

\$3,209,079,413



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2002-58**

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own

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

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

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

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

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

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

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 ME, HD, HE, HJ, HK, HI, SD, SG, LA, LB, LE, AS, AT, AI, BS, BT, BI, CU, CV, CI, PG, AV, BV, DV, PV and VI 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 August 30, 2002.

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
MA(1)	1	\$140,370,000	PAC	5.00%	FIX	31392E J X 9	January 2024
MB(1)	1	36,060,000	PAC	5.50	FIX	31392E J Y 7	April 2026
MI(1)	1	26,400,000(2)	NTL	6.00	FIX/IO	31392E J Z 4	April 2026
MC(1)	1	146,150,000	PAC	6.00	FIX	31392E K A 7	September 2032
MD(1)	1	1,840,000	PAC	6.00	FIX	31392E K B 5	September 2032
JA	1	29,840,000	PAC/AD	6.00	FIX	31392E K C 3	October 2030
JB	1	10,000,000	PAC/AD	6.00	FIX	31392E K D 1	February 2031
JV	1	17,610,000	PAC/AD	6.00	FIX	31392E K E 9	September 2019
ZJ	1	10,000,000	PAC	6.00	FIX/Z	31392E K F 6	September 2032
FB	1	11,469,375	SUP	(3)	FLT	31392E K G 4	March 2031
SB	1	8,920,625	SUP	(3)	INV	31392E K H 2	March 2031
BA	1	17,140,000	SUP	6.25	FIX	31392E K J 8	January 2032
BC	1	9,274,800	SUP	6.25	FIX	31392E K K 5	September 2032
BM	1	3,500,000	SUP	6.00	FIX	31392E K L 3	September 2032
BN	1	3,500,000	SUP	6.50	FIX	31392E K M 1	September 2032
BD	1	18,288,000	SUP	6.25	FIX	31392E K N 9	February 2031
BE	1	1,566,000	SUP	6.25	FIX	31392E K P 4	March 2031
BG	1	7,574,000	SUP	6.25	FIX	31392E K Q 2	August 2031
BH	1	3,853,000	SUP	6.25	FIX	31392E K R 0	October 2031
BJ	1	6,469,000	SUP	6.25	FIX	31392E K S 8	September 2032
BK	1	6,125,000	SUP	6.00	FIX	31392E K T 6	September 2032
BL	1	6,125,000	SUP	6.50	FIX	31392E K U 3	September 2032
EB	1	4,325,200	SUP	(4)	PO	31392E K V 1	September 2032
KA	2	120,750,552	PAC	7.00	FIX	31392E K W 9	September 2032
KB	2	100,000,000	SUP	6.00	FIX	31392E K X 7	September 2032
KI	2	14,285,714(2)	NTL	7.00	FIX/IO	31392E K Y 5	September 2032
HA(1)	3	367,500,000	SEQ	5.50	FIX	31392E K Z 2	August 2013
HB(1)	3	122,500,000	SEQ	5.50	FIX	31392E L A 6	November 2015
HC(1)	3	122,500,000	SEQ	5.50	FIX	31392E L B 4	September 2017
FG	4	100,000,000	PT	(3)	FLT	31392E L C 2	August 2032
FD	4	150,000,000	PT	(3)	FLT	31392E L D 0	August 2032
ST(1)	4	250,000,000(2)	NTL	(3)	INV/IO	31392E L E 8	August 2032
SL(1)	4	250,000,000(2)	NTL	(3)	INV/IO	31392E L F 5	August 2032
UA(1)	4	100,000,000(2)	NTL	(3)	INV/IO	31392E L G 3	August 2032
UB	4	100,000,000(2)(5)	NTL	0.02	FIX/IO	31392E L H 1	October 2002
LG(1)	5	145,142,851	SEQ/AD	5.00	FIX	31392E L J 7	January 2029
LJ(1)	5	12,621,127	SEQ/AD	5.00	FIX	31392E L K 4	April 2008
LF(1)	5	63,105,591	SEQ/AD	(3)	FLT	31392E L L 2	January 2029
LQ(1)	5	63,105,591(2)	NTL	(3)	INV/IO	31392E L M 0	January 2029
LZ	5	14,098,058	SEQ	6.00	FIX/Z	31392E L N 8	September 2032
PA(1)	6	132,500,000	PAC	5.00	FIX	31392E L P 3	August 2014
PB(1)	6	172,950,000	PAC	5.00	FIX	31392E L Q 1	October 2021
PC(1)	6	187,950,000	PAC	6.00	FIX	31392E L R 9	July 2026
PD(1)	6	68,900,000	PAC	6.00	FIX	31392E L S 7	November 2027
PI(1)	6	50,908,333(2)	NTL	6.00	FIX/IO	31392E L T 5	October 2021
PE	6	217,500,000	PAC	6.00	FIX	31392E L U 2	May 2031
EG(1)	6	106,250,000	PAC	(4)	PO	31392E L V 0	September 2032
GI(1)	6	106,250,000(2)	NTL	6.00	FIX/IO	31392E L W 8	September 2032
YA	6	57,100,000	PAC	6.00	FIX	31392E L X 6	March 2032
YG	6	13,550,000	PAC	6.00	FIX	31392E L Y 4	April 2032
YH	6	9,400,000	PAC	6.00	FIX	31392E L Z 1	June 2032
YJ	6	18,450,000	PAC	6.00	FIX	31392E M A 5	August 2032
YK	6	9,850,000	PAC	6.00	FIX	31392E M B 3	September 2032
A	6	35,674,000	SUP	6.25	FIX	31392E M C 1	June 2031
FJ	6	15,625,000	SUP	(3)	FLT	31392E M D 9	June 2031
TJ	6	937,500	SUP	(3)	INV	31392E M E 7	June 2031
SJ	6	3,437,500	SUP	(3)	INV	31392E M F 4	June 2031
FK	6	35,187,500	SUP	(3)	FLT	31392E M G 2	June 2031
TK	6	2,111,250	SUP	(3)	INV	31392E M H 0	June 2031
SK	6	7,741,250	SUP	(3)	INV	31392E M J 6	June 2031
FH	6	1,285,875	SUP	(3)	FLT	31392E M K 3	June 2031
SH	6	1,000,125	SUP	(3)	INV	31392E M L 1	June 2031
AE	6	10,000,000	SUP	6.00	FIX	31392E M M 9	June 2031
AB	6	6,180,000	SUP	6.25	FIX	31392E M N 7	December 2031
AG	6	45,645,833	SUP	6.00	FIX	31392E M P 2	December 2031
AC	6	8,800,000	SUP	6.25	FIX	31392E M Q 0	September 2032
AH	6	55,058,333	SUP	6.00	FIX	31392E M R 8	September 2032
AD	6	2,250,000	SUP	6.50	FIX	31392E M S 6	September 2032
FE	6	4,671,875	SUP	(3)	FLT	31392E M T 4	September 2032
SE	6	1,078,125	SUP	(3)	INV	31392E M U 1	September 2032
FX	6	10,000,000	SUP	(3)	FLT	31392E M V 9	September 2032
SX	6	3,333,333	SUP	(3)	INV	31392E M W 7	September 2032
EA	6	5,582,500	SUP	(4)	PO	31392E M X 5	September 2032
VZ	7	31,861,235	SC/SEQ	6.00	FIX/Z	31392E M Y 3	February 2029
ZA	7	25,000,000	SC/SEQ	6.00	FIX/Z	31392E M Z 0	May 2031
FW	8	69,176,470	PT	(3)	FLT	31392E N A 4	September 2032
SW	8	69,176,470(2)	NTL	(3)	INV/IO	31392E N B 2	September 2032
EW	8	14,823,530	PT	(4)	PO	31392E N C 0	September 2032
JL	9	41,818,197(2)	NTL	6.50	FIX/IO	31392E N D 8	October 2031
R		0	NPR	0	NPR	31392E N E 6	September 2032
RL		0	NPR	0	NPR	31392E N F 3	September 2032

(1) Exchangeable classes.

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

(3) Based on LIBOR.

(4) Principal only classes.

(5) After the initial interest accrual period, the notional principal balance of the UB Class will be zero.

Salomon Smith Barney

The date of this Prospectus Supplement is July 17, 2002.

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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 May 1, 2002 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Mortgage Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated May 1, 2002 (the “MBS Prospectus”);
- our Information Statement dated April 1, 2002 and its supplements (the “Information Statement”);
- if you are purchasing any Group 4 Class or the R or RL Class, our Prospectus for Fannie Mae Stripped Mortgage-Backed Securities dated March 30, 2000 (the “SMBS Prospectus”); and
- if you are purchasing any Group 7 or Group 9 Class or the R or RL Class, the disclosure documents relating to the applicable underlying REMIC and RCR certificates (the “Underlying REMIC Disclosure Documents”).

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 corporate web site at www.fanniemae.com and our business to business web site at www.efanniemae.com.

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

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

REFERENCE SHEET

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

Assets Underlying Each Group of Classes

<u>Group</u>	<u>Assets</u>
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 SMBS
5	Group 5 MBS
6	Group 6 MBS
7	Class 2001-12-ZL REMIC Certificate
8	Group 8 MBS
9	Class 2001-42-LI RCR Certificate
	Class 2001-42-NI RCR Certificate
	Class 2001-42-VI REMIC Certificate
	Class 2001-53-IT RCR Certificate
	Class 2001-60-KI REMIC Certificate
	Class 2001-60-NI REMIC Certificate
	Class 2002-28-PM REMIC Certificate
	Class 2002-36-PI REMIC Certificate

Assumed Characteristics of the Mortgage Loans Underlying the Trust MBS and the Group 4 SMBS (as of August 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	\$ 500,000,000	360	358	1	6.500%
Group 2 MBS	\$ 220,750,552	360	335	19	7.670%
Group 3 MBS	\$ 612,500,000	180	169	9	6.000%
Group 4 SMBS*	\$ 250,000,000	360	355	4	6.574%
Group 5 MBS	\$ 126,211,184	360	305	43	6.700%
	\$ 108,756,443	360	339	15	6.700%
Group 6 MBS	\$1,249,999,999	360	357	2	6.500%
Group 8 MBS	\$ 84,000,000	360	286	60	7.590%

* The Group 4 SMBS will represent ownership of (i) interest payments at a pass-through rate of 6.0% on an initial notional principal amount of \$362,500,000 and (ii) principal payments on an initial principal amount of \$250,000,000 of MBS. See "Description of the Certificates—The Group 4 SMBS" in this prospectus supplement.

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

Characteristics of the Underlying REMIC and RCR Certificates

Exhibit A describes the underlying REMIC and RCR certificates, including certain information about the related mortgage loans. To learn more about the underlying REMIC and RCR certificates,

you should obtain from us the current class factors and the disclosure documents that relate to them 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 August 30, 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 of certificates other than R and RL Classes	R and RL Classes

Exchanging Certificates Through Combination and Recombination

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

Interest Rates

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

During the initial interest accrual period, the floating rate and inverse floating rate classes will bear interest at the initial interest rates listed below. 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	3.25000%	8.00000%	1.40%	LIBOR + 140 basis points
SB	10.10713%	12.48571%	4.00%	$12.48571\% - (1.28571429 \times \text{LIBOR})$
FG	2.79000%	9.00000%	1.00%	LIBOR + 100 basis points
FD	2.41000%	8.50000%	0.60%	LIBOR + 60 basis points

<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>
ST	5.19000%	7.00000%	0.00%	7% – LIBOR
SL	0.90000%	0.90000%	0.00%	7.9% – LIBOR
UA	0.10000%	0.10000%	0.00%	8% – LIBOR
LF	2.20000%	8.50000%	0.40%	LIBOR + 40 basis points
LQ	6.30000%	8.10000%	0.00%	8.1% – LIBOR
FJ	3.18000%	8.00000%	1.40%	LIBOR + 140 basis points
TJ	10.00000%	10.00000%	0.00%	110% – (16.66666667 × LIBOR)
SJ	19.18181%	27.27272%	0.00%	27.27272% – (4.54545454 × LIBOR)
FK	3.18000%	8.00000%	1.40%	LIBOR + 140 basis points
TK	10.00000%	10.00000%	0.00%	110% – (16.66666667 × LIBOR)
SK	19.18181%	27.27272%	0.00%	27.27272% – (4.54545454 × LIBOR)
FH	3.25000%	8.00000%	1.40%	LIBOR + 140 basis points
SH	10.10714%	12.48571%	4.00%	12.48571% – (1.28571429 × LIBOR)
FE	3.22000%	8.00000%	1.40%	LIBOR + 140 basis points
SE	20.71333%	28.60000%	0.00%	28.6% – (4.33333333 × LIBOR)
FX	2.90000%	8.00000%	1.05%	LIBOR + 105 basis points
SX	15.30000%	20.85000%	0.00%	20.85% – (3 × LIBOR)
FW	2.24000%	8.50000%	0.40%	LIBOR + 40 basis points
SW	6.26000%	8.10000%	0.00%	8.1% – LIBOR
SD	6.09000%	7.90000%	0.00%	7.9% – LIBOR
SG	6.19000%	8.00000%	0.00%	8% – 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>	
MI	16.666666667% of the MA Class
	8.333333333% of the MB Class
KI	14.2857142857% of the KB Class
ST	100% of the FD and FG Classes
SL	100% of the FD and FG Classes
UA	100% of the FG Class
UB	100% of the FG Class(1)
PI	16.666666667% of the PA and PB Classes
GI	100% of the EG Class
SW	100% of the FW Class
HI	18.18181818% of the HA Class
SD	100% of the FD Class
SG	100% of the FG Class
AI	16.666666667% of the PA Class
BI	16.666666667% of the PB Class

(1) After the initial interest accrual period, the notional principal balance of the UB Class will be zero.

Class

CI	16.6666666667% of the PC Class
VI	33.3333333333% of the PA, PB and PC Classes
	22.6666666667% of the PD Class
LQ	100% of the LF Class
JI	100% of the Group 9 Underlying RCR and REMIC Certificates

Distributions of Principal

Group 1 Principal Distribution Amount

ZJ Accrual Amount

To the JV, JA and JB Classes, in that order, to zero, and thereafter to the ZJ Class.

Group 1 Cash Flow Distribution Amount

1. To the MA, MB, MC and MD Classes, in that order, to their Planned Balances.
2. To the JA, JB, JV and ZJ Classes, in that order, to their Planned Balances.
3. (a) 4% of the remaining amount to the EB Class to zero,
(b) 46.2406362712% of such remaining amount as follows:
first, to the BD, BE, BG and BH Classes, in that order, to zero; and
second, to the BJ, BK and BL Classes, pro rata, to zero, and
(c) 49.7593637288% of such remaining amount as follows:
first, to the FB and SB Classes, pro rata, to zero;
second, to the BA Class to zero; and
third, to the BC, BM and BN Classes, pro rata, to zero.
4. To the JA, JB, JV and ZJ Classes, in that order, to zero.
5. To the MA, MB, MC and MD Classes, in that order, to zero.

Group 2 Principal Distribution Amount

1. To the KA Class to its Planned Balance.
2. To the KB Class to zero.
3. To the KA Class to zero.

Group 3 Principal Distribution Amount

To the HA, HB and HC Classes, in that order, to zero.

Group 4 Principal Distribution Amount

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

Group 5 Principal Distribution Amount

1. (a) 28.5714285067% to the LF Class to zero, and
(b) 71.4285714933% to the LJ and LG Classes, in that order, to zero.

2. To the LZ Class to zero.

Group 6 Principal Distribution Amount

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

2. To the YA, YG, YH, YJ and YK Classes, in that order, to their Planned Balances.

3. To the EA, AE, A, FH, SH, FJ, SJ, TJ, FK, SK and TK Classes in the proportions of 3.6589692570%, 8.5257549330%, 30.4147781480%, 1.0963055124%, 0.8526820652%, 13.3214920828%, 2.9307282582%, 0.7992895250%, 30.0000001705%, 6.6000000375% and 1.8000000102%, respectively, until the principal balances of the AE, A, FH, SH, FJ, SJ, TJ, FK, SK and TK Classes are reduced to zero.

4. To the EA, AB and AG Classes in the proportions of 0.4944000032%, 11.8656000759% and 87.6399999209%, respectively, until the principal balances of the AB and AG Classes are reduced to zero.

5. To the EA, AC, AD, FE, SE, AH, FX and SX Classes in the proportions of 1.1984157727%, 10.2058567701%, 2.6094520151%, 5.4182371702%, 1.2503624239%, 63.8542568859%, 11.5975645115% and 3.8658544506%, respectively, to zero.

6. To the YA, YG, YH, YJ and YK Classes, in that order, to zero.

7. To the PA, PB, PC, PD, PE and EG Classes, in that order, to zero.

Group 7 Principal Distribution Amount

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

Group 8 Principal Distribution Amount

To the FW and EW Classes, pro rata, to zero.

