

\$2,108,000,000



FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2001-68

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own

- Fannie Mae MBS,
- Fannie Mae Stripped MBS and
- an underlying REMIC certificate backed by Fannie Mae MBS.

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

Carefully consider the risk factors starting on page S-10 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
HJ(1)	1	\$511,071,429	SEQ	5.000%	FIX	31392AYE2	July 2029
FG(1)	1	204,428,571	SEQ	(2)	FLT	31392AYF9	July 2029
SG(1)	1	204,428,571(3)	NTL	(2)	INV/IO	31392AYG7	July 2029
B	1	4,500,000	SEQ	6.000	FIX	31392AYH5	August 2029
VA	1	33,333,000	SEQ/AD	6.000	FIX	31392AYJ1	May 2009
VB	1	86,667,000	SEQ/AD	6.000	FIX	31392AYK8	May 2020
Z	1	60,000,000	SEQ	6.000	FIX/Z	31392AYL6	December 2031
PA	2	27,572,000	PAC	6.000	FIX	31392AYM4	November 2009
PB	2	10,000,000	PAC	6.000	FIX	31392AYN2	April 2015
PK	2	30,114,000	PAC	4.500	FIX	31392AYP7	April 2015
PL	2	36,872,000	PAC	5.000	FIX	31392AYQ5	May 2021
LD	2	36,872,000	PAC	4.675	FIX	31392AYR3	May 2021
PM	2	63,668,000	PAC	5.000	FIX	31392AYS1	December 2024
LC	2	20,000,000	PAC	5.500	FIX	31392AYT9	June 2027
PE	2	38,022,000	PAC	6.000	FIX	31392AYU6	June 2027
PG	2	83,068,000	PAC	6.000	FIX	31392AYV4	April 2030
PH	2	30,492,000	PAC	6.000	FIX	31392AYW2	December 2031
VP	2	4,444,000	PAC/AD	6.000	FIX	31392AYX0	May 2009
PV	2	9,484,000	PAC/AD	6.000	FIX	31392AYY8	November 2018
PW	2	8,264,000	PAC/AD	6.000	FIX	31392AYZ5	March 2024
PZ	2	8,000,000	PAC	6.000	FIX/Z	31392AZA9	December 2031
G	2	40,121,000	SCH	6.000	FIX	31392AZB7	December 2031
BA	2	25,000,000	SUP	6.000	FIX	31392AZC5	February 2029
SJ	2	12,500,000	SUP	(2)	INV	31392AZD3	December 2031
FJ	2	25,000,000	SUP	(2)	FLT	31392AZE1	December 2031
SF	2	8,103,500	SUP	(2)	INV	31392AZF8	December 2031
FL	2	24,310,500	SUP	(2)	FLT	31392AZG6	December 2031
SA	2	13,698,250	SUP	(2)	INV	31392AZH4	December 2031
FA	2	41,094,750	SUP	(2)	FLT	31392AZJ0	December 2031
PT	2	3,300,000	PAC	6.000	FIX	31392AZK7	December 2031
IP	2	34,094,400(3)	NTL	6.000	FIX/IO	31392AZL5	June 2027
QA	3	9,668,000	PAC	5.500	FIX	31392AZM3	March 2004
QB	3	47,689,000	PAC	5.500	FIX	31392AZN1	February 2009
QH	3	20,419,000	PAC	5.000	FIX	31392AZP6	September 2010
EC	3	1,856,272(3)	NTL	5.500	FIX/IO	31392AZQ4	September 2010
QD	3	59,320,000	PAC	5.500	FIX	31392AZR2	July 2014
QU	3	6,100,000	PAC/AD	5.500	FIX	31392AZS0	November 2006
QV	3	22,792,000	PAC/AD	5.500	FIX	31392AZT8	December 2014
QZ	3	20,000,000	PAC	5.500	FIX/Z	31392AZU5	December 2016
AB	3	61,762,000	SUP/AD	5.500	FIX	31392AZV3	December 2016
ZB	3	1,250,000	SUP/AD	5.500	FIX/Z	31392AZW1	December 2016
ZC	3	1,000,000	SUP	5.500	FIX/Z	31392AZX9	December 2016
SC	4	50,000,000(3)	NTL	(2)	INV/IO	31392AZY7	November 2031
FC	4	50,000,000	PT	(2)	FLT	31392AZZA	November 2031
P	5	47,058,824	PT	(4)	PO	31392AA24	December 2031
SD	5	152,941,176(3)	NTL	(2)	INV/IO	31392AA32	December 2031
FD	5	152,941,176	PT	(2)	FLT	31392AA40	December 2031
JE(1)	6	59,544,300	SC/SEQ	5.500	FIX	31392AA57	May 2023
JL(1)	6	31,978,400	SC/SEQ	5.500	FIX	31392AA65	May 2023
JQ(1)	6	16,477,300	SC/SEQ	5.500	FIX	31392AA73	May 2023
IO	6	16,615,384(3)	NTL	6.500	FIX/IO	31392AA81	May 2023
R		0	NPR	0	NPR	31392AA99	December 2031
RL		0	NPR	0	NPR	31392AB23	December 2031

- (1) Exchangeable classes. (3) Notional balances. These classes are interest only classes.
(2) Based on LIBOR. (4) Principal only class.

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 A, HK, HA, HD, JG, IG, JH, JK, JM, IL, JN, JP, JT, IQ, JU and JV 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 November 30, 2001.

Merrill Lynch & Co.

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AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated September 18, 1998 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Mortgage Pass-Through Certificates dated October 1, 1999 (the “MBS Prospectus”);
- our Information Statement dated March 30, 2001 and its supplements (the “Information Statement”);
- if you are purchasing any Group 4 Class or the R or RL Class, our Prospectus for Fannie Mae Stripped Mortgage-Backed Securities dated March 30, 2000 (the “SMBS Prospectus”); and
- if you are purchasing any Group 6 Class or the R or RL Class, the disclosure document relating to the underlying REMIC certificate (the “Underlying REMIC Disclosure Document”).

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

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

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

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

Merrill Lynch, Pierce, Fenner & Smith Incorporated
Prospectus Department
44B Colonial Drive
Piscataway, New Jersey 08854
(telephone 732-885-2760).

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 MBS
6	Class 1993-245-PH REMIC Certificate

Assumed Characteristics of the Mortgage Loans Underlying the Trust MBS (as of November 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	\$900,000,000	360	357	3	6.70%
Group 2 MBS	\$600,000,000	360	357	2	6.70%
Group 3 MBS	\$250,000,000	180	175	3	6.15%
Group 5 MBS	\$200,000,000	360	312	38	7.13%

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

Characteristics of the SMBS and the Underlying REMIC Certificate

Exhibit A describes the Group 4 SMBS and the Group 6 Underlying REMIC Certificate, including certain information about the related mortgage loans. To learn more about the SMBS and the Underlying REMIC Certificate, you should obtain from us the current class factors and the disclosure documents for the SMBS and the Underlying REMIC Certificate as described on page S-3.

Class Factors

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

Settlement Date

We expect to issue the certificates on November 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 of certificates 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 such exchange. You can exchange your certificates by notifying us and paying an exchange fee. We use the principal and interest of the certificates exchanged to pay principal and interest on the related RCR certificates. Schedule 1 lists the available combinations of the certificates eligible for exchange and the related RCR certificates.

Interest Rates

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

During the initial interest accrual period, the floating rate and inverse floating rate classes will bear interest at the initial interest rates listed below. 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	2.98%	8.50%	0.45%	LIBOR + 45 basis points
SG	5.52%	8.05%	0.00%	8.05% – LIBOR
SJ	11.14%	16.20%	0.00%	16.2% – (2 × LIBOR)
FJ	3.43%	9.00%	0.90%	LIBOR + 90 basis points
SF	12.66%	20.25%	0.00%	20.25% – (3 × LIBOR)
FL	3.78%	8.00%	1.25%	LIBOR + 125 basis points
SA	12.66%	20.25%	0.00%	20.25% – (3 × LIBOR)
FA	3.78%	8.00%	1.25%	LIBOR + 125 basis points
SC	5.37%	7.90%	0.00%	7.9% – LIBOR
FC	3.13%	8.50%	0.60%	LIBOR + 60 basis points
SD	5.47%	8.00%	0.00%	8% – LIBOR
FD	3.03%	8.50%	0.50%	LIBOR + 50 basis points

(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:

Class

SG	100% of the FG Class
IP	22.0833333333% of the LD Class
	8.3333333333% of the LC Class
	16.6666666667% of the PM Class
	25% of the PK Class
	16.6666666667% of the PL Class
EC	9.0909090909% of the QH Class
SC	100% of the FC Class
SD	100% of the FD Class
IO	15.3846153846% of the JE, JL and JQ Classes
IG	23.0769225602% of the JE Class
IL	23.0769206715% of the JL Class
IQ	23.0769179417% of the JQ Class

Distributions of Principal

Group 1 Principal Distribution Amount

Z Accrual Amount

To the VA and VB Classes, in that order, to zero, and thereafter to the Z Class.

Group 1 Cash Flow Distribution Amount

1. To the HJ and FG Classes, pro rata, to zero.
2. To the B, VA, VB and Z Classes, in that order, to zero.

Group 2 Principal Distribution Amount

PZ Accrual Amount

To the VP, PV and PW Classes, in that order, and thereafter to the PZ Class.

Group 2 Cash Flow Distribution Amount

1. To the PA and PT Classes, in the proportions of 90.1870993066% and 9.8129006934%, respectively, until the PA Class is reduced to its Planned Balance.
2. To the PB and PK Classes, pro rata, to their Planned Balances.
3. To the PL and LD Classes, pro rata, to their Planned Balances.
4. To the PM Class to its Planned Balance.
5. To the LC and PE Classes, pro rata, to their Planned Balances.
6. To the PG Class to its Planned Balance.
7. (a) 0.4919323101% of the remaining amount to the PT Class to its Planned Balance,
(b) 50% of such remaining amount to the PH Class to its Planned Balance, and
(c) 49.5080676899% of such remaining amount to the VP, PV, PW and PZ Classes, in that order, to their Planned Balances.

8. (a) 50% of the remaining amount as follows:

first, to the G Class to its Scheduled Balance,
second, to the FA and SA Classes, pro rata, to zero, and
third, to the G Class to zero, and

(b) 50% of such remaining amount as follows:

first, to the BA Class to zero, and
second, to the FJ, SJ, FL and SF Classes, pro rata, to zero.

9. To the PA and PT Classes, in the proportions of 90.1870993066% and 9.8129006934%, respectively, until the PA Class is reduced to zero.

10. To the PB and PK Classes, pro rata, to zero.

11. To the PL and LD Classes, pro rata, to zero.

12. To the PM Class to zero.

13. To the LC and PE Classes, pro rata, to zero.

14. To the PG Class to zero.

15. (a) 0.4919323101% of the remaining amount to the PT Class to zero,

(b) 50% of such remaining amount to the PH Class to zero, and

(c) 49.5080676899% of such remaining amount to the VP, PV, PW and PZ Classes, in that order, to zero.

Group 3 Principal Distribution Amount

ZB Accrual Amount

1. To the AB and ZB Classes, in that order, to their First Targeted Balances.

2. To the ZB and AB Classes, in that order, to zero.

ZC Accrual Amount

1. To the AB and ZB Classes, in that order, to their First Targeted Balances.

2. To the ZB, AB and ZC Classes, in that order, to their Second Targeted Balances.

3. To the ZC, ZB and AB Classes, in that order, to zero.

QZ Accrual Amount

To the QU and QV Classes, in that order, to zero, and thereafter to the QZ Class.

Group 3 Cash Flow Distribution Amount

1. To the QA, QB, QH, QD, QU, QV and QZ Classes, in that order, to their Planned Balances.

2. To the AB and ZB Classes, in that order, to their First Targeted Balances.

3. To the ZB, AB and ZC Classes, in that order, to their Second Targeted Balances.

4. To the ZC, ZB and AB Classes, in that order, to zero.

5. To the QA, QB, QH, QD, QU, QV and QZ Classes, in that order, to zero.

Group 4 Principal Distribution Amount

To the FC Class to zero.

Group 5 Principal Distribution Amount

To the FD and P Classes, pro rata, to zero.

Group 6 Principal Distribution Amount

To the JE, JL and JQ 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>202%</u>	<u>250%</u>	<u>500%</u>
HJ, FG, SG, A, HK, HA and HD	18.7	8.2	5.0	4.3	2.5
B	27.6	18.7	11.8	9.9	5.4
VA	4.0	4.0	4.0	4.0	3.7
VB	13.5	13.5	11.7	10.5	6.3
Z	28.9	23.7	18.7	16.6	9.8

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>140%</u>	<u>203%</u>	<u>250%</u>	<u>500%</u>
PA	3.7	1.5	1.5	1.5	1.5	1.5
PB and PK	8.5	2.5	2.5	2.5	2.5	2.4
PL and LD	13.6	4.0	4.0	4.0	4.0	3.0
PM	17.8	6.0	6.0	6.0	6.0	3.7
LC and PE	20.6	8.0	8.0	8.0	8.0	4.5
PG	23.1	11.0	11.0	11.0	11.0	6.0
PH	25.3	18.0	18.0	18.0	18.0	9.9
VP	4.0	4.0	4.0	4.0	4.0	4.0
PV	12.6	12.0	12.0	12.0	12.0	7.7
PW	19.7	14.8	14.8	14.8	14.8	8.7
PZ	25.3	19.7	19.7	19.7	19.7	11.9
G	25.6	11.9	3.7	3.7	3.4	1.8
BA	24.4	9.1	1.8	1.1	0.9	0.6
SJ, FJ, SF and FL	28.6	22.0	16.7	8.3	3.8	1.8
SA and FA	29.0	23.5	19.4	8.3	2.8	1.2
PT	5.7	3.0	3.0	3.0	3.0	2.3
IP	14.1	4.5	4.5	4.5	4.5	3.1

<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>196%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>
QA	1.5	1.2	1.2	1.2	1.2	1.2	1.2
QB	4.1	2.5	2.5	2.5	2.5	2.5	2.1
QH and EC	6.7	4.0	4.0	4.0	4.0	4.0	2.8
QD	9.1	6.0	6.0	6.0	6.0	6.0	3.8
QU	2.6	2.6	2.6	2.6	2.6	2.6	2.6
QV	9.7	8.0	8.0	8.0	8.0	8.0	5.5
QZ	12.3	11.3	11.3	11.3	11.3	11.3	8.2
AB	11.8	8.5	5.7	3.9	3.8	2.1	1.1
ZB	14.9	14.2	13.8	0.5	0.4	0.3	0.2
ZC	15.0	14.5	14.4	14.1	14.0	0.5	0.1

<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>198%</u>	<u>250%</u>	<u>500%</u>
SC and FC	20.7	11.2	7.5	6.3	3.6

<u>Group 5 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>328%</u>	<u>500%</u>	<u>700%</u>
P, SD and FD	21.1	9.9	4.2	2.7	1.8

<u>Group 6 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>200%</u>	<u>428%</u>	<u>600%</u>	<u>800%</u>
JE, JG, IG, JH and JK	7.4	1.9	1.9	1.9	1.8
JL, JM, IL, JN and JP	10.6	3.9	3.9	3.9	2.8
JQ, JT, IQ, JU and JV	12.0	5.6	5.6	5.0	3.5
IO	9.0	3.1	3.1	3.0	2.4

* Determined as specified under "Description of the Certificates—Weighted Average Lives of the Certificates" in this prospectus supplement.

ADDITIONAL RISK FACTORS

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

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

Payments on the Group 6 Classes also will be affected by the payment priorities governing the Group 6 underlying REMIC certificate. If you invest in the Group 6 Classes, the rate at which you receive payments also will be affected by the priority sequence governing principal payments on the underlying REMIC certificate.

As described in the related disclosure document, the underlying REMIC certificate is subsequent in payment priority to certain other classes issued from the underlying REMIC trust. As a result, such other classes may receive principal before principal is paid on the underlying REMIC certificate, possibly for long periods.

In addition, the underlying REMIC certificate has a principal balance schedule. As a result, the underlying REMIC certificate may receive principal payments at a rate faster or slower than would otherwise have been the case. In some cases, it may receive no principal payments for extended periods. Prepayments on the related mortgage loans may have occurred at rates faster or slower than the rates initially assumed. This prospectus supplement contains no information as to whether

- the underlying REMIC certificate has adhered to its principal balance schedule,

- any related Support classes remain outstanding, or
- the underlying REMIC certificate otherwise has performed as originally anticipated.

You may obtain additional information about the underlying REMIC certificate by reviewing its current class factor in light of other information available in the underlying disclosure document. You may obtain this document from us as described on page S-3.

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

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

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

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

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

Level of floating rate index affects yields on certain certificates. The yield on any floating

rate or inverse floating rate certificate will be affected by the level of its interest rate index. If the level of the index differs from the level you expect, then your actual yield may be lower than you expect.

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

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

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

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

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

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the “Trust”) and a separate trust (the “Lower Tier REMIC”) pursuant to a trust agreement dated as of November 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

- four groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS,” “Group 3 MBS” and “Group 5 MBS” and, together, the “Trust MBS”),
- certain Fannie Mae Stripped Mortgage-Backed Securities (the “SMBS”), and
- a previously issued REMIC Certificate (the “Underlying REMIC Certificate”) evidencing a beneficial ownership interest in the related Fannie Mae REMIC trust (the “Underlying REMIC Trust”) as further described in Exhibit A.

The SMBS represent beneficial ownership interests in certain interest and principal distributions on certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS and the Fannie Mae Guaranteed Mortgage Pass-Through Certificates underlying the Underlying REMIC Certificate, the “MBS”). The Group 4 SMBS are further described in Exhibit A.

The assets of the Underlying REMIC Trust evidence beneficial ownership interests in certain MBS.

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

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

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

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

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

Our guaranty obligations with respect to the Underlying REMIC Certificate are described in the Underlying REMIC Disclosure Document.

Our guarantees are not backed by the full faith and credit of the United States. See “Description of Certificates—The Fannie Mae Guaranty” in the REMIC Prospectus, “Description of Certificates—The Fannie Mae Guaranty” in the MBS Prospectus, “The SMBS Certificates—Fannie Mae Obligations” in the SMBS Prospectus, and “Description of the Certificates—General—Fannie Mae Guaranty” in the Underlying REMIC Disclosure Document.

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

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

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

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

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

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

Class Factors. On or shortly after the eleventh calendar day of each month, we will publish a factor (carried to eight decimal places) for each Class of Certificates. When the factor is multiplied by the original principal balance (or notional principal balance) of a Certificate of any Class, the product will equal the current principal balance (or notional principal balance) of that Certificate

after taking into account payments on the Distribution Date in the same month (as well as any addition to principal in the case of the Accrual Classes).

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

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

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

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

Combination and Recombination

General. You are permitted to exchange all or a portion of the HJ, FG, SG, JE, JL and JQ Classes of REMIC Certificates for a proportionate interest in the related Combinable and Recombinable REMIC Certificates (“RCR Certificates”) in the combinations shown on Schedule 1. You also may exchange all or a portion of the RCR Certificates for the related REMIC Certificates in the same manner. This process may occur repeatedly.

Holders of RCR Certificates will be the beneficial owners of a proportionate interest in the related REMIC Certificates and will receive a proportionate share of the distributions on the related REMIC Certificates.

The Classes of REMIC Certificates and RCR Certificates that are outstanding at any given time, and the outstanding principal balances (or notional principal balances) of these Classes, will depend upon any related distributions of principal, as well as any exchanges that occur. REMIC Certificates and RCR Certificates in any combination may be exchanged only in the proportions shown on Schedule 1.

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

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

We will make the first distribution on a REMIC Certificate or an RCR Certificate received in an exchange transaction on the Distribution Date in the following month. We will make that

distribution to the Holder of record as of the close of business on the last day of the month of the exchange.

