%</u>	<u>300%</u>	<u>500%</u>	
GC	18.3	6.6	3.8	2.6	1.5		
GA	20.0	8.7	5.3	3.6	2.1		
JZ	20.2	9.0	5.5	3.8	2.2		
GD	28.5	20.3	14.0	9.9	5.8		
GK	29.7	25.1	21.0	16.2	10.0		
GH	29.5	24.4	19.8	15.0	9.2		

Group 9 Classes		PSA Prepayment Assumption						
		0%	100%	197%	250%	500%		
MP		6.1	2.0	2.0	2.0	2.0		
MQ		8.3	2.5	2.5	2.5	2.3		
MW		13.6	4.0	4.0	4.0	3.0		
MC		17.8	6.0	6.0	6.0	3.7		
MI and MB		9.9	3.0	3.0	3.0	2.5		
MD		20.6	8.0	8.0	8.0	4.5		
ME		23.1	11.0	11.0	11.0	6.0		
MG		25.4	18.2	18.2	18.2	10.0		
BA		28.4	20.2	1.4	0.9	0.4		
BC		28.7	21.5	2.5	1.6	0.8		
BD		28.8	22.2	3.0	1.9	0.9		
BE, BH and BJ		29.1	23.5	4.4	2.3	1.1		
BG, BK, BL, FC, TC, SC, FB and SB		29.6	27.0	15.9	3.7	1.5		
EB		29.1	24.2	9.0	2.6	1.1		
		PSA Prepayment Assumption						
		0%	100%	149%	197%	235%	250%	500%
YA and YI	24.2	8.7	1.5	1.5	1.5	1.5	1.3	
YD	27.3	15.5	4.0	4.0	4.0	4.0	2.1	
YE	27.7	17.2	6.0	6.0	6.0	5.5	2.3	
YG	27.9	18.1	8.0	8.0	8.0	6.2	2.4	
YH	28.0	18.6	12.0	12.0	12.0	6.6	2.4	
YC	28.2	21.2	20.1	20.1	20.1	7.7	2.5	
		PSA Prepayment Assumption						
Group 10 Classes		0%	100%	203%	300%	500%		
VC		5.0	5.0	5.0	5.0	4.4		
VD		13.6	13.6	12.9	10.5	6.9		
ZC		29.3	24.9	19.4	15.5	10.2		
CE		4.6	1.0	0.7	0.5	0.3		
CG		18.7	6.7	3.9	2.9	1.9		
CH		26.6	15.7	9.5	6.7	4.2		
CJ		27.9	19.4	12.2	8.7	5.3		
CK		28.3	20.5	13.2	9.4	5.8		
GS		20.6	8.9	5.3	3.8	2.5		
CL		19.2	8.4	5.0	3.6	2.3		
CM		19.5	8.8	5.3	3.8	2.4		
CA		16.8	5.9	3.5	2.6	1.7		
CD		26.9	16.7	10.2	7.3	4.5		
CN		18.9	8.0	4.8	3.5	2.2		
GR		13.5	8.2	5.2	3.7	2.3		
VA		29.3	24.9	18.7	14.0	8.6		
		PSA Prepayment Assumption						
Group 11 Classes		0%	100%	212%	300%	500%		
FM and SM		18.4	8.8	5.4	4.0	2.4		
ZM		28.3	23.6	19.8	16.7	11.3		

<u>Group 12 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>80%</u>	<u>203%</u>	<u>250%</u>	<u>500%</u>
PG .....	1.4	0.5	0.5	0.5	0.5
PD, UG and GI .....	8.4	2.5	2.5	2.5	2.3
PI and UE .....	10.0	3.0	3.0	3.0	2.6
PQ, UA and UI .....	14.0	4.3	4.3	4.3	3.2
PK, UB, UC, UD and IU .....	17.0	6.0	6.0	6.0	3.8
PL .....	19.7	8.0	8.0	8.0	4.5
PM .....	22.3	11.0	11.0	11.0	6.0
PV .....	24.4	16.0	16.0	16.0	8.6
PX .....	25.5	22.5	22.5	22.5	12.8
HA .....	28.4	22.5	1.3	0.9	0.4
HC .....	28.7	23.5	2.3	1.6	0.8
HD .....	28.8	24.1	2.8	1.9	0.9
HE .....	29.1	25.2	3.8	2.3	1.1
HG, FD and SD .....	29.6	27.8	14.1	3.7	1.5
ED .....	29.1	25.7	7.9	2.6	1.1
PN .....	24.8	18.2	18.2	18.2	10.0

	PSA Prepayment Assumption						
	0%	80%	149%	203%	235%	250%	500%
JB .....	26.5	15.5	3.1	3.1	3.1	3.1	1.9
JE .....	27.7	20.2	7.3	7.3	7.3	6.2	2.5
JG .....	28.0	20.9	9.9	9.9	9.9	7.0	2.7
JH .....	28.0	21.2	13.1	13.1	13.1	7.3	2.7
JK .....	28.1	21.5	17.9	17.9	17.9	7.8	2.7
JD .....	28.3	24.7	24.6	24.6	24.6	9.0	2.7

<u>Group 9 and Group 12 Class</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>80%</u>	<u>100%</u>	<u>197%</u>	<u>203%</u>	<u>250%</u>	<u>500%</u>
E** .....	29.1	25.7	24.2	9.0	7.9	2.6	1.1

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

\*\* The E Class is an RCR class formed from a combination of the EB Class in Group 9 and the ED Class in Group 12.

## ADDITIONAL RISK FACTORS

*The rate of principal payments on the certificates will be affected by the rate of principal payments on the underlying mortgage loans.* The rate at which you receive principal payments on the certificates will be sensitive to the rate of principal payments on the mortgage loans underlying the related MBS, including prepayments. Because borrowers generally may prepay their mortgage loans at any time without penalty, the rate of principal payments on the mortgage loans is likely to vary over time. It is highly unlikely that the mortgage loans will prepay

- at any of the prepayment rates we assumed in this prospectus supplement, or
- at any constant prepayment rate until maturity.

*Payments on the Group 1, 3, 5, 6 and 7 Classes also will be affected by the payment priorities governing the related underlying REMIC or RCR certificates.* If you invest in the Group 1, 3, 5, 6 or 7 Classes, the rate at which you receive payments also will be affected by the priority sequences governing principal payments on the related underlying REMIC or RCR certificates.

As described in the related disclosure documents, the underlying REMIC or RCR certificates may be subsequent in payment priority to certain other classes issued from the related underlying REMIC trusts. As a result, such other classes may receive principal before principal is paid on the related underlying REMIC or RCR certificates, possibly for long periods.

In particular, the Group 3 Underlying REMIC Certificates are Support classes. A Support class is entitled to receive principal payments on any distribution date only if scheduled payments have been made on other securities in the related underlying REMIC trust. Accordingly, a Support class may receive no principal payments for extended periods or may receive principal payments that vary widely from period to period.

In addition, the remaining underlying REMIC or RCR certificates have principal balance schedules. As a result, those underlying

REMIC or RCR certificates may receive principal payments at rates faster or slower than would otherwise have been the case. In some cases, they may receive no principal payments for extended periods. Prepayments on the related mortgage loans may have occurred at rates faster or slower than the rates initially assumed. This prospectus supplement contains no information as to whether

- the applicable underlying REMIC or RCR certificates have adhered to their principal balance schedules,
- any related Support classes remain outstanding, or
- the applicable underlying REMIC or RCR certificates otherwise have performed as originally anticipated.

You may obtain additional information about the underlying REMIC or RCR certificates by reviewing their current class factors in light of other information available in the related disclosure documents. You may obtain these documents from us as described on page S-3.

*Yields may be lower than expected due to unexpected rate of principal payments.* The actual yield on your certificates probably will be lower than you expect:

- if you buy your certificates at a premium and principal payments are faster than you expect, or
- if you buy your certificates at a discount and principal payments are slower than you expect.

Furthermore, in the case of interest only certificates and certificates purchased at a premium, you could lose money on your investment if prepayments occur at a rapid rate.

**You must make your own decisions about the various applicable assumptions, including prepayment assumptions, when deciding whether to purchase the certificates.**

*Weighted average lives of the JA, FJ and ZJ Classes are especially sensitive to prepayments under certain scenarios.* The weighted



average lives of the JA, FJ and ZJ Classes are sensitive in varying degrees to the rate of principal payments, including prepayments, of the related mortgage loans. This sensitivity to prepayments is not necessarily proportional to the changes in prepayment rates. In some scenarios, small changes in prepayment rates of the related mortgage loans may have a dramatic effect on the weighted average lives of the JA, FJ and ZJ Classes. For an illustration of this sensitivity, see the Decrement Tables for these classes on page S-45 of this prospectus supplement.

*Weighted average lives and yields on the certificates are affected by actual characteristics of the underlying mortgage loans.* We have assumed that the mortgage loans underlying the Trust MBS have certain characteristics. However, the actual mortgage loans probably will have different characteristics from those we assumed. As a result, your yields could be lower than you expect, even if the mortgage loans prepay at the indicated constant prepayment rates. In addition, slight differences between the assumed mortgage loan characteristics and the actual mortgage loans could affect the weighted average lives of the classes of certificates.

*Level of floating rate index affects yields on certain certificates.* The yield on any floating rate or inverse floating rate certificate will be affected by the level of its interest rate index. If the level of the index differs from the level you expect, then your actual yield may be lower than you expect.

*Delay classes have lower yields and market values.* Since certain classes do not receive interest immediately following each interest accrual period, these classes have lower yields and lower market values than they would if there were no such delay.

*Reinvestment of certificate payments may not achieve same yields as certificates.* The rate of principal payments of the certificates is uncertain. You may be unable to reinvest the payments on the certificates at the same yields provided by the certificates.

*Unpredictable timing of last payment affects yields on certificates.* The actual final payment of your class is likely to occur earlier, and could occur much earlier, than the final distribution date listed on the cover page of this prospectus supplement. If you assume that the actual final payment will occur on the final distribution date specified, your yield could be lower than you expect.

*Some investors may be unable to buy certain classes.* Investors whose investment activities are subject to legal investment laws and regulations, or to review by regulatory authorities, may be unable to buy certain certificates. You should obtain legal advice to determine whether you may purchase the certificates.

*Uncertain market for the certificates could make them difficult to sell and cause their values to fluctuate.* We cannot be sure that a market for resale of the certificates will develop. Further, if a market develops, it may not continue or be sufficiently liquid to allow you to sell your certificates. Even if you are able to sell your certificates, the sale price may not be comparable to similar investments that have a developed market. Moreover, you may not be able to sell small or large amounts of certificates at prices comparable to those available to other investors. You should purchase certificates only if you understand and can tolerate the risk that the value of your certificates will vary over time and that your certificates may not be easily sold.

## DESCRIPTION OF THE CERTIFICATES

The material under this heading summarizes certain features of the Certificates. You will find additional information about the Certificates in the other sections of this prospectus supplement, as well as in the additional Disclosure Documents and the Trust Agreement. If we use a capitalized term in this prospectus supplement without defining it, you will find the definition of that term in the applicable Disclosure Document or in the Trust Agreement.

### General

*Structure.* We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the “Trust”) and a separate trust (the “Lower Tier REMIC”) pursuant to a trust agreement dated as of October 1, 2001 (the “Issue Date”). We will issue the Guaranteed REMIC Pass-Through Certificates (the “REMIC Certificates”) pursuant to that trust agreement. We will issue the Combinable and Recombinable REMIC Certificates (the “RCR Certificates” and, together with the REMIC Certificates, the “Certificates”) pursuant to a separate trust agreement dated as of the Issue Date (together with the trust agreement relating to the REMIC Certificates, the “Trust Agreement”). We will execute the Trust Agreement in our corporate capacity and as trustee (the “Trustee”). In general, the term “Classes” includes the Classes of REMIC Certificates and RCR Certificates.

The Trust and the Lower Tier REMIC each will constitute a “real estate mortgage investment conduit” (“REMIC”) under the Internal Revenue Code of 1986, as amended (the “Code”).

- The REMIC Certificates (except the R and RL Classes) will be “regular interests” in the Trust.
- The R Class will be the “residual interest” in the Trust.
- The interests in the Lower Tier REMIC other than the RL Class (the “Lower Tier Regular Interests”) will be the “regular interests” in the Lower Tier REMIC.
- The RL Class will be the “residual interest” in the Lower Tier REMIC.

The assets of the Trust will consist of the Lower Tier Regular Interests.

The assets of the Lower Tier REMIC will consist of

- five groups of previously issued REMIC and RCR Certificates (the “Group 1 Underlying REMIC Certificates,” “Group 3 Underlying REMIC Certificates,” “Group 5 Underlying RCR Certificates,” “Group 6 Underlying RCR Certificates” and “Group 7 Underlying REMIC Certificates” and, together, 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,
- six groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 2 MBS,” “Group 4 MBS,” “Group 8 MBS,” “Group 9 MBS,” “Group 10 MBS” and “Group 12 MBS” and, together, the “Trust MBS”) and
- certain Fannie Mae Stripped Mortgage-Backed Securities (the “SMBS”).

The SMBS represent beneficial ownership interests in certain interest and principal distributions on certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS and the Fannie Mae Guaranteed Mortgage Pass-Through Certificates underlying the Underlying REMIC Certificates, the “MBS”). The SMBS are further described in Exhibit A.

The assets of the Underlying REMIC Trusts evidence direct or indirect beneficial ownership interests in certain MBS.

Each MBS represents a beneficial ownership interest in a pool of first lien, one- to four-family (“single-family”), fixed-rate residential mortgage loans (the “Mortgage Loans”) having the characteristics described in this prospectus supplement.

*Fannie Mae Guaranty.* We guarantee that we will distribute to Certificateholders:

- required installments of principal and interest on the Certificates on time, and
- the principal balance of each Class of Certificates no later than its Final Distribution Date, whether or not we have received sufficient payments on the MBS.

In addition, we guarantee that we will distribute to each holder of an MBS:

- scheduled installments of principal and interest on the underlying Mortgage Loans on time, whether or not the related borrowers pay us, and
- the full principal balance of any foreclosed Mortgage Loan, whether or not we recover it.

Our guaranty obligations with respect to the Underlying REMIC Certificates are described in the related Underlying REMIC Disclosure Documents. Our guarantees are not backed by the full faith and credit of the United States. See “Description of Certificates—The Fannie Mae Guaranty” in the REMIC Prospectus, “Description of Certificates—The Fannie Mae Guaranty” in the MBS Prospectus, “The SMBS Certificates—Fannie Mae Obligations” in the SMBS Prospectus, and “Description of the Certificates—General—Fannie Mae Guaranty” in the Underlying REMIC Disclosure Documents.

*Characteristics of Certificates.* We will issue the Certificates (except the R and RL Classes) in book-entry form on the book-entry system of the U.S. Federal Reserve Banks. Entities whose names appear on the book-entry records of a Federal Reserve Bank as having had Certificates deposited in their accounts are “Holders” or “Certificateholders.” A Holder is not necessarily the beneficial owner of a Certificate. Beneficial owners ordinarily will hold Certificates through one or more financial intermediaries, such as banks, brokerage firms and securities clearing organizations. See “Description of Certificates—Denominations and Form” in the REMIC Prospectus.

We will issue the R and RL Certificates in fully registered, certificated form. The “Holder” or “Certificateholder” of the R or RL Certificate is its registered owner. The R or RL Certificate can be transferred at the corporate trust office of the Transfer Agent, or at the office of the Transfer Agent in New York, New York. State Street Bank and Trust Company in Boston, Massachusetts (“State Street”) will be the initial Transfer Agent. We may impose a service charge for any registration of transfer of the R or RL Certificate and may require payment to cover any tax or other governmental charge. See also “—Characteristics of the R and RL Classes” below.

The Holder of the R Class will receive the proceeds of any remaining assets of the Trust, and the Holder of the RL Class will receive the proceeds of any remaining assets of the Lower Tier REMIC, in each case only by presenting and surrendering the related Certificate at the office of the Paying Agent. State Street will be the initial Paying Agent.

*Authorized Denominations.* We will issue the Certificates, other than the R and RL Classes, in minimum denominations of \$1,000 and whole dollar increments. We will issue the R and RL Classes as single Certificates with no principal balances.

*Distribution Dates.* We will make monthly payments on the Certificates on the 25th day of each month (or, if the 25th is not a business day, on the first business day after the 25th). We refer to each of these dates as a “Distribution Date.” We will make the first payments to Certificateholders the month after we issue the Certificates.

*Record Date.* On each Distribution Date, we will make each monthly payment on the Certificates to Holders of record on the last day of the preceding month.

*Class Factors.* On or shortly after the eleventh calendar day of each month, we will publish a factor (carried to eight decimal places) for each Class of Certificates. When the factor is multiplied by the original principal balance (or notional principal balance) of a Certificate of any Class, the product will equal the current principal balance (or notional principal balance) of that Certificate after taking into account payments on the Distribution Date in the same month (as well as any addition to principal in the case of the Accrual Classes).

*Optional Termination.* We will not terminate the Lower Tier REMIC or the Trust by exercising our right to repurchase the Mortgage Loans underlying any MBS unless

- only one Mortgage Loan remains in the related pool, or
- the principal balance of the pool is less than one percent of its original level.

See “Description of Certificates—Termination” in the MBS Prospectus.

*Voting the SMBS and the Underlying REMIC Certificates.* Holders of the SMBS and the Underlying REMIC Certificates may be asked to vote on issues arising under the related trust agreements. If so, the Trustee will vote the related SMBS or Underlying REMIC Certificates, as applicable, as instructed by Holders of Certificates of the Classes backed by the related SMBS or Underlying REMIC Certificates. The Trustee must receive instructions from Holders of Certificates having principal balances totaling at least 51% of the aggregate principal balance of the related Classes. 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.* You are permitted to exchange all or a portion of the QP, QJ, OA, OB, OC, OY, OI, OU, OT, MP, MQ, MW, CG, CH, CE, CJ, CK, VC, VD, ZC, PV, PX, PQ, PK, PD, EB and ED Classes of REMIC Certificates for a proportionate interest in the related Combinable and Recombinable REMIC Certificates (“RCR Certificates”) in the combinations shown on Schedule 1. You also may exchange all or a portion of the RCR Certificates for the related REMIC Certificates in the same manner. This process may occur repeatedly.

Holders of RCR Certificates will be the beneficial owners of a proportionate interest in the related REMIC Certificates and will receive a proportionate share of the distributions on the related 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 these Classes, will depend upon any related distributions of principal, as well as any exchanges that occur. REMIC Certificates and RCR Certificates in any combination may be exchanged only in the proportions shown on Schedule 1.

*Procedures.* If a Certificateholder wishes to exchange Certificates, the Certificateholder must notify our Structured Transactions Department through one of our “REMIC Dealer Group” dealers in writing or by telefax no later than two business days before the proposed exchange date. The exchange date can be any business day other than the first or last business day of the month subject to our approval. 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. After receiving the Holder’s notice, we will telephone the dealer with delivery and wire payment instructions. Notice becomes irrevocable on the second business day before the proposed exchange date.

In connection with each exchange, the Holder must pay us a fee equal to 1/32 of 1% of the outstanding principal balance (exclusive of any notional principal balance) of the Certificates to be exchanged. In no event, however, will our fee be less than \$2,000.

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

*Additional Considerations.* The characteristics of RCR Certificates will reflect the characteristics of the REMIC Certificates used to form those RCR Certificates. You should also consider a number of factors that will limit a Certificateholder's ability to exchange REMIC Certificates for RCR Certificates or vice versa:

- At the time of the proposed exchange, a Certificateholder must own Certificates of the related Class or Classes in the proportions necessary to make the desired exchange.
- A Certificateholder that does not own the Certificates may be unable to obtain the necessary REMIC Certificates or RCR Certificates.
- The Certificateholder of needed Certificates may refuse to sell them at a reasonable price (or any price) or may be unable to sell them.
- Certain Certificates may have been purchased and placed into other financial structures and thus be unavailable.
- Principal distributions will decrease the amounts available for exchange over time.
- Only the combinations listed on Schedule 1 are permitted.

## The Trust MBS

The following table contains certain information about the Trust MBS. The Trust MBS included in each specified Group will have the aggregate unpaid principal balance and Pass-Through Rate shown below and the general characteristics described in the MBS Prospectus. The Trust MBS provides that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the Trust MBS are conventional Level Payment Mortgage Loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years. See "The Mortgage Pools" and "Yield Considerations" in the MBS Prospectus. We expect the characteristics of the Trust MBS and the related Mortgage Loans as of the Issue Date to be as follows:

### Group 2 MBS

Aggregate Unpaid Principal Balance .....	\$450,000,000
MBS Pass-Through Rate .....	6.50%
Range of WACs (annual percentages) .....	6.75% to 9.00%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM .....	357 months
Approximate Weighted Average WALA (Weighted Average Loan Age) .....	2 months

### Group 4 MBS

Aggregate Unpaid Principal Balance .....	\$2,051,000,000
MBS Pass-Through Rate .....	7.00%
Range of WACs (annual percentages) .....	7.25% to 9.50%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM .....	348 months
Approximate Weighted Average WALA .....	11 months



**Group 8 MBS**

Aggregate Unpaid Principal Balance .....	\$630,426,709
MBS Pass-Through Rate .....	6.00%
Range of WACs (annual percentages) .....	6.25% to 8.50%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM .....	324 months
Approximate Weighted Average WALA .....	30 months

**Group 9 MBS**

Aggregate Unpaid Principal Balance .....	\$695,000,000
MBS Pass-Through Rate .....	6.00%
Range of WACs (annual percentages) .....	6.25% to 8.50%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM .....	357 months
Approximate Weighted Average WALA .....	2 months

**Group 10 MBS**

Aggregate Unpaid Principal Balance .....	\$285,414,508
MBS Pass-Through Rate .....	6.00%
Range of WACs (annual percentages) .....	6.25% to 8.50%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM .....	350 months
Approximate Weighted Average WALA .....	9 months

**Group 12 MBS**

Aggregate Unpaid Principal Balance .....	\$694,290,830
MBS Pass-Through Rate .....	6.00%
Range of WACs (annual percentages) .....	6.25% to 8.50%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM .....	357 months
Approximate Weighted Average WALA .....	2 months

**The SMBS and the Underlying REMIC Certificates**

The SMBS represent beneficial ownership interests in the interest and principal distributions made in respect of certain MBS having the general characteristics set forth in the MBS Prospectus. Distributions on the SMBS will be passed through monthly beginning in the month after we issue the Certificates. The general characteristics of the SMBS are described in the SMBS Prospectus. See Exhibit A for additional information about the SMBS.

The Underlying REMIC Certificates represent beneficial ownership interests in the Underlying REMIC Trusts. The assets of those trusts evidence direct or indirect beneficial ownership interests in certain MBS having the general characteristics set forth in the MBS Prospectus. Distributions on the Underlying REMIC Certificates will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Underlying REMIC Certificates are described in the applicable Underlying REMIC Disclosure Documents. See Exhibit A for additional information about the Underlying REMIC 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 single-family residential properties, as described under “The Mortgage Pools” and “Yield Considerations” in the MBS Prospectus.

For further information about the SMBS and the Underlying REMIC Certificates, telephone us at 1-800-237-8627 or 202-752-6547. You also may obtain certain information in electronic form by calling us at 1-800-752-6440 or 202-752-6000. There may have been material changes in facts and circumstances since the dates we prepared the Underlying REMIC Disclosure Documents. These may include changes in prepayment speeds, prevailing interest rates and other economic factors. As a result, the usefulness of the information set forth in those documents may be limited.



## Final Data Statement

After issuing the Certificates, we will prepare a Final Data Statement containing certain information, including the principal balances of the SMBS and the Underlying REMIC Certificates as of the Issue Date and, with respect to the Trust MBS, 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 of the Trust MBS as of the Issue Date. The Final Data Statement also will include the weighted averages of all the current or original WACs and the weighted averages of all the current or Adjusted WAMs, based on the current unpaid principal balances of the Mortgage Loans underlying each of the Trust MBS as of the Issue Date. You may obtain the Final Data Statement by telephoning us at 1-800-237-8627 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 us at 1-800-752-6440 or 202-752-6000.

## Distributions of Interest

### *Categories of Classes*

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

<u>Interest Type*</u>	<u>Classes</u>
<b>Group 1 Classes</b>	
Inverse Floating Rate	QJ and QI
Interest Only	QJ and QI
Principal Only	QP
RCR**	QS
<b>Group 2 Classes</b>	
Fixed Rate	OA, OB, OC, OH, OD, OE, OG, JA, ZJ and ZK
Floating Rate	FJ
Inverse Floating Rate	SJ
Interest Only	SJ
Accrual	ZJ and ZK
RCR**	PA, AI, PW, BI, PC, CI and PB
<b>Group 3 Classes</b>	
Floating Rate	FA
Inverse Floating Rate	SA and TA
Interest Only	TA
<b>Group 4 Classes</b>	
Fixed Rate	A and ZA
Accrual	ZA
<b>Group 5 Classes</b>	
Fixed Rate	OI
Floating Rate	OF
Inverse Floating Rate	OU and OT
Interest Only	OI, OU and OT
Principal Only	OY
RCR**	OP, ON, OM, OS, OX, WA, WB, WC, TV and TW
<b>Group 6 Classes</b>	
Fixed Rate	MA, NA and NI
Interest Only	NI
<b>Group 7 Classes</b>	
Fixed Rate	KA and KI
Interest Only	KI

<u>Interest Type*</u>	<u>Classes</u>
<b>Group 8 Classes</b>	
Fixed Rate	GC, GA, JZ, GD, GK and GH
<b>Group 9 Classes</b>	
Fixed Rate	MP, MQ, MW, MC, MI, MD, ME, MG, YA, YI, YD, YE, YG, YH, YC, BA, BC, BD, BE, BH, BJ, BG, BK and BL
Floating Rate	FC and FB
Inverse Floating Rate	TC, SC and SB
Interest Only	MI and YI
Principal Only	EB
RCR**	MB and E†
<b>Group 10 Classes</b>	
Fixed Rate	VC, VD, ZC, CE, CG, CH, CJ and CK
Accrual	ZC
RCR**	GS, CL, CM, CA, CD, CN, GR and VA
<b>Group 11 Classes</b>	
Fixed Rate	ZM
Floating Rate	FM
Inverse Floating Rate	SM
Interest Only	SM
Accrual	ZM
<b>Group 12 Classes</b>	
Fixed Rate	PG, PD, PQ, PI, PK, PL, PM, PV, PX, JB, JE, JG, JH, JK, JD, HA, HC, HD, HE and HG
Floating Rate	FD
Inverse Floating Rate	SD
Interest Only	PI
Principal Only	ED
RCR**	PN, UA, UI, UB, UC, UD, IU, UG, GI, UE and E†
<b>No Payment Residual</b>	R and RL

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

\*\* See “—Combination and Recombination” above and Schedule 1 for a further description of the RCR Classes.

† The E Class is formed from a combination of the EB Class in Group 9 and the ED Class in Group 12.

*General.* We will pay interest on the Certificates at the applicable annual interest rates specified on the cover or described in this prospectus supplement. We calculate interest based on an assumed 360-day year consisting of twelve 30-day months. We pay interest monthly (except in the case of the Accrual Classes) on each Distribution Date, beginning in the month after the Settlement Date specified in the Reference Sheet.

Interest to be paid on each Certificate (or added to principal, in the case of the Accrual Classes) on a Distribution Date will consist of one month’s interest on the outstanding balance of that Certificate immediately prior to that Distribution Date. For a description of the Accrual Classes, see “—*Accrual Classes*” below.

We will apply interest payments from exchanged REMIC Certificates to the corresponding RCR Certificates, on a pro rata basis, following any exchange.

**Interest Accrual Periods.** Interest to be paid on each Distribution Date will accrue on the Certificates during the applicable one-month periods set forth below (each, an “Interest Accrual Period”).

<u>Classes</u>	<u>Interest Accrual Periods</u>
All Fixed Rate Classes (except the OI Class) and the FA, SA, TA, FC, TC, SC, FB, SB, FD and SD Classes (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
All other Floating Rate and Inverse Floating Rate Classes and the OI Class (collectively, the “No Delay Classes”)	One-month period beginning on the 25th day of the month preceding the month in which the Distribution Date occurs

See “Additional Risk Factors—*Delay classes have lower yields and market values*” in this prospectus supplement.

The Dealer will treat the EB, ED and E Classes as Delay Classes and will treat the QP and OY Classes as No Delay Classes for the sole purpose of facilitating trading.

**Accrual Classes.** The ZJ, ZK, ZA, ZC and ZM Classes are Accrual Classes. Interest will accrue on the Accrual Classes at the applicable annual rates specified on the cover of this prospectus supplement. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on the Accrual Classes will be added as principal to their respective principal balances on each Distribution Date. We will pay principal on the Accrual Classes as described under “—Distributions of Principal” below.

**Notional Classes.** The Notional Classes will not have principal balances. During each Interest Accrual Period, the Notional Classes will bear interest on their notional principal balances at their applicable interest rates. The notional principal balances of the Notional Classes will be calculated as specified under “Reference Sheet—Notional Classes” in this prospectus supplement.

We use the notional principal balance of a Notional Class to determine interest payments on that Class. Although a Notional Class will not have a principal balance and will not be entitled to any principal payments, we will publish a class factor for that Class. References in this prospectus supplement to the principal balances of the Certificates generally shall refer also to the notional principal balances of the Notional Classes.

**Floating Rate and Inverse Floating Rate Classes.** During each Interest Accrual Period, the Floating Rate and Inverse Floating Rate Classes will bear interest at rates determined as described under “Reference Sheet—Interest Rates” in this prospectus supplement.

Changes in each specified interest rate index (each, an “Index”) will affect the yields with respect to the related Classes. These changes may not correspond to changes in mortgage interest rates. Lower mortgage interest rates could occur while an increase in the level of the applicable Index occurs. Similarly, higher mortgage interest rates could occur while a decrease in the level of the applicable Index occurs.

Our establishment of each Index value and our determination of the interest rate for each applicable Class for the related Interest Accrual Period will be final and binding in the absence of manifest error. You may obtain each such interest rate by telephoning us at 1-800-237-8627 or 202-752-6547.

## Calculation of LIBOR

On each Index Determination Date, we will calculate LIBOR for the related Interest Accrual Period. We will calculate LIBOR on the basis of the “BBA Method,” as described in the REMIC

Prospectus under “Description of Certificates—Indexes for Floating Rate Classes and Inverse Floating Rate Classes—*LIBOR*.”

If we are unable to calculate LIBOR on the initial Index Determination Date, LIBOR for the following Interest Accrual Period will be equal to 2.65% for the FJ and SJ Classes, 2.57% for the FM and SM Classes, 2.588% for the FB and SB Classes, 2.50% for the FD and SD Classes, 2.60% for the FA, SA and TA Classes, and will be equal to LIBOR as determined for that Interest Accrual Period for the related Underlying REMIC Certificates in the case of the QJ, QI, QS, OF, OU, OT, OS, OX, WA, WB, WC, TV and TW Classes.

### Calculation of Prime Rate

On each Index Determination Date while the FC, TC and SC Classes are outstanding, we will determine the Prime Rate for the related Interest Accrual Period as described in the REMIC Prospectus under “Description of Certificates—Indexes for Floating Rate Classes and Inverse Floating Rate Classes—*Prime Rate*.”

