

\$1,928,571,428



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2002-82**

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own

- Fannie Mae MBS, and
- Fannie Mae Stripped MBS.

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

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

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

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

The certificates are exempt from registration under the Securities Act of 1933 and are "exempt 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 AK, A AG, AE, VB, AJ, PD, SN, PE, PB, PL, SC, SB, QD, SP, QC, QL, QE, JA, JG, JE, CA, SR, BD, VD, BJ, XD, XE, GE, GA, GC, SH and SL Classes are the RCR classes, as further described in this prospectus supplement.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be November 29, 2002.

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
FJ(1).....	1	\$ 28,081,108	SEQ	(2)	FLT	31392FJ99	August 2029
SJ(1).....	1	28,081,108(3)	NTL	(2)	INV/IO	31392FK22	August 2029
AC(1).....	1	93,603,694	SEQ	4.75%	FIX	31392FK30	August 2029
AH.....	1	9,820,839	SEQ	5.50	FIX	31392FK48	June 2030
VA(1).....	1	9,974,704	SEQ/AD	5.50	FIX	31392FK55	October 2013
VI(1).....	1	10,573,055(3)	NTL	5.50	FIX/IO	31392FK63	November 2020
VO(1).....	1	10,573,055	SEQ/AD	(4)	PO	31392FK71	November 2020
ZA(1).....	1	12,328,656	SEQ	5.50	FIX/Z	31392FK89	December 2032
PN.....	2	59,052,000	PAC	3.75	FIX	31392FK97	January 2023
PG.....	2	3,000,000	PAC	4.25	FIX	31392FL21	January 2023
IA.....	2	23,019,500(3)	NTL	6.00	FIX/IO	31392FL39	January 2023
IY(1).....	2	6,240,500(3)	NTL	6.00	FIX/IO	31392FL47	October 2027
PK(1).....	2	37,443,000	PAC	5.00	FIX	31392FL54	October 2027
PC.....	2	13,633,000	PAC	6.00	FIX	31392FL62	February 2029
PI(1).....	2	36,857,000(3)	NTL	6.00	FIX/IO	31392FL70	February 2032
PW(1).....	2	36,857,000	PAC	(4)	PO	31392FL88	February 2032
FN(1).....	2	8,056,000	PAC	(2)	FLT	31392FL96	December 2032
NO(1).....	2	4,028,000	PAC	(4)	PO	31392FM20	December 2032
NS(1).....	2	4,028,000(3)	NTL	(2)	INV/IO	31392FM38	December 2032
KD.....	2	6,507,692	SCH/AD	8.50	FIX	31392FM46	December 2032
KG.....	2	21,692,308	SCH/AD	5.25	FIX	31392FM53	December 2032
DZ.....	2	8,000,000	SUP	6.00	FIX/Z	31392FM61	June 2030
DA.....	2	21,370,000	SUP	6.00	FIX	31392FM79	August 2031
DB.....	2	7,515,000	SUP	6.00	FIX	31392FM87	December 2031
DC.....	2	764,000	SUP	6.00	FIX	31392FM95	May 2032
WV.....	2	2,000,000	SUP/AD	6.00	FIX	31392FN29	July 2014
XV.....	2	2,000,000	SUP/AD	6.00	FIX	31392FN37	May 2021
YV.....	2	2,000,000	SUP/AD	6.00	FIX	31392FN45	February 2026
YZ.....	2	2,000,000	SUP	6.00	FIX/Z	31392FN52	May 2032
DE.....	2	7,082,000	SUP	6.00	FIX	31392FN60	December 2032
VW.....	2	1,000,000	SUP/AD	6.00	FIX	31392FN78	July 2014
VX.....	2	1,000,000	SUP/AD	6.00	FIX	31392FN86	May 2021
VY.....	2	1,000,000	SUP/AD	6.00	FIX	31392FN94	February 2026
ZY.....	2	1,000,000	SUP	6.00	FIX/Z	31392FP27	December 2032
UF.....	2	1,000,000	SUP	(2)	FLT	31392FP35	December 2032
US.....	2	2,000,000	SUP	(2)	INV	31392FP43	December 2032
FC.....	3	50,000,000	PT	(2)	FLT	31392FP50	September 2032
DS(1).....	3	50,000,000(3)	NTL	(2)	INV/IO	31392FP68	September 2032
ES(1).....	3	50,000,000(3)	NTL	(2)	INV/IO	31392FP76	September 2032
FE.....	4	25,000,000	PT	(2)	FLT	31392FP84	December 2032
FB.....	4	75,000,000	PT	(2)	FLT	31392FP92	December 2032
GS(1).....	4	100,000,000(3)	NTL	(2)	INV/IO	31392FQ26	December 2032
HS(1).....	4	100,000,000(3)	NTL	(2)	INV/IO	31392FQ34	December 2032
QH.....	5	83,026,839	PAC	4.50	FIX	31392FQ42	November 2016
QK.....	5	51,414,421	PAC	4.50	FIX	31392FQ59	January 2021
IB.....	5	24,443,865(3)	NTL	5.50	FIX/IO	31392FQ67	January 2021
IU(1).....	5	21,809,691(3)	NTL	5.50	FIX/IO	31392FQ75	May 2027
QM(1).....	5	119,953,303	PAC	4.50	FIX	31392FQ83	May 2027
FP(1).....	5	93,965,900	PAC	(2)	FLT	31392FQ91	February 2032
SQ(1).....	5	93,965,900(3)	NTL	(2)	INV/IO	31392FR25	February 2032
TO(1).....	5	42,711,773	PAC	(4)	PO	31392FR33	February 2032
QI(1).....	5	32,676,766(3)	NTL	5.50	FIX/IO	31392FR41	December 2032
QO(1).....	5	32,676,766	PAC	(4)	PO	31392FR58	December 2032
JD(1).....	5	22,702,670	SCH/NSJ/AD	8.50	FIX	31392FR66	December 2032
JC(1).....	5	90,810,684	SCH/NSJ/AD	4.75	FIX	31392FR74	December 2032
JZ.....	5	45,523,319	SUP/NSJ	5.50	FIX/Z	31392FR82	December 2031
MA.....	5	5,000,000	SUP	6.00	FIX	31392FR90	February 2032
MB.....	5	23,479,572	SUP	6.00	FIX	31392FS24	December 2032
FM(1).....	5	18,781,950	SUP	(2)	FLT	31392FS32	December 2032
SM(1).....	5	18,781,950(3)	NTL	(2)	INV/IO	31392FS40	December 2032
PO(1).....	5	11,126,302	SUP	(4)	PO	31392FS57	December 2032
FK(1).....	6	25,000,000	SEQ	(2)	FLT	31392FS65	October 2031
SK(1).....	6	25,000,000(3)	NTL	(2)	INV/IO	31392FS73	October 2031
BE.....	6	150,000,000	SEQ	5.00	FIX	31392FS81	October 2031
VC(1).....	6	6,013,778	SEQ/AD	5.50	FIX	31392FS99	November 2013

(table continued on next page)

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Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
VM(1)	6	\$ 6,041,777 (3)	NTL	5.50%	FIX/IO	31392F T 2 3	August 2020
VN(1)	6	6,041,777	SEQ/AD	(4)	PO	31392F T 3 1	August 2020
ZC(1)	6	7,388,889	SEQ	5.50	FIX/Z	31392F T 4 9	December 2032
XA	7	66,928,032	PAC	5.00	FIX	31392F T 5 6	December 2007
XJ	7	99,885,728	PAC	4.50	FIX	31392F T 6 4	September 2012
IR	7	9,988,572 (3)	NTL	5.00	FIX/IO	31392F T 7 2	September 2012
XB	7	14,500,000	PAC	5.00	FIX	31392F T 8 0	September 2012
XC	7	50,520,063	PAC	5.00	FIX	31392F T 9 8	May 2014
XM(1)	7	76,421,172 (3)	NTL	5.00	FIX/IO	31392F U 2 1	July 2016
XN(1)	7	76,421,172	PAC	(4)	PO	31392F U 3 9	July 2016
XI(1)	7	57,598,913 (3)	NTL	5.00	FIX/IO	31392F U 4 7	December 2017
XO(1)	7	57,598,913	PAC	(4)	PO	31392F U 5 4	December 2017
GD(1)	7	6,730,990	TAC/NSJ/AD	8.50	FIX	31392F U 8 8	December 2017
GB(1)	7	47,116,933	TAC/NSJ/AD	4.50	FIX	31392F U 9 6	December 2017
GZ	7	26,403,169	SUP/NSJ	5.00	FIX/Z	31392F V 2 0	December 2017
GK(1)	7	3,593,000	CPT	8.50	FIX	31392F U 6 2	December 2017
GJ(1)	7	50,302,000	CPT	4.75	FIX	31392F U 7 0	December 2017
FG	8	25,000,000	PT	(2)	FLT	31392F V 3 8	December 2032
SG(1)	8	25,000,000 (3)	NTL	(2)	INV/IO	31392F V 4 6	December 2032
GO(1)	8	3,571,429	PT	(4)	PO	31392F V 5 3	December 2032
R		0	NPR	0	NPR	31392F V 6 1	December 2032
RL		0	NPR	0	NPR	31392F V 7 9	December 2032

(1) Exchangeable classes.

(2) Based on LIBOR.

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

(4) Principal only classes.

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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”); and
- if you are purchasing any Group 3 or Group 4 Class or the R or RL Class, our Prospectus for Fannie Mae Stripped Mortgage-Backed Securities dated May 1, 2002 (the “SMBS Prospectus”).

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

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

In addition, the Disclosure Documents, together with the class factors, are available on our corporate web site at www.fanniemae.com and our business to business web site at www.efanniemae.com.

You also can obtain copies of the Disclosure Documents 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	Class 327-IO SMBS Certificate Class 327-PO SMBS Certificate
4	Group 4 SMBS
5	Group 5 MBS
6	Group 6 MBS
7	Group 7 MBS
8	Group 8 MBS

Assumed Characteristics of the Mortgage Loans Underlying the Trust MBS and the Group 4 SMBS (as of November 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	\$164,382,056	360	347	10	6.125%
Group 2 MBS	\$250,000,000	360	356	3	6.500%
Group 4 SMBS*	\$100,000,000	360	356	3	6.560%
Group 5 MBS	\$641,173,500	360	345	12	6.137%
Group 6 MBS	\$194,444,444	360	347	10	6.125%
Group 7 MBS	\$500,000,000	180	178	1	5.650%
Group 8 MBS	\$ 28,571,429	360	296	53	7.410%

* The Group 4 SMBS will represent ownership of (i) interest payments at a pass-through rate of 6.0% on an initial notional principal amount of \$143,750,000 and (ii) principal payments on an initial principal amount of \$100,000,000 of MBS. See “Description of the Certificates—The Group 4 SMBS” in this prospectus supplement.

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

Characteristics of the Group 3 SMBS

Exhibit A describes the Group 3 SMBS, including certain information about the related mortgage loans. To learn more about the Group 3 SMBS, you should obtain from us the current class factors and the disclosure document relating to the Group 3 SMBS as described on page S-3.

Class Factors

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

Settlement Date

We expect to issue the certificates on November 29, 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)
FJ	1.82000%	8.00000%	0.45%	LIBOR + 45 basis points
SJ	6.18000%	7.55000%	0.00%	7.55% - LIBOR
FN	2.27000%	9.00000%	0.90%	LIBOR + 90 basis points
NS	13.46000%	16.20000%	0.00%	16.2% - (2 × LIBOR)
UF	3.13000%	8.00000%	1.30%	LIBOR + 130 basis points
US	7.43500%	8.35000%	5.00%	8.35% - (0.5 × LIBOR)
FC	2.81000%	9.00000%	1.00%	LIBOR + 100 basis points
DS	5.19000%	7.00000%	0.00%	7% - LIBOR
ES	1.00000%	1.00000%	0.00%	8% - LIBOR
FE	2.81000%	9.00000%	1.00%	LIBOR + 100 basis points
FB	2.31000%	8.50000%	0.50%	LIBOR + 50 basis points
GS	5.19000%	7.00000%	0.00%	7% - LIBOR
HS	1.00000%	1.00000%	0.00%	8% - LIBOR
FP	2.31000%	8.00000%	0.50%	LIBOR + 50 basis points
SQ	5.69000%	7.50000%	0.00%	7.5% - LIBOR
FM	2.57000%	8.00000%	1.20%	LIBOR + 120 basis points
SM	5.43000%	6.80000%	0.00%	6.8% - LIBOR
FK	1.82000%	8.50000%	0.45%	LIBOR + 45 basis points

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate (1)</u>
SK	6.68000%	8.05000%	0.00%	8.05% – LIBOR
FG	2.25000%	8.00000%	0.45%	LIBOR + 45 basis points
SG	5.75000%	7.55000%	0.00%	7.55% – LIBOR
SN	13.46000%	16.20000%	0.00%	16.2% – (2 × LIBOR)
SC	6.19000%	8.00000%	0.00%	8% – LIBOR
SB	6.19000%	8.00000%	0.00%	8% – LIBOR
SP	12.51800%	16.50000%	0.00%	16.5% – (2.2 × LIBOR)
SR	11.94600%	14.96000%	0.00%	14.96% – (2.2 × LIBOR)
SH	11.06875%	14.53375%	0.00%	14.53375% – (1.925 × LIBOR)
SL	40.25000%	52.85000%	0.00%	52.85% – (7 × 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>	
SJ	100% of the FJ Class
VI	100% of the VO Class
NS	100% of the NO Class
IA	37.5000000000% of the PN Class
IY	29.1666666667% of the PG Class
PI	16.6666666667% of the PK Class
DS	100% of the PW Class
ES	100% of the FC Class
GS	100% of the FC Class
HS	100% of the FE and FB Classes
SQ	100% of the FE and FB Classes
SM	100% of the FP Class
QI	100% of the FM Class
IU	100% of the QO Class
IB	18.18181818% of the QM Class
SK	18.18181818% of the QH and QK Classes
VM	100% of the FK Class
XI	100% of the VN Class
XM	100% of the XO Class
IR	100% of the XN Class
SG	10% of the XJ Class
SC	100% of the FG Class
SB	100% of the FC Class
	100% of the FE and FB Classes

Components

The GK and GJ 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>
GK1	\$ 4,000	PT	FIX
GK2	3,589,000	TAC/NSJ/AD	FIX
GJ1	56,000	PT	FIX
GJ2	50,246,000	TAC/NSJ/AD	FIX

Distributions of Principal

Group 1 Principal Distribution Amount

ZA Accrual Amount

To the VA and VO Classes, in that order, to zero, and thereafter to the ZA Class.

Group 1 Cash Flow Distribution Amount

1. To the FJ and AC Classes, pro rata, to zero.
2. To the AH, VA, VO and ZA Classes, in that order, to zero.

Group 2 Principal Distribution Amount

DZ Accrual Amount

To Aggregate Group II to zero, and thereafter to the DZ Class.

YZ Accrual Amount

To the WV, XV and YV Classes, in that order, to zero, and thereafter to the YZ Class.

ZY Accrual Amount

To the VW, VX and VY Classes, in that order, to zero, and thereafter to the ZY Class.

Group 2 Cash Flow Distribution Amount

1. To Aggregate Group I to its Planned Balance.
2. To Aggregate Group II to its Scheduled Balance.
3. To the DZ, DA and DB Classes, in that order, to zero.
4. (a) 8.7174806025% of the remaining amount to the DC Class to zero, and
(b) 91.2825193975% of such remaining amount to the WV, XV, YV and YZ Classes, in that order, to zero.
5. (a) 50.2911518250% of the remaining amount to the DE Class to zero,
(b) 28.4050561000% of such remaining amount to the VW, VX, VY and ZY Classes, in that order, to zero, and
(c) 21.3037920750% of such remaining amount to the UF and US Classes, pro rata, to zero.
6. To Aggregate Group II to zero.
7. To Aggregate Group I to zero.

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

Group 3 Principal Distribution Amount

To the FC Class to zero.

Group 4 Principal Distribution Amount

To the FE and FB Classes, pro rata, to zero.

Group 5 Principal Distribution Amount

Group 5 Cash Flow Distribution Amount

1. To Aggregate Group III to its Planned Balance.
2. If and only if the principal balance of the Group 5 MBS is *less* than *either* the Group 5 MBS First Specified Balance *or* the Group 5 MBS Second Specified Balance, to the JZ Class to zero.

JZ Accrual Amount and Remaining Group 5 Cash Flow Distribution Amount

1. To Aggregate Group IV to its Scheduled Balance.
2. To the JZ Class to zero.
3. (a) 48.7765599896% of the remaining amount to the MA and MB Classes, in that order, to zero, and
(b) 51.2234400104% of such remaining amount to the PO and FM Classes, pro rata, to zero.
4. To Aggregate Group IV to zero.
5. To Aggregate Group III to zero.

For a description of Aggregate Group III and Aggregate Group IV, see “Description of the Certificates—Distributions of Principal—*Group 5 Principal Distribution Amount*” in this prospectus supplement.

Group 6 Principal Distribution Amount

ZC Accrual Amount

To the VC and VN Classes, in that order, to zero, and thereafter to the ZC Class.

Group 6 Cash Flow Distribution Amount

1. To the FK and BE Classes, pro rata, to zero.
2. To the VC, VN and ZC Classes, in that order, to zero.

Group 7 Principal Distribution Amount

GZ Accrual Amount

To Aggregate Group VI to its Targeted Balance, and thereafter to the GZ Class.

Group 7 Cash Flow Distribution Amount

- (a) 0.012% to the GK1 and GJ1 Components, pro rata, to zero, and

(b) 99.988% as follows:

first, to Aggregate Group V to its Planned Balance;

second, if and only if the principal balance of the Group 7 MBS is *less* than the Group 7 MBS Specified Balance, to the GZ Class to zero;

third, to Aggregate Group VI to its Targeted Balance;

fourth, to the GZ Class to zero;

fifth, to Aggregate Group VI to zero; and

sixth, to Aggregate Group V to zero.

For a description of Aggregate Group V and Aggregate Group VI, see “Description of the Certificates—Distributions of Principal—*Group 7 Principal Distribution Amount*” in this prospectus supplement.

