

\$1,672,170,068



FannieMae®

Guaranteed REMIC Pass-Through Certificates  
Fannie Mae REMIC Trust 2002-7

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 an accrual class), and
- principal to the extent available for payment on your class.

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own

- Fannie Mae MBS and
- Fannie Mae Stripped MBS.

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

**Carefully consider the risk factors starting on page S-12 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
OA .....	1	\$ 18,715,027	PAC	5.25%	FIX	31392BX92	May 2006
OB .....	1	18,643,840	PAC	5.25	FIX	31392BY26	December 2008
OC .....	1	34,758,918	PAC	5.75	FIX	31392BY34	July 2012
IA .....	1	6,118,146(1)	NTL	6.00	FIX/IO	31392BY42	July 2012
OD .....	1	28,578,314	PAC	6.00	FIX	31392BY59	November 2014
OE .....	1	16,748,987	PAC	6.00	FIX	31392BY67	January 2016
OI(2) .....	1	18,749,314(1)	NTL	6.00	FIX/IO	31392BY75	March 2017
OK(2) .....	1	18,749,314	PAC	(3)	PO	31392BY83	March 2017
GC .....	1	20,000,000	TAC/AD/NSJ	6.00	FIX	31392BY91	March 2017
ZG .....	1	2,704,357	SUP/NSJ	6.00	FIX/Z	31392BZ25	March 2017
A .....	1	36,913,135	TAC/AD/NSJ	6.00	FIX	31392BZ33	March 2017
Z .....	1	4,188,108	SUP/NSJ	6.00	FIX/Z	31392BZ41	March 2017
B .....	2	100,000,000	SEQ	6.00	FIX	31392BZ58	July 2030
BC .....	2	16,885,925	SEQ	6.00	FIX	31392BZ66	March 2032
QA .....	3	18,601,000	PAC	5.25	FIX	31392BZ74	February 2006
QB .....	3	18,938,000	PAC	5.25	FIX	31392BZ82	June 2008
IB .....	3	1,706,318(1)	NTL	5.50	FIX/IO	31392BZ90	June 2008
QC .....	3	35,020,000	PAC	5.50	FIX	31392B2A3	January 2012
OD .....	3	29,426,000	PAC	5.50	FIX	31392B2B1	May 2014
PA(2) .....	3	20,163,000(1)	NTL	5.50	FIX/IO	31392B2C9	September 2015
PB(2) .....	3	20,163,000	PAC	(3)	PO	31392B2D7	September 2015
PC(2) .....	3	25,000,000(1)	NTL	5.50	FIX/IO	31392B2E5	March 2017
PD(2) .....	3	25,000,000	PAC	(3)	PO	31392B2F2	March 2017
AB .....	3	41,892,000	TAC/AD/NSJ	(3)	FIX	31392B2G0	March 2017
AZ .....	3	10,960,000	SUP/NSJ	5.50	FIX/Z	31392B2H8	March 2017
FB .....	4	35,000,000	PT	(4)	FLT	31392B2J4	February 2028
SB .....	4	35,000,000(1)	NTL	(4)	INV/IO	31392B2K1	February 2028
OH .....	5	13,515,000	PAC	5.25	FIX	31392B2L9	March 2007
QI .....	5	16,192,000	PAC	5.25	FIX	31392B2M7	October 2010
OK .....	5	29,090,000	PAC	5.50	FIX	31392B2N5	April 2015
IC .....	5	6,137,541(1)	NTL	6.00	FIX/IO	31392B2P0	April 2015
QL .....	5	25,536,000	PAC	6.00	FIX	31392B2Q8	March 2018
QM .....	5	20,160,000	PAC	6.00	FIX	31392B2R6	February 2020
OR(2) .....	5	20,095,000(1)	NTL	6.00	FIX/IO	31392B2S4	September 2021
QT(2) .....	5	20,095,000	PAC	(3)	PO	31392B2T2	September 2021
QU(2) .....	5	7,542,000(1)	NTL	6.00	FIX/IO	31392B2U9	March 2022
QW(2) .....	5	7,542,000	PAC	(3)	PO	31392B2V7	March 2022
C .....	5	48,023,000	SCH	6.00	FIX	31392B2W5	March 2022
D .....	5	18,320,307	SUP	6.50	FIX	31392B2X3	March 2022
DO .....	5	1,526,693	SUP	(3)	PO	31392B2Y1	March 2022
FC .....	6	100,000,000	PT	(4)	FLT	31392B2Z8	January 2032
SC .....	6	100,000,000(1)	NTL	(4)	INV/IO	31392B3A2	January 2032
FG .....	6	180,000,000	PT	(4)	FLT	31392B3B0	January 2032
SJ(2) .....	6	90,000,000(1)	NTL	(4)	INV/IO	31392B3C8	January 2032
SK(2) .....	6	90,000,000(1)	NTL	(4)	INV/IO	31392B3D6	January 2032
SL(2) .....	6	180,000,000(1)	NTL	(4)	INV/IO	31392B3E4	January 2032
FD .....	7	40,000,000	PT	(4)	FLT	31392B3F1	April 2029
SD .....	7	40,000,000(1)	NTL	(4)	INV/IO	31392B3G9	April 2029
TA .....	8	61,424,214	PAC	5.25	FIX	31392B3H7	August 2007
TB .....	8	14,130,447	PAC	5.25	FIX	31392B3J3	July 2008
TC .....	8	92,222,894	PAC	5.75	FIX	31392B3K0	January 2013
TI .....	8	13,286,953(1)	NTL	6.00	FIX/IO	31392B3L8	January 2013
TD .....	8	36,575,917	PAC	6.00	FIX	31392B3M6	June 2014
TE .....	8	53,437,479	PAC	6.00	FIX	31392B3N4	April 2016
TH(2) .....	8	33,376,131(1)	NTL	6.00	FIX/IO	31392B3P9	March 2017
TJ(2) .....	8	33,376,131	PAC	(3)	PO	31392B3Q7	March 2017
JA .....	8	66,667,000	SCH	6.00	FIX	31392B3R5	March 2017
FM(2) .....	8	14,433,839	SUP	(4)	FLT	31392B3S3	March 2017
SM(2) .....	8	6,014,100	SUP	(4)	INV	31392B3T1	March 2017
ZJ .....	8	2,002,122	SUP/NSJ	6.00	FIX/Z	31392B3U8	March 2017
JC .....	8	20,000,000	CPT/AD/NSJ	6.00	FIX	31392B3V6	March 2017
ND(2) .....	9	21,449,254	SEQ	8.50	FIX	31392B3W4	July 2027
NE(2) .....	9	107,246,270	SEQ	5.50	FIX	31392B3X2	July 2027
NC(2) .....	9	31,304,476	SEQ	6.00	FIX	31392B3Y0	November 2029
VE .....	9	13,983,968	SEQ/AD	6.00	FIX	31392B3Z7	January 2013
VI(2) .....	9	10,576,032(1)	NTL	6.00	FIX/IO	31392B4A1	February 2018
VH(2) .....	9	10,576,032	SEQ/AD	(3)	PO	31392B4B9	February 2018
ZE .....	9	15,440,000	SEQ	6.00	FIX/Z	31392B4C7	March 2032
R .....		0	NPR	0	NPR	31392B4D5	March 2032
RL .....		0	NPR	0	NPR	31392B4E3	March 2032

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

(3) Principal only classes.  
(4) Based on LIBOR.

If you own certificates of certain classes, you can exchange them for the corresponding RCR certificates to be issued at the time of the exchange. The OG, QE, QG, QN, QP, SH, SG, TG, JD, NB, NG, NA and VG 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 February 28, 2002.

UBS Warburg

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## AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated September 18, 1998 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Mortgage Pass-Through Certificates dated October 1, 1999 (the “MBS Prospectus”);
- our Information Statement dated March 30, 2001 and its supplements (the “Information Statement”); and
- if you are purchasing any Group 4, Group 6 or Group 7 Class or the R or RL Class, our Prospectus for Fannie Mae Stripped Mortgage-Backed Securities dated March 30, 2000 (the “SMBS Prospectus”).

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

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

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

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

UBS Warburg LLC  
Prospectus Department  
1000 Harbor Boulevard  
Weehawken, New Jersey 07087  
(telephone 201-352-6858).

## 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	Class 294-1 SMBS Class 294-2 SMBS
5	Group 5 MBS
6	Class 318-1 SMBS Class 318-2 SMBS
7	Class 301-1 SMBS Class 301-2 SMBS
8	Group 8 MBS
9	Group 9 MBS

### Assumed Characteristics of the Mortgage Loans Underlying the Trust MBS (as of February 1, 2002)

	<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	\$200,000,000	180	172	7	6.650%
Group 2 MBS	\$116,885,925	360	320	32	6.600%
Group 3 MBS	\$200,000,000	180	173	6	6.120%
Group 5 MBS	\$200,000,000	240	237	3	6.530%
Group 8 MBS	\$400,284,143	180	170	9	6.499%
Group 9 MBS	\$200,000,000	360	320	32	6.600%

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

Exhibit A describes the SMBS, including certain information about the related mortgage loans. To learn more about the SMBS, you should obtain from us the current class factors and disclosure documents for the SMBS 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 February 28, 2002.

**Distribution Dates**

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

**Book-Entry and Physical Certificates**

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

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

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

**Exchanging Certificates Through Combination and Recombination**

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

## Interest Payments

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>
FB .....	2.160%	9.00%	0.40%	LIBOR + 40 basis points
SB .....	6.840%	8.60%	0.00%	8.6% – LIBOR
FC .....	2.580%	9.00%	0.75%	LIBOR + 75 basis points
SC .....	6.420%	8.25%	0.00%	8.25% – LIBOR
FG .....	2.740%	9.00%	0.90%	LIBOR + 90 basis points
SJ .....	5.410%	7.25%	0.00%	7.25% – LIBOR
SK .....	5.410%	7.25%	0.00%	7.25% – LIBOR
SL .....	0.850%	0.85%	0.00%	8.1% – LIBOR
FD .....	2.530%	8.50%	0.70%	LIBOR + 70 basis points
SD .....	5.970%	7.80%	0.00%	7.8% – LIBOR
FM .....	2.690%	8.50%	0.85%	LIBOR + 85 basis points
SM .....	13.944%	18.36%	0.00%	18.36% – (2.4 × LIBOR)
SH .....	5.410%	7.25%	0.00%	7.25% – LIBOR
SG .....	6.260%	8.10%	0.00%	8.1% – LIBOR

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

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

## Notional Classes

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

<u>Class</u>	
IA .....	12.5% of the OA and OB Classes
	4.166666667% of the OC Class
OJ .....	100% of the OK Class
IB .....	4.545454545% of the QA and QB Classes
PA .....	100% of the PB Class
PC .....	100% of the PD Class
SB .....	100% of the FB Class
IC .....	12.5% of the QH and QJ Classes
	8.333333333% of the QK Class
QR .....	100% of the QT Class
QU .....	100% of the QW Class
SC .....	100% of the FC Class
SJ and SK(1) .....	100% of the FG Class
SL .....	100% of the FG Class
SH .....	100% of the FG Class
SG .....	100% of the FG Class
SD .....	100% of the FD Class
TH .....	100% of the TJ Class
TI .....	12.5% of the TA and TB Classes
	4.166666667% of the TC Class
VI .....	100% of the VH Class

(1) The sum of these notional principal balances will equal the applicable percentage of the specified balance. On each distribution date, reductions in the principal balance of the FG Class will be allocated, sequentially, in reduction of the notional principal balances of the SJ and SK Classes, in that order, until their notional principal balances are reduced to zero.

## Components

The JC Class is made up of payment components. Each component will have the original principal balance, principal type and interest type set forth below.

	<u>Original Principal Balance</u>	<u>Principal Type</u>	<u>Interest Type</u>
JC1 .....	\$19,799,788	TAC/AD/NSJ	FIX
JC2 .....	200,212	PT	FIX

## Distributions of Principal

### *Group 1 Principal Distribution Amount*

#### *ZG Accrual Amount*

To the GC Class to its Targeted Balance, and thereafter to the ZG Class.

#### *Z Accrual Amount*

To the A Class to its Targeted Balance, and thereafter to the Z Class.

*Group 1 Cash Flow Distribution Amount*

1. To the OA, OB, OC, OD, OE and OK Classes, in that order, to their Planned Balances.
2. (a) 35.5836431285% of the remaining amount in the following order:
  - first*, if and only if the principal balance of the Group 1 MBS is less than the Group 1 MBS Targeted Balance, to the ZG Class to zero;
  - second*, to the GC Class to its Targeted Balance;
  - third*, to the ZG Class to zero; and
  - fourth*, to the GC Class to zero, and
- (b) 64.4163568715% of such remaining amount in the following order:
  - first*, if and only if the principal balance of the Group 1 MBS is less than the Group 1 MBS Targeted Balance, to the Z Class to zero;
  - second*, to the A Class to its Targeted Balance;
  - third*, to the Z Class to zero; and
  - fourth*, to the A Class to zero.
3. To the OA, OB, OC, OD, OE and OK Classes, in that order, to zero.

*Group 2 Principal Distribution Amount*

To the B and BC Classes, in that order, to zero.

*Group 3 Principal Distribution Amount*

*AZ Accrual Amount*

To the AB Class to its Targeted Balance, and thereafter to the AZ Class.

*Group 3 Cash Flow Distribution Amount*

1. To the QA, QB, QC, QD, PB and PD Classes, in that order, to their Planned Balances.
2. If and only if the principal balance of the Group 3 MBS is less than the Group 3 MBS Targeted Balance, to the AZ Class to zero.
3. To the AB Class to its Targeted Balance.
4. To the AZ Class to zero.
5. To the AB Class to zero.
6. To the QA, QB, QC, QD, PB and PD Classes, in that order, to zero.

*Group 4 Principal Distribution Amount*

To the FB Class to zero.

*Group 5 Principal Distribution Amount*

1. To the QH, QJ, QK, QL, QM, QT and QW Classes, in that order, to their Planned Balances.
2. To the C Class to its Scheduled Balance.
3. To the D and DO Classes, pro rata, to zero.
4. To the C Class to zero.



5. To the QH, QJ, QK, QL, QM, QT and QW Classes, in that order, to zero.

*Group 6 Principal Distribution Amount*

To the FC and FG Classes, pro rata, to zero.

*Group 7 Principal Distribution Amount*

To the FD Class to zero.

*Group 8 Principal Distribution Amount*

*ZJ Accrual Amount*

To the JC1 Component to its Targeted Balance, and thereafter to the ZJ Class.

*Group 8 Cash Flow Distribution Amount*

(i) (a) 0.0500174697% of such amount to the JC2 Component to zero, and

(b) 99.9499825303% of such amount as follows:

first, to the TA, TB, TC, TD, TE and TJ Classes, in that order, to their Planned Balances;

second, (x) 79.9829776567% of the remaining amount as follows:

first, to the JA Class to its Scheduled Balance;

second, to the FM and SM Classes, pro rata, to zero; and

third, to the JA Class to zero, and

(y) 20.0170223433% of such remaining amount as follows:

first, if and only if the principal balance of the Group 8 MBS is less than the Group 8 MBS Targeted Balance, to the ZJ Class to zero;

second, to the JC1 Component to its Targeted Balance;

third, to the ZJ Class to zero;

fourth, to the JC1 Component to zero; and

third, to the TA, TB, TC, TD, TE and TJ Classes, in that order, to zero.

*Group 9 Principal Distribution Amount*

*ZE Accrual Amount*

To the VE and VH Classes, in that order, to zero, and thereafter to the ZE Class.

*Group 9 Cash Flow Distribution Amount*

1. To the ND and NE Classes, pro rata, to zero.

2. To the NC Class to zero.

3. To the VE, VH and ZE Classes, in that order, to zero.

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

## Weighted Average Lives (years) \*

PSA Prepayment Assumption										
Group 1 Classes	0%	100%	197%	205%	230%	249%	250%	251%	300%	500%
OA .....	2.2	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5
OB .....	4.3	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.2
OC .....	6.8	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	2.9
IA .....	4.1	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.1
OD .....	9.3	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	4.1
OE .....	10.7	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	5.5
OJ, OK and OG	12.0	11.1	11.1	11.1	11.1	11.1	11.1	11.1	11.1	8.3
GC .....	10.8	7.3	3.2	3.2	3.5	3.4	3.4	3.5	2.0	1.1
ZG .....	14.6	13.4	11.9	11.9	6.0	1.4	1.4	0.2	0.2	0.2
A .....	11.1	7.5	3.4	3.1	3.4	3.4	3.3	3.4	2.0	1.1
Z .....	14.7	13.5	12.2	12.0	7.4	1.5	1.4	0.2	0.2	0.2
PSA Prepayment Assumption										
Group 2 Classes	0%	100%	191%	300%	500%					
B .....	19.4	7.8	4.8	3.2	1.8					
BC .....	29.2	22.7	17.8	12.9	7.8					
PSA Prepayment Assumption										
Group 3 Classes	0%	100%	163%	187%	249%	250%	251%	500%		
QA .....	2.1	1.5	1.5	1.5	1.5	1.5	1.5	1.5		
QB .....	4.2	2.5	2.5	2.5	2.5	2.5	2.5	2.5		
IB .....	3.2	2.0	2.0	2.0	2.0	2.0	2.0	2.0		
QC .....	6.7	4.0	4.0	4.0	4.0	4.0	4.0	4.0		
QD .....	9.2	6.0	6.0	6.0	6.0	6.0	6.0	6.0		
PA, PB and QE .....	10.8	8.0	8.0	8.0	8.0	8.0	8.0	8.0		
PC, PD and QG .....	12.3	11.2	11.2	11.2	11.2	11.2	11.2	11.2		
AB .....	9.6	6.0	2.7	2.8	2.0	2.0	2.2	1.1		
AZ .....	14.5	12.9	11.5	9.6	1.3	1.3	0.3	0.2		
PSA Prepayment Assumption										
Group 4 Classes	0%	100%	275%	400%	600%					
FB and SB .....	17.8	9.6	4.9	3.4	2.2					
PSA Prepayment Assumption										
Group 5 Classes	0%	100%	200%	266%	270%	300%	500%			
QH .....	2.5	1.5	1.5	1.5	1.5	1.5	1.5			
QJ .....	5.3	2.5	2.5	2.5	2.5	2.5	2.5			
QK .....	8.5	4.0	4.0	4.0	4.0	4.0	4.0			
IC .....	5.8	2.8	2.8	2.8	2.8	2.8	2.8			
QL .....	11.6	6.0	6.0	6.0	6.0	6.0	6.0			
QM .....	13.7	8.0	8.0	8.0	8.0	8.0	8.0			
QR, QT and QN .....	15.2	11.0	11.0	11.0	11.0	11.0	11.0			
QU, QW and QP .....	16.7	15.9	15.9	15.9	15.9	15.9	15.9			
C .....	16.4	10.5	3.4	3.4	3.4	2.6	1.6			
D and DO .....	19.5	17.9	13.5	3.9	3.4	1.8	0.9			
PSA Prepayment Assumption										
Group 6 Classes	0%	100%	175%	300%	500%					
FC, SC, FG, SL, SH and SG .....	20.6	11.2	8.1	5.5	3.6					
SJ .....	14.7	4.8	3.3	2.3	1.6					
SK .....	26.6	17.6	13.0	8.7	5.5					
PSA Prepayment Assumption										
Group 7 Classes	0%	100%	275%	400%	600%					
FD and SD .....	18.6	9.9	4.9	3.4	2.2					

PSA Prepayment Assumption										
Group 8 Classes	0%	100%	188%	207%	233%	239%	240%	241%	275%	500%
TA .....	2.6	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.4
TB .....	4.7	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.0
TC .....	7.1	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	2.7
TI .....	4.2	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	1.9
TD .....	9.6	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	3.9
TE .....	11.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	5.2
TH, TJ and TG	12.4	11.5	11.5	11.5	11.5	11.5	11.5	11.5	11.5	8.4
JA .....	12.3	8.0	3.3	3.3	3.3	3.3	3.3	3.2	2.0	1.0
FM, SM and JD	14.8	13.2	10.4	7.1	3.0	2.1	1.9	1.9	1.2	0.4
ZJ .....	14.8	13.5	12.4	11.9	3.0	1.4	1.4	0.2	0.2	0.1
JC .....	11.7	8.1	3.6	2.9	3.3	3.2	3.1	3.2	2.0	1.0
PSA Prepayment Assumption										
Group 9 Classes	0%	100%	182%	300%	500%					
ND, NE, NB and NG .....	16.9	5.3	3.3	2.0	1.2					
NC .....	26.5	14.4	9.5	6.0	3.5					
VE .....	6.0	6.0	6.0	5.4	3.9					
VI, VH and VG .....	13.5	13.5	12.0	8.6	5.4					
ZE .....	28.9	21.4	17.6	13.2	8.5					
NA .....	18.8	7.1	4.5	2.8	1.6					

\* 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.

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

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

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

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

*Weighted average lives of the non-sticky jump classes may be especially sensitive to prepayments under certain scenarios.* The weighted average lives of the non-sticky jump classes may be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related mortgage loans. This sensitivity to prepayments is not necessarily proportional to the changes in prepayment rates.

*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 February 1, 2002 (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

- six groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS,” “Group 3 MBS,” “Group 5 MBS,” “Group 8 MBS” and “Group 9 MBS” and, together, the “Trust MBS”), and
- three groups of Fannie Mae Stripped Mortgage-Backed Securities (the “Group 4 SMBS,” “Group 6 SMBS” and “Group 7 SMBS” and, together, the “SMBS”).

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

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 underlying MBS.

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

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

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

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

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

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

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

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

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

*Class Factors.* On or shortly after the eleventh calendar day of each month, we will publish a factor (carried to eight decimal places) for each Class of Certificates. When the applicable class 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.* Holders of the SMBS may be asked to vote on issues arising under the applicable trust agreement or trust indenture. If so, the Trustee will vote the related SMBS as instructed by Holders of Certificates of the Classes backed by those SMBS. The Trustee must receive instructions from Holders of Certificates having principal balances totaling at least 51% of the aggregate principal balance of all the related Classes outstanding. In the absence of such instructions, the Trustee will vote in a manner consistent, in its sole judgment, with the best interests of Certificateholders.

## **Combination and Recombination**

*General.* You are permitted to exchange all or a portion of the OJ, OK, PA, PB, PC, PD, QR, QT, QU, QW, SJ, SK, SL, TH, TJ, FM, SM, ND, NE, NC, VI and VH Classes of REMIC Certificates for a proportionate interest in the related RCR Certificates in the combinations shown on Schedule 1. You also may exchange all or a portion of the RCR Certificates for the related REMIC Certificates in the same manner. This process may occur repeatedly.