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

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

The Trust MBS

The following table contains certain information about the Trust MBS. The Trust MBS included in each specified Group will have the aggregate unpaid principal balance and Pass-Through Rate shown below and the general characteristics described in the MBS Prospectus. The Trust MBS provides that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the Trust MBS are conventional Level Payment Mortgage Loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years in the case of the Group 1, Group 2 and Group 5 MBS, and up to 15 years in the case of the Group 3 MBS. 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	\$900,000,000
MBS Pass-Through Rate	6.00%
Range of WACs (annual percentages)	6.25% to 8.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	357 months
Approximate Weighted Average WALA (Weighted Average Loan Age)	3 months

Group 2 MBS

Aggregate Unpaid Principal Balance	\$600,000,000
MBS Pass-Through Rate	6.00%
Range of WACs (annual percentages)	6.25% to 8.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	357 months
Approximate Weighted Average WALA	2 months

Group 3 MBS

Aggregate Unpaid Principal Balance	\$250,000,000
MBS Pass-Through Rate	5.50%
Range of WACs (annual percentages)	5.75% to 8.00%
Range of WAMs	121 months to 180 months
Approximate Weighted Average WAM	175 months
Approximate Weighted Average WALA	3 months

Group 5 MBS

Aggregate Unpaid Principal Balance	\$200,000,000
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	312 months
Approximate Weighted Average WALA	38 months

The SMBS and the Underlying REMIC Certificate

The Group 4 SMBS represent beneficial ownership interests in the interest and principal distributions made in respect of certain MBS having the general characteristics set forth in the MBS Prospectus. Distributions on the Group 4 SMBS will be passed through monthly beginning in the month after we issue the Certificates. The general characteristics of the SMBS are described in the SMBS Prospectus. See Exhibit A for additional information about the Group 4 SMBS.

The Group 6 Underlying REMIC Certificate represents a beneficial ownership interest in the Underlying REMIC Trust. The assets of that trust evidence beneficial ownership interests in certain MBS having the general characteristics set forth in the MBS Prospectus. Distributions on the Underlying REMIC Certificate will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Underlying REMIC Certificate are described in the Underlying REMIC Disclosure Document. See Exhibit A for additional information about the Group 6 Underlying REMIC Certificate.

Each MBS evidences beneficial ownership interests in a pool of conventional Level Payment Mortgage Loans secured by first mortgages or deeds of trust on single-family residential properties, as described under “The Mortgage Pools” and “Yield Considerations” in the MBS Prospectus.

For further information about the Group 4 SMBS and the Group 6 Underlying REMIC Certificate, telephone us at 1-800-237-8627 or 202-752-6547. You also may obtain certain information in electronic form by calling us at 1-800-752-6440 or 202-752-6000. There may have been material changes in facts and circumstances since the dates we prepared the Underlying REMIC Disclosure Document. These may include changes in prepayment speeds, prevailing interest rates and other economic factors. As a result, the usefulness of the information set forth in those documents may be limited.

Final Data Statement

After issuing the Certificates, we will prepare a Final Data Statement containing certain information, including the principal balances of the Group 4 SMBS and the Group 6 Underlying REMIC Certificate as of the Issue Date and, with respect to the Trust MBS, the pool number, the current WAC (or original WAC, if the current WAC is not available) and the current WAM (or Adjusted WAM, if the current WAM is not available) of the Mortgage Loans underlying each of the Trust MBS as of the Issue Date. The Final Data Statement also will include the weighted averages of all the current or original WACs and the weighted averages of all the current or Adjusted WAMs, based on the current unpaid principal balances of the Mortgage Loans underlying each of the Trust MBS as of the Issue Date. You may obtain the Final Data Statement by telephoning us at 1-800-237-8627 or 202-752-6547. The contents of the Final Data Statement and other data specific to the Certificates are available in electronic form by calling us at 1-800-752-6440 or 202-752-6000.

Distributions of Interest

Categories of Classes

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

<u>Interest Type*</u>	<u>Classes</u>
Group 1 Classes	
Fixed Rate	HJ, B, VA, VB and Z
Floating Rate	FG
Inverse Floating Rate	SG
Accrual	Z
Interest Only	SG
RCR**	A, HK, HA and HD
Group 2 Classes	
Fixed Rate	PA, PB, PK, PL, LD, PM, LC, PE, PG, PH, VP, PV, PW, PZ, G, BA, PT and IP
Floating Rate	FJ, FL and FA
Inverse Floating Rate	SJ, SF and SA
Accrual	PZ
Interest Only	IP
Group 3 Classes	
Fixed Rate	QA, QB, QH, EC, QD, QU, QV, QZ, AB, ZB and ZC
Accrual	QZ, ZB and ZC
Interest Only	EC
Group 4 Classes	
Floating Rate	FC
Inverse Floating Rate	SC
Interest Only	SC
Group 5 Classes	
Principal Only	P
Floating Rate	FD
Inverse Floating Rate	SD
Interest Only	SD
Group 6 Classes	
Fixed Rate	JE, JL, JQ and IO
Interest Only	IO
RCR**	JG, IG, JH, JK, JM, IL, JN, JP, JT, IQ, JU and JV
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 an assumed 360-day year consisting of twelve 30-day months. We pay interest monthly (except in the case of the Accrual Classes) on each Distribution Date, beginning in the month after the Settlement Date specified in the Reference Sheet.

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

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

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

<u>Classes</u>	<u>Interest Accrual Periods</u>
All Fixed Rate Classes (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
All 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

The Dealer will treat the P Class as a Delay Class for the sole purpose of facilitating trading.

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

Accrual Classes. The Z, PZ, QZ, ZB 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 respective principal balances on each Distribution Date. We will pay principal on the Accrual Classes as described under “—Distributions of Principal” below.

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

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

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

Changes in 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 the 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 2.53% for the 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	
Sequential Pay	HJ, FG, B, VA, VB and Z
Accretion Directed	VA and VB
Notional	SG
RCR**	A, HK, HA and HD
Group 2 Classes	
PAC	PA, PB, PK, PL, LD, PM, LC, PE, PG, PH, VP, PV, PW, PZ and PT
Scheduled	G
Support	BA, SJ, FJ, SF, FL, SA and FA
Accretion Directed	VP, PV and PW
Notional	IP
Group 3 Classes	
PAC	QA, QB, QH, QD, QU, QV and QZ
TAC(1)	AB, ZB and ZC
Support(1)	AB, ZB and ZC
Accretion Directed	QU, QV, AB and ZB
Notional	EC
Group 4 Classes	
Pass-Through	FC
Notional	SC
Group 5 Classes	
Pass-Through	P and FD
Notional	SD
Group 6 Classes	
Structured Collateral/Sequential Pay	JE, JL and JQ
Notional	IO
RCR**	JG, IG, JH, JK, JM, IL, JN, JP, JT, IQ, JU and JV
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.

(1) The AB, ZB and ZC Classes are categorized as TAC Classes because they have Principal Balance Schedules as described under "—Structuring Assumptions—*Structuring Ranges and Rates*" below. Each of the AB and ZB Classes has a First Targeted Balance Schedule and a Second Targeted Balance Schedule, while the ZC Class has a Second Targeted Balance Schedule. The AB, ZB and ZC Classes are also categorized as Support Classes because they have characteristics similar to those of Support Classes and are the only Group 3 Classes structured to absorb excess prepayments of principal. See "—Distributions of Principal—*Group 3 Principal Distribution Amount—Group 3 Cash Flow Distribution Amount*" and "—Decrement Tables" below.

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 balance of the Z Class (the “Z Accrual Amount” 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 PZ Class (the “PZ 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 ZB, ZC and QZ Classes (the “ZB Accrual Amount,” “ZC Accrual Amount” and “QZ Accrual Amount,” respectively, 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 MBS (the “Group 5 Principal Distribution Amount”), and
- the principal then paid on the Group 6 Underlying REMIC Certificate (the “Group 6 Principal Distribution Amount”).

Group 1 Principal Distribution Amount

Z Accrual Amount

On each Distribution Date, we will pay the Z Accrual Amount, sequentially, as principal of the VA and VB Classes, in that order, until their principal balances are reduced to zero. Thereafter, we will pay the Z Accrual Amount as principal of the Z 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 Classes specified below in the following priority:

- (i) concurrently, to the HJ and FG Classes, pro rata (or 71.4285714885% and 28.5714285115%, respectively), until their principal balances are reduced to zero; and
- (ii) sequentially, to the B, VA, VB and Z Classes, in that order, until their principal balances are reduced to zero. } Sequential Pay Classes

Group 2 Principal Distribution Amount

PZ Accrual Amount

On each Distribution Date, we will pay the PZ Accrual Amount, sequentially, as principal of the VP, PV and PW Classes, in that order, 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

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) concurrently, to the PA and PT Classes, in the proportions of 90.1870993066% and 9.8129006934%, respectively, until the principal balance of the PA Class is reduced to its Planned Balance for that Distribution Date;

(ii) concurrently, to the PB and PK Classes, pro rata (or 24.9289524854% and 75.0710475146%, respectively), until their principal balances are reduced to their Planned Balances for that Distribution Date;

(iii) concurrently, to the PL and LD Classes, pro rata (or 50% and 50%, respectively), until their principal balances are reduced to their Planned Balances for that Distribution Date;

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

(v) concurrently, to the LC and PE Classes, pro rata (or 34.4696839130% and 65.5303160870%, respectively), until their principal balances are reduced to their Planned Balances for that Distribution Date;

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

(vii) (a) 0.4919323101% of the remaining amount to the PT Class, until its principal balance is reduced to its Planned Balance for that Distribution Date,

(b) 50% of such remaining amount to the PH Class, until its principal balance is reduced to its Planned Balance for that Distribution Date, and

(c) 49.5080676899% of such remaining amount, sequentially, to the VP, PV, PW and PZ Classes, in that order, until their principal balances are reduced to their Planned Balances for that Distribution Date;

(viii) (a) 50% of the remaining amount as follows:

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

second, concurrently, to the FA and SA Classes, pro rata (or 75% and 25%, respectively), until their principal balances are reduced to zero; and

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

(b) 50% of such remaining amount as follows:

first, to the BA Class, until its principal balance is reduced to zero; and

second, concurrently to the FJ, SJ, FL and SF Classes, pro rata (or 35.7582172383%, 17.8791086192%, 34.7720056069% and 11.5906685356%, respectively), until their principal balances are reduced to zero;

PAC
Classes

Scheduled
Class

Support
Classes

Scheduled
Class

Support
Classes

(ix) concurrently, to the PA and PT Classes, in the proportions of 90.1870993066% and 9.8129006934%, respectively, without regard to their Planned Balances and until the principal balance of the PA Class is reduced to zero;

(x) concurrently, to the PB and PK Classes, pro rata, without regard to their Planned Balances and until their principal balances are reduced to zero;

(xi) concurrently, to the PL and LD Classes, pro rata, without regard to their Planned Balances and until their principal balances are reduced to zero;

(xii) to the PM Class, without regard to its Planned Balance and until its principal balance is reduced to zero;

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

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

(xv) (a) 0.4919323101% of the remaining amount to the PT Class, without regard to its Planned Balance and until its principal balance is reduced to zero,

(b) 50% of such remaining amount to the PH Class, without regard to its Planned Balance and until its principal balance is reduced to zero, and

(c) 49.5080676899% of such remaining amount, sequentially, to the VP, PV, PW and PZ Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero.

PAC
Classes

Group 3 Principal Distribution Amount

ZB Accrual Amount

On each Distribution Date, we will pay the ZB Accrual Amount as principal of the Classes specified below in the following priority:

(i) sequentially, to the AB and ZB Classes, in that order, until their principal balances are reduced to their First Targeted Balances for that Distribution Date; and

(ii) sequentially, to the ZB and AB Classes, in that order, without regard to their First Targeted Balances and until their principal balances are reduced to zero.

Accretion
Directed
Class and
Accrual
Class

ZC Accrual Amount

On each Distribution Date, we will pay the ZC Accrual Amount as principal of the Classes specified below in the following priority:

(i) sequentially, to the AB and ZB Classes, in that order, until their principal balances are reduced to their First Targeted Balances for that Distribution Date;

(ii) sequentially, to the ZB, AB and ZC Classes, in that order, until their principal balances are reduced to their Second Targeted Balances for that Distribution Date; and

(iii) sequentially, to the ZC, ZB and AB Classes, in that order, without regard to their First and Second Targeted Balances and until their principal balances are reduced to zero.

Accretion
Directed
Classes and
Accrual
Class

QZ Accrual Amount

On each Distribution Date, we will pay the QZ Accrual Amount, sequentially, as principal of the QU and QV Classes, in that order, until their principal balances are reduced to zero. Thereafter, we will pay the QZ Accrual Amount as principal of the QZ 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) sequentially, to the QA, QB, QH, QD, QU, QV and QZ Classes, in that order, until their principal balances are reduced to their Planned Balances for such Distribution Date;

} PAC Classes

(ii) sequentially, to the AB and ZB Classes, in that order, until their principal balances are reduced to their First Targeted Balances for that Distribution Date;

(iii) sequentially, to the ZB, AB and ZC Classes, in that order, until their principal balances are reduced to their Second Targeted Balances for that Distribution Date;

} Support/TAC Classes

(iv) sequentially, to the ZC, ZB and AB Classes, in that order, without regard to their First and Second Targeted Balances and until their principal balances are reduced to zero; and

(v) sequentially, to the QA, QB, QH, QD, QU, QV and QZ Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero.

} PAC Classes

Group 4 Principal Distribution Amount

On each Distribution Date, we will pay the Group 4 Principal Distribution Amount as principal of the FC Class, until its principal balance is reduced to zero.

} Pass-Through Class

Group 5 Principal Distribution Amount

On each Distribution Date, we will pay the Group 5 Principal Distribution Amount, concurrently, as principal of the FD and P Classes, pro rata (or 76.470588% and 23.529412%, respectively), until their principal balances are reduced to zero.

} Pass-Through Classes

Group 6 Principal Distribution Amount

On each Distribution Date, we will pay the Group 6 Principal Distribution Amount, sequentially, as principal of the JE, JL and JQ Classes, in that order, until their principal balances are reduced to zero.

} Structured Collateral/Sequential Pay Classes

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

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Group 4 SMBS and the Group 6 Underlying REMIC Certificate, the priority sequence affecting principal payments on the Group 6 Underlying REMIC Certificate and

the following assumptions (such characteristics and assumptions, collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, WALAs and interest rates specified under “Reference Sheet—Assumed Characteristics of the Mortgage Loans Underlying the Trust MBS” in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related table;
- the settlement date for the sale of the Certificates is November 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 Ranges 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</u>	<u>Structuring Ranges and Rates</u>
Planned Balances	PA, PB, PK, PL, LD, PM, LC, PE, PG, PH, VP, PV, PW, PZ and PT	Between 100% and 250%
Scheduled Balances	G	Between 140% and 203%
Planned Balances	QA, QB, QH, QD, QU, QV and QZ	Between 100% and 250%
First Targeted Balances	AB and ZB	150%
Second Targeted Balances	AB, ZB and ZC	200%

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

Initial Effective Ranges. The Effective Range for a Class is the range of prepayment rates (measured by *constant* PSA rates) 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 702%
PB	Between 100% and 422%
PK	Between 100% and 422%
PL	Between 100% and 293%
LD	Between 100% and 293%
PM	Between 100% and 258%
LC	Between 100% and 250%
PE	Between 100% and 250%
PG	Between 100% and 250%
PH	Between 86% and 250%
VP	Between 0% and 493%
PV	Between 86% and 250%
PW	Between 84% and 250%
PZ	Between 76% and 250%
PT	Between 100% and 250%
G	Between 140% and 203%
QA	Between 100% and 805%
QB	Between 100% and 299%
QH	Between 100% and 265%
QD	Between 100% and 250%
QU	Between 0% and 502%
QV	Between 92% and 250%
QZ	Between 75% and 250%

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 TAC and Support Classes. When the related TAC and Support Classes 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 the Mortgage Loans will prepay at the same rate, or
- the level of the applicable Index will remain constant.

The Fixed Rate Interest Only Classes. **The yields to investors in the Fixed Rate Interest Only Classes will be very sensitive to the rate of principal payments (including prepayments) of the related Mortgage Loans. The Mortgage Loans generally can be prepaid at any time without penalty. On the basis of the assumptions described below, the yields to maturity on the Fixed Rate Interest Only Classes would be 0% if prepayments of the related Mortgage Loans were to occur at the constant rates shown in the table below:**

<u>Class</u>	<u>% PSA</u>
IP	607%
EC	492%
IO	800%
IG	905%
IL	773%
IQ	828%

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

The information shown in the yield tables has been prepared on the basis of the Pricing Assumptions and the assumption that the aggregate purchase prices of the Fixed Rate Interest

Only Classes (expressed in each case as a percentage of the original principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
IP	16.1945411%
EC	15.1250000%
IO	15.0000000%
IG	10.2500000%
IL	18.8750000%
IQ	21.2500000%

* 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 IP Class to Prepayments

	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>140%</u>	<u>203%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity	30.9%	22.3%	22.3%	22.3%	22.3%	8.0%

Sensitivity of the EC Class to Prepayments

	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>196%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity	25.5%	18.9%	18.9%	18.9%	18.9%	18.9%	(0.7)%

Sensitivity of the IO Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>200%</u>	<u>428%</u>	<u>600%</u>	<u>800%</u>
Pre-Tax Yields to Maturity	28.4%	14.6%	14.6%	13.2%	0.0%

Sensitivity of the IG Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>200%</u>	<u>428%</u>	<u>600%</u>	<u>800%</u>
Pre-Tax Yields to Maturity	46.4%	14.5%	14.5%	14.5%	10.2%

Sensitivity of the IL Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>200%</u>	<u>428%</u>	<u>600%</u>	<u>800%</u>
Pre-Tax Yields to Maturity	24.1%	14.7%	14.7%	14.2%	(3.0)%

Sensitivity of the IQ Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>200%</u>	<u>428%</u>	<u>600%</u>	<u>800%</u>
Pre-Tax Yields to Maturity	23.3%	21.0%	21.0%	17.8%	2.7%

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 tables below, it is possible that investors in the SG, SC and SD 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 those Classes (expressed in each case as a percentage of original principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
SG	18.500000%
SJ	93.443242%
SF	91.945156%
SA	84.850000%
SC	10.031250%
SD	8.875000%

* 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>202%</u>	<u>250%</u>	<u>500%</u>
0.53%	38.6%	35.2%	27.4%	23.4%	1.4%
2.53%	26.2%	22.4%	13.6%	9.1%	(15.3)%
4.53%	13.6%	9.3%	(1.2)%	(6.5)%	(34.2)%
6.53%	(0.5)%	(6.1)%	(19.7)%	(26.5)%	(59.6)%
8.05%	*	*	*	*	*

* 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>140%</u>	<u>203%</u>	<u>250%</u>	<u>500%</u>
0.53%	16.7%	16.8%	16.9%	17.4%	18.1%	20.2%
2.53%	12.3%	12.3%	12.4%	13.0%	13.8%	15.9%
4.53%	7.9%	7.9%	8.1%	8.6%	9.5%	11.7%
6.53%	3.6%	3.6%	3.8%	4.3%	5.3%	7.5%
8.10%	0.3%	0.3%	0.5%	0.9%	2.0%	4.3%

**Sensitivity of the SF 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>140%</u>	<u>203%</u>	<u>250%</u>	<u>500%</u>
0.53%	21.1%	21.1%	21.2%	21.9%	22.8%	25.3%
2.53%	14.2%	14.2%	14.4%	15.1%	16.1%	18.7%
4.53%	7.5%	7.6%	7.7%	8.4%	9.5%	12.3%
6.53%	1.1%	1.1%	1.3%	1.9%	3.2%	6.0%
6.75%	0.4%	0.4%	0.6%	1.2%	2.5%	5.3%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>140%</u>	<u>203%</u>	<u>250%</u>	<u>500%</u>
0.53%	22.9%	22.9%	23.0%	25.3%	28.2%	36.3%
2.53%	15.4%	15.5%	15.6%	17.8%	21.0%	29.3%
4.53%	8.2%	8.3%	8.5%	10.4%	14.0%	22.4%
6.53%	1.4%	1.5%	1.6%	3.1%	7.2%	15.6%
6.75%	0.7%	0.7%	0.9%	2.3%	6.5%	14.9%

**Sensitivity of the SC 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>198%</u>	<u>250%</u>	<u>500%</u>
0.53%	80.3%	77.9%	73.1%	70.5%	57.8%
2.53%	55.8%	53.3%	48.3%	45.6%	32.4%
4.53%	32.3%	29.7%	24.4%	21.6%	7.6%
6.53%	9.3%	6.5%	0.9%	(2.2)%	(17.3)%
7.90%	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>328%</u>	<u>500%</u>	<u>700%</u>
0.53%	92.3%	88.0%	67.4%	50.5%	29.2%
2.53%	64.2%	60.3%	41.4%	26.0%	6.5%
4.53%	37.6%	34.0%	16.7%	2.7%	(15.0)%
6.53%	11.7%	8.4%	(7.1)%	(19.8)%	(35.7)%
8.00%	*	*	*	*	*

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

The Principal Only Class. **The P Class will not bear interest. As indicated in the table below, a low rate of principal payments (including prepayments) on the related Mortgage Loans will have a negative effect on the yields to investors in the P Class.**

The information shown in the yield table has been prepared on the basis of the Pricing Assumptions and the assumption that the aggregate purchase price of the P Class (expressed as a percentage of its original principal balance) is as follows:

<u>Class</u>	<u>Price</u>
P	85.0%

Sensitivity of the P Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>328%</u>	<u>500%</u>	<u>700%</u>
Pre-Tax Yields to Maturity	1.3%	1.7%	4.2%	6.6%	9.9%

Weighted Average Lives of the Certificates

The weighted average life of a Certificate is determined by

- (a) multiplying the amount of the reduction, if any, of the principal balance of the Certificate from one Distribution Date to the next Distribution Date by the number of years from the Settlement Date to the second such Distribution Date,
- (b) summing the results, and
- (c) dividing the sum by the aggregate amount of the reductions in principal balance of the Certificate referred to in clause (a).