Group 8 Principal Distribution Amount

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

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

Weighted Average Lives (years) *

<u>Group 1 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>325%</u>	<u>500%</u>	<u>600%</u>
FJ, SJ, AC, AK, A, AG and AE	17.7	6.9	2.8	1.9	1.7
AH	27.1	16.9	6.9	4.6	3.8
VA	6.0	6.0	5.4	4.2	3.7
VI, VO and VB	14.6	14.6	8.6	6.0	5.0
ZA	28.8	22.9	13.2	9.2	7.7
AJ	28.8	22.9	11.4	7.5	6.2

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>140%</u>	<u>200%</u>	<u>269%</u>	<u>300%</u>	<u>500%</u>
PN, PG and IA	9.8	2.6	2.6	2.6	2.6	2.6	2.4
IY, PK, PB and PL	18.4	6.0	6.0	6.0	6.0	6.0	4.1
PC	21.1	8.0	8.0	8.0	8.0	8.0	5.1
PI, PW and PD	23.2	11.0	11.0	11.0	11.0	11.0	6.9
FN, NO, NS, SN and PE	25.1	18.5	18.5	18.5	18.5	18.5	11.7
KD and KG	15.7	10.3	4.5	4.5	4.8	3.9	2.3
DZ	26.5	15.7	11.4	1.2	0.7	0.7	0.4
DA	28.1	19.6	15.1	4.0	2.0	1.8	1.1
DB	28.8	22.7	18.9	11.9	3.1	2.6	1.6
DC	29.2	24.6	21.3	15.2	4.0	3.2	1.8
WV	6.5	6.5	6.5	6.5	3.1	2.6	1.6
XV	15.2	15.2	15.2	13.4	3.7	3.0	1.7
YV	20.9	20.9	19.9	14.4	4.0	3.2	1.8
YZ	29.2	24.6	21.6	15.9	4.3	3.4	1.9
DE, UF and US	29.7	27.6	25.9	21.9	10.1	4.3	2.1
VW	6.5	6.5	6.5	6.5	4.0	3.2	1.8
VX	15.2	15.2	15.2	15.1	5.3	3.9	2.0
VY	20.9	20.9	20.9	18.1	6.2	4.3	2.1
ZY	29.7	27.6	26.0	23.1	17.9	4.9	2.2

<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>250%</u>	<u>495%</u>	<u>750%</u>	<u>1000%</u>
FC, DS, ES and SC	20.6	6.2	3.5	2.4	1.9

Group 4 Classes		PSA Prepayment Assumption								
		0%	250%	495%	750%	1000%				
FE, FB, GS, HS and SB		20.8	6.4	3.7	2.6	2.1				
Group 5 Classes		PSA Prepayment Assumption								
		0%	100%	155%	219%	250%	274%	275%	276%	500%
QH		6.6	2.0	2.0	2.0	2.0	2.0	2.0	2.0	1.8
QK		12.8	3.6	3.6	3.6	3.6	3.6	3.6	3.6	2.4
IB		8.9	2.6	2.6	2.6	2.6	2.6	2.6	2.6	2.0
IU, QM, QC and QL		17.6	6.0	6.0	6.0	6.0	5.7	5.7	5.7	3.3
FP, SQ, TO, QD and SP		22.6	11.0	11.0	11.0	11.0	10.1	10.1	10.1	5.7
QI, QO and QE		25.2	20.0	20.0	20.0	20.0	18.8	18.8	18.7	11.0
JD, JC, JA, JG and JE		12.7	6.7	2.3	2.7	2.6	2.3	2.3	2.3	1.2
JZ		27.3	17.9	12.1	0.6	0.4	0.4	0.4	0.4	0.3
MA		29.1	22.8	16.8	3.1	2.0	1.7	1.6	1.6	0.7
MB		29.6	25.9	22.4	11.7	3.7	2.7	2.6	2.6	1.0
FM, SM, PO, CA and SR		29.5	25.4	21.4	10.2	3.4	2.5	2.5	2.4	1.0
		CPR Prepayment Assumption								
		5%	5.9%	6%	6.1%	7%				
QH		2.1	2.0	2.0	2.0	2.0	2.0	2.0	2.0	
QK		4.0	3.7	3.7	3.7	3.7	3.7	3.7	3.6	
IB		2.9	2.7	2.7	2.7	2.6	2.6	2.6	2.6	
IU, QM, QC and QL		6.8	6.2	6.1	6.1	6.1	6.1	6.1	6.0	
FP, SQ, TO, QD and SP		11.8	11.1	11.1	11.1	11.0	11.0	11.0	11.0	
QI, QO and QE		20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	
JD, JC, JA, JG and JE		6.9	6.2	6.2	16.1	12.6	12.6	12.6	12.6	
JZ		19.3	17.5	17.2	0.5	0.5	0.5	0.5	0.5	
MA		24.0	22.8	22.6	22.5	21.0	21.0	21.0	21.0	
MB		26.6	25.9	25.9	25.8	25.0	25.0	25.0	25.0	
FM, SM, PO, CA and SR		26.1	25.4	25.3	25.2	24.3	24.3	24.3	24.3	
Group 6 Classes		PSA Prepayment Assumption								
		0%	100%	317%	500%	600%				
FK, SK, BE and BD		19.5	9.1	3.8	2.5	2.2	2.2	2.2	2.2	
VC		6.0	6.0	6.0	5.1	4.5	4.5	4.5	4.5	
VM, VN and VD		14.5	14.5	11.2	7.6	6.4	6.4	6.4	6.4	
ZC		29.4	25.5	15.6	10.7	9.0	9.0	9.0	9.0	
BJ		29.4	25.5	14.4	9.4	7.7	7.7	7.7	7.7	
Group 7 Classes		PSA Prepayment Assumption								
		0%	100%	180%	219%	239%	240%	241%	250%	500%
XA		2.8	2.0	2.0	2.0	2.0	2.0	2.0	2.0	1.9
XJ, IR and XB		6.3	4.0	4.0	4.0	4.0	4.0	4.0	4.0	2.9
XC		8.9	6.0	6.0	6.0	6.0	6.0	6.0	6.0	3.9
XM, XN and XD		10.6	8.0	8.0	8.0	8.0	8.0	8.0	8.0	5.1
XI, XO and XE		12.5	11.7	11.7	11.7	11.7	11.7	11.7	11.7	8.2
GK, GJ and GE		9.3	6.1	2.3	2.4	2.5	2.5	2.9	2.5	1.3
GD, GB, GA and GC		9.3	6.1	2.3	2.4	2.5	2.5	2.9	2.5	1.3
GZ		14.5	13.4	11.3	6.6	2.3	2.2	0.4	0.4	0.4
Group 8 Classes		PSA Prepayment Assumption								
		0%	400%	800%	1200%	1600%				
FG, SG, GO, SH and SL		21.3	3.4	1.5	0.8	0.3	0.3	0.3	0.3	0.3

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

ADDITIONAL RISK FACTORS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the “Trust”) and a separate trust (the “Lower Tier REMIC”) pursuant to a trust agreement dated as of November 1, 2002 (the “Issue Date”). We will issue the Guaranteed REMIC Pass-Through Certificates (the “REMIC Certificates”) pursuant to that trust agreement. We will issue the Combinable and Recombinable REMIC Certificates (the “RCR Certificates” and, together with the REMIC Certificates, the “Certificates”) pursuant to a separate trust agreement dated as of the Issue Date (together with the trust agreement relating to the REMIC Certificates, the “Trust Agreement”). We will execute the Trust Agreement in our corporate capacity and as trustee (the “Trustee”). In general, the term “Classes” includes the Classes of REMIC Certificates and RCR Certificates.

The Trust and the Lower Tier REMIC each will constitute a “real estate mortgage investment conduit” (“REMIC”) under the Internal Revenue Code of 1986, as amended (the “Code”).

- The REMIC Certificates (except the R and RL Classes) will be “regular interests” in the Trust.
- The R Class will be the “residual interest” in the Trust.
- The interests in the Lower Tier REMIC other than the RL Class (the “Lower Tier Regular Interests”) will be the “regular interests” in the Lower Tier REMIC.
- The RL Class will be the “residual interest” in the Lower Tier REMIC.

The assets of the Trust will consist of the Lower Tier Regular Interests.

The assets of the Lower Tier REMIC will consist of

- six groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS,” “Group 5 MBS,” “Group 6 MBS,” “Group 7 MBS” and “Group 8 MBS” and, together, the “Trust MBS”), and

- two groups of Fannie Mae Stripped Mortgage-Backed Securities (the “Group 3 SMBS” and “Group 4 SMBS” and, together, the “SMBS”).

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

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

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

- required installments of principal and interest on the Certificates on time, and
- the principal balance of each Class of Certificates no later than its Final Distribution Date, whether or not we have received sufficient payments on the 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, and “The SMBS Certificates—Fannie Mae Obligations” in the SMBS Prospectus.

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

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

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

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

Distribution Dates. We will make monthly payments on the Certificates on the 25th day of each month (or, if the 25th 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.

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

Combination and Recombination

General. You are permitted to exchange all or a portion of the FJ, SJ, AC, VA, VI, VO, ZA, IY, PK, PI, PW, FN, NO, NS, DS, ES, GS, HS, IU, QM, FP, SQ, TO, QI, QO, JD, JC, FM, SM, PO, FK, SK, VC, VM, VN, ZC, XM, XN, XI, XO, GD, GB, GK, GJ, SG, and GO Classes of REMIC Certificates for a proportionate interest in the related RCR Certificates in the combinations shown on Schedule 1. You also may exchange all or a portion of the RCR Certificates for the related REMIC Certificates in the same manner. This process may occur repeatedly.

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

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

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

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

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

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

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

The Trust MBS

The following table contains certain information about the Trust MBS. The Trust MBS included in each specified Group will have the aggregate unpaid principal balance and Pass-Through Rate shown below and the general characteristics described in the MBS Prospectus. The Trust MBS provides that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the Trust MBS are conventional, 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 30 years in the case of the Group 1, Group 2, Group 5, Group 6 and Group 8 MBS and up to 15 years in the case of the Group 7 MBS. See "Mortgage Loan Pools" and "Yield Considerations, Maturity and Prepayment Assumptions" in the MBS Prospectus. We expect the characteristics of the Trust MBS and the related Mortgage Loans as of the Issue Date to be as follows:

Group 1 MBS

Aggregate Unpaid Principal Balance	\$164,382,056
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 (weighted average loan age)	10 months

Group 2 MBS

Aggregate Unpaid Principal Balance	\$250,000,000
MBS Pass-Through Rate	6.00%
Range of WACs (annual percentages)	6.25% to 8.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	356 months
Approximate Weighted Average WALA	3 months

Group 5 MBS

Aggregate Unpaid Principal Balance	\$641,173,500
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	345 months
Approximate Weighted Average WALA	12 months

Group 6 MBS

Aggregate Unpaid Principal Balance	\$194,444,444
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	347 months
Approximate Weighted Average WALA	10 months

Group 7 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	1 month

Group 8 MBS

Aggregate Unpaid Principal Balance	\$28,571,429
MBS Pass-Through Rate	7.00%
Range of WACs (per annum percentages)	7.25% to 9.50%
Range of WAMs	150 months to 360 months
Approximate Weighted Average WAM	296 months
Approximate Weighted Average WALA	53 months

The Group 3 SMBS

The Group 3 SMBS represent beneficial ownership interests in the interest and/or principal distributions made in respect of certain MBS having the general characteristics set forth in the MBS Prospectus. Distributions on the Group 3 SMBS will be passed through monthly beginning in the month after we issue the Certificates. The general characteristics of the Group 3 SMBS are described in the SMBS Prospectus. See Exhibit A for additional information about the Group 3 SMBS.

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

For further information about the Group 3 SMBS, telephone us at 1-800-237-8627 or 202-752-6547. You also may obtain certain information in electronic form by calling us at 1-800-752-6440 or 202-752-6000.

The Group 4 SMBS

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

The Group 4 SMBS represent ownership of

- interest payments at a pass-through rate of 6.0% on an initial notional principal amount of \$143,750,000, and
- principal payments on an initial principal amount of \$100,000,000 of MBS.

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

Range of WACs (annual percentages)	6.25% to 8.50%
Approximate Weighted Average WAM.....	356 months
Approximate Weighted Average WALA	3 months

Final Data Statement

After issuing the Certificates, we will prepare a Final Data Statement containing certain information, including the principal balances (or notional principal balances) of the Group 3 SMBS as of the Issue Date and, with respect to the Trust MBS and the Group 4 SMBS, the Pool number, the current WAC (or original WAC, if the current WAC is not available) and the current WAM (or Adjusted WAM, if the current WAM is not available) of the Mortgage Loans underlying each of the Trust MBS and the Group 4 SMBS as of the Issue Date. The Final Data Statement also will include the weighted averages of all the current or original WACs and the weighted averages of all the current or Adjusted WAMs, based on the current unpaid principal balances of the Mortgage Loans underlying each of the Trust MBS and the Group 4 SMBS as of the Issue Date. You may obtain the Final Data Statement by telephoning us at 1-800-237-8627 or 202-752-6547. The contents of the Final Data Statement and other data specific to the Certificates are available in electronic form by calling us at 1-800-752-6440 or 202-752-6000.

Distributions of Interest

Categories of Classes

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

<u>Interest Type*</u>	<u>Classes</u>
Group 1 Classes	
Fixed Rate	AC, AH, VA, VI and ZA
Floating Rate	FJ
Inverse Floating Rate	SJ
Accrual	ZA
Interest Only	SJ and VI
Principal Only	VO
RCR**	AK, A, AG, AE, VB and AJ
Group 2 Classes	
Fixed Rate	PN, PG, IA, IY, PK, PC, PI, KD, KG, DZ, DA, DB, DC, WV, XV, YV, YZ, DE, VW, VX, VY and ZY
Floating Rate	FN and UF
Inverse Floating Rate	NS and US
Accrual	DZ, YZ and ZY
Interest Only	IA, IY, PI and NS
Principal Only	PW and NO
RCR**	PD, SN, PE, PB and PL

<u>Interest Type*</u>	<u>Classes</u>
Group 3 Classes	
Floating Rate	FC
Inverse Floating Rate	DS and ES
Interest Only	DS and ES
RCR**	SC
Group 4 Classes	
Floating Rate	FE and FB
Inverse Floating Rate	GS and HS
Interest Only	GS and HS
RCR**	SB
Group 5 Classes	
Fixed Rate	QH, QK, IB, IU, QM, QI, JD, JC, JZ, MA and MB
Floating Rate	FP and FM
Inverse Floating Rate	SQ and SM
Accrual	JZ
Interest Only	IB, IU, SQ, QI and SM
Principal Only	TO, QO and PO
RCR**	QD, SP, QC, QL, QE, JA, JG, JE, CA and SR
Group 6 Classes	
Fixed Rate	BE, VC, VM and ZC
Floating Rate	FK
Inverse Floating Rate	SK
Accrual	ZC
Interest Only	SK and VM
Principal Only	VN
RCR**	BD, VD and BJ
Group 7 Classes	
Fixed Rate	XA, XJ, IR, XB, XC, XM, XI, GD, GB, GZ, GK and GJ
Accrual	GZ
Interest Only	IR, XM and XI
Principal Only	XN and XO
RCR**	XD, XE, GE, GA and GC
Group 8 Classes	
Floating Rate	FG
Inverse Floating Rate	SG
Interest Only	SG
Principal Only	GO
RCR**	SH and SL
No Payment Residual	R and RL

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

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

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

Interest to be paid on each Certificate (or added to principal, in the case of the Accrual Classes) on a Distribution Date will consist of one month's interest on the outstanding balance of that

Certificate immediately prior to that Distribution Date. For a description of the Accrual Classes, see “—*Accrual Classes*” below.

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

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

<u>Classes</u>	<u>Interest Accrual Periods</u>
All Fixed Rate Classes and the UF and US Classes (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
All Floating Rate and Inverse Floating Rate Classes except the UF and US 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 VO, PW, TO, QO, PO, VN, XN, XO, and GO Classes as Delay Classes and the NO Class as a No-Delay Class for the sole purpose of facilitating trading.

Accrual Classes. The ZA, DZ, YZ, ZY, JZ, ZC and GZ 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 1.37% in the case of the FJ, SJ, FN, NS, FM, SM, FK, SK, SN and SR Classes; 1.83% in the case of the UF and US Classes; 1.80% in the case of the SH, SL, FG and SG Classes; 1.81% in the case of the FC, DS, ES, FE, FB, GS, HS, FP, SQ, SC, SB and SP Classes.

Distributions of Principal

Categories of Classes and Components

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

<u>Principal Type*</u>	<u>Classes and Components</u>
Group 1 Classes	
Sequential Pay	FJ, AC, AH, VA, VO and ZA
Accretion Directed	VA and VO
Notional	SJ and VI
RCR**	AK, A, AG, AE, VB and AJ
Group 2 Classes	
PAC	PN, PG, PK, PC, PW, FN and NO
Scheduled	KD and KG
Support	DZ, DA, DB, DC, WV, XV, YV, YZ, DE, VW, VX, VY, ZY, UF and US
Accretion Directed	KD, KG, WV, XV, YV, VW, VX and VY
Notional	IA, IY, PI and NS
RCR**	PD, SN, PE, PB and PL
Group 3 Classes	
Pass-Through	FC
Notional	DS and ES
RCR**	SC
Group 4 Classes	
Pass-Through	FE and FB
Notional	GS and HS
RCR**	SB
Group 5 Classes	
PAC	QH, QK, QM, FP, TO and QO
Scheduled	JD and JC
Support	JZ, MA, MB, PO and FM
Accretion Directed	JD and JC
Notional	IB, IU, SQ, QI and SM
Non-Sticky Jump	JD, JC and JZ
RCR**	QD, SP, QC, QL, QE, JA, JG, JE, CA and SR

<u>Principal Type*</u>	<u>Classes and Components</u>
Group 6 Classes	
Sequential Pay	FK, BE, VC, VN and ZC
Accretion Directed	VC and VN
Notional	SK and VM
RCR**	BD, VD and BJ
Group 7 Classes and Components	
PAC	XA, XJ, XB, XC, XN and XO
TAC	GK2, GJ2, GD and GB
Support	GZ
Pass-Through	GK1 and GJ1
Non-Sticky Jump	GK2, GJ2, GD, GB and GZ
Accretion Directed	GK2, GJ2, GD and GB
Component	GK and GJ
Notional	IR, XM and XI
RCR**	XD, XE, GE, GA and GC
Group 8 Classes	
Pass-Through	FG and GO
Notional	SG
RCR**	SH and SL
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.