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

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

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

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

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

*Additional Considerations.* The characteristics of RCR Certificates will reflect the characteristics of the REMIC Certificates used to form those RCR Certificates. You should also consider a

number of factors that will limit a Certificateholder's ability to exchange REMIC Certificates for RCR Certificates or vice versa:

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

## The Trust MBS

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 15 years in the case of the Group 1, Group 3 and Group 8 MBS, up to 20 years in the case of the Group 5 MBS, and up to 30 years in the case of the Group 2 and Group 9 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 .....	\$200,000,000
MBS Pass-Through Rate .....	6.00%
Range of WACs (annual percentages) .....	6.25% to 8.50%
Range of WAMs .....	100 months to 180 months
Approximate Weighted Average WAM .....	172 months
Approximate Weighted Average WALA .....	
(Weighted Average Loan Age) .....	7 months

### Group 2 MBS

Aggregate Unpaid Principal Balance .....	\$116,885,925
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 .....	320 months
Approximate Weighted Average WALA .....	32 months

### Group 3 MBS

Aggregate Unpaid Principal Balance .....	\$200,000,000
MBS Pass-Through Rate .....	5.50%
Range of WACs (annual percentages) .....	5.75% to 8.00%
Range of WAMs .....	100 months to 180 months
Approximate Weighted Average WAM .....	173 months
Approximate Weighted Average WALA .....	6 months



**Group 5 MBS**

Aggregate Unpaid Principal Balance .....	\$200,000,000
MBS Pass-Through Rate .....	6.00%
Range of WACs (annual percentages) .....	6.25% to 8.50%
Range of WAMs .....	181 months to 240 months
Approximate Weighted Average WAM .....	237 months
Approximate Weighted Average WALA .....	3 months

**Group 8 MBS**

Aggregate Unpaid Principal Balance .....	\$400,284,143
MBS Pass-Through Rate .....	6.00%
Range of WACs (annual percentages) .....	6.25% to 8.50%
Range of WAMs .....	100 months to 180 months
Approximate Weighted Average WAM .....	170 months
Approximate Weighted Average WALA .....	9 months

**Group 9 MBS**

Aggregate Unpaid Principal Balance .....	\$200,000,000
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 .....	320 months
Approximate Weighted Average WALA .....	32 months

**The SMBS**

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

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

For further information about the SMBS, 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.

**Final Data Statement**

After issuing the Certificates, we will prepare a Final Data Statement containing certain information, including the principal balances of the SMBS as of the Issue Date and the Pool number, the current WAC (or original WAC, if the current WAC is not available) and the current WAM (or Adjusted WAM, if the current WAM is not available) of the Mortgage Loans underlying the Trust MBS as of the Issue Date. The Final Data Statement will also include the weighted averages of all the current or original WACs and the weighted averages of all the current or Adjusted WAMs, based on the current unpaid principal balances of the Mortgage Loans underlying each of the Trust MBS 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 and Components*

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

<u>Interest Type*</u>	<u>Classes and Components</u>
<b>Group 1 Classes</b>	
Fixed Rate	OA, OB, OC, IA, OD, OE, OJ, GC, ZG, A and Z
Accrual	ZG and Z
Interest Only	IA and OJ
Principal Only	OK
RCR**	OG
<b>Group 2 Classes</b>	
Fixed Rate	B and BC
<b>Group 3 Classes</b>	
Fixed Rate	QA, QB, IB, QC, QD, PA, PC, AB and AZ
Accrual	AZ
Interest Only	IB, PA and PC
Principal Only	PB and PD
RCR**	QE and QG
<b>Group 4 Classes</b>	
Floating Rate	FB
Inverse Floating Rate	SB
Interest Only	SB
<b>Group 5 Classes</b>	
Fixed Rate	QH, QJ, QK, IC, QL, QM, QR, QU, C and D
Interest Only	IC, QR and QU
Principal Only	QT, QW and DO
RCR**	QN and QP
<b>Group 6 Classes</b>	
Floating Rate	FC and FG
Inverse Floating Rate	SC, SJ, SK and SL
Interest Only	SC, SJ, SK and SL
RCR**	SH and SG
<b>Group 7 Classes</b>	
Floating Rate	FD
Inverse Floating Rate	SD
Interest Only	SD
<b>Group 8 Classes and Components</b>	
Fixed Rate	TA, TB, TC, TI, TD, TE, TH, JA, ZJ, JC1 and JC2
Floating Rate	FM
Inverse Floating Rate	SM
Accrual	ZJ
Interest Only	TI and TH
Principal Only	TJ
RCR**	TG and JD

**Interest Type\*****Classes and Components****Group 9 Classes**

Fixed Rate	ND, NE, NC, VE, VI and ZE
Accrual	ZE
Interest Only	VI
Principal Only	VH
RCR**	NB, NG, NA and VG

**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”).

<b><u>Classes</u></b>	<b><u>Interest Accrual Periods</u></b>
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

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

The Dealer will treat the OK, PB, PD, QT, QW, DO, TJ and VH Classes as Delay Classes, for the sole purpose of facilitating trading.

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

*Notional Classes.* The Notional Classes will not have principal balances. During each Interest Accrual Period, the Notional Classes will bear interest on their notional principal balances at their applicable interest rates. The notional principal balances of the Notional Classes will be calculated as specified under “Reference Sheet—Notional Classes” 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 1.76% in the case of the FB and SB Classes, 1.83% in the case of the FC, SC, FD and SD Classes, and 1.84% in the case of the FG, SJ, SK, SL, SH, SG, FM and SM Classes.

## Distributions of Principal

### *Categories of Classes and Components*

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

<u>Principal Type*</u>	<u>Classes and Components</u>
<b>Group 1 Classes</b>	
PAC	OA, OB, OC, OD, OE and OK
TAC	GC and A
Support	ZG and Z
Accretion Directed	GC and A
Non-Sticky Jump	GC, ZG, A and Z
Notional	IA and OJ
RCR**	OG
<b>Group 2 Classes</b>	
Sequential Pay	B and BC
<b>Group 3 Classes</b>	
PAC	QA, QB, QC, QD, PB and PD
TAC	AB
Support	AZ
Non-Sticky Jump	AB and AZ
Accretion Directed	AB
Notional	IB, PA and PC
RCR**	QE and QG

<u>Principal Type*</u>	<u>Classes and Components</u>
<b>Group 4 Classes</b>	
Pass-Through	FB
Notional	SB
<b>Group 5 Classes</b>	
PAC	QH, QJ, QK, QL, QM, QT and QW
Scheduled	C
Support	D and DO
Notional	IC, QR and QU
RCR**	QN and QP
<b>Group 6 Classes</b>	
Pass-Through	FC and FG
Notional	SC, SJ, SK and SL
RCR**	SH and SG
<b>Group 7 Classes</b>	
Pass-Through	FD
Notional	SD
<b>Group 8 Classes and Components</b>	
PAC	TA, TB, TC, TD, TE and TJ
TAC	JC1
Scheduled	JA
Support	ZJ, FM and SM
Pass-Through	JC2
Non-Sticky Jump	ZJ and JC1
Accretion Directed	JC1
Component	JC
Notional	TI and TH
RCR**	TG and JD
<b>Group 9 Classes</b>	
Sequential Pay	ND, NE, NC, VE, VH and ZE
Accretion Directed	VE and VH
Notional	VI
RCR**	NB, NG, NA and VG
<b>No Payment Residual</b>	R and RL

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

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

*Components.* For purposes of calculating the payments its receives, the JC Class consists of two components having the designations and original principal balances specified in this prospectus supplement under “Reference Sheet—Components.” The payment characteristics of the JC Class will reflect a combination of the payment characteristics of the related components. Components are not separately transferable from the related Class of Certificates.

#### *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 ZG and Z Classes (the “ZG Accrual Amount” and “Z Accrual Amount,” respectively, and, together with the Group 1 Cash Flow Distribution Amount, the “Group 1 Principal Distribution Amount”),

- the principal then paid on the Group 2 MBS (the “Group 2 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 AZ Class (the “AZ Accrual Amount” and, together with the Group 3 Cash Flow Distribution Amount, the “Group 3 Principal Distribution Amount”),
- the principal then paid on the Group 4 SMBS (the “Group 4 Principal Distribution Amount”),
- the principal then paid on the Group 5 MBS (the “Group 5 Principal Distribution Amount”),
- the principal then paid on the Group 6 SMBS (the “Group 6 Principal Distribution Amount”);
- the principal then paid on the Group 7 SMBS (the “Group 7 Principal Distribution Amount”);
- the principal then paid on the Group 8 MBS (the “Group 8 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the ZJ Class (the “ZJ Accrual Amount” and, together with the Group 8 Cash Flow Distribution Amount, the “Group 8 Principal Distribution Amount”), and
- the principal then paid on the Group 9 MBS (the “Group 9 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the ZE Class (the “ZE Accrual Amount” and, together with the Group 9 Cash Flow Distribution Amount, the “Group 9 Principal Distribution Amount”).

The portion of each class of SMBS held by the Lower Tier REMIC will be set forth in Exhibit A.

*Group 1 Principal Distribution Amount*

*ZG Accrual Amount*

On each Distribution Date, we will pay the ZG Accrual Amount as principal of the GC Class, until its principal balance is reduced to its Targeted Balance for such Distribution Date. Thereafter, we will pay the ZG Accrual Amount as principal of the ZG Class.

Accretion  
Directed  
Class and  
Accrual  
Class

*Z Accrual Amount*

On each Distribution Date, we will pay the Z Accrual Amount as principal of the A Class, until its principal balance is reduced to its Targeted Balance for such Distribution Date. Thereafter, we will pay the Z Accrual Amount as principal of the Z Class.

Accretion  
Directed  
Class and  
Accrual  
Class

*Group 1 Cash Flow Distribution Amount*

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

(i) sequentially, to the OA, OB, OC, OD, OE and OK Classes, in that order, until their principal balances are reduced to their Planned Balances for such Distribution Date;

PAC Classes

(ii) (a) 35.5836431285% of the remaining amount in the following order:

*first*, if and only if the principal balance of the Group 1 MBS on that Distribution Date (after giving effect to distributions on that date) is less than the Group 1 MBS Targeted Balance for that date, to the ZG Class, until its principal balance is reduced to zero;

Non-Sticky  
Jump Class

*second*, to the GC Class, until its principal balance is reduced to its Targeted Balance for such Distribution Date;

TAC/  
Non-Sticky  
Jump Class

- third*, to the ZG Class, until its principal balance is reduced to zero; and } **Support Class**
- fourth*, to the GC Class, without regard to its Targeted Balance and until its principal balance is reduced to zero, and } **TAC Class**
- (b) 64.4163568715% of such remaining amount in the following order:
- first*, if and only if the principal balance of Group 1 MBS on that Distribution Date (after giving effect to distributions on that date) is less than the Group 1 MBS Targeted Balance for that date, to the Z Class, until its principal balance is reduced to zero; } **Non-Sticky Jump Class**
- second*, to the A Class, until its principal balance is reduced to its Targeted Balance for such Distribution Date; } **TAC / Non-Sticky Jump Class**
- third*, to the Z Class, until its principal balance is reduced to zero; and } **Support Class**
- fourth*, to the A Class, without regard to its Targeted Balance and until its principal balance is reduced to zero; and } **TAC Class**
- (iii) sequentially, to the OA, OB, OC, OD, OE and OK Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero. } **PAC Classes**

#### *Group 2 Principal Distribution Amount*

On each Distribution Date, we will pay the Group 2 Principal Distribution Amount, sequentially, as principal of the B and BC Classes, in that order, until their principal balances are reduced to zero. } **Sequential Pay Classes**

#### *Group 3 Principal Distribution Amount*

##### *AZ Accrual Amount*

On each Distribution Date, we will pay the AZ Accrual Amount as principal of the AB Class, until its principal balance is reduced to its Targeted Balance for such Distribution Date. Thereafter, we will pay the AZ Accrual Amount as principal of the AZ Class. } **Accretion Directed Class 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, QC, QD, PB and PD Classes, in that order, until their principal balances are reduced to their Planned Balances for such Distribution Date; } **PAC Classes**
- (ii) if and only if the principal balance of the Group 3 MBS on that Distribution Date (after giving effect to distributions on that date) is less than the Group 3 MBS Targeted Balance for that date, to the AZ Class, until its principal balance is reduced to zero; } **Non-Sticky Jump Class**
- (iii) to the AB Class, until its principal balance is reduced to its Targeted Balance for such Distribution Date; } **TAC / Non-Sticky Jump Class**



- (iv) to the AZ Class, until its principal balance is reduced to zero; } Support Class
- (v) to the AB Class, without regard to its Targeted Balance and until its principal balance is reduced to zero; and } TAC Class
- (vi) sequentially, to the QA, QB, QC, QD, PB and PD 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 FB 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 as principal of the Group 5 Classes in the following priority:

- (i) sequentially, to the QH, QJ, QK, QL, QM, QT and QW Classes, in that order, until their principal balances are reduced to their Planned Balances for such Distribution Date; } PAC Classes
- (ii) to the C Class, until its principal balance is reduced to its Scheduled Balance for such Distribution Date; } Scheduled Class
- (iii) concurrently, to the D and DO Classes, pro rata (or 92.3076888195% and 7.6923111805%, respectively), until their principal balances are reduced to zero; } Support Classes
- (iv) to the C Class, without regard to its Scheduled Balance and until its principal balance is reduced to zero; and } Scheduled Class
- (v) sequentially, to the QH, QJ, QK, QL, QM, QT and QW Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero. } PAC Classes

*Group 6 Principal Distribution Amount*

On each Distribution Date, we will pay the Group 6 Principal Distribution Amount, concurrently, as principal of the FC and FG Classes, pro rata (or 35.7142857143% and 64.2857142857%, respectively), until their principal balances are reduced to zero. } Pass-Through Classes

*Group 7 Principal Distribution Amount*

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

*Group 8 Principal Distribution Amount*

*ZJ Accrual Amount*

On each Distribution Date, we will pay the ZJ Accrual Amount as principal of the JC1 Component, until its principal balance is reduced to its Targeted Balance for such Distribution Date. Thereafter, we will pay the ZJ Accrual Amount as principal of the ZJ Class. } Accretion Directed Component and Accrual Class



*Group 8 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the Group 8 Cash Flow Distribution Amount as principal of the Group 8 Classes and Components in the following priority:

(a) 0.0500174697% of such amount to the JC2 Component, until its principal balance is reduced to zero, and

} Pass-Through  
Component

(b) 99.9499825303% of such amount as follows:

first, sequentially to the TA, TB, TC, TD, TE and TJ Classes, in that order, until their principal balances are reduced to their Planned Balances for such Distribution Date;

} PAC  
Classes

second, (x) 79.9829776567% of the remaining amount as follows:

*first*, to the JA Class, until its principal balance is reduced to its Scheduled Balance for such Distribution Date;

} Scheduled  
Class

*second*, concurrently, to the FM and SM Classes, pro rata (or 70.5882338557% and 29.4117661443%, respectively), until their principal balances are reduced to zero; and

} Support  
Classes

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

} Scheduled  
Class

(y) 20.0170223433% of such remaining amount as follows:

*first*, if and only if the principal balance of the Group 8 MBS on that Distribution Date (after giving effect to distributions on that date) is less than the Group 8 MBS Targeted Balance for that date, to the ZJ Class, until its principal balance is reduced to zero;

} Non-Sticky  
Jump Class

*second*, to the JC1 Component, until its principal balance is reduced to its Targeted Balance for such Distribution Date;

} TAC/  
Non-Sticky  
Jump  
Component

*third*, to the ZJ Class, until its principal balance is reduced to zero;

} Support  
Class

*fourth*, to the JC1 Component, without regard to its Targeted Balance and until its principal balance is reduced to zero; and

} TAC  
Component

third, sequentially, to the TA, TB, TC, TD, TE and TJ Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero.

} PAC  
Classes

*Group 9 Principal Distribution Amount*

*ZE Accrual Amount*

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

} Accretion  
Directed  
Classes  
and Accrual  
Class

### *Group 9 Cash Flow Distribution Amount*

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

- |  |                          |
|--|--------------------------|
| (i) concurrently, to the ND and NE Classes, pro rata (or 16.6666666667% and 83.3333333333%, respectively), until their principal balances are reduced to zero; | } Sequential Pay Classes |
| (ii) to the NC Class, until its principal balance is reduced to zero; and  |                          |
| (iii) sequentially, to the VE, VH and ZE Classes, in that order, until their principal balances are reduced to zero.   |                          |

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 SMBS 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 February 28, 2002;
- each Distribution Date occurs on the 25th day of the 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 net applicable rate set forth below.

<u>Principal Balance Schedule References</u>	<u>Related Classes, Groups and Component</u>	<u>Structuring Ranges and Rates</u>
Planned Balances	OA, OB, OC, OD, OE, OK and OG	Between 100% and 300%
Targeted Balances	GC	197%
Targeted Balances	A	205%
Targeted Balances	Group 1 MBS	250%
Planned Balances	QA, QB, QC, QD, PB, PD, QE and QG	Between 100% and 250%
Targeted Balances	AB	163%
Targeted Balances	Group 3 MBS	250%
Planned Balances	QH, QJ, QK, QL, QM, QT, QW, QN and QP	Between 100% and 300%
Scheduled Balances	C	Between 200% and 270%
Planned Balances	TA, TB, TC, TD, TE, TJ and TG	Between 100% and 275%
Scheduled Balances	JA	Between 188% and 240%
Targeted Balances	JC1	207%
Targeted Balances	Group 8 MBS	240%

**We cannot assure you that the balance of any Class, Group or Component 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, Group or Component 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, Group or Component to its scheduled balance on a Distribution Date. Accordingly, the ability to reduce a Class, Group or Component 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 Range, 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, Groups and Component 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>
OA	Between 100% and 525%
OB	Between 100% and 374%
OC	Between 100% and 302%
OD	Between 100% and 300%
OE	Between 91% and 300%
OK	Between 58% and 300%
OG	Between 58% and 300%
QA	Between 100% and 448%
QB	Between 100% and 316%
QC	Between 100% and 253%
QD	Between 100% and 250%
PB	Between 96% and 250%
PD	Between 71% and 250%

<u>Classes</u>	<u>Initial Effective Ranges</u>
QE	Between 96% and 250%
QG	Between 71% and 250%
QH	Between 100% and 701%
QJ	Between 100% and 440%
QK	Between 100% and 321%
QL	Between 100% and 300%
QM	Between 100% and 300%
QT	Between 90% and 300%
QW	Between 35% and 300%
QN	Between 90% and 300%
QP	Between 35% and 300%
C	Between 200% and 270%
TA	Between 100% and 396%
TB	Between 100% and 360%
TC	Between 100% and 275%
TD	Between 100% and 275%
TE	Between 96% and 275%
TJ	Between 49% and 275%
TG	Between 49% and 275%
JA	Between 188% and 240%

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 Index will remain constant.

***The Fixed Rate Interest Only Classes.*** The yields on 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 yield to maturity on the Fixed Rate Interest Only Classes would be 0% if prepayments of the related Mortgage Loans were to occur at the following constant rates:

<u>Class</u>	<u>0% Yield Prepayment Rate</u>
IA .....	569% PSA
OJ .....	951% PSA
IB .....	545% PSA
PA .....	606% PSA
PC .....	843% PSA
IC .....	664% PSA
QR .....	860% PSA
QU .....	1,156% PSA
TI .....	457% PSA
TH .....	950% PSA
VI .....	623% PSA

For any of the Classes specified in the table above, if the actual prepayment rate of the related Mortgage Loans were to exceed the level specified for as little as one month while equaling such 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>
IA .....	11.5%
OJ .....	27.0%
IB .....	9.0%
PA .....	23.0%
PC .....	26.5%
IC .....	12.5%
QR .....	26.0%
QU .....	28.0%
TI .....	11.5%
TH .....	27.0%
VI .....	25.5%

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

#### Sensitivity of the IA Class to Prepayments

	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>197%</u>	<u>205%</u>	<u>230%</u>	<u>249%</u>	<u>250%</u>	<u>251%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	25.1%	16.2%	16.2%	16.2%	16.2%	16.2%	16.2%	16.2%	16.2%	5.7%

#### Sensitivity of the OJ Class to Prepayments

	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>197%</u>	<u>205%</u>	<u>230%</u>	<u>249%</u>	<u>250%</u>	<u>251%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	19.9%	19.9%	19.9%	19.9%	19.9%	19.9%	19.9%	19.9%	19.9%	16.3%

#### Sensitivity of the IB Class to Prepayments

	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>163%</u>	<u>187%</u>	<u>249%</u>	<u>250%</u>	<u>251%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	26.0%	15.4%	15.4%	15.4%	15.4%	15.4%	15.4%	3.9%

#### Sensitivity of the PA Class to Prepayments

	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>163%</u>	<u>187%</u>	<u>249%</u>	<u>250%</u>	<u>251%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	19.9%	18.5%	18.5%	18.5%	18.5%	18.5%	18.4%	6.5%

#### Sensitivity of the PC Class to Prepayments

	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>163%</u>	<u>187%</u>	<u>249%</u>	<u>250%</u>	<u>251%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	18.2%	18.1%	18.1%	18.1%	18.1%	18.1%	18.1%	12.8%

### Sensitivity of the IC Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>266%</u>	<u>270%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . . . .	28.2%	18.0%	18.0%	18.0%	18.0%	18.0%	10.3%

### Sensitivity of the QR Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>266%</u>	<u>270%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . . . .	21.7%	21.0%	21.0%	21.0%	21.0%	21.0%	15.6%

### Sensitivity of the QU Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>266%</u>	<u>270%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . . . .	21.1%	21.1%	21.1%	21.1%	21.1%	21.1%	19.1%

### Sensitivity of the TI Class to Prepayments

		PSA Prepayment Assumption									
		<u>50%</u>	<u>100%</u>	<u>188%</u>	<u>207%</u>	<u>233%</u>	<u>239%</u>	<u>240%</u>	<u>241%</u>	<u>275%</u>	<u>500%</u>
Pre-Tax Yields to Maturity	.....	22.2%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	(4.2)%

### Sensitivity of the TH Class to Prepayments

		PSA Prepayment Assumption									
		<u>50%</u>	<u>100%</u>	<u>188%</u>	<u>207%</u>	<u>233%</u>	<u>239%</u>	<u>240%</u>	<u>241%</u>	<u>275%</u>	<u>500%</u>
Pre-Tax Yields to Maturity	.....	20.3%	20.3%	20.3%	20.3%	20.3%	20.3%	20.3%	20.3%	20.3%	16.5%

### Sensitivity of the VI Class to Prepayments

		PSA Prepayment Assumption				
		<u>50%</u>	<u>100%</u>	<u>182%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity	.....	22.9%	22.9%	22.4%	19.0%	8.9%

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

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

<u>Class</u>	<u>Price</u>
OK .....	71.5%
PB .....	73.5%
PD .....	67.5%
QT .....	72.0%
QW .....	68.0%
DO .....	58.0%
TJ .....	71.5%
VH .....	72.0%

#### Sensitivity of the OK Class to Prepayments

	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>197%</u>	<u>205%</u>	<u>230%</u>	<u>249%</u>	<u>250%</u>	<u>251%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	4.1%

#### Sensitivity of the PB Class to Prepayments

	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>163%</u>	<u>187%</u>	<u>249%</u>	<u>250%</u>	<u>251%</u>	<u>500%</u>	
Pre-Tax Yields to Maturity .....	3.5%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	6.3%

#### Sensitivity of the PD Class to Prepayments

	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>163%</u>	<u>187%</u>	<u>249%</u>	<u>250%</u>	<u>251%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.6%	5.2%

#### Sensitivity of the QT Class to Prepayments

	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>266%</u>	<u>270%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	2.8%	3.0%	3.0%	3.0%	3.0%	3.0%	4.6%

#### Sensitivity of the QW Class to Prepayments

	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>266%</u>	<u>270%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	3.4%

#### Sensitivity of the DO Class to Prepayments

	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>266%</u>	<u>270%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	2.9%	3.1%	4.2%	20.2%	22.6%	33.8%	75.3%



### Sensitivity of the TJ Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	188%	207%	233%	239%	240%	241%	275%	500%
Pre-Tax Yields to Maturity . . . . .	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	4.1%

### Sensitivity of the VH Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	182%	300%	500%
Pre-Tax Yields to Maturity . . . . .	2.5%	2.5%	2.7%	3.9%	6.1%

