

**\$1,750,000,000**



**FannieMae®**

**Guaranteed REMIC Pass-Through Certificates  
Fannie Mae REMIC Trust 2002-73**

**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 in amounts 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.

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

**Carefully consider the risk factors starting on page S-11 of this prospectus supplement and on page 10 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.**

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

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

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

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 OB, OE, SP, PG, PE, KA, KC, PC, PM, QE, SQ, QG, CB, AN, TE TC, TG, SB, VD and EL Classes are the RCR classes, as further described in this prospectus supplement.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be October 30, 2002.

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
OA	1	\$ 67,293,690	PAC	5.00%	FIX	31392FEW3	December 2007
OI(1)	1	11,422,179 (2)	NTL	5.00	FIX/IO	31392FEX1	August 2012
OH(1)	1	114,221,790	PAC	4.50	FIX	31392FEY9	August 2012
OC	1	50,735,243	PAC	5.00	FIX	31392FEZ6	April 2014
OD	1	76,105,364	PAC	5.00	FIX	31392FFA0	June 2016
OJ(1)	1	57,529,605 (2)	NTL	5.00	FIX/IO	31392FFB8	November 2017
OK(1)	1	57,529,605	PAC	(3)	PO	31392FFC6	November 2017
JK	1	20,000,000	CPT	5.00	FIX	31392FFD4	November 2017
JD	1	8,910,737	TAC/NSJ/AD	8.50	FIX	31392FFE2	November 2017
JC	1	62,375,153	TAC/NSJ/AD	4.50	FIX	31392FFF9	November 2017
JZ	1	16,000,000	SUP/NSJ	5.00	FIX/Z	31392FFG7	November 2017
DC	1	2,828,798	CPT	8.50	FIX	31392FFH5	November 2017
DA	1	19,801,588	CPT	4.50	FIX	31392FFJ1	November 2017
DZ	1	4,198,032	SUP/NSJ	5.00	FIX/Z	31392FFK8	November 2017
PA	2	37,058,000	PAC	5.00	FIX	31392FFL6	January 2017
PJ	2	24,705,333	PAC	4.50	FIX	31392FFM4	January 2017
PB	2	39,663,000	PAC	5.00	FIX	31392FFN2	September 2023
PK	2	26,442,000	PAC	4.50	FIX	31392FFP7	September 2023
ID	2	16,274,151 (2)	NTL	5.50	FIX/IO	31392FFQ5	September 2023
IL(1)	2	8,688,787 (2)	NTL	5.50	FIX/IO	31392FFR3	December 2026
PL(1)	2	47,788,333	PAC	4.50	FIX	31392FFS1	December 2026
PD	2	50,901,666	PAC	5.50	FIX	31392FFT9	September 2029
PI(1)	2	47,058,334 (2)	NTL	5.50	FIX/IO	31392FFU6	October 2031
PH(1)	2	47,058,334	PAC	(3)	PO	31392FFV4	October 2031
FP(1)	2	18,168,333	PAC	(4)	FLT	31392FFW2	November 2032
PO(1)	2	11,561,667	PAC	(3)	PO	31392FFX0	November 2032
PS(1)	2	11,561,667 (2)	NTL	(4)	INV/IO	31392FFY8	November 2032
KD(1)	2	20,052,666	SCH/NSJ/AD	8.50	FIX	31392FFZ5	November 2032
KB(1)	2	80,210,667	SCH/NSJ/AD	4.75	FIX	31392FGA9	November 2032
ZA	2	42,916,667	SUP/NSJ	5.50	FIX/Z	31392FGB7	August 2031
CA	2	21,389,333	SUP	5.50	FIX	31392FGC5	November 2032
FG	2	23,528,267	SUP	(4)	FLT	31392FGD3	November 2032
SG	2	8,555,734	SUP	(4)	INV	31392FGE1	November 2032
QJ	3	29,850,000	PAC	4.50	FIX	31392FGF8	December 2016
QL	3	22,653,000	PAC	4.50	FIX	31392FGG6	March 2022
IQ	3	9,545,999 (2)	NTL	5.50	FIX/IO	31392FGH4	March 2022
QC	3	23,746,000	PAC	5.50	FIX	31392FGJ0	January 2026
QD	3	17,394,000	PAC	5.50	FIX	31392FGK7	March 2028
QI(1)	3	29,575,000 (2)	NTL	5.50	FIX/IO	31392FGL5	April 2031
QM(1)	3	29,575,000	PAC	(3)	PO	31392FGM3	April 2031
FO(1)	3	11,762,667	PAC	(4)	FLT	31392FGN1	November 2032
QO(1)	3	7,485,333	PAC	(3)	PO	31392FGP6	November 2032
QS(1)	3	7,485,333 (2)	NTL	(4)	INV/IO	31392FGQ4	November 2032
GA	3	5,597,000	SCH	5.50	FIX	31392FGR2	August 2031
GB	3	16,480,000	SUP	5.50	FIX	31392FGS0	September 2030
GC	3	3,408,000	SUP	5.50	FIX	31392FGT8	December 2030
GD	3	2,554,000	SUP	5.50	FIX	31392FGU5	February 2031
GE	3	7,699,000	SUP	5.50	FIX	31392FGV3	August 2031
GH	3	4,535,000	SUP	5.50	FIX	31392FGW1	November 2031
FM(1)	3	11,168,882	SUP	(5)	FLT	31392FGX9	November 2032
SM(1)	3	6,092,118	SUP	(5)	INV	31392FGY7	November 2032
A	4	34,285,714	SEQ	5.00	FIX	31392FGZ4	December 2015
AH	4	48,156,000	SEQ	5.00	FIX	31392FHA8	February 2012
AM	4	31,844,000	SEQ	5.00	FIX	31392FHB6	December 2015
AD	4	5,714,286	SEQ	8.50	FIX	31392FHC4	December 2015
AB	4	40,000,000	SEQ	4.50	FIX	31392FHD2	December 2015
AI(1)	4	40,000,000 (2)	NTL	5.00	FIX/IO	31392FHE0	November 2017
AO(1)	4	40,000,000	SEQ	(3)	PO	31392FHF7	November 2017
F	5	35,714,286	PT	(4)	FLT	31392FHG5	November 2009
S	5	14,285,714	PT	(4)	INV	31392FHH3	November 2009
TA	6	60,875,000	PAC	4.50	FIX	31392FHI9	September 2019
TB	6	18,447,000	PAC	4.50	FIX	31392FHK6	April 2022
IT	6	14,422,181 (2)	NTL	5.50	FIX/IO	31392FHL4	April 2022
TI(1)	6	8,909,090 (2)	NTL	5.50	FIX/IO	31392FHM2	April 2027
TH(1)	6	49,000,000	PAC	4.50	FIX	31392FHN0	April 2027
TD	6	11,907,000	PAC	5.50	FIX	31392FHP5	March 2028

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**UBS Warburg**

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Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
TJ(1) . . . . .	6	\$ 13,104,000 (2)	NTL	5.50%	FIX/IO	31392FHQ3	March 2029
TK(1) . . . . .	6	13,104,000	PAC	(3)	PO	31392FHR1	March 2029
KG . . . . .	6	13,207,000	SCH	5.50	FIX	31392FHS9	June 2029
SK(1) . . . . .	6	10,088,787	TAC/AD	(4)	INV	31392FHT7	May 2030
SL(1) . . . . .	6	4,810,771 (2)	NTL	(4)	INV/IO	31392FHU4	May 2030
ST . . . . .	6	2,440,625	TAC/AD	(4)	INV	31392FHV2	May 2030
FB . . . . .	6	39,106,952	TAC/AD	(4)	FLT	31392FHW0	May 2030
SC . . . . .	6	19,363,636	TAC/AD	(4)	INV	31392FHX8	May 2030
ZE . . . . .	6	2,460,000	SUP	5.50	FIX/Z	31392FHY6	May 2030
VC(1) . . . . .	6	18,205,000	SEQ/AD	5.50	FIX	31392FHZ3	September 2013
VI(1) . . . . .	6	19,295,000 (2)	NTL	5.50	FIX/IO	31392FJA6	October 2020
VO(1) . . . . .	6	19,295,000	SEQ/AD	(3)	PO	31392FJB4	October 2020
ZD(1) . . . . .	6	22,500,000	SEQ	5.50	FIX/Z	31392FJC2	November 2032
R . . . . .		0	NPR	0	NPR	31392FJD0	November 2032
RL . . . . .		0	NPR	0	NPR	31392FJE8	November 2032

(1) Exchangeable classes.

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

(3) Principal only classes.

(4) Based on LIBOR.

(5) Based on COFI.

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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”); and
- our Information Statement dated April 1, 2002 and its supplements (the “Information Statement”).

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](http://www.fanniemae.com) and our business to business web site at [www.efanniemae.com](http://www.efanniemae.com).

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

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

## REFERENCE SHEET

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

### Assets Underlying Each Group of Classes

<u>Group</u>	<u>Assets</u>
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS
6	Group 6 MBS

### Assumed Characteristics of the Mortgage Loans Underlying the MBS (as of October 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	180	178	1	5.600%
Group 2 MBS	\$500,000,000	360	347	9	6.130%
Group 3 MBS	\$200,000,000	360	358	1	6.100%
Group 4 MBS	\$200,000,000	180	178	1	5.600%
Group 6 MBS	\$300,000,000	360	348	9	6.112%

	<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 Remaining Amortization Term (in months)</u>	<u>Approximate Weighted Average Months to Balloon Payment (in months)</u>	<u>Approximate Weighted Average Coupon</u>
Group 5 MBS	\$50,000,000	84	83	1	359	83	5.68%

The actual remaining terms to maturity, weighted average loan ages and interest rates (and in the case of the Group 5 MBS, remaining amortization term and months to balloon payment) of most of the mortgage loans will differ from the weighted averages shown above, perhaps significantly.

### Class Factors

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

### Settlement Date

We expect to issue the certificates on October 30, 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:

### Fed Book-Entry

All classes of certificates other than the R and RL Classes

### Physical

R and RL Classes

## Exchanging Certificates Through Combination and Recombination

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

## Interest Rates

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

During the initial interest accrual period, the floating rate and inverse floating rate classes will bear interest at the initial interest rates listed below. During subsequent interest accrual periods, the floating rate and inverse floating rate classes will bear interest based on the formulas indicated below, but always subject to the specified maximum and minimum interest rates:

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate (1)
FP .....	2.71000%	9.00000%	0.90%	LIBOR + 90 basis points
PS .....	9.88428%	12.72857%	0.00%	$12.72857\% - (1.57142849 \times \text{LIBOR})$
FG .....	3.21000%	7.50000%	1.40%	LIBOR + 140 basis points
SG .....	11.79750%	16.77500%	0.00%	$16.775\% - (2.75 \times \text{LIBOR})$
FQ .....	2.71000%	9.00000%	0.90%	LIBOR + 90 basis points
QS .....	9.88428%	12.72857%	0.00%	$12.72857\% - (1.57142849 \times \text{LIBOR})$
FM .....	3.91300%	8.50000%	1.15%	COFI + 115 basis points
SM .....	8.40950%	13.47500%	0.00%	$13.475\% - (1.83333333 \times \text{COFI})$
F .....	2.31000%	7.00000%	0.50%	LIBOR + 50 basis points
S .....	11.72500%	16.25000%	0.00%	$16.25\% - (2.5 \times \text{LIBOR})$
SK .....	9.34200%	12.60000%	0.00%	$12.6\% - (1.8 \times \text{LIBOR})$
SL .....	5.19000%	7.00000%	0.00%	$7\% - \text{LIBOR}$
ST .....	8.00000%	8.00000%	0.00%	$73.88235\% - (9.4117646 \times \text{LIBOR})$
FB .....	2.46000%	8.50000%	0.65%	LIBOR + 65 basis points
SC .....	8.03333%	9.54167%	3.00%	$9.54167\% - (0.83333333 \times \text{LIBOR})$
SP .....	9.88428%	12.72857%	0.00%	$12.72857\% - (1.57142849 \times \text{LIBOR})$
SQ .....	9.88428%	12.72857%	0.00%	$12.72857\% - (1.57142849 \times \text{LIBOR})$
SB .....	11.81681%	15.93790%	0.00%	$15.9379\% - (2.276843 \times \text{LIBOR})$

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

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

### Notional Classes

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

<u>Class</u>	
OI .....	10% of the OH Class
OJ .....	100% of the OK Class
IL .....	18.18181818% of the PL Class
PI .....	100% of the PH Class
PS .....	100% of the PO Class
ID .....	9.09090909% of the PA and PB Classes
	18.18181818% of the PJ and PK Classes
QI .....	100% of the QM Class
QS .....	100% of the QO Class
IQ .....	18.18181818% of the QJ and QL Classes
AI .....	100% of the AO Class
TI .....	18.18181818% of the TH Class
TJ .....	100% of the TK Class
SL .....	47.68433509% of the SK Class
VI .....	100% of the VO Class
IT .....	18.18181818% of the TA and TB Classes

### Components

The JK, DC and DA Classes are made up of payment components. Each component will have the original principle balance, principal type and interest type set forth below.

	<u>Original Principal Balance</u>	<u>Principal Type</u>	<u>Interest Type</u>
JK1 .....	\$ 21,890	PT	FIX
JK2 .....	19,978,110	TAC/NSJ/AD	FIX
DC1 .....	3,123	PT	FIX
DC2 .....	2,825,675	TAC/NSJ/AD	FIX
DA1 .....	21,865	PT	FIX
DA2 .....	19,779,723	TAC/NSJ/AD	FIX

### Distributions of Principal

#### *Group 1 Principal Distribution Amount*

##### *JZ Accrual Amount*

To Aggregate Group I to its Targeted Balance, and thereafter to the JZ Class.

##### *DZ Accrual Amount*

To Aggregate Group III to its Targeted Balance, and thereafter to the DZ Class.

#### *Group 1 Cash Flow Distribution Amount*

(a) 0.0093756000% to the JK1, DC1 and DA1 Components, pro rata, to zero, and



(b) 99.9906244000% as follows:

*first*, to Aggregate Group II to its Planned Balance;

*second*, (x) 80.0075007032% of the remaining amount in the following priority:

(i) if and only if the principal balance of the Group 1 MBS is *less* than the Group 1 MBS Specified Balance, to the JZ Class to zero;

(ii) to Aggregate Group I to its Targeted Balance;

(iii) to the JZ Class to zero; and

(iv) to Aggregate Group I to zero, and

(y) 19.9924992968% of such remaining amount in the following priority:

(i) if and only if the principal balance of the Group 1 MBS is *less* than the Group 1 MBS Specified Balance, to the DZ Class to zero;

(ii) to Aggregate Group III to its Targeted Balance;

(iii) to the DZ Class to zero; and

(iv) to Aggregate Group III to zero; and

*third*, to Aggregate Group II to zero

For a description of Aggregate Group I, Aggregate Group II and Aggregate Group III, see “Description of the Certificates—Distributions of Principal—*Group 1 Principal Distribution Amount*” in this prospectus supplement.

*Group 2 Principal Distribution Amount*

*Group 2 Cash Flow Distribution Amount*

1. To Aggregate Group V to its Planned Balance.
2. If and only if the principal balance of the Group 2 MBS is *less* than *either* the Group 2 MBS First Specified Balance *or* the Group 2 MBS Second Specified Balance, to the ZA Class to zero.

*ZA Accrual Amount and Remaining Group 2 Cash Flow Distribution Amount*

1. To Aggregate Group IV to its Scheduled Balance.
2. To the ZA Class to zero.
3. To the CA, FG and SG Classes, pro rata, to zero.
4. To Aggregate Group IV to zero.
5. To Aggregate Group V to zero.

For a description of Aggregate Group IV and Aggregate Group V, see “Description of the Certificates—Distributions of Principal—*Group 2 Principal Distribution Amount*” in this prospectus supplement.

*Group 3 Principal Distribution Amount*

1. To Aggregate Group VI to its Planned Balance.

2. To the GA Class to its Scheduled Balance.
3. To the GB, GC, GD, GE and GH Classes, in that order, to zero.
4. To the GA Class to zero.
5. To the FM and SM Classes, pro rata, to zero.
6. To Aggregate Group VI to zero.

For a description of Aggregate Group VI, see “Description of the Certificates—Distributions of Principal—*Group 3 Principal Distribution Amount*” in this prospectus supplement.

*Group 4 Principal Distribution Amount*

1. (a) 50% to the AH and AM Classes, in that order, to zero, and  
(b) 50% to the A, AD and AB Classes, pro rata, to zero.
2. To the AO Class to zero.

*Group 5 Principal Distribution Amount*

To the F and S Classes, pro rata, to zero.

*Group 6 Principal Distribution Amount*

*ZD Accrual Amount*

To the VC and VO Classes, in that order, to zero, and thereafter to the ZD Class.

*ZE Accrual Amount*

To Aggregate Group VIII to its Targeted Balance, and thereafter to the ZE Class.

*Group 6 Cash Flow Distribution Amount*

1. To Aggregate Group VII to its Planned Balance.
2. To the KG Class to its Scheduled Balance.
3. To Aggregate Group VIII to its Targeted Balance.
4. To the ZE Class to zero.
5. To Aggregate Group VIII to zero.
6. To the KG Class to zero.
7. To Aggregate Group VII to zero.
8. To the VC, VO and ZD Classes, in that order, to zero.

For a description of Aggregate Group VII and Aggregate Group VIII, see “Description of the Certificate—Distributions of Principal—*Group 6 Principal Distribution Amount*” in this prospectus supplement.

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>185%</u>	<u>219%</u>	<u>249%</u>	<u>250%</u>	<u>251%</u>	<u>500%</u>
OA .....	2.8	2.0	2.0	2.0	2.0	2.0	2.0	1.9
OI, OH and OB .....	6.3	4.0	4.0	4.0	4.0	4.0	4.0	2.9
OC .....	8.9	6.0	6.0	6.0	6.0	6.0	6.0	3.9
OD .....	10.6	8.0	8.0	8.0	8.0	8.0	8.0	5.1
OJ, OK and OE .....	12.5	11.7	11.7	11.7	11.7	11.7	11.7	8.2
JK .....	9.9	6.7	2.6	2.7	2.2	2.2	2.4	1.3
JD and JC .....	9.9	6.7	2.6	2.7	2.2	2.2	2.4	1.3
JZ .....	14.6	13.7	11.8	5.9	1.7	1.7	0.4	0.3
DC and DA .....	9.8	6.6	2.5	2.6	2.2	2.2	2.4	1.3
DZ .....	14.6	13.6	11.6	6.3	1.7	1.7	0.4	0.3

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>										
	<u>0%</u>	<u>100%</u>	<u>155%</u>	<u>190%</u>	<u>200%</u>	<u>269%</u>	<u>274%</u>	<u>275%</u>	<u>276%</u>	<u>300%</u>	<u>500%</u>
PA and PJ .....	6.4	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	1.9
PB and PK .....	13.6	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0
ID .....	10.1	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	2.5
IL, PL, PC and PM .....	17.7	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	3.9
PD .....	20.4	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	4.9
PI, PH and PE .....	22.6	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	6.7
FP, PO, PS, SP and PG .....	24.2	17.2	17.2	17.2	17.2	17.2	17.2	17.2	17.2	17.2	10.8
KD, KB, KA and KC .....	12.3	7.2	3.1	3.1	3.1	3.3	3.3	3.3	3.3	2.8	1.6
ZA .....	26.8	17.4	12.5	6.0	4.2	0.8	0.7	0.7	0.5	0.5	0.4
CA, FG and SG .....	29.4	25.2	21.7	18.6	17.5	6.5	5.7	5.6	5.4	2.9	1.3

	<u>CPR Prepayment Assumption</u>				
	<u>6.0%</u>	<u>6.4%</u>	<u>6.5%</u>	<u>6.6%</u>	<u>7.0%</u>
PA and PJ .....	2.0	2.0	2.0	2.0	2.0
PB and PK .....	4.1	4.0	4.0	4.0	4.0
ID .....	3.1	3.0	3.0	3.0	3.0
IL, PL, PC and PM .....	6.2	6.0	6.0	6.0	6.0
PD .....	8.2	8.0	8.0	8.0	8.0
PI, PH and PE .....	11.0	11.0	11.0	11.0	11.0
FP, PO, PS, SP and PG .....	17.2	17.2	17.2	17.2	17.2
KD, KB, KA and KC .....	6.7	7.3	7.1	13.8	13.2
ZA .....	16.3	14.7	14.5	4.1	1.4
CA, FG and SG .....	25.1	24.7	24.6	24.5	24.1

<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>112%</u>	<u>200%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
QJ .....	6.6	1.9	1.9	1.9	1.9	1.9	1.8
QL .....	13.9	4.0	4.0	4.0	4.0	4.0	3.0
IQ .....	9.8	2.8	2.8	2.8	2.8	2.8	2.3
QC .....	18.0	6.0	6.0	6.0	6.0	6.0	3.7
QD .....	20.7	8.0	8.0	8.0	8.0	8.0	4.6
QI, QM and QE .....	23.3	11.0	11.0	11.0	11.0	11.0	6.0
FQ, QO, QS, SQ and QG .....	25.5	18.2	18.2	18.2	18.2	18.2	10.1
GA .....	26.4	11.4	3.6	3.6	3.4	3.0	1.8
GB .....	27.2	15.5	13.2	1.8	1.6	1.4	0.8
GC .....	27.9	18.5	16.8	3.2	2.8	2.4	1.3
GD .....	28.1	19.3	17.8	3.6	3.1	2.6	1.4
GE .....	28.5	20.9	19.5	4.6	3.7	3.0	1.6
GH .....	28.9	22.8	21.5	6.2	4.7	3.6	1.8
FM, SM and CB .....	29.5	26.5	25.9	16.2	12.0	5.6	2.3

<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>275%</u>	<u>350%</u>	<u>500%</u>
A, AD and AB .....	7.6	5.1	3.4	3.0	2.4
AH .....	5.2	3.1	2.1	1.9	1.6
AM .....	11.3	8.2	5.3	4.6	3.7
AI, AO and AN .....	14.1	12.7	10.0	8.9	7.1

<u>Group 5 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>200%</u>	<u>500%</u>	<u>800%</u>	<u>1125%</u>	<u>1400%</u>	<u>1700%</u>	<u>2000%</u>
F and S .....	6.7	5.0	3.5	2.6	2.0	1.7	1.5	1.3

<u>Group 6 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>117%</u>	<u>165%</u>	<u>175%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
TA .....	8.2	1.9	1.9	1.9	1.9	1.9	1.9	1.7
TB .....	15.1	4.0	4.0	4.0	4.0	4.0	4.0	2.6
IT .....	9.8	2.4	2.4	2.4	2.4	2.4	2.4	1.9
TI, TH, TC and TG .....	18.6	6.0	6.0	6.0	6.0	6.0	6.0	3.4
TD .....	21.3	8.0	8.0	8.0	8.0	8.0	8.0	4.2
TJ, TK and TE .....	22.2	8.9	8.9	8.9	8.9	8.9	8.9	4.7
KG .....	23.1	9.9	3.5	3.5	3.5	3.5	3.5	1.7
SK, SL, ST, FB, SC and SB ....	24.3	13.4	12.2	7.3	6.5	4.2	2.8	1.0
ZE .....	27.3	17.6	16.2	13.0	12.4	0.4	0.3	0.1
VC .....	6.0	6.0	6.0	6.0	6.0	6.0	5.9	4.2
VI, VO and VD .....	14.6	14.6	14.5	13.3	13.0	11.5	10.5	6.0
ZD .....	28.8	22.9	22.1	19.7	19.2	17.2	15.9	9.2
EL .....	28.8	22.9	21.8	18.7	18.1	15.7	14.2	7.6

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

## ADDITIONAL RISK FACTORS

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

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

*The rate of principal payments on the Group 5 Classes will be affected by the balloon payment feature of the related mortgage loans.* The mortgage loans underlying the Group 5 MBS have original maturities of up to seven years. However, each of these mortgage loans provides for monthly payments based on a 30-year amortization schedule, with a lump sum payment of the unpaid principal balance due at maturity. In addition, these mortgage loans provide that if certain conditions are satisfied at maturity (or, at the lender's option, up to six months before maturity), the unpaid principal balances may be refinanced for an additional period of 23 years. We will be obligated to repurchase from the trust any such refinanced loans.

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

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

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

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

*Weighted average lives of the Non-Sticky Jump classes are especially sensitive to prepayments under certain scenarios.* The weighted average lives of the Non-Sticky Jump classes are especially sensitive to the rate of principal payments, including prepayments, of the related mortgage loans. This sensitivity to prepayments is not necessarily proportional to the changes in prepayment rates. In some scenarios, small changes in prepayment rates of the related mortgage loans may have a dramatic effect on the weighted average lives of the Non-Sticky Jump classes. For an illustration of this sensitivity, see the related decrement tables for these classes in this prospectus supplement.

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

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

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

*Reinvestment of certificate payments may not achieve same yields as certificates.* The rate

of principal payments of the certificates is uncertain. You may be unable to reinvest the payments on the certificates at the same yields provided by the certificates.

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

*Some investors may be unable to buy certain classes.* Investors whose investment activities are subject to legal investment laws and regulations, or to review by regulatory authorities, may be unable to buy certain certificates.

You should obtain legal advice to determine whether you may purchase the certificates.

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

## DESCRIPTION OF THE CERTIFICATES

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

### General

*Structure.* We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the “Trust”) and a separate trust (the “Lower Tier REMIC”) pursuant to a trust agreement dated as of October 1, 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 include six groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS,” “Group 3 MBS,” “Group 4 MBS,” “Group 5 MBS” and “Group 6 MBS” and, together, 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 guarantees are not backed by the full faith and credit of the United States. See “Description of Certificates—The Fannie Mae Guaranty” in the REMIC Prospectus, “Description of the Certificates—Fannie Mae Guaranty” in the MBS Prospectus.

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

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

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

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

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

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

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

*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.

## **Combination and Recombination**

*General.* You are permitted to exchange all or a portion of the OI, OH, OJ, OK, IL, PL, PI, PH, FP, PO, PS, KD, KB, QI, QM, FQ, QO, QS, FM, SM, AI, AO, TI, TH, TJ, TK, SK, SL, VC, VI, VO and ZD Classes of REMIC Certificates for a proportionate interest in the related RCR Certificates in the combinations shown on Schedule 1. You also may exchange all or a portion of the RCR Certificates for the related REMIC Certificates in the same manner. This process may occur repeatedly.

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

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

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

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

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

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

- At the time of the proposed exchange, a Certificateholder must own Certificates of the related Class or Classes in the proportions necessary to make the desired exchange.
- A Certificateholder that does not own the Certificates may be unable to obtain the necessary REMIC Certificates or RCR Certificates.