Components. For purposes of calculating the payments they receive, the GK and GJ 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 GK and GJ 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 balance of the ZA Class (the “ZA Accrual Amount” and, together with the Group 1 Cash Flow Distribution Amount, the “Group 1 Principal Distribution Amount”),
- the principal then paid on the Group 2 MBS (the “Group 2 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balances of the DZ, YZ and ZY Classes (the “DZ Accrual Amount,” “YZ Accrual Amount” and “ZY Accrual Amount,” respectively, and, together with the Group 2 Cash Flow Distribution Amount, the “Group 2 Principal Distribution Amount”),
- the principal then paid on the Group 3 SMBS (the “Group 3 Principal Distribution Amount”),
- the principal then paid on the Group 4 SMBS (the “Group 4 Principal Distribution Amount”),
- the principal then paid on the Group 5 MBS (the “Group 5 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the JZ Class (the “JZ Accrual Amount,” and, together with the Group 5 Cash Flow Distribution Amount, the “Group 5 Principal Distribution Amount”),

- the principal then paid on the Group 6 MBS (the “Group 6 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the ZC Class (the “ZC Accrual Amount”, and, together with the Group 6 Cash Flow Distribution Amount, the “Group 6 Principal Distribution Amount”),
- the principal then paid on the Group 7 MBS (the “Group 7 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the GZ Class (the “GZ Accrual Amount”, and, together with the Group 7 Cash Flow Distribution Amount, the “Group 7 Principal Distribution Amount”), and
- the principal then paid on the Group 8 MBS (the “Group 8 Principal Distribution Amount”).

Group 1 Principal Distribution Amount

ZA Accrual Amount

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

} Accretion
Directed
Classes
and
Accrual
Class

Group 1 Cash Flow Distribution Amount

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

- (i) concurrently, to the FJ and AC Classes, pro rata (or 23.0769229505% and 76.9230770495%, respectively), until their principal balances are reduced to zero; and
- (ii) sequentially, to the AH, VA, VO and ZA Classes, in that order, until their principal balances are reduced to zero.

} Sequential
Pay
Classes

Group 2 Principal Distribution Amount

DZ Accrual Amount

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

} Accretion
Directed
Group
and
Accrual
Class

YZ Accrual Amount

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

} Accretion
Directed
Classes
and
Accrual
Class

ZY Accrual Amount

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

} Accretion
Directed
Classes
and
Accrual
Class

Group 2 Cash Flow Distribution Amount

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

- (i) to Aggregate Group I (described below), until the Aggregate I Balance (described below) is reduced to its Planned Balance for that Distribution Date; } PAC Group
- (ii) to Aggregate Group II, until the Aggregate II Balance is reduced to its Scheduled Balance for that Distribution Date; } Scheduled Group
- (iii) sequentially, to the DZ, DA and DB Classes, in that order, until their principal balances are reduced to zero;
- (iv) (a) 8.7174806025% of the remaining amount to the DC Class, until its principal balances are reduced to zero; and
- (b) 91.2825193975% of such remaining amount, sequentially, to the WV, XV, YV and YZ Classes, in that order, until their principal balances are reduced to zero;
- (v) (a) 50.2911518250% of the remaining amount to the DE Class, until its principal balance is reduced to zero,
- (b) 28.4050561000% of such remaining amount, sequentially, to the VW, VX, VY and ZY Classes, in that order, until their principal balances are reduced to zero, and
- (c) 21.3037920750% of such remaining amount, concurrently, to the UF and US Classes, pro rata (or 33.3333333333% and 66.6666666667%, respectively), until their principal balances are reduced to zero; } Support Classes
- (vi) to Aggregate Group II, without regard to its Scheduled Balance and until the Aggregate II Balance is reduced to zero; and } Scheduled Group
- (vii) to Aggregate Group I, without regard to its Planned Balance and until the Aggregate I Balance is reduced to zero. } PAC Group

“Aggregate Group I” consists of the PN, PG, PK, PC, PW, FN and NO Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I as follows:

first, concurrently to the PN and PG Classes, pro rata (or 95.1653451944% and 4.8346548056%, respectively), until their principal balances are reduced to zero;

second, sequentially, to the PK, PC and PW Classes, in that order, until their principal balances are reduced to zero; and

third, concurrently, to the FN and NO Classes, pro rata (or 66.6666666667% and 33.3333333333%), respectively, until their principal balances are reduced to zero.

The “Aggregate I Balance” for any Distribution Date is equal to \$162,069,000 *minus* the sum of all amounts applied to it as specified above.

“Aggregate Group II” consists of the KD and KG Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II, concurrently, to the KD and KG Classes, pro rata (or 23.0769219858% and 76.9230780142%, respectively), until their principal balances are reduced to zero.

The “Aggregate II Balance” for any Distribution Date is equal to \$28,200,000 *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 FC Class, until its principal balance is reduced to zero. } Pass-Through Class

Group 4 Principal Distribution Amount

On each Distribution Date, we will pay the Group 4 Principal Distribution Amount, concurrently, as principal of the FE and FB Classes, pro rata (or 25% and 75%, respectively), until their principal balances are reduced to zero. } Pass-Through Classes

Group 5 Principal Distribution Amount

Group 5 Cash Flow Distribution Amount

On each Distribution Date, we will pay the Group 5 Cash Flow Distribution Amount as principal of the Group 5 Classes in the following priority:

- (i) to Aggregate Group III (described below), until the Aggregate III 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 5 MBS is *less than either* the Group 5 MBS First Specified Balance *or* the Group 5 MBS Second Specified Balance for that Distribution Date, to the JZ Class, until its principal balance is reduced to zero. } Non-Sticky Jump Class

JZ Accrual Amount and Remaining Group 5 Cash Flow Distribution Amount

On each Distribution Date, we will pay the JZ Accrual Amount, together with the Group 5 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 Group
- (ii) to the JZ Class, until its principal balance is reduced to zero; }
- (iii) (a) 48.7765599896% of the remaining amount, sequentially, to the MA and MB Classes, in that order, until their principal balances are reduced to zero, and } Support Classes
- (b) 51.2234400104% of such remaining amount, concurrently, to the PO and FM Classes pro rata (or 37.2014452734% and 62.7985547266%, respectively), until their principal balances are reduced to zero; }
- (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 III, without regard to its Planned Balance and until the Aggregate III Balance is reduced to zero. } PAC Group

“Aggregate Group III” consists of the QH, QK, QM, FP, TO and QO Classes. On each Distribution Date we will apply payments of principal of Aggregate Group III as follows:

first, sequentially, to the QH, QK and QM Classes, in that order, until their principal balances are reduced to zero;

second, concurrently, to the FP and TO Classes, pro rata (or 68.7499998628% and 31.2500001372%, respectively), until their principal balances are reduced to zero; and

third, to the QO Class, until its principal balance is reduced to zero.

The “Aggregate III Balance” for any Distribution Date is equal to \$423,749,002 *minus* the sum of all amounts applied to it as specified above.

“Aggregate Group IV” consists of the JD and JC Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group IV, concurrently, to the JD and JC Classes, pro rata (or 19.9999992952% and 80.0000007048%, respectively), until their principal balances are reduced to zero.

The “Aggregate IV Balance” for any Distribution Date is equal to \$113,513,354 *minus* the sum of all amounts applied to it as specified above.

Group 6 Principal Distribution Amount

ZC Accrual Amount

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

} Accretion
Directed
Class
and
Accrual
Class

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:

- (i) concurrently, to the FK and BE Classes, pro rata (or 14.2857142857% and 85.7142857143%, respectively), until their principal balances are reduced to zero; and
- (ii) sequentially, to the VC, VN and ZC Classes, in that order, until their principal balances are reduced to zero.

} Sequential
Pay
Classes

Group 7 Principal Distribution Amount

GZ Accrual Amount

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

} Accretion
Directed
Group
and
Accretion
Class

Group 7 Cash Flow Distribution Amount

On each Distribution Date, we will pay the Group 7 Cash Flow Distribution Amount as principal of the Group 7 Classes as follows:

- (a) 0.012% of that amount, concurrently, to the GK1 and GJ1 Components, pro rata (or 6.6666666667% and 93.3333333333%, respectively), until their principal balances are reduced to zero, and

} Pass-
Through
Components

- (b) 99.988% of that amount as follows:

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

} PAC
Group

second, if and only if the principal balance of the Group 7 MBS is *less* than the Group 7 MBS Specified Balance for that Distribution Date, to the GZ Class, until its principal balance is reduced to zero;

} Non-Sticky
Jump
Class

- | | |
|---|-----------------|
| <i>third</i> , to Aggregate Group VI, until the Aggregate VI Balance is reduced to its Targeted Balance for that Distribution Date; | } TAC Group |
| | |
| <i>fourth</i> , to the GZ Class, until its principal balance is reduced to zero; | } Support Class |
| | |
| <i>fifth</i> , to Aggregate Group VI, without regard to its Targeted Balance and until the Aggregate VI Balance is reduced to zero; and | } TAC Group |
| | |
| <i>sixth</i> , to Aggregate Group V, without regard to its Planned Balance and until the Aggregate V Balance is reduced to zero. | } PAC Group |
| | |

“Aggregate Group V” consists of the XA, XJ, XB, XC, XN and XO Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group V as follows:

- first*, to the XA Class until its principal balance is reduced to zero;
- second*, concurrently, to the XJ and XB Classes, pro rata (or 87.3235933770% and 12.6764066230%), respectively, until their principal balances are reduced to zero; and
- third*, sequentially, to the XC, XN and XO Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate V Balance” for any Distribution Date is equal to \$365,853,908 *minus* the sum of all amounts applied to it as specified above.

“Aggregate Group VI” consists of the GK2 and GJ2 Components and the GD and GB Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group VI, concurrently, to the GK2 and GJ2 Components and the GD and GB Classes, pro rata (or 3.3329333009%, 46.6610662120%, 6.2507497127% and 43.7552507744%, respectively), until their principal balances are reduced to zero.

The “Aggregate VI Balance” for any Distribution Date is equal to \$107,682,923 *minus* the sum of all amounts applied to it as specified above.

Group 8 Principal Distribution Amount

On each Distribution Date, we will pay the Group 8 Principal Distribution Amount, concurrently, as principal of the FG and GO Classes, pro rata (or 87.4999986875% and 12.5000013125%, respectively), until their principal balances are reduced to zero.	} Pass-Through Classes

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

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Group 3 SMBS and the following assumptions (such characteristics and assumptions, collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the Trust MBS and the Group 4 SMBS have the original terms to maturity, remaining terms to maturity, WALAs and interest rates specified under “Reference Sheet—Assumed Characteristics of the Mortgage Loans Underlying the Trust MBS and the Group 4 SMBS” 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 November 29, 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 5 MBS (for the First Specified Balances only) and the Group 7 MBS 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 5 MBS (for the Second 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 Groups (1)</u>	<u>Structuring Ranges and Rates</u>
Planned Balances	Aggregate Group I	Between 100% and 300% PSA
Scheduled Balances	Aggregate Group II	Between 140% and 200% PSA
Planned Balances	Aggregate Group III and Aggregate Group V	Between 100% and 250% PSA
Scheduled Balances	Aggregate Group IV	(2)
First Specified Balance	Group 5 MBS	275% PSA
Second Specified Balances	Group 5 MBS	(3)
Targeted Balances	Aggregate Group VI	180% PSA
Specified Balances	Group 7 MBS	240% PSA

- (1) The Structuring Ranges and Rates 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 the Aggregate Group IV have been structured at 155% and 250% PSA, but will have an Initial Effective Range (as defined below) of between 148% and 153% PSA.
- (3) The Second Specified Balances for the Group 5 MBS have been structured at 6% CPR but do not hold at any constant percentage of CPR.

We cannot assure you that the balance of any 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 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 Group to its scheduled balance on a Distribution Date. Accordingly, the ability to reduce a 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 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 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 Group is the range of prepayment rates (measured by *constant* PSA rates) which would reduce that 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>Groups</u>	<u>Initial Effective Ranges</u>
Aggregate Group I	Between 100% and 300%
Aggregate Group II	Between 136% and 200%
Aggregate Group III	Between 100% and 250%
Aggregate Group IV	Between 148% and 153%
Aggregate Group V	Between 100% and 250%

The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. The actual Effective Ranges calculated on the basis of the actual characteristics are likely to differ from the Initial Effective Ranges. As a result, the applicable 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 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 Groups will be supported in part by the related TAC Group and Support Classes. When the related TAC Group and Support Classes are retired, the PAC and Scheduled 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>
VI	607%
IA	936%
IY	770%
PI	688%
IB	549%
IU	492%
QI	768%
VM	672%
IR	508%
XM	507%
XI	706%

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>
VI	27.0%
IA	10.0%
IY	17.0%
PI	30.0%
IB	10.0%
IU	18.0%
QI	37.0%
VM	31.0%
IR	14.0%
XM	25.0%
XI	31.0%

* 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 VI Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>325%</u>	<u>500%</u>	<u>600%</u>
Pre-Tax Yields to Maturity ...	19.4%	19.4%	14.4%	6.3%	0.4%

Sensitivity of the IA Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>140%</u>	<u>200%</u>	<u>269%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	44.7%	29.6%	29.6%	29.6%	29.6%	29.6%	24.8%

Sensitivity of the IY Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>140%</u>	<u>200%</u>	<u>269%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	34.7%	29.2%	29.2%	29.2%	29.2%	29.2%	18.3%

Sensitivity of the PI Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>140%</u>	<u>200%</u>	<u>269%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	19.1%	16.8%	16.8%	16.8%	16.8%	16.8%	9.3%

Sensitivity of the IB Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>155%</u>	<u>219%</u>	<u>250%</u>	<u>274%</u>	<u>275%</u>	<u>276%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	39.0%	24.8%	24.8%	24.8%	24.8%	24.8%	24.8%	24.8%	6.3%

Sensitivity of the IU Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>155%</u>	<u>219%</u>	<u>250%</u>	<u>274%</u>	<u>275%</u>	<u>276%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	28.2%	22.3%	22.3%	22.3%	22.3%	21.3%	21.3%	21.2%	(0.9)%

Sensitivity of the QI Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>155%</u>	<u>219%</u>	<u>250%</u>	<u>274%</u>	<u>275%</u>	<u>276%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	14.1%	14.1%	14.1%	14.1%	14.1%	13.8%	13.8%	13.8%	9.4%

Sensitivity of the VM Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>317%</u>	<u>500%</u>	<u>600%</u>
Pre-Tax Yields to Maturity ...	16.1%	16.1%	14.1%	8.0%	3.6%

Sensitivity of the IR Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	180%	219%	239%	240%	241%	250%	500%
Pre-Tax Yields to Maturity ...	23.4%	17.4%	17.4%	17.4%	17.4%	17.4%	17.4%	17.4%	0.6%

Sensitivity of the XM Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	180%	219%	239%	240%	241%	250%	500%
Pre-Tax Yields to Maturity ...	14.4%	12.6%	12.6%	12.6%	12.6%	12.6%	12.6%	12.6%	0.4%

Sensitivity of the XI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	180%	219%	239%	240%	241%	250%	500%
Pre-Tax Yields to Maturity ...	12.3%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	6.8%

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 SJ, NS, DS, ES, GS, HS, SQ, SM, SK, SG, SN, SC, SB, SP, SH 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>
SJ	9.0%
NS	45.0%
US	96.0%
DS	9.0%
ES	2.5%
GS	9.0%
HS	2.5%
SQ	16.0%
SM	8.0%
SK	13.0%
SG	8.0%
SN	104.0%
SC	13.0%
SB	12.0%
SP	105.5%
SR	92.0%
SH	103.0%
SL	140.0%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>325%</u>	<u>500%</u>	<u>600%</u>
0.37%	86.6%	82.3%	60.2%	40.3%	28.4%
1.37%	72.6%	68.2%	45.6%	25.1%	12.9%
3.37%	45.4%	40.9%	16.0%	(6.3)%	(19.1)%
5.37%	19.0%	13.8%	(16.4)%	(41.6)%	(55.3)%
7.55%	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>140%</u>	<u>200%</u>	<u>269%</u>	<u>300%</u>	<u>500%</u>
0.37%	36.7%	36.7%	36.7%	36.7%	36.7%	36.7%	35.7%
1.37%	31.7%	31.6%	31.6%	31.6%	31.6%	31.6%	30.4%
3.37%	21.6%	21.5%	21.5%	21.5%	21.5%	21.5%	19.2%
5.37%	10.9%	10.6%	10.6%	10.6%	10.6%	10.6%	6.5%
7.37%	(4.2)%	(4.7)%	(4.7)%	(4.7)%	(4.7)%	(4.7)%	(12.6)%
8.10%	*	*	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>140%</u>	<u>200%</u>	<u>269%</u>	<u>300%</u>	<u>500%</u>
0.83%	8.4%	8.4%	8.4%	8.4%	8.7%	9.1%	10.0%
1.83%	7.9%	7.9%	7.9%	7.9%	8.1%	8.6%	9.5%
3.83%	6.8%	6.8%	6.8%	6.8%	7.1%	7.5%	8.4%
5.83%	5.8%	5.8%	5.8%	5.8%	6.0%	6.5%	7.4%
6.70%	5.3%	5.3%	5.3%	5.3%	5.6%	6.1%	7.0%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>250%</u>	<u>495%</u>	<u>750%</u>	<u>1000%</u>
0.81%	74.4%	63.7%	50.0%	35.0%	19.5%
1.81%	60.8%	49.9%	36.1%	20.9%	5.1%
3.81%	34.4%	23.2%	8.8%	(7.1)%	(23.8)%
5.81%	8.6%	(3.0)%	(18.3)%	(35.6)%	(54.4)%
7.00% and above	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>250%</u>	<u>495%</u>	<u>750%</u>	<u>1000%</u>
7.00% and below	39.1%	28.0%	13.7%	(2.1)%	(18.5)%
7.50%	16.4%	4.8%	(10.2)%	(27.1)%	(45.1)%
8.00%	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>250%</u>	<u>495%</u>	<u>750%</u>	<u>1000%</u>
0.81%	74.8%	65.4%	53.6%	41.0%	28.1%
1.81%	61.1%	51.5%	39.3%	26.2%	13.0%
3.81%	34.7%	24.3%	11.2%	(3.1)%	(17.8)%
5.81%	8.8%	(2.5)%	(17.1)%	(33.5)%	(51.0)%
7.00% and above	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption				
	50%	250%	495%	750%	1000%
7.00% and below . . .	39.4%	29.2%	16.3%	2.2%	(12.1)%
7.50%	16.5%	5.5%	(8.7)%	(24.4)%	(40.8)%
8.00%	*	*	*	*	*