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

Weighted Average Lives (years) *

<u>Group 1 Classes</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>130%</u>	<u>170%</u>	<u>250%</u>	<u>300%</u>	<u>500%</u>
MA	10.6	3.0	3.0	3.0	3.0	3.0	2.6
MB	18.3	6.0	6.0	6.0	6.0	6.0	4.2
MI	11.5	3.3	3.3	3.3	3.3	3.3	2.8
MC	22.6	11.0	11.0	11.0	11.0	11.0	7.0
MD	26.5	26.3	26.3	26.3	26.3	26.3	18.3
JA	23.1	11.5	3.1	3.1	3.1	2.9	2.1
JB	25.9	13.9	7.7	7.7	7.7	4.7	2.6
JV	9.9	9.7	8.6	8.6	8.6	4.8	2.6
ZJ	26.7	18.2	18.2	18.2	18.2	6.6	2.9
FB and SB	27.9	18.3	13.5	3.4	1.5	1.3	0.8
BA	28.9	22.8	19.5	13.3	3.1	2.4	1.6
BC, BM and BN	29.7	27.4	25.8	22.6	5.3	3.5	2.0
BD	27.9	18.2	13.4	3.2	1.5	1.2	0.8
BE	28.5	20.7	16.9	7.7	2.4	2.0	1.3
BG	28.7	21.9	18.4	11.6	2.8	2.2	1.4
BH	29.0	23.5	20.4	14.7	3.3	2.6	1.6
BJ, BK and BL	29.6	26.8	25.0	21.5	5.0	3.3	2.0
EB	28.8	22.5	19.2	12.4	3.2	2.3	1.4
ME	17.0	7.1	7.1	7.1	7.1	7.1	4.9

		CPR Prepayment Assumption						
Group 2 Classes		0%	12%	30%	40%	60%		
KA		16.3	2.7	2.7	2.7	1.7		
KB and KI		27.4	11.4	2.7	1.0	0.4		
		PSA Prepayment Assumption						
Group 3 Classes		0%	100%	238%	400%	600%		
HA, HJ, HK and HI		6.3	3.5	2.3	1.7	1.3		
HB		12.1	8.6	6.0	4.2	3.1		
HC		14.1	12.1	10.0	7.7	5.7		
HD		7.7	4.8	3.2	2.3	1.7		
HE		13.1	10.4	8.0	6.0	4.4		
		PSA Prepayment Assumption						
Group 4 Classes		0%	100%	183%	300%	500%		
FG, FD, ST, SL, UA, SD and SG		20.7	11.2	7.9	5.5	3.6		
UB		0.1	0.1	0.1	0.1	0.1		
		PSA Prepayment Assumption						
Group 5 Classes		0%	100%	313%	400%	600%		
LG		18.7	8.5	3.8	3.0	2.0		
LJ		3.0	0.6	0.2	0.2	0.1		
LF, LQ, LA, LB and LE		17.4	7.9	3.5	2.8	1.9		
LZ		28.3	22.1	13.7	11.3	7.7		
		PSA Prepayment Assumption						
Group 6 Classes		0%	100%	125%	170%	200%	250%	500%
PA, AS, AT and AI		5.4	1.5	1.5	1.5	1.5	1.5	1.5
PB, BS, BT and BI		13.0	3.5	3.5	3.5	3.5	3.5	2.8
PC, CU, CV and CI		18.3	6.0	6.0	6.0	6.0	6.0	3.7
PD		21.1	8.0	8.0	8.0	8.0	8.0	4.5
PI		9.7	2.6	2.6	2.6	2.6	2.6	2.2
PE		23.4	11.0	11.0	11.0	11.0	11.0	6.0
EG, GI and PG		25.7	18.6	18.6	18.6	18.6	18.6	10.3
YA		26.6	12.1	2.8	2.8	2.8	2.8	1.9
YG		27.0	14.4	6.0	6.0	6.0	5.6	2.3
YH		27.2	15.0	8.0	8.0	8.0	6.1	2.3
YJ		27.3	15.6	11.0	11.0	11.0	6.7	2.4
YK		27.5	16.3	13.3	13.3	13.3	9.6	2.5
A, FJ, TJ, SJ, FK, TK, SK, FH, SH and AE		28.2	19.3	15.6	3.3	2.1	1.5	0.8
AB and AG		29.0	23.4	20.9	13.9	4.7	2.9	1.5
AC, AH, AD, FE, SE, FX and SX		29.6	27.2	25.9	22.4	17.0	4.3	1.8
EA		28.5	21.0	17.8	7.4	5.0	2.1	1.0
AV, BV, DV, PV and VI		13.7	4.3	4.3	4.3	4.3	4.3	2.9
		PSA Prepayment Assumption						
Group 7 Classes		0%	100%	291%	400%	600%		
VZ		22.6	17.6	10.1	7.9	5.3		
ZA		27.6	22.8	15.5	12.2	8.3		
		PSA Prepayment Assumption						
Group 8 Classes		0%	250%	575%	750%	900%		
FW, SW and EW		21.3	5.3	2.3	1.7	1.3		
		PSA Prepayment Assumption						
Group 9 Class		0%	250%	500%	750%	900%		
JI		16.9	5.5	3.5	2.4	2.0		

* 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.

No interest payments will be made on the Group 7 Classes and it is likely that payments of principal of the Group 7 Classes will not commence for an extended period. The Group 7 Underlying REMIC Certificate is an Accrual class and is not entitled to receive payments of interest. Instead, interest accrued on the Group 7 Underlying REMIC Certificate is added as principal to its principal balance on each distribution date. As a result, no payments of interest will be made on the Group 7 Classes. Further, because of the priority sequence affecting payments of principal of the Group 7 Underlying REMIC Certificate, it is likely that payments of principal of the Group 7 Classes will not commence for an extended period.

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

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

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

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

Weighted average lives and yields on the certificates are affected by actual characteristics of the underlying mortgage loans. We have assumed that the mortgage loans underlying the Trust MBS and the Group 4 SMBS have certain characteristics. However, the actual mortgage loans probably will have different characteristics from those we assumed. As a result, your yields could be lower than you expect, even if the mortgage loans prepay at the indicated constant prepayment rates. In addition, slight differences between the assumed mortgage loan characteristics and the actual mortgage loans could affect the weighted average lives of the classes of certificates.

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

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

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

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

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

Uncertain market for the certificates could make them difficult to sell and cause their values to fluctuate. We cannot be sure that a market for resale of the certificates will develop. Further, if a market develops, it may not continue or be

sufficiently liquid to allow you to sell your certificates. Even if you are able to sell your certificates, the sale price may not be comparable to similar investments that have a developed market. Moreover, you may not be able to sell small or large amounts of certificates at prices comparable to those available to other investors. You should purchase certificates only if you understand and can tolerate the risk that the value of your certificates will vary over time and that your certificates may not be easily sold.

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the “Trust”) and a separate trust (the “Lower Tier REMIC”) pursuant to a trust agreement dated as of August 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 6 MBS” and “Group 8 MBS” and, together, the “Trust MBS”), and
- certain Fannie Mae Stripped Mortgage-Backed Securities (the “Group 4 SMBS”), and

- two groups of previously issued REMIC and RCR Certificates (the “Group 7 Underlying REMIC Certificate” and “Group 9 Underlying REMIC and RCR Certificates” and, together, the “Underlying REMIC Certificates”) evidencing beneficial ownership interests in the related Fannie Mae REMIC trusts (the “Underlying REMIC Trusts”) as further described in Exhibit A.

The assets of the Underlying REMIC Trusts evidence direct or indirect beneficial ownership interests in certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS and the Fannie Mae Guaranteed Mortgage Pass-Through Certificates underlying the Group 4 SMBS, the “MBS”).

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

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

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

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

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

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

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

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

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

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

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

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

Class Factors. On or shortly after the eleventh calendar day of each month, we will publish a factor (carried to eight decimal places) for each Class of Certificates. When the 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).

No Optional Termination. We have no option to effect an early termination of the Lower Tier REMIC or the Trust. Further, we will not repurchase the Mortgage Loans underlying any MBS in a “clean-up call.” See “Description of the Certificates—Termination” in the MBS Prospectus.

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

Combination and Recombination

General. You are permitted to exchange all or a portion of the MA, MB, MI, MC, MD, HA, HB, HC, ST, SL, UA, UB, LG, LJ, LF, LQ, PA, PB, PC, PD, PI, EG and GI 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 may be exchanged only in the proportions shown on Schedule 1.

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

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

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

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

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

The Trust MBS

The following table contains certain information about the Trust MBS. The Trust MBS included in each specified Group will have the aggregate unpaid principal balance and Pass-Through Rate shown below and the general characteristics described in the MBS Prospectus. The Trust MBS provides that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the Trust MBS are conventional Level Payment Mortgage Loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years in the case of the Group 1, Group 2, Group 5, Group 6 and Group 8 MBS and up to 15 years in the case of the Group 3 MBS. See "Mortgage Loan Pools" and "Yield Considerations, Maturity and Prepayment Assumptions" 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	\$500,000,000
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	358 months
Approximate Weighted Average WALA (weighted average loan age)	1 month

Group 2 MBS

Aggregate Unpaid Principal Balance	\$220,750,552
MBS Pass-Through Rate	7.00%
Range of WACs (annual percentages)	7.25% to 9.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	335 months
Approximate Weighted Average WALA	19 months

Group 3 MBS

Aggregate Unpaid Principal Balance	\$612,500,000
MBS Pass-Through Rate	5.50%
Range of WACs (annual percentages)	5.75% to 8.00%
Range of WAMs	121 months to 180 months
Approximate Weighted Average WAM	169 months
Approximate Weighted Average WALA	9 months

Group 5 MBS

Aggregate Unpaid Principal Balance	\$234,967,627
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	321 months
Approximate Weighted Average WALA	30 months

Group 6 MBS

Aggregate Unpaid Principal Balance	\$1,249,999,999
MBS Pass-Through Rate	6.00%
Range of WACs (annual percentages)	6.25% to 8.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	357 months
Approximate Weighted Average WALA	2 months

Group 8 MBS

Aggregate Unpaid Principal Balance	\$84,000,000
MBS Pass-Through Rate	7.00%
Range of WACs (annual percentages)	7.25% to 9.50%
Range of WAMs	200 months to 360 months
Approximate Weighted Average WAM	286 months
Approximate Weighted Average WALA	60 months

The Group 4 SMBS

The general characteristics of the Group 4 SMBS are described in the SMBS Prospectus. The Group 4 SMBS provide that certain payments on the related MBS are passed through monthly. The general characteristics of the MBS are described in the MBS Prospectus. Each MBS evidences beneficial ownership interests in a pool of conventional Level Payment Mortgage Loans secured by first mortgages or deed of trust on single-family residential properties, as described under “Mortgage Loan Pools” and “Yield Considerations, Maturity and Prepayment Assumptions” in the MBS Prospectus.

The Group 4 SMBS represent ownership of principal payments on an initial principal amount of \$250,000,000 of MBS.

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

MBS Pass-Through Rate	6.00%
Range of WACs (annual percentages)	6.25% to 8.50%
Approximate Weighted Average WAM	355 months
Approximate Weighted Average WALA	4 months

The Underlying REMIC Certificates

The Underlying REMIC Certificates represent beneficial ownership interests in the related Underlying REMIC Trusts. The assets of those trusts evidence direct or indirect beneficial ownership interests in certain MBS having the general characteristics set forth in the MBS Prospectus. Distributions on the Underlying REMIC Certificates will be passed through monthly, beginning in the

month after we issue the Certificates. The general characteristics of the Underlying REMIC Certificates are described in the applicable Underlying REMIC Disclosure Documents. See Exhibit A for additional information about the Underlying REMIC Certificates.

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

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

Final Data Statement

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

Distributions of Interest

Categories of Classes

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

<u>Interest Type*</u>	<u>Classes</u>
Group 1 Classes	
Fixed Rate	MA, MB, MI, MC, MD, JA, JB, JV, ZJ, BA, BC, BM, BN, BD, BE, BG, BH, BJ, BK and BL
Floating Rate	FB
Inverse Floating Rate	SB
Accrual	ZJ
Interest Only	MI
Principal Only	EB
RCR**	ME
Group 2 Classes	
Fixed Rate	KA, KB and KI
Interest Only	KI
Group 3 Classes	
Fixed Rate	HA, HB and HC
RCR**	HD, HE, HJ, HK and HI

<u>Interest Type*</u>	<u>Classes</u>
Group 4 Classes	
Fixed Rate	UB
Floating Rate	FG and FD
Inverse Floating Rate	ST, SL and UA
Interest Only	ST, SL, UA and UB
RCR**	SD and SG
Group 5 Classes	
Fixed Rate	LG, LJ and LZ
Floating Rate	LF
Inverse Floating Rate	LQ
Accrual	LZ
Interest Only	LQ
RCR**	LA, LB and LE
Group 6 Classes	
Fixed Rate	PA, PB, PC, PD, PI, PE, GI, YA, YG, YH, YJ, YK, A, AE, AB, AG, AC, AH and AD
Floating Rate	FJ, FK, FH, FE and FX
Inverse Floating Rate	TJ, SJ, TK, SK, SH, SE and SX
Interest Only	PI and GI
Principal Only	EG and EA
RCR**	AS, AT, AI, BS, BT, BI, CU, CV, CI, PG, AV, BV, DV, PV and VI
Group 7 Classes	
Fixed Rate	VZ and ZA
Accrual	VZ and ZA
Group 8 Classes	
Floating Rate	FW
Inverse Floating Rate	SW
Interest Only	SW
Principal Only	EW
Group 9 Class	
Fixed Rate	JI
Interest Only	JI
No Payment Residual	R and RL

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

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

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

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

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

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

<u>Classes</u>	<u>Interest Accrual Periods</u>
All Fixed Rate Classes and the FB, SB, FJ, TJ, SJ, FK, TK, SK, FH, SH, FE and SE Classes (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
All other Floating Rate and Inverse Floating Rate Classes (collectively, the “No Delay Classes”)	One-month period beginning on the 25th day of the month preceding the month in which the Distribution Date occurs

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

The Dealer will treat the EA, EB and EG Classes as Delay Classes and the EW Class as a No Delay Class for the sole purpose of facilitating trading.

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

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

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

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

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

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

Calculation of LIBOR

On each Index Determination Date, we will calculate LIBOR for the related Interest Accrual Period. We will calculate LIBOR on the basis of the “BBA Method,” as described in the REMIC Prospectus under “Description of Certificates—Indexes for Floating Rate Classes and Inverse Floating Rate Classes—*LIBOR*.”

If we are unable to calculate LIBOR on the initial Index Determination Date, LIBOR for the following Interest Accrual Period will be equal to 1.78% in the case of the FJ, TJ, SJ, FK, TK and SK Classes, 1.80% in the case of the LF and LQ Classes, 1.81% in the case of the FG, FD, ST, SL, UA, SD and SG Classes, 1.82% in the case of the FE and SE Classes, 1.84% in the case of the FW and SW Classes, and 1.85% in the case of the FB, SB, FH, SH, FX and SX Classes.

Distributions of Principal

Categories of Classes

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

<u>Principal Type*</u>	<u>Classes</u>
Group 1 Classes	
PAC	MA, MB, MC, MD, JA, JB, JV and ZJ
Support	FB, SB, BA, BC, BM, BN, BD, BE, BG, BH, BJ, BK, BL and EB
Accretion Directed	JA, JB and JV
Notional	MI
RCR**	ME
Group 2 Classes	
PAC	KA
Support	KB
Notional	KI
Group 3 Classes	
Sequential Pay	HA, HB and HC
RCR**	HD, HE, HJ, HK and HI
Group 4 Classes	
Pass-Through	FG and FD
Notional	ST, SL, UA and UB
RCR**	SD and SG
Group 5 Classes	
Sequential Pay	LG, LJ, LF and LZ
Accretion Directed	LG, LJ and LF
Notional	LQ
RCR**	LA, LB and LE
Group 6 Classes	
PAC	PA, PB, PC, PD, PE, EG, YA, YG, YH, YJ and YK
Support	A, FJ, TJ, SJ, FK, TK, SK, FH, SH, AE, AB, AG, AC, AH, AD, FE, SE, FX, SX and EA
Notional	PI and GI
RCR**	AS, AT, AI, BS, BT, BI, CU, CV, CI, PG, AV, BV, DV, PV and VI
Group 7 Classes	
Structured Collateral/Sequential Pay	VZ and ZA
Group 8 Classes	
Pass-Through	FW and EW
Notional	SW
Group 9 Class	
Notional	JI

Principal Type*

Classes

No Payment Residual

R and RL

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

Principal Distribution Amount

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

- the principal then paid on the Group 1 MBS (the “Group 1 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the ZJ Class (the “ZJ Accrual Amount” and, together with the Group 1 Cash Flow Distribution Amount, the “Group 1 Principal Distribution Amount”),
- the principal then paid on the Group 2 MBS (the “Group 2 Principal Distribution Amount”),
- the principal then paid on the Group 3 MBS (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 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the LZ Class (together with the Group 5 Cash Flow Distribution Amount, the “Group 5 Principal Distribution Amount”),
- the principal then paid on the Group 6 MBS (the “Group 6 Principal Distribution Amount”),
- the principal then paid on the Group 7 Underlying REMIC Certificate (the “Group 7 Principal Distribution Amount”), and
- the principal then paid on the Group 8 MBS (the “Group 8 Principal Distribution Amount”).

No principal will be paid on the Group 9 Underlying REMIC and RCR Certificates.

The portion of each Class of Underlying REMIC Certificates held by the Lower Tier REMIC is set forth in Exhibit A.

Group 1 Principal Distribution Amount

ZJ Accrual Amount

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

Group 1 Cash Flow Distribution Amount

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

- (i) sequentially, to the MA, MB, MC and MD Classes, in that order, until their principal balances are reduced to their Planned Balances for that Distribution Date;
 - (ii) sequentially, to the JA, JB, JV and ZJ Classes, in that order, until their principal balances reduced to their Planned Balances for that Distribution Date;
- }
 PAC
 Classes

- (iii) (a) 4% of the remaining amount to the EB Class, until its principal balance is reduced to zero,
- (b) 46.2406362712% of such remaining amount as follows:
- first*, sequentially, to the BD, BE, BG and BH Classes, in that order, until their principal balances are reduced to zero; and
- second*, concurrently, to the BJ, BK and BL Classes, pro rata (or 34.5584700038%, 32.7207649981% and 32.7207649981%, respectively), until their principal balances are reduced to zero, and
- (c) 49.7593637288% of such remaining amount as follows:
- first*, concurrently, to the FB and SB Classes, pro rata (or 56.25% and 43.75%, respectively), until their principal balances are reduced to zero;
- second*, to the BA Class, until its principal balance is reduced to zero; and
- third*, concurrently, to the BC, BM and BN Classes, pro rata (or 56.9887187554%, 21.5056406223% and 21.5056406223%, respectively), until their principal balances are reduced to zero;
- (iv) sequentially, to the JA, JB, JV and ZJ Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero; and
- (v) sequentially, to the MA, MB, MC and MD Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero.

Support
Classes

PAC
Classes

Group 2 Principal Distribution Amount

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

- (i) to the KA Class, until its principal balance is reduced to its Planned Balance for that Distribution Date;
- (ii) to the KB Class, until its principal balance is reduced to zero; and
- (iii) to the KA Class, without regard to its Planned Balance and until its principal balance is reduced to zero.

PAC
Class

Support
Class

PAC
Class

Group 3 Principal Distribution Amount

On each Distribution Date, we will pay the Group 3 Principal Distribution Amount, sequentially, as principal of the HA, HB and HC Classes, in that order, until their principal balances are reduced to zero.

Sequential
Pay Classes

Group 4 Principal Distribution Amount

On each Distribution Date, we will pay the Group 4 Principal Distribution Amount, concurrently, as principal of the FG and FD Classes, pro rata (or 40% and 60%, respectively), until their principal balances are reduced to zero.

Pass-Through
Classes

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) (a) 28.5714285067% of that amount to the LF Class, until its principal balance is reduced to zero, and
- (b) 71.4285714933% of that amount, sequentially, to the LJ and LG Classes, in that order, until their principal balances are reduced to zero; and
- (ii) to the LZ Class, until its principal balance is reduced to zero.