- The Certificateholder of needed Certificates may refuse to sell them at a reasonable price (or any price) or may be unable to sell them.
- Certain Certificates may have been purchased and placed into other financial structures and thus be unavailable.
- Principal distributions will decrease the amounts available for exchange over time.
- Only the combinations listed on Schedule 1 are permitted.

## The MBS

The following table contains certain information about the MBS. The 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 MBS provides that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the MBS are conventional, fixed-rate, fully amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 15 years in the case of the Group 1 and Group 4 MBS and up to 30 years in the case of the Group 2, Group 3 and Group 6 MBS. In the case of the Group 5 MBS, each underlying Mortgage Loan provides for a balloon payment at maturity and has an original term to maturity of up to seven years as further described under “Additional Risk Factors” in this prospectus supplement. See “Mortgage Loan Pools” and “Yield Considerations, Maturity and Prepayment Assumptions” in the MBS Prospectus. We expect the characteristics of the 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 .....	5.00%
Range of WACs (annual percentages) .....	5.25% to 7.50%
Range of WAMs .....	121 months to 180 months
Approximate Weighted Average WAM.....	178 months
Approximate Weighted Average WALA (weighted average loan age) .....	1 month

### Group 2 MBS

Aggregate Unpaid Principal Balance .....	\$500,000,000
MBS Pass-Through Rate .....	5.50%
Range of WACs (annual percentages) .....	5.75% to 8.00%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM.....	347 months
Approximate Weighted Average WALA.....	9 months

### Group 3 MBS

Aggregate Unpaid Principal Balance .....	\$200,000,000
MBS Pass-Through Rate .....	5.50%
Range of WACs (annual percentages) .....	5.75% to 8.00%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM.....	358 months
Approximate Weighted Average WALA.....	1 month

### Group 4 MBS

Aggregate Unpaid Principal Balance .....	\$200,000,000
MBS Pass-Through Rate .....	5.00%
Range of WACs (per annum percentages) .....	5.25% to 7.50%
Range of WAMs .....	121 months to 180 months
Approximate Weighted Average WAM.....	178 months
Approximate Weighted Average WALA.....	1 month

**Group 5 MBS**

Aggregate Unpaid Principal Balance .....	\$50,000,000
MBS Pass-Through Rate .....	5.00%
Range of WACs (annual percentages) .....	5.25% to 7.50%
Range of WAMs .....	61 months to 84 months
Approximate Weighted Average WAM .....	83 months
Approximate Weighted Average WALA .....	1 month

**Group 6 MBS**

Aggregate Unpaid Principal Balance .....	\$300,000,000
MBS Pass-Through Rate .....	5.50%
Range of WACs (per annum percentages) .....	5.75% to 8.00%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM .....	348 months
Approximate Weighted Average WALA .....	9 months

**Final Data Statement**

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

**Distributions of Interest***Categories of Classes*

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

**Interest Type\*****Classes****Group 1 Classes**

Fixed Rate	OA, OI, OH, OC, OD, OJ, JK, JD, JC, JZ, DC, DA and DZ
Accrual	JZ and DZ
Interest Only	OI and OJ
Principal Only	OK
RCR**	OB and OE

**Group 2 Classes**

Fixed Rate	PA, PJ, PB, PK, ID, IL, PL, PD, PI, KD, KB, ZA and CA
Floating Rate	FP and FG
Inverse Floating Rate	PS and SG
Accrual	ZA
Interest Only	ID, IL, PI and PS
Principal Only	PH and PO
RCR**	SP, PG, PE, KA, KC, PC and PM

**Interest Type\*****Classes****Group 3 Classes**

Fixed Rate	QJ, QL, IQ, QC, QD, QI, GA, GB, GC, GD, GE and GH
Floating Rate	FQ and FM
Inverse Floating Rate	QS and SM
Interest Only	IQ, QI and QS
Principal Only	QM and QO
RCR**	QE, SQ, QG and CB

**Group 4 Classes**

Fixed Rate	A, AH, AM, AD, AB and AI
Interest Only	AI
Principal Only	AO
RCR**	AN

**Group 5 Classes**

Floating Rate	F
Inverse Floating Rate	S

**Group 6 Classes**

Fixed Rate	TA, TB, IT, TI, TH, TD, TJ, KG, ZE, VC, VI and ZD
Floating Rate	FB
Inverse Floating Rate	SK, SL, ST and SC
Accrual	ZE and ZD
Interest Only	IT, TI, TJ, SL and VI
Principal Only	TK and VO
RCR**	TE, TC, TG, SB, VD and EL

**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”).

**Classes****Interest Accrual Periods**

All Fixed Rate Classes (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
All Floating Rate and Inverse Floating Rate Classes (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 OK, PH, QM, AO, TK and VO Classes as Delay Classes and the PO and QO Classes as No-Delay Classes, for the sole purpose of facilitating trading.

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

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

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

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

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

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

## **Calculation of LIBOR**

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

If we are unable to calculate LIBOR on the initial Index Determination Date, LIBOR for the following Interest Accrual Period will be equal to 1.81% in the case of the FP, PS, FG, SG, FQ, QS, F, S, SK, SL, ST, FB, SC, SP, SQ and SB Classes.

## **Calculation of COFI**

We will determine the amount of interest that accrues on the FM and SM Classes (the “COFI Classes”) during each Interest Accrual Period (after the initial Interest Accrual Period) on the basis of the Eleventh District Cost of Funds Index (“COFI”) for the second month next preceding the month in which that Interest Accrual Period begins. We will use COFI for that month only if it is published on or before the tenth day of the month in which the Interest Accrual Period begins. For example, if COFI for May is announced on or before July 10, interest accrued on the COFI Classes for the Interest Accrual Period starting in July and payable in August will be based on that May index

value. If COFI for any month is not published on or before the tenth day of the second following month, interest will accrue on each COFI Class at a rate determined as specified in the REMIC Prospectus under “Description of Certificates—Indexes for Floating Rate Classes and Inverse Floating Rate Classes—*COFI Index*.”

Under some circumstances, we may use an alternative index for the COFI Classes. A change of index from COFI to an alternative index will cause a change in the index level. The degree of index volatility could also increase, particularly if the alternative index is LIBOR.

For information regarding historical values of COFI as reported by the Federal Home Loan Bank of San Francisco (“FHLBSF”), see “Description of Certificates—Indexes for Floating Rate Classes and Inverse Floating Rate Classes—*COFI Index*” in the REMIC Prospectus.

The values of COFI as reported by the FHLBSF for the following months are set forth below:

March 2002 .....	2.653%
April 2002 .....	2.723
May 2002 .....	2.772
June 2002 .....	2.847
July 2002 .....	2.821
August 2002 .....	2.763

## Distributions of Principal

### *Categories of Classes and Components*

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

<u>Principal Type*</u>	<u>Classes and Components</u>
<b>Group 1 Classes and Components</b>	
PAC	OA, OH, OC, OD and OK
TAC	JD, JC, JK2, DC2 and DA2
Support	JZ and DZ
Pass-Through	JK1, DC1 and DA1
Non-Sticky Jump	JD, JC, JZ, DZ, JK2, DC2 and DA2
Accretion Directed	JD, JC, JK2, DC2 and DA2
Component	JK, DC and DA
Notional	OI and OJ
RCR**	OB and OE
<b>Group 2 Classes</b>	
PAC	PA, PJ, PB, PK, PL, PD, PH, FP and PO
Scheduled	KD and KB
Support	ZA, CA, FG and SG
Non-Sticky Jump	KD, KB and ZA
Accretion Directed	KD and KB
Notional	ID, IL, PI and PS
RCR**	SP, PG, PE, KA, KC, PC and PM
<b>Group 3 Classes</b>	
PAC	QJ, QL, QC, QD, QM, FQ and QO
Scheduled	GA
Support	GB, GC, GD, GE, GH, FM and SM
Notional	IQ, QI and QS
RCR**	QE, SQ, QG and CB

<u>Principal Type*</u>	<u>Classes and Components</u>
<b>Group 4 Classes</b>	
Sequential Pay	A, AH, AM, AD, AB and AO
Notional	AI
RCR**	AN
<b>Group 5 Classes</b>	
Pass-Through	F and S
<b>Group 6 Classes</b>	
PAC	TA, TB, TH, TD, TK
TAC	SK, ST, FB, and SC
Scheduled	KG
Support	ZE
Sequential Pay	VC, VO and ZD
Accretion Directed	SK, ST, FB, SC, VC and VO
Notional	IT, TI, TJ, SL and VI
RCR**	TE, TC, TG, SB, VD and EL
<b>No Payment</b>	
<b>Residual</b>	R and RL

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

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

*Components.* For purposes of calculating the payments they receive, the JK, DC and DA Classes consist of the components having the designations and original principal balances specified in this prospectus supplement under “Reference Sheet—Components.” The payment characteristics of the JK, DC and DA Classes will reflect a combination of the payment characteristics of the related components. Components are not separately transferable from the related Class of Certificates.

#### *Principal Distribution Amount*

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

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



*Group 1 Principal Distribution Amount*

*JZ Accrual Amount*

On each Distribution Date, we will pay the JZ Accrual Amount as principal of Aggregate Group I (described below), until the Aggregate I Balance (described below) is reduced to its Targeted Balance for that Distribution Date. Thereafter, we will pay the JZ Accrual Amount as principal of the JZ Class.

} Accretion  
Directed  
Group  
and  
Accretion  
Class

*DZ Accrual Amount*

On each Distribution Date, we will pay the DZ Accrual Amount as principal of Aggregate Group III (described below), until the Aggregate III Balance (described below) is reduced to its Targeted Balance for that Distribution Date. Thereafter, we will pay the DZ Accrual Amount as principal of the DZ Class.

} Accretion  
Directed  
Group  
and  
Accretion  
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 as follows:

(a) 0.0093756000% of that amount, concurrently, to the JK1, DC1 and DA1 Components, pro rata (or 46.6956781433%, 6.6619736337% and 46.6423482230%, respectively), until their principal balances are reduced to zero, and

} Pass-Through  
Components

(b) 99.9906244000% of that amount as follows:

*first*, to Aggregate Group II (described below), until the Aggregate Group II Balance (described below) is reduced to its Planned Balance for that Distribution Date;

} PAC  
Group

*second*, (x) 80.0075007032% of the remaining amount in the following priority:

(i) if and only if the principal balance of the Group 1 MBS is less than the Group 1 MBS Specified Balance for that Distribution Date, to the JZ Class, until its principal balance is reduced to zero;

} Non-Sticky  
Jump  
Class

(ii) to Aggregate Group I, until the Aggregate I Balance is reduced to its Targeted Balance for that Distribution Date;

} TAC  
Group

(iii) to the JZ Class, until its principal balance is reduced to zero; and

} Support  
Class

(iv) to Aggregate Group I, without regard to its Targeted Balance and until the Aggregate I Balance is reduced to zero, and

} TAC  
Group

(y) 19.9924992968% of such remaining amount in the following priority:

(i) if and only if the principal balance of the Group 1 MBS is less than the Group 1 MBS Specified Balance for that Distribution Date, to the DZ Class, until its principal balance is reduced to zero;

} Non-Sticky  
Jump  
Class

(ii) to Aggregate Group III, until the Aggregate III Balance is reduced to its Targeted Balance for that Distribution Date;

} TAC  
Group

(iii) to the DZ Class, until its principal balance is reduced to zero; and

} Support  
Class

(iv) to Aggregate Group III, without regard to its Targeted Balance and until the Aggregate III Balance is reduced to zero; and

} TAC  
Group

*third*, to Aggregate Group II, without regard to its Planned Balance and until the Aggregate II Balance is reduced to zero. } PAC Group

“Aggregate Group I” consists of the JD and JC Classes and the JK2 Component. On each Distribution Date, we will apply payments of principal of Aggregate Group I, concurrently, to the JD and JC Classes and the JK2 Component, pro rata (or 9.7636932416%, 68.3458461167% and 21.8904606417%, respectively), until their principal balances are reduced to zero.

The “Aggregate I Balance” for any Distribution Date is equal to \$91,264,000 *minus* the sum of all amounts applied to it as specified above.

“Aggregate Group II” consists of the OA, OH, OC, OD and OK Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II, sequentially, to the OA, OH, OC, OD and OK Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate II Balance” for any Distribution Date is equal to \$365,885,692 *minus* the sum of all amounts applied to it as specified above.

“Aggregate Group III” consists of the DC2 and DA2 Components. On each Distribution Date, we will apply payment of principal of Aggregate Group III, concurrently, to the DC2 and DA2 Components, pro rata (or 12.5000011059% and 87.4999988941%, respectively), until their principal balances are reduced to zero.

The “Aggregate III Balance” for any Distribution Date is equal to \$22,605,398 *minus* the sum of all amounts applied to it as specified above.

#### *Group 2 Principal Distribution Amount*

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

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

- (i) to Aggregate Group V (described below), until the Aggregate V Balance (described below) is reduced to its Planned Balance for that Distribution Date; and } PAC Group
- (ii) if and only if the principal balance of the Group 2 MBS is *less than either* the Group 2 MBS First Specified Balance *or* the Group 2 MBS Second Specified Balance for that Distribution Date, to the ZA Class, until its principal balance is reduced to zero. } Non-Sticky Jump Class

##### *ZA Accrual Amount and Remaining Group 2 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the ZA Accrual Amount, together with the Group 2 Cash Flow Distribution Amount remaining after all payments described above, in the following priority:

- (i) to Aggregate Group IV (described below), until the Aggregate IV Balance (described below), is reduced to its Scheduled Balance for that Distribution Date; } Scheduled / Accretion Directed Group
- (ii) to the ZA Class, until its principal balance is reduced to zero; } Support / Accrual Class
- (iii) concurrently, to the CA, FG and SG Classes pro rata (or 39.9999988779%, 44.0000000748% and 16.0000010473%, respectively), until their principal balances are reduced to zero; } Support Classes
- (iv) to Aggregate Group IV, without regard to its Scheduled Balance and until the Aggregate IV Balance is reduced to zero; and } Scheduled Group



(v) to Aggregate Group V, without regard to its Planned Balance and until the Aggregate V Balance is reduced to zero. } PAC Group

“Aggregate Group IV” consists of the KD and KB Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group IV, concurrently, to the KD and KB Classes, pro rata (or 19.9999994016% and 80.0000005984%, respectively), until their principal balances are reduced to zero.

The “Aggregate IV Balance” for any Distribution Date is equal to \$100,263,333 *minus* the sum of all amounts applied to it as specified above.

“Aggregate Group V” consists of the PA, PJ, PB, PK, PL, PD, PH, FP and PO Classes. On each Distribution Date we will apply payments of principal of Aggregate Group V in the following priority:

(i) concurrently, to the PA and PJ Classes, pro rata (or 60.0000003238% and 39.9999996762%, respectively), until their principal balances are reduced to zero;

(ii) concurrently, to the PB and PK Classes, pro rata (or 60% and 40%, respectively), until their principal balances are reduced to zero;

(iii) sequentially, to the PL, PD and PH Classes, in that order, until their principal balances are reduced to zero; and

(iv) concurrently, to the FP and PO Classes, pro rata (or 61.1111099899% and 38.8888900101%, respectively), until their principal balances are reduced to zero.

The “Aggregate V Balance” for any Distribution Date is equal to \$303,346,666 *minus* the sum of all amounts applied to it as specified above.

### *Group 3 Principal Distribution Amount*

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

(i) to Aggregate Group VI (described below), until the Aggregate VI Balance (described below) is reduced to its Planned Balance for that Distribution Date; } PAC Group

(ii) to the GA Class, until its principal balance is reduced to its Scheduled Balance for that Distribution Date; } Scheduled Class

(iii) sequentially, to the GB, GC, GD, GE and GH Classes, in that order, until their principal balances are reduced to zero; } Support Classes

(iv) to the GA Class, without regard to its Scheduled Balance and until its principal balance is reduced to zero; } Scheduled Class

(v) concurrently, to the FM and SM Classes, pro rata (or 64.7058803082% and 35.2941196918%, respectively), until their principal balances are reduced to zero; and } Support Classes

(vi) to Aggregate Group VI, without regard to its Planned Balance and until the Aggregate VI Balance is reduced to zero. } PAC Group

“Aggregate Group VI” consists of the QJ, QL, QC, QD, QM, FQ and QO Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group VI in the following priority:

*first*, sequentially, to the QJ, QL, QC, QD and QM Classes, in that order, until their principal balances are reduced to zero; and

*second*, concurrently, to the FQ and QO Classes, pro rata (or 61.1111128429% and 38.8888871571%, respectively), until their principal balances are reduced to zero.

The “Aggregate VI Balance” for any Distribution Date is equal to \$142,466,000 *minus* the sum of all amounts applied to it as specified above.

*Group 4 Principal Distribution Amount*

On each Distribution Date, we will pay the Group 4 Principal Distribution Amount as principal of the Group 4 Classes in the following priority:

- |  |   |                           |
|--|---|---------------------------|
| <p>(i) (a) 50% of that amount, sequentially, to the AH and AM Classes, in that order, until their principal balances are reduced to zero, and</p> <p>(b) 50% of that amount, concurrently, to the A, AD and AB Classes, pro rata (or 42.8571425000%, 7.1428575000% and 50.0000000000%, respectively), until their principal balances are reduced to zero; and</p> <p>(ii) to the AO Class, until its principal balance is reduced to zero.</p> | } | Sequential<br>Pay Classes |
|--|---|---------------------------|

*Group 5 Principal Distribution Amount*

<p>On each Distribution Date, we will pay the Group 5 Principal Distribution Amount, concurrently, as principal of the F and S Classes, pro rata (or 71.4285720000% and 28.5714280000%, respectively), until their principal balances are reduced to zero.</p>	}	Pass- Through Classes
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*Group 6 Principal Distribution Amount*

*ZD Accrual Amount*

<p>On each Distribution Date, we will pay the ZD Accrual Amount, sequentially, as principal of the VC and VO Classes, in that order, until their principal balances are reduced to zero. Thereafter, we will pay the ZD Accrual Amount as principal of the ZD Class.</p>	}	Accretion Directed Classes and Accrual Class
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*ZE Accrual Amount*

<p>On each Distribution Date, we will pay the ZE Accrual Amount as principal of Aggregate Group VIII (described below), until the Aggregate VIII Balance (described below) is reduced to its Targeted Balance for that Distribution Date. Thereafter, we will pay the ZE Accrual Amount as principal of the ZE Class.</p>	}	Accretion Directed Group and Accrual Class
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*Group 6 Cash Flow Distribution Amount*

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

- |  |   |                    |
|--|---|--------------------|
| <p>(i) to Aggregate Group VII (described below), until the Aggregate VII Balance (described below) is reduced to its Planned Balance for that Distribution Date;</p> | } | PAC<br>Group       |
| <p>(ii) to the KG Class, until its principal balance is reduced to its Scheduled Balance for that Distribution Date;</p>   | } | Scheduled<br>Class |
| <p>(iii) to Aggregate Group VIII, until the Aggregate VIII Balance is reduced to its Targeted Balance for that Distribution Date;</p>                                | } | TAC<br>Group       |
| <p>(iv) to the ZE Class, until its principal balance is reduced to zero;</p>   | } | Support<br>Class   |

- |   |                          |
|---|--------------------------|
| (v) to Aggregate Group VIII, without regard to its Targeted Balance and until the Aggregate VIII Balance is reduced to zero;    | } TAC Group              |
| (vi) to the KG Class, without regard to its Scheduled Balance and until its principal balance is reduced to zero;               | } Scheduled Class        |
| (vii) to Aggregate Group VII, without regard to its Planned Balance and until the Aggregate VII Balance is reduced to zero; and | } PAC Group              |
| (viii) sequentially, to the VC, VO and ZD Classes, in that order, until their principal balances are reduced to zero.           | } Sequential Pay Classes |

“Aggregate Group VII” consists of the TA, TB, TH, TD and TK Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group VII, sequentially, to the TA, TB, TH, TD and TK Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate VII Balance” for any Distribution Date is equal to \$153,333,000 *minus* the sum of all amounts applied to it as specified above.

“Aggregate Group VIII” consists of the FB, SC, SK and ST Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group VIII, concurrently, to the FB, SC, SK and ST Classes, pro rata (or 55.0802140845%, 27.2727267606%, 14.2095591549% and 3.4375000000%, respectively), until their principal balances are reduced to zero.

The “Aggregate VIII Balance” for any Distribution Date is equal to \$71,000,000 *minus* the sum of all amounts applied to it as specified above.

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

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, WALAs and interest rates specified under “Reference Sheet—Assumed Characteristics of the Mortgage Loans Underlying the MBS” in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA or CPR, as applicable, specified in the related table;
- the settlement date for the sale of the Certificates is October 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 all Classes, the Group 1 MBS and the Group 2 MBS (for the Second Specified Balances only) 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 in the respect to the Group 2 MBS (for the First Specified Balances only) is the constant prepayment rate model (“CPR”). CPR represents the annual rate of prepayment 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, as applicable, or at any other *constant* rate.

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

<u>Principal Balance Schedule References</u>	<u>Related Classes and Groups (1)</u>	<u>Structuring Ranges and Rates</u>
Targeted Balances	Aggregate Group I and Aggregate Group III	185% PSA
Planned Balances	Aggregate Group II, Aggregate Group VI and Aggregate Group VII	Between 100% and 250% PSA
Specified Balances	Group 1 MBS	250% PSA
Scheduled Balances	Aggregate Group IV	(2)
Planned Balances	Aggregate Group V	Between 100% and 300% PSA
First Specified Balance	Group 2 MBS	(3)
Second Specified Balances	Group 2 MBS	275% PSA
Scheduled Balances	GA	Between 112% and 200% PSA
Scheduled Balances	KG	Between 117% and 165% PSA
Targeted Balances	Aggregate Group VIII	175% PSA

- (1) The Structuring Ranges for the Aggregate Groups are associated with the related Aggregate Balances but not with the individual balances of the related Classes.
- (2) The Scheduled Balances for Aggregate Group IV have been structured between 155% and 190% PSA but do not hold at any constant percentage of PSA.
- (3) The First Specified Balances for the Group 2 MBS have been structured at 6.5% CPR but do not hold at any constant percentage of CPR.

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

**Initial Effective Ranges.** The Effective Range for a Class or Group is the range of prepayment rates (measured by *constant* PSA rates) which would reduce that Class or Group 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 and Groups</u>	<u>Initial Effective Ranges</u>
Aggregate Group II	Between 100% and 250%
Aggregate Group IV	Between 156% and 190%
Aggregate Group V	Between 100% and 300%
Aggregate Group VI	Between 100% and 250%
GA	Between 112% and 200%
Aggregate Group VII	Between 100% and 250%
KG	Between 117% and 211%

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 and Groups might not be reduced to their scheduled balances even if prepayments were to occur at a *constant* PSA rate within the Initial Effective Ranges. This is so particularly if the rate were at the lower or higher end of this range. In addition, even if prepayments occur at rates falling within the actual Effective Ranges, principal distributions may be insufficient to reduce the applicable Classes and Groups to their scheduled balances if such prepayments do not occur at a *constant* PSA rate. It is highly unlikely that the related Mortgage Loans will prepay at any *constant* PSA rate. In general, the actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time. The stability in principal payment of the PAC and Scheduled Classes and Groups will be supported in part by the related TAC Groups and Support Classes. When the related TAC Groups and Support Classes are retired, the PAC and Scheduled Classes and Groups, if still outstanding, may no longer have Effective Ranges and will be more sensitive to prepayments.

## Yield Tables

*General.* The tables below illustrate the sensitivity of the pre-tax corporate bond equivalent yields to maturity of the applicable Classes to various constant percentages of PSA and, where specified, to changes in the applicable Index. We calculated the yields set forth in the tables by

- determining the monthly discount rates that, when applied to the assumed streams of cash flows to be paid on the applicable Classes, would cause the discounted present values of the assumed streams of cash flows to equal the assumed aggregate purchase prices of those Classes, and
- converting the monthly rates to corporate bond equivalent rates.

