

\$1,572,825,750



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2001-62**

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, and
- Fannie Mae Stripped 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-11 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.

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
PA(1)	1	\$ 38,031,000	PAC	5.50%	FIX	31392AAA6	April 2010
1A(1)	1	5,850,923 (2)	NTL	6.50	FIX/IO	31392AAB4	April 2010
PB	1	44,340,000	PAC	5.50	FIX	31392AAC2	March 2015
1B(1)	1	6,821,538 (2)	NTL	6.50	FIX/IO	31392AAD0	March 2015
PC	1	22,904,000	PAC	5.50	FIX	31392AAE8	February 2019
1C(1)	1	10,123,692 (2)	NTL	6.50	FIX/IO	31392AAF5	February 2019
PQ	1	28,600,000	PAC	5.00	FIX	31392AAG3	February 2019
ID(1)	1	9,046,385 (2)	NTL	6.50	FIX/IO	31392AAH1	May 2021
PS(1)	1	39,201,000	PAC	5.00	FIX	31392AAJ7	May 2021
PE	1	79,378,000	PAC	6.00	FIX	31392AAK4	February 2025
1E(1)	1	6,856,000 (2)	NTL	6.50	FIX/IO	31392AAL2	February 2025
PU	1	6,500,000	PAC	5.75	FIX	31392AAM0	February 2025
1F(1)	1	5,730,923 (2)	NTL	6.50	FIX/IO	31392AAN8	June 2026
PV(1)	1	37,251,000	PAC	5.50	FIX	31392AAP3	June 2026
1G(1)	1	4,183,083 (2)	NTL	6.50	FIX/IO	31392AAQ1	October 2030
CG(1)	1	54,380,078	PAC	6.00	FIX	31392AAR9	October 2030
XI	1	3,846,154 (2)	NTL	6.50	FIX/IO	31392AAS7	August 2030
CH	1	100,000,000	PAC	6.25	FIX	31392AAT5	August 2030
PY	1	4,028,922	PAC	6.50	FIX	31392AAU2	October 2030
VA	1	16,193,466	PAC/AD	6.50	FIX	31392AAV0	December 2010
1V(1)	1	1,389,964 (2)	NTL	6.50	FIX/IO	31392AAW8	February 2017
VG(1)	1	18,069,534	PAC/AD	6.00	FIX	31392AAX6	February 2017
PZ	1	20,307,000	PAC	6.50	FIX/Z	31392AAY4	November 2031
A(1)	1	134,997,000	TAC/AD	6.50	FIX	31392AAZ1	November 2031
ZA	1	3,000	TAC/AD	6.50	FIX/Z	31392ABA5	November 2031
Z	1	15,000,000	SUP	6.50	FIX/Z	31392ABB3	July 2030
HA	1	32,016,000	SUP	6.50	FIX	31392ABC1	January 2031
HB	1	11,916,000	SUP	6.50	FIX	31392ABD9	March 2031
HC	1	10,374,000	SUP	6.50	FIX	31392ABE7	May 2031
HD	1	11,100,000	SUP	6.50	FIX	31392ABF4	November 2031
HJ	1	750,000	SUP/AD	6.50	FIX	31392ABG2	August 2012
HK	1	750,000	SUP/AD	6.50	FIX	31392ABH0	November 2018
HL	1	750,000	SUP/AD	6.50	FIX	31392ABJ6	April 2023
HZ	1	750,000	SUP	6.50	FIX/Z	31392ABK3	November 2031
FG	1	4,193,548	SUP	(3)	FLT	31392ABL1	November 2031
SG	1	750,537	SUP	(3)	INV	31392ABM9	November 2031
SH	1	55,915	SUP	(3)	INV	31392ABN7	November 2031
FE	1	2,500,000	SUP	(3)	FLT	31392ABP2	November 2031
SE	1	1,500,000	SUP	(3)	INV	31392ABQ0	November 2031
FD	1	10,895,625	SUP	(3)	FLT	31392ABR8	November 2031
SD	1	2,078,550	SUP	(3)	INV	31392ABS6	November 2031
SO	1	435,825	SUP	(3)	INV	31392ABT4	November 2031
BA	2	60,163,000	PAC	5.00	FIX	31392ABU1	May 2026
BI	2	10,027,167 (2)	NTL	6.00	FIX/IO	31392ABV9	May 2026
BC	2	30,679,000	PAC	6.00	FIX	31392ABW7	September 2030
BD	2	10,378,000	PAC	6.00	FIX	31392ABX5	November 2031
BE	2	17,030,000	SEG(TAC/AD)/SCH	6.00	FIX	31392ABY3	November 2031
F	2	14,784,000	SEG(TAC/AD)/SUP	(3)	FLT	31392ABZ0	November 2031
S	2	7,392,000	SEG(TAC/AD)/SUP	(3)	INV	31392ACA4	November 2031
BZ	2	2,574,000	SUP	6.00	FIX/Z	31392ACB2	November 2031
FM(1)	3	73,426,846	SEQ	(3)	FLT	31392ACC0	February 2029
SM(1)	3	73,426,846 (2)	NTL	(3)	INV/IO	31392ACD8	February 2029
DH(1)	3	244,756,154	SEQ	5.25	FIX	31392ACE6	February 2029
VE	3	23,543,000	SEQ/AD	6.00	FIX	31392ACF3	January 2011
VF	3	37,530,000	SEQ/AD	6.00	FIX	31392ACG1	July 2019
DZ	3	32,508,000	SEQ	6.00	FIX/Z	31392ACH9	November 2031
FP(1)	4	65,000,000	SEQ	(3)	FLT	31392ACJ5	August 2024
SP(1)	4	65,000,000 (2)	NTL	(3)	INV/IO	31392ACK2	August 2024
FQ(1)	4	65,000,000	SEQ	(3)	FLT	31392ACL0	November 2031
SQ(1)	4	65,000,000 (2)	NTL	(3)	INV/IO	31392ACM8	November 2031
FR(1)	5	15,000,000	SEQ	(3)	FLT	31392ACN6	December 2024
SR(1)	5	15,000,000 (2)	NTL	(3)	INV/IO	31392ACP1	December 2024
FT(1)	5	15,000,000	SEQ	(3)	FLT	31392ACQ9	November 2031
ST(1)	5	15,000,000 (2)	NTL	(3)	INV/IO	31392ACR7	November 2031
FU(1)	6	52,500,000	SEQ/AD	(3)	FLT	31392ACS5	July 2021
SU(1)	6	52,500,000 (2)	NTL	(3)	INV/IO	31392ACT3	July 2021
FV(1)	6	52,500,000	SEQ/AD	(3)	FLT	31392ACU0	July 2028
SV(1)	6	52,500,000 (2)	NTL	(3)	INV/IO	31392ACV8	July 2028
ZC	6	3,061,750	SEQ	8.50	FIX/Z	31392ACW6	November 2031
R		0	NPR	0	NPR	31392ACX4	November 2031
RL		0	NPR	0	NPR	31392ACY2	November 2031

(1) Exchangeable classes.

(2) Notional balances. These classes are interest only classes.

(3) Based on LIBOR.

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 PI, PD, PF, PM, PG, CF, VB, B, DA, DE, DF, FC, SC, FJ, SJ, FK and SK Classes are the RCR classes, as further described in this prospectus supplement.

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.

Banc of America Securities LLC

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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”); and
- if you are purchasing any Group 4, Group 5 or Group 6 Class or the R or RL Class, our Prospectus for 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, by writing or calling the dealer at:

Banc of America Securities LLC
Prospectus Department
200 North College Street
3rd Floor
Charlotte, North Carolina 28255
(telephone 704-388-5703).

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	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 SMBS
5	Group 5 SMBS
6	Group 6 SMBS

Assumed Characteristics of the Mortgage Loans Underlying the Trust MBS and the SMBS (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 1 MBS	\$750,000,000	360	358	2	7.000%
Group 2 MBS	\$143,000,000	360	359	1	6.750%
Group 3 MBS	\$411,764,000	360	356	4	6.750%
Group 4 SMBS*	\$130,000,000	360	353	5	6.729%
Group 5 SMBS**	\$ 30,000,000	360	354	5	7.036%
Group 6 SMBS***	\$108,061,750	360	352	6	6.729%

* The Group 4 SMBS will represent ownership of (i) interest payments at a pass-through rate of 6.0% on an initial notional principal amount of \$184,166,667 and (ii) principal payments on an initial principal amount of \$130,000,000 of MBS. See “Description of the Certificates—The SMBS” in this prospectus supplement.

** The Group 5 SMBS will represent ownership of (i) interest payments at a pass-through rate of 6.5% on an initial notional principal amount of \$39,230,769 and (ii) principal payments on an initial principal amount of \$30,000,000 of MBS. See “Description of the Certificates—The SMBS” in this prospectus supplement.

*** The Group 6 SMBS will represent ownership of (i) interest payments at a pass-through rate of 6.00% on an initial notional principal amount of \$153,087,479 and (ii) principal payments on an initial principal amount of \$108,061,750 of MBS. See “Description of the Certificates—The SMBS” in this prospectus supplement.

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.

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:

Fed Book-Entry

All Classes other than the R and RL Classes

Physical

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 the 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 all of 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. 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>
FG	4.19000%	7.75000%	1.55%	LIBOR + 155 basis points
SG	18.77363%	33.52435%	0.00%	$33.52435\% - (5.587393 \times \text{LIBOR})$
SH	15.00000%	15.00000%	0.00%	$465\% - (75 \times \text{LIBOR})$
FE	3.94000%	8.00000%	1.30%	LIBOR + 130 basis points
SE	10.76666%	15.16667%	4.00%	$15.16667\% - (1.666667 \times \text{LIBOR})$
FD	3.92000%	8.00000%	1.30%	LIBOR + 130 basis points
SD	19.29032%	33.02419%	0.00%	$33.02419\% - (5.241935 \times \text{LIBOR})$
SO	10.00000%	10.00000%	0.00%	$167.5\% - (25 \times \text{LIBOR})$
F	3.55000%	9.00000%	0.90%	LIBOR + 90 basis points
S	10.90000%	16.20000%	0.00%	$16.2\% - (2 \times \text{LIBOR})$
FM	3.03000%	8.50000%	0.40%	LIBOR + 40 basis points
SM	5.47000%	8.10000%	0.00%	$8.1\% - \text{LIBOR}$
FP	3.29000%	8.50000%	0.65%	LIBOR + 65 basis points
SP	5.21000%	7.85000%	0.00%	$7.85\% - \text{LIBOR}$
FQ	3.29000%	8.50000%	0.65%	LIBOR + 65 basis points
SQ	5.21000%	7.85000%	0.00%	$7.85\% - \text{LIBOR}$
FR	3.24000%	8.50000%	0.60%	LIBOR + 60 basis points
SR	5.26000%	7.90000%	0.00%	$7.9\% - \text{LIBOR}$
FT	3.24000%	8.50000%	0.60%	LIBOR + 60 basis points
ST	5.26000%	7.90000%	0.00%	$7.9\% - \text{LIBOR}$
FU	3.14000%	8.50000%	0.50%	LIBOR + 50 basis points
SU	5.36000%	8.00000%	0.00%	$8\% - \text{LIBOR}$
FV	3.14000%	8.50000%	0.50%	LIBOR + 50 basis points
SV	5.36000%	8.00000%	0.00%	$8\% - \text{LIBOR}$
FC	3.29000%	8.50000%	0.65%	LIBOR + 65 basis points
SC	5.21000%	7.85000%	0.00%	$7.85\% - \text{LIBOR}$
FJ	3.24000%	8.50000%	0.60%	LIBOR + 60 basis points
SJ	5.26000%	7.90000%	0.00%	$7.9\% - \text{LIBOR}$
FK	3.14000%	8.50000%	0.50%	LIBOR + 50 basis points
SK	5.36000%	8.00000%	0.00%	$8\% - \text{LIBOR}$

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

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>	
IA	15.3846153846% of the PA Class
IB	15.3846153846% of the PB Class
IC	15.3846153846% of the PC Class
ID	23.0769230769% of the PQ Class
IE	23.0769230769% of the PS Class
IF	7.6923076923% of the PE Class
IG	11.5384615385% of the PU Class
IX	15.3846153846% of the PV Class
IA	7.6923076923% of the CG Class
IB	3.8461538462% of the CH Class
IC	7.6923076923% of the VG Class
ID	16.6666666667% of the BA Class
IE	100% of the FM Class
IF	100% of the FP Class
IG	100% of the FQ Class
IX	100% of the FR Class
IA	100% of the FT Class
IB	100% of the FU Class
IC	100% of the FV Class
ID	12.4620204570% of the PA Class
IE	15.3846153846% of the PB Class
IF	15.3846153846% of the PC Class
IG	23.0769230769% of the PQ Class
IX	15.3846151884% of the PS Class
IA	7.6923076923% of the PE Class
IB	11.5384615385% of the PU Class
IC	100% of the FP and FQ Classes
ID	100% of the FR and FT Classes
IE	100% of the FU and FV Classes

Distributions of Principal

Group 1 Principal Distribution Amount

PZ Accrual Amount

To the VA and VG Classes, in that order, to zero, and thereafter to the PZ Class.

ZA Accrual Amount

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

Z Accrual Amount

To the A and ZA Classes, in that order, to their Targeted Balances, and thereafter to the Z Class.

HZ Accrual Amount

To the HJ, HK and HL Classes, in that order, to zero, and thereafter to the HZ Class.

Group 1 Cash Flow Distribution Amount

1. To the PA and PB Classes, in that order, to their Planned Balances.
2. To the PC and PQ Classes, pro rata, to their Planned Balances.
3. To the PS Class to its Planned Balance.
4. To the PE and PU Classes, pro rata, to their Planned Balances.
5. To the PV Class to its Planned Balance.
6. (a) 34.3289068172% of the remaining amount to the CG Class to its Planned Balance, and
(b) 65.6710931828% of such remaining amount to the CH and PY Classes, in that order, to their Planned Balances.
7. To the VA, VG and PZ Classes, in that order, to their Planned Balances.
8. To the A and ZA Classes, in that order, to their Targeted Balances.
9. To the Z, HA, HB and HC Classes, in that order, to zero.
10. (a) 8.2169268694% of the remaining amount to the HJ, HK, HL and HZ Classes, in that order, to zero, and
(b) 91.7830731306% of such remaining amount to the HD, FG, SG, SH, FE, SE, FD, SD and SO Classes, pro rata, to zero.
11. To the A and ZA Classes, in that order, to zero.
12. To the PA and PB Classes, in that order, to zero.
13. To the PC and PQ Classes, pro rata, to zero.
14. To the PS Class to zero.
15. To the PE and PU Classes, pro rata, to zero.
16. To the PV Class to zero.
17. (a) 34.3289068172% of the remaining amount to the CG Class to zero, and
(b) 65.6710931828% of such remaining amount to the CH and PY Classes, in that order, to zero.
18. To the VA, VG and PZ Classes, in that order, to zero.

Group 2 Principal Distribution Amount

BZ Accrual Amount

To the Segment Group to its Targeted Balance, and thereafter to the BZ Class.

Group 2 Cash Flow Distribution Amount

1. To the BA, BC and BD Classes, in that order, to their Planned Balances.
2. To the Segment Group to its Targeted Balance.
3. To the BZ Class to zero.
4. To the Segment Group to zero.
5. To the BA, BC and BD Classes, in that order, to zero.

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

Group 3 Principal Distribution Amount

DZ Accrual Amount

To the VE and VF Classes, in that order, to zero, and thereafter to the DZ Class.

Group 3 Cash Flow Distribution Amount

1. To the FM and DH Classes, pro rata, to zero.
2. To the VE, VF and DZ Classes, in that order, to zero.

Group 4 Principal Distribution Amount

To the FP and FQ Classes, in that order, to zero.

Group 5 Principal Distribution Amount

To the FR and FT Classes, in that order, to zero.

Group 6 Principal Distribution Amount

ZC Accrual Amount

To the FU and FV Classes, in that order, to zero, and thereafter to the ZC Class.

Group 6 Cash Flow Distribution Amount

To the FU, FV and ZC 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) *

<u>Group 1 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>
PA and IA	4.0	1.6	1.6	1.6	1.6
PB and IB	8.7	2.5	2.5	2.5	2.4
PC, IC and PQ	12.5	3.5	3.5	3.5	2.8
ID, PS and PD	15.2	4.5	4.5	4.5	3.1
PE, IE and PU	18.0	6.0	6.0	6.0	3.7
IF, PV, PF and PM	20.3	7.6	7.6	7.6	4.3
IG, CG, PG and CF	23.1	11.0	11.0	11.0	6.0
XI and CH	23.0	10.8	10.8	10.8	5.9
PY	25.0	15.0	15.0	15.0	8.0
VA	5.0	5.0	5.0	5.0	4.9
VI, VG and VB	12.4	12.4	12.4	12.4	8.7
PZ	25.7	19.5	19.5	19.5	11.8
Z	28.0	19.8	1.0	0.8	0.3
HA	28.9	23.0	2.3	1.8	0.8
HB	29.3	24.8	3.4	2.5	1.2
HC	29.4	25.8	4.1	2.9	1.3
HD, FG, SG, SH, FE, SE, FD, SD and SO	29.8	28.0	13.8	3.9	1.6
HJ	6.0	6.0	4.0	2.8	1.3
HK	14.1	14.1	5.8	3.5	1.5
HL	19.3	19.3	9.3	4.0	1.6
HZ	29.8	28.0	20.3	4.6	1.7
PI	12.2	3.7	3.7	3.7	2.8

		PSA Prepayment Assumption							
		0%	100%	152%	220%	250%	500%		
A	20.7	11.5	4.1	4.1	3.5	1.8			
ZA	27.2	18.0	16.5	16.5	13.2	2.5			
B	19.2	10.6	3.8	3.8	3.3	1.7			
		PSA Prepayment Assumption							
Group 2 Classes		0%	100%	203%	250%	500%			
BA and BI		13.5	4.2	4.2	4.2	3.0			
BC		23.2	11.0	11.0	11.0	6.0			
BD		25.9	19.5	19.5	19.5	10.9			
BZ		29.5	27.1	1.0	0.7	0.4			
		PSA Prepayment Assumption							
		0%	100%	137%	160%	203%	215%	250%	500%
BE.....	20.8	12.8	4.8	4.0	4.0	4.0	4.0	2.1	
F and S	27.9	20.6	16.6	18.2	10.0	8.0	3.2	1.4	
		PSA Prepayment Assumption							
Group 3 Classes		0%	100%	203%	350%	500%			
FM, SM, DH, DA, DE and DF.....		18.5	7.8	4.7	3.1	2.4			
VE		5.0	5.0	5.0	4.7	3.9			
VF		13.8	13.8	11.5	8.0	6.0			
DZ		28.7	23.0	17.9	12.6	9.4			
		PSA Prepayment Assumption							
Group 4 Classes		0%	100%	203%	350%	500%			
FP and SP		14.8	4.7	2.9	2.0	1.6			
FQ and SQ		26.8	17.6	11.7	7.5	5.5			
FC and SC		20.8	11.2	7.3	4.8	3.5			
		PSA Prepayment Assumption							
Group 5 Classes		0%	100%	287%	350%	500%			
FR and SR.....		15.2	4.8	2.3	2.0	1.6			
FT and ST.....		26.9	17.7	9.0	7.6	5.5			
FJ and SJ.....		21.1	11.3	5.6	4.8	3.5			
		PSA Prepayment Assumption							
Group 6 Classes		0%	100%	203%	350%	500%			
FU and SU.....		12.4	4.3	2.7	1.9	1.5			
FV and SV		23.5	14.1	9.4	6.2	4.6			
ZC		28.4	24.5	20.1	14.7	11.1			
FK and SK		18.0	9.2	6.0	4.0	3.0			

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

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.

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 and yields on the certificates are affected by actual characteristics of the underlying mortgage loans. We have assumed that the mortgage loans underlying the Group 1, Group 2 and Group 3 MBS and the Group 4, Group 5 and Group 6 SMBS 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

- three groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS” “Group 2 MBS” and “Group 3 MBS” and, together, the “Trust MBS”), and
- three groups of Fannie Mae Stripped Mortgage-Backed Securities (the “Group 4 SMBS,” “Group 5 SMBS” and “Group 6 SMBS” and, together, 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, the “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 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 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, and “The SMBS Certificates—Fannie Mae Obligations” in the SMBS Prospectus.

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 day 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 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. Holders of the SMBS may be asked to vote on issues arising under the applicable trust agreements. If so, the Trustee will vote the related SMBS as instructed by Holders of Certificates of the Classes backed by that SMBS. The Trustee must receive instructions from Holders of Certificates having principal balances totaling at least 51% of the aggregate principal balance of all the related Classes outstanding. In the absence of such instructions, the Trustee will vote in a manner consistent, in its sole judgment, with the best interests of Certificateholders.