Sequential
Pay Classes

Group 6 Principal Distribution Amount

On each Distribution Date, we will pay the Group 6 Principal Distribution Amount as principal of the Group 6 Classes in the following priority:

- (i) sequentially, to the PA, PB, PC, PD, PE and EG Classes, in that order, until their principal balances are reduced to their Planned Balances for that Distribution Date;
- (ii) sequentially, to the YA, YG, YH, YJ and YK Classes, in that order, until their principal balances are reduced to their Planned Balances for that Distribution Date;
- (iii) concurrently, to the EA, AE, A, FH, SH, FJ, SJ, TJ, FK, SK and TK Classes in the proportions of 3.6589692570%, 8.5257549330%, 30.4147781480%, 1.0963055124%, 0.8526820652%, 13.3214920828%, 2.9307282582%, 0.7992895250%, 30.0000001705%, 6.6000000375% and 1.8000000102%, respectively, until the principal balances of the AE, A, FH, SH, FJ, SJ, TJ, FK, SK and TK Classes are reduced to zero;
- (iv) concurrently, to the EA, AB and AG Classes in the proportions of 0.4944000032%, 11.8656000759% and 87.6399999209%, respectively, until the principal balances of the AB and AG Classes are reduced to zero;
- (v) concurrently, to the EA, AC, AD, FE, SE, AH, FX and SX Classes in the proportions of 1.1984157727%, 10.2058567701%, 2.6094520151%, 5.4182371702%, 1.2503624239%, 63.8542568859%, 11.5975645115% and 3.8658544506%, respectively, until their principal balances are reduced to zero;
- (vi) sequentially, to the YA, YG, YH, YJ and YK Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero; and
- (vii) sequentially, to the PA, PB, PC, PD, PE and EG Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero.

PAC
Classes

Support
Classes

PAC
Classes

Group 7 Principal Distribution Amount

On each Distribution Date, we will pay the Group 7 Principal Distribution Amount, sequentially, to the VZ and ZA Classes, in that order, until their principal balances are reduced to zero.

Sequential
Pay Classes

For further description of the VZ and ZA Classes, see “Additional Risk Factors” on page S-10 of this prospectus supplement and “—Distributions of Interest—Accrual Classes” above.

Group 8 Principal Distribution Amount

On each Distribution Date, we will pay the Group 8 Principal Distribution Amount, concurrently, as principal of the FW and EW Classes, pro rata (or 82.3529404762% and 17.6470595238%, respectively), until their principal balances are reduced to zero. } Pass-Through Classes

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

Structuring Assumptions

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

- the Mortgage Loans underlying the Trust MBS and the Group 4 SMBS have the original term to maturity, remaining term to maturity, WALA and interest rates specified under “Reference Sheet—Assumed Characteristics of the Mortgage Loans Underlying the Trust MBS and the Group 4 SMBS” 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 August 30, 2002; and
- each Distribution Date occurs on the 25th day of a month.

Prepayment Assumptions. Prepayments of mortgage loans commonly are measured relative to a prepayment standard or model. The model used in this prospectus supplement with respect to the Group 1, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8 and Group 9 Classes 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. The model used in this prospectus supplement with respect to the Group 2 Classes is the constant prepayment rate model (“CPR”) which represents the annual rate of prepayments relative to the then outstanding principal balance of a pool of new mortgage loans. Thus, “0% CPR” means no prepayments, “15% CPR” means an annual prepayment rate of 15%, and so forth.

It is highly unlikely that prepayments will occur at any *constant* PSA or CPR rate or at any other constant rate.

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

<u>Principal Balance Schedule References</u>	<u>Related Classes</u>	<u>Structuring Ranges</u>
Planned Balances	MA, MB, MC and MD	Between 100% and 300% PSA
Planned Balances	KA	Between 12% and 40% CPR
Planned Balances	JA, JB, JV and ZJ	Between 130% and 250% PSA
Planned Balances	PA, PB, PC, PD, PE and EG	Between 100% and 250% PSA
Planned Balances	YA, YG, YH, YJ and YK	Between 125% and 200% PSA

We cannot assure you that the balance of any Class listed above will conform on any Distribution Date to the specified balance in the Principal Balance Schedules. As a result, we cannot assure you that payments of principal of any Class listed above will begin or end

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

Initial Effective Ranges. The Effective Range for a Class is the range of prepayment rates (measured by *constant* PSA or CPR rates, as applicable) 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>
MA	Between 100% and 336% PSA
MB	Between 100% and 310% PSA
MC	Between 100% and 300% PSA
MD	Between 1% and 300% PSA
JA	Between 130% and 262% PSA
JB	Between 130% and 250% PSA
JV	Between 128% and 250% PSA
ZJ	Between 119% and 250% PSA
KA	Between 12% and 40% CPR
PA	Between 100% and 538% PSA
PB	Between 100% and 304% PSA
PC	Between 100% and 255% PSA
PD	Between 100% and 250% PSA
PE	Between 100% and 250% PSA
EG	Between 83% and 250% PSA
YA	Between 125% and 256% PSA
YG	Between 125% and 237% PSA
YH	Between 125% and 200% PSA
YJ	Between 125% and 200% PSA
YK	Between 121% and 200% PSA

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 or CPR rate, as applicable, 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 or CPR rate, as applicable. It is highly unlikely that the related Mortgage Loans will prepay at any *constant* PSA or CPR rate, as applicable. In general, the actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time. The stability in principal payment of the PAC Classes will be supported in part by the related Support Classes. When the related Support Classes are retired,

the PAC Classes, if still outstanding, may no longer have Effective Ranges and will be more sensitive to prepayments.

Yield Tables

General. The tables below illustrate the sensitivity of the pre-tax corporate bond equivalent yields to maturity of the applicable Classes to various constant percentages of PSA or CPR, as applicable, 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 or CPR, as applicable. Moreover, it is unlikely that

- the Mortgage Loans will prepay at a constant PSA or CPR rate, as applicable, 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 to investors in the Fixed Rate Interest Only Classes will be very sensitive to the rate of principal payments (including prepayments) of the related Mortgage Loans. The Mortgage Loans generally can be prepaid at any time without penalty. On the basis of the assumptions described below, the 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 constant rates shown in the table below:

<u>Class</u>	<u>% PSA or % CPR</u>
MI	574% PSA
KI	35% CPR
PI	523% PSA
GI	588% PSA
JI	749% PSA
HI	373% PSA
AI	1,356% PSA
BI	565% PSA
CI	626% PSA
VI	546% PSA

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

The information shown in the yield table 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>
MI	15.25000%
KI	11.25000%
PI	12.75000%
GI	52.35000%
JI	15.25000%
HI	9.25000%
AI	6.25000%
BI	15.25000%
CI	18.25000%
VI	16.25000%
UB	0.00138%

* 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 MI Class to Prepayments

	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>130%</u>	<u>170%</u>	<u>250%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	25.1%	12.8%	12.8%	12.8%	12.8%	12.8%	4.6%

Sensitivity of the KI Class to Prepayments

	CPR Prepayment Assumption				
	<u>3%</u>	<u>12%</u>	<u>30%</u>	<u>40%</u>	<u>60%</u>
Pre-Tax Yields to Maturity ...	67.7%	66.7%	19.9%	(27.5)%	*

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

Sensitivity of the PI Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>170%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	28.0%	11.9%	11.9%	11.9%	11.9%	11.9%	1.6%

Sensitivity of the GI Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>170%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	9.9%	9.4%	9.4%	9.4%	9.4%	9.4%	3.1%

Sensitivity of the JI Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>250%</u>	<u>500%</u>	<u>750%</u>	<u>900%</u>
Pre-Tax Yields to Maturity ...	38.3%	29.7%	16.4%	(0.1)%	(10.9)%

Sensitivity of the HI Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>238%</u>	<u>400%</u>	<u>600%</u>
Pre-Tax Yields to Maturity ...	45.7%	39.4%	20.0%	(3.9)%	(31.6)%

Sensitivity of the AI Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>170%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	61.2%	35.8%	35.8%	35.8%	35.8%	35.8%	35.8%

Sensitivity of the BI Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>170%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	31.2%	17.6%	17.6%	17.6%	17.6%	17.6%	5.5%

Sensitivity of the CI Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>170%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	31.7%	25.8%	25.8%	25.8%	25.8%	25.8%	9.4%

Sensitivity of the VI Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	125%	170%	200%	250%	500%
Pre-Tax Yields to Maturity ...	27.3%	18.4%	18.4%	18.4%	18.4%	18.4%	3.4%

Sensitivity of the UB Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	183%	300%	500%
Pre-Tax Yields to Maturity ...	7.9%	7.9%	7.9%	7.9%	7.9%

The Inverse Floating Rate Classes. The yields on the Inverse Floating Rate Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool. As illustrated in the tables below, it is possible that investors in the ST, SL, UA, LQ, SW, SD 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:

Class	Price
SB	97.25000%
ST	9.75000%
SL	2.90000%
UA	0.75000%
LQ	11.75000%
TJ	99.25000%
SJ	99.50000%
TK	99.25000%
SK	99.50000%
SH	99.37500%
SE	94.25000%
SX	92.25000%
SW	9.25000%
SD	12.40000%
SG	12.90138%

* 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>130%</u>	<u>170%</u>	<u>250%</u>	<u>300%</u>	<u>500%</u>
0.85%	11.9%	11.9%	12.0%	12.5%	13.2%	13.5%	14.4%
1.85%	10.6%	10.6%	10.6%	11.1%	11.9%	12.2%	13.2%
3.85%	7.9%	7.9%	7.9%	8.5%	9.3%	9.6%	10.7%
5.85%	5.2%	5.2%	5.3%	5.8%	6.7%	7.1%	8.2%
6.60%	4.2%	4.2%	4.3%	4.9%	5.8%	6.1%	7.3%

**Sensitivity of the ST 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>183%</u>	<u>300%</u>	<u>500%</u>
0.81%	67.9%	65.4%	61.3%	55.4%	45.1%
1.81%	55.4%	52.9%	48.7%	42.7%	32.1%
3.81%	31.3%	28.6%	24.2%	17.8%	6.5%
5.81%	7.4%	4.6%	(0.1)%	(7.0)%	(19.2)%
7.00% 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)**

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>183%</u>	<u>300%</u>	<u>500%</u>
7.00% and below	28.8%	26.1%	21.7%	15.2%	3.9%
7.45%	11.2%	8.4%	3.7%	(3.1)%	(15.3)%
7.90% and above	*	*	*	*	*

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

**Sensitivity of the UA 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>183%</u>	<u>300%</u>	<u>500%</u>
7.90% and below	8.4%	5.6%	0.8%	(6.0)%	(18.3)%
7.95%	(0.3)%	(3.2)%	(7.9)%	(14.8)%	(27.3)%
8.00%	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption				
	50%	100%	313%	400%	600%
0.80%	63.6%	59.5%	40.7%	32.2%	10.2%
1.80%	53.4%	49.4%	30.7%	22.1%	0.0%
3.80%	33.4%	29.5%	10.6%	1.6%	(21.1)%
5.80%	13.6%	9.5%	(11.3)%	(21.1)%	(45.5)%
8.10%	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption						
	50%	100%	125%	170%	200%	250%	500%
6.00% and below	10.2%	10.2%	10.2%	10.2%	10.3%	10.3%	10.3%
6.25%	5.9%	5.9%	5.9%	6.0%	6.1%	6.2%	6.4%
6.50%	1.7%	1.7%	1.7%	1.9%	2.0%	2.1%	2.5%

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

LIBOR	PSA Prepayment Assumption						
	50%	100%	125%	170%	200%	250%	500%
0.78%	24.6%	24.6%	24.6%	24.4%	24.2%	24.0%	23.3%
1.78%	19.8%	19.8%	19.8%	19.6%	19.5%	19.3%	18.8%
3.78%	10.3%	10.3%	10.3%	10.2%	10.2%	10.2%	10.1%
6.00% and above	0.0%	0.0%	0.0%	0.2%	0.3%	0.4%	0.7%

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

LIBOR	PSA Prepayment Assumption						
	50%	100%	125%	170%	200%	250%	500%
6.00% and below	10.2%	10.2%	10.2%	10.2%	10.3%	10.3%	10.3%
6.25%	5.9%	5.9%	5.9%	6.0%	6.1%	6.2%	6.4%
6.50%	1.7%	1.7%	1.7%	1.9%	2.0%	2.1%	2.5%

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

LIBOR	PSA Prepayment Assumption						
	50%	100%	125%	170%	200%	250%	500%
0.78%	24.6%	24.6%	24.6%	24.4%	24.2%	24.0%	23.3%
1.78%	19.8%	19.8%	19.8%	19.6%	19.5%	19.3%	18.8%
3.78%	10.3%	10.3%	10.3%	10.2%	10.2%	10.2%	10.1%
6.00% and above	0.0%	0.0%	0.0%	0.2%	0.3%	0.4%	0.7%

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

LIBOR	PSA Prepayment Assumption						
	50%	100%	125%	170%	200%	250%	500%
0.85%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.5%
1.85%	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%
3.85%	7.7%	7.7%	7.7%	7.7%	7.7%	7.7%	7.8%
5.85%	5.0%	5.0%	5.0%	5.1%	5.2%	5.2%	5.4%
6.60%	4.1%	4.1%	4.1%	4.2%	4.2%	4.3%	4.5%

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

LIBOR	PSA Prepayment Assumption						
	50%	100%	125%	170%	200%	250%	500%
0.82%	27.6%	27.6%	27.6%	27.6%	27.6%	28.2%	29.6%
1.82%	22.7%	22.7%	22.7%	22.7%	22.7%	23.4%	24.9%
3.82%	13.0%	13.0%	13.0%	13.1%	13.2%	14.0%	15.6%
5.82%	3.7%	3.7%	3.7%	3.8%	3.9%	4.9%	6.7%
6.60%	0.2%	0.2%	0.2%	0.3%	0.4%	1.4%	3.3%

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

LIBOR	PSA Prepayment Assumption						
	50%	100%	125%	170%	200%	250%	500%
0.85%	20.6%	20.6%	20.6%	20.7%	20.8%	21.9%	24.5%
1.85%	17.2%	17.2%	17.2%	17.2%	17.4%	18.6%	21.3%
3.85%	10.4%	10.4%	10.4%	10.5%	10.6%	12.0%	14.8%
5.85%	3.8%	3.8%	3.9%	3.9%	4.1%	5.6%	8.5%
6.95%	0.3%	0.3%	0.4%	0.4%	0.5%	2.2%	5.1%

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

LIBOR	PSA Prepayment Assumption				
	50%	250%	575%	750%	900%
0.84%	85.2%	67.9%	36.8%	18.0%	0.3%
1.84%	71.7%	55.1%	25.3%	7.3%	(9.7)%
3.84%	45.6%	30.4%	3.1%	(13.3)%	(28.8)%
5.84%	20.5%	6.7%	(18.1)%	(33.0)%	(47.0)%
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)**

LIBOR	PSA Prepayment Assumption				
	50%	100%	183%	300%	500%
0.81%	60.0%	57.5%	53.3%	47.4%	36.9%
1.81%	50.3%	47.8%	43.5%	37.5%	26.8%
3.81%	31.5%	28.8%	24.4%	18.0%	6.8%
5.81%	13.0%	10.2%	5.5%	(1.2)%	(13.3)%
7.90%	*	*	*	*	*

* 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)**

LIBOR	PSA Prepayment Assumption				
	50%	100%	183%	300%	500%
0.81%	58.2%	55.7%	51.5%	45.5%	35.0%
1.81%	48.9%	46.4%	42.1%	36.0%	25.3%
3.81%	30.9%	28.2%	23.8%	17.4%	6.1%
5.81%	13.1%	10.3%	5.6%	(1.1)%	(13.2)%
8.00%	*	*	*	*	*

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

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 yields to investors in the Principal Only Classes.**

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

Class	Price
EB	68.25%
EG	44.45%
EA	72.25%
EW	87.75%

Sensitivity of the EB Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	130%	170%	250%	300%	500%
Pre-Tax Yields to Maturity ...	1.5%	1.7%	2.0%	3.4%	13.2%	18.0%	29.8%

Sensitivity of the EG Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	125%	170%	200%	250%	500%
Pre-Tax Yields to Maturity ...	4.1%	4.5%	4.5%	4.5%	4.5%	4.5%	8.2%

Sensitivity of the EA Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	125%	170%	200%	250%	500%
Pre-Tax Yields to Maturity ...	1.3%	1.6%	1.9%	5.5%	8.8%	17.0%	35.7%

Sensitivity of the EW Class to Prepayments

	PSA Prepayment Assumption				
	50%	250%	575%	750%	900%
Pre-Tax Yields to Maturity ...	1.1%	2.6%	6.2%	8.6%	11.1%

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 6 and Group 7 Classes,
- in the case of the Group 1, Group 2 and Group 6 Classes, the payment of principal of certain Classes in accordance with the Principal Balance Schedules, and
- in the case of the Group 7 Classes, the priority sequence affecting principal payments on the Group 7 Underlying REMIC Certificate, and

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

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

Decrement Tables

The following tables indicate the percentages of original principal balances of the specified Classes that would be outstanding after each date shown at various constant PSA or CPR rates, as applicable, and the corresponding weighted average lives of those Classes. The tables have been prepared on the basis of the Pricing Assumptions. However, in the case of the information set forth for each Group 1, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8 or Group 9 Class under 0% PSA, and for each Group 2 Class under 0% CPR, 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.