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

We cannot assure you that

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

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

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

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

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

<u>Class</u>	<u>% PSA</u>
OI .....	507%
OJ .....	760%
ID .....	659%
IL .....	524%
PI .....	647%
IQ .....	726%
QI .....	596%
AI .....	743%
IT .....	591%
TI .....	493%
TJ .....	490%
VI .....	569%

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

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

<u>Class</u>	<u>Price*</u>
OI .....	14.0%
OJ .....	29.0%
ID .....	11.0%
IL .....	20.0%
PI .....	28.0%
IQ .....	10.5%
QI .....	28.0%
AI .....	25.5%
IT .....	9.0%
TI .....	18.5%
TJ .....	26.0%
VI .....	29.0%

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

### Sensitivity of the OI Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>185%</u>	<u>219%</u>	<u>249%</u>	<u>250%</u>	<u>251%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . . . .	23.4%	17.4%	17.4%	17.4%	17.4%	17.4%	17.4%	0.6%

### Sensitivity of the OJ Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>185%</u>	<u>219%</u>	<u>249%</u>	<u>250%</u>	<u>251%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . . . .	13.8%	13.8%	13.8%	13.8%	13.8%	13.8%	13.8%	8.6%



### Sensitivity of the ID Class to Prepayments

	PSA Prepayment Assumption										
	50%	100%	155%	190%	200%	269%	274%	275%	276%	300%	500%
Pre-Tax Yields to Maturity .....	37.0%	24.9%	24.9%	24.9%	24.9%	24.9%	24.9%	24.9%	24.9%	24.9%	14.9%

### Sensitivity of the IL Class to Prepayments

	PSA Prepayment Assumption										
	50%	100%	155%	190%	200%	269%	274%	275%	276%	300%	500%
Pre-Tax Yields to Maturity .....	24.5%	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%	2.2%

### Sensitivity of the PI Class to Prepayments

	PSA Prepayment Assumption										
	50%	100%	155%	190%	200%	269%	274%	275%	276%	300%	500%
Pre-Tax Yields to Maturity .....	18.5%	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%	8.3%

### Sensitivity of the IQ Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>112%</u>	<u>200%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	36.8%	23.2%	23.2%	23.2%	23.2%	23.2%	13.6%

### Sensitivity of the QI Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	112%	200%	219%	250%	500%
Pre-Tax Yields to Maturity .....	18.8%	16.4%	16.4%	16.4%	16.4%	16.4%	5.3%

### Sensitivity of the AI Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	275%	350%	500%
Pre-Tax Yields to Maturity .....	18.0%	17.7%	15.1%	13.4%	9.0%

### Sensitivity of the IT Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	117%	165%	175%	219%	250%
Pre-Tax Yields to Maturity .....	43.6%	25.2%	25.2%	25.2%	25.2%	25.2%	9.6%

### Sensitivity of the TI Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	117%	165%	175%	219%	250%
Pre-Tax Yields to Maturity .....	27.8%	21.1%	21.1%	21.1%	21.1%	21.1%	(0.8)%

### Sensitivity of the TJ Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>117%</u>	<u>165%</u>	<u>175%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . . . .	19.9%	16.2%	16.2%	16.2%	16.2%	16.2%	16.2%	(0.8%)

### Sensitivity of the VI Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>117%</u>	<u>165%</u>	<u>175%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . . . .	17.7%	17.7%	17.6%	17.2%	17.1%	16.0%	15.1%	4.0%

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

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

- the interest rates for the Inverse Floating Rate Classes for the initial Interest Accrual Period are the rates listed in the table under “Reference Sheet—Interest Rates” in this prospectus supplement and for each following Interest Accrual Period will be based on the specified level of the applicable Index, and
- the aggregate purchase prices of those Classes (expressed in each case as a percentage of original principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
PS .....	34.0%
SG .....	91.0%
QS .....	34.5%
SM .....	91.0%
S .....	110.0%
SK .....	97.0%
SL .....	2.5%
ST .....	99.0%
SC .....	99.0%
SP .....	98.0%
SQ .....	98.0%
SB .....	98.5%

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



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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>										
	<b>50%</b>	<b>100%</b>	<b>155%</b>	<b>190%</b>	<b>200%</b>	<b>269%</b>	<b>274%</b>	<b>275%</b>	<b>276%</b>	<b>300%</b>	<b>500%</b>
0.81% .....	35.9%	35.8%	35.8%	35.8%	35.8%	35.8%	35.8%	35.8%	35.8%	35.8%	34.5%
1.81% .....	30.6%	30.5%	30.5%	30.5%	30.5%	30.5%	30.5%	30.5%	30.5%	30.5%	28.8%
3.81% .....	20.0%	19.8%	19.8%	19.8%	19.8%	19.8%	19.8%	19.8%	19.8%	19.8%	16.7%
5.81% .....	8.3%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	2.6%
7.81% .....	(12.2)%	(12.7)%	(12.7)%	(12.7)%	(12.7)%	(12.7)%	(12.7)%	(12.7)%	(12.7)%	(12.7)%	(23.1)%
8.10% .....	*	*	*	*	*	*	*	*	*	*	*

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

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>										
	<b>50%</b>	<b>100%</b>	<b>155%</b>	<b>190%</b>	<b>200%</b>	<b>269%</b>	<b>274%</b>	<b>275%</b>	<b>276%</b>	<b>300%</b>	<b>500%</b>
0.81% .....	16.5%	16.5%	16.6%	16.6%	16.6%	17.9%	18.1%	18.2%	18.2%	19.3%	23.6%
1.81% .....	13.4%	13.4%	13.4%	13.5%	13.5%	14.8%	15.0%	15.0%	15.1%	16.2%	20.6%
3.81% .....	7.2%	7.2%	7.3%	7.3%	7.4%	8.6%	8.9%	8.9%	9.0%	10.3%	14.8%
5.81% .....	1.2%	1.3%	1.3%	1.4%	1.4%	2.6%	2.8%	2.8%	2.9%	4.4%	9.0%
6.10% .....	0.4%	0.4%	0.5%	0.6%	0.6%	1.7%	1.9%	2.0%	2.0%	3.6%	8.2%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>						
	<b>50%</b>	<b>100%</b>	<b>112%</b>	<b>200%</b>	<b>219%</b>	<b>250%</b>	<b>500%</b>
0.81% .....	35.4%	35.3%	35.3%	35.3%	35.3%	35.3%	33.4%
1.81% .....	30.3%	30.1%	30.1%	30.1%	30.1%	30.1%	27.7%
3.81% .....	20.0%	19.6%	19.6%	19.6%	19.6%	19.6%	15.5%
5.81% .....	8.7%	8.1%	8.1%	8.1%	8.1%	8.1%	1.2%
7.81% .....	(10.6)%	(11.6)%	(11.6)%	(11.6)%	(11.6)%	(11.6)%	(24.6)%
8.10% .....	*	*	*	*	*	*	*

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

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

<b>COFI</b>	<b>PSA Prepayment Assumption</b>						
	<b>50%</b>	<b>100%</b>	<b>112%</b>	<b>200%</b>	<b>219%</b>	<b>250%</b>	<b>500%</b>
0.763% .....	13.6%	13.6%	13.7%	13.8%	14.1%	14.8%	17.3%
2.763% .....	9.5%	9.5%	9.5%	9.7%	10.0%	10.8%	13.3%
4.763% .....	5.4%	5.5%	5.5%	5.7%	6.0%	6.8%	9.4%
6.763% .....	1.5%	1.5%	1.5%	1.8%	2.0%	2.9%	5.5%
7.350% .....	0.4%	0.4%	0.4%	0.6%	0.9%	1.8%	4.4%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>200%</u>	<u>500%</u>	<u>800%</u>	<u>1125%</u>	<u>1400%</u>	<u>1700%</u>	<u>2000%</u>
0.81% .....	12.1%	11.7%	10.8%	9.8%	8.7%	7.9%	6.9%	6.0%
1.81% .....	9.7%	9.3%	8.4%	7.4%	6.4%	5.6%	4.6%	3.8%
3.81% .....	4.9%	4.6%	3.7%	2.8%	1.8%	1.0%	0.1%	(0.7)%
5.81% .....	0.2%	(0.1)%	(0.9)%	(1.8)%	(2.7)%	(3.5)%	(4.4)%	(5.1)%
6.50% .....	(1.4)%	(1.7)%	(2.5)%	(3.3)%	(4.3)%	(5.0)%	(5.9)%	(6.6)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>117%</u>	<u>165%</u>	<u>175%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
0.81% .....	11.8%	11.9%	11.9%	12.1%	12.1%	12.4%	12.8%	14.6%
1.81% .....	9.9%	9.9%	10.0%	10.2%	10.2%	10.5%	10.9%	12.8%
3.81% .....	6.1%	6.2%	6.2%	6.4%	6.5%	6.8%	7.2%	9.2%
5.81% .....	2.4%	2.5%	2.5%	2.7%	2.8%	3.1%	3.5%	5.7%
7.00% and above .....	0.2%	0.3%	0.3%	0.5%	0.6%	0.9%	1.4%	3.6%

**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>117%</u>	<u>165%</u>	<u>175%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
0.81% .....	400.2%	400.2%	400.2%	384.6%	381.3%	376.7%	368.8%	277.5%
1.81% .....	319.7%	319.7%	319.7%	305.4%	302.3%	297.2%	289.3%	201.7%
3.81% .....	177.5%	177.5%	177.5%	165.3%	162.6%	156.1%	147.6%	64.2%
5.81% .....	59.3%	59.2%	59.1%	48.8%	46.4%	36.9%	24.3%	(63.4)%
7.00% and above .....	*	*	*	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>117%</u>	<u>165%</u>	<u>175%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
7.000% and below .....	8.2%	8.3%	8.3%	8.3%	8.4%	8.4%	8.6%	9.2%
7.425% .....	4.1%	4.2%	4.2%	4.3%	4.3%	4.4%	4.5%	5.3%
7.850% .....	0.1%	0.1%	0.1%	0.2%	0.2%	0.4%	0.6%	1.5%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>117%</u>	<u>165%</u>	<u>175%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
0.81% .....	9.1%	9.2%	9.2%	9.2%	9.3%	9.3%	9.5%	10.0%
1.81% .....	8.3%	8.3%	8.3%	8.4%	8.4%	8.5%	8.6%	9.2%
3.81% .....	6.6%	6.6%	6.6%	6.7%	6.7%	6.8%	6.9%	7.6%
5.81% .....	4.9%	4.9%	4.9%	5.0%	5.0%	5.1%	5.2%	6.0%
7.81% .....	3.2%	3.2%	3.2%	3.3%	3.3%	3.4%	3.6%	4.4%
7.85% .....	3.1%	3.1%	3.2%	3.2%	3.3%	3.4%	3.5%	4.4%

**Sensitivity of the SP 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>155%</u>	<u>190%</u>	<u>200%</u>	<u>269%</u>	<u>274%</u>	<u>275%</u>	<u>276%</u>	<u>300%</u>	<u>500%</u>
0.81% .....	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.1%
1.81% .....	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%	10.4%
3.81% .....	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%
5.81% .....	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.9%
7.81% .....	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%
8.10% .....	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%

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

LIBOR	PSA Prepayment Assumption						
	50%	100%	112%	200%	219%	250%	500%
0.81% .....	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.1%
1.81% .....	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%	10.4%
3.81% .....	7.0%	7.1%	7.1%	7.1%	7.1%	7.1%	7.2%
5.81% .....	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.9%
7.81% .....	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%
8.10% .....	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%

**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>117%</u>	<u>165%</u>	<u>175%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
0.81% .....	14.7%	14.8%	14.8%	14.9%	14.9%	15.0%	15.2%	16.0%
1.81% .....	12.3%	12.4%	12.4%	12.5%	12.5%	12.6%	12.8%	13.8%
3.81% .....	7.6%	7.6%	7.6%	7.7%	7.8%	7.9%	8.2%	9.3%
5.81% .....	2.9%	2.9%	2.9%	3.1%	3.1%	3.3%	3.6%	4.9%
7.00% .....	0.1%	0.2%	0.2%	0.3%	0.4%	0.6%	0.9%	2.3%

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

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

<u>Class</u>	<u>Price</u>
OK .....	70.0%
PH .....	72.5%
PO .....	63.0%
QM .....	72.0%
QO .....	63.0%
AO .....	74.0%
TK .....	76.0%
VO .....	73.0%

#### Sensitivity of the OK Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>185%</u>	<u>219%</u>	<u>249%</u>	<u>250%</u>	<u>251%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	4.4%

#### Sensitivity of the PH Class to Prepayments

	PSA Prepayment Assumption										
	<u>50%</u>	<u>100%</u>	<u>155%</u>	<u>190%</u>	<u>200%</u>	<u>269%</u>	<u>274%</u>	<u>275%</u>	<u>276%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	2.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	4.8%

#### Sensitivity of the PO Class to Prepayments

	PSA Prepayment Assumption										
	<u>50%</u>	<u>100%</u>	<u>155%</u>	<u>190%</u>	<u>200%</u>	<u>269%</u>	<u>274%</u>	<u>275%</u>	<u>276%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	2.6%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	4.4%

#### Sensitivity of the QM Class to Prepayments

	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>112%</u>	<u>200%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	5.5%

#### Sensitivity of the QO Class to Prepayments

	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>112%</u>	<u>200%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	2.4%	2.6%	2.6%	2.6%	2.6%	2.6%	4.7%

#### Sensitivity of the AO Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>275%</u>	<u>350%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	2.3%	2.4%	3.1%	3.4%	4.3%

### Sensitivity of the TK Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>117%</u>	<u>165%</u>	<u>175%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . . . .	2.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	5.9%

### Sensitivity of the VO Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>117%</u>	<u>165%</u>	<u>175%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . . . .	2.2%	2.2%	2.2%	2.4%	2.4%	2.8%	3.0%	5.3%

### 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 4 and Group 6 Classes, and
- in the case of the Group 1, Group 2, Group 3 and Group 6 Classes, the payment of principal of certain Classes in accordance with the Principal Balance Schedules.

See “—Distributions of Principal” above.

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

As described under “Reference Sheet—Components,” the JK, DC and DA Classes each consist of multiple payment components for purposes of calculating payments. Since these components are not divisible, the payment characteristics of each of these Classes will reflect a combination of the payment characteristics of the related components.

## Decrement Tables

The following tables indicate the percentages of original principal balances of the specified Classes that would be outstanding after each date shown at various constant PSA or CPR rates, as applicable, and the corresponding weighted average lives of such Classes. The tables have been prepared on the basis of the Pricing Assumptions. However, in the case of the information set forth for each Class under 0% PSA, we assumed that the underlying Mortgage Loans have the original and remaining terms to maturity and bear interest at the annual rates specified in the table below.

<u>Mortgage Loans Relating to Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	180 months	180 months	7.50%
Group 2 MBS	360 months	360 months	8.00%
Group 3 MBS	360 months	360 months	8.00%
Group 4 MBS	180 months	180 months	7.50%
Group 5 MBS	(1)	(1)	7.50%
Group 6 MBS	360 months	360 months	8.00%

(1) With respect to the Group 5 MBS, we assumed that the related Mortgage Loans have an original term to maturity of 84 months, a remaining term to maturity of 84 months and a remaining amortization term of 360 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	OA Class								OI†, OH and OB Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	185%	219%	249%	250%	251%	500%	0%	100%	185%	219%	249%	250%	251%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004 .....	75	49	49	49	49	49	49	49	100	100	100	100	100	100	100	100
October 2005 .....	42	0	0	0	0	0	0	0	100	87	87	87	87	87	87	36
October 2006 .....	8	0	0	0	0	0	0	0	100	48	48	48	48	48	48	0
October 2007 .....	0	0	0	0	0	0	0	0	82	11	11	11	11	11	11	0
October 2008 .....	0	0	0	0	0	0	0	0	58	0	0	0	0	0	0	0
October 2009 .....	0	0	0	0	0	0	0	0	33	0	0	0	0	0	0	0
October 2010 .....	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0
October 2011 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2012 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2013 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2014 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2015 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2016 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2017 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	2.8	2.0	2.0	2.0	2.0	2.0	2.0	1.9	6.3	4.0	4.0	4.0	4.0	4.0	4.0	2.9

Date	OC Class								OD Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	185%	219%	249%	250%	251%	500%	0%	100%	185%	219%	249%	250%	251%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2005 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2006 .....	100	100	100	100	100	100	100	29	100	100	100	100	100	100	100	100
October 2007 .....	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	52
October 2008 .....	100	47	47	47	47	47	46	0	100	100	100	100	100	100	100	6
October 2009 .....	100	0	0	0	0	0	0	0	100	84	84	84	84	84	84	0
October 2010 .....	100	0	0	0	0	0	0	0	100	46	46	46	46	46	46	0
October 2011 .....	44	0	0	0	0	0	0	0	100	15	15	15	15	15	15	0
October 2012 .....	0	0	0	0	0	0	0	0	81	0	0	0	0	0	0	0
October 2013 .....	0	0	0	0	0	0	0	0	29	0	0	0	0	0	0	0
October 2014 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2015 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2016 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2017 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	8.9	6.0	6.0	6.0	6.0	6.0	6.0	3.9	10.6	8.0	8.0	8.0	8.0	8.0	8.0	5.1

\*\* 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.

OJ†, OK and OE Classes									JK Class							
Date	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	185%	219%	249%	250%	251%	500%	0%	100%	185%	219%	249%	250%	251%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	100	100	100	100	100	100	100	100	83	73	68	68	68	68	82	66
October 2004 .....	100	100	100	100	100	100	100	100	79	67	49	49	49	49	55	6
October 2005 .....	100	100	100	100	100	100	100	100	78	66	33	33	31	30	30	*
October 2006 .....	100	100	100	100	100	100	100	100	77	65	22	22	14	13	13	*
October 2007 .....	100	100	100	100	100	100	100	100	76	64	14	14	4	4	3	*
October 2008 .....	100	100	100	100	100	100	100	100	75	63	10	10	1	*	*	*
October 2009 .....	100	100	100	100	100	100	100	69	73	60	7	9	*	*	*	*
October 2010 .....	100	100	100	100	100	100	100	43	72	54	3	7	*	*	*	*
October 2011 .....	100	100	100	100	100	100	100	27	71	45	*	5	*	*	*	*
October 2012 .....	100	87	87	87	87	87	86	16	69	34	*	3	*	*	*	*
October 2013 .....	100	60	60	60	60	60	60	9	68	21	*	1	*	*	*	*
October 2014 .....	64	39	39	39	39	39	38	5	66	7	*	*	*	*	*	*
October 2015 .....	22	22	22	22	22	22	22	2	46	*	*	*	*	*	*	*
October 2016 .....	9	9	9	9	9	9	9	1	7	*	*	*	*	*	*	*
October 2017 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	12.5	11.7	11.7	11.7	11.7	11.7	11.7	8.2	9.9	6.7	2.6	2.7	2.2	2.2	2.4	1.3

JD and JC Classes									JZ Class							
Date	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	185%	219%	249%	250%	251%	500%	0%	100%	185%	219%	249%	250%	251%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	83	73	68	68	68	68	82	66	105	105	105	93	82	82	0	0
October 2004 .....	79	67	49	49	49	49	55	6	110	110	110	70	35	34	0	0
October 2005 .....	78	66	33	33	30	30	30	0	116	116	116	45	0	0	0	0
October 2006 .....	77	65	22	22	14	13	13	0	122	122	122	31	0	0	0	0
October 2007 .....	76	64	14	14	4	4	3	0	128	128	128	27	0	0	0	0
October 2008 .....	75	63	10	10	1	*	0	0	135	135	135	29	0	0	0	0
October 2009 .....	73	60	7	9	*	0	0	0	142	142	142	30	0	0	0	0
October 2010 .....	72	54	3	7	*	0	0	0	149	149	149	32	0	0	0	0
October 2011 .....	71	45	0	5	*	0	0	0	157	157	145	33	0	0	0	0
October 2012 .....	69	34	0	3	*	0	0	0	165	165	121	35	0	0	0	0
October 2013 .....	68	21	0	1	*	0	0	0	173	173	96	37	0	0	0	0
October 2014 .....	66	7	0	0	*	0	0	0	182	182	70	29	0	0	0	0
October 2015 .....	46	0	0	0	*	0	0	0	191	144	44	18	0	0	0	0
October 2016 .....	7	0	0	0	*	0	0	0	201	66	19	8	0	0	0	0
October 2017 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	9.9	6.7	2.6	2.7	2.2	2.2	2.4	1.3	14.6	13.7	11.8	5.9	1.7	1.7	0.4	0.3

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



Date	DC and DA Classes								DZ Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	185%	219%	249%	250%	251%	500%	0%	100%	185%	219%	249%	250%	251%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	82	73	68	68	68	68	83	67	105	105	105	93	83	83	0	0
October 2004 .....	79	67	49	49	49	49	56	6	110	110	110	72	39	38	0	0
October 2005 .....	78	66	33	33	31	30	30	*	116	116	116	48	0	0	0	0
October 2006 .....	76	65	21	21	14	13	13	*	122	122	122	35	0	0	0	0
October 2007 .....	75	63	13	13	4	4	3	*	128	128	128	32	0	0	0	0
October 2008 .....	74	62	9	9	1	*	*	*	135	135	135	34	0	0	0	0
October 2009 .....	73	60	6	8	*	*	*	*	142	142	142	35	0	0	0	0
October 2010 .....	71	53	2	6	*	*	*	*	149	149	149	37	0	0	0	0
October 2011 .....	70	44	*	4	*	*	*	*	157	157	138	39	0	0	0	0
October 2012 .....	68	33	*	2	*	*	*	*	165	165	115	41	0	0	0	0
October 2013 .....	67	19	*	*	*	*	*	*	173	173	91	39	0	0	0	0
October 2014 .....	65	5	*	*	*	*	*	*	182	182	66	28	0	0	0	0
October 2015 .....	44	*	*	*	*	*	*	*	191	137	42	17	0	0	0	0
October 2016 .....	5	*	*	*	*	*	*	*	201	63	19	8	0	0	0	0
October 2017 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	9.8	6.6	2.5	2.6	2.2	2.2	2.4	1.3	14.6	13.6	11.6	6.3	1.7	1.7	0.4	0.3

Date	PA and PJ Classes											PA and PJ Classes				
	PSA Prepayment Assumption											CPR Prepayment Assumption				
	0%	100%	155%	190%	200%	269%	274%	275%	276%	300%	500%	6.0%	6.4%	6.5%	6.6%	7.0%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004 .....	93	48	48	48	48	48	48	48	48	48	48	49	48	48	48	48
October 2005 .....	85	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2006 .....	76	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2007 .....	67	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2008 .....	57	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2009 .....	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2010 .....	34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2011 .....	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2012 .....	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2013 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2014 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2015 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2016 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2017 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	6.4	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	1.9	2.0	2.0	2.0	2.0	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.

Date	PB and PK Classes											PB and PK Classes				
	PSA Prepayment Assumption											CPR Prepayment Assumption				
	0%	100%	155%	190%	200%	269%	274%	275%	276%	300%	500%	6.0%	6.4%	6.5%	6.6%	7.0%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2005 .....	100	95	95	95	95	95	95	95	95	95	47	97	95	95	95	95
October 2006 .....	100	48	48	48	48	48	48	48	48	48	0	52	48	48	48	48
October 2007 .....	100	4	4	4	4	4	4	4	4	4	0	9	4	4	4	4
October 2008 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2009 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2010 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2011 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2012 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2013 .....	93	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2014 .....	78	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2015 .....	61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2016 .....	43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2017 .....	24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2018 .....	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	13.6	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.1	4.0	4.0	4.0	4.0

Date	ID† Class											ID† Class				
	PSA Prepayment Assumption											CPR Prepayment Assumption				
	0%	100%	155%	190%	200%	269%	274%	275%	276%	300%	500%	6.0%	6.4%	6.5%	6.6%	7.0%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004 .....	96	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75
October 2005 .....	93	49	49	49	49	49	49	49	49	49	24	50	49	49	49	49
October 2006 .....	88	25	25	25	25	25	25	25	25	25	0	27	25	25	25	25
October 2007 .....	84	2	2	2	2	2	2	2	2	2	0	5	2	2	2	2
October 2008 .....	79	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2009 .....	74	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2010 .....	68	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2011 .....	62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2012 .....	55	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2013 .....	48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2014 .....	40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2015 .....	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2016 .....	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2017 .....	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2018 .....	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	10.1	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	2.5	3.1	3.0	3.0	3.0	3.0

\*\* 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	IL†, PL, PC and PM Classes											IL†, PL, PC and PM Classes				
	PSA Prepayment Assumption											CPR Prepayment Assumption				
	0%	100%	155%	190%	200%	269%	274%	275%	276%	300%	500%	6.0%	6.4%	6.5%	6.6%	7.0%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2005 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2006 .....	100	100	100	100	100	100	100	100	100	100	31	100	100	100	100	100
October 2007 .....	100	100	100	100	100	100	100	100	100	100	0	100	100	100	100	100
October 2008 .....	100	47	47	47	47	47	47	47	47	47	0	57	48	48	47	47
October 2009 .....	100	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0
October 2010 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2011 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2012 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2013 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2014 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2015 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2016 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2017 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2018 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2019 .....	73	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2020 .....	39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2021 .....	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	17.7	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	3.9	6.2	6.0	6.0	6.0	6.0

Date	PD Class											PD Class				
	PSA Prepayment Assumption											CPR Prepayment Assumption				
	0%	100%	155%	190%	200%	269%	274%	275%	276%	300%	500%	6.0%	6.4%	6.5%	6.6%	7.0%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2005 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2006 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2007 .....	100	100	100	100	100	100	100	100	100	100	41	100	100	100	100	100
October 2008 .....	100	100	100	100	100	100	100	100	100	100	0	100	100	100	100	100
October 2009 .....	100	94	94	94	94	94	94	94	94	94	0	100	95	94	94	94
October 2010 .....	100	47	47	47	47	47	47	47	47	47	0	59	48	47	47	47
October 2011 .....	100	7	7	7	7	7	7	7	7	7	0	16	7	7	7	7
October 2012 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2013 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2014 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2015 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2016 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2017 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2018 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2019 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2020 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2021 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2022 .....	65	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2023 .....	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	20.4	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	4.9	8.2	8.0	8.0	8.0	8.0

\*\* 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	PI†, PH and PE Classes											PI†, PH and PE Classes				
	PSA Prepayment Assumption											CPR Prepayment Assumption				
	0%	100%	155%	190%	200%	269%	274%	275%	276%	300%	500%	6.0%	6.4%	6.5%	6.6%	7.0%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2005 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2006 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2007 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2008 .....	100	100	100	100	100	100	100	100	100	100	80	100	100	100	100	100
October 2009 .....	100	100	100	100	100	100	100	100	100	100	35	100	100	100	100	100
October 2010 .....	100	100	100	100	100	100	100	100	100	100	4	100	100	100	100	100
October 2011 .....	100	100	100	100	100	100	100	100	100	100	0	100	100	100	100	100
October 2012 .....	100	73	73	73	73	73	73	73	73	73	0	73	73	73	73	73
October 2013 .....	100	45	45	45	45	45	45	45	45	45	0	45	45	45	45	45
October 2014 .....	100	23	23	23	23	23	23	23	23	23	0	23	23	23	23	23
October 2015 .....	100	5	5	5	5	5	5	5	5	5	0	5	5	5	5	5
October 2016 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2017 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2018 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2019 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2020 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2021 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2022 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2023 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2024 .....	79	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2025 .....	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	22.6	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	6.7	11.0	11.0	11.0	11.0	11.0

Date	FP, PO, PS†, SP and PG Classes											FP, PO, PS†, SP and PG Classes				
	PSA Prepayment Assumption											CPR Prepayment Assumption				
	0%	100%	155%	190%	200%	269%	274%	275%	276%	300%	500%	6.0%	6.4%	6.5%	6.6%	7.0%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2005 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2006 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2007 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2008 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2009 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2010 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2011 .....	100	100	100	100	100	100	100	100	100	100	72	100	100	100	100	100
October 2012 .....	100	100	100	100	100	100	100	100	100	100	49	100	100	100	100	100
October 2013 .....	100	100	100	100	100	100	100	100	100	100	34	100	100	100	100	100
October 2014 .....	100	100	100	100	100	100	100	100	100	100	23	100	100	100	100	100
October 2015 .....	100	100	100	100	100	100	100	100	100	100	15	100	100	100	100	100
October 2016 .....	100	85	85	85	85	85	85	85	85	85	10	85	85	85	85	85
October 2017 .....	100	67	67	67	67	67	67	67	67	67	7	67	67	67	67	67
October 2018 .....	100	52	52	52	52	52	52	52	52	52	5	52	52	52	52	52
October 2019 .....	100	41	41	41	41	41	41	41	41	41	3	41	41	41	41	41
October 2020 .....	100	31	31	31	31	31	31	31	31	31	2	31	31	31	31	31
October 2021 .....	100	24	24	24	24	24	24	24	24	24	1	24	24	24	24	24
October 2022 .....	100	18	18	18	18	18	18	18	18	18	1	18	18	18	18	18
October 2023 .....	100	14	14	14	14	14	14	14	14	14	1	14	14	14	14	14
October 2024 .....	100	10	10	10	10	10	10	10	10	10	*	10	10	10	10	10
October 2025 .....	100	7	7	7	7	7	7	7	7	7	*	7	7	7	7	7
October 2026 .....	56	5	5	5	5	5	5	5	5	5	*	5	5	5	5	5
October 2027 .....	3	3	3	3	3	3	3	3	3	3	*	3	3	3	3	3
October 2028 .....	2	2	2	2	2	2	2	2	2	2	*	2	2	2	2	2
October 2029 .....	1	1	1	1	1	1	1	1	1	1	*	1	1	1	1	1
October 2030 .....	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
October 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	24.2	17.2	17.2	17.2	17.2	17.2	17.2	17.2	17.2	17.2	10.8	17.2	17.2	17.2	17.2	17.2