For a description of the factors which may influence the weighted average life of a Certificate, see “Description of Certificates—Weighted Average Life and Final Distribution Date” in the REMIC Prospectus.

In general, the weighted average lives of the Certificates will be shortened if the level of prepayments of principal of the related Mortgage Loans increases. However, the weighted average lives will depend upon a variety of other factors, including

- the timing of changes in the rate of principal payments,
- the priority sequences of payments of principal of the Group 1, 2, 3 and 6 Classes,

- in the case of the Group 2 and 3 Classes, the payment of principal of certain Classes in accordance with the Principal Balance Schedules, and
- in the case of the Group 6 Classes, the priority sequence affecting principal payments on the Underlying REMIC Certificate.

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

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 those Classes. The tables have been prepared on the basis of the Pricing Assumptions. However, in the case of the information set forth for each Class under 0% PSA, we assumed that the underlying Mortgage Loans have the original and remaining terms to maturity and bear interest at the annual rates specified in the table below.

<u>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>
Group 1 MBS	360 months	360 months	8.50%
Group 2 MBS	360 months	360 months	8.50%
Group 3 MBS	180 months	180 months	8.00%
Group 4 SMBS	360 months	359 months	8.50%
Group 5 MBS	360 months	360 months	9.00%
Group 6 Underlying REMIC Certificate	360 months	265 months	9.00%

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	HJ, FG, SG†, A, HK, HA and HD Classes					B Class					VA Class					VB Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	202%	250%	500%	0%	100%	202%	250%	500%	0%	100%	202%	250%	500%	0%	100%	202%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2002	99	96	94	93	87	100	100	100	100	100	89	89	89	89	89	100	100	100	100	100
November 2003	98	90	82	79	61	100	100	100	100	100	77	77	77	77	77	100	100	100	100	100
November 2004	97	81	68	62	35	100	100	100	100	100	65	65	65	65	65	100	100	100	100	100
November 2005	96	74	55	48	16	100	100	100	100	100	51	51	51	51	51	100	100	100	100	100
November 2006	94	66	45	36	3	100	100	100	100	100	37	37	37	37	37	100	100	100	100	100
November 2007	93	59	35	26	0	100	100	100	100	0	22	22	22	22	0	100	100	100	100	64
November 2008	91	53	27	17	0	100	100	100	100	0	6	6	6	6	0	100	100	100	100	7
November 2009	90	47	19	10	0	100	100	100	100	0	0	0	0	0	0	96	96	96	96	0
November 2010	88	41	13	4	0	100	100	100	100	0	0	0	0	0	0	89	89	89	89	0
November 2011	86	35	8	0	0	100	100	100	0	0	0	0	0	0	0	82	82	82	79	0
November 2012	83	30	3	0	0	100	100	100	0	0	0	0	0	0	0	74	74	74	36	0
November 2013	81	25	0	0	0	100	100	0	0	0	0	0	0	0	0	66	66	60	0	0
November 2014	78	21	0	0	0	100	100	0	0	0	0	0	0	0	0	57	57	21	0	0
November 2015	76	17	0	0	0	100	100	0	0	0	0	0	0	0	0	48	48	0	0	0
November 2016	72	13	0	0	0	100	100	0	0	0	0	0	0	0	0	38	38	0	0	0
November 2017	69	9	0	0	0	100	100	0	0	0	0	0	0	0	0	27	27	0	0	0
November 2018	65	5	0	0	0	100	100	0	0	0	0	0	0	0	0	16	16	0	0	0
November 2019	61	2	0	0	0	100	100	0	0	0	0	0	0	0	0	4	4	0	0	0
November 2020	57	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021	52	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022	47	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023	41	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024	35	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025	29	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026	21	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027	13	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028	5	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.7	8.2	5.0	4.3	2.5	27.6	18.7	11.8	9.9	5.4	4.0	4.0	4.0	4.0	3.7	13.5	13.5	11.7	10.5	6.3

Date	Z Class					PA Class						PB and PK Classes					
	PSA Prepayment Assumption					PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	202%	250%	500%	0%	100%	140%	203%	250%	500%	0%	100%	140%	203%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2002	106	106	106	106	106	99	94	94	94	94	94	100	100	100	100	100	100
November 2003	113	113	113	113	113	83	0	0	0	0	0	100	95	95	95	95	95
November 2004	120	120	120	120	120	65	0	0	0	0	0	100	0	0	0	0	0
November 2005	127	127	127	127	127	46	0	0	0	0	0	100	0	0	0	0	0
November 2006	135	135	135	135	135	25	0	0	0	0	0	100	0	0	0	0	0
November 2007	143	143	143	143	143	2	0	0	0	0	0	100	0	0	0	0	0
November 2008	152	152	152	152	152	0	0	0	0	0	0	83	0	0	0	0	0
November 2009	161	161	161	161	112	0	0	0	0	0	0	63	0	0	0	0	0
November 2010	171	171	171	171	76	0	0	0	0	0	0	40	0	0	0	0	0
November 2011	182	182	182	182	52	0	0	0	0	0	0	16	0	0	0	0	0
November 2012	193	193	193	193	36	0	0	0	0	0	0	0	0	0	0	0	0
November 2013	205	205	205	202	24	0	0	0	0	0	0	0	0	0	0	0	0
November 2014	218	218	218	167	16	0	0	0	0	0	0	0	0	0	0	0	0
November 2015	231	231	211	137	11	0	0	0	0	0	0	0	0	0	0	0	0
November 2016	245	245	179	112	8	0	0	0	0	0	0	0	0	0	0	0	0
November 2017	261	261	150	91	5	0	0	0	0	0	0	0	0	0	0	0	0
November 2018	277	277	126	74	3	0	0	0	0	0	0	0	0	0	0	0	0
November 2019	294	294	105	60	2	0	0	0	0	0	0	0	0	0	0	0	0
November 2020	300	292	87	48	1	0	0	0	0	0	0	0	0	0	0	0	0
November 2021	300	257	71	38	1	0	0	0	0	0	0	0	0	0	0	0	0
November 2022	300	223	58	30	1	0	0	0	0	0	0	0	0	0	0	0	0
November 2023	300	191	47	23	*	0	0	0	0	0	0	0	0	0	0	0	0
November 2024	300	162	37	18	*	0	0	0	0	0	0	0	0	0	0	0	0
November 2025	300	133	28	13	*	0	0	0	0	0	0	0	0	0	0	0	0
November 2026	300	107	21	10	*	0	0	0	0	0	0	0	0	0	0	0	0
November 2027	300	82	15	7	*	0	0	0	0	0	0	0	0	0	0	0	0
November 2028	300	58	10	4	*	0	0	0	0	0	0	0	0	0	0	0	0
November 2029	254	36	6	2	*	0	0	0	0	0	0	0	0	0	0	0	0
November 2030	132	15	2	1	*	0	0	0	0	0	0	0	0	0	0	0	0
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.9	23.7	18.7	16.6	9.8	3.7	1.5	1.5	1.5	1.5	1.5	8.5	2.5	2.5	2.5	2.5	2.4

* 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	PL and LD Classes						PM Class						LC and PE Classes					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	140%	203%	250%	500%	0%	100%	140%	203%	250%	500%	0%	100%	140%	203%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2002	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004	100	99	99	99	99	41	100	100	100	100	100	100	100	100	100	100	100	100
November 2005	100	48	48	48	48	0	100	100	100	100	100	4	100	100	100	100	100	100
November 2006	100	0	0	0	0	0	100	100	100	100	100	0	100	100	100	100	100	0
November 2007	100	0	0	0	0	0	100	48	48	48	48	0	100	100	100	100	100	0
November 2008	100	0	0	0	0	0	100	0	0	0	0	0	100	98	98	98	98	0
November 2009	100	0	0	0	0	0	100	0	0	0	0	0	100	48	48	48	48	0
November 2010	100	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
November 2011	100	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
November 2012	94	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
November 2013	79	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
November 2014	62	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
November 2015	43	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
November 2016	23	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
November 2017	1	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
November 2018	0	0	0	0	0	0	74	0	0	0	0	0	100	0	0	0	0	0
November 2019	0	0	0	0	0	0	44	0	0	0	0	0	100	0	0	0	0	0
November 2020	0	0	0	0	0	0	11	0	0	0	0	0	100	0	0	0	0	0
November 2021	0	0	0	0	0	0	0	0	0	0	0	0	73	0	0	0	0	0
November 2022	0	0	0	0	0	0	0	0	0	0	0	0	30	0	0	0	0	0
November 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.6	4.0	4.0	4.0	4.0	3.0	17.8	6.0	6.0	6.0	6.0	3.7	20.6	8.0	8.0	8.0	8.0	4.5

Date	PG Class						PH Class						VP Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	140%	203%	250%	500%	0%	100%	140%	203%	250%	500%	0%	100%	140%	203%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2002	100	100	100	100	100	100	100	100	100	100	100	100	100	89	89	89	89	89
November 2003	100	100	100	100	100	100	100	100	100	100	100	100	77	77	77	77	77	
November 2004	100	100	100	100	100	100	100	100	100	100	100	100	65	65	65	65	65	
November 2005	100	100	100	100	100	100	100	100	100	100	100	100	51	51	51	51	51	
November 2006	100	100	100	100	100	96	100	100	100	100	100	100	37	37	37	37	37	
November 2007	100	100	100	100	100	43	100	100	100	100	100	100	22	22	22	22	22	
November 2008	100	100	100	100	100	7	100	100	100	100	100	100	6	6	6	6	6	
November 2009	100	100	100	100	100	0	100	100	100	100	100	75	0	0	0	0	0	
November 2010	100	100	100	100	100	0	100	100	100	100	100	52	0	0	0	0	0	
November 2011	100	71	71	71	71	0	100	100	100	100	100	35	0	0	0	0	0	
November 2012	100	46	46	46	46	0	100	100	100	100	100	24	0	0	0	0	0	
November 2013	100	25	25	25	25	0	100	100	100	100	100	16	0	0	0	0	0	
November 2014	100	8	8	8	8	0	100	100	100	100	100	11	0	0	0	0	0	
November 2015	100	0	0	0	0	0	100	91	91	91	91	8	0	0	0	0	0	
November 2016	100	0	0	0	0	0	100	74	74	74	74	5	0	0	0	0	0	
November 2017	100	0	0	0	0	0	100	61	61	61	61	3	0	0	0	0	0	
November 2018	100	0	0	0	0	0	100	49	49	49	49	2	0	0	0	0	0	
November 2019	100	0	0	0	0	0	100	40	40	40	40	2	0	0	0	0	0	
November 2020	100	0	0	0	0	0	100	32	32	32	32	1	0	0	0	0	0	
November 2021	100	0	0	0	0	0	100	25	25	25	25	1	0	0	0	0	0	
November 2022	100	0	0	0	0	0	100	20	20	20	20	*	0	0	0	0	0	
November 2023	89	0	0	0	0	0	100	15	15	15	15	*	0	0	0	0	0	
November 2024	54	0	0	0	0	0	100	12	12	12	12	*	0	0	0	0	0	
November 2025	15	0	0	0	0	0	100	9	9	9	9	*	0	0	0	0	0	
November 2026	0	0	0	0	0	0	64	6	6	6	6	*	0	0	0	0	0	
November 2027	0	0	0	0	0	0	4	4	4	4	4	*	0	0	0	0	0	
November 2028	0	0	0	0	0	0	3	3	3	3	3	*	0	0	0	0	0	
November 2029	0	0	0	0	0	0	2	2	2	2	2	*	0	0	0	0	0	
November 2030	0	0	0	0	0	0	1	1	1	1	1	*	0	0	0	0	0	
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	23.1	11.0	11.0	11.0	11.0	6.0	25.3	18.0	18.0	18.0	18.0	9.9	4.0	4.0	4.0	4.0	4.0	

* 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.

Date	PV Class						PW Class						PZ Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	140%	203%	250%	500%	0%	100%	140%	203%	250%	500%	0%	100%	140%	203%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2002	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2007	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2008	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2009	95	95	95	95	95	16	100	100	100	100	100	100	100	100	100	100	100	100
November 2010	87	87	87	87	87	0	100	100	100	100	100	22	171	171	171	171	171	171
November 2011	78	78	78	78	78	0	100	100	100	100	100	0	182	182	182	182	182	133
November 2012	68	68	68	68	68	0	100	100	100	100	100	0	193	193	193	193	193	91
November 2013	58	58	58	58	58	0	100	100	100	100	100	0	205	205	205	205	205	62
November 2014	48	48	48	48	48	0	100	100	100	100	100	0	218	218	218	218	218	42
November 2015	36	7	7	7	7	0	100	100	100	100	100	0	231	231	231	231	231	28
November 2016	24	0	0	0	0	0	100	34	34	34	34	0	245	245	245	245	245	19
November 2017	11	0	0	0	0	0	100	0	0	0	0	0	261	229	229	229	229	13
November 2018	0	0	0	0	0	0	98	0	0	0	0	0	277	186	186	186	186	9
November 2019	0	0	0	0	0	0	81	0	0	0	0	0	294	150	150	150	150	6
November 2020	0	0	0	0	0	0	64	0	0	0	0	0	312	120	120	120	120	4
November 2021	0	0	0	0	0	0	45	0	0	0	0	0	331	95	95	95	95	2
November 2022	0	0	0	0	0	0	25	0	0	0	0	0	351	75	75	75	75	2
November 2023	0	0	0	0	0	0	4	0	0	0	0	0	373	58	58	58	58	1
November 2024	0	0	0	0	0	0	0	0	0	0	0	0	377	44	44	44	44	1
November 2025	0	0	0	0	0	0	0	0	0	0	0	0	377	33	33	33	33	*
November 2026	0	0	0	0	0	0	0	0	0	0	0	0	242	24	24	24	24	*
November 2027	0	0	0	0	0	0	0	0	0	0	0	0	17	17	17	17	17	*
November 2028	0	0	0	0	0	0	0	0	0	0	0	0	11	11	11	11	11	*
November 2029	0	0	0	0	0	0	0	0	0	0	0	0	6	6	6	6	6	*
November 2030	0	0	0	0	0	0	0	0	0	0	0	0	2	2	2	2	2	*
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.6	12.0	12.0	12.0	12.0	7.7	19.7	14.8	14.8	14.8	14.8	8.7	25.3	19.7	19.7	19.7	19.7	11.9

Date	G Class						BA Class						SJ, FJ, SF and FL Classes					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	140%	203%	250%	500%	0%	100%	140%	203%	250%	500%	0%	100%	140%	203%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2002	95	82	77	77	77	77	92	71	62	50	40	0	100	100	100	100	100	96
November 2003	95	82	65	65	65	60	92	71	44	3	0	0	100	100	100	100	90	34
November 2004	95	82	51	51	51	0	92	71	21	0	0	0	100	100	100	80	61	0
November 2005	95	82	38	38	38	0	92	71	1	0	0	0	100	100	100	64	39	0
November 2006	95	82	29	29	29	0	92	71	0	0	0	0	100	100	95	52	23	0
November 2007	95	82	21	21	20	0	92	71	0	0	0	0	100	100	90	42	12	0
November 2008	95	82	15	15	8	0	92	71	0	0	0	0	100	100	87	36	5	0
November 2009	95	82	11	11	2	0	92	71	0	0	0	0	100	100	85	32	1	0
November 2010	95	82	8	8	*	0	92	70	0	0	0	0	100	100	83	30	*	0
November 2011	95	80	5	5	*	0	92	67	0	0	0	0	100	100	81	29	*	0
November 2012	95	75	2	2	*	0	92	59	0	0	0	0	100	100	78	27	*	0
November 2013	95	67	0	0	*	0	92	47	0	0	0	0	100	100	74	25	*	0
November 2014	95	58	0	0	*	0	92	33	0	0	0	0	100	100	69	23	*	0
November 2015	95	48	0	0	*	0	92	16	0	0	0	0	100	100	64	21	*	0
November 2016	95	36	0	0	*	0	92	0	0	0	0	0	100	99	59	19	*	0
November 2017	95	24	0	0	*	0	92	0	0	0	0	0	100	92	54	17	*	0
November 2018	95	11	0	0	*	0	92	0	0	0	0	0	100	85	49	15	*	0
November 2019	95	0	0	0	*	0	92	0	0	0	0	0	100	78	44	13	*	0
November 2020	95	0	0	0	*	0	92	0	0	0	0	0	100	70	39	11	*	0
November 2021	95	0	0	0	*	0	92	0	0	0	0	0	100	63	34	9	*	0
November 2022	95	0	0	0	*	0	92	0	0	0	0	0	100	55	30	8	*	0
November 2023	95	0	0	0	*	0	92	0	0	0	0	0	100	48	25	7	*	0
November 2024	95	0	0	0	*	0	92	0	0	0	0	0	100	41	21	5	*	0
November 2025	95	0	0	0	*	0	92	0	0	0	0	0	100	35	17	4	*	0
November 2026	95	0	0	0	*	0	92	0	0	0	0	0	100	28	14	3	*	0
November 2027	93	0	0	0	*	0	89	0	0	0	0	0	100	22	10	2	*	0
November 2028	43	0	0	0	*	0	9	0	0	0	0	0	100	16	7	2	*	0
November 2029	0	0	0	0	*	0	0	0	0	0	0	0	72	10	4	1	*	0
November 2030	0	0	0	0	*	0	0	0	0	0	0	0	38	4	2	*	0	0
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.6	11.9	3.7	3.7	3.4	1.8	24.4	9.1	1.8	1.1	0.9	0.6	28.6	22.0	16.7	8.3	3.8	1.8