Group	Mortgage Loans Relating to Trust Assets Specified Below	Original Terms to Maturity	Remaining Terms to Maturity	Interest Rates
1	Group 1 MBS	360 months	360 months	8.5%
2	Group 2 MBS	360 months	360 months	9.5%
3	Group 3 MBS	180 months	180 months	8.0%
4	Group 4 SMBS	360 months	360 months	8.5%
5	Group 5 MBS	360 months	360 months	8.5%
6	Group 6 MBS	360 months	360 months	8.5%
7	Group 7 Underlying REMIC Certificate	360 months	344 months	8.5%
8	Group 8 MBS	360 months	360 months	9.5%

Group	Mortgage Loans Relating to Trust Assets Specified Below	Original Terms to Maturity	Remaining Terms to Maturity	Interest Rates
9	Class 2001-42-LI REMIC Certificate	360 months	348 months	9.0%
	Class 2001-42-NI REMIC Certificate	360 months	348 months	9.0%
	Class 2001-42-VI REMIC Certificate	360 months	348 months	9.0%
	Class 2001-53-IT REMIC Certificate	360 months	349 months	9.0%
	Class 2001-60-KI REMIC Certificate	360 months	349 months	9.0%
	Class 2001-60-NI REMIC Certificate	360 months	349 months	9.0%
	Class 2002-28-PM REMIC Certificate	360 months	(1)	9.0%
	Class 2002-36-PI REMIC Certificate	360 months	357 months	9.0%

(1) The Class 2002-28-PM REMIC Certificate is backed by the Class 2002-10-VG REMIC Certificate and the Class 2001-42-OD RCR Certificate. We assumed that the mortgage loans backing the certificates specified below have the following remaining terms:

	Remaining Terms to Maturity
Class 2002-10-VG	354 months
Class 2001-42-OD	348 months

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 or CPR 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 or CPR 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	MA Class							MB Class							MI† Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	130%	170%	250%	300%	500%	0%	100%	130%	170%	250%	300%	500%	0%	100%	130%	170%	250%	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
August 2003	97	91	91	91	91	91	91	100	100	100	100	100	100	100	98	92	92	92	92	92	92
August 2004	94	73	73	73	73	73	73	100	100	100	100	100	100	100	95	76	76	76	76	76	76
August 2005	91	50	50	50	50	50	50	100	100	100	100	100	100	100	92	55	55	55	55	55	55
August 2006	88	27	27	27	27	27	0	100	100	100	100	100	100	75	89	36	36	36	36	36	9
August 2007	84	6	6	6	6	6	0	100	100	100	100	100	100	0	86	17	17	17	17	17	0
August 2008	80	0	0	0	0	0	0	100	47	47	47	47	47	0	82	5	5	5	5	5	0
August 2009	75	0	0	0	0	0	0	100	0	0	0	0	0	0	78	0	0	0	0	0	0
August 2010	70	0	0	0	0	0	0	100	0	0	0	0	0	0	74	0	0	0	0	0	0
August 2011	65	0	0	0	0	0	0	100	0	0	0	0	0	0	69	0	0	0	0	0	0
August 2012	59	0	0	0	0	0	0	100	0	0	0	0	0	0	64	0	0	0	0	0	0
August 2013	53	0	0	0	0	0	0	100	0	0	0	0	0	0	58	0	0	0	0	0	0
August 2014	46	0	0	0	0	0	0	100	0	0	0	0	0	0	52	0	0	0	0	0	0
August 2015	39	0	0	0	0	0	0	100	0	0	0	0	0	0	46	0	0	0	0	0	0
August 2016	31	0	0	0	0	0	0	100	0	0	0	0	0	0	39	0	0	0	0	0	0
August 2017	22	0	0	0	0	0	0	100	0	0	0	0	0	0	31	0	0	0	0	0	0
August 2018	12	0	0	0	0	0	0	100	0	0	0	0	0	0	22	0	0	0	0	0	0
August 2019	2	0	0	0	0	0	0	100	0	0	0	0	0	0	13	0	0	0	0	0	0
August 2020	0	0	0	0	0	0	0	63	0	0	0	0	0	0	7	0	0	0	0	0	0
August 2021	0	0	0	0	0	0	0	15	0	0	0	0	0	0	2	0	0	0	0	0	0
August 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 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)**	10.6	3.0	3.0	3.0	3.0	3.0	2.6	18.3	6.0	6.0	6.0	6.0	6.0	4.2	11.5	3.3	3.3	3.3	3.3	3.3	2.8

** 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	BH Class							BJ, BK and BL Classes							EB Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	130%	170%	250%	300%	500%	0%	100%	130%	170%	250%	300%	500%	0%	100%	130%	170%	250%	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
August 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	97	92	88	74
August 2004	100	100	100	100	100	100	100	0	100	100	100	100	100	100	41	100	100	100	91	72	60
August 2005	100	100	100	100	100	0	0	100	100	100	100	100	71	0	100	100	100	82	47	27	0
August 2006	100	100	100	100	0	0	0	100	100	100	100	76	6	0	100	100	100	75	29	2	0
August 2007	100	100	100	100	0	0	0	100	100	100	100	41	0	0	100	100	100	70	16	0	0
August 2008	100	100	100	100	0	0	0	100	100	100	100	19	0	0	100	100	100	66	7	0	0
August 2009	100	100	100	100	0	0	0	100	100	100	100	6	0	0	100	100	100	63	2	0	0
August 2010	100	100	100	100	0	0	0	100	100	100	100	*	0	0	100	100	100	61	*	0	0
August 2011	100	100	100	100	0	0	0	100	100	100	100	*	0	0	100	100	100	60	*	0	0
August 2012	100	100	100	100	0	0	0	100	100	100	100	*	0	0	100	100	98	58	*	0	0
August 2013	100	100	100	100	0	0	0	100	100	100	100	*	0	0	100	100	94	55	*	0	0
August 2014	100	100	100	100	0	0	0	100	100	100	100	*	0	0	100	100	90	52	*	0	0
August 2015	100	100	100	100	0	0	0	100	100	100	100	*	0	0	100	100	85	48	*	0	0
August 2016	100	100	100	85	0	0	0	100	100	100	100	*	0	0	100	100	79	44	*	0	0
August 2017	100	100	100	34	0	0	0	100	100	100	100	*	0	0	100	100	73	40	*	0	0
August 2018	100	100	100	0	0	0	0	100	100	100	96	*	0	0	100	99	67	36	*	0	0
August 2019	100	100	100	0	0	0	0	100	100	100	86	*	0	0	100	91	61	32	*	0	0
August 2020	100	100	100	0	0	0	0	100	100	100	76	*	0	0	100	83	55	28	*	0	0
August 2021	100	100	100	0	0	0	0	100	100	100	67	*	0	0	100	75	49	25	*	0	0
August 2022	100	100	75	0	0	0	0	100	100	100	58	*	0	0	100	67	43	22	*	0	0
August 2023	100	100	2	0	0	0	0	100	100	100	49	*	0	0	100	60	38	18	*	0	0
August 2024	100	100	0	0	0	0	0	100	100	86	42	*	0	0	100	52	32	16	*	0	0
August 2025	100	91	0	0	0	0	0	100	100	73	34	*	0	0	100	44	27	13	*	0	0
August 2026	100	0	0	0	0	0	0	100	99	60	28	*	0	0	100	37	22	10	*	0	0
August 2027	100	0	0	0	0	0	0	100	81	48	22	*	0	0	100	30	18	8	*	0	0
August 2028	100	0	0	0	0	0	0	100	63	37	16	*	0	0	100	23	14	6	*	0	0
August 2029	100	0	0	0	0	0	0	100	45	26	11	*	0	0	100	17	10	4	*	0	0
August 2030	100	0	0	0	0	0	0	100	29	16	7	*	0	0	77	11	6	3	*	0	0
August 2031	39	0	0	0	0	0	0	100	13	7	3	*	0	0	40	5	3	1	*	0	0
August 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)**	29.0	23.5	20.4	14.7	3.3	2.6	1.6	29.6	26.8	25.0	21.5	5.0	3.3	2.0	28.8	22.5	19.2	12.4	3.2	2.3	1.4

Date	ME Class							KA Class					KB and KI† Classes				
	PSA Prepayment Assumption							CPR Prepayment Assumption					CPR Prepayment Assumption				
	0%	100%	130%	170%	250%	300%	500%	0%	12%	30%	40%	60%	0%	12%	30%	40%	60%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	99	96	96	96	96	96	96	99	76	76	76	72	100	100	61	39	0
August 2004	98	88	88	88	88	88	88	98	56	56	56	29	100	100	39	11	0
August 2005	96	78	78	78	78	78	78	96	37	37	37	11	100	100	28	1	0
August 2006	95	69	69	69	69	69	54	95	22	22	22	4	100	99	23	*	0
August 2007	93	59	59	59	59	59	37	93	13	13	13	2	100	93	19	*	0
August 2008	91	51	51	51	51	51	26	91	8	8	8	1	100	85	15	*	0
August 2009	89	43	43	43	43	43	18	89	5	5	5	*	100	76	11	*	0
August 2010	87	35	35	35	35	35	12	87	3	3	3	*	100	67	8	*	0
August 2011	85	28	28	28	28	28	8	85	2	2	2	*	100	59	6	*	0
August 2012	82	23	23	23	23	23	6	82	1	1	1	*	100	51	4	*	0
August 2013	80	18	18	18	18	18	4	79	*	*	*	*	100	44	3	*	0
August 2014	77	14	14	14	14	14	3	76	*	*	*	*	100	38	2	*	0
August 2015	74	11	11	11	11	11	2	72	*	*	*	*	100	32	2	*	0
August 2016	70	9	9	9	9	9	1	69	*	*	*	*	100	27	1	*	0
August 2017	66	7	7	7	7	7	1	64	0	0	0	*	100	23	1	*	0
August 2018	62	6	6	6	6	6	1	60	0	0	0	*	100	19	*	*	0
August 2019	58	4	4	4	4	4	*	55	0	0	0	*	100	16	*	*	0
August 2020	53	3	3	3	3	3	*	49	0	0	0	*	100	13	*	*	0
August 2021	47	3	3	3	3	3	*	43	0	0	0	*	100	11	*	*	0
August 2022	41	2	2	2	2	2	*	36	0	0	0	*	100	9	*	*	0
August 2023	35	2	2	2	2	2	*	29	0	0	0	0	100	7	*	*	0
August 2024	28	1	1	1	1	1	*	20	0	0	0	0	100	5	*	*	0
August 2025	21	1	1	1	1	1	*	11	0	0	0	0	100	4	*	*	0
August 2026	13	1	1	1	1	1	*	1	0	0	0	0	100	3	*	*	0
August 2027	4	*	*	*	*	*	*	0	0	0	0	0	88	2	*	*	0
August 2028	*	*	*	*	*	*	*	0	0	0	0	0	74	1	*	*	0
August 2029	*	*	*	*	*	*	*	0	0	0	0	0	58	1	*	*	0
August 2030	*	*	*	*	*	*	*	0	0	0	0	0	40	0	0	0	0
August 2031	*	*	*	*	*	*	*	0	0	0	0	0	21	0	0	0	0
August 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.0	7.1	7.1	7.1	7.1	7.1	4.9	16.3	2.7	2.7	2.7	1.7	27.4	11.4	2.7	1.0	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	HA, HJ, HK and HI† Classes					HB Class					HC Class					HD Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	238%	400%	600%	0%	100%	238%	400%	600%	0%	100%	238%	400%	600%	0%	100%	238%	400%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	94	87	80	72	63	100	100	100	100	100	100	100	100	100	100	96	90	85	79	72
August 2004	88	71	55	37	16	100	100	100	100	100	100	100	100	100	100	91	79	66	53	37
August 2005	80	56	31	7	0	100	100	100	100	50	100	100	100	100	100	85	67	49	30	12
August 2006	73	41	12	0	0	100	100	100	58	0	100	100	100	100	89	80	56	34	14	0
August 2007	65	27	0	0	0	100	100	87	11	0	100	100	100	100	53	73	45	22	3	0
August 2008	56	14	0	0	0	100	100	47	0	0	100	100	100	77	31	67	35	12	0	0
August 2009	46	1	0	0	0	100	100	13	0	0	100	100	100	53	18	60	26	3	0	0
August 2010	36	0	0	0	0	100	69	0	0	0	100	100	86	35	10	52	17	0	0	0
August 2011	24	0	0	0	0	100	37	0	0	0	100	100	63	23	6	43	9	0	0	0
August 2012	12	0	0	0	0	100	6	0	0	0	100	100	45	15	3	34	2	0	0	0
August 2013	0	0	0	0	0	96	0	0	0	0	100	78	30	9	1	24	0	0	0	0
August 2014	0	0	0	0	0	52	0	0	0	0	100	51	18	5	1	13	0	0	0	0
August 2015	0	0	0	0	0	6	0	0	0	0	100	26	8	2	*	1	0	0	0	0
August 2016	0	0	0	0	0	0	0	0	0	0	55	2	1	*	*	0	0	0	0	0
August 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 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)**	6.3	3.5	2.3	1.7	1.3	12.1	8.6	6.0	4.2	3.1	14.1	12.1	10.0	7.7	5.7	7.7	4.8	3.2	2.3	1.7

Date	HE Class					FG, FD, ST†, SL†, UA†, SD† and SG† Classes					UB† Class					LG Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	238%	400%	600%	0%	100%	183%	300%	500%	0%	100%	183%	300%	500%	0%	100%	313%	400%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	100	100	100	100	100	99	97	95	93	88	0	0	0	0	0	100	100	88	83	71
August 2004	100	100	100	100	100	98	91	86	79	68	0	0	0	0	0	100	92	69	60	42
August 2005	100	100	100	100	75	98	85	76	64	47	0	0	0	0	0	100	84	53	42	23
August 2006	100	100	100	79	45	97	78	66	52	32	0	0	0	0	0	100	77	40	29	11
August 2007	100	100	94	55	26	95	73	58	42	22	0	0	0	0	0	100	69	29	19	3
August 2008	100	100	73	39	16	94	67	51	34	15	0	0	0	0	0	99	62	21	11	0
August 2009	100	100	57	26	9	93	62	45	27	11	0	0	0	0	0	97	56	14	5	0
August 2010	100	85	43	18	5	92	57	39	22	7	0	0	0	0	0	95	50	8	*	0
August 2011	100	68	32	12	3	90	52	34	17	5	0	0	0	0	0	92	44	3	0	0
August 2012	100	53	22	7	1	89	48	29	14	3	0	0	0	0	0	90	38	0	0	0
August 2013	98	39	15	4	1	87	44	25	11	2	0	0	0	0	0	87	33	0	0	0
August 2014	76	25	9	2	*	85	40	22	9	2	0	0	0	0	0	84	27	0	0	0
August 2015	53	13	4	1	*	83	37	19	7	1	0	0	0	0	0	81	22	0	0	0
August 2016	27	1	*	*	*	80	33	16	6	1	0	0	0	0	0	77	18	0	0	0
August 2017	0	0	0	0	0	78	30	14	4	*	0	0	0	0	0	73	13	0	0	0
August 2018	0	0	0	0	0	75	27	12	3	*	0	0	0	0	0	69	8	0	0	0
August 2019	0	0	0	0	0	72	24	10	3	*	0	0	0	0	0	65	4	0	0	0
August 2020	0	0	0	0	0	69	22	9	2	*	0	0	0	0	0	60	0	0	0	0
August 2021	0	0	0	0	0	66	19	7	2	*	0	0	0	0	0	54	0	0	0	0
August 2022	0	0	0	0	0	62	17	6	1	*	0	0	0	0	0	49	0	0	0	0
August 2023	0	0	0	0	0	58	15	5	1	*	0	0	0	0	0	43	0	0	0	0
August 2024	0	0	0	0	0	53	12	4	1	*	0	0	0	0	0	36	0	0	0	0
August 2025	0	0	0	0	0	48	10	3	1	*	0	0	0	0	0	29	0	0	0	0
August 2026	0	0	0	0	0	43	9	2	*	*	0	0	0	0	0	21	0	0	0	0
August 2027	0	0	0	0	0	37	7	2	*	*	0	0	0	0	0	12	0	0	0	0
August 2028	0	0	0	0	0	31	5	1	*	*	0	0	0	0	0	3	0	0	0	0
August 2029	0	0	0	0	0	24	4	1	*	*	0	0	0	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	16	2	*	*	*	0	0	0	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	8	1	*	*	*	0	0	0	0	0	0	0	0	0	0
August 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)**	13.1	10.4	8.0	6.0	4.4	20.7	11.2	7.9	5.5	3.6	0.1	0.1	0.1	0.1	0.1	18.7	8.5	3.8	3.0	2.0

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

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

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

Date	LJ Class					LF, LQ†, LA, LB and LE Classes					LZ Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	313%	400%	600%	0%	100%	313%	400%	600%	0%	100%	313%	400%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	85	8	0	0	0	99	93	81	76	65	106	106	106	106	106
August 2004	69	0	0	0	0	98	85	63	55	38	113	113	113	113	113
August 2005	51	0	0	0	0	96	77	48	39	21	120	120	120	120	120
August 2006	33	0	0	0	0	95	70	37	27	10	127	127	127	127	127
August 2007	12	0	0	0	0	93	64	27	17	3	135	135	135	135	135
August 2008	0	0	0	0	0	91	57	19	10	0	143	143	143	143	111
August 2009	0	0	0	0	0	89	51	13	5	0	152	152	152	152	69
August 2010	0	0	0	0	0	87	46	8	*	0	161	161	161	161	43
August 2011	0	0	0	0	0	85	40	3	0	0	171	171	171	122	27
August 2012	0	0	0	0	0	83	35	0	0	0	182	182	173	90	17
August 2013	0	0	0	0	0	80	30	0	0	0	193	193	136	66	10
August 2014	0	0	0	0	0	77	25	0	0	0	205	205	106	48	6
August 2015	0	0	0	0	0	74	21	0	0	0	218	218	83	35	4
August 2016	0	0	0	0	0	71	16	0	0	0	231	231	64	26	2
August 2017	0	0	0	0	0	67	12	0	0	0	245	245	49	18	1
August 2018	0	0	0	0	0	64	8	0	0	0	261	261	38	13	1
August 2019	0	0	0	0	0	59	4	0	0	0	277	277	29	9	1
August 2020	0	0	0	0	0	55	0	0	0	0	294	291	22	7	*
August 2021	0	0	0	0	0	50	0	0	0	0	312	250	16	5	*
August 2022	0	0	0	0	0	45	0	0	0	0	331	210	12	3	*
August 2023	0	0	0	0	0	39	0	0	0	0	351	173	8	2	*
August 2024	0	0	0	0	0	33	0	0	0	0	373	138	6	1	*
August 2025	0	0	0	0	0	26	0	0	0	0	396	105	4	1	*
August 2026	0	0	0	0	0	19	0	0	0	0	421	74	2	*	*
August 2027	0	0	0	0	0	11	0	0	0	0	446	45	1	*	*
August 2028	0	0	0	0	0	3	0	0	0	0	474	26	1	*	*
August 2029	0	0	0	0	0	0	0	0	0	0	406	14	*	*	*
August 2030	0	0	0	0	0	0	0	0	0	0	282	3	*	*	*
August 2031	0	0	0	0	0	0	0	0	0	0	147	0	0	0	0
August 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	3.0	0.6	0.2	0.2	0.1	17.4	7.9	3.5	2.8	1.9	28.3	22.1	13.7	11.3	7.7