***The Inverse Floating Rate Classes.*** The yields on the Inverse Floating Rate Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool. As illustrated in the applicable tables below, it is possible that investors in the SB, SC, SJ, SK, SL, SD, SH and SG 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>
SB . . . . .	10.00%
SC . . . . .	13.50%
SJ . . . . .	6.75%
SK . . . . .	14.25%
SL . . . . .	3.00%
SD . . . . .	9.50%
SM . . . . .	96.00%
SH . . . . .	10.50%
SG . . . . .	13.00%

\* 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 SB Class to Prepayments and LIBOR  
(Pre-Tax Yields to Maturity)**

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>275%</u>	<u>400%</u>	<u>600%</u>
0.76% .....	85.7%	81.5%	66.1%	54.5%	34.6%
1.76% .....	73.1%	69.0%	54.3%	43.1%	24.0%
3.76% .....	48.8%	45.0%	31.4%	21.1%	3.5%
5.76% .....	25.4%	22.0%	9.5%	0.1%	(16.0)%
7.76% .....	0.9%	(2.2)%	(13.5)%	(22.0)%	(36.5)%
8.60% .....	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>175%</u>	<u>300%</u>	<u>500%</u>
0.83% .....	57.4%	54.8%	51.0%	44.6%	33.9%
1.83% .....	48.5%	46.0%	42.1%	35.5%	24.7%
3.83% .....	31.2%	28.6%	24.5%	17.7%	6.3%
5.83% .....	14.2%	11.5%	7.2%	0.0%	(12.0)%
7.83% .....	(6.6)%	(9.4)%	(13.6)%	(21.0)%	(33.5)%
8.25% .....	*	*	*	*	*

\* 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>175%</u>	<u>300%</u>	<u>500%</u>
0.84% .....	106.5%	101.2%	92.5%	76.9%	51.9%
1.84% .....	86.6%	81.1%	71.9%	55.4%	29.8%
3.84% .....	48.6%	42.0%	30.9%	11.7%	(15.9)%
5.84% .....	11.0%	1.3%	(14.4)%	(38.8)%	(69.2)%
7.25% and above .....	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>175%</u>	<u>300%</u>	<u>500%</u>
0.84% .....	49.3%	49.1%	48.5%	46.0%	39.6%
1.84% .....	41.1%	40.9%	40.0%	37.0%	29.8%
3.84% .....	25.2%	24.6%	22.9%	18.5%	9.4%
5.84% .....	8.5%	7.0%	3.9%	(2.4)%	(13.7)%
7.25% and above .....	*	*	*	*	*

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

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>				
	<b>50%</b>	<b>100%</b>	<b>175%</b>	<b>300%</b>	<b>500%</b>
7.25% and below . . . . .	25.7%	23.0%	18.9%	11.9%	0.4%
7.84% . . . . .	2.6%	(0.2)%	(4.5)%	(11.9)%	(24.4)%
8.10% . . . . .	*	*	*	*	*

\* 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)**

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>				
	<b>50%</b>	<b>100%</b>	<b>275%</b>	<b>400%</b>	<b>600%</b>
0.83% . . . . .	79.1%	74.9%	59.8%	48.5%	29.0%
1.83% . . . . .	66.0%	62.0%	47.6%	36.7%	18.0%
3.83% . . . . .	40.9%	37.2%	24.0%	14.0%	(3.1)%
5.83% . . . . .	16.7%	13.3%	1.3%	(7.8)%	(23.4)%
7.80% . . . . .	*	*	*	*	*

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

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>									
	<b>50%</b>	<b>100%</b>	<b>188%</b>	<b>207%</b>	<b>233%</b>	<b>239%</b>	<b>240%</b>	<b>241%</b>	<b>275%</b>	<b>500%</b>
0.84% . . . . .	17.7%	17.7%	17.8%	18.1%	19.1%	19.6%	19.7%	19.7%	21.1%	27.7%
1.84% . . . . .	15.1%	15.1%	15.2%	15.5%	16.5%	17.0%	17.1%	17.2%	18.6%	25.5%
3.84% . . . . .	9.9%	9.9%	10.0%	10.3%	11.4%	12.0%	12.1%	12.2%	13.7%	21.0%
5.84% . . . . .	4.9%	4.9%	5.0%	5.2%	6.3%	7.0%	7.1%	7.2%	8.8%	16.5%
7.65% . . . . .	0.4%	0.4%	0.5%	0.7%	1.8%	2.5%	2.7%	2.8%	4.5%	12.5%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>				
	<b>50%</b>	<b>100%</b>	<b>175%</b>	<b>300%</b>	<b>500%</b>
0.84% . . . . .	65.0%	62.5%	58.7%	52.3%	41.8%
1.84% . . . . .	53.4%	50.9%	47.0%	40.5%	29.8%
3.84% . . . . .	31.0%	28.4%	24.3%	17.5%	6.1%
5.84% . . . . .	9.0%	6.2%	1.9%	(5.4)%	(17.7)%
7.25% . . . . .	*	*	*	*	*

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

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>				
	<b>50%</b>	<b>100%</b>	<b>175%</b>	<b>300%</b>	<b>500%</b>
0.84% .....	58.5%	55.9%	52.1%	45.7%	35.1%
1.84% .....	49.3%	46.7%	42.8%	36.3%	25.4%
3.84% .....	31.3%	28.6%	24.6%	17.7%	6.4%
5.84% .....	13.6%	10.8%	6.6%	(0.6)%	(12.7)%
7.84% .....	(9.5)%	(12.3)%	(16.6)%	(23.9)%	(36.3)%
8.10% .....	*	*	*	*	*

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

**Weighted Average Lives of the Certificates**

The weighted average life of a Certificate is determined by

- (a) multiplying the amount of the reduction, if any, of the principal balance of 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, Group 2, Group 3, Group 5, Group 8 and Group 9 Classes, and
- in the case of the Group 1, Group 3, Group 5 and Group 8 Classes, the payment of principal of certain Classes in accordance with the Principal Balance Schedules.

See “—Distributions of Principal” above.

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

As described under “—Distributions of Principal—Components” in this prospectus supplement, the JC Class consists of multiple payment components for purposes of calculating payments. Since these components are not divisible, the payment characteristics of this Class will reflect a combination of the payment characteristics of the related components.

## Decrement Tables

The following tables indicate the percentages of original principal balances of the specified Classes that would be outstanding after each date shown at various constant PSA rates and the corresponding weighted average lives of such Classes. The tables have been prepared on the basis of the Pricing Assumptions. However, in the case of the information set forth for each Class 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	180 months	180 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	311 months	9.50%
Group 5 MBS	240 months	240 months	8.50%
Group 6 SMBS	360 months	358 months	8.50%
Group 7 SMBS	360 months	326 months	9.00%
Group 8 MBS	180 months	180 months	8.50%
Group 9 MBS	360 months	360 months	8.50%

It is unlikely

- that all of the underlying Mortgage Loans will have the interest rates, WALAs or remaining terms to maturity assumed or
- that the underlying Mortgage Loans will prepay at any *constant* PSA level.

In addition, the diverse remaining terms to maturity of the Mortgage Loans could produce slower or faster principal distributions than indicated in the tables at the specified constant PSA rates. This is the case even if the dispersion of weighted average remaining terms to maturity and the weighted average WALAs of the Mortgage Loans are identical to the dispersion specified in the Pricing Assumptions.

## Percent of Original Principal Balances Outstanding

Date	OA Class										OB Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	197%	205%	230%	249%	250%	251%	300%	500%	0%	100%	197%	205%	230%	249%	250%	251%	300%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2003 .....	97	93	93	93	93	93	93	93	93	93	100	100	100	100	100	100	100	100	100	100
February 2004 .....	57	0	0	0	0	0	0	0	0	0	100	97	97	97	97	97	97	97	97	97
February 2005 .....	13	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2006 .....	0	0	0	0	0	0	0	0	0	0	65	0	0	0	0	0	0	0	0	0
February 2007 .....	0	0	0	0	0	0	0	0	0	0	13	0	0	0	0	0	0	0	0	0
February 2008 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2009 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2010 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2011 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2012 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2013 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2014 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2015 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2016 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2017 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	2.2	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	4.3	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.2

Date	OC Class										IA† Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	197%	205%	230%	249%	250%	251%	300%	500%	0%	100%	197%	205%	230%	249%	250%	251%	300%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2003 .....	100	100	100	100	100	100	100	100	100	100	99	97	97	97	97	97	97	97	97	97
February 2004 .....	100	100	100	100	100	100	100	100	100	100	83	61	61	61	61	61	61	61	61	61
February 2005 .....	100	98	98	98	98	98	98	98	98	39	67	23	23	23	23	23	23	23	23	9
February 2006 .....	100	48	48	48	48	48	48	48	48	0	49	11	11	11	11	11	11	11	11	0
February 2007 .....	100	*	*	*	*	*	*	*	*	0	29	*	*	*	*	*	*	*	*	0
February 2008 .....	77	0	0	0	0	0	0	0	0	0	18	0	0	0	0	0	0	0	0	0
February 2009 .....	44	0	0	0	0	0	0	0	0	0	10	0	0	0	0	0	0	0	0	0
February 2010 .....	8	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0
February 2011 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2012 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2013 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2014 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2015 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2016 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2017 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	6.8	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	2.9	4.1	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.1

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

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

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

Date	OD Class										OE Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	197%	205%	230%	249%	250%	251%	300%	500%	0%	100%	197%	205%	230%	249%	250%	251%	300%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2003 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2005 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2006 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2007 .....	100	100	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	100	100	86
February 2008 .....	100	46	46	46	46	46	46	46	46	0	100	100	100	100	100	100	100	100	100	16
February 2009 .....	100	3	3	3	3	3	3	3	3	0	100	100	100	100	100	100	100	100	100	0
February 2010 .....	100	0	0	0	0	0	0	0	0	0	100	46	46	46	46	46	46	46	46	0
February 2011 .....	62	0	0	0	0	0	0	0	0	0	100	1	1	1	1	1	1	1	1	0
February 2012 .....	10	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2013 .....	0	0	0	0	0	0	0	0	0	0	22	0	0	0	0	0	0	0	0	0
February 2014 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2015 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2016 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2017 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	9.3	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	4.1	10.7	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	5.5

Date	OJ†, OK and OG Classes										GC Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	197%	205%	230%	249%	250%	251%	300%	500%	0%	100%	197%	205%	230%	249%	250%	251%	300%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2003 .....	100	100	100	100	100	100	100	100	100	100	88	77	68	68	68	68	68	77	73	54
February 2004 .....	100	100	100	100	100	100	100	100	100	100	87	76	53	53	53	53	53	56	44	1
February 2005 .....	100	100	100	100	100	100	100	100	100	100	86	75	39	39	39	38	37	37	21	0
February 2006 .....	100	100	100	100	100	100	100	100	100	100	85	74	30	30	30	26	26	25	7	0
February 2007 .....	100	100	100	100	100	100	100	100	100	100	84	73	24	24	24	20	20	19	1	0
February 2008 .....	100	100	100	100	100	100	100	100	100	100	83	72	21	21	22	18	18	18	0	0
February 2009 .....	100	100	100	100	100	100	100	100	100	72	82	66	16	17	19	17	16	16	0	0
February 2010 .....	100	100	100	100	100	100	100	100	100	45	80	58	11	12	16	14	14	14	0	0
February 2011 .....	100	100	100	100	100	100	100	100	100	27	79	47	4	6	12	12	12	11	0	0
February 2012 .....	100	69	69	69	69	69	69	69	69	16	78	34	0	*	9	9	9	9	0	0
February 2013 .....	100	45	45	45	45	45	45	45	45	9	76	20	0	0	5	7	7	7	0	0
February 2014 .....	27	27	27	27	27	27	27	27	27	5	74	5	0	0	1	5	4	4	0	0
February 2015 .....	13	13	13	13	13	13	13	13	13	2	43	0	0	0	0	2	2	2	0	0
February 2016 .....	3	3	3	3	3	3	3	3	3	*	8	0	0	0	0	1	1	1	0	0
February 2017 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	12.0	11.1	11.1	11.1	11.1	11.1	11.1	11.1	11.1	8.3	10.8	7.3	3.2	3.2	3.5	3.4	3.4	3.5	2.0	1.1

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

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

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

Date	ZG Class										A Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	197%	205%	230%	249%	250%	251%	300%	500%	0%	100%	197%	205%	230%	249%	250%	251%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2003	106	106	106	101	84	71	70	0	0	0	88	78	69	68	68	68	68	76	71	53
February 2004	113	113	113	99	56	23	21	0	0	0	88	77	54	52	52	52	52	54	43	1
February 2005	120	120	120	99	35	0	0	0	0	0	87	76	41	38	38	37	37	36	20	0
February 2006	127	127	127	102	27	0	0	0	0	0	86	75	32	28	28	26	25	25	7	0
February 2007	135	135	135	108	27	0	0	0	0	0	85	74	26	23	23	20	19	19	1	0
February 2008	143	143	143	115	29	0	0	0	0	0	84	73	23	20	21	18	18	17	0	0
February 2009	152	152	152	122	31	0	0	0	0	0	83	68	19	16	18	16	16	16	0	0
February 2010	161	161	161	129	33	0	0	0	0	0	82	60	14	11	15	14	14	13	0	0
February 2011	171	171	171	137	35	0	0	0	0	0	81	49	8	5	11	12	11	11	0	0
February 2012	182	182	163	146	37	0	0	0	0	0	80	37	1	0	7	9	9	9	0	0
February 2013	193	193	123	110	39	0	0	0	0	0	78	23	0	0	3	7	7	6	0	0
February 2014	205	205	83	74	42	0	0	0	0	0	77	9	0	0	0	4	4	4	0	0
February 2015	218	138	46	41	27	0	0	0	0	0	47	0	0	0	0	2	2	2	0	0
February 2016	231	34	11	10	6	0	0	0	0	0	12	0	0	0	0	1	1	1	0	0
February 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.6	13.4	11.9	11.9	6.0	1.4	1.4	0.2	0.2	0.2	11.1	7.5	3.4	3.1	3.4	3.4	3.3	3.4	2.0	1.1

Date	Z Class										B Class					BC Class				
	PSA Prepayment Assumption										PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	197%	205%	230%	249%	250%	251%	300%	500%	0%	100%	191%	300%	500%	0%	100%	191%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2003	106	106	106	106	86	71	70	0	0	0	99	91	85	78	64	100	100	100	100	100
February 2004	113	113	113	113	62	24	22	0	0	0	98	83	72	59	39	100	100	100	100	100
February 2005	120	120	120	120	45	0	0	0	0	0	97	76	61	45	21	100	100	100	100	100
February 2006	127	127	127	127	39	0	0	0	0	0	96	69	50	33	9	100	100	100	100	100
February 2007	135	135	135	135	40	0	0	0	0	0	95	62	42	23	1	100	100	100	100	100
February 2008	143	143	143	143	43	0	0	0	0	0	93	56	34	15	0	100	100	100	100	73
February 2009	152	152	152	152	46	0	0	0	0	0	92	50	27	9	0	100	100	100	100	50
February 2010	161	161	161	161	48	0	0	0	0	0	90	44	21	4	0	100	100	100	100	34
February 2011	171	171	171	171	51	0	0	0	0	0	89	39	16	0	0	100	100	100	96	23
February 2012	182	182	182	171	55	0	0	0	0	0	87	34	11	0	0	100	100	100	77	16
February 2013	193	193	143	128	58	0	0	0	0	0	85	29	7	0	0	100	100	100	61	11
February 2014	205	205	97	87	58	0	0	0	0	0	82	25	3	0	0	100	100	100	48	7
February 2015	218	161	53	48	31	0	0	0	0	0	80	21	*	0	0	100	100	100	38	5
February 2016	231	40	13	11	7	0	0	0	0	0	77	17	0	0	0	100	100	86	29	3
February 2017	0	0	0	0	0	0	0	0	0	0	74	13	0	0	0	100	100	72	23	2
February 2018	0	0	0	0	0	0	0	0	0	0	71	10	0	0	0	100	100	60	18	1
February 2019	0	0	0	0	0	0	0	0	0	0	68	6	0	0	0	100	100	50	13	1
February 2020	0	0	0	0	0	0	0	0	0	0	64	3	0	0	0	100	100	41	10	1
February 2021	0	0	0	0	0	0	0	0	0	0	60	*	0	0	0	100	100	33	8	*
February 2022	0	0	0	0	0	0	0	0	0	0	56	0	0	0	0	100	86	26	6	*
February 2023	0	0	0	0	0	0	0	0	0	0	51	0	0	0	0	100	71	20	4	*
February 2024	0	0	0	0	0	0	0	0	0	0	46	0	0	0	0	100	57	15	3	*
February 2025	0	0	0	0	0	0	0	0	0	0	40	0	0	0	0	100	43	11	2	*
February 2026	0	0	0	0	0	0	0	0	0	0	34	0	0	0	0	100	31	7	1	*
February 2027	0	0	0	0	0	0	0	0	0	0	27	0	0	0	0	100	19	4	1	*
February 2028	0	0	0	0	0	0	0	0	0	0	20	0	0	0	0	100	7	2	*	*
February 2029	0	0	0	0	0	0	0	0	0	0	12	0	0	0	0	100	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	100	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	61	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.7	13.5	12.2	12.0	7.4	1.5	1.4	0.2	0.2	0.2	19.4	7.8	4.8	3.2	1.8	29.2	22.7	17.8	12.9	7.8

\* 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	QA Class								QB Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	163%	187%	249%	250%	251%	500%	0%	100%	163%	187%	249%	250%	251%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2003 .....	97	93	93	93	93	93	93	93	100	100	100	100	100	100	100	100
February 2004 .....	55	0	0	0	0	0	0	0	100	97	97	97	97	97	97	54
February 2005 .....	9	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
February 2006 .....	0	0	0	0	0	0	0	0	61	0	0	0	0	0	0	0
February 2007 .....	0	0	0	0	0	0	0	0	9	0	0	0	0	0	0	0
February 2008 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2009 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2010 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2011 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2012 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2013 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2014 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2015 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2016 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2017 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	2.1	1.5	1.5	1.5	1.5	1.5	1.5	1.5	4.2	2.5	2.5	2.5	2.5	2.5	2.5	2.0

Date	IB† Class								QC Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	163%	187%	249%	250%	251%	500%	0%	100%	163%	187%	249%	250%	251%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2003 .....	98	96	96	96	96	96	96	96	100	100	100	100	100	100	100	100
February 2004 .....	78	49	49	49	49	49	49	27	100	100	100	100	100	100	100	100
February 2005 .....	55	0	0	0	0	0	0	0	100	98	98	98	98	98	98	13
February 2006 .....	31	0	0	0	0	0	0	0	100	48	48	48	48	48	48	0
February 2007 .....	4	0	0	0	0	0	0	0	100	*	*	*	*	*	*	0
February 2008 .....	0	0	0	0	0	0	0	0	74	0	0	0	0	0	0	0
February 2009 .....	0	0	0	0	0	0	0	0	41	0	0	0	0	0	0	0
February 2010 .....	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0
February 2011 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2012 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2013 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2014 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2015 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2016 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2017 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	3.2	2.0	2.0	2.0	2.0	2.0	2.0	1.8	6.7	4.0	4.0	4.0	4.0	4.0	4.0	2.7

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

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

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

Date	QD Class								PA†, PB and QE Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	163%	187%	249%	250%	251%	500%	0%	100%	163%	187%	249%	250%	251%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2003 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2005 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2006 .....	100	100	100	100	100	100	100	23	100	100	100	100	100	100	100	100
February 2007 .....	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	44
February 2008 .....	100	47	47	47	47	47	46	0	100	100	100	100	100	100	100	0
February 2009 .....	100	1	1	1	1	1	*	0	100	100	100	100	100	100	100	0
February 2010 .....	100	0	0	0	0	0	0	0	100	46	46	46	46	46	46	0
February 2011 .....	60	0	0	0	0	0	0	0	100	2	2	2	2	2	1	0
February 2012 .....	10	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
February 2013 .....	0	0	0	0	0	0	0	0	35	0	0	0	0	0	0	0
February 2014 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2015 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2016 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2017 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	9.2	6.0	6.0	6.0	6.0	6.0	6.0	3.7	10.8	8.0	8.0	8.0	8.0	8.0	8.0	5.0

Date	PC†, PD and QG Classes								AB Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	163%	187%	249%	250%	251%	500%	0%	100%	163%	187%	249%	250%	251%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2003 .....	100	100	100	100	100	100	100	100	83	69	62	62	62	62	79	51
February 2004 .....	100	100	100	100	100	100	100	100	81	67	48	48	48	48	51	0
February 2005 .....	100	100	100	100	100	100	100	100	80	66	35	35	26	26	26	0
February 2006 .....	100	100	100	100	100	100	100	100	78	64	25	25	11	10	10	0
February 2007 .....	100	100	100	100	100	100	100	100	76	62	19	19	3	2	2	0
February 2008 .....	100	100	100	100	100	100	100	87	74	60	15	15	1	0	0	0
February 2009 .....	100	100	100	100	100	100	100	55	72	55	10	12	*	0	0	0
February 2010 .....	100	100	100	100	100	100	100	34	70	47	3	7	*	0	0	0
February 2011 .....	100	100	100	100	100	100	100	21	68	35	0	2	*	0	0	0
February 2012 .....	100	72	72	72	72	72	72	12	65	20	0	0	*	0	0	0
February 2013 .....	100	49	49	49	49	49	49	7	63	4	0	0	*	0	0	0
February 2014 .....	59	30	30	30	30	30	30	3	60	0	0	0	*	0	0	0
February 2015 .....	16	16	16	16	16	16	15	1	38	0	0	0	*	0	0	0
February 2016 .....	4	4	4	4	4	4	4	*	0	0	0	0	*	0	0	0
February 2017 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	12.3	11.2	11.2	11.2	11.2	11.2	11.2	7.8	9.6	6.0	2.7	2.8	2.0	2.0	2.2	1.1

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

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

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

Date	AZ Class								FB and SB† Classes						QH Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption						PSA Prepayment Assumption							
	0%	100%	163%	187%	249%	250%	251%	500%	0%	100%	275%	400%	600%	0%	100%	200%	266%	270%	300%	500%		
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100		
February 2003	106	106	106	95	68	68	0	0	99	93	82	75	63	97	93	93	93	93	93	93		
February 2004	112	112	112	84	13	12	0	0	98	86	68	56	40	65	0	0	0	0	0	0		
February 2005	118	118	118	75	0	0	0	0	97	79	55	42	25	31	0	0	0	0	0	0		
February 2006	125	125	125	72	0	0	0	0	96	73	45	31	16	0	0	0	0	0	0	0		
February 2007	132	132	132	74	0	0	0	0	94	67	37	23	10	0	0	0	0	0	0	0		
February 2008	139	139	139	78	0	0	0	0	93	62	30	17	6	0	0	0	0	0	0	0		
February 2009	147	147	147	83	0	0	0	0	91	57	25	13	4	0	0	0	0	0	0	0		
February 2010	155	155	155	87	0	0	0	0	89	52	20	9	2	0	0	0	0	0	0	0		
February 2011	164	164	146	92	0	0	0	0	87	47	16	7	1	0	0	0	0	0	0	0		
February 2012	173	173	120	81	0	0	0	0	85	43	13	5	1	0	0	0	0	0	0	0		
February 2013	183	183	93	62	0	0	0	0	83	39	10	4	1	0	0	0	0	0	0	0		
February 2014	193	144	66	43	0	0	0	0	80	35	8	3	*	0	0	0	0	0	0	0		
February 2015	204	86	38	25	0	0	0	0	77	31	7	2	*	0	0	0	0	0	0	0		
February 2016	191	25	11	7	0	0	0	0	74	28	5	1	*	0	0	0	0	0	0	0		
February 2017	0	0	0	0	0	0	0	0	70	24	4	1	*	0	0	0	0	0	0	0		
February 2018	0	0	0	0	0	0	0	0	67	21	3	1	*	0	0	0	0	0	0	0		
February 2019	0	0	0	0	0	0	0	0	62	18	2	*	*	0	0	0	0	0	0	0		
February 2020	0	0	0	0	0	0	0	0	58	15	2	*	*	0	0	0	0	0	0	0		
February 2021	0	0	0	0	0	0	0	0	53	13	1	*	*	0	0	0	0	0	0	0		
February 2022	0	0	0	0	0	0	0	0	47	10	1	*	*	0	0	0	0	0	0	0		
February 2023	0	0	0	0	0	0	0	0	41	8	1	*	*	0	0	0	0	0	0	0		
February 2024	0	0	0	0	0	0	0	0	34	6	*	*	*	0	0	0	0	0	0	0		
February 2025	0	0	0	0	0	0	0	0	26	3	*	*	*	0	0	0	0	0	0	0		
February 2026	0	0	0	0	0	0	0	0	18	1	*	*	*	0	0	0	0	0	0	0		
February 2027	0	0	0	0	0	0	0	0	9	*	*	*	*	0	0	0	0	0	0	0		
February 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
February 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Weighted Average Life (years)**	14.5	12.9	11.5	9.6	1.3	1.3	0.3	0.2	17.8	9.6	4.9	3.4	2.2	2.5	1.5	1.5	1.5	1.5	1.5	1.5		