Combination and Recombination

General. You are permitted to exchange all or a portion of the IA, IB, IC, ID, IE, PS, PV, IF, CG, IG, VG, VI, PA, A, DH, FM, SM, FP, FQ, SP, SQ, FR, FT, SR, ST, FU, FV, SU and SV Classes of REMIC Certificates for a proportionate interest in the related 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

General

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. All of the Mortgage Loans underlying the Trust MBS 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 1 MBS

Aggregate Unpaid Principal Balance	\$750,000,000
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.....	358 months
Approximate Weighted Average WALA (Weighted Average Loan Age)	2 months

Group 2 MBS

Aggregate Unpaid Principal Balance	\$143,000,000
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.....	359 months
Approximate Weighted Average WALA.....	1 month

Group 3 MBS

Aggregate Unpaid Principal Balance	\$411,764,000
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.....	356 months
Approximate Weighted Average WALA.....	4 months

The SMBS

The general characteristics of the SMBS are described in the SMBS Prospectus. The SMBS provide that certain payments on the related MBS are passed through monthly. The general characteristics of the MBS are described in the MBS Prospectus. Each MBS evidences beneficial ownership interests in a pool of conventional Level Payment Mortgage Loans secured by first

mortgages or deed of trust on single-family residential properties, as described under “The Mortgage Pools” and “Yield Considerations” in the MBS Prospectus.

Group 4 SMBS

The Group 4 SMBS represent ownership of:

- interest payments at a pass-through rate of 6.0% on an initial notional principal amount of \$184,166,667, and
- principal payments on an initial principal amount of \$130,000,000 of MBS held in the form of a Mega Certificate and included in a Fannie Mae Stripped Mortgage-Backed Security.

We expect the characteristics of the Mortgage Loans underlying the Group 4 SMBS as of the Issue Date to be as follows:

Range of WACs (annual percentages)	6.25% to 8.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	353 months
Approximate Weighted Average WALA	5 months

Group 5 SMBS

The Group 5 SMBS represent ownership of:

- interest payments at a pass-through rate of 6.5% on an initial notional principal amount of \$39,230,769, and
- principal payments on an initial principal amount of \$30,000,000 of MBS held in the form of a Mega Certificate and included in a Fannie Mae Stripped Mortgage-Backed Security.

We expect the characteristics of the Mortgage Loans underlying the Group 5 SMBS as of the Issue Date to be as follows:

Range of WACS (annual percentages)	6.75% to 9.00%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	354 months
Approximate Weighted Average WALA	5 months

Group 6 SMBS

The Group 6 SMBS represent ownership of:

- interest payments at a pass-through rate of 6.0% on an initial notional principal amount of \$153,087,479, and
- principal payments on an initial principal amount of \$108,061,750 of MBS held in the form of a Mega Certificate and included in a Fannie Mae Stripped Mortgage-Backed Security.

We expect the characteristics of the Mortgage Loans underlying the Group 6 SMBS as of the Issue Date to be as follows:

Range of WACS (annual percentages)	6.25% to 8.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	352 months
Approximate Weighted Average WALA	6 months

Final Data Statement

After issuing the Certificates, we will prepare a Final Data Statement containing certain information, including 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 the Trust MBS and the SMBS as of the Issue Date. The Final Data Statement will also 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 and the SMBS 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>
Group 1 Classes	
Fixed Rate	PA, IA, PB, IB, PC, IC, PQ, ID, PS, PE, IE, PU, IF, PV, IG, CG, XI, CH, PY, VA, VI, VG, PZ, A, ZA, Z, HA, HB, HC, HD, HJ, HK, HL and HZ
Accrual	PZ, ZA, Z and HZ
Floating Rate	FG, FE and FD
Inverse Floating Rate	SG, SH, SE, SD and SO
Interest Only	IA, IB, IC, ID, IE, IF, IG, XI and VI
RCR**	PI, PD, PF, PM, PG, CF, VB and B
Group 2 Classes	
Fixed Rate	BA, BI, BC, BD, BE and BZ
Accrual	BZ
Floating Rate	F
Inverse Floating Rate	S
Interest Only	BI
Group 3 Classes	
Fixed Rate	DH, VE, VF and DZ
Accrual	DZ
Floating Rate	FM
Inverse Floating Rate	SM
Interest Only	SM
RCR**	DA, DE and DF
Group 4 Classes	
Floating Rate	FP and FQ
Inverse Floating Rate	SP and SQ
Interest Only	SP and SQ
RCR**	FC and SC
Group 5 Classes	
Floating Rate	FR and FT
Inverse Floating Rate	SR and ST
Interest Only	SR and ST
RCR**	FJ and SJ

<u>Interest Type*</u>	<u>Classes</u>
Group 6 Classes	
Fixed Rate	ZC
Accrual	ZC
Floating Rate	FU and FV
Inverse Floating Rate	SU and SV
Interest Only	SU and SV
RCR**	FK and SK
No Payment Residual	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.

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 a 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 on exchangeable 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 and the FG, SG, SH, FE, SE, FD, SD and SO 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	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.

Accrual Classes. The PZ, ZA, Z, HZ, BZ, DZ and ZC 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 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” above.

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 the specified interest rate index (the “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 Index occurs. Similarly, higher mortgage interest rates could occur while a decrease in the level of such 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 2.62% in the case of the FD, SD and SO Classes, 2.63% in the case of the FM and SM Classes, 2.65% in the case of the F and S Classes and 2.64% in the case of all other Floating Rate and Inverse Floating Rate Classes.

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>
Group 1 Classes	
PAC	PA, PB, PC, PQ, PS, PE, PU, PV, CG, CH, PY, VA, VG and PZ
TAC	A and ZA
Accretion Directed Support	VA, VG, A, ZA, HJ, HK and HL Z, HA, HB, HC, HD, HJ, HK, HL, HZ, FG, SG, SH, FE, SE, FD, SD and SO
Notional RCR**	IA, IB, IC, ID, IE, IF, IG, XI and VI PI, PD, PF, PM, PG, CF, VB and B
Group 2 Classes	
PAC	BA, BC and BD
Segment (TAC) /Scheduled	BE
Segment (TAC) /Support	F and S
Support	BZ
Accretion Directed	BE, F and S
Notional	BI

<u>Principal Type*</u>	<u>Classes</u>
Group 3 Classes	
Sequential Pay	FM, DH, VE, VF and DZ
Accretion Directed	VE and VF
Notional	SM
RCR**	DA, DE and DF
Group 4 Classes	
Sequential Pay	FP and FQ
Notional	SP and SQ
RCR**	FC and SC
Group 5 Classes	
Sequential Pay	FR and FT
Notional	SR and ST
RCR**	FJ and SJ
Group 6 Classes	
Sequential Pay	FU, FV and ZC
Accretion Directed	FU and FV
Notional	SU and SV
RCR**	FK and SK
No Payment Residual	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.

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 MBS (the “Group 1 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balances of the PZ, ZA, Z and HZ Classes (the “PZ Accrual Amount,” “ZA Accrual Amount,” “Z Accrual Amount” and “HZ Accrual Amount,” respectively, and together with the Group 1 Cash Flow Distribution Amount, 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 BZ Class (the “BZ Accrual Amount,” and together with the Group 2 Cash Flow Distribution Amount, the “Group 2 Principal Distribution Amount”),
- the principal then paid on the Group 3 MBS (the “Group 3 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the DZ Class (the “DZ Accrual Amount,” and together with the Group 3 Cash Flow Distribution Amount, the “Group 3 Principal Distribution Amount”),
- the principal then paid on the Group 4 SMBS (the “Group 4 Principal Distribution Amount”),
- the principal then paid on the Group 5 SMBS (the “Group 5 Principal Distribution Amount”), and
- the principal then paid on the Group 6 SMBS (the “Group 6 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 6 Cash Flow Distribution Amount, the “Group 6 Principal Distribution Amount”).

Group 1 Principal Distribution Amount

PZ Accrual Amount

On each Distribution Date, we will pay the PZ Accrual Amount, sequentially, as principal of the VA and VG Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero. Thereafter, we will pay the PZ Accrual Amount as principal of the PZ Class.

Accretion
Directed
Classes
and Accrual
Class

ZA Accrual Amount

On each Distribution Date, we will pay the ZA Accrual Amount as principal of the A Class, without regard to its Targeted Balance and 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

Z Accrual Amount

On each Distribution Date, we will pay the Z Accrual Amount, sequentially, as principal of the A and ZA Classes, in that order, until their principal balances are reduced to their Targeted Balances for that Distribution Date. Thereafter, we will pay the Z Accrual Amount as principal of the Z Class.

Accretion
Directed
Classes
and Accrual
Class

HZ Accrual Amount

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

Accretion
Directed
Classes
and Accrual
Class

Group 1 Cash Flow Distribution Amount

On each Distribution Date, we will pay the Group 1 Cash Flow Distribution Amount as principal of the Group 1 Classes in the following priority:

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

(ii) concurrently, to the PC and PQ Classes, pro rata (or 44.4703324014% and 55.5296675986%, respectively), until their principal balances are reduced to their Planned Balances for that Distribution Date;

(iii) to the PS Class until its principal balance is reduced to its Planned Balance for that Distribution Date;

(iv) concurrently, to the PE and PU Classes, pro rata (or 92.4311232213% and 7.5688767787%, respectively), until their principal balances are reduced to their Planned Balances for that Distribution Date;

(v) to the PV Class, until its principal balance is reduced to its Planned Balance for that Distribution Date;

(vi) (a) 34.3289068172% of the remaining amount to the CG Class, until its principal balance is reduced to its Planned Balance for that Distribution Date; and

(b) 65.6710931828% of such remaining amount, sequentially, to the CH and the PY Classes, in that order, until their principal balances are reduced to their Planned Balances for that Distribution Date;

(vii) sequentially, to the VA, VG and PZ Classes, in that order, until their principal balances are reduced to their Planned Balances for that Distribution Date;

PAC
Classes

(viii) sequentially, to the A and ZA Classes, in that order, until their principal balances are reduced to their Targeted Balances for that Distribution Date; } TAC Classes

(ix) sequentially, to the Z, HA, HB and HC Classes, in that order, until their principal balances are reduced to zero; }

(x) (a) 8.2169268694% of the remaining amount, sequentially, to the HJ, HK, HL and HZ Classes, in that order, until their principal balances are reduced to zero, and

(b) 91.7830731306% of such remaining amount, concurrently, to the HD, FG, SG, SH, FE, SE, FD, SD and SO Classes, pro rata (or 33.1244404655%, 12.5143181140%, 2.2397403760%, 0.1668606386%, 7.4604595643%, 4.4762757386%, 32.5145478962%, 6.2027752910% and 1.3005819158%, respectively), until their principal balances are reduced to zero; } Support Classes

(xi) sequentially, to the A and ZA Classes, in that order, without regard to their Targeted Balances and until their principal balances are reduced to zero; } TAC Classes

(xii) sequentially, to the PA and PB Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero; }

(xiii) concurrently, to the PC and PQ Classes, pro rata, without regard to their Planned Balances and until their principal balances are reduced to zero; }

(xiv) to the PS Class, without regard to its Planned Balance and until its principal balance is reduced to zero; }

(xv) concurrently, to the PE and PU Classes, pro rata, without regard to their Planned Balances and until their principal balances are reduced to zero; }

(xvi) to the PV Class without regard to its Planned Balance and until its principal balance is reduced to zero; } PAC Classes

(xvii) (a) 34.3289068172% of the remaining amount to the CG Class, without regard to its Planned Balance and until its principal balance is reduced to zero, and

(b) 65.6710931828% of such remaining amount, sequentially, to the CH and the PY Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero; }

(xviii) sequentially, to the VA, VG and PZ Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero. }

Group 2 Principal Distribution Amount

BZ Accrual Amount

On each Distribution Date, we will pay the BZ Accrual Amount to the Segment Group (described below), until the Segment Balance (described below) is reduced to its Targeted Balance for that Distribution Date. Thereafter, we will pay the BZ Accrual Amount as principal of the BZ Class. } Accretion Directed Group and Accrual Class

Group 2 Cash Flow Distribution Amount

On each Distribution Date, we will pay the Group 2 Cash Flow Distribution Amount as principal of the Group 2 Classes in the following priority:

(i) sequentially, to the BA, BC and BD Classes, in that order, until their principal balances are reduced to their Planned Balances for that Distribution Date; } PAC Classes

- (ii) to the Segment Group, until the Segment Balance is reduced to its Targeted Balance for that Distribution Date; } TAC Group
- (iii) to the BZ Class, until its principal balance is reduced to zero; } Support Class
- (iv) to the Segment Group, without regard to its Targeted Balance and until the Segment Balance is reduced to zero; and } TAC Group
- (v) sequentially, to the BA, BC and BD Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero. } PAC Classes

The “Segment Group” consists of the BE, F and S Classes. We will apply payments of principal of the Segment Group in the following priority:

first, to the BE Class, until its principal balance is reduced to its Scheduled Balance for that Distribution Date;

second, concurrently, to the F and S Classes, pro rata (or 66.6666666667% and 33.3333333333%, respectively), until their principal balances are reduced to zero; and

third, to the BE Class, without regard to its Scheduled Balance and until its principal balance is reduced to zero.

The “Segment Balance” for any Distribution Date is equal to \$39,206,000 minus the sum of all amounts applied to it as specified above.

Group 3 Principal Distribution Amount

DZ Accrual Amount

On each Distribution Date, we will pay the DZ Accrual Amount, sequentially, as principal of the VE and VF Classes, in that order, until their principal balances are reduced to zero. Thereafter, we will pay the DZ Accrual Amount as principal of the DZ Class. } Accretion Directed Classes and Accrual Class

Group 3 Cash Flow Distribution Amount

On each Distribution Date, we will pay the Group 3 Cash Flow Distribution Amount as principal of the Group 3 Classes in the following priority:

- (i) concurrently, to the FM and DH Class, pro rata (or 23.0769230286% and 76.9230769714%, respectively), until their principal balances are reduced to zero; and } Sequential Pay Classes
- (ii) sequentially, to the VE, VF and DZ Classes, in that order, until their principal balances are reduced to zero. }

Group 4 Principal Distribution Amount

On each Distribution Date, we will pay the Group 4 Principal Distribution Amount, sequentially, as principal of the FP and FQ 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, sequentially, as principal of the FR and FT Classes, in that order, until their principal balances are reduced to zero. } Sequential Pay Classes

Group 6 Principal Distribution Amount

ZC Accrual Amount

On each Distribution Date, we will pay the ZC Accrual Amount, sequentially, as principal of the FU and FV 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 6 Cash Flow Distribution Amount

On each Distribution Date, we will pay the Group 6 Cash Flow Distribution Amount, sequentially, as principal of the FU, FV and ZC Classes, in that order, until their principal balances are reduced to zero.

} Sequential
Pay
Classes

We will apply principal payments on exchangeable 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 following assumptions (collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the Trust MBS and the SMBS 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 and the SMBS”;
- the Mortgage Loans prepay at the constant percentages of PSA 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”). To assume a specified rate of PSA is to assume a specified rate of prepayment each month of the then-outstanding principal balance of a pool of new mortgage loans computed as described under “Description of Certificates—Prepayment Models” in the REMIC Prospectus. It is highly unlikely that prepayments will occur at any *constant* PSA rate or at any other constant rate.

Structuring Range and Rates. 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 Range or at the applicable Rate set forth below.

<u>Principal Balance Schedule References</u>	<u>Related Classes and Group (1)</u>	<u>Structuring Ranges and Rates</u>
Planned Balances	PA, PB, PC, PQ, PS, PE, PU, PV, CG, CH, PY, VA, VG, PZ, BA, BC, BD, PD, PF, PM, PG, CF and VB	Between 100% and 250%
Targeted Balances	A, ZA and B	152%
Scheduled Balances	BE	Between 160% and 215% (2)
Targeted Balances	Segment Group	137%

- (1) The Structuring Rate for the Segment Group is associated with the related Segment Balance but not with the individual balances of the related Classes.
- (2) The Scheduled Balances for the BE Class has been structured between 160% PSA and 215% PSA, and have Initial Effective Ranges [defined below] between 159% PSA and 214% PSA.

We cannot assure you that the balance of any Class or Group 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 or Group 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 or Group to its scheduled balance on a Distribution Date. Accordingly, the ability to reduce a Class or Group 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 and Group specified above may not be reduced to their scheduled balances, even if prepayments occur at a *constant* rate within the applicable Structuring Ranges or at the rates 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>
PA	Between 100% and 666%
PB	Between 100% and 436%
PC	Between 100% and 330%
PQ	Between 100% and 330%
PS	Between 100% and 296%
PE	Between 100% and 258%
PU	Between 100% and 258%
PV	Between 100% and 251%
CG	Between 100% and 250%
CH	Between 100% and 250%
PY	Between 81% and 250%
VA	Between 0% and 450%
VG	Between 0% and 251%
PZ	Between 78% and 250%
PD	Between 100% and 296%
PF	Between 100% and 251%
PM	Between 100% and 251%
PG	Between 100% and 250%
CF	Between 100% and 250%
VB	Between 0% and 251%
BA	Between 100% and 252%
BC	Between 100% and 250%
BD	Between 79% and 250%
BE	Between 159% and 214%

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 and Scheduled Classes will be supported in part by the related Support and TAC Classes and Group. When the related Support and TAC Classes and Group are retired, the PAC and Scheduled 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 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 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 such Mortgage Loans will prepay at the same rate or
- the level of the Index will remain constant.