Date	PA, AS, AT and AI† Classes							PB, BS, BT and BI† Classes							PC, CU, CV and CI† Classes						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	125%	170%	200%	250%	500%	0%	100%	125%	170%	200%	250%	500%	0%	100%	125%	170%	200%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	93	73	73	73	73	73	73	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2004	85	25	25	25	25	25	25	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2005	77	0	0	0	0	0	0	100	72	72	72	72	72	21	100	100	100	100	100	100	100
August 2006	67	0	0	0	0	0	0	100	26	26	26	26	26	0	100	100	100	100	100	100	17
August 2007	57	0	0	0	0	0	0	100	0	0	0	0	0	0	100	85	85	85	85	85	0
August 2008	47	0	0	0	0	0	0	100	0	0	0	0	0	0	100	48	48	48	48	48	0
August 2009	35	0	0	0	0	0	0	100	0	0	0	0	0	0	100	13	13	13	13	13	0
August 2010	22	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
August 2011	8	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
August 2012	0	0	0	0	0	0	0	94	0	0	0	0	0	0	100	0	0	0	0	0	0
August 2013	0	0	0	0	0	0	0	81	0	0	0	0	0	0	100	0	0	0	0	0	0
August 2014	0	0	0	0	0	0	0	68	0	0	0	0	0	0	100	0	0	0	0	0	0
August 2015	0	0	0	0	0	0	0	53	0	0	0	0	0	0	100	0	0	0	0	0	0
August 2016	0	0	0	0	0	0	0	36	0	0	0	0	0	0	100	0	0	0	0	0	0
August 2017	0	0	0	0	0	0	0	18	0	0	0	0	0	0	100	0	0	0	0	0	0
August 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	99	0	0	0	0	0	0
August 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	79	0	0	0	0	0	0
August 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	58	0	0	0	0	0	0
August 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35	0	0	0	0	0	0
August 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	0	0	0	0	0	0
August 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 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)**	5.4	1.5	1.5	1.5	1.5	1.5	1.5	13.0	3.5	3.5	3.5	3.5	3.5	2.8	18.3	6.0	6.0	6.0	6.0	6.0	3.7

* 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	EA Class							AV, BV, DV, PV and VI† Classes								VZ Class				
	PSA Prepayment Assumption							PSA Prepayment Assumption								PSA Prepayment Assumption				
	0%	100%	125%	170%	200%	250%	500%	0%	100%	125%	170%	200%	250%	500%	0%	100%	291%	400%	600%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
August 2003	100	100	100	94	90	83	48	98	93	93	93	93	93	93	106	106	106	106	106	
August 2004	100	100	100	80	66	44	2	96	82	82	82	82	82	82	113	113	113	113	113	
August 2005	100	100	100	63	38	20	0	94	66	66	66	66	66	50	120	120	120	120	120	
August 2006	100	100	100	49	22	11	0	92	52	52	52	52	52	15	127	127	127	127	127	
August 2007	100	100	100	38	20	3	0	90	38	38	38	38	38	0	135	135	135	135	90	
August 2008	100	100	100	31	18	0	0	87	25	25	25	25	25	0	143	143	143	143	10	
August 2009	100	100	100	25	16	0	0	84	13	13	13	13	13	0	152	152	152	134	0	
August 2010	100	100	100	23	15	0	0	81	4	4	4	4	4	0	161	161	161	60	0	
August 2011	100	100	100	23	14	0	0	77	0	0	0	0	0	0	171	171	155	4	0	
August 2012	100	100	99	23	14	0	0	74	0	0	0	0	0	0	182	182	88	0	0	
August 2013	100	100	97	22	14	0	0	70	0	0	0	0	0	0	193	193	32	0	0	
August 2014	100	100	93	22	14	0	0	65	0	0	0	0	0	0	205	205	0	0	0	
August 2015	100	100	88	22	14	0	0	60	0	0	0	0	0	0	218	218	0	0	0	
August 2016	100	100	82	21	14	0	0	55	0	0	0	0	0	0	231	231	0	0	0	
August 2017	100	100	71	20	13	0	0	49	0	0	0	0	0	0	245	245	0	0	0	
August 2018	100	100	59	20	11	0	0	43	0	0	0	0	0	0	237	230	0	0	0	
August 2019	100	94	48	19	10	0	0	36	0	0	0	0	0	0	225	162	0	0	0	
August 2020	100	79	37	17	9	0	0	29	0	0	0	0	0	0	211	97	0	0	0	
August 2021	100	65	26	15	8	0	0	21	0	0	0	0	0	0	197	34	0	0	0	
August 2022	100	51	22	13	6	0	0	12	0	0	0	0	0	0	182	0	0	0	0	
August 2023	100	38	21	11	5	0	0	5	0	0	0	0	0	0	166	0	0	0	0	
August 2024	100	24	19	9	5	0	0	0	0	0	0	0	0	0	149	0	0	0	0	
August 2025	100	21	17	8	4	0	0	0	0	0	0	0	0	0	131	0	0	0	0	
August 2026	100	20	14	6	3	0	0	0	0	0	0	0	0	0	112	0	0	0	0	
August 2027	100	17	11	5	2	0	0	0	0	0	0	0	0	0	91	0	0	0	0	
August 2028	100	13	9	4	2	0	0	0	0	0	0	0	0	0	60	0	0	0	0	
August 2029	100	10	6	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
August 2030	70	6	4	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
August 2031	21	3	2	1	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
August 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	28.5	21.0	17.8	7.4	5.0	2.1	1.0	13.7	4.3	4.3	4.3	4.3	4.3	2.9	22.6	17.6	10.1	7.9	5.3	

Date	ZA Class					FW, SW† and EW Classes					JI† Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	291%	400%	600%	0%	250%	575%	750%	900%	0%	250%	500%	750%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	106	106	106	106	106	99	84	64	54	45	99	92	89	85	84
August 2004	113	113	113	113	113	99	70	42	29	20	97	80	75	49	35
August 2005	120	120	120	120	120	98	58	27	16	9	95	71	44	19	16
August 2006	127	127	127	127	127	97	49	17	9	4	93	64	25	13	8
August 2007	135	135	135	135	135	96	40	11	5	2	91	51	17	8	4
August 2008	143	143	143	143	143	95	33	7	2	1	89	35	15	5	2
August 2009	152	152	152	152	98	94	28	4	1	*	87	26	10	3	1
August 2010	161	161	161	161	61	93	23	3	1	*	84	19	8	2	*
August 2011	171	171	171	171	38	92	19	2	*	*	82	14	6	1	*
August 2012	182	182	182	129	23	90	15	1	*	*	79	10	4	*	*
August 2013	193	193	193	95	14	89	12	1	*	*	76	8	3	*	*
August 2014	205	205	186	69	9	87	10	*	*	*	75	6	2	*	*
August 2015	218	218	147	50	5	85	8	*	*	*	73	4	1	*	*
August 2016	231	231	115	36	3	83	6	*	*	*	71	3	1	*	*
August 2017	245	245	90	26	2	81	5	*	*	*	69	2	1	*	*
August 2018	261	261	70	19	1	78	4	*	*	*	65	2	*	*	*
August 2019	277	277	53	13	1	75	3	*	*	*	61	1	*	*	*
August 2020	294	294	40	9	*	72	2	*	*	*	54	1	*	*	*
August 2021	312	312	30	6	*	69	2	*	*	*	45	1	*	*	*
August 2022	331	297	22	4	*	65	1	*	*	*	36	*	*	*	*
August 2023	351	242	16	3	*	61	1	*	*	*	26	*	*	*	*
August 2024	373	190	11	2	*	56	*	*	*	0	23	*	*	*	*
August 2025	396	141	7	1	*	51	*	*	*	0	20	*	*	*	*
August 2026	421	94	4	1	*	46	0	0	0	0	17	*	*	*	*
August 2027	446	51	2	*	*	40	0	0	0	0	16	*	*	*	*
August 2028	474	18	1	*	*	33	0	0	0	0	11	*	*	*	*
August 2029	359	9	*	*	*	26	0	0	0	0	3	*	*	*	*
August 2030	150	1	*	*	*	18	0	0	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	10	0	0	0	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.6	22.8	15.5	12.2	8.3	21.3	5.3	2.3	1.7	1.3	16.9	5.5	3.5	2.4	2.0

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

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

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

Characteristics of the R and RL Classes

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

A Residual Certificate will be subject to certain transfer restrictions. We will not permit transfer of record or beneficial ownership of a Residual Certificate to a “disqualified organization.” In addition, we will not permit transfer of record or beneficial ownership of a Residual 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 a Residual 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 a Residual 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 amended the Regulations to provide additional requirements that a transferor must satisfy to avail itself of the safe harbor regarding the presumed lack of improper knowledge. For transfers occurring on or after August 19, 2002, a transferor of a Residual Certificate is presumed not to have improper knowledge if, in addition to meeting the two conditions discussed in the REMIC Prospectus, both (i) the transferee represents that it will not cause income from the Residual Certificate to be attributed to a foreign permanent establishment or fixed base of the transferee or another taxpayer and (ii) the transfer satisfies either the “asset test” or the “formula test.” The representation described in (i) will be included in the affidavit discussed above. 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.

A transfer satisfies the asset test if (i) 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), (ii) the transferee is an “eligible corporation” and the transferee agrees in writing that any subsequent transfer of the Residual Certificate will be to an eligible corporation and will comply with the safe harbor and satisfy the asset test, and (iii) the facts and circumstances known to the transferor do not reasonably indicate that the

taxes associated with the Residual Certificate will not be paid. A transfer satisfies the formula test 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 Regulations contain additional details regarding their application and you should consult your own tax adviser regarding the application of the Regulations to a 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>Group</u>	<u>Prepayment Assumption</u>
1	170% PSA
2	30% CPR
3	238% PSA
4	183% PSA
5	313% PSA
6	170% PSA
7	291% PSA
8	575% PSA
9	500% PSA

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

The HJ, HK, HI, AS, AT, AI, BS, BT, BI, CU, CV, CI, AV, BV, DV, PV and VI are Strip RCR Classes. The ME, HD, HE, SD, SG, LA, LB, LE and PG Classes are Combination RCR Classes.

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

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

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

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

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

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

Although the matter is not free from doubt, if a beneficial owner acquires in one transaction (other than an exchange described under “—*Taxation of Beneficial Owners of RCR Certificates—Exchanges*”) a combination of Strip RCR Certificates that may be exchanged for underlying REMIC Certificates, the owner should be treated as owning the underlying REMIC Certificates, in which case

section 1286 would not apply. If a beneficial owner acquires such a combination in separate transactions, the law is unclear as to whether the combination should be aggregated or each Strip RCR Certificate should be treated as a separate debt instrument. You should consult your tax advisors regarding the proper treatment of Strip RCR Certificates in this regard. For the treatment of Strip RCR Certificates received in exchange for REMIC Certificates, see “—*Exchanges*” below.

Combination RCR Classes. A beneficial owner of a Combination RCR Certificate will be treated as the beneficial owner of a proportionate interest in the REMIC Certificates underlying that Combination RCR Certificate. 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” above and “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*” in the REMIC Prospectus. When a beneficial owner sells a Combination RCR Certificate, the owner must allocate the sale proceeds among the underlying REMIC Certificates in proportion to their relative fair market values at the time of sale.

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

PLAN OF DISTRIBUTION

General. We are obligated to deliver the Certificates to Salomon Smith Barney Inc. (the “Dealer”) in exchange for the Trust MBS, the Group 4 SMBS and the Underlying REMIC Certificates. 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, 4, 5, 6 or 8 Classes in addition to those contemplated as of the date of this prospectus supplement. In this event, we will increase the related Trust MBS or Group 4 SMBS, as applicable, in principal balance, but we expect that all these additional Trust MBS or Group 4 SMBS, as applicable, will have the same characteristics as described under “Description of the Certificates—The Trust MBS” and “—The Group 4 SMBS” in this prospectus supplement. The proportion that the original principal balance of each Group 1, 2, 3, 4, 5, 6 or 8 Class bears to the aggregate original principal balance of all Group 1, 2, 3, 4, 5, 6 or 8 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.

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Group 7 and Group 9 Underlying REMIC Certificates

Underlying Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type (1)	Final Distribution Date	Principal Type (1)	Original Principal Balance or Notional Principal Balance of Class	August 2002 Class Factor	Principal Balance in the Trust	Approximate Weighted Average WAC	Approximate Weighted Average WALA (in months)	Underlying Security Type	Class Group
2001-012	ZL	April 2001	31359SWF3	6.0%	FIX/Z	May 2031	SEQ	\$52,500,000	1.08307115	\$56,861,235	6.674%	36	MBS	7
2001-042	LI	August 2001	313920L73	6.5	FIX/IO	February 2028	NTL	10,176,923	0.64145201	\$ 6,118,465	7.161	21	MBS	9
2001-042	NI	August 2001	313920M98	6.5	FIX/IO	September 2024	NTL	4,280,769	1.00000000	\$ 4,280,769	7.039	14	MBS	9
2001-042	VI	August 2001	313920C81	6.5	FIX/IO	April 2012	NTL	2,005,231	0.93202105	\$ 1,868,918	7.161	21	MBS	9
2001-053	IT	September 2001	313921YZ5	6.5	FIX/IO	September 2025	NTL	9,423,076	1.00000000	\$ 2,513,826	7.086	14	MBS	9
2001-060	KI	October 2001	313921Y36	6.5	FIX/IO	June 2030	NTL	3,772,051	1.00000000	\$ 3,772,051	7.086	14	MBS	9
2001-060	NI	October 2001	313921X94	6.5	FIX/IO	October 2031	NTL	6,080,461	1.00000000	\$ 6,080,461	7.048	13	MBS	9
2002-028	PM	April 2002	31392DAM4	6.5	FIX/IO	September 2025	NTL	1,715,385	1.00000000	\$ 1,715,385	(2)	(2)	MBS	9
2002-036	PI	May 2002	31392DKR2	6.5	FIX/IO	November 2024	NTL	15,746,154	0.98235561	\$15,468,322	6.971	5	MBS	9

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

(2) The Class 2002-28-PM REMIC Certificate is backed by the Class 2002-10-VG REMIC Certificate and the Class 2001-42-OD RCR Certificate. As of August 1, 2002, the assumed characteristics of the mortgage loans underlying those certificates are as follows:

	Approximate Weighted Average WAC	Approximate Weighted Average WALA (in months)
Class 2002-10-VG	6.955%	10
Class 2001-42-OD	7.039	14

Available Recombination (1)

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Balances	RCR Classes	Original Principal or Notional Balance	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 1								
MA	\$140,370,000	ME	\$324,420,000	6.00%	FIX	PAC	31392ENG1	September 2032
MB	36,060,000							
MC	146,150,000							
MD	1,840,000							
MI	26,400,000 (3)							
Recombination 2								
HA	367,500,000	HD	490,000,000	5.50	FIX	SEQ	31392ENH9	November 2015
HB	122,500,000							
Recombination 3								
HB	122,500,000	HE	245,000,000	5.50	FIX	SEQ	31392ENJ5	September 2017
HC	122,500,000							
Recombination 4								
HA	367,500,000	HJ	367,500,000	4.50	FIX	SEQ	31392ENK2	August 2013
		HI	66,818,182 (3)	5.50	FIX/IO	NTL	31392ENM8	August 2013
Recombination 5								
HA	367,500,000	HK	367,500,000	5.00	FIX	SEQ	31392ENL0	August 2013
		HI	33,409,091 (3)	5.50	FIX/IO	NTL	31392ENM8	August 2013
Recombination 6								
ST	150,000,000 (3)	SD	150,000,000 (3)	(4)	INV/IO	NTL	31392ENN6	August 2032
SL	150,000,000 (3)							
Recombination 7								
ST	100,000,000 (3)	SG	100,000,000 (3)	(4)	INV/IO	NTL	31392ENP1	August 2032
SL	100,000,000 (3)							
UA	100,000,000 (3)							
Recombination 8								
LG	145,142,851	LE	157,763,978	5.00	FIX	SEQ/AD	31392ENS5	January 2029
LJ	12,621,127							
Recombination 9								
LG	145,142,851	LA	200,790,518	5.75	FIX	SEQ/AD	31392ENQ9	January 2029
LJ	12,621,127							
LF	43,026,539							
LQ	43,026,539 (3)							

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Classes	Original Principal or Notional Principal Balance	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 10		LB	\$220,869,569	6.00%	FIX	SEQ/AD	31392ENR7	January 2029
LG	\$145,142,851							
LJ	12,621,127							
LF	63,105,591							
LQ	63,105,591 (3)							
Recombination 11		AS	132,500,000	4.00	FIX	PAC	31392ENT3	August 2014
PA	132,500,000	AI	22,083,333 (3)	6.00	FIX/IO	NTL	31392ENV8	August 2014
Recombination 12		AT	132,500,000	4.50	FIX	PAC	31392ENU0	August 2014
PA	132,500,000	AI	11,041,667 (3)	6.00	FIX/IO	NTL	31392ENV8	August 2014
Recombination 13		BS	172,950,000	4.00	FIX	PAC	31392ENW6	October 2021
PB	172,950,000	BI	28,825,000 (3)	6.00	FIX/IO	NTL	31392ENY2	October 2021
Recombination 14		BT	172,950,000	4.50	FIX	PAC	31392ENX4	October 2021
PB	172,950,000	BI	14,412,500 (3)	6.00	FIX/IO	NTL	31392ENY2	October 2021
Recombination 15		CU	187,950,000	5.00	FIX	PAC	31392ENZ9	July 2026
PC	187,950,000	CI	31,325,000 (3)	6.00	FIX/IO	NTL	31392EPB0	July 2026
Recombination 16		CV	187,950,000	5.50	FIX	PAC	31392EPA2	July 2026
PC	187,950,000	CI	15,662,500 (3)	6.00	FIX/IO	NTL	31392EPB0	July 2026
Recombination 17		PG	106,250,000	6.00	FIX	PAC	31392EPC8	September 2032
EG	106,250,000							
GI	106,250,000 (3)							
Recombination 18		AV	540,252,000	4.00	FIX	PAC	31392EPD6	November 2027
PA	132,500,000	VI	180,084,000 (3)	6.00	FIX/IO	NTL	31392EPH7	November 2027
PB	172,950,000							
PC	187,950,000							
PD	46,852,000							
PI	50,908,333 (3)							
Recombination 19		BV	540,252,000	4.25	FIX	PAC	31392EPE4	November 2027
PA	132,500,000	VI	157,573,500 (3)	6.00	FIX/IO	NTL	31392EPH7	November 2027
PB	172,950,000							
PC	187,950,000							
PD	46,852,000							
PI	50,908,333 (3)							