Date	QJ Class							QK Class							IC† Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	200%	266%	270%	300%	500%	0%	100%	200%	266%	270%	300%	500%	0%	100%	200%	266%	270%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	99	98	98	98	98	98	98
February 2004	100	95	95	95	95	95	95	100	100	100	100	100	100	100	90	71	71	71	71	71	71
February 2005	100	0	0	0	0	0	0	100	99	99	99	99	99	62	81	39	39	39	39	39	25
February 2006	94	0	0	0	0	0	0	100	48	48	48	48	48	0	70	19	19	19	19	0	0
February 2007	59	0	0	0	0	0	0	100	0	0	0	0	0	0	59	0	0	0	0	0	0
February 2008	22	0	0	0	0	0	0	100	0	0	0	0	0	0	47	0	0	0	0	0	0
February 2009	0	0	0	0	0	0	0	89	0	0	0	0	0	0	35	0	0	0	0	0	0
February 2010	0	0	0	0	0	0	0	65	0	0	0	0	0	0	26	0	0	0	0	0	0
February 2011	0	0	0	0	0	0	0	38	0	0	0	0	0	0	15	0	0	0	0	0	0
February 2012	0	0	0	0	0	0	0	8	0	0	0	0	0	0	3	0	0	0	0	0	0
February 2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	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)**	5.3	2.5	2.5	2.5	2.5	2.5	2.4	8.5	4.0	4.0	4.0	4.0	4.0	3.1	5.8	2.8	2.8	2.8	2.8	2.8	2.5

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

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

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

Date	QL Class							QM Class							QR†, QT and QN Classes						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	200%	266%	270%	300%	500%	0%	100%	200%	266%	270%	300%	500%	0%	100%	200%	266%	270%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	55	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2007	100	99	99	99	99	99	0	100	100	100	100	100	100	70	100	100	100	100	100	100	100
February 2008	100	48	48	48	48	48	0	100	100	100	100	100	100	1	100	100	100	100	100	100	100
February 2009	100	0	0	0	0	0	0	100	99	99	99	99	99	0	100	100	100	100	100	100	55
February 2010	100	0	0	0	0	0	0	100	46	46	46	46	46	0	100	100	100	100	100	100	24
February 2011	100	0	0	0	0	0	0	100	4	4	4	4	4	0	100	100	100	100	100	100	3
February 2012	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	71	71	71	71	71	0
February 2013	73	0	0	0	0	0	0	100	0	0	0	0	0	0	100	45	45	45	45	45	0
February 2014	34	0	0	0	0	0	0	100	0	0	0	0	0	0	100	24	24	24	24	24	0
February 2015	0	0	0	0	0	0	0	88	0	0	0	0	0	0	100	8	8	8	8	8	0
February 2016	0	0	0	0	0	0	0	29	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	64	0	0	0	0	0	0
February 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	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)**	11.6	6.0	6.0	6.0	6.0	6.0	4.1	13.7	8.0	8.0	8.0	8.0	8.0	5.3	15.2	11.0	11.0	11.0	11.0	11.0	7.3

Date	QU†, QW and QP Classes							C Class							D and DO Classes						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	200%	266%	270%	300%	500%	0%	100%	200%	266%	270%	300%	500%	0%	100%	200%	266%	270%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2003	100	100	100	100	100	100	100	92	83	76	76	76	76	76	100	100	100	88	87	81	43
February 2004	100	100	100	100	100	100	100	92	83	60	60	60	60	34	100	100	100	63	61	45	0
February 2005	100	100	100	100	100	100	100	92	83	42	42	42	42	0	100	100	100	38	34	7	0
February 2006	100	100	100	100	100	100	100	92	83	29	29	29	23	0	100	100	100	22	18	0	0
February 2007	100	100	100	100	100	100	100	92	83	19	19	19	9	0	100	100	100	14	9	0	0
February 2008	100	100	100	100	100	100	100	92	83	14	14	14	2	0	100	100	100	11	6	0	0
February 2009	100	100	100	100	100	100	100	92	83	11	11	11	0	0	100	100	99	11	6	0	0
February 2010	100	100	100	100	100	100	100	92	81	10	10	10	0	0	100	100	94	11	6	0	0
February 2011	100	100	100	100	100	100	100	92	76	9	9	9	0	0	100	100	88	10	6	0	0
February 2012	100	100	100	100	100	100	71	92	68	7	7	7	0	0	100	100	80	10	6	0	0
February 2013	100	100	100	100	100	100	46	92	59	6	6	6	0	0	100	100	71	9	6	0	0
February 2014	100	100	100	100	100	100	29	92	48	4	4	4	0	0	100	100	62	9	6	0	0
February 2015	100	100	100	100	100	100	18	92	37	3	3	3	0	0	100	100	54	8	6	0	0
February 2016	100	87	87	87	87	87	11	92	25	2	2	2	0	0	100	100	45	8	6	0	0
February 2017	100	61	61	61	61	61	7	92	13	1	1	1	0	0	100	100	37	8	6	0	0
February 2018	82	41	41	41	41	41	4	92	2	0	0	0	0	0	100	100	29	7	6	0	0
February 2019	25	25	25	25	25	25	2	69	0	0	0	0	0	0	100	75	20	5	4	0	0
February 2020	14	14	14	14	14	14	1	36	0	0	0	0	0	0	100	47	12	3	2	0	0
February 2021	5	5	5	5	5	5	*	0	0	0	0	0	0	0	98	20	5	1	1	0	0
February 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	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)**	16.7	15.9	15.9	15.9	15.9	15.9	11.4	16.4	10.5	3.4	3.4	3.4	2.6	1.6	19.5	17.9	13.5	3.9	3.4	1.8	0.9

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

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

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

Date	FC, SC†, FG, SL†, SH† and SG† Classes					SJ† Class					SK† Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	175%	300%	500%	0%	100%	175%	300%	500%	0%	100%	175%	300%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2003 .....	99	97	95	92	88	98	93	90	85	76	100	100	100	100	100
February 2004 .....	98	91	86	79	67	97	82	73	58	34	100	100	100	100	100
February 2005 .....	97	85	76	64	46	95	69	53	28	0	100	100	100	100	93
February 2006 .....	96	78	67	52	32	93	57	35	3	0	100	100	100	100	64
February 2007 .....	95	73	59	42	22	91	45	19	0	0	100	100	100	83	44
February 2008 .....	94	67	52	34	15	88	34	4	0	0	100	100	100	67	30
February 2009 .....	93	62	46	27	10	86	24	0	0	0	100	100	92	54	21
February 2010 .....	92	57	40	22	7	83	14	0	0	0	100	100	81	43	14
February 2011 .....	90	52	35	17	5	80	5	0	0	0	100	100	70	35	10
February 2012 .....	88	48	31	14	3	77	0	0	0	0	100	96	62	28	7
February 2013 .....	87	44	27	11	2	73	0	0	0	0	100	88	54	22	5
February 2014 .....	85	40	23	9	2	69	0	0	0	0	100	80	47	18	3
February 2015 .....	83	37	20	7	1	65	0	0	0	0	100	73	40	14	2
February 2016 .....	80	33	17	6	1	61	0	0	0	0	100	66	35	11	1
February 2017 .....	78	30	15	4	*	55	0	0	0	0	100	60	30	9	1
February 2018 .....	75	27	13	3	*	50	0	0	0	0	100	54	26	7	1
February 2019 .....	72	24	11	3	*	44	0	0	0	0	100	48	22	5	*
February 2020 .....	69	22	9	2	*	38	0	0	0	0	100	43	19	4	*
February 2021 .....	65	19	8	2	*	31	0	0	0	0	100	38	16	3	*
February 2022 .....	61	17	7	1	*	23	0	0	0	0	100	33	13	2	*
February 2023 .....	57	14	5	1	*	15	0	0	0	0	100	29	11	2	*
February 2024 .....	53	12	4	1	*	5	0	0	0	0	100	25	9	1	*
February 2025 .....	48	10	4	1	*	0	0	0	0	0	96	21	7	1	*
February 2026 .....	42	9	3	*	*	0	0	0	0	0	85	17	6	1	*
February 2027 .....	37	7	2	*	*	0	0	0	0	0	73	14	4	1	*
February 2028 .....	30	5	2	*	*	0	0	0	0	0	60	10	3	*	*
February 2029 .....	23	4	1	*	*	0	0	0	0	0	46	7	2	*	*
February 2030 .....	16	2	1	*	*	0	0	0	0	0	31	4	1	*	*
February 2031 .....	7	1	*	*	*	0	0	0	0	0	15	2	*	*	*
February 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	20.6	11.2	8.1	5.5	3.6	14.7	4.8	3.3	2.3	1.6	26.6	17.6	13.0	8.7	5.5

Date	FD and SD† Classes					TA Class									
	PSA Prepayment Assumption					PSA Prepayment Assumption									
	0%	100%	275%	400%	600%	0%	100%	188%	207%	233%	239%	240%	241%	275%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2003 .....	99	93	82	75	63	90	78	78	78	78	78	78	78	78	78
February 2004 .....	98	86	68	56	40	66	17	17	17	17	17	17	17	17	0
February 2005 .....	97	79	56	42	25	39	0	0	0	0	0	0	0	0	0
February 2006 .....	96	73	46	31	16	10	0	0	0	0	0	0	0	0	0
February 2007 .....	95	68	37	23	10	0	0	0	0	0	0	0	0	0	0
February 2008 .....	93	62	31	17	6	0	0	0	0	0	0	0	0	0	0
February 2009 .....	92	57	25	13	4	0	0	0	0	13	0	0	0	0	0
February 2010 .....	90	52	20	10	2	0	0	0	0	0	0	0	0	0	0
February 2011 .....	88	48	16	7	1	0	0	0	0	0	0	0	0	0	0
February 2012 .....	86	43	13	5	1	0	0	0	0	0	0	0	0	0	0
February 2013 .....	84	39	11	4	1	0	0	0	0	0	0	0	0	0	0
February 2014 .....	81	36	9	3	*	0	0	0	0	0	0	0	0	0	0
February 2015 .....	79	32	7	2	*	0	0	0	0	0	0	0	0	0	0
February 2016 .....	76	29	5	1	*	0	0	0	0	0	0	0	0	0	0
February 2017 .....	73	25	4	1	*	0	0	0	0	0	0	0	0	0	0
February 2018 .....	69	22	3	1	*	0	0	0	0	0	0	0	0	0	0
February 2019 .....	66	20	3	1	*	0	0	0	0	0	0	0	0	0	0
February 2020 .....	61	17	2	*	*	0	0	0	0	0	0	0	0	0	0
February 2021 .....	57	14	2	*	*	0	0	0	0	0	0	0	0	0	0
February 2022 .....	52	12	1	*	*	0	0	0	0	0	0	0	0	0	0
February 2023 .....	47	10	1	*	*	0	0	0	0	0	0	0	0	0	0
February 2024 .....	41	8	1	*	*	0	0	0	0	0	0	0	0	0	0
February 2025 .....	34	6	*	*	*	0	0	0	0	0	0	0	0	0	0
February 2026 .....	27	4	*	*	*	0	0	0	0	0	0	0	0	0	0
February 2027 .....	19	2	*	*	*	0	0	0	0	0	0	0	0	0	0
February 2028 .....	11	*	*	*	*	0	0	0	0	0	0	0	0	0	0
February 2029 .....	2	*	*	0	0	0	0	0	0	0	0	0	0	0	0
February 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average															
Life (years)** .....	18.6	9.9	4.9	3.4	2.2	2.6	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.4

\* 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	TB Class										TC Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	188%	207%	233%	239%	240%	241%	275%	500%	0%	100%	188%	207%	233%	239%	240%	241%	275%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2003 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004 .....	100	100	100	100	100	100	100	100	100	58	100	100	100	100	100	100	100	100	100	100
February 2005 .....	100	0	0	0	0	0	0	0	0	0	100	86	86	86	86	86	86	86	86	27
February 2006 .....	100	0	0	0	0	0	0	0	0	0	100	48	48	48	48	48	48	48	48	0
February 2007 .....	8	0	0	0	0	0	0	0	0	0	100	12	12	12	12	12	12	12	12	0
February 2008 .....	0	0	0	0	0	0	0	0	0	0	78	0	0	0	0	0	0	0	0	0
February 2009 .....	0	0	0	0	0	0	0	0	0	0	54	0	0	0	0	0	0	0	0	0
February 2010 .....	0	0	0	0	0	0	0	0	0	0	26	0	0	0	0	0	0	0	0	0
February 2011 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2012 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2013 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2014 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2015 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2016 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2017 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	4.7	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.0	7.1	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	2.7

Date	TI† Class										TD Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	188%	207%	233%	239%	240%	241%	275%	500%	0%	100%	188%	207%	233%	239%	240%	241%	275%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2003 .....	94	87	87	87	87	87	87	87	87	87	100	100	100	100	100	100	100	100	100	100
February 2004 .....	80	52	52	52	52	52	52	52	52	37	100	100	100	100	100	100	100	100	100	100
February 2005 .....	65	25	25	25	25	25	25	25	25	8	100	100	100	100	100	100	100	100	100	100
February 2006 .....	48	14	14	14	14	14	14	14	14	0	100	100	100	100	100	100	100	100	100	28
February 2007 .....	30	3	3	3	3	3	3	3	3	0	100	100	100	100	100	100	100	100	100	0
February 2008 .....	23	0	0	0	0	0	0	0	0	0	100	46	46	46	46	46	46	46	46	0
February 2009 .....	15	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2010 .....	8	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2011 .....	0	0	0	0	0	0	0	0	0	0	92	0	0	0	0	0	0	0	0	0
February 2012 .....	0	0	0	0	0	0	0	0	0	0	12	0	0	0	0	0	0	0	0	0
February 2013 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2014 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2015 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2016 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2017 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	4.2	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	1.9	9.6	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	3.9

\*\* 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	TE Class										TH†, TJ and TG Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	188%	207%	233%	239%	240%	241%	275%	500%	0%	100%	188%	207%	233%	239%	240%	241%	275%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2003 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2005 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2006 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2007 .....	100	100	100	100	100	100	100	100	100	55	100	100	100	100	100	100	100	100	100	100
February 2008 .....	100	100	100	100	100	100	100	100	100	13	100	100	100	100	100	100	100	100	100	100
February 2009 .....	100	84	84	84	84	84	84	84	84	0	100	100	100	100	100	100	100	100	100	77
February 2010 .....	100	46	46	46	46	46	46	46	46	0	100	100	100	100	100	100	100	100	100	48
February 2011 .....	100	16	16	16	16	16	16	16	16	0	100	100	100	100	100	100	100	100	100	29
February 2012 .....	100	0	0	0	0	0	0	0	0	0	100	87	87	87	87	87	87	87	87	17
February 2013 .....	48	0	0	0	0	0	0	0	0	0	100	57	57	57	57	57	57	57	57	9
February 2014 .....	0	0	0	0	0	0	0	0	0	0	71	34	34	34	34	34	34	34	34	5
February 2015 .....	0	0	0	0	0	0	0	0	0	0	16	16	16	16	16	16	16	16	16	2
February 2016 .....	0	0	0	0	0	0	0	0	0	0	2	2	2	2	2	2	2	2	2	*
February 2017 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	11.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	5.2	12.4	11.5	11.5	11.5	11.5	11.5	11.5	11.5	11.5	8.4

Date	JA Class										FM, SM and JD Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	188%	207%	233%	239%	240%	241%	275%	500%	0%	100%	188%	207%	233%	239%	240%	241%	275%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2003 .....	91	81	68	68	68	68	68	68	68	54	100	100	100	91	79	76	76	75	60	0
February 2004 .....	91	81	50	50	50	50	50	50	50	0	100	100	100	79	50	43	42	41	4	0
February 2005 .....	91	81	35	35	35	35	35	35	24	0	100	100	100	70	29	20	18	16	0	0
February 2006 .....	91	81	25	25	25	25	25	25	8	0	100	100	100	64	17	7	5	3	0	0
February 2007 .....	91	81	20	20	20	20	20	19	1	0	100	100	100	62	13	2	*	0	0	0
February 2008 .....	91	80	18	18	18	18	18	17	0	0	100	100	98	60	12	2	0	0	0	0
February 2009 .....	91	75	16	16	16	16	16	16	0	0	100	100	92	56	11	2	0	0	0	0
February 2010 .....	91	66	14	14	14	14	14	14	0	0	100	100	82	50	10	1	0	0	0	0
February 2011 .....	91	54	12	12	12	12	12	11	0	0	100	100	70	42	8	1	0	0	0	0
February 2012 .....	91	40	9	9	9	9	9	9	0	0	100	100	57	34	7	1	0	0	0	0
February 2013 .....	91	24	7	7	7	7	7	6	0	0	100	100	43	26	5	1	0	0	0	0
February 2014 .....	91	8	4	4	4	4	4	4	0	0	100	100	29	17	3	*	0	0	0	0
February 2015 .....	67	2	2	2	2	2	2	2	0	0	100	60	15	9	2	*	0	0	0	0
February 2016 .....	23	*	*	*	*	*	*	*	0	0	100	9	2	1	*	*	0	0	0	0
February 2017 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032 .....	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	8.0	3.3	3.3	3.3	3.3	3.3	3.2	2.0	1.0	14.8	13.2	10.4	7.1	3.0	2.1	1.9	1.9	1.2	0.4

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

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

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



Date	ZJ Class										JC Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	188%	207%	233%	239%	240%	241%	275%	500%	0%	100%	188%	207%	233%	239%	240%	241%	275%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2003 .....	106	106	106	106	75	68	67	0	0	0	91	83	73	70	70	70	70	77	73	46
February 2004 .....	113	113	113	113	39	22	20	0	0	0	91	82	57	51	51	51	51	53	43	1
February 2005 .....	120	120	120	120	16	0	0	0	0	0	90	82	43	36	35	35	34	34	21	*
February 2006 .....	127	127	127	127	7	0	0	0	0	0	89	81	34	25	25	23	23	22	7	*
February 2007 .....	135	135	135	135	7	0	0	0	0	0	88	80	29	19	19	17	17	16	1	*
February 2008 .....	143	143	143	143	7	0	0	0	0	0	88	79	26	16	18	16	15	15	*	*
February 2009 .....	152	152	152	152	7	0	0	0	0	0	87	74	22	13	16	14	14	13	*	*
February 2010 .....	161	161	161	161	8	0	0	0	0	0	86	65	17	8	14	12	12	11	*	*
February 2011 .....	171	171	171	171	8	0	0	0	0	0	84	54	11	4	11	10	10	9	*	*
February 2012 .....	182	182	182	163	9	0	0	0	0	0	83	41	4	*	9	8	8	7	*	*
February 2013 .....	193	193	166	121	9	0	0	0	0	0	82	27	*	*	6	6	6	5	*	*
February 2014 .....	205	205	111	81	10	0	0	0	0	0	81	11	*	*	4	4	4	4	*	*
February 2015 .....	218	173	58	42	11	0	0	0	0	0	60	*	*	*	1	2	2	2	*	*
February 2016 .....	231	25	8	6	3	0	0	0	0	0	22	*	*	*	*	*	*	*	*	*
February 2017 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	14.8	13.5	12.4	11.9	3.0	1.4	1.4	0.2	0.2	0.1	11.7	8.1	3.6	2.9	3.3	3.2	3.1	3.2	2.0	1.0

Date	ND, NE, NB and NG Classes					NC Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	182%	300%	500%	0%	100%	182%	300%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100
February 2003 .....	99	89	81	70	52	100	100	100	100	100
February 2004 .....	98	78	64	46	19	100	100	100	100	100
February 2005 .....	96	68	49	26	0	100	100	100	100	81
February 2006 .....	95	58	36	10	0	100	100	100	100	16
February 2007 .....	93	49	25	0	0	100	100	100	90	0
February 2008 .....	91	41	14	0	0	100	100	100	47	0
February 2009 .....	89	33	5	0	0	100	100	100	12	0
February 2010 .....	87	26	0	0	0	100	100	89	0	0
February 2011 .....	85	19	0	0	0	100	100	60	0	0
February 2012 .....	82	12	0	0	0	100	100	34	0	0
February 2013 .....	80	6	0	0	0	100	100	12	0	0
February 2014 .....	77	0	0	0	0	100	100	0	0	0
February 2015 .....	73	0	0	0	0	100	77	0	0	0
February 2016 .....	70	0	0	0	0	100	56	0	0	0
February 2017 .....	66	0	0	0	0	100	36	0	0	0
February 2018 .....	62	0	0	0	0	100	17	0	0	0
February 2019 .....	57	0	0	0	0	100	0	0	0	0
February 2020 .....	52	0	0	0	0	100	0	0	0	0
February 2021 .....	47	0	0	0	0	100	0	0	0	0
February 2022 .....	41	0	0	0	0	100	0	0	0	0
February 2023 .....	35	0	0	0	0	100	0	0	0	0
February 2024 .....	28	0	0	0	0	100	0	0	0	0
February 2025 .....	20	0	0	0	0	100	0	0	0	0
February 2026 .....	12	0	0	0	0	100	0	0	0	0
February 2027 .....	3	0	0	0	0	100	0	0	0	0
February 2028 .....	0	0	0	0	0	72	0	0	0	0
February 2029 .....	0	0	0	0	0	28	0	0	0	0
February 2030 .....	0	0	0	0	0	0	0	0	0	0
February 2031 .....	0	0	0	0	0	0	0	0	0	0
February 2032 .....	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	16.9	5.3	3.3	2.0	1.2	26.5	14.4	9.5	6.0	3.5