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

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

<u>LIBOR</u>	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>155%</u>	<u>219%</u>	<u>250%</u>	<u>274%</u>	<u>275%</u>	<u>276%</u>	<u>500%</u>
0.81%	45.2%	44.6%	44.6%	44.6%	44.6%	44.3%	44.2%	44.2%	38.2%
1.81%	38.0%	37.0%	37.0%	37.0%	37.0%	36.6%	36.6%	36.6%	29.3%
3.81%	23.2%	21.4%	21.4%	21.4%	21.4%	20.7%	20.7%	20.6%	10.1%
5.81%	6.5%	3.0%	3.0%	3.0%	3.0%	1.7%	1.6%	1.6%	(14.5)%
7.50%	*	*	*	*	*	*	*	*	*

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

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

	PSA Prepayment Assumption								
<u>LIBOR</u>	<u>50%</u>	<u>100%</u>	<u>155%</u>	<u>219%</u>	<u>250%</u>	<u>274%</u>	<u>275%</u>	<u>276%</u>	<u>500%</u>
0.37%	94.1%	94.1%	94.1%	91.0%	80.0%	67.6%	67.0%	66.5%	(42.7)%
1.37%	78.2%	78.2%	78.2%	74.4%	61.5%	47.8%	47.2%	46.6%	(62.4)%
3.37%	47.8%	47.8%	47.8%	42.0%	23.6%	6.2%	5.5%	4.8%	*
5.37%	19.1%	19.1%	18.7%	10.9%	(20.3)%	(43.9)%	(44.8)%	(45.6)%	*
6.80%	*	*	*	*	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption				
	50%	100%	317%	500%	600%
0.37%	61.1%	57.7%	41.6%	26.1%	17.0%
1.37%	51.8%	48.4%	32.2%	16.2%	6.9%
3.37%	33.8%	30.4%	13.1%	(4.2)%	(14.2)%
5.37%	16.2%	12.5%	(7.2)%	(26.9)%	(38.0)%
7.37%	(4.3)%	(8.8)%	(35.7)%	(60.7)%	(73.9)%
8.05%	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption				
	50%	400%	800%	1200%	1600%
0.80%	93.2%	61.3%	18.6%	(36.6)%	*
1.80%	77.3%	46.9%	6.3%	(46.2)%	*
3.80%	46.9%	19.5%	(17.2)%	(64.4)%	*
5.80%	17.9%	(6.7)%	(39.6)%	(82.2)%	*
7.55%	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption						
	50%	100%	140%	200%	269%	300%	500%
0.37%	15.3%	15.3%	15.3%	15.3%	15.3%	15.3%	15.2%
1.37%	13.2%	13.2%	13.2%	13.2%	13.2%	13.2%	13.1%
3.37%	9.2%	9.2%	9.2%	9.2%	9.2%	9.2%	9.1%
5.37%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.1%
7.37%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.2%
8.10%	(0.2)%	(0.2)%	(0.2)%	(0.2)%	(0.2)%	(0.2)%	(0.3)%

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

LIBOR	PSA Prepayment Assumption				
	50%	250%	495%	750%	1000%
0.81%	57.4%	46.5%	32.6%	17.4%	1.5%
1.81%	48.3%	37.3%	23.2%	7.7%	(8.4)%
3.81%	30.4%	19.2%	4.6%	(11.5)%	(28.4)%
5.81%	12.8%	1.2%	(13.9)%	(31.0)%	(49.3)%
8.00%	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption				
	50%	250%	495%	750%	1000%
0.81%	63.5%	53.9%	41.9%	28.9%	15.7%
1.81%	53.4%	43.7%	31.3%	17.9%	4.3%
3.81%	33.9%	23.5%	10.3%	(4.0)%	(18.8)%
5.81%	14.7%	3.6%	(10.7)%	(26.5)%	(43.2)%
8.00%	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>155%</u>	<u>219%</u>	<u>250%</u>	<u>274%</u>	<u>275%</u>	<u>276%</u>	<u>500%</u>
0.81%	14.2%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	13.7%
1.81%	12.0%	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%	11.5%
3.81%	7.6%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.1%
5.81%	3.3%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	2.8%
7.50%	(0.3)%	(0.4)%	(0.4)%	(0.4)%	(0.4)%	(0.4)%	(0.4)%	(0.4)%	(0.8)%

**Sensitivity of the SR 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>219%</u>	<u>250%</u>	<u>274%</u>	<u>275%</u>	<u>276%</u>	<u>500%</u>
0.37%	15.9%	15.9%	15.9%	16.5%	17.9%	18.8%	18.9%	18.9%	24.6%
1.37%	13.4%	13.4%	13.4%	14.0%	15.5%	16.4%	16.5%	16.5%	22.2%
3.37%	8.5%	8.5%	8.5%	9.1%	10.8%	11.7%	11.7%	11.8%	17.6%
5.37%	3.7%	3.7%	3.8%	4.3%	6.1%	7.1%	7.1%	7.1%	13.1%
6.80%	0.3%	0.4%	0.4%	0.9%	2.8%	3.8%	3.8%	3.9%	9.9%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>400%</u>	<u>800%</u>	<u>1200%</u>	<u>1600%</u>
0.80%	12.7%	12.0%	10.8%	9.0%	3.7%
1.80%	10.8%	10.1%	9.0%	7.2%	2.2%
3.80%	7.0%	6.3%	5.3%	3.8%	(0.7)%
5.80%	3.1%	2.6%	1.7%	0.3%	(3.7)%
7.55%	(0.2)%	(0.6)%	(1.4)%	(2.6)%	(6.2)%

**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>400%</u>	<u>800%</u>	<u>1200%</u>	<u>1600%</u>
0.80%	34.4%	26.6%	15.1%	(2.1)%	(45.3)%
1.80%	28.9%	21.4%	10.2%	(6.5)%	(48.6)%
3.80%	18.0%	11.0%	0.5%	(15.3)%	(55.0)%
5.80%	7.2%	0.8%	(9.0)%	(23.8)%	(61.2)%
7.55%	(2.4)%	(7.9)%	(17.1)%	(31.1)%	(66.5)%

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>
VO	74.0%
PW	71.0%
NO	59.0%
TO	71.0%
QO	60.0%
PO	74.0%
VN	68.0%
XN	77.0%
XO	69.0%
GO	88.0%

Sensitivity of the VO Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>325%</u>	<u>500%</u>	<u>600%</u>
Pre-Tax Yields to Maturity ...	2.1%	2.1%	3.5%	5.1%	6.1%

Sensitivity of the PW Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>140%</u>	<u>200%</u>	<u>269%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	2.3%	3.2%	3.2%	3.2%	3.2%	3.2%	5.1%

Sensitivity of the NO Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>140%</u>	<u>200%</u>	<u>269%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	2.8%	2.9%	2.9%	2.9%	2.9%	2.9%	4.6%

Sensitivity of the TO Class to Prepayments

	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>155%</u>	<u>219%</u>	<u>250%</u>	<u>274%</u>	<u>275%</u>	<u>276%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	2.4%	3.2%	3.2%	3.2%	3.2%	3.4%	3.4%	3.5%	6.2%

Sensitivity of the QO Class to Prepayments

	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>155%</u>	<u>219%</u>	<u>250%</u>	<u>274%</u>	<u>275%</u>	<u>276%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	2.6%	2.6%	2.6%	2.6%	2.6%	2.8%	2.8%	2.8%	4.8%

Sensitivity of the PO Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	155%	219%	250%	274%	275%	276%	500%
Pre-Tax Yields to Maturity ...	1.1%	1.2%	1.4%	3.2%	9.2%	12.6%	12.7%	12.9%	34.2%

Sensitivity of the VN Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	317%	500%	600
Pre-Tax Yields to Maturity ...	2.7%	2.7%	3.5%	5.1%	6.1%

Sensitivity of the XN Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	180%	219%	239%	240%	241%	250%	500%
Pre-Tax Yields to Maturity ...	3.0%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	5.2%

Sensitivity of the XO Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	180%	219%	239%	240%	241%	250%	500%
Pre-Tax Yields to Maturity ...	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	4.6%

Sensitivity of the GO Class to Prepayments

	PSA Prepayment Assumption				
	50%	400%	800%	1200%	1600%
Pre-Tax Yields to Maturity ...	1.1%	4.0%	9.1%	17.5%	43.6%

Weighted Average Lives of the Certificates

The weighted average life of a Certificate is determined by

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

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

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

- the timing of changes in the rate of principal payments,
- the priority sequences of payments of principal of the Group 1, Group 2, Group 5, Group 6 and Group 7 Classes, and

- in the case of the Group 2, Group 5 and Group 7 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 GK and GJ 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	360 months	360 months	8.0%
Group 2 MBS	360 months	360 months	8.5%
Group 3 SMBS	360 months	357 months	8.5%
Group 4 SMBS	360 months	360 months	8.5%
Group 5 MBS	360 months	360 months	8.0%
Group 6 MBS	360 months	360 months	8.0%
Group 7 MBS	180 months	180 months	7.5%
Group 8 MBS	360 months	360 months	9.5%

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	FJ, SJ†, AC, AK, A, AG and AE Classes					AH Class					VA Class					VI†, VO and VB Classes				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	325%	500%	600%	0%	100%	325%	500%	600%	0%	100%	325%	500%	600%	0%	100%	325%	500%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003	99	94	84	76	72	100	100	100	100	100	93	93	93	93	93	100	100	100	100	100
November 2004	98	85	61	44	35	100	100	100	100	100	86	86	86	86	86	100	100	100	100	100
November 2005	96	76	41	20	9	100	100	100	100	100	78	78	78	78	78	100	100	100	100	100
November 2006	95	68	25	3	0	100	100	100	100	11	70	70	70	70	70	100	100	100	100	100
November 2007	93	60	13	0	0	100	100	100	0	0	61	61	61	47	0	100	100	100	100	48
November 2008	92	52	3	0	0	100	100	100	0	0	52	52	52	0	0	100	100	100	43	0
November 2009	90	46	0	0	0	100	100	34	0	0	42	42	42	0	0	100	100	100	0	0
November 2010	88	39	0	0	0	100	100	0	0	0	32	32	0	0	0	100	100	89	0	0
November 2011	86	33	0	0	0	100	100	0	0	0	21	21	0	0	0	100	100	21	0	0
November 2012	83	27	0	0	0	100	100	0	0	0	10	10	0	0	0	100	100	0	0	0
November 2013	81	22	0	0	0	100	100	0	0	0	0	0	0	0	0	98	98	0	0	0
November 2014	78	17	0	0	0	100	100	0	0	0	0	0	0	0	0	86	86	0	0	0
November 2015	75	12	0	0	0	100	100	0	0	0	0	0	0	0	0	73	73	0	0	0
November 2016	72	7	0	0	0	100	100	0	0	0	0	0	0	0	0	60	60	0	0	0
November 2017	69	3	0	0	0	100	100	0	0	0	0	0	0	0	0	45	45	0	0	0
November 2018	65	0	0	0	0	100	88	0	0	0	0	0	0	0	0	30	30	0	0	0
November 2019	61	0	0	0	0	100	42	0	0	0	0	0	0	0	0	15	15	0	0	0
November 2020	56	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021	52	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022	47	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023	41	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024	35	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025	29	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026	21	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027	14	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028	6	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029	0	0	0	0	0	57	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 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)**	17.7	6.9	2.8	1.9	1.7	27.1	16.9	6.9	4.6	3.8	6.0	6.0	5.4	4.2	3.7	14.6	14.6	8.6	6.0	5.0

** 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	ZA Class					PN, PG and IA† Classes							IY†, PK, PB and PL Classes						
	PSA Prepayment Assumption					PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	325%	500%	600%	0%	100%	140%	200%	269%	300%	500%	0%	100%	140%	200%	269%	300%	500%
Initial Percent.....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003.....	106	106	106	106	106	97	88	88	88	88	88	88	100	100	100	100	100	100	100
November 2004.....	112	112	112	112	112	94	66	66	66	66	66	66	100	100	100	100	100	100	100
November 2005.....	118	118	118	118	118	90	40	40	40	40	40	32	100	100	100	100	100	100	100
November 2006.....	125	125	125	125	125	86	15	15	15	15	15	0	100	100	100	100	100	100	54
November 2007.....	132	132	132	132	132	82	0	0	0	0	0	0	100	85	85	85	85	85	0
November 2008.....	139	139	139	139	109	77	0	0	0	0	0	0	100	48	48	48	48	48	0
November 2009.....	147	147	147	120	68	72	0	0	0	0	0	0	100	13	13	13	13	13	0
November 2010.....	155	155	155	82	43	67	0	0	0	0	0	0	100	0	0	0	0	0	0
November 2011.....	164	164	164	56	27	61	0	0	0	0	0	0	100	0	0	0	0	0	0
November 2012.....	173	173	142	38	17	54	0	0	0	0	0	0	100	0	0	0	0	0	0
November 2013.....	183	183	111	26	10	47	0	0	0	0	0	0	100	0	0	0	0	0	0
November 2014.....	193	193	87	18	6	39	0	0	0	0	0	0	100	0	0	0	0	0	0
November 2015.....	204	204	67	12	4	31	0	0	0	0	0	0	100	0	0	0	0	0	0
November 2016.....	216	216	52	8	2	22	0	0	0	0	0	0	100	0	0	0	0	0	0
November 2017.....	228	228	40	5	1	12	0	0	0	0	0	0	100	0	0	0	0	0	0
November 2018.....	241	241	31	4	1	1	0	0	0	0	0	0	100	0	0	0	0	0	0
November 2019.....	254	254	24	2	1	0	0	0	0	0	0	0	82	0	0	0	0	0	0
November 2020.....	267	266	18	2	*	0	0	0	0	0	0	0	61	0	0	0	0	0	0
November 2021.....	267	233	13	1	*	0	0	0	0	0	0	0	37	0	0	0	0	0	0
November 2022.....	267	203	10	1	*	0	0	0	0	0	0	0	12	0	0	0	0	0	0
November 2023.....	267	174	7	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024.....	267	147	5	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025.....	267	122	4	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026.....	267	98	3	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027.....	267	75	2	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028.....	267	54	1	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029.....	267	35	1	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030.....	216	16	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031.....	112	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**.....	28.8	22.9	13.2	9.2	7.7	9.8	2.6	2.6	2.6	2.6	2.6	2.4	18.4	6.0	6.0	6.0	6.0	6.0	4.1

Date	PC Class							PI†, PW and PD Classes							FN, NO, NS†, SN and PE Classes						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	140%	200%	269%	300%	500%	0%	100%	140%	200%	269%	300%	500%	0%	100%	140%	200%	269%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2007	100	100	100	100	100	100	59	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2008	100	100	100	100	100	100	0	100	100	100	100	100	100	74	100	100	100	100	100	100	100
November 2009	100	100	100	100	100	100	0	100	100	100	100	100	100	40	100	100	100	100	100	100	100
November 2010	100	46	46	46	46	46	0	100	100	100	100	100	100	17	100	100	100	100	100	100	100
November 2011	100	0	0	0	0	0	0	100	87	87	87	87	87	2	100	100	100	100	100	100	100
November 2012	100	0	0	0	0	0	0	100	63	63	63	63	63	0	100	100	100	100	100	100	72
November 2013	100	0	0	0	0	0	0	100	44	44	44	44	44	0	100	100	100	100	100	100	49
November 2014	100	0	0	0	0	0	0	100	28	28	28	28	28	0	100	100	100	100	100	100	33
November 2015	100	0	0	0	0	0	0	100	16	16	16	16	16	0	100	100	100	100	100	100	23
November 2016	100	0	0	0	0	0	0	100	6	6	6	6	6	0	100	100	100	100	100	100	15
November 2017	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	93	93	93	93	93	10
November 2018	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	73	73	73	73	73	7
November 2019	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	57	57	57	57	57	5
November 2020	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	44	44	44	44	44	3
November 2021	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	34	34	34	34	34	2
November 2022	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	26	26	26	26	26	1
November 2023	58	0	0	0	0	0	0	100	0	0	0	0	0	0	100	20	20	20	20	20	1
November 2024	0	0	0	0	0	0	0	91	0	0	0	0	0	0	100	15	15	15	15	15	1
November 2025	0	0	0	0	0	0	0	58	0	0	0	0	0	0	100	11	11	11	11	11	*
November 2026	0	0	0	0	0	0	0	22	0	0	0	0	0	0	100	8	8	8	8	8	*
November 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	48	5	5	5	5	5	*
November 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	4	4	4	4	4	*
November 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	2	2	2	2	*
November 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	*
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*
November 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.1	8.0	8.0	8.0	8.0	8.0	5.1	23.2	11.0	11.0	11.0	11.0	11.0	6.9	25.1	18.5	18.5	18.5	18.5	18.5	11.7