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

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

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

Date	KD, KB, KA and KC Classes											KD, KB, KA and KC Classes				
	PSA Prepayment Assumption											CPR Prepayment Assumption				
	0%	100%	155%	190%	200%	269%	274%	275%	276%	300%	500%	6.0%	6.4%	6.5%	6.6%	7.0%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	93	76	68	68	68	88	91	91	94	90	68	69	73	73	99	99
October 2004 .....	91	73	53	53	53	56	54	54	54	53	28	64	68	67	96	95
October 2005 .....	88	71	39	39	39	39	39	39	39	39	0	62	66	65	95	93
October 2006 .....	85	68	27	27	27	27	27	27	27	27	0	60	64	62	94	91
October 2007 .....	82	65	19	19	19	19	19	19	19	16	0	57	62	60	94	90
October 2008 .....	79	62	12	12	12	12	12	12	12	6	0	54	59	58	93	89
October 2009 .....	76	58	8	8	8	8	8	8	8	1	0	52	57	56	93	89
October 2010 .....	72	54	6	6	6	6	6	6	6	0	0	49	55	53	93	88
October 2011 .....	68	48	5	5	5	5	5	5	5	0	0	45	51	49	91	86
October 2012 .....	65	39	5	5	5	5	5	5	5	0	0	42	43	41	86	81
October 2013 .....	60	28	4	4	4	4	4	4	4	0	0	32	34	32	79	75
October 2014 .....	56	15	3	3	3	3	3	3	3	0	0	21	23	22	71	67
October 2015 .....	51	2	2	2	2	2	2	2	2	0	0	8	12	10	63	59
October 2016 .....	46	2	2	2	2	2	2	2	2	0	0	2	2	2	53	50
October 2017 .....	41	1	1	1	1	1	1	1	1	0	0	1	1	1	44	41
October 2018 .....	36	1	1	1	1	1	1	1	1	0	0	1	1	1	34	32
October 2019 .....	30	*	*	*	*	*	*	*	*	0	0	*	*	*	25	24
October 2020 .....	24	0	0	0	0	0	0	0	0	0	0	0	0	0	15	15
October 2021 .....	17	0	0	0	0	0	0	0	0	0	0	0	0	0	6	7
October 2022 .....	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2023 .....	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	12.3	7.2	3.1	3.1	3.1	3.3	3.3	3.3	3.3	2.8	1.6	6.7	7.3	7.1	13.8	13.2

Date	ZA Class											ZA Class				
	PSA Prepayment Assumption											CPR Prepayment Assumption				
	0%	100%	155%	190%	200%	269%	274%	275%	276%	300%	500%	6.0%	6.4%	6.5%	6.6%	7.0%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	106	106	104	91	87	16	9	9	0	0	0	89	74	74	12	8
October 2004 .....	112	112	109	78	69	0	0	0	0	0	0	94	78	78	8	2
October 2005 .....	118	118	114	66	53	0	0	0	0	0	0	99	83	82	8	2
October 2006 .....	125	125	118	57	41	0	0	0	0	0	0	105	87	87	9	2
October 2007 .....	132	132	120	52	33	0	0	0	0	0	0	111	92	92	9	2
October 2008 .....	139	139	122	48	28	0	0	0	0	0	0	117	97	97	10	2
October 2009 .....	147	147	123	46	25	0	0	0	0	0	0	124	103	102	10	2
October 2010 .....	155	155	119	41	21	0	0	0	0	0	0	131	109	108	11	2
October 2011 .....	164	164	111	33	14	0	0	0	0	0	0	138	115	114	11	2
October 2012 .....	173	173	100	24	5	0	0	0	0	0	0	146	121	121	12	3
October 2013 .....	183	183	86	13	0	0	0	0	0	0	0	154	128	127	13	3
October 2014 .....	193	193	71	2	0	0	0	0	0	0	0	163	135	135	13	3
October 2015 .....	204	201	56	0	0	0	0	0	0	0	0	172	143	142	14	3
October 2016 .....	216	179	40	0	0	0	0	0	0	0	0	166	145	140	15	3
October 2017 .....	228	157	24	0	0	0	0	0	0	0	0	145	125	120	16	3
October 2018 .....	241	134	8	0	0	0	0	0	0	0	0	123	104	100	17	4
October 2019 .....	254	110	0	0	0	0	0	0	0	0	0	101	83	79	18	4
October 2020 .....	269	87	0	0	0	0	0	0	0	0	0	78	62	58	19	4
October 2021 .....	284	63	0	0	0	0	0	0	0	0	0	56	41	37	20	4
October 2022 .....	300	40	0	0	0	0	0	0	0	0	0	34	20	17	13	1
October 2023 .....	317	18	0	0	0	0	0	0	0	0	0	13	*	0	0	0
October 2024 .....	324	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2025 .....	324	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2026 .....	324	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027 .....	295	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028 .....	224	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029 .....	147	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030 .....	64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	26.8	17.4	12.5	6.0	4.2	0.8	0.7	0.7	0.5	0.5	0.4	16.3	14.7	14.5	4.1	1.4

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

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

Date	CA, FG and SG Classes											CA, FG and SG Classes				
	PSA Prepayment Assumption											CPR Prepayment Assumption				
	0%	100%	155%	190%	200%	269%	274%	275%	276%	300%	500%	6.0%	6.4%	6.5%	6.6%	7.0%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	100	100	100	100	100	100	100	100	100	100	84	100	100	100	100	100
October 2004 .....	100	100	100	100	100	100	100	100	100	85	0	100	100	100	100	100
October 2005 .....	100	100	100	100	100	71	66	65	64	41	0	100	100	100	100	100
October 2006 .....	100	100	100	100	100	47	41	40	39	12	0	100	100	100	100	100
October 2007 .....	100	100	100	100	100	33	27	25	24	0	0	100	100	100	100	100
October 2008 .....	100	100	100	100	100	25	19	18	17	0	0	100	100	100	100	100
October 2009 .....	100	100	100	100	100	23	17	16	15	0	0	100	100	100	100	100
October 2010 .....	100	100	100	100	100	22	17	15	14	0	0	100	100	100	100	100
October 2011 .....	100	100	100	100	100	21	16	15	13	0	0	100	100	100	100	100
October 2012 .....	100	100	100	100	100	19	15	14	13	0	0	100	100	100	100	100
October 2013 .....	100	100	100	100	96	18	13	13	12	0	0	100	100	100	100	100
October 2014 .....	100	100	100	100	88	16	12	12	11	0	0	100	100	100	100	100
October 2015 .....	100	100	100	92	79	15	11	11	10	0	0	100	100	100	100	100
October 2016 .....	100	100	100	83	71	13	10	10	9	0	0	100	100	100	100	100
October 2017 .....	100	100	100	74	63	12	10	9	9	0	0	100	100	100	100	100
October 2018 .....	100	100	100	65	56	11	9	8	8	0	0	100	100	100	100	100
October 2019 .....	100	100	95	57	49	10	8	8	7	0	0	100	100	100	100	100
October 2020 .....	100	100	83	49	42	8	7	6	6	0	0	100	100	100	100	100
October 2021 .....	100	100	72	42	35	7	6	5	5	0	0	100	100	100	100	100
October 2022 .....	100	100	61	35	30	5	4	4	4	0	0	100	100	100	100	100
October 2023 .....	100	100	51	29	24	4	4	3	3	0	0	100	100	98	96	87
October 2024 .....	100	98	43	24	20	3	3	3	3	0	0	94	85	83	81	73
October 2025 .....	100	82	34	19	16	3	2	2	2	0	0	78	71	69	67	60
October 2026 .....	100	66	27	14	12	2	2	1	1	0	0	63	57	56	54	48
October 2027 .....	100	51	20	11	9	1	1	1	1	0	0	49	44	43	42	37
October 2028 .....	100	37	14	7	6	1	1	1	1	0	0	36	32	31	30	27
October 2029 .....	100	24	9	4	4	1	*	*	*	0	0	23	20	20	19	17
October 2030 .....	100	11	4	2	2	*	*	*	*	0	0	11	9	9	9	8
October 2031 .....	79	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	29.4	25.2	21.7	18.6	17.5	6.5	5.7	5.6	5.4	2.9	1.3	25.1	24.7	24.6	24.5	24.1

Date	QJ Class							QL Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	112%	200%	219%	250%	500%	0%	100%	112%	200%	219%	250%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	94	82	82	82	82	82	82	100	100	100	100	100	100	100
October 2004 .....	88	48	48	48	48	48	48	100	100	100	100	100	100	100
October 2005 .....	82	4	4	4	4	4	0	100	100	100	100	100	100	50
October 2006 .....	75	0	0	0	0	0	0	100	49	49	49	49	49	0
October 2007 .....	67	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2008 .....	59	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2009 .....	50	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2010 .....	40	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2011 .....	29	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2012 .....	18	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2013 .....	5	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2014 .....	0	0	0	0	0	0	0	89	0	0	0	0	0	0
October 2015 .....	0	0	0	0	0	0	0	70	0	0	0	0	0	0
October 2016 .....	0	0	0	0	0	0	0	49	0	0	0	0	0	0
October 2017 .....	0	0	0	0	0	0	0	27	0	0	0	0	0	0
October 2018 .....	0	0	0	0	0	0	0	2	0	0	0	0	0	0
October 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	6.6	1.9	1.9	1.9	1.9	1.9	1.8	13.9	4.0	4.0	4.0	4.0	4.0	3.0

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

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

Date	IQ† Class							QC Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	112%	200%	219%	250%	500%	0%	100%	112%	200%	219%	250%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	97	90	90	90	90	90	90	100	100	100	100	100	100	100
October 2004 .....	93	71	71	71	71	71	71	100	100	100	100	100	100	100
October 2005 .....	90	45	45	45	45	45	21	100	100	100	100	100	100	100
October 2006 .....	86	21	21	21	21	21	0	100	100	100	100	100	100	15
October 2007 .....	81	0	0	0	0	0	0	100	96	96	96	96	96	0
October 2008 .....	76	0	0	0	0	0	0	100	49	49	49	49	49	0
October 2009 .....	71	0	0	0	0	0	0	100	4	4	4	4	4	0
October 2010 .....	66	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2011 .....	60	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2012 .....	53	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2013 .....	46	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2014 .....	39	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2015 .....	30	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2016 .....	21	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2017 .....	12	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2018 .....	1	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2019 .....	0	0	0	0	0	0	0	77	0	0	0	0	0	0
October 2020 .....	0	0	0	0	0	0	0	50	0	0	0	0	0	0
October 2021 .....	0	0	0	0	0	0	0	20	0	0	0	0	0	0
October 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	9.8	2.8	2.8	2.8	2.8	2.8	2.3	18.0	6.0	6.0	6.0	6.0	6.0	3.7

Date	QD Class							QI†, QM and QE Classes						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	112%	200%	219%	250%	500%	0%	100%	112%	200%	219%	250%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2005 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2006 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2007 .....	100	100	100	100	100	100	0	100	100	100	100	100	100	97
October 2008 .....	100	100	100	100	100	100	0	100	100	100	100	100	100	47
October 2009 .....	100	100	100	100	100	100	0	100	100	100	100	100	100	12
October 2010 .....	100	49	49	49	49	49	0	100	100	100	100	100	100	0
October 2011 .....	100	0	0	0	0	0	0	100	97	97	97	97	97	0
October 2012 .....	100	0	0	0	0	0	0	100	70	70	70	70	70	0
October 2013 .....	100	0	0	0	0	0	0	100	46	46	46	46	46	0
October 2014 .....	100	0	0	0	0	0	0	100	27	27	27	27	27	0
October 2015 .....	100	0	0	0	0	0	0	100	11	11	11	11	11	0
October 2016 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2017 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2018 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2019 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2020 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2021 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2022 .....	84	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2023 .....	37	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2024 .....	0	0	0	0	0	0	0	91	0	0	0	0	0	0
October 2025 .....	0	0	0	0	0	0	0	59	0	0	0	0	0	0
October 2026 .....	0	0	0	0	0	0	0	23	0	0	0	0	0	0
October 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	20.7	8.0	8.0	8.0	8.0	8.0	4.6	23.3	11.0	11.0	11.0	11.0	11.0	6.0

\*\* 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.



FQ, QO, QS†, SQ and QG Classes								GA Class						
Date	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	112%	200%	219%	250%	500%	0%	100%	112%	200%	219%	250%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	100	100	100	100	100	100	100	100	100	94	94	94	94	94
October 2004 .....	100	100	100	100	100	100	100	100	100	78	78	78	78	12
October 2005 .....	100	100	100	100	100	100	100	100	100	57	57	57	57	0
October 2006 .....	100	100	100	100	100	100	100	100	100	39	39	39	39	18
October 2007 .....	100	100	100	100	100	100	100	100	100	24	24	24	0	0
October 2008 .....	100	100	100	100	100	100	100	100	100	12	12	0	0	0
October 2009 .....	100	100	100	100	100	100	100	100	100	2	2	0	0	0
October 2010 .....	100	100	100	100	100	100	81	100	100	0	0	0	0	0
October 2011 .....	100	100	100	100	100	100	55	100	100	0	0	0	0	0
October 2012 .....	100	100	100	100	100	100	38	100	90	0	0	0	0	0
October 2013 .....	100	100	100	100	100	100	26	100	65	0	0	0	0	0
October 2014 .....	100	100	100	100	100	100	17	100	30	0	0	0	0	0
October 2015 .....	100	100	100	100	100	100	12	100	0	0	0	0	0	0
October 2016 .....	100	95	95	95	95	95	8	100	0	0	0	0	0	0
October 2017 .....	100	78	78	78	78	78	5	100	0	0	0	0	0	0
October 2018 .....	100	63	63	63	63	63	4	100	0	0	0	0	0	0
October 2019 .....	100	51	51	51	51	51	2	100	0	0	0	0	0	0
October 2020 .....	100	41	41	41	41	41	2	100	0	0	0	0	0	0
October 2021 .....	100	33	33	33	33	33	1	100	0	0	0	0	0	0
October 2022 .....	100	26	26	26	26	26	1	100	0	0	0	0	0	0
October 2023 .....	100	21	21	21	21	21	*	100	0	0	0	0	0	0
October 2024 .....	100	16	16	16	16	16	*	100	0	0	0	0	0	0
October 2025 .....	100	12	12	12	12	12	*	100	0	0	0	0	0	0
October 2026 .....	100	9	9	9	9	9	*	100	0	0	0	0	0	0
October 2027 .....	77	7	7	7	7	7	*	100	0	0	0	0	0	0
October 2028 .....	13	5	5	5	5	5	*	100	0	0	0	0	0	0
October 2029 .....	3	3	3	3	3	3	*	0	0	0	0	0	0	0
October 2030 .....	2	2	2	2	2	2	*	0	0	0	0	0	0	0
October 2031 .....	1	1	1	1	1	1	*	0	0	0	0	0	0	0
October 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	25.5	18.2	18.2	18.2	18.2	18.2	10.1	26.4	11.4	3.6	3.6	3.4	3.0	1.8

GB Class								GC Class						
Date	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	112%	200%	219%	250%	500%	0%	100%	112%	200%	219%	250%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	100	100	100	84	81	75	29	100	100	100	100	100	100	100
October 2004 .....	100	100	100	46	34	15	0	100	100	100	100	100	100	0
October 2005 .....	100	100	100	0	0	0	0	100	100	100	82	0	0	0
October 2006 .....	100	100	100	0	0	0	0	100	100	100	0	0	0	0
October 2007 .....	100	100	100	0	0	0	0	100	100	100	0	0	0	0
October 2008 .....	100	100	100	0	0	0	0	100	100	100	0	0	0	0
October 2009 .....	100	100	100	0	0	0	0	100	100	100	0	0	0	0
October 2010 .....	100	100	98	0	0	0	0	100	100	100	0	0	0	0
October 2011 .....	100	100	96	0	0	0	0	100	100	100	0	0	0	0
October 2012 .....	100	100	92	0	0	0	0	100	100	100	0	0	0	0
October 2013 .....	100	100	83	0	0	0	0	100	100	100	0	0	0	0
October 2014 .....	100	100	71	0	0	0	0	100	100	100	0	0	0	0
October 2015 .....	100	95	56	0	0	0	0	100	100	100	0	0	0	0
October 2016 .....	100	78	40	0	0	0	0	100	100	100	0	0	0	0
October 2017 .....	100	59	23	0	0	0	0	100	100	100	0	0	0	0
October 2018 .....	100	40	4	0	0	0	0	100	100	100	0	0	0	0
October 2019 .....	100	19	0	0	0	0	0	100	100	31	0	0	0	0
October 2020 .....	100	0	0	0	0	0	0	100	94	0	0	0	0	0
October 2021 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2022 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2023 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2024 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2025 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2026 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2027 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2028 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2029 .....	66	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2030 .....	0	0	0	0	0	0	0	2	0	0	0	0	0	0
October 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	27.2	15.5	13.2	1.8	1.6	1.4	0.8	27.9	18.5	16.8	3.2	2.8	2.4	1.3

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

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

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

Date	GD Class							GE Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	112%	200%	219%	250%	500%	0%	100%	112%	200%	219%	250%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004 .....	100	100	100	100	100	100	0	100	100	100	100	100	100	0
October 2005 .....	100	100	100	100	70	0	0	100	100	100	100	100	49	0
October 2006 .....	100	100	100	0	0	0	0	100	100	100	85	23	0	0
October 2007 .....	100	100	100	0	0	0	0	100	100	100	22	0	0	0
October 2008 .....	100	100	100	0	0	0	0	100	100	100	0	0	0	0
October 2009 .....	100	100	100	0	0	0	0	100	100	100	0	0	0	0
October 2010 .....	100	100	100	0	0	0	0	100	100	100	0	0	0	0
October 2011 .....	100	100	100	0	0	0	0	100	100	100	0	0	0	0
October 2012 .....	100	100	100	0	0	0	0	100	100	100	0	0	0	0
October 2013 .....	100	100	100	0	0	0	0	100	100	100	0	0	0	0
October 2014 .....	100	100	100	0	0	0	0	100	100	100	0	0	0	0
October 2015 .....	100	100	100	0	0	0	0	100	100	100	0	0	0	0
October 2016 .....	100	100	100	0	0	0	0	100	100	100	0	0	0	0
October 2017 .....	100	100	100	0	0	0	0	100	100	100	0	0	0	0
October 2018 .....	100	100	100	0	0	0	0	100	100	100	0	0	0	0
October 2019 .....	100	100	100	0	0	0	0	100	100	100	0	0	0	0
October 2020 .....	100	100	20	0	0	0	0	100	100	100	0	0	0	0
October 2021 .....	100	92	0	0	0	0	0	100	100	67	0	0	0	0
October 2022 .....	100	0	0	0	0	0	0	100	86	28	0	0	0	0
October 2023 .....	100	0	0	0	0	0	0	100	43	0	0	0	0	0
October 2024 .....	100	0	0	0	0	0	0	100	1	0	0	0	0	0
October 2025 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2026 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2027 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2028 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2029 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2030 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0
October 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	28.1	19.3	17.8	3.6	3.1	2.6	1.4	28.5	20.9	19.5	4.6	3.7	3.0	1.6

Date	GH Class							FM, SM and CB Classes						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	112%	200%	219%	250%	500%	0%	100%	112%	200%	219%	250%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004 .....	100	100	100	100	100	100	0	100	100	100	100	100	100	100
October 2005 .....	100	100	100	100	100	100	0	100	100	100	100	100	100	0
October 2006 .....	100	100	100	100	100	0	0	100	100	100	100	100	100	0
October 2007 .....	100	100	100	100	15	0	0	100	100	100	100	100	62	0
October 2008 .....	100	100	100	59	0	0	0	100	100	100	100	85	32	0
October 2009 .....	100	100	100	7	0	0	0	100	100	100	100	66	13	0
October 2010 .....	100	100	100	0	0	0	0	100	100	100	92	56	3	0
October 2011 .....	100	100	100	0	0	0	0	100	100	100	87	51	0	0
October 2012 .....	100	100	100	0	0	0	0	100	100	100	82	48	0	0
October 2013 .....	100	100	100	0	0	0	0	100	100	100	77	45	0	0
October 2014 .....	100	100	100	0	0	0	0	100	100	100	72	42	0	0
October 2015 .....	100	100	100	0	0	0	0	100	100	100	66	38	0	0
October 2016 .....	100	100	100	0	0	0	0	100	100	100	59	34	0	0
October 2017 .....	100	100	100	0	0	0	0	100	100	100	53	30	0	0
October 2018 .....	100	100	100	0	0	0	0	100	100	100	47	27	0	0
October 2019 .....	100	100	100	0	0	0	0	100	100	100	42	23	0	0
October 2020 .....	100	100	100	0	0	0	0	100	100	100	36	20	0	0
October 2021 .....	100	100	100	0	0	0	0	100	100	100	31	17	0	0
October 2022 .....	100	100	100	0	0	0	0	100	100	100	27	15	0	0
October 2023 .....	100	100	82	0	0	0	0	100	100	100	23	12	0	0
October 2024 .....	100	100	20	0	0	0	0	100	100	100	19	10	0	0
October 2025 .....	100	31	0	0	0	0	0	100	100	89	15	8	0	0
October 2026 .....	100	0	0	0	0	0	0	100	90	74	12	6	0	0
October 2027 .....	100	0	0	0	0	0	0	100	73	60	9	5	0	0
October 2028 .....	100	0	0	0	0	0	0	100	57	46	7	4	0	0
October 2029 .....	100	0	0	0	0	0	0	100	41	33	5	2	0	0
October 2030 .....	100	0	0	0	0	0	0	100	26	21	3	1	0	0
October 2031 .....	0	0	0	0	0	0	0	97	11	9	1	1	0	0
October 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	28.9	22.8	21.5	6.2	4.7	3.6	1.8	29.5	26.5	25.9	16.2	12.0	5.6	2.3

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

Date	A, AD and AB Classes					AH Class					AM Class					AI†, AO and AN Classes				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	275%	350%	500%	0%	100%	275%	350%	500%	0%	100%	275%	350%	500%	0%	100%	275%	350%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	95	93	89	88	85	92	88	83	80	76	100	100	100	100	100	100	100	100	100	100
October 2004 .....	90	82	72	68	59	84	71	54	47	33	100	100	100	100	100	100	100	100	100	100
October 2005 .....	85	71	52	45	32	75	51	20	8	0	100	100	100	100	79	100	100	100	100	100
October 2006 .....	79	59	35	27	12	65	33	0	0	0	100	100	89	67	30	100	100	100	100	100
October 2007 .....	73	49	22	13	0	55	15	0	0	0	100	100	55	33	0	100	100	100	100	97
October 2008 .....	66	39	11	3	0	43	0	0	0	0	100	98	28	7	0	100	100	100	100	62
October 2009 .....	58	30	2	0	0	31	0	0	0	0	100	75	6	0	0	100	100	100	80	40
October 2010 .....	51	21	0	0	0	18	0	0	0	0	100	53	0	0	0	100	100	82	56	25
October 2011 .....	42	13	0	0	0	4	0	0	0	0	100	33	0	0	0	100	100	60	39	15
October 2012 .....	33	5	0	0	0	0	0	0	0	0	82	13	0	0	0	100	100	43	26	9
October 2013 .....	23	0	0	0	0	0	0	0	0	0	58	0	0	0	0	100	93	29	17	5
October 2014 .....	12	0	0	0	0	0	0	0	0	0	31	0	0	0	0	100	66	18	10	3
October 2015 .....	1	0	0	0	0	0	0	0	0	0	2	0	0	0	0	100	41	10	5	1
October 2016 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	53	18	4	2	*
October 2017 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 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)** .....	7.6	5.1	3.4	3.0	2.4	5.2	3.1	2.1	1.9	1.6	11.3	8.2	5.3	4.6	3.7	14.1	12.7	10.0	8.9	7.1

Date	F and S Classes								TA Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	200%	500%	800%	1125%	1400%	1700%	2000%	0%	100%	117%	165%	175%	219%	250%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	99	96	91	87	82	77	73	68	96	79	79	79	79	79	79	79
October 2004 .....	98	87	72	59	45	34	23	0	91	47	47	47	47	47	47	45
October 2005 .....	97	76	50	31	15	6	0	0	87	14	14	14	14	14	14	0
October 2006 .....	96	66	35	16	5	1	0	0	81	0	0	0	0	0	0	0
October 2007 .....	95	57	24	8	2	*	0	0	76	0	0	0	0	0	0	0
October 2008 .....	93	49	16	4	*	*	0	0	70	0	0	0	0	0	0	0
October 2009 .....	0	0	0	0	0	0	0	0	63	0	0	0	0	0	0	0
October 2010 .....	0	0	0	0	0	0	0	0	56	0	0	0	0	0	0	0
October 2011 .....	0	0	0	0	0	0	0	0	48	0	0	0	0	0	0	0
October 2012 .....	0	0	0	0	0	0	0	0	40	0	0	0	0	0	0	0
October 2013 .....	0	0	0	0	0	0	0	0	30	0	0	0	0	0	0	0
October 2014 .....	0	0	0	0	0	0	0	0	20	0	0	0	0	0	0	0
October 2015 .....	0	0	0	0	0	0	0	0	10	0	0	0	0	0	0	0
October 2016 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2017 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	6.7	5.0	3.5	2.6	2.0	1.7	1.5	1.3	8.2	1.9	1.9	1.9	1.9	1.9	1.9	1.7

\* 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	TB Class								IT† Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	117%	165%	175%	219%	250%	500%	0%	100%	117%	165%	175%	219%	250%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	100	100	100	100	100	100	100	100	97	84	84	84	84	84	84	84
October 2004 .....	100	100	100	100	100	100	100	100	93	59	59	59	59	59	59	58
October 2005 .....	100	100	100	100	100	100	100	0	90	34	34	34	34	34	34	0
October 2006 .....	100	46	46	46	46	46	46	0	86	11	11	11	11	11	11	0
October 2007 .....	100	0	0	0	0	0	0	0	81	0	0	0	0	0	0	0
October 2008 .....	100	0	0	0	0	0	0	0	77	0	0	0	0	0	0	0
October 2009 .....	100	0	0	0	0	0	0	0	72	0	0	0	0	0	0	0
October 2010 .....	100	0	0	0	0	0	0	0	66	0	0	0	0	0	0	0
October 2011 .....	100	0	0	0	0	0	0	0	60	0	0	0	0	0	0	0
October 2012 .....	100	0	0	0	0	0	0	0	54	0	0	0	0	0	0	0
October 2013 .....	100	0	0	0	0	0	0	0	47	0	0	0	0	0	0	0
October 2014 .....	100	0	0	0	0	0	0	0	39	0	0	0	0	0	0	0
October 2015 .....	100	0	0	0	0	0	0	0	31	0	0	0	0	0	0	0
October 2016 .....	94	0	0	0	0	0	0	0	22	0	0	0	0	0	0	0
October 2017 .....	52	0	0	0	0	0	0	0	12	0	0	0	0	0	0	0
October 2018 .....	7	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0
October 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	15.1	4.0	4.0	4.0	4.0	4.0	4.0	2.6	9.8	2.4	2.4	2.4	2.4	2.4	2.4	1.9