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

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

Date	VE Class					VI†, VH and VG Classes				
	PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	182%	300%	500%	0%	100%	182%	300%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100
February 2003 .....	93	93	93	93	93	100	100	100	100	100
February 2004 .....	86	86	86	86	86	100	100	100	100	100
February 2005 .....	78	78	78	78	78	100	100	100	100	100
February 2006 .....	70	70	70	70	70	100	100	100	100	100
February 2007 .....	61	61	61	61	0	100	100	100	100	95
February 2008 .....	52	52	52	52	0	100	100	100	100	0
February 2009 .....	43	43	43	43	0	100	100	100	100	0
February 2010 .....	32	32	32	0	0	100	100	100	95	0
February 2011 .....	21	21	21	0	0	100	100	100	13	0
February 2012 .....	10	10	10	0	0	100	100	100	0	0
February 2013 .....	0	0	0	0	0	96	96	96	0	0
February 2014 .....	0	0	0	0	0	79	79	54	0	0
February 2015 .....	0	0	0	0	0	60	60	0	0	0
February 2016 .....	0	0	0	0	0	41	41	0	0	0
February 2017 .....	0	0	0	0	0	20	20	0	0	0
February 2018 .....	0	0	0	0	0	0	0	0	0	0
February 2019 .....	0	0	0	0	0	0	0	0	0	0
February 2020 .....	0	0	0	0	0	0	0	0	0	0
February 2021 .....	0	0	0	0	0	0	0	0	0	0
February 2022 .....	0	0	0	0	0	0	0	0	0	0
February 2023 .....	0	0	0	0	0	0	0	0	0	0
February 2024 .....	0	0	0	0	0	0	0	0	0	0
February 2025 .....	0	0	0	0	0	0	0	0	0	0
February 2026 .....	0	0	0	0	0	0	0	0	0	0
February 2027 .....	0	0	0	0	0	0	0	0	0	0
February 2028 .....	0	0	0	0	0	0	0	0	0	0
February 2029 .....	0	0	0	0	0	0	0	0	0	0
February 2030 .....	0	0	0	0	0	0	0	0	0	0
February 2031 .....	0	0	0	0	0	0	0	0	0	0
February 2032 .....	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	6.0	6.0	6.0	5.4	3.9	13.5	13.5	12.0	8.6	5.4

Date	ZE Class					NA Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	182%	300%	500%	0%	100%	182%	300%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100
February 2003 .....	106	106	106	106	106	99	91	85	76	61
February 2004 .....	113	113	113	113	113	98	82	71	57	34
February 2005 .....	120	120	120	120	120	97	74	59	41	16
February 2006 .....	127	127	127	127	127	96	66	49	28	3
February 2007 .....	135	135	135	135	135	94	59	39	18	0
February 2008 .....	143	143	143	143	137	93	53	31	9	0
February 2009 .....	152	152	152	152	94	91	46	24	2	0
February 2010 .....	161	161	161	161	64	90	40	17	0	0
February 2011 .....	171	171	171	171	43	88	35	12	0	0
February 2012 .....	182	182	182	143	29	86	29	7	0	0
February 2013 .....	193	193	193	114	20	84	24	2	0	0
February 2014 .....	205	205	205	90	13	81	20	0	0	0
February 2015 .....	218	218	207	70	9	79	15	0	0	0
February 2016 .....	231	231	175	55	6	76	11	0	0	0
February 2017 .....	245	245	148	43	4	73	7	0	0	0
February 2018 .....	259	259	124	33	3	69	3	0	0	0
February 2019 .....	259	257	103	25	2	66	0	0	0	0
February 2020 .....	259	224	85	19	1	62	0	0	0	0
February 2021 .....	259	192	69	14	1	57	0	0	0	0
February 2022 .....	259	161	55	11	*	53	0	0	0	0
February 2023 .....	259	133	43	8	*	47	0	0	0	0
February 2024 .....	259	106	33	5	*	42	0	0	0	0
February 2025 .....	259	81	23	3	*	36	0	0	0	0
February 2026 .....	259	57	16	2	*	29	0	0	0	0
February 2027 .....	259	35	9	1	*	22	0	0	0	0
February 2028 .....	259	13	3	*	*	14	0	0	0	0
February 2029 .....	259	0	0	0	0	5	0	0	0	0
February 2030 .....	219	0	0	0	0	0	0	0	0	0
February 2031 .....	114	0	0	0	0	0	0	0	0	0
February 2032 .....	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	28.9	21.4	17.6	13.2	8.5	18.8	7.1	4.5	2.8	1.6

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

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

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

## Characteristics of the R and RL Classes

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

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

Treasury Department regulations (the “Regulations”) provide that a transfer of a “noneconomic residual interest” will be disregarded for all federal tax purposes unless no significant purpose of the transfer is to impede the assessment or collection of tax. The R and RL Classes will constitute noneconomic residual interests under the Regulations. Having a significant purpose to impede the assessment or collection of tax means that the transferor of a Residual Certificate knew or should have known that the transferee would be unwilling or unable to pay taxes due on its share of the taxable income of the REMIC trust (that is, the transferor had “improper knowledge”).

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

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

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

The Holder of the R Class will be considered to be the holder of the “residual interest” in the REMIC constituted by the Trust, and the Holder of the RL Class will be considered to be the Holder of the “residual interest” in the REMIC constituted by the Lower Tier REMIC. See “Certain Federal Income Tax Consequences” in the REMIC Prospectus. Pursuant to the Trust Agreement, we will be obligated to provide to these Holders (i) information necessary to enable them to prepare their federal income tax returns and (ii) any reports regarding the R or RL Class that may be required under the Code.

## **CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES**

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

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

We will elect to treat the Lower Tier REMIC and the Trust as REMICs for federal income tax purposes. The REMIC Certificates, other than the R and RL Classes, will be designated as the “regular interests,” and the R Class will be designated as the “residual interest,” in the REMIC constituted by the Trust. The Lower Tier Regular Interests will be designated as the “regular interests” and the RL Class will be designated as the “residual interest” in the Lower Tier REMIC.

Because the Lower Tier REMIC and the Trust will qualify as REMICs, the REMIC Certificates and any related RCR Certificates generally will be treated as “regular or residual interests in a REMIC” for domestic building and loan associations, as “real estate assets” for real estate investment trusts, and, except for the R and RL Classes, as “qualified mortgages” for other REMICs. See “Certain Federal Income Tax Consequences—*REMIC Election and Special Tax Attributes*” in the REMIC Prospectus.

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

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

Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*—Regular Certificates Purchased at a Premium” in the REMIC Prospectus.

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

<u>Certificate Group</u>	<u>PSA Prepayment Assumption</u>
1	230%
2	191%
3	187%
4	275%
5	266%
6	175%
7	275%
8	233%
9	182%

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 January 20, 2002. See “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Residual Certificates*—Treatment of Excess Inclusions” and “—*Foreign Investors*—Residual Certificates” in the REMIC Prospectus.

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

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

The RCR Classes (each, a “Combination RCR Class”) will represent the beneficial ownership of the underlying REMIC Certificates set forth in Schedule 1. Each Certificate of a Combination RCR Class (a “Combination RCR Certificate”) will represent beneficial ownership of undivided interests in two or more underlying REMIC Certificates.

*Combination RCR Classes.* A beneficial owner of a Combination RCR Certificate will be treated as the beneficial owner of a proportionate interest in the REMIC Certificates underlying that Combination RCR Certificate. 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 UBS Warburg LLC (the “Dealer”) in exchange for the Trust MBS and the SMBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

*Increase in Certificates.* Before the Settlement Date, we and the Dealer may agree to offer Group 1, 2, 3, 5, 8 or 9 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, 5, 8 or 9 Class bears to the aggregate original principal balance of all Group 1, 2, 3, 5, 8 or 9 Classes, respectively, will remain the same. In addition, the dollar amounts shown in the Principal Balance Schedules will be increased to correspond to the increase of the principal balances of the applicable Classes.

## **LEGAL MATTERS**

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

## SMBS

Underlying SMBS Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal or Notional Balance of Class	February 2002 Class Factor	Principal Balance of Notional Principal Balance in the Lower Tier REMIC as of Issue Date	Approximate Weighted Average WAC (in months)	Approximate Weighted Average WALA (in months)	Underlying Security Type	Class Group
294	1	January 1998	31364HR90	(2)	PO	February 2028	PT	\$2,125,000,000	0.40814301	\$35,000,000	296	51	MBS	4
294	2	January 1998	31364HS24	7.0%	IO	February 2028	NTL	2,125,000,000	0.40814301	45,000,000	296	51	MBS	4
318	1	December 2001	3136FAFY1	(2)	PO	January 2032	PT	2,000,000,000	0.99374185	280,000,000	355	4	MBS	6
318	2	December 2001	3136FAFZ8	6.0%	IO	January 2032	NTL	2,000,000,000	0.99374185	420,000,000	355	4	MBS	6
301	1	April 1999	31364JZN6	(2)	PO	April 2029	PT	1,222,008,416	0.67397717	40,000,000	313	38	MBS	7
301	2	April 1999	31364JZP1	6.5%	IO	April 2029	NTL	1,222,008,416	0.67397717	52,307,692	313	38	MBS	7

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

(2) This Class is a Principal Only Class and bears no interest.



## Available Recombinations (1)

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal or Notional Principal Balances	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 1								
OJ	\$ 18,749,314 (3)	OG	\$ 18,749,314	6.00%	FIX	PAC	31392B4F0	March 2017
OK	\$ 18,749,314							
Recombination 2								
PA	\$ 20,163,000 (3)	QE	\$ 20,163,000	5.50%	FIX	PAC	31392B4G8	September 2015
PB	\$ 20,163,000							
Recombination 3								
PC	\$ 25,000,000 (3)	QG	\$ 25,000,000	5.50%	FIX	PAC	31392B4H6	March 2017
PD	\$ 25,000,000							
Recombination 4								
QR	\$ 20,095,000 (3)	QN	\$ 20,095,000	6.00%	FIX	PAC	31392B4J2	September 2021
QT	\$ 20,095,000							
Recombination 5								
QU	\$ 7,542,000 (3)	QP	\$ 7,542,000	6.00%	FIX	PAC	31392B4K9	March 2022
QW	\$ 7,542,000							
Recombination 6								
SJ	\$ 90,000,000 (3)	SH	\$180,000,000 (3)	(4)	INV/IO	NTL	31392B4L7	January 2032
SK	\$ 90,000,000 (3)							
Recombination 7								
SJ	\$ 90,000,000 (3)	SG	\$ 180,000,000 (3)	(4)	INV/IO	NTL	31392B4M5	January 2032
SK	\$ 90,000,000 (3)							
SL	\$180,000,000 (3)							
Recombination 8								
TH	\$ 33,376,131 (3)	TG	\$ 33,376,131	6.00%	FIX	PAC	31392B4N3	March 2017
TJ	\$ 33,376,131							
Recombination 9								
FM	\$ 14,433,839	JD	\$ 20,447,939	6.00%	FIX	SUP	31392B4P8	March 2017
SM	\$ 6,014,100							
Recombination 10								
ND	\$ 21,449,254	NB	\$128,695,524	6.00%	FIX	SEQ	31392B4Q6	July 2027
NE	\$107,246,270							
Recombination 11								
ND	\$ 9,749,661	NG	\$116,995,931	5.75%	FIX	SEQ	31392B4R4	July 2027
NE	\$107,246,270							
Recombination 12								
ND	\$ 21,449,254	NA	\$160,000,000	6.00%	FIX	SEQ	31392B4S2	November 2029
NE	\$107,246,270							
NC	\$ 31,304,476							

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal or Notional Principal Balances	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 13								
	VI		\$ 10,576,032 (3)					
VH		VG	\$ 10,576,032	6.00%	FIX	SEQ/AD	31392B4T0	February 2018

(1) REMIC Certificates and RCR Certificates in any Recombination may be exchanged only in the proportions shown above.  
(2) See “Description of Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus and “Description of the Certificates—Distributions of Interest” and “—Distributions of Principal” in this prospectus supplement.  
(3) Notional principal balance.  
(4) For a description of these interest rates, see “Description of the Certificates—Distributions of Interest” in this prospectus supplement.

## Principal Balance Schedules

### *OA Class Planned Balances*

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through January 2003 .....	\$18,715,027.00	June 2003 .....	\$11,794,808.15	November 2003 .....	\$ 4,203,749.95
February 2003 .....	17,388,729.69	July 2003 .....	10,327,536.83	December 2003 .....	2,612,696.71
March 2003 .....	16,032,833.46	August 2003 .....	8,834,093.60	January 2004 .....	999,068.53
April 2003 .....	14,648,118.45	September 2003 .....	7,315,174.03	February 2004 and thereafter .....	0.00
May 2003 .....	13,235,225.03	October 2003 .....	5,771,486.16		

### *OB Class Planned Balances*

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through January 2004 .....	\$18,643,840.00	June 2004 .....	\$11,694,362.15	November 2004 .....	\$ 3,941,404.09
February 2004 .....	18,037,308.29	July 2004 .....	10,128,285.03	December 2004 .....	2,413,841.65
March 2004 .....	16,439,694.60	August 2004 .....	8,569,990.68	January 2005 .....	893,863.41
April 2004 .....	14,850,026.29	September 2004 .....	7,019,438.99	February 2005 and thereafter .....	0.00
May 2004 .....	13,268,262.39	October 2004 .....	5,476,590.03		

### *OC Class Planned Balances*

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through January 2005 .....	\$34,758,918.00	October 2005 .....	\$22,307,879.42	August 2006 .....	\$ 8,163,363.48
February 2005 .....	34,140,348.26	November 2005 .....	20,861,625.14	September 2006 .....	6,787,118.20
March 2005 .....	32,635,421.30	December 2005 .....	19,422,535.77	October 2006 .....	5,417,676.77
April 2005 .....	31,137,961.81	January 2006 .....	17,990,574.37	November 2006 .....	4,055,004.10
May 2005 .....	29,647,931.30	February 2006 .....	16,565,704.18	December 2006 .....	2,699,065.26
June 2005 .....	28,165,291.45	March 2006 .....	15,147,888.62	January 2007 .....	1,349,825.53
July 2005 .....	26,690,004.16	April 2006 .....	13,737,091.32	February 2007 .....	7,250.35
August 2005 .....	25,222,031.50	May 2006 .....	12,333,276.07	March 2007 and thereafter .....	0.00
September 2005 .....	23,761,335.77	June 2006 .....	10,936,406.87		
		July 2006 .....	9,546,447.89		

### *OD Class Planned Balances*

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through February 2007 .....	\$28,578,314.00	November 2007 .....	\$16,836,024.93	August 2008 .....	\$ 6,599,841.54
March 2007 .....	27,249,619.34	December 2007 .....	15,605,681.51	September 2008 .....	5,572,483.33
April 2007 .....	25,920,270.31	January 2008 .....	14,399,591.14	October 2008 .....	4,565,664.55
May 2007 .....	24,597,483.23	February 2008 .....	13,217,311.40	November 2008 .....	3,579,007.93
June 2007 .....	23,281,224.24	March 2008 .....	12,058,407.64	December 2008 .....	2,612,142.81
July 2007 .....	21,971,459.68	April 2008 .....	10,922,452.84	January 2009 .....	1,664,705.06
August 2007 .....	20,668,156.04	May 2008 .....	9,809,027.43	February 2009 .....	736,336.97
September 2007 .....	19,371,279.98	June 2008 .....	8,717,719.21	March 2009 and thereafter .....	0.00
October 2007 .....	18,091,071.66	July 2008 .....	7,648,123.20		

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

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through February 2009 .....	\$16,748,987.00	November 2009 .....	\$ 9,932,152.87	August 2010 .....	\$ 3,663,376.93
March 2009 .....	16,575,674.09	December 2009 .....	9,176,139.29	September 2010 .....	3,037,126.43
April 2009 .....	15,684,397.19	January 2010 .....	8,435,652.99	October 2010 .....	2,423,979.82
May 2009 .....	14,811,154.10	February 2010 .....	7,710,405.06	November 2010 .....	1,823,691.17
June 2009 .....	13,955,611.64	March 2010 .....	7,000,111.68	December 2010 .....	1,236,018.90
July 2009 .....	13,117,442.50	April 2010 .....	6,304,494.08	January 2011 .....	660,725.74
August 2009 .....	12,296,325.13	May 2010 .....	5,623,278.41	February 2011 .....	97,578.64
September 2009 .....	11,491,943.68	June 2010 .....	4,956,195.69	March 2011 and thereafter .....	0.00
October 2009 .....	10,703,987.87	July 2010 .....	4,302,981.71		

### ***OK Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through February 2011 .....	\$18,749,314.00	December 2012 .....	\$ 9,107,832.80	October 2014 .....	\$ 3,197,681.44
March 2011 .....	18,295,662.72	January 2013 .....	8,768,426.02	November 2014 .....	2,996,091.75
April 2011 .....	17,756,125.15	February 2013 .....	8,436,666.97	December 2014 .....	2,799,441.68
May 2011 .....	17,228,059.14	March 2013 .....	8,112,407.41	January 2015 .....	2,607,632.34
June 2011 .....	16,711,247.80	April 2013 .....	7,795,501.82	February 2015 .....	2,420,566.62
July 2011 .....	16,205,478.14	May 2013 .....	7,485,807.28	March 2015 .....	2,238,149.25
August 2011 .....	15,710,540.98	June 2013 .....	7,183,183.47	April 2015 .....	2,060,286.67
September 2011 .....	15,226,230.86	July 2013 .....	6,887,492.61	May 2015 .....	1,886,887.05
October 2011 .....	14,752,346.00	August 2013 .....	6,598,599.43	June 2015 .....	1,717,860.29
November 2011 .....	14,288,688.23	September 2013 .....	6,316,371.10	July 2015 .....	1,553,117.90
December 2011 .....	13,835,062.93	October 2013 .....	6,040,677.22	August 2015 .....	1,392,573.07
January 2012 .....	13,391,278.97	November 2013 .....	5,771,389.73	September 2015 .....	1,236,140.56
February 2012 .....	12,957,148.63	December 2013 .....	5,508,382.94	October 2015 .....	1,083,736.74
March 2012 .....	12,532,487.59	January 2014 .....	5,251,533.40	November 2015 .....	935,279.50
April 2012 .....	12,117,114.80	February 2014 .....	5,000,719.95	December 2015 .....	790,688.28
May 2012 .....	11,710,852.48	March 2014 .....	4,755,823.61	January 2016 .....	649,883.98
June 2012 .....	11,313,526.04	April 2014 .....	4,516,727.60	February 2016 .....	512,789.00
July 2012 .....	10,924,964.04	May 2014 .....	4,283,317.23	March 2016 .....	379,327.17
August 2012 .....	10,544,998.11	June 2014 .....	4,055,479.95	April 2016 .....	249,423.74
September 2012 .....	10,173,462.92	July 2014 .....	3,833,105.23	May 2016 .....	123,005.35
October 2012 .....	9,810,196.11	August 2014 .....	3,616,084.58	June 2016 and thereafter .....	0.00
November 2012 .....	9,455,038.25	September 2014 .....	3,404,311.51		

### ***Group 1 MBS 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 .....	\$200,000,000.00	February 2003 .....	\$178,412,354.27	February 2004 .....	\$148,198,120.86
March 2002 .....	198,624,819.73	March 2003 .....	176,163,091.13	March 2004 .....	145,564,455.54
April 2002 .....	197,167,011.19	April 2003 .....	173,854,998.86	April 2004 .....	142,971,329.33
May 2002 .....	195,628,011.33	May 2003 .....	171,490,614.90	May 2004 .....	140,418,156.08
June 2002 .....	194,009,366.08	June 2003 .....	169,072,542.42	June 2004 .....	137,904,357.87
July 2002 .....	192,312,727.99	July 2003 .....	166,603,445.44	July 2004 .....	135,429,364.87
August 2002 .....	190,539,853.65	August 2003 .....	164,086,043.89	August 2004 .....	132,992,615.22
September 2002 .....	188,692,600.82	September 2003 .....	161,523,108.40	September 2004 .....	130,593,554.95
October 2002 .....	186,772,925.33	October 2003 .....	158,917,455.12	October 2004 .....	128,231,637.87
November 2002 .....	184,782,877.79	November 2003 .....	156,271,940.36	November 2004 .....	125,906,325.42
December 2002 .....	182,724,600.00	December 2003 .....	153,589,455.15	December 2004 .....	123,617,086.62
January 2003 .....	180,600,321.25	January 2004 .....	150,872,919.77	January 2005 .....	121,363,397.93

**Group 1 MBS (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>
February 2005 .....	\$119,144,743.16	December 2008 .....	\$ 47,392,809.50	October 2012 .....	\$ 14,001,210.52
March 2005 .....	116,960,613.37	January 2009 .....	46,353,198.57	November 2012 .....	13,534,792.73
April 2005 .....	114,810,506.77	February 2009 .....	45,330,783.00	December 2012 .....	13,076,869.55
May 2005 .....	112,693,928.61	March 2009 .....	44,325,305.87	January 2013 .....	12,627,308.97
June 2005 .....	110,610,391.08	April 2009 .....	43,336,513.87	February 2013 .....	12,185,980.91
July 2005 .....	108,559,413.26	May 2009 .....	42,364,157.34	March 2013 .....	11,752,757.18
August 2005 .....	106,540,520.96	June 2009 .....	41,407,990.15	April 2013 .....	11,327,511.46
September 2005 .....	104,553,246.68	July 2009 .....	40,467,769.71	May 2013 .....	10,910,119.26
October 2005 .....	102,597,129.47	August 2009 .....	39,543,256.87	June 2013 .....	10,500,457.89
November 2005 .....	100,671,714.88	September 2009 .....	38,634,215.90	July 2013 .....	10,098,406.47
December 2005 .....	98,776,554.87	October 2009 .....	37,740,414.43	August 2013 .....	9,703,845.86
January 2006 .....	96,911,207.67	November 2009 .....	36,861,623.43	September 2013 .....	9,316,658.68
February 2006 .....	95,075,237.76	December 2009 .....	35,997,617.12	October 2013 .....	8,936,729.23
March 2006 .....	93,268,215.75	January 2010 .....	35,148,172.95	November 2013 .....	8,563,943.53
April 2006 .....	91,489,718.29	February 2010 .....	34,313,071.57	December 2013 .....	8,198,189.25
May 2006 .....	89,739,328.01	March 2010 .....	33,492,096.76	January 2014 .....	7,839,355.69
June 2006 .....	88,016,633.40	April 2010 .....	32,685,035.37	February 2014 .....	7,487,333.79
July 2006 .....	86,321,228.77	May 2010 .....	31,891,677.35	March 2014 .....	7,142,016.06
August 2006 .....	84,652,714.15	June 2010 .....	31,111,815.61	April 2014 .....	6,803,296.61
September 2006 .....	83,010,695.21	July 2010 .....	30,345,246.06	May 2014 .....	6,471,071.07
October 2006 .....	81,394,783.18	August 2010 .....	29,591,767.52	June 2014 .....	6,145,236.63
November 2006 .....	79,804,594.80	September 2010 .....	28,851,181.70	July 2014 .....	5,825,691.96
December 2006 .....	78,239,752.19	October 2010 .....	28,123,293.16	August 2014 .....	5,512,337.22
January 2007 .....	76,699,882.83	November 2010 .....	27,407,909.26	September 2014 .....	5,205,074.06
February 2007 .....	75,184,619.46	December 2010 .....	26,704,840.11	October 2014 .....	4,903,805.53
March 2007 .....	73,693,600.00	January 2011 .....	26,013,898.57	November 2014 .....	4,608,436.15
April 2007 .....	72,226,467.49	February 2011 .....	25,334,900.19	December 2014 .....	4,318,871.81
May 2007 .....	70,782,870.03	March 2011 .....	24,667,663.14	January 2015 .....	4,035,019.79
June 2007 .....	69,362,460.70	April 2011 .....	24,012,008.25	February 2015 .....	3,756,788.75
July 2007 .....	67,964,897.46	May 2011 .....	23,367,758.90	March 2015 .....	3,484,088.68
August 2007 .....	66,589,843.15	June 2011 .....	22,734,741.00	April 2015 .....	3,216,830.90
September 2007 .....	65,236,965.36	July 2011 .....	22,112,783.00	May 2015 .....	2,954,928.03
October 2007 .....	63,905,936.39	August 2011 .....	21,501,715.81	June 2015 .....	2,698,293.98
November 2007 .....	62,596,433.19	September 2011 .....	20,901,372.75	July 2015 .....	2,446,843.96
December 2007 .....	61,308,137.28	October 2011 .....	20,311,589.59	August 2015 .....	2,200,494.37
January 2008 .....	60,040,734.71	November 2011 .....	19,732,204.42	September 2015 .....	1,959,162.92
February 2008 .....	58,793,915.96	December 2011 .....	19,163,057.71	October 2015 .....	1,722,768.47
March 2008 .....	57,567,375.91	January 2012 .....	18,603,992.20	November 2015 .....	1,491,231.11
April 2008 .....	56,360,813.79	February 2012 .....	18,054,852.92	December 2015 .....	1,264,472.13
May 2008 .....	55,173,933.08	March 2012 .....	17,515,487.13	January 2016 .....	1,042,413.95
June 2008 .....	54,006,441.45	April 2012 .....	16,985,744.30	February 2016 .....	824,980.17
July 2008 .....	52,858,050.77	May 2012 .....	16,465,476.09	March 2016 .....	612,095.50
August 2008 .....	51,728,476.97	June 2012 .....	15,954,536.29	April 2016 .....	403,685.77
September 2008 .....	50,617,440.03	July 2012 .....	15,452,780.81	May 2016 .....	199,677.93
October 2008 .....	49,524,663.90	August 2012 .....	14,960,067.64	June 2016 and thereafter .....	0.00
November 2008 .....	48,449,876.47	September 2012 .....	14,476,256.85		