* 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	KD and KG Classes							DZ Class							DA Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	140%	200%	269%	300%	500%	0%	100%	140%	200%	269%	300%	500%	0%	100%	140%	200%	269%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003	98	98	93	93	93	93	93	106	106	100	65	24	6	0	100	100	100	100	100	100	58
November 2004	96	96	79	79	79	79	79	113	113	100	0	0	0	0	100	100	100	97	51	30	0
November 2005	94	94	62	62	62	62	0	120	120	100	0	0	0	0	100	100	100	65	0	0	0
November 2006	92	92	48	48	48	48	0	127	127	100	0	0	0	0	100	100	100	41	0	0	0
November 2007	90	90	37	37	37	37	0	135	135	100	0	0	0	0	100	100	100	24	0	0	0
November 2008	88	88	28	28	28	17	0	143	143	100	0	0	0	0	100	100	100	12	0	0	0
November 2009	85	85	21	21	21	5	0	152	152	100	0	0	0	0	100	100	100	5	0	0	0
November 2010	83	83	16	16	16	*	0	161	161	100	0	0	0	0	100	100	100	1	0	0	0
November 2011	80	78	11	11	14	0	0	171	171	100	0	0	0	0	100	100	100	*	0	0	0
November 2012	77	68	3	3	11	0	0	182	182	95	0	0	0	0	100	100	100	*	0	0	0
November 2013	74	53	0	0	8	0	0	193	193	67	0	0	0	0	100	100	100	0	0	0	0
November 2014	70	37	0	0	5	0	0	205	205	21	0	0	0	0	100	100	100	0	0	0	0
November 2015	67	17	0	0	3	0	0	218	218	0	0	0	0	0	100	100	90	0	0	0	0
November 2016	63	0	0	0	0	0	0	231	219	0	0	0	0	0	100	100	71	0	0	0	0
November 2017	59	0	0	0	0	0	0	245	157	0	0	0	0	0	100	100	51	0	0	0	0
November 2018	54	0	0	0	0	0	0	261	93	0	0	0	0	0	100	100	33	0	0	0	0
November 2019	50	0	0	0	0	0	0	277	29	0	0	0	0	0	100	100	14	0	0	0	0
November 2020	45	0	0	0	0	0	0	294	0	0	0	0	0	0	100	87	0	0	0	0	0
November 2021	40	0	0	0	0	0	0	312	0	0	0	0	0	0	100	63	0	0	0	0	0
November 2022	34	0	0	0	0	0	0	331	0	0	0	0	0	0	100	40	0	0	0	0	0
November 2023	29	0	0	0	0	0	0	351	0	0	0	0	0	0	100	17	0	0	0	0	0
November 2024	23	0	0	0	0	0	0	373	0	0	0	0	0	0	100	0	0	0	0	0	0
November 2025	16	0	0	0	0	0	0	396	0	0	0	0	0	0	100	0	0	0	0	0	0
November 2026	9	0	0	0	0	0	0	421	0	0	0	0	0	0	100	0	0	0	0	0	0
November 2027	2	0	0	0	0	0	0	446	0	0	0	0	0	0	100	0	0	0	0	0	0
November 2028	0	0	0	0	0	0	0	323	0	0	0	0	0	0	100	0	0	0	0	0	0
November 2029	0	0	0	0	0	0	0	111	0	0	0	0	0	0	100	0	0	0	0	0	0
November 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	55	0	0	0	0	0	0
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.7	10.3	4.5	4.5	4.8	3.9	2.3	26.5	15.7	11.4	1.2	0.7	0.7	0.4	28.1	19.6	15.1	4.0	2.0	1.8	1.1

Date	DB Class							DC Class							WV Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	140%	200%	269%	300%	500%	0%	100%	140%	200%	269%	300%	500%	0%	100%	140%	200%	269%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	94	94	94	94	94	94	94
November 2004	100	100	100	100	100	100	0	100	100	100	100	100	100	0	87	87	87	87	87	87	0
November 2005	100	100	100	100	61	0	0	100	100	100	100	100	70	0	80	80	80	80	80	0	0
November 2006	100	100	100	100	0	0	0	100	100	100	100	41	0	0	73	73	73	73	0	0	0
November 2007	100	100	100	100	0	0	0	100	100	100	100	0	0	0	65	65	65	65	0	0	0
November 2008	100	100	100	100	0	0	0	100	100	100	100	0	0	0	57	57	57	57	0	0	0
November 2009	100	100	100	100	0	0	0	100	100	100	100	0	0	0	48	48	48	48	0	0	0
November 2010	100	100	100	100	0	0	0	100	100	100	100	0	0	0	39	39	39	39	0	0	0
November 2011	100	100	100	100	0	0	0	100	100	100	100	0	0	0	29	29	29	29	0	0	0
November 2012	100	100	100	100	0	0	0	100	100	100	100	0	0	0	18	18	18	18	0	0	0
November 2013	100	100	100	81	0	0	0	100	100	100	100	0	0	0	7	7	7	7	0	0	0
November 2014	100	100	100	47	0	0	0	100	100	100	100	0	0	0	0	0	0	0	0	0	0
November 2015	100	100	100	13	0	0	0	100	100	100	100	0	0	0	0	0	0	0	0	0	0
November 2016	100	100	100	0	0	0	0	100	100	100	82	0	0	0	0	0	0	0	0	0	0
November 2017	100	100	100	0	0	0	0	100	100	100	54	0	0	0	0	0	0	0	0	0	0
November 2018	100	100	100	0	0	0	0	100	100	100	28	0	0	0	0	0	0	0	0	0	0
November 2019	100	100	100	0	0	0	0	100	100	100	3	0	0	0	0	0	0	0	0	0	0
November 2020	100	100	90	0	0	0	0	100	100	100	0	0	0	0	0	0	0	0	0	0	0
November 2021	100	100	42	0	0	0	0	100	100	100	0	0	0	0	0	0	0	0	0	0	0
November 2022	100	100	0	0	0	0	0	100	100	97	0	0	0	0	0	0	0	0	0	0	0
November 2023	100	100	0	0	0	0	0	100	100	60	0	0	0	0	0	0	0	0	0	0	0
November 2024	100	88	0	0	0	0	0	100	100	26	0	0	0	0	0	0	0	0	0	0	0
November 2025	100	29	0	0	0	0	0	100	100	0	0	0	0	0	0	0	0	0	0	0	0
November 2026	100	0	0	0	0	0	0	100	76	0	0	0	0	0	0	0	0	0	0	0	0
November 2027	100	0	0	0	0	0	0	100	29	0	0	0	0	0	0	0	0	0	0	0	0
November 2028	100	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029	100	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030	100	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031	0	0	0	0	0	0	0	90	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.8	22.7	18.9	11.9	3.1	2.6	1.6	29.2	24.6	21.3	15.2	4.0	3.2	1.8	6.5	6.5	6.5	6.5	3.1	2.6	1.6

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

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

Date	XV Class							YV Class							YZ Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	140%	200%	269%	300%	500%	0%	100%	140%	200%	269%	300%	500%	0%	100%	140%	200%	269%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	106	106	106	106	106	106	106
November 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	113	113	113	113	113	113	113
November 2005	100	100	100	100	100	100	60	0	100	100	100	100	100	100	120	120	120	120	120	120	120
November 2006	100	100	100	100	100	0	0	0	100	100	100	100	36	0	127	127	127	127	127	127	0
November 2007	100	100	100	100	100	0	0	0	100	100	100	100	0	0	135	135	135	135	0	0	0
November 2008	100	100	100	100	100	0	0	0	100	100	100	100	0	0	143	143	143	143	0	0	0
November 2009	100	100	100	100	100	0	0	0	100	100	100	100	0	0	152	152	152	152	0	0	0
November 2010	100	100	100	100	100	0	0	0	100	100	100	100	0	0	161	161	161	161	0	0	0
November 2011	100	100	100	100	100	0	0	0	100	100	100	100	0	0	171	171	171	171	0	0	0
November 2012	100	100	100	100	100	0	0	0	100	100	100	100	0	0	182	182	182	182	0	0	0
November 2013	100	100	100	100	100	0	0	0	100	100	100	100	0	0	193	193	193	193	0	0	0
November 2014	95	95	95	95	0	0	0	0	100	100	100	100	0	0	205	205	205	205	0	0	0
November 2015	82	82	82	82	0	0	0	0	100	100	100	100	0	0	218	218	218	218	0	0	0
November 2016	69	69	69	69	0	0	0	0	100	100	100	96	0	0	231	231	231	231	0	0	0
November 2017	55	55	55	55	0	0	0	0	100	100	100	0	0	0	245	245	245	216	0	0	0
November 2018	39	39	39	39	0	0	0	0	100	100	100	0	0	0	261	261	261	110	0	0	0
November 2019	23	23	23	23	0	0	0	0	100	100	100	0	0	0	277	277	277	12	0	0	0
November 2020	6	6	6	6	0	0	0	0	100	100	100	0	0	0	294	294	294	0	0	0	0
November 2021	0	0	0	0	0	0	0	0	88	88	88	0	0	0	312	312	312	0	0	0	0
November 2022	0	0	0	0	0	0	0	0	69	69	57	0	0	0	331	331	331	0	0	0	0
November 2023	0	0	0	0	0	0	0	0	49	49	0	0	0	0	351	351	241	0	0	0	0
November 2024	0	0	0	0	0	0	0	0	27	27	0	0	0	0	373	373	105	0	0	0	0
November 2025	0	0	0	0	0	0	0	0	4	4	0	0	0	0	396	396	0	0	0	0	0
November 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	400	303	0	0	0	0	0
November 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	400	117	0	0	0	0	0
November 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	400	0	0	0	0	0	0
November 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	400	0	0	0	0	0	0
November 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	400	0	0	0	0	0	0
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	361	0	0	0	0	0	0
November 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.2	15.2	15.2	13.4	3.7	3.0	1.7	20.9	20.9	19.9	14.4	4.0	3.2	1.8	29.2	24.6	21.6	15.9	4.3	3.4	1.9

Date	DE, UF and US Classes							VW Class							VX Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	140%	200%	269%	300%	500%	0%	100%	140%	200%	269%	300%	500%	0%	100%	140%	200%	269%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003	100	100	100	100	100	100	100	94	94	94	94	94	94	94	100	100	100	100	100	100	100
November 2004	100	100	100	100	100	100	68	87	87	87	87	87	87	0	100	100	100	100	100	100	59
November 2005	100	100	100	100	100	100	0	80	80	80	80	80	80	0	100	100	100	100	100	100	0
November 2006	100	100	100	100	100	62	0	73	73	73	73	73	0	0	100	100	100	100	100	20	0
November 2007	100	100	100	100	79	9	0	65	65	65	65	0	0	0	100	100	100	100	81	0	0
November 2008	100	100	100	100	51	0	0	57	57	57	57	0	0	0	100	100	100	100	0	0	0
November 2009	100	100	100	100	37	0	0	48	48	48	48	0	0	0	100	100	100	100	0	0	0
November 2010	100	100	100	100	34	0	0	39	39	39	39	0	0	0	100	100	100	100	0	0	0
November 2011	100	100	100	100	34	0	0	29	29	29	29	0	0	0	100	100	100	100	0	0	0
November 2012	100	100	100	100	34	0	0	18	18	18	18	0	0	0	100	100	100	100	0	0	0
November 2013	100	100	100	100	34	0	0	7	7	7	7	0	0	0	100	100	100	100	0	0	0
November 2014	100	100	100	100	34	0	0	0	0	0	0	0	0	0	95	95	95	95	0	0	0
November 2015	100	100	100	100	34	0	0	0	0	0	0	0	0	0	82	82	82	82	0	0	0
November 2016	100	100	100	100	34	0	0	0	0	0	0	0	0	0	69	69	69	69	0	0	0
November 2017	100	100	100	100	29	0	0	0	0	0	0	0	0	0	55	55	55	55	0	0	0
November 2018	100	100	100	100	25	0	0	0	0	0	0	0	0	0	39	39	39	39	0	0	0
November 2019	100	100	100	100	21	0	0	0	0	0	0	0	0	0	23	23	23	23	0	0	0
November 2020	100	100	100	88	18	0	0	0	0	0	0	0	0	0	6	6	6	6	0	0	0
November 2021	100	100	100	75	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022	100	100	100	63	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023	100	100	100	52	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024	100	100	100	43	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025	100	100	97	35	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026	100	100	78	27	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027	100	100	61	21	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028	100	90	46	15	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029	100	64	32	10	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030	100	39	19	6	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031	100	15	7	2	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.7	27.6	25.9	21.9	10.1	4.3	2.1	6.5	6.5	6.5	6.5	4.0	3.2	1.8	15.2	15.2	15.2	15.1	5.3	3.9	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	VY Class							ZY Class							FC, DS†, ES† and SC† Classes				
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption				
	0%	100%	140%	200%	269%	300%	500%	0%	100%	140%	200%	269%	300%	500%	0%	250%	495%	750%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003	100	100	100	100	100	100	100	106	106	106	106	106	106	106	99	92	86	80	73
November 2004	100	100	100	100	100	100	100	113	113	113	113	113	113	113	98	80	64	50	37
November 2005	100	100	100	100	100	100	100	120	120	120	120	120	120	120	97	67	45	27	15
November 2006	100	100	100	100	100	100	100	127	127	127	127	127	127	127	96	56	31	15	6
November 2007	100	100	100	100	100	0	0	135	135	135	135	135	37	0	95	47	21	8	2
November 2008	100	100	100	100	60	0	0	143	143	143	143	143	0	0	94	39	15	4	1
November 2009	100	100	100	100	0	0	0	152	152	152	152	148	0	0	93	33	10	2	*
November 2010	100	100	100	100	0	0	0	161	161	161	161	136	0	0	92	27	7	1	*
November 2011	100	100	100	100	0	0	0	171	171	171	171	136	0	0	90	23	5	1	*
November 2012	100	100	100	100	0	0	0	182	182	182	182	136	0	0	88	19	3	*	*
November 2013	100	100	100	100	0	0	0	193	193	193	193	136	0	0	87	16	2	*	*
November 2014	100	100	100	100	0	0	0	205	205	205	205	136	0	0	85	13	2	*	*
November 2015	100	100	100	100	0	0	0	218	218	218	218	136	0	0	82	11	1	*	*
November 2016	100	100	100	100	0	0	0	231	231	231	231	136	0	0	80	9	1	*	*
November 2017	100	100	100	100	0	0	0	245	245	245	245	117	0	0	78	7	*	*	*
November 2018	100	100	100	100	0	0	0	261	261	261	261	100	0	0	75	6	*	*	*
November 2019	100	100	100	100	0	0	0	277	277	277	277	84	0	0	72	5	*	*	*
November 2020	100	100	100	57	0	0	0	294	294	294	294	70	0	0	69	4	*	*	*
November 2021	88	88	88	0	0	0	0	312	312	312	299	58	0	0	65	3	*	*	*
November 2022	69	69	69	0	0	0	0	331	331	331	252	47	0	0	61	2	*	*	*
November 2023	49	49	49	0	0	0	0	351	351	351	210	38	0	0	57	2	*	*	*
November 2024	27	27	27	0	0	0	0	373	373	373	172	30	0	0	52	1	*	*	*
November 2025	4	4	0	0	0	0	0	396	396	386	138	24	0	0	47	1	*	*	0
November 2026	0	0	0	0	0	0	0	400	400	313	108	18	0	0	42	1	*	*	0
November 2027	0	0	0	0	0	0	0	400	400	246	82	13	0	0	36	1	*	*	0
November 2028	0	0	0	0	0	0	0	400	362	184	60	9	0	0	30	*	*	*	0
November 2029	0	0	0	0	0	0	0	400	256	127	40	6	0	0	23	*	*	*	0
November 2030	0	0	0	0	0	0	0	400	156	76	23	3	0	0	15	*	*	*	0
November 2031	0	0	0	0	0	0	0	400	61	29	8	1	0	0	7	*	*	*	0
November 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.9	20.9	20.9	18.1	6.2	4.3	2.1	29.7	27.6	26.0	23.1	17.9	4.9	2.2	20.6	6.2	3.5	2.4	1.9

Date	FE, FB, GS†, HS† and SB† Classes					QH Class									QH Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption									CPR Prepayment Assumption				
	0%	250%	495%	750%	1000%	0%	100%	155%	219%	250%	274%	275%	276%	500%	5%	5.9%	6%	6.1%	7%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003	99	94	90	85	80	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004	98	83	70	56	45	93	48	48	48	48	48	48	48	25	54	49	49	48	48
November 2005	98	70	48	31	18	85	0	0	0	0	0	0	0	0	10	*	0	0	0
November 2006	97	58	34	17	7	77	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2007	95	49	23	9	3	68	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2008	94	41	16	5	1	59	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2009	93	34	11	3	*	48	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2010	92	28	8	1	*	37	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2011	90	24	5	1	*	25	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2012	89	20	4	*	*	12	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2013	87	16	2	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2014	85	13	2	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2015	83	11	1	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2016	81	9	1	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2017	78	7	1	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2018	75	6	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2019	72	5	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2020	69	4	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021	66	3	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022	62	2	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023	58	2	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024	53	2	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025	49	1	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026	43	1	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027	37	1	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028	31	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029	24	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030	17	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031	9	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.8	6.4	3.7	2.6	2.1	6.6	2.0	2.0	2.0	2.0	2.0	2.0	2.0	1.8	2.1	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.