Date	TI†, TH, TC and TG Classes								TD Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	117%	165%	175%	219%	250%	500%	0%	100%	117%	165%	175%	219%	250%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2005 .....	100	100	100	100	100	100	100	80	100	100	100	100	100	100	100	100
October 2006 .....	100	100	100	100	100	100	100	1	100	100	100	100	100	100	100	100
October 2007 .....	100	82	82	82	82	82	82	0	100	100	100	100	100	100	100	0
October 2008 .....	100	48	48	48	48	48	48	0	100	100	100	100	100	100	100	0
October 2009 .....	100	16	16	16	16	16	16	0	100	100	100	100	100	100	100	0
October 2010 .....	100	0	0	0	0	0	0	0	100	45	45	45	45	45	45	0
October 2011 .....	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2012 .....	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2013 .....	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2014 .....	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2015 .....	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2016 .....	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2017 .....	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2018 .....	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2019 .....	84	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2020 .....	65	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2021 .....	43	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2022 .....	20	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2023 .....	0	0	0	0	0	0	0	0	78	0	0	0	0	0	0	0
October 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	18.6	6.0	6.0	6.0	6.0	6.0	6.0	3.4	21.3	8.0	8.0	8.0	8.0	8.0	8.0	4.2

\*\* 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	TJ†, TK and TE Classes								KG Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	117%	165%	175%	219%	250%	500%	0%	100%	117%	165%	175%	219%	250%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	100	100	100	100	100	100	100	100	100	100	88	88	88	88	88	88
October 2004 .....	100	100	100	100	100	100	100	100	100	100	69	69	69	69	69	0
October 2005 .....	100	100	100	100	100	100	100	100	100	100	52	52	52	52	52	0
October 2006 .....	100	100	100	100	100	100	100	100	100	100	37	37	37	37	37	0
October 2007 .....	100	100	100	100	100	100	100	0	100	100	25	25	25	25	25	0
October 2008 .....	100	100	100	100	100	100	100	0	100	100	16	16	16	16	16	0
October 2009 .....	100	100	100	100	100	100	100	0	100	100	8	8	8	8	8	0
October 2010 .....	100	100	100	100	100	100	100	0	100	100	3	3	3	3	1	0
October 2011 .....	100	40	40	40	40	40	40	0	100	97	0	0	0	0	0	0
October 2012 .....	100	0	0	0	0	0	0	0	100	39	0	0	0	0	0	0
October 2013 .....	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2014 .....	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2015 .....	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2016 .....	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2017 .....	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2018 .....	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2019 .....	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2020 .....	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2021 .....	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2022 .....	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2023 .....	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2024 .....	69	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2025 .....	0	0	0	0	0	0	0	0	59	0	0	0	0	0	0	0
October 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	22.2	8.9	8.9	8.9	8.9	8.9	8.9	4.7	23.1	9.9	3.5	3.5	3.5	3.5	3.5	1.7

Date	SK, SL†, ST, FB, SC and SB Classes								ZE Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	117%	165%	175%	219%	250%	500%	0%	100%	117%	165%	175%	219%	250%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	100	100	100	94	92	90	86	54	106	106	106	106	106	0	0	0
October 2004 .....	100	100	100	84	80	70	60	0	112	112	112	112	112	0	0	0
October 2005 .....	99	99	99	75	70	53	38	0	118	118	118	118	118	0	0	0
October 2006 .....	99	99	99	68	61	39	22	0	125	125	125	125	125	0	0	0
October 2007 .....	99	99	99	62	55	30	11	0	132	132	132	132	132	0	0	0
October 2008 .....	99	99	99	58	51	24	4	0	139	139	139	139	139	0	0	0
October 2009 .....	98	98	98	55	47	20	1	0	147	147	147	147	147	0	0	0
October 2010 .....	98	98	98	54	45	19	0	0	155	155	155	155	155	0	0	0
October 2011 .....	98	98	97	52	44	18	0	0	164	164	164	164	164	0	0	0
October 2012 .....	97	97	86	41	33	9	0	0	173	173	173	173	173	0	0	0
October 2013 .....	97	87	68	24	16	0	0	0	183	183	183	183	183	0	0	0
October 2014 .....	97	71	52	9	2	0	0	0	193	193	193	193	193	0	0	0
October 2015 .....	96	56	37	0	0	0	0	0	204	204	204	76	0	0	0	0
October 2016 .....	96	41	23	0	0	0	0	0	216	216	216	0	0	0	0	0
October 2017 .....	96	28	10	0	0	0	0	0	228	228	228	0	0	0	0	0
October 2018 .....	95	15	0	0	0	0	0	0	241	241	184	0	0	0	0	0
October 2019 .....	95	2	0	0	0	0	0	0	254	254	0	0	0	0	0	0
October 2020 .....	94	0	0	0	0	0	0	0	269	8	0	0	0	0	0	0
October 2021 .....	94	0	0	0	0	0	0	0	284	0	0	0	0	0	0	0
October 2022 .....	93	0	0	0	0	0	0	0	300	0	0	0	0	0	0	0
October 2023 .....	92	0	0	0	0	0	0	0	317	0	0	0	0	0	0	0
October 2024 .....	92	0	0	0	0	0	0	0	334	0	0	0	0	0	0	0
October 2025 .....	91	0	0	0	0	0	0	0	353	0	0	0	0	0	0	0
October 2026 .....	79	0	0	0	0	0	0	0	373	0	0	0	0	0	0	0
October 2027 .....	55	0	0	0	0	0	0	0	394	0	0	0	0	0	0	0
October 2028 .....	28	0	0	0	0	0	0	0	417	0	0	0	0	0	0	0
October 2029 .....	0	0	0	0	0	0	0	0	417	0	0	0	0	0	0	0
October 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	24.3	13.4	12.2	7.3	6.5	4.2	2.8	1.0	27.3	17.6	16.2	13.0	12.4	0.4	0.3	0.1

\*\* 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	VC Class								VI†, VO and VD Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	117%	165%	175%	219%	250%	500%	0%	100%	117%	165%	175%	219%	250%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	93	93	93	93	93	93	93	93	100	100	100	100	100	100	100	100
October 2004 .....	86	86	86	86	86	86	86	86	100	100	100	100	100	100	100	100
October 2005 .....	78	78	78	78	78	78	78	78	100	100	100	100	100	100	100	100
October 2006 .....	70	70	70	70	70	70	70	70	100	100	100	100	100	100	100	100
October 2007 .....	61	61	61	61	61	61	61	54	100	100	100	100	100	100	100	100
October 2008 .....	52	52	52	52	52	52	52	0	100	100	100	100	100	100	100	47
October 2009 .....	42	42	42	42	42	42	42	0	100	100	100	100	100	100	100	0
October 2010 .....	32	32	32	32	32	32	32	0	100	100	100	100	100	100	100	0
October 2011 .....	21	21	21	21	21	21	21	0	100	100	100	100	100	100	100	0
October 2012 .....	10	10	10	10	10	10	0	0	100	100	100	100	100	100	78	0
October 2013 .....	0	0	0	0	0	0	0	0	98	98	98	98	98	76	18	0
October 2014 .....	0	0	0	0	0	0	0	0	86	86	86	86	86	18	0	0
October 2015 .....	0	0	0	0	0	0	0	0	73	73	73	73	57	0	0	0
October 2016 .....	0	0	0	0	0	0	0	0	60	60	60	26	3	0	0	0
October 2017 .....	0	0	0	0	0	0	0	0	45	45	45	0	0	0	0	0
October 2018 .....	0	0	0	0	0	0	0	0	30	30	30	0	0	0	0	0
October 2019 .....	0	0	0	0	0	0	0	0	15	15	0	0	0	0	0	0
October 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	6.0	6.0	6.0	6.0	6.0	6.0	5.9	4.2	14.6	14.6	14.5	13.3	13.0	11.5	10.5	6.0

  

Date	ZD Class								EL Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	117%	165%	175%	219%	250%	500%	0%	100%	117%	165%	175%	219%	250%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2003 .....	106	106	106	106	106	106	106	106	100	100	100	100	100	100	100	100
October 2004 .....	112	112	112	112	112	112	112	112	100	100	100	100	100	100	100	100
October 2005 .....	118	118	118	118	118	118	118	118	100	100	100	100	100	100	100	100
October 2006 .....	125	125	125	125	125	125	125	125	100	100	100	100	100	100	100	100
October 2007 .....	132	132	132	132	132	132	132	132	100	100	100	100	100	100	100	98
October 2008 .....	139	139	139	139	139	139	139	139	100	100	100	100	100	100	100	67
October 2009 .....	147	147	147	147	147	147	147	123	100	100	100	100	100	100	100	46
October 2010 .....	155	155	155	155	155	155	155	84	100	100	100	100	100	100	100	32
October 2011 .....	164	164	164	164	164	164	164	57	100	100	100	100	100	100	100	22
October 2012 .....	173	173	173	173	173	173	173	39	100	100	100	100	100	100	90	15
October 2013 .....	183	183	183	183	183	183	183	27	100	100	100	100	100	93	74	10
October 2014 .....	193	193	193	193	193	193	163	18	100	100	100	100	100	78	61	7
October 2015 .....	204	204	204	204	204	175	134	12	100	100	100	100	95	66	50	5
October 2016 .....	216	216	216	216	216	146	109	8	100	100	100	89	82	55	41	3
October 2017 .....	228	228	228	206	187	121	89	6	100	100	100	77	70	46	33	2
October 2018 .....	241	241	241	177	159	101	72	4	100	100	100	66	60	38	27	1
October 2019 .....	254	254	253	151	135	83	58	2	100	100	95	57	51	31	22	1
October 2020 .....	267	267	221	128	114	68	47	2	100	100	83	48	43	25	17	1
October 2021 .....	267	235	192	108	95	55	37	1	100	88	72	40	36	21	14	*
October 2022 .....	267	204	165	90	79	44	29	1	100	77	62	34	30	17	11	*
October 2023 .....	267	176	141	74	65	35	23	*	100	66	53	28	24	13	8	*
October 2024 .....	267	149	118	60	52	27	17	*	100	56	44	22	20	10	6	*
October 2025 .....	267	123	96	48	41	21	13	*	100	46	36	18	15	8	5	*
October 2026 .....	267	99	77	37	32	16	9	*	100	37	29	14	12	6	4	*
October 2027 .....	267	77	59	27	23	11	7	*	100	29	22	10	9	4	2	*
October 2028 .....	267	56	42	19	16	8	4	*	100	21	16	7	6	3	2	*
October 2029 .....	267	36	27	12	10	4	3	*	100	14	10	4	4	2	1	*
October 2030 .....	216	17	13	5	5	2	1	*	81	7	5	2	2	1	*	*
October 2031 .....	112	0	0	0	0	0	0	0	42	0	0	0	0	0	0	0
October 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	28.8	22.9	22.1	19.7	19.2	17.2	15.9	9.2	28.8	22.9	21.8	18.7	18.1	15.7	14.2	7.6

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

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

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

## Characteristics of the R and RL Classes

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

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 the 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>Certificate Group</u>	<u>PSA Prepayment Assumption</u>
1	219%
2	269%
3	219%
4	275%
5	1125%
6	219%

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

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

For purposes of determining the portion of the taxable income of the Trust (or the Lower Tier REMIC) that generally will not be treated as excess inclusions, the rate to be used is 120% of the “federal long-term rate.”) The rate will be published on or about September 20, 2002. See “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Residual Certificates*—Treatment of Excess Inclusions” and “—*Foreign Investors*—Residual Certificates” in the REMIC Prospectus.

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

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

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

*Combination RCR Classes.* A beneficial owner of a Combination RCR Certificate will be treated as the beneficial owner of a proportionate interest in the REMIC Certificates underlying that Combination RCR Certificate. Except in the case of a beneficial owner that acquires a Combination RCR Certificate in an exchange described under “—*Exchanges*” below, a beneficial owner of a Combination RCR Certificate must allocate its cost to acquire that Certificate among the underlying REMIC Certificates in proportion to their relative fair market values at the time of acquisition. Such an owner should account for its ownership interest in each underlying REMIC Certificate as described under “—Taxation of Beneficial Owners of Regular Certificates” 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 UBS Warburg LLC (the “Dealer”) in exchange for the MBS. 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 Classes in addition to those contemplated as of the date of this prospectus supplement. In this event, we will increase the related MBS in principal balance, but we expect that all these additional MBS will have the same characteristics as described under “Description of the Certificates—The MBS” in this prospectus supplement. The proportion that the original principal balance of each Group 1, 2, 3, 4, 5 or 6 Class bears to the aggregate original principal balance of all Group 1, 2, 3, 4, 5 or 6 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.

## Available Recombinations ( 1 )

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal Balances	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 1 OI OH	\$ 11,422,179 (3) 114,221,790	OB	\$114,221,790	5.0%	FIX	PAC	31392FJF5	August 2012
Recombination 2 OJ OK	57,529,605 (3) 57,529,605	OE	57,529,605	5.0	FIX	PAC	31392FJG3	November 2017
Recombination 3 PO PS	11,561,667 11,561,667 (3)	SP	11,561,667	(4)	INV	PAC	31392FJH1	November 2032
Recombination 4 FP PO PS	18,168,333 11,561,667 11,561,667 (3)	PG	29,730,000	5.5	FIX	PAC	31392FJJ7	November 2032
Recombination 5 PI PH	47,058,334 (3) 47,058,334	PE	47,058,334	5.5	FIX	PAC	31392FJK4	October 2031
Recombination 6 KD KB	20,052,666 80,210,667	KA	100,263,333	5.5	FIX	SCH/NSJ/AD	31392FJL2	November 2032
Recombination 7 KD KB	5,729,333 80,210,667	KC	85,940,000	5.0	FIX	SCH/NSJ/AD	31392FJM0	November 2032
Recombination 8 IL PL	8,688,787 (3) 47,788,333	PC	47,788,333	5.5	FIX	PAC	31392FJN8	December 2026
Recombination 9 IL PL	4,344,394 (3) 47,788,333	PM	47,788,333	5.0	FIX	PAC	31392FJP3	December 2026
Recombination 10 QI QM	29,575,000 (3) 29,575,000	QE	29,575,000	5.5	FIX	PAC	31392FJQ1	April 2031
Recombination 11 QO QS	7,485,333 7,485,333 (3)	SQ	7,485,333	(4)	INV	PAC	31392FJR9	November 2032
Recombination 12 FQ QO QS	11,762,667 7,485,333 7,485,333 (3)	QG	19,248,000	5.5	FIX	PAC	31392FJS7	November 2032

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal Balances	Interest Rate	Interest Type(2)	Principal Type(2)	CUSIP Number	Final Distribution Date
Recombination 13								
FM	\$ 11,168,882	CB	\$ 17,261,000	5.5%	FIX	SUP	31392FJT5	November 2032
SM	6,092,118							
Recombination 14								
AI	40,000,000 (3)	AN	40,000,000	5.0	FIX	SEQ	31392FJU2	November 2017
AO	40,000,000							
Recombination 15								
TJ	13,104,000 (3)	TE	13,104,000	5.5	FIX	PAC	31392FJV0	March 2029
TK	13,104,000							
Recombination 16								
TI	8,909,090 (3)	TC	49,000,000	5.5	FIX	PAC	31392FJW8	April 2027
TH	49,000,000							
Recombination 17								
TI	4,454,545 (3)	TG	49,000,000	5.0	FIX	PAC	31392FJX6	April 2027
TH	49,000,000							
Recombination 18								
SK	10,088,787	SB	10,088,787	(4)	INV	TAC/AD	31392FJY4	May 2030
SL	4,810,771 (3)							
Recombination 19								
VI	19,295,000 (3)	VD	19,295,000	5.5	FIX	SEQ/AD	31392FJZ1	October 2020
VO	19,295,000							
Recombination 20								
VC	18,205,000	EL (5)	60,000,000	5.5	FIX	SEQ	31392FKA4	November 2032
VI	19,295,000 (3)							
VO	19,295,000							
ZD	22,500,000							

- (1) REMIC Certificates and RCR Certificates in any Recombination may be exchanged only in the proportions shown above.
- (2) See “Description of Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus and “Description of the Certificates—Distributions of Interest” and “—Distributions of Principal” in this prospectus supplement.
- (3) Notional principal balance.
- (4) For a description of these interest rates, see “Description of the Certificates—Distributions of Interest” in this prospectus supplement.
- (5) Principal payments on the REMIC Certificates in Recombination 20 from the ZD Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.

## Principal Balance Schedules

### *Aggregate Group I Targeted Balances*

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance .....	\$91,264,000.00	October 2005 .....	\$30,494,016.67	September 2008 .....	\$ 9,100,969.84
November 2002 .....	89,504,161.78	November 2005 .....	29,448,757.95	October 2008 .....	8,878,259.48
December 2002 .....	87,615,835.34	December 2005 .....	28,433,122.13	November 2008 .....	8,673,370.07
January 2003 .....	85,600,242.81	January 2006 .....	27,446,703.25	December 2008 .....	8,486,028.77
February 2003 .....	83,458,733.55	February 2006 .....	26,489,099.90	January 2009 .....	8,315,965.90
March 2003 .....	81,192,782.84	March 2006 .....	25,559,915.14	February 2009 .....	8,137,702.58
April 2003 .....	78,803,990.40	April 2006 .....	24,658,756.47	March 2009 .....	7,948,656.39
May 2003 .....	76,294,078.65	May 2006 .....	23,785,235.75	April 2009 .....	7,749,119.15
June 2003 .....	73,664,890.83	June 2006 .....	22,938,969.19	May 2009 .....	7,539,377.05
July 2003 .....	70,918,388.86	July 2006 .....	22,119,577.31	June 2009 .....	7,319,710.72
August 2003 .....	68,056,650.98	August 2006 .....	21,326,684.83	July 2009 .....	7,090,395.36
September 2003 .....	65,081,869.25	September 2006 .....	20,559,920.73	August 2009 .....	6,851,700.82
October 2003 .....	61,996,346.82	October 2006 .....	19,818,918.11	September 2009 .....	6,603,891.66
November 2003 .....	58,802,494.99	November 2006 .....	19,103,314.20	October 2009 .....	6,347,227.27
December 2003 .....	55,502,830.11	December 2006 .....	18,412,750.29	November 2009 .....	6,081,961.94
January 2004 .....	54,614,677.11	January 2007 .....	17,746,871.72	December 2009 .....	5,808,344.94
February 2004 .....	53,685,669.27	February 2007 .....	17,105,327.80	January 2010 .....	5,526,620.63
March 2004 .....	52,717,118.40	March 2007 .....	16,487,771.79	February 2010 .....	5,237,028.50
April 2004 .....	51,710,713.11	April 2007 .....	15,893,860.86	March 2010 .....	4,939,803.30
May 2004 .....	50,668,199.17	May 2007 .....	15,323,256.04	April 2010 .....	4,635,175.06
June 2004 .....	49,591,376.29	June 2007 .....	14,775,622.17	May 2010 .....	4,323,369.24
July 2004 .....	48,482,094.89	July 2007 .....	14,250,627.90	June 2010 .....	4,004,606.74
August 2004 .....	47,342,252.65	August 2007 .....	13,747,945.59	July 2010 .....	3,679,104.01
September 2004 .....	46,173,791.09	September 2007 .....	13,267,251.34	August 2010 .....	3,347,073.13
October 2004 .....	44,978,691.93	October 2007 .....	12,808,224.88	September 2010 .....	3,008,721.86
November 2004 .....	43,758,973.45	November 2007 .....	12,370,549.59	October 2010 .....	2,664,253.73
December 2004 .....	42,516,686.74	December 2007 .....	11,953,912.43	November 2010 .....	2,313,868.12
January 2005 .....	41,253,911.87	January 2008 .....	11,558,003.89	December 2010 .....	1,957,760.28
February 2005 .....	39,972,754.03	February 2008 .....	11,182,518.02	January 2011 .....	1,596,121.47
March 2005 .....	38,675,339.62	March 2008 .....	10,827,152.30	February 2011 .....	1,229,138.99
April 2005 .....	37,410,964.28	April 2008 .....	10,491,607.66	March 2011 .....	856,996.23
May 2005 .....	36,179,184.13	May 2008 .....	10,175,588.46	April 2011 .....	479,872.77
June 2005 .....	34,979,560.20	June 2008 .....	9,878,802.40	May 2011 .....	97,944.44
July 2005 .....	33,811,658.39	July 2008 .....	9,600,960.50	June 2011 and thereafter .....	0.00
August 2005 .....	32,675,049.42	August 2008 .....	9,341,777.12		
September 2005 .....	31,569,308.78				

### *Aggregate Group II 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 2003 .....	\$365,885,692.00	September 2004 .....	\$335,055,001.72	July 2005 .....	\$295,751,518.04
January 2004 .....	362,742,603.98	October 2004 .....	331,300,657.09	August 2005 .....	291,824,878.74
February 2004 .....	359,524,992.52	November 2004 .....	327,486,767.33	September 2005 .....	287,919,384.19
March 2004 .....	356,234,732.29	December 2004 .....	323,615,111.26	October 2005 .....	284,034,925.15
April 2004 .....	352,873,339.72	January 2005 .....	319,687,494.50	November 2005 .....	280,171,392.95
May 2004 .....	349,442,368.41	February 2005 .....	315,705,748.05	December 2005 .....	276,328,679.51
June 2004 .....	345,943,407.95	March 2005 .....	311,671,726.86	January 2006 .....	272,506,677.28
July 2004 .....	342,378,082.73	April 2005 .....	307,659,405.05	February 2006 .....	268,705,279.26
August 2004 .....	338,748,050.61	May 2005 .....	303,668,670.55	March 2006 .....	264,924,379.00
		June 2005 .....	299,699,411.85	April 2006 .....	261,163,870.63



**Aggregate Group II (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 2006 .....	\$257,423,648.78	March 2010 .....	\$108,922,527.62	January 2014 .....	\$ 31,243,786.72
June 2006 .....	253,703,608.64	April 2010 .....	106,480,574.12	February 2014 .....	30,174,523.47
July 2006 .....	250,003,645.97	May 2010 .....	104,080,111.84	March 2014 .....	29,125,386.04
August 2006 .....	246,323,657.01	June 2010 .....	101,720,506.18	April 2014 .....	28,096,052.90
September 2006 .....	242,663,538.57	July 2010 .....	99,401,131.74	May 2014 .....	27,086,207.28
October 2006 .....	239,023,187.99	August 2010 .....	97,121,372.23	June 2014 .....	26,095,537.14
November 2006 .....	235,402,503.12	September 2010 .....	94,880,620.28	July 2014 .....	25,123,735.04
December 2006 .....	231,801,382.36	October 2010 .....	92,678,277.37	August 2014 .....	24,170,498.15
January 2007 .....	228,219,724.61	November 2010 .....	90,513,753.68	September 2014 .....	23,235,528.12
February 2007 .....	224,657,429.31	December 2010 .....	88,386,467.98	October 2014 .....	22,318,531.08
March 2007 .....	221,114,396.40	January 2011 .....	86,295,847.48	November 2014 .....	21,419,217.49
April 2007 .....	217,590,526.34	February 2011 .....	84,241,327.76	December 2014 .....	20,537,302.17
May 2007 .....	214,085,720.10	March 2011 .....	82,222,352.59	January 2015 .....	19,672,504.17
June 2007 .....	210,599,879.18	April 2011 .....	80,238,373.86	February 2015 .....	18,824,546.74
July 2007 .....	207,132,905.56	May 2011 .....	78,288,851.47	March 2015 .....	17,993,157.28
August 2007 .....	203,684,701.74	June 2011 .....	76,373,253.18	April 2015 .....	17,178,067.24
September 2007 .....	200,255,170.71	July 2011 .....	74,491,054.52	May 2015 .....	16,379,012.10
October 2007 .....	196,844,215.98	August 2011 .....	72,641,738.67	June 2015 .....	15,595,731.29
November 2007 .....	193,451,741.52	September 2011 .....	70,824,796.38	July 2015 .....	14,827,968.16
December 2007 .....	190,077,651.84	October 2011 .....	69,039,725.83	August 2015 .....	14,075,469.90
January 2008 .....	186,721,851.90	November 2011 .....	67,286,032.54	September 2015 .....	13,337,987.46
February 2008 .....	183,384,247.17	December 2011 .....	65,563,229.25	October 2015 .....	12,615,275.58
March 2008 .....	180,064,743.61	January 2012 .....	63,870,835.86	November 2015 .....	11,907,092.64
April 2008 .....	176,763,247.66	February 2012 .....	62,208,379.28	December 2015 .....	11,213,200.66
May 2008 .....	173,479,666.23	March 2012 .....	60,575,393.35	January 2016 .....	10,533,365.26
June 2008 .....	170,213,906.72	April 2012 .....	58,971,418.75	February 2016 .....	9,867,355.54
July 2008 .....	166,965,877.01	May 2012 .....	57,396,002.89	March 2016 .....	9,214,944.13
August 2008 .....	163,735,485.43	June 2012 .....	55,848,699.81	April 2016 .....	8,575,907.05
September 2008 .....	160,522,640.82	July 2012 .....	54,329,070.12	May 2016 .....	7,950,023.70
October 2008 .....	157,327,252.47	August 2012 .....	52,836,680.87	June 2016 .....	7,337,076.82
November 2008 .....	154,149,230.12	September 2012 .....	51,371,105.46	July 2016 .....	6,736,852.41
December 2008 .....	150,988,483.99	October 2012 .....	49,931,923.57	August 2016 .....	6,149,139.73
January 2009 .....	147,844,924.78	November 2012 .....	48,518,721.07	September 2016 .....	5,573,731.19
February 2009 .....	144,749,975.97	December 2012 .....	47,131,089.92	October 2016 .....	5,010,422.38
March 2009 .....	141,706,447.50	January 2013 .....	45,768,628.07	November 2016 .....	4,459,011.94
April 2009 .....	138,713,561.07	February 2013 .....	44,430,939.42	December 2016 .....	3,919,301.61
May 2009 .....	135,770,549.60	March 2013 .....	43,117,633.68	January 2017 .....	3,391,096.08
June 2009 .....	132,876,657.11	April 2013 .....	41,828,326.33	February 2017 .....	2,874,203.06
July 2009 .....	130,031,138.53	May 2013 .....	40,562,638.52	March 2017 .....	2,368,433.12
August 2009 .....	127,233,259.58	June 2013 .....	39,320,197.00	April 2017 .....	1,873,599.77
September 2009 .....	124,482,296.56	July 2013 .....	38,100,634.02	May 2017 .....	1,389,519.29
October 2009 .....	121,777,536.26	August 2013 .....	36,903,587.27	June 2017 .....	916,010.82
November 2009 .....	119,118,275.80	September 2013 .....	35,728,699.79	July 2017 .....	452,896.19
December 2009 .....	116,503,822.46	October 2013 .....	34,575,619.91	August 2017 and thereafter .....	0.00
January 2010 .....	113,933,493.55	November 2013 .....	33,444,001.15		
February 2010 .....	111,406,616.29	December 2013 .....	32,333,502.18		