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

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

Date	SA and FA Classes						PT Class						IP† Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	140%	203%	250%	500%	0%	100%	140%	203%	250%	500%	0%	100%	140%	203%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2002	100	100	100	94	90	67	99	94	94	94	94	94	100	100	100	100	100	100
November 2003	100	100	100	81	67	0	84	9	9	9	9	9	100	99	99	99	99	99
November 2004	100	100	100	66	41	0	68	9	9	9	9	9	100	77	77	77	77	53
November 2005	100	100	100	54	22	0	51	9	9	9	9	9	100	56	56	56	56	6
November 2006	100	100	100	45	8	0	32	9	9	9	9	9	100	36	36	36	36	0
November 2007	100	100	100	39	0	0	11	9	9	9	9	9	100	20	20	20	20	0
November 2008	100	100	100	35	0	0	9	9	9	9	9	9	96	5	5	5	5	0
November 2009	100	100	100	33	0	0	9	9	9	9	9	7	92	2	2	2	2	0
November 2010	100	100	100	33	0	0	9	9	9	9	9	5	87	0	0	0	0	0
November 2011	100	100	99	33	0	0	9	9	9	9	9	3	81	0	0	0	0	0
November 2012	100	100	97	33	0	0	9	9	9	9	9	2	76	0	0	0	0	0
November 2013	100	100	94	32	0	0	9	9	9	9	9	1	69	0	0	0	0	0
November 2014	100	100	88	29	0	0	9	9	9	9	9	1	62	0	0	0	0	0
November 2015	100	100	82	26	0	0	9	8	8	8	8	1	54	0	0	0	0	0
November 2016	100	100	76	24	0	0	9	7	7	7	7	*	46	0	0	0	0	0
November 2017	100	100	69	21	0	0	9	6	6	6	6	*	37	0	0	0	0	0
November 2018	100	100	63	19	0	0	9	4	4	4	4	*	28	0	0	0	0	0
November 2019	100	99	56	16	0	0	9	4	4	4	4	*	19	0	0	0	0	0
November 2020	100	89	50	14	0	0	9	3	3	3	3	*	8	0	0	0	0	0
November 2021	100	80	44	12	0	0	9	2	2	2	2	*	4	0	0	0	0	0
November 2022	100	71	38	10	0	0	9	2	2	2	2	*	1	0	0	0	0	0
November 2023	100	62	32	8	0	0	9	1	1	1	1	*	0	0	0	0	0	0
November 2024	100	53	27	7	0	0	9	1	1	1	1	*	0	0	0	0	0	0
November 2025	100	44	22	5	0	0	9	1	1	1	1	*	0	0	0	0	0	0
November 2026	100	36	18	4	0	0	6	1	1	1	1	*	0	0	0	0	0	0
November 2027	100	28	13	3	0	0	*	*	*	*	*	*	0	0	0	0	0	0
November 2028	100	20	9	2	0	0	*	*	*	*	*	*	0	0	0	0	0	0
November 2029	92	12	6	1	0	0	*	*	*	*	*	*	0	0	0	0	0	0
November 2030	48	5	2	*	0	0	*	*	*	*	*	*	0	0	0	0	0	0
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.0	23.5	19.4	8.3	2.8	1.2	5.7	3.0	3.0	3.0	3.0	2.3	14.1	4.5	4.5	4.5	4.5	3.1

Date	QA Class							QB Class							QH and EC† Classes						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	150%	196%	200%	250%	500%	0%	100%	150%	196%	200%	250%	500%	0%	100%	150%	196%	200%	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
November 2002	92	84	84	84	84	84	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003	0	0	0	0	0	0	98	73	73	73	73	73	69	100	100	100	100	100	100	100	100
November 2004	0	0	0	0	0	0	76	24	24	24	24	24	0	100	100	100	100	100	100	100	0
November 2005	0	0	0	0	0	0	52	0	0	0	0	0	0	100	46	46	46	46	46	0	0
November 2006	0	0	0	0	0	0	26	0	0	0	0	0	0	100	0	0	0	0	0	0	0
November 2007	0	0	0	0	0	0	0	0	0	0	0	0	0	96	0	0	0	0	0	0	0
November 2008	0	0	0	0	0	0	0	0	0	0	0	0	0	24	0	0	0	0	0	0	0
November 2009	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2011	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 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)**	1.5	1.2	1.2	1.2	1.2	1.2	4.1	2.5	2.5	2.5	2.5	2.5	2.1	6.7	4.0	4.0	4.0	4.0	4.0	4.0	2.8

* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.
** Determined as specified under “—Weighted Average Lives of the Certificates” above.
† In the case of a Notional Class, the Decrement Table indicates the percentage of the original notional principal balance outstanding.

Date	QD Class							QU Class							QV Class							
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption							
	0%	100%	150%	196%	200%	250%	500%	0%	100%	150%	196%	200%	250%	500%	0%	100%	150%	196%	200%	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	100
November 2002	100	100	100	100	100	100	100	82	82	82	82	82	82	82	100	100	100	100	100	100	100	100
November 2003	100	100	100	100	100	100	100	62	62	62	62	62	62	62	100	100	100	100	100	100	100	100
November 2004	100	100	100	100	100	100	98	41	41	41	41	41	41	41	100	100	100	100	100	100	100	100
November 2005	100	100	100	100	100	100	36	20	20	20	20	20	20	20	100	100	100	100	100	100	100	100
November 2006	100	80	80	80	80	80	0	0	0	0	0	0	0	0	99	99	99	99	99	99	99	86
November 2007	100	47	47	47	47	47	0	0	0	0	0	0	0	0	93	93	93	93	93	93	93	8
November 2008	100	18	18	18	18	18	0	0	0	0	0	0	0	0	86	86	86	86	86	86	86	0
November 2009	82	0	0	0	0	0	0	0	0	0	0	0	0	0	78	62	62	62	62	62	62	0
November 2010	53	0	0	0	0	0	0	0	0	0	0	0	0	0	71	3	3	3	3	3	3	0
November 2011	22	0	0	0	0	0	0	0	0	0	0	0	0	0	63	0	0	0	0	0	0	0
November 2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24	0	0	0	0	0	0	0
November 2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	9.1	6.0	6.0	6.0	6.0	6.0	3.8	2.6	2.6	2.6	2.6	2.6	2.6	2.6	9.7	8.0	8.0	8.0	8.0	8.0	8.0	5.5

Date	QZ Class							AB Class							ZB Class							
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption							
	0%	100%	150%	196%	200%	250%	500%	0%	100%	150%	196%	200%	250%	500%	0%	100%	150%	196%	200%	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	100
November 2002	106	106	106	106	106	106	106	86	77	73	72	72	70	51	106	106	106	106	0	0	0	0
November 2003	112	112	112	112	112	112	112	86	77	66	58	57	48	0	112	112	112	0	0	0	0	
November 2004	118	118	118	118	118	118	118	86	77	57	43	41	25	0	118	118	118	0	0	0	0	
November 2005	125	125	125	125	125	125	125	86	76	51	32	30	11	0	125	125	125	0	0	0	0	
November 2006	132	132	132	132	132	132	132	86	76	47	26	24	3	0	132	132	132	0	0	0	0	
November 2007	139	139	139	139	139	139	139	85	76	45	23	21	*	0	139	139	139	0	0	0	0	
November 2008	147	147	147	147	147	147	94	85	74	43	22	20	*	0	147	147	147	0	0	0	0	
November 2009	155	155	155	155	155	155	59	85	69	39	19	17	*	0	155	155	155	0	0	0	0	
November 2010	164	164	164	164	164	164	36	84	61	33	16	15	*	0	164	164	164	0	0	0	0	
November 2011	173	120	120	120	120	120	21	84	51	27	13	11	*	0	173	173	173	0	0	0	0	
November 2012	183	82	82	82	82	82	12	84	39	19	9	8	*	0	183	183	183	0	0	0	0	
November 2013	102	52	52	52	52	52	6	83	27	12	5	5	*	0	193	193	193	0	0	0	0	
November 2014	28	28	28	28	28	28	3	69	14	4	2	1	*	0	204	204	204	0	0	0	0	
November 2015	9	9	9	9	9	9	1	34	0	0	0	0	*	0	216	215	32	0	0	0	0	
November 2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 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)**	12.3	11.3	11.3	11.3	11.3	11.3	8.2	11.8	8.5	5.7	3.9	3.8	2.1	1.1	14.9	14.2	13.8	0.5	0.4	0.3	0.2	

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

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

Date	ZC Class							SC† and FC Classes					P, SD† and FD Classes				
	PSA Prepayment Assumption							PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	150%	196%	200%	250%	500%	0%	100%	198%	250%	500%	0%	100%	328%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2002	106	106	106	106	106	0	0	99	97	95	94	88	99	93	79	69	57
November 2003	112	112	112	112	112	0	0	98	91	85	82	67	99	86	63	48	33
November 2004	118	118	118	118	118	0	0	98	85	74	69	47	98	79	50	33	19
November 2005	125	125	125	125	125	0	0	97	79	64	58	32	97	73	39	23	11
November 2006	132	132	132	132	132	0	0	95	73	56	48	22	96	68	31	15	6
November 2007	139	139	139	139	139	0	0	94	67	48	40	15	95	62	24	11	3
November 2008	147	147	147	147	147	0	0	93	62	42	34	11	94	57	19	7	2
November 2009	155	155	155	155	155	0	0	92	57	36	28	7	92	52	15	5	1
November 2010	164	164	164	164	164	0	0	90	53	31	23	5	91	48	12	3	1
November 2011	173	173	173	173	173	0	0	89	48	27	19	3	89	43	9	2	*
November 2012	183	183	183	183	183	0	0	87	44	23	16	2	88	39	7	2	*
November 2013	193	193	193	193	193	0	0	85	40	20	13	2	86	36	5	1	*
November 2014	204	204	204	204	204	0	0	83	37	17	11	1	84	32	4	1	*
November 2015	216	216	216	112	102	0	0	80	33	14	9	1	82	29	3	*	*
November 2016	0	0	0	0	0	0	0	78	30	12	7	*	79	25	2	*	*
November 2017	0	0	0	0	0	0	0	75	27	10	6	*	77	22	2	*	*
November 2018	0	0	0	0	0	0	0	72	24	9	5	*	74	20	1	*	*
November 2019	0	0	0	0	0	0	0	69	22	7	4	*	71	17	1	*	*
November 2020	0	0	0	0	0	0	0	66	19	6	3	*	67	14	1	*	*
November 2021	0	0	0	0	0	0	0	62	17	5	2	*	64	12	1	*	*
November 2022	0	0	0	0	0	0	0	58	15	4	2	*	59	10	*	*	*
November 2023	0	0	0	0	0	0	0	53	13	3	2	*	55	8	*	*	*
November 2024	0	0	0	0	0	0	0	48	11	3	1	*	50	5	*	*	*
November 2025	0	0	0	0	0	0	0	43	9	2	1	*	45	4	*	*	*
November 2026	0	0	0	0	0	0	0	37	7	1	1	*	39	2	*	*	*
November 2027	0	0	0	0	0	0	0	31	5	1	*	*	32	0	0	0	0
November 2028	0	0	0	0	0	0	0	24	4	1	*	*	25	0	0	0	0
November 2029	0	0	0	0	0	0	0	16	2	*	*	*	18	0	0	0	0
November 2030	0	0	0	0	0	0	0	8	1	*	*	*	9	0	0	0	0
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.0	14.5	14.4	14.1	14.0	0.5	0.1	20.7	11.2	7.5	6.3	3.6	21.1	9.9	4.2	2.7	1.8

Date	JE, JG, IG†, JH and JK Classes					JL, JM, IL†, JN and JP Classes					JQ, JT, IQ†, JU and JV Classes					IO† Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	200%	428%	600%	800%	0%	200%	428%	600%	800%	0%	200%	428%	600%	800%	0%	200%	428%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2002	100	95	95	95	95	100	100	100	100	100	100	100	100	100	100	100	100	97	97	97
November 2003	100	42	42	42	42	100	100	100	100	100	100	100	100	100	100	100	100	68	68	68
November 2004	100	1	1	1	0	100	100	100	100	23	100	100	100	100	100	100	100	45	45	22
November 2005	100	0	0	0	0	100	42	42	42	0	100	100	100	100	0	100	28	28	28	0
November 2006	96	0	0	0	0	100	0	0	0	0	100	91	91	45	0	98	14	14	7	0
November 2007	78	0	0	0	0	100	0	0	0	0	100	21	21	0	0	88	3	3	0	0
November 2008	59	0	0	0	0	100	0	0	0	0	100	0	0	0	0	77	0	0	0	0
November 2009	38	0	0	0	0	100	0	0	0	0	100	0	0	0	0	66	0	0	0	0
November 2010	15	0	0	0	0	100	0	0	0	0	100	0	0	0	0	53	0	0	0	0
November 2011	0	0	0	0	0	81	0	0	0	0	100	0	0	0	0	39	0	0	0	0
November 2012	0	0	0	0	0	30	0	0	0	0	100	0	0	0	0	24	0	0	0	0
November 2013	0	0	0	0	0	0	0	0	0	0	50	0	0	0	0	8	0	0	0	0
November 2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 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)**	7.4	1.9	1.9	1.9	1.8	10.6	3.9	3.9	3.9	2.8	12.0	5.6	5.6	5.0	3.5	9.0	3.1	3.1	3.0	2.4

* 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.

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, the Principal Only Class and the SA 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	202%
2	203%
3	196%
4	198%
5	328%
6	428%

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

Taxation of Beneficial Owners of Residual Certificates

For purposes of determining the portion of the taxable income of the Trust (or the Lower Tier REMIC) that generally will not be treated as excess inclusions, the rate to be used is 120% of the “federal long-term rate.” The rate will be published on or about October 20, 2001. See “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Residual Certificates—Treatment of Excess Inclusions*” and “*—Foreign Investors—Residual Certificates*” in the REMIC Prospectus.

Taxation of Beneficial Owners of RCR Certificates

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

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

Strip RCR Classes. The tax consequences to a beneficial owner of a Strip RCR Certificate will be determined under section 1286 of the Code, except as discussed below. Under section 1286, a beneficial owner of a Strip RCR Certificate will be treated as owning “stripped bonds” to the extent of its share of principal payments and “stripped coupons” to the extent of its share of interest payments on the underlying REMIC Certificates. If a Strip RCR Certificate entitles the holder to payments of principal and interest on an underlying REMIC Certificate, the IRS could contend that the Strip RCR Certificate should be treated (i) as an interest in the underlying REMIC

Certificate to the extent that the Strip RCR Certificate represents an equal pro rata portion of principal and interest on the underlying REMIC Certificate, and (ii) with respect to the remainder, as an installment obligation consisting of “stripped bonds” to the extent of its share of principal payments or “stripped coupons” to the extent of its share of interest payments. For purposes of information reporting, however, Fannie Mae intends to treat each Strip RCR Certificate as a single debt instrument, regardless of whether it entitles the holder to payments of principal and interest. You should consult your own tax advisors as to the proper treatment of a Strip RCR Certificate in this regard.

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

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

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

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

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

Combination RCR Classes. A beneficial owner of a Combination RCR Certificate will be treated as the beneficial owner of a proportionate interest in the REMIC Certificates underlying that Combination RCR Certificate. Except in the case of a beneficial owner that acquires a Combination RCR Certificate in an exchange described under “—*Exchanges*” below, 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 an 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 Merrill Lynch, Pierce, Fenner & Smith Incorporated (the “Dealer”) in exchange for the Trust MBS, the SMBS and the Underlying REMIC Certificate. 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, 3 or 5 Classes in addition to those contemplated as of the date of this prospectus supplement. In this event, we will increase the related Trust MBS in principal balance, but we expect that all these additional Trust MBS will have the same characteristics as described under “Description of the Certificates—The Trust MBS” in this prospectus supplement. The proportion that the original principal balance of each Group 1, 2, 3 or 5 Class bears to the aggregate original principal balance of all Group 1, 2, 3 or 5 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. Milbank, Tweed, Hadley & McCloy LLP will provide legal representation for the Dealer.

Exhibit A

Underlying SMBS and REMIC Certificate

Underlying SMBS or REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original or Notional Principal Balance of Class	November 2001 Class Factor	Principal or Notional Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)	Underlying Security Type	Class Group
SMBS-315	2	October 2001	3136FACH1	6.0%	IO	November 2031	NTL	\$ 71,103,178	0.99620491	\$ 70,833,335	6.736%	355	4	MBS	4
SMBS-315	1	October 2001	3136FACG3	(2)	PO	November 2031	PT	50,190,478	0.99620491	50,000,000	6.736	355	4	MBS	4
1993-245	PH	December 1993	31359FYJ1	6.5	FIX	May 2023	PAC	108,000,000	1.00000000	108,000,000	7.019	246	96	MBS	6

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

(2) Principal only class.

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								
HJ	\$511,071,429	A	\$715,500,000	6.00%	FIX	SEQ	31392AB31	July 2029
FG	204,428,571							
SG	204,428,571(3)							
Recombination 2								
HJ	511,071,429	HK	550,384,616	5.25	FIX	SEQ	31392AB49	July 2029
FG	39,313,187							
SG	39,313,187(3)							
Recombination 3								
HJ	511,071,429	HA	596,250,001	5.50	FIX	SEQ	31392AB56	July 2029
FG	85,178,572							
SG	85,178,572(3)							
Recombination 4								
HJ	511,071,429	HD	650,454,546	5.75	FIX	SEQ	31392AB64	July 2029
FG	139,383,117							
SG	139,383,117(3)							
Recombination 5								
JE	59,544,300	JG	59,544,300	4.00	FIX	SC/SEQ	31392AB72	May 2023
		IG	13,740,992(3)	6.50	FIX/IO	NL	31392AB80	May 2023
Recombination 6								
JE	59,544,300	JH	59,544,300	4.50	FIX	SC/SEQ	31392AB98	May 2023
		IG	9,160,661(3)	6.50	FIX/IO	NL	31392AB80	May 2023
Recombination 7								
JE	59,544,300	JK	59,544,300	5.00	FIX	SC/SEQ	31392AC22	May 2023
		IG	4,580,330(3)	6.50	FIX/IO	NL	31392AB80	May 2023
Recombination 8								
JL	31,978,400	JM	31,978,400	4.00	FIX	SC/SEQ	31392AC30	May 2023
		IL	7,379,630(3)	6.50	FIX/IO	NL	31392AC48	May 2023
Recombination 9								
JL	31,978,400	JN	31,978,400	4.50	FIX	SC/SEQ	31392AC55	May 2023
		IL	4,919,753(3)	6.50	FIX/IO	NL	31392AC48	May 2023
Recombination 10								
JL	31,978,400	JP	31,978,400	5.00	FIX	SC/SEQ	31392AC63	May 2023
		IL	2,459,876(3)	6.50	FIX/IO	NL	31392AC48	May 2023

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Classes	Original Principal or Notional Principal Balances	Interest Rate	Interest Type(2)	Principal Type(2)	CUSIP Number	Final Distribution Date
Recombination 11 JQ	\$ 16,477,300	JT IQ	\$ 16,477,300 3,802,453(3)	4.00% 6.50	FIX FIX/IO	SC/SEQ NTL	31392AC71 31392AC89	May 2023 May 2023
Recombination 12 JQ	16,477,300	JU IQ	16,477,300 2,534,969(3)	4.50 6.50	FIX FIX/IO	SC/SEQ NTL	31392AC97 31392AC89	May 2023 May 2023
Recombination 13 JQ	16,477,300	JV IQ	16,477,300 1,267,484(3)	5.00 6.50	FIX FIX/IO	SC/SEQ NTL	31392AD21 31392AC89	May 2023 May 2023

(1) The principal and/or notional principal balances of the REMIC Certificates and RCR Certificates involved in any exchange will bear the same proportionate relationship as that borne by the original principal and/or original notional principal balances of the related Classes.

(2) See "Description of Certificates—Class Definitions and Abbreviations" in the REMIC Prospectus and "Description of the Certificates—Distributions of Interest" and "—Distributions of Principal" in this prospectus supplement.

(3) Notional principal balance.