***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 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 applicable tables below, it is possible that investors in the SM, SP, SQ, SR, ST, SU, SV, SC, SJ and SK Classes would lose money on their initial investments under certain Index and prepayment scenarios.**

Changes in the 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 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 Index, and

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

<u>Class</u>	<u>Price*</u>
SG	98.0%
SH	98.0%
SE	98.0%
SD	98.0%
SO	98.0%
S	98.0%
SM	15.0%
SP	9.0%
SQ	15.0%
SR	9.0%
ST	15.0%
SU	9.0%
SV	15.0%
SC	12.0%
SJ	12.0%
SK	12.0%

* 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 SG 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>
0.64%	31.9%	31.9%	31.9%	31.9%	31.9%
2.64%	19.7%	19.7%	19.7%	19.8%	20.1%
4.64%	7.9%	7.9%	7.9%	8.2%	8.8%
6.00% and above	0.1%	0.1%	0.2%	0.5%	1.3%

**Sensitivity of the SH 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>
6.00% and below	15.6%	15.6%	15.7%	15.8%	16.3%
6.05%	11.7%	11.7%	11.7%	11.9%	12.5%
6.15%	3.9%	3.9%	4.0%	4.3%	5.0%
6.20%	0.1%	0.1%	0.2%	0.5%	1.3%

**Sensitivity of the SE 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>
0.64%	14.7%	14.7%	14.7%	14.9%	15.3%
2.64%	11.2%	11.2%	11.2%	11.4%	12.0%
4.64%	7.7%	7.7%	7.8%	8.0%	8.6%
6.64%	4.2%	4.2%	4.3%	4.6%	5.3%
6.70%	4.1%	4.1%	4.2%	4.5%	5.2%

**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>100%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>
0.62%	31.7%	31.7%	31.7%	31.7%	31.7%
2.62%	20.2%	20.2%	20.3%	20.4%	20.7%
4.62%	9.1%	9.1%	9.2%	9.4%	10.0%
6.30% and above	0.1%	0.1%	0.2%	0.5%	1.3%

**Sensitivity of the SO 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>
6.3% and below	10.4%	10.4%	10.4%	10.6%	11.2%
6.5%	5.2%	5.2%	5.2%	5.5%	6.2%
6.6%	2.6%	2.6%	2.7%	3.0%	3.8%
6.7%	0.1%	0.1%	0.1%	0.5%	1.3%

**Sensitivity of the S 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>137%</u>	<u>160%</u>	<u>203%</u>	<u>215%</u>	<u>250%</u>	<u>500%</u>
0.65%	15.7%	15.7%	15.7%	15.7%	15.8%	15.9%	16.1%	16.9%
2.65%	11.4%	11.4%	11.4%	11.4%	11.6%	11.6%	12.0%	12.8%
4.65%	7.2%	7.2%	7.2%	7.2%	7.4%	7.5%	7.9%	8.8%
6.65%	3.1%	3.1%	3.1%	3.1%	3.2%	3.3%	3.8%	4.9%
8.10%	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%	0.9%	2.0%

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

LIBOR	PSA Prepayment Assumption				
	50%	100%	203%	350%	500%
0.63%	49.3%	45.8%	37.8%	25.1%	11.5%
2.63%	33.7%	29.9%	21.0%	6.7%	(8.2)%
4.63%	18.3%	13.9%	3.3%	(13.5)%	(30.3)%
6.63%	1.5%	(4.2)%	(18.4)%	(39.5)%	(59.3)%
8.10%	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption				
	50%	100%	203%	350%	500%
0.64%	84.4%	78.6%	65.2%	44.7%	24.7%
2.64%	56.4%	49.9%	34.7%	12.3%	(8.6)%
4.64%	29.1%	21.2%	2.7%	(22.6)%	(44.5)%
6.64%	(0.3)%	(12.0)%	(36.8)%	(66.9)%	(89.9)%
7.85%	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption				
	50%	100%	203%	350%	500%
0.64%	52.6%	52.5%	51.5%	48.3%	43.3%
2.64%	37.3%	37.0%	35.3%	30.8%	24.8%
4.64%	22.2%	21.5%	18.6%	12.5%	5.1%
6.64%	5.9%	4.2%	(0.5)%	(8.5)%	(17.5)%
7.85%	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption				
	50%	100%	287%	350%	500%
0.64%	85.4%	79.6%	54.6%	45.8%	25.8%
2.64%	57.3%	50.9%	22.8%	13.4%	(7.5)%
4.64%	30.0%	22.2%	(11.0)%	(21.4)%	(43.3)%
6.64%	0.9%	(10.6)%	(53.3)%	(65.2)%	(88.3)%
7.90%	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption				
	50%	100%	287%	350%	500%
0.64%	53.0%	52.9%	50.4%	48.7%	43.8%
2.64%	37.7%	37.4%	33.5%	31.3%	25.3%
4.64%	22.6%	21.9%	15.9%	13.1%	5.7%
6.64%	6.4%	4.8%	(4.3)%	(7.8)%	(16.8)%
7.90%	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption				
	50%	100%	203%	350%	500%
0.64%	85.2%	78.8%	64.0%	41.5%	19.8%
2.64%	57.0%	49.9%	33.3%	9.1%	(13.3)%
4.64%	29.4%	20.8%	1.1%	(25.6)%	(48.7)%
6.64%	(0.6)%	(12.7)%	(38.1)%	(68.8)%	(92.4)%
8.00%	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption				
	50%	100%	203%	350%	500%
0.64%	53.8%	53.6%	52.3%	48.3%	42.3%
2.64%	38.4%	37.9%	35.7%	30.3%	22.9%
4.64%	23.0%	22.0%	18.4%	10.8%	1.6%
6.64%	6.1%	3.7%	(2.7)%	(13.7)%	(25.9)%
8.00%	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption				
	50%	100%	203%	350%	500%
0.64%	63.1%	60.6%	55.2%	47.4%	39.3%
2.64%	43.3%	40.7%	35.2%	27.1%	18.6%
4.64%	24.2%	21.4%	15.7%	7.2%	(1.7)%
6.64%	4.6%	1.8%	(4.2)%	(13.0)%	(22.5)%
7.85%	*	*	*	*	*

* 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>287%</u>	<u>350%</u>	<u>500%</u>
0.64%	63.8%	61.2%	51.4%	48.1%	39.9%
2.64%	43.9%	41.3%	31.2%	27.7%	19.2%
4.64%	24.7%	22.0%	11.5%	7.8%	(1.1)%
6.64%	5.3%	2.4%	(8.5)%	(12.4)%	(21.9)%
7.90%	*	*	*	*	*

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

**Sensitivity of the SK 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>203%</u>	<u>350%</u>	<u>500%</u>
0.64%	64.1%	61.3%	55.4%	46.7%	37.3%
2.64%	44.2%	41.3%	35.2%	25.9%	15.9%
4.64%	24.8%	21.7%	15.1%	4.8%	(6.4)%
6.64%	4.7%	1.0%	(7.2)%	(19.9)%	(33.4)%
8.00%	*	*	*	*	*

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

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>
IA	1,005%
IB	705%
IC	541%
ID	500%
IE	461%
IF	470%
IG	555%
XI	550%
VI	808%
BI	519%
PI	512%

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:

	Price*
IA	8.937500%
IB	13.000000%
IC	17.000000%
ID	20.000000%
IE	25.000000%
IF	29.000000%
IG	34.750000%
XI	34.578125%
VI	36.000000%
BI	17.000000%
PI	17.500000%

* 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 IA Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	220%	250%	500%
Pre-Tax Yields to Maturity	27.1%	10.2%	10.2%	10.2%	10.2%

Sensitivity of the IB Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	220%	250%	500%
Pre-Tax Yields to Maturity	31.9%	15.3%	15.3%	15.3%	13.4%

Sensitivity of the IC Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	220%	250%	500%
Pre-Tax Yields to Maturity	29.1%	15.9%	15.9%	15.9%	3.5%

Sensitivity of the ID Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	220%	250%	500%
Pre-Tax Yields to Maturity	27.3%	17.3%	17.3%	17.3%	0.0%

Sensitivity of the IE Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	220%	250%	500%
Pre-Tax Yields to Maturity	22.7%	15.6%	15.6%	15.6%	(3.3)%

Sensitivity of the IF 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	20.4%	15.4%	15.4%	15.4%	(2.3)%

Sensitivity of the IG 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	17.5%	15.0%	15.0%	15.0%	3.2%

Sensitivity of the XI 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	17.6%	15.0%	15.0%	15.0%	2.9%

Sensitivity of the VI 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	15.3%	15.3%	15.3%	15.3%	11.2%

Sensitivity of the BI Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>203%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity	25.4%	16.2%	16.2%	16.2%	1.4%

Sensitivity of the PI 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	25.7%	14.9%	14.9%	14.9%	0.9%

Weighted Average Lives of the Certificates

The weighted average life of a Certificate is determined by

- 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,
- summing the results, and
- 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 Classes, and
- in the case of the Group 1 and Group 2 Classes, the payment of principal of certain Classes in accordance with the Principal Balance Schedules.

See “—Distributions of Principal” above.

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 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 specified below 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	Group 1 MBS	360 months	360 months	9.00%
2	Group 2 MBS	360 months	360 months	8.50%
3	Group 3 MBS	360 months	360 months	8.50%
4	Group 4 SMBS	360 months	360 months	8.50%
5	Group 5 SMBS	360 months	360 months	9.00%
6	Group 6 SMBS	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

Date	PA and IA† Classes					PB and IB† Classes					PC, IC† and PQ Classes					ID†, PS and PD Classes				
	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	85	1	1	1	1	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004	69	0	0	0	0	100	0	0	0	0	100	92	92	92	0	100	100	100	100	90
October 2005	52	0	0	0	0	100	0	0	0	0	100	2	2	2	0	100	100	100	100	0
October 2006	32	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2007	11	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2008	0	0	0	0	0	90	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2009	0	0	0	0	0	68	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2010	0	0	0	0	0	44	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2011	0	0	0	0	0	19	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2012	0	0	0	0	0	0	0	0	0	0	92	0	0	0	0	100	0	0	0	0
October 2013	0	0	0	0	0	0	0	0	0	0	65	0	0	0	0	100	0	0	0	0
October 2014	0	0	0	0	0	0	0	0	0	0	36	0	0	0	0	100	0	0	0	0
October 2015	0	0	0	0	0	0	0	0	0	0	4	0	0	0	0	100	0	0	0	0
October 2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	59	0	0	0	0
October 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9	0	0	0	0
October 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2020	0	0	0	0	0	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	0	0	0	0	0
October 2022	0	0	0	0	0	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	0	0	0	0	0
October 2024	0	0	0	0	0	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	0	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)**	4.0	1.6	1.6	1.6	1.6	8.7	2.5	2.5	2.5	2.4	12.5	3.5	3.5	3.5	2.8	15.2	4.5	4.5	4.5	3.1

Date	PE, IE† and PU Classes					IF†, PV, PF and PM Classes					IG†, CG, PG and CF Classes					XI† and CH Classes				
	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	7	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2006	100	96	96	96	0	100	100	100	100	0	100	100	100	100	77	100	100	100	100	76
October 2007	100	48	48	48	0	100	100	100	100	0	100	100	100	100	43	100	100	100	100	40
October 2008	100	2	2	2	0	100	100	100	100	0	100	100	100	100	19	100	100	100	100	15
October 2009	100	0	0	0	0	100	8	8	8	0	100	100	100	100	2	100	100	100	100	0
October 2010	100	0	0	0	0	100	0	0	0	0	100	80	80	80	0	100	79	79	79	0
October 2011	100	0	0	0	0	100	0	0	0	0	100	61	61	61	0	100	59	59	59	0
October 2012	100	0	0	0	0	100	0	0	0	0	100	44	44	44	0	100	42	42	42	0
October 2013	100	0	0	0	0	100	0	0	0	0	100	31	31	31	0	100	28	28	28	0
October 2014	100	0	0	0	0	100	0	0	0	0	100	19	19	19	0	100	16	16	16	0
October 2015	100	0	0	0	0	100	0	0	0	0	100	10	10	10	0	100	6	6	6	0
October 2016	100	0	0	0	0	100	0	0	0	0	100	2	2	2	0	100	0	0	0	0
October 2017	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2018	79	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2019	52	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2020	22	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2021	0	0	0	0	0	74	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2022	0	0	0	0	0	0	0	0	0	0	98	0	0	0	0	98	0	0	0	0
October 2023	0	0	0	0	0	0	0	0	0	0	77	0	0	0	0	76	0	0	0	0
October 2024	0	0	0	0	0	0	0	0	0	0	54	0	0	0	0	52	0	0	0	0
October 2025	0	0	0	0	0	0	0	0	0	0	28	0	0	0	0	25	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
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)**	18.0	6.0	6.0	6.0	3.7	20.3	7.6	7.6	7.6	4.3	23.1	11.0	11.0	11.0	6.0	23.0	10.8	10.8	10.8	5.9

* 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	PY Class					VA Class					VI†, VG and VB Classes					PZ 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	92	92	92	92	92	100	100	100	100	100	107	107	107	107	107
October 2003	100	100	100	100	100	83	83	83	83	83	100	100	100	100	100	114	114	114	114	114
October 2004	100	100	100	100	100	73	73	73	73	73	100	100	100	100	100	121	121	121	121	121
October 2005	100	100	100	100	100	63	63	63	63	63	100	100	100	100	100	130	130	130	130	130
October 2006	100	100	100	100	100	52	52	52	52	52	100	100	100	100	100	138	138	138	138	138
October 2007	100	100	100	100	100	40	40	40	40	40	100	100	100	100	100	148	148	148	148	148
October 2008	100	100	100	100	100	28	28	28	28	28	100	100	100	100	100	157	157	157	157	157
October 2009	100	100	100	100	50	15	15	15	15	15	100	100	100	100	100	168	168	168	168	168
October 2010	100	100	100	100	0	1	1	1	1	0	100	100	100	100	100	179	179	179	179	179
October 2011	100	100	100	100	0	0	0	0	0	0	87	87	87	87	0	191	191	191	191	133
October 2012	100	100	100	100	0	0	0	0	0	0	73	73	73	73	0	204	204	204	204	91
October 2013	100	100	100	100	0	0	0	0	0	0	57	57	57	57	0	218	218	218	218	62
October 2014	100	100	100	100	0	0	0	0	0	0	41	41	41	41	0	232	232	232	232	42
October 2015	100	100	100	100	0	0	0	0	0	0	23	23	23	23	0	248	248	248	248	29
October 2016	100	49	49	49	0	0	0	0	0	0	5	5	5	5	0	264	264	264	264	19
October 2017	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	269	231	231	231	13
October 2018	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	269	188	188	188	9
October 2019	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	269	152	152	152	6
October 2020	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	269	122	122	122	4
October 2021	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	269	97	97	97	2
October 2022	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	269	76	76	76	2
October 2023	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	269	59	59	59	1
October 2024	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	269	45	45	45	1
October 2025	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	269	34	34	34	*
October 2026	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	269	25	25	25	*
October 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34	17	17	17	*
October 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11	11	11	11	*
October 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	6	6	6	*
October 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	3	3	3	*
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)**	25.0	15.0	15.0	15.0	8.0	5.0	5.0	5.0	5.0	4.9	12.4	12.4	12.4	12.4	8.7	25.7	19.5	19.5	19.5	11.8

Date	A Class						ZA Class						Z Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	152%	220%	250%	500%	0%	100%	152%	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
October 2002	95	84	79	79	79	79	107	107	107	107	107	107	107	107	49	24	0	0
October 2003	95	83	67	67	67	46	114	114	114	114	114	114	114	114	0	0	0	0
October 2004	94	83	53	53	53	0	121	121	121	121	121	0	121	121	0	0	0	0
October 2005	93	82	40	40	40	0	130	130	130	130	130	0	130	130	0	0	0	0
October 2006	92	81	30	30	30	0	138	138	138	138	138	0	138	138	0	0	0	0
October 2007	91	80	22	22	16	0	148	148	148	148	148	0	148	148	0	0	0	0
October 2008	90	79	15	15	6	0	157	157	157	157	157	0	157	157	0	0	0	0
October 2009	89	77	10	10	1	0	168	168	168	168	168	0	168	168	0	0	0	0
October 2010	87	76	8	8	0	0	179	179	179	179	36	0	179	179	0	0	0	0
October 2011	86	73	7	7	0	0	191	191	191	191	36	0	191	191	0	0	0	0
October 2012	85	68	6	6	0	0	204	204	204	204	36	0	204	204	0	0	0	0
October 2013	83	62	5	5	0	0	218	218	218	218	36	0	218	218	0	0	0	0
October 2014	82	53	4	4	0	0	232	232	232	232	36	0	232	232	0	0	0	0
October 2015	80	44	3	3	0	0	248	248	248	248	36	0	248	248	0	0	0	0
October 2016	78	33	2	2	0	0	264	264	264	264	36	0	264	264	0	0	0	0
October 2017	76	23	1	1	0	0	282	282	282	282	36	0	282	282	0	0	0	0
October 2018	74	11	0	0	0	0	301	301	0	0	36	0	301	301	0	0	0	0
October 2019	72	0	0	0	0	0	321	0	0	0	36	0	321	315	0	0	0	0
October 2020	69	0	0	0	0	0	343	0	0	0	36	0	343	229	0	0	0	0
October 2021	67	0	0	0	0	0	366	0	0	0	36	0	366	142	0	0	0	0
October 2022	64	0	0	0	0	0	390	0	0	0	36	0	390	57	0	0	0	0
October 2023	61	0	0	0	0	0	416	0	0	0	36	0	416	0	0	0	0	0
October 2024	58	0	0	0	0	0	444	0	0	0	36	0	444	0	0	0	0	0
October 2025	55	0	0	0	0	0	474	0	0	0	36	0	474	0	0	0	0	0
October 2026	51	0	0	0	0	0	506	0	0	0	36	0	506	0	0	0	0	0
October 2027	47	0	0	0	0	0	539	0	0	0	36	0	539	0	0	0	0	0
October 2028	8	0	0	0	0	0	576	0	0	0	36	0	576	0	0	0	0	0
October 2029	0	0	0	0	0	0	0	0	0	0	36	0	267	0	0	0	0	0
October 2030	0	0	0	0	0	0	0	0	0	0	36	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)**	20.7	11.5	4.1	4.1	3.5	1.8	27.2	18.0	16.5	16.5	13.2	2.5	28.0	19.8	1.0	0.8	0.3	

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

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

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

Date	HA Class					HB Class					HC Class					HD, FG, SG, SH, FE, SE, FD, SD and SO Classes				
	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	11	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003	100	100	67	29	0	100	100	100	100	0	100	100	100	100	0	100	100	100	100	0
October 2004	100	100	0	0	0	100	100	98	0	0	100	100	100	6	0	100	100	100	100	0
October 2005	100	100	0	0	0	100	100	0	0	0	100	100	61	0	0	100	100	100	41	0
October 2006	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	88	1	0
October 2007	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	70	0	0
October 2008	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	62	0	0
October 2009	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	60	0	0
October 2010	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	59	0	0
October 2011	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	58	0	0
October 2012	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	56	0	0
October 2013	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	54	0	0
October 2014	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	52	0	0
October 2015	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	49	0	0
October 2016	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	47	0	0
October 2017	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	45	0	0
October 2018	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	41	0	0
October 2019	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	36	0	0
October 2020	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	31	0	0
October 2021	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	26	0	0
October 2022	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	22	0	0
October 2023	100	87	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	18	0	0
October 2024	100	49	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	15	0	0
October 2025	100	11	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	12	0	0
October 2026	100	0	0	0	0	100	32	0	0	0	100	100	0	0	0	100	100	9	0	0
October 2027	100	0	0	0	0	100	0	0	0	0	100	29	0	0	0	100	100	7	0	0
October 2028	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	78	4	0	0
October 2029	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	50	3	0	0
October 2030	30	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	22	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)**	28.9	23.0	2.3	1.8	0.8	29.3	24.8	3.4	2.5	1.2	29.4	25.8	4.1	2.9	1.3	29.8	28.0	13.8	3.9	1.6

Date	HJ Class					HK Class					HL Class					HZ 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	93	93	93	93	93	100	100	100	100	100	100	100	100	100	100	107	107	107	107	107
October 2003	86	86	86	86	0	100	100	100	100	0	100	100	100	100	0	114	114	114	114	0
October 2004	79	79	79	79	0	100	100	100	100	0	100	100	100	100	0	121	121	121	121	0
October 2005	70	70	70	0	0	100	100	100	0	0	100	100	100	35	0	130	130	130	130	0
October 2006	62	62	13	0	0	100	100	100	0	0	100	100	100	0	0	138	138	138	4	0
October 2007	52	52	0	0	0	100	100	33	0	0	100	100	100	0	0	148	148	148	0	0
October 2008	43	43	0	0	0	100	100	0	0	0	100	100	89	0	0	157	157	157	0	0
October 2009	32	32	0	0	0	100	100	0	0	0	100	100	72	0	0	168	168	168	0	0
October 2010	21	21	0	0	0	100	100	0	0	0	100	100	57	0	0	179	179	179	0	0
October 2011	9	9	0	0	0	100	100	0	0	0	100	100	39	0	0	191	191	191	0	0
October 2012	0	0	0	0	0	96	96	0	0	0	100	100	19	0	0	204	204	204	0	0
October 2013	0	0	0	0	0	82	82	0	0	0	100	100	0	0	0	218	218	215	0	0
October 2014	0	0	0	0	0	68	68	0	0	0	100	100	0	0	0	232	232	207	0	0
October 2015	0	0	0	0	0	52	52	0	0	0	100	100	0	0	0	248	248	198	0	0
October 2016	0	0	0	0	0	36	36	0	0	0	100	100	0	0	0	264	264	189	0	0
October 2017	0	0	0	0	0	18	18	0	0	0	100	100	0	0	0	282	282	181	0	0
October 2018	0	0	0	0	0	0	0	0	0	0	99	99	0	0	0	301	301	165	0	0
October 2019	0	0	0	0	0	0	0	0	0	0	79	79	0	0	0	321	321	143	0	0
October 2020	0	0	0	0	0	0	0	0	0	0	57	57	0	0	0	343	343	123	0	0
October 2021	0	0	0	0	0	0	0	0	0	0	34	34	0	0	0	366	366	105	0	0
October 2022	0	0	0	0	0	0	0	0	0	0	10	10	0	0	0	390	390	88	0	0
October 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	400	400	73	0	0
October 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	400	400	59	0	0
October 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	400	400	47	0	0
October 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	400	400	36	0	0
October 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	400	400	26	0	0
October 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	400	313	18	0	0
October 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	400	199	11	0	0
October 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	400	88	5	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)**	6.0	6.0	4.0	2.8	1.3	14.1	14.1	5.8	3.5	1.5	19.3	19.3	9.3	4.0	1.6	29.8	28.0	20.3	4.6	1.7