**Group 1 MBS Specified Balances**

<u>Distribution Date</u>	<u>Specified Balances</u>	<u>Distribution Date</u>	<u>Specified Balances</u>	<u>Distribution Date</u>	<u>Specified Balances</u>
Initial Balance .....	\$500,000,000.00	December 2002 .....	\$495,335,356.26	February 2003 .....	\$489,822,662.80
November 2002 .....	497,774,725.87	January 2003 .....	492,683,903.37	March 2003 .....	486,754,211.14



**Group 1 MBS (Continued)**

<u>Distribution Date</u>	<u>Specified Balances</u>	<u>Distribution Date</u>	<u>Specified Balances</u>	<u>Distribution Date</u>	<u>Specified Balances</u>
April 2003 .....	\$483,481,402.93	September 2007 .....	\$205,057,713.57	February 2012 .....	\$ 62,214,212.24
May 2003 .....	480,007,366.91	October 2007 .....	201,023,996.00	March 2012 .....	60,581,073.19
June 2003 .....	476,335,501.83	November 2007 .....	197,055,823.65	April 2012 .....	58,976,948.19
July 2003 .....	472,469,471.43	December 2007 .....	193,152,214.95	May 2012 .....	57,401,384.61
August 2003 .....	468,413,198.97	January 2008 .....	189,312,202.45	June 2012 .....	55,853,936.45
September 2003 .....	464,170,861.07	February 2008 .....	185,534,832.57	July 2012 .....	54,334,164.28
October 2003 .....	459,746,881.00	March 2008 .....	181,819,165.43	August 2012 .....	52,841,635.09
November 2003 .....	455,145,921.37	April 2008 .....	178,164,274.67	September 2012 .....	51,375,922.26
December 2003 .....	450,372,876.31	May 2008 .....	174,569,247.21	October 2012 .....	49,936,605.43
January 2004 .....	445,432,862.98	June 2008 .....	171,033,183.12	November 2012 .....	48,523,270.42
February 2004 .....	440,331,212.72	July 2008 .....	167,555,195.42	December 2012 .....	47,135,509.15
March 2004 .....	435,073,461.56	August 2008 .....	164,134,409.87	January 2013 .....	45,772,919.56
April 2004 .....	429,665,340.30	September 2008 .....	160,769,964.83	February 2013 .....	44,435,105.47
May 2004 .....	424,112,764.13	October 2008 .....	157,461,011.06	March 2013 .....	43,121,676.59
June 2004 .....	418,421,821.79	November 2008 .....	154,206,711.55	April 2013 .....	41,832,248.35
July 2004 .....	412,598,764.35	December 2008 .....	151,006,241.36	May 2013 .....	40,566,441.87
August 2004 .....	406,649,993.60	January 2009 .....	147,858,787.43	June 2013 .....	39,323,883.85
September 2004 .....	400,582,050.06	February 2009 .....	144,763,548.42	July 2013 .....	38,104,206.52
October 2004 .....	394,401,600.72	March 2009 .....	141,719,734.58	August 2013 .....	36,907,047.53
November 2004 .....	388,115,426.45	April 2009 .....	138,726,567.51	September 2013 .....	35,732,049.88
December 2004 .....	381,730,409.18	May 2009 .....	135,783,280.09	October 2013 .....	34,578,861.88
January 2005 .....	375,253,518.86	June 2009 .....	132,889,116.26	November 2013 .....	33,447,137.02
February 2005 .....	368,691,800.20	July 2009 .....	130,043,330.88	December 2013 .....	32,336,533.93
March 2005 .....	362,052,359.33	August 2009 .....	127,245,189.58	January 2014 .....	31,246,716.29
April 2005 .....	355,517,095.00	September 2009 .....	124,493,968.61	February 2014 .....	30,177,352.77
May 2005 .....	349,084,474.31	October 2009 .....	121,788,954.71	March 2014 .....	29,128,116.97
June 2005 .....	342,752,986.16	November 2009 .....	119,129,444.90	April 2014 .....	28,098,687.32
July 2005 .....	336,521,140.94	December 2009 .....	116,514,746.42	May 2014 .....	27,088,747.02
August 2005 .....	330,387,470.19	January 2010 .....	113,944,176.50	June 2014 .....	26,097,983.98
September 2005 .....	324,350,526.38	February 2010 .....	111,417,062.30	July 2014 .....	25,126,090.76
October 2005 .....	318,408,882.52	March 2010 .....	108,932,740.71	August 2014 .....	24,172,764.49
November 2005 .....	312,561,131.98	April 2010 .....	106,490,558.25	September 2014 .....	23,237,706.80
December 2005 .....	306,805,888.14	May 2010 .....	104,089,870.89	October 2014 .....	22,320,623.77
January 2006 .....	301,141,784.10	June 2010 .....	101,730,043.98	November 2014 .....	21,421,225.86
February 2006 .....	295,567,472.46	July 2010 .....	99,410,452.07	December 2014 .....	20,539,227.84
March 2006 .....	290,081,625.02	August 2010 .....	97,130,478.79	January 2015 .....	19,674,348.76
April 2006 .....	284,682,932.49	September 2010 .....	94,889,516.74	February 2015 .....	18,826,311.82
May 2006 .....	279,370,104.27	October 2010 .....	92,686,967.33	March 2015 .....	17,994,844.40
June 2006 .....	274,141,868.15	November 2010 .....	90,522,240.68	April 2015 .....	17,179,677.93
July 2006 .....	268,996,970.08	December 2010 .....	88,394,755.52	May 2015 .....	16,380,547.87
August 2006 .....	263,934,173.91	January 2011 .....	86,303,939.00	June 2015 .....	15,597,193.62
September 2006 .....	258,952,261.13	February 2011 .....	84,249,226.63	July 2015 .....	14,829,358.51
October 2006 .....	254,050,030.63	March 2011 .....	82,230,062.15	August 2015 .....	14,076,789.68
November 2006 .....	249,226,298.45	April 2011 .....	80,245,897.40	September 2015 .....	13,339,238.10
December 2006 .....	244,479,897.58	May 2011 .....	78,296,192.21	October 2015 .....	12,616,458.45
January 2007 .....	239,809,677.65	June 2011 .....	76,380,414.30	November 2015 .....	11,908,209.10
February 2007 .....	235,214,504.77	July 2011 .....	74,498,039.15	December 2015 .....	11,214,252.07
March 2007 .....	230,693,261.25	August 2011 .....	72,648,549.91	January 2016 .....	10,534,352.91
April 2007 .....	226,244,845.40	September 2011 .....	70,831,437.25	February 2016 .....	9,868,280.76
May 2007 .....	221,868,171.30	October 2011 .....	69,046,199.32	March 2016 .....	9,215,808.17
June 2007 .....	217,562,168.58	November 2011 .....	67,292,341.60	April 2016 .....	8,576,711.17
July 2007 .....	213,325,782.18	December 2011 .....	65,569,376.78	May 2016 .....	7,950,769.13
August 2007 .....	209,157,972.19	January 2012 .....	63,876,824.70	June 2016 .....	7,337,764.78

**Group 1 MBS (Continued)**

<u>Distribution Date</u>	<u>Specified Balances</u>	<u>Distribution Date</u>	<u>Specified Balances</u>	<u>Distribution Date</u>	<u>Specified Balances</u>
July 2016 .....	\$ 6,737,484.09	December 2016 .....	\$ 3,919,669.10	May 2017 .....	\$ 1,389,649.58
August 2016 .....	6,149,716.30	January 2017 .....	3,391,414.05	June 2017 .....	916,096.71
September 2016 .....	5,574,253.81	February 2017 .....	2,874,472.56	July 2017 .....	452,938.66
October 2016 .....	5,010,892.18	March 2017 .....	2,368,655.20	August 2017 and thereafter .....	0.00
November 2016 .....	4,459,430.04	April 2017 .....	1,873,775.44		

**Aggregate Group III Targeted Balances**

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance .....	\$22,605,398.00	September 2005 .....	\$ 7,657,405.28	July 2008 .....	\$ 2,132,780.93
November 2002 .....	22,164,811.76	October 2005 .....	7,387,744.85	August 2008 .....	2,066,905.73
December 2002 .....	21,692,115.04	November 2005 .....	7,125,585.23	September 2008 .....	2,005,617.79
January 2003 .....	21,187,613.22	December 2005 .....	6,870,823.83	October 2008 .....	1,948,847.31
February 2003 .....	20,651,643.49	January 2006 .....	6,623,359.20	November 2008 .....	1,896,525.31
March 2003 .....	20,084,574.46	February 2006 .....	6,383,091.00	December 2008 .....	1,848,583.61
April 2003 .....	19,486,805.86	March 2006 .....	6,149,920.05	January 2009 .....	1,804,954.78
May 2003 .....	18,858,768.09	April 2006 .....	5,923,748.23	February 2009 .....	1,759,272.08
June 2003 .....	18,200,921.72	May 2006 .....	5,704,478.54	March 2009 .....	1,710,890.19
July 2003 .....	17,513,756.99	June 2006 .....	5,492,015.07	April 2009 .....	1,659,882.01
August 2003 .....	16,797,793.20	July 2006 .....	5,286,262.96	May 2009 .....	1,606,319.02
September 2003 .....	16,053,578.10	August 2006 .....	5,087,128.44	June 2009 .....	1,550,271.34
October 2003 .....	15,281,687.17	September 2006 .....	4,894,518.76	July 2009 .....	1,491,807.72
November 2003 .....	14,482,722.96	October 2006 .....	4,708,342.23	August 2009 .....	1,430,995.56
December 2003 .....	13,657,314.24	November 2006 .....	4,528,508.18	September 2009 .....	1,367,900.95
January 2004 .....	13,434,497.21	December 2006 .....	4,354,926.96	October 2009 .....	1,302,588.69
February 2004 .....	13,201,467.58	January 2007 .....	4,187,509.93	November 2009 .....	1,235,122.30
March 2004 .....	12,958,553.13	February 2007 .....	4,026,169.44	December 2009 .....	1,165,564.06
April 2004 .....	12,706,175.81	March 2007 .....	3,870,818.82	January 2010 .....	1,093,974.99
May 2004 .....	12,444,771.82	April 2007 .....	3,721,372.39	February 2010 .....	1,020,414.93
June 2004 .....	12,174,790.89	May 2007 .....	3,577,745.43	March 2010 .....	944,942.51
July 2004 .....	11,896,695.36	June 2007 .....	3,439,854.18	April 2010 .....	867,615.19
August 2004 .....	11,610,959.45	July 2007 .....	3,307,615.80	May 2010 .....	788,489.30
September 2004 .....	11,318,068.26	August 2007 .....	3,180,948.43	June 2010 .....	707,620.01
October 2004 .....	11,018,517.00	September 2007 .....	3,059,771.09	July 2010 .....	625,061.38
November 2004 .....	10,712,809.97	October 2007 .....	2,944,003.74	August 2010 .....	540,866.39
December 2004 .....	10,401,459.70	November 2007 .....	2,833,567.25	September 2010 .....	455,086.94
January 2005 .....	10,084,985.94	December 2007 .....	2,728,383.36	October 2010 .....	367,773.85
February 2005 .....	9,763,914.72	January 2008 .....	2,628,374.74	November 2010 .....	278,976.94
March 2005 .....	9,438,777.38	February 2008 .....	2,533,464.89	December 2010 .....	188,744.97
April 2005 .....	9,121,892.04	March 2008 .....	2,443,578.22	January 2011 .....	97,125.71
May 2005 .....	8,813,147.75	April 2008 .....	2,358,639.96	February 2011 .....	4,165.94
June 2005 .....	8,512,434.83	May 2008 .....	2,278,576.23	March 2011 and thereafter .....	0.00
July 2005 .....	8,219,644.77	June 2008 .....	2,203,313.96		
August 2005 .....	7,934,670.28				

**Group 2 MBS First Specified Balances**

<u>Distribution Date</u>	<u>First Specified Balances</u>	<u>Distribution Date</u>	<u>First Specified Balances</u>	<u>Distribution Date</u>	<u>First Specified Balances</u>
Initial Balance .....	\$500,000,000.00	January 2003 .....	\$490,110,649.74	April 2003 .....	\$480,388,435.14
November 2002 .....	496,684,805.23	February 2003 .....	486,851,479.57	May 2003 .....	477,184,354.91
December 2002 .....	493,388,390.14	March 2003 .....	483,610,775.79	June 2003 .....	473,998,433.00

**Group 2 MBS First Specified Balances (Continued)**

<u>Distribution Date</u>	<u>First Specified Balances</u>	<u>Distribution Date</u>	<u>First Specified Balances</u>	<u>Distribution Date</u>	<u>First Specified Balances</u>
July 2003 .....	\$470,830,567.85	October 2003 .....	\$461,434,305.97	January 2004 .....	\$452,196,953.29
August 2003 .....	467,680,658.48	November 2003 .....	458,337,663.68	February 2004 and thereafter .....	0.00
September 2003.....	464,548,604.47	December 2003 .....	455,258,578.85		

**Group 2 MBS Second Specified Balances**

<u>Distribution Date</u>	<u>Second Specified Balances</u>	<u>Distribution Date</u>	<u>Second Specified Balances</u>	<u>Distribution Date</u>	<u>Second Specified Balances</u>
Initial Balance .....	\$500,000,000.00	July 2006 .....	\$268,892,482.93	April 2010 .....	\$127,111,303.45
November 2002 .....	497,125,328.03	August 2006 .....	264,512,246.00	May 2010 .....	124,978,960.35
December 2002 .....	494,023,612.27	September 2006.....	260,200,993.26	June 2010 .....	122,880,757.80
January 2003 .....	490,697,892.30	October 2006 .....	255,957,659.71	July 2010 .....	120,816,163.52
February 2003 .....	487,151,531.26	November 2006 .....	251,781,196.62	August 2010 .....	118,784,653.36
March 2003 .....	483,388,211.05	December 2006 .....	247,670,571.22	September 2010.....	116,785,711.26
April 2003.....	479,411,926.75	January 2007 .....	243,624,766.52	October 2010 .....	114,818,829.05
May 2003 .....	475,226,980.34	February 2007 .....	239,642,781.02	November 2010 .....	112,883,506.37
June 2003 .....	470,837,973.53	March 2007 .....	235,723,628.53	December 2010 .....	110,979,250.54
July 2003 .....	466,249,799.96	April 2007.....	231,866,337.88	January 2011 .....	109,105,576.44
August 2003 .....	461,467,636.56	May 2007 .....	228,069,952.74	February 2011 .....	107,262,006.41
September 2003.....	456,496,934.30	June 2007 .....	224,333,531.37	March 2011 .....	105,448,070.13
October 2003 .....	451,343,408.14	July 2007 .....	220,656,146.40	April 2011.....	103,663,304.49
November 2003 .....	446,013,026.40	August 2007 .....	217,036,884.63	May 2011 .....	101,907,253.52
December 2003 .....	440,511,999.40	September 2007.....	213,474,846.78	June 2011 .....	100,179,468.22
January 2004 .....	434,846,767.53	October 2007 .....	209,969,147.34	July 2011 .....	98,479,506.53
February 2004 .....	429,023,988.72	November 2007 .....	206,518,914.28	August 2011 .....	96,806,933.16
March 2004 .....	423,050,525.40	December 2007 .....	203,123,288.93	September 2011.....	95,161,319.53
April 2004.....	416,933,430.80	January 2008 .....	199,781,425.70	October 2011 .....	93,542,243.64
May 2004 .....	410,679,934.97	February 2008 .....	196,492,491.96	November 2011 .....	91,949,289.99
June 2004 .....	404,297,430.15	March 2008 .....	193,255,667.76	December 2011 .....	90,382,049.45
July 2004 .....	397,793,455.90	April 2008.....	190,070,145.72	January 2012 .....	88,840,119.21
August 2004 .....	391,391,170.57	May 2008 .....	186,935,130.76	February 2012 .....	87,323,102.65
September 2004.....	385,089,011.21	June 2008 .....	183,849,840.00	March 2012 .....	85,830,609.25
October 2004 .....	378,885,438.63	July 2008 .....	180,813,502.49	April 2012.....	84,362,254.51
November 2004 .....	372,778,937.08	August 2008 .....	177,825,359.09	May 2012 .....	82,917,659.84
December 2004 .....	366,768,013.83	September 2008.....	174,884,662.25	June 2012 .....	81,496,452.49
January 2005 .....	360,851,198.88	October 2008 .....	171,990,675.88	July 2012 .....	80,098,265.43
February 2005 .....	355,027,044.59	November 2008 .....	169,142,675.13	August 2012 .....	78,722,737.33
March 2005 .....	349,294,125.34	December 2008 .....	166,339,946.25	September 2012.....	77,369,512.37
April 2005.....	343,651,037.21	January 2009 .....	163,581,786.39	October 2012 .....	76,038,240.25
May 2005 .....	338,096,397.64	February 2009 .....	160,867,503.48	November 2012 .....	74,728,576.06
June 2005 .....	332,628,845.11	March 2009 .....	158,196,416.04	December 2012 .....	73,440,180.21
July 2005 .....	327,247,038.85	April 2009.....	155,567,853.01	January 2013 .....	72,172,718.33
August 2005 .....	321,949,658.47	May 2009 .....	152,981,153.60	February 2013 .....	70,925,861.24
September 2005.....	316,735,403.70	June 2009 .....	150,435,667.16	March 2013 .....	69,699,284.80
October 2005 .....	311,602,994.06	July 2009 .....	147,930,752.98	April 2013.....	68,492,669.90
November 2005 .....	306,551,168.58	August 2009 .....	145,465,780.19	May 2013 .....	67,305,702.33
December 2005 .....	301,578,685.48	September 2009.....	143,040,127.55	June 2013 .....	66,138,072.74
January 2006 .....	296,684,321.92	October 2009 .....	140,653,183.36	July 2013 .....	64,989,476.56
February 2006 .....	291,866,873.67	November 2009 .....	138,304,345.29	August 2013 .....	63,859,613.92
March 2006 .....	287,125,154.84	December 2009 .....	135,993,020.23	September 2013.....	62,748,189.57
April 2006.....	282,457,997.63	January 2010 .....	133,718,624.18	October 2013 .....	61,654,912.84
May 2006 .....	277,864,252.02	February 2010 .....	131,480,582.09	November 2013 .....	60,579,497.53
June 2006 .....	273,342,785.53	March 2010 .....	129,278,327.70	December 2013 .....	59,521,661.87

**Group 2 MBS Second Specified Balances (Continued)**

<u>Distribution Date</u>	<u>Second Specified Balances</u>	<u>Distribution Date</u>	<u>Second Specified Balances</u>	<u>Distribution Date</u>	<u>Second Specified Balances</u>
January 2014 .....	\$ 58,481,128.44	June 2018 .....	\$ 22,168,328.64	November 2022 .....	\$ 7,513,654.51
February 2014 .....	57,457,624.13	July 2018 .....	21,748,328.77	December 2022 .....	7,348,798.02
March 2014 .....	56,450,880.02	August 2018 .....	21,335,476.21	January 2023 .....	7,186,922.02
April 2014 .....	55,460,631.37	September 2018 .....	20,929,655.63	February 2023 .....	7,027,976.91
May 2014 .....	54,486,617.53	October 2018 .....	20,530,753.52	March 2023 .....	6,871,913.87
June 2014 .....	53,528,581.87	November 2018 .....	20,138,658.14	April 2023 .....	6,718,684.87
July 2014 .....	52,586,271.74	December 2018 .....	19,753,259.48	May 2023 .....	6,568,242.63
August 2014 .....	51,659,438.42	January 2019 .....	19,374,449.29	June 2023 .....	6,420,540.63
September 2014 .....	50,747,837.00	February 2019 .....	19,002,120.98	July 2023 .....	6,275,533.09
October 2014 .....	49,851,226.39	March 2019 .....	18,636,169.68	August 2023 .....	6,133,174.97
November 2014 .....	48,969,369.23	April 2019 .....	18,276,492.12	September 2023 .....	5,993,421.95
December 2014 .....	48,102,031.82	May 2019 .....	17,922,986.67	October 2023 .....	5,856,230.42
January 2015 .....	47,248,984.11	June 2019 .....	17,575,553.29	November 2023 .....	5,721,557.44
February 2015 .....	46,409,999.57	July 2019 .....	17,234,093.53	December 2023 .....	5,589,360.79
March 2015 .....	45,584,855.24	August 2019 .....	16,898,510.45	January 2024 .....	5,459,598.91
April 2015 .....	44,773,331.56	September 2019 .....	16,568,708.67	February 2024 .....	5,332,230.92
May 2015 .....	43,975,212.40	October 2019 .....	16,244,594.29	March 2024 .....	5,207,216.58
June 2015 .....	43,190,284.99	November 2019 .....	15,926,074.89	April 2024 .....	5,084,516.29
July 2015 .....	42,418,339.85	December 2019 .....	15,613,059.49	May 2024 .....	4,964,091.10
August 2015 .....	41,659,170.74	January 2020 .....	15,305,458.57	June 2024 .....	4,845,902.69
September 2015 .....	40,912,574.65	February 2020 .....	15,003,184.00	July 2024 .....	4,729,913.33
October 2015 .....	40,178,351.68	March 2020 .....	14,706,149.04	August 2024 .....	4,616,085.92
November 2015 .....	39,456,305.06	April 2020 .....	14,414,268.32	September 2024 .....	4,504,383.93
December 2015 .....	38,746,241.09	May 2020 .....	14,127,457.80	October 2024 .....	4,394,771.46
January 2016 .....	38,047,969.04	June 2020 .....	13,845,634.78	November 2024 .....	4,287,213.13
February 2016 .....	37,361,301.17	July 2020 .....	13,568,717.86	December 2024 .....	4,181,674.19
March 2016 .....	36,686,052.65	August 2020 .....	13,296,626.92	January 2025 .....	4,078,120.39
April 2016 .....	36,022,041.53	September 2020 .....	13,029,283.10	February 2025 .....	3,976,518.08
May 2016 .....	35,369,088.68	October 2020 .....	12,766,608.81	March 2025 .....	3,876,834.12
June 2016 .....	34,727,017.74	November 2020 .....	12,508,527.64	April 2025 .....	3,779,035.92
July 2016 .....	34,095,655.14	December 2020 .....	12,254,964.42	May 2025 .....	3,683,091.41
August 2016 .....	33,474,829.96	January 2021 .....	12,005,845.16	June 2025 .....	3,588,969.05
September 2016 .....	32,864,373.97	February 2021 .....	11,761,097.03	July 2025 .....	3,496,637.78
October 2016 .....	32,264,121.55	March 2021 .....	11,520,648.37	August 2025 .....	3,406,067.07
November 2016 .....	31,673,909.66	April 2021 .....	11,284,428.63	September 2025 .....	3,317,226.87
December 2016 .....	31,093,577.79	May 2021 .....	11,052,368.38	October 2025 .....	3,230,087.61
January 2017 .....	30,522,967.94	June 2021 .....	10,824,399.30	November 2025 .....	3,144,620.22
February 2017 .....	29,961,924.57	July 2021 .....	10,600,454.15	December 2025 .....	3,060,796.08
March 2017 .....	29,410,294.56	August 2021 .....	10,380,466.74	January 2026 .....	2,978,587.04
April 2017 .....	28,867,927.19	September 2021 .....	10,164,371.95	February 2026 .....	2,897,965.40
May 2017 .....	28,334,674.07	October 2021 .....	9,952,105.67	March 2026 .....	2,818,903.92
June 2017 .....	27,810,389.14	November 2021 .....	9,743,604.81	April 2026 .....	2,741,375.80
July 2017 .....	27,294,928.61	December 2021 .....	9,538,807.30	May 2026 .....	2,665,354.66
August 2017 .....	26,788,150.94	January 2022 .....	9,337,652.02	June 2026 .....	2,590,814.56
September 2017 .....	26,289,916.79	February 2022 .....	9,140,078.86	July 2026 .....	2,517,729.99
October 2017 .....	25,800,089.01	March 2022 .....	8,946,028.63	August 2026 .....	2,446,075.83
November 2017 .....	25,318,532.57	April 2022 .....	8,755,443.09	September 2026 .....	2,375,827.39
December 2017 .....	24,845,114.57	May 2022 .....	8,568,264.94	October 2026 .....	2,306,960.37
January 2018 .....	24,379,704.18	June 2022 .....	8,384,437.77	November 2026 .....	2,239,450.88
February 2018 .....	23,922,172.61	July 2022 .....	8,203,906.07	December 2026 .....	2,173,275.39
March 2018 .....	23,472,393.09	August 2022 .....	8,026,615.23	January 2027 .....	2,108,410.78
April 2018 .....	23,030,240.83	September 2022 .....	7,852,511.48	February 2027 .....	2,044,834.30
May 2018 .....	22,595,592.98	October 2022 .....	7,681,541.93	March 2027 .....	1,982,523.57

**Group 2 MBS Second Specified Balances (Continued)**

<u>Distribution Date</u>	<u>Second Specified Balances</u>	<u>Distribution Date</u>	<u>Second Specified Balances</u>	<u>Distribution Date</u>	<u>Second Specified Balances</u>
April 2027 .....	\$ 1,921,456.56	November 2028 .....	\$ 970,696.77	May 2030 .....	\$ 364,541.96
May 2027 .....	1,861,611.63	December 2028 .....	930,395.18	June 2030 .....	337,508.37
June 2027 .....	1,802,967.48	January 2029 .....	890,949.89	July 2030 .....	311,091.41
July 2027 .....	1,745,503.13	February 2029 .....	852,345.59	August 2030 .....	285,279.76
August 2027 .....	1,689,197.99	March 2029 .....	814,567.25	September 2030 .....	260,062.31
September 2027 .....	1,634,031.78	April 2029 .....	777,600.07	October 2030 .....	235,428.14
October 2027 .....	1,579,984.55	May 2029 .....	741,429.50	November 2030 .....	211,366.48
November 2027 .....	1,527,036.70	June 2029 .....	706,041.25	December 2030 .....	187,866.79
December 2027 .....	1,475,168.91	July 2029 .....	671,421.24	January 2031 .....	164,918.67
January 2028 .....	1,424,362.22	August 2029 .....	637,555.64	February 2031 .....	142,511.90
February 2028 .....	1,374,597.97	September 2029 .....	604,430.85	March 2031 .....	120,636.45
March 2028 .....	1,325,857.77	October 2029 .....	572,033.48	April 2031 .....	99,282.44
April 2028 .....	1,278,123.59	November 2029 .....	540,350.39	May 2031 .....	78,440.17
May 2028 .....	1,231,377.65	December 2029 .....	509,368.63	June 2031 .....	58,100.09
June 2028 .....	1,185,602.49	January 2030 .....	479,075.48	July 2031 .....	38,252.82
July 2028 .....	1,140,780.93	February 2030 .....	449,458.44	August 2031 .....	18,889.15
August 2028 .....	1,096,896.05	March 2030 .....	420,505.20	September 2031 and thereafter .....	0.00
September 2028 .....	1,053,931.26	April 2030 .....	392,203.68		
October 2028 .....	1,011,870.19				