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 October 2002	\$27,572,000.00	March 2003	\$17,960,279.11	August 2003	\$ 6,245,605.83
November 2002	25,823,042.04	April 2003	15,781,929.55	September 2003	3,660,938.88
December 2002	23,986,620.65	May 2003	13,520,299.73	October 2003	998,237.82
January 2003	22,063,483.75	June 2003	11,176,356.46	November 2003 and thereafter	0.00
February 2003	20,054,424.18	July 2003	8,751,108.50		

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 October 2003	\$10,000,000.00	March 2004	\$ 6,284,018.26	August 2004	\$ 2,153,402.28
November 2003	9,518,672.95	April 2004	5,449,471.69	September 2004	1,339,806.01
December 2003	8,740,506.35	May 2004	4,619,158.54	October 2004	530,335.29
January 2004	7,941,770.78	June 2004	3,793,057.03	November 2004 and thereafter	0.00
February 2004	7,122,820.18	July 2004	2,971,145.47		

PK Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through October 2003	\$30,114,000.00	March 2004	\$18,923,692.59	August 2004	\$ 6,484,755.62
November 2003	28,664,531.71	April 2004	16,410,539.04	September 2004	4,034,691.81
December 2003	26,321,160.82	May 2004	13,910,134.03	October 2004	1,597,051.71
January 2004	23,915,848.51	June 2004	11,422,411.94	November 2004 and thereafter	0.00
February 2004	21,449,660.68	July 2004	8,947,307.46		

PL Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through October 2004	\$36,872,000.00	July 2005	\$23,689,095.55	April 2006	\$10,079,133.95
November 2004	36,320,370.13	August 2005	22,145,979.03	May 2006	8,604,946.13
December 2004	34,713,236.40	September 2005	20,610,680.37	June 2006	7,138,221.21
January 2005	33,114,250.16	October 2005	19,083,159.30	July 2006	5,678,920.76
February 2005	31,523,369.44	November 2005	17,563,375.77	August 2006	4,227,006.57
March 2005	29,940,552.52	December 2005	16,051,289.95	September 2006	2,782,440.58
April 2005	28,365,757.87	January 2006	14,546,862.19	October 2006	1,345,184.96
May 2005	26,798,944.19	February 2006	13,050,053.06	November 2006 and thereafter	0.00
June 2005	25,240,070.37	March 2006	11,560,823.32		

LD 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 2004	\$36,872,000.00	July 2005	\$23,689,095.55	April 2006	\$10,079,133.95
November 2004	36,320,370.13	August 2005	22,145,979.03	May 2006	8,604,946.13
December 2004	34,713,236.40	September 2005	20,610,680.37	June 2006	7,138,221.21
January 2005	33,114,250.16	October 2005	19,083,159.30	July 2006	5,678,920.76
February 2005	31,523,369.44	November 2005	17,563,375.77	August 2006	4,227,006.57
March 2005	29,940,552.52	December 2005	16,051,289.95	September 2006	2,782,440.58
April 2005	28,365,757.87	January 2006	14,546,862.19	October 2006	1,345,184.96
May 2005	26,798,944.19	February 2006	13,050,053.06	November 2006 and thereafter	0.00
June 2005	25,240,070.37	March 2006	11,560,823.32		

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 2006	\$63,668,000.00	July 2007	\$41,133,405.42	April 2008	\$17,033,325.19
November 2006	63,498,404.12	August 2007	38,401,023.67	May 2008	14,422,734.22
December 2006	60,652,908.86	September 2007	35,682,455.41	June 2008	11,825,329.49
January 2007	57,821,809.62	October 2007	32,977,629.49	July 2008	9,241,043.06
February 2007	55,005,032.25	November 2007	30,286,475.14	August 2008	6,669,807.38
March 2007	52,202,503.01	December 2007	27,608,921.96	September 2008	4,111,555.23
April 2007	49,414,148.52	January 2008	24,944,899.88	October 2008	1,566,219.73
May 2007	46,639,895.78	February 2008	22,294,339.22	November 2008 and thereafter	0.00
June 2007	43,879,672.16	March 2008	19,657,170.64		

LC 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	\$20,000,000.00	July 2009	\$12,840,158.68	April 2010	\$ 5,482,994.52
November 2008	19,666,931.29	August 2009	12,006,070.84	May 2010	4,685,994.05
December 2008	18,798,398.16	September 2009	11,176,189.47	June 2010	3,893,008.99
January 2009	17,934,248.93	October 2009	10,350,492.88	July 2010	3,104,018.65
February 2009	17,074,461.00	November 2009	9,528,959.53	August 2010	2,319,002.45
March 2009	16,219,011.90	December 2009	8,711,567.96	September 2010	1,537,939.93
April 2009	15,367,879.30	January 2010	7,898,296.85	October 2010	760,810.71
May 2009	14,521,040.96	February 2010	7,089,124.97	November 2010 and thereafter	0.00
June 2009	13,678,474.75	March 2010	6,284,031.19		

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 October 2008	\$38,022,000.00	February 2009	\$32,460,257.80	July 2009	\$24,410,425.66
November 2008	37,388,803.07	March 2009	30,833,963.53	August 2009	22,824,741.28
December 2008	35,737,634.75	April 2009	29,215,875.34	September 2009	21,247,053.79
January 2009	34,094,800.64	May 2009	27,605,950.97	October 2009	19,677,322.01
		June 2009	26,004,148.35	November 2009	18,115,504.96

PE 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 2009	\$16,561,561.86	May 2010	\$ 8,908,543.29	September 2010	\$ 2,923,777.60
January 2010	15,015,452.15	June 2010	7,400,999.39	October 2010	1,446,377.24
February 2010	13,477,135.48	July 2010	5,901,049.85	November 2010 and thereafter	0.00
March 2010	11,946,571.70	August 2010	4,408,655.57		
April 2010	10,423,720.88				

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 2010	\$83,068,000.00	May 2012	\$47,917,123.27	January 2014	\$18,340,667.24
November 2010	83,041,168.03	June 2012	46,223,119.00	February 2014	17,078,294.85
December 2010	80,839,317.26	July 2012	44,553,721.91	March 2014	15,834,455.09
January 2011	78,669,186.09	August 2012	42,908,586.54	April 2014	14,608,886.34
February 2011	76,530,331.15	September 2012	41,287,372.18	May 2014	13,401,330.59
March 2011	74,422,315.15	October 2012	39,689,742.83	June 2014	12,211,533.40
April 2011	72,344,706.82	November 2012	38,115,367.10	July 2014	11,039,243.86
May 2011	70,297,080.85	December 2012	36,563,918.19	August 2014	9,884,214.51
June 2011	68,279,017.73	January 2013	35,035,073.80	September 2014	8,746,201.34
July 2011	66,290,103.77	February 2013	33,528,516.08	October 2014	7,624,963.70
August 2011	64,329,930.95	March 2013	32,043,931.55	November 2014	6,520,264.26
September 2011	62,398,096.85	April 2013	30,581,011.08	December 2014	5,431,868.99
October 2011	60,494,204.62	May 2013	29,139,449.79	January 2015	4,359,547.12
November 2011	58,617,862.86	June 2013	27,718,947.02	February 2015	3,303,071.02
December 2011	56,768,685.54	July 2013	26,319,206.23	March 2015	2,262,216.28
January 2012	54,946,291.98	August 2013	24,939,935.02	April 2015	1,236,761.54
February 2012	53,150,306.71	September 2013	23,580,844.99	May 2015	226,488.53
March 2012	51,380,359.45	October 2013	22,241,651.74	June 2015 and thereafter	0.00
April 2012	49,636,085.02	November 2013	20,922,074.79		
		December 2013	19,621,837.55		

PH Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through May 2015	\$30,492,000.00	September 2016	\$23,471,992.67	March 2018	\$17,259,418.63
June 2015	30,107,591.01	October 2016	23,080,591.63	April 2018	16,961,705.07
July 2015	29,617,314.87	November 2016	22,695,056.61	May 2018	16,668,516.90
August 2015	29,134,311.19	December 2016	22,315,303.94	June 2018	16,379,789.11
September 2015	28,658,476.75	January 2017	21,941,251.10	July 2018	16,095,457.59
October 2015	28,189,709.78	February 2017	21,572,816.70	August 2018	15,815,459.13
November 2015	27,727,909.92	March 2017	21,209,920.52	September 2018	15,539,731.42
December 2015	27,272,978.18	April 2017	20,852,483.43	October 2018	15,268,212.99
January 2016	26,824,816.98	May 2017	20,500,427.41	November 2018	15,000,843.25
February 2016	26,383,330.05	June 2017	20,153,675.52	December 2018	14,737,562.45
March 2016	25,948,422.49	July 2017	19,812,151.89	January 2019	14,478,311.67
April 2016	25,520,000.71	August 2017	19,475,781.72	February 2019	14,223,032.82
May 2016	25,097,972.42	September 2017	19,144,491.24	March 2019	13,971,668.63
June 2016	24,682,246.59	October 2017	18,818,207.71	April 2019	13,724,162.61
July 2016	24,272,733.49	November 2017	18,496,859.41	May 2019	13,480,459.08
August 2016	23,869,344.61	December 2017	18,180,375.60	June 2019	13,240,503.13
		January 2018	17,868,686.56	July 2019	13,004,240.62
		February 2018	17,561,723.50	August 2019	12,771,618.16

PH Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
September 2019.....	\$12,542,583.13	October 2023	\$ 4,794,122.36	October 2027	\$ 1,387,166.39
October 2019	12,317,083.62	November 2023	4,691,218.06	November 2027	1,342,307.34
November 2019	12,095,068.46	December 2023	4,590,003.08	December 2027	1,298,259.78
December 2019	11,876,487.21	January 2024	4,490,452.30	January 2028	1,255,011.13
January 2020	11,661,290.11	February 2024	4,392,540.91	February 2028	1,212,549.00
February 2020	11,449,428.11	March 2024	4,296,244.49	March 2028	1,170,861.20
March 2020	11,240,852.85	April 2024	4,201,538.93	April 2028	1,129,935.68
April 2020	11,035,516.66	May 2024	4,108,400.49	May 2028	1,089,760.60
May 2020	10,833,372.51	June 2024	4,016,805.76	June 2028	1,050,324.27
June 2020	10,634,374.06	July 2024	3,926,731.67	July 2028	1,011,615.18
July 2020	10,438,475.60	August 2024	3,838,155.47	August 2028	973,621.98
August 2020	10,245,632.06	September 2024.....	3,751,054.73	September 2028.....	936,333.50
September 2020.....	10,055,799.02	October 2024	3,665,407.36	October 2028	899,738.71
October 2020	9,868,932.68	November 2024	3,581,191.56	November 2028	863,826.76
November 2020	9,684,989.84	December 2024	3,498,385.85	December 2028	828,586.95
December 2020	9,503,927.93	January 2025	3,416,969.07	January 2029	794,008.73
January 2021	9,325,704.95	February 2025	3,336,920.34	February 2029	760,081.72
February 2021	9,150,279.53	March 2025	3,258,219.11	March 2029	726,795.67
March 2021	8,977,610.83	April 2025	3,180,845.08	April 2029	694,140.51
April 2021	8,807,658.64	May 2025	3,104,778.28	May 2029	662,106.28
May 2021	8,640,383.28	June 2025	3,029,998.99	June 2029	630,683.19
June 2021	8,475,745.63	July 2025	2,956,487.82	July 2029	599,861.59
July 2021	8,313,707.14	August 2025	2,884,225.60	August 2029	569,631.97
August 2021	8,154,229.79	September 2025.....	2,813,193.48	September 2029.....	539,984.96
September 2021.....	7,997,276.10	October 2025	2,743,372.86	October 2029	510,911.31
October 2021	7,842,809.11	November 2025	2,674,745.40	November 2029	482,401.94
November 2021	7,690,792.39	December 2025	2,607,293.05	December 2029	454,447.87
December 2021	7,541,190.02	January 2026	2,540,997.99	January 2030	427,040.27
January 2022	7,393,966.59	February 2026	2,475,842.66	February 2030	400,170.44
February 2022	7,249,087.19	March 2026	2,411,809.78	March 2030	373,829.79
March 2022	7,106,517.39	April 2026	2,348,882.27	April 2030	348,009.88
April 2022	6,966,223.26	May 2026	2,287,043.35	May 2030	322,702.38
May 2022	6,828,171.35	June 2026	2,226,276.43	June 2030	297,899.09
June 2022	6,692,328.68	July 2026	2,166,565.20	July 2030	273,591.92
July 2022	6,558,662.73	August 2026	2,107,893.55	August 2030	249,772.90
August 2022	6,427,141.44	September 2026.....	2,050,245.63	September 2030.....	226,434.20
September 2022.....	6,297,733.20	October 2026	1,993,605.80	October 2030	203,568.08
October 2022	6,170,406.88	November 2026	1,937,958.65	November 2030	181,166.92
November 2022	6,045,131.74	December 2026	1,883,289.01	December 2030	159,223.21
December 2022	5,921,877.50	January 2027	1,829,581.89	January 2031	137,729.57
January 2023	5,800,614.33	February 2027	1,776,822.54	February 2031	116,678.71
February 2023	5,681,312.78	March 2027	1,724,996.44	March 2031	96,063.46
March 2023	5,563,943.84	April 2027	1,674,089.24	April 2031	75,876.73
April 2023	5,448,478.92	May 2027	1,624,086.83	May 2031	56,111.57
May 2023	5,334,889.81	June 2027	1,574,975.29	June 2031	36,761.11
June 2023	5,223,148.73	July 2027	1,526,740.89	July 2031	17,818.60
July 2023	5,113,228.26	August 2027	1,479,370.13	August 2031 and thereafter	0.00
August 2023	5,005,101.40	September 2027.....	1,432,849.67		
September 2023.....	4,898,741.52				

VP 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	\$4,444,000.00	June 2004	\$3,106,343.33	December 2006	\$1,599,244.77
December 2001	4,404,000.00	July 2004	3,059,655.05	January 2007	1,545,021.00
January 2002	4,363,800.00	August 2004	3,012,733.33	February 2007	1,490,526.10
February 2002	4,323,399.00	September 2004	2,965,576.99	March 2007	1,435,758.73
March 2002	4,282,796.00	October 2004	2,918,184.88	April 2007	1,380,717.53
April 2002	4,241,989.97	November 2004	2,870,555.80	May 2007	1,325,401.11
May 2002	4,200,979.92	December 2004	2,822,688.58	June 2007	1,269,808.12
June 2002	4,159,764.82	January 2005	2,774,582.02	July 2007	1,213,937.16
July 2002	4,118,343.65	February 2005	2,726,234.93	August 2007	1,157,786.85
August 2002	4,076,715.37	March 2005	2,677,646.11	September 2007	1,101,355.78
September 2002	4,034,878.94	April 2005	2,628,814.34	October 2007	1,044,642.56
October 2002	3,992,833.34	May 2005	2,579,738.41	November 2007	987,645.77
November 2002	3,950,577.51	June 2005	2,530,417.10	December 2007	930,364.00
December 2002	3,908,110.39	July 2005	2,480,849.19	January 2008	872,795.82
January 2003	3,865,430.94	August 2005	2,431,033.43	February 2008	814,939.80
February 2003	3,822,538.10	September 2005	2,380,968.60	March 2008	756,794.50
March 2003	3,779,430.79	October 2005	2,330,653.44	April 2008	698,358.47
April 2003	3,736,107.94	November 2005	2,280,086.71	May 2008	639,630.26
May 2003	3,692,568.48	December 2005	2,229,267.14	June 2008	580,608.42
June 2003	3,648,811.33	January 2006	2,178,193.48	July 2008	521,291.46
July 2003	3,604,835.38	February 2006	2,126,864.45	August 2008	461,677.91
August 2003	3,560,639.56	March 2006	2,075,278.77	September 2008	401,766.30
September 2003	3,516,222.76	April 2006	2,023,435.16	October 2008	341,555.14
October 2003	3,471,583.87	May 2006	1,971,332.34	November 2008	281,042.91
November 2003	3,426,721.79	June 2006	1,918,969.00	December 2008	220,228.13
December 2003	3,381,635.40	July 2006	1,866,343.85	January 2009	159,109.27
January 2004	3,336,323.58	August 2006	1,813,455.57	February 2009	97,684.81
February 2004	3,290,785.19	September 2006	1,760,302.84	March 2009	35,953.24
March 2004	3,245,019.12	October 2006	1,706,884.36	April 2009 and thereafter	0.00
April 2004	3,199,024.22	November 2006	1,653,198.78		
May 2004	3,152,799.34				

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 March 2009	\$9,484,000.00	May 2010	\$8,622,589.25	August 2011	\$7,588,988.52
April 2009	9,457,913.00	June 2010	8,556,062.20	September 2011	7,517,293.46
May 2009	9,395,562.57	July 2010	8,489,202.51	October 2011	7,445,239.93
June 2009	9,332,900.38	August 2010	8,422,008.52	November 2011	7,372,826.13
July 2009	9,269,924.88	September 2010	8,354,478.56	December 2011	7,300,050.26
August 2009	9,206,634.51	October 2010	8,286,610.96	January 2012	7,226,910.51
September 2009	9,143,027.68	November 2010	8,218,404.01	February 2012	7,153,405.06
October 2009	9,079,102.82	December 2010	8,149,856.03	March 2012	7,079,532.09
November 2009	9,014,858.33	January 2011	8,080,965.31	April 2012	7,005,289.75
December 2009	8,950,292.62	February 2011	8,011,730.14	May 2012	6,930,676.20
January 2010	8,885,404.09	March 2011	7,942,148.79	June 2012	6,855,689.58
February 2010	8,820,191.11	April 2011	7,872,219.53	July 2012	6,780,328.03
March 2010	8,754,652.06	May 2011	7,801,940.63	August 2012	6,704,589.67
April 2010	8,688,785.32	June 2011	7,731,310.33	September 2012	6,628,472.61
		July 2011	7,660,326.88	October 2012	6,551,974.98

PV Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
November 2012	\$6,475,094.85	January 2014	\$5,357,523.26	February 2015	\$4,247,529.98
December 2012	6,397,830.33	February 2014	5,274,670.88	March 2015	4,159,127.63
January 2013	6,320,179.48	March 2014	5,191,404.23	April 2015	4,070,283.26
February 2013	6,242,140.38	April 2014	5,107,721.25	May 2015	3,980,994.68
March 2013	6,163,711.08	May 2014	5,023,619.86	June 2015	3,510,632.73
April 2013	6,084,889.63	June 2014	4,939,097.96	July 2015	2,934,996.54
May 2013	6,005,674.08	July 2014	4,854,153.45	August 2015	2,366,110.34
June 2013	5,926,062.45	August 2014	4,768,784.21	September 2015	1,803,869.68
July 2013	5,846,052.76	September 2014	4,682,988.14	October 2015	1,248,171.51
August 2013	5,765,643.03	October 2014	4,596,763.08	November 2015	698,914.18
September 2013	5,684,831.24	November 2014	4,510,106.89	December 2015	155,997.40
October 2013	5,603,615.40	December 2014	4,423,017.43	January 2016 and thereafter	0.00
November 2013	5,521,993.48	January 2015	4,335,492.51		
December 2013	5,439,963.44				

PW Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through December 2015	\$8,264,000.00	June 2016	\$5,290,199.68	January 2017	\$1,895,812.09
January 2016	7,883,322.24	July 2016	4,788,969.59	February 2017	1,431,854.76
February 2016	7,352,791.07	August 2016	4,293,324.74	March 2017	972,885.41
March 2016	6,828,307.60	September 2016	3,803,176.33	April 2017	518,823.22
April 2016	6,309,776.83	October 2016	3,318,436.72	May 2017	69,588.46
May 2016	5,797,105.01	November 2016	2,839,019.48	June 2017 and thereafter	0.00
		December 2016	2,364,839.32		