### Distributions of Principal

#### *Categories of Classes*

For the purpose of principal payments, the Classes fall into the following categories:

<u>Principal Type*</u>	<u>Classes</u>
<b>Group 1 Classes</b>	
Structured Collateral/Pass-Through	QP
Notional	QJ and QI
RCR**	QS
<b>Group 2 Classes</b>	
PAC	OA, OB, OC, OH, OD, OE and OG
Support	JA, FJ, ZJ and ZK
Non-Sticky Jump	JA and FJ
Accretion Directed	JA, FJ and ZJ
Notional	SJ
RCR**	PA, AI, PW, BI, PC, CI and PB
<b>Group 3 Classes</b>	
Structured Collateral/Pass-Through	FA and SA
Notional	TA
<b>Group 4 Classes</b>	
Sequential Pay	A and ZA
Accretion Directed	A
<b>Group 5 Classes</b>	
Structured Collateral/Pass-Through	OY and OF
Notional	OI, OU and OT
RCR**	OP, ON, OM, OS, OX, WA, WB, WC, TV and TW
<b>Group 6 Classes</b>	
Structured Collateral/Pass-Through	MA and NA
Notional	NI
<b>Group 7 Classes</b>	
Structured Collateral/Pass-Through	KA
Notional	KI

<u>Principal Type*</u>	<u>Classes</u>
<b>Group 8 Classes</b>	
Segment (SEQ)/Pass-Through	GC, GA, JZ, GD, GK and GH
<b>Group 9 Classes</b>	
PAC	MP, MQ, MW, MC, MD, ME, MG, YA, YD, YE, YG, YH and YC
Support	BA, BC, BD, BE, BH, BJ, BG, BK, BL, FC, TC, SC, FB, SB and EB
Notional	MI and YI
RCR**	MB and E†
<b>Group 10 Classes</b>	
Sequential Pay	VC, VD, ZC, CE, CG, CH, CJ and CK
Accretion Directed	VC and VD
RCR**	GS, CL, CM, CA, CD, CN, GR and VA
<b>Group 11 Classes</b>	
Sequential Pay	FM and ZM
Accretion Directed	FM
Notional	SM
<b>Group 12 Classes</b>	
PAC	PG, PD, PQ, PK, PL, PM, PV, PX, JB, JE, JG, JH, JK and JD
Support	HA, HC, HD, HE, HG, FD, SD and ED
Notional	PI
RCR**	PN, UA, UI, UB, UC, UD, IU, UG, GI, UE and E†
<b>No Payment Residual</b>	R and RL

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

\*\* See “—Combination and Recombination” above and Schedule 1 for a further description of the RCR Classes.

† The E Class is an RCR Class formed from a combination of the EB Class in Group 9 and the ED Class in Group 12.

### *Principal Distribution Amount*

On the Distribution Date in each month, we will pay principal on the Certificates in an aggregate amount (the “Principal Distribution Amount”) equal to the sum of

- the principal then paid on the Group 1 Underlying REMIC Certificates (the “Group 1 Principal Distribution Amount”),
- the principal then paid on the Group 2 MBS (the “Group 2 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the ZJ and ZK Classes (the “ZJ Accrual Amount” and “ZK Accrual Amount,” respectively and, together with the Group 2 Cash Flow Distribution Amount, the “Group 2 Principal Distribution Amount”),
- the principal then paid on the Group 3 Underlying REMIC Certificates (the “Group 3 Principal Distribution Amount”),
- the principal then paid on the Group 4 MBS (the “Group 4 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the ZA Class (the “ZA Accrual Amount” and, together with the Group 4 Cash Flow Distribution Amount, the “Group 4 Principal Distribution Amount”),
- the principal then paid on the Group 5 Underlying RCR Certificates (the “Group 5 Principal Distribution Amount”),

- the principal then paid on the Group 6 Underlying RCR Certificates (the “Group 6 Principal Distribution Amount”),
- the principal then paid on the Group 7 Underlying REMIC Certificates (the “Group 7 Principal Distribution Amount”),
- the principal then paid on the Group 8 MBS (the “Group 8 Principal Distribution Amount”),
- the principal then paid on the Group 9 MBS (the “Group 9 Principal Distribution Amount”),
- the principal then paid on the Group 10 MBS (the “Group 10 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the ZC Class (the “ZC Accrual Amount” and, together with the Group 10 Cash Flow Distribution Amount, the “Group 10 Principal Distribution Amount”),
- the principal then paid on the SMBS (the “Group 11 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the ZM Class (the “ZM Accrual Amount” and, together the Group 11 Cash Flow Distribution Amount, the “Group 11 Principal Distribution Amount”), and
- the principal then paid on the Group 12 MBS (the “Group 12 Principal Distribution Amount”).

*Group 1 Principal Distribution Amount*

On each Distribution Date, we will pay the Group 1 Principal Distribution Amount as principal of the QP Class, until its principal balance is reduced to zero. } Structured Collateral/Pass-Through Class

*Group 2 Principal Distribution Amount*

*Group 2 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the Group 2 Cash Flow Distribution Amount, sequentially, as principal of the OA, OB, OC, OH, OD, OE and OG Classes, in that order, until their principal balances are reduced to their Planned Balances for that Distribution Date. } PAC Classes

*ZK Accrual Amount, ZJ Accrual Amount and Remaining Group 2 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the ZK Accrual Amount and the ZJ Accrual Amount, together with the remaining Group 2 Cash Flow Distribution Amount, as principal of the Group 2 Classes in the following priority:

- (i) (a) If the principal balance of the Group 2 MBS on that Distribution Date (after giving effect to distributions made on that date) is greater than the Group 2 MBS Specified Balance for that Distribution Date, 100% of such amount, concurrently, to the JA and FJ Classes, pro rata (or 88.888888889% and 11.111111111%, respectively) until their principal balances are reduced to zero, and } Non-Sticky Jump Classes
- (b) if the principal balance of the Group 2 MBS on that Distribution Date (after giving effect to distributions made on that date) is less than or equal to the Group 2 MBS Specified Balance for that Distribution Date, 1% of such amount, concurrently, to the JA and FJ Classes, pro rata, until their principal balances are reduced to zero;



- (ii) to the ZJ Class, until its principal balance is reduced to zero;
- (iii) concurrently, to the JA and FJ Classes, pro rata, until their principal balances are reduced to zero;
- (iv) to the ZK Class, until its principal balance is reduced to zero; and
- (v) sequentially, to the OA, OB, OC, OH, OD, OE and OG Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero.

Support  
Classes

PAC Classes

### *Group 3 Principal Distribution Amount*

On each Distribution Date, we will pay the Group 3 Principal Distribution Amount, concurrently, as principal of the FA and SA Classes, pro rata (or 81.2499994325% and 18.7500005675%, respectively), until their principal balances are reduced to zero.

Structured  
Collateral/  
Pass-Through  
Classes

### *Group 4 Principal Distribution Amount*

#### *ZA Accrual Amount*

On each Distribution Date, we will pay the ZA Accrual Amount as principal of the A Class, until its principal balance is reduced to zero. Thereafter, we will pay the ZA Accrual Amount as principal of the ZA Class.

Accretion  
Directed  
Class  
and Accrual  
Class

### *Group 4 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the Group 4 Cash Flow Distribution Amount, sequentially, as principal of the A and ZA Classes, in that order, until their principal balances are reduced to zero.

Sequential  
Pay Classes

### *Group 5 Principal Distribution Amount*

On each Distribution Date, we will pay the Group 5 Principal Distribution Amount, concurrently, as principal of the OY and OF Classes, pro rata (or 52.6954177898% and 47.3045822102%, respectively), until their principal balances are reduced to zero.

Structured  
Collateral/  
Pass-Through  
Classes

### *Group 6 Principal Distribution Amount*

On each Distribution Date, we will pay the portion of the Group 6 Principal Distribution Amount attributable to the Class 2001-53-MG RCR Certificate as principal of the MA Class, until its principal balance is reduced to zero.

On each Distribution Date, we will pay the portion of the Group 6 Principal Distribution Amount attributable to the Class 2001-53-TC RCR Certificate as principal of the NA Class, until its principal balance is reduced to zero.

Structured  
Collateral/  
Pass-Through  
Classes

### *Group 7 Principal Distribution Amount*

On each Distribution Date, we will pay the Group 7 Principal Distribution Amount as principal of the KA Class, until its principal balance is reduced to zero.

Structured  
Collateral/  
Pass-Through  
Class

### *Group 8 Principal Distribution Amount*

On each Distribution Date, we will pay the Group 8 Principal Distribution Amount, sequentially, as principal of Segment Group I, Segment Group II, Segment Group III and Segment Group IV (each as described below), in that order, until their respective Segment Balances (each as described below) are reduced to zero.

Sequential  
Pay Groups

“Segment Group I” consists of the JZ, GA and GC Classes. We will apply payments of principal of Segment Group I, concurrently, as principal of the JZ, GA and GC Classes, in the proportions of 67.6790276076%, 26.0240401759% and 6.2969322165%, respectively, until the Segment I Balance is reduced to zero.

The “Segment I Balance” for any Distribution Date is equal to \$476,422,470 *minus* the sum of all amounts previously applied to it as specified above.

“Segment Group II” consists of the JZ, GA and GD Classes. We will apply payments of principal of Segment Group II, concurrently, as principal of the JZ, GA and GD Classes, in the proportions of 67.6790283674%, 26.0240403939% and 6.2969312387%, respectively, until the Segment II Balance is reduced to zero.

The “Segment II Balance” for any Distribution Date is equal to \$99,967,663 *minus* the sum of all amounts previously applied to it as specified above.

“Segment Group III” consists of the JZ, GH and GD Classes. We will apply payments of principal of Segment Group III, concurrently, as principal of the JZ, GH and GD Classes, in the proportions of 67.6790271151%, 1.8505961022% and 30.4703767827%, respectively, until the Segment III Balance is reduced to zero.

The “Segment III Balance” for any Distribution Date is equal to \$14,634,906 *minus* the sum of all amounts previously applied to it as specified above.

“Segment Group IV” consists of the GH and GK Classes. We will apply payments of principal of Segment Group IV, concurrently, as principal of the GH and GK Classes, in the proportions of 1.8505992259% and 98.1494007741%, respectively, until the Segment IV Balance is reduced to zero.

The “Segment IV Balance” for any Distribution Date is equal to \$39,401,670 *minus* the sum of all amounts previously applied to it as specified above.

### *Group 9 Principal Distribution Amount*

On each Distribution Date, we will pay the Group 9 Principal Distribution Amount as principal of the Group 9 Classes in the following priority:

(i) concurrently, to the MQ and MP Classes, in the proportions of 39.7680198840% and 60.2319801160%, respectively, until the principal balance of the MP Class is reduced to its Planned Balance for that Distribution Date;

(ii) concurrently, to the MQ and MW Classes, in the proportions of 39.7680198840% and 60.2319801160%, respectively, until the principal balance of the MQ Class is reduced to its Planned Balance for that Distribution Date;

(iii) sequentially, to the MW, MC, MD, ME and MG Classes, in that order, until their principal balances are reduced to their Planned Balances for that Distribution Date;

(iv) sequentially, to the YA, YD, YE, YG, YH and YC Classes, in that order, until their principal balances are reduced to their Planned Balances for that Distribution Date;

PAC  
Classes

(v) (a) 7.6923076923% of the remaining amount to the EB Class, until its principal balance is reduced to zero, and

(b) 92.3076923077% of such remaining amount as follows:

*first*, sequentially, to the BA, BC and BD Classes, in that order, until their principal balances are reduced to zero;

*second*, concurrently, to the BE, BH and BJ Classes, pro rata (or 92.1766865258%, 3.9116567371% and 3.9116567371%, respectively), until their principal balances are reduced to zero; and

*third*, concurrently, to the BG, BK, BL, FC, SC, TC, FB and SB Classes, pro rata (or 70.8451038319%, 6.2536389710%, 6.2536389710%, 7.3772518491%, 1.9294352317%, 1.4754490760%, 3.6659262933% and 2.1995557760%, respectively), until their principal balances are reduced to zero;

Support  
Classes

(vi) sequentially, to the YA, YD, YE, YG, YH and YC Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero;

(vii) concurrently, to the MQ and MP Classes, in the proportions of 39.7680198840% and 60.2319801160%, respectively, without regard to their Planned Balances and until the principal balance of the MP Class is reduced to zero;

(viii) concurrently, to the MQ and MW Classes, in the proportions of 39.7680198840% and 60.2319801160%, respectively, without regard to their Planned Balances and until the principal balance of the MQ Class is reduced to zero; and

PAC  
Classes

(ix) sequentially, to the MW, MC, MD, ME and MG Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero.

#### *Group 10 Principal Distribution Amount*

##### *ZC Accrual Amount*

On each Distribution Date, we will pay the ZC Accrual Amount, sequentially, as principal of the VC and VD Classes, in that order, until their principal balances are reduced to zero. Thereafter, we will pay the ZC Accrual Amount as principal of the ZC Class.

Accretion  
Directed  
Classes and  
Accrual Class

#### *Group 10 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the Group 10 Cash Flow Distribution Amount, sequentially, as principal of the CE, CG, CH, CJ, CK, VC, VD and ZC Classes, in that order, until their principal balances are reduced to zero.

Sequential Pay  
Classes

#### *Group 11 Principal Distribution Amount*

##### *ZM Accrual Amount*

On each Distribution Date, we will pay the ZM Accrual Amount as principal of the FM Class, until its principal balance is reduced to zero. Thereafter, we will pay the ZM Accrual Amount as principal of the ZM Class.

Accretion  
Directed  
Class and  
Accrual Class

### *Group 11 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the Group 11 Cash Flow Distribution Amount, sequentially, as principal of the FM and ZM Classes, in that order, until their principal balances are reduced to zero.

Sequential Pay  
Classes

### *Group 12 Principal Distribution Amount*

On each Distribution Date, we will pay the Group 12 Principal Distribution Amount as principal of the Group 12 Classes in the following priority:

(i) sequentially, to the PG, PD, PQ, PK, PL, PM, PV and PX Classes, in that order, until their principal balances are reduced to their Planned Balances for that Distribution Date;

(ii) sequentially, to the JB, JE, JG, JH, JK and JD Classes, in that order, until their principal balances are reduced to their Planned Balances for that Distribution Date;

PAC  
Classes

(iii) (a) 92.3076919472% of the remaining amount as follows:

*first*, sequentially, to the HA, HC, HD and HE Classes, in that order, until their principal balances are reduced to zero; and

*second*, concurrently, to the HG, FD and SD Classes, pro rata (or 21.2100121654%, 64.0168651156% and 14.7731227190%, respectively), until their principal balances are reduced to zero, and

Support  
Classes

(b) 7.6923080528% of such remaining amount to the ED Class, until its principal balance is reduced to zero;

(iv) sequentially, to the JB, JE, JG, JH, JK and JD Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero; and

(v) sequentially, to the PG, PD, PQ, PK, PL, PM, PV and PX Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero.

PAC  
Classes

We will apply principal payments from exchanged REMIC certificates to the corresponding RCR certificates, on a pro rata basis, following any exchange.

## **Structuring Assumptions**

*Pricing Assumptions.* Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Underlying REMIC Certificates and the SMBS, the priority sequences affecting principal payments on the Underlying REMIC Certificates and the following assumptions (such characteristics and assumptions, collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, WALAs and interest rates specified under “Reference Sheet—Assumed Characteristics of the Mortgage Loans Underlying the Trust MBS” in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA or CPR specified in the related table;
- the settlement date for the sale of the Certificates is October 30, 2001;
- each Distribution Date occurs on the 25th day of a month; and

- the Fannie Mae repurchase option is not exercised.

*Prepayment Assumptions.* Prepayments of mortgage loans commonly are measured relative to a prepayment standard or model. The model used here is The Bond Market Association's standard prepayment model ("PSA"). In the case of the JA, FJ, SJ and ZJ Classes, the constant prepayment rate or "CPR" model is also used. To assume a specified rate of PSA or CPR 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 Certificates—Prepayment Models" in the REMIC Prospectus. It is highly unlikely that prepayments will occur at any *constant* PSA or CPR rate or at any other constant rate.

*Structuring Ranges.* The Principal Balance Schedules are found beginning on page B-1 of this prospectus supplement. The Principal Balance Schedules have been prepared on the basis of the Pricing Assumptions and the assumption that the related Mortgage Loans will prepay at a constant PSA rate within the applicable Structuring Ranges set forth below.

<u>Principal Balance Schedule References</u>	<u>Related Classes</u>	<u>Structuring Ranges</u>
Planned Balances	OA, OB, OC, OH, OD, OE, OG, PA, PW, PC, PB, MP, MQ, MW, MC, MD, ME, MG and MB	Between 100% and 250%
Planned Balances	YA, YD, YE, YG, YH, YC, JB, JE, JG, JH, JK and JD	Between 149% and 235%
Planned Balances	PG, PD, PQ, PK, PL, PM, PV, PX, PN, UA, UB, UC, UD, UG and UE	Between 80% and 250%

**We cannot assure you that the balance of any Class listed above will conform on any Distribution Date to the specified balance in the Principal Balance Schedules. As a result, we cannot assure you that payments of principal of any Class listed above will begin or end on the Distribution Dates specified in the Principal Balance Schedules.** We will distribute any excess of principal payments over the amount needed to reduce a Class to its scheduled balance on a Distribution Date. Accordingly, the ability to reduce a Class to its scheduled balance will not be improved by the averaging of high and low principal payments from month to month. In addition, even if the related Mortgage Loans prepay at rates falling within the applicable Structuring Ranges, principal distributions may be insufficient to reduce the applicable Classes to their scheduled balances if the prepayments do not occur at a *constant* PSA rate. Moreover, because of the diverse remaining terms to maturity of the related 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 Ranges specified above.

*Initial Effective Ranges.* The Effective Range for a Class is the range of prepayment rates (measured by *constant* PSA rates) which would reduce that Class to its scheduled balance on each

Distribution Date. The Initial Effective Ranges shown in the table below are based upon the assumed characteristics of the related Mortgage Loans specified in the Pricing Assumptions.

<u>Classes</u>	<u>Initial Effective Ranges</u>
OA	Between 100% and 802%
OB	Between 100% and 326%
OC	Between 100% and 285%
OH	Between 100% and 262%
OD	Between 100% and 251%
OE	Between 100% and 250%
OG	Between 80% and 250%
PA	Between 100% and 802%
PW	Between 100% and 326%
PC	Between 100% and 285%
PB	Between 100% and 326%
MP	Between 100% and 434%
MQ	Between 100% and 339%
MW	Between 100% and 295%
MC	Between 100% and 257%
MD	Between 100% and 250%
ME	Between 100% and 250%
MG	Between 85% and 250%
MB	Between 100% and 295%
YA	Between 149% and 304%
YD	Between 149% and 251%
YE	Between 149% and 236%
YG	Between 149% and 235%
YH	Between 149% and 235%
YC	Between 130% and 235%
JB	Between 149% and 240%
JE	Between 149% and 235%
JG	Between 149% and 235%
JH	Between 144% and 235%
JK	Between 126% and 235%
JD	Between 85% and 235%
PG	Between 80% and 2,642%
PD	Between 80% and 373%
PQ	Between 80% and 312%
PK	Between 80% and 262%
PL	Between 80% and 250%
PM	Between 80% and 250%
PV	Between 69% and 250%
PX	Between 41% and 250%
PN	Between 69% and 250%
UA	Between 80% and 312%
UB	Between 80% and 262%
UC	Between 80% and 262%
UD	Between 80% and 262%
UG	Between 80% and 373%
UE	Between 80% and 312%

The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that 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 are likely to 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. This is so particularly if the rate were at the lower or higher end of those ranges. In addition, even if prepayments occur at rates falling within the actual Effective Ranges, principal distributions may be insufficient to reduce the applicable Classes to their scheduled balances if such prepayments do not occur at a *constant* PSA rate. It is highly unlikely that the related 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 of the PAC Classes will be supported in part by the related Support Classes. When the related Support Classes are retired, the PAC Classes, if still outstanding, may no longer have Effective Ranges and will be more sensitive to prepayments.

## Yield Tables

*General.* The tables below illustrate the sensitivity of the pre-tax corporate bond equivalent yields to maturity of the applicable Classes to various constant percentages of PSA and, where specified, to changes in the applicable Index. We calculated the yields set forth in the tables 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 values of the assumed streams of cash flows to equal the assumed aggregate purchase prices of those Classes, and
- converting the monthly rates to corporate bond equivalent rates.

These calculations do not take into account variations in the interest rates at which you could reinvest distributions on the Certificates. Accordingly, these calculations do not illustrate the return on any investment in the Certificates when reinvestment rates are taken into account.

We cannot assure you that

- the pre-tax yields on the applicable Certificates will correspond to any of the pre-tax yields shown here, or
- the aggregate purchase prices of the applicable Certificates will be as assumed.

In addition, it is unlikely that the applicable Index will correspond to the levels shown here. Furthermore, because some of the Mortgage Loans are likely to have remaining terms to maturity shorter or longer than those assumed and interest rates higher or lower than those assumed, the principal payments on the Certificates are likely to differ from those assumed. This would be the case even if all Mortgage Loans prepay at the indicated constant percentages of PSA. Moreover, it is unlikely that

- the Mortgage Loans will prepay at a constant PSA rate until maturity,
- all of the Mortgage Loans will prepay at the same rate, or
- the level of the applicable Index will remain constant.

***The Fixed Rate Interest Only Classes.* The yields to investors in the Fixed Rate Interest Only Classes will be very sensitive to the rate of principal payments (including prepayments) of the related Mortgage Loans. The Mortgage Loans generally can be prepaid at any time without penalty. On the basis of the assumptions described below, the yields to**

maturity on the Fixed Rate Interest Only Classes would be 0% if prepayments of the related Mortgage Loans were to occur at the constant rates shown in the table below:

<u>Class</u>	<u>% PSA</u>
OI .....	777%
NI .....	826%
KI .....	616%
MI .....	620%
YI .....	386%
PI .....	580%
AI .....	2,243%
BI .....	1,181%
CI .....	751%
UI .....	466%
IU .....	411%
GI .....	618%

For any Fixed Rate Interest Only Class, if the actual prepayment rate of the related Mortgage Loans were to exceed the level specified for as little as one month while equaling that level for the remaining months, the investors in the applicable Class would lose money on their initial investments.

The information shown in the yield tables has been prepared on the basis of the Pricing Assumptions and the assumption that the aggregate purchase prices of the Fixed Rate Interest Only Classes (expressed in each case as a percentage of the original principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
OI .....	45.0%
NI .....	38.0%
KI .....	28.0%
MI .....	13.0%
YI .....	8.0%
PI .....	14.0%
AI .....	5.5%
BI .....	10.0%
CI .....	15.5%
UI .....	20.0%
IU .....	26.0%
GI .....	12.5%

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

### Sensitivity of the OI Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>230%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	15.1%	14.8%	14.8%	14.1%	9.7%

### Sensitivity of the NI Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>263%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . . . .	16.9%	15.8%	13.7%	13.7%	11.3%

### Sensitivity of the KI Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>263%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . . . .	22.6%	19.9%	19.3%	17.8%	7.3%

### Sensitivity of the MI Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>197%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . . . .	31.5%	18.8%	18.8%	18.8%	8.1%

### Sensitivity of the YI Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>149%</u>	<u>197%</u>	<u>235%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . . . .	67.5%	60.8%	5.7%	5.7%	5.7%	5.7%	(12.0)%

### Sensitivity of the PI Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>80%</u>	<u>203%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . . . .	24.5%	13.8%	13.8%	13.8%	5.1%

### Sensitivity of the AI Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . . . .	90.4%	73.7%	73.7%	73.7%	73.7%

### Sensitivity of the BI Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . . . .	60.7%	49.4%	49.4%	49.4%	42.8%

### Sensitivity of the CI Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . . . .	40.7%	33.3%	33.3%	33.3%	18.1%

### Sensitivity of the UI Class to Prepayments

	PSA Prepayment Assumption				
	50%	80%	203%	250%	500%
Pre-Tax Yields to Maturity . . . . .	20.4%	11.8%	11.8%	11.8%	(3.1)%

### Sensitivity of the IU Class to Prepayments

	PSA Prepayment Assumption				
	50%	80%	203%	250%	500%
Pre-Tax Yields to Maturity . . . . .	16.8%	10.9%	10.9%	10.9%	(7.7)%

### Sensitivity of the GI Class to Prepayments

	PSA Prepayment Assumption				
	50%	80%	203%	250%	500%
Pre-Tax Yields to Maturity . . . . .	23.5%	10.5%	10.5%	10.5%	6.3%

***The Inverse Floating Rate Classes.*** The yields on the Inverse Floating Rate Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the applicable Index. The Mortgage Loans generally can be prepaid at any time without penalty. 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 illustrated in the tables below, it is possible that investors in the QJ, QI, SJ, TA, OU OT, SM, OS, WA and WC Classes would lose money on their initial investments under certain Index and prepayment scenarios.

Changes in the applicable Index may not correspond to 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 while the level of the applicable Index increased.

The information shown in the yield tables has been prepared on the basis of the Pricing Assumptions and the assumptions that

- the interest rates for the Inverse Floating Rate Classes for the initial Interest Accrual Period are the rates listed in the table under “Reference Sheet—Interest Rates” in this prospectus supplement and for each following Interest Accrual Period will be based on the specified level of the applicable Index, and

- the aggregate purchase prices of those Classes (expressed in each case as a percentage of original principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
QJ .....	10.00000%
QI .....	6.50000%
SJ .....	4.50000%
SA .....	95.00000%
TA .....	0.08125%
OU .....	18.00000%
OT .....	4.75000%
TC .....	98.00000%
SC .....	86.00000%
SB .....	98.00000%
SM .....	10.50000%
SD .....	96.00000%
QS .....	95.00000%
OS .....	21.00000%
OX .....	90.00000%
WA .....	112.00000%
WB .....	93.00000%
WC .....	115.00000%
TV .....	90.00000%
TW .....	95.00000%

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>200%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>
1.58% .....	59.8%	59.8%	59.6%	58.5%	55.9%
3.58% .....	36.6%	36.4%	35.9%	33.3%	28.7%
5.58% .....	13.2%	12.3%	10.5%	4.5%	(3.7)%
7.00% and above .....	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>200%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>
7.00% and below .....	14.8%	14.0%	12.4%	6.7%	(1.3)%
7.25% .....	9.9%	8.8%	6.8%	(0.0)%	(8.9)%
7.58% .....	2.2%	0.7%	(2.1)%	(10.7)%	(21.4)%
8.02% .....	*	*	*	*	*

\* 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)**

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>
0.65% .....	202.5%	198.5%	176.6%	177.5%	163.6%
2.65% .....	136.8%	133.7%	110.0%	110.6%	89.4%
4.65% .....	77.9%	75.8%	47.4%	46.8%	16.7%
6.65% .....	25.1%	23.6%	(18.6)%	(21.6)%	(63.4)%
7.85% .....	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>230%</u>	<u>300%</u>	<u>500%</u>
0.60% .....	28.9%	28.9%	29.8%	30.6%	32.1%
2.60% .....	19.2%	19.2%	20.3%	21.3%	23.0%
4.60% .....	9.8%	9.8%	10.9%	12.2%	14.1%
6.70% and above .....	0.2%	0.2%	1.3%	2.9%	5.0%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>230%</u>	<u>300%</u>	<u>500%</u>
6.700% and below .....	66.9%	66.9%	38.6%	6.2%	(54.8)%
6.725% .....	32.1%	32.1%	5.3%	(41.8)%	*
6.750% .....	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>230%</u>	<u>300%</u>	<u>500%</u>
0.95% .....	35.7%	35.6%	35.6%	35.5%	33.8%
2.95% .....	23.3%	23.1%	23.1%	22.7%	19.6%
4.95% .....	10.0%	9.6%	9.6%	8.6%	3.1%
6.95% .....	(19.4)%	(20.2)%	(20.2)%	(22.8)%	(34.6)%
7.00% and above .....	*	*	*	*	*

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



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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>230%</u>	<u>300%</u>	<u>500%</u>
7.00% and below .....	22.8%	22.6%	22.6%	22.2%	19.1%
7.50% .....	10.3%	9.8%	9.8%	8.9%	3.4%
7.95% .....	(7.1)%	(8.0)%	(8.0)%	(10.1)%	(20.1)%
8.05% .....	*	*	*	*	*

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

**Sensitivity of the TC Class to Prepayments and Prime Rate  
(Pre-Tax Yields to Maturity)**

<u>Prime Rate</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>197%</u>	<u>250%</u>	<u>500%</u>
9.0% and below .....	10.4%	10.4%	10.4%	10.7%	11.2%
10.0% .....	5.2%	5.2%	5.2%	5.6%	6.2%
11.0% .....	0.1%	0.1%	0.1%	0.6%	1.3%

**Sensitivity of the SC Class to Prepayments and Prime Rate  
(Pre-Tax Yields to Maturity)**

<u>Prime Rate</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>197%</u>	<u>250%</u>	<u>500%</u>
1.5% .....	34.9%	34.9%	35.1%	37.2%	42.7%
3.5% .....	25.3%	25.3%	25.5%	28.0%	33.7%
5.5% .....	15.9%	15.9%	16.3%	19.1%	24.9%
7.5% .....	6.9%	6.9%	7.4%	10.5%	16.4%
9.0% and above .....	0.5%	0.6%	1.0%	4.2%	10.1%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>197%</u>	<u>250%</u>	<u>500%</u>
0.588% .....	14.8%	14.8%	14.8%	15.0%	15.4%
2.588% .....	11.3%	11.3%	11.3%	11.6%	12.1%
4.588% .....	7.8%	7.8%	7.8%	8.1%	8.7%
6.588% .....	4.3%	4.3%	4.4%	4.8%	5.4%
6.700% .....	4.1%	4.1%	4.2%	4.6%	5.2%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>212%</u>	<u>300%</u>	<u>500%</u>
0.57% .....	74.4%	70.2%	60.4%	52.4%	32.7%
2.57% .....	51.4%	47.5%	38.4%	30.8%	11.8%
4.57% .....	29.4%	25.7%	17.0%	9.5%	(9.4)%
6.57% .....	7.1%	3.4%	(5.8)%	(13.9)%	(34.6)%
8.00% .....	*	*	*	*	*

\* 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)**

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>80%</u>	<u>203%</u>	<u>250%</u>	<u>500%</u>
0.5% .....	29.1%	29.1%	29.1%	29.5%	30.4%
2.5% .....	19.5%	19.5%	19.6%	20.1%	21.2%
4.5% .....	10.1%	10.1%	10.2%	10.9%	12.3%
6.7% .....	0.1%	0.1%	0.3%	1.1%	2.7%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>200%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>
1.58% .....	20.7%	20.8%	20.8%	21.0%	21.2%
3.58% .....	13.0%	13.1%	13.1%	13.3%	13.5%
5.58% .....	5.5%	5.6%	5.6%	5.9%	6.1%
7.00% .....	0.3%	0.4%	0.5%	0.7%	1.0%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>230%</u>	<u>300%</u>	<u>500%</u>
0.95% .....	36.0%	35.9%	35.9%	35.8%	34.1%
2.95% .....	25.3%	25.1%	25.1%	24.8%	22.0%
4.95% .....	14.3%	13.9%	13.9%	13.2%	8.6%
6.95% .....	0.7%	(0.1)%	(0.1)%	(1.6)%	(9.6)%
8.05% .....	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>230%</u>	<u>300%</u>	<u>500%</u>
0.95% .....	18.0%	18.0%	18.0%	18.1%	18.4%
2.95% .....	12.9%	13.0%	13.0%	13.0%	13.4%
4.95% .....	8.0%	8.0%	8.0%	8.1%	8.5%
6.95% .....	3.2%	3.2%	3.2%	3.3%	3.7%
8.05% .....	0.6%	0.6%	0.6%	0.7%	1.1%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>230%</u>	<u>300%</u>	<u>500%</u>
0.95% .....	19.7%	19.6%	19.6%	19.6%	19.3%
2.95% .....	13.9%	13.9%	13.9%	13.8%	13.5%
4.95% .....	8.3%	8.2%	8.2%	8.1%	7.8%
6.95% .....	2.6%	2.6%	2.6%	2.5%	2.1%
8.05% .....	(0.5)%	(0.6)%	(0.6)%	(0.6)%	(1.0)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>230%</u>	<u>300%</u>	<u>500%</u>
0.95% .....	16.8%	16.8%	16.8%	16.9%	17.1%
2.95% .....	11.2%	11.3%	11.3%	11.3%	11.6%
4.95% .....	5.8%	5.8%	5.8%	5.9%	6.2%
6.95% .....	0.5%	0.6%	0.6%	0.6%	0.9%
7.00% .....	0.4%	0.4%	0.4%	0.5%	0.8%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>230%</u>	<u>300%</u>	<u>500%</u>
0.95% .....	19.0%	18.9%	18.9%	18.9%	18.5%
2.95% .....	12.5%	12.4%	12.4%	12.3%	11.9%
4.95% .....	6.0%	6.0%	6.0%	5.9%	5.4%
6.95% .....	(0.5)%	(0.5)%	(0.5)%	(0.6)%	(1.1)%
7.00% .....	(0.6)%	(0.7)%	(0.7)%	(0.8)%	(1.3)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>230%</u>	<u>300%</u>	<u>500%</u>
7.00% .....	10.4%	10.4%	10.4%	10.5%	10.9%
7.50% .....	5.6%	5.7%	5.7%	5.8%	6.2%
8.05% .....	0.6%	0.6%	0.6%	0.7%	1.1%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>230%</u>	<u>300%</u>	<u>500%</u>
7.00% .....	10.8%	10.9%	10.9%	10.9%	11.1%
7.50% .....	5.8%	5.8%	5.8%	5.8%	6.0%
8.05% .....	0.3%	0.3%	0.3%	0.4%	0.6%

*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 related Mortgage Loans will have a negative effect on the yields to investors in the Principal Only Classes.**

The information shown in the yield tables has been 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 its original principal balance) are as follows:

<u>Class</u>	<u>Price</u>
QP .....	60.0%
OY .....	50.0%
EB .....	74.0%
ED .....	74.0%
E .....	75.0%

**Sensitivity of the QP Class to Prepayments**

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>200%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>
Pre-Tax Yields to Maturity ...	2.9%	3.4%	4.1%	6.3%	8.7%

**Sensitivity of the OY Class to Prepayments**

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>230%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	3.5%	3.8%	3.8%	4.4%	7.0%

**Sensitivity of the EB Class to Prepayments**

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>197%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	1.1%	1.2%	3.9%	12.5%	29.3%

### Sensitivity of the ED Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>80%</u>	<u>203%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . .	1.1%	1.2%	4.5%	12.5%	29.3%

### Sensitivity of the E Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>80%</u>	<u>100%</u>	<u>197%</u>	<u>203%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . .	1.1%	1.1%	1.2%	3.7%	4.2%	11.9%	27.9%

### 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 the 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 the 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 Certificates—Weighted Average Life and Final Distribution Date” 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 the rate of principal payments,
- the priority sequences of payments of principal of the Group 2, 4, 8, 9, 10, 11 and 12 Classes,
- in the case of the Group 2, 9 and 12 Classes, the payment of principal of certain Classes in accordance with the Principal Balance Schedules, and
- in the case of the Group 1, 3, 5, 6 and 7 Classes, the priority sequences affecting principal payments on the related Underlying REMIC Certificates.