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

Date	BA and BI† Classes					BC Class					BD Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	203%	250%	500%	0%	100%	203%	250%	500%	0%	100%	203%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2002	98	94	94	94	94	100	100	100	100	100	100	100	100	100	100
October 2003	96	82	82	82	82	100	100	100	100	100	100	100	100	100	100
October 2004	94	67	67	67	53	100	100	100	100	100	100	100	100	100	100
October 2005	92	52	52	52	15	100	100	100	100	100	100	100	100	100	100
October 2006	89	38	38	38	0	100	100	100	100	79	100	100	100	100	100
October 2007	87	25	25	25	0	100	100	100	100	44	100	100	100	100	100
October 2008	84	12	12	12	0	100	100	100	100	20	100	100	100	100	100
October 2009	80	1	1	1	0	100	100	100	100	3	100	100	100	100	100
October 2010	77	0	0	0	0	100	80	80	80	0	100	100	100	100	74
October 2011	73	0	0	0	0	100	61	61	61	0	100	100	100	100	51
October 2012	69	0	0	0	0	100	44	44	44	0	100	100	100	100	35
October 2013	64	0	0	0	0	100	31	31	31	0	100	100	100	100	24
October 2014	59	0	0	0	0	100	20	20	20	0	100	100	100	100	16
October 2015	54	0	0	0	0	100	10	10	10	0	100	100	100	100	11
October 2016	48	0	0	0	0	100	2	2	2	0	100	100	100	100	7
October 2017	42	0	0	0	0	100	0	0	0	0	100	87	87	87	5
October 2018	35	0	0	0	0	100	0	0	0	0	100	70	70	70	3
October 2019	27	0	0	0	0	100	0	0	0	0	100	57	57	57	2
October 2020	19	0	0	0	0	100	0	0	0	0	100	46	46	46	1
October 2021	10	0	0	0	0	100	0	0	0	0	100	36	36	36	1
October 2022	0	0	0	0	0	100	0	0	0	0	100	29	29	29	1
October 2023	0	0	0	0	0	79	0	0	0	0	100	22	22	22	*
October 2024	0	0	0	0	0	56	0	0	0	0	100	17	17	17	*
October 2025	0	0	0	0	0	32	0	0	0	0	100	13	13	13	*
October 2026	0	0	0	0	0	5	0	0	0	0	100	9	9	9	*
October 2027	0	0	0	0	0	0	0	0	0	0	27	7	7	7	*
October 2028	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	2	2	2	2	*
October 2030	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
Weighted Average Life (years)**	13.5	4.2	4.2	4.2	3.0	23.2	11.0	11.0	11.0	6.0	25.9	19.5	19.5	19.5	10.9

Date	BE Class								F and S Classes								BZ Class				
	PSA Prepayment Assumption								PSA Prepayment Assumption								PSA Prepayment Assumption				
	0%	100%	137%	160%	203%	215%	250%	500%	0%	100%	137%	160%	203%	215%	250%	500%	0%	100%	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	100
October 2002	99	99	94	94	94	94	94	94	100	100	100	100	100	100	100	77	106	106	51	12	0
October 2003	98	98	82	82	82	82	82	79	100	100	100	100	91	87	76	0	113	113	0	0	0
October 2004	97	97	66	66	66	66	66	0	100	100	100	99	73	66	45	0	120	120	0	0	0
October 2005	96	96	52	46	46	46	46	0	100	100	100	99	63	53	26	0	127	127	0	0	0
October 2006	95	95	40	30	30	30	30	0	100	100	100	99	56	45	13	0	135	135	0	0	0
October 2007	93	93	31	18	18	18	18	0	100	100	100	99	51	39	5	0	143	143	0	0	0
October 2008	92	92	23	9	9	9	9	0	100	100	100	99	48	36	1	0	152	152	0	0	0
October 2009	91	91	17	2	2	2	2	0	100	100	100	99	47	34	*	0	161	161	0	0	0
October 2010	89	89	12	0	0	0	0	0	100	100	100	97	46	33	*	0	171	171	0	0	0
October 2011	88	86	7	0	0	0	0	0	100	100	100	94	44	31	*	0	182	182	0	0	0
October 2012	86	79	0	0	0	0	0	0	100	100	99	90	41	29	*	0	193	193	0	0	0
October 2013	84	69	0	0	0	0	0	0	100	100	92	85	38	27	*	0	205	205	0	0	0
October 2014	82	57	0	0	0	0	0	0	100	100	84	79	35	25	*	0	218	218	0	0	0
October 2015	80	43	0	0	0	0	0	0	100	100	75	73	32	22	*	0	231	231	0	0	0
October 2016	78	28	0	0	0	0	0	0	100	100	65	67	28	20	*	0	245	245	0	0	0
October 2017	76	13	0	0	0	0	0	0	100	100	56	61	25	18	*	0	261	261	0	0	0
October 2018	73	0	0	0	0	0	0	0	100	97	46	54	22	16	*	0	277	277	0	0	0
October 2019	71	0	0	0	0	0	0	0	100	84	36	48	19	13	*	0	294	294	0	0	0
October 2020	68	0	0	0	0	0	0	0	100	71	26	43	17	12	*	0	312	312	0	0	0
October 2021	65	0	0	0	0	0	0	0	100	57	17	37	14	10	*	0	331	331	0	0	0
October 2022	62	0	0	0	0	0	0	0	100	44	7	32	12	8	*	0	351	351	0	0	0
October 2023	59	0	0	0	0	0	0	0	100	31	0	27	10	7	*	0	373	373	0	0	0
October 2024	55	0	0	0	0	0	0	0	100	18	0	23	8	6	*	0	396	396	0	0	0
October 2025	52	0	0	0	0	0	0	0	100	5	0	18	7	4	*	0	421	421	0	0	0
October 2026	48	0	0	0	0	0	0	0	100	0	0	15	5	3	*	0	446	375	0	0	0
October 2027	43	0	0	0	0	0	0	0	100	0	0	11	4	3	*	0	474	293	0	0	0
October 2028	0	0	0	0	0	0	0	0	97	0	0	8	3	2	*	0	503	214	0	0	0
October 2029	0	0	0	0	0	0	0	0	46	0	0	5	2	1	*	0	534	137	0	0	0
October 2030	0	0	0	0	0	0	0	0	0	0	0	2	1	*	*	0	486	64	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)**	20.8	12.8	4.8	4.0	4.0	4.0	4.0	2.1	27.9	20.6	16.6	18.2	10.0	8.0	3.2	1.4	29.5	27.1	1.0	0.7	0.4

* 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	FM, SM [†] , DH, DA, DE and DF Classes					VE Class					VF Class					DZ Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	203%	350%	500%	0%	100%	203%	350%	500%	0%	100%	203%	350%	500%	0%	100%	203%	350%	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	96	93	89	85	91	91	91	91	91	100	100	100	100	100	106	106	106	106	106
October 2003	98	89	81	69	58	82	82	82	82	82	100	100	100	100	100	113	113	113	113	113
October 2004	97	80	66	48	31	73	73	73	73	73	100	100	100	100	100	120	120	120	120	120
October 2005	96	72	53	31	12	63	63	63	63	63	100	100	100	100	100	127	127	127	127	127
October 2006	94	65	42	17	0	52	52	52	52	44	100	100	100	100	100	135	135	135	135	135
October 2007	93	58	32	7	0	40	40	40	40	0	100	100	100	100	44	143	143	143	143	143
October 2008	91	51	24	0	0	28	28	28	11	0	100	100	100	100	0	152	152	152	152	134
October 2009	89	45	16	0	0	15	15	15	0	0	100	100	100	45	0	161	161	161	161	92
October 2010	87	39	10	0	0	1	1	1	0	0	100	100	100	0	0	171	171	171	165	63
October 2011	85	33	4	0	0	0	0	0	0	0	92	92	92	0	0	182	182	182	127	43
October 2012	83	28	0	0	0	0	0	0	0	0	82	82	78	0	0	193	193	193	98	29
October 2013	80	23	0	0	0	0	0	0	0	0	72	72	32	0	0	205	205	205	75	20
October 2014	78	18	0	0	0	0	0	0	0	0	61	61	0	0	0	218	218	206	58	14
October 2015	75	14	0	0	0	0	0	0	0	0	49	49	0	0	0	231	231	175	44	9
October 2016	72	10	0	0	0	0	0	0	0	0	37	37	0	0	0	245	245	148	34	6
October 2017	68	6	0	0	0	0	0	0	0	0	24	24	0	0	0	261	261	124	25	4
October 2018	64	2	0	0	0	0	0	0	0	0	10	10	0	0	0	277	277	104	19	3
October 2019	60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	288	277	87	14	2
October 2020	56	0	0	0	0	0	0	0	0	0	0	0	0	0	0	288	245	72	11	1
October 2021	51	0	0	0	0	0	0	0	0	0	0	0	0	0	0	288	215	59	8	1
October 2022	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	288	187	48	6	1
October 2023	40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	288	160	38	4	*
October 2024	33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	288	135	30	3	*
October 2025	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	288	111	23	2	*
October 2026	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	288	89	17	1	*
October 2027	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	288	68	12	1	*
October 2028	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	288	48	8	1	*
October 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	214	29	5	*	*
October 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	112	11	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)**	18.5	7.8	4.7	3.1	2.4	5.0	5.0	5.0	4.7	3.9	13.8	13.8	11.5	8.0	6.0	28.7	23.0	17.9	12.6	9.4

Date	FP and SP [†] Classes					FQ and SQ [†] Classes					FR and SR [†] Classes					FT and ST [†] Classes				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	203%	350%	500%	0%	100%	203%	350%	500%	0%	100%	287%	350%	500%	0%	100%	287%	350%	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	98	93	89	82	75	100	100	100	100	100	99	93	85	82	75	100	100	100	100	100
October 2003	97	82	68	50	32	100	100	100	100	100	97	82	58	50	32	100	100	100	100	100
October 2004	95	69	46	17	0	100	100	100	100	91	96	69	29	17	0	100	100	100	100	91
October 2005	93	56	26	0	0	100	100	100	91	63	94	57	6	0	0	100	100	100	91	63
October 2006	91	45	9	0	0	100	100	100	71	43	92	45	0	0	0	100	100	86	71	44
October 2007	89	34	0	0	0	100	100	94	55	30	90	34	0	0	0	100	100	70	55	30
October 2008	86	23	0	0	0	100	100	81	43	21	87	24	0	0	0	100	100	57	43	21
October 2009	83	14	0	0	0	100	100	70	33	14	85	14	0	0	0	100	100	46	33	14
October 2010	80	5	0	0	0	100	100	60	26	10	82	5	0	0	0	100	100	38	26	10
October 2011	77	0	0	0	0	100	96	52	20	7	79	0	0	0	0	100	97	30	20	7
October 2012	74	0	0	0	0	100	88	44	15	4	76	0	0	0	0	100	89	25	15	5
October 2013	70	0	0	0	0	100	80	38	12	3	72	0	0	0	0	100	81	20	12	3
October 2014	66	0	0	0	0	100	73	32	9	2	68	0	0	0	0	100	74	16	9	2
October 2015	61	0	0	0	0	100	66	27	7	1	63	0	0	0	0	100	67	13	7	1
October 2016	56	0	0	0	0	100	60	23	5	1	59	0	0	0	0	100	61	10	5	1
October 2017	51	0	0	0	0	100	54	19	4	1	53	0	0	0	0	100	55	8	4	1
October 2018	45	0	0	0	0	100	48	16	3	*	48	0	0	0	0	100	49	6	3	*
October 2019	39	0	0	0	0	100	43	13	2	*	41	0	0	0	0	100	44	5	2	*
October 2020	32	0	0	0	0	100	38	11	2	*	35	0	0	0	0	100	39	4	2	*
October 2021	24	0	0	0	0	100	33	9	1	*	27	0	0	0	0	100	34	3	1	*
October 2022	16	0	0	0	0	100	29	7	1	*	19	0	0	0	0	100	30	2	1	*
October 2023	7	0	0	0	0	100	25	6	1	*	10	0	0	0	0	100	25	2	1	*
October 2024	0	0	0	0	0	97	21	5	*	*	*	0	0	0	0	100	21	1	*	*
October 2025	0	0	0	0	0	86	17	4	*	*	0	0	0	0	0	89	17	1	*	*
October 2026	0	0	0	0	0	75	13	3	*	*	0	0	0	0	0	78	14	1	*	*
October 2027	0	0	0	0	0	62	10	2	*	*	0	0	0	0	0	65	11	*	*	*
October 2028	0	0	0	0	0	49	7	1	*	*	0	0	0	0	0	51	7	*	*	*
October 2029	0	0	0	0	0	34	4	1	*	*	0	0	0	0	0	35	4	*	*	*
October 2030	0	0	0	0	0	18	1	*	*	*	0	0	0	0	0	18	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)**	14.8	4.7	2.9	2.0	1.6	26.8	17.6	11.7	7.5	5.5	15.2	4.8	2.3	2.0	1.6	26.9	17.7	9.0	7.6	5.5

* 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	FU and SU† Classes					FV and SV† Classes					ZC Class					PI† Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	203%	350%	500%	0%	100%	203%	350%	500%	0%	100%	203%	350%	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	98	92	87	79	72	100	100	100	100	100	109	109	109	109	109	100	100	100	100	100
October 2003	96	79	65	45	26	100	100	100	100	100	118	118	118	118	118	98	86	86	86	86
October 2004	93	65	41	11	0	100	100	100	100	84	129	129	129	129	129	96	64	64	64	35
October 2005	91	52	21	0	0	100	100	100	84	55	140	140	140	140	140	93	38	38	38	1
October 2006	88	39	3	0	0	100	100	100	63	35	153	153	153	153	153	91	19	19	19	0
October 2007	84	27	0	0	0	100	100	87	46	20	166	166	166	166	166	88	9	9	9	0
October 2008	81	16	0	0	0	100	100	72	33	10	181	181	181	181	181	84	*	*	*	0
October 2009	77	5	0	0	0	100	100	60	22	3	197	197	197	197	197	80	0	0	0	0
October 2010	73	0	0	0	0	100	95	49	13	0	214	214	214	214	166	75	0	0	0	0
October 2011	69	0	0	0	0	100	85	39	6	0	233	233	233	233	113	70	0	0	0	0
October 2012	64	0	0	0	0	100	75	30	1	0	254	254	254	254	77	64	0	0	0	0
October 2013	59	0	0	0	0	100	66	22	0	0	276	276	276	202	53	56	0	0	0	0
October 2014	53	0	0	0	0	100	57	15	0	0	301	301	301	154	36	48	0	0	0	0
October 2015	47	0	0	0	0	100	49	9	0	0	327	327	327	118	24	38	0	0	0	0
October 2016	40	0	0	0	0	100	41	3	0	0	356	356	356	89	16	30	0	0	0	0
October 2017	33	0	0	0	0	100	33	0	0	0	388	388	336	68	11	21	0	0	0	0
October 2018	25	0	0	0	0	100	25	0	0	0	422	422	281	51	7	16	0	0	0	0
October 2019	16	0	0	0	0	100	17	0	0	0	459	459	234	38	5	10	0	0	0	0
October 2020	6	0	0	0	0	100	10	0	0	0	500	500	193	28	3	4	0	0	0	0
October 2021	0	0	0	0	0	96	2	0	0	0	544	544	158	21	2	0	0	0	0	0
October 2022	0	0	0	0	0	85	0	0	0	0	592	503	127	15	1	0	0	0	0	0
October 2023	0	0	0	0	0	72	0	0	0	0	645	429	101	11	1	0	0	0	0	0
October 2024	0	0	0	0	0	59	0	0	0	0	702	359	79	8	1	0	0	0	0	0
October 2025	0	0	0	0	0	44	0	0	0	0	764	293	61	5	*	0	0	0	0	0
October 2026	0	0	0	0	0	29	0	0	0	0	831	231	45	3	*	0	0	0	0	0
October 2027	0	0	0	0	0	11	0	0	0	0	904	173	31	2	*	0	0	0	0	0
October 2028	0	0	0	0	0	0	0	0	0	0	860	117	20	1	*	0	0	0	0	0
October 2029	0	0	0	0	0	0	0	0	0	0	597	65	10	1	*	0	0	0	0	0
October 2030	0	0	0	0	0	0	0	0	0	0	311	16	2	*	*	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)**	12.4	4.3	2.7	1.9	1.5	23.5	14.1	9.4	6.2	4.6	28.4	24.5	20.1	14.7	11.1	12.2	3.7	3.7	3.7	2.8

Date	B Class						FC and SC† Classes						FJ and SJ† Classes						FK and SK† Classes					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	152%	220%	250%	500%	0%	100%	203%	350%	500%	0%	100%	287%	350%	500%	0%	100%	203%	350%	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	96	86	81	81	81	81	99	97	94	91	87	99	97	92	91	88	99	96	93	90	86			
October 2003	94	76	61	61	61	42	98	91	84	75	66	99	91	79	75	66	98	90	82	72	63			
October 2004	92	75	48	48	48	0	98	84	73	58	46	98	85	65	59	46	97	83	71	55	42			
October 2005	89	74	37	37	37	0	97	78	63	46	31	97	78	53	46	32	95	76	60	42	27			
October 2006	87	73	27	27	27	0	95	72	55	35	22	96	73	43	36	22	94	70	51	31	17			
October 2007	84	72	20	20	14	0	94	67	47	28	15	95	67	35	28	15	92	64	43	23	10			
October 2008	82	71	14	14	6	0	93	62	41	21	10	94	62	29	21	10	91	58	36	16	5			
October 2009	81	70	9	9	1	0	92	57	35	17	7	92	57	23	17	7	89	52	30	11	1			
October 2010	79	69	7	7	0	0	90	52	30	13	5	91	53	19	13	5	87	47	24	7	0			
October 2011	78	67	7	7	0	0	89	48	26	10	3	89	48	15	10	3	84	42	19	3	0			
October 2012	77	62	6	6	0	0	87	44	22	8	2	88	44	12	8	2	82	38	15	*	0			
October 2013	76	56	5	5	0	0	85	40	19	6	2	86	41	10	6	2	79	33	11	0	0			
October 2014	74	48	4	4	0	0	83	37	16	4	1	84	37	8	5	1	76	29	8	0	0			
October 2015	73	40	2	2	0	0	81	33	14	3	1	82	34	6	3	1	73	24	4	0	0			
October 2016	71	30	1	1	0	0	78	30	11	3	*	79	30	5	3	*	70	20	1	0	0			
October 2017	69	20	*	*	0	0	75	27	10	2	*	77	27	4	2	*	66	16	0	0	0			
October 2018	67	10	0	0	0	0	72	24	8	1	*	74	25	3	1	*	62	12	0	0	0			
October 2019	65	0	0	0	0	0	69	22	7	1	*	71	22	2	1	*	58	9	0	0	0			
October 2020	63	0	0	0	0	0	66	19	6	1	*	67	19	2	1	*	53	5	0	0	0			
October 2021	61	0	0	0	0	0	62	17	5	1	*	64	17	1	1	*	48	1	0	0	0			
October 2022	58	0	0	0	0	0	58	14	4	*	*	59	15	1	*	*	42	0	0	0	0			
October 2023	56	0	0	0	0	0	53	12	3	*	*	55	13	1	*	*	36	0	0	0	0			
October 2024	53	0	0	0	0	0	49	10	2	*	*	50	11	1	*	*	30	0	0	0	0			
October 2025	50	0	0	0	0	0	43	8	2	*	*	45	9	*	*	*	22	0	0	0	0			
October 2026	46	0	0	0	0	0	37	7	1	*	*	39	7	*	*	*	14	0	0	0	0			
October 2027	43	0	0	0	0	0	31	5	1	*	*	32	5	*	*	*	6	0	0	0	0			
October 2028	7	0	0	0	0	0	24	3	1	*	*	25	4	*	*	*	0	0	0	0	0			
October 2029	0	0	0	0	0	0	17	2	*	*	*	18	2	*	*	*	0	0	0	0	0			
October 2030	0	0	0	0	0	0	9	1	*	*	*	9	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	0			
Weighted Average Life (years)**	19.2	10.6	3.8	3.8	3.3	1.7	20.8	11.2	7.3	4.8	3.5	21.1	11.3	5.6	4.8	3.5	18.0	9.2	6.0	4.0	3.0			

* 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.

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 Accrual Classes and the S Class 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	220%
2	203%
3	203%
4	203%
5	287%
6	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 6.33% (which is 120% of the “federal long-term rate”). 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 (each, a “Combination RCR Class”) will represent the beneficial ownership of the underlying REMIC Certificates set forth in Schedule 1. Each Certificate of a Combination RCR Class (a “Combination RCR Certificate”) will represent beneficial ownership of undivided interests in two or more underlying REMIC Certificates.

Combination RCR Classes. A beneficial owner of a Combination RCR Certificate will be treated as the beneficial owner of a proportionate interest in the 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” in this prospectus supplement 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 Banc of America Securities LLC (the “Dealer”) in exchange for 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 1, 2 or 3 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.” The proportion that the original principal balance of each Group 1, 2 or 3 Class bears to the aggregate original principal balance of all Group 1, 2 or 3 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. Kennedy Covington Lobdell & Hickman, L.L.P. will provide legal representation for the Dealer.