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	\$ 8,000,000.00	September 2003	\$ 8,927,777.24	July 2005	\$ 9,963,150.81
December 2001	8,040,000.00	October 2003	8,972,416.13	August 2005	10,012,966.57
January 2002	8,080,200.00	November 2003	9,017,278.21	September 2005	10,063,031.40
February 2002	8,120,601.00	December 2003	9,062,364.60	October 2005	10,113,346.56
March 2002	8,161,204.00	January 2004	9,107,676.42	November 2005	10,163,913.29
April 2002	8,202,010.03	February 2004	9,153,214.81	December 2005	10,214,732.86
May 2002	8,243,020.08	March 2004	9,198,980.88	January 2006	10,265,806.52
June 2002	8,284,235.18	April 2004	9,244,975.78	February 2006	10,317,135.55
July 2002	8,325,656.35	May 2004	9,291,200.66	March 2006	10,368,721.23
August 2002	8,367,284.63	June 2004	9,337,656.67	April 2006	10,420,564.84
September 2002	8,409,121.06	July 2004	9,384,344.95	May 2006	10,472,667.66
October 2002	8,451,166.66	August 2004	9,431,266.67	June 2006	10,525,031.00
November 2002	8,493,422.49	September 2004	9,478,423.01	July 2006	10,577,656.15
December 2002	8,535,889.61	October 2004	9,525,815.12	August 2006	10,630,544.43
January 2003	8,578,569.06	November 2004	9,573,444.20	September 2006	10,683,697.16
February 2003	8,621,461.90	December 2004	9,621,311.42	October 2006	10,737,115.64
March 2003	8,664,569.21	January 2005	9,669,417.98	November 2006	10,790,801.22
April 2003	8,707,892.06	February 2005	9,717,765.07	December 2006	10,844,755.23
May 2003	8,751,431.52	March 2005	9,766,353.89	January 2007	10,898,979.00
June 2003	8,795,188.67	April 2005	9,815,185.66	February 2007	10,953,473.90
July 2003	8,839,164.62	May 2005	9,864,261.59	March 2007	11,008,241.27
August 2003	8,883,360.44	June 2005	9,913,582.90	April 2007	11,063,282.47

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>
May 2007	\$11,118,598.89	October 2011	\$14,482,760.07	March 2016	\$18,864,817.54
June 2007	11,174,191.88	November 2011	14,555,173.87	April 2016	18,959,141.63
July 2007	11,230,062.84	December 2011	14,627,949.74	May 2016	19,053,937.34
August 2007	11,286,213.15	January 2012	14,701,089.49	June 2016	19,149,207.02
September 2007	11,342,644.22	February 2012	14,774,594.94	July 2016	19,244,953.06
October 2007	11,399,357.44	March 2012	14,848,467.91	August 2016	19,341,177.82
November 2007	11,456,354.23	April 2012	14,922,710.25	September 2016	19,437,883.71
December 2007	11,513,636.00	May 2012	14,997,323.80	October 2016	19,535,073.13
January 2008	11,571,204.18	June 2012	15,072,310.42	November 2016	19,632,748.50
February 2008	11,629,060.20	July 2012	15,147,671.97	December 2016	19,730,912.24
March 2008	11,687,205.50	August 2012	15,223,410.33	January 2017	19,829,566.80
April 2008	11,745,641.53	September 2012	15,299,527.39	February 2017	19,928,714.64
May 2008	11,804,369.74	October 2012	15,376,025.02	March 2017	20,028,358.21
June 2008	11,863,391.58	November 2012	15,452,905.15	April 2017	20,128,500.00
July 2008	11,922,708.54	December 2012	15,530,169.67	May 2017	20,229,142.50
August 2008	11,982,322.09	January 2013	15,607,820.52	June 2017	19,955,390.63
September 2008	12,042,233.70	February 2013	15,685,859.62	July 2017	19,617,227.14
October 2008	12,102,444.86	March 2013	15,764,288.92	August 2017	19,284,166.39
November 2008	12,162,957.09	April 2013	15,843,110.37	September 2017	18,956,135.37
December 2008	12,223,771.87	May 2013	15,922,325.92	October 2017	18,633,062.03
January 2009	12,284,890.73	June 2013	16,001,937.55	November 2017	18,314,875.35
February 2009	12,346,315.19	July 2013	16,081,947.24	December 2017	18,001,505.32
March 2009	12,408,046.76	August 2013	16,162,356.97	January 2018	17,692,882.87
April 2009	12,470,087.00	September 2013	16,243,168.76	February 2018	17,388,939.92
May 2009	12,532,437.43	October 2013	16,324,384.60	March 2018	17,089,609.31
June 2009	12,595,099.62	November 2013	16,406,006.52	April 2018	16,794,824.85
July 2009	12,658,075.12	December 2013	16,488,036.56	May 2018	16,504,521.26
August 2009	12,721,365.49	January 2014	16,570,476.74	June 2018	16,218,634.16
September 2009	12,784,972.32	February 2014	16,653,329.12	July 2018	15,937,100.07
October 2009	12,848,897.18	March 2014	16,736,595.77	August 2018	15,659,856.43
November 2009	12,913,141.67	April 2014	16,820,278.75	September 2018	15,386,841.50
December 2009	12,977,707.38	May 2014	16,904,380.14	October 2018	15,117,994.44
January 2010	13,042,595.91	June 2014	16,988,902.04	November 2018	14,853,255.26
February 2010	13,107,808.89	July 2014	17,073,846.55	December 2018	14,592,564.78
March 2010	13,173,347.94	August 2014	17,159,215.79	January 2019	14,335,864.68
April 2010	13,239,214.68	September 2014	17,245,011.86	February 2019	14,083,097.43
May 2010	13,305,410.75	October 2014	17,331,236.92	March 2019	13,834,206.33
June 2010	13,371,937.80	November 2014	17,417,893.11	April 2019	13,589,135.43
July 2010	13,438,797.49	December 2014	17,504,982.57	May 2019	13,347,829.61
August 2010	13,505,991.48	January 2015	17,592,507.49	June 2019	13,110,234.51
September 2010	13,573,521.44	February 2015	17,680,470.02	July 2019	12,876,296.50
October 2010	13,641,389.04	March 2015	17,768,872.37	August 2019	12,645,962.73
November 2010	13,709,595.99	April 2015	17,857,716.74	September 2019	12,419,181.09
December 2010	13,778,143.97	May 2015	17,947,005.32	October 2019	12,195,900.19
January 2011	13,847,034.69	June 2015	18,036,740.35	November 2019	11,976,069.36
February 2011	13,916,269.86	July 2015	18,126,924.05	December 2019	11,759,638.65
March 2011	13,985,851.21	August 2015	18,217,558.67	January 2020	11,546,558.80
April 2011	14,055,780.47	September 2015	18,308,646.46	February 2020	11,336,781.23
May 2011	14,126,059.37	October 2015	18,400,189.69	March 2020	11,130,258.08
June 2011	14,196,689.67	November 2015	18,492,190.64	April 2020	10,926,942.12
July 2011	14,267,673.12	December 2015	18,584,651.60	May 2020	10,726,786.79
August 2011	14,339,011.48	January 2016	18,677,574.85	June 2020	10,529,746.22
September 2011	14,410,706.54	February 2016	18,770,962.73	July 2020	10,335,775.13

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>
August 2020	\$10,144,828.91	May 2024	\$ 4,067,979.39	February 2028	\$ 1,200,619.16
September 2020	9,956,863.57	June 2024	3,977,285.83	March 2028	1,159,341.51
October 2020	9,771,835.74	July 2024	3,888,097.95	April 2028	1,118,818.64
November 2020	9,589,702.65	August 2024	3,800,393.22	May 2028	1,079,038.83
December 2020	9,410,422.14	September 2024	3,714,149.43	June 2028	1,039,990.50
January 2021	9,233,952.64	October 2024	3,629,344.71	July 2028	1,001,662.26
February 2021	9,060,253.16	November 2024	3,545,957.48	August 2028	964,042.86
March 2021	8,889,283.30	December 2024	3,463,966.47	September 2028	927,121.25
April 2021	8,721,003.20	January 2025	3,383,350.72	October 2028	890,886.50
May 2021	8,555,373.60	February 2025	3,304,089.57	November 2028	855,327.88
June 2021	8,392,355.77	March 2025	3,226,162.64	December 2028	820,434.78
July 2021	8,231,911.52	April 2025	3,149,549.87	January 2029	786,196.76
August 2021	8,074,003.21	May 2025	3,074,231.46	February 2029	752,603.54
September 2021	7,918,593.73	June 2025	3,000,187.91	March 2029	719,644.99
October 2021	7,765,646.49	July 2025	2,927,399.98	April 2029	687,311.10
November 2021	7,615,125.40	August 2025	2,855,848.73	May 2029	655,592.05
December 2021	7,466,994.92	September 2025	2,785,515.46	June 2029	624,478.12
January 2022	7,321,219.97	October 2025	2,716,381.78	July 2029	593,959.77
February 2022	7,177,765.98	November 2025	2,648,429.53	August 2029	564,027.57
March 2022	7,036,598.88	December 2025	2,581,640.82	September 2029	534,672.24
April 2022	6,897,685.06	January 2026	2,515,998.01	October 2029	505,884.64
May 2022	6,760,991.39	February 2026	2,451,483.72	November 2029	477,655.76
June 2022	6,626,485.23	March 2026	2,388,080.83	December 2029	449,976.72
July 2022	6,494,134.36	April 2026	2,325,772.45	January 2030	422,838.77
August 2022	6,363,907.06	May 2026	2,264,541.94	February 2030	396,233.30
September 2022	6,235,772.03	June 2026	2,204,372.89	March 2030	370,151.81
October 2022	6,109,698.43	July 2026	2,145,249.13	April 2030	344,585.93
November 2022	5,985,655.82	August 2026	2,087,154.73	May 2030	319,527.43
December 2022	5,863,614.25	September 2026	2,030,073.99	June 2030	294,968.16
January 2023	5,743,544.13	October 2026	1,973,991.42	July 2030	270,900.14
February 2023	5,625,416.35	November 2026	1,918,891.76	August 2030	247,315.48
March 2023	5,509,202.17	December 2026	1,864,759.99	September 2030	224,206.39
April 2023	5,394,873.26	January 2027	1,811,581.28	October 2030	201,565.24
May 2023	5,282,401.72	February 2027	1,759,341.02	November 2030	179,384.48
June 2023	5,171,760.01	March 2027	1,708,024.81	December 2030	157,656.67
July 2023	5,062,921.02	April 2027	1,657,618.47	January 2031	136,374.50
August 2023	4,955,857.98	May 2027	1,608,108.02	February 2031	115,530.75
September 2023	4,850,544.54	June 2027	1,559,479.66	March 2031	95,118.32
October 2023	4,746,954.69	July 2027	1,511,719.83	April 2031	75,130.21
November 2023	4,645,062.82	August 2027	1,464,815.13	May 2031	55,559.51
December 2023	4,544,843.67	September 2027	1,418,752.37	June 2031	36,399.43
January 2024	4,446,272.33	October 2027	1,373,518.55	July 2031	17,643.29
February 2024	4,349,324.26	November 2027	1,329,100.86	August 2031 and thereafter	0.00
March 2024	4,253,975.26	December 2027	1,285,486.66		
April 2024	4,160,201.47	January 2028	1,242,663.52		

PT 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 2002	\$3,300,000.00	December 2002	\$2,909,889.09	March 2003	\$2,254,186.76
November 2002	3,109,702.82	January 2003	2,700,640.19	April 2003	2,017,169.18
		February 2003	2,482,042.38	May 2003	1,771,090.21

PT 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>
June 2003	\$1,516,055.03	November 2007	\$ 300,000.00	April 2012	\$ 300,000.00
July 2003	1,252,173.42	December 2007	300,000.00	May 2012	300,000.00
August 2003	979,559.61	January 2008	300,000.00	June 2012	300,000.00
September 2003	698,332.24	February 2008	300,000.00	July 2012	300,000.00
October 2003	408,614.30	March 2008	300,000.00	August 2012	300,000.00
November 2003	300,000.00	April 2008	300,000.00	September 2012	300,000.00
December 2003	300,000.00	May 2008	300,000.00	October 2012	300,000.00
January 2004	300,000.00	June 2008	300,000.00	November 2012	300,000.00
February 2004	300,000.00	July 2008	300,000.00	December 2012	300,000.00
March 2004	300,000.00	August 2008	300,000.00	January 2013	300,000.00
April 2004	300,000.00	September 2008	300,000.00	February 2013	300,000.00
May 2004	300,000.00	October 2008	300,000.00	March 2013	300,000.00
June 2004	300,000.00	November 2008	300,000.00	April 2013	300,000.00
July 2004	300,000.00	December 2008	300,000.00	May 2013	300,000.00
August 2004	300,000.00	January 2009	300,000.00	June 2013	300,000.00
September 2004	300,000.00	February 2009	300,000.00	July 2013	300,000.00
October 2004	300,000.00	March 2009	300,000.00	August 2013	300,000.00
November 2004	300,000.00	April 2009	300,000.00	September 2013	300,000.00
December 2004	300,000.00	May 2009	300,000.00	October 2013	300,000.00
January 2005	300,000.00	June 2009	300,000.00	November 2013	300,000.00
February 2005	300,000.00	July 2009	300,000.00	December 2013	300,000.00
March 2005	300,000.00	August 2009	300,000.00	January 2014	300,000.00
April 2005	300,000.00	September 2009	300,000.00	February 2014	300,000.00
May 2005	300,000.00	October 2009	300,000.00	March 2014	300,000.00
June 2005	300,000.00	November 2009	300,000.00	April 2014	300,000.00
July 2005	300,000.00	December 2009	300,000.00	May 2014	300,000.00
August 2005	300,000.00	January 2010	300,000.00	June 2014	300,000.00
September 2005	300,000.00	February 2010	300,000.00	July 2014	300,000.00
October 2005	300,000.00	March 2010	300,000.00	August 2014	300,000.00
November 2005	300,000.00	April 2010	300,000.00	September 2014	300,000.00
December 2005	300,000.00	May 2010	300,000.00	October 2014	300,000.00
January 2006	300,000.00	June 2010	300,000.00	November 2014	300,000.00
February 2006	300,000.00	July 2010	300,000.00	December 2014	300,000.00
March 2006	300,000.00	August 2010	300,000.00	January 2015	300,000.00
April 2006	300,000.00	September 2010	300,000.00	February 2015	300,000.00
May 2006	300,000.00	October 2010	300,000.00	March 2015	300,000.00
June 2006	300,000.00	November 2010	300,000.00	April 2015	300,000.00
July 2006	300,000.00	December 2010	300,000.00	May 2015	300,000.00
August 2006	300,000.00	January 2011	300,000.00	June 2015	296,217.94
September 2006	300,000.00	February 2011	300,000.00	July 2015	291,394.28
October 2006	300,000.00	March 2011	300,000.00	August 2015	286,642.18
November 2006	300,000.00	April 2011	300,000.00	September 2015	281,960.61
December 2006	300,000.00	May 2011	300,000.00	October 2015	277,348.58
January 2007	300,000.00	June 2011	300,000.00	November 2015	272,805.10
February 2007	300,000.00	July 2011	300,000.00	December 2015	268,329.18
March 2007	300,000.00	August 2011	300,000.00	January 2016	263,919.88
April 2007	300,000.00	September 2011	300,000.00	February 2016	259,576.25
May 2007	300,000.00	October 2011	300,000.00	March 2016	255,297.35
June 2007	300,000.00	November 2011	300,000.00	April 2016	251,082.26
July 2007	300,000.00	December 2011	300,000.00	May 2016	246,930.07
August 2007	300,000.00	January 2012	300,000.00	June 2016	242,839.89
September 2007	300,000.00	February 2012	300,000.00	July 2016	238,810.84
October 2007	300,000.00	March 2012	300,000.00	August 2016	234,842.04

PT Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
September 2016.....	\$ 230,932.63	February 2021.....	\$ 90,026.36	July 2025.....	\$ 29,087.84
October 2016.....	227,081.78	March 2021.....	88,327.54	August 2025.....	28,376.88
November 2016.....	223,288.63	April 2021.....	86,655.44	September 2025.....	27,678.02
December 2016.....	219,552.38	May 2021.....	85,009.67	October 2025.....	26,991.07
January 2017.....	215,872.21	June 2021.....	83,389.86	November 2025.....	26,315.87
February 2017.....	212,247.31	July 2021.....	81,795.62	December 2025.....	25,652.23
March 2017.....	208,676.90	August 2021.....	80,226.58	January 2026.....	24,999.98
April 2017.....	205,160.21	September 2021.....	78,682.37	February 2026.....	24,358.94
May 2017.....	201,696.45	October 2021.....	77,162.62	March 2026.....	23,728.94
June 2017.....	198,284.88	November 2021.....	75,666.99	April 2026.....	23,109.82
July 2017.....	194,924.75	December 2021.....	74,195.10	May 2026.....	22,501.41
August 2017.....	191,615.33	January 2022.....	72,746.62	June 2026.....	21,903.55
September 2017.....	188,355.88	February 2022.....	71,321.20	July 2026.....	21,316.07
October 2017.....	185,145.69	March 2022.....	69,918.51	August 2026.....	20,738.82
November 2017.....	181,984.06	April 2022.....	68,538.21	September 2026.....	20,171.64
December 2017.....	178,870.28	May 2022.....	67,179.96	October 2026.....	19,614.38
January 2018.....	175,803.69	June 2022.....	65,843.45	November 2026.....	19,066.89
February 2018.....	172,783.58	July 2022.....	64,528.36	December 2026.....	18,529.01
March 2018.....	169,809.31	August 2022.....	63,234.37	January 2027.....	18,000.61
April 2018.....	166,880.22	September 2022.....	61,961.17	February 2027.....	17,481.53
May 2018.....	163,995.64	October 2022.....	60,708.45	March 2027.....	16,971.63
June 2018.....	161,154.95	November 2022.....	59,475.91	April 2027.....	16,470.77
July 2018.....	158,357.51	December 2022.....	58,263.26	May 2027.....	15,978.82
August 2018.....	155,602.71	January 2023.....	57,070.19	June 2027.....	15,495.62
September 2018.....	152,889.92	February 2023.....	55,896.43	July 2027.....	15,021.06
October 2018.....	150,218.55	March 2023.....	54,741.67	August 2027.....	14,555.00
November 2018.....	147,587.99	April 2023.....	53,605.66	September 2027.....	14,097.30
December 2018.....	144,997.66	May 2023.....	52,488.09	October 2027.....	13,647.84
January 2019.....	142,446.99	June 2023.....	51,388.71	November 2027.....	13,206.49
February 2019.....	139,935.39	July 2023.....	50,307.24	December 2027.....	12,773.12
March 2019.....	137,462.30	August 2023.....	49,243.42	January 2028.....	12,347.61
April 2019.....	135,027.18	September 2023.....	48,196.98	February 2028.....	11,929.84
May 2019.....	132,629.47	October 2023.....	47,167.67	March 2028.....	11,519.69
June 2019.....	130,268.63	November 2023.....	46,155.23	April 2028.....	11,117.04
July 2019.....	127,944.12	December 2023.....	45,159.42	May 2028.....	10,721.77
August 2019.....	125,655.43	January 2024.....	44,179.97	June 2028.....	10,333.77
September 2019.....	123,402.04	February 2024.....	43,216.66	July 2028.....	9,952.92
October 2019.....	121,183.43	March 2024.....	42,269.23	August 2028.....	9,579.12
November 2019.....	118,999.10	April 2024.....	41,337.46	September 2028.....	9,212.25
December 2019.....	116,848.56	May 2024.....	40,421.10	October 2028.....	8,852.21
January 2020.....	114,731.31	June 2024.....	39,519.93	November 2028.....	8,498.89
February 2020.....	112,646.87	July 2024.....	38,633.72	December 2028.....	8,152.17
March 2020.....	110,594.77	August 2024.....	37,762.25	January 2029.....	7,811.97
April 2020.....	108,574.54	September 2024.....	36,905.30	February 2029.....	7,478.18
May 2020.....	106,585.72	October 2024.....	36,062.65	March 2029.....	7,150.69
June 2020.....	104,627.84	November 2024.....	35,234.08	April 2029.....	6,829.40
July 2020.....	102,700.47	December 2024.....	34,419.38	May 2029.....	6,514.23
August 2020.....	100,803.15	January 2025.....	33,618.35	June 2029.....	6,205.07
September 2020.....	98,935.45	February 2025.....	32,830.78	July 2029.....	5,901.83
October 2020.....	97,096.94	March 2025.....	32,056.47	August 2029.....	5,604.41
November 2020.....	95,287.19	April 2025.....	31,295.21	September 2029.....	5,312.72
December 2020.....	93,505.78	May 2025.....	30,546.81	October 2029.....	5,026.68
January 2021.....	91,752.31	June 2025.....	29,811.09	November 2029.....	4,746.18