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Classes	Original Principal or Notional Principal Balance	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 20								
PA	\$132,500,000	DV	\$540,252,000	4.50%	FIX	PAC	31392EP F 1	November 2027
PB	172,950,000	VI	135,063,000 (3)	6.00	FIX/IO	NTL	31392EP H 7	November 2027
PC	187,950,000							
PD	46,852,000							
PI	50,908,333 (3)							
Recombination 21								
PA	132,500,000	PV	540,252,000	4.75	FIX	PAC	31392EP G 9	November 2027
PB	172,950,000	VI	112,552,500 (3)	6.00	FIX/IO	NTL	31392EP H 7	November 2027
PC	187,950,000							
PD	46,852,000							
PI	50,908,333 (3)							

(1) REMIC Certificates and RCR Certificates 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

MA 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	\$140,370,000.00	June 2004	\$107,439,133.62	April 2006	\$ 48,626,344.55
September 2002	139,745,433.22	July 2004	105,038,406.99	May 2006	46,032,671.46
October 2002	139,035,214.48	August 2004	102,565,853.52	June 2006	43,452,216.24
November 2002	138,239,522.59	September 2004	100,022,559.88	July 2006	40,884,910.88
December 2002	137,358,580.57	October 2004	97,409,647.69	August 2006	38,330,687.72
January 2003	136,392,655.65	November 2004	94,728,272.74	September 2006	35,789,479.45
February 2003	135,342,059.16	December 2004	91,979,624.10	October 2006	33,261,219.10
March 2003	134,207,146.47	January 2005	89,164,923.28	November 2006	30,745,840.05
April 2003	132,988,316.81	February 2005	86,364,577.55	December 2006	28,243,276.03
May 2003	131,686,013.09	March 2005	83,578,513.06	January 2007	25,753,461.09
June 2003	130,300,721.71	April 2005	80,806,656.32	February 2007	23,276,329.64
July 2003	128,832,972.25	May 2005	78,048,934.24	March 2007	20,811,816.41
August 2003	127,283,337.22	June 2005	75,305,274.10	April 2007	18,359,856.48
September 2003	125,652,431.71	July 2005	72,575,603.54	May 2007	15,920,385.26
October 2003	123,940,913.01	August 2005	69,859,850.58	June 2007	13,493,338.49
November 2003	122,149,480.20	September 2005	67,157,943.62	July 2007	11,078,652.24
December 2003	120,278,873.72	October 2005	64,469,811.41	August 2007	8,676,262.91
January 2004	118,329,874.88	November 2005	61,795,383.09	September 2007	6,286,107.23
February 2004	116,303,305.34	December 2005	59,134,588.14	October 2007	3,908,122.24
March 2004	114,200,026.56	January 2006	56,487,356.42	November 2007	1,542,245.33
April 2004	112,020,939.19	February 2006	53,853,618.14	December 2007 and thereafter	0.00
May 2004	109,766,982.49	March 2006	51,233,303.87		

MB 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	\$36,060,000.00	May 2008	\$23,657,786.85	December 2008	\$ 7,919,765.32
December 2007	35,248,414.19	June 2008	21,374,939.83	January 2009	5,717,003.31
January 2008	32,906,566.84	July 2008	19,103,711.35	February 2009	3,525,447.75
February 2008	30,576,641.62	August 2008	16,844,041.63	March 2009	1,345,040.97
March 2008	28,258,577.18	September 2008	14,595,871.18	April 2009 and thereafter	0.00
April 2008	25,952,312.50	October 2008	12,359,140.84		
		November 2008	10,133,791.74		

MC Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through March 2009	\$146,150,000.00	February 2010	\$124,230,187.89	February 2011	\$100,365,377.76
April 2009	145,325,725.61	March 2010	122,179,175.10	March 2011	98,506,546.69
May 2009	143,167,444.59	April 2010	120,138,587.89	April 2011	96,680,222.64
June 2009	141,020,141.14	May 2010	118,108,372.62	May 2011	94,885,850.08
July 2009	138,883,758.76	June 2010	116,088,475.90	June 2011	93,122,882.85
August 2009	136,758,241.26	July 2010	114,078,844.64	July 2011	91,390,783.98
September 2009	134,643,532.73	August 2010	112,079,426.02	August 2011	89,689,025.56
October 2009	132,539,577.55	September 2010	110,090,167.48	September 2011	88,017,088.57
November 2009	130,446,320.38	October 2010	108,111,016.73	October 2011	86,374,462.74
December 2009	128,363,706.18	November 2010	106,141,921.76	November 2011	84,760,646.40
January 2010	126,291,680.18	December 2010	104,182,830.83	December 2011	83,175,146.35
		January 2011	102,257,280.90	January 2012	81,617,477.71

MC Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
February 2012	\$ 80,087,163.76	July 2016	\$ 28,124,033.39	December 2020	\$ 8,336,736.44
March 2012	78,583,735.84	August 2016	27,544,000.63	January 2021	8,120,661.87
April 2012	77,106,733.20	September 2016	26,974,460.47	February 2021	7,908,673.93
May 2012	75,655,702.85	October 2016	26,415,229.96	March 2021	7,700,699.58
June 2012	74,230,199.46	November 2016	25,866,129.29	April 2021	7,496,667.05
July 2012	72,829,785.22	December 2016	25,326,981.71	May 2021	7,296,505.81
August 2012	71,454,029.70	January 2017	24,797,613.49	June 2021	7,100,146.56
September 2012	70,102,509.75	February 2017	24,277,853.85	July 2021	6,907,521.18
October 2012	68,774,809.36	March 2017	23,767,534.95	August 2021	6,718,562.76
November 2012	67,470,519.55	April 2017	23,266,491.80	September 2021	6,533,205.52
December 2012	66,189,238.26	May 2017	22,774,562.24	October 2021	6,351,384.85
January 2013	64,930,570.22	June 2017	22,291,586.87	November 2021	6,173,037.24
February 2013	63,694,126.83	July 2017	21,817,409.01	December 2021	5,998,100.29
March 2013	62,479,526.07	August 2017	21,351,874.68	January 2022	5,826,512.68
April 2013	61,286,392.38	September 2017	20,894,832.51	February 2022	5,658,214.17
May 2013	60,114,356.55	October 2017	20,446,133.74	March 2022	5,493,145.55
June 2013	58,963,055.62	November 2017	20,005,632.13	April 2022	5,331,248.64
July 2013	57,832,132.76	December 2017	19,573,183.97	May 2022	5,172,466.29
August 2013	56,721,237.18	January 2018	19,148,647.98	June 2022	5,016,742.32
September 2013	55,630,024.03	February 2018	18,731,885.33	July 2022	4,864,021.54
October 2013	54,558,154.30	March 2018	18,322,759.54	August 2022	4,714,249.72
November 2013	53,505,294.72	April 2018	17,921,136.49	September 2022	4,567,373.58
December 2013	52,471,117.66	May 2018	17,526,884.34	October 2022	4,423,340.76
January 2014	51,455,301.03	June 2018	17,139,873.52	November 2022	4,282,099.82
February 2014	50,457,528.21	July 2018	16,759,976.68	December 2022	4,143,600.20
March 2014	49,477,487.95	August 2018	16,387,068.65	January 2023	4,007,792.25
April 2014	48,514,874.25	September 2018	16,021,026.42	February 2023	3,874,627.16
May 2014	47,569,386.32	October 2018	15,661,729.07	March 2023	3,744,056.99
June 2014	46,640,728.46	November 2018	15,309,057.76	April 2023	3,616,034.62
July 2014	45,728,609.98	December 2018	14,962,895.71	May 2023	3,490,513.77
August 2014	44,832,745.13	January 2019	14,623,128.12	June 2023	3,367,448.96
September 2014	43,952,853.00	February 2019	14,289,642.18	July 2023	3,246,795.51
October 2014	43,088,657.44	March 2019	13,962,327.00	August 2023	3,128,509.52
November 2014	42,239,887.00	April 2019	13,641,073.62	September 2023	3,012,547.86
December 2014	41,406,274.83	May 2019	13,325,774.93	October 2023	2,898,868.14
January 2015	40,587,558.61	June 2019	13,016,325.67	November 2023	2,787,428.74
February 2015	39,783,480.48	July 2019	12,712,622.40	December 2023	2,678,188.74
March 2015	38,993,786.95	August 2019	12,414,563.44	January 2024	2,571,107.96
April 2015	38,218,228.84	September 2019	12,122,048.88	February 2024	2,466,146.91
May 2015	37,456,561.21	October 2019	11,834,980.52	March 2024	2,363,266.80
June 2015	36,708,543.27	November 2019	11,553,261.85	April 2024	2,262,429.52
July 2015	35,973,938.34	December 2019	11,276,798.03	May 2024	2,163,597.63
August 2015	35,252,513.74	January 2020	11,005,495.84	June 2024	2,066,734.35
September 2015	34,544,040.77	February 2020	10,739,263.68	July 2024	1,971,803.54
October 2015	33,848,294.61	March 2020	10,478,011.53	August 2024	1,878,769.69
November 2015	33,165,054.26	April 2020	10,221,650.91	September 2024	1,787,597.93
December 2015	32,494,102.48	May 2020	9,970,094.88	October 2024	1,698,253.99
January 2016	31,835,225.74	June 2020	9,723,257.99	November 2024	1,610,704.21
February 2016	31,188,214.14	July 2020	9,481,056.28	December 2024	1,524,915.53
March 2016	30,552,861.34	August 2020	9,243,407.22	January 2025	1,440,855.46
April 2016	29,928,964.53	September 2020	9,010,229.71	February 2025	1,358,492.09
May 2016	29,316,324.36	October 2020	8,781,444.06	March 2025	1,277,794.06
June 2016	28,714,744.85	November 2020	8,556,971.96	April 2025	1,198,730.58

MC Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
May 2025	\$ 1,121,271.40	December 2025	\$ 621,546.16	July 2026	\$ 189,569.25
June 2025	1,045,386.80	January 2026	555,894.49	August 2026	132,886.60
July 2025	971,047.59	February 2026	491,597.81	September 2026	77,390.98
August 2025	898,225.08	March 2026	428,630.82	October 2026	23,060.07
September 2025	826,891.11	April 2026	366,968.67	November 2026 and thereafter	0.00
October 2025	757,018.01	May 2026	306,586.94		
November 2025	688,578.59	June 2026	247,461.65		

MD Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through October 2026	\$1,840,000.00	September 2028	\$ 889,093.45	September 2030	\$ 290,783.41
November 2026	1,809,871.95	October 2028	856,958.22	October 2030	272,541.41
December 2026	1,757,805.08	November 2028	825,542.71	November 2030	254,746.07
January 2027	1,706,838.32	December 2028	794,832.99	December 2030	237,388.44
February 2027	1,656,950.91	January 2029	764,815.36	January 2031	220,459.73
March 2027	1,608,122.44	February 2029	735,476.39	February 2031	203,951.30
April 2027	1,560,332.88	March 2029	706,802.89	March 2031	187,854.68
May 2027	1,513,562.55	April 2029	678,781.90	April 2031	172,161.56
June 2027	1,467,792.13	May 2029	651,400.70	May 2031	156,863.77
July 2027	1,423,002.64	June 2029	624,646.80	June 2031	141,953.30
August 2027	1,379,175.45	July 2029	598,507.94	July 2031	127,422.29
September 2027	1,336,292.25	August 2029	572,972.07	August 2031	113,263.02
October 2027	1,294,335.06	September 2029	548,027.38	September 2031	99,467.91
November 2027	1,253,286.23	October 2029	523,662.27	October 2031	86,029.54
December 2027	1,213,128.42	November 2029	499,865.34	November 2031	72,940.60
January 2028	1,173,844.61	December 2029	476,625.40	December 2031	60,193.94
February 2028	1,135,418.07	January 2030	453,931.48	January 2032	47,782.53
March 2028	1,097,832.39	February 2030	431,772.79	February 2032	35,699.47
April 2028	1,061,071.44	March 2030	410,138.75	March 2032	23,937.99
May 2028	1,025,119.40	April 2030	389,018.97	April 2032	12,491.46
June 2028	989,960.71	May 2030	368,403.25	May 2032	1,353.36
July 2028	955,580.10	June 2030	348,281.57	June 2032 and thereafter	0.00
August 2028	921,962.59	July 2030	328,644.11		
		August 2030	309,481.21		

JA 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	\$29,840,000.00	August 2003	\$27,607,121.46	August 2004	\$22,110,539.64
September 2002	29,789,834.19	September 2003	27,265,334.28	September 2004	21,528,563.64
October 2002	29,714,599.28	October 2003	26,900,912.38	October 2004	20,930,297.90
November 2002	29,614,336.24	November 2003	26,514,245.32	November 2004	20,316,417.96
December 2002	29,489,115.69	December 2003	26,105,749.87	December 2004	19,687,618.24
January 2003	29,339,037.88	January 2004	25,675,869.54	January 2005	19,044,611.07
February 2003	29,164,232.76	February 2004	25,225,074.05	February 2005	18,411,225.15
March 2003	28,964,859.87	March 2004	24,753,858.77	March 2005	17,787,371.72
April 2003	28,741,108.29	April 2004	24,262,744.14	April 2005	17,172,962.76
May 2003	28,493,196.50	May 2004	23,752,274.96	May 2005	16,567,910.95
June 2003	28,221,372.18	June 2004	23,223,019.77	June 2005	15,972,129.67
July 2003	27,925,912.03	July 2004	22,675,570.08	July 2005	15,385,533.02

JA Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
August 2005	\$14,808,035.80	September 2006	\$ 8,091,082.97	September 2007	\$ 3,092,322.09
September 2005	14,239,553.47	October 2006	7,632,408.05	October 2007	2,723,660.92
October 2005	13,680,002.21	November 2006	7,181,634.45	November 2007	2,362,043.27
November 2005	13,129,298.85	December 2006	6,738,687.39	December 2007	2,007,401.42
December 2005	12,587,360.93	January 2007	6,303,492.74	January 2008	1,659,668.21
January 2006	12,054,106.63	February 2007	5,875,976.94	February 2008	1,318,777.02
February 2006	11,529,454.81	March 2007	5,456,067.07	March 2008	984,661.79
March 2006	11,013,324.99	April 2007	5,043,690.77	April 2008	657,256.99
April 2006	10,505,637.34	May 2007	4,638,776.29	May 2008	336,497.66
May 2006	10,006,312.69	June 2007	4,241,252.47	June 2008	22,319.35
June 2006	9,515,272.50	July 2007	3,851,048.73	July 2008 and	
July 2006	9,032,438.88	August 2007	3,468,095.08	thereafter	0.00
August 2006	8,557,734.58				

JB Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through June 2008	\$10,000,000.00	November 2009	\$ 5,628,259.21	April 2011	\$ 2,701,183.02
July 2008	9,714,658.16	December 2009	5,422,107.65	May 2011	2,528,531.07
August 2008	9,413,450.70	January 2010	5,221,409.39	June 2011	2,352,830.48
September 2008	9,118,634.12	February 2010	5,026,109.90	July 2011	2,174,221.39
October 2008	8,830,146.08	March 2010	4,836,155.12	August 2011	1,992,840.35
November 2008	8,547,924.77	April 2010	4,651,491.41	September 2011	1,808,820.40
December 2008	8,271,908.87	May 2010	4,472,065.58	October 2011	1,622,291.14
January 2009	8,002,037.59	June 2010	4,297,824.93	November 2011	1,433,378.83
February 2009	7,738,250.64	July 2010	4,128,717.15	December 2011	1,242,206.41
March 2009	7,480,488.23	August 2010	3,964,690.39	January 2012	1,048,893.62
April 2009	7,228,691.05	September 2010	3,805,693.25	February 2012	853,557.05
May 2009	6,982,800.31	October 2010	3,651,674.74	March 2012	656,310.21
June 2009	6,742,757.69	November 2010	3,502,584.31	April 2012	457,263.59
July 2009	6,508,505.37	December 2010	3,358,371.83	May 2012	256,524.75
August 2009	6,279,985.99	January 2011	3,199,390.27	June 2012	54,198.33
September 2009	6,057,142.69	February 2011	3,036,762.08	July 2012 and	
October 2009	5,839,919.07	March 2011	2,870,642.54	thereafter	0.00

JV 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	\$17,610,000.00	August 2003	\$16,993,221.88	August 2004	\$16,338,402.24
September 2002	17,560,000.00	September 2003	16,940,137.99	September 2004	16,282,044.25
October 2002	17,509,750.00	October 2003	16,886,788.68	October 2004	16,225,404.47
November 2002	17,459,248.75	November 2003	16,833,172.62	November 2004	16,168,481.49
December 2002	17,408,494.99	December 2003	16,779,288.49	December 2004	16,111,273.90
January 2003	17,357,487.47	January 2004	16,725,134.93	January 2005	16,053,780.27
February 2003	17,306,224.91	February 2004	16,670,710.60	February 2005	15,995,999.17
March 2003	17,254,706.03	March 2004	16,616,014.16	March 2005	15,937,929.17
April 2003	17,202,929.56	April 2004	16,561,044.23	April 2005	15,879,568.81
May 2003	17,150,894.21	May 2004	16,505,799.45	May 2005	15,820,916.66
June 2003	17,098,598.68	June 2004	16,450,278.45	June 2005	15,761,971.24
July 2003	17,046,041.67	July 2004	16,394,479.84	July 2005	15,702,731.10