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

Date	QK Class									QK Class				
	PSA Prepayment Assumption									CPR Prepayment Assumption				
	0%	100%	155%	219%	250%	274%	275%	276%	500%	5%	5.9%	6%	6.1%	7%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2005	100	96	96	96	96	96	96	96	0	100	100	99	98	96
November 2006	100	19	19	19	19	19	19	19	0	49	27	24	22	19
November 2007	100	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2008	100	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2009	100	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2010	100	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2011	100	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2012	100	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2013	96	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2014	71	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2015	44	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2016	14	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.8	3.6	3.6	3.6	3.6	3.6	3.6	3.6	2.4	4.0	3.7	3.7	3.7	3.6

Date	IB† Class									IB† Class				
	PSA Prepayment Assumption									CPR Prepayment Assumption				
	0%	100%	155%	219%	250%	274%	275%	276%	500%	5%	5.9%	6%	6.1%	7%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004	96	68	68	68	68	68	68	68	54	72	69	68	68	68
November 2005	91	37	37	37	37	37	37	37	0	45	39	38	37	37
November 2006	86	7	7	7	7	7	7	7	0	19	10	9	8	7
November 2007	80	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2008	75	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2009	68	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2010	61	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2011	54	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2012	45	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2013	37	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2014	27	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2015	17	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2016	5	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.9	2.6	2.6	2.6	2.6	2.6	2.6	2.6	2.0	2.9	2.7	2.7	2.6	2.6

** 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.

IU†, QM, QC and QL Classes										IU†, QM, QC and QL Classes				
Date	PSA Prepayment Assumption									CPR Prepayment Assumption				
	0%	100%	155%	219%	250%	274%	275%	276%	500%	5%	5.9%	6%	6.1%	7%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2005	100	100	100	100	100	100	100	100	67	100	100	100	100	100
November 2006	100	100	100	100	100	100	100	100	2	100	100	100	100	100
November 2007	100	77	77	77	77	77	77	76	0	94	81	80	79	77
November 2008	100	48	48	48	48	38	37	36	0	68	53	52	50	48
November 2009	100	21	21	21	21	5	5	4	0	43	27	25	24	21
November 2010	100	0	0	0	0	0	0	0	0	19	2	*	0	0
November 2011	100	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2012	100	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2013	100	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2014	100	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2015	100	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2016	100	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2017	92	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2018	78	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2019	62	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2020	44	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021	26	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022	5	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.6	6.0	6.0	6.0	6.0	5.7	5.7	5.7	3.3	6.8	6.2	6.1	6.1	6.0

FP, SQ†, TO, QD and SP Classes										FP, SQ†, TO, QD and SP Classes				
Date	PSA Prepayment Assumption									CPR Prepayment Assumption				
	0%	100%	155%	219%	250%	274%	275%	276%	500%	5%	5.9%	6%	6.1%	7%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2007	100	100	100	100	100	100	100	100	62	100	100	100	100	100
November 2008	100	100	100	100	100	100	100	100	35	100	100	100	100	100
November 2009	100	100	100	100	100	100	100	100	17	100	100	100	100	100
November 2010	100	95	95	95	95	81	81	80	4	100	100	100	99	95
November 2011	100	75	75	75	75	62	61	61	0	97	81	80	78	75
November 2012	100	58	58	58	58	46	45	45	0	78	62	60	59	58
November 2013	100	44	44	44	44	33	32	32	0	60	44	44	44	44
November 2014	100	32	32	32	32	22	21	21	0	43	32	32	32	32
November 2015	100	22	22	22	22	13	13	12	0	26	22	22	22	22
November 2016	100	13	13	13	13	6	5	5	0	13	13	13	13	13
November 2017	100	6	6	6	6	0	0	0	0	6	6	6	6	6
November 2018	100	1	1	1	1	0	0	0	0	1	1	1	1	1
November 2019	100	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2020	100	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021	100	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022	100	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023	85	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024	64	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025	42	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026	17	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032	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	10.1	10.1	10.1	5.7	11.8	11.1	11.1	11.0	11.0

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

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

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

QI†, QO and QE Classes										QI†, QO and QE Classes				
Date	PSA Prepayment Assumption									CPR Prepayment Assumption				
	0%	100%	155%	219%	250%	274%	275%	276%	500%	5%	5.9%	6%	6.1%	7%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2007	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2008	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2009	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2010	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2011	100	100	100	100	100	100	100	100	79	100	100	100	100	100
November 2012	100	100	100	100	100	100	100	100	54	100	100	100	100	100
November 2013	100	100	100	100	100	100	100	100	37	100	100	100	100	100
November 2014	100	100	100	100	100	100	100	100	25	100	100	100	100	100
November 2015	100	100	100	100	100	100	100	100	17	100	100	100	100	100
November 2016	100	100	100	100	100	100	100	100	11	100	100	100	100	100
November 2017	100	100	100	100	100	99	98	97	8	100	100	100	100	100
November 2018	100	100	100	100	100	79	78	77	5	100	100	100	100	100
November 2019	100	82	82	82	82	62	61	61	3	82	82	82	82	82
November 2020	100	66	66	66	66	49	48	48	2	66	66	66	66	66
November 2021	100	52	52	52	52	38	38	37	1	52	52	52	52	52
November 2022	100	41	41	41	41	29	29	29	1	41	41	41	41	41
November 2023	100	32	32	32	32	22	22	22	1	32	32	32	32	32
November 2024	100	24	24	24	24	17	16	16	*	24	24	24	24	24
November 2025	100	18	18	18	18	12	12	12	*	18	18	18	18	18
November 2026	100	13	13	13	13	9	9	8	*	13	13	13	13	13
November 2027	61	9	9	9	9	6	6	6	*	9	9	9	9	9
November 2028	6	6	6	6	6	4	4	4	*	6	6	6	6	6
November 2029	3	3	3	3	3	2	2	2	*	3	3	3	3	3
November 2030	1	1	1	1	1	1	1	1	*	1	1	1	1	1
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.2	20.0	20.0	20.0	20.0	18.8	18.8	18.7	11.0	20.0	20.0	20.0	20.0	20.0

JD, JC, JA, JG and JE Classes										JD, JC, JA, JG and JE Classes				
Date	PSA Prepayment Assumption									CPR Prepayment Assumption				
	0%	100%	155%	219%	250%	274%	275%	276%	500%	5%	5.9%	6%	6.1%	7%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003	93	70	61	87	81	76	76	76	61	64	62	62	99	94
November 2004	91	67	45	55	45	45	45	45	0	62	59	59	98	89
November 2005	88	65	32	32	32	32	32	32	0	60	57	56	98	86
November 2006	85	62	21	21	21	18	17	16	0	57	54	54	98	83
November 2007	83	59	13	13	13	*	0	0	0	54	52	52	98	82
November 2008	80	56	7	7	7	0	0	0	0	51	49	49	98	80
November 2009	76	53	2	2	2	0	0	0	0	48	46	46	98	80
November 2010	73	50	*	*	*	0	0	0	0	45	43	43	98	79
November 2011	70	45	0	0	0	0	0	0	0	42	40	40	98	78
November 2012	66	38	0	0	0	0	0	0	0	38	37	37	98	75
November 2013	62	29	0	0	0	0	0	0	0	35	33	31	93	71
November 2014	58	18	0	0	0	0	0	0	0	31	23	21	87	65
November 2015	54	6	0	0	0	0	0	0	0	27	12	10	80	58
November 2016	49	0	0	0	0	0	0	0	0	19	0	0	72	51
November 2017	44	0	0	0	0	0	0	0	0	5	0	0	63	43
November 2018	39	0	0	0	0	0	0	0	0	0	0	0	54	35
November 2019	33	0	0	0	0	0	0	0	0	0	0	0	45	27
November 2020	28	0	0	0	0	0	0	0	0	0	0	0	36	19
November 2021	22	0	0	0	0	0	0	0	0	0	0	0	26	11
November 2022	15	0	0	0	0	0	0	0	0	0	0	0	17	3
November 2023	8	0	0	0	0	0	0	0	0	0	0	0	8	0
November 2024	1	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.7	6.7	2.3	2.7	2.6	2.3	2.3	2.3	1.2	6.9	6.2	6.2	16.1	12.6

* 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.

Date	JZ Class									JZ Class				
	PSA Prepayment Assumption									CPR Prepayment Assumption				
	0%	100%	155%	219%	250%	274%	275%	276%	500%	5%	5.9%	6%	6.1%	7%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003	106	106	100	0	0	0	0	0	0	101	94	93	0	0
November 2004	112	112	100	0	0	0	0	0	0	107	100	99	0	0
November 2005	118	118	100	0	0	0	0	0	0	113	105	104	0	0
November 2006	125	125	100	0	0	0	0	0	0	119	111	110	0	0
November 2007	132	132	100	0	0	0	0	0	0	126	117	116	0	0
November 2008	139	139	100	0	0	0	0	0	0	133	124	123	0	0
November 2009	147	147	100	0	0	0	0	0	0	141	131	130	0	0
November 2010	155	155	98	0	0	0	0	0	0	148	138	137	0	0
November 2011	164	164	92	0	0	0	0	0	0	157	146	145	0	0
November 2012	173	173	83	0	0	0	0	0	0	166	155	153	0	0
November 2013	183	183	71	0	0	0	0	0	0	175	163	162	0	0
November 2014	193	193	58	0	0	0	0	0	0	185	172	171	0	0
November 2015	204	204	44	0	0	0	0	0	0	195	182	180	0	0
November 2016	216	197	29	0	0	0	0	0	0	206	192	185	0	0
November 2017	228	174	14	0	0	0	0	0	0	218	170	163	0	0
November 2018	241	150	0	0	0	0	0	0	0	204	147	141	0	0
November 2019	254	126	0	0	0	0	0	0	0	177	123	117	0	0
November 2020	269	101	0	0	0	0	0	0	0	150	99	94	0	0
November 2021	284	77	0	0	0	0	0	0	0	123	75	70	0	0
November 2022	300	53	0	0	0	0	0	0	0	95	51	47	0	0
November 2023	317	29	0	0	0	0	0	0	0	68	28	24	0	0
November 2024	334	6	0	0	0	0	0	0	0	41	5	2	0	0
November 2025	338	0	0	0	0	0	0	0	0	14	0	0	0	0
November 2026	338	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027	338	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028	291	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029	199	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030	99	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.3	17.9	12.1	0.6	0.4	0.4	0.4	0.4	0.3	19.3	17.5	17.2	0.5	0.5

Date	MA Class									MA Class				
	PSA Prepayment Assumption									CPR Prepayment Assumption				
	0%	100%	155%	219%	250%	274%	275%	276%	500%	5%	5.9%	6%	6.1%	7%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003	100	100	100	100	100	100	100	100	0	100	100	100	100	100
November 2004	100	100	100	100	47	0	0	0	0	100	100	100	100	100
November 2005	100	100	100	58	0	0	0	0	0	100	100	100	100	100
November 2006	100	100	100	0	0	0	0	0	0	100	100	100	100	100
November 2007	100	100	100	0	0	0	0	0	0	100	100	100	100	100
November 2008	100	100	100	0	0	0	0	0	0	100	100	100	100	100
November 2009	100	100	100	0	0	0	0	0	0	100	100	100	100	100
November 2010	100	100	100	0	0	0	0	0	0	100	100	100	100	100
November 2011	100	100	100	0	0	0	0	0	0	100	100	100	100	100
November 2012	100	100	100	0	0	0	0	0	0	100	100	100	100	100
November 2013	100	100	100	0	0	0	0	0	0	100	100	100	100	100
November 2014	100	100	100	0	0	0	0	0	0	100	100	100	100	100
November 2015	100	100	100	0	0	0	0	0	0	100	100	100	100	100
November 2016	100	100	100	0	0	0	0	0	0	100	100	100	100	100
November 2017	100	100	100	0	0	0	0	0	0	100	100	100	100	100
November 2018	100	100	100	0	0	0	0	0	0	100	100	100	100	100
November 2019	100	100	37	0	0	0	0	0	0	100	100	100	100	100
November 2020	100	100	0	0	0	0	0	0	0	100	100	100	100	100
November 2021	100	100	0	0	0	0	0	0	0	100	100	100	100	100
November 2022	100	100	0	0	0	0	0	0	0	100	100	100	100	100
November 2023	100	100	0	0	0	0	0	0	0	100	100	100	100	51
November 2024	100	100	0	0	0	0	0	0	0	100	100	100	94	0
November 2025	100	28	0	0	0	0	0	0	0	100	27	13	*	0
November 2026	100	0	0	0	0	0	0	0	0	46	0	0	0	0
November 2027	100	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028	100	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029	100	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030	100	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031	58	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.1	22.8	16.8	3.1	2.0	1.7	1.6	1.6	0.7	24.0	22.8	22.6	22.5	21.0

* 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	MB Class									MB Class				
	PSA Prepayment Assumption									CPR Prepayment Assumption				
	0%	100%	155%	219%	250%	274%	275%	276%	500%	5%	5.9%	6%	6.1%	7%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003	100	100	100	100	100	100	100	100	47	100	100	100	100	100
November 2004	100	100	100	100	100	84	83	82	0	100	100	100	100	100
November 2005	100	100	100	100	65	29	28	26	0	100	100	100	100	100
November 2006	100	100	100	90	34	0	0	0	0	100	100	100	100	100
November 2007	100	100	100	75	14	0	0	0	0	100	100	100	100	100
November 2008	100	100	100	66	4	0	0	0	0	100	100	100	100	100
November 2009	100	100	100	62	*	0	0	0	0	100	100	100	100	100
November 2010	100	100	100	60	0	0	0	0	0	100	100	100	100	100
November 2011	100	100	100	57	0	0	0	0	0	100	100	100	100	100
November 2012	100	100	100	53	0	0	0	0	0	100	100	100	100	100
November 2013	100	100	100	49	0	0	0	0	0	100	100	100	100	100
November 2014	100	100	100	45	0	0	0	0	0	100	100	100	100	100
November 2015	100	100	100	40	0	0	0	0	0	100	100	100	100	100
November 2016	100	100	100	36	0	0	0	0	0	100	100	100	100	100
November 2017	100	100	100	32	0	0	0	0	0	100	100	100	100	100
November 2018	100	100	100	28	0	0	0	0	0	100	100	100	100	100
November 2019	100	100	100	24	0	0	0	0	0	100	100	100	100	100
November 2020	100	100	95	21	0	0	0	0	0	100	100	100	100	100
November 2021	100	100	83	18	0	0	0	0	0	100	100	100	100	100
November 2022	100	100	71	15	0	0	0	0	0	100	100	100	100	100
November 2023	100	100	60	12	0	0	0	0	0	100	100	100	100	100
November 2024	100	100	50	10	0	0	0	0	0	100	100	100	100	94
November 2025	100	100	41	8	0	0	0	0	0	100	100	100	100	78
November 2026	100	86	32	6	0	0	0	0	0	100	85	83	81	62
November 2027	100	66	24	4	0	0	0	0	0	85	66	64	62	48
November 2028	100	47	17	3	0	0	0	0	0	62	47	46	45	34
November 2029	100	29	10	2	0	0	0	0	0	39	29	29	28	21
November 2030	100	12	4	1	0	0	0	0	0	16	12	12	12	9
November 2031	100	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.6	25.9	22.4	11.7	3.7	2.7	2.6	2.6	1.0	26.6	25.9	25.9	25.8	25.0

Date	FM, SM†, PO, CA and SR Classes									FM, SM†, PO, CA and SR Classes				
	PSA Prepayment Assumption									CPR Prepayment Assumption				
	0%	100%	155%	219%	250%	274%	275%	276%	500%	5%	5.9%	6%	6.1%	7%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003	100	100	100	100	100	100	100	100	39	100	100	100	100	100
November 2004	100	100	100	100	91	69	68	67	0	100	100	100	100	100
November 2005	100	100	100	93	53	24	23	22	0	100	100	100	100	100
November 2006	100	100	100	74	28	0	0	0	0	100	100	100	100	100
November 2007	100	100	100	62	12	0	0	0	0	100	100	100	100	100
November 2008	100	100	100	54	3	0	0	0	0	100	100	100	100	100
November 2009	100	100	100	51	*	0	0	0	0	100	100	100	100	100
November 2010	100	100	100	50	0	0	0	0	0	100	100	100	100	100
November 2011	100	100	100	47	0	0	0	0	0	100	100	100	100	100
November 2012	100	100	100	44	0	0	0	0	0	100	100	100	100	100
November 2013	100	100	100	41	0	0	0	0	0	100	100	100	100	100
November 2014	100	100	100	37	0	0	0	0	0	100	100	100	100	100
November 2015	100	100	100	33	0	0	0	0	0	100	100	100	100	100
November 2016	100	100	100	30	0	0	0	0	0	100	100	100	100	100
November 2017	100	100	100	26	0	0	0	0	0	100	100	100	100	100
November 2018	100	100	100	23	0	0	0	0	0	100	100	100	100	100
November 2019	100	100	89	20	0	0	0	0	0	100	100	100	100	100
November 2020	100	100	78	17	0	0	0	0	0	100	100	100	100	100
November 2021	100	100	68	14	0	0	0	0	0	100	100	100	100	100
November 2022	100	100	59	12	0	0	0	0	0	100	100	100	100	100
November 2023	100	100	50	10	0	0	0	0	0	100	100	100	100	91
November 2024	100	100	41	8	0	0	0	0	0	100	100	100	99	77
November 2025	100	87	33	6	0	0	0	0	0	100	87	85	82	64
November 2026	100	71	26	5	0	0	0	0	0	90	70	69	67	51
November 2027	100	54	20	4	0	0	0	0	0	70	54	53	51	39
November 2028	100	39	14	2	0	0	0	0	0	51	39	38	37	28
November 2029	100	24	8	1	0	0	0	0	0	32	24	24	23	17
November 2030	100	10	3	1	0	0	0	0	0	13	10	10	10	7
November 2031	93	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.5	25.4	21.4	10.2	3.4	2.5	2.5	2.4	1.0	26.1	25.4	25.3	25.2	24.3