See “—Distributions of Principal” above and “Description of the Certificates—Distributions of Principal” in the Underlying REMIC Disclosure Documents.

The effect of these factors may differ as to various Classes and the effects on any Class may vary at different times during the life of that Class. Accordingly, we can give no assurance as to the weighted average life of any Class. Further, to the extent the prices of the Certificates represent discounts or premiums to their original principal balances, variability in the weighted average lives of those 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 date shown at various constant PSA rates, and in the case of the JA, FJ and SJ Classes, percentages of CPR as well, and the corresponding weighted average lives of such Classes. The tables have been prepared on the basis of the Pricing Assumptions. However, in the case of the information set forth for each Class under 0% PSA, we assumed that the underlying Mortgage Loans have the original and remaining terms to maturity and bear interest at the annual rates specified in the table below.

<u>Group</u>	<u>Mortgage Loans Relating to Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
1	Class QS 2001-38	360 months	357 months	9.50%
	Class QS 2001-42	360 months	358 months	9.50%
2	MBS	360 months	360 months	9.00%
3	Underlying REMIC Certificates	360 months	359 months	9.00%
4	MBS	360 months	360 months	9.50%
5	Underlying RCR Certificates	360 months	359 months	9.00%
6	Underlying RCR Certificates	360 months	359 months	9.00%
7	Underlying REMIC Certificates	360 months	359 months	9.00%
8	MBS	360 months	360 months	8.50%
9	MBS	360 months	360 months	8.50%
10	MBS	360 months	360 months	8.50%
11	SMBS	360 months	351 months	8.50%
12	MBS	360 months	360 months	8.50%



It is unlikely

- that all of the underlying Mortgage Loans will have the interest rates, WALAs or remaining terms to maturity assumed or
- that the underlying Mortgage Loans will prepay at any *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. This is the case even if the dispersion of weighted average remaining terms to maturity and the weighted average WALAs of the Mortgage Loans are identical to the dispersion specified in the Pricing Assumptions.

## Percent of Original Principal Balances Outstanding

### Percent of Original Principal Balances Outstanding

Date	QP, QJ†, QI† and QS Classes					OA, PA and AI† Classes					OB, PW and BI† Classes					OC, PC and CI† Classes				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	200%	400%	600%	800%	0%	100%	220%	250%	500%	0%	100%	220%	250%	500%	0%	100%	220%	250%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2002 .....	100	100	100	100	100	99	93	93	93	93	100	100	100	100	100	100	100	100	100	100
October 2003 .....	100	100	100	100	100	81	0	0	0	0	100	93	93	93	93	100	100	100	100	100
October 2004 .....	100	100	100	100	100	63	0	0	0	0	100	48	48	48	48	100	100	100	100	100
October 2005 .....	100	100	100	100	100	42	0	0	0	0	100	5	5	5	5	100	100	100	100	0
October 2006 .....	100	100	100	100	76	20	0	0	0	0	100	0	0	0	0	100	24	24	24	0
October 2007 .....	100	100	100	100	39	0	0	0	0	0	99	0	0	0	0	100	0	0	0	0
October 2008 .....	100	100	100	71	20	0	0	0	0	0	90	0	0	0	0	100	0	0	0	0
October 2009 .....	100	100	100	44	10	0	0	0	0	0	81	0	0	0	0	100	0	0	0	0
October 2010 .....	100	100	100	28	5	0	0	0	0	0	72	0	0	0	0	100	0	0	0	0
October 2011 .....	100	100	84	17	3	0	0	0	0	0	61	0	0	0	0	100	0	0	0	0
October 2012 .....	100	100	63	11	1	0	0	0	0	0	49	0	0	0	0	100	0	0	0	0
October 2013 .....	100	92	46	7	1	0	0	0	0	0	37	0	0	0	0	100	0	0	0	0
October 2014 .....	100	72	34	4	*	0	0	0	0	0	23	0	0	0	0	100	0	0	0	0
October 2015 .....	100	57	25	3	*	0	0	0	0	0	7	0	0	0	0	100	0	0	0	0
October 2016 .....	100	44	18	2	*	0	0	0	0	0	0	0	0	0	0	80	0	0	0	0
October 2017 .....	100	34	13	1	*	0	0	0	0	0	0	0	0	0	0	42	0	0	0	0
October 2018 .....	100	26	10	1	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2019 .....	100	20	7	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2020 .....	100	15	5	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2021 .....	100	12	4	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2022 .....	100	9	2	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2023 .....	100	6	2	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2024 .....	100	5	1	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2025 .....	97	3	1	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2026 .....	27	2	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027 .....	1	1	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028 .....	1	1	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029 .....	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030 .....	0	0	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	24.8	15.5	12.7	8.4	6.1	3.6	1.4	1.4	1.4	1.4	10.7	3.0	3.0	3.0	2.6	15.8	4.7	4.7	4.7	3.2

\* 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” above.

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

Date	OH Class					OD Class					OE Class					OG Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	220%	250%	500%	0%	100%	220%	250%	500%	0%	100%	220%	250%	500%	0%	100%	220%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2002	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2005	100	100	100	100	0	100	100	100	100	84	100	100	100	100	100	100	100	100	100	100
October 2006	100	100	100	100	0	100	100	100	100	0	100	100	100	100	80	100	100	100	100	100
October 2007	100	47	47	47	0	100	100	100	100	0	100	100	100	100	43	100	100	100	100	100
October 2008	100	0	0	0	0	100	77	77	77	0	100	100	100	100	17	100	100	100	100	100
October 2009	100	0	0	0	0	100	15	15	15	0	100	100	100	100	0	100	100	100	100	99
October 2010	100	0	0	0	0	100	0	0	0	0	100	83	83	83	0	100	100	100	100	68
October 2011	100	0	0	0	0	100	0	0	0	0	100	62	62	62	0	100	100	100	100	46
October 2012	100	0	0	0	0	100	0	0	0	0	100	45	45	45	0	100	100	100	100	32
October 2013	100	0	0	0	0	100	0	0	0	0	100	30	30	30	0	100	100	100	100	22
October 2014	100	0	0	0	0	100	0	0	0	0	100	18	18	18	0	100	100	100	100	15
October 2015	100	0	0	0	0	100	0	0	0	0	100	8	8	8	0	100	100	100	100	10
October 2016	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	99	99	99	7
October 2017	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	80	80	80	5
October 2018	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	65	65	65	3
October 2019	57	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	53	53	53	2
October 2020	9	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	42	42	42	1
October 2021	0	0	0	0	0	60	0	0	0	0	100	0	0	0	0	100	34	34	34	1
October 2022	0	0	0	0	0	8	0	0	0	0	100	0	0	0	0	100	26	26	26	1
October 2023	0	0	0	0	0	0	0	0	0	0	81	0	0	0	0	100	20	20	20	*
October 2024	0	0	0	0	0	0	0	0	0	0	56	0	0	0	0	100	16	16	16	*
October 2025	0	0	0	0	0	0	0	0	0	0	29	0	0	0	0	100	12	12	12	*
October 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	98	8	8	8	*
October 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15	6	6	6	*
October 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	4	4	4	*
October 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	2	2	*
October 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	*
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.2	6.0	6.0	6.0	3.7	20.2	7.5	7.5	7.5	4.3	23.2	11.0	11.0	11.0	6.0	25.7	19.2	19.2	19.2	10.6

Date	JA, FJ and SJ† Classes					JA, FJ and SJ† Classes						ZJ Class					ZJ Class					
	PSA Prepayment Assumption					CPR Prepayment Assumption						PSA Prepayment Assumption					CPR Prepayment Assumption					
	0%	100%	220%	250%	500%	3.9%	4%	4.1%	4.4%	4.5%	4.6%	0%	100%	220%	250%	500%	3.9%	4%	4.1%	4.4%	4.5%	4.6%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2002 .....	96	89	80	83	83	80	100	100	99	99	98	107	107	107	86	0	107	4	2	0	0	0
October 2003 .....	94	87	60	62	24	77	98	98	97	96	96	114	114	114	74	0	114	4	2	0	0	0
October 2004 .....	92	85	36	33	0	75	98	98	96	96	95	121	121	121	79	0	121	5	3	0	0	0
October 2005 .....	89	82	17	11	0	73	97	97	96	95	95	130	130	130	85	0	130	5	3	0	0	0
October 2006 .....	87	80	1	0	0	71	96	96	95	95	94	138	138	138	58	0	138	5	3	0	0	0
October 2007 .....	85	77	0	0	0	68	96	96	95	94	93	148	148	93	2	0	148	6	3	0	0	0
October 2008 .....	82	75	0	0	0	65	95	95	94	93	93	157	157	57	0	0	157	6	3	0	0	0
October 2009 .....	79	72	0	0	0	63	94	94	93	92	92	168	168	34	0	0	168	7	3	0	0	0
October 2010 .....	76	69	0	0	0	60	93	93	92	92	91	179	179	21	0	0	179	7	4	0	0	0
October 2011 .....	73	65	0	0	0	56	92	92	91	91	90	191	191	12	0	0	191	8	4	0	0	0
October 2012 .....	69	59	0	0	0	53	91	91	90	90	89	204	204	1	0	0	204	8	4	0	0	0
October 2013 .....	65	51	0	0	0	49	90	90	89	89	88	218	218	0	0	0	218	9	5	0	0	0
October 2014 .....	62	42	0	0	0	45	89	89	88	88	87	232	232	0	0	0	232	9	5	0	0	0
October 2015 .....	57	32	0	0	0	41	87	88	87	87	86	248	248	0	0	0	248	10	5	0	0	0
October 2016 .....	53	22	0	0	0	36	86	87	86	85	85	264	264	0	0	0	264	10	6	0	0	0
October 2017 .....	48	10	0	0	0	32	85	85	85	84	83	282	282	0	0	0	282	11	6	0	0	0
October 2018 .....	43	0	0	0	0	26	83	84	83	81	79	301	294	0	0	0	301	12	6	0	0	0
October 2019 .....	37	0	0	0	0	21	80	79	74	72	70	321	252	0	0	0	321	13	7	0	0	0
October 2020 .....	31	0	0	0	0	7	70	69	64	62	60	343	209	0	0	0	343	13	7	0	0	0
October 2021 .....	25	0	0	0	0	0	60	59	55	53	51	366	165	0	0	0	327	14	8	0	0	0
October 2022 .....	19	0	0	0	0	0	49	48	44	43	41	390	121	0	0	0	272	15	8	0	0	0
October 2023 .....	11	0	0	0	0	0	38	37	34	32	31	416	77	0	0	0	216	16	9	0	0	0
October 2024 .....	4	0	0	0	0	0	26	26	24	22	21	444	34	0	0	0	158	17	9	0	0	0
October 2025 .....	0	0	0	0	0	0	15	15	13	12	10	453	0	0	0	0	100	19	10	0	0	0
October 2026 .....	0	0	0	0	0	0	3	3	2	1	0	441	0	0	0	0	40	20	11	0	0	0
October 2027 .....	0	0	0	0	0	0	0	0	0	0	0	428	0	0	0	0	0	0	0	0	0	0
October 2028 .....	0	0	0	0	0	0	0	0	0	0	0	290	0	0	0	0	0	0	0	0	0	0
October 2029 .....	0	0	0	0	0	0	0	0	0	0	0	123	0	0	0	0	0	0	0	0	0	0
October 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	14.3	10.5	2.5	2.4	1.6	10.5	19.6	19.6	19.2	19.0	18.7	27.3	20.4	7.1	4.1	0.5	22.7	4.8	3.0	0.5	0.5	0.5

\* 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” above.

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

Date	ZK Class					PB Class					FA, SA and TA† Classes					A Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	220%	250%	500%	0%	100%	220%	250%	500%	0%	100%	230%	300%	500%	0%	100%	355%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2002	107	107	107	107	107	100	98	98	98	98	100	100	87	79	56	99	95	87	82	75
October 2003	114	114	114	114	114	94	64	64	64	64	100	100	66	43	0	98	89	70	61	48
October 2004	121	121	121	121	0	88	33	33	33	0	100	100	45	8	0	97	83	54	41	26
October 2005	130	130	130	130	0	82	3	3	3	0	100	100	30	0	0	96	76	41	27	14
October 2006	138	138	138	138	0	75	0	0	0	0	100	100	19	0	0	95	70	31	17	6
October 2007	148	148	148	148	0	68	0	0	0	0	100	100	13	0	0	94	64	23	11	2
October 2008	157	157	157	63	0	62	0	0	0	0	100	100	9	0	0	92	59	16	6	0
October 2009	168	168	168	15	0	56	0	0	0	0	100	100	8	0	0	91	54	12	2	0
October 2010	179	179	179	*	0	49	0	0	0	0	100	100	8	0	0	89	49	8	0	0
October 2011	191	191	191	*	0	42	0	0	0	0	100	100	8	0	0	87	44	4	0	0
October 2012	204	204	204	*	0	34	0	0	0	0	100	100	7	0	0	85	40	2	0	0
October 2013	218	218	192	*	0	25	0	0	0	0	100	100	7	0	0	83	35	0	0	0
October 2014	232	232	175	*	0	15	0	0	0	0	100	100	7	0	0	81	31	0	0	0
October 2015	248	248	157	*	0	5	0	0	0	0	100	100	6	0	0	78	27	0	0	0
October 2016	264	264	141	*	0	0	0	0	0	0	100	100	6	0	0	75	24	0	0	0
October 2017	282	282	124	*	0	0	0	0	0	0	100	100	5	0	0	72	20	0	0	0
October 2018	301	301	109	*	0	0	0	0	0	0	100	100	5	0	0	69	17	0	0	0
October 2019	321	321	95	*	0	0	0	0	0	0	100	98	5	0	0	65	13	0	0	0
October 2020	343	343	81	*	0	0	0	0	0	0	100	89	4	0	0	61	10	0	0	0
October 2021	366	366	69	*	0	0	0	0	0	0	100	80	4	0	0	56	7	0	0	0
October 2022	390	390	58	*	0	0	0	0	0	0	100	71	3	0	0	51	4	0	0	0
October 2023	416	416	48	*	0	0	0	0	0	0	100	62	3	0	0	46	1	0	0	0
October 2024	444	444	39	*	0	0	0	0	0	0	100	53	2	0	0	40	0	0	0	0
October 2025	474	447	31	*	0	0	0	0	0	0	100	44	2	0	0	34	0	0	0	0
October 2026	506	363	24	*	0	0	0	0	0	0	100	36	1	0	0	26	0	0	0	0
October 2027	539	281	18	*	0	0	0	0	0	0	100	27	1	0	0	19	0	0	0	0
October 2028	576	202	12	*	0	0	0	0	0	0	100	19	1	0	0	10	0	0	0	0
October 2029	614	126	7	*	0	0	0	0	0	0	92	12	1	0	0	1	0	0	0	0
October 2030	494	53	3	*	0	0	0	0	0	0	46	4	*	0	0	0	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.4	26.7	18.3	7.1	2.5	8.5	2.5	2.5	2.5	2.2	28.9	23.5	4.2	1.8	1.1	19.5	9.7	4.0	3.0	2.2

Date	ZA Class					OY, OI†, OF, OU†, OT†, OP, ON, OM, OS†, OX, WA, WB, WC, TV and TW Classes					MA Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	355%	500%	700%	0%	100%	230%	300%	500%	0%	100%	263%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2002	107	107	107	107	107	100	100	100	100	100	100	100	100	100	100
October 2003	115	115	115	115	115	100	100	100	100	100	100	100	100	100	100
October 2004	123	123	123	123	123	100	100	100	100	100	100	100	100	100	100
October 2005	132	132	132	132	132	100	100	100	100	100	100	100	100	100	100
October 2006	142	142	142	142	142	100	100	100	100	100	100	100	100	100	100
October 2007	152	152	152	152	152	100	100	100	100	100	100	100	100	100	100
October 2008	163	163	163	163	124	100	100	100	100	100	100	100	100	100	92
October 2009	175	175	175	175	71	100	100	100	100	85	100	100	100	100	54
October 2010	187	187	187	185	40	100	100	100	100	59	100	100	81	81	27
October 2011	201	201	201	126	23	100	100	100	100	40	100	100	53	53	9
October 2012	215	215	215	86	13	100	100	100	100	27	100	100	31	31	0
October 2013	231	231	218	59	7	100	100	100	100	19	100	100	15	15	0
October 2014	248	248	167	40	4	100	100	100	85	13	100	100	3	3	0
October 2015	266	266	127	27	2	100	100	100	67	9	100	80	0	0	0
October 2016	285	285	96	18	1	100	89	89	53	6	100	44	0	0	0
October 2017	305	305	72	12	1	100	72	72	42	4	100	10	0	0	0
October 2018	328	328	54	8	*	100	59	59	33	3	100	0	0	0	0
October 2019	351	351	41	5	*	100	47	47	25	2	100	0	0	0	0
October 2020	377	377	30	4	*	100	38	38	20	1	100	0	0	0	0
October 2021	404	404	22	2	*	100	30	30	15	1	100	0	0	0	0
October 2022	433	433	16	1	*	100	23	23	11	*	100	0	0	0	0
October 2023	464	464	11	1	*	100	18	18	9	*	100	0	0	0	0
October 2024	498	412	8	1	*	100	14	14	6	*	100	0	0	0	0
October 2025	534	334	5	*	*	100	10	10	5	*	100	0	0	0	0
October 2026	573	260	4	*	*	86	7	7	3	*	100	0	0	0	0
October 2027	614	189	2	*	*	10	5	5	2	*	55	0	0	0	0
October 2028	658	122	1	*	*	3	3	3	1	*	0	0	0	0	0
October 2029	706	61	1	*	*	1	1	1	1	*	0	0	0	0	0
October 2030	386	25	*	*	*	*	*	*	*	*	0	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.1	25.5	15.4	11.6	8.4	25.6	18.7	18.7	16.3	10.2	26.1	14.9	10.4	10.4	8.3

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

\*\* Determined as specified under “—Weighted Average Lives of the Certificates” above.

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

Date	NA Class					NI† Class					KA and KI† Classes					GC Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	263%	300%	500%	0%	100%	263%	300%	500%	0%	100%	263%	300%	500%	0%	100%	199%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2002	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	99	90	83	75	59
October 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	98	81	67	54	31
October 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	97	73	54	37	11
October 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	91	95	65	42	24	0
October 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	53	94	57	32	13	0	0
October 2007	100	100	100	100	100	100	100	100	100	100	100	100	100	97	26	93	50	23	4	0
October 2008	100	100	100	100	100	100	100	100	100	95	100	96	90	72	8	91	43	16	0	0
October 2009	100	100	100	100	100	100	100	100	100	69	100	78	69	52	0	89	37	9	0	0
October 2010	100	100	100	100	100	100	100	88	88	52	100	60	51	35	0	87	31	3	0	0
October 2011	100	100	100	100	100	100	100	68	68	40	100	44	36	22	0	85	26	0	0	0
October 2012	100	100	100	100	89	100	100	54	54	30	100	31	24	11	0	83	20	0	0	0
October 2013	100	100	100	100	61	100	100	44	44	20	100	20	14	2	0	80	15	0	0	0
October 2014	100	100	100	100	41	100	100	36	36	14	100	10	5	0	0	77	11	0	0	0
October 2015	100	100	81	81	28	100	87	27	27	9	100	3	0	0	0	74	6	0	0	0
October 2016	100	100	59	59	19	100	63	20	20	6	100	0	0	0	0	71	2	0	0	0
October 2017	100	100	43	43	13	100	40	14	14	4	100	0	0	0	0	67	0	0	0	0
October 2018	100	31	31	31	8	100	10	10	10	3	100	0	0	0	0	64	0	0	0	0
October 2019	100	22	22	22	6	100	7	7	7	2	100	0	0	0	0	59	0	0	0	0
October 2020	100	16	16	16	4	100	5	5	5	1	100	0	0	0	0	55	0	0	0	0
October 2021	100	11	11	11	2	100	4	4	4	1	91	0	0	0	0	50	0	0	0	0
October 2022	100	8	8	8	2	100	3	3	3	1	75	0	0	0	0	44	0	0	0	0
October 2023	100	5	5	5	1	100	2	2	2	*	58	0	0	0	0	38	0	0	0	0
October 2024	100	3	3	3	1	100	1	1	1	*	39	0	0	0	0	32	0	0	0	0
October 2025	100	2	2	2	*	100	1	1	1	*	18	0	0	0	0	25	0	0	0	0
October 2026	100	1	1	1	*	100	*	*	*	*	0	0	0	0	0	17	0	0	0	0
October 2027	100	*	*	*	*	70	*	*	*	*	0	0	0	0	0	9	0	0	0	0
October 2028	16	0	0	0	*	5	0	0	0	*	0	0	0	0	0	0	0	0	0	0
October 2029	0	0	0	0	*	0	0	0	0	*	0	0	0	0	0	0	0	0	0	0
October 2030	0	0	0	0	*	0	0	0	0	*	0	0	0	0	0	0	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.9	17.6	16.4	16.4	13.3	26.4	15.8	12.4	12.4	10.0	22.4	9.9	9.4	8.4	5.3	18.3	6.6	3.8	2.6	1.5

Date	GA Class					JZ Class					GD Class					GK Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	199%	300%	500%	0%	100%	199%	300%	500%	0%	100%	199%	300%	500%	0%	100%	199%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2002	99	92	86	79	66	99	92	86	80	67	100	100	100	100	100	100	100	100	100	100
October 2003	98	85	73	62	43	98	85	74	63	44	100	100	100	100	100	100	100	100	100	100
October 2004	97	77	62	48	26	97	78	63	50	28	100	100	100	100	100	100	100	100	100	100
October 2005	96	71	52	37	15	96	72	54	39	17	100	100	100	100	93	100	100	100	100	100
October 2006	95	65	44	28	8	95	65	45	30	10	100	100	100	100	67	100	100	100	100	100
October 2007	94	59	37	21	2	94	60	38	23	5	100	100	100	100	49	100	100	100	100	100
October 2008	92	53	30	15	0	93	54	32	17	1	100	100	100	91	18	100	100	100	100	100
October 2009	91	48	25	10	0	91	49	26	12	0	100	100	100	75	0	100	100	100	100	79
October 2010	89	43	20	6	0	90	44	22	8	0	100	100	100	62	0	100	100	100	100	54
October 2011	88	38	16	3	0	88	40	18	5	0	100	100	94	51	0	100	100	100	100	37
October 2012	86	34	12	*	0	86	36	14	3	0	100	100	81	42	0	100	100	100	100	25
October 2013	84	30	9	0	0	84	32	11	1	0	100	100	71	13	0	100	100	100	100	17
October 2014	81	26	6	0	0	82	28	8	0	0	100	100	61	0	0	100	100	100	88	11
October 2015	79	23	3	0	0	79	24	6	0	0	100	100	53	0	0	100	100	100	69	8
October 2016	76	19	1	0	0	77	21	4	0	0	100	100	46	0	0	100	100	100	54	5
October 2017	73	16	0	0	0	74	18	2	0	0	100	95	34	0	0	100	100	100	42	3
October 2018	70	13	0	0	0	71	15	*	0	0	100	85	8	0	0	100	100	100	32	2
October 2019	66	10	0	0	0	67	12	0	0	0	100	75	0	0	0	100	100	88	24	1
October 2020	63	7	0	0	0	64	10	0	0	0	100	66	0	0	0	100	100	71	18	1
October 2021	58	5	0	0	0	59	7	0	0	0	100	58	0	0	0	100	100	56	13	1
October 2022	54	2	0	0	0	55	5	0	0	0	100	49	0	0	0	100	100	44	10	*
October 2023	49	*	0	0	0	50	3	0	0	0	100	42	0	0	0	100	100	33	7	*
October 2024	44	0	0	0	0	45	1	0	0	0	100	9	0	0	0	100	100	24	5	*
October 2025	38	0	0	0	0	39	0	0	0	0	100	0	0	0	0	100	78	16	3	*
October 2026	32	0	0	0	0	33	0	0	0	0	100	0	0	0	0	100	51	10	2	*
October 2027	25	0	0	0	0	27	0	0	0	0	100	0	0	0	0	100	25	5	1	*
October 2028	17	0	0	0	0	19	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2029	9	0	0	0	0	11	0	0	0	0	72	0	0	0	0	100	0	0	0	0
October 2030	*	0	0	0	0	3	0	0	0	0	42	0	0	0	0	100	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.0	8.7	5.3	3.6	2.1	20.2	9.0	5.5	3.8	2.2	28.5	20.3	14.0	9.9	5.8	29.7	25.1	21.0	16.2	10.0

\* 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” above.

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

Date	GH Class					MP Class					MQ Class					MW Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	197%	250%	500%	0%	100%	197%	250%	500%	0%	100%	197%	250%	500%	0%	100%	197%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2002	100	100	100	100	100	99	97	97	97	97	100	98	98	98	98	100	100	100	100	100
October 2003	100	100	100	100	100	92	50	50	50	50	95	69	69	69	69	100	100	100	100	100
October 2004	100	100	100	100	100	84	0	0	0	0	90	31	31	31	0	100	94	94	94	44
October 2005	100	100	100	100	100	75	0	0	0	0	84	0	0	0	0	100	52	52	52	0
October 2006	100	100	100	100	100	65	0	0	0	0	78	0	0	0	0	100	0	0	0	0
October 2007	100	100	100	100	100	55	0	0	0	0	71	0	0	0	0	100	0	0	0	0
October 2008	100	100	100	100	85	43	0	0	0	0	64	0	0	0	0	100	0	0	0	0
October 2009	100	100	100	100	58	31	0	0	0	0	56	0	0	0	0	100	0	0	0	0
October 2010	100	100	100	100	39	17	0	0	0	0	48	0	0	0	0	100	0	0	0	0
October 2011	100	100	100	100	27	2	0	0	0	0	38	0	0	0	0	100	0	0	0	0
October 2012	100	100	100	100	18	0	0	0	0	0	28	0	0	0	0	91	0	0	0	0
October 2013	100	100	100	82	12	0	0	0	0	0	17	0	0	0	0	79	0	0	0	0
October 2014	100	100	100	64	8	0	0	0	0	0	5	0	0	0	0	66	0	0	0	0
October 2015	100	100	100	50	5	0	0	0	0	0	0	0	0	0	0	47	0	0	0	0
October 2016	100	100	100	39	4	0	0	0	0	0	0	0	0	0	0	22	0	0	0	0
October 2017	100	100	95	30	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2018	100	100	78	23	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2019	100	100	64	18	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2020	100	100	51	13	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2021	100	100	41	10	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2022	100	100	32	7	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2023	100	100	24	5	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2024	100	79	18	3	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2025	100	57	12	2	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2026	100	37	7	1	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027	100	18	3	1	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.5	24.4	19.8	15.0	9.2	6.1	2.0	2.0	2.0	2.0	8.3	2.5	2.5	2.5	2.3	13.6	4.0	4.0	4.0	3.0

Date	MC Class					MI† and MB Classes					MD Class					ME Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	197%	250%	500%	0%	100%	197%	250%	500%	0%	100%	197%	250%	500%	0%	100%	197%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2002	100	100	100	100	100	100	99	99	99	99	100	100	100	100	100	100	100	100	100	100
October 2003	100	100	100	100	100	96	77	77	77	77	100	100	100	100	100	100	100	100	100	100
October 2004	100	100	100	100	100	92	49	49	49	19	100	100	100	100	100	100	100	100	100	100
October 2005	100	100	100	100	9	88	22	22	22	0	100	100	100	100	100	100	100	100	100	100
October 2006	100	94	94	94	0	84	0	0	0	0	100	100	100	100	0	100	100	100	100	92
October 2007	100	48	48	48	0	79	0	0	0	0	100	100	100	100	0	100	100	100	100	44
October 2008	100	4	4	4	0	73	0	0	0	0	100	100	100	100	0	100	100	100	100	10
October 2009	100	0	0	0	0	68	0	0	0	0	100	47	47	47	0	100	100	100	100	0
October 2010	100	0	0	0	0	61	0	0	0	0	100	0	0	0	0	100	96	96	96	0
October 2011	100	0	0	0	0	54	0	0	0	0	100	0	0	0	0	100	68	68	68	0
October 2012	100	0	0	0	0	47	0	0	0	0	100	0	0	0	0	100	46	46	46	0
October 2013	100	0	0	0	0	39	0	0	0	0	100	0	0	0	0	100	26	26	26	0
October 2014	100	0	0	0	0	30	0	0	0	0	100	0	0	0	0	100	10	10	10	0
October 2015	100	0	0	0	0	20	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2016	100	0	0	0	0	9	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2017	96	0	0	0	0	0	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2018	71	0	0	0	0	0	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2019	45	0	0	0	0	0	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2020	16	0	0	0	0	0	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2021	0	0	0	0	0	0	0	0	0	0	77	0	0	0	0	100	0	0	0	0
October 2022	0	0	0	0	0	0	0	0	0	0	28	0	0	0	0	100	0	0	0	0
October 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	86	0	0	0	0
October 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	53	0	0	0	0
October 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18	0	0	0	0
October 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.8	6.0	6.0	6.0	3.7	9.9	3.0	3.0	3.0	2.5	20.6	8.0	8.0	8.0	4.5	23.1	11.0	11.0	11.0	6.0

\* 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” above.