PT 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 2029	\$ 4,471.15	August 2030	\$ 2,457.43	March 2031	\$ 945.13
January 2030	4,201.50	September 2030	2,227.81	April 2031	746.52
February 2030	3,937.14	October 2030	2,002.83	May 2031	552.06
March 2030	3,677.98	November 2030	1,782.44	June 2031	361.68
April 2030	3,423.95	December 2030	1,566.54	July 2031	175.31
May 2030	3,174.95	January 2031	1,355.07	August 2031 and thereafter	0.00
June 2030	2,930.92	February 2031	1,147.96		
July 2030	2,691.77				

G 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	\$40,121,000.00	March 2005	\$18,578,525.85	July 2008	\$ 6,758,426.15
December 2001	39,644,449.16	April 2005	18,162,361.96	August 2008	6,573,772.82
January 2002	39,096,477.55	May 2005	17,753,192.13	September 2008	6,393,777.87
February 2002	38,477,268.10	June 2005	17,350,947.57	October 2008	6,218,392.74
March 2002	37,787,055.05	July 2005	16,955,560.03	November 2008	6,047,569.29
April 2002	37,026,123.93	August 2005	16,566,961.87	December 2008	5,881,259.83
May 2002	36,194,811.47	September 2005	16,185,086.05	January 2009	5,719,417.06
June 2002	35,293,505.49	October 2005	15,809,866.06	February 2009	5,561,994.11
July 2002	34,322,644.60	November 2005	15,441,236.02	March 2009	5,408,944.53
August 2002	33,282,718.00	December 2005	15,079,130.56	April 2009	5,260,222.27
September 2002	32,174,265.13	January 2006	14,723,484.90	May 2009	5,115,781.68
October 2002	30,997,875.23	February 2006	14,374,234.84	June 2009	4,975,577.53
November 2002	30,723,814.52	March 2006	14,031,316.69	July 2009	4,839,564.98
December 2002	30,431,632.89	April 2006	13,694,667.34	August 2009	4,707,699.59
January 2003	30,121,651.46	May 2006	13,364,224.22	September 2009	4,579,937.30
February 2003	29,794,214.08	June 2006	13,039,925.28	October 2009	4,456,234.46
March 2003	29,449,686.96	July 2006	12,721,709.04	November 2009	4,336,547.79
April 2003	29,088,458.17	August 2006	12,409,514.52	December 2009	4,220,834.41
May 2003	28,710,937.23	September 2006	12,103,281.28	January 2010	4,109,051.80
June 2003	28,317,554.49	October 2006	11,802,949.42	February 2010	4,001,157.83
July 2003	27,908,760.67	November 2006	11,508,459.53	March 2010	3,897,110.75
August 2003	27,485,026.20	December 2006	11,219,752.73	April 2010	3,796,869.16
September 2003	27,046,840.65	January 2007	10,936,770.65	May 2010	3,700,392.06
October 2003	26,594,712.04	February 2007	10,659,455.43	June 2010	3,607,638.78
November 2003	26,129,166.17	March 2007	10,387,749.70	July 2010	3,518,569.03
December 2003	25,650,745.90	April 2007	10,121,596.59	August 2010	3,433,142.89
January 2004	25,160,010.42	May 2007	9,860,939.74	September 2010	3,351,320.78
February 2004	24,657,534.46	June 2007	9,605,723.28	October 2010	3,276,612.73
March 2004	24,143,907.51	July 2007	9,355,891.79	November 2010	3,205,497.64
April 2004	23,638,225.26	August 2007	9,111,390.38	December 2010	3,131,991.93
May 2004	23,140,410.76	September 2007	8,872,164.61	January 2011	3,056,168.21
June 2004	22,650,387.72	October 2007	8,638,160.51	February 2011	2,978,097.69
July 2004	22,168,080.50	November 2007	8,409,324.62	March 2011	2,897,850.16
August 2004	21,693,414.10	December 2007	8,185,603.89	April 2011	2,815,494.04
September 2004	21,226,314.16	January 2008	7,966,945.78	May 2011	2,731,096.38
October 2004	20,766,706.97	February 2008	7,753,298.18	June 2011	2,644,722.90
November 2004	20,314,519.44	March 2008	7,544,609.45	July 2011	2,556,438.02
December 2004	19,869,679.10	April 2008	7,340,828.41	August 2011	2,466,304.86
January 2005	19,432,114.10	May 2008	7,141,904.30	September 2011	2,374,385.27
February 2005	19,001,753.23	June 2008	6,947,786.84	October 2011	2,280,739.88

G Class (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
November 2011	\$ 2,185,428.06	July 2012	\$ 1,369,680.92	March 2013	\$ 477,831.67
December 2011	2,088,507.99	August 2012	1,261,851.79	April 2013	362,186.94
January 2012	1,990,036.69	September 2012	1,152,887.21	May 2013	245,757.72
February 2012	1,890,069.99	October 2012	1,042,834.42	June 2013	128,583.75
March 2012	1,788,662.58	November 2012	931,739.65	July 2013	10,703.92
April 2012	1,685,868.04	December 2012	819,648.16	August 2013 and thereafter	0.00
May 2012	1,581,738.84	January 2013	706,604.25		
June 2012	1,476,326.36	February 2013	592,651.28		

QA 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 2002	\$9,668,000.00	December 2002	\$6,594,124.88	March 2003	\$1,701,057.23
November 2002	8,150,359.44	January 2003	5,000,006.20	April 2003 and thereafter	0.00
		February 2003	3,368,733.65		

QB 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	\$47,689,000.00	December 2003	\$32,875,585.04	October 2004	\$13,136,854.99
April 2003	47,686,746.19	January 2004	30,889,047.20	November 2004	11,214,968.70
May 2003	45,948,588.41	February 2004	28,875,487.53	December 2004	9,303,008.20
June 2003	44,176,389.79	March 2004	26,872,325.15	January 2005	7,400,922.43
July 2003	42,370,973.68	April 2004	24,879,506.58	February 2005	5,508,660.62
August 2003	40,533,180.19	May 2004	22,896,978.62	March 2005	3,626,172.23
September 2003	38,663,865.55	June 2004	20,924,688.34	April 2005	1,753,407.00
October 2003	36,763,901.48	July 2004	18,962,583.08	May 2005 and thereafter	0.00
November 2003	34,834,174.45	August 2004	17,010,610.47		
		September 2004	15,068,718.39		

QH 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 April 2005	\$20,419,000.00	September 2005	\$12,952,686.90	February 2006	\$ 3,968,652.87
May 2005	20,309,314.92	October 2005	11,137,219.41	March 2006	2,199,597.77
June 2005	18,455,846.23	November 2005	9,331,130.37	April 2006	439,682.42
July 2005	16,611,951.46	December 2005	7,534,371.55	May 2006 and thereafter	0.00
August 2005	14,777,581.34	January 2006	5,746,894.96		

QD 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 April 2006	\$59,320,000.00	August 2006	\$52,810,481.96	January 2007	\$44,324,055.85
May 2006	58,008,859.81	September 2006	51,095,565.05	February 2007	42,652,992.04
June 2006	56,267,083.18	October 2006	49,389,509.44	March 2007	40,990,563.98
July 2006	54,534,305.99	November 2006	47,692,269.56	April 2007	39,336,727.26
		December 2006	46,003,800.07	May 2007	37,691,437.70

QD 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>
June 2007	\$36,054,651.33	April 2008	\$20,286,194.31	January 2009	\$ 7,914,069.68
July 2007	34,426,324.42	May 2008	18,817,767.02	February 2009	6,651,374.24
August 2007	32,806,413.46	June 2008	17,373,608.63	March 2009	5,409,850.21
September 2007.....	31,194,875.17	July 2008	15,953,354.74	April 2009	4,189,177.66
October 2007	29,591,666.48	August 2008	14,556,646.21	May 2009	2,989,041.24
November 2007	27,996,744.55	September 2008.....	13,183,129.02	June 2009	1,809,130.16
December 2007	26,410,066.76	October 2008	11,832,454.25	July 2009	649,138.06
January 2008	24,840,813.14	November 2008	10,504,277.95	August 2009 and thereafter	0.00
February 2008	23,297,339.61	December 2008	9,198,261.14		
March 2008	21,779,260.16				

QU 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	\$6,100,000.00	August 2003	\$4,084,156.08	April 2005	\$1,975,700.53
December 2001	6,008,333.33	September 2003.....	3,983,250.13	May 2005	1,865,130.83
January 2002	5,916,246.53	October 2003	3,881,881.69	June 2005	1,754,054.34
February 2002	5,823,737.66	November 2003	3,780,048.65	July 2005	1,642,468.76
March 2002	5,730,804.79	December 2003	3,677,748.87	August 2005	1,530,371.74
April 2002	5,637,445.98	January 2004	3,574,980.22	September 2005.....	1,417,760.94
May 2002	5,543,659.27	February 2004	3,471,740.55	October 2005	1,304,634.01
June 2002	5,449,442.71	March 2004	3,368,027.69	November 2005	1,190,988.59
July 2002	5,354,794.32	April 2004	3,263,839.49	December 2005	1,076,822.29
August 2002	5,259,712.13	May 2004	3,159,173.75	January 2006	962,132.72
September 2002.....	5,164,194.14	June 2004	3,054,028.30	February 2006	846,917.50
October 2002	5,068,238.37	July 2004	2,948,400.93	March 2006	731,174.20
November 2002	4,971,842.79	August 2004	2,842,289.43	April 2006	614,900.42
December 2002	4,875,005.41	September 2004.....	2,735,691.59	May 2006	498,093.71
January 2003	4,777,724.18	October 2004	2,628,605.18	June 2006	380,751.64
February 2003	4,679,997.08	November 2004	2,521,027.95	July 2006	262,871.75
March 2003	4,581,822.07	December 2004	2,412,957.66	August 2006	144,451.58
April 2003	4,483,197.09	January 2005	2,304,392.05	September 2006.....	25,488.65
May 2003	4,384,120.07	February 2005	2,195,328.85	October 2006 and thereafter	0.00
June 2003	4,284,588.96	March 2005	2,085,765.77		
July 2003	4,184,601.66				

QV Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through September 2006.....	\$22,792,000.00	August 2007	\$21,472,354.63	August 2008	\$19,925,671.10
October 2006	22,697,980.47	September 2007.....	21,346,681.25	September 2008.....	19,792,908.76
November 2006	22,577,924.55	October 2007	21,220,431.88	October 2008	19,659,537.92
December 2006	22,457,318.37	November 2007	21,093,603.86	November 2008	19,525,555.81
January 2007	22,336,159.41	December 2007	20,966,194.54	December 2008	19,390,959.60
February 2007	22,214,445.14	January 2008	20,838,201.26	January 2009	19,255,746.50
March 2007	22,092,173.02	February 2008	20,709,621.35	February 2009	19,119,913.67
April 2007	21,969,340.48	March 2008	20,580,452.12	March 2009	18,983,458.28
May 2007	21,845,944.95	April 2008	20,450,690.86	April 2009	18,846,377.46
June 2007	21,721,983.87	May 2008	20,320,334.86	May 2009	18,708,668.36
July 2007	21,597,454.63	June 2008	20,189,381.39	June 2009	18,570,328.09
		July 2008	20,057,827.72	July 2009	18,431,353.76

QV 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 2009	\$17,800,505.50	February 2010	\$10,502,637.47	August 2010	\$ 3,815,894.78
September 2009	16,539,198.78	March 2010	9,347,332.98	September 2010	2,756,801.02
October 2009	15,296,275.43	April 2010	8,208,720.92	October 2010	1,712,848.11
November 2009	14,071,443.45	May 2010	7,086,533.34	November 2010	683,790.18
December 2009	12,864,414.96	June 2010	5,980,506.09	December 2010 and thereafter	0.00
January 2010	11,674,906.21	July 2010	4,890,378.80		

QZ 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	\$20,000,000.00	May 2005	\$24,234,869.17	November 2008	\$29,366,444.19
December 2001	20,091,666.67	June 2005	24,345,945.66	December 2008	29,501,040.40
January 2002	20,183,753.47	July 2005	24,457,531.24	January 2009	29,636,253.50
February 2002	20,276,262.34	August 2005	24,569,628.26	February 2009	29,772,086.33
March 2002	20,369,195.21	September 2005	24,682,239.06	March 2009	29,908,541.72
April 2002	20,462,554.02	October 2005	24,795,365.99	April 2009	30,045,622.54
May 2002	20,556,340.73	November 2005	24,909,011.41	May 2009	30,183,331.64
June 2002	20,650,557.29	December 2005	25,023,177.71	June 2009	30,321,671.91
July 2002	20,745,205.68	January 2006	25,137,867.28	July 2009	30,460,646.24
August 2002	20,840,287.87	February 2006	25,253,082.50	August 2009	30,600,257.54
September 2002	20,935,805.86	March 2006	25,368,825.80	September 2009	30,740,508.72
October 2002	21,031,761.63	April 2006	25,485,099.58	October 2009	30,881,402.72
November 2002	21,128,157.21	May 2006	25,601,906.29	November 2009	31,022,942.48
December 2002	21,224,994.59	June 2006	25,719,248.36	December 2009	31,165,130.96
January 2003	21,322,275.82	July 2006	25,837,128.25	January 2010	31,307,971.15
February 2003	21,420,002.92	August 2006	25,955,548.42	February 2010	31,451,466.02
March 2003	21,518,177.93	September 2006	26,074,511.35	March 2010	31,595,618.57
April 2003	21,616,802.91	October 2006	26,194,019.53	April 2010	31,740,431.82
May 2003	21,715,879.93	November 2006	26,314,075.45	May 2010	31,885,908.80
June 2003	21,815,411.04	December 2006	26,434,681.63	June 2010	32,032,052.55
July 2003	21,915,398.34	January 2007	26,555,840.59	July 2010	32,178,866.12
August 2003	22,015,843.92	February 2007	26,677,554.86	August 2010	32,326,352.59
September 2003	22,116,749.87	March 2007	26,799,826.98	September 2010	32,474,515.04
October 2003	22,218,118.31	April 2007	26,922,659.52	October 2010	32,623,356.57
November 2003	22,319,951.35	May 2007	27,046,055.05	November 2010	32,772,880.29
December 2003	22,422,251.13	June 2007	27,170,016.13	December 2010	32,592,474.20
January 2004	22,525,019.78	July 2007	27,294,545.37	January 2011	31,743,380.10
February 2004	22,628,259.45	August 2007	27,419,645.37	February 2011	30,909,155.84
March 2004	22,731,972.31	September 2007	27,545,318.75	March 2011	30,089,572.43
April 2004	22,836,160.51	October 2007	27,671,568.12	April 2011	29,284,404.22
May 2004	22,940,826.25	November 2007	27,798,396.14	May 2011	28,493,428.83
June 2004	23,045,971.70	December 2007	27,925,805.46	June 2011	27,716,427.12
July 2004	23,151,599.07	January 2008	28,053,798.74	July 2011	26,953,183.13
August 2004	23,257,710.57	February 2008	28,182,378.65	August 2011	26,203,484.04
September 2004	23,364,308.41	March 2008	28,311,547.88	September 2011	25,467,120.11
October 2004	23,471,394.82	April 2008	28,441,309.14	October 2011	24,743,884.69
November 2004	23,578,972.05	May 2008	28,571,665.14	November 2011	24,033,574.10
December 2004	23,687,042.34	June 2008	28,702,618.61	December 2011	23,335,987.64
January 2005	23,795,607.95	July 2008	28,834,172.28	January 2012	22,650,927.56
February 2005	23,904,671.15	August 2008	28,966,328.90	February 2012	21,978,198.95
March 2005	24,014,234.23	September 2008	29,099,091.24	March 2012	21,317,609.78
April 2005	24,124,299.47	October 2008	29,232,462.08	April 2012	20,668,970.80

QZ 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 2012	\$20,032,095.53	October 2013	\$10,836,990.72	March 2015	\$ 4,210,631.04
June 2012	19,406,800.22	November 2013	10,382,902.06	April 2015	3,886,849.59
July 2012	18,792,903.81	December 2013	9,937,510.31	May 2015	3,569,666.51
August 2012	18,190,227.87	January 2014	9,500,676.74	June 2015	3,258,974.19
September 2012	17,598,596.59	February 2014	9,072,264.68	July 2015	2,954,666.66
October 2012	17,017,836.74	March 2014	8,652,139.46	August 2015	2,656,639.50
November 2012	16,447,777.63	April 2014	8,240,168.43	September 2015	2,364,789.88
December 2012	15,888,251.04	May 2014	7,836,220.88	October 2015	2,079,016.49
January 2013	15,339,091.27	June 2014	7,440,168.05	November 2015	1,799,219.53
February 2013	14,800,135.00	July 2014	7,051,883.07	December 2015	1,525,300.72
March 2013	14,271,221.33	August 2014	6,671,240.97	January 2016	1,257,163.22
April 2013	13,752,191.73	September 2014	6,298,118.62	February 2016	994,711.67
May 2013	13,242,889.98	October 2014	5,932,394.71	March 2016	737,852.12
June 2013	12,743,162.18	November 2014	5,573,949.75	April 2016	486,492.04
July 2013	12,252,856.67	December 2014	5,222,666.02	May 2016	240,540.29
August 2013	11,771,824.04	January 2015	4,878,427.54	June 2016 and thereafter	0.00
September 2013	11,299,917.07	February 2015	4,541,120.06		

AB First 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	\$61,762,000.00	June 2004	\$37,500,673.82	January 2007	\$28,974,373.48
December 2001	60,615,323.27	July 2004	37,079,744.05	February 2007	28,837,673.66
January 2002	59,403,330.06	August 2004	36,669,621.69	March 2007	28,708,553.66
February 2002	58,126,732.36	September 2004	36,270,187.59	April 2007	28,586,924.03
March 2002	56,786,295.20	October 2004	35,881,323.66	May 2007	28,472,696.18
April 2002	55,382,836.01	November 2004	35,502,912.92	June 2007	28,365,782.33
May 2002	53,917,223.83	December 2004	35,134,839.43	July 2007	28,266,095.52
June 2002	52,390,378.50	January 2005	34,776,988.34	August 2007	28,173,549.61
July 2002	50,803,269.73	February 2005	34,429,245.82	September 2007	28,088,059.25
August 2002	49,156,916.14	March 2005	34,091,499.11	October 2007	28,009,539.91
September 2002	47,452,384.23	April 2005	33,763,636.47	November 2007	27,937,907.82
October 2002	45,690,787.23	May 2005	33,445,547.17	December 2007	27,873,080.02
November 2002	45,390,924.51	June 2005	33,137,121.53	January 2008	27,805,751.89
December 2002	45,074,952.66	July 2005	32,838,250.85	February 2008	27,727,443.89
January 2003	44,743,407.94	August 2005	32,548,827.44	March 2008	27,638,419.41
February 2003	44,396,847.97	September 2005	32,268,744.60	April 2008	27,538,937.27
March 2003	44,035,850.78	October 2005	31,997,896.60	May 2008	27,429,251.82
April 2003	43,661,013.94	November 2005	31,736,178.69	June 2008	27,309,613.01
May 2003	43,272,953.61	December 2005	31,483,487.09	July 2008	27,180,266.43
June 2003	42,872,303.51	January 2006	31,239,718.97	August 2008	27,041,453.38
July 2003	42,459,713.94	February 2006	31,004,772.46	September 2008	26,893,410.99
August 2003	42,035,850.74	March 2006	30,778,546.60	October 2008	26,736,372.20
September 2003	41,601,394.15	April 2006	30,560,941.39	November 2008	26,570,565.88
October 2003	41,157,037.78	May 2006	30,351,857.76	December 2008	26,396,216.90
November 2003	40,703,487.41	June 2006	30,151,197.52	January 2009	26,213,546.13
December 2003	40,241,459.88	July 2006	29,958,863.41	February 2009	26,022,770.57
January 2004	39,771,681.91	August 2006	29,774,759.08	March 2009	25,824,103.38
February 2004	39,294,888.89	September 2006	29,598,789.06	April 2009	25,617,753.92
March 2004	38,829,515.75	October 2006	29,430,858.76	May 2009	25,403,927.85
April 2004	38,375,437.74	November 2006	29,270,874.48	June 2009	25,182,827.16
May 2004	37,932,531.26	December 2006	29,118,743.38	July 2009	24,954,650.23