JV Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
August 2005	\$15,643,194.75	November 2008	\$13,073,674.75	February 2012	\$ 9,952,425.79
September 2005	15,583,360.73	December 2008	13,000,993.12	March 2012	9,864,137.92
October 2005	15,523,227.53	January 2009	12,927,948.09	April 2012	9,775,408.60
November 2005	15,462,793.67	February 2009	12,854,537.83	May 2012	9,686,235.65
December 2005	15,402,057.64	March 2009	12,780,760.52	June 2012	9,596,616.83
January 2006	15,341,017.92	April 2009	12,706,614.32	July 2012	9,356,936.09
February 2006	15,279,673.01	May 2009	12,632,097.39	August 2012	9,061,220.04
March 2006	15,218,021.38	June 2009	12,557,207.88	September 2012	8,763,761.12
April 2006	15,156,061.48	July 2009	12,481,943.92	October 2012	8,464,650.83
May 2006	15,093,791.79	August 2009	12,406,303.64	November 2012	8,163,978.04
June 2006	15,031,210.75	September 2009	12,330,285.16	December 2012	7,861,829.08
July 2006	14,968,316.81	October 2009	12,253,886.58	January 2013	7,558,287.82
August 2006	14,905,108.39	November 2009	12,177,106.02	February 2013	7,253,435.72
September 2006	14,841,583.93	December 2009	12,099,941.55	March 2013	6,947,351.81
October 2006	14,777,741.85	January 2010	12,022,391.25	April 2013	6,640,112.85
November 2006	14,713,580.56	February 2010	11,944,453.21	May 2013	6,331,793.31
December 2006	14,649,098.46	March 2010	11,866,125.48	June 2013	6,022,465.44
January 2007	14,584,293.96	April 2010	11,787,406.10	July 2013	5,712,199.31
February 2007	14,519,165.42	May 2010	11,708,293.13	August 2013	5,401,062.90
March 2007	14,453,711.25	June 2010	11,628,784.60	September 2013	5,089,122.10
April 2007	14,387,929.81	July 2010	11,548,878.52	October 2013	4,776,440.75
May 2007	14,321,819.46	August 2010	11,468,572.92	November 2013	4,463,080.73
June 2007	14,255,378.55	September 2010	11,387,865.78	December 2013	4,149,101.98
July 2007	14,188,605.45	October 2010	11,306,755.11	January 2014	3,834,562.55
August 2007	14,121,498.47	November 2010	11,225,238.88	February 2014	3,519,518.63
September 2007	14,054,055.97	December 2010	11,143,315.08	March 2014	3,204,024.59
October 2007	13,986,276.25	January 2011	11,060,981.65	April 2014	2,888,133.06
November 2007	13,918,157.63	February 2011	10,978,236.56	May 2014	2,571,894.91
December 2007	13,849,698.42	March 2011	10,895,077.75	June 2014	2,255,359.35
January 2008	13,780,896.91	April 2011	10,811,503.13	July 2014	1,938,573.92
February 2008	13,711,751.39	May 2011	10,727,510.65	August 2014	1,621,584.54
March 2008	13,642,260.15	June 2011	10,643,098.20	September 2014	1,304,435.59
April 2008	13,572,421.45	July 2011	10,558,263.69	October 2014	987,169.90
May 2008	13,502,233.56	August 2011	10,473,005.01	November 2014	669,828.75
June 2008	13,431,694.73	September 2011	10,387,320.04	December 2014	352,452.00
July 2008	13,360,803.20	October 2011	10,301,206.64	January 2015	35,078.06
August 2008	13,289,557.22	November 2011	10,214,662.67	February 2015 and thereafter	0.00
September 2008	13,217,955.00	December 2011	10,127,685.98		
October 2008	13,145,994.78	January 2012	10,040,274.41		

ZJ 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	\$10,000,000.00	May 2003	\$10,459,105.79	February 2004	\$10,939,289.40
September 2002	10,050,000.00	June 2003	10,511,401.32	March 2004	10,993,985.84
October 2002	10,100,250.00	July 2003	10,563,958.33	April 2004	11,048,955.77
November 2002	10,150,751.25	August 2003	10,616,778.12	May 2004	11,104,200.55
December 2002	10,201,505.01	September 2003	10,669,862.01	June 2004	11,159,721.55
January 2003	10,252,512.53	October 2003	10,723,211.32	July 2004	11,215,520.16
February 2003	10,303,775.09	November 2003	10,776,827.38	August 2004	11,271,597.76
March 2003	10,355,293.97	December 2003	10,830,711.51	September 2004	11,327,955.75
April 2003	10,407,070.44	January 2004	10,884,865.07	October 2004	11,384,595.53

ZJ Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
November 2004	\$11,441,518.51	April 2009	\$14,903,385.68	September 2013	\$19,412,712.09
December 2004	11,498,726.10	May 2009	14,977,902.61	October 2013	19,509,775.65
January 2005	11,556,219.73	June 2009	15,052,792.12	November 2013	19,607,324.53
February 2005	11,614,000.83	July 2009	15,128,056.08	December 2013	19,705,361.15
March 2005	11,672,070.83	August 2009	15,203,696.36	January 2014	19,803,887.96
April 2005	11,730,431.19	September 2009	15,279,714.84	February 2014	19,902,907.40
May 2005	11,789,083.34	October 2009	15,356,113.42	March 2014	20,002,421.94
June 2005	11,848,028.76	November 2009	15,432,893.98	April 2014	20,102,434.05
July 2005	11,907,268.90	December 2009	15,510,058.45	May 2014	20,202,946.22
August 2005	11,966,805.25	January 2010	15,587,608.75	June 2014	20,303,960.95
September 2005	12,026,639.27	February 2010	15,665,546.79	July 2014	20,405,480.75
October 2005	12,086,772.47	March 2010	15,743,874.52	August 2014	20,507,508.16
November 2005	12,147,206.33	April 2010	15,822,593.90	September 2014	20,610,045.70
December 2005	12,207,942.36	May 2010	15,901,706.87	October 2014	20,713,095.92
January 2006	12,268,982.08	June 2010	15,981,215.40	November 2014	20,816,661.40
February 2006	12,330,326.99	July 2010	16,061,121.48	December 2014	20,920,744.71
March 2006	12,391,978.62	August 2010	16,141,427.08	January 2015	21,025,348.44
April 2006	12,453,938.52	September 2010	16,222,134.22	February 2015	20,848,219.13
May 2006	12,516,208.21	October 2010	16,303,244.89	March 2015	20,636,612.86
June 2006	12,578,789.25	November 2010	16,384,761.12	April 2015	20,425,644.62
July 2006	12,641,683.19	December 2010	16,466,684.92	May 2015	20,215,350.05
August 2006	12,704,891.61	January 2011	16,549,018.35	June 2015	20,005,763.54
September 2006	12,768,416.07	February 2011	16,631,763.44	July 2015	19,796,918.22
October 2006	12,832,258.15	March 2011	16,714,922.25	August 2015	19,588,846.05
November 2006	12,896,419.44	April 2011	16,798,496.87	September 2015	19,381,577.80
December 2006	12,960,901.54	May 2011	16,882,489.35	October 2015	19,175,143.10
January 2007	13,025,706.04	June 2011	16,966,901.80	November 2015	18,969,570.46
February 2007	13,090,834.58	July 2011	17,051,736.31	December 2015	18,764,887.31
March 2007	13,156,288.75	August 2011	17,136,994.99	January 2016	18,561,120.01
April 2007	13,222,070.19	September 2011	17,222,679.96	February 2016	18,358,293.88
May 2007	13,288,180.54	October 2011	17,308,793.36	March 2016	18,156,433.24
June 2007	13,354,621.45	November 2011	17,395,337.33	April 2016	17,955,561.41
July 2007	13,421,394.55	December 2011	17,482,314.02	May 2016	17,755,700.74
August 2007	13,488,501.53	January 2012	17,569,725.59	June 2016	17,556,872.68
September 2007	13,555,944.03	February 2012	17,657,574.21	July 2016	17,359,097.73
October 2007	13,623,723.75	March 2012	17,745,862.08	August 2016	17,162,395.51
November 2007	13,691,842.37	April 2012	17,834,591.40	September 2016	16,966,784.77
December 2007	13,760,301.58	May 2012	17,923,764.35	October 2016	16,772,283.42
January 2008	13,829,103.09	June 2012	18,013,383.17	November 2016	16,578,908.53
February 2008	13,898,248.61	July 2012	18,103,450.09	December 2016	16,386,676.37
March 2008	13,967,739.85	August 2012	18,193,967.34	January 2017	16,195,602.43
April 2008	14,037,578.55	September 2012	18,284,937.18	February 2017	16,005,701.44
May 2008	14,107,766.44	October 2012	18,376,361.86	March 2017	15,816,987.37
June 2008	14,178,305.27	November 2012	18,468,243.67	April 2017	15,629,473.48
July 2008	14,249,196.80	December 2012	18,560,584.89	May 2017	15,443,172.32
August 2008	14,320,442.78	January 2013	18,653,387.82	June 2017	15,258,095.75
September 2008	14,392,045.00	February 2013	18,746,654.75	July 2017	15,074,254.96
October 2008	14,464,005.22	March 2013	18,840,388.03	August 2017	14,891,660.49
November 2008	14,536,325.25	April 2013	18,934,589.97	September 2017	14,710,322.24
December 2008	14,609,006.88	May 2013	19,029,262.92	October 2017	14,530,249.50
January 2009	14,682,051.91	June 2013	19,124,409.23	November 2017	14,351,450.96
February 2009	14,755,462.17	July 2013	19,220,031.28	December 2017	14,173,934.71
March 2009	14,829,239.48	August 2013	19,316,131.44	January 2018	13,997,708.30

ZJ Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
February 2018	\$13,822,778.69	July 2022	\$ 6,440,018.45	December 2026	\$ 2,291,957.46
March 2018	13,649,152.33	August 2022	6,334,945.09	January 2027	2,237,724.70
April 2018	13,476,835.13	September 2022	6,231,036.06	February 2027	2,184,238.14
May 2018	13,305,832.50	October 2022	6,128,283.97	March 2027	2,131,490.30
June 2018	13,136,149.36	November 2022	6,026,681.38	April 2027	2,079,473.73
July 2018	12,967,790.13	December 2022	5,926,220.79	May 2027	2,028,181.03
August 2018	12,800,758.79	January 2023	5,826,894.61	June 2027	1,977,604.82
September 2018	12,635,058.83	February 2023	5,728,695.22	July 2027	1,927,737.77
October 2018	12,470,693.33	March 2023	5,631,614.93	August 2027	1,878,572.58
November 2018	12,307,664.94	April 2023	5,535,646.03	September 2027	1,830,102.00
December 2018	12,145,975.87	May 2023	5,440,780.73	October 2027	1,782,318.83
January 2019	11,985,627.94	June 2023	5,347,011.22	November 2027	1,735,215.90
February 2019	11,826,622.58	July 2023	5,254,329.63	December 2027	1,688,786.08
March 2019	11,668,960.85	August 2023	5,162,728.07	January 2028	1,643,022.29
April 2019	11,512,643.42	September 2023	5,072,198.62	February 2028	1,597,917.50
May 2019	11,357,670.61	October 2023	4,982,733.32	March 2028	1,553,464.70
June 2019	11,204,042.40	November 2023	4,894,324.18	April 2028	1,509,656.95
July 2019	11,051,758.42	December 2023	4,806,963.20	May 2028	1,466,487.33
August 2019	10,900,817.99	January 2024	4,720,642.34	June 2028	1,423,948.98
September 2019	10,751,220.10	February 2024	4,635,353.56	July 2028	1,382,035.10
October 2019	10,602,963.43	March 2024	4,551,088.78	August 2028	1,340,738.89
November 2019	10,456,046.38	April 2024	4,467,839.93	September 2028	1,300,053.64
December 2019	10,310,467.05	May 2024	4,385,598.91	October 2028	1,259,972.67
January 2020	10,166,223.28	June 2024	4,304,357.61	November 2028	1,220,489.35
February 2020	10,023,312.61	July 2024	4,224,107.93	December 2028	1,181,597.08
March 2020	9,881,732.34	August 2024	4,144,841.76	January 2029	1,143,289.33
April 2020	9,741,479.52	September 2024	4,066,550.97	February 2029	1,105,559.60
May 2020	9,602,550.95	October 2024	3,989,227.45	March 2029	1,068,401.43
June 2020	9,464,943.19	November 2024	3,912,863.08	April 2029	1,031,808.43
July 2020	9,328,652.58	December 2024	3,837,449.73	May 2029	995,774.25
August 2020	9,193,675.24	January 2025	3,762,979.30	June 2029	960,292.58
September 2020	9,060,007.08	February 2025	3,689,443.69	July 2029	925,357.17
October 2020	8,927,643.81	March 2025	3,616,834.81	August 2029	890,961.81
November 2020	8,796,580.92	April 2025	3,545,144.56	September 2029	857,100.33
December 2020	8,666,813.74	May 2025	3,474,364.88	October 2029	823,766.61
January 2021	8,538,337.40	June 2025	3,404,487.70	November 2029	790,954.60
February 2021	8,411,146.86	July 2025	3,335,504.98	December 2029	758,658.27
March 2021	8,285,236.90	August 2025	3,267,408.70	January 2030	726,871.65
April 2021	8,160,602.14	September 2025	3,200,190.84	February 2030	695,588.81
May 2021	8,037,237.06	October 2025	3,133,843.41	March 2030	664,803.89
June 2021	7,915,135.96	November 2025	3,068,358.45	April 2030	634,511.05
July 2021	7,794,293.02	December 2025	3,003,728.00	May 2030	604,704.51
August 2021	7,674,702.26	January 2026	2,939,944.15	June 2030	575,378.55
September 2021	7,556,357.60	February 2026	2,876,998.99	July 2030	546,527.48
October 2021	7,439,252.79	March 2026	2,814,884.66	August 2030	518,145.67
November 2021	7,323,381.48	April 2026	2,753,593.29	September 2030	490,227.52
December 2021	7,208,737.21	May 2026	2,693,117.08	October 2030	462,767.49
January 2022	7,095,313.39	June 2026	2,633,448.23	November 2030	435,760.10
February 2022	6,983,103.33	July 2026	2,574,578.98	December 2030	409,199.90
March 2022	6,872,100.24	August 2026	2,516,501.61	January 2031	383,081.48
April 2022	6,762,297.24	September 2026	2,459,208.42	February 2031	357,399.50
May 2022	6,653,687.33	October 2026	2,402,691.74	March 2031	332,148.66
June 2022	6,546,263.45	November 2026	2,346,943.95	April 2031	307,323.70

ZJ Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
May 2031	\$ 282,919.41	October 2031	\$ 167,028.98	March 2032	\$ 60,900.73
June 2031	258,930.63	November 2031	145,041.94	April 2032	40,793.31
July 2031	235,352.24	December 2031	123,440.41	May 2032	21,047.66
August 2031	212,179.18	January 2032	102,219.55	June 2032 and thereafter	0.00
September 2031	189,406.42	February 2032	81,374.57		

KA 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	\$120,750,552.00	March 2006	\$ 33,819,909.59	October 2009	\$ 5,041,310.27
September 2002	118,224,090.09	April 2006	32,368,924.72	November 2009	4,819,881.77
October 2002	115,725,199.54	May 2006	30,979,770.60	December 2009	4,607,968.25
November 2002	113,253,584.77	June 2006	29,649,822.05	January 2010	4,405,162.98
December 2002	110,808,953.36	July 2006	28,376,565.01	February 2010	4,211,076.53
January 2003	108,391,015.99	August 2006	27,157,591.85	March 2010	4,025,336.05
February 2003	105,999,486.43	September 2006	25,990,596.89	April 2010	3,847,584.58
March 2003	103,634,081.50	October 2006	24,873,372.07	May 2010	3,677,480.34
April 2003	101,294,521.03	November 2006	23,803,802.84	June 2010	3,514,696.13
May 2003	98,980,527.83	December 2006	22,779,864.22	July 2010	3,358,918.67
June 2003	96,691,827.67	January 2007	21,799,616.99	August 2010	3,209,848.03
July 2003	94,428,149.23	February 2007	20,861,204.10	September 2010	3,067,197.08
August 2003	92,189,224.08	March 2007	19,962,847.17	October 2010	2,930,690.91
September 2003	89,974,786.66	April 2007	19,102,843.17	November 2010	2,800,066.33
October 2003	87,784,574.22	May 2007	18,279,561.25	December 2010	2,675,071.37
November 2003	85,618,326.83	June 2007	17,491,439.69	January 2011	2,555,464.81
December 2003	83,475,787.31	July 2007	16,736,982.95	February 2011	2,441,015.72
January 2004	81,356,701.22	August 2007	16,014,758.90	March 2011	2,331,503.02
February 2004	79,260,816.85	September 2007	15,323,396.14	April 2011	2,226,715.05
March 2004	77,187,885.14	October 2007	14,661,581.40	May 2011	2,126,449.19
April 2004	75,137,659.71	November 2007	14,028,057.13	June 2011	2,030,511.48
May 2004	73,109,896.79	December 2007	13,421,619.09	July 2011	1,938,716.22
June 2004	71,104,355.21	January 2008	12,841,114.15	August 2011	1,850,885.64
July 2004	69,120,796.36	February 2008	12,285,438.09	September 2011	1,766,849.57
August 2004	67,158,984.19	March 2008	11,753,533.54	October 2011	1,686,445.10
September 2004	65,218,685.15	April 2008	11,244,388.00	November 2011	1,609,516.29
October 2004	63,299,668.19	May 2008	10,757,031.95	December 2011	1,535,913.85
November 2004	61,401,704.71	June 2008	10,290,537.02	January 2012	1,465,494.88
December 2004	59,524,568.55	July 2008	9,844,014.24	February 2012	1,398,122.57
January 2005	57,668,035.96	August 2008	9,416,612.40	March 2012	1,333,665.98
February 2005	55,831,885.57	September 2008	9,007,516.42	April 2012	1,271,999.76
March 2005	54,015,898.38	October 2008	8,615,945.85	May 2012	1,213,003.91
April 2005	52,219,857.71	November 2008	8,241,153.38	June 2012	1,156,563.58
May 2005	50,443,549.19	December 2008	7,882,423.46	July 2012	1,102,568.82
June 2005	48,686,760.75	January 2009	7,539,070.92	August 2012	1,050,914.39
July 2005	46,949,282.56	February 2009	7,210,439.72	September 2012	1,001,499.56
August 2005	45,230,907.04	March 2009	6,895,901.69	October 2012	954,227.90
September 2005	43,531,428.82	April 2009	6,594,855.37	November 2012	909,007.11
October 2005	41,850,644.71	May 2009	6,306,724.87	December 2012	865,748.85
November 2005	40,188,353.69	June 2009	6,030,958.77	January 2013	824,368.56
December 2005	38,544,356.89	July 2009	5,767,029.11	February 2013	784,785.30
January 2006	36,918,457.56	August 2009	5,514,430.38	March 2013	746,921.61
February 2006	35,335,466.42	September 2009	5,272,678.57	April 2013	710,703.33