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

Date	MG Class					YA and YI† Classes								YD Class							
	PSA Prepayment Assumption					PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	197%	250%	500%	0%	100%	149%	197%	235%	250%	500%	0%	100%	149%	197%	235%	250%	500%	0%	100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2002	100	100	100	100	100	91	68	58	58	58	58	58	100	100	100	100	100	100	100	100	100
October 2003	100	100	100	100	100	91	68	34	34	34	34	0	100	100	100	100	100	100	100	85	100
October 2004	100	100	100	100	100	91	68	3	3	3	3	0	100	100	100	100	100	100	100	0	100
October 2005	100	100	100	100	100	91	68	0	0	0	0	0	100	100	46	46	46	46	46	0	100
October 2006	100	100	100	100	100	91	68	0	0	0	0	0	100	100	0	0	0	0	0	0	100
October 2007	100	100	100	100	100	91	68	0	0	0	0	0	100	100	0	0	0	0	0	0	100
October 2008	100	100	100	100	100	91	68	0	0	0	0	0	100	100	0	0	0	0	0	0	100
October 2009	100	100	100	100	79	91	68	0	0	0	0	0	100	100	0	0	0	0	0	0	100
October 2010	100	100	100	100	54	91	68	0	0	0	0	0	100	100	0	0	0	0	0	0	100
October 2011	100	100	100	100	37	91	65	0	0	0	0	0	100	100	0	0	0	0	0	0	100
October 2012	100	100	100	100	25	91	56	0	0	0	0	0	100	100	0	0	0	0	0	0	100
October 2013	100	100	100	100	17	91	43	0	0	0	0	0	100	100	0	0	0	0	0	0	100
October 2014	100	100	100	100	12	91	28	0	0	0	0	0	100	100	0	0	0	0	0	0	100
October 2015	100	95	95	95	8	91	10	0	0	0	0	0	100	100	0	0	0	0	0	0	100
October 2016	100	78	78	78	5	91	0	0	0	0	0	0	100	75	0	0	0	0	0	0	100
October 2017	100	64	64	64	4	91	0	0	0	0	0	0	100	24	0	0	0	0	0	0	100
October 2018	100	52	52	52	2	91	0	0	0	0	0	0	100	0	0	0	0	0	0	0	100
October 2019	100	42	42	42	2	91	0	0	0	0	0	0	100	0	0	0	0	0	0	0	100
October 2020	100	33	33	33	1	91	0	0	0	0	0	0	100	0	0	0	0	0	0	0	100
October 2021	100	26	26	26	1	91	0	0	0	0	0	0	100	0	0	0	0	0	0	0	100
October 2022	100	21	21	21	*	91	0	0	0	0	0	0	100	0	0	0	0	0	0	0	100
October 2023	100	16	16	16	*	91	0	0	0	0	0	0	100	0	0	0	0	0	0	0	100
October 2024	100	12	12	12	*	91	0	0	0	0	0	0	100	0	0	0	0	0	0	0	100
October 2025	100	9	9	9	*	91	0	0	0	0	0	0	100	0	0	0	0	0	0	0	100
October 2026	68	7	7	7	*	91	0	0	0	0	0	0	100	0	0	0	0	0	0	0	100
October 2027	5	5	5	5	*	89	0	0	0	0	0	0	100	0	0	0	0	0	0	0	100
October 2028	3	3	3	3	*	3	0	0	0	0	0	0	100	0	0	0	0	0	0	0	100
October 2029	2	2	2	2	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100
October 2030	1	1	1	1	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100
Weighted Average Life (years)**	25.4	18.2	18.2	18.2	10.0	24.2	8.7	1.5	1.5	1.5	1.5	1.3	27.3	15.5	4.0	4.0	4.0	4.0	4.0	2.1	

Date	YE Class						YG Class						YH Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	149%	197%	235%	250%	0%	100%	149%	197%	235%	250%	0%	100%	149%	197%	235%	250%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2002	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004	100	100	100	100	100	100	0	100	100	100	100	100	0	100	100	100	100	100
October 2005	100	100	100	100	100	100	0	100	100	100	100	100	0	100	100	100	100	100
October 2006	100	100	96	96	96	96	0	100	100	100	100	100	0	100	100	100	100	100
October 2007	100	100	45	45	45	0	0	100	100	100	100	81	0	100	100	100	100	100
October 2008	100	100	7	7	7	0	0	100	100	100	100	100	0	0	100	100	100	100
October 2009	100	100	0	0	0	0	0	100	100	42	42	42	0	0	100	100	100	100
October 2010	100	100	0	0	0	0	0	100	100	4	4	4	0	0	100	100	100	100
October 2011	100	100	0	0	0	0	0	100	100	0	0	0	0	0	100	100	88	88
October 2012	100	100	0	0	0	0	0	100	100	0	0	0	0	0	100	100	70	70
October 2013	100	100	0	0	0	0	0	100	100	0	0	0	0	0	100	100	49	49
October 2014	100	100	0	0	0	0	0	100	100	0	0	0	0	0	100	100	29	29
October 2015	100	100	0	0	0	0	0	100	100	0	0	0	0	0	100	100	8	8
October 2016	100	100	0	0	0	0	0	100	100	0	0	0	0	0	100	100	0	0
October 2017	100	100	0	0	0	0	0	100	100	0	0	0	0	0	100	100	0	0
October 2018	100	62	0	0	0	0	0	100	100	0	0	0	0	0	100	100	0	0
October 2019	100	0	0	0	0	0	0	100	74	0	0	0	0	0	100	100	0	0
October 2020	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0
October 2021	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0
October 2022	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0
October 2023	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0
October 2024	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0
October 2025	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0
October 2026	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0
October 2027	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0
October 2028	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0
October 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	15	0	0	0	0
October 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.7	17.2	6.0	6.0	6.0	5.5	2.3	27.9	18.1	8.0	8.0	8.0	6.2	2.4	28.0	18.6	12.0	12.0

\* 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” above.

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



Date	YC Class							BA Class					BC Class				
	PSA Prepayment Assumption							PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	149%	197%	235%	250%	500%	0%	100%	197%	250%	500%	0%	100%	197%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2002	100	100	100	100	100	100	100	100	100	75	47	0	100	100	100	100	0
October 2003	100	100	100	100	100	100	100	100	100	19	0	0	100	100	100	100	0
October 2004	100	100	100	100	100	100	0	100	100	0	0	0	100	100	0	0	0
October 2005	100	100	100	100	100	100	0	100	100	0	0	0	100	100	0	0	0
October 2006	100	100	100	100	100	100	0	100	100	0	0	0	100	100	0	0	0
October 2007	100	100	100	100	100	100	0	100	100	0	0	0	100	100	0	0	0
October 2008	100	100	100	100	100	85	0	100	100	0	0	0	100	100	0	0	0
October 2009	100	100	100	100	100	19	0	100	100	0	0	0	100	100	0	0	0
October 2010	100	100	100	100	100	1	0	100	100	0	0	0	100	100	0	0	0
October 2011	100	100	100	100	100	1	0	100	100	0	0	0	100	100	0	0	0
October 2012	100	100	100	100	100	1	0	100	100	0	0	0	100	100	0	0	0
October 2013	100	100	100	100	100	1	0	100	100	0	0	0	100	100	0	0	0
October 2014	100	100	100	100	100	1	0	100	100	0	0	0	100	100	0	0	0
October 2015	100	100	100	100	100	1	0	100	100	0	0	0	100	100	0	0	0
October 2016	100	100	93	93	93	1	0	100	100	0	0	0	100	100	0	0	0
October 2017	100	100	82	82	82	1	0	100	100	0	0	0	100	100	0	0	0
October 2018	100	100	71	71	71	1	0	100	100	0	0	0	100	100	0	0	0
October 2019	100	100	62	62	62	1	0	100	100	0	0	0	100	100	0	0	0
October 2020	100	73	53	53	53	1	0	100	100	0	0	0	100	100	0	0	0
October 2021	100	44	44	44	44	1	0	100	58	0	0	0	100	100	0	0	0
October 2022	100	37	37	37	37	1	0	100	8	0	0	0	100	100	0	0	0
October 2023	100	30	30	30	30	1	0	100	0	0	0	0	100	0	0	0	0
October 2024	100	24	24	24	24	1	0	100	0	0	0	0	100	0	0	0	0
October 2025	100	19	19	19	19	1	0	100	0	0	0	0	100	0	0	0	0
October 2026	100	15	15	15	15	1	0	100	0	0	0	0	100	0	0	0	0
October 2027	100	11	11	11	11	1	0	100	0	0	0	0	100	0	0	0	0
October 2028	100	7	7	7	7	1	0	100	0	0	0	0	100	0	0	0	0
October 2029	100	5	5	5	5	1	0	100	0	0	0	0	100	0	0	0	0
October 2030	2	2	2	2	2	1	0	0	0	0	0	0	0	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.2	21.2	20.1	20.1	20.1	7.7	2.5	28.4	20.2	1.4	0.9	0.4	28.7	21.5	2.5	1.6	0.8

Date	BD Class					BE, BH and BJ Classes					BG, BK, BL, FC, TC, SC, FB and SB Classes					EB Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	197%	250%	500%	0%	100%	197%	250%	500%	0%	100%	197%	250%	500%	0%	100%	197%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2002	100	100	100	100	0	100	100	100	100	84	100	100	100	100	100	100	100	95	89	61
October 2003	100	100	100	5	0	100	100	100	100	0	100	100	100	100	0	100	100	83	64	0
October 2004	100	100	50	0	0	100	100	100	0	0	100	100	100	76	0	100	100	69	36	0
October 2005	100	100	0	0	0	100	100	65	0	0	100	100	100	32	0	100	100	58	15	0
October 2006	100	100	0	0	0	100	100	19	0	0	100	100	100	2	0	100	100	50	1	0
October 2007	100	100	0	0	0	100	100	0	0	0	100	100	95	0	0	100	100	45	0	0
October 2008	100	100	0	0	0	100	100	0	0	0	100	100	88	0	0	100	100	42	0	0
October 2009	100	100	0	0	0	100	100	0	0	0	100	100	85	0	0	100	100	40	0	0
October 2010	100	100	0	0	0	100	100	0	0	0	100	100	83	0	0	100	100	39	0	0
October 2011	100	100	0	0	0	100	100	0	0	0	100	100	79	0	0	100	100	37	0	0
October 2012	100	100	0	0	0	100	100	0	0	0	100	100	75	0	0	100	100	35	0	0
October 2013	100	100	0	0	0	100	100	0	0	0	100	100	70	0	0	100	100	33	0	0
October 2014	100	100	0	0	0	100	100	0	0	0	100	100	64	0	0	100	100	30	0	0
October 2015	100	100	0	0	0	100	100	0	0	0	100	100	59	0	0	100	100	28	0	0
October 2016	100	100	0	0	0	100	100	0	0	0	100	100	53	0	0	100	100	25	0	0
October 2017	100	100	0	0	0	100	100	0	0	0	100	100	48	0	0	100	100	22	0	0
October 2018	100	100	0	0	0	100	100	0	0	0	100	100	42	0	0	100	100	20	0	0
October 2019	100	100	0	0	0	100	100	0	0	0	100	100	37	0	0	100	100	17	0	0
October 2020	100	100	0	0	0	100	100	0	0	0	100	100	32	0	0	100	100	15	0	0
October 2021	100	100	0	0	0	100	100	0	0	0	100	100	28	0	0	100	91	13	0	0
October 2022	100	100	0	0	0	100	100	0	0	0	100	100	24	0	0	100	81	11	0	0
October 2023	100	67	0	0	0	100	100	0	0	0	100	100	20	0	0	100	71	9	0	0
October 2024	100	0	0	0	0	100	80	0	0	0	100	100	16	0	0	100	60	8	0	0
October 2025	100	0	0	0	0	100	21	0	0	0	100	100	13	0	0	100	51	6	0	0
October 2026	100	0	0	0	0	100	0	0	0	0	100	87	10	0	0	100	41	5	0	0
October 2027	100	0	0	0	0	100	0	0	0	0	100	68	7	0	0	100	32	3	0	0
October 2028	100	0	0	0	0	100	0	0	0	0	100	49	5	0	0	100	23	2	0	0
October 2029	100	0	0	0	0	100	0	0	0	0	100	30	3	0	0	100	14	1	0	0
October 2030	0	0	0	0	0	58	0	0	0	0	100	13	1	0	0	57	6	1	0	0
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.8	22.2	3.0	1.9	0.9	29.1	23.5	4.4	2.3	1.1	29.6	27.0	15.9	3.7	1.5	29.1	24.2	9.0	2.6	1.1

\*\* Determined as specified under “—Weighted Average Lives of the Certificates” above.

Date	VC Class					VD Class					ZC Class					CE Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	203%	300%	500%	0%	100%	203%	300%	500%	0%	100%	203%	300%	500%	0%	100%	203%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2002	91	91	91	91	91	100	100	100	100	100	106	106	106	106	106	91	52	15	0	0
October 2003	82	82	82	82	82	100	100	100	100	100	113	113	113	113	113	82	0	0	0	0
October 2004	73	73	73	73	73	100	100	100	100	100	120	120	120	120	120	71	0	0	0	0
October 2005	63	63	63	63	63	100	100	100	100	100	127	127	127	127	127	60	0	0	0	0
October 2006	52	52	52	52	52	100	100	100	100	100	135	135	135	135	135	48	0	0	0	0
October 2007	40	40	40	40	39	100	100	100	100	100	143	143	143	143	143	35	0	0	0	0
October 2008	28	28	28	28	0	100	100	100	100	38	152	152	152	152	152	20	0	0	0	0
October 2009	15	15	15	15	0	100	100	100	100	0	161	161	161	161	133	4	0	0	0	0
October 2010	1	1	1	1	0	100	100	100	100	0	171	171	171	171	91	0	0	0	0	0
October 2011	0	0	0	0	0	91	91	91	81	0	182	182	182	182	62	0	0	0	0	0
October 2012	0	0	0	0	0	81	81	81	21	0	193	193	193	193	42	0	0	0	0	0
October 2013	0	0	0	0	0	70	70	70	0	0	205	205	205	172	29	0	0	0	0	0
October 2014	0	0	0	0	0	59	59	59	0	0	218	218	218	137	19	0	0	0	0	0
October 2015	0	0	0	0	0	47	47	36	0	0	231	231	231	108	13	0	0	0	0	0
October 2016	0	0	0	0	0	34	34	0	0	0	245	245	228	85	9	0	0	0	0	0
October 2017	0	0	0	0	0	20	20	0	0	0	261	261	192	67	6	0	0	0	0	0
October 2018	0	0	0	0	0	5	5	0	0	0	277	277	160	52	4	0	0	0	0	0
October 2019	0	0	0	0	0	0	0	0	0	0	282	282	133	40	3	0	0	0	0	0
October 2020	0	0	0	0	0	0	0	0	0	0	282	282	110	31	2	0	0	0	0	0
October 2021	0	0	0	0	0	0	0	0	0	0	282	282	89	24	1	0	0	0	0	0
October 2022	0	0	0	0	0	0	0	0	0	0	282	282	72	18	1	0	0	0	0	0
October 2023	0	0	0	0	0	0	0	0	0	0	282	245	57	13	*	0	0	0	0	0
October 2024	0	0	0	0	0	0	0	0	0	0	282	205	45	10	*	0	0	0	0	0
October 2025	0	0	0	0	0	0	0	0	0	0	282	166	34	7	*	0	0	0	0	0
October 2026	0	0	0	0	0	0	0	0	0	0	282	130	25	5	*	0	0	0	0	0
October 2027	0	0	0	0	0	0	0	0	0	0	282	96	17	3	*	0	0	0	0	0
October 2028	0	0	0	0	0	0	0	0	0	0	282	64	11	2	*	0	0	0	0	0
October 2029	0	0	0	0	0	0	0	0	0	0	282	33	5	1	*	0	0	0	0	0
October 2030	0	0	0	0	0	0	0	0	0	0	183	5	1	*	*	0	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	5.0	5.0	5.0	5.0	4.4	13.6	13.6	12.9	10.5	6.9	29.3	24.9	19.4	15.5	10.2	4.6	1.0	0.7	0.5	0.3

Date	CG Class					CH Class					CJ Class					CK Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	203%	300%	500%	0%	100%	203%	300%	500%	0%	100%	203%	300%	500%	0%	100%	203%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2002	100	100	100	97	86	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003	100	97	82	69	43	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004	100	85	62	43	10	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2005	100	74	45	22	0	100	100	100	100	57	100	100	100	100	100	100	100	100	100	100
October 2006	100	63	30	5	0	100	100	100	100	5	100	100	100	100	100	100	100	100	100	100
October 2007	100	54	17	0	0	100	100	100	73	0	100	100	100	100	0	100	100	100	100	0
October 2008	100	44	6	0	0	100	100	100	38	0	100	100	100	100	0	100	100	100	100	0
October 2009	100	36	0	0	0	100	100	86	9	0	100	100	100	100	0	100	100	100	100	0
October 2010	98	28	0	0	0	100	100	59	0	0	100	100	100	0	0	100	100	100	97	0
October 2011	95	20	0	0	0	100	100	35	0	0	100	100	100	0	0	100	100	100	0	0
October 2012	92	13	0	0	0	100	100	14	0	0	100	100	100	0	0	100	100	100	0	0
October 2013	88	6	0	0	0	100	100	0	0	0	100	100	69	0	0	100	100	100	0	0
October 2014	85	0	0	0	0	100	98	0	0	0	100	100	0	0	0	100	100	63	0	0
October 2015	80	0	0	0	0	100	79	0	0	0	100	100	0	0	0	100	100	0	0	0
October 2016	76	0	0	0	0	100	60	0	0	0	100	100	0	0	0	100	100	0	0	0
October 2017	71	0	0	0	0	100	43	0	0	0	100	100	0	0	0	100	100	0	0	0
October 2018	66	0	0	0	0	100	27	0	0	0	100	100	0	0	0	100	100	0	0	0
October 2019	60	0	0	0	0	100	12	0	0	0	100	100	0	0	0	100	100	0	0	0
October 2020	54	0	0	0	0	100	0	0	0	0	100	82	0	0	0	100	100	0	0	0
October 2021	47	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	88	0	0	0
October 2022	39	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	10	0	0	0
October 2023	31	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2024	22	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2025	13	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2026	2	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2027	0	0	0	0	0	71	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2028	0	0	0	0	0	32	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2029	0	0	0	0	0	0	0	0	0	0	19	0	0	0	0	100	0	0	0	0
October 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.7	6.7	3.9	2.9	1.9	26.6	15.7	9.5	6.7	4.2	27.9	19.4	12.2	8.7	5.3	28.3	20.5	13.2	9.4	5.8

\* 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” above.

Date	GS Class					CL Class					CM Class					CA Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	203%	300%	500%	0%	100%	203%	300%	500%	0%	100%	203%	300%	500%	0%	100%	203%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2002	100	100	100	98	89	99	95	91	88	80	99	95	91	88	81	99	93	88	84	74
October 2003	100	97	86	76	57	98	87	78	69	52	98	88	79	70	54	98	84	71	60	38
October 2004	100	89	71	57	31	97	80	65	52	30	97	80	66	54	32	96	73	54	37	8
October 2005	100	80	58	41	13	96	72	53	38	15	96	73	55	40	17	95	64	39	19	0
October 2006	100	72	47	28	1	95	65	44	27	4	95	67	45	30	7	93	55	26	5	0
October 2007	100	65	37	17	0	93	59	35	18	0	93	60	37	21	0	91	46	15	0	0
October 2008	100	58	28	9	0	92	53	27	11	0	92	54	30	14	0	89	38	5	0	0
October 2009	100	51	21	2	0	90	47	21	5	0	90	49	23	8	0	87	31	0	0	0
October 2010	98	45	14	0	0	88	42	15	0	0	89	44	18	3	0	85	24	0	0	0
October 2011	96	39	8	0	0	86	37	10	0	0	87	39	13	0	0	82	17	0	0	0
October 2012	94	33	3	0	0	84	32	6	0	0	85	34	9	0	0	79	11	0	0	0
October 2013	91	28	0	0	0	82	27	2	0	0	83	30	5	0	0	76	5	0	0	0
October 2014	88	23	0	0	0	79	23	0	0	0	80	26	2	0	0	73	0	0	0	0
October 2015	85	19	0	0	0	77	19	0	0	0	77	22	0	0	0	70	0	0	0	0
October 2016	82	14	0	0	0	74	15	0	0	0	75	18	0	0	0	66	0	0	0	0
October 2017	78	10	0	0	0	71	12	0	0	0	72	15	0	0	0	61	0	0	0	0
October 2018	74	6	0	0	0	67	9	0	0	0	68	12	0	0	0	57	0	0	0	0
October 2019	70	3	0	0	0	63	5	0	0	0	64	8	0	0	0	52	0	0	0	0
October 2020	65	0	0	0	0	59	2	0	0	0	60	6	0	0	0	46	0	0	0	0
October 2021	60	0	0	0	0	55	0	0	0	0	56	3	0	0	0	40	0	0	0	0
October 2022	54	0	0	0	0	50	0	0	0	0	51	*	0	0	0	34	0	0	0	0
October 2023	48	0	0	0	0	44	0	0	0	0	46	0	0	0	0	27	0	0	0	0
October 2024	41	0	0	0	0	38	0	0	0	0	40	0	0	0	0	19	0	0	0	0
October 2025	34	0	0	0	0	32	0	0	0	0	34	0	0	0	0	11	0	0	0	0
October 2026	26	0	0	0	0	25	0	0	0	0	28	0	0	0	0	2	0	0	0	0
October 2027	17	0	0	0	0	18	0	0	0	0	20	0	0	0	0	0	0	0	0	0
October 2028	8	0	0	0	0	9	0	0	0	0	12	0	0	0	0	0	0	0	0	0
October 2029	0	0	0	0	0	1	0	0	0	0	4	0	0	0	0	0	0	0	0	0
October 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.6	8.9	5.3	3.8	2.5	19.2	8.4	5.0	3.6	2.3	19.5	8.8	5.3	3.8	2.4	16.8	5.9	3.5	2.6	1.7

Date	CD Class					CN Class					GR Class					VA Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	203%	300%	500%	0%	100%	203%	300%	500%	0%	100%	203%	300%	500%	0%	100%	203%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2002	100	100	100	100	100	99	95	91	87	80	95	70	47	38	38	100	100	100	100	100
October 2003	100	100	100	100	100	98	87	77	68	51	89	38	38	38	38	100	100	100	100	100
October 2004	100	100	100	100	100	97	79	64	51	28	82	38	38	38	38	100	100	100	100	100
October 2005	100	100	100	100	67	96	72	52	37	12	75	38	38	38	38	100	100	100	100	100
October 2006	100	100	100	100	27	94	64	42	25	1	68	38	38	38	38	100	100	100	100	100
October 2007	100	100	100	80	0	93	58	33	16	0	59	38	38	38	0	100	100	100	100	100
October 2008	100	100	100	52	0	91	52	25	8	0	50	38	38	38	0	100	100	100	100	68
October 2009	100	100	90	30	0	90	46	18	2	0	41	38	38	38	0	100	100	100	100	47
October 2010	100	100	68	12	0	88	40	13	0	0	38	38	38	20	0	100	100	100	100	32
October 2011	100	100	50	0	0	86	35	7	0	0	38	38	38	0	0	100	100	100	96	22
October 2012	100	100	34	0	0	84	30	3	0	0	38	38	38	0	0	100	100	100	77	15
October 2013	100	100	20	0	0	81	25	0	0	0	38	38	32	0	0	100	100	100	61	10
October 2014	100	98	8	0	0	79	21	0	0	0	38	38	13	0	0	100	100	100	48	7
October 2015	100	84	0	0	0	76	17	0	0	0	38	38	0	0	0	100	100	96	38	5
October 2016	100	70	0	0	0	73	13	0	0	0	38	38	0	0	0	100	100	81	30	3
October 2017	100	57	0	0	0	70	9	0	0	0	38	38	0	0	0	100	100	68	24	2
October 2018	100	44	0	0	0	66	6	0	0	0	38	38	0	0	0	100	100	57	18	1
October 2019	100	32	0	0	0	62	3	0	0	0	38	38	0	0	0	100	100	47	14	1
October 2020	100	21	0	0	0	58	0	0	0	0	38	35	0	0	0	100	100	39	11	1
October 2021	100	11	0	0	0	53	0	0	0	0	38	18	0	0	0	100	100	32	8	*
October 2022	100	1	0	0	0	48	0	0	0	0	38	2	0	0	0	100	100	26	6	*
October 2023	100	0	0	0	0	43	0	0	0	0	38	0	0	0	0	100	87	20	5	*
October 2024	100	0	0	0	0	37	0	0	0	0	38	0	0	0	0	100	73	16	3	*
October 2025	100	0	0	0	0	30	0	0	0	0	38	0	0	0	0	100	59	12	2	*
October 2026	100	0	0	0	0	23	0	0	0	0	38	0	0	0	0	100	46	9	2	*
October 2027	78	0	0	0	0	15	0	0	0	0	38	0	0	0	0	100	34	6	1	*
October 2028	48	0	0	0	0	7	0	0	0	0	38	0	0	0	0	100	23	4	1	*
October 2029	15	0	0	0	0	0	0	0	0	0	24	0	0	0	0	100	12	2	*	*
October 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	65	2	*	*	*
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.9	16.7	10.2	7.3	4.5	18.9	8.0	4.8	3.5	2.2	13.5	8.2	5.2	3.7	2.3	29.3	24.9	18.7	14.0	8.6

\* 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” above.

Date	FM and SM† Classes					ZM Class					PG Class					PD, UG and GI† Classes				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	212%	300%	500%	0%	100%	212%	300%	500%	0%	80%	203%	250%	500%	0%	80%	203%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2002	99	92	86	80	68	109	109	109	109	109	65	0	0	0	0	100	98	98	98	98
October 2003	98	85	73	64	46	118	118	118	118	118	27	0	0	0	0	100	68	68	68	68
October 2004	97	78	62	51	31	129	129	129	129	129	0	0	0	0	0	98	29	29	29	5
October 2005	96	72	53	41	20	140	140	140	140	140	0	0	0	0	0	91	0	0	0	0
October 2006	94	66	45	32	13	153	153	153	153	153	0	0	0	0	0	84	0	0	0	0
October 2007	93	60	37	25	8	166	166	166	166	166	0	0	0	0	0	76	0	0	0	0
October 2008	91	55	31	19	4	181	181	181	181	181	0	0	0	0	0	67	0	0	0	0
October 2009	89	49	26	14	2	197	197	197	197	197	0	0	0	0	0	58	0	0	0	0
October 2010	87	45	21	10	0	214	214	214	214	193	0	0	0	0	0	47	0	0	0	0
October 2011	85	40	17	7	0	233	233	233	233	131	0	0	0	0	0	36	0	0	0	0
October 2012	83	35	13	4	0	254	254	254	254	89	0	0	0	0	0	24	0	0	0	0
October 2013	80	31	10	2	0	276	276	276	276	60	0	0	0	0	0	10	0	0	0	0
October 2014	78	27	7	*	0	301	301	301	301	40	0	0	0	0	0	0	0	0	0	0
October 2015	75	23	5	0	0	327	327	327	244	27	0	0	0	0	0	0	0	0	0	0
October 2016	72	20	2	0	0	356	356	356	189	18	0	0	0	0	0	0	0	0	0	0
October 2017	68	16	*	0	0	388	388	388	146	12	0	0	0	0	0	0	0	0	0	0
October 2018	64	13	0	0	0	422	422	322	112	8	0	0	0	0	0	0	0	0	0	0
October 2019	60	9	0	0	0	459	459	259	84	5	0	0	0	0	0	0	0	0	0	0
October 2020	56	6	0	0	0	500	500	206	63	3	0	0	0	0	0	0	0	0	0	0
October 2021	51	3	0	0	0	544	544	160	46	2	0	0	0	0	0	0	0	0	0	0
October 2022	45	0	0	0	0	592	579	122	33	1	0	0	0	0	0	0	0	0	0	0
October 2023	40	0	0	0	0	645	459	90	23	1	0	0	0	0	0	0	0	0	0	0
October 2024	33	0	0	0	0	702	346	63	15	*	0	0	0	0	0	0	0	0	0	0
October 2025	26	0	0	0	0	764	239	40	9	*	0	0	0	0	0	0	0	0	0	0
October 2026	19	0	0	0	0	831	138	22	5	*	0	0	0	0	0	0	0	0	0	0
October 2027	11	0	0	0	0	904	45	7	1	*	0	0	0	0	0	0	0	0	0	0
October 2028	2	0	0	0	0	984	*	*	*	*	0	0	0	0	0	0	0	0	0	0
October 2029	0	0	0	0	0	633	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030	0	0	0	0	0	132	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.4	8.8	5.4	4.0	2.4	28.3	23.6	19.8	16.7	11.3	1.4	0.5	0.5	0.5	0.5	8.4	2.5	2.5	2.5	2.3

Date	PQ, UA and UI† Classes					PI† and UE Classes					PK, UB, UC, UD and IU† Classes				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	80%	203%	250%	500%	0%	80%	203%	250%	500%	0%	80%	203%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2002	100	100	100	100	100	100	99	99	99	99	100	100	100	100	100
October 2003	100	100	100	100	100	100	77	77	77	77	100	100	100	100	100
October 2004	100	100	100	100	100	98	49	49	49	32	100	100	100	100	100
October 2005	100	79	79	79	0	94	22	22	22	0	100	100	100	100	17
October 2006	100	0	0	0	0	88	0	0	0	0	100	93	93	93	0
October 2007	100	0	0	0	0	82	0	0	0	0	100	48	48	48	0
October 2008	100	0	0	0	0	76	0	0	0	0	100	5	5	5	0
October 2009	100	0	0	0	0	69	0	0	0	0	100	0	0	0	0
October 2010	100	0	0	0	0	62	0	0	0	0	100	0	0	0	0
October 2011	100	0	0	0	0	54	0	0	0	0	100	0	0	0	0
October 2012	100	0	0	0	0	45	0	0	0	0	100	0	0	0	0
October 2013	100	0	0	0	0	35	0	0	0	0	100	0	0	0	0
October 2014	89	0	0	0	0	25	0	0	0	0	100	0	0	0	0
October 2015	48	0	0	0	0	13	0	0	0	0	100	0	0	0	0
October 2016	3	0	0	0	0	1	0	0	0	0	100	0	0	0	0
October 2017	0	0	0	0	0	0	0	0	0	0	77	0	0	0	0
October 2018	0	0	0	0	0	0	0	0	0	0	50	0	0	0	0
October 2019	0	0	0	0	0	0	0	0	0	0	21	0	0	0	0
October 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.0	4.3	4.3	4.3	3.2	10.0	3.0	3.0	3.0	2.6	17.0	6.0	6.0	6.0	3.8

\* 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” above.