**GC Class Targeted Balances**

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance .....	\$20,000,000.00	September 2002 .....	\$16,363,235.65	April 2003 .....	\$13,152,847.37
March 2002 .....	19,548,956.34	October 2002 .....	15,756,367.92	May 2003 .....	12,917,624.29
April 2002 .....	19,074,426.95	November 2002 .....	15,129,088.96	June 2003 .....	12,675,874.02
May 2002 .....	18,576,780.25	December 2002 .....	14,481,926.76	July 2003 .....	12,428,009.85
June 2002 .....	18,056,409.18	January 2003 .....	13,815,429.41	August 2003 .....	12,174,454.24
July 2002 .....	17,513,730.66	February 2003 .....	13,602,109.31	September 2003 .....	11,915,637.96
August 2002 .....	16,949,185.07	March 2003 .....	13,381,139.92	October 2003 .....	11,651,999.35

### GC Class (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
November 2003 .....	\$11,383,983.37	August 2006 .....	\$ 5,319,980.91	April 2009 .....	\$ 3,110,644.53
December 2003 .....	11,112,040.84	September 2006 .....	5,225,424.37	May 2009 .....	3,021,202.42
January 2004 .....	10,836,627.51	October 2006 .....	5,135,285.44	June 2009 .....	2,930,183.98
February 2004 .....	10,568,178.39	November 2006 .....	5,049,498.88	July 2009 .....	2,837,650.52
March 2004 .....	10,306,598.73	December 2006 .....	4,968,000.23	August 2009 .....	2,743,661.91
April 2004 .....	10,051,794.88	January 2007 .....	4,890,725.79	September 2009 .....	2,648,276.57
May 2004 .....	9,803,674.24	February 2007 .....	4,817,612.60	October 2009 .....	2,551,551.52
June 2004 .....	9,562,145.31	March 2007 .....	4,748,598.42	November 2009 .....	2,453,542.38
July 2004 .....	9,327,117.61	April 2007 .....	4,683,621.79	December 2009 .....	2,354,303.44
August 2004 .....	9,098,501.73	May 2007 .....	4,622,621.91	January 2010 .....	2,253,887.66
September 2004 .....	8,876,209.27	June 2007 .....	4,565,538.76	February 2010 .....	2,152,346.68
October 2004 .....	8,660,152.86	July 2007 .....	4,512,312.97	March 2010 .....	2,049,730.88
November 2004 .....	8,450,246.15	August 2007 .....	4,462,885.90	April 2010 .....	1,946,089.41
December 2004 .....	8,246,403.76	September 2007 .....	4,417,199.59	May 2010 .....	1,841,470.16
January 2005 .....	8,048,541.31	October 2007 .....	4,371,541.17	June 2010 .....	1,735,919.84
February 2005 .....	7,856,575.40	November 2007 .....	4,322,819.87	July 2010 .....	1,629,483.99
March 2005 .....	7,670,423.59	December 2007 .....	4,271,131.15	August 2010 .....	1,522,206.99
April 2005 .....	7,490,004.39	January 2008 .....	4,216,568.35	September 2010 .....	1,414,132.09
May 2005 .....	7,315,237.27	February 2008 .....	4,159,222.73	October 2010 .....	1,305,301.45
June 2005 .....	7,146,042.62	March 2008 .....	4,099,183.49	November 2010 .....	1,195,756.12
July 2005 .....	6,982,341.75	April 2008 .....	4,036,537.81	December 2010 .....	1,085,536.13
August 2005 .....	6,824,056.88	May 2008 .....	3,971,370.91	January 2011 .....	974,680.42
September 2005 .....	6,671,111.15	June 2008 .....	3,903,766.08	February 2011 .....	863,226.96
October 2005 .....	6,523,428.58	July 2008 .....	3,833,804.70	March 2011 .....	751,212.68
November 2005 .....	6,380,934.08	August 2008 .....	3,761,566.31	April 2011 .....	638,673.57
December 2005 .....	6,243,553.43	September 2008 .....	3,687,128.60	May 2011 .....	525,644.63
January 2006 .....	6,111,213.27	October 2008 .....	3,610,567.50	June 2011 .....	412,159.96
February 2006 .....	5,983,841.10	November 2008 .....	3,531,957.17	July 2011 .....	298,252.70
March 2006 .....	5,861,365.25	December 2008 .....	3,451,370.06	August 2011 .....	183,955.12
April 2006 .....	5,743,714.92	January 2009 .....	3,368,876.94	September 2011 .....	69,298.60
May 2006 .....	5,630,820.09	February 2009 .....	3,284,546.92	October 2011 and thereafter .....	0.00
June 2006 .....	5,522,611.60	March 2009 .....	3,198,447.48		
July 2006 .....	5,419,021.06				

### A Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance .....	\$36,913,135.00	October 2003 .....	\$21,340,206.13	June 2005 .....	\$12,702,589.53
March 2002 .....	36,086,046.63	November 2003 .....	20,822,646.04	July 2005 .....	12,393,035.27
April 2002 .....	35,214,827.83	December 2003 .....	20,297,633.23	August 2005 .....	12,094,195.12
May 2002 .....	34,300,182.55	January 2004 .....	19,766,074.62	September 2005 .....	11,805,912.06
June 2002 .....	33,342,862.58	February 2004 .....	19,248,407.35	October 2005 .....	11,528,030.97
July 2002 .....	32,343,666.59	March 2004 .....	18,744,436.23	November 2005 .....	11,260,398.64
August 2002 .....	31,303,439.02	April 2004 .....	18,253,968.38	December 2005 .....	11,002,863.68
September 2002 .....	30,223,069.01	May 2004 .....	17,776,813.24	January 2006 .....	10,755,276.54
October 2002 .....	29,103,489.06	June 2004 .....	17,312,782.52	February 2006 .....	10,517,489.50
November 2002 .....	27,945,673.80	July 2004 .....	16,861,690.21	March 2006 .....	10,289,356.62
December 2002 .....	26,750,638.51	August 2004 .....	16,423,352.52	April 2006 .....	10,070,733.74
January 2003 .....	25,519,437.68	September 2004 .....	15,997,587.84	May 2006 .....	9,861,478.43
February 2003 .....	25,107,515.86	October 2004 .....	15,584,216.79	June 2006 .....	9,661,450.03
March 2003 .....	24,680,715.32	November 2004 .....	15,183,062.09	July 2006 .....	9,470,509.56
April 2003 .....	24,239,695.95	December 2004 .....	14,793,948.64	August 2006 .....	9,288,519.74
May 2003 .....	23,785,240.22	January 2005 .....	14,416,703.41	September 2006 .....	9,115,344.97
June 2003 .....	23,318,151.92	February 2005 .....	14,051,155.48	October 2006 .....	8,950,851.29
July 2003 .....	22,839,254.59	March 2005 .....	13,697,135.96	November 2006 .....	8,794,906.40
August 2003 .....	22,349,389.93	April 2005 .....	13,354,478.01	December 2006 .....	8,647,379.58
September 2003 .....	21,849,416.11	May 2005 .....	13,023,016.82	January 2007 .....	8,508,141.73



### ***A Class (Continued)***

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
February 2007 .....	\$ 8,377,065.32	October 2008 .....	\$ 6,330,522.81	June 2010 .....	\$ 3,233,884.45
March 2007 .....	8,254,024.40	November 2008 .....	6,199,928.95	July 2010 .....	3,058,974.86
April 2007 .....	8,138,894.53	December 2008 .....	6,066,137.90	August 2010 .....	2,882,768.40
May 2007 .....	8,031,552.82	January 2009 .....	5,929,268.59	September 2010 .....	2,705,336.98
June 2007 .....	7,931,877.87	February 2009 .....	5,789,437.12	October 2010 .....	2,526,750.66
July 2007 .....	7,839,749.78	March 2009 .....	5,646,756.83	November 2010 .....	2,347,077.62
August 2007 .....	7,755,050.12	April 2009 .....	5,501,338.32	December 2010 .....	2,166,384.26
September 2007 .....	7,677,661.92	May 2009 .....	5,353,289.54	January 2011 .....	1,984,735.20
October 2007 .....	7,600,851.96	June 2009 .....	5,202,715.84	February 2011 .....	1,802,193.33
November 2007 .....	7,519,013.42	July 2009 .....	5,049,719.97	March 2011 .....	1,618,819.86
December 2007 .....	7,432,307.67	August 2009 .....	4,894,402.22	April 2011 .....	1,434,674.32
January 2008 .....	7,340,892.41	September 2009 .....	4,736,860.38	May 2011 .....	1,249,814.61
February 2008 .....	7,244,921.75	October 2009 .....	4,577,189.87	June 2011 .....	1,064,297.07
March 2008 .....	7,144,546.26	November 2009 .....	4,415,483.72	July 2011 .....	878,176.44
April 2008 .....	7,039,913.07	December 2009 .....	4,251,832.67	August 2011 .....	691,505.98
May 2008 .....	6,931,165.93	January 2010 .....	4,086,325.17	September 2011 .....	504,337.41
June 2008 .....	6,818,445.24	February 2010 .....	3,919,047.48	October 2011 .....	316,721.01
July 2008 .....	6,701,888.17	March 2010 .....	3,750,083.66	November 2011 .....	128,705.64
August 2008 .....	6,581,628.69	April 2010 .....	3,579,515.65	December 2011 and thereafter .....	0.00
September 2008 .....	6,457,797.64	May 2010 .....	3,407,423.31		

### ***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		June 2003 .....	\$11,724,520.15	November 2003 .....	\$ 4,174,573.70
January 2003 .....	\$18,601,000.00	July 2003 .....	10,265,647.45	December 2003 .....	2,591,459.25
February 2003 .....	17,284,084.91	August 2003 .....	8,780,518.60	January 2004 .....	985,666.65
March 2003 .....	15,936,884.07	September 2003 .....	7,269,825.24	February 2004 and thereafter .....	0.00
April 2003 .....	14,560,796.39	October 2003 .....	5,734,271.55		
May 2003 .....	13,156,458.13				

### ***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		June 2004 .....	\$11,868,859.85	November 2004 .....	\$ 4,020,353.81
January 2004 .....	\$18,938,000.00	July 2004 .....	10,282,824.57	December 2004 .....	2,474,944.22
February 2004 .....	18,295,944.60	August 2004 .....	8,704,998.44	January 2005 .....	937,534.81
March 2004 .....	16,676,646.10	September 2004 .....	7,135,339.24	February 2005 and thereafter .....	0.00
April 2004 .....	15,065,727.84	October 2004 .....	5,573,804.96		
May 2004 .....	13,463,146.72				

### ***QC 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 2005 .....	\$23,941,372.90	July 2006 .....	\$ 9,606,297.87
January 2005 .....	\$35,020,000.00	October 2005 .....	22,474,138.72	August 2006 .....	8,213,309.96
February 2005 .....	34,428,084.46	November 2005 .....	21,014,502.64	September 2006 .....	6,827,538.27
March 2005 .....	32,906,552.21	December 2005 .....	19,562,425.58	October 2006 .....	5,448,945.68
April 2005 .....	31,392,897.34	January 2006 .....	18,117,868.66	November 2006 .....	4,077,495.26
May 2005 .....	29,887,079.34	February 2006 .....	16,680,793.20	December 2006 .....	2,713,150.27
June 2005 .....	28,389,057.89	March 2006 .....	15,251,160.71	January 2007 .....	1,355,874.18
July 2005 .....	26,898,792.90	April 2006 .....	13,828,932.93	February 2007 .....	5,630.62
August 2005 .....	25,416,244.47	May 2006 .....	12,414,071.75	March 2007 and thereafter .....	0.00
		June 2006 .....	11,006,539.30		



### ***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		November 2007 .....	\$17,589,994.99	August 2008 .....	\$ 6,670,118.02
February 2007 .....	\$29,426,000.00	December 2007 .....	16,308,117.65	September 2008 .....	5,553,152.36
March 2007 .....	28,088,383.41	January 2008 .....	15,032,885.03	October 2008 .....	4,454,746.24
April 2007 .....	26,752,096.58	February 2008 .....	13,777,829.80	November 2008 .....	3,374,620.24
May 2007 .....	25,422,734.32	March 2008 .....	12,543,407.21	December 2008 .....	2,312,498.96
June 2007 .....	24,100,261.01	April 2008 .....	11,329,308.13	January 2009 .....	1,268,110.93
July 2007 .....	22,784,641.22	May 2008 .....	10,135,227.86	February 2009 .....	241,188.60
August 2007 .....	21,475,839.71	June 2008 .....	8,960,866.07	March 2009 and thereafter .....	0.00
September 2007 .....	20,173,821.39	July 2008 .....	7,805,926.72		
October 2007 .....	18,878,551.39				

### ***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		November 2009 .....	\$11,905,556.81	August 2010 .....	\$ 4,623,148.94
February 2009 .....	\$20,163,000.00	December 2009 .....	11,039,395.08	September 2010 .....	3,882,042.83
March 2009 .....	19,394,468.24	January 2010 .....	10,187,998.08	October 2010 .....	3,153,791.07
April 2009 .....	18,401,689.92	February 2010 .....	9,351,140.97	November 2010 .....	2,438,196.44
May 2009 .....	17,425,597.47	March 2010 .....	8,528,602.17	December 2010 .....	1,735,064.60
June 2009 .....	16,465,938.36	April 2010 .....	7,720,163.31	January 2011 .....	1,044,204.01
July 2009 .....	15,522,463.73	May 2010 .....	6,925,609.14	February 2011 .....	365,425.90
August 2009 .....	14,594,928.28	June 2010 .....	6,144,727.56	March 2011 and thereafter .....	0.00
September 2009 .....	13,683,090.26	July 2010 .....	5,377,309.50		
October 2009 .....	12,786,711.38				

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

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through		December 2012 .....	\$13,139,821.09	November 2014 .....	\$ 4,738,043.39
February 2011 .....	\$25,000,000.00	January 2013 .....	12,692,681.85	December 2014 .....	4,451,714.04
March 2011 .....	24,698,544.27	February 2013 .....	12,253,834.28	January 2015 .....	4,171,110.74
April 2011 .....	24,043,375.80	March 2013 .....	11,823,147.67	February 2015 .....	3,896,140.68
May 2011 .....	23,399,739.82	April 2013 .....	11,400,493.23	March 2015 .....	3,626,712.42
June 2011 .....	22,767,458.31	May 2013 .....	10,985,744.05	April 2015 .....	3,362,735.91
July 2011 .....	22,146,355.82	June 2013 .....	10,578,775.11	May 2015 .....	3,104,122.41
August 2011 .....	21,536,259.46	July 2013 .....	10,179,463.21	June 2015 .....	2,850,784.53
September 2011 .....	20,936,998.86	August 2013 .....	9,787,686.97	July 2015 .....	2,602,636.17
October 2011 .....	20,348,406.10	September 2013 .....	9,403,326.80	August 2015 .....	2,359,592.52
November 2011 .....	19,770,315.75	October 2013 .....	9,026,264.87	September 2015 .....	2,121,570.04
December 2011 .....	19,202,564.76	November 2013 .....	8,656,385.09	October 2015 .....	1,888,486.42
January 2012 .....	18,644,992.46	December 2013 .....	8,293,573.07	November 2015 .....	1,660,260.61
February 2012 .....	18,097,440.53	January 2014 .....	7,937,716.12	December 2015 .....	1,436,812.75
March 2012 .....	17,559,752.96	February 2014 .....	7,588,703.21	January 2016 .....	1,218,064.19
April 2012 .....	17,031,776.02	March 2014 .....	7,246,424.97	February 2016 .....	1,003,937.46
May 2012 .....	16,513,358.20	April 2014 .....	6,910,773.61	March 2016 .....	794,356.24
June 2012 .....	16,004,350.24	May 2014 .....	6,581,642.96	April 2016 .....	589,245.37
July 2012 .....	15,504,605.04	June 2014 .....	6,258,928.41	May 2016 .....	388,530.80
August 2012 .....	15,013,977.67	July 2014 .....	5,942,526.92	June 2016 .....	192,139.62
September 2012 .....	14,532,325.28	August 2014 .....	5,632,336.96	July 2016 and thereafter .....	0.00
October 2012 .....	14,059,507.17	September 2014 .....	5,328,258.50		
November 2012 .....	13,595,384.65	October 2014 .....	5,030,193.00		

### Group 3 MBS 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 .....	\$200,000,000.00	October 2006 .....	\$ 81,722,124.36	June 2011 .....	\$ 22,767,458.31
March 2002 .....	198,686,365.65	November 2006 .....	80,117,276.98	July 2011 .....	22,146,355.82
April 2002 .....	197,289,671.95	December 2006 .....	78,538,274.73	August 2011 .....	21,536,259.46
May 2002 .....	195,811,275.67	January 2007 .....	76,984,734.10	September 2011 .....	20,936,998.86
June 2002 .....	194,252,643.27	February 2007 .....	75,456,277.02	October 2011 .....	20,348,406.10
July 2002 .....	192,615,348.70	March 2007 .....	73,952,530.85	November 2011 .....	19,770,315.75
August 2002 .....	190,901,070.93	April 2007 .....	72,473,128.22	December 2011 .....	19,202,564.76
September 2002 .....	189,111,591.35	May 2007 .....	71,017,707.00	January 2012 .....	18,644,992.46
October 2002 .....	187,248,790.79	June 2007 .....	69,585,910.26	February 2012 .....	18,097,440.53
November 2002 .....	185,314,646.38	July 2007 .....	68,177,386.10	March 2012 .....	17,559,752.96
December 2002 .....	183,311,228.20	August 2007 .....	66,791,787.70	April 2012 .....	17,031,776.02
January 2003 .....	181,240,695.65	September 2007 .....	65,428,773.16	May 2012 .....	16,513,358.20
February 2003 .....	179,105,293.68	October 2007 .....	64,088,005.45	June 2012 .....	16,004,350.24
March 2003 .....	176,907,348.71	November 2007 .....	62,769,152.39	July 2012 .....	15,504,605.04
April 2003 .....	174,649,264.52	December 2007 .....	61,471,886.50	August 2012 .....	15,013,977.67
May 2003 .....	172,333,517.76	January 2008 .....	60,195,885.03	September 2012 .....	14,532,325.28
June 2003 .....	169,962,653.47	February 2008 .....	58,940,829.80	October 2012 .....	14,059,507.17
July 2003 .....	167,539,280.31	March 2008 .....	57,706,407.21	November 2012 .....	13,595,384.65
August 2003 .....	165,066,065.69	April 2008 .....	56,492,308.13	December 2012 .....	13,139,821.09
September 2003 .....	162,545,730.81	May 2008 .....	55,298,227.86	January 2013 .....	12,692,681.85
October 2003 .....	159,981,045.47	June 2008 .....	54,123,866.07	February 2013 .....	12,253,834.28
November 2003 .....	157,374,822.84	July 2008 .....	52,968,926.72	March 2013 .....	11,823,147.67
December 2003 .....	154,729,914.18	August 2008 .....	51,833,118.02	April 2013 .....	11,400,493.23
January 2004 .....	152,049,203.34	September 2008 .....	50,716,152.36	May 2013 .....	10,985,744.05
February 2004 .....	149,335,601.34	October 2008 .....	49,617,746.24	June 2013 .....	10,578,775.11
March 2004 .....	146,664,129.56	November 2008 .....	48,537,620.24	July 2013 .....	10,179,463.21
April 2004 .....	144,034,173.88	December 2008 .....	47,475,498.96	August 2013 .....	9,787,686.97
May 2004 .....	141,445,128.84	January 2009 .....	46,431,110.93	September 2013 .....	9,403,326.80
June 2004 .....	138,896,397.53	February 2009 .....	45,404,188.60	October 2013 .....	9,026,264.87
July 2004 .....	136,387,391.45	March 2009 .....	44,394,468.24	November 2013 .....	8,656,385.09
August 2004 .....	133,917,530.42	April 2009 .....	43,401,689.92	December 2013 .....	8,293,573.07
September 2004 .....	131,486,242.44	May 2009 .....	42,425,597.47	January 2014 .....	7,937,716.12
October 2004 .....	129,092,963.59	June 2009 .....	41,465,938.36	February 2014 .....	7,588,703.21
November 2004 .....	126,737,137.91	July 2009 .....	40,522,463.73	March 2014 .....	7,246,424.97
December 2004 .....	124,418,217.30	August 2009 .....	39,594,928.28	April 2014 .....	6,910,773.61
January 2005 .....	122,135,661.40	September 2009 .....	38,683,090.26	May 2014 .....	6,581,642.96
February 2005 .....	119,888,937.51	October 2009 .....	37,786,711.38	June 2014 .....	6,258,928.41
March 2005 .....	117,677,520.43	November 2009 .....	36,905,556.81	July 2014 .....	5,942,526.92
April 2005 .....	115,500,892.41	December 2009 .....	36,039,395.08	August 2014 .....	5,632,336.96
May 2005 .....	113,358,543.02	January 2010 .....	35,187,998.08	September 2014 .....	5,328,258.50
June 2005 .....	111,249,969.05	February 2010 .....	34,351,140.97	October 2014 .....	5,030,193.00
July 2005 .....	109,174,674.43	March 2010 .....	33,528,602.17	November 2014 .....	4,738,043.39
August 2005 .....	107,132,170.08	April 2010 .....	32,720,163.31	December 2014 .....	4,451,714.04
September 2005 .....	105,121,973.89	May 2010 .....	31,925,609.14	January 2015 .....	4,171,110.74
October 2005 .....	103,143,610.54	June 2010 .....	31,144,727.56	February 2015 .....	3,896,140.68
November 2005 .....	101,196,611.49	July 2010 .....	30,377,309.50	March 2015 .....	3,626,712.42
December 2005 .....	99,280,514.80	August 2010 .....	29,623,148.94	April 2015 .....	3,362,735.91
January 2006 .....	97,394,865.11	September 2010 .....	28,882,042.83	May 2015 .....	3,104,122.41
February 2006 .....	95,539,213.51	October 2010 .....	28,153,791.07	June 2015 .....	2,850,784.53
March 2006 .....	93,713,117.45	November 2010 .....	27,438,196.44	July 2015 .....	2,602,636.17
April 2006 .....	91,916,140.68	December 2010 .....	26,735,064.60	August 2015 .....	2,359,592.52
May 2006 .....	90,147,853.14	January 2011 .....	26,044,204.01	September 2015 .....	2,121,570.04
June 2006 .....	88,407,830.86	February 2011 .....	25,365,425.90	October 2015 .....	1,888,486.42
July 2006 .....	86,695,655.92	March 2011 .....	24,698,544.27	November 2015 .....	1,660,260.61
August 2006 .....	85,010,916.32	April 2011 .....	24,043,375.80	December 2015 .....	1,436,812.75
September 2006 .....	83,353,205.92	May 2011 .....	23,399,739.82	January 2016 .....	1,218,064.19