* 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	FK, SK†, BE and BD Classes					VC Class					VM†, VN and VD Classes					ZC Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	317%	500%	600%	0%	100%	317%	500%	600%	0%	100%	317%	500%	600%	0%	100%	317%	500%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003	99	95	87	80	77	93	93	93	93	93	100	100	100	100	100	106	106	106	106	106
November 2004	98	88	69	54	47	86	86	86	86	86	100	100	100	100	100	112	112	112	112	112
November 2005	97	80	53	34	25	78	78	78	78	78	100	100	100	100	100	118	118	118	118	118
November 2006	96	73	40	20	12	70	70	70	70	70	100	100	100	100	100	125	125	125	125	125
November 2007	95	67	29	10	3	61	61	61	61	61	100	100	100	100	100	132	132	132	132	132
November 2008	93	61	21	4	0	52	52	52	52	0	100	100	100	100	92	139	139	139	139	139
November 2009	92	55	14	0	0	42	42	42	11	0	100	100	100	100	0	147	147	147	147	134
November 2010	90	50	9	0	0	32	32	32	0	0	100	100	100	9	0	155	155	155	155	84
November 2011	88	45	5	0	0	22	22	22	0	0	100	100	100	0	0	164	164	164	111	53
November 2012	86	40	1	0	0	10	10	10	0	0	100	100	100	0	0	173	173	173	76	33
November 2013	84	36	0	0	0	0	0	0	0	0	98	98	62	0	0	183	183	183	51	20
November 2014	82	31	0	0	0	0	0	0	0	0	86	86	0	0	0	193	193	183	35	13
November 2015	80	27	0	0	0	0	0	0	0	0	72	72	0	0	0	204	204	143	24	8
November 2016	77	24	0	0	0	0	0	0	0	0	58	58	0	0	0	216	216	111	16	5
November 2017	74	20	0	0	0	0	0	0	0	0	43	43	0	0	0	228	228	86	11	3
November 2018	71	17	0	0	0	0	0	0	0	0	28	28	0	0	0	241	241	67	7	2
November 2019	68	14	0	0	0	0	0	0	0	0	11	11	0	0	0	254	254	51	5	1
November 2020	64	11	0	0	0	0	0	0	0	0	0	0	0	0	0	263	263	39	3	1
November 2021	60	8	0	0	0	0	0	0	0	0	0	0	0	0	0	263	263	29	2	*
November 2022	56	6	0	0	0	0	0	0	0	0	0	0	0	0	0	263	263	22	1	*
November 2023	52	3	0	0	0	0	0	0	0	0	0	0	0	0	0	263	263	16	1	*
November 2024	47	1	0	0	0	0	0	0	0	0	0	0	0	0	0	263	263	12	1	*
November 2025	41	0	0	0	0	0	0	0	0	0	0	0	0	0	0	263	240	8	*	*
November 2026	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	263	193	6	*	*
November 2027	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	263	149	4	*	*
November 2028	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	263	107	2	*	*
November 2029	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	263	68	1	*	*
November 2030	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	263	32	1	*	*
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	222	0	0	0	0
November 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)**	19.5	9.1	3.8	2.5	2.2	6.0	6.0	6.0	5.1	4.5	14.5	14.5	11.2	7.6	6.4	29.4	25.5	15.6	10.7	9.0

Date	BJ Class					XA Class								
	PSA Prepayment Assumption					PSA Prepayment Assumption								
	0%	100%	317%	500%	600%	0%	100%	180%	219%	239%	240%	241%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004	100	100	100	100	100	75	48	48	48	48	48	48	48	48
November 2005	100	100	100	100	100	42	0	0	0	0	0	0	0	0
November 2006	100	100	100	100	100	7	0	0	0	0	0	0	0	0
November 2007	100	100	100	100	100	0	0	0	0	0	0	0	0	0
November 2008	100	100	100	100	81	0	0	0	0	0	0	0	0	0
November 2009	100	100	100	90	51	0	0	0	0	0	0	0	0	0
November 2010	100	100	100	62	32	0	0	0	0	0	0	0	0	0
November 2011	100	100	100	42	20	0	0	0	0	0	0	0	0	0
November 2012	100	100	100	29	12	0	0	0	0	0	0	0	0	0
November 2013	100	100	89	20	8	0	0	0	0	0	0	0	0	0
November 2014	100	100	70	13	5	0	0	0	0	0	0	0	0	0
November 2015	100	100	54	9	3	0	0	0	0	0	0	0	0	0
November 2016	100	100	42	6	2	0	0	0	0	0	0	0	0	0
November 2017	100	100	33	4	1	0	0	0	0	0	0	0	0	0
November 2018	100	100	25	3	1	0	0	0	0	0	0	0	0	0
November 2019	100	100	19	2	*	0	0	0	0	0	0	0	0	0
November 2020	100	100	15	1	*	0	0	0	0	0	0	0	0	0
November 2021	100	100	11	1	*	0	0	0	0	0	0	0	0	0
November 2022	100	100	8	*	*	0	0	0	0	0	0	0	0	0
November 2023	100	100	6	*	*	0	0	0	0	0	0	0	0	0
November 2024	100	100	5	*	*	0	0	0	0	0	0	0	0	0
November 2025	100	91	3	*	*	0	0	0	0	0	0	0	0	0
November 2026	100	73	2	*	*	0	0	0	0	0	0	0	0	0
November 2027	100	56	1	*	*	0	0	0	0	0	0	0	0	0
November 2028	100	41	1	*	*	0	0	0	0	0	0	0	0	0
November 2029	100	26	1	*	*	0	0	0	0	0	0	0	0	0
November 2030	100	12	*	*	*	0	0	0	0	0	0	0	0	0
November 2031	84	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.4	25.5	14.4	9.4	7.7	2.8	2.0	2.0	2.0	2.0	2.0	2.0	2.0	1.9

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

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

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

Date	XJ, IR† and XB Classes									XC Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	180%	219%	239%	240%	241%	250%	500%	0%	100%	180%	219%	239%	240%	241%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2005	100	87	87	87	87	87	87	87	36	100	100	100	100	100	100	100	100	100
November 2006	100	48	48	48	48	48	48	48	0	100	100	100	100	100	100	100	100	29
November 2007	82	11	11	11	11	11	11	11	0	100	100	100	100	100	100	100	100	0
November 2008	58	0	0	0	0	0	0	0	0	100	46	46	46	46	46	46	46	0
November 2009	33	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
November 2010	5	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
November 2011	0	0	0	0	0	0	0	0	0	43	0	0	0	0	0	0	0	0
November 2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.3	4.0	4.0	4.0	4.0	4.0	4.0	4.0	2.9	8.9	6.0	6.0	6.0	6.0	6.0	6.0	6.0	3.9

Date	XM†, XN and XD Classes									XI†, XO and XE Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	180%	219%	239%	240%	241%	250%	500%	0%	100%	180%	219%	239%	240%	241%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2007	100	100	100	100	100	100	100	100	51	100	100	100	100	100	100	100	100	100
November 2008	100	100	100	100	100	100	100	100	6	100	100	100	100	100	100	100	100	100
November 2009	100	84	84	84	84	84	84	84	0	100	100	100	100	100	100	100	100	69
November 2010	100	46	46	46	46	46	46	46	0	100	100	100	100	100	100	100	100	43
November 2011	100	15	15	15	15	15	15	15	0	100	100	100	100	100	100	100	100	27
November 2012	81	0	0	0	0	0	0	0	0	100	87	87	87	87	87	87	87	16
November 2013	29	0	0	0	0	0	0	0	0	100	60	60	60	60	60	60	60	9
November 2014	0	0	0	0	0	0	0	0	0	64	39	39	39	39	39	39	39	5
November 2015	0	0	0	0	0	0	0	0	0	22	22	22	22	22	22	22	22	2
November 2016	0	0	0	0	0	0	0	0	0	9	9	9	9	9	9	9	9	1
November 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.6	8.0	8.0	8.0	8.0	8.0	8.0	8.0	5.1	12.5	11.7	11.7	11.7	11.7	11.7	11.7	11.7	8.2

** 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	GK, GJ and GE Classes									GD, GB, GA and GC Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	180%	219%	239%	240%	241%	250%	500%	0%	100%	180%	219%	239%	240%	241%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003	81	72	66	66	66	66	88	87	70	81	71	66	66	66	66	88	87	70
November 2004	77	65	47	47	47	47	61	59	6	77	65	47	47	47	47	61	59	6
November 2005	76	63	31	31	31	31	35	32	*	76	63	31	31	31	31	35	32	0
November 2006	74	62	18	18	18	18	18	14	*	74	62	18	18	18	18	18	14	0
November 2007	73	60	10	10	10	9	8	4	*	73	60	10	10	9	9	8	4	0
November 2008	71	59	5	6	6	5	5	*	*	71	59	5	6	6	5	5	*	0
November 2009	69	56	2	4	5	5	4	*	*	69	56	2	4	5	5	4	0	0
November 2010	68	49	*	2	5	4	4	*	*	68	49	0	2	5	4	4	0	0
November 2011	66	39	*	*	4	4	3	*	*	66	39	0	0	4	4	3	0	0
November 2012	64	26	*	*	3	3	3	*	*	64	26	0	0	3	3	3	0	0
November 2013	62	12	*	*	3	2	2	*	*	62	12	0	0	3	2	2	0	0
November 2014	59	*	*	*	2	2	1	*	*	59	0	0	0	2	2	1	0	0
November 2015	37	*	*	*	1	1	1	*	*	37	0	0	0	1	1	1	0	0
November 2016	*	*	*	*	*	*	*	*	*	0	0	0	0	*	*	*	0	0
November 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	9.3	6.1	2.3	2.4	2.5	2.5	2.9	2.5	1.3	9.3	6.1	2.3	2.4	2.5	2.5	2.9	2.5	1.3

Date	GZ Class									FG, SG†, GO, SH and SL Classes					AJ Class				
	PSA Prepayment Assumption									PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	180%	219%	239%	240%	241%	250%	500%	0%	400%	800%	1200%	1600%	0%	100%	325%	500%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003	105	105	105	94	89	89	0	0	0	99	75	51	28	4	100	100	100	100	100
November 2004	110	110	110	76	58	57	0	0	0	99	56	26	8	*	100	100	100	100	100
November 2005	116	116	116	54	23	21	0	0	0	98	42	13	2	*	100	100	100	100	100
November 2006	122	122	122	42	3	1	0	0	0	97	31	7	1	*	100	100	100	100	100
November 2007	128	128	128	40	0	0	0	0	0	96	23	3	*	*	100	100	100	96	65
November 2008	135	135	135	42	0	0	0	0	0	95	17	2	*	0	100	100	100	66	41
November 2009	142	142	142	44	0	0	0	0	0	94	13	1	*	0	100	100	100	45	26
November 2010	149	149	137	46	0	0	0	0	0	93	9	*	*	0	100	100	87	31	16
November 2011	157	157	120	48	0	0	0	0	0	92	7	*	*	0	100	100	68	21	10
November 2012	165	165	100	40	0	0	0	0	0	90	5	*	*	0	100	100	53	14	6
November 2013	173	173	79	31	0	0	0	0	0	89	4	*	*	0	100	100	42	10	4
November 2014	182	167	58	22	0	0	0	0	0	87	3	*	*	0	100	100	32	7	2
November 2015	191	110	37	14	0	0	0	0	0	85	2	*	*	0	100	100	25	4	1
November 2016	183	50	16	6	0	0	0	0	0	83	1	*	*	0	100	100	20	3	1
November 2017	0	0	0	0	0	0	0	0	0	81	1	*	0	0	100	100	15	2	1
November 2018	0	0	0	0	0	0	0	0	0	78	1	*	0	0	100	100	12	1	*
November 2019	0	0	0	0	0	0	0	0	0	75	*	*	0	0	100	100	9	1	*
November 2020	0	0	0	0	0	0	0	0	0	72	*	*	0	0	100	100	7	1	*
November 2021	0	0	0	0	0	0	0	0	0	69	*	*	0	0	100	87	5	*	*
November 2022	0	0	0	0	0	0	0	0	0	65	*	*	0	0	100	76	4	*	*
November 2023	0	0	0	0	0	0	0	0	0	61	*	*	0	0	100	65	3	*	*
November 2024	0	0	0	0	0	0	0	0	0	56	*	*	0	0	100	55	2	*	*
November 2025	0	0	0	0	0	0	0	0	0	51	*	*	0	0	100	46	1	*	*
November 2026	0	0	0	0	0	0	0	0	0	46	*	0	0	0	100	37	1	*	*
November 2027	0	0	0	0	0	0	0	0	0	40	0	0	0	0	100	28	1	*	*
November 2028	0	0	0	0	0	0	0	0	0	33	0	0	0	0	100	20	*	*	*
November 2029	0	0	0	0	0	0	0	0	0	26	0	0	0	0	100	13	*	*	*
November 2030	0	0	0	0	0	0	0	0	0	18	0	0	0	0	81	6	*	*	*
November 2031	0	0	0	0	0	0	0	0	0	10	0	0	0	0	42	0	0	0	0
November 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.5	13.4	11.3	6.6	2.3	2.2	0.4	0.4	0.4	21.3	3.4	1.5	0.8	0.3	28.8	22.9	11.4	7.5	6.2

* 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.

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 advisor 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	325%
2	269%
3	495%
4	495%
5	219%
6	317%
7	219%
8	800%

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

Taxation of Beneficial Owners of Residual Certificates

For purposes of determining the portion of the taxable income of the Trust (or the Lower Tier REMIC) that generally will not be treated as excess inclusions, the rate to be used is 120% of the “federal long-term rate.” The rate will be published on or about October 20, 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 Trust MBS and the SMBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

Increase in Certificates. Before the Settlement Date, we and the Dealer may agree to offer Group 1, 2, 4, 5, 6, 7 or 8 Classes in addition to those contemplated as of the date of this prospectus supplement. In this event, we will increase the related Trust MBS or Group 4 SMBS, as applicable, in principal balance, but we expect that all these additional Trust MBS or Group 4 SMBS, as applicable, will have the same characteristics as described under “Description of the Certificates—The Trust MBS” and “—The Group 4 SMBS” in this prospectus supplement. The proportion that the original principal balance of each Group 1, 2, 4, 5, 6, 7 or 8 Class bears to the aggregate original principal balance of all Group 1, 2, 4, 5, 6, 7 or 8 Classes, respectively, will remain the same. In addition, the dollar amounts shown in the Principal Balance Schedules will be increased to correspond to the increase of the principal balances of the applicable Classes.

LEGAL MATTERS

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

Group 3 SMBS

Underlying SMBS Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type (1)	Final Distribution Date	Principal Type (1)	Original Principal or Notional Balance of Class	November 2002 Class Factor	Principal or Notional Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)	Underlying Security Type	Class Group
327	2	August 2002	3136FARU6	6.0%	IO	September 2032	NTL	\$2,500,000,000	0.96243449	\$75,000,000	6.621%	352	6	MBS	3
327	1	August 2002	3136FART9	(2)	PO	September 2032	PT	2,500,000,000	0.96243449	50,000,000	6.621	352	6	MBS	3

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

(2) This class is a principal only class and bears no interest.

Available Recombinations (1)

REMIC Certificates		RCR Certificates																																																																																																																																																																													
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal or Notional Principal Balances	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date																																																																																																																																																																							
Recombination 1	FJ	AK	\$ 28,081,108	8.00%	FIX	SEQ	31392FV87	August 2029																																																																																																																																																																							
	SJ		28,081,108(3)						Recombination 2	FJ	A	28,081,108	5.50	FIX	SEQ	31392FV95	August 2029	SJ	28,081,108(3)		AC		93,603,694						Recombination 3	FJ	AG	17,018,854	5.25	FIX	SEQ	31392FW29	August 2029	SJ	17,018,854(3)		AC		93,603,694						Recombination 4	FJ	AE	7,800,308	5.00	FIX	SEQ	31392FW37	August 2029	SJ	7,800,308(3)		AC		93,603,694						Recombination 5	VI	VB	10,573,055(3)	5.50	FIX	SEQ/AD	31392FW45	November 2020		VO		10,573,055						Recombination 6	VA	AJ(4)	9,974,704	5.50	FIX	SEQ	31392FW52	December 2032	VI	10,573,055(3)		VO		10,573,055							ZA		12,328,656						Recombination 7	PI	PD	36,857,000(3)	6.00	FIX	PAC	31392FW60	February 2032		PW		36,857,000						Recombination 8	NO	SN	4,028,000	(5)	INV	PAC	31392FW78	December 2032		NS		4,028,000(3)						Recombination 9	FN	PE	8,056,000	6.00	FIX	PAC	31392FW86	December 2032	NO	4,028,000		NS		4,028,000(3)						Recombination 10	IY	PB	6,240,500(3)
Recombination 2	FJ	A	28,081,108	5.50	FIX	SEQ	31392FV95	August 2029																																																																																																																																																																							
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Recombination 3	FJ	AG	17,018,854	5.25	FIX	SEQ	31392FW29	August 2029																																																																																																																																																																							
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Recombination 4	FJ	AE	7,800,308	5.00	FIX	SEQ	31392FW37	August 2029																																																																																																																																																																							
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Recombination 6	VA	AJ(4)	9,974,704	5.50	FIX	SEQ	31392FW52	December 2032																																																																																																																																																																							
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Recombination 7	PI	PD	36,857,000(3)	6.00	FIX	PAC	31392FW60	February 2032																																																																																																																																																																							
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Recombination 9	FN	PE	8,056,000	6.00	FIX	PAC	31392FW86	December 2032																																																																																																																																																																							
	NO		4,028,000																																																																																																																																																																												
	NS		4,028,000(3)																																																																																																																																																																												
Recombination 10	IY	PB	6,240,500(3)	6.00	FIX	PAC	31392FW94	October 2027																																																																																																																																																																							
	PK		37,443,000																																																																																																																																																																												

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal or Notional Principal Balances	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 11 IY PK	\$ 3,120,250(3) 37,443,000	PL	\$ 37,443,000	5.50%	FIX	PAC	31392FX28	October 2027
Recombination 12 DS ES	50,000,000(3) 50,000,000(3)	SC	50,000,000(3)	(5)	INV/IO	NTL	31392FX36	September 2032
Recombination 13 GS HS	100,000,000(3) 100,000,000(3)	SB	100,000,000(3)	(5)	INV/IO	NTL	31392FX44	December 2032
Recombination 14 FP SQ TO	93,965,900 93,965,900(3) 42,711,773	QD	136,677,673	5.50	FIX	PAC	31392FX51	February 2032
Recombination 15 SQ TO	93,965,900(3) 42,711,773	SP	42,711,773	(5)	INV	PAC	31392FX69	February 2032
Recombination 16 IU QM	21,809,691(3) 119,953,303	QC	119,953,303	5.50	FIX	PAC	31392FX77	May 2027
Recombination 17 IU QM	10,904,845(3) 119,953,303	QL	119,953,303	5.00	FIX	PAC	31392FX85	May 2027
Recombination 18 QI QO	32,676,766(3) 32,676,766	QE	32,676,766	5.50	FIX	PAC	31392FX93	December 2032
Recombination 19 JD JC	22,702,670 90,810,684	JA	113,513,354	5.50	FIX	SCH/NSJ/AD	31392FY27	December 2032
Recombination 20 JD JC	13,970,875 90,810,684	JG	104,781,559	5.25	FIX	SCH/NSJ/AD	31392FY35	December 2032
Recombination 21 JD JC	6,486,478 90,810,684	JE	97,297,162	5.00	FIX	SCH/NSJ/AD	31392FY43	December 2032
Recombination 22 FM SM PO	18,781,950 18,781,950(3) 8,537,250	CA	27,319,200	5.50	FIX	SUP	31392FY50	December 2032
Recombination 23 SM PO	18,781,950(3) 8,537,250	SR	8,537,250	(5)	INV	SUP	31392FY68	December 2032