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

Date	PL Class					PM Class					PV Class					PX Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	80%	203%	250%	500%	0%	80%	203%	250%	500%	0%	80%	203%	250%	500%	0%	80%	203%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2002	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2006	100	100	100	100	0	100	100	100	100	92	100	100	100	100	100	100	100	100	100	100
October 2007	100	100	100	100	0	100	100	100	100	44	100	100	100	100	100	100	100	100	100	100
October 2008	100	100	100	100	0	100	100	100	100	10	100	100	100	100	100	100	100	100	100	100
October 2009	100	47	47	47	0	100	100	100	100	0	100	100	100	100	68	100	100	100	100	100
October 2010	100	0	0	0	0	100	95	95	95	0	100	100	100	100	31	100	100	100	100	100
October 2011	100	0	0	0	0	100	68	68	68	0	100	100	100	100	5	100	100	100	100	100
October 2012	100	0	0	0	0	100	46	46	46	0	100	100	100	100	0	100	100	100	100	75
October 2013	100	0	0	0	0	100	27	27	27	0	100	100	100	100	0	100	100	100	100	51
October 2014	100	0	0	0	0	100	10	10	10	0	100	100	100	100	0	100	100	100	100	35
October 2015	100	0	0	0	0	100	0	0	0	0	100	93	93	93	0	100	100	100	100	23
October 2016	100	0	0	0	0	100	0	0	0	0	100	67	67	67	0	100	100	100	100	16
October 2017	100	0	0	0	0	100	0	0	0	0	100	45	45	45	0	100	100	100	100	11
October 2018	100	0	0	0	0	100	0	0	0	0	100	27	27	27	0	100	100	100	100	7
October 2019	100	0	0	0	0	100	0	0	0	0	100	12	12	12	0	100	100	100	100	5
October 2020	84	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	99	99	99	3
October 2021	34	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	79	79	79	2
October 2022	0	0	0	0	0	90	0	0	0	0	100	0	0	0	0	100	62	62	62	1
October 2023	0	0	0	0	0	60	0	0	0	0	100	0	0	0	0	100	48	48	48	1
October 2024	0	0	0	0	0	27	0	0	0	0	100	0	0	0	0	100	36	36	36	1
October 2025	0	0	0	0	0	0	0	0	0	0	81	0	0	0	0	100	27	27	27	*
October 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	82	20	20	20	*
October 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	13	13	13	*
October 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9	9	9	9	*
October 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	5	5	5	*
October 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	2	2	*
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.7	8.0	8.0	8.0	4.5	22.3	11.0	11.0	11.0	6.0	24.4	16.0	16.0	16.0	8.6	25.5	22.5	22.5	22.5	12.8

Date	JB Class							JE Class							JG Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	80%	149%	203%	235%	250%	500%	0%	80%	149%	203%	235%	250%	500%	0%	80%	149%	203%	235%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2002	100	100	92	92	92	92	92	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003	100	100	74	74	74	74	52	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004	100	100	50	50	50	50	0	100	100	100	100	100	100	0	100	100	100	100	100	100	0
October 2005	100	100	30	30	30	30	0	100	100	100	100	100	100	0	100	100	100	100	100	100	0
October 2006	100	100	14	14	14	14	0	100	100	100	100	100	100	0	100	100	100	100	100	100	0
October 2007	100	100	1	1	1	0	0	100	100	100	100	100	64	0	100	100	100	100	100	100	0
October 2008	100	100	0	0	0	0	0	100	100	57	57	57	0	0	100	100	100	100	100	18	0
October 2009	100	100	0	0	0	0	0	100	100	21	21	21	0	0	100	100	100	100	100	0	0
October 2010	100	100	0	0	0	0	0	100	100	0	0	0	0	0	100	100	95	95	95	0	0
October 2011	100	99	0	0	0	0	0	100	100	0	0	0	0	0	100	100	46	46	46	0	0
October 2012	100	96	0	0	0	0	0	100	100	0	0	0	0	0	100	100	4	4	4	0	0
October 2013	100	89	0	0	0	0	0	100	100	0	0	0	0	0	100	100	0	0	0	0	0
October 2014	100	81	0	0	0	0	0	100	100	0	0	0	0	0	100	100	0	0	0	0	0
October 2015	100	71	0	0	0	0	0	100	100	0	0	0	0	0	100	100	0	0	0	0	0
October 2016	100	59	0	0	0	0	0	100	100	0	0	0	0	0	100	100	0	0	0	0	0
October 2017	100	47	0	0	0	0	0	100	100	0	0	0	0	0	100	100	0	0	0	0	0
October 2018	100	34	0	0	0	0	0	100	100	0	0	0	0	0	100	100	0	0	0	0	0
October 2019	100	20	0	0	0	0	0	100	100	0	0	0	0	0	100	100	0	0	0	0	0
October 2020	100	6	0	0	0	0	0	100	100	0	0	0	0	0	100	100	0	0	0	0	0
October 2021	100	0	0	0	0	0	0	100	59	0	0	0	0	0	100	100	0	0	0	0	0
October 2022	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	3	0	0	0	0	0
October 2023	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2024	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2025	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2026	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2027	72	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2028	25	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.5	15.5	3.1	3.1	3.1	3.1	1.9	27.7	20.2	7.3	7.3	7.3	6.2	2.5	28.0	20.9	9.9	9.9	9.9	7.0	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” above.

Date	JH Class							JK Class							JD Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	80%	149%	203%	235%	250%	500%	0%	80%	149%	203%	235%	250%	500%	0%	80%	149%	203%	235%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2002	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004	100	100	100	100	100	100	0	100	100	100	100	100	100	0	100	100	100	100	100	100	0
October 2005	100	100	100	100	100	100	0	100	100	100	100	100	100	0	100	100	100	100	100	100	0
October 2006	100	100	100	100	100	100	0	100	100	100	100	100	100	0	100	100	100	100	100	100	0
October 2007	100	100	100	100	100	100	0	100	100	100	100	100	100	0	100	100	100	100	100	100	0
October 2008	100	100	100	100	100	100	0	100	100	100	100	100	100	0	100	100	100	100	100	100	0
October 2009	100	100	100	100	100	0	0	100	100	100	100	100	19	0	100	100	100	100	100	100	0
October 2010	100	100	100	100	100	0	0	100	100	100	100	100	0	0	100	100	100	100	100	100	0
October 2011	100	100	100	100	100	0	0	100	100	100	100	100	0	0	100	100	100	100	100	2	0
October 2012	100	100	100	100	100	0	0	100	100	100	100	100	0	0	100	100	100	100	100	2	0
October 2013	100	100	78	78	78	0	0	100	100	100	100	100	0	0	100	100	100	100	100	2	0
October 2014	100	100	52	52	52	0	0	100	100	100	100	100	0	0	100	100	100	100	100	2	0
October 2015	100	100	27	27	27	0	0	100	100	100	100	100	0	0	100	100	100	100	100	2	0
October 2016	100	100	3	3	3	0	0	100	100	100	100	100	0	0	100	100	100	100	100	2	0
October 2017	100	100	0	0	0	0	0	100	100	82	82	82	0	0	100	100	100	100	100	2	0
October 2018	100	100	0	0	0	0	0	100	100	63	63	63	0	0	100	100	100	100	100	2	0
October 2019	100	100	0	0	0	0	0	100	100	46	46	46	0	0	100	100	100	100	100	2	0
October 2020	100	100	0	0	0	0	0	100	100	29	29	29	0	0	100	100	100	100	100	2	0
October 2021	100	100	0	0	0	0	0	100	100	15	15	15	0	0	100	100	100	100	100	2	0
October 2022	100	100	0	0	0	0	0	100	100	1	1	1	0	0	100	100	100	100	100	2	0
October 2023	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	84	84	84	84	2	0
October 2024	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	68	68	68	68	2	0
October 2025	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	53	53	53	53	2	0
October 2026	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	41	41	41	41	2	0
October 2027	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	30	30	30	30	2	0
October 2028	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	20	20	20	20	2	0
October 2029	36	0	0	0	0	0	0	100	0	0	0	0	0	0	100	12	12	12	12	2	0
October 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	5	5	5	5	2	0
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.0	21.2	13.1	13.1	13.1	7.3	2.7	28.1	21.5	17.9	17.9	17.9	7.8	2.7	28.3	24.7	24.6	24.6	24.6	9.0	2.7

Date	HA Class					HC Class					HD Class					HE Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	80%	203%	250%	500%	0%	80%	203%	250%	500%	0%	80%	203%	250%	500%	0%	80%	203%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2002	100	100	72	47	0	100	100	100	100	0	100	100	100	100	0	100	100	100	100	84
October 2003	100	100	9	0	0	100	100	100	0	0	100	100	100	5	0	100	100	100	100	0
October 2004	100	100	0	0	0	100	100	0	0	0	100	100	12	0	0	100	100	100	0	0
October 2005	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	36	0	0
October 2006	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
October 2007	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
October 2008	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
October 2009	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
October 2010	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
October 2011	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
October 2012	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
October 2013	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
October 2014	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
October 2015	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
October 2016	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
October 2017	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
October 2018	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
October 2019	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
October 2020	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
October 2021	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
October 2022	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
October 2023	100	80	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
October 2024	100	19	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
October 2025	100	0	0	0	0	100	0	0	0	0	100	64	0	0	0	100	100	0	0	0
October 2026	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	62	0	0	0
October 2027	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2028	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2029	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	58	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.4	22.5	1.3	0.9	0.4	28.7	23.5	2.3	1.6	0.8	28.8	24.1	2.8	1.9	0.9	29.1	25.2	3.8	2.3	1.1

\*\* Determined as specified under “—Weighted Average Lives of the Certificates” above.

HG, FD and SD Classes						ED Class				
Date	PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	80%	203%	250%	500%	0%	80%	203%	250%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100
October 2002 .....	100	100	100	100	100	100	100	94	89	61
October 2003 .....	100	100	100	100	0	100	100	81	64	0
October 2004 .....	100	100	100	76	0	100	100	65	36	0
October 2005 .....	100	100	100	32	0	100	100	53	15	0
October 2006 .....	100	100	94	2	0	100	100	44	1	0
October 2007 .....	100	100	82	0	0	100	100	39	0	0
October 2008 .....	100	100	74	0	0	100	100	35	0	0
October 2009 .....	100	100	71	0	0	100	100	33	0	0
October 2010 .....	100	100	69	0	0	100	100	32	0	0
October 2011 .....	100	100	66	0	0	100	100	31	0	0
October 2012 .....	100	100	62	0	0	100	100	29	0	0
October 2013 .....	100	100	58	0	0	100	100	27	0	0
October 2014 .....	100	100	53	0	0	100	100	25	0	0
October 2015 .....	100	100	48	0	0	100	100	23	0	0
October 2016 .....	100	100	44	0	0	100	100	20	0	0
October 2017 .....	100	100	39	0	0	100	100	18	0	0
October 2018 .....	100	100	34	0	0	100	100	16	0	0
October 2019 .....	100	100	30	0	0	100	100	14	0	0
October 2020 .....	100	100	26	0	0	100	100	12	0	0
October 2021 .....	100	100	22	0	0	100	100	11	0	0
October 2022 .....	100	100	19	0	0	100	100	9	0	0
October 2023 .....	100	100	16	0	0	100	96	7	0	0
October 2024 .....	100	100	13	0	0	100	83	6	0	0
October 2025 .....	100	100	10	0	0	100	70	5	0	0
October 2026 .....	100	100	8	0	0	100	58	4	0	0
October 2027 .....	100	96	6	0	0	100	45	3	0	0
October 2028 .....	100	70	4	0	0	100	33	2	0	0
October 2029 .....	100	44	2	0	0	100	21	1	0	0
October 2030 .....	100	19	1	0	0	57	9	*	0	0
October 2031 .....	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	29.6	27.8	14.1	3.7	1.5	29.1	25.7	7.9	2.6	1.1

PN Class						E Class						
Date	PSA Prepayment Assumption					PSA Prepayment Assumption						
	0%	80%	203%	250%	500%	0%	80%	100%	197%	203%	250%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100
October 2002 .....	100	100	100	100	100	100	100	100	95	94	89	61
October 2003 .....	100	100	100	100	100	100	100	100	83	81	64	0
October 2004 .....	100	100	100	100	100	100	100	100	69	65	36	0
October 2005 .....	100	100	100	100	100	100	100	100	58	53	15	0
October 2006 .....	100	100	100	100	100	100	100	100	50	44	1	0
October 2007 .....	100	100	100	100	100	100	100	100	45	39	0	0
October 2008 .....	100	100	100	100	100	100	100	100	42	35	0	0
October 2009 .....	100	100	100	100	79	100	100	100	40	33	0	0
October 2010 .....	100	100	100	100	54	100	100	100	39	32	0	0
October 2011 .....	100	100	100	100	37	100	100	100	37	31	0	0
October 2012 .....	100	100	100	100	25	100	100	100	35	29	0	0
October 2013 .....	100	100	100	100	17	100	100	100	33	27	0	0
October 2014 .....	100	100	100	100	12	100	100	100	30	25	0	0
October 2015 .....	100	95	95	95	8	100	100	100	28	23	0	0
October 2016 .....	100	78	78	78	5	100	100	100	25	20	0	0
October 2017 .....	100	64	64	64	4	100	100	100	22	18	0	0
October 2018 .....	100	52	52	52	2	100	100	100	20	16	0	0
October 2019 .....	100	42	42	42	2	100	100	100	17	14	0	0
October 2020 .....	100	33	33	33	1	100	100	100	15	12	0	0
October 2021 .....	100	26	26	26	1	100	100	91	13	11	0	0
October 2022 .....	100	21	21	21	*	100	100	81	11	9	0	0
October 2023 .....	100	16	16	16	*	100	96	71	9	7	0	0
October 2024 .....	100	12	12	12	*	100	83	60	8	6	0	0
October 2025 .....	87	9	9	9	*	100	70	51	6	5	0	0
October 2026 .....	28	7	7	7	*	100	58	41	5	4	0	0
October 2027 .....	5	5	5	5	*	100	45	32	3	3	0	0
October 2028 .....	3	3	3	3	*	100	33	23	2	2	0	0
October 2029 .....	2	2	2	2	*	100	21	14	1	1	0	0
October 2030 .....	1	1	1	1	*	57	9	6	1	*	0	0
October 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	24.8	18.2	18.2	18.2	10.0	29.1	25.7	24.2	9.0	7.9	2.6	1.1

\* 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” above.



## Characteristics of the R and RL Classes

The R and RL Classes will not have principal balances and will not bear interest. If any assets of the Trust remain after the principal balances of all Classes are reduced to zero, we will pay the Holder of the R Class the proceeds from those assets. If any assets of the Lower Tier REMIC remain after the principal balances of the Lower Tier Regular Interests are reduced to zero, we will pay the proceeds of those assets to the Holder of the RL Class. Fannie Mae does not expect that any material assets will remain in either case.

The R and RL Classes will be subject to certain transfer restrictions. We will not permit transfer of record or beneficial ownership of an R or RL Certificate to a “disqualified organization.” In addition, we will not permit transfer of record or beneficial ownership of an R or RL Certificate to any person that is not a “U.S. Person” or a foreign person subject to United States income taxation on a net basis on income derived from that Certificate. Any transferee of an R or RL Certificate must execute and deliver an affidavit and an Internal Revenue Service Form W-9 (or, if applicable, a Form W-8ECI) on which the transferee provides its taxpayer identification number. See “Description of Certificates—Special Characteristics of Residual Certificates” and “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Residual Certificates*” in the REMIC Prospectus. The affidavit must also state that the transferee is a “U.S. Person” or a foreign person subject to United States income taxation on a net basis on income derived from that Certificate and that, if the transferee is a partnership for U.S. federal income tax purposes, each person or entity that holds an interest (directly, or indirectly through a pass-through entity) in the partnership is a “U.S. Person” or a foreign person subject to United States income taxation on a net basis on income derived from that Certificate. In addition, the transferee must receive an affidavit containing these same representations from any new transferee. Transferors of an R or RL Certificate should consult with their own tax advisors for further information regarding such transfers.

Treasury Department regulations (the “Regulations”) provide that a transfer of a “noneconomic residual interest” 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. Having a significant purpose to impede the assessment or collection of tax means that the transferor of a Residual Certificate knew or should have known that the transferee would be unwilling or unable to pay taxes due on its share of the taxable income of the REMIC trust (that is, the transferor had “improper knowledge”).

As discussed under the caption “Special Characteristics of Residual Certificates” in the REMIC Prospectus, the Regulations presume that a transferor does not have improper knowledge if two conditions are met. The Treasury Department has proposed an amendment to the Regulations that would add a third condition, effective February 4, 2000. According to the proposed amendment, a transferor of a Residual Certificate would be presumed not to have improper knowledge only if the present value of the anticipated tax liabilities associated with holding the Residual Certificate is less than or equal to the present value of the sum of (i) any consideration given to the transferee to acquire the Residual Certificate, (ii) expected future distributions on the Residual Certificate, and (iii) anticipated tax savings associated with holding the Residual Certificate as the related REMIC trust generates losses. The application of the proposed amendment to an actual transfer is uncertain, and you should consult your own tax advisor regarding its effect on the transfer of a Residual Certificate.

The IRS has since issued a Revenue Procedure creating a safe harbor that may be used for transfers of noneconomic residual interests pending the finalization of the proposed amendment. Under this safe harbor, a transferor of a noneconomic residual interest will be presumed not to have improper knowledge if, in addition to meeting the two conditions contained in the Regulations, either (i) the terms of the proposed amendment are complied with or (ii) the transferee’s gross assets exceed \$100 million and its net assets exceed \$10 million (in each case, at the time of

the transfer and at the close of each of the transferee's two fiscal years preceding the year of transfer), the transferee is an "eligible corporation" as defined in section 860L(a)(2) of the Code, the transferee agrees in writing that any subsequent transfer of the residual interest will be to an eligible corporation and will comply with the safe harbor, and the facts and circumstances known to the transferor do not reasonably indicate that the taxes associated with the residual interest will not be paid. The Revenue Procedure contains additional details regarding its application and you should consult your own tax advisor regarding the application of the Revenue Procedure to an actual transfer of a Residual Certificate.

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, we will be obligated to provide to these Holders (i) information 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 Certificates and payments on the Certificates are not generally exempt from taxation. Therefore, you should consider the tax consequences of holding a Certificate before you acquire one. The following tax discussion supplements the discussion under the caption "Certain Federal Income Tax Consequences" in the REMIC Prospectus. When read together, the two discussions describe the current federal income tax treatment of beneficial owners of Certificates. These two tax discussions do not purport to deal with all federal tax consequences applicable to all categories of beneficial owners, some of which may be subject to special rules. In addition, these discussions may not apply to your particular circumstances for one of the reasons explained in the REMIC Prospectus. You should consult your own tax advisors regarding the federal income tax consequences of holding and disposing of Certificates as well as any tax consequences arising under the laws of any state, local or foreign taxing jurisdiction.

### **REMIC Elections and Special Tax Attributes**

We will elect 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.

Because the Lower Tier REMIC and the Trust will qualify 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, as "real estate assets" for real estate investment trusts, and, except for the R and RL Classes, as "qualified mortgages" for other REMICs. See "Certain Federal Income Tax Consequences—*REMIC Election and Special Tax Attributes*" in the REMIC Prospectus.

### **Taxation of Beneficial Owners of Regular Certificates**

The Notional Classes, the Principal Only Classes and the Accrual Classes will be issued with original issue discount ("OID"), and certain other Classes of REMIC Certificates may be issued with OID. If a Class is issued with OID, a beneficial owner of a Certificate of that Class generally must recognize some taxable income in advance of the receipt of the cash attributable to that income. See "Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates—Treatment of Original Issue Discount*" in the REMIC Prospectus. In addition, certain

Classes of REMIC Certificates may be treated as having been issued at a premium. See “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*—Regular Certificates Purchased at a Premium” in the REMIC Prospectus.

The Prepayment Assumptions that will be used in determining the rate of accrual of OID will be as follows:

<u>Certificate Group</u>	<u>PSA Prepayment Assumption</u>
1	400%
2	220%
3	230%
4	355%
5	230%
6	263%
7	263%
8	199%
9	197%
10	203%
11	212%
12	203%

See “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*—Treatment of Original Issue Discount—*Daily Portions of Original Issue Discount*” in the REMIC Prospectus. No representation is made as to whether the Mortgage Loans underlying the MBS will prepay at any of those rates or any other rate. See “Description of the Certificates—Weighted Average Lives of the Certificates” in this prospectus supplement and “Description of Certificates—Weighted Average Life and Final Distribution Date” in the REMIC Prospectus.

### **Taxation of Beneficial Owners of Residual Certificates**

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 September 20, 2001. See “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Residual Certificates*—Treatment of Excess Inclusions” and “—*Foreign Investors*—Residual Certificates” in the REMIC Prospectus.

### **Taxation of Beneficial Owners of RCR Certificates**

*General.* The RCR Classes will be created, sold and administered pursuant to an arrangement that will be classified as a grantor trust under subpart E, part I of subchapter J of the Code. The REMIC Certificates that are exchanged for RCR Certificates (including any exchanges effective on the Settlement Date) will be the assets of the trust, and the RCR Certificates will represent an ownership interest in those REMIC Certificates. For a general discussion of the federal income tax treatment of beneficial owners of REMIC Certificates, see “Certain Federal Income Tax Consequences” in the REMIC Prospectus.

The RCR Classes will represent the beneficial ownership of the underlying REMIC Certificates set forth in Schedule 1. The ownership interest represented by RCR Certificates will be one of two types. A Certificate of a Strip RCR Class (a “Strip RCR Certificate”) will represent the right to receive a disproportionate part of the principal or interest payments on one or more underlying REMIC Certificates. A Certificate of a Combination RCR Class (a “Combination RCR Certificate”) will represent beneficial ownership of undivided interests in two or more underlying REMIC Certificates.

The QS, OP, ON, OM, OS, OX, WA, WB, WC, TV, TW, MB, GS, CL, CM, CA, CD, CN, GR, VA, PN and E Classes are Combination RCR Classes. The remaining RCR Classes are Strip RCR Classes.

*Strip RCR Classes.* The tax consequences to a beneficial owner of a Strip RCR Certificate will be determined under section 1286 of the Code, except as discussed below. Under section 1286, a beneficial owner of a Strip RCR Certificate will be treated as owning “stripped bonds” to the extent of its share of principal payments and “stripped coupons” to the extent of its share of interest payments on the underlying REMIC Certificates. If a Strip RCR Certificate entitles the holder to payments of principal and interest on an underlying REMIC Certificate, the IRS could contend that the Strip RCR Certificate should be treated (i) as an interest in the underlying REMIC Certificate to the extent that the Strip RCR Certificate represents an equal pro rata portion of principal and interest on the underlying REMIC Certificate, and (ii) with respect to the remainder, as an installment obligation consisting of “stripped bonds” to the extent of its share of principal payments or “stripped coupons” to the extent of its share of interest payments. For purposes of information reporting, however, Fannie Mae intends to treat each Strip RCR Certificate as a single debt instrument, regardless of whether it entitles the holder to payments of principal and interest. You should consult your own tax advisors as to the proper treatment of a Strip RCR Certificate in this regard.

Under section 1286, the beneficial owner of a Strip RCR Certificate must treat the Strip RCR Certificate as a debt instrument originally issued on the date the owner acquires it and as having OID equal to the excess, if any, of its “stated redemption price at maturity” over the price paid by the owner to acquire it. The stated redemption price at maturity for a Strip RCR Certificate is determined in the same manner as described with respect to Regular Certificates under “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*—Treatment of Original Issue Discount” in the REMIC Prospectus.

If a Strip RCR Certificate has OID, the beneficial owner must include the OID in its ordinary income for federal income tax purposes as the OID accrues, which may be prior to the receipt of the cash attributable to that income. Although the matter is not entirely clear, a beneficial owner should accrue OID using a method similar to that described with respect to the accrual of OID on a Regular Certificate under “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*—Treatment of Original Issue Discount” in the REMIC Prospectus. A beneficial owner, however, determines its yield to maturity based on its purchase price. For a particular beneficial owner, it is not clear whether the prepayment assumption used for calculating OID would be one determined at the time the Strip RCR Certificate is acquired or would be the original Prepayment Assumption for the underlying REMIC Certificates. For purposes of information reporting, Fannie Mae will use the original yield to maturity of the Strip RCR Certificate, calculated based on the original Prepayment Assumption. You should consult your own tax advisors regarding the proper method for accruing OID on a Strip RCR Certificate.

The rules of section 1286 of the Code also apply if (i) a beneficial owner of REMIC Certificates exchanges them for Strip RCR Certificates, (ii) the beneficial owner sells some, but not all, of the Strip RCR Certificates, and (iii) the combination of retained Strip RCR Certificates cannot be exchanged for the related REMIC Certificates. As of the date of such a sale, the beneficial owner must allocate its basis in the REMIC Certificates between the part of the REMIC Certificates underlying the Strip RCR Certificates sold and the part of the REMIC Certificates underlying the Strip RCR Certificates retained in proportion to their relative fair market values. Section 1286 of the Code treats the beneficial owner as purchasing the Strip RCR Certificates retained for the amount of the basis allocated to the retained Certificates, and the beneficial owner must then accrue any OID with respect to the retained Certificates as described above. Section 1286 does not apply, however, if a beneficial owner exchanges REMIC Certificates for the related RCR Certificates and retains all the RCR Certificates, see “—*Exchanges*” below.

Upon the sale of a Strip RCR Certificate, a beneficial owner will realize gain or loss on the sale in an amount equal to the difference between the amount realized and its adjusted basis in the Certificate. The owner's adjusted basis generally is equal to the owner's cost of the Certificate (or portion of the cost of REMIC Certificates allocable to the RCR Certificate), increased by income previously included, and reduced (but not below zero) by distributions previously received and by any amortized premium. If the beneficial owner holds the Certificate as a capital asset, any gain or loss realized will be capital gain or loss, except to the extent provided under "Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*—Sales and Other Dispositions of Regular Certificates" in the REMIC Prospectus.

Although the matter is not free from doubt, if a beneficial owner acquires in one transaction (other than an exchange described under "—Taxation of Beneficial Owners of RCR Certificates—*Exchanges*") a combination of Strip RCR Certificates that may be exchanged for underlying REMIC Certificates, the owner should be treated as owning the underlying REMIC Certificates, in which case section 1286 would not apply. If a beneficial owner acquires such a combination in separate transactions, the law is unclear as to whether the combination should be aggregated or each Strip RCR Certificate should be treated as a separate debt instrument. You should consult your tax advisors regarding the proper treatment of Strip RCR Certificates in this regard. For the treatment of Strip RCR Certificates received in exchange for REMIC Certificates, see "—*Exchanges*" below.

**Combination RCR Classes.** A beneficial owner of a Combination RCR Certificate will be treated as the beneficial owner of a proportionate interest in the REMIC Certificates underlying that Combination RCR Certificate. A beneficial owner of a Combination RCR Certificate must allocate its cost to acquire that Certificate among the underlying REMIC Certificates in proportion to their relative fair market values at the time of acquisition. Such owner should account for its ownership interest in each underlying REMIC Certificate as described under "—Taxation of Beneficial Owners of Regular Certificates" above 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, the owner must allocate the sale proceeds among the underlying REMIC Certificates in proportion to their relative fair market values at the time of sale.

**Exchanges.** If a beneficial owner exchanges one or more REMIC Certificates for the related RCR Certificate or Certificates in the manner described under "Description of the Certificates—Combination and Recombination" in this prospectus supplement, the exchange will not be taxable. Likewise, if a beneficial owner exchanges one or more RCR Certificates for the related REMIC Certificate or Certificates in the manner described in that discussion, the exchange will not be a taxable exchange. In each of these cases, the beneficial owner will be treated as continuing to own after the exchange the same combination of interests in the related REMIC Certificates (or the same interest in the related REMIC Certificate) that it owned immediately prior to the exchange.

## PLAN OF DISTRIBUTION

**General.** We are obligated to deliver the Certificates to Salomon Smith Barney Inc. (the "Dealer") in exchange for the Underlying REMIC Certificates, the Trust MBS and the SMBS. 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 these transactions to or through other dealers.

**Increase in Certificates.** Before the Settlement Date, we and the Dealer may agree to offer Group 2, 4, 8, 9, 10 or 12 Classes in addition to those contemplated as of the date of this prospectus supplement. In this event, we will increase the related Trust MBS in principal balance, but we expect that all these additional Trust MBS will have the same characteristics as described under "Description of the Certificates—The Trust MBS" in this prospectus supplement. The proportion



that the original principal balance of each Group 2, 4, 8, 9, 10 or 12 Class bears to the aggregate original principal balance of all Group 2, 4, 8, 9, 10 or 12 Classes, respectively, will remain the same. In addition, the dollar amounts shown in the Principal Balance Schedules will be increased to correspond to the increase of the principal balances of the applicable Classes.

#### **LEGAL MATTERS**

Sidley Austin Brown & Wood LLP will provide legal representation for Fannie Mae. Cleary, Gottlieb, Steen & Hamilton will provide legal representation for the Dealer.

## Underlying REMIC Certificates and SMBS

Underlying SMBS or REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	October 2001 Class Factor	Principal or Notional Balance in the Lower Tier REMIC	Approximate Weighted Average WAC (in months)	Approximate Weighted Average CAGE (in months)	Underlying Security Type	Class Group
2001-038	QS	July 2001	313920QW3	(2)	INV	August 2031	PAC	\$ 7,400,000	1.00000000	\$ 7,400,000	7.621%	351	MBS	1
2001-042	QS	August 2001	313920E22	(2)	INV	September 2031	PAC	6,622,222	1.00000000	6,622,222	7.547	12	MBS	1
2001-053	A	September 2001	313921XG8	6.75%	FIX	October 2031	SUP	53,917,500	0.98352614	53,029,270	7.093	345	MBS	3
2001-053	EA	September 2001	313921XH6	(3)	PO	October 2031	SUP	18,515,625	0.98352614	2,039,587	7.093	355	MBS	3
2001-053	OE	September 2001	313921XY9	6.50	FIX	October 2031	PAC	253,192,308	1.00000000	175,500,000	7.093	355	MBS	5
2001-053	OX	September 2001	313921YF9	(2)	INV	October 2031	PAC	10,000,000	1.00000000	10,000,000	7.093	355	MBS	5
2001-053	MG	September 2001	313921CM8	6.50	FIX	June 2031	SCH	87,600,000	1.00000000	52,560,000	7.059	356	MBS	6
2001-053	TC	September 2001	313921CN6	6.50	FIX	October 2031	SCH	26,486,000	1.00000000	26,486,000	7.059	356	MBS	6
2001-053	OT	September 2001	313921UJ5	6.50	FIX	September 2025	PAC	122,500,000	1.00000000	13,126,451	7.093	355	MBS	7
2001-053	OU	September 2001	313921UK2	6.50	FIX	September 2026	PAC	140,000,000	1.00000000	15,001,658	7.093	355	MBS	7
2001-053	OW	September 2001	313921UL0	6.50	FIX	October 2026	PAC	2,916,667	1.00000000	312,535	7.093	355	MBS	7
2001-053	OH	September 2001	313921UM8	6.50	FIX	June 2030	PAC	649,833,333	1.00000000	69,632,697	7.093	355	MBS	7
SMBS-311	1	January 2001	31364J4X8	(3)	PO	June 2030	PT	2,647,435,963	0.91571904	70,928,260	6.653	318	MBS	11
SMBS-311	2	January 2001	31364J4Y6	6.00	IO	June 2030	NTL	2,647,435,963	0.91571904	100,481,703	6.653	318	MBS	11

(1) See "Description of 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.

(3) Principal only class.