**Aggregate Group IV Scheduled Balances**

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance .....	\$100,263,333.00	March 2005 .....	\$ 46,624,673.67	August 2007 .....	\$ 19,899,500.72
November 2002 .....	98,344,118.12	April 2005 .....	45,426,750.33	September 2007 .....	19,242,892.28
December 2002 .....	96,286,580.41	May 2005 .....	44,250,638.70	October 2007 .....	18,601,886.94
January 2003 .....	94,093,133.74	June 2005 .....	43,096,093.73	November 2007 .....	17,976,300.95
February 2003 .....	91,765,151.88	July 2005 .....	41,962,872.78	December 2007 .....	17,365,952.37
March 2003 .....	89,304,123.88	August 2005 .....	40,850,735.58	January 2008 .....	16,770,661.06
April 2003 .....	86,711,652.68	September 2005 .....	39,759,444.21	February 2008 .....	16,190,248.71
May 2003 .....	83,989,453.48	October 2005 .....	38,688,763.09	March 2008 .....	15,624,538.76
June 2003 .....	81,139,352.01	November 2005 .....	37,638,458.95	April 2008 .....	15,073,356.45
July 2003 .....	78,163,282.59	December 2005 .....	36,608,300.81	May 2008 .....	14,536,528.73
August 2003 .....	75,063,286.05	January 2006 .....	35,598,059.96	June 2008 .....	14,013,884.30
September 2003 .....	71,841,507.52	February 2006 .....	34,607,509.95	July 2008 .....	13,505,253.57
October 2003 .....	68,500,193.99	March 2006 .....	33,636,426.53	August 2008 .....	13,010,468.67
November 2003 .....	67,370,438.61	April 2006 .....	32,684,587.69	September 2008 .....	12,529,363.38
December 2003 .....	66,201,001.78	May 2006 .....	31,751,773.59	October 2008 .....	12,061,773.18
January 2004 .....	64,992,951.22	June 2006 .....	30,837,766.55	November 2008 .....	11,607,535.17
February 2004 .....	63,747,827.16	July 2006 .....	29,942,351.04	December 2008 .....	11,166,488.11
March 2004 .....	62,467,221.59	August 2006 .....	29,065,313.67	January 2009 .....	10,738,472.37
April 2004 .....	61,152,775.84	September 2006 .....	28,206,443.15	February 2009 .....	10,323,329.95
May 2004 .....	59,806,178.05	October 2006 .....	27,365,530.27	March 2009 .....	9,920,904.40
June 2004 .....	58,429,160.65	November 2006 .....	26,542,367.89	April 2009 .....	9,531,040.88
July 2004 .....	57,023,497.58	December 2006 .....	25,736,750.93	May 2009 .....	9,153,586.09
August 2004 .....	55,641,963.38	January 2007 .....	24,948,476.32	June 2009 .....	8,788,388.31
September 2004 .....	54,284,290.40	February 2007 .....	24,177,343.02	July 2009 .....	8,435,297.31
October 2004 .....	52,950,213.56	March 2007 .....	23,423,151.98	August 2009 .....	8,104,836.63
November 2004 .....	51,639,470.37	April 2007 .....	22,685,706.10	September 2009 .....	7,803,945.71
December 2004 .....	50,351,800.92	May 2007 .....	21,964,810.27	October 2009 .....	7,532,025.98
January 2005 .....	49,086,947.82	June 2007 .....	21,260,271.29	November 2009 .....	7,288,488.99
February 2005 .....	47,844,656.19	July 2007 .....	20,571,897.90	December 2009 .....	7,072,756.32



### Aggregate Group IV (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
January 2010 .....	\$ 6,884,259.32	June 2013 .....	\$ 4,088,188.59	October 2016 .....	\$ 1,687,666.24
February 2010 .....	6,722,439.05	July 2013 .....	4,022,954.73	November 2016 .....	1,635,206.79
March 2010 .....	6,586,746.06	August 2013 .....	3,957,845.33	December 2016 .....	1,583,177.04
April 2010 .....	6,476,640.23	September 2013 .....	3,892,876.02	January 2017 .....	1,531,578.75
May 2010 .....	6,391,590.70	October 2013 .....	3,828,061.89	February 2017 .....	1,480,413.49
June 2010 .....	6,331,075.63	November 2013 .....	3,763,417.47	March 2017 .....	1,429,682.65
July 2010 .....	6,277,850.76	December 2013 .....	3,698,956.76	April 2017 .....	1,379,387.47
August 2010 .....	6,223,669.11	January 2014 .....	3,634,693.26	May 2017 .....	1,329,528.99
September 2010 .....	6,168,578.83	February 2014 .....	3,570,639.95	June 2017 .....	1,280,108.11
October 2010 .....	6,112,626.76	March 2014 .....	3,506,809.34	July 2017 .....	1,231,125.56
November 2010 .....	6,055,858.43	April 2014 .....	3,443,213.45	August 2017 .....	1,182,581.92
December 2010 .....	5,998,318.11	May 2014 .....	3,379,863.84	September 2017 .....	1,134,477.63
January 2011 .....	5,940,048.85	June 2014 .....	3,316,771.61	October 2017 .....	1,086,812.99
February 2011 .....	5,881,092.44	July 2014 .....	3,253,947.42	November 2017 .....	1,039,588.14
March 2011 .....	5,821,489.55	August 2014 .....	3,191,401.52	December 2017 .....	992,803.10
April 2011 .....	5,761,279.64	September 2014 .....	3,129,143.72	January 2018 .....	946,457.77
May 2011 .....	5,700,501.08	October 2014 .....	3,067,183.42	February 2018 .....	900,551.90
June 2011 .....	5,639,191.13	November 2014 .....	3,005,529.64	March 2018 .....	855,085.15
July 2011 .....	5,577,385.95	December 2014 .....	2,944,191.00	April 2018 .....	810,057.04
August 2011 .....	5,515,120.68	January 2015 .....	2,883,175.76	May 2018 .....	765,466.98
September 2011 .....	5,452,429.42	February 2015 .....	2,822,491.80	June 2018 .....	721,314.28
October 2011 .....	5,389,345.27	March 2015 .....	2,762,146.64	July 2018 .....	677,598.13
November 2011 .....	5,325,900.34	April 2015 .....	2,702,147.46	August 2018 .....	634,317.64
December 2011 .....	5,262,125.81	May 2015 .....	2,642,501.11	September 2018 .....	591,471.80
January 2012 .....	5,198,051.90	June 2015 .....	2,583,214.11	October 2018 .....	549,059.52
February 2012 .....	5,133,707.94	July 2015 .....	2,524,292.64	November 2018 .....	507,079.61
March 2012 .....	5,069,122.35	August 2015 .....	2,465,742.59	December 2018 .....	465,530.80
April 2012 .....	5,004,322.69	September 2015 .....	2,407,569.54	January 2019 .....	424,411.72
May 2012 .....	4,939,335.69	October 2015 .....	2,349,778.79	February 2019 .....	383,720.94
June 2012 .....	4,874,187.23	November 2015 .....	2,292,375.32	March 2019 .....	343,456.93
July 2012 .....	4,808,902.38	December 2015 .....	2,235,363.88	April 2019 .....	303,618.11
August 2012 .....	4,743,505.44	January 2016 .....	2,178,748.91	May 2019 .....	264,202.79
September 2012 .....	4,678,019.93	February 2016 .....	2,122,534.60	June 2019 .....	225,209.26
October 2012 .....	4,612,468.63	March 2016 .....	2,066,724.90	July 2019 .....	186,635.70
November 2012 .....	4,546,873.58	April 2016 .....	2,011,323.49	August 2019 .....	148,480.24
December 2012 .....	4,481,256.09	May 2016 .....	1,956,333.81	September 2019 .....	110,740.96
January 2013 .....	4,415,636.79	June 2016 .....	1,901,759.09	October 2019 .....	73,415.87
February 2013 .....	4,350,035.65	July 2016 .....	1,847,602.31	November 2019 .....	36,502.91
March 2013 .....	4,284,471.93	August 2016 .....	1,793,866.25	December 2019 and thereafter .....	0.00
April 2013 .....	4,218,964.28	September 2016 .....	1,740,553.44		
May 2013 .....	4,153,530.70				

### Aggregate Group V Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through		April 2004 .....	\$288,273,967.54	November 2004 .....	\$268,358,950.45
October 2003 .....	\$303,346,666.00	May 2004 .....	285,513,411.34	December 2004 .....	265,537,885.10
November 2003 .....	301,017,919.87	June 2004 .....	282,685,048.89	January 2005 .....	262,731,361.53
December 2003 .....	298,614,108.88	July 2004 .....	279,790,139.13	February 2005 .....	259,939,304.96
January 2004 .....	296,136,702.79	August 2004 .....	276,910,150.96	March 2005 .....	257,161,640.98
February 2004 .....	293,586,789.04	September 2004 .....	274,045,007.62	April 2005 .....	254,398,295.57
March 2004 .....	290,965,491.09	October 2004 .....	271,194,632.77	May 2005 .....	251,649,195.08

**Aggregate Group V (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 2005 .....	\$248,914,266.26	November 2009 .....	\$122,451,912.34	April 2014 .....	\$ 45,553,626.30
July 2005 .....	246,193,436.20	December 2009 .....	120,383,225.93	May 2014 .....	44,686,047.38
August 2005 .....	243,486,632.41	January 2010 .....	118,325,211.70	June 2014 .....	43,834,068.23
September 2005 .....	240,793,782.75	February 2010 .....	116,277,814.74	July 2014 .....	42,997,417.41
October 2005 .....	238,114,815.44	March 2010 .....	114,240,980.47	August 2014 .....	42,175,828.09
November 2005 .....	235,449,659.08	April 2010 .....	112,214,654.54	September 2014 .....	41,369,038.01
December 2005 .....	232,798,242.65	May 2010 .....	110,198,782.92	October 2014 .....	40,576,789.38
January 2006 .....	230,160,495.47	June 2010 .....	108,193,311.83	November 2014 .....	39,798,828.80
February 2006 .....	227,536,347.25	July 2010 .....	106,214,919.11	December 2014 .....	39,034,907.20
March 2006 .....	224,925,728.04	August 2010 .....	104,271,294.38	January 2015 .....	38,284,779.78
April 2006 .....	222,328,568.26	September 2010 .....	102,361,841.01	February 2015 .....	37,548,205.89
May 2006 .....	219,744,798.68	October 2010 .....	100,485,972.45	March 2015 .....	36,824,949.01
June 2006 .....	217,174,350.45	November 2010 .....	98,643,112.06	April 2015 .....	36,114,776.66
July 2006 .....	214,617,155.03	December 2010 .....	96,832,692.97	May 2015 .....	35,417,460.33
August 2006 .....	212,073,144.29	January 2011 .....	95,054,157.87	June 2015 .....	34,732,775.42
September 2006 .....	209,542,250.39	February 2011 .....	93,306,958.91	July 2015 .....	34,060,501.16
October 2006 .....	207,024,405.88	March 2011 .....	91,590,557.48	August 2015 .....	33,400,420.57
November 2006 .....	204,519,543.65	April 2011 .....	89,904,424.11	September 2015 .....	32,752,320.36
December 2006 .....	202,027,596.92	May 2011 .....	88,248,038.26	October 2015 .....	32,115,990.92
January 2007 .....	199,548,499.27	June 2011 .....	86,620,888.24	November 2015 .....	31,491,226.21
February 2007 .....	197,082,184.61	July 2011 .....	85,022,470.99	December 2015 .....	30,877,823.70
March 2007 .....	194,628,587.20	August 2011 .....	83,452,291.98	January 2016 .....	30,275,584.37
April 2007 .....	192,187,641.64	September 2011 .....	81,909,865.06	February 2016 .....	29,684,312.56
May 2007 .....	189,759,282.84	October 2011 .....	80,394,712.32	March 2016 .....	29,103,816.01
June 2007 .....	187,343,446.07	November 2011 .....	78,906,363.94	April 2016 .....	28,533,905.71
July 2007 .....	184,940,066.94	December 2011 .....	77,444,358.05	May 2016 .....	27,974,395.92
August 2007 .....	182,549,081.37	January 2012 .....	76,008,240.63	June 2016 .....	27,425,104.07
September 2007 .....	180,170,425.61	February 2012 .....	74,597,565.34	July 2016 .....	26,885,850.73
October 2007 .....	177,804,036.26	March 2012 .....	73,211,893.42	August 2016 .....	26,356,459.54
November 2007 .....	175,449,850.22	April 2012 .....	71,850,793.54	September 2016 .....	25,836,757.17
December 2007 .....	173,107,804.74	May 2012 .....	70,513,841.69	October 2016 .....	25,326,573.26
January 2008 .....	170,777,837.36	June 2012 .....	69,200,621.06	November 2016 .....	24,825,740.38
February 2008 .....	168,459,885.97	July 2012 .....	67,910,721.90	December 2016 .....	24,334,093.97
March 2008 .....	166,153,888.78	August 2012 .....	66,643,741.43	January 2017 .....	23,851,472.30
April 2008 .....	163,859,784.29	September 2012 .....	65,399,283.69	February 2017 .....	23,377,716.42
May 2008 .....	161,577,511.34	October 2012 .....	64,176,959.46	March 2017 .....	22,912,670.11
June 2008 .....	159,307,009.08	November 2012 .....	62,976,386.10	April 2017 .....	22,456,179.82
July 2008 .....	157,048,216.97	December 2012 .....	61,797,187.50	May 2017 .....	22,008,094.67
August 2008 .....	154,801,074.78	January 2013 .....	60,638,993.93	June 2017 .....	21,568,266.35
September 2008 .....	152,565,522.60	February 2013 .....	59,501,441.94	July 2017 .....	21,136,549.11
October 2008 .....	150,341,500.81	March 2013 .....	58,384,174.24	August 2017 .....	20,712,799.71
November 2008 .....	148,128,950.11	April 2013 .....	57,286,839.65	September 2017 .....	20,296,877.38
December 2008 .....	145,927,811.51	May 2013 .....	56,209,092.93	October 2017 .....	19,888,643.75
January 2009 .....	143,738,026.31	June 2013 .....	55,150,594.72	November 2017 .....	19,487,962.87
February 2009 .....	141,559,536.12	July 2013 .....	54,111,011.43	December 2017 .....	19,094,701.10
March 2009 .....	139,392,282.84	August 2013 .....	53,090,015.16	January 2018 .....	18,708,727.12
April 2009 .....	137,236,208.68	September 2013 .....	52,087,283.56	February 2018 .....	18,329,911.86
May 2009 .....	135,091,256.15	October 2013 .....	51,102,499.78	March 2018 .....	17,958,128.49
June 2009 .....	132,957,368.04	November 2013 .....	50,135,352.38	April 2018 .....	17,593,252.36
July 2009 .....	130,834,487.45	December 2013 .....	49,185,535.20	May 2018 .....	17,235,160.98
August 2009 .....	128,722,557.76	January 2014 .....	48,252,747.31	June 2018 .....	16,883,733.96
September 2009 .....	126,621,522.66	February 2014 .....	47,336,692.88	July 2018 .....	16,538,852.98
October 2009 .....	124,531,326.10	March 2014 .....	46,437,081.15	August 2018 .....	16,200,401.80



**Aggregate Group V (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
September 2018.....	\$ 15,868,266.15	February 2023 .....	\$ 4,918,435.35	July 2027 .....	\$ 1,127,577.81
October 2018 .....	15,542,333.75	March 2023 .....	4,801,957.34	August 2027 .....	1,089,558.10
November 2018 .....	15,222,494.27	April 2023.....	4,687,797.13	September 2027.....	1,052,384.12
December 2018 .....	14,908,639.26	May 2023 .....	4,575,912.09	October 2027 .....	1,016,039.46
January 2019 .....	14,600,662.17	June 2023 .....	4,466,260.31	November 2027 .....	980,508.03
February 2019 .....	14,298,458.28	July 2023 .....	4,358,800.64	December 2027 .....	945,774.02
March 2019 .....	14,001,924.70	August 2023 .....	4,253,492.63	January 2028 .....	911,821.91
April 2019.....	13,710,960.30	September 2023.....	4,150,296.58	February 2028 .....	878,636.46
May 2019 .....	13,425,465.71	October 2023 .....	4,049,173.46	March 2028 .....	846,202.71
June 2019 .....	13,145,343.28	November 2023 .....	3,950,084.95	April 2028.....	814,505.97
July 2019 .....	12,870,497.05	December 2023 .....	3,852,993.41	May 2028 .....	783,531.82
August 2019 .....	12,600,832.74	January 2024 .....	3,757,861.84	June 2028 .....	753,266.10
September 2019.....	12,336,257.67	February 2024 .....	3,664,653.92	July 2028 .....	723,694.91
October 2019 .....	12,076,680.80	March 2024 .....	3,573,333.96	August 2028 .....	694,804.61
November 2019 .....	11,822,012.65	April 2024.....	3,483,866.92	September 2028.....	666,581.79
December 2019 .....	11,572,165.31	May 2024 .....	3,396,218.36	October 2028 .....	639,013.32
January 2020 .....	11,327,052.38	June 2024 .....	3,310,354.46	November 2028 .....	612,086.28
February 2020 .....	11,086,588.96	July 2024 .....	3,226,242.01	December 2028 .....	585,787.99
March 2020 .....	10,850,691.64	August 2024 .....	3,143,848.36	January 2029 .....	560,106.01
April 2020.....	10,619,278.45	September 2024.....	3,063,141.47	February 2029 .....	535,028.14
May 2020 .....	10,392,268.85	October 2024 .....	2,984,089.87	March 2029 .....	510,542.37
June 2020 .....	10,169,583.68	November 2024 .....	2,906,662.62	April 2029.....	486,636.96
July 2020 .....	9,951,145.19	December 2024 .....	2,830,829.36	May 2029 .....	463,300.33
August 2020 .....	9,736,876.97	January 2025 .....	2,756,560.25	June 2029 .....	440,521.15
September 2020.....	9,526,703.91	February 2025 .....	2,683,826.00	July 2029 .....	418,288.30
October 2020 .....	9,320,552.27	March 2025 .....	2,612,597.83	August 2029 .....	396,590.84
November 2020 .....	9,118,349.53	April 2025 .....	2,542,847.48	September 2029.....	375,418.06
December 2020 .....	8,920,024.48	May 2025 .....	2,474,547.17	October 2029 .....	354,759.42
January 2021 .....	8,725,507.12	June 2025 .....	2,407,669.66	November 2029 .....	334,604.60
February 2021 .....	8,534,728.70	July 2025 .....	2,342,188.16	December 2029 .....	314,943.45
March 2021 .....	8,347,621.65	August 2025 .....	2,278,076.37	January 2030 .....	295,766.02
April 2021.....	8,164,119.59	September 2025.....	2,215,308.46	February 2030 .....	277,062.55
May 2021 .....	7,984,157.28	October 2025 .....	2,153,859.06	March 2030 .....	258,823.44
June 2021 .....	7,807,670.63	November 2025 .....	2,093,703.27	April 2030.....	241,039.29
July 2021 .....	7,634,596.69	December 2025 .....	2,034,816.60	May 2030 .....	223,700.86
August 2021 .....	7,464,873.58	January 2026 .....	1,977,175.04	June 2030 .....	206,799.09
September 2021.....	7,298,440.52	February 2026 .....	1,920,754.98	July 2030 .....	190,325.09
October 2021 .....	7,135,237.78	March 2026 .....	1,865,533.25	August 2030 .....	174,270.12
November 2021 .....	6,975,206.69	April 2026.....	1,811,487.09	September 2030.....	158,625.62
December 2021 .....	6,818,289.60	May 2026 .....	1,758,594.14	October 2030 .....	143,383.19
January 2022 .....	6,664,429.86	June 2026 .....	1,706,832.46	November 2030 .....	128,534.57
February 2022 .....	6,513,571.84	July 2026 .....	1,656,180.49	December 2030 .....	114,071.66
March 2022 .....	6,365,660.84	August 2026 .....	1,606,617.07	January 2031 .....	99,986.54
April 2022.....	6,220,643.17	September 2026.....	1,558,121.40	February 2031 .....	86,271.39
May 2022 .....	6,078,466.05	October 2026 .....	1,510,673.08	March 2031 .....	72,918.57
June 2022 .....	5,939,077.64	November 2026 .....	1,464,252.07	April 2031.....	59,920.58
July 2022 .....	5,802,426.98	December 2026 .....	1,418,838.66	May 2031 .....	47,270.04
August 2022 .....	5,668,464.06	January 2027 .....	1,374,413.55	June 2031 .....	34,959.74
September 2022.....	5,537,139.70	February 2027 .....	1,330,957.75	July 2031 .....	22,982.59
October 2022 .....	5,408,405.61	March 2027 .....	1,288,452.63	August 2031 .....	11,331.61
November 2022 .....	5,282,214.33	April 2027.....	1,246,879.88	September 2031 and thereafter .....	0.00
December 2022 .....	5,158,519.26	May 2027 .....	1,206,221.53		
January 2023 .....	5,037,274.59	June 2027 .....	1,166,459.95		

### *Aggregate Group VI 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 .....	\$142,466,000.00	January 2007 .....	\$ 97,994,210.58	April 2011 .....	\$ 52,603,618.25
November 2002 .....	142,202,477.23	February 2007 .....	96,984,187.21	May 2011 .....	51,827,957.11
December 2002 .....	141,903,793.85	March 2007 .....	95,979,376.44	June 2011 .....	51,056,303.15
January 2003 .....	141,570,930.28	April 2007 .....	94,979,751.45	July 2011 .....	50,288,635.78
February 2003 .....	141,203,983.37	May 2007 .....	93,985,285.59	August 2011 .....	49,524,934.49
March 2003 .....	140,803,067.66	June 2007 .....	92,995,952.30	September 2011 .....	48,765,178.87
April 2003 .....	140,368,315.32	July 2007 .....	92,011,725.19	October 2011 .....	48,014,050.39
May 2003 .....	139,899,876.16	August 2007 .....	91,032,578.01	November 2011 .....	47,273,828.77
June 2003 .....	139,397,917.48	September 2007 .....	90,058,484.62	December 2011 .....	46,544,360.50
July 2003 .....	138,862,624.08	October 2007 .....	89,089,419.03	January 2012 .....	45,825,494.23
August 2003 .....	138,294,198.09	November 2007 .....	88,125,355.37	February 2012 .....	45,117,080.68
September 2003 .....	137,692,858.92	December 2007 .....	87,166,267.93	March 2012 .....	44,418,972.62
October 2003 .....	137,058,843.09	January 2008 .....	86,212,131.11	April 2012 .....	43,731,024.90
November 2003 .....	136,392,404.12	February 2008 .....	85,262,919.45	May 2012 .....	43,053,094.34
December 2003 .....	135,693,812.34	March 2008 .....	84,318,607.61	June 2012 .....	42,385,039.75
January 2004 .....	134,963,354.76	April 2008 .....	83,379,170.39	July 2012 .....	41,726,721.90
February 2004 .....	134,201,334.86	May 2008 .....	82,444,582.73	August 2012 .....	41,078,003.48
March 2004 .....	133,408,072.40	June 2008 .....	81,514,819.67	September 2012 .....	40,438,749.09
April 2004 .....	132,583,903.20	July 2008 .....	80,589,856.41	October 2012 .....	39,808,825.20
May 2004 .....	131,729,178.91	August 2008 .....	79,669,668.25	November 2012 .....	39,188,100.12
June 2004 .....	130,844,266.79	September 2008 .....	78,754,230.64	December 2012 .....	38,576,443.98
July 2004 .....	129,929,549.41	October 2008 .....	77,843,519.14	January 2013 .....	37,973,728.74
August 2004 .....	128,985,424.45	November 2008 .....	76,937,509.45	February 2013 .....	37,379,828.11
September 2004 .....	128,012,304.32	December 2008 .....	76,036,177.38	March 2013 .....	36,794,617.54
October 2004 .....	127,010,615.97	January 2009 .....	75,139,498.88	April 2013 .....	36,217,974.22
November 2004 .....	125,980,800.49	February 2009 .....	74,247,450.00	May 2013 .....	35,649,777.05
December 2004 .....	124,923,312.87	March 2009 .....	73,360,006.94	June 2013 .....	35,089,906.58
January 2005 .....	123,838,621.59	April 2009 .....	72,477,146.01	July 2013 .....	34,538,245.06
February 2005 .....	122,727,208.33	May 2009 .....	71,598,843.64	August 2013 .....	33,994,676.33
March 2005 .....	121,589,567.59	June 2009 .....	70,725,076.38	September 2013 .....	33,459,085.85
April 2005 .....	120,457,795.83	July 2009 .....	69,855,820.91	October 2013 .....	32,931,360.70
May 2005 .....	119,331,862.85	August 2009 .....	68,991,054.02	November 2013 .....	32,411,389.48
June 2005 .....	118,211,738.63	September 2009 .....	68,130,752.63	December 2013 .....	31,899,062.37
July 2005 .....	117,097,393.29	October 2009 .....	67,274,893.77	January 2014 .....	31,394,271.06
August 2005 .....	115,988,797.11	November 2009 .....	66,423,454.58	February 2014 .....	30,896,908.75
September 2005 .....	114,885,920.51	December 2009 .....	65,576,412.35	March 2014 .....	30,406,870.11
October 2005 .....	113,788,734.08	January 2010 .....	64,733,744.44	April 2014 .....	29,924,051.28
November 2005 .....	112,697,208.56	February 2010 .....	63,895,428.37	May 2014 .....	29,448,349.85
December 2005 .....	111,611,314.83	March 2010 .....	63,061,441.75	June 2014 .....	28,979,664.82
January 2006 .....	110,531,023.91	April 2010 .....	62,231,762.31	July 2014 .....	28,517,896.59
February 2006 .....	109,456,307.01	May 2010 .....	61,406,367.90	August 2014 .....	28,062,946.97
March 2006 .....	108,387,135.44	June 2010 .....	60,585,236.47	September 2014 .....	27,614,719.10
April 2006 .....	107,323,480.68	July 2010 .....	59,768,346.11	October 2014 .....	27,173,117.49
May 2006 .....	106,265,314.37	August 2010 .....	58,955,675.00	November 2014 .....	26,738,047.97
June 2006 .....	105,212,608.26	September 2010 .....	58,147,201.44	December 2014 .....	26,309,417.67
July 2006 .....	104,165,334.29	October 2010 .....	57,342,903.84	January 2015 .....	25,887,135.02
August 2006 .....	103,123,464.51	November 2010 .....	56,542,760.72	February 2015 .....	25,471,109.74
September 2006 .....	102,086,971.12	December 2010 .....	55,746,750.70	March 2015 .....	25,061,252.77
October 2006 .....	101,055,826.47	January 2011 .....	54,954,852.55	April 2015 .....	24,657,476.33
November 2006 .....	100,030,003.05	February 2011 .....	54,167,045.09	May 2015 .....	24,259,693.81
December 2006 .....	99,009,473.50	March 2011 .....	53,383,307.31	June 2015 .....	23,867,819.87