KA Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
May 2013	\$ 676,059.50	November 2014	\$ 256,638.10	April 2016	\$ 76,132.60
June 2013	642,922.18	December 2014	241,794.99	May 2016	69,219.72
July 2013	611,226.37	January 2015	227,602.01	June 2016	62,611.97
August 2013	580,909.83	February 2015	214,030.93	July 2016	56,296.04
September 2013	551,913.01	March 2015	201,054.76	August 2016	50,259.18
October 2013	524,178.91	April 2015	188,647.66	September 2016	44,489.19
November 2013	497,652.98	May 2015	176,784.91	October 2016	38,974.41
December 2013	472,283.01	June 2015	165,442.86	November 2016	33,703.68
January 2014	448,019.02	July 2015	154,598.87	December 2016	28,666.33
February 2014	424,813.19	August 2015	144,231.28	January 2017	23,852.14
March 2014	402,619.76	September 2015	134,319.37	February 2017	19,251.34
April 2014	381,394.92	October 2015	124,843.30	March 2017	14,854.58
May 2014	361,096.76	November 2015	115,784.11	April 2017	10,652.92
June 2014	341,685.15	December 2015	107,123.63	May 2017	6,637.81
July 2014	323,121.71	January 2016	98,844.50	June 2017	2,801.07
August 2014	305,369.69	February 2016	90,930.11	July 2017 and thereafter	0.00
September 2014	288,393.94	March 2016	83,364.55		
October 2014	272,160.81				

PA Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$132,500,000.00	July 2003	\$101,305,794.20	May 2004	\$ 51,633,237.48
September 2002	130,722,232.47	August 2003	97,223,431.00	June 2004	45,623,914.46
October 2002	128,730,514.80	September 2003	92,939,282.76	July 2004	39,434,799.75
November 2002	126,525,405.27	October 2003	88,455,099.38	August 2004	33,068,613.42
December 2002	124,107,572.76	November 2003	83,772,734.28	September 2004	26,528,163.05
January 2003	121,477,796.60	December 2003	78,894,143.17	October 2004	19,816,341.71
February 2003	118,636,966.29	January 2004	73,821,382.76	November 2004	12,936,125.81
March 2003	115,586,081.17	February 2004	68,556,609.39	December 2004	5,890,572.90
April 2003	112,326,249.91	March 2004	63,102,077.53	January 2005 and thereafter	0.00
May 2003	108,858,690.00	April 2004	57,460,138.23		
June 2003	105,184,727.08				

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 December 2004	\$172,950,000.00	October 2005	\$110,331,144.93	August 2006	\$ 45,235,072.08
January 2005	171,830,952.62	November 2005	103,670,837.94	September 2006	38,906,515.99
February 2005	164,857,080.08	December 2005	97,044,481.42	October 2006	32,610,203.43
March 2005	157,918,771.36	January 2006	90,451,900.70	November 2006	26,345,968.50
April 2005	151,015,843.48	February 2006	83,892,921.99	December 2006	20,113,646.14
May 2005	144,148,114.40	March 2006	77,367,372.40	January 2007	13,913,072.16
June 2005	137,315,403.02	April 2006	70,875,079.93	February 2007	7,744,083.19
July 2005	130,517,529.17	May 2006	64,415,873.46	March 2007	1,606,516.73
August 2005	123,754,313.60	June 2006	57,989,582.76	April 2007 and thereafter	0.00
September 2005	117,025,577.99	July 2006	51,596,038.46		

PC Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through March 2007	\$187,950,000.00	March 2008	\$118,298,646.10	March 2009	\$ 51,273,455.39
April 2007	183,450,211.09	April 2008	112,555,157.59	April 2009	45,871,004.46
May 2007	177,375,005.41	May 2008	106,840,902.17	May 2009	40,496,031.76
June 2007	171,330,739.68	June 2008	101,155,729.43	June 2009	35,148,395.90
July 2007	165,317,254.70	July 2008	95,499,489.71	July 2009	29,827,956.21
August 2007	159,334,392.09	August 2008	89,872,034.14	August 2009	24,534,572.74
September 2007	153,381,994.28	September 2008	84,273,214.61	September 2009	19,268,106.26
October 2007	147,459,904.51	October 2008	78,702,883.77	October 2009	14,028,418.27
November 2007	141,567,966.84	November 2008	73,160,895.02	November 2009	8,815,370.97
December 2007	135,706,026.12	December 2008	67,647,102.52	December 2009	3,628,827.27
January 2008	129,873,927.99	January 2009	62,161,361.19	January 2010 and thereafter	0.00
February 2008	124,071,518.91	February 2009	56,703,526.68		

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 2009	\$68,900,000.00	May 2010	\$46,988,913.78	November 2010	\$17,187,575.19
January 2010	67,368,650.78	June 2010	41,958,552.03	December 2010	12,308,634.78
February 2010	62,234,705.83	July 2010	36,953,753.80	January 2011	7,454,478.67
March 2010	57,126,857.42	August 2010	31,974,387.54	February 2011	2,624,979.32
April 2010	52,044,971.27	September 2010	27,020,322.37	March 2011 and thereafter	0.00
		October 2010	22,091,428.10		

PE Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through February 2011	\$217,500,000.00	October 2012	\$133,259,588.01	August 2014	\$ 62,547,189.10
March 2011	215,320,009.84	November 2012	129,525,323.37	September 2014	59,846,430.03
April 2011	210,539,444.00	December 2012	125,845,360.50	October 2014	57,185,402.89
May 2011	205,783,156.22	January 2013	122,218,935.95	November 2014	54,563,545.62
June 2011	201,051,021.56	February 2013	118,645,296.80	December 2014	51,980,303.95
July 2011	196,342,915.72	March 2013	115,123,700.53	January 2015	49,435,131.29
August 2011	191,694,880.44	April 2013	111,653,414.86	February 2015	46,927,488.63
September 2011	187,113,967.39	May 2013	108,233,717.64	March 2015	44,456,844.42
October 2011	182,599,236.37	June 2013	104,863,896.68	April 2015	42,022,674.48
November 2011	178,149,760.13	July 2013	101,543,249.64	May 2015	39,624,461.90
December 2011	173,764,624.20	August 2013	98,271,083.86	June 2015	37,261,696.93
January 2012	169,442,926.70	September 2013	95,046,716.27	July 2015	34,933,876.88
February 2012	165,183,778.18	October 2013	91,869,473.23	August 2015	32,640,506.05
March 2012	160,986,301.45	November 2013	88,738,690.42	September 2015	30,381,095.61
April 2012	156,849,631.41	December 2013	85,653,712.69	October 2015	28,155,163.51
May 2012	152,772,914.87	January 2014	82,613,893.96	November 2015	25,962,234.38
June 2012	148,755,310.42	February 2014	79,618,597.07	December 2015	23,801,839.46
July 2012	144,795,988.25	March 2014	76,667,193.68	January 2016	21,673,516.50
August 2012	140,894,129.99	April 2014	73,759,064.14	February 2016	19,576,809.65
September 2012	137,048,928.56	May 2014	70,893,597.38	March 2016	17,511,269.41
		June 2014	68,070,190.77	April 2016	15,476,452.51
		July 2014	65,288,250.03	May 2016	13,471,921.84

PE Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
June 2016	\$ 11,497,246.36	September 2016	\$ 5,748,130.09	December 2016	\$ 252,759.03
July 2016	9,552,001.03	October 2016	3,888,683.60	January 2017 and thereafter	0.00
August 2016	7,635,766.71	November 2016	2,057,025.35		

EG 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 2016	\$106,250,000.00	August 2020	\$ 49,094,737.54	May 2024	\$ 19,795,545.79
January 2017	104,725,493.85	September 2020	48,190,280.71	June 2024	19,356,825.96
February 2017	102,974,844.45	October 2020	47,299,883.35	July 2024	18,925,319.94
March 2017	101,250,430.85	November 2020	46,423,340.98	August 2024	18,500,920.04
April 2017	99,551,878.33	December 2020	45,560,452.00	September 2024	18,083,520.13
May 2017	97,878,817.42	January 2021	44,711,017.65	October 2024	17,673,015.57
June 2017	96,230,883.77	February 2021	43,874,841.97	November 2024	17,269,303.23
July 2017	94,607,718.12	March 2021	43,051,731.74	December 2024	16,872,281.43
August 2017	93,008,966.21	April 2021	42,241,496.47	January 2025	16,481,849.96
September 2017	91,434,278.72	May 2021	41,443,948.36	February 2025	16,097,910.04
October 2017	89,883,311.19	June 2021	40,658,902.24	March 2025	15,720,364.30
November 2017	88,355,723.97	July 2021	39,886,175.55	April 2025	15,349,116.75
December 2017	86,851,182.14	August 2021	39,125,588.31	May 2025	14,984,072.78
January 2018	85,369,355.46	September 2021	38,376,963.08	June 2025	14,625,139.13
February 2018	83,909,918.28	October 2021	37,640,124.91	July 2025	14,272,223.88
March 2018	82,472,549.51	November 2021	36,914,901.33	August 2025	13,925,236.42
April 2018	81,056,932.54	December 2021	36,201,122.29	September 2025	13,584,087.44
May 2018	79,662,755.16	January 2022	35,498,620.14	October 2025	13,248,688.90
June 2018	78,289,709.54	February 2022	34,807,229.61	November 2025	12,918,954.04
July 2018	76,937,492.14	March 2022	34,126,787.75	December 2025	12,594,797.33
August 2018	75,605,803.66	April 2022	33,457,133.92	January 2026	12,276,134.47
September 2018	74,294,348.99	May 2022	32,798,109.74	February 2026	11,962,882.36
October 2018	73,002,837.12	June 2022	32,149,559.07	March 2026	11,654,959.11
November 2018	71,730,981.13	July 2022	31,511,327.99	April 2026	11,352,283.99
December 2018	70,478,498.10	August 2022	30,883,264.74	May 2026	11,054,777.44
January 2019	69,245,109.08	September 2022	30,265,219.71	June 2026	10,762,361.03
February 2019	68,030,539.00	October 2022	29,657,045.42	July 2026	10,474,957.47
March 2019	66,834,516.65	November 2022	29,058,596.46	August 2026	10,192,490.58
April 2019	65,656,774.61	December 2022	28,469,729.48	September 2026	9,914,885.27
May 2019	64,497,049.21	January 2023	27,890,303.17	October 2026	9,642,067.53
June 2019	63,355,080.46	February 2023	27,320,178.22	November 2026	9,373,964.42
July 2019	62,230,612.02	March 2023	26,759,217.28	December 2026	9,110,504.05
August 2019	61,123,391.14	April 2023	26,207,284.97	January 2027	8,851,615.56
September 2019	60,033,168.60	May 2023	25,664,247.80	February 2027	8,597,229.12
October 2019	58,959,698.69	June 2023	25,129,974.20	March 2027	8,347,275.90
November 2019	57,902,739.12	July 2023	24,604,334.46	April 2027	8,101,688.07
December 2019	56,862,051.02	August 2023	24,087,200.70	May 2027	7,860,398.77
January 2020	55,837,398.85	September 2023	23,578,446.86	June 2027	7,623,342.11
February 2020	54,828,550.39	October 2023	23,077,948.67	July 2027	7,390,453.15
March 2020	53,835,276.66	November 2023	22,585,583.64	August 2027	7,161,667.89
April 2020	52,857,351.91	December 2023	22,101,231.00	September 2027	6,936,923.25
May 2020	51,894,553.55	January 2024	21,624,771.70	October 2027	6,716,157.08
June 2020	50,946,662.12	February 2024	21,156,088.39	November 2027	6,499,308.11
July 2020	50,013,461.23	March 2024	20,695,065.39	December 2027	6,286,315.96
		April 2024	20,241,588.66	January 2028	6,077,121.14

EG Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
February 2028	\$ 5,871,665.00	May 2029	\$ 3,201,092.03	August 2030	\$ 1,187,743.57
March 2028	5,669,889.75	June 2029	3,048,138.38	September 2030	1,073,287.96
April 2028	5,471,738.45	July 2029	2,898,047.36	October 2030	961,084.55
May 2028	5,277,154.96	August 2029	2,750,773.93	November 2030	851,097.27
June 2028	5,086,083.98	September 2029	2,606,273.71	December 2030	743,290.57
July 2028	4,898,471.00	October 2029	2,464,502.97	January 2031	637,629.44
August 2028	4,714,262.31	November 2029	2,325,418.63	February 2031	534,079.38
September 2028	4,533,404.97	December 2029	2,188,978.23	March 2031	432,606.39
October 2028	4,355,846.82	January 2030	2,055,139.94	April 2031	333,176.99
November 2028	4,181,536.45	February 2030	1,923,862.54	May 2031	235,758.19
December 2028	4,010,423.21	March 2030	1,795,105.41	June 2031	140,317.48
January 2029	3,842,457.18	April 2030	1,668,828.53	July 2031	46,822.84
February 2029	3,677,589.17	May 2030	1,544,992.47	August 2031 and thereafter	0.00
March 2029	3,515,770.70	June 2030	1,423,558.38		
April 2029	3,356,954.01	July 2030	1,304,487.99		

YA Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$57,100,000.00	June 2004	\$42,245,049.76	March 2006	\$16,743,295.46
September 2002	56,942,921.73	July 2004	41,064,110.67	April 2006	15,693,125.51
October 2002	56,733,624.89	August 2004	39,847,533.14	May 2006	14,660,010.37
November 2002	56,472,256.87	September 2004	38,596,661.20	June 2006	13,643,794.14
December 2002	56,159,025.63	October 2004	37,312,879.52	July 2006	12,644,322.20
January 2003	55,794,199.71	November 2004	35,997,611.64	August 2006	11,661,441.11
February 2003	55,378,108.12	December 2004	34,652,318.12	September 2006	10,694,998.69
March 2003	54,911,140.11	January 2005	33,326,749.62	October 2006	9,744,843.95
April 2003	54,393,744.97	February 2005	32,020,729.16	November 2006	8,810,827.10
May 2003	53,826,431.62	March 2005	30,734,081.13	December 2006	7,892,799.56
June 2003	53,209,768.19	April 2005	29,466,631.32	January 2007	6,990,613.91
July 2003	52,544,381.45	May 2005	28,218,206.90	February 2007	6,104,123.93
August 2003	51,830,956.20	June 2005	26,988,636.38	March 2007	5,233,184.54
September 2003	51,070,234.56	July 2005	25,777,749.63	April 2007	4,377,651.83
October 2003	50,263,015.17	August 2005	24,585,377.88	May 2007	3,537,383.06
November 2003	49,410,152.29	September 2005	23,411,353.68	June 2007	2,712,236.60
December 2003	48,512,554.85	October 2005	22,255,510.91	July 2007	1,902,071.96
January 2004	47,571,185.40	November 2005	21,117,684.74	August 2007	1,106,749.77
February 2004	46,587,058.95	December 2005	19,997,711.69	September 2007	326,131.79
March 2004	45,561,241.77	January 2006	18,895,429.53	October 2007 and thereafter	0.00
April 2004	44,494,850.10	February 2006	17,810,677.34		
May 2004	43,389,048.77				

YG Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through September 2007	\$13,550,000.00	February 2008	\$10,188,843.35	August 2008	\$ 6,221,364.25
October 2007	13,110,080.89	March 2008	9,493,608.81	September 2008	5,606,808.11
November 2007	12,358,461.00	April 2008	8,812,141.27	October 2008	5,005,256.71
December 2007	11,621,137.18	May 2008	8,144,311.11	November 2008	4,416,586.58
January 2008	10,897,975.57	June 2008	7,489,989.74	December 2008	3,840,675.23
		July 2008	6,849,049.63	January 2009	3,277,401.16

YG Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
February 2009	\$ 2,726,643.85	June 2009	\$ 646,405.91
March 2009	2,188,283.77	July 2009	156,458.53
April 2009	1,662,202.34	August 2009 and	
May 2009	1,148,281.94	thereafter	0.00

YH Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through		May 2010	\$5,288,264.98	March 2011	\$2,092,401.49
July 2009	\$9,400,000.00	June 2010	4,922,158.89	April 2011	1,827,826.36
August 2009	9,078,325.03	July 2010	4,566,664.06	May 2011	1,572,859.48
September 2009	8,611,891.56	August 2010	4,221,676.43	June 2011	1,327,405.01
October 2009	8,157,045.19	September 2010	3,887,092.82	July 2011	1,091,367.92
November 2009	7,713,673.92	October 2010	3,562,810.85	August 2011	828,488.55
December 2009	7,281,666.66	November 2010	3,248,729.01	September 2011	531,498.72
January 2010	6,860,913.21	December 2010	2,944,746.61	October 2011	201,123.54
February 2010	6,451,304.28	January 2011	2,650,763.79	November 2011 and	
March 2010	6,052,731.47	February 2011	2,366,681.49	thereafter	0.00
April 2010	5,665,087.25				

YJ 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	\$13,069,908.02	February 2014	\$ 6,254,900.74
October 2011	\$18,450,000.00	January 2013	12,616,410.67	March 2014	5,736,747.45
November 2011	18,308,152.43	February 2013	12,156,930.35	April 2014	5,215,402.10
December 2011	17,955,465.90	March 2013	11,691,694.95	May 2014	4,691,033.67
January 2012	17,593,366.88	April 2013	11,220,927.68	June 2014	4,163,807.48
February 2012	17,222,152.33	May 2013	10,744,847.09	July 2014	3,633,885.22
March 2012	16,842,113.32	June 2013	10,263,667.23	August 2014	3,101,425.03
April 2012	16,453,535.17	July 2013	9,777,597.65	September 2014	2,566,581.57
May 2012	16,056,697.52	August 2013	9,286,843.56	October 2014	2,029,506.05
June 2012	15,651,874.41	September 2013	8,791,605.82	November 2014	1,490,346.34
July 2012	15,239,334.40	October 2013	8,292,081.08	December 2014	949,246.99
August 2012	14,819,340.66	November 2013	7,788,461.81	January 2015	406,349.30
September 2012	14,392,151.05	December 2013	7,280,936.41	February 2015 and	
October 2012	13,958,018.23	January 2014	6,769,689.24	thereafter	0.00
November 2012	13,517,189.72				

YK Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through		July 2015	\$6,968,716.03	February 2016	\$3,093,756.51
January 2015	\$9,850,000.00	August 2015	6,416,925.44	March 2016	2,538,831.37
February 2015	9,711,791.38	September 2015	5,864,356.71	April 2016	1,983,874.71
March 2015	9,165,708.22	October 2015	5,311,124.40	May 2016	1,428,983.10
April 2015	8,618,231.71	November 2015	4,757,340.35	June 2016	874,250.74
May 2015	8,069,490.72	December 2015	4,203,113.74	July 2016	319,769.47
June 2015	7,519,611.16	January 2016	3,648,551.12	August 2016 and	
				thereafter	0.00

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

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

\$3,209,079,413



Guaranteed REMIC Pass-Through Certificates

Fannie Mae REMIC Trust 2002-58

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Salomon Smith Barney

**Prospectus Supplement
July 17, 2002**