Available Recombinations(1)

REMIC Certificates			RCR Certificates					
Classes	Original Principal or Notional Principal Balances	RCR Classes	Original Principal or Notional Principal Balances	Interest Rate	Interest Type(2)	Principal Type(2)	CUSIP Number	Final Distribution Date
Recombination 1 QP QJ	\$ 14,022,222 49,077,777(4)	QS	\$ 14,022,222	(3)	INV	SC/PT	3139214L9	September 2031
Recombination 2 OA	19,600,000	PA AI	19,600,000 4,523,076(4)	5.00% 6.50	FIX FIX/IO	PAC NTL	3139214M7 3139214N5	May 2009 May 2009
Recombination 3 OB	64,500,000	PW BI	64,500,000 14,884,615(4)	5.00 6.50	FIX FIX/IO	PAC NTL	3139214P0 3139214Q8	June 2019 June 2019
Recombination 4 OC	30,800,000	PC CI	30,800,000 7,107,692(4)	5.00 6.50	FIX FIX/IO	PAC NTL	3139214R6 3139214S4	April 2022 April 2022
Recombination 5 OA OB	19,600,000 43,000,000	PB(7) AI(7) BI(7)	62,600,000 4,523,076(4) 9,923,076(4)	5.00 6.50 6.50	FIX FIX/IO FIX/IO	PAC NTL NTL	3139214T2 3139214N5 3139214Q8	June 2019 June 2019 June 2019
Recombination 6 OY OI	87,750,000 50,142,857(4)	OP	87,750,000	4.00	FIX	SC/PT	3139214U9	October 2031
Recombination 7 OY OI	70,200,000 50,142,857(4)	ON	70,200,000	5.00	FIX	SC/PT	3139214V7	October 2031
Recombination 8 OY OI	58,500,000 50,142,857(4)	OM	58,500,000	6.00	FIX	SC/PT	3139214W5	October 2031
Recombination 9 OU OT	119,750,000(4) 119,750,000(4)	OS	119,750,000(4)	(3)	INV/IO	NTL	3139214X3	October 2031
Recombination 10 OU OT OY	119,750,000(4) 119,750,000(4) 54,431,818	OX	54,431,818	(3)	INV	SC/PT	3139214Y1	October 2031
Recombination 11 OU OT OY	119,750,000(4) 119,750,000(4) 39,916,666	WA	39,916,666	(3)	INV	SC/PT	3139214Z8	October 2031

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Classes	Original Principal or Notional Principal Balances	Interest Rate	Interest Type(2)	Principal Type(2)	CUSIP Number	Final Distribution Date
Recombination 12	\$119,750,000(4)	WB	\$ 47,900,000	(3)	INV	SC/PT	3139215A2	October 2031
	OY							
Recombination 13	119,750,000(4)	WC	34,214,285	(3)	INV	SC/PT	3139215B0	October 2031
	OY							
Recombination 14	119,750,000(4)	TV	13,970,833	(3)	INV	SC/PT	3139215C8	October 2031
	OT							
Recombination 15	119,750,000(4)	TW	12,573,750	(3)	INV	SC/PT	3139215D6	October 2031
	OY							
Recombination 16	45,776,305	MB	162,700,000	5.00%	FIX	PAC	3139215E4	January 2021
	MP							
	MQ							
Recombination 17	48,000,000	GS	206,736,358	6.00	FIX	SEQ	3139215F1	August 2029
	MW							
	CG							
Recombination 18	49,275,314	CL	238,431,165	6.00	FIX	SEQ	3139215G9	December 2029
	CH							
	CE							
	CG							
Recombination 19	157,461,044	CM	246,497,856	6.00	FIX	SEQ	3139215H7	April 2030
	CH							
	CJ							
	CK							
	CG							
Recombination 20	24,738,956	CA	182,200,000	6.00	FIX	SEQ	3139215J3	February 2027
	CG							
	CG							

REMIC Certificates		RCR Certificates							
Classes	Original Principal or Notional Principal Balances	RCR Classes	Original Principal or Notional Principal Balances	Interest Rate	Interest Type(2)	Principal Type(2)	CUSIP Number	Final Distribution Date	
Recombination 21									
	CH	\$ 49,272,632	CD	\$ 64,295,174	6.00%	FIX	SEQ	3139215K0	April 2030
	CJ	6,955,851							
CK	8,066,691								
Recombination 22									
	CE	24,738,956	CN	231,475,314	6.00	FIX	SEQ	3139215L8	August 2029
	CG	157,461,044							
CH	49,275,314								
Recombination 23									
	CE	24,738,956	GR	39,766,647	6.00	FIX	SEQ	3139215M6	April 2030
	CG	3,149							
CH	2,000								
CJ	6,955,851								
CK	8,066,691								
Recombination 24									
	VC	9,974,141	VA (5)	38,916,652	6.00	FIX	SEQ	3139215N4	November 2031
	VD	15,160,363							
ZC	13,782,148								
Recombination 25									
	PV	44,500,000	PN	67,030,000	6.00	FIX	PAC	3139215P9	November 2031
PX	22,530,000								
Recombination 26									
	PQ	38,358,000	UA	38,358,000	5.00	FIX	PAC	3139215Q7	October 2020
UI			3,196,500(4)	6.00	FIX/IO	NTL	3139215R5	October 2020	
Recombination 27									
	PK	75,423,000	UB	75,423,000	5.00	FIX	PAC	3139215S3	September 2024
IU			12,570,500(4)	6.00	FIX/IO	NTL	3139215V6	September 2024	
Recombination 28									
	PK	75,423,000	UC	75,423,000	5.25	FIX	PAC	3139215T1	September 2024
IU			9,427,875(4)	6.00	FIX/IO	NTL	3139215V6	September 2024	
Recombination 29									
	PK	75,423,000	UD	75,423,000	5.50	FIX	PAC	3139215U8	September 2024
IU			6,285,250(4)	6.00	FIX/IO	NTL	3139215V6	September 2024	
Recombination 30									
	PD	100,000,000	UG	100,000,000	5.00	FIX	PAC	3139215W4	March 2018

REMIC Certificates		RCR Certificates						
Classes	Original or Notional Principal Balances	RCR Classes	Original or Notional Principal Balances	Interest Rate	Interest Type(2)	Principal Type(2)	CUSIP Number	Final Distribution Date
Recombination 31								
PQ	\$ 38,358,000	UE(8)	\$138,358,000	5.00%	FIX	PAC	3139215Y0	October 2020
		UI(8)	3,196,500(4)	6.00	FIX/IO	NTL	3139215R5	October 2020
PD	100,000,000	GI(8)	8,333,333(4)	6.00	FIX/IO	NTL	3139215X2	October 2020
Recombination 32								
EB	8,215,000	E	16,421,618	(6)	PO	SUP	3139215Z7	November 2031
ED	8,206,618							

- (1) The principal and/or notional principal balances of the REMIC Certificates and RCR Certificates involved in any exchange will bear the same proportionate relationship as that borne by the original principal and/or original notional principal balances of the related Classes.
- (2) See “Description of Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus and “Description of the Certificates—Distributions of Interest” and “—Distributions of Principal” in this prospectus supplement.
- (3) For a description of this interest rate, see “Reference Sheet—Interest Rates” in this prospectus supplement.
- (4) Notional principal balance.
- (5) Principal payments on the REMIC Certificates in Recombination 24 from the ZC Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.
- (6) Principal only class.
- (7) Interest payments on the OA Class of REMIC Certificates in Recombination 5 will be paid as interest on the PB and AI Classes of RCR Certificates on a pro rata basis. The BI Class of RCR Certificates will not receive any interest attributable to the OA Class of REMIC Certificates. Interest payments on the OB Class of REMIC Certificates in Recombination 5 will be paid as interest on the PB and BI Classes of RCR Certificates on a pro rata basis. The AI Class of RCR Certificates will not receive any interest attributable to the OB Class of REMIC Certificates.
- (8) Interest payments on the PQ Class of REMIC Certificates in Recombination 31 will be paid as interest on the UE and UI Classes of RCR Certificates on a pro rata basis. The GI Class of RCR Certificates will not receive any interest attributable to the PQ Class of REMIC Certificates. Interest payments on the PD Class of REMIC Certificates in Recombination 31 will be paid as interest on the UE and GI Classes of RCR Certificates on a pro rata basis. The UI Class of RCR Certificates will not receive any interest attributable to the PD Class of REMIC Certificates.

## Principal Balance Schedules

### *OA Class Planned Balances*

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through September 2002 .....	\$19,600,000.00	January 2003 .....	\$13,449,503.38	June 2003 .....	\$ 4,171,734.88
October 2002 .....	18,171,082.31	February 2003 .....	11,732,854.64	July 2003 .....	2,111,866.17
November 2002 .....	16,669,281.70	March 2003 .....	9,945,980.06	August 2003 and thereafter .....	0.00
December 2002 .....	15,095,206.73	April 2003 .....	8,089,635.27		
		May 2003 .....	6,164,611.47		

### *OB Class Planned Balances*

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through July 2003 .....	\$64,500,000.00	May 2004 .....	\$42,965,623.22	April 2005 .....	\$16,661,141.67
August 2003 .....	64,485,899.85	June 2004 .....	40,513,617.13	May 2005 .....	14,341,285.53
September 2003 .....	62,294,763.65	July 2004 .....	38,073,937.80	June 2005 .....	12,033,074.29
October 2003 .....	60,039,417.82	August 2004 .....	35,646,521.63	July 2005 .....	9,736,447.87
November 2003 .....	57,720,854.48	September 2004 .....	33,231,305.35	August 2005 .....	7,451,346.49
December 2003 .....	55,340,096.87	October 2004 .....	30,828,226.02	September 2005 .....	5,177,710.67
January 2004 .....	52,898,198.61	November 2004 .....	28,437,221.02	October 2005 .....	2,915,481.24
February 2004 .....	50,396,242.93	December 2004 .....	26,058,228.05	November 2005 .....	664,599.34
March 2004 .....	47,906,871.70	January 2005 .....	23,691,185.13	December 2005 and thereafter .....	0.00
April 2004 .....	45,430,019.99	February 2005 .....	21,336,030.60		
		March 2005 .....	18,992,703.12		

### *OC Class Planned Balances*

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through November 2005 .....	\$30,800,000.00	April 2006 .....	\$20,378,363.61	October 2006 .....	\$ 7,437,299.87
December 2005 .....	29,225,006.41	May 2006 .....	18,194,347.56	November 2006 .....	5,318,105.48
January 2006 .....	26,996,644.18	June 2006 .....	16,021,275.38	December 2006 .....	3,209,520.36
February 2006 .....	24,779,454.70	July 2006 .....	13,859,090.57	January 2007 .....	1,111,489.73
March 2006 .....	22,573,380.30	August 2006 .....	11,707,736.94	February 2007 and thereafter .....	0.00
		September 2006 .....	9,567,158.58		

### *OH Class Planned Balances*

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through January 2007 .....	\$32,500,000.00	July 2007 .....	\$21,241,918.81	February 2008 .....	\$ 7,273,138.21
February 2007 .....	31,523,959.12	August 2007 .....	19,216,259.67	March 2008 .....	5,317,275.10
March 2007 .....	29,446,874.32	September 2007 .....	17,200,726.91	April 2008 .....	3,371,177.97
April 2007 .....	27,380,181.40	October 2007 .....	15,195,268.25	May 2008 .....	1,434,796.39
May 2007 .....	25,323,826.71	November 2007 .....	13,199,831.66	June 2008 and thereafter .....	0.00
June 2007 .....	23,277,756.88	December 2007 .....	11,214,365.40		
		January 2008 .....	9,238,817.99		

### ***OD Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through May 2008 .....	\$35,300,000.00	December 2008 .....	\$23,447,978.51	August 2009 .....	\$ 8,821,426.59
June 2008 .....	34,808,080.19	January 2009 .....	21,587,536.59	September 2009 .....	7,033,842.52
July 2008 .....	32,890,979.45	February 2009 .....	19,736,367.84	October 2009 .....	5,255,155.24
August 2008 .....	30,983,444.51	March 2009 .....	17,894,424.35	November 2009 .....	3,485,318.79
September 2008 .....	29,085,425.97	April 2009 .....	16,061,658.47	December 2009 .....	1,724,287.45
October 2008 .....	27,196,874.68	May 2009 .....	14,238,022.80	January 2010 and thereafter .....	0.00
November 2008 .....	25,317,741.74	June 2009 .....	12,423,470.17		
		July 2009 .....	10,617,953.66		

### ***OE Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through December 2009 .....	\$89,200,000.00	April 2012 .....	\$47,370,562.07	August 2014 .....	\$17,858,532.25
January 2010 .....	89,172,015.72	May 2012 .....	46,095,522.32	September 2014 .....	17,012,714.06
February 2010 .....	87,428,458.34	June 2012 .....	44,838,908.69	October 2014 .....	16,179,301.39
March 2010 .....	85,693,570.28	July 2012 .....	43,600,463.55	November 2014 .....	15,358,119.50
April 2010 .....	83,967,306.75	August 2012 .....	42,379,932.83	December 2014 .....	14,548,996.05
May 2010 .....	82,249,623.18	September 2012 .....	41,177,065.92	January 2015 .....	13,751,761.08
June 2010 .....	80,540,475.24	October 2012 .....	39,991,615.69	February 2015 .....	12,966,246.98
July 2010 .....	78,839,818.81	November 2012 .....	38,823,338.38	March 2015 .....	12,192,288.45
August 2010 .....	77,147,610.02	December 2012 .....	37,671,993.60	April 2015 .....	11,429,722.48
September 2010 .....	75,463,805.21	January 2013 .....	36,537,344.25	May 2015 .....	10,678,388.30
October 2010 .....	73,788,360.95	February 2013 .....	35,419,156.50	June 2015 .....	9,938,127.37
November 2010 .....	72,133,255.03	March 2013 .....	34,317,199.74	July 2015 .....	9,208,783.33
December 2010 .....	70,501,876.93	April 2013 .....	33,231,246.52	August 2015 .....	8,490,201.99
January 2011 .....	68,893,896.25	May 2013 .....	32,161,072.53	September 2015 .....	7,782,231.29
February 2011 .....	67,308,987.14	June 2013 .....	31,106,456.54	October 2015 .....	7,084,721.25
March 2011 .....	65,746,828.20	July 2013 .....	30,067,180.38	November 2015 .....	6,397,523.99
April 2011 .....	64,207,102.46	August 2013 .....	29,043,028.86	December 2015 .....	5,720,493.67
May 2011 .....	62,689,497.27	September 2013 .....	28,033,789.76	January 2016 .....	5,053,486.45
June 2011 .....	61,193,704.30	October 2013 .....	27,039,253.79	February 2016 .....	4,396,360.49
July 2011 .....	59,719,419.42	November 2013 .....	26,059,214.54	March 2016 .....	3,748,975.91
August 2011 .....	58,266,342.70	December 2013 .....	25,093,468.43	April 2016 .....	3,111,194.77
September 2011 .....	56,834,178.30	January 2014 .....	24,141,814.70	May 2016 .....	2,482,881.03
October 2011 .....	55,422,634.46	February 2014 .....	23,204,055.35	June 2016 .....	1,863,900.54
November 2011 .....	54,031,423.42	March 2014 .....	22,279,995.11	July 2016 .....	1,254,121.00
December 2011 .....	52,660,261.37	April 2014 .....	21,369,441.39	August 2016 .....	653,411.95
January 2012 .....	51,308,868.39	May 2014 .....	20,472,204.27	September 2016 .....	61,644.73
February 2012 .....	49,976,968.41	June 2014 .....	19,588,096.43	October 2016 and thereafter .....	0.00
March 2012 .....	48,664,289.15	July 2014 .....	18,716,933.15		

### ***OG Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through September 2016 .....	\$35,000,000.00	November 2016 .....	\$33,904,430.02	March 2017 .....	\$31,691,836.29
October 2016 .....	34,478,692.46	December 2016 .....	33,338,734.02	April 2017 .....	31,159,206.02
		January 2017 .....	32,781,482.78	May 2017 .....	30,634,550.44
		February 2017 .....	32,232,556.31	June 2017 .....	30,117,756.07

**OG Class (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
July 2017 .....	\$29,608,711.01	December 2021 .....	\$11,280,431.77	May 2026 .....	\$ 3,390,891.12
August 2017 .....	29,107,304.91	January 2022 .....	11,059,893.19	June 2026 .....	3,299,317.30
September 2017 .....	28,613,428.95	February 2022 .....	10,842,843.82	July 2026 .....	3,209,323.04
October 2017 .....	28,126,975.83	March 2022 .....	10,629,232.71	August 2026 .....	3,120,884.42
November 2017 .....	27,647,839.73	April 2022 .....	10,419,009.65	September 2026 .....	3,033,977.87
December 2017 .....	27,175,916.30	May 2022 .....	10,212,125.12	October 2026 .....	2,948,580.16
January 2018 .....	26,711,102.64	June 2022 .....	10,008,530.30	November 2026 .....	2,864,668.39
February 2018 .....	26,253,297.28	July 2022 .....	9,808,177.05	December 2026 .....	2,782,220.00
March 2018 .....	25,802,400.16	August 2022 .....	9,611,017.93	January 2027 .....	2,701,212.73
April 2018 .....	25,358,312.61	September 2022 .....	9,417,006.14	February 2027 .....	2,621,624.66
May 2018 .....	24,920,937.34	October 2022 .....	9,226,095.56	March 2027 .....	2,543,434.18
June 2018 .....	24,490,178.39	November 2022 .....	9,038,240.71	April 2027 .....	2,466,619.98
July 2018 .....	24,065,941.15	December 2022 .....	8,853,396.74	May 2027 .....	2,391,161.06
August 2018 .....	23,648,132.33	January 2023 .....	8,671,519.46	June 2027 .....	2,317,036.73
September 2018 .....	23,236,659.93	February 2023 .....	8,492,565.27	July 2027 .....	2,244,226.59
October 2018 .....	22,831,433.22	March 2023 .....	8,316,491.21	August 2027 .....	2,172,710.53
November 2018 .....	22,432,362.75	April 2023 .....	8,143,254.92	September 2027 .....	2,102,468.74
December 2018 .....	22,039,360.31	May 2023 .....	7,972,814.63	October 2027 .....	2,033,481.68
January 2019 .....	21,652,338.92	June 2023 .....	7,805,129.16	November 2027 .....	1,965,730.10
February 2019 .....	21,271,212.80	July 2023 .....	7,640,157.92	December 2027 .....	1,899,195.03
March 2019 .....	20,895,897.37	August 2023 .....	7,477,860.88	January 2028 .....	1,833,857.77
April 2019 .....	20,526,309.23	September 2023 .....	7,318,198.59	February 2028 .....	1,769,699.89
May 2019 .....	20,162,366.14	October 2023 .....	7,161,132.15	March 2028 .....	1,706,703.22
June 2019 .....	19,803,987.02	November 2023 .....	7,006,623.21	April 2028 .....	1,644,849.86
July 2019 .....	19,451,091.90	December 2023 .....	6,854,633.96	May 2028 .....	1,584,122.17
August 2019 .....	19,103,601.93	January 2024 .....	6,705,127.13	June 2028 .....	1,524,502.75
September 2019 .....	18,761,439.36	February 2024 .....	6,558,065.97	July 2028 .....	1,465,974.47
October 2019 .....	18,424,527.53	March 2024 .....	6,413,414.26	August 2028 .....	1,408,520.43
November 2019 .....	18,092,790.85	April 2024 .....	6,271,136.29	September 2028 .....	1,352,123.98
December 2019 .....	17,766,154.78	May 2024 .....	6,131,196.84	October 2028 .....	1,296,768.72
January 2020 .....	17,444,545.82	June 2024 .....	5,993,561.21	November 2028 .....	1,242,438.48
February 2020 .....	17,127,891.50	July 2024 .....	5,858,195.18	December 2028 .....	1,189,117.33
March 2020 .....	16,816,120.36	August 2024 .....	5,725,065.02	January 2029 .....	1,136,789.56
April 2020 .....	16,509,161.93	September 2024 .....	5,594,137.48	February 2029 .....	1,085,439.69
May 2020 .....	16,206,946.74	October 2024 .....	5,465,379.77	March 2029 .....	1,035,052.48
June 2020 .....	15,909,406.28	November 2024 .....	5,338,759.58	April 2029 .....	985,612.89
July 2020 .....	15,616,473.01	December 2024 .....	5,214,245.05	May 2029 .....	937,106.10
August 2020 .....	15,328,080.31	January 2025 .....	5,091,804.78	June 2029 .....	889,517.52
September 2020 .....	15,044,162.51	February 2025 .....	4,971,407.80	July 2029 .....	842,832.77
October 2020 .....	14,764,654.86	March 2025 .....	4,853,023.60	August 2029 .....	797,037.66
November 2020 .....	14,489,493.51	April 2025 .....	4,736,622.08	September 2029 .....	752,118.23
December 2020 .....	14,218,615.51	May 2025 .....	4,622,173.59	October 2029 .....	708,060.71
January 2021 .....	13,951,958.77	June 2025 .....	4,509,648.90	November 2029 .....	664,851.53
February 2021 .....	13,689,462.10	July 2025 .....	4,399,019.18	December 2029 .....	622,477.32
March 2021 .....	13,431,065.15	August 2025 .....	4,290,256.02	January 2030 .....	580,924.91
April 2021 .....	13,176,708.41	September 2025 .....	4,183,331.42	February 2030 .....	540,181.32
May 2021 .....	12,926,333.21	October 2025 .....	4,078,217.77	March 2030 .....	500,233.75
June 2021 .....	12,679,881.71	November 2025 .....	3,974,887.86	April 2030 .....	461,069.60
July 2021 .....	12,437,296.88	December 2025 .....	3,873,314.86	May 2030 .....	422,676.44
August 2021 .....	12,198,522.47	January 2026 .....	3,773,472.33	June 2030 .....	385,042.03
September 2021 .....	11,963,503.04	February 2026 .....	3,675,334.20	July 2030 .....	348,154.31
October 2021 .....	11,732,183.92	March 2026 .....	3,578,874.78	August 2030 .....	312,001.40
November 2021 .....	11,504,511.21	April 2026 .....	3,484,068.74	September 2030 .....	276,571.59



### ***OG Class (Continued)***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
October 2030 .....	\$ 241,853.33	February 2031 .....	\$ 109,870.93	May 2031 .....	\$ 17,814.67
November 2030 .....	207,835.26	March 2031 .....	78,543.19	June 2031 and thereafter .....	0.00
December 2030 .....	174,506.17	April 2031 .....	47,861.24		
January 2031 .....	141,855.02				

### ***Group 2 MBS Specified Balances***

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
Initial Balance .....	\$450,000,000.00	June 2005 .....	\$266,171,984.90	February 2009 .....	\$124,668,062.80
November 2001 .....	448,100,416.29	July 2005 .....	261,672,614.66	March 2009 .....	122,509,832.98
December 2001 .....	446,206,370.50	August 2005 .....	257,247,286.39	April 2009 .....	120,387,595.50
January 2002 .....	444,317,841.58	September 2005 .....	252,894,800.53	May 2009 .....	118,300,762.67
February 2002 .....	442,434,808.53	October 2005 .....	248,613,976.76	June 2009 .....	116,248,756.27
March 2002 .....	440,557,250.43	November 2005 .....	244,403,653.74	July 2009 .....	114,231,007.39
April 2002 .....	438,685,146.44	December 2005 .....	240,262,688.75	August 2009 .....	112,246,956.31
May 2002 .....	436,818,475.75	January 2006 .....	236,189,957.42	September 2009 .....	110,296,052.35
June 2002 .....	434,957,217.65	February 2006 .....	232,184,353.41	October 2009 .....	108,377,753.71
July 2002 .....	433,101,351.48	March 2006 .....	228,244,788.19	November 2009 .....	106,491,527.32
August 2002 .....	431,250,856.63	April 2006 .....	224,370,190.69	December 2009 .....	104,636,848.71
September 2002 .....	429,405,712.58	May 2006 .....	220,559,507.01	January 2010 .....	102,813,201.90
October 2002 .....	427,565,898.87	June 2006 .....	216,811,700.21	February 2010 .....	101,020,079.22
November 2002 .....	423,954,230.48	July 2006 .....	213,125,750.03	March 2010 .....	99,256,981.19
December 2002 .....	420,147,319.38	August 2006 .....	209,500,652.55	April 2010 .....	97,523,416.41
January 2003 .....	416,149,552.16	September 2006 .....	205,935,420.01	May 2010 .....	95,818,901.42
February 2003 .....	411,965,604.86	October 2006 .....	202,429,080.51	June 2010 .....	94,142,960.55
March 2003 .....	407,600,434.24	November 2006 .....	198,980,677.76	July 2010 .....	92,495,125.81
April 2003 .....	403,059,268.62	December 2006 .....	195,589,270.87	August 2010 .....	90,874,936.80
May 2003 .....	398,347,597.78	January 2007 .....	192,253,934.05	September 2010 .....	89,281,940.53
June 2003 .....	393,471,162.22	February 2007 .....	188,973,756.40	October 2010 .....	87,715,691.35
July 2003 .....	388,435,941.71	March 2007 .....	185,747,841.65	November 2010 .....	86,175,750.80
August 2003 .....	383,248,143.23	April 2007 .....	182,575,307.96	December 2010 .....	84,661,687.49
September 2003 .....	377,914,188.30	May 2007 .....	179,455,287.64	January 2011 .....	83,173,077.06
October 2003 .....	372,440,699.67	June 2007 .....	176,386,927.00	February 2011 .....	81,709,501.95
November 2003 .....	366,834,487.50	July 2007 .....	173,369,386.04	March 2011 .....	80,270,551.38
December 2003 .....	361,102,535.05	August 2007 .....	170,401,838.29	April 2011 .....	78,855,821.22
January 2004 .....	355,251,983.84	September 2007 .....	167,483,470.56	May 2011 .....	77,464,913.86
February 2004 .....	349,290,118.51	October 2007 .....	164,613,482.78	June 2011 .....	76,097,438.14
March 2004 .....	343,425,956.24	November 2007 .....	161,791,087.70	July 2011 .....	74,753,009.21
April 2004 .....	337,657,918.07	December 2007 .....	159,015,510.77	August 2011 .....	73,431,248.46
May 2004 .....	331,984,450.29	January 2008 .....	156,285,989.92	September 2011 .....	72,131,783.40
June 2004 .....	326,404,024.15	February 2008 .....	153,601,775.31	October 2011 .....	70,854,247.59
July 2004 .....	320,915,135.34	March 2008 .....	150,962,129.20	November 2011 .....	69,598,280.47
August 2004 .....	315,516,303.73	April 2008 .....	148,366,325.68	December 2011 .....	68,363,527.40
September 2004 .....	310,206,072.85	May 2008 .....	145,813,650.60	January 2012 .....	67,149,639.42
October 2004 .....	304,983,009.62	June 2008 .....	143,303,401.27	February 2012 .....	65,956,273.22
November 2004 .....	299,845,703.94	July 2008 .....	140,834,886.29	March 2012 .....	64,783,091.11
December 2004 .....	294,792,768.31	August 2008 .....	138,407,425.46	April 2012 .....	63,629,760.80
January 2005 .....	289,822,837.48	September 2008 .....	136,020,349.47	May 2012 .....	62,495,955.41
February 2005 .....	284,934,568.09	October 2008 .....	133,672,999.85	June 2012 .....	61,381,353.40
March 2005 .....	280,126,638.35	November 2008 .....	131,364,728.69	July 2012 .....	60,285,638.39
April 2005 .....	275,397,747.64	December 2008 .....	129,094,898.56	August 2012 .....	59,208,499.13
May 2005 .....	270,746,616.22	January 2009 .....	126,862,882.28	September 2012 .....	58,149,629.46

**Group 2 (Continued)**

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
October 2012 .....	\$ 57,108,728.14	March 2017 .....	\$ 21,282,286.42	August 2021 .....	\$ 7,233,070.60
November 2012 .....	56,085,498.83	April 2017 .....	20,875,175.92	September 2021 .....	7,077,264.64
December 2012 .....	55,079,650.00	May 2017 .....	20,475,208.55	October 2021 .....	6,924,336.88
January 2013 .....	54,090,894.86	June 2017 .....	20,082,264.31	November 2021 .....	6,774,237.64
February 2013 .....	53,118,951.26	July 2017 .....	19,696,225.17	December 2021 .....	6,626,918.11
March 2013 .....	52,163,541.64	August 2017 .....	19,316,975.04	January 2022 .....	6,482,330.27
April 2013 .....	51,224,392.92	September 2017 .....	18,944,399.73	February 2022 .....	6,340,426.91
May 2013 .....	50,301,236.49	October 2017 .....	18,578,386.94	March 2022 .....	6,201,161.59
June 2013 .....	49,393,808.08	November 2017 .....	18,218,826.17	April 2022 .....	6,064,488.68
July 2013 .....	48,501,847.72	December 2017 .....	17,865,608.78	May 2022 .....	5,930,363.26
August 2013 .....	47,625,099.64	January 2018 .....	17,518,627.90	June 2022 .....	5,798,741.20
September 2013 .....	46,763,312.26	February 2018 .....	17,177,778.41	July 2022 .....	5,669,579.10
October 2013 .....	45,916,238.08	March 2018 .....	16,842,956.91	August 2022 .....	5,542,834.25
November 2013 .....	45,083,633.61	April 2018 .....	16,514,061.71	September 2022 .....	5,418,464.71
December 2013 .....	44,265,259.30	May 2018 .....	16,190,992.79	October 2022 .....	5,296,429.20
January 2014 .....	43,460,879.55	June 2018 .....	15,873,651.79	November 2022 .....	5,176,687.13
February 2014 .....	42,670,262.53	July 2018 .....	15,561,941.92	December 2022 .....	5,059,198.61
March 2014 .....	41,893,180.24	August 2018 .....	15,255,768.05	January 2023 .....	4,943,924.40
April 2014 .....	41,129,408.34	September 2018 .....	14,955,036.55	February 2023 .....	4,830,825.92
May 2014 .....	40,378,726.15	October 2018 .....	14,659,655.38	March 2023 .....	4,719,865.25
June 2014 .....	39,640,916.60	November 2018 .....	14,369,533.98	April 2023 .....	4,611,005.09
July 2014 .....	38,915,766.13	December 2018 .....	14,084,583.32	May 2023 .....	4,504,208.74
August 2014 .....	38,203,064.68	January 2019 .....	13,804,715.78	June 2023 .....	4,399,440.18
September 2014 .....	37,502,605.60	February 2019 .....	13,529,845.23	July 2023 .....	4,296,663.95
October 2014 .....	36,814,185.59	March 2019 .....	13,259,886.95	August 2023 .....	4,195,845.17
November 2014 .....	36,137,604.68	April 2019 .....	12,994,757.62	September 2023 .....	4,096,949.58
December 2014 .....	35,472,666.15	May 2019 .....	12,734,375.27	October 2023 .....	3,999,943.48
January 2015 .....	34,819,176.49	June 2019 .....	12,478,659.31	November 2023 .....	3,904,793.72
February 2015 .....	34,176,945.35	July 2019 .....	12,227,530.45	December 2023 .....	3,811,467.75
March 2015 .....	33,545,785.45	August 2019 .....	11,980,910.75	January 2024 .....	3,719,933.52
April 2015 .....	32,925,512.61	September 2019 .....	11,738,723.52	February 2024 .....	3,630,159.54
May 2015 .....	32,315,945.61	October 2019 .....	11,500,893.36	March 2024 .....	3,542,114.87
June 2015 .....	31,716,906.22	November 2019 .....	11,267,346.08	April 2024 .....	3,455,769.03
July 2015 .....	31,128,219.10	December 2019 .....	11,038,008.76	May 2024 .....	3,371,092.13
August 2015 .....	30,549,711.76	January 2020 .....	10,812,809.66	June 2024 .....	3,288,054.71
September 2015 .....	29,981,214.57	February 2020 .....	10,591,678.24	July 2024 .....	3,206,627.86
October 2015 .....	29,422,560.60	March 2020 .....	10,374,545.09	August 2024 .....	3,126,783.14
November 2015 .....	28,873,585.71	April 2020 .....	10,161,342.01	September 2024 .....	3,048,492.58
December 2015 .....	28,334,128.41	May 2020 .....	9,952,001.88	October 2024 .....	2,971,728.69
January 2016 .....	27,804,029.83	June 2020 .....	9,746,458.70	November 2024 .....	2,896,464.44
February 2016 .....	27,283,133.74	July 2020 .....	9,544,647.56	December 2024 .....	2,822,673.27
March 2016 .....	26,771,286.42	August 2020 .....	9,346,504.65	January 2025 .....	2,750,329.04
April 2016 .....	26,268,336.70	September 2020 .....	9,151,967.19	February 2025 .....	2,679,406.09
May 2016 .....	25,774,135.85	October 2020 .....	8,960,973.45	March 2025 .....	2,609,879.16
June 2016 .....	25,288,537.58	November 2020 .....	8,773,462.73	April 2025 .....	2,541,723.43
July 2016 .....	24,811,398.01	December 2020 .....	8,589,375.31	May 2025 .....	2,474,914.49
August 2016 .....	24,342,575.59	January 2021 .....	8,408,652.51	June 2025 .....	2,409,428.38
September 2016 .....	23,881,931.09	February 2021 .....	8,231,236.56	July 2025 .....	2,345,241.50
October 2016 .....	23,429,327.57	March 2021 .....	8,057,070.71	August 2025 .....	2,282,330.67
November 2016 .....	22,984,630.32	April 2021 .....	7,886,099.10	September 2025 .....	2,220,673.10
December 2016 .....	22,547,706.85	May 2021 .....	7,718,266.84	October 2025 .....	2,160,246.39
January 2017 .....	22,118,426.83	June 2021 .....	7,553,519.92	November 2025 .....	2,101,028.52
February 2017 .....	21,696,662.05	July 2021 .....	7,391,805.24	December 2025 .....	2,042,997.84