Available Recombinations (1)

REMIC Certificates			RCR Certificates					
Classes	Original Principal or Notional Balances	RCR Classes	Original Principal or Notional Balances	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 1								
IA	\$ 4,739,431 (3)	PI	\$ 34,571,584 (3)	6.50%	FIX /IO	NTL	31392ACZ9	February 2025
IB	6,821,538 (3)							
IC	10,123,692 (3)							
ID	6,030,923 (3)							
IE	6,856,000 (3)							
Recombination 2								
PS	39,201,000	PD	39,201,000	5.50	FIX	PAC	31392ADA3	May 2021
ID	3,015,461 (3)							
Recombination 3								
PV	37,251,000	PF	37,251,000	6.50	FIX	PAC	31392ADB1	June 2026
IF	5,730,923 (3)							
Recombination 4								
PV	37,251,000	PM	37,251,000	6.00	FIX	PAC	31392ADC9	June 2026
IF	2,865,462 (3)							
Recombination 5								
CG	54,380,078	PG	54,380,078	6.50	FIX	PAC	31392ADD7	October 2030
IG	4,183,083 (3)							
Recombination 6								
CG	54,380,078	CF	54,380,078	6.25	FIX	PAC	31392ADE5	October 2030
IG	2,091,542 (3)							
Recombination 7								
VG	18,069,534	VB	18,069,534	6.50	FIX	PAC /AD	31392ADF2	February 2017
VI	1,389,964 (3)							
Recombination 8								
IA	1,111,492 (3)	B	79,471,701	6.50	FIX	TAC	31392ADG0	November 2031
PA	7,224,700							
A	72,247,001							
Recombination 9								
DH	244,756,154	DA	318,183,000	6.00	FIX	SEQ	31392ADH8	February 2029
FM	73,426,846							
SM	73,426,846 (3)							

REMIC Certificates			RCR Certificates					
Classes	Original Principal or Notional Balances	RCR Classes	Original Principal or Notional Balances	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 10								
DH	\$244,756,154	DE	\$265,152,500	5.50%	FIX	SEQ	31392ADJ4	February 2029
FM	20,396,346							
SM	20,396,346 (3)							
Recombination 11								
DH	244,756,154	DF	289,257,273	5.75	FIX	SEQ	31392ADK1	February 2029
FM	44,501,119							
SM	44,501,119 (3)							
Recombination 12								
FP	65,000,000	FC	130,000,000	(4)	FLT	PT	31392ADL9	November 2031
FQ	65,000,000							
Recombination 13								
SP	65,000,000 (3)	SC	130,000,000 (3)	(4)	INV/IO	NTL	31392ADM7	November 2031
SQ	65,000,000 (3)							
Recombination 14								
FR	15,000,000	FJ	30,000,000	(4)	FLT	PT	31392ADN5	November 2031
FT	15,000,000							
Recombination 15								
SR	15,000,000 (3)	SJ	30,000,000 (3)	(4)	INV/IO	NTL	31392ADP0	November 2031
ST	15,000,000 (3)							
Recombination 16								
FU	52,500,000	FK	105,000,000	(4)	FLT	SEQ/AD	31392ADQ8	July 2028
FV	52,500,000							
Recombination 17								
SU	52,500,000 (3)	SK	105,000,000 (3)	(4)	INV/IO	NTL	31392ADR6	July 2028
SV	52,500,000 (3)							

(1) REMIC Certificates and RCR Certificates in any recombination may be exchanged only in the proportions shown above.

(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) Notional principal balance.

(4) For a description of these interest rates, see “Description of the Certificates—Distributions of Interest” in this prospectus supplement.

Principal Balance Schedules

PA 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 2003	\$24,314,487.10	August 2003	\$ 7,707,183.74
October 2002	\$38,031,000.00	April 2003	21,219,074.72	September 2003	4,053,965.55
November 2002	35,526,335.19	May 2003	18,009,231.77	October 2003	293,769.40
December 2002	32,901,243.17	June 2003	14,686,336.09	November 2003 and thereafter	0.00
January 2003	30,156,801.51	July 2003	11,251,822.89		
February 2003	27,294,149.45				

PB 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		February 2004	\$28,557,058.44	July 2004	\$ 8,014,731.63
October 2003	\$44,340,000.00	March 2004	24,407,011.02	August 2004	3,968,104.61
November 2003	40,768,249.44	April 2004	20,277,862.13	September 2004 and thereafter	0.00
December 2003	36,799,111.68	May 2004	16,169,503.99		
January 2004	32,728,112.72	June 2004	12,081,829.38		

PC 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 2005	\$15,805,803.14	July 2005	\$ 5,461,164.02
August 2004	\$22,904,000.00	February 2005	14,059,897.54	August 2005	3,767,262.45
September 2004	22,878,137.28	March 2005	12,322,771.72	September 2005	2,081,872.41
October 2004	21,096,655.00	April 2005	10,594,380.40	October 2005	404,950.00
November 2004	19,324,135.99	May 2005	8,874,678.52	November 2005 and thereafter	0.00
December 2004	17,560,534.04	June 2005	7,163,621.25		

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		January 2005	\$19,736,551.25	July 2005	\$ 6,819,301.91
August 2004	\$28,600,000.00	February 2005	17,556,456.06	August 2005	4,704,143.65
September 2004	28,567,705.48	March 2005	15,387,324.10	September 2005	2,599,613.65
October 2004	26,343,186.04	April 2005	13,229,098.82	October 2005	505,657.09
November 2004	24,129,858.95	May 2005	11,081,723.96	November 2005 and thereafter	0.00
December 2004	21,927,666.50	June 2005	8,945,143.55		

PS 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		February 2006	\$25,216,544.91	July 2006	\$ 7,014,502.46
October 2005	\$39,201,000.00	March 2006	21,539,407.94	August 2006	3,428,714.19
November 2005	36,359,670.97	April 2006	17,880,730.20	September 2006 and thereafter	0.00
December 2005	32,626,579.96	May 2006	14,240,416.45		
January 2006	28,912,236.84	June 2006	10,618,371.96		

PE 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	\$79,378,000.00	May 2007	\$53,455,727.24	March 2008	\$22,637,225.20
September 2006	79,249,441.10	June 2007	50,303,799.35	April 2008	19,639,562.14
October 2006	75,968,223.82	July 2007	47,167,659.60	May 2008	16,656,891.05
November 2006	72,703,461.86	August 2007	44,047,226.53	June 2008	13,689,134.54
December 2006	69,455,070.30	September 2007	40,942,419.07	July 2008	10,736,215.63
January 2007	66,222,964.67	October 2007	37,853,156.59	August 2008	7,798,057.73
February 2007	63,007,060.94	November 2007	34,779,358.85	September 2008	4,874,584.63
March 2007	59,807,275.51	December 2007	31,720,946.04	October 2008	1,965,720.54
April 2007	56,623,525.19	January 2008	28,677,838.76	November 2008 and thereafter	0.00
		February 2008	25,649,958.01		

PU 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	\$6,500,000.00	May 2007	\$4,377,311.43	March 2008	\$1,853,686.96
September 2006	6,489,472.74	June 2007	4,119,210.56	April 2008	1,608,218.32
October 2006	6,220,784.79	July 2007	3,862,402.52	May 2008	1,363,977.32
November 2006	5,953,444.31	August 2007	3,606,880.65	June 2008	1,120,957.63
December 2006	5,687,444.34	September 2007	3,352,638.31	July 2008	879,152.93
January 2007	5,422,777.98	October 2007	3,099,668.90	August 2008	638,556.97
February 2007	5,159,438.33	November 2007	2,847,965.84	September 2008	399,163.50
March 2007	4,897,418.56	December 2007	2,597,522.60	October 2008	160,966.31
April 2007	4,636,711.86	January 2008	2,348,332.69	November 2008 and thereafter	0.00
		February 2008	2,100,389.62		

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 October 2008	\$37,251,000.00	March 2009	\$23,876,618.66	August 2009	\$ 8,758,620.56
November 2008	36,246,349.26	April 2009	20,822,690.28	September 2009	5,780,123.61
December 2008	33,130,654.20	May 2009	17,784,004.78	October 2009	2,816,480.05
January 2009	30,030,520.90	June 2009	14,760,483.46	November 2009 and thereafter	0.00
February 2009	26,945,869.03	July 2009	11,752,048.02		

CG 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 October 2009	\$54,380,078.00	June 2010	\$47,388,286.40	March 2011	\$38,926,771.39
November 2009	54,334,631.06	July 2010	46,415,622.31	April 2011	38,046,048.36
December 2009	53,327,363.79	August 2010	45,447,799.95	May 2011	37,177,981.57
January 2010	52,325,116.95	September 2010	44,484,794.31	June 2011	36,322,394.53
February 2010	51,327,864.61	October 2010	43,526,580.50	July 2011	35,479,113.20
March 2010	50,335,580.98	November 2010	42,579,842.02	August 2011	34,647,965.90
April 2010	49,348,240.40	December 2010	41,646,679.68	September 2011	33,828,783.34
May 2010	48,365,817.33	January 2011	40,726,904.37	October 2011	33,021,398.51
		February 2011	39,820,329.59	November 2011	32,225,646.74

CG 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 2011	\$31,441,365.59	October 2013	\$16,787,164.27	July 2015	\$ 6,589,576.00
January 2012	30,668,394.86	November 2013	16,226,644.15	August 2015	6,178,619.77
February 2012	29,906,576.55	December 2013	15,674,300.64	September 2015	5,773,732.89
March 2012	29,155,754.84	January 2014	15,130,018.84	October 2015	5,374,829.53
April 2012	28,415,776.03	February 2014	14,593,685.45	November 2015	4,981,825.09
May 2012	27,686,488.55	March 2014	14,065,188.72	December 2015	4,594,636.09
June 2012	26,967,742.91	April 2014	13,544,418.45	January 2016	4,213,180.25
July 2012	26,259,391.66	May 2014	13,031,265.94	February 2016	3,837,376.40
August 2012	25,561,289.40	June 2014	12,525,624.02	March 2016	3,467,144.50
September 2012	24,873,292.71	July 2014	12,027,386.97	April 2016	3,102,405.63
October 2012	24,195,260.15	August 2014	11,536,450.54	May 2016	2,743,081.95
November 2012	23,527,052.22	September 2014	11,052,711.92	June 2016	2,389,096.69
December 2012	22,868,531.36	October 2014	10,576,069.71	July 2016	2,040,374.15
January 2013	22,219,561.86	November 2014	10,106,423.92	August 2016	1,696,839.70
February 2013	21,580,009.92	December 2014	9,643,675.93	September 2016	1,358,419.71
March 2013	20,949,743.56	January 2015	9,187,728.49	October 2016	1,025,041.58
April 2013	20,328,632.61	February 2015	8,738,485.69	November 2016	696,633.73
May 2013	19,716,548.70	March 2015	8,295,852.93	December 2016	373,125.56
June 2013	19,113,365.24	April 2015	7,859,736.94	January 2017	54,447.44
July 2013	18,518,957.37	May 2015	7,430,045.73	February 2017 and thereafter	0.00
August 2013	17,933,201.93	June 2015	7,006,688.57		
September 2013	17,355,977.49				

CH 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 October 2009	\$100,000,000.00	November 2011	\$ 57,618,641.12	January 2014	\$ 24,914,757.52
November 2009	99,913,060.14	December 2011	56,118,313.69	February 2014	23,888,753.39
December 2009	97,986,160.96	January 2012	54,639,623.07	March 2014	22,877,740.77
January 2010	96,068,865.83	February 2012	53,182,266.99	April 2014	21,881,508.84
February 2010	94,161,125.17	March 2012	51,745,947.36	May 2014	20,899,849.67
March 2010	92,262,889.64	April 2012	50,330,370.17	June 2014	19,932,558.23
April 2010	90,374,110.14	May 2012	48,935,245.47	July 2014	18,979,432.28
May 2010	88,494,737.84	June 2012	47,560,287.26	August 2014	18,040,272.40
June 2010	86,624,724.16	July 2012	46,205,213.50	September 2014	17,114,881.91
July 2010	84,764,020.76	August 2012	44,869,746.02	October 2014	16,203,066.83
August 2010	82,912,579.57	September 2012	43,553,610.46	November 2014	15,304,635.88
September 2010	81,070,352.73	October 2012	42,256,536.26	December 2014	14,419,400.40
October 2010	79,237,292.65	November 2012	40,978,256.56	January 2015	13,547,174.35
November 2010	77,426,184.86	December 2012	39,718,508.16	February 2015	12,687,774.25
December 2010	75,641,048.17	January 2013	38,477,031.52	March 2015	11,841,019.15
January 2011	73,881,520.82	February 2013	37,253,570.62	April 2015	11,006,730.61
February 2011	72,147,246.06	March 2013	36,047,873.00	May 2015	10,184,732.64
March 2011	70,437,871.98	April 2013	34,859,689.67	June 2015	9,374,851.69
April 2011	68,753,051.53	May 2013	33,688,775.04	July 2015	8,576,916.62
May 2011	67,092,442.42	June 2013	32,534,886.94	August 2015	7,790,758.63
June 2011	65,455,707.05	July 2013	31,397,786.50	September 2015	7,016,211.26
July 2011	63,842,512.45	August 2013	30,277,238.15	October 2015	6,253,110.37
August 2011	62,252,530.23	September 2013	29,173,009.57	November 2015	5,501,294.07
September 2011	60,685,436.50	October 2013	28,084,871.63	December 2015	4,760,602.71
October 2011	59,140,911.82	November 2013	27,012,598.37	January 2016	4,030,878.86
		December 2013	25,955,966.93	February 2016	3,311,967.25

CH Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
March 2016	\$ 2,603,714.77	June 2016	\$ 541,412.61
April 2016	1,905,970.43	July 2016 and thereafter	0.00
May 2016	1,218,585.33		

PY 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 June 2016	\$4,028,922.00	September 2016	\$2,598,652.72	January 2017	\$ 104,157.79
July 2016	3,903,229.48	October 2016	1,960,901.39	February 2017 and thereafter	0.00
August 2016	3,246,049.13	November 2016	1,332,658.19		
		December 2016	713,788.05		

VA 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	\$16,193,466.00	October 2004	\$11,834,129.27	October 2007	\$ 6,538,966.63
November 2001	16,083,469.75	November 2004	11,700,519.95	November 2007	6,376,675.18
December 2001	15,972,877.69	December 2004	11,566,186.91	December 2007	6,213,504.65
January 2002	15,861,686.58	January 2005	11,431,126.23	January 2008	6,049,450.27
February 2002	15,749,893.20	February 2005	11,295,333.97	February 2008	5,884,507.27
March 2002	15,637,494.26	March 2005	11,158,806.17	March 2008	5,718,670.83
April 2002	15,524,486.50	April 2005	11,021,538.85	April 2008	5,551,936.10
May 2002	15,410,866.61	May 2005	10,883,527.99	May 2008	5,384,298.23
June 2002	15,296,631.28	June 2005	10,744,769.58	June 2008	5,215,752.32
July 2002	15,181,777.17	July 2005	10,605,259.56	July 2008	5,046,293.46
August 2002	15,066,300.94	August 2005	10,464,993.85	August 2008	4,875,916.69
September 2002	14,950,199.21	September 2005	10,323,968.38	September 2008	4,704,617.05
October 2002	14,833,468.60	October 2005	10,182,179.02	October 2008	4,532,389.53
November 2002	14,716,105.70	November 2005	10,039,621.63	November 2008	4,359,229.12
December 2002	14,598,107.08	December 2005	9,896,292.06	December 2008	4,185,130.75
January 2003	14,479,469.30	January 2006	9,752,186.11	January 2009	4,010,089.35
February 2003	14,360,188.90	February 2006	9,607,299.60	February 2009	3,834,099.81
March 2003	14,240,262.40	March 2006	9,461,628.28	March 2009	3,657,157.00
April 2003	14,119,686.30	April 2006	9,315,167.91	April 2009	3,479,255.74
May 2003	13,998,457.08	May 2006	9,167,914.21	May 2009	3,300,390.85
June 2003	13,876,571.20	June 2006	9,019,862.89	June 2009	3,120,557.11
July 2003	13,754,025.10	July 2006	8,871,009.62	July 2009	2,939,749.27
August 2003	13,630,815.21	August 2006	8,721,350.07	August 2009	2,757,962.05
September 2003	13,506,937.94	September 2006	8,570,879.86	September 2009	2,575,190.16
October 2003	13,382,389.66	October 2006	8,419,594.60	October 2009	2,391,428.25
November 2003	13,257,166.74	November 2006	8,267,489.88	November 2009	2,206,670.96
December 2003	13,131,265.54	December 2006	8,114,561.26	December 2009	2,020,912.90
January 2004	13,004,682.37	January 2007	7,960,804.27	January 2010	1,834,148.66
February 2004	12,877,413.54	February 2007	7,806,214.44	February 2010	1,646,372.77
March 2004	12,749,455.34	March 2007	7,650,787.24	March 2010	1,457,579.77
April 2004	12,620,804.03	April 2007	7,494,518.15	April 2010	1,267,764.13
May 2004	12,491,455.87	May 2007	7,337,402.60	May 2010	1,076,920.33
June 2004	12,361,407.06	June 2007	7,179,436.00	June 2010	885,042.79
July 2004	12,230,653.82	July 2007	7,020,613.76	July 2010	692,125.92
August 2004	12,099,192.34	August 2007	6,860,931.23	August 2010	498,164.07
September 2004	11,967,018.78	September 2007	6,700,383.75	September 2010	303,151.60

VA Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>
October 2010	\$ 107,082.82
November 2010 and thereafter	0.00

VG 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	\$12,914,300.18	January 2015	\$ 6,632,815.81
October 2010	\$18,069,534.00	December 2012	12,688,665.14	February 2015	6,373,156.06
November 2010	17,979,485.99	January 2013	12,461,807.91	March 2015	6,112,089.82
December 2010	17,781,287.37	February 2013	12,233,721.87	April 2015	5,849,609.48
January 2011	17,582,015.18	March 2013	12,004,400.36	May 2015	5,585,707.36
February 2011	17,381,663.60	April 2013	11,773,836.70	June 2015	5,320,375.78
March 2011	17,180,226.77	May 2013	11,542,024.15	July 2015	5,053,606.98
April 2011	16,977,698.84	June 2013	11,308,955.94	August 2015	4,785,393.18
May 2011	16,774,073.87	July 2013	11,074,625.29	September 2015	4,515,726.56
June 2011	16,569,345.94	August 2013	10,839,025.34	October 2015	4,244,599.25
July 2011	16,363,509.06	September 2013	10,602,149.23	November 2015	3,972,003.33
August 2011	16,156,557.24	October 2013	10,363,990.04	December 2015	3,697,930.85
September 2011	15,948,484.42	November 2013	10,124,540.82	January 2016	3,422,373.81
October 2011	15,739,284.55	December 2013	9,883,794.58	February 2016	3,145,324.16
November 2011	15,528,951.50	January 2014	9,641,744.30	March 2016	2,866,773.84
December 2011	15,317,479.16	February 2014	9,398,382.92	April 2016	2,586,714.69
January 2012	15,104,861.34	March 2014	9,153,703.32	May 2016	2,305,138.57
February 2012	14,891,091.84	April 2014	8,907,698.38	June 2016	2,022,037.23
March 2012	14,676,164.42	May 2014	8,660,360.92	July 2016	1,737,402.43
April 2012	14,460,072.81	June 2014	8,411,683.70	August 2016	1,451,225.86
May 2012	14,242,810.70	July 2014	8,161,659.49	September 2016	1,163,499.17
June 2012	14,024,371.76	August 2014	7,910,280.98	October 2016	874,213.96
July 2012	13,804,749.61	September 2014	7,657,540.84	November 2016	583,361.78
August 2012	13,583,937.83	October 2014	7,403,431.68	December 2016	290,934.16
September 2012	13,361,930.00	November 2014	7,147,946.10	January 2017 and thereafter	0.00
October 2012	13,138,719.62	December 2014	6,891,076.65		

PZ 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	\$20,307,000.00	December 2002	\$21,902,358.92	February 2004	\$23,623,052.46
November 2001	20,416,996.25	January 2003	22,020,996.70	March 2004	23,751,010.66
December 2001	20,527,588.31	February 2003	22,140,277.10	April 2004	23,879,661.97
January 2002	20,638,779.42	March 2003	22,260,203.60	May 2004	24,009,010.13
February 2002	20,750,572.80	April 2003	22,380,779.70	June 2004	24,139,058.94
March 2002	20,862,971.74	May 2003	22,502,008.92	July 2004	24,269,812.17
April 2002	20,975,979.50	June 2003	22,623,894.80	August 2004	24,401,273.66
May 2002	21,089,599.39	July 2003	22,746,440.90	September 2004	24,533,447.22
June 2002	21,203,834.72	August 2003	22,869,650.79	October 2004	24,666,336.73
July 2002	21,318,688.83	September 2003	22,993,528.06	November 2004	24,799,946.05
August 2002	21,434,165.06	October 2003	23,118,076.34	December 2004	24,934,279.09
September 2002	21,550,266.79	November 2003	23,243,299.26	January 2005	25,069,339.77
October 2002	21,666,997.40	December 2003	23,369,200.46	February 2005	25,205,132.03
November 2002	21,784,360.30	January 2004	23,495,783.63	March 2005	25,341,659.83