### Group 3 MBS (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
February 2016 .....	\$ 1,003,937.46	June 2016 .....	\$ 192,139.62
March 2016 .....	794,356.24	July 2016 and thereafter .....	0.00
April 2016 .....	589,245.37		
May 2016 .....	388,530.80		

### AB Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance .....	\$41,892,000.00	January 2005 .....	\$15,020,205.62	December 2007 .....	\$ 6,334,335.30
March 2002 .....	40,735,914.03	February 2005 .....	14,620,818.48	January 2008 .....	6,223,775.70
April 2002 .....	39,524,365.68	March 2005 .....	14,231,607.31	February 2008 .....	6,106,085.51
May 2002 .....	38,258,133.24	April 2005 .....	13,852,446.44	March 2008 .....	5,980,686.55
June 2002 .....	36,938,043.14	May 2005 .....	13,483,211.39	April 2008 .....	5,847,766.01
July 2002 .....	35,564,969.13	June 2005 .....	13,123,778.93	May 2008 .....	5,707,507.75
August 2002 .....	34,139,831.34	July 2005 .....	12,774,027.00	June 2008 .....	5,560,092.27
September 2002 .....	32,663,595.23	August 2005 .....	12,433,834.75	July 2008 .....	5,405,696.81
October 2002 .....	31,137,270.52	September 2005 .....	12,103,082.50	August 2008 .....	5,244,495.40
November 2002 .....	29,561,910.04	October 2005 .....	11,781,651.74	September 2008 .....	5,076,658.88
December 2002 .....	27,938,608.52	November 2005 .....	11,469,425.13	October 2008 .....	4,902,354.99
January 2003 .....	26,268,501.28	December 2005 .....	11,166,286.47	November 2008 .....	4,721,748.38
February 2003 .....	25,869,678.01	January 2006 .....	10,872,120.68	December 2008 .....	4,535,000.69
March 2003 .....	25,456,721.79	February 2006 .....	10,586,813.82	January 2009 .....	4,342,270.57
April 2003 .....	25,029,482.55	March 2006 .....	10,310,253.08	February 2009 .....	4,143,713.75
May 2003 .....	24,588,607.70	April 2006 .....	10,042,326.73	March 2009 .....	3,939,483.07
June 2003 .....	24,134,763.37	May 2006 .....	9,782,924.15	April 2009 .....	3,729,728.54
July 2003 .....	23,668,633.23	June 2006 .....	9,531,935.80	May 2009 .....	3,514,597.36
August 2003 .....	23,190,917.33	July 2006 .....	9,289,253.21	June 2009 .....	3,294,234.00
September 2003 .....	22,702,330.98	August 2006 .....	9,054,768.99	July 2009 .....	3,068,780.21
October 2003 .....	22,203,603.42	September 2006 .....	8,828,376.78	August 2009 .....	2,838,375.08
November 2003 .....	21,695,476.68	October 2006 .....	8,609,971.29	September 2009 .....	2,603,155.09
December 2003 .....	21,178,704.22	November 2006 .....	8,399,448.25	October 2009 .....	2,363,254.12
January 2004 .....	20,654,049.71	December 2006 .....	8,196,704.42	November 2009 .....	2,118,803.53
February 2004 .....	20,122,285.64	January 2007 .....	8,001,637.57	December 2009 .....	1,869,932.16
March 2004 .....	19,602,305.57	February 2007 .....	7,814,146.48	January 2010 .....	1,616,766.42
April 2004 .....	19,093,968.19	March 2007 .....	7,634,130.93	February 2010 .....	1,359,430.28
May 2004 .....	18,597,133.57	April 2007 .....	7,461,491.69	March 2010 .....	1,098,045.32
June 2004 .....	18,111,663.13	May 2007 .....	7,296,130.50	April 2010 .....	832,730.80
July 2004 .....	17,637,419.64	June 2007 .....	7,137,950.08	May 2010 .....	563,603.67
August 2004 .....	17,174,267.19	July 2007 .....	6,986,854.09	June 2010 .....	290,778.59
September 2004 .....	16,722,071.20	August 2007 .....	6,842,747.16	July 2010 .....	14,368.01
October 2004 .....	16,280,698.39	September 2007 .....	6,705,534.85	August 2010 and thereafter .....	0.00
November 2004 .....	15,850,016.77	October 2007 .....	6,575,123.67		
December 2004 .....	15,429,895.66	November 2007 .....	6,451,421.04		

### 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 January 2003 .....	\$13,515,000.00	June 2003 .....	\$ 8,604,846.66	November 2003 .....	\$ 2,948,370.84
February 2003 .....	12,595,583.50	July 2003 .....	7,531,333.91	December 2003 .....	1,732,988.53
March 2003 .....	11,644,294.41	August 2003 .....	6,428,427.11	January 2004 .....	490,833.42
April 2003 .....	10,661,783.91	September 2003 .....	5,296,621.76	February 2004 and thereafter .....	0.00
May 2003 .....	9,648,484.96	October 2003 .....	4,136,428.12		

***QJ Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through January 2004 .....	\$16,192,000.00	June 2004 .....	\$10,121,302.44	November 2004 .....	\$ 3,538,540.84
February 2004 .....	15,414,470.85	July 2004 .....	8,791,379.22	December 2004 .....	2,241,873.23
March 2004 .....	14,120,478.92	August 2004 .....	7,468,175.95	January 2005 .....	951,754.39
April 2004 .....	12,801,448.03	September 2004 .....	6,151,658.04	February 2005 and thereafter .....	0.00
May 2004 .....	11,457,980.39	October 2004 .....	4,841,791.08		

***QK Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through January 2005 .....	\$29,090,000.00	October 2005 .....	\$18,719,873.21	July 2006 .....	\$ 7,901,846.94
February 2005 .....	28,758,150.60	November 2005 .....	17,493,416.08	August 2006 .....	6,729,942.50
March 2005 .....	27,481,028.31	December 2005 .....	16,273,146.25	September 2006 .....	5,563,944.51
April 2005 .....	26,210,354.17	January 2006 .....	15,059,031.89	October 2006 .....	4,403,822.56
May 2005 .....	24,946,094.97	February 2006 .....	13,851,041.28	November 2006 .....	3,249,546.40
June 2005 .....	23,688,217.69	March 2006 .....	12,649,142.92	December 2006 .....	2,101,085.92
July 2005 .....	22,436,689.47	April 2006 .....	11,453,305.42	January 2007 .....	958,411.20
August 2005 .....	21,191,477.64	May 2006 .....	10,263,497.60	February 2007 and thereafter .....	0.00
September 2005 .....	19,952,549.67	June 2006 .....	9,079,688.40		

***QL Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through January 2007 .....	\$25,536,000.00	October 2007 .....	\$16,465,832.29	July 2008 .....	\$ 6,882,399.69
February 2007 .....	25,357,492.43	November 2007 .....	15,379,401.67	August 2008 .....	5,844,165.16
March 2007 .....	24,226,299.98	December 2007 .....	14,298,437.41	September 2008 .....	4,811,148.82
April 2007 .....	23,100,804.37	January 2008 .....	13,222,911.37	October 2008 .....	3,783,323.81
May 2007 .....	21,980,976.28	February 2008 .....	12,152,795.54	November 2008 .....	2,760,663.40
June 2007 .....	20,866,786.50	March 2008 .....	11,088,062.08	December 2008 .....	1,743,140.99
July 2007 .....	19,758,206.02	April 2008 .....	10,028,683.27	January 2009 .....	730,730.12
August 2007 .....	18,655,205.96	May 2008 .....	8,974,631.53	February 2009 and thereafter .....	0.00
September 2007 .....	17,557,757.58	June 2008 .....	7,925,879.43		

***QM Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through January 2009 .....	\$20,160,000.00	October 2009 .....	\$12,577,712.15	August 2010 .....	\$ 4,859,402.16
February 2009 .....	19,895,996.90	November 2009 .....	11,738,243.33	September 2010 .....	4,165,441.85
March 2009 .....	18,919,775.47	December 2009 .....	10,914,530.71	October 2010 .....	3,484,642.14
April 2009 .....	17,961,737.95	January 2010 .....	10,106,293.88	November 2010 .....	2,816,767.53
May 2009 .....	17,021,562.07	February 2010 .....	9,313,257.30	December 2010 .....	2,161,586.60
June 2009 .....	16,098,931.15	March 2010 .....	8,535,150.19	January 2011 .....	1,518,871.93
July 2009 .....	15,193,533.95	April 2010 .....	7,771,706.43	February 2011 .....	888,400.04
August 2009 .....	14,305,064.58	May 2010 .....	7,022,664.52	March 2011 .....	269,951.35
September 2009 .....	13,433,222.45	June 2010 .....	6,287,767.48	April 2011 and thereafter .....	0.00
		July 2010 .....	5,566,762.75		

### QT 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 2011 .....	\$20,095,000.00	October 2012 .....	\$10,633,004.35	May 2014 .....	\$ 3,945,201.71
April 2011.....	19,758,310.05	November 2012 .....	10,214,323.80	June 2014 .....	3,659,159.50
May 2011 .....	19,163,264.11	December 2012 .....	9,803,842.61	July 2014 .....	3,378,887.61
June 2011 .....	18,579,605.15	January 2013 .....	9,401,411.56	August 2014 .....	3,104,279.48
July 2011 .....	18,007,128.45	February 2013 .....	9,006,884.07	September 2014.....	2,835,230.42
August 2011 .....	17,445,632.80	March 2013 .....	8,620,116.10	October 2014 .....	2,571,637.59
September 2011.....	16,894,920.51	April 2013.....	8,240,966.15	November 2014 .....	2,313,399.99
October 2011 .....	16,354,797.34	May 2013 .....	7,869,295.19	December 2014 .....	2,060,418.37
November 2011 .....	15,825,072.40	June 2013 .....	7,504,966.63	January 2015 .....	1,812,595.26
December 2011 .....	15,305,558.14	July 2013 .....	7,147,846.26	February 2015 .....	1,569,834.89
January 2012 .....	14,796,070.27	August 2013 .....	6,797,802.25	March 2015 .....	1,332,043.19
February 2012 .....	14,296,427.70	September 2013.....	6,454,705.06	April 2015.....	1,099,127.78
March 2012 .....	13,806,452.50	October 2013 .....	6,118,427.44	May 2015 .....	870,997.88
April 2012.....	13,325,969.84	November 2013 .....	5,788,844.34	June 2015 .....	647,564.34
May 2012 .....	12,854,807.95	December 2013 .....	5,465,832.96	July 2015 .....	428,739.58
June 2012 .....	12,392,798.03	January 2014 .....	5,149,272.62	August 2015 .....	214,437.58
July 2012 .....	11,939,774.24	February 2014 .....	4,839,044.76	September 2015.....	4,573.84
August 2012 .....	11,495,573.64	March 2014 .....	4,535,032.93	October 2015 and thereafter .....	0.00
September 2012.....	11,060,036.11	April 2014.....	4,237,122.72		

### QW 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 2015.....	\$7,542,000.00	October 2017 .....	\$3,523,587.53	December 2019 .....	\$1,151,920.87
October 2015 .....	7,341,065.37	November 2017 .....	3,403,884.75	January 2020 .....	1,086,650.22
November 2015 .....	7,139,830.64	December 2017 .....	3,286,829.34	February 2020 .....	1,022,962.56
December 2015 .....	6,942,789.59	January 2018 .....	3,172,370.32	March 2020 .....	960,826.23
January 2016 .....	6,749,863.54	February 2018 .....	3,060,457.63	April 2020.....	900,210.22
February 2016 .....	6,560,975.27	March 2018 .....	2,951,042.13	May 2020 .....	841,084.03
March 2016 .....	6,376,048.88	April 2018.....	2,844,075.53	June 2020 .....	783,417.76
April 2016.....	6,195,009.86	May 2018 .....	2,739,510.45	July 2020 .....	727,182.05
May 2016 .....	6,017,785.00	June 2018 .....	2,637,300.35	August 2020 .....	672,348.08
June 2016 .....	5,844,302.41	July 2018 .....	2,537,399.52	September 2020.....	618,887.56
July 2016 .....	5,674,491.49	August 2018 .....	2,439,763.11	October 2020 .....	566,772.72
August 2016 .....	5,508,282.87	September 2018.....	2,344,347.05	November 2020 .....	515,976.32
September 2016.....	5,345,608.45	October 2018 .....	2,251,108.09	December 2020 .....	466,471.61
October 2016 .....	5,186,401.34	November 2018 .....	2,160,003.75	January 2021 .....	418,232.33
November 2016 .....	5,030,595.83	December 2018 .....	2,070,992.35	February 2021 .....	371,232.72
December 2016 .....	4,878,127.40	January 2019 .....	1,984,032.93	March 2021 .....	325,447.49
January 2017 .....	4,728,932.67	February 2019 .....	1,899,085.30	April 2021.....	280,851.82
February 2017 .....	4,582,949.43	March 2019 .....	1,816,109.99	May 2021 .....	237,421.36
March 2017 .....	4,440,116.53	April 2019.....	1,735,068.26	June 2021 .....	195,132.20
April 2017.....	4,300,373.97	May 2019 .....	1,655,922.06	July 2021 .....	153,960.88
May 2017 .....	4,163,662.79	June 2019 .....	1,578,634.05	August 2021 .....	113,884.39
June 2017 .....	4,029,925.10	July 2019 .....	1,503,167.56	September 2021.....	74,880.12
July 2017 .....	3,899,104.06	August 2019 .....	1,429,486.59	October 2021 .....	36,925.91
August 2017 .....	3,771,143.84	September 2019.....	1,357,555.82	November 2021 and thereafter .....	0.00
September 2017.....	3,645,989.61	October 2019 .....	1,287,340.54		
		November 2019 .....	1,218,806.70		



### *C 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 .....	\$48,023,000.00	October 2006 .....	\$10,612,982.30	June 2011 .....	\$ 3,903,050.99
March 2002 .....	47,339,451.04	November 2006 .....	10,272,066.36	July 2011 .....	3,845,637.99
April 2002 .....	46,587,610.34	December 2006 .....	9,942,995.73	August 2011 .....	3,788,052.23
May 2002 .....	45,768,062.75	January 2007 .....	9,625,603.73	September 2011 .....	3,730,318.57
June 2002 .....	44,881,365.27	February 2007 .....	9,319,725.67	October 2011 .....	3,672,461.11
July 2002 .....	43,928,145.76	March 2007 .....	9,025,198.82	November 2011 .....	3,614,503.18
August 2002 .....	42,909,102.44	April 2007 .....	8,741,862.37	December 2011 .....	3,556,467.40
September 2002 .....	41,825,003.16	May 2007 .....	8,469,557.44	January 2012 .....	3,498,375.63
October 2002 .....	40,676,684.54	June 2007 .....	8,208,127.03	February 2012 .....	3,440,249.07
November 2002 .....	39,465,051.09	July 2007 .....	7,957,416.02	March 2012 .....	3,382,108.22
December 2002 .....	38,191,074.06	August 2007 .....	7,717,271.14	April 2012 .....	3,323,972.89
January 2003 .....	36,855,790.34	September 2007 .....	7,487,540.93	May 2012 .....	3,265,862.26
February 2003 .....	36,379,717.53	October 2007 .....	7,268,075.76	June 2012 .....	3,207,794.88
March 2003 .....	35,876,475.72	November 2007 .....	7,058,727.78	July 2012 .....	3,149,788.66
April 2003 .....	35,346,639.00	December 2007 .....	6,859,350.92	August 2012 .....	3,091,860.90
May 2003 .....	34,791,059.32	January 2008 .....	6,669,800.84	September 2012 .....	3,034,028.33
June 2003 .....	34,210,630.41	February 2008 .....	6,489,934.95	October 2012 .....	2,976,307.09
July 2003 .....	33,606,286.14	March 2008 .....	6,319,612.34	November 2012 .....	2,918,712.76
August 2003 .....	32,978,998.96	April 2008 .....	6,159,231.26	December 2012 .....	2,861,260.37
September 2003 .....	32,329,778.16	May 2008 .....	6,013,654.68	January 2013 .....	2,803,964.41
October 2003 .....	31,659,668.03	June 2008 .....	5,882,594.43	February 2013 .....	2,746,838.86
November 2003 .....	30,969,746.02	July 2008 .....	5,765,767.00	March 2013 .....	2,689,897.17
December 2003 .....	30,261,120.76	August 2008 .....	5,662,893.49	April 2013 .....	2,633,152.31
January 2004 .....	29,534,930.06	September 2008 .....	5,573,699.51	May 2013 .....	2,576,616.76
February 2004 .....	28,792,338.78	October 2008 .....	5,497,915.15	June 2013 .....	2,520,302.55
March 2004 .....	28,034,536.72	November 2008 .....	5,435,274.86	July 2013 .....	2,464,221.20
April 2004 .....	27,262,736.39	December 2008 .....	5,385,517.46	August 2013 .....	2,408,383.84
May 2004 .....	26,478,170.78	January 2009 .....	5,348,385.99	September 2013 .....	2,352,801.11
June 2004 .....	25,711,490.72	February 2009 .....	5,311,035.26	October 2013 .....	2,297,483.26
July 2004 .....	24,962,458.62	March 2009 .....	5,272,356.32	November 2013 .....	2,242,440.12
August 2004 .....	24,230,839.66	April 2009 .....	5,232,406.45	December 2013 .....	2,187,681.10
September 2004 .....	23,516,401.73	May 2009 .....	5,191,241.40	January 2014 .....	2,133,215.23
October 2004 .....	22,818,915.45	June 2009 .....	5,148,915.48	February 2014 .....	2,079,051.15
November 2004 .....	22,138,154.11	July 2009 .....	5,105,481.52	March 2014 .....	2,025,197.13
December 2004 .....	21,473,893.64	August 2009 .....	5,060,990.96	April 2014 .....	1,971,661.07
January 2005 .....	20,825,912.60	September 2009 .....	5,015,493.86	May 2014 .....	1,918,450.53
February 2005 .....	20,193,992.10	October 2009 .....	4,969,038.91	June 2014 .....	1,865,572.71
March 2005 .....	19,577,915.86	November 2009 .....	4,921,673.51	July 2014 .....	1,813,034.47
April 2005 .....	18,977,470.10	December 2009 .....	4,873,443.75	August 2014 .....	1,760,842.37
May 2005 .....	18,392,443.53	January 2010 .....	4,824,394.46	September 2014 .....	1,709,002.62
June 2005 .....	17,822,627.38	February 2010 .....	4,774,569.25	October 2014 .....	1,657,521.15
July 2005 .....	17,267,815.28	March 2010 .....	4,724,010.50	November 2014 .....	1,606,403.55
August 2005 .....	16,727,803.30	April 2010 .....	4,672,759.44	December 2014 .....	1,555,655.16
September 2005 .....	16,202,389.91	May 2010 .....	4,620,856.14	January 2015 .....	1,505,281.01
October 2005 .....	15,691,375.94	June 2010 .....	4,568,339.54	February 2015 .....	1,455,285.86
November 2005 .....	15,194,564.55	July 2010 .....	4,515,247.49	March 2015 .....	1,405,674.19
December 2005 .....	14,711,761.23	August 2010 .....	4,461,616.75	April 2015 .....	1,356,450.23
January 2006 .....	14,242,773.76	September 2010 .....	4,407,483.05	May 2015 .....	1,307,617.95
February 2006 .....	13,787,412.15	October 2010 .....	4,352,881.08	June 2015 .....	1,259,181.07
March 2006 .....	13,345,488.70	November 2010 .....	4,297,844.54	July 2015 .....	1,211,143.08
April 2006 .....	12,916,817.89	December 2010 .....	4,242,406.14	August 2015 .....	1,163,507.22
May 2006 .....	12,501,216.38	January 2011 .....	4,186,597.64	September 2015 .....	1,116,276.51
June 2006 .....	12,098,503.03	February 2011 .....	4,130,449.86	October 2015 .....	1,069,453.75
July 2006 .....	11,708,498.80	March 2011 .....	4,073,992.72	November 2015 .....	1,023,041.53
August 2006 .....	11,331,026.80	April 2011 .....	4,017,255.24	December 2015 .....	977,042.23
September 2006 .....	10,965,912.21	May 2011 .....	3,960,265.56	January 2016 .....	931,458.01

***C 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>
February 2016 .....	\$ 886,290.85	October 2016 .....	\$ 540,144.86	June 2017 .....	\$ 221,274.14
March 2016 .....	841,542.55	November 2016 .....	498,790.62	July 2017 .....	183,335.37
April 2016 .....	797,214.69	December 2016 .....	457,863.63	August 2017 .....	145,821.66
May 2016 .....	753,308.72	January 2017 .....	417,364.05	September 2017 .....	108,732.22
June 2016 .....	709,825.87	February 2017 .....	377,291.92	October 2017 .....	72,066.14
July 2016 .....	666,767.22	March 2017 .....	337,647.15	November 2017 .....	35,822.43
August 2016 .....	624,133.69	April 2017 .....	298,429.51	December 2017 and thereafter .....	0.00
September 2016 .....	581,926.03	May 2017 .....	259,638.67		

***TA Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through September 2002 .....	\$61,424,214.00	April 2003 .....	\$42,158,716.83	December 2003 .....	\$16,996,013.56
October 2002 .....	58,851,372.11	May 2003 .....	39,179,873.69	January 2004 .....	13,756,046.76
November 2002 .....	56,216,291.63	June 2003 .....	36,148,424.23	February 2004 .....	10,532,377.14
December 2002 .....	53,520,715.12	July 2003 .....	33,065,780.74	March 2004 .....	7,324,920.81
January 2003 .....	50,765,882.89	August 2003 .....	29,933,380.46	April 2004 .....	4,133,594.27
February 2003 .....	47,953,066.43	September 2003 .....	26,752,684.47	May 2004 .....	958,314.50
March 2003 .....	45,083,567.45	October 2003 .....	23,525,176.52	June 2004 and thereafter .....	0.00
		November 2003 .....	20,252,361.89		

***TB Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through May 2004 .....	\$14,130,447.00	September 2004 .....	\$ 2,546,463.99
June 2004 .....	11,929,445.87	October 2004 and thereafter .....	0.00
July 2004 .....	8,786,012.18		
August 2004 .....	5,658,378.68		