**Aggregate Group VI (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
July 2015 .....	\$ 23,481,770.29	December 2019 .....	\$ 9,522,700.70	May 2024 .....	\$ 3,412,147.37
August 2015 .....	23,101,462.08	January 2020 .....	9,353,479.01	June 2024 .....	3,340,001.56
September 2015.....	22,726,813.37	February 2020 .....	9,186,880.64	July 2024 .....	3,269,047.68
October 2015 .....	22,357,743.45	March 2020 .....	9,022,867.36	August 2024 .....	3,199,267.84
November 2015 .....	21,994,172.73	April 2020.....	8,861,401.51	September 2024.....	3,130,644.39
December 2015 .....	21,636,022.71	May 2020 .....	8,702,445.93	October 2024 .....	3,063,159.93
January 2016 .....	21,283,216.01	June 2020 .....	8,545,964.01	November 2024 .....	2,996,797.33
February 2016 .....	20,935,676.31	July 2020 .....	8,391,919.63	December 2024 .....	2,931,539.69
March 2016 .....	20,593,328.38	August 2020 .....	8,240,277.21	January 2025 .....	2,867,370.35
April 2016.....	20,256,098.00	September 2020.....	8,091,001.64	February 2025 .....	2,804,272.89
May 2016 .....	19,923,912.02	October 2020 .....	7,944,058.34	March 2025 .....	2,742,231.14
June 2016 .....	19,596,698.30	November 2020 .....	7,799,413.19	April 2025.....	2,681,229.16
July 2016 .....	19,274,385.69	December 2020 .....	7,657,032.57	May 2025 .....	2,621,251.21
August 2016 .....	18,956,904.05	January 2021 .....	7,516,883.32	June 2025 .....	2,562,281.81
September 2016.....	18,644,184.23	February 2021 .....	7,378,932.76	July 2025 .....	2,504,305.70
October 2016 .....	18,336,158.02	March 2021 .....	7,243,148.68	August 2025 .....	2,447,307.82
November 2016 .....	18,032,758.17	April 2021.....	7,109,499.29	September 2025.....	2,391,273.34
December 2016 .....	17,733,918.38	May 2021 .....	6,977,953.30	October 2025 .....	2,336,187.64
January 2017 .....	17,439,573.26	June 2021 .....	6,848,479.83	November 2025 .....	2,282,036.31
February 2017 .....	17,149,658.36	July 2021 .....	6,721,048.43	December 2025 .....	2,228,805.15
March 2017 .....	16,864,110.10	August 2021 .....	6,595,629.12	January 2026 .....	2,176,480.17
April 2017.....	16,582,865.80	September 2021.....	6,472,192.30	February 2026 .....	2,125,047.57
May 2017 .....	16,305,863.67	October 2021 .....	6,350,708.82	March 2026 .....	2,074,493.76
June 2017 .....	16,033,042.77	November 2021 .....	6,231,149.93	April 2026.....	2,024,805.34
July 2017 .....	15,764,343.01	December 2021 .....	6,113,487.28	May 2026 .....	1,975,969.10
August 2017.....	15,499,705.15	January 2022 .....	5,997,692.95	June 2026 .....	1,927,972.03
September 2017.....	15,239,070.77	February 2022 .....	5,883,739.40	July 2026 .....	1,880,801.31
October 2017 .....	14,982,382.28	March 2022 .....	5,771,599.46	August 2026 .....	1,834,444.29
November 2017 .....	14,729,582.89	April 2022.....	5,661,246.38	September 2026.....	1,788,888.52
December 2017 .....	14,480,616.60	May 2022 .....	5,552,653.76	October 2026 .....	1,744,121.72
January 2018 .....	14,235,428.19	June 2022 .....	5,445,795.61	November 2026 .....	1,700,131.78
February 2018 .....	13,993,963.24	July 2022 .....	5,340,646.28	December 2026 .....	1,656,906.80
March 2018 .....	13,756,168.07	August 2022 .....	5,237,180.49	January 2027 .....	1,614,435.00
April 2018.....	13,521,989.75	September 2022.....	5,135,373.32	February 2027 .....	1,572,704.82
May 2018 .....	13,291,376.10	October 2022 .....	5,035,200.22	March 2027 .....	1,531,704.85
June 2018 .....	13,064,275.67	November 2022 .....	4,936,636.96	April 2027.....	1,491,423.82
July 2018 .....	12,840,637.74	December 2022 .....	4,839,659.69	May 2027 .....	1,451,850.67
August 2018 .....	12,620,412.30	January 2023 .....	4,744,244.87	June 2027 .....	1,412,974.46
September 2018.....	12,403,550.02	February 2023 .....	4,650,369.30	July 2027 .....	1,374,784.43
October 2018 .....	12,190,002.28	March 2023 .....	4,558,010.13	August 2027 .....	1,337,269.98
November 2018 .....	11,979,721.15	April 2023 .....	4,467,144.81	September 2027.....	1,300,420.65
December 2018 .....	11,772,659.36	May 2023 .....	4,377,751.14	October 2027 .....	1,264,226.14
January 2019 .....	11,568,770.30	June 2023 .....	4,289,807.20	November 2027 .....	1,228,676.31
February 2019 .....	11,368,008.04	July 2023 .....	4,203,291.41	December 2027 .....	1,193,761.13
March 2019 .....	11,170,327.26	August 2023 .....	4,118,182.49	January 2028 .....	1,159,470.77
April 2019.....	10,975,683.30	September 2023.....	4,034,459.47	February 2028 .....	1,125,795.50
May 2019 .....	10,784,032.13	October 2023 .....	3,952,101.67	March 2028 .....	1,092,725.75
June 2019 .....	10,595,330.33	November 2023 .....	3,871,088.71	April 2028.....	1,060,252.10
July 2019 .....	10,409,535.08	December 2023 .....	3,791,400.50	May 2028 .....	1,028,365.24
August 2019 .....	10,226,604.19	January 2024 .....	3,713,017.23	June 2028 .....	997,056.02
September 2019.....	10,046,496.05	February 2024 .....	3,635,919.38	July 2028 .....	966,315.41
October 2019 .....	9,869,169.62	March 2024 .....	3,560,087.72	August 2028 .....	936,134.52
November 2019 .....	9,694,584.46	April 2024.....	3,485,503.29	September 2028.....	906,504.59

**Aggregate Group VI (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
October 2028 .....	\$ 877,416.98	February 2030 .....	\$ 479,195.33	June 2031 .....	\$ 187,370.14
November 2028 .....	848,863.18	March 2030 .....	458,122.01	July 2031 .....	172,076.84
December 2028 .....	820,834.82	April 2030 .....	437,455.58	August 2031 .....	157,097.03
January 2029 .....	793,323.62	May 2030 .....	417,189.53	September 2031 .....	142,425.58
February 2029 .....	766,321.46	June 2030 .....	397,317.42	October 2031 .....	128,057.44
March 2029 .....	739,820.30	July 2030 .....	377,832.95	November 2031 .....	113,987.64
April 2029 .....	713,812.26	August 2030 .....	358,729.88	December 2031 .....	100,211.28
May 2029 .....	688,289.54	September 2030 .....	340,002.07	January 2032 .....	86,723.53
June 2029 .....	663,244.47	October 2030 .....	321,643.49	February 2032 .....	73,519.65
July 2029 .....	638,669.50	November 2030 .....	303,648.16	March 2032 .....	60,594.93
August 2029 .....	614,557.17	December 2030 .....	286,010.23	April 2032 .....	47,944.79
September 2029 .....	590,900.15	January 2031 .....	268,723.91	May 2032 .....	35,564.66
October 2029 .....	567,691.20	February 2031 .....	251,783.51	June 2032 .....	23,450.08
November 2029 .....	544,923.22	March 2031 .....	235,183.42	July 2032 .....	11,596.64
December 2029 .....	522,589.17	April 2031 .....	218,918.11	August 2032 and thereafter .....	0.00
January 2030 .....	500,682.14	May 2031 .....	202,982.14		

**GA Class Scheduled Balances**

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance .....	\$5,597,000.00	April 2005 .....	\$3,766,540.16	October 2007 .....	\$1,326,449.25
November 2002 .....	5,589,835.16	May 2005 .....	3,665,999.52	November 2007 .....	1,263,950.94
December 2002 .....	5,577,805.20	June 2005 .....	3,566,890.71	December 2007 .....	1,202,558.20
January 2003 .....	5,561,776.39	July 2005 .....	3,469,201.64	January 2008 .....	1,142,261.36
February 2003 .....	5,541,760.91	August 2005 .....	3,372,920.31	February 2008 .....	1,083,050.82
March 2003 .....	5,517,775.36	September 2005 .....	3,278,034.82	March 2008 .....	1,024,917.06
April 2003 .....	5,489,840.70	October 2005 .....	3,184,533.34	April 2008 .....	967,850.63
May 2003 .....	5,457,982.25	November 2005 .....	3,092,404.15	May 2008 .....	911,842.14
June 2003 .....	5,422,229.70	December 2005 .....	3,001,635.58	June 2008 .....	856,882.29
July 2003 .....	5,382,617.05	January 2006 .....	2,912,216.09	July 2008 .....	802,961.83
August 2003 .....	5,339,182.64	February 2006 .....	2,824,134.19	August 2008 .....	750,071.60
September 2003 .....	5,291,969.04	March 2006 .....	2,737,378.49	September 2008 .....	698,202.48
October 2003 .....	5,241,023.07	April 2006 .....	2,651,937.69	October 2008 .....	647,345.45
November 2003 .....	5,186,395.75	May 2006 .....	2,567,800.57	November 2008 .....	597,491.54
December 2003 .....	5,128,142.20	June 2006 .....	2,484,955.97	December 2008 .....	548,631.84
January 2004 .....	5,066,321.66	July 2006 .....	2,403,392.85	January 2009 .....	500,757.53
February 2004 .....	5,000,997.36	August 2006 .....	2,323,100.23	February 2009 .....	453,859.83
March 2004 .....	4,932,236.47	September 2006 .....	2,244,067.21	March 2009 .....	407,930.05
April 2004 .....	4,860,110.05	October 2006 .....	2,166,282.98	April 2009 .....	362,959.56
May 2004 .....	4,784,692.94	November 2006 .....	2,089,736.80	May 2009 .....	318,939.78
June 2004 .....	4,706,063.69	December 2006 .....	2,014,418.03	June 2009 .....	275,862.21
July 2004 .....	4,624,304.48	January 2007 .....	1,940,316.08	July 2009 .....	233,718.40
August 2004 .....	4,539,500.98	February 2007 .....	1,867,420.46	August 2009 .....	192,499.99
September 2004 .....	4,451,742.31	March 2007 .....	1,795,720.75	September 2009 .....	152,198.66
October 2004 .....	4,361,120.89	April 2007 .....	1,725,206.61	October 2009 .....	112,806.15
November 2004 .....	4,267,732.33	May 2007 .....	1,655,867.77	November 2009 .....	74,314.27
December 2004 .....	4,171,675.36	June 2007 .....	1,587,694.05	December 2009 .....	36,714.91
January 2005 .....	4,073,051.65	July 2007 .....	1,520,675.34	January 2010 and thereafter .....	0.00
February 2005 .....	3,971,965.72	August 2007 .....	1,454,801.60		
March 2005 .....	3,868,524.80	September 2007 .....	1,390,062.86		

### ***Aggregate Group VII 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 .....	\$153,333,000.00	January 2006 .....	\$ 96,378,765.75	April 2009 .....	\$ 40,660,063.22
November 2002 .....	152,515,364.61	February 2006 .....	94,805,196.09	May 2009 .....	39,374,011.72
December 2002 .....	151,646,302.94	March 2006 .....	93,239,743.88	June 2009 .....	38,094,598.87
January 2003 .....	150,727,096.27	April 2006 .....	91,682,367.35	July 2009 .....	36,821,790.54
February 2003 .....	149,758,106.47	May 2006 .....	90,133,024.98	August 2009 .....	35,555,552.75
March 2003 .....	148,739,721.33	June 2006 .....	88,591,675.45	September 2009 .....	34,295,851.72
April 2003 .....	147,672,354.29	July 2006 .....	87,058,277.64	October 2009 .....	33,042,653.81
May 2003 .....	146,556,444.15	August 2006 .....	85,532,790.65	November 2009 .....	31,795,925.59
June 2003 .....	145,392,454.85	September 2006 .....	84,015,173.81	December 2009 .....	30,555,633.78
July 2003 .....	144,180,875.09	October 2006 .....	82,505,386.63	January 2010 .....	29,321,745.27
August 2003 .....	142,922,218.08	November 2006 .....	81,003,388.84	February 2010 .....	28,094,227.13
September 2003 .....	141,617,021.13	December 2006 .....	79,509,140.38	March 2010 .....	26,873,046.59
October 2003 .....	140,265,845.32	January 2007 .....	78,022,601.40	April 2010 .....	25,658,171.06
November 2003 .....	138,869,275.09	February 2007 .....	76,543,732.23	May 2010 .....	24,449,568.11
December 2003 .....	137,427,917.83	March 2007 .....	75,072,493.43	June 2010 .....	23,247,205.48
January 2004 .....	135,942,403.43	April 2007 .....	73,608,845.77	July 2010 .....	22,051,051.07
February 2004 .....	134,413,383.88	May 2007 .....	72,152,750.19	August 2010 .....	20,861,072.95
March 2004 .....	132,841,532.75	June 2007 .....	70,704,167.85	September 2010 .....	19,677,239.35
April 2004 .....	131,227,544.72	July 2007 .....	69,263,060.11	October 2010 .....	18,499,518.68
May 2004 .....	129,572,135.05	August 2007 .....	67,829,388.53	November 2010 .....	17,327,879.49
June 2004 .....	127,876,039.09	September 2007 .....	66,403,114.85	December 2010 .....	16,162,290.49
July 2004 .....	126,140,011.71	October 2007 .....	64,984,201.04	January 2011 .....	15,002,720.59
August 2004 .....	124,412,937.32	November 2007 .....	63,572,609.23	February 2011 .....	13,849,138.80
September 2004 .....	122,694,769.89	December 2007 .....	62,168,301.78	March 2011 .....	12,708,774.69
October 2004 .....	120,985,463.60	January 2008 .....	60,771,241.20	April 2011 .....	11,584,989.06
November 2004 .....	119,284,972.88	February 2008 .....	59,381,390.23	May 2011 .....	10,477,548.46
December 2004 .....	117,593,252.38	March 2008 .....	57,998,711.80	June 2011 .....	9,386,222.68
January 2005 .....	115,910,257.00	April 2008 .....	56,623,169.00	July 2011 .....	8,310,784.66
February 2005 .....	114,235,941.87	May 2008 .....	55,254,725.14	August 2011 .....	7,251,010.52
March 2005 .....	112,570,262.33	June 2008 .....	53,893,343.70	September 2011 .....	6,206,679.47
April 2005 .....	110,913,173.97	July 2008 .....	52,538,988.37	October 2011 .....	5,177,573.75
May 2005 .....	109,264,632.62	August 2008 .....	51,191,623.00	November 2011 .....	4,163,478.63
June 2005 .....	107,624,594.30	September 2008 .....	49,851,211.64	December 2011 .....	3,164,182.37
July 2005 .....	105,993,015.28	October 2008 .....	48,517,718.54	January 2012 .....	2,179,476.13
August 2005 .....	104,369,852.07	November 2008 .....	47,191,108.09	February 2012 .....	1,209,153.98
September 2005 .....	102,755,061.36	December 2008 .....	45,871,344.92	March 2012 .....	253,012.84
October 2005 .....	101,148,600.11	January 2009 .....	44,558,393.79	April 2012 and thereafter .....	0.00
November 2005 .....	99,550,425.47	February 2009 .....	43,252,219.67		
December 2005 .....	97,960,494.81	March 2009 .....	41,952,787.70		

### ***KG Class Scheduled Balances***

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance .....	\$13,207,000.00	May 2003 .....	\$12,429,449.96	December 2003 .....	\$11,280,618.04
November 2002 .....	13,120,304.91	June 2003 .....	12,286,896.48	January 2004 .....	11,089,404.26
December 2002 .....	13,025,351.66	July 2003 .....	12,136,878.49	February 2004 .....	10,891,996.58
January 2003 .....	12,922,175.29	August 2003 .....	11,979,553.36	March 2004 .....	10,688,606.63
February 2003 .....	12,810,879.43	September 2003 .....	11,815,086.81	April 2004 .....	10,479,452.87
March 2003 .....	12,691,577.02	October 2003 .....	11,643,652.82	May 2004 .....	10,264,760.28
April 2003 .....	12,564,390.15	November 2003 .....	11,465,433.32	June 2004 .....	10,044,760.08



**KG Class (Continued)**

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
July 2004 .....	\$ 9,819,689.46	December 2006 .....	\$ 4,586,186.03	April 2009 .....	\$ 1,537,737.61
August 2004 .....	9,597,839.95	January 2007 .....	4,446,435.50	May 2009 .....	1,459,312.03
September 2004 .....	9,379,183.65	February 2007 .....	4,309,155.45	June 2009 .....	1,382,796.56
October 2004 .....	9,163,692.90	March 2007 .....	4,174,323.69	July 2009 .....	1,308,173.34
November 2004 .....	8,951,340.23	April 2007 .....	4,041,918.24	August 2009 .....	1,235,424.68
December 2004 .....	8,742,098.40	May 2007 .....	3,911,917.25	September 2009 .....	1,164,533.00
January 2005 .....	8,535,940.36	June 2007 .....	3,784,299.06	October 2009 .....	1,095,480.88
February 2005 .....	8,332,839.25	July 2007 .....	3,659,042.16	November 2009 .....	1,028,251.03
March 2005 .....	8,132,768.45	August 2007 .....	3,536,125.23	December 2009 .....	962,826.28
April 2005 .....	7,935,701.51	September 2007 .....	3,415,527.10	January 2010 .....	899,189.61
May 2005 .....	7,741,612.19	October 2007 .....	3,297,226.74	February 2010 .....	837,324.12
June 2005 .....	7,550,474.47	November 2007 .....	3,181,203.33	March 2010 .....	777,213.07
July 2005 .....	7,362,262.48	December 2007 .....	3,067,436.17	April 2010 .....	718,839.83
August 2005 .....	7,176,950.59	January 2008 .....	2,955,904.74	May 2010 .....	662,187.88
September 2005 .....	6,994,513.36	February 2008 .....	2,846,588.67	June 2010 .....	607,240.88
October 2005 .....	6,814,925.51	March 2008 .....	2,739,467.74	July 2010 .....	553,982.57
November 2005 .....	6,638,161.98	April 2008 .....	2,634,521.91	August 2010 .....	502,396.85
December 2005 .....	6,464,197.91	May 2008 .....	2,531,731.28	September 2010 .....	452,467.72
January 2006 .....	6,293,008.60	June 2008 .....	2,431,076.09	October 2010 .....	404,179.34
February 2006 .....	6,124,569.56	July 2008 .....	2,332,536.76	November 2010 .....	357,515.96
March 2006 .....	5,958,856.48	August 2008 .....	2,236,093.85	December 2010 .....	312,461.98
April 2006 .....	5,795,845.22	September 2008 .....	2,141,728.05	January 2011 .....	269,001.90
May 2006 .....	5,635,511.85	October 2008 .....	2,049,420.24	February 2011 .....	227,120.36
June 2006 .....	5,477,832.61	November 2008 .....	1,959,151.41	March 2011 .....	179,541.77
July 2006 .....	5,322,783.92	December 2008 .....	1,870,902.73	April 2011 .....	122,859.55
August 2006 .....	5,170,342.38	January 2009 .....	1,784,655.49	May 2011 .....	57,261.67
September 2006 .....	5,020,484.78	February 2009 .....	1,700,391.14	June 2011 and thereafter .....	0.00
October 2006 .....	4,873,188.07	March 2009 .....	1,618,091.27		
November 2006 .....	4,728,429.38				

**Aggregate Group VIII Targeted Balances**

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance .....	\$71,000,000.00	May 2004 .....	\$60,811,868.14	December 2005 .....	\$48,450,369.98
November 2002 .....	70,690,162.07	June 2004 .....	60,069,715.13	January 2006 .....	47,919,813.73
December 2002 .....	70,352,763.02	July 2004 .....	59,313,259.33	February 2006 .....	47,400,356.12
January 2003 .....	69,987,318.04	August 2004 .....	58,570,738.58	March 2006 .....	46,891,855.17
February 2003 .....	69,594,271.70	September 2004 .....	57,841,980.48	April 2006 .....	46,394,170.41
March 2003 .....	69,174,111.11	October 2004 .....	57,126,814.49	May 2006 .....	45,907,162.90
April 2003 .....	68,727,365.26	November 2004 .....	56,425,071.86	June 2006 .....	45,430,695.19
May 2003 .....	68,254,604.33	December 2004 .....	55,736,585.67	July 2006 .....	44,964,631.32
June 2003 .....	67,756,438.85	January 2005 .....	55,061,190.76	August 2006 .....	44,508,836.81
July 2003 .....	67,233,518.81	February 2005 .....	54,398,723.75	September 2006 .....	44,063,178.63
August 2003 .....	66,686,532.71	March 2005 .....	53,749,023.00	October 2006 .....	43,627,525.19
September 2003 .....	66,116,206.48	April 2005 .....	53,111,928.59	November 2006 .....	43,201,746.31
October 2003 .....	65,523,302.41	May 2005 .....	52,487,282.34	December 2006 .....	42,785,713.26
November 2003 .....	64,908,617.89	June 2005 .....	51,874,927.73	January 2007 .....	42,379,298.68
December 2003 .....	64,272,984.19	July 2005 .....	51,274,709.95	February 2007 .....	41,982,376.60
January 2004 .....	63,617,265.09	August 2005 .....	50,686,475.84	March 2007 .....	41,594,822.42
February 2004 .....	62,942,355.49	September 2005 .....	50,110,073.87	April 2007 .....	41,216,512.89
March 2004 .....	62,249,179.94	October 2005 .....	49,545,354.16	May 2007 .....	40,847,326.12
April 2004 .....	61,538,691.09	November 2005 .....	48,992,168.42	June 2007 .....	40,487,141.54

***Aggregate Group VIII (Continued)***

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
July 2007 .....	\$40,135,839.87	February 2010 .....	\$33,057,604.49	August 2012 .....	\$25,304,053.02
August 2007 .....	39,793,303.18	March 2010 .....	32,934,798.77	September 2012 .....	24,257,176.21
September 2007 .....	39,459,414.79	April 2010 .....	32,817,597.25	October 2012 .....	23,220,512.53
October 2007 .....	39,134,059.31	May 2010 .....	32,705,918.22	November 2012 .....	22,193,963.28
November 2007 .....	38,817,122.61	June 2010 .....	32,599,680.89	December 2012 .....	21,177,430.64
December 2007 .....	38,508,491.81	July 2010 .....	32,498,805.40	January 2013 .....	20,170,817.72
January 2008 .....	38,208,055.26	August 2010 .....	32,403,212.77	February 2013 .....	19,174,028.54
February 2008 .....	37,915,702.55	September 2010 .....	32,312,824.91	March 2013 .....	18,186,967.99
March 2008 .....	37,631,324.48	October 2010 .....	32,227,564.61	April 2013 .....	17,209,541.86
April 2008 .....	37,354,813.02	November 2010 .....	32,147,355.53	May 2013 .....	16,241,656.80
May 2008 .....	37,086,061.37	December 2010 .....	32,072,122.20	June 2013 .....	15,283,220.36
June 2008 .....	36,824,963.88	January 2011 .....	32,001,790.01	July 2013 .....	14,334,140.90
July 2008 .....	36,571,416.06	February 2011 .....	31,936,285.17	August 2013 .....	13,394,327.67
August 2008 .....	36,325,314.58	March 2011 .....	31,875,534.74	September 2013 .....	12,463,690.75
September 2008 .....	36,086,557.26	April 2011 .....	31,819,466.61	October 2013 .....	11,542,141.06
October 2008 .....	35,855,043.02	May 2011 .....	31,768,009.49	November 2013 .....	10,629,590.33
November 2008 .....	35,630,671.93	June 2011 .....	31,704,026.02	December 2013 .....	9,725,951.15
December 2008 .....	35,413,345.13	July 2011 .....	31,578,703.15	January 2014 .....	8,831,136.87
January 2009 .....	35,202,964.89	August 2011 .....	31,449,412.89	February 2014 .....	7,945,061.69
February 2009 .....	34,999,434.52	September 2011 .....	31,316,263.53	March 2014 .....	7,067,640.58
March 2009 .....	34,802,658.45	October 2011 .....	31,179,361.37	April 2014 .....	6,198,789.32
April 2009 .....	34,612,542.13	November 2011 .....	31,038,810.71	May 2014 .....	5,338,424.45
May 2009 .....	34,428,992.08	December 2011 .....	30,894,713.91	June 2014 .....	4,486,463.30
June 2009 .....	34,251,915.85	January 2012 .....	30,747,171.42	July 2014 .....	3,642,823.98
July 2009 .....	34,081,222.03	February 2012 .....	30,596,281.79	August 2014 .....	2,807,425.32
August 2009 .....	33,916,820.21	March 2012 .....	30,442,141.75	September 2014 .....	1,980,186.95
September 2009 .....	33,758,620.99	April 2012 .....	29,595,698.60	October 2014 .....	1,161,029.22
October 2009 .....	33,606,536.00	May 2012 .....	28,506,963.41	November 2014 .....	349,873.23
November 2009 .....	33,460,477.80	June 2012 .....	27,428,845.57	December 2014 and thereafter .....	0.00
December 2009 .....	33,320,359.97	July 2012 .....	26,361,242.62		
January 2010 .....	33,186,097.04				



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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.

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**\$1,750,000,000**



**Guaranteed REMIC  
Pass-Through Certificates**

**Fannie Mae REMIC Trust 2002-73**

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## PROSPECTUS SUPPLEMENT

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**UBS Warburg**

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**September 18, 2002**

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