PZ 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>
April 2005	\$25,478,927.15	September 2009	\$33,925,275.84	February 2014	\$45,171,617.08
May 2005	25,616,938.01	October 2009	34,109,037.75	March 2014	45,416,296.68
June 2005	25,755,696.42	November 2009	34,293,795.04	April 2014	45,662,301.62
July 2005	25,895,206.44	December 2009	34,479,553.10	May 2014	45,909,639.08
August 2005	26,035,472.15	January 2010	34,666,317.34	June 2014	46,158,316.29
September 2005	26,176,497.62	February 2010	34,854,093.23	July 2014	46,408,340.51
October 2005	26,318,286.98	March 2010	35,042,886.23	August 2014	46,659,719.02
November 2005	26,460,844.37	April 2010	35,232,701.87	September 2014	46,912,459.16
December 2005	26,604,173.94	May 2010	35,423,545.67	October 2014	47,166,568.32
January 2006	26,748,279.89	June 2010	35,615,423.21	November 2014	47,422,053.90
February 2006	26,893,166.40	July 2010	35,808,340.08	December 2014	47,678,923.35
March 2006	27,038,837.72	August 2010	36,002,301.93	January 2015	47,937,184.19
April 2006	27,185,298.09	September 2010	36,197,314.40	February 2015	48,196,843.94
May 2006	27,332,551.79	October 2010	36,393,383.18	March 2015	48,457,910.18
June 2006	27,480,603.11	November 2010	36,590,514.01	April 2015	48,720,390.52
July 2006	27,629,456.38	December 2010	36,788,712.63	May 2015	48,984,292.64
August 2006	27,779,115.93	January 2011	36,987,984.82	June 2015	49,249,624.22
September 2006	27,929,586.14	February 2011	37,188,336.40	July 2015	49,516,393.02
October 2006	28,080,871.40	March 2011	37,389,773.23	August 2015	49,784,606.82
November 2006	28,232,976.12	April 2011	37,592,301.16	September 2015	50,054,273.44
December 2006	28,385,904.74	May 2011	37,795,926.13	October 2015	50,325,400.75
January 2007	28,539,661.73	June 2011	38,000,654.06	November 2015	50,597,996.67
February 2007	28,694,251.56	July 2011	38,206,490.94	December 2015	50,872,069.15
March 2007	28,849,678.76	August 2011	38,413,442.76	January 2016	51,147,626.19
April 2007	29,005,947.85	September 2011	38,621,515.58	February 2016	51,424,675.84
May 2007	29,163,063.40	October 2011	38,830,715.45	March 2016	51,703,226.16
June 2007	29,321,030.00	November 2011	39,041,048.50	April 2016	51,983,285.31
July 2007	29,479,852.24	December 2011	39,252,520.84	May 2016	52,264,861.43
August 2007	29,639,534.77	January 2012	39,465,138.66	June 2016	52,547,962.77
September 2007	29,800,082.25	February 2012	39,678,908.16	July 2016	52,832,597.57
October 2007	29,961,499.37	March 2012	39,893,835.58	August 2016	53,118,774.14
November 2007	30,123,790.82	April 2012	40,109,927.19	September 2016	53,406,500.83
December 2007	30,286,961.35	May 2012	40,327,189.30	October 2016	53,695,786.04
January 2008	30,451,015.73	June 2012	40,545,628.24	November 2016	53,986,638.22
February 2008	30,615,958.73	July 2012	40,765,250.39	December 2016	54,279,065.84
March 2008	30,781,795.17	August 2012	40,986,062.17	January 2017	54,570,000.00
April 2008	30,948,529.90	September 2012	41,208,070.00	February 2017	53,814,166.82
May 2008	31,116,167.77	October 2012	41,431,280.38	March 2017	52,913,401.14
June 2008	31,284,713.68	November 2012	41,655,699.82	April 2017	52,026,113.70
July 2008	31,454,172.54	December 2012	41,881,334.86	May 2017	51,152,112.73
August 2008	31,624,549.31	January 2013	42,108,192.09	June 2017	50,291,209.10
September 2008	31,795,848.95	February 2013	42,336,278.13	July 2017	49,443,216.31
October 2008	31,968,076.47	March 2013	42,565,599.64	August 2017	48,607,950.44
November 2008	32,141,236.88	April 2013	42,796,163.30	September 2017	47,785,230.14
December 2008	32,315,335.25	May 2013	43,027,975.85	October 2017	46,974,876.55
January 2009	32,490,376.65	June 2013	43,261,044.05	November 2017	46,176,713.33
February 2009	32,666,366.19	July 2013	43,495,374.71	December 2017	45,390,566.57
March 2009	32,843,309.00	August 2013	43,730,974.66	January 2018	44,616,264.76
April 2009	33,021,210.26	September 2013	43,967,850.77	February 2018	43,853,638.80
May 2009	33,200,075.15	October 2013	44,206,009.96	March 2018	43,102,521.93
June 2009	33,379,908.89	November 2013	44,445,459.18	April 2018	42,362,749.70
July 2009	33,560,716.73	December 2013	44,686,205.42	May 2018	41,634,159.95
August 2009	33,742,503.95	January 2014	44,928,255.70	June 2018	40,916,592.79

PZ 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 2018	\$40,209,890.54	December 2022	\$14,868,547.05	May 2027	\$ 4,101,281.54
August 2018	39,513,897.71	January 2023	14,565,555.72	June 2027	3,977,730.92
September 2018.....	38,828,460.98	February 2023	14,267,432.75	July 2027	3,856,368.51
October 2018	38,153,429.16	March 2023	13,974,106.55	August 2027	3,737,160.83
November 2018	37,488,653.17	April 2023.....	13,685,506.55	September 2027.....	3,620,074.87
December 2018	36,833,986.00	May 2023	13,401,563.16	October 2027	3,505,078.11
January 2019	36,189,282.70	June 2023	13,122,207.77	November 2027	3,392,138.49
February 2019	35,554,400.31	July 2023	12,847,372.76	December 2027	3,281,224.40
March 2019	34,929,197.89	August 2023	12,576,991.45	January 2028	3,172,304.70
April 2019.....	34,313,536.46	September 2023.....	12,310,998.11	February 2028	3,065,348.69
May 2019	33,707,278.96	October 2023	12,049,327.93	March 2028	2,960,326.12
June 2019	33,110,290.26	November 2023	11,791,917.01	April 2028.....	2,857,207.18
July 2019	32,522,437.11	December 2023	11,538,702.38	May 2028	2,755,962.49
August 2019	31,943,588.10	January 2024	11,289,621.94	June 2028	2,656,563.07
September 2019.....	31,373,613.68	February 2024	11,044,614.47	July 2028	2,558,980.38
October 2019	30,812,386.10	March 2024	10,803,619.62	August 2028	2,463,186.30
November 2019	30,259,779.37	April 2024.....	10,566,577.90	September 2028.....	2,369,153.11
December 2019	29,715,669.29	May 2024	10,333,430.66	October 2028	2,276,853.47
January 2020	29,179,933.38	June 2024	10,104,120.08	November 2028	2,186,260.47
February 2020	28,652,450.87	July 2024	9,878,589.14	December 2028	2,097,347.56
March 2020	28,133,102.68	August 2024	9,656,781.67	January 2029	2,010,088.59
April 2020.....	27,621,771.39	September 2024.....	9,438,642.27	February 2029	1,924,457.80
May 2020	27,118,341.23	October 2024	9,224,116.32	March 2029	1,840,429.78
June 2020	26,622,698.05	November 2024	9,013,149.99	April 2029.....	1,757,979.50
July 2020	26,134,729.26	December 2024	8,805,690.21	May 2029	1,677,082.29
August 2020	25,654,323.91	January 2025	8,601,684.67	June 2029	1,597,713.84
September 2020.....	25,181,372.53	February 2025	8,401,081.78	July 2029	1,519,850.21
October 2020	24,715,767.24	March 2025	8,203,830.72	August 2029	1,443,467.77
November 2020	24,257,401.65	April 2025.....	8,009,881.36	September 2029.....	1,368,543.27
December 2020	23,806,170.84	May 2025	7,819,184.30	October 2029	1,295,053.79
January 2021	23,361,971.38	June 2025	7,631,690.84	November 2029	1,222,976.72
February 2021	22,924,701.29	July 2025	7,447,352.96	December 2029	1,152,289.81
March 2021	22,494,260.01	August 2025	7,266,123.35	January 2030	1,082,971.12
April 2021.....	22,070,548.40	September 2025.....	7,087,955.36	February 2030	1,014,999.04
May 2021	21,653,468.69	October 2025	6,912,803.00	March 2030	948,352.25
June 2021	21,242,924.50	November 2025	6,740,620.93	April 2030.....	883,009.78
July 2021	20,838,820.80	December 2025	6,571,364.48	May 2030	818,950.93
August 2021	20,441,063.87	January 2026	6,404,989.60	June 2030	756,155.33
September 2021.....	20,049,561.34	February 2026	6,241,452.88	July 2030	694,602.89
October 2021	19,664,222.12	March 2026	6,080,711.51	August 2030	634,273.81
November 2021	19,284,956.39	April 2026.....	5,922,723.30	September 2030.....	575,148.61
December 2021	18,911,675.60	May 2026	5,767,446.68	October 2030	517,208.07
January 2022	18,544,292.45	June 2026	5,614,840.66	November 2030	460,433.25
February 2022	18,182,720.86	July 2026	5,464,864.83	December 2030	404,805.49
March 2022	17,826,875.95	August 2026	5,317,479.37	January 2031	350,306.43
April 2022.....	17,476,674.06	September 2026.....	5,172,645.02	February 2031	296,917.94
May 2022	17,132,032.68	October 2026	5,030,323.09	March 2031	244,622.19
June 2022	16,792,870.47	November 2026	4,890,475.44	April 2031.....	193,401.59
July 2022	16,459,107.23	December 2026	4,753,064.47	May 2031	143,238.81
August 2022	16,130,663.91	January 2027	4,618,053.14	June 2031	94,116.79
September 2022.....	15,807,462.54	February 2027	4,485,404.93	July 2031	46,018.71
October 2022	15,489,426.28	March 2027	4,355,083.82	August 2031 and thereafter	0.00
November 2022	15,176,479.35	April 2027.....	4,227,054.35		

A Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$134,997,000.00	January 2006	\$ 50,506,960.18	April 2010	\$ 11,939,305.04
November 2001	133,720,826.41	February 2006	49,306,225.92	May 2010	11,719,657.99
December 2001	132,250,564.65	March 2006	48,125,691.83	June 2010	11,526,076.55
January 2002	130,586,677.45	April 2006	46,965,135.43	July 2010	11,358,122.67
February 2002	128,729,778.30	May 2006	45,824,336.24	August 2010	11,215,364.31
March 2002	126,680,631.47	June 2006	44,703,075.78	September 2010	11,097,375.38
April 2002	124,440,151.80	July 2006	43,601,137.52	October 2010	11,003,735.64
May 2002	122,009,404.28	August 2006	42,518,306.86	November 2010	10,914,489.52
June 2002	119,389,603.52	September 2006	41,454,371.14	December 2010	10,823,036.97
July 2002	116,582,112.91	October 2006	40,409,119.64	January 2011	10,729,454.37
August 2002	113,588,443.68	November 2006	39,382,343.48	February 2011	10,633,816.49
September 2002	110,410,253.72	December 2006	38,373,835.71	March 2011	10,536,196.49
October 2002	107,049,346.16	January 2007	37,383,391.21	April 2011	10,436,665.99
November 2002	106,012,332.71	February 2007	36,410,806.72	May 2011	10,335,295.07
December 2002	104,917,064.57	March 2007	35,455,880.81	June 2011	10,232,152.30
January 2003	103,764,693.02	April 2007	34,518,413.85	July 2011	10,127,304.76
February 2003	102,556,445.54	May 2007	33,598,208.01	August 2011	10,020,818.09
March 2003	101,293,624.27	June 2007	32,695,067.27	September 2011	9,912,756.51
April 2003	99,977,604.27	July 2007	31,808,797.33	October 2011	9,803,182.82
May 2003	98,609,831.71	August 2007	30,939,205.67	November 2011	9,692,158.46
June 2003	97,191,821.95	September 2007	30,086,101.51	December 2011	9,579,743.52
July 2003	95,725,157.37	October 2007	29,249,295.77	January 2012	9,465,996.75
August 2003	94,211,485.28	November 2007	28,428,601.08	February 2012	9,350,975.61
September 2003	92,652,515.52	December 2007	27,623,831.76	March 2012	9,234,736.29
October 2003	91,050,018.11	January 2008	26,834,803.82	April 2012	9,117,333.71
November 2003	89,405,820.69	February 2008	26,061,334.90	May 2012	8,998,821.56
December 2003	87,721,805.86	March 2008	25,303,244.31	June 2012	8,879,252.34
January 2004	85,999,908.54	April 2008	24,560,352.98	July 2012	8,758,677.35
February 2004	84,242,113.07	May 2008	23,832,483.45	August 2012	8,637,146.72
March 2004	82,510,504.50	June 2008	23,119,459.88	September 2012	8,514,709.45
April 2004	80,804,806.79	July 2008	22,421,108.01	October 2012	8,391,413.41
May 2004	79,124,746.34	August 2008	21,737,255.13	November 2012	8,267,305.37
June 2004	77,470,052.00	September 2008	21,067,730.13	December 2012	8,142,431.03
July 2004	75,840,455.03	October 2008	20,412,363.41	January 2013	8,016,835.03
August 2004	74,235,689.11	November 2008	19,770,986.93	February 2013	7,890,560.94
September 2004	72,655,490.29	December 2008	19,143,434.15	March 2013	7,763,651.35
October 2004	71,099,596.97	January 2009	18,529,540.03	April 2013	7,636,147.82
November 2004	69,567,749.91	February 2009	17,929,141.04	May 2013	7,508,090.94
December 2004	68,059,692.16	March 2009	17,342,075.13	June 2013	7,379,520.32
January 2005	66,575,169.09	April 2009	16,768,181.68	July 2013	7,250,474.66
February 2005	65,113,928.34	May 2009	16,207,301.57	August 2013	7,120,991.68
March 2005	63,675,719.81	June 2009	15,670,219.47	September 2013	6,991,108.24
April 2005	62,260,295.64	July 2009	15,164,441.91	October 2013	6,860,860.26
May 2005	60,867,410.18	August 2009	14,689,459.26	November 2013	6,730,282.82
June 2005	59,496,819.99	September 2009	14,244,768.79	December 2013	6,599,410.11
July 2005	58,148,283.81	October 2009	13,829,874.65	January 2014	6,468,275.51
August 2005	56,821,562.53	November 2009	13,444,287.72	February 2014	6,336,911.55
September 2005	55,516,419.21	December 2009	13,087,525.58	March 2014	6,205,349.94
October 2005	54,232,618.99	January 2010	12,759,112.38	April 2014	6,073,621.62
November 2005	52,969,929.17	February 2010	12,458,578.78	May 2014	5,941,756.72
December 2005	51,728,119.08	March 2010	12,185,461.86	June 2014	5,809,784.63

A Class (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
July 2014	\$ 5,677,733.97	November 2015	\$ 3,574,902.93	March 2017	\$ 1,547,627.84
August 2014	5,545,632.64	December 2015	3,445,235.46	April 2017	1,424,896.99
September 2014	5,413,507.80	January 2016	3,315,891.67	May 2017	1,302,704.38
October 2014	5,281,385.92	February 2016	3,186,888.42	June 2017	1,181,059.91
November 2014	5,149,292.75	March 2016	3,058,242.05	July 2017	1,059,973.15
December 2014	5,017,253.39	April 2016	2,929,968.42	August 2017	939,453.31
January 2015	4,885,292.25	May 2016	2,802,082.90	September 2017	819,509.24
February 2015	4,753,433.10	June 2016	2,674,600.37	October 2017	700,149.48
March 2015	4,621,699.05	July 2016	2,547,535.27	November 2017	581,382.21
April 2015	4,490,112.59	August 2016	2,420,901.58	December 2017	463,215.31
May 2015	4,358,695.61	September 2016	2,294,712.82	January 2018	345,656.33
June 2015	4,227,469.37	October 2016	2,168,982.09	February 2018	228,712.53
July 2015	4,096,454.55	November 2016	2,043,722.06	March 2018	112,390.83
August 2015	3,965,671.24	December 2016	1,918,944.98	April 2018 and thereafter	0.00
September 2015	3,835,138.98	January 2017	1,794,662.69		
October 2015	3,704,876.74	February 2017	1,670,886.62		

ZA Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$3,000.00	June 2004	\$3,566.12	February 2007	\$4,239.07
November 2001	3,016.25	July 2004	3,585.44	March 2007	4,262.03
December 2001	3,032.59	August 2004	3,604.86	April 2007	4,285.12
January 2002	3,049.01	September 2004	3,624.38	May 2007	4,308.33
February 2002	3,065.53	October 2004	3,644.01	June 2007	4,331.66
March 2002	3,082.13	November 2004	3,663.75	July 2007	4,355.13
April 2002	3,098.83	December 2004	3,683.60	August 2007	4,378.72
May 2002	3,115.62	January 2005	3,703.55	September 2007	4,402.43
June 2002	3,132.49	February 2005	3,723.61	October 2007	4,426.28
July 2002	3,149.46	March 2005	3,743.78	November 2007	4,450.26
August 2002	3,166.52	April 2005	3,764.06	December 2007	4,474.36
September 2002	3,183.67	May 2005	3,784.45	January 2008	4,498.60
October 2002	3,200.92	June 2005	3,804.95	February 2008	4,522.97
November 2002	3,218.25	July 2005	3,825.56	March 2008	4,547.47
December 2002	3,235.69	August 2005	3,846.28	April 2008	4,572.10
January 2003	3,253.21	September 2005	3,867.11	May 2008	4,596.86
February 2003	3,270.83	October 2005	3,888.06	June 2008	4,621.76
March 2003	3,288.55	November 2005	3,909.12	July 2008	4,646.80
April 2003	3,306.36	December 2005	3,930.30	August 2008	4,671.97
May 2003	3,324.27	January 2006	3,951.59	September 2008	4,697.27
June 2003	3,342.28	February 2006	3,972.99	October 2008	4,722.72
July 2003	3,360.38	March 2006	3,994.51	November 2008	4,748.30
August 2003	3,378.59	April 2006	4,016.15	December 2008	4,774.02
September 2003	3,396.89	May 2006	4,037.90	January 2009	4,799.88
October 2003	3,415.29	June 2006	4,059.77	February 2009	4,825.88
November 2003	3,433.79	July 2006	4,081.76	March 2009	4,852.02
December 2003	3,452.39	August 2006	4,103.87	April 2009	4,878.30
January 2004	3,471.09	September 2006	4,126.10	May 2009	4,904.72
February 2004	3,489.89	October 2006	4,148.45	June 2009	4,931.29
March 2004	3,508.79	November 2006	4,170.92	July 2009	4,958.00
April 2004	3,527.80	December 2006	4,193.52	August 2009	4,984.86
May 2004	3,546.91	January 2007	4,216.23	September 2009	5,011.86