***TC 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 2004 .....	\$92,222,894.00	September 2005 .....	\$58,623,403.38	September 2006 .....	\$24,594,714.45
October 2004 .....	91,673,081.20	October 2005 .....	55,708,618.01	October 2006 .....	21,850,518.40
November 2004 .....	88,592,361.79	November 2005 .....	52,808,455.53	November 2006 .....	19,120,066.81
December 2004 .....	85,527,119.66	December 2005 .....	49,922,840.64	December 2006 .....	16,403,288.90
January 2005 .....	82,477,275.12	January 2006 .....	47,051,698.42	January 2007 .....	13,700,114.26
February 2005 .....	79,442,748.88	February 2006 .....	44,194,954.37	February 2007 .....	11,010,472.83
March 2005 .....	76,423,462.07	March 2006 .....	41,352,534.33	March 2007 .....	8,334,294.93
April 2005 .....	73,419,336.24	April 2006 .....	38,524,364.56	April 2007 .....	5,671,511.21
May 2005 .....	70,430,293.31	May 2006 .....	35,710,371.66	May 2007 .....	3,022,052.71
June 2005 .....	67,456,255.62	June 2006 .....	32,910,482.64	June 2007 .....	385,850.80
July 2005 .....	64,497,145.91	July 2006 .....	30,124,624.87	July 2007 and thereafter .....	0.00
August 2005 .....	61,552,887.33	August 2006 .....	27,352,726.10		



### ***TD Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through June 2007 .....	\$36,575,917.00	December 2007 .....	\$21,588,432.72	June 2008 .....	\$ 7,686,873.54
July 2007 .....	34,338,754.21	January 2008 .....	19,164,176.08	July 2008 .....	5,515,267.87
August 2007 .....	31,728,861.03	February 2008 .....	16,783,811.62	August 2008 .....	3,383,352.11
September 2007 .....	29,132,020.67	March 2008 .....	14,446,610.61	September 2008 .....	1,290,464.34
October 2007 .....	26,571,596.51	April 2008 .....	12,151,855.90	October 2008 and thereafter .....	0.00
November 2007 .....	24,057,322.05	May 2008 .....	9,898,841.72		

### ***TE 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 2008 .....	\$53,437,479.00	October 2009 .....	\$30,789,275.93	November 2010 .....	\$12,075,378.33
October 2008 .....	52,673,432.21	November 2009 .....	29,178,896.73	December 2010 .....	10,820,961.21
November 2008 .....	50,656,656.73	December 2009 .....	27,598,794.78	January 2011 .....	9,590,776.11
December 2008 .....	48,676,986.15	January 2010 .....	26,048,458.56	February 2011 .....	8,384,408.71
January 2009 .....	46,733,799.75	February 2010 .....	24,527,384.73	March 2011 .....	7,201,451.37
February 2009 .....	44,826,486.74	March 2010 .....	23,035,078.04	April 2011 .....	6,041,503.05
March 2009 .....	42,954,446.05	April 2010 .....	21,571,051.19	May 2011 .....	4,904,169.17
April 2009 .....	41,117,086.23	May 2010 .....	20,134,824.71	June 2011 .....	3,789,061.54
May 2009 .....	39,313,825.26	June 2010 .....	18,725,926.81	July 2011 .....	2,695,798.24
June 2009 .....	37,544,090.44	July 2010 .....	17,343,893.30	August 2011 .....	1,624,003.54
July 2009 .....	35,807,318.22	August 2010 .....	15,988,267.47	September 2011 .....	573,307.78
August 2009 .....	34,102,954.05	September 2010 .....	14,658,599.94	October 2011 and thereafter .....	0.00
September 2009 .....	32,430,452.26	October 2010 .....	13,354,448.57		

### ***TJ 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 2011 .....	\$33,376,131.00	April 2013 .....	\$17,544,805.02	November 2014 .....	\$ 6,547,138.05
October 2011 .....	32,919,478.29	May 2013 .....	16,847,030.59	December 2014 .....	6,086,279.24
November 2011 .....	31,909,895.30	June 2013 .....	16,163,840.85	January 2015 .....	5,635,773.37
December 2011 .....	30,920,337.83	July 2013 .....	15,494,978.26	February 2015 .....	5,195,432.69
January 2012 .....	29,950,459.62	August 2013 .....	14,840,189.49	March 2015 .....	4,765,072.58
February 2012 .....	28,999,920.03	September 2013 .....	14,199,225.39	April 2015 .....	4,344,511.49
March 2012 .....	28,068,383.94	October 2013 .....	13,571,840.88	May 2015 .....	3,933,570.89
April 2012 .....	27,155,521.68	November 2013 .....	12,957,794.92	June 2015 .....	3,532,075.22
May 2012 .....	26,261,008.96	December 2013 .....	12,356,850.43	July 2015 .....	3,139,851.85
June 2012 .....	25,384,526.74	January 2014 .....	11,768,774.23	August 2015 .....	2,756,731.02
July 2012 .....	24,525,761.18	February 2014 .....	11,193,336.99	September 2015 .....	2,382,545.81
August 2012 .....	23,684,403.55	March 2014 .....	10,630,313.15	October 2015 .....	2,017,132.10
September 2012 .....	22,860,150.16	April 2014 .....	10,079,480.86	November 2015 .....	1,660,328.50
October 2012 .....	22,052,702.26	May 2014 .....	9,540,621.94	December 2015 .....	1,311,976.30
November 2012 .....	21,261,765.98	June 2014 .....	9,013,521.83	January 2016 .....	971,919.49
December 2012 .....	20,487,052.25	July 2014 .....	8,497,969.48	February 2016 .....	640,004.65
January 2013 .....	19,728,276.72	August 2014 .....	7,993,757.35	March 2016 .....	316,080.92
February 2013 .....	18,985,159.67	September 2014 .....	7,500,681.34	April 2016 and thereafter .....	0.00
March 2013 .....	18,257,425.98	October 2014 .....	7,018,540.70		

### JA 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 .....	\$66,667,000.00	October 2006 .....	\$13,949,820.26	June 2011 .....	\$ 7,166,783.72
March 2002 .....	64,499,193.81	November 2006 .....	13,690,821.77	July 2011 .....	7,030,157.28
April 2002 .....	62,232,224.45	December 2006 .....	13,449,458.24	August 2011 .....	6,893,410.92
May 2002 .....	59,868,466.83	January 2007 .....	13,225,482.72	September 2011 .....	6,756,590.40
June 2002 .....	57,409,810.56	February 2007 .....	13,018,651.03	October 2011 .....	6,619,740.16
July 2002 .....	54,858,240.28	March 2007 .....	12,828,721.79	November 2011 .....	6,482,903.31
August 2002 .....	52,215,833.17	April 2007 .....	12,655,456.37	December 2011 .....	6,346,121.69
September 2002 .....	49,484,756.16	May 2007 .....	12,500,538.86	January 2012 .....	6,209,435.87
October 2002 .....	48,725,098.65	June 2007 .....	12,370,181.18	February 2012 .....	6,072,885.20
November 2002 .....	47,931,143.04	July 2007 .....	12,263,940.94	March 2012 .....	5,936,507.81
December 2002 .....	47,103,913.93	August 2007 .....	12,181,382.21	April 2012 .....	5,800,340.66
January 2003 .....	46,244,914.94	September 2007 .....	12,122,075.41	May 2012 .....	5,664,419.58
February 2003 .....	45,355,698.64	October 2007 .....	12,066,856.77	June 2012 .....	5,528,779.24
March 2003 .....	44,437,863.67	November 2007 .....	12,007,470.55	July 2012 .....	5,393,453.22
April 2003 .....	43,493,051.87	December 2007 .....	11,944,064.06	August 2012 .....	5,258,474.04
May 2003 .....	42,522,945.22	January 2008 .....	11,876,781.21	September 2012 .....	5,123,873.15
June 2003 .....	41,529,262.75	February 2008 .....	11,805,762.58	October 2012 .....	4,989,680.97
July 2003 .....	40,513,757.35	March 2008 .....	11,731,145.45	November 2012 .....	4,855,926.92
August 2003 .....	39,478,212.51	April 2008 .....	11,653,063.92	December 2012 .....	4,722,639.44
September 2003 .....	38,424,438.98	May 2008 .....	11,571,648.93	January 2013 .....	4,589,845.99
October 2003 .....	37,354,271.40	June 2008 .....	11,487,028.31	February 2013 .....	4,457,573.11
November 2003 .....	36,269,564.86	July 2008 .....	11,399,326.90	March 2013 .....	4,325,846.42
December 2003 .....	35,213,533.62	August 2008 .....	11,308,666.56	April 2013 .....	4,194,690.62
January 2004 .....	34,185,806.94	September 2008 .....	11,215,166.25	May 2013 .....	4,064,129.56
February 2004 .....	33,186,018.17	October 2008 .....	11,118,942.07	June 2013 .....	3,934,186.21
March 2004 .....	32,213,804.73	November 2008 .....	11,020,107.35	July 2013 .....	3,804,882.73
April 2004 .....	31,268,808.07	December 2008 .....	10,918,772.67	August 2013 .....	3,676,240.42
May 2004 .....	30,350,673.63	January 2009 .....	10,815,045.92	September 2013 .....	3,548,279.83
June 2004 .....	29,459,050.77	February 2009 .....	10,709,032.40	October 2013 .....	3,421,020.68
July 2004 .....	28,593,592.76	March 2009 .....	10,600,834.78	November 2013 .....	3,294,481.96
August 2004 .....	27,753,956.74	April 2009 .....	10,490,553.27	December 2013 .....	3,168,681.92
September 2004 .....	26,939,803.64	May 2009 .....	10,378,285.56	January 2014 .....	3,043,638.04
October 2004 .....	26,150,798.21	June 2009 .....	10,264,126.93	February 2014 .....	2,919,367.14
November 2004 .....	25,386,608.89	July 2009 .....	10,148,170.31	March 2014 .....	2,795,885.31
December 2004 .....	24,646,907.87	August 2009 .....	10,030,506.28	April 2014 .....	2,673,207.99
January 2005 .....	23,931,370.95	September 2009 .....	9,911,223.15	May 2014 .....	2,551,349.93
February 2005 .....	23,239,677.59	October 2009 .....	9,790,407.00	June 2014 .....	2,430,325.27
March 2005 .....	22,571,510.82	November 2009 .....	9,668,141.73	July 2014 .....	2,310,147.48
April 2005 .....	21,926,557.22	December 2009 .....	9,544,509.09	August 2014 .....	2,190,829.45
May 2005 .....	21,304,506.88	January 2010 .....	9,419,588.73	September 2014 .....	2,072,383.45
June 2005 .....	20,705,053.36	February 2010 .....	9,293,458.26	October 2014 .....	1,954,821.17
July 2005 .....	20,127,893.66	March 2010 .....	9,166,193.28	November 2014 .....	1,838,153.74
August 2005 .....	19,572,728.17	April 2010 .....	9,037,867.39	December 2014 .....	1,722,391.72
September 2005 .....	19,039,260.65	May 2010 .....	8,908,552.29	January 2015 .....	1,607,545.12
October 2005 .....	18,527,198.21	June 2010 .....	8,778,317.79	February 2015 .....	1,493,623.45
November 2005 .....	18,036,251.22	July 2010 .....	8,647,231.83	March 2015 .....	1,380,635.67
December 2005 .....	17,566,133.34	August 2010 .....	8,515,360.56	April 2015 .....	1,268,590.26
January 2006 .....	17,116,561.43	September 2010 .....	8,382,768.32	May 2015 .....	1,157,495.21
February 2006 .....	16,687,255.55	October 2010 .....	8,249,517.77	June 2015 .....	1,047,358.00
March 2006 .....	16,277,938.93	November 2010 .....	8,115,669.81	July 2015 .....	938,185.68
April 2006 .....	15,888,337.92	December 2010 .....	7,981,283.71	August 2015 .....	829,984.83
May 2006 .....	15,518,181.94	January 2011 .....	7,846,417.11	September 2015 .....	722,761.60
June 2006 .....	15,167,203.49	February 2011 .....	7,711,126.03	October 2015 .....	616,521.68
July 2006 .....	14,835,138.11	March 2011 .....	7,575,464.96	November 2015 .....	511,270.37
August 2006 .....	14,521,724.30	April 2011 .....	7,439,486.82	December 2015 .....	407,012.55
September 2006 .....	14,226,703.54	May 2011 .....	7,303,243.09	January 2016 .....	303,752.69

**JA Class (Continued)**

<u>Distribution Date</u>	<u>Scheduled Balance</u>
February 2016 .....	\$ 201,494.90
March 2016 .....	100,242.89
April 2016 and thereafter .....	0.00

**Group 8 MBS 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 .....	\$400,284,143.00	March 2006 .....	\$186,237,166.36	April 2010 .....	\$ 66,280,072.40
March 2002 .....	397,211,913.78	April 2006 .....	182,760,176.39	May 2010 .....	64,681,368.01
April 2002 .....	393,984,389.78	May 2006 .....	179,336,072.99	June 2010 .....	63,108,855.80
May 2002 .....	390,604,751.49	June 2006 .....	175,964,114.16	July 2010 .....	61,562,156.36
June 2002 .....	387,076,374.09	July 2006 .....	172,643,567.91	August 2010 .....	60,040,895.45
July 2002 .....	383,402,822.14	August 2006 .....	169,373,712.14	September 2010 .....	58,544,704.00
August 2002 .....	379,587,843.80	September 2006 .....	166,153,834.48	October 2010 .....	57,073,217.98
September 2002 .....	375,635,364.73	October 2006 .....	162,983,232.21	November 2010 .....	55,626,078.36
October 2002 .....	371,549,481.52	November 2006 .....	159,861,212.07	December 2010 .....	54,202,931.06
November 2002 .....	367,334,454.80	December 2006 .....	156,787,090.21	January 2011 .....	52,803,426.83
December 2002 .....	362,994,701.84	January 2007 .....	153,760,191.97	February 2011 .....	51,427,221.24
January 2003 .....	358,534,788.98	February 2007 .....	150,779,851.86	March 2011 .....	50,073,974.61
February 2003 .....	353,959,423.54	March 2007 .....	147,845,413.36	April 2011 .....	48,743,351.90
March 2003 .....	349,273,445.57	April 2007 .....	144,956,228.86	May 2011 .....	47,435,022.71
April 2003 .....	344,481,819.15	May 2007 .....	142,111,659.47	June 2011 .....	46,148,661.17
May 2003 .....	339,589,623.56	June 2007 .....	139,311,075.00	July 2011 .....	44,883,945.90
June 2003 .....	334,602,044.04	July 2007 .....	136,553,853.76	August 2011 .....	43,640,559.95
July 2003 .....	329,524,362.47	August 2007 .....	133,839,382.48	September 2011 .....	42,418,190.74
August 2003 .....	324,361,947.71	September 2007 .....	131,167,056.22	October 2011 .....	41,216,530.00
September 2003 .....	319,120,245.82	October 2007 .....	128,536,278.22	November 2011 .....	40,035,273.72
October 2003 .....	313,804,770.14	November 2007 .....	125,946,459.82	December 2011 .....	38,874,122.06
November 2003 .....	308,421,091.17	December 2007 .....	123,397,020.35	January 2012 .....	37,732,779.34
December 2003 .....	303,116,835.12	January 2008 .....	120,887,386.99	February 2012 .....	36,610,953.97
January 2004 .....	297,890,903.39	February 2008 .....	118,416,994.72	March 2012 .....	35,508,358.37
February 2004 .....	292,742,212.10	March 2008 .....	115,985,286.18	April 2012 .....	34,424,708.95
March 2004 .....	287,669,691.89	April 2008 .....	113,591,711.58	May 2012 .....	33,359,726.04
April 2004 .....	282,672,287.72	May 2008 .....	111,235,728.59	June 2012 .....	32,313,133.82
May 2004 .....	277,748,958.72	June 2008 .....	108,916,802.25	July 2012 .....	31,284,660.33
June 2004 .....	272,898,677.95	July 2008 .....	106,634,404.90	August 2012 .....	30,274,037.32
July 2004 .....	268,120,432.24	August 2008 .....	104,388,016.00	September 2012 .....	29,281,000.32
August 2004 .....	263,413,222.04	September 2008 .....	102,177,122.13	October 2012 .....	28,305,288.47
September 2004 .....	258,776,061.19	October 2008 .....	100,001,216.85	November 2012 .....	27,346,644.56
October 2004 .....	254,207,976.76	November 2008 .....	97,859,800.60	December 2012 .....	26,404,814.94
November 2004 .....	249,708,008.89	December 2008 .....	95,752,380.63	January 2013 .....	25,479,549.47
December 2004 .....	245,275,210.61	January 2009 .....	93,678,470.89	February 2013 .....	24,570,601.51
January 2005 .....	240,908,647.67	February 2009 .....	91,637,591.97	March 2013 .....	23,677,727.81
February 2005 .....	236,607,398.35	March 2009 .....	89,629,270.97	April 2013 .....	22,800,688.54
March 2005 .....	232,370,553.35	April 2009 .....	87,653,041.46	May 2013 .....	21,939,247.18
April 2005 .....	228,197,215.56	May 2009 .....	85,708,443.34	June 2013 .....	21,093,170.50
May 2005 .....	224,086,499.95	June 2009 .....	83,795,022.83	July 2013 .....	20,262,228.54
June 2005 .....	220,037,533.38	July 2009 .....	81,912,332.31	August 2013 .....	19,446,194.51
July 2005 .....	216,049,454.46	August 2009 .....	80,059,930.27	September 2013 .....	18,644,844.81
August 2005 .....	212,121,413.39	September 2009 .....	78,237,381.25	October 2013 .....	17,857,958.93
September 2005 .....	208,252,571.80	October 2009 .....	76,444,255.72	November 2013 .....	17,085,319.45
October 2005 .....	204,442,102.62	November 2009 .....	74,680,130.02	December 2013 .....	16,326,712.00
November 2005 .....	200,689,189.90	December 2009 .....	72,944,586.31	January 2014 .....	15,581,925.17
December 2005 .....	196,993,028.68	January 2010 .....	71,237,212.42	February 2014 .....	14,850,750.53
January 2006 .....	193,352,824.87	February 2010 .....	69,557,601.85	March 2014 .....	14,132,982.54
February 2006 .....	189,767,795.04	March 2010 .....	67,905,353.67	April 2014 .....	13,428,418.56

**Group 8 MBS (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 2014 .....	\$ 12,736,858.75	February 2015 .....	\$ 7,066,393.78	October 2015 .....	\$ 2,789,343.37
June 2014 .....	12,058,106.11	March 2015 .....	6,494,482.84	November 2015 .....	2,300,703.22
July 2014 .....	11,391,966.37	April 2015 .....	5,933,554.62	December 2015 .....	1,821,761.46
August 2014 .....	10,738,247.99	May 2015 .....	5,383,440.48	January 2016 .....	1,352,367.59
September 2014 .....	10,096,762.11	June 2015 .....	4,843,974.18	February 2016 .....	892,373.22
October 2014 .....	9,467,322.53	July 2015 .....	4,314,991.78	March 2016 .....	441,632.09
November 2014 .....	8,849,745.65	August 2015 .....	3,796,331.69	April 2016 and thereafter .....	0.00
December 2014 .....	8,243,850.46	September 2015 .....	3,287,834.58		
January 2015 .....	7,649,458.49				

**JC1 Component 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 .....	\$19,799,788.00	June 2005 .....	\$ 6,184,784.25	September 2008 .....	\$ 2,819,297.58
March 2002 .....	19,220,883.34	July 2005 .....	6,003,813.02	October 2008 .....	2,760,606.68
April 2002 .....	18,614,919.77	August 2005 .....	5,829,560.81	November 2008 .....	2,700,403.45
May 2002 .....	17,982,410.98	September 2005 .....	5,661,927.60	December 2008 .....	2,638,740.28
June 2002 .....	17,323,900.01	October 2005 .....	5,500,814.60	January 2009 .....	2,575,668.40
July 2002 .....	16,639,958.41	November 2005 .....	5,346,124.26	February 2009 .....	2,511,237.89
August 2002 .....	15,931,185.52	December 2005 .....	5,197,760.21	March 2009 .....	2,445,497.71
September 2002 .....	15,198,207.54	January 2006 .....	5,055,627.25	April 2009 .....	2,378,495.70
October 2002 .....	14,956,683.01	February 2006 .....	4,919,631.38	May 2009 .....	2,310,278.61
November 2002 .....	14,704,741.10	March 2006 .....	4,789,679.74	June 2009 .....	2,240,892.12
December 2002 .....	14,442,734.21	April 2006 .....	4,665,680.63	July 2009 .....	2,170,380.89
January 2003 .....	14,171,138.23	May 2006 .....	4,547,543.47	August 2009 .....	2,098,788.52
February 2003 .....	13,890,444.64	June 2006 .....	4,435,178.81	September 2009 .....	2,026,157.63
March 2003 .....	13,601,159.56	July 2006 .....	4,328,498.28	October 2009 .....	1,952,529.82
April 2003 .....	13,303,802.80	August 2006 .....	4,227,414.63	November 2009 .....	1,877,945.75
May 2003 .....	12,998,906.78	September 2006 .....	4,131,841.68	December 2009 .....	1,802,445.11
June 2003 .....	12,687,015.54	October 2006 .....	4,041,694.32	January 2010 .....	1,726,066.66
July 2003 .....	12,368,683.63	November 2006 .....	3,956,888.48	February 2010 .....	1,648,848.24
August 2003 .....	12,044,475.02	December 2006 .....	3,877,341.16	March 2010 .....	1,570,826.81
September 2003 .....	11,714,961.99	January 2007 .....	3,802,970.36	April 2010 .....	1,492,038.42
October 2003 .....	11,380,723.94	February 2007 .....	3,733,695.12	May 2010 .....	1,412,518.28
November 2003 .....	11,042,346.32	March 2007 .....	3,669,435.48	June 2010 .....	1,332,300.73
December 2003 .....	10,712,969.18	April 2007 .....	3,610,112.48	July 2010 .....	1,251,419.30
January 2004 .....	10,392,464.68	May 2007 .....	3,555,648.13	August 2010 .....	1,169,906.68
February 2004 .....	10,080,706.58	June 2007 .....	3,505,965.42	September 2010 .....	1,087,794.78
March 2004 .....	9,777,570.12	July 2007 .....	3,460,988.31	October 2010 .....	1,005,114.71
April 2004 .....	9,482,932.08	August 2007 .....	3,420,641.69	November 2010 .....	921,896.83
May 2004 .....	9,196,670.73	September 2007 .....	3,384,851.40	December 2010 .....	838,170.71
June 2004 .....	8,918,665.83	October 2007 .....	3,348,854.10	January 2011 .....	753,965.21
July 2004 .....	8,648,798.58	November 2007 .....	3,310,615.73	February 2011 .....	669,308.46
August 2004 .....	8,386,951.65	December 2007 .....	3,270,204.60	March 2011 .....	584,227.87
September 2004 .....	8,133,009.11	January 2008 .....	3,227,687.56	April 2011 .....	498,750.15
October 2004 .....	7,886,856.47	February 2008 .....	3,183,130.01	May 2011 .....	412,901.32
November 2004 .....	7,648,380.61	March 2008 .....	3,136,595.97	June 2011 .....	326,706.75
December 2004 .....	7,417,469.81	April 2008 .....	3,088,148.04	July 2011 .....	240,191.14
January 2005 .....	7,194,013.70	May 2008 .....	3,037,847.46	August 2011 .....	153,378.53
February 2005 .....	6,977,903.27	June 2008 .....	2,985,754.17	September 2011 .....	66,292.36
March 2005 .....	6,769,030.83	July 2008 .....	2,931,926.76	October 2011 and thereafter .....	0.00
April 2005 .....	6,567,290.01	August 2008 .....	2,876,422.54		
May 2005 .....	6,372,575.74				

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**\$1,672,170,068**



**Guaranteed REMIC  
Pass-Through Certificates**

**Fannie Mae REMIC Trust 2002-7**

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## PROSPECTUS SUPPLEMENT

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**UBS Warburg**

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**January 15, 2002**

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