AB First (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>
August 2009	\$24,719,591.89	August 2011	\$17,463,100.25	August 2013	\$ 8,403,258.46
September 2009	24,477,843.46	September 2011	17,109,987.57	September 2013	8,008,721.98
October 2009	24,229,592.84	October 2011	16,753,977.06	October 2013	7,613,541.68
November 2009	23,975,024.53	November 2011	16,395,186.04	November 2013	7,217,789.15
December 2009	23,714,319.68	December 2011	16,033,729.52	December 2013	6,821,534.46
January 2010	23,447,656.18	January 2012	15,669,720.28	January 2014	6,424,846.12
February 2010	23,175,208.68	February 2012	15,303,268.88	February 2014	6,027,791.21
March 2010	22,897,148.62	March 2012	14,934,483.74	March 2014	5,630,435.28
April 2010	22,613,644.35	April 2012	14,563,471.10	April 2014	5,232,842.49
May 2010	22,324,861.09	May 2012	14,190,335.11	May 2014	4,835,075.55
June 2010	22,030,961.06	June 2012	13,815,177.86	June 2014	4,437,195.79
July 2010	21,732,103.47	July 2012	13,438,099.40	July 2014	4,039,263.17
August 2010	21,428,444.59	August 2012	13,059,197.75	August 2014	3,641,336.29
September 2010	21,120,137.80	September 2012	12,678,569.00	September 2014	3,243,472.43
October 2010	20,807,333.63	October 2012	12,296,307.28	October 2014	2,845,727.58
November 2010	20,490,179.79	November 2012	11,912,504.79	November 2014	2,448,156.43
December 2010	20,168,821.23	December 2012	11,527,251.88	December 2014	2,050,812.41
January 2011	19,843,400.21	January 2013	11,140,637.05	January 2015	1,653,747.73
February 2011	19,514,056.27	February 2013	10,752,746.97	February 2015	1,257,013.35
March 2011	19,180,926.35	March 2013	10,363,666.53	March 2015	860,659.07
April 2011	18,844,144.77	April 2013	9,973,478.86	April 2015	464,733.48
May 2011	18,503,843.34	May 2013	9,582,265.35	May 2015	69,284.03
June 2011	18,160,151.31	June 2013	9,190,105.71	June 2015 and thereafter	0.00
July 2011	17,813,195.49	July 2013	8,797,077.95		

ZB First 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	\$1,250,000.00	November 2003	\$1,394,996.96	November 2005	\$1,556,813.21
December 2001	1,255,729.17	December 2003	1,401,390.70	December 2005	1,563,948.61
January 2002	1,261,484.59	January 2004	1,407,813.74	January 2006	1,571,116.70
February 2002	1,267,266.40	February 2004	1,414,266.22	February 2006	1,578,317.66
March 2002	1,273,074.70	March 2004	1,420,748.27	March 2006	1,585,551.61
April 2002	1,278,909.63	April 2004	1,427,260.03	April 2006	1,592,818.72
May 2002	1,284,771.30	May 2004	1,433,801.64	May 2006	1,600,119.14
June 2002	1,290,659.83	June 2004	1,440,373.23	June 2006	1,607,453.02
July 2002	1,296,575.35	July 2004	1,446,974.94	July 2006	1,614,820.52
August 2002	1,302,517.99	August 2004	1,453,606.91	August 2006	1,622,221.78
September 2002	1,308,487.87	September 2004	1,460,269.28	September 2006	1,629,656.96
October 2002	1,314,485.10	October 2004	1,466,962.18	October 2006	1,637,126.22
November 2002	1,320,509.83	November 2004	1,473,685.75	November 2006	1,644,629.72
December 2002	1,326,562.16	December 2004	1,480,440.15	December 2006	1,652,167.60
January 2003	1,332,642.24	January 2005	1,487,225.50	January 2007	1,659,740.04
February 2003	1,338,750.18	February 2005	1,494,041.95	February 2007	1,667,347.18
March 2003	1,344,886.12	March 2005	1,500,889.64	March 2007	1,674,989.19
April 2003	1,351,050.18	April 2005	1,507,768.72	April 2007	1,682,666.22
May 2003	1,357,242.50	May 2005	1,514,679.32	May 2007	1,690,378.44
June 2003	1,363,463.19	June 2005	1,521,621.60	June 2007	1,698,126.01
July 2003	1,369,712.40	July 2005	1,528,595.70	July 2007	1,705,909.09
August 2003	1,375,990.24	August 2005	1,535,601.77	August 2007	1,713,727.84
September 2003	1,382,296.87	September 2005	1,542,639.94	September 2007	1,721,582.42
October 2003	1,388,632.39	October 2005	1,549,710.37	October 2007	1,729,473.01

ZB First (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>
November 2007	\$1,737,399.76	September 2010	\$2,029,657.19	June 2013	\$2,360,258.97
December 2007	1,745,362.84	October 2010	2,038,959.79	July 2013	2,371,076.83
January 2008	1,753,362.42	November 2010	2,048,305.02	August 2013	2,381,944.26
February 2008	1,761,398.67	December 2010	2,057,693.08	September 2013	2,392,861.51
March 2008	1,769,471.74	January 2011	2,067,124.18	October 2013	2,403,828.79
April 2008	1,777,581.82	February 2011	2,076,598.49	November 2013	2,414,846.34
May 2008	1,785,729.07	March 2011	2,086,116.24	December 2013	2,425,914.38
June 2008	1,793,913.66	April 2011	2,095,677.60	January 2014	2,437,033.16
July 2008	1,802,135.77	May 2011	2,105,282.79	February 2014	2,448,202.89
August 2008	1,810,395.56	June 2011	2,114,932.01	March 2014	2,459,423.82
September 2008	1,818,693.20	July 2011	2,124,625.44	April 2014	2,470,696.18
October 2008	1,827,028.88	August 2011	2,134,363.31	May 2014	2,482,020.21
November 2008	1,835,402.76	September 2011	2,144,145.81	June 2014	2,493,396.13
December 2008	1,843,815.02	October 2011	2,153,973.14	July 2014	2,504,824.20
January 2009	1,852,265.84	November 2011	2,163,845.52	August 2014	2,516,304.64
February 2009	1,860,755.40	December 2011	2,173,763.15	September 2014	2,527,837.71
March 2009	1,869,283.86	January 2012	2,183,726.23	October 2014	2,539,423.63
April 2009	1,877,851.41	February 2012	2,193,734.97	November 2014	2,551,062.65
May 2009	1,886,458.23	March 2012	2,203,789.59	December 2014	2,562,755.02
June 2009	1,895,104.49	April 2012	2,213,890.29	January 2015	2,574,500.98
July 2009	1,903,790.39	May 2012	2,224,037.29	February 2015	2,586,300.78
August 2009	1,912,516.10	June 2012	2,234,230.80	March 2015	2,598,154.66
September 2009	1,921,281.79	July 2012	2,244,471.02	April 2015	2,610,062.87
October 2009	1,930,087.67	August 2012	2,254,758.18	May 2015	2,622,025.66
November 2009	1,938,933.90	September 2012	2,265,092.49	June 2015	2,308,400.31
December 2009	1,947,820.69	October 2012	2,275,474.16	July 2015	1,926,113.65
January 2010	1,956,748.20	November 2012	2,285,903.42	August 2015	1,544,494.05
February 2010	1,965,716.63	December 2012	2,296,380.47	September 2015	1,163,584.79
March 2010	1,974,726.16	January 2013	2,306,905.55	October 2015	783,428.05
April 2010	1,983,776.99	February 2013	2,317,478.87	November 2015	404,065.01
May 2010	1,992,869.30	March 2013	2,328,100.65	December 2015	25,535.79
June 2010	2,002,003.28	April 2013	2,338,771.11	January 2016 and thereafter	0.00
July 2010	2,011,179.13	May 2013	2,349,490.48		
August 2010	2,020,397.04				

AB Second 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	\$61,762,000.00	January 2003	\$43,172,214.88	March 2004	\$31,767,284.33
December 2001	60,615,323.27	February 2003	42,499,060.14	April 2004	30,905,545.89
January 2002	59,487,833.90	March 2003	41,798,033.53	May 2004	30,068,398.30
February 2002	58,401,173.44	April 2003	41,070,463.53	June 2004	29,255,498.47
March 2002	57,376,864.14	May 2003	40,317,721.03	July 2004	28,466,507.37
April 2002	56,039,532.21	June 2003	39,541,216.72	August 2004	27,701,090.00
May 2002	54,396,475.33	July 2003	38,742,398.41	September 2004	26,958,915.33
June 2002	52,673,480.07	August 2003	37,922,748.19	October 2004	26,239,656.27
July 2002	50,871,970.71	September 2003	37,083,779.62	November 2004	25,542,989.62
August 2002	48,993,455.72	October 2003	36,227,034.72	December 2004	24,868,596.00
September 2002	47,039,525.76	November 2003	35,354,081.06	January 2005	24,216,159.86
October 2002	45,011,851.50	December 2003	34,466,508.62	February 2005	23,585,369.39
November 2002	44,429,821.93	January 2004	33,565,926.71	March 2005	22,975,916.52
December 2002	43,816,214.21	February 2004	32,653,960.81	April 2005	22,387,496.82

AB Second (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>
May 2005	\$21,819,809.52	October 2008	\$12,285,424.29	February 2012	\$ 6,524,257.94
June 2005	21,272,557.45	November 2008	12,188,903.34	March 2012	6,352,324.46
July 2005	20,745,446.96	December 2008	12,088,692.56	April 2012	6,179,924.42
August 2005	20,238,187.95	January 2009	11,984,910.71	May 2012	6,007,106.68
September 2005	19,750,493.77	February 2009	11,877,674.12	June 2012	5,833,918.90
October 2005	19,282,081.21	March 2009	11,767,096.78	July 2012	5,660,407.58
November 2005	18,832,670.47	April 2009	11,653,290.32	August 2012	5,486,618.10
December 2005	18,401,985.09	May 2009	11,536,364.11	September 2012	5,312,594.69
January 2006	17,989,751.93	June 2009	11,416,425.25	October 2012	5,138,380.50
February 2006	17,595,701.17	July 2009	11,293,578.62	November 2012	4,964,017.60
March 2006	17,219,566.18	August 2009	11,167,926.96	December 2012	4,789,547.00
April 2006	16,861,083.58	September 2009	11,039,570.84	January 2013	4,615,008.67
May 2006	16,519,993.16	October 2009	10,908,608.76	February 2013	4,440,441.55
June 2006	16,196,037.83	November 2009	10,775,137.12	March 2013	4,265,883.59
July 2006	15,888,963.63	December 2009	10,639,250.33	April 2013	4,091,371.76
August 2006	15,598,519.64	January 2010	10,501,040.79	May 2013	3,916,942.06
September 2006	15,324,457.99	February 2010	10,360,598.94	June 2013	3,742,629.55
October 2006	15,066,533.81	March 2010	10,218,013.30	July 2013	3,568,468.34
November 2006	14,824,505.19	April 2010	10,073,370.51	August 2013	3,394,491.67
December 2006	14,598,133.16	May 2010	9,926,755.35	September 2013	3,220,731.84
January 2007	14,387,181.64	June 2010	9,778,250.75	October 2013	3,047,220.31
February 2007	14,191,417.42	July 2010	9,627,937.88	November 2013	2,873,987.66
March 2007	14,010,610.13	August 2010	9,475,896.13	December 2013	2,701,063.65
April 2007	13,844,532.20	September 2010	9,322,203.18	January 2014	2,528,477.17
May 2007	13,692,958.83	October 2010	9,166,934.99	February 2014	2,356,256.33
June 2007	13,555,667.95	November 2010	9,010,165.85	March 2014	2,184,428.45
July 2007	13,432,440.21	December 2010	8,851,968.42	April 2014	2,013,020.05
August 2007	13,323,058.94	January 2011	8,692,413.74	May 2014	1,842,056.89
September 2007	13,227,310.11	February 2011	8,531,571.29	June 2014	1,671,563.97
October 2007	13,144,982.32	March 2011	8,369,508.96	July 2014	1,501,565.58
November 2007	13,075,866.74	April 2011	8,206,293.14	August 2014	1,332,085.26
December 2007	13,019,757.10	May 2011	8,041,988.71	September 2014	1,163,145.86
January 2008	12,967,227.27	June 2011	7,876,659.08	October 2014	994,769.51
February 2008	12,909,677.88	July 2011	7,710,366.20	November 2014	826,977.70
March 2008	12,847,254.24	August 2011	7,543,170.62	December 2014	659,791.22
April 2008	12,780,098.75	September 2011	7,375,131.48	January 2015	493,230.21
May 2008	12,708,351.03	October 2011	7,206,306.56	February 2015	327,314.18
June 2008	12,632,147.93	November 2011	7,036,752.28	March 2015	162,062.01
July 2008	12,551,623.56	December 2011	6,866,523.76	April 2015 and thereafter	0.00
August 2008	12,466,909.37	January 2012	6,695,674.80		
September 2008	12,378,134.21				

ZB Second Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$1,250,000.00	March 2002	\$ 224,448.26
December 2001	1,171,610.87	April 2002 and thereafter	0.00
January 2002	988,295.62		
February 2002	679,391.88		

ZC Second 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	\$1,000,000.00	February 2006	\$1,262,654.13	May 2010	\$1,594,295.44
December 2001	1,004,583.33	March 2006	1,268,441.29	June 2010	1,601,602.63
January 2002	1,009,187.67	April 2006	1,274,254.98	July 2010	1,608,943.31
February 2002	1,013,813.12	May 2006	1,280,095.31	August 2010	1,616,317.63
March 2002	1,018,459.76	June 2006	1,285,962.42	September 2010	1,623,725.75
April 2002	1,023,127.70	July 2006	1,291,856.41	October 2010	1,631,167.83
May 2002	1,027,817.04	August 2006	1,297,777.42	November 2010	1,638,644.01
June 2002	1,032,527.86	September 2006	1,303,725.57	December 2010	1,646,154.47
July 2002	1,037,260.28	October 2006	1,309,700.98	January 2011	1,653,699.34
August 2002	1,042,014.39	November 2006	1,315,703.77	February 2011	1,661,278.80
September 2002	1,046,790.29	December 2006	1,321,734.08	March 2011	1,668,892.99
October 2002	1,051,588.08	January 2007	1,327,792.03	April 2011	1,676,542.08
November 2002	1,056,407.86	February 2007	1,333,877.74	May 2011	1,684,226.23
December 2002	1,061,249.73	March 2007	1,339,991.35	June 2011	1,691,945.60
January 2003	1,066,113.79	April 2007	1,346,132.98	July 2011	1,699,700.36
February 2003	1,071,000.15	May 2007	1,352,302.75	August 2011	1,707,490.65
March 2003	1,075,908.90	June 2007	1,358,500.81	September 2011	1,715,316.65
April 2003	1,080,840.15	July 2007	1,364,727.27	October 2011	1,723,178.52
May 2003	1,085,794.00	August 2007	1,370,982.27	November 2011	1,731,076.42
June 2003	1,090,770.55	September 2007	1,377,265.94	December 2011	1,739,010.52
July 2003	1,095,769.92	October 2007	1,383,578.41	January 2012	1,746,980.98
August 2003	1,100,792.20	November 2007	1,389,919.81	February 2012	1,754,987.98
September 2003	1,105,837.49	December 2007	1,396,290.27	March 2012	1,763,031.67
October 2003	1,110,905.92	January 2008	1,402,689.94	April 2012	1,771,112.24
November 2003	1,115,997.57	February 2008	1,409,118.93	May 2012	1,779,229.83
December 2003	1,121,112.56	March 2008	1,415,577.39	June 2012	1,787,384.64
January 2004	1,126,250.99	April 2008	1,422,065.46	July 2012	1,795,576.82
February 2004	1,131,412.97	May 2008	1,428,583.26	August 2012	1,803,806.54
March 2004	1,136,598.62	June 2008	1,435,130.93	September 2012	1,812,073.99
April 2004	1,141,808.03	July 2008	1,441,708.61	October 2012	1,820,379.33
May 2004	1,147,041.31	August 2008	1,448,316.45	November 2012	1,828,722.73
June 2004	1,152,298.59	September 2008	1,454,954.56	December 2012	1,837,104.38
July 2004	1,157,579.95	October 2008	1,461,623.10	January 2013	1,845,524.44
August 2004	1,162,885.53	November 2008	1,468,322.21	February 2013	1,853,983.10
September 2004	1,168,215.42	December 2008	1,475,052.02	March 2013	1,862,480.52
October 2004	1,173,569.74	January 2009	1,481,812.67	April 2013	1,871,016.89
November 2004	1,178,948.60	February 2009	1,488,604.32	May 2013	1,879,592.38
December 2004	1,184,352.12	March 2009	1,495,427.09	June 2013	1,888,207.18
January 2005	1,189,780.40	April 2009	1,502,281.13	July 2013	1,896,861.46
February 2005	1,195,233.56	May 2009	1,509,166.58	August 2013	1,905,555.41
March 2005	1,200,711.71	June 2009	1,516,083.60	September 2013	1,914,289.21
April 2005	1,206,214.97	July 2009	1,523,032.31	October 2013	1,923,063.03
May 2005	1,211,743.46	August 2009	1,530,012.88	November 2013	1,931,877.07
June 2005	1,217,297.28	September 2009	1,537,025.44	December 2013	1,940,731.51
July 2005	1,222,876.56	October 2009	1,544,070.14	January 2014	1,949,626.53
August 2005	1,228,481.41	November 2009	1,551,147.12	February 2014	1,958,562.31
September 2005	1,234,111.95	December 2009	1,558,256.55	March 2014	1,967,539.06
October 2005	1,239,768.30	January 2010	1,565,398.56	April 2014	1,976,556.95
November 2005	1,245,450.57	February 2010	1,572,573.30	May 2014	1,985,616.17
December 2005	1,251,158.89	March 2010	1,579,780.93	June 2014	1,994,716.91
January 2006	1,256,893.36	April 2010	1,587,021.59	July 2014	2,003,859.36

ZC Second (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>
August 2014	\$2,013,043.71	April 2015	\$2,085,542.25	December 2015	\$ 873,336.69
September 2014	2,022,270.16	May 2015	1,931,242.20	January 2016	725,558.43
October 2014	2,031,538.90	June 2015	1,777,702.85	February 2016	578,659.09
November 2014	2,040,850.12	July 2015	1,624,940.88	March 2016	432,651.12
December 2014	2,050,204.02	August 2015	1,472,972.41	April 2016	287,546.51
January 2015	2,059,600.79	September 2015	1,321,813.01	May 2016	143,356.76
February 2015	2,069,040.62	October 2015	1,171,477.68	June 2016 and thereafter	0.00
March 2015	2,078,523.73	November 2015	1,021,980.92		

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.

\$2,108,000,000



**Guaranteed
REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2001-68**

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PROSPECTUS SUPPLEMENT

Merrill Lynch & Co.

October 11, 2001