ZA Class (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
October 2009	\$5,039.01	September 2012	\$6,087.76	August 2015	\$7,354.79
November 2009	5,066.30	October 2012	6,120.74	September 2015	7,394.63
December 2009	5,093.74	November 2012	6,153.89	October 2015	7,434.69
January 2010	5,121.34	December 2012	6,187.23	November 2015	7,474.96
February 2010	5,149.08	January 2013	6,220.74	December 2015	7,515.45
March 2010	5,176.97	February 2013	6,254.44	January 2016	7,556.16
April 2010	5,205.01	March 2013	6,288.31	February 2016	7,597.09
May 2010	5,233.20	April 2013	6,322.38	March 2016	7,638.24
June 2010	5,261.55	May 2013	6,356.62	April 2016	7,679.61
July 2010	5,290.05	June 2013	6,391.05	May 2016	7,721.21
August 2010	5,318.70	July 2013	6,425.67	June 2016	7,763.03
September 2010	5,347.51	August 2013	6,460.48	July 2016	7,805.08
October 2010	5,376.48	September 2013	6,495.47	August 2016	7,847.36
November 2010	5,405.60	October 2013	6,530.66	September 2016	7,889.87
December 2010	5,434.88	November 2013	6,566.03	October 2016	7,932.60
January 2011	5,464.32	December 2013	6,601.60	November 2016	7,975.57
February 2011	5,493.92	January 2014	6,637.35	December 2016	8,018.77
March 2011	5,523.68	February 2014	6,673.31	January 2017	8,062.21
April 2011	5,553.60	March 2014	6,709.45	February 2017	8,105.88
May 2011	5,583.68	April 2014	6,745.80	March 2017	8,149.78
June 2011	5,613.92	May 2014	6,782.34	April 2017	8,193.93
July 2011	5,644.33	June 2014	6,819.07	May 2017	8,238.31
August 2011	5,674.91	July 2014	6,856.01	June 2017	8,282.94
September 2011	5,705.65	August 2014	6,893.15	July 2017	8,327.80
October 2011	5,736.55	September 2014	6,930.49	August 2017	8,372.91
November 2011	5,767.62	October 2014	6,968.03	September 2017	8,418.26
December 2011	5,798.87	November 2014	7,005.77	October 2017	8,463.86
January 2012	5,830.28	December 2014	7,043.72	November 2017	8,509.71
February 2012	5,861.86	January 2015	7,081.87	December 2017	8,555.80
March 2012	5,893.61	February 2015	7,120.23	January 2018	8,602.15
April 2012	5,925.53	March 2015	7,158.80	February 2018	8,648.74
May 2012	5,957.63	April 2015	7,197.58	March 2018	8,695.59
June 2012	5,989.90	May 2015	7,236.56	April 2018	5,440.59
July 2012	6,022.34	June 2015	7,275.76	May 2018 and thereafter	0.00
August 2012	6,054.97	July 2015	7,315.17		

BA 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	\$60,163,000.00	November 2002	\$56,044,047.97	December 2003	\$48,050,424.69
November 2001	59,991,367.58	December 2002	55,561,329.42	January 2004	47,289,513.90
December 2001	59,795,243.76	January 2003	55,055,713.34	February 2004	46,509,277.73
January 2002	59,574,676.05	February 2003	54,527,407.96	March 2004	45,710,062.59
February 2002	59,329,724.62	March 2003	53,976,633.21	April 2004	44,914,897.12
March 2002	59,060,462.25	April 2003	53,403,620.61	May 2004	44,123,760.47
April 2002	58,766,974.33	May 2003	52,808,613.09	June 2004	43,336,631.88
May 2002	58,449,358.85	June 2003	52,191,864.82	July 2004	42,553,490.72
June 2002	58,107,726.35	July 2003	51,553,641.05	August 2004	41,774,316.45
July 2002	57,742,199.83	August 2003	50,894,217.93	September 2004	40,999,088.65
August 2002	57,352,914.77	September 2003	50,213,882.29	October 2004	40,227,786.98
September 2002	56,940,019.00	October 2003	49,512,931.45	November 2004	39,460,391.23
October 2002	56,503,672.64	November 2003	48,791,673.04	December 2004	38,696,881.28

BA 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 2005	\$37,937,237.13	September 2006	\$23,526,244.70	May 2008	\$10,503,884.24
February 2005	37,181,438.85	October 2006	22,843,336.95	June 2008	9,886,714.11
March 2005	36,429,466.65	November 2006	22,163,879.84	July 2008	9,272,655.97
April 2005	35,681,300.82	December 2006	21,487,855.60	August 2008	8,661,693.79
May 2005	34,936,921.75	January 2007	20,815,246.54	September 2008	8,053,811.62
June 2005	34,196,309.94	February 2007	20,146,035.07	October 2008	7,448,993.59
July 2005	33,459,445.99	March 2007	19,480,203.70	November 2008	6,847,223.91
August 2005	32,726,310.60	April 2007	18,817,735.00	December 2008	6,248,486.88
September 2005	31,996,884.56	May 2007	18,158,611.66	January 2009	5,652,766.87
October 2005	31,271,148.77	June 2007	17,502,816.44	February 2009	5,060,048.34
November 2005	30,549,084.22	July 2007	16,850,332.20	March 2009	4,470,315.82
December 2005	29,830,672.00	August 2007	16,201,141.88	April 2009	3,883,553.92
January 2006	29,115,893.30	September 2007	15,555,228.51	May 2009	3,299,747.35
February 2006	28,404,729.40	October 2007	14,912,575.22	June 2009	2,718,880.86
March 2006	27,697,161.69	November 2007	14,273,165.20	July 2009	2,140,939.33
April 2006	26,993,171.65	December 2007	13,636,981.75	August 2009	1,565,907.66
May 2006	26,292,740.84	January 2008	13,004,008.25	September 2009	993,770.87
June 2006	25,595,850.93	February 2008	12,374,228.15	October 2009	424,514.04
July 2006	24,902,483.68	March 2008	11,747,625.02	November 2009 and thereafter	0.00
August 2006	24,212,620.96	April 2008	11,124,182.47		

BC 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 October 2009	\$30,679,000.00	January 2012	\$17,272,000.49	May 2014	\$ 7,378,560.41
November 2009	30,537,122.34	February 2012	16,844,408.00	June 2014	7,095,138.34
December 2009	29,973,580.99	March 2012	16,423,007.18	July 2014	6,815,880.99
January 2010	29,412,875.31	April 2012	16,007,711.27	August 2014	6,540,729.53
February 2010	28,854,990.69	May 2012	15,598,434.70	September 2014	6,269,625.98
March 2010	28,299,912.59	June 2012	15,195,093.08	October 2014	6,002,513.15
April 2010	27,747,626.55	July 2012	14,797,603.18	November 2014	5,739,334.63
May 2010	27,198,118.18	August 2012	14,405,882.90	December 2014	5,480,034.80
June 2010	26,651,373.16	September 2012	14,019,851.31	January 2015	5,224,558.83
July 2010	26,107,377.26	October 2012	13,639,428.57	February 2015	4,972,852.60
August 2010	25,566,116.31	November 2012	13,264,535.93	March 2015	4,724,862.79
September 2010	25,027,576.22	December 2012	12,895,095.75	April 2015	4,480,536.78
October 2010	24,491,742.95	January 2013	12,531,031.44	May 2015	4,239,822.70
November 2010	23,959,998.66	February 2013	12,172,267.48	June 2015	4,002,669.40
December 2010	23,435,902.66	March 2013	11,818,729.38	July 2015	3,769,026.41
January 2011	22,919,348.16	April 2013	11,470,343.68	August 2015	3,538,844.00
February 2011	22,410,229.82	May 2013	11,127,037.95	September 2015	3,312,073.10
March 2011	21,908,443.76	June 2013	10,788,740.74	October 2015	3,088,665.32
April 2011	21,413,887.52	July 2013	10,455,381.58	November 2015	2,868,572.97
May 2011	20,926,460.06	August 2013	10,126,890.99	December 2015	2,651,748.98
June 2011	20,446,061.71	September 2013	9,803,200.44	January 2016	2,438,146.96
July 2011	19,972,594.20	October 2013	9,484,242.35	February 2016	2,227,721.16
August 2011	19,505,960.58	November 2013	9,169,950.07	March 2016	2,020,426.45
September 2011	19,046,065.26	December 2013	8,860,257.88	April 2016	1,816,218.35
October 2011	18,592,813.94	January 2014	8,555,100.94	May 2016	1,615,052.97
November 2011	18,146,113.64	February 2014	8,254,415.33	June 2016	1,416,887.05
December 2011	17,705,872.64	March 2014	7,958,138.01	July 2016	1,221,677.93
		April 2014	7,666,206.81	August 2016	1,029,383.52

BC Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
September 2016.....	\$ 839,962.33	January 2017	\$ 110,200.04
October 2016	653,373.46	February 2017 and thereafter	0.00
November 2016	469,576.55		
December 2016	288,531.82		

BD 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 2020	\$ 4,909,278.32	April 2024.....	\$ 2,022,068.18
January 2017	\$10,378,000.00	September 2020.....	4,818,660.09	May 2024	1,977,530.33
February 2017	10,312,542.51	October 2020	4,729,455.07	June 2024	1,933,728.57
March 2017	10,139,521.10	November 2020	4,641,642.70	July 2024	1,890,651.94
April 2017.....	9,969,098.17	December 2020	4,555,202.73	August 2024	1,848,289.59
May 2017	9,801,236.64	January 2021	4,470,115.19	September 2024.....	1,806,630.86
June 2017	9,635,899.92	February 2021	4,386,360.38	October 2024	1,765,665.22
July 2017	9,473,051.93	March 2021	4,303,918.90	November 2024	1,725,382.31
August 2017	9,312,657.12	April 2021.....	4,222,771.60	December 2024	1,685,771.89
September 2017.....	9,154,680.41	May 2021	4,142,899.61	January 2025	1,646,823.89
October 2017	8,999,087.21	June 2021	4,064,284.31	February 2025	1,608,528.38
November 2017.....	8,845,843.41	July 2021	3,986,907.37	March 2025	1,570,875.55
December 2017	8,694,915.38	August 2021	3,910,750.70	April 2025.....	1,533,855.76
January 2018	8,546,269.97	September 2021.....	3,835,796.47	May 2025	1,497,459.50
February 2018	8,399,874.47	October 2021	3,762,027.09	June 2025	1,461,677.37
March 2018	8,255,696.64	November 2021	3,689,425.23	July 2025	1,426,500.15
April 2018.....	8,113,704.68	December 2021	3,617,973.79	August 2025	1,391,918.70
May 2018	7,973,867.24	January 2022	3,547,655.94	September 2025.....	1,357,924.06
June 2018	7,836,153.42	February 2022	3,478,455.06	October 2025	1,324,507.36
July 2018	7,700,532.72	March 2022	3,410,354.77	November 2025	1,291,659.88
August 2018	7,566,975.09	April 2022.....	3,343,338.93	December 2025	1,259,373.01
September 2018.....	7,435,450.88	May 2022	3,277,391.61	January 2026	1,227,638.27
October 2018	7,305,930.88	June 2022	3,212,497.13	February 2026	1,196,447.32
November 2018	7,178,386.26	July 2022	3,148,640.01	March 2026	1,165,791.90
December 2018	7,052,788.62	August 2022	3,085,804.99	April 2026.....	1,135,663.90
January 2019	6,929,109.93	September 2022.....	3,023,977.05	May 2026	1,106,055.31
February 2019	6,807,322.57	October 2022	2,963,141.35	June 2026	1,076,958.24
March 2019	6,687,399.29	November 2022	2,903,283.27	July 2026	1,048,364.93
April 2019.....	6,569,313.24	December 2022	2,844,388.42	August 2026	1,020,267.69
May 2019	6,453,037.93	January 2023	2,786,442.58	September 2026.....	992,658.99
June 2019	6,338,547.25	February 2023	2,729,431.74	October 2026	965,531.38
July 2019	6,225,815.44	March 2023	2,673,342.10	November 2026	938,877.51
August 2019	6,114,817.13	April 2023.....	2,618,160.06	December 2026	912,690.15
September 2019.....	6,005,527.26	May 2023	2,563,872.18	January 2027	886,962.18
October 2019	5,897,921.17	June 2023	2,510,465.24	February 2027	861,686.56
November 2019	5,791,974.52	July 2023	2,457,926.21	March 2027	836,856.38
December 2019	5,687,663.30	August 2023	2,406,242.22	April 2027.....	812,464.81
January 2020	5,584,963.85	September 2023.....	2,355,400.60	May 2027	788,505.12
February 2020	5,483,852.85	October 2023	2,305,388.86	June 2027	764,970.69
March 2020	5,384,307.29	November 2023	2,256,194.68	July 2027	741,854.97
April 2020.....	5,286,304.49	December 2023	2,207,805.92	August 2027	719,151.53
May 2020	5,189,822.09	January 2024	2,160,210.60	September 2027.....	696,854.02
June 2020	5,094,838.03	February 2024	2,113,396.94	October 2027	674,956.19
July 2020	5,001,330.59	March 2024	2,067,353.28	November 2027	653,451.87

BD 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 2027	\$ 632,334.99	April 2029	\$ 342,525.61	August 2030	\$ 129,035.16
January 2028	611,599.56	May 2029	327,146.22	September 2030	117,811.40
February 2028	591,239.68	June 2029	312,058.80	October 2030	106,813.58
March 2028	571,249.53	July 2029	297,258.77	November 2030	96,038.06
April 2028	551,623.38	August 2029	282,741.58	December 2030	85,481.26
May 2028	532,355.58	September 2029	268,502.78	January 2031	75,139.66
June 2028	513,440.58	October 2029	254,537.95	February 2031	65,009.79
July 2028	494,872.87	November 2029	240,842.77	March 2031	55,088.22
August 2028	476,647.06	December 2029	227,412.96	April 2031	45,371.59
September 2028	458,757.83	January 2030	214,244.30	May 2031	35,856.57
October 2028	441,199.91	February 2030	201,332.66	June 2031	26,539.88
November 2028	423,968.14	March 2030	188,673.93	July 2031	17,418.31
December 2028	407,057.41	April 2030	176,264.10	August 2031	8,488.68
January 2029	390,462.71	May 2030	164,099.19	September 2031 and thereafter	0.00
February 2029	374,179.09	June 2030	152,175.29		
March 2029	358,201.66	July 2030	140,488.54		

BE Class Scheduled Balances

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance	\$17,030,000.00	June 2004	\$12,116,995.27	February 2007	\$ 4,363,993.15
November 2001	16,999,431.70	July 2004	11,888,970.53	March 2007	4,184,104.15
December 2001	16,959,951.49	August 2004	11,664,196.58	April 2007	4,008,206.36
January 2002	16,911,571.86	September 2004	11,442,641.24	May 2007	3,836,255.06
February 2002	16,854,316.06	October 2004	11,217,280.73	June 2007	3,668,205.95
March 2002	16,788,218.10	November 2004	10,905,602.10	July 2007	3,504,015.13
April 2002	16,713,322.78	December 2004	10,599,358.51	August 2007	3,343,639.16
May 2002	16,629,685.67	January 2005	10,298,491.49	September 2007	3,187,035.00
June 2002	16,537,373.05	February 2005	10,002,943.10	October 2007	3,034,160.01
July 2002	16,436,461.93	March 2005	9,712,655.97	November 2007	2,884,972.00
August 2002	16,327,039.91	April 2005	9,427,573.25	December 2007	2,739,429.14
September 2002	16,209,205.15	May 2005	9,147,638.66	January 2008	2,597,490.03
October 2002	16,083,066.26	June 2005	8,872,796.43	February 2008	2,459,113.68
November 2002	15,948,742.19	July 2005	8,602,991.31	March 2008	2,324,259.47
December 2002	15,806,362.11	August 2005	8,338,168.60	April 2008	2,192,887.19
January 2003	15,656,065.24	September 2005	8,078,274.10	May 2008	2,064,957.00
February 2003	15,498,000.71	October 2005	7,823,254.14	June 2008	1,940,429.48
March 2003	15,332,327.38	November 2005	7,573,055.54	July 2008	1,819,265.55
April 2003	15,159,213.64	December 2005	7,327,625.64	August 2008	1,701,426.54
May 2003	14,978,837.20	January 2006	7,086,912.27	September 2008	1,586,874.14
June 2003	14,791,384.89	February 2006	6,850,863.78	October 2008	1,475,570.42
July 2003	14,597,052.40	March 2006	6,619,428.98	November 2008	1,367,477.82
August 2003	14,396,044.01	April 2006	6,392,557.18	December 2008	1,262,559.12
September 2003	14,188,572.38	May 2006	6,170,198.19	January 2009	1,160,777.50
October 2003	13,974,858.20	June 2006	5,952,302.27	February 2009	1,062,096.46
November 2003	13,755,129.95	July 2006	5,738,820.17	March 2009	966,479.90
December 2003	13,529,623.58	August 2006	5,529,703.12	April 2009	873,892.02
January 2004	13,298,582.17	September 2006	5,324,902.80	May 2009	784,297.41
February 2004	13,062,255.62	October 2006	5,124,371.35	June 2009	697,660.99
March 2004	12,820,900.31	November 2006	4,928,061.38	July 2009	613,948.03
April 2004	12,582,927.28	December 2006	4,735,925.94	August 2009	533,124.11
May 2004	12,348,303.27	January 2007	4,547,918.55	September 2009	455,155.20

BE Class (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
October 2009	\$ 380,007.54	February 2010	\$ 106,966.53
November 2009	307,647.76	March 2010	45,430.75
December 2009	238,042.77	April 2010 and thereafter	0.00
January 2010	171,159.84		

Segment Group Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$39,206,000.00	June 2005	\$31,764,297.14	February 2009	\$25,727,244.73
November 2001	39,175,431.70	July 2005	31,573,214.26	March 2009	25,638,320.40
December 2001	39,135,951.49	August 2005	31,385,012.86	April 2009	25,551,199.47
January 2002	39,087,571.86	September 2005	31,199,663.79	May 2009	25,465,861.75
February 2002	39,030,316.06	October 2005	31,017,138.16	June 2009	25,382,287.22
March 2002	38,964,218.10	November 2005	30,837,407.29	July 2009	25,300,456.03
April 2002	38,889,322.78	December 2005	30,660,442.75	August 2009	25,220,348.50
May 2002	38,805,685.67	January 2006	30,486,216.35	September 2009	25,141,945.11
June 2002	38,713,373.05	February 2006	30,314,700.13	October 2009	25,065,226.49
July 2002	38,612,461.93	March 2006	30,145,866.36	November 2009	24,990,173.45
August 2002	38,503,039.91	April 2006	29,979,687.54	December 2009	24,916,766.95
September 2002	38,385,205.15	May 2006	29,816,136.40	January 2010	24,844,988.13
October 2002	38,259,066.26	June 2006	29,655,185.89	February 2010	24,774,818.24
November 2002	38,124,742.19	July 2006	29,496,809.20	March 2010	24,706,238.75
December 2002	37,982,362.11	August 2006	29,340,979.72	April 2010	24,639,231.22
January 2003	37,832,065.24	September 2006	29,187,671.08	May 2010	24,573,777.42
February 2003	37,674,000.71	October 2006	29,036,857.11	June 2010	24,509,859.23
March 2003	37,508,327.38	November 2006	28,888,511.89	July 2010	24,447,458.72
April 2003	37,335,213.64	December 2006	28,742,609.67	August 2010	24,386,558.07
May 2003	37,154,837.20	January 2007	28,599,124.95	September 2010	24,327,139.63
June 2003	36,967,384.89	February 2007	28,458,032.43	October 2010	24,269,185.91
July 2003	36,773,052.40	March 2007	28,319,307.01	November 2010	24,211,283.44
August 2003	36,572,044.01	April 2007	28,182,923.82	December 2010	24,149,841.83
September 2003	36,364,572.38	May 2007	28,048,858.18	January 2011	24,084,937.00
October 2003	36,150,858.20	June 2007	27,917,085.62	February 2011	24,016,643.60
November 2003	35,931,129.95	July 2007	27,787,581.88	March 2011	23,945,035.08
December 2003	35,705,623.58	August 2007	27,660,322.88	April 2011	23,870,183.66
January 2004	35,474,582.17	September 2007	27,535,284.76	May 2011	23,792,160.34
February 2004	35,238,255.62	October 2007	27,412,443.87	June 2011	23,711,034.97
March 2004	34,996,900.31	November 2007	27,291,776.72	July 2011	23,626,876.21
April 2004	34,758,927.28	December 2007	27,173,260.05	August 2011	23,539,751.59
May 2004	34,524,303.27	January 2008	27,056,870.77	September 2011	23,449,727.49
June 2004	34,292,995.27	February 2008	26,942,586.00	October 2011	23,356,869.21
July 2004	34,064,970.53	March 2008	26,830,383.04	November 2011	23,261,240.91
August 2004	33,840,196.58	April 2008	26,720,239.38	December 2011	23,162,905.71
September 2004	33,618,641.24	May 2008	26,612,132.71	January 2012	23,061,925.64
October 2004	33,400,272.57	June 2008	26,506,040.88	February 2012	22,958,361.68
November 2004	33,185,058.89	July 2008	26,401,941.95	March 2012	22,852,273.79
December 2004	32,972,968.80	August 2008	26,299,814.14	April 2012	22,743,720.91
January 2005	32,763,971.15	September 2008	26,199,635.88	May 2012	22,632,760.97
February 2005	32,558,035.04	October 2008	26,101,385.76	June 2012	22,519,450.90
March 2005	32,355,129.85	November 2008	26,005,042.55	July 2012	22,403,846.69
April 2005	32,155,225.18	December 2008	25,910,585.19	August 2012	22,286,003.33
May 2005	31,958,290.91	January 2009	25,817,992.82	September 2012	22,165,974.91