## Group 2 (Continued)

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
January 2026 .....	\$ 1,986,133.07	December 2027 .....	\$ 956,122.49	November 2029 .....	\$ 329,086.83
February 2026 .....	1,930,413.28	January 2028 .....	921,712.17	December 2029 .....	308,577.02
March 2026 .....	1,875,817.93	February 2028 .....	888,039.07	January 2030 .....	288,544.76
April 2026 .....	1,822,326.79	March 2028 .....	855,089.63	February 2030 .....	268,980.97
May 2026 .....	1,769,919.99	April 2028 .....	822,850.48	March 2030 .....	249,876.72
June 2026 .....	1,718,577.99	May 2028 .....	791,308.48	April 2030 .....	231,223.26
July 2026 .....	1,668,281.62	June 2028 .....	760,450.75	May 2030 .....	213,011.95
August 2026 .....	1,619,011.97	July 2028 .....	730,264.61	June 2030 .....	195,234.33
September 2026 .....	1,570,750.53	August 2028 .....	700,737.60	July 2030 .....	177,882.10
October 2026 .....	1,523,479.03	September 2028 .....	671,857.48	August 2030 .....	160,947.07
November 2026 .....	1,477,179.57	October 2028 .....	643,612.22	September 2030 .....	144,421.23
December 2026 .....	1,431,834.53	November 2028 .....	615,990.00	October 2030 .....	128,296.68
January 2027 .....	1,387,426.58	December 2028 .....	588,979.20	November 2030 .....	112,565.69
February 2027 .....	1,343,938.72	January 2029 .....	562,568.41	December 2030 .....	97,220.63
March 2027 .....	1,301,354.22	February 2029 .....	536,746.40	January 2031 .....	82,254.05
April 2027 .....	1,259,656.62	March 2029 .....	511,502.16	February 2031 .....	67,658.58
May 2027 .....	1,218,829.79	April 2029 .....	486,824.86	March 2031 .....	53,427.02
June 2027 .....	1,178,857.82	May 2029 .....	462,703.86	April 2031 .....	39,552.28
July 2027 .....	1,139,725.10	June 2029 .....	439,128.68	May 2031 .....	26,027.41
August 2027 .....	1,101,416.30	July 2029 .....	416,089.06	June 2031 .....	12,845.55
September 2027 .....	1,063,916.33	August 2029 .....	393,574.90	July 2031 and thereafter .....	0.00
October 2027 .....	1,027,210.38	September 2029 .....	371,576.28		
November 2027 .....	991,283.87	October 2029 .....	350,083.45		

## MP Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through September 2002 .....	\$45,776,305.00	May 2003 .....	\$33,065,353.34	February 2004 .....	\$13,991,296.93
October 2002 .....	44,419,814.68	June 2003 .....	31,185,903.57	March 2004 .....	11,652,728.19
November 2002 .....	42,995,683.65	July 2003 .....	29,244,403.96	April 2004 .....	9,326,037.86
December 2002 .....	41,504,492.34	August 2003 .....	27,241,699.74	May 2004 .....	7,011,164.78
January 2003 .....	39,946,855.90	September 2003 .....	25,178,666.86	June 2004 .....	4,708,048.14
February 2003 .....	38,323,423.79	October 2003 .....	23,056,211.31	July 2004 .....	2,416,627.40
March 2003 .....	36,634,879.33	November 2003 .....	20,875,268.50	August 2004 .....	136,842.36
April 2003 .....	34,881,939.29	December 2003 .....	18,636,802.53	September 2004 and thereafter .....	0.00
		January 2004 .....	16,341,805.54		

## MQ Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through September 2002 .....	\$48,000,000.00	June 2003 .....	\$38,366,722.58	May 2004 .....	\$22,405,409.49
October 2002 .....	47,104,380.53	July 2003 .....	37,084,852.13	June 2004 .....	20,884,782.26
November 2002 .....	46,164,101.44	August 2003 .....	35,762,571.49	July 2004 .....	19,371,877.24
December 2002 .....	45,179,545.97	September 2003 .....	34,400,459.00	August 2004 .....	17,866,654.66
January 2003 .....	44,151,120.27	October 2003 .....	32,999,112.84	September 2004 .....	16,369,074.97
February 2003 .....	43,079,253.12	November 2003 .....	31,559,150.59	October 2004 .....	14,879,098.84
March 2003 .....	41,964,395.71	December 2003 .....	30,081,208.82	November 2004 .....	13,396,687.12
April 2003 .....	40,807,021.26	January 2004 .....	28,565,942.58	December 2004 .....	11,921,800.87
May 2003 .....	39,607,624.76	February 2004 .....	27,014,024.94	January 2005 .....	10,454,401.36
		March 2004 .....	25,469,990.56	February 2005 .....	8,994,450.03
		April 2004 .....	23,933,798.86	March 2005 .....	7,541,908.55

***MQ Class (Continued)***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
April 2005 .....	\$ 6,096,738.77	August 2005 .....	\$ 389,020.61
May 2005 .....	4,658,902.74	September 2005 and thereafter .....	0.00
June 2005 .....	3,228,362.71		
July 2005 .....	1,805,081.12		

***MW Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through August 2004 .....	\$68,923,695.00	May 2005 .....	\$49,056,296.33	February 2006 .....	\$21,989,527.96
September 2004 .....	66,792,328.02	June 2005 .....	46,889,624.25	March 2006 .....	18,553,241.03
October 2004 .....	64,535,635.01	July 2005 .....	44,733,945.67	April 2006 .....	15,134,377.58
November 2004 .....	62,290,398.93	August 2005 .....	42,589,204.01	May 2006 .....	11,732,847.90
December 2004 .....	60,056,560.79	September 2005 .....	39,435,486.95	June 2006 .....	8,348,562.76
January 2005 .....	57,834,061.94	October 2005 .....	35,910,720.79	July 2006 .....	4,981,433.38
February 2005 .....	55,622,843.99	November 2005 .....	32,403,833.62	August 2006 .....	1,631,371.43
March 2005 .....	53,422,848.87	December 2005 .....	28,914,733.39	September 2006 and thereafter .....	0.00
April 2005 .....	51,234,018.81	January 2006 .....	25,443,328.54		

***MC Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through August 2006 .....	\$83,200,000.00	June 2007 .....	\$52,250,351.09	April 2008 .....	\$21,282,217.74
September 2006 .....	81,498,289.15	July 2007 .....	49,082,329.70	May 2008 .....	18,270,952.98
October 2006 .....	78,182,098.90	August 2007 .....	45,930,350.62	June 2008 .....	15,274,923.39
November 2006 .....	74,882,713.82	September 2007 .....	42,794,331.24	July 2008 .....	12,294,050.53
December 2006 .....	71,600,047.40	October 2007 .....	39,674,189.40	August 2008 .....	9,328,256.35
January 2007 .....	68,334,013.55	November 2007 .....	36,569,843.34	September 2008 .....	6,377,463.20
February 2007 .....	65,084,526.64	December 2007 .....	33,481,211.73	October 2008 .....	3,441,593.85
March 2007 .....	61,851,501.48	January 2008 .....	30,408,213.65	November 2008 .....	520,571.44
April 2007 .....	58,634,853.31	February 2008 .....	27,350,768.61	December 2008 and thereafter .....	0.00
May 2007 .....	55,434,497.81	March 2008 .....	24,308,796.53		

***MD Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through November 2008 .....	\$58,200,000.00	July 2009 .....	\$35,877,790.18	March 2010 .....	\$13,942,199.32
December 2008 .....	55,814,319.53	August 2009 .....	33,086,996.74	April 2010 .....	11,262,192.66
January 2009 .....	52,922,762.06	September 2009 .....	30,310,303.19	May 2010 .....	8,595,715.36
February 2009 .....	50,045,823.36	October 2009 .....	27,547,636.91	June 2010 .....	5,942,697.74
March 2009 .....	47,183,428.15	November 2009 .....	24,798,925.67	July 2010 .....	3,303,070.48
April 2009 .....	44,335,501.54	December 2009 .....	22,064,097.60	August 2010 .....	676,764.63
May 2009 .....	41,501,969.03	January 2010 .....	19,343,081.21	September 2010 and thereafter .....	0.00
June 2009 .....	38,682,756.49	February 2010 .....	16,635,805.37		

### ***ME Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through August 2010 .....	\$104,000,000.00	April 2012 .....	\$ 58,808,646.70	January 2014 .....	\$ 23,109,757.21
September 2010 .....	102,063,711.57	May 2012 .....	56,847,464.08	February 2014 .....	21,670,087.60
October 2010 .....	99,476,815.48	June 2012 .....	54,914,791.16	March 2014 .....	20,251,582.61
November 2010 .....	96,927,196.28	July 2012 .....	53,010,227.44	April 2014 .....	18,853,943.17
December 2010 .....	94,414,332.74	August 2012 .....	51,133,377.94	May 2014 .....	17,476,874.35
January 2011 .....	91,937,710.79	September 2012 .....	49,283,853.13	June 2014 .....	16,120,085.31
February 2011 .....	89,496,823.44	October 2012 .....	47,461,268.85	July 2014 .....	14,783,289.23
March 2011 .....	87,091,170.67	November 2012 .....	45,665,246.25	August 2014 .....	13,466,203.26
April 2011 .....	84,720,259.35	December 2012 .....	43,895,411.69	September 2014 .....	12,168,548.47
May 2011 .....	82,383,603.12	January 2013 .....	42,151,396.70	October 2014 .....	10,890,049.78
June 2011 .....	80,080,722.33	February 2013 .....	40,432,837.89	November 2014 .....	9,630,435.94
July 2011 .....	77,811,143.93	March 2013 .....	38,739,376.89	December 2014 .....	8,389,439.43
August 2011 .....	75,574,401.38	April 2013 .....	37,070,660.28	January 2015 .....	7,166,796.46
September 2011 .....	73,370,034.56	May 2013 .....	35,426,339.51	February 2015 .....	5,962,246.89
October 2011 .....	71,197,589.69	June 2013 .....	33,806,070.86	March 2015 .....	4,775,534.18
November 2011 .....	69,056,619.25	July 2013 .....	32,209,515.34	April 2015 .....	3,606,405.34
December 2011 .....	66,946,681.86	August 2013 .....	30,636,338.66	May 2015 .....	2,454,610.90
January 2012 .....	64,867,342.25	September 2013 .....	29,086,211.13	June 2015 .....	1,319,904.85
February 2012 .....	62,818,171.13	October 2013 .....	27,558,807.64	July 2015 .....	202,044.58
March 2012 .....	60,798,745.12	November 2013 .....	26,053,807.56	August 2015 and thereafter .....	0.00
		December 2013 .....	24,570,894.69		

### ***MG Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through July 2015 .....	\$67,100,000.00	July 2017 .....	\$44,951,878.68	August 2019 .....	\$28,913,717.01
August 2015 .....	66,200,790.85	August 2017 .....	44,185,399.19	September 2019 .....	28,392,190.31
September 2015 .....	65,115,907.74	September 2017 .....	43,430,514.51	October 2019 .....	27,878,730.10
October 2015 .....	64,047,162.61	October 2017 .....	42,687,058.41	November 2019 .....	27,373,219.48
November 2015 .....	62,994,326.04	November 2017 .....	41,954,866.98	December 2019 .....	26,875,543.19
December 2015 .....	61,957,171.79	December 2017 .....	41,233,778.60	January 2020 .....	26,385,587.58
January 2016 .....	60,935,476.78	January 2018 .....	40,523,633.90	February 2020 .....	25,903,240.61
February 2016 .....	59,929,021.01	February 2018 .....	39,824,275.74	March 2020 .....	25,428,391.79
March 2016 .....	58,937,587.54	March 2018 .....	39,135,549.16	April 2020 .....	24,960,932.20
April 2016 .....	57,960,962.45	April 2018 .....	38,457,301.38	May 2020 .....	24,500,754.44
May 2016 .....	56,998,934.78	May 2018 .....	37,789,381.74	June 2020 .....	24,047,752.62
June 2016 .....	56,051,296.51	June 2018 .....	37,131,641.70	July 2020 .....	23,601,822.34
July 2016 .....	55,117,842.52	July 2018 .....	36,483,934.78	August 2020 .....	23,162,860.67
August 2016 .....	54,198,370.53	August 2018 .....	35,846,116.54	September 2020 .....	22,730,766.12
September 2016 .....	53,292,681.07	September 2018 .....	35,218,044.58	October 2020 .....	22,305,438.64
October 2016 .....	52,400,577.45	October 2018 .....	34,599,578.48	November 2020 .....	21,886,779.57
November 2016 .....	51,521,865.71	November 2018 .....	33,990,579.78	December 2020 .....	21,474,691.64
December 2016 .....	50,656,354.60	December 2018 .....	33,390,911.97	January 2021 .....	21,069,078.96
January 2017 .....	49,803,855.52	January 2019 .....	32,800,440.43	February 2021 .....	20,669,846.99
February 2017 .....	48,964,182.51	February 2019 .....	32,219,032.43	March 2021 .....	20,276,902.51
March 2017 .....	48,137,152.18	March 2019 .....	31,646,557.11	April 2021 .....	19,890,153.62
April 2017 .....	47,322,583.70	April 2019 .....	31,082,885.42	May 2021 .....	19,509,509.71
May 2017 .....	46,520,298.77	May 2019 .....	30,527,890.14	June 2021 .....	19,134,881.46
June 2017 .....	45,730,121.55	June 2019 .....	29,981,445.82	July 2021 .....	18,766,180.79
		July 2019 .....	29,443,428.76	August 2021 .....	18,403,320.87



### ***MG Class (Continued)***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
September 2021.....	\$18,046,216.10	January 2025.....	\$ 7,632,781.99	May 2028.....	\$ 2,352,749.06
October 2021.....	17,694,782.08	February 2025.....	7,450,979.23	June 2028.....	2,263,416.47
November 2021.....	17,348,935.61	March 2025.....	7,272,246.20	July 2028.....	2,175,738.47
December 2021.....	17,008,594.66	April 2025.....	7,096,536.61	August 2028.....	2,089,689.19
January 2022.....	16,673,678.35	May 2025.....	6,923,804.85	September 2028.....	2,005,243.14
February 2022.....	16,344,106.96	June 2025.....	6,754,005.96	October 2028.....	1,922,375.19
March 2022.....	16,019,801.88	July 2025.....	6,587,095.62	November 2028.....	1,841,060.58
April 2022.....	15,700,685.61	August 2025.....	6,423,030.15	December 2028.....	1,761,274.92
May 2022.....	15,386,681.76	September 2025.....	6,261,766.49	January 2029.....	1,682,994.16
June 2022.....	15,077,715.01	October 2025.....	6,103,262.20	February 2029.....	1,606,194.61
July 2022.....	14,773,711.11	November 2025.....	5,947,475.45	March 2029.....	1,530,852.93
August 2022.....	14,474,596.86	December 2025.....	5,794,365.02	April 2029.....	1,456,946.12
September 2022.....	14,180,300.10	January 2026.....	5,643,890.26	May 2029.....	1,384,451.50
October 2022.....	13,890,749.68	February 2026.....	5,496,011.12	June 2029.....	1,313,346.75
November 2022.....	13,605,875.47	March 2026.....	5,350,688.12	July 2029.....	1,243,609.86
December 2022.....	13,325,608.32	April 2026.....	5,207,882.34	August 2029.....	1,175,219.14
January 2023.....	13,049,880.07	May 2026.....	5,067,555.44	September 2029.....	1,108,153.22
February 2023.....	12,778,623.53	June 2026.....	4,929,669.62	October 2029.....	1,042,391.05
March 2023.....	12,511,772.46	July 2026.....	4,794,187.62	November 2029.....	977,911.89
April 2023.....	12,249,261.55	August 2026.....	4,661,072.72	December 2029.....	914,695.30
May 2023.....	11,991,026.42	September 2026.....	4,530,288.73	January 2030.....	852,721.14
June 2023.....	11,737,003.62	October 2026.....	4,401,799.98	February 2030.....	791,969.56
July 2023.....	11,487,130.58	November 2026.....	4,275,571.31	March 2030.....	732,421.01
August 2023.....	11,241,345.63	December 2026.....	4,151,568.08	April 2030.....	674,056.23
September 2023.....	10,999,587.97	January 2027.....	4,029,756.14	May 2030.....	616,856.24
October 2023.....	10,761,797.67	February 2027.....	3,910,101.84	June 2030.....	560,802.34
November 2023.....	10,527,915.65	March 2027.....	3,792,572.00	July 2030.....	505,876.10
December 2023.....	10,297,883.68	April 2027.....	3,677,133.94	August 2030.....	452,059.37
January 2024.....	10,071,644.34	May 2027.....	3,563,755.44	September 2030.....	399,334.27
February 2024.....	9,849,141.03	June 2027.....	3,452,404.75	October 2030.....	347,683.17
March 2024.....	9,630,317.97	July 2027.....	3,343,050.58	November 2030.....	297,088.72
April 2024.....	9,415,120.17	August 2027.....	3,235,662.09	December 2030.....	247,533.81
May 2024.....	9,203,493.42	September 2027.....	3,130,208.88	January 2031.....	199,001.60
June 2024.....	8,995,384.28	October 2027.....	3,026,661.01	February 2031.....	151,475.48
July 2024.....	8,790,740.07	November 2027.....	2,924,988.96	March 2031.....	104,939.10
August 2024.....	8,589,508.87	December 2027.....	2,825,163.64	April 2031.....	59,376.34
September 2024.....	8,391,639.50	January 2028.....	2,727,156.38	May 2031.....	14,771.34
October 2024.....	8,197,081.50	February 2028.....	2,630,938.93	June 2031 and thereafter.....	0.00
November 2024.....	8,005,785.15	March 2028.....	2,536,483.45		
December 2024.....	7,817,701.42	April 2028.....	2,443,762.51		

### ***YA Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance.....	\$54,100,000.00	June 2002.....	\$40,076,771.78	February 2003.....	\$27,595,898.97
November 2001.....	52,958,510.64	July 2002.....	37,548,071.85	March 2003.....	26,572,018.51
December 2001.....	51,641,082.52	August 2002.....	34,850,834.98	April 2003.....	25,502,207.86
January 2002.....	50,148,172.25	September 2002.....	31,986,582.11	May 2003.....	24,387,727.91
February 2002.....	48,480,370.85	October 2002.....	31,209,073.17	June 2003.....	23,229,899.01
March 2002.....	46,638,403.73	November 2002.....	30,380,276.64	July 2003.....	22,030,099.14
April 2002.....	44,623,130.44	December 2002.....	29,501,132.98	August 2003.....	20,789,762.05
May 2002.....	42,435,544.29	January 2003.....	28,572,649.47	September 2003.....	19,510,375.24

**YA Class (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
October 2003 .....	\$18,193,477.89	April 2004 .....	\$ 9,751,582.86	September 2004 .....	\$ 3,067,044.54
November 2003 .....	16,840,658.70	May 2004 .....	8,370,036.05	October 2004 .....	1,795,961.73
December 2003 .....	15,453,553.60	June 2004 .....	7,011,037.63	November 2004 .....	546,298.48
January 2004 .....	14,033,843.42	July 2004 .....	5,674,357.76	December 2004 and thereafter .....	0.00
February 2004 .....	12,583,251.47	August 2004 .....	4,359,768.65		
March 2004 .....	11,155,909.99				

**YD Class Planned Balances**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through November 2004 .....	\$22,042,000.00	July 2005 .....	\$13,336,140.01	April 2006 .....	\$ 4,415,759.93
December 2004 .....	21,359,835.08	August 2005 .....	12,269,598.50	May 2006 .....	3,515,924.58
January 2005 .....	20,152,353.77	September 2005 .....	11,222,366.11	June 2006 .....	2,633,655.75
February 2005 .....	18,965,638.75	October 2005 .....	10,194,242.11	July 2006 .....	1,768,768.48
March 2005 .....	17,799,476.17	November 2005 .....	9,185,027.58	August 2006 .....	921,079.50
April 2005 .....	16,653,654.09	December 2005 .....	8,194,525.41	September 2006 .....	90,407.19
May 2005 .....	15,527,962.48	January 2006 .....	7,222,540.26	October 2006 and thereafter .....	0.00
June 2005 .....	14,422,193.21	February 2006 .....	6,268,878.56		
		March 2006 .....	5,333,348.47		

**YE Class Planned Balances**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through September 2006 .....	\$16,857,000.00	July 2007 .....	\$ 9,537,807.08	May 2008 .....	\$ 3,641,922.08
October 2006 .....	16,133,571.59	August 2007 .....	8,882,793.44	June 2008 .....	3,129,448.16
November 2006 .....	15,336,394.36	September 2007 .....	8,242,741.84	July 2008 .....	2,630,388.95
December 2006 .....	14,555,698.78	October 2007 .....	7,617,491.05	August 2008 .....	2,144,597.43
January 2007 .....	13,791,309.77	November 2007 .....	7,006,881.32	September 2008 .....	1,671,927.95
February 2007 .....	13,043,053.81	December 2007 .....	6,410,754.37	October 2008 .....	1,212,236.18
March 2007 .....	12,310,758.98	January 2008 .....	5,828,953.36	November 2008 .....	765,379.15
April 2007 .....	11,594,254.92	February 2008 .....	5,261,322.89	December 2008 .....	331,215.17
May 2007 .....	10,893,372.84	March 2008 .....	4,707,708.99	January 2009 and thereafter .....	0.00
June 2007 .....	10,207,945.47	April 2008 .....	4,167,959.11		

**YG Class Planned Balances**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through December 2008 .....	\$5,762,000.00	September 2009 .....	\$2,734,191.15	July 2010 .....	\$ 457,785.41
January 2009 .....	5,671,603.89	October 2009 .....	2,419,448.59	August 2010 .....	361,575.98
February 2009 .....	5,262,406.25	November 2009 .....	2,115,924.73	September 2010 .....	288,811.87
March 2009 .....	4,865,484.48	December 2009 .....	1,823,492.89	October 2010 .....	226,109.72
April 2009 .....	4,480,702.08	January 2010 .....	1,551,156.34	November 2010 .....	161,876.58
May 2009 .....	4,107,923.82	February 2010 .....	1,305,310.71	December 2010 .....	96,166.73
June 2009 .....	3,747,015.72	March 2010 .....	1,085,502.23	January 2011 .....	29,033.28
July 2009 .....	3,397,845.04	April 2010 .....	891,283.50	February 2011 and thereafter .....	0.00
August 2009 .....	3,060,280.28	May 2010 .....	722,213.38		
		June 2010 .....	577,856.95		



### ***YH Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through January 2011 .....	\$5,339,000.00	October 2012 .....	\$3,712,067.67	August 2014 .....	\$1,726,327.24
February 2011 .....	5,299,528.20	November 2012 .....	3,624,933.59	September 2014 .....	1,634,671.23
March 2011 .....	5,229,702.32	December 2012 .....	3,537,319.07	October 2014 .....	1,543,059.65
April 2011 .....	5,158,605.35	January 2013 .....	3,449,254.76	November 2014 .....	1,451,509.90
May 2011 .....	5,086,285.95	February 2013 .....	3,360,770.57	December 2014 .....	1,360,038.93
June 2011 .....	5,012,791.67	March 2013 .....	3,271,895.70	January 2015 .....	1,268,663.20
July 2011 .....	4,938,169.04	April 2013 .....	3,182,658.65	February 2015 .....	1,177,398.72
August 2011 .....	4,862,463.54	May 2013 .....	3,093,087.22	March 2015 .....	1,086,261.05
September 2011 .....	4,785,719.66	June 2013 .....	3,003,208.53	April 2015 .....	995,265.32
October 2011 .....	4,707,980.88	July 2013 .....	2,913,049.04	May 2015 .....	904,426.22
November 2011 .....	4,629,289.72	August 2013 .....	2,822,634.56	June 2015 .....	813,758.02
December 2011 .....	4,549,687.74	September 2013 .....	2,731,990.26	July 2015 .....	723,274.58
January 2012 .....	4,469,215.56	October 2013 .....	2,641,140.67	August 2015 .....	632,989.37
February 2012 .....	4,387,912.88	November 2013 .....	2,550,109.71	September 2015 .....	542,915.44
March 2012 .....	4,305,818.52	December 2013 .....	2,458,920.70	October 2015 .....	453,065.46
April 2012 .....	4,222,970.37	January 2014 .....	2,367,596.37	November 2015 .....	363,451.73
May 2012 .....	4,139,405.48	February 2014 .....	2,276,158.88	December 2015 .....	274,086.17
June 2012 .....	4,055,160.05	March 2014 .....	2,184,629.79	January 2016 .....	184,980.33
July 2012 .....	3,970,269.42	April 2014 .....	2,093,030.13	February 2016 .....	96,145.41
August 2012 .....	3,884,768.13	May 2014 .....	2,001,380.37	March 2016 .....	7,592.26
September 2012 .....	3,798,689.90	June 2014 .....	1,909,700.45	April 2016 and thereafter .....	0.00
		July 2014 .....	1,818,009.77		

### ***YC Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through March 2016 .....	\$8,905,000.00	February 2018 .....	\$6,973,912.52	February 2020 .....	\$5,202,728.31
April 2016 .....	8,824,331.38	March 2018 .....	6,894,584.92	March 2020 .....	5,135,149.51
May 2016 .....	8,736,372.95	April 2018 .....	6,815,715.79	April 2020 .....	5,068,078.99
June 2016 .....	8,648,726.82	May 2018 .....	6,737,309.10	May 2020 .....	5,001,517.13
July 2016 .....	8,561,402.49	June 2018 .....	6,659,368.60	June 2020 .....	4,935,464.21
August 2016 .....	8,474,409.18	July 2018 .....	6,581,897.88	July 2020 .....	4,869,920.41
September 2016 .....	8,387,755.79	August 2018 .....	6,504,900.35	August 2020 .....	4,804,885.79
October 2016 .....	8,301,450.91	September 2018 .....	6,428,379.21	September 2020 .....	4,740,360.33
November 2016 .....	8,215,502.85	October 2018 .....	6,352,337.50	October 2020 .....	4,676,343.89
December 2016 .....	8,129,919.62	November 2018 .....	6,276,778.08	November 2020 .....	4,612,836.26
January 2017 .....	8,044,708.95	December 2018 .....	6,201,703.65	December 2020 .....	4,549,837.14
February 2017 .....	7,959,878.29	January 2019 .....	6,127,116.74	January 2021 .....	4,487,346.12
March 2017 .....	7,875,434.83	February 2019 .....	6,053,019.73	February 2021 .....	4,425,362.70
April 2017 .....	7,791,385.49	March 2019 .....	5,979,414.83	March 2021 .....	4,363,886.32
May 2017 .....	7,707,736.92	April 2019 .....	5,906,304.11	April 2021 .....	4,302,916.33
June 2017 .....	7,624,495.55	May 2019 .....	5,833,689.48	May 2021 .....	4,242,451.99
July 2017 .....	7,541,667.51	June 2019 .....	5,761,572.70	June 2021 .....	4,182,492.49
August 2017 .....	7,459,258.73	July 2019 .....	5,689,955.41	July 2021 .....	4,123,036.95
September 2017 .....	7,377,274.89	August 2019 .....	5,618,839.09	August 2021 .....	4,064,084.41
October 2017 .....	7,295,721.43	September 2019 .....	5,548,225.10	September 2021 .....	4,005,633.83
November 2017 .....	7,214,603.57	October 2019 .....	5,478,114.66	October 2021 .....	3,947,684.12
December 2017 .....	7,133,926.31	November 2019 .....	5,408,508.85	November 2021 .....	3,890,234.11
January 2018 .....	7,053,694.44	December 2019 .....	5,339,408.65	December 2021 .....	3,833,282.56
		January 2020 .....	5,270,814.90	January 2022 .....	3,776,828.19

### ***YC Class (Continued)***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
February 2022 .....	\$3,720,869.63	May 2025 .....	\$1,905,498.71	July 2028 .....	\$ 734,304.38
March 2022 .....	3,665,405.47	June 2025 .....	1,867,755.15	August 2028 .....	710,117.13
April 2022 .....	3,610,434.24	July 2025 .....	1,830,417.96	September 2028 .....	686,234.66
May 2022 .....	3,555,954.41	August 2025 .....	1,793,484.50	October 2028 .....	662,654.39
June 2022 .....	3,501,964.41	September 2025 .....	1,756,952.12	November 2028 .....	639,373.73
July 2022 .....	3,448,462.59	October 2025 .....	1,720,818.16	December 2028 .....	616,390.11
August 2022 .....	3,395,447.27	November 2025 .....	1,685,079.95	January 2029 .....	593,700.96
September 2022 .....	3,342,916.71	December 2025 .....	1,649,734.81	February 2029 .....	571,303.73
October 2022 .....	3,290,869.13	January 2026 .....	1,614,780.07	March 2029 .....	549,195.88
November 2022 .....	3,239,302.70	February 2026 .....	1,580,213.04	April 2029 .....	527,374.86
December 2022 .....	3,188,215.56	March 2026 .....	1,546,031.03	May 2029 .....	505,838.16
January 2023 .....	3,137,605.80	April 2026 .....	1,512,231.36	June 2029 .....	484,583.25
February 2023 .....	3,087,471.45	May 2026 .....	1,478,811.32	July 2029 .....	463,607.63
March 2023 .....	3,037,810.51	June 2026 .....	1,445,768.21	August 2029 .....	442,908.81
April 2023 .....	2,988,620.96	July 2026 .....	1,413,099.33	September 2029 .....	422,484.31
May 2023 .....	2,939,900.73	August 2026 .....	1,380,801.98	October 2029 .....	402,331.66
June 2023 .....	2,891,647.70	September 2026 .....	1,348,873.46	November 2029 .....	382,448.39
July 2023 .....	2,843,859.74	October 2026 .....	1,317,311.06	December 2029 .....	362,832.05
August 2023 .....	2,796,534.67	November 2026 .....	1,286,112.09	January 2030 .....	343,480.21
September 2023 .....	2,749,670.29	December 2026 .....	1,255,273.83	February 2030 .....	324,390.44
October 2023 .....	2,703,264.37	January 2027 .....	1,224,793.58	March 2030 .....	305,560.33
November 2023 .....	2,657,314.63	February 2027 .....	1,194,668.63	April 2030 .....	286,987.47
December 2023 .....	2,611,818.78	March 2027 .....	1,164,896.30	May 2030 .....	268,669.48
January 2024 .....	2,566,774.50	April 2027 .....	1,135,473.88	June 2030 .....	250,603.97
February 2024 .....	2,522,179.46	May 2027 .....	1,106,398.67	July 2030 .....	232,788.59
March 2024 .....	2,478,031.27	June 2027 .....	1,077,667.99	August 2030 .....	215,220.98
April 2024 .....	2,434,327.54	July 2027 .....	1,049,279.14	September 2030 .....	197,898.79
May 2024 .....	2,391,065.85	August 2027 .....	1,021,229.44	October 2030 .....	180,819.71
June 2024 .....	2,348,243.76	September 2027 .....	993,516.22	November 2030 .....	163,981.41
July 2024 .....	2,305,858.82	October 2027 .....	966,136.80	December 2030 .....	147,381.60
August 2024 .....	2,263,908.55	November 2027 .....	939,088.50	January 2031 .....	131,017.98
September 2024 .....	2,222,390.45	December 2027 .....	912,368.67	February 2031 .....	114,888.28
October 2024 .....	2,181,302.01	January 2028 .....	885,974.65	March 2031 .....	98,990.23
November 2024 .....	2,140,640.69	February 2028 .....	859,903.78	April 2031 .....	83,321.59
December 2024 .....	2,100,403.95	March 2028 .....	834,153.42	May 2031 .....	67,880.12
January 2025 .....	2,060,589.22	April 2028 .....	808,720.92	June 2031 .....	23,772.05
February 2025 .....	2,021,193.93	May 2028 .....	783,603.67	July 2031 and thereafter .....	0.00
March 2025 .....	1,982,215.48	June 2028 .....	758,799.02		
April 2025 .....	1,943,651.28				