Segment Group (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
October 2012	\$22,043,814.55	June 2016	\$15,220,209.44	February 2020	\$ 7,261,555.36
November 2012	21,919,574.47	July 2016	15,044,404.03	March 2020	7,080,079.97
December 2012	21,793,305.99	August 2016	14,868,110.34	April 2020	6,898,744.75
January 2013	21,665,059.53	September 2016	14,691,350.44	May 2020	6,717,557.50
February 2013	21,534,884.64	October 2016	14,514,145.97	June 2020	6,536,525.82
March 2013	21,402,830.00	November 2016	14,336,518.15	July 2020	6,355,657.07
April 2013	21,268,943.46	December 2016	14,158,487.73	August 2020	6,174,958.42
May 2013	21,133,272.00	January 2017	13,980,075.05	September 2020	5,994,436.81
June 2013	20,995,861.79	February 2017	13,801,300.04	October 2020	5,814,098.97
July 2013	20,856,758.21	March 2017	13,622,182.20	November 2020	5,633,951.45
August 2013	20,716,005.80	April 2017	13,442,740.63	December 2020	5,454,000.58
September 2013	20,573,648.32	May 2017	13,262,994.04	January 2021	5,274,252.50
October 2013	20,429,728.79	June 2017	13,082,960.72	February 2021	5,094,713.15
November 2013	20,284,289.41	July 2017	12,902,658.60	March 2021	4,915,388.29
December 2013	20,137,371.67	August 2017	12,722,105.20	April 2021	4,736,283.49
January 2014	19,989,016.29	September 2017	12,541,317.70	May 2021	4,557,404.11
February 2014	19,839,263.27	October 2017	12,360,312.87	June 2021	4,378,755.38
March 2014	19,688,151.90	November 2017	12,179,107.15	July 2021	4,200,342.30
April 2014	19,535,720.74	December 2017	11,997,716.60	August 2021	4,022,169.72
May 2014	19,382,007.66	January 2018	11,816,156.92	September 2021	3,844,242.33
June 2014	19,227,049.84	February 2018	11,634,443.50	October 2021	3,666,564.61
July 2014	19,070,883.80	March 2018	11,452,591.34	November 2021	3,489,140.92
August 2014	18,913,545.36	April 2018	11,270,615.14	December 2021	3,311,975.41
September 2014	18,755,069.71	May 2018	11,088,529.25	January 2022	3,135,072.12
October 2014	18,595,491.39	June 2018	10,906,347.70	February 2022	2,958,434.88
November 2014	18,434,844.28	July 2018	10,724,084.20	March 2022	2,782,067.39
December 2014	18,273,161.65	August 2018	10,541,752.14	April 2022	2,605,973.21
January 2015	18,110,476.16	September 2018	10,359,364.61	May 2022	2,430,155.71
February 2015	17,946,819.84	October 2018	10,176,934.37	June 2022	2,254,618.16
March 2015	17,782,224.14	November 2018	9,994,473.91	July 2022	2,079,363.64
April 2015	17,616,719.90	December 2018	9,811,995.40	August 2022	1,904,395.12
May 2015	17,450,337.39	January 2019	9,629,510.73	September 2022	1,729,715.40
June 2015	17,283,106.31	February 2019	9,447,031.50	October 2022	1,555,327.16
July 2015	17,115,055.79	March 2019	9,264,569.03	November 2022	1,381,232.95
August 2015	16,946,214.40	April 2019	9,082,134.35	December 2022	1,207,435.17
September 2015	16,776,610.18	May 2019	8,899,738.24	January 2023	1,033,936.10
October 2015	16,606,270.62	June 2019	8,717,391.19	February 2023	860,737.87
November 2015	16,435,222.68	July 2019	8,535,103.44	March 2023	687,842.52
December 2015	16,263,492.79	August 2019	8,352,884.95	April 2023	515,251.93
January 2016	16,091,106.88	September 2019	8,170,745.45	May 2023	342,967.86
February 2016	15,918,090.38	October 2019	7,988,694.40	June 2023	170,991.99
March 2016	15,744,468.19	November 2019	7,806,741.01	July 2023 and thereafter	0.00
April 2016	15,570,264.75	December 2019	7,624,894.26		
May 2016	15,395,504.01	January 2020	7,443,162.87		

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		January 2006	\$28,912,236.84	May 2006	\$14,240,416.45
October 2005	\$39,201,000.00	February 2006	25,216,544.91	June 2006	10,618,371.96
November 2005	36,359,670.97	March 2006	21,539,407.94	July 2006	7,014,502.46
December 2005	32,626,579.96	April 2006	17,880,730.20		

PD Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>
August 2006	\$ 3,428,714.19
September 2006 and thereafter	0.00

PF 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 October 2008	\$37,251,000.00	March 2009	\$23,876,618.66	August 2009	\$ 8,758,620.56
November 2008	36,246,349.26	April 2009	20,822,690.28	September 2009	5,780,123.61
December 2008	33,130,654.20	May 2009	17,784,004.78	October 2009	2,816,480.05
January 2009	30,030,520.90	June 2009	14,760,483.46	November 2009 and thereafter	0.00
February 2009	26,945,869.03	July 2009	11,752,048.02		

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 October 2008	\$37,251,000.00	March 2009	\$23,876,618.66	August 2009	\$ 8,758,620.56
November 2008	36,246,349.26	April 2009	20,822,690.28	September 2009	5,780,123.61
December 2008	33,130,654.20	May 2009	17,784,004.78	October 2009	2,816,480.05
January 2009	30,030,520.90	June 2009	14,760,483.46	November 2009 and thereafter	0.00
February 2009	26,945,869.03	July 2009	11,752,048.02		

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 through October 2009	\$54,380,078.00	July 2011	\$35,479,113.20	June 2013	\$19,113,365.24
November 2009	54,334,631.06	August 2011	34,647,965.90	July 2013	18,518,957.37
December 2009	53,327,363.79	September 2011	33,828,783.34	August 2013	17,933,201.93
January 2010	52,325,116.95	October 2011	33,021,398.51	September 2013	17,355,977.49
February 2010	51,327,864.61	November 2011	32,225,646.74	October 2013	16,787,164.27
March 2010	50,335,580.98	December 2011	31,441,365.59	November 2013	16,226,644.15
April 2010	49,348,240.40	January 2012	30,668,394.86	December 2013	15,674,300.64
May 2010	48,365,817.33	February 2012	29,906,576.55	January 2014	15,130,018.84
June 2010	47,388,286.40	March 2012	29,155,754.84	February 2014	14,593,685.45
July 2010	46,415,622.31	April 2012	28,415,776.03	March 2014	14,065,188.72
August 2010	45,447,799.95	May 2012	27,686,488.55	April 2014	13,544,418.45
September 2010	44,484,794.31	June 2012	26,967,742.91	May 2014	13,031,265.94
October 2010	43,526,580.50	July 2012	26,259,391.66	June 2014	12,525,624.02
November 2010	42,579,842.02	August 2012	25,561,289.40	July 2014	12,027,386.97
December 2010	41,646,679.68	September 2012	24,873,292.71	August 2014	11,536,450.54
January 2011	40,726,904.37	October 2012	24,195,260.15	September 2014	11,052,711.92
February 2011	39,820,329.59	November 2012	23,527,052.22	October 2014	10,576,069.71
March 2011	38,926,771.39	December 2012	22,868,531.36	November 2014	10,106,423.92
April 2011	38,046,048.36	January 2013	22,219,561.86	December 2014	9,643,675.93
May 2011	37,177,981.57	February 2013	21,580,009.92	January 2015	9,187,728.49
June 2011	36,322,394.53	March 2013	20,949,743.56	February 2015	8,738,485.69
		April 2013	20,328,632.61	March 2015	8,295,852.93
		May 2013	19,716,548.70	April 2015	7,859,736.94

PG 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>
May 2015	\$ 7,430,045.73	January 2016	\$ 4,213,180.25	September 2016	\$ 1,358,419.71
June 2015	7,006,688.57	February 2016	3,837,376.40	October 2016	1,025,041.58
July 2015	6,589,576.00	March 2016	3,467,144.50	November 2016	696,633.73
August 2015	6,178,619.77	April 2016	3,102,405.63	December 2016	373,125.56
September 2015	5,773,732.89	May 2016	2,743,081.95	January 2017	54,447.44
October 2015	5,374,829.53	June 2016	2,389,096.69	February 2017 and thereafter	0.00
November 2015	4,981,825.09	July 2016	2,040,374.15		
December 2015	4,594,636.09	August 2016	1,696,839.70		

CF 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 October 2009	\$54,380,078.00	April 2012	\$28,415,776.03	October 2014	\$10,576,069.71
November 2009	54,334,631.06	May 2012	27,686,488.55	November 2014	10,106,423.92
December 2009	53,327,363.79	June 2012	26,967,742.91	December 2014	9,643,675.93
January 2010	52,325,116.95	July 2012	26,259,391.66	January 2015	9,187,728.49
February 2010	51,327,864.61	August 2012	25,561,289.40	February 2015	8,738,485.69
March 2010	50,335,580.98	September 2012	24,873,292.71	March 2015	8,295,852.93
April 2010	49,348,240.40	October 2012	24,195,260.15	April 2015	7,859,736.94
May 2010	48,365,817.33	November 2012	23,527,052.22	May 2015	7,430,045.73
June 2010	47,388,286.40	December 2012	22,868,531.36	June 2015	7,006,688.57
July 2010	46,415,622.31	January 2013	22,219,561.86	July 2015	6,589,576.00
August 2010	45,447,799.95	February 2013	21,580,009.92	August 2015	6,178,619.77
September 2010	44,484,794.31	March 2013	20,949,743.56	September 2015	5,773,732.89
October 2010	43,526,580.50	April 2013	20,328,632.61	October 2015	5,374,829.53
November 2010	42,579,842.02	May 2013	19,716,548.70	November 2015	4,981,825.09
December 2010	41,646,679.68	June 2013	19,113,365.24	December 2015	4,594,636.09
January 2011	40,726,904.37	July 2013	18,518,957.37	January 2016	4,213,180.25
February 2011	39,820,329.59	August 2013	17,933,201.93	February 2016	3,837,376.40
March 2011	38,926,771.39	September 2013	17,355,977.49	March 2016	3,467,144.50
April 2011	38,046,048.36	October 2013	16,787,164.27	April 2016	3,102,405.63
May 2011	37,177,981.57	November 2013	16,226,644.15	May 2016	2,743,081.95
June 2011	36,322,394.53	December 2013	15,674,300.64	June 2016	2,389,096.69
July 2011	35,479,113.20	January 2014	15,130,018.84	July 2016	2,040,374.15
August 2011	34,647,965.90	February 2014	14,593,685.45	August 2016	1,696,839.70
September 2011	33,828,783.34	March 2014	14,065,188.72	September 2016	1,358,419.71
October 2011	33,021,398.51	April 2014	13,544,418.45	October 2016	1,025,041.58
November 2011	32,225,646.74	May 2014	13,031,265.94	November 2016	696,633.73
December 2011	31,441,365.59	June 2014	12,525,624.02	December 2016	373,125.56
January 2012	30,668,394.86	July 2014	12,027,386.97	January 2017	54,447.44
February 2012	29,906,576.55	August 2014	11,536,450.54	February 2017 and thereafter	0.00
March 2012	29,155,754.84	September 2014	11,052,711.92		

VB 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 October 2010	\$18,069,534.00	December 2010	\$17,781,287.37	April 2011	\$16,977,698.84
November 2010	17,979,485.99	January 2011	17,582,015.18	May 2011	16,774,073.87
		February 2011	17,381,663.60	June 2011	16,569,345.94
		March 2011	17,180,226.77	July 2011	16,363,509.06

VB 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>
August 2011	\$16,156,557.24	July 2013	\$11,074,625.29	May 2015	\$ 5,585,707.36
September 2011.....	15,948,484.42	August 2013	10,839,025.34	June 2015	5,320,375.78
October 2011	15,739,284.55	September 2013.....	10,602,149.23	July 2015	5,053,606.98
November 2011	15,528,951.50	October 2013	10,363,990.04	August 2015	4,785,393.18
December 2011	15,317,479.16	November 2013	10,124,540.82	September 2015.....	4,515,726.56
January 2012	15,104,861.34	December 2013	9,883,794.58	October 2015	4,244,599.25
February 2012	14,891,091.84	January 2014	9,641,744.30	November 2015	3,972,003.33
March 2012	14,676,164.42	February 2014	9,398,382.92	December 2015	3,697,930.85
April 2012.....	14,460,072.81	March 2014	9,153,703.32	January 2016	3,422,373.81
May 2012	14,242,810.70	April 2014.....	8,907,698.38	February 2016	3,145,324.16
June 2012	14,024,371.76	May 2014	8,660,360.92	March 2016	2,866,773.84
July 2012	13,804,749.61	June 2014	8,411,683.70	April 2016.....	2,586,714.69
August 2012	13,583,937.83	July 2014	8,161,659.49	May 2016	2,305,138.57
September 2012.....	13,361,930.00	August 2014	7,910,280.98	June 2016	2,022,037.23
October 2012	13,138,719.62	September 2014.....	7,657,540.84	July 2016	1,737,402.43
November 2012	12,914,300.18	October 2014	7,403,431.68	August 2016	1,451,225.86
December 2012	12,688,665.14	November 2014	7,147,946.10	September 2016.....	1,163,499.17
January 2013	12,461,807.91	December 2014	6,891,076.65	October 2016	874,213.96
February 2013	12,233,721.87	January 2015	6,632,815.81	November 2016	583,361.78
March 2013	12,004,400.36	February 2015	6,373,156.06	December 2016	290,934.16
April 2013.....	11,773,836.70	March 2015	6,112,089.82	January 2017 and thereafter	0.00
May 2013	11,542,024.15	April 2015.....	5,849,609.48		
June 2013	11,308,955.94				

B Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$79,471,701.00	November 2003	\$47,847,747.85	December 2005	\$27,683,589.05
November 2001	78,788,724.97	December 2003	46,946,505.45	January 2006	27,030,055.50
December 2001	78,001,877.84	January 2004	46,024,989.28	February 2006	26,387,452.71
January 2002	77,111,407.23	February 2004	45,084,261.33	March 2006	25,755,660.54
February 2002	76,117,641.48	March 2004	44,157,547.95	April 2006.....	25,134,559.93
March 2002	75,020,989.61	April 2004.....	43,244,701.42	May 2006	24,524,032.88
April 2002.....	73,821,941.21	May 2004	42,345,575.29	June 2006	23,923,962.46
May 2002	72,521,066.24	June 2004	41,460,024.48	July 2006	23,334,232.81
June 2002	71,119,014.72	July 2004	40,587,905.14	August 2006	22,754,729.05
July 2002	69,616,516.32	August 2004	39,729,074.76	September 2006.....	22,185,337.40
August 2002	68,014,379.80	September 2004.....	38,883,392.07	October 2006	21,625,945.07
September 2002.....	66,313,492.42	October 2004	38,050,717.08	November 2006	21,076,440.28
October 2002	64,514,819.18	November 2004	37,230,911.04	December 2006	20,536,712.27
November 2002	63,484,027.71	December 2004	36,423,836.44	January 2007	20,006,651.27
December 2002	62,399,182.39	January 2005	35,629,357.01	February 2007	19,486,148.50
January 2003	61,261,104.06	February 2005	34,847,337.69	March 2007	18,975,096.16
February 2003	60,070,666.06	March 2005	34,077,644.63	April 2007.....	18,473,387.41
March 2003	58,828,793.25	April 2005.....	33,320,145.20	May 2007	17,980,916.37
April 2003.....	57,536,460.93	May 2005	32,574,707.91	June 2007	17,497,578.15
May 2003	56,194,693.71	June 2005	31,841,202.50	July 2007	17,023,268.76
June 2003	54,804,564.33	July 2005	31,119,499.83	August 2007	16,557,885.16
July 2003	53,367,192.27	August 2005	30,409,471.95	September 2007.....	16,101,325.26
August 2003	51,883,742.49	September 2005.....	29,710,992.05	October 2007	15,653,487.86
September 2003.....	50,355,423.92	October 2005	29,023,934.45	November 2007	15,214,272.69
October 2003	48,783,487.98	November 2005	28,348,174.59	December 2007	14,783,580.38

B Class (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
January 2008	\$14,361,312.46	July 2011	\$ 5,419,878.94	January 2015	\$ 2,614,485.61
February 2008	13,947,371.34	August 2011	5,362,889.95	February 2015	2,543,917.91
March 2008	13,541,660.31	September 2011.....	5,305,058.11	March 2015	2,473,417.16
April 2008.....	13,144,083.54	October 2011	5,246,417.02	April 2015.....	2,402,995.39
May 2008	12,754,546.07	November 2011	5,186,999.58	May 2015	2,332,664.33
June 2008	12,372,953.78	December 2011	5,126,837.93	June 2015	2,262,435.34
July 2008	11,999,213.41	January 2012	5,065,963.52	July 2015	2,192,319.50
August 2008	11,633,232.54	February 2012	5,004,407.09	August 2015	2,122,327.56
September 2008.....	11,274,919.59	March 2012	4,942,198.73	September 2015.....	2,052,469.98
October 2008	10,924,183.79	April 2012.....	4,879,367.82	October 2015	1,982,756.90
November 2008	10,580,935.22	May 2012	4,815,943.10	November 2015	1,913,198.19
December 2008	10,245,084.75	June 2012	4,751,952.66	December 2015	1,843,803.42
January 2009	9,916,544.05	July 2012	4,687,423.95	January 2016	1,774,581.87
February 2009	9,595,225.60	August 2012	4,622,383.81	February 2016	1,705,542.57
March 2009	9,281,042.68	September 2012.....	4,556,858.46	March 2016	1,636,694.27
April 2009.....	8,973,909.34	October 2012	4,490,873.52	April 2016.....	1,568,045.45
May 2009	8,673,740.40	November 2012	4,424,454.02	May 2016	1,499,604.33
June 2009	8,386,307.56	December 2012	4,357,624.41	June 2016	1,431,378.89
July 2009	8,115,628.12	January 2013	4,290,408.59	July 2016	1,363,376.84
August 2009	7,861,429.35	February 2013	4,222,829.87	August 2016	1,295,605.67
September 2009.....	7,623,442.19	March 2013	4,154,911.05	September 2016.....	1,228,072.62
October 2009	7,401,401.27	April 2013.....	4,086,674.36	October 2016	1,160,784.69
November 2009	7,195,044.84	May 2013	4,018,141.54	November 2016	1,093,748.67
December 2009	7,004,114.71	June 2013	3,949,333.78	December 2016	1,026,971.12
January 2010	6,828,356.22	July 2013	3,880,271.78	January 2017	960,458.36
February 2010	6,667,518.19	August 2013	3,810,975.75	February 2017	894,216.52
March 2010	6,521,352.88	September 2013.....	3,741,465.40	March 2017	828,251.52
April 2010.....	6,389,615.94	October 2013	3,671,759.95	April 2017.....	762,569.05
May 2010	6,272,066.36	November 2013	3,601,878.19	May 2017	697,174.64
June 2010	6,168,466.44	December 2013	3,531,838.40	June 2017	632,073.58
July 2010	6,078,581.75	January 2014	3,461,658.46	July 2017	567,270.99
August 2010	6,002,181.06	February 2014	3,391,355.77	August 2017	502,771.80
September 2010.....	5,939,036.35	March 2014	3,320,947.30	September 2017.....	438,580.75
October 2010	5,888,922.72	April 2014.....	3,250,449.62	October 2017	374,702.40
November 2010	5,841,160.44	May 2014	3,179,878.84	November 2017	311,141.14
December 2010	5,792,217.33	June 2014	3,109,250.69	December 2017	247,901.19
January 2011	5,742,134.27	July 2014	3,038,580.50	January 2018	184,986.58
February 2011	5,690,951.28	August 2014	2,967,883.19	February 2018	122,401.20
March 2011	5,638,707.51	September 2014.....	2,897,173.30	March 2018	60,148.75
April 2011.....	5,585,441.29	October 2014	2,826,464.99	April 2018 and thereafter	0.00
May 2011	5,531,190.12	November 2014	2,755,772.04		
June 2011	5,475,990.71	December 2014	2,685,107.90		

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.

\$1,572,825,750



**Guaranteed REMIC
Pass-Through Certificates**

Fannie Mae REMIC Trust 2001-62

PROSPECTUS SUPPLEMENT

Banc of America Securities LLC

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September 21, 2001