### ***PG Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance .....	\$15,086,763.00	March 2002 .....	\$ 9,635,103.62	July 2002 .....	\$ 3,571,860.03
November 2001 .....	14,187,271.74	April 2002 .....	8,259,992.54	August 2002 .....	1,823,128.82
December 2001 .....	13,192,103.56	May 2002 .....	6,790,785.25	September 2002 and thereafter .....	0.00
January 2002 .....	12,101,495.18	June 2002 .....	5,227,916.45		
February 2002 .....	10,915,723.12				

### ***PD Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through August 2002 .....	\$100,000,000.00	August 2003 .....	\$ 73,848,333.05	September 2004 .....	\$ 32,647,647.75
September 2002 .....	99,982,274.39	September 2003 .....	70,958,679.98	October 2004 .....	29,459,296.01
October 2002 .....	98,049,886.76	October 2003 .....	67,987,442.48	November 2004 .....	26,283,008.29
November 2002 .....	96,026,594.13	November 2003 .....	64,935,674.75	December 2004 .....	23,118,733.85
December 2002 .....	93,913,062.57	December 2003 .....	61,804,463.04	January 2005 .....	19,966,422.14
January 2003 .....	91,709,995.65	January 2004 .....	58,594,925.03	February 2005 .....	16,826,022.82
February 2003 .....	89,418,134.09	February 2004 .....	55,308,209.16	March 2005 .....	13,697,485.76
March 2003 .....	87,038,255.36	March 2004 .....	52,033,970.81	April 2005 .....	10,580,761.02
April 2003 .....	84,571,173.26	April 2004 .....	48,772,157.56	May 2005 .....	7,475,798.87
May 2003 .....	82,017,737.48	May 2004 .....	45,522,717.20	June 2005 .....	4,382,549.79
June 2003 .....	79,378,833.12	June 2004 .....	42,285,597.72	July 2005 .....	1,300,964.45
July 2003 .....	76,655,380.18	July 2004 .....	39,060,747.34	August 2005 and thereafter .....	0.00
		August 2004 .....	35,848,114.47		

### ***PQ Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through July 2005 .....	\$38,358,000.00	December 2005 .....	\$24,424,281.29	June 2006 .....	\$ 6,517,422.99
August 2005 .....	36,588,993.72	January 2006 .....	21,411,653.62	July 2006 .....	3,572,026.84
September 2005 .....	33,530,588.67	February 2006 .....	18,410,349.94	August 2006 .....	637,671.05
October 2005 .....	30,483,700.57	March 2006 .....	15,420,322.50	September 2006 and thereafter .....	0.00
November 2005 .....	27,448,280.89	April 2006 .....	12,441,523.74		
		May 2006 .....	9,473,906.30		

### ***PK Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through August 2006 .....	\$75,423,000.00	June 2007 .....	\$47,314,172.75	April 2008 .....	\$19,621,619.51
September 2006 .....	73,137,309.02	July 2007 .....	44,498,226.14	May 2008 .....	16,908,630.51
October 2006 .....	70,224,894.33	August 2007 .....	41,692,772.92	June 2008 .....	14,205,698.97
November 2006 .....	67,323,380.75	September 2007 .....	38,897,768.69	July 2008 .....	11,512,782.26
December 2006 .....	64,432,722.24	October 2007 .....	36,113,169.24	August 2008 .....	8,829,837.92
January 2007 .....	61,552,872.95	November 2007 .....	33,338,930.54	September 2008 .....	6,156,823.67
February 2007 .....	58,683,787.20	December 2007 .....	30,575,008.73	October 2008 .....	3,493,697.39
March 2007 .....	55,825,419.52	January 2008 .....	27,821,360.14	November 2008 .....	840,417.13
April 2007 .....	52,977,724.60	February 2008 .....	25,077,941.26	December 2008 and thereafter .....	0.00
May 2007 .....	50,140,657.32	March 2008 .....	22,344,708.77		

### ***PL Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through November 2008 .....	\$52,746,000.00	March 2009 .....	\$43,070,923.38	August 2009 .....	\$30,143,128.43
December 2008 .....	50,942,941.12	April 2009 .....	40,466,249.99	September 2009 .....	27,586,038.41
January 2009 .....	48,309,227.76	May 2009 .....	37,871,174.49	October 2009 .....	25,038,344.05
February 2009 .....	45,685,235.60	June 2009 .....	35,285,656.11	November 2009 .....	22,500,005.40
		July 2009 .....	32,709,654.24	December 2009 .....	19,970,982.67

**PL Class (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
January 2010 .....	\$17,451,236.22	May 2010 .....	\$ 7,464,226.09	August 2010 .....	\$ 69,450.99
February 2010 .....	14,940,726.57	June 2010 .....	4,990,272.09	September 2010 and thereafter .....	0.00
March 2010 .....	12,439,414.41	July 2010 .....	2,525,359.90		
April 2010 .....	9,947,260.58				

**PM Class Planned Balances**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through August 2010 .....	\$103,894,000.00	April 2012 .....	\$ 58,767,311.65	January 2014 .....	\$ 23,104,848.93
September 2010 .....	101,516,506.98	May 2012 .....	56,808,130.20	February 2014 .....	21,666,648.34
October 2010 .....	99,078,489.66	June 2012 .....	54,877,429.36	March 2014 .....	20,249,590.77
November 2010 .....	96,649,360.96	July 2012 .....	52,974,809.04	April 2014 .....	18,853,377.46
December 2010 .....	94,229,082.97	August 2012 .....	51,099,874.66	May 2014 .....	17,477,713.79
January 2011 .....	91,817,617.94	September 2012 .....	49,252,237.09	June 2014 .....	16,122,309.21
February 2011 .....	89,414,928.25	October 2012 .....	47,431,512.56	July 2014 .....	14,786,877.18
March 2011 .....	87,020,976.46	November 2012 .....	45,637,322.60	August 2014 .....	13,471,135.15
April 2011 .....	84,652,484.39	December 2012 .....	43,869,293.96	September 2014 .....	12,174,804.47
May 2011 .....	82,318,212.46	January 2013 .....	42,127,058.54	October 2014 .....	10,897,610.35
June 2011 .....	80,017,681.51	February 2013 .....	40,410,253.33	November 2014 .....	9,639,281.80
July 2011 .....	77,750,418.96	March 2013 .....	38,718,520.32	December 2014 .....	8,399,551.59
August 2011 .....	75,515,958.75	April 2013 .....	37,051,506.45	January 2015 .....	7,178,156.19
September 2011 .....	73,313,841.24	May 2013 .....	35,408,863.53	February 2015 .....	5,974,835.73
October 2011 .....	71,143,613.11	June 2013 .....	33,790,248.18	March 2015 .....	4,789,333.92
November 2011 .....	69,004,827.29	July 2013 .....	32,195,321.77	April 2015 .....	3,621,398.05
December 2011 .....	66,897,042.86	August 2013 .....	30,623,750.34	May 2015 .....	2,470,778.89
January 2012 .....	64,819,824.98	September 2013 .....	29,075,204.55	June 2015 .....	1,337,230.68
February 2012 .....	62,772,744.81	October 2013 .....	27,549,359.61	July 2015 .....	220,511.06
March 2012 .....	60,755,379.40	November 2013 .....	26,045,895.21	August 2015 and thereafter .....	0.00
		December 2013 .....	24,564,495.49		

**PV Class Planned Balances**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through July 2015 .....	\$44,500,000.00	November 2016 .....	\$28,956,434.05	May 2018 .....	\$15,237,962.54
August 2015 .....	43,620,381.03	December 2016 .....	28,091,806.10	June 2018 .....	14,580,893.65
September 2015 .....	42,536,604.92	January 2017 .....	27,240,176.90	July 2018 .....	13,933,847.64
October 2015 .....	41,468,950.32	February 2017 .....	26,401,360.68	August 2018 .....	13,296,680.23
November 2015 .....	40,417,188.05	March 2017 .....	25,575,174.24	September 2018 .....	12,669,249.15
December 2015 .....	39,381,092.10	April 2017 .....	24,761,436.94	October 2018 .....	12,051,414.13
January 2016 .....	38,360,439.61	May 2017 .....	23,959,970.65	November 2018 .....	11,443,036.85
February 2016 .....	37,355,010.81	June 2017 .....	23,170,599.72	December 2018 .....	10,843,980.93
March 2016 .....	36,364,588.99	July 2017 .....	22,393,150.96	January 2019 .....	10,254,111.90
April 2016 .....	35,388,960.43	August 2017 .....	21,627,453.58	February 2019 .....	9,673,297.16
May 2016 .....	34,427,914.40	September 2017 .....	20,873,339.17	March 2019 .....	9,101,405.98
June 2016 .....	33,481,243.09	October 2017 .....	20,130,641.68	April 2019 .....	8,538,309.46
July 2016 .....	32,548,741.58	November 2017 .....	19,399,197.37	May 2019 .....	7,983,880.49
August 2016 .....	31,630,207.80	December 2017 .....	18,678,844.78	June 2019 .....	7,437,993.75
September 2016 .....	30,725,442.49	January 2018 .....	17,969,424.70	July 2019 .....	6,900,525.68
October 2016 .....	29,834,249.16	February 2018 .....	17,270,780.15	August 2019 .....	6,371,354.44
		March 2018 .....	16,582,756.34	September 2019 .....	5,850,359.90
		April 2018 .....	15,905,200.64	October 2019 .....	5,337,423.62

***PV Class (Continued)***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
November 2019 .....	\$ 4,832,428.82	April 2020 .....	\$ 2,422,603.01	August 2020 .....	\$ 626,366.22
December 2019 .....	4,335,260.35	May 2020 .....	1,962,894.81	September 2020 .....	194,712.58
January 2020 .....	3,845,804.69	June 2020 .....	1,510,355.23	October 2020 and thereafter .....	0.00
February 2020 .....	3,363,949.90	July 2020 .....	1,064,879.98		
March 2020 .....	2,889,585.61				

***PX Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through September 2020 .....	\$22,530,000.00	March 2024 .....	\$ 9,637,632.00	October 2027 .....	\$ 3,040,713.32
October 2020 .....	22,299,819.10	April 2024 .....	9,422,653.78	November 2027 .....	2,939,145.01
November 2020 .....	21,881,587.22	May 2024 .....	9,211,242.97	December 2027 .....	2,839,421.55
December 2020 .....	21,469,919.78	June 2024 .....	9,003,346.18	January 2028 .....	2,741,514.30
January 2021 .....	21,064,720.99	July 2024 .....	8,798,910.79	February 2028 .....	2,645,395.03
February 2021 .....	20,665,896.39	August 2024 .....	8,597,884.92	March 2028 .....	2,551,035.93
March 2021 .....	20,273,352.87	September 2024 .....	8,400,217.45	April 2028 .....	2,458,409.60
April 2021 .....	19,886,998.61	October 2024 .....	8,205,857.98	May 2028 .....	2,367,489.02
May 2021 .....	19,506,743.11	November 2024 .....	8,014,756.82	June 2028 .....	2,278,247.58
June 2021 .....	19,132,497.12	December 2024 .....	7,826,865.01	July 2028 .....	2,190,659.05
July 2021 .....	18,764,172.67	January 2025 .....	7,642,134.27	August 2028 .....	2,104,697.58
August 2021 .....	18,401,683.01	February 2025 .....	7,460,517.02	September 2028 .....	2,020,337.70
September 2021 .....	18,044,942.63	March 2025 .....	7,281,966.36	October 2028 .....	1,937,554.31
October 2021 .....	17,693,867.21	April 2025 .....	7,106,436.06	November 2028 .....	1,856,322.68
November 2021 .....	17,348,373.64	May 2025 .....	6,933,880.56	December 2028 .....	1,776,618.43
December 2021 .....	17,008,379.97	June 2025 .....	6,764,254.93	January 2029 .....	1,698,417.55
January 2022 .....	16,673,805.41	July 2025 .....	6,597,514.90	February 2029 .....	1,621,696.37
February 2022 .....	16,344,570.31	August 2025 .....	6,433,616.84	March 2029 .....	1,546,431.57
March 2022 .....	16,020,596.14	September 2025 .....	6,272,517.73	April 2029 .....	1,472,600.17
April 2022 .....	15,701,805.49	October 2025 .....	6,114,175.18	May 2029 .....	1,400,179.53
May 2022 .....	15,388,122.05	November 2025 .....	5,958,547.40	June 2029 .....	1,329,147.33
June 2022 .....	15,079,470.57	December 2025 .....	5,805,593.20	July 2029 .....	1,259,481.59
July 2022 .....	14,775,776.88	January 2026 .....	5,655,271.98	August 2029 .....	1,191,160.65
August 2022 .....	14,476,967.85	February 2026 .....	5,507,543.73	September 2029 .....	1,124,163.17
September 2022 .....	14,182,971.39	March 2026 .....	5,362,369.01	October 2029 .....	1,058,468.11
October 2022 .....	13,893,716.42	April 2026 .....	5,219,708.95	November 2029 .....	994,054.74
November 2022 .....	13,609,132.89	May 2026 .....	5,079,525.24	December 2029 .....	930,902.65
December 2022 .....	13,329,151.72	June 2026 .....	4,941,780.11	January 2030 .....	868,991.72
January 2023 .....	13,053,704.82	July 2026 .....	4,806,436.35	February 2030 .....	808,302.13
February 2023 .....	12,782,725.07	August 2026 .....	4,673,457.28	March 2030 .....	748,814.34
March 2023 .....	12,516,146.29	September 2026 .....	4,542,806.74	April 2030 .....	690,509.11
April 2023 .....	12,253,903.24	October 2026 .....	4,414,449.10	May 2030 .....	633,367.48
May 2023 .....	11,995,931.61	November 2026 .....	4,288,349.24	June 2030 .....	577,370.77
June 2023 .....	11,742,168.01	December 2026 .....	4,164,472.54	July 2030 .....	522,500.58
July 2023 .....	11,492,549.94	January 2027 .....	4,042,784.90	August 2030 .....	468,738.77
August 2023 .....	11,247,015.78	February 2027 .....	3,923,252.69	September 2030 .....	416,067.47
September 2023 .....	11,005,504.81	March 2027 .....	3,805,842.78	October 2030 .....	364,469.08
October 2023 .....	10,767,957.15	April 2027 .....	3,690,522.51	November 2030 .....	313,926.26
November 2023 .....	10,534,313.78	May 2027 .....	3,577,259.70	December 2030 .....	264,421.92
December 2023 .....	10,304,516.53	June 2027 .....	3,466,022.63	January 2031 .....	215,939.23
January 2024 .....	10,078,508.04	July 2027 .....	3,356,780.04	February 2031 .....	168,461.60
February 2024 .....	9,856,231.77	August 2027 .....	3,249,501.13	March 2031 .....	121,972.70
		September 2027 .....	3,144,155.53	April 2031 .....	76,456.44



**PX Class (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>
May 2031 .....	\$ 31,896.95
June 2031 and thereafter .....	0.00

**JB Class Planned Balances**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance .....	\$99,897,961.00	December 2003 .....	\$69,560,932.32	January 2006 .....	\$25,965,319.22
November 2001 .....	99,657,127.67	January 2004 .....	67,545,833.53	February 2006 .....	24,563,657.95
December 2001 .....	99,336,212.02	February 2004 .....	65,484,993.37	March 2006 .....	23,186,329.33
January 2002 .....	98,935,433.47	March 2004 .....	63,454,705.33	April 2006 .....	21,833,100.97
February 2002 .....	98,455,105.93	April 2004 .....	61,454,684.03	May 2006 .....	20,503,742.44
March 2002 .....	97,895,637.84	May 2004 .....	59,484,646.46	June 2006 .....	19,198,025.32
April 2002 .....	97,257,531.99	June 2004 .....	57,544,312.07	July 2006 .....	17,915,723.14
May 2002 .....	96,541,385.32	July 2004 .....	55,633,402.64	August 2006 .....	16,656,611.34
June 2002 .....	95,747,888.47	August 2004 .....	53,751,642.36	September 2006 .....	15,420,467.32
July 2002 .....	94,877,825.21	September 2004 .....	51,898,757.71	October 2006 .....	14,207,070.40
August 2002 .....	93,932,071.79	October 2004 .....	50,074,477.56	November 2006 .....	13,016,201.75
September 2002 .....	92,911,596.00	November 2004 .....	48,278,533.02	December 2006 .....	11,847,644.47
October 2002 .....	91,817,456.29	December 2004 .....	46,510,657.54	January 2007 .....	10,701,183.50
November 2002 .....	90,650,800.59	January 2005 .....	44,770,586.80	February 2007 .....	9,576,605.63
December 2002 .....	89,412,865.00	February 2005 .....	43,058,058.76	March 2007 .....	8,473,699.49
January 2003 .....	88,104,972.47	March 2005 .....	41,372,813.58	April 2007 .....	7,392,255.54
February 2003 .....	86,728,531.19	April 2005 .....	39,714,593.68	May 2007 .....	6,332,066.01
March 2003 .....	85,285,032.91	May 2005 .....	38,083,143.63	June 2007 .....	5,292,924.96
April 2003 .....	83,776,051.14	June 2005 .....	36,478,210.21	July 2007 .....	4,274,628.21
May 2003 .....	82,203,239.20	July 2005 .....	34,899,542.32	August 2007 .....	3,276,973.32
June 2003 .....	80,568,328.12	August 2005 .....	33,346,891.05	September 2007 .....	2,299,759.63
July 2003 .....	78,873,124.49	September 2005 .....	31,820,009.60	October 2007 .....	1,342,788.20
August 2003 .....	77,119,508.07	October 2005 .....	30,318,653.26	November 2007 .....	405,861.82
September 2003 .....	75,309,429.42	November 2005 .....	28,842,579.43	December 2007 and thereafter .....	0.00
October 2003 .....	73,444,907.26	December 2005 .....	27,391,547.57		
November 2003 .....	71,528,025.88				

**JE Class Planned Balances**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through November 2007 .....	\$20,290,184.00	November 2008 .....	\$10,946,938.21	December 2009 .....	\$ 3,244,216.23
December 2007 .....	19,778,968.95	December 2008 .....	10,253,406.85	January 2010 .....	2,773,664.12
January 2008 .....	18,881,547.77	January 2009 .....	9,577,332.19	February 2010 .....	2,334,065.64
February 2008 .....	18,003,590.13	February 2009 .....	8,918,541.15	March 2010 .....	1,924,936.09
March 2008 .....	17,144,905.54	March 2009 .....	8,276,862.16	April 2010 .....	1,545,797.35
April 2008 .....	16,305,305.18	April 2009 .....	7,652,125.16	May 2010 .....	1,196,177.78
May 2008 .....	15,484,601.82	May 2009 .....	7,044,161.57	June 2010 .....	875,612.14
June 2008 .....	14,682,609.88	June 2009 .....	6,452,804.26	July 2010 .....	583,641.50
July 2008 .....	13,899,145.40	July 2009 .....	5,877,887.60	August 2010 .....	319,813.16
August 2008 .....	13,134,026.01	August 2009 .....	5,319,247.35	September 2010 .....	83,680.58
September 2008 .....	12,387,070.90	September 2009 .....	4,776,720.73	October 2010 and thereafter .....	0.00
October 2008 .....	11,658,100.85	October 2009 .....	4,250,146.41		
		November 2009 .....	3,739,364.43		

### ***JG Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through September 2010 .....	\$2,388,469.00	June 2011 .....	\$1,396,024.35	April 2012 .....	\$ 607,009.00
October 2010 .....	2,263,272.28	July 2011 .....	1,321,477.86	May 2012 .....	523,529.38
November 2010 .....	2,081,215.78	August 2011 .....	1,245,849.62	June 2012 .....	439,369.91
December 2010 .....	1,925,551.52	September 2011 .....	1,169,184.05	July 2012 .....	354,565.90
January 2011 .....	1,795,856.77	October 2011 .....	1,091,524.60	August 2012 .....	269,151.85
February 2011 .....	1,691,714.58	November 2011 .....	1,012,913.73	September 2012 .....	183,161.46
March 2011 .....	1,612,713.67	December 2011 .....	933,392.98	October 2012 .....	96,627.62
April 2011 .....	1,541,689.25	January 2012 .....	853,002.92	November 2012 .....	9,582.46
May 2011 .....	1,469,443.64	February 2012 .....	771,783.21	December 2012 and thereafter .....	0.00
		March 2012 .....	689,772.61		

### ***JH Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through November 2012 .....	\$4,351,918.00	April 2014 .....	\$2,831,160.13	September 2015 .....	\$1,282,627.17
December 2012 .....	4,273,975.34	May 2014 .....	2,739,603.89	October 2015 .....	1,192,868.88
January 2013 .....	4,186,000.89	June 2014 .....	2,648,017.51	November 2015 .....	1,103,346.59
February 2013 .....	4,097,606.99	July 2014 .....	2,556,420.39	December 2015 .....	1,014,072.22
March 2013 .....	4,008,822.81	August 2014 .....	2,464,831.41	January 2016 .....	925,057.31
April 2013 .....	3,919,676.81	September 2014 .....	2,373,268.93	February 2016 .....	836,313.04
May 2013 .....	3,830,196.77	October 2014 .....	2,281,750.83	March 2016 .....	747,850.25
June 2013 .....	3,740,409.79	November 2014 .....	2,190,294.51	April 2016 .....	659,679.44
July 2013 .....	3,650,342.30	December 2014 .....	2,098,916.88	May 2016 .....	571,810.77
August 2013 .....	3,560,020.08	January 2015 .....	2,007,634.39	June 2016 .....	484,254.07
September 2013 .....	3,469,468.26	February 2015 .....	1,916,463.03	July 2016 .....	397,018.85
October 2013 .....	3,378,711.36	March 2015 .....	1,825,418.36	August 2016 .....	310,114.31
November 2013 .....	3,287,773.29	April 2015 .....	1,734,515.47	September 2016 .....	223,549.34
December 2013 .....	3,196,677.33	May 2015 .....	1,643,769.06	October 2016 .....	137,332.53
January 2014 .....	3,105,446.20	June 2015 .....	1,553,193.38	November 2016 .....	51,472.17
February 2014 .....	3,014,102.01	July 2015 .....	1,462,802.27	December 2016 and thereafter .....	0.00
March 2014 .....	2,922,666.32	August 2015 .....	1,372,609.19		

### ***JK Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through November 2016 .....	\$4,936,776.00	October 2017 .....	\$4,069,405.30	November 2018 .....	\$3,051,501.66
December 2016 .....	4,902,752.27	November 2017 .....	3,988,370.22	December 2018 .....	2,976,503.84
January 2017 .....	4,817,628.55	December 2017 .....	3,907,775.29	January 2019 .....	2,901,993.04
February 2017 .....	4,732,884.45	January 2018 .....	3,827,625.29	February 2019 .....	2,827,971.64
March 2017 .....	4,648,527.16	February 2018 .....	3,747,924.78	March 2019 .....	2,754,441.85
April 2017 .....	4,564,563.58	March 2018 .....	3,668,678.12	April 2019 .....	2,681,405.73
May 2017 .....	4,481,000.37	April 2018 .....	3,589,889.46	May 2019 .....	2,608,865.19
June 2017 .....	4,397,843.93	May 2018 .....	3,511,562.77	June 2019 .....	2,536,822.00
July 2017 .....	4,315,100.41	June 2018 .....	3,433,701.80	July 2019 .....	2,465,277.78
August 2017 .....	4,232,775.72	July 2018 .....	3,356,310.14	August 2019 .....	2,394,234.03
September 2017 .....	4,150,875.54	August 2018 .....	3,279,391.17	September 2019 .....	2,323,692.09
		September 2018 .....	3,202,948.11	October 2019 .....	2,253,653.19
		October 2018 .....	3,126,983.98	November 2019 .....	2,184,118.41



**JK Class (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
December 2019 .....	\$2,115,088.72	January 2021 .....	\$1,263,895.60	February 2022 .....	\$ 498,201.20
January 2020 .....	2,046,564.96	February 2021 .....	1,201,975.43	March 2022 .....	442,793.64
February 2020 .....	1,978,547.85	March 2021 .....	1,140,561.78	April 2022 .....	387,878.51
March 2020 .....	1,911,038.01	April 2021 .....	1,079,654.01	May 2022 .....	333,454.27
April 2020 .....	1,844,035.93	May 2021 .....	1,019,251.37	June 2022 .....	279,519.35
May 2020 .....	1,777,541.99	June 2021 .....	959,353.06	July 2022 .....	226,072.11
June 2020 .....	1,711,556.47	July 2021 .....	899,958.18	August 2022 .....	173,110.88
July 2020 .....	1,646,079.54	August 2021 .....	841,065.79	September 2022 .....	120,633.92
August 2020 .....	1,581,111.28	September 2021 .....	782,674.85	October 2022 .....	68,639.45
September 2020 .....	1,516,651.65	October 2021 .....	724,784.27	November 2022 .....	17,125.64
October 2020 .....	1,452,700.53	November 2021 .....	667,392.87	December 2022 and thereafter .....	0.00
November 2020 .....	1,389,257.71	December 2021 .....	610,499.43		
December 2020 .....	1,326,322.87	January 2022 .....	554,102.66		

**JD Class Planned Balances**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through November 2022 .....	\$3,201,730.00	October 2025 .....	\$1,701,920.61	October 2028 .....	\$ 644,836.57
December 2022 .....	3,167,820.64	November 2025 .....	1,666,218.86	November 2028 .....	621,579.66
January 2023 .....	3,117,262.52	December 2025 .....	1,630,909.79	December 2028 .....	598,619.49
February 2023 .....	3,067,179.32	January 2026 .....	1,595,990.72	January 2029 .....	575,953.49
March 2023 .....	3,017,569.06	February 2026 .....	1,561,458.96	February 2029 .....	553,579.11
April 2023 .....	2,968,429.70	March 2026 .....	1,527,311.84	March 2029 .....	531,493.81
May 2023 .....	2,919,759.18	April 2026 .....	1,493,546.66	April 2029 .....	509,695.06
June 2023 .....	2,871,555.39	May 2026 .....	1,460,160.72	May 2029 .....	488,180.33
July 2023 .....	2,823,816.19	June 2026 .....	1,427,151.33	June 2029 .....	466,947.12
August 2023 .....	2,776,539.42	July 2026 .....	1,394,515.79	July 2029 .....	445,992.91
September 2023 .....	2,729,722.86	August 2026 .....	1,362,251.40	August 2029 .....	425,315.22
October 2023 .....	2,683,364.29	September 2026 .....	1,330,355.46	September 2029 .....	404,911.56
November 2023 .....	2,637,461.44	October 2026 .....	1,298,825.27	October 2029 .....	384,779.47
December 2023 .....	2,592,012.02	November 2026 .....	1,267,658.12	November 2029 .....	364,916.49
January 2024 .....	2,547,013.71	December 2026 .....	1,236,851.33	December 2029 .....	345,320.17
February 2024 .....	2,502,464.17	January 2027 .....	1,206,402.18	January 2030 .....	325,988.08
March 2024 .....	2,458,361.03	February 2027 .....	1,176,307.98	February 2030 .....	306,917.79
April 2024 .....	2,414,701.90	March 2027 .....	1,146,566.02	March 2030 .....	288,106.90
May 2024 .....	2,371,484.36	April 2027 .....	1,117,173.62	April 2030 .....	269,553.00
June 2024 .....	2,328,705.97	May 2027 .....	1,088,128.08	May 2030 .....	251,253.70
July 2024 .....	2,286,364.28	June 2027 .....	1,059,426.71	June 2030 .....	233,206.63
August 2024 .....	2,244,456.82	July 2027 .....	1,031,066.83	July 2030 .....	215,409.42
September 2024 .....	2,202,981.09	August 2027 .....	1,003,045.75	August 2030 .....	197,859.73
October 2024 .....	2,161,934.57	September 2027 .....	975,360.80	September 2030 .....	180,555.22
November 2024 .....	2,121,314.74	October 2027 .....	948,009.31	October 2030 .....	163,493.56
December 2024 .....	2,081,119.05	November 2027 .....	920,988.62	November 2030 .....	146,672.44
January 2025 .....	2,041,344.95	December 2027 .....	894,296.05	December 2030 .....	130,089.56
February 2025 .....	2,001,989.86	January 2028 .....	867,928.95	January 2031 .....	113,742.63
March 2025 .....	1,963,051.19	February 2028 .....	841,884.68	February 2031 .....	97,629.39
April 2025 .....	1,924,526.34	March 2028 .....	816,160.60	March 2031 .....	81,747.57
May 2025 .....	1,886,412.70	April 2028 .....	790,754.06	April 2031 .....	66,094.91
June 2025 .....	1,848,707.65	May 2028 .....	765,662.44	May 2031 .....	50,669.20
July 2025 .....	1,811,408.57	June 2028 .....	740,883.11	June 2031 .....	23,746.82
August 2025 .....	1,774,512.80	July 2028 .....	716,413.46	July 2031 and thereafter .....	0.00
September 2025 .....	1,738,017.70	August 2028 .....	692,250.88		
		September 2028 .....	668,392.78		

No one is authorized to give information or to make representations in connection with the Certificates other than the information and representations contained in this Prospectus Supplement and the additional Disclosure Documents. You must not rely on any unauthorized information or representation. This Prospectus Supplement and the additional Disclosure Documents do not constitute an offer or solicitation with regard to the Certificates if it is illegal to make such an offer or solicitation to you under state law. By delivering this Prospectus Supplement and the additional Disclosure Documents at any time, no one implies that the information contained herein or therein is correct after the date hereof or thereof.

The Securities and Exchange Commission has not approved or disapproved the Certificates or determined if this Prospectus Supplement is truthful and complete. Any representation to the contrary is a criminal offense.

**\$5,308,770,727**



## **Guaranteed REMIC Pass-Through Certificates**

**Fannie Mae REMIC Trust 2001-60**

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**Salomon Smith Barney**

**Prospectus Supplement  
September 19, 2001**