REMIC Certificates			RCR Certificates					
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal or Notional Principal Balances	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 24								
FK	\$ 25,000,000	BD	\$ 25,000,000	8.50%	FIX	SEQ	31392FY76	October 2031
SK	25,000,000(3)							
Recombination 25								
VM	6,041,777(3)	VD	6,041,777	5.50	FIX	SEQ/AD	31392FY84	August 2020
VN	6,041,777							
Recombination 26								
VC	6,013,778	BJ(6)	19,444,444	5.50	FIX	SEQ	31392FY92	December 2032
VM	6,041,777(3)							
VN	6,041,777							
ZC	7,388,889							
Recombination 27								
XM	76,421,172(3)	XD	76,421,172	5.00	FIX	PAC	31392FZ26	July 2016
XN	76,421,172							
Recombination 28								
XI	57,598,913(3)	XE	57,598,913	5.00	FIX	PAC	31392FZ34	December 2017
XO	57,598,913							
Recombination 29								
GK	3,593,000	GE	53,895,000	5.00	FIX	CPT	31392FZ42	December 2017
GJ	50,302,000							
Recombination 30								
GD	6,730,990	GA	53,847,923	5.00	FIX	TAC/NSJ/AD	31392FZ59	December 2017
GB	47,116,933							
Recombination 31								
GD	3,141,129	GC	50,258,062	4.75	FIX	TAC/NSJ/AD	31392FZ67	December 2017
GB	47,116,933							
Recombination 32								
GO	3,571,429	SH	3,571,429	(5)	INV	PT	31392FZ75	December 2032
SG	6,875,000(3)							
Recombination 33								
GO	3,571,429	SL	3,571,429	(5)	INV	PT	31392FZ83	December 2032
SG	25,000,000(3)							

- (1) REMIC Certificates and RCR Certificates in any Recombination may be exchanged only in the proportions shown above.
- (2) See “Description of Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus and “Description of the Certificates—Distributions of Interest” and “—Distributions of Principal” in this prospectus supplement.
- (3) Notional principal balance.
- (4) Principal payments on the REMIC Certificates in Recombination 6 from the ZA Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.
- (5) For a description of these interest rates, see “Description of the Certificates—Distributions of Interest” in this prospectus supplement.
- (6) Principal payments on the REMIC Certificates in Recombination 26 from the ZC 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 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	\$162,069,000.00	February 2007	\$105,276,882.04	May 2011	\$ 49,479,985.63
December 2002	161,670,459.57	March 2007	104,035,001.02	June 2011	48,578,881.47
January 2003	161,228,809.54	April 2007	102,799,446.01	July 2011	47,693,548.54
February 2003	160,744,554.32	May 2007	101,570,184.44	August 2011	46,823,717.19
March 2003	160,217,850.00	June 2007	100,347,183.94	September 2011	45,969,122.32
April 2003	159,648,874.73	July 2007	99,130,412.29	October 2011	45,129,503.27
May 2003	159,037,828.67	August 2007	97,919,837.45	November 2011	44,304,603.80
June 2003	158,384,933.86	September 2007	96,715,427.53	December 2011	43,494,171.98
July 2003	157,690,434.15	October 2007	95,517,150.80	January 2012	42,697,960.13
August 2003	156,954,595.04	November 2007	94,324,975.70	February 2012	41,915,724.75
September 2003	156,177,703.56	December 2007	93,138,870.86	March 2012	41,147,226.44
October 2003	155,360,068.07	January 2008	91,958,805.01	April 2012	40,392,229.86
November 2003	154,502,018.09	February 2008	90,784,747.11	May 2012	39,650,503.61
December 2003	153,603,904.10	March 2008	89,616,666.22	June 2012	38,921,820.21
January 2004	152,666,097.32	April 2008	88,454,531.60	July 2012	38,205,956.03
February 2004	151,688,989.44	May 2008	87,298,312.64	August 2012	37,502,691.21
March 2004	150,672,992.39	June 2008	86,147,978.92	September 2012	36,811,809.58
April 2004	149,618,538.06	July 2008	85,003,500.14	October 2012	36,133,098.66
May 2004	148,526,077.97	August 2008	83,864,846.18	November 2012	35,466,349.52
June 2004	147,396,083.02	September 2008	82,731,987.07	December 2012	34,811,356.80
July 2004	146,229,043.08	October 2008	81,604,892.98	January 2013	34,167,918.57
August 2004	145,025,466.74	November 2008	80,483,534.27	February 2013	33,535,836.33
September 2004	143,785,880.84	December 2008	79,367,881.40	March 2013	32,914,914.95
October 2004	142,510,830.17	January 2009	78,257,905.02	April 2013	32,304,962.58
November 2004	141,200,877.07	February 2009	77,153,575.93	May 2013	31,705,790.62
December 2004	139,856,600.95	March 2009	76,054,865.06	June 2013	31,117,213.65
January 2005	138,478,597.95	April 2009	74,961,743.50	July 2013	30,539,049.40
February 2005	137,067,480.46	May 2009	73,874,182.50	August 2013	29,971,118.68
March 2005	135,663,559.72	June 2009	72,792,153.44	September 2013	29,413,245.33
April 2005	134,266,798.72	July 2009	71,715,627.85	October 2013	28,865,256.17
May 2005	132,877,160.61	August 2009	70,644,577.41	November 2013	28,326,980.95
June 2005	131,494,608.75	September 2009	69,578,973.96	December 2013	27,798,252.32
July 2005	130,119,106.68	October 2009	68,518,789.45	January 2014	27,278,905.73
August 2005	128,750,618.12	November 2009	67,463,996.01	February 2014	26,768,779.46
September 2005	127,389,106.98	December 2009	66,414,565.90	March 2014	26,267,714.48
October 2005	126,034,537.38	January 2010	65,370,471.51	April 2014	25,775,554.50
November 2005	124,686,873.59	February 2010	64,331,685.39	May 2014	25,292,145.86
December 2005	123,346,080.08	March 2010	63,298,180.23	June 2014	24,817,337.49
January 2006	122,012,121.51	April 2010	62,269,928.84	July 2014	24,350,980.90
February 2006	120,684,962.70	May 2010	61,246,904.20	August 2014	23,892,930.11
March 2006	119,364,568.67	June 2010	60,229,079.41	September 2014	23,443,041.63
April 2006	118,050,904.62	July 2010	59,216,427.70	October 2014	23,001,174.38
May 2006	116,743,935.91	August 2010	58,208,922.46	November 2014	22,567,189.69
June 2006	115,443,628.10	September 2010	57,206,537.21	December 2014	22,140,951.24
July 2006	114,149,946.91	October 2010	56,209,245.59	January 2015	21,722,325.03
August 2006	112,862,858.25	November 2010	55,217,021.40	February 2015	21,311,179.31
September 2006	111,582,328.21	December 2010	54,229,838.56	March 2015	20,907,384.60
October 2006	110,308,323.02	January 2011	53,247,671.13	April 2015	20,510,813.59
November 2006	109,040,809.13	February 2011	52,280,691.86	May 2015	20,121,341.17
December 2006	107,779,753.12	March 2011	51,330,609.46	June 2015	19,738,844.30
January 2007	106,525,121.78	April 2011	50,397,135.30	July 2015	19,363,202.09

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
August 2015	\$ 18,994,295.67	January 2020	\$ 6,591,801.00	June 2024	\$ 2,015,302.68
September 2015	18,632,008.19	February 2020	6,455,557.53	July 2024	1,966,659.54
October 2015	18,276,224.80	March 2020	6,321,860.15	August 2024	1,918,986.86
November 2015	17,926,832.61	April 2020	6,190,663.65	September 2024	1,872,266.80
December 2015	17,583,720.62	May 2020	6,061,923.60	October 2024	1,826,481.85
January 2016	17,246,779.76	June 2020	5,935,596.32	November 2024	1,781,614.80
February 2016	16,915,902.78	July 2020	5,811,638.93	December 2024	1,737,648.75
March 2016	16,590,984.27	August 2020	5,690,009.24	January 2025	1,694,567.10
April 2016	16,271,920.62	September 2020	5,570,665.82	February 2025	1,652,353.52
May 2016	15,958,609.99	October 2020	5,453,567.93	March 2025	1,610,992.00
June 2016	15,650,952.24	November 2020	5,338,675.57	April 2025	1,570,466.78
July 2016	15,348,848.98	December 2020	5,225,949.40	May 2025	1,530,762.41
August 2016	15,052,203.47	January 2021	5,115,350.77	June 2025	1,491,863.69
September 2016	14,760,920.64	February 2021	5,006,841.70	July 2025	1,453,755.70
October 2016	14,474,907.00	March 2021	4,900,384.87	August 2025	1,416,423.78
November 2016	14,194,070.71	April 2021	4,795,943.59	September 2025	1,379,853.52
December 2016	13,918,321.45	May 2021	4,693,481.84	October 2025	1,344,030.78
January 2017	13,647,570.47	June 2021	4,592,964.18	November 2025	1,308,941.66
February 2017	13,381,730.52	July 2021	4,494,355.81	December 2025	1,274,572.52
March 2017	13,120,715.84	August 2021	4,397,622.54	January 2026	1,240,909.94
April 2017	12,864,442.14	September 2021	4,302,730.75	February 2026	1,207,940.76
May 2017	12,612,826.58	October 2021	4,209,647.41	March 2026	1,175,652.03
June 2017	12,365,787.70	November 2021	4,118,340.08	April 2026	1,144,031.05
July 2017	12,123,245.47	December 2021	4,028,776.86	May 2026	1,113,065.34
August 2017	11,885,121.21	January 2022	3,940,926.42	June 2026	1,082,742.63
September 2017	11,651,337.58	February 2022	3,854,757.97	July 2026	1,053,050.89
October 2017	11,421,818.58	March 2022	3,770,241.24	August 2026	1,023,978.29
November 2017	11,196,489.49	April 2022	3,687,346.52	September 2026	995,513.20
December 2017	10,975,276.88	May 2022	3,606,044.57	October 2026	967,644.21
January 2018	10,758,108.58	June 2022	3,526,306.70	November 2026	940,360.13
February 2018	10,544,913.64	July 2022	3,448,104.70	December 2026	913,649.93
March 2018	10,335,622.34	August 2022	3,371,410.85	January 2027	887,502.81
April 2018	10,130,166.14	September 2022	3,296,197.93	February 2027	861,908.15
May 2018	9,928,477.70	October 2022	3,222,439.16	March 2027	836,855.51
June 2018	9,730,490.80	November 2022	3,150,108.27	April 2027	812,334.66
July 2018	9,536,140.38	December 2022	3,079,179.40	May 2027	788,335.53
August 2018	9,345,362.48	January 2023	3,009,627.19	June 2027	764,848.25
September 2018	9,158,094.25	February 2023	2,941,426.68	July 2027	741,863.10
October 2018	8,974,273.90	March 2023	2,874,553.38	August 2027	719,370.56
November 2018	8,793,840.72	April 2023	2,808,983.20	September 2027	697,361.27
December 2018	8,616,735.04	May 2023	2,744,692.49	October 2027	675,826.03
January 2019	8,442,898.19	June 2023	2,681,657.99	November 2027	654,755.82
February 2019	8,272,272.53	July 2023	2,619,856.88	December 2027	634,141.77
March 2019	8,104,801.42	August 2023	2,559,266.72	January 2028	613,975.18
April 2019	7,940,429.16	September 2023	2,499,865.46	February 2028	594,247.50
May 2019	7,779,101.03	October 2023	2,441,631.43	March 2028	574,950.33
June 2019	7,620,763.25	November 2023	2,384,543.36	April 2028	556,075.42
July 2019	7,465,362.96	December 2023	2,328,580.33	May 2028	537,614.68
August 2019	7,312,848.21	January 2024	2,273,721.81	June 2028	519,560.16
September 2019	7,163,167.94	February 2024	2,219,947.62	July 2028	501,904.04
October 2019	7,016,271.97	March 2024	2,167,237.92	August 2028	484,638.67
November 2019	6,872,111.00	April 2024	2,115,573.23	September 2028	467,756.51
December 2019	6,730,636.55	May 2024	2,064,934.42	October 2028	451,250.17

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
November 2028	\$ 435,112.39	March 2030	\$ 221,591.27	June 2031	\$ 83,536.49
December 2028	419,336.04	April 2030	210,727.01	July 2031	76,048.69
January 2029	403,914.12	May 2030	200,121.01	August 2031	68,751.46
February 2029	388,839.77	June 2030	189,768.13	September 2031	61,640.90
March 2029	374,106.22	July 2030	179,663.35	October 2031	54,713.23
April 2029	359,706.86	August 2030	169,801.74	November 2031	47,964.70
May 2029	345,635.18	September 2030	160,178.45	December 2031	41,391.65
June 2029	331,884.79	October 2030	150,788.72	January 2032	34,990.48
July 2029	318,449.42	November 2030	141,627.89	February 2032	28,757.67
August 2029	305,322.91	December 2030	132,691.36	March 2032	22,689.75
September 2029	292,499.22	January 2031	123,974.65	April 2032	16,783.33
October 2029	279,972.41	February 2031	115,473.33	May 2032	11,035.07
November 2029	267,736.65	March 2031	107,183.07	June 2032	5,441.70
December 2029	255,786.23	April 2031	99,099.61	July 2032 and thereafter	0.00
January 2030	244,115.51	May 2031	91,218.78		
February 2030	232,719.00				

Aggregate Group II 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	\$28,200,000.00	July 2005	\$19,027,750.02	March 2008	\$ 9,396,671.96
December 2002	28,132,979.68	August 2005	18,638,431.99	April 2008	9,180,216.36
January 2003	28,049,073.39	September 2005	18,255,392.50	May 2008	8,968,311.80
February 2003	27,948,525.16	October 2005	17,878,570.04	June 2008	8,760,911.68
March 2003	27,831,423.61	November 2005	17,507,903.59	July 2008	8,557,969.77
April 2003	27,697,878.00	December 2005	17,143,332.69	August 2008	8,359,440.27
May 2003	27,548,018.19	January 2006	16,784,797.37	September 2008	8,165,277.76
June 2003	27,381,994.56	February 2006	16,432,238.18	October 2008	7,975,437.25
July 2003	27,199,977.89	March 2006	16,085,596.18	November 2008	7,789,874.10
August 2003	27,002,159.17	April 2006	15,744,812.96	December 2008	7,608,544.09
September 2003	26,788,749.43	May 2006	15,409,830.57	January 2009	7,431,403.38
October 2003	26,559,979.52	June 2006	15,080,591.59	February 2009	7,258,408.51
November 2003	26,316,099.84	July 2006	14,757,039.07	March 2009	7,089,516.39
December 2003	26,057,380.07	August 2006	14,439,116.59	April 2009	6,924,684.34
January 2004	25,784,108.85	September 2006	14,126,768.16	May 2009	6,763,870.02
February 2004	25,496,593.43	October 2006	13,819,938.31	June 2009	6,607,031.48
March 2004	25,195,159.27	November 2006	13,518,572.05	July 2009	6,454,127.14
April 2004	24,880,149.67	December 2006	13,222,614.84	August 2009	6,305,115.77
May 2004	24,551,925.31	January 2007	12,932,012.63	September 2009	6,159,956.52
June 2004	24,210,863.76	February 2007	12,646,711.82	October 2009	6,018,608.89
July 2004	23,857,359.06	March 2007	12,366,659.29	November 2009	5,881,032.74
August 2004	23,491,821.09	April 2007	12,091,802.38	December 2009	5,747,188.28
September 2004	23,114,675.13	May 2007	11,822,088.86	January 2010	5,617,036.06
October 2004	22,726,361.19	June 2007	11,557,466.97	February 2010	5,490,537.01
November 2004	22,327,333.50	July 2007	11,297,885.41	March 2010	5,367,652.38
December 2004	21,918,059.80	August 2007	11,043,293.31	April 2010	5,248,343.77
January 2005	21,499,020.77	September 2007	10,793,640.23	May 2010	5,132,573.10
February 2005	21,070,709.31	October 2007	10,548,876.18	June 2010	5,020,302.67
March 2005	20,649,056.88	November 2007	10,308,951.62	July 2010	4,911,495.07
April 2005	20,233,998.68	December 2007	10,073,817.40	August 2010	4,806,113.24
May 2005	19,825,470.50	January 2008	9,843,424.83	September 2010	4,704,120.46
June 2005	19,423,408.66	February 2008	9,617,725.64	October 2010	4,605,480.31

Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
November 2010	\$ 4,510,156.72	October 2011	\$ 3,177,707.60	August 2012	\$ 1,467,663.12
December 2010	4,418,113.91	November 2011	3,020,010.66	September 2012	1,282,485.09
January 2011	4,329,316.45	December 2011	2,859,036.10	October 2012	1,095,157.70
February 2011	4,233,530.63	January 2012	2,694,908.95	November 2012	905,779.80
March 2011	4,128,987.26	February 2012	2,527,751.38	December 2012	714,447.91
April 2011	4,015,914.91	March 2012	2,357,682.79	January 2013	521,256.23
May 2011	3,894,537.73	April 2012	2,184,819.78	February 2013	326,296.74
June 2011	3,765,075.51	May 2012	2,009,276.30	March 2013	129,659.19
July 2011	3,627,743.78	June 2012	1,831,163.65	April 2013 and thereafter	0.00
August 2011	3,482,753.89	July 2012	1,650,590.53		
September 2011	3,331,998.99				

Group 5 MBS First Specified Balances

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
Initial Balance	\$641,173,500.00	December 2005	\$381,496,323.12	January 2009	\$206,866,096.99
December 2002	636,544,681.02	January 2006	375,302,292.33	February 2009	203,431,571.55
January 2003	631,632,325.39	February 2006	369,205,622.60	March 2009	200,051,719.67
February 2003	626,441,646.19	March 2006	363,204,812.64	April 2009	196,725,691.85
March 2003	620,978,257.52	April 2006	357,298,384.04	May 2009	193,452,651.60
April 2003	615,248,165.30	May 2006	351,484,880.93	June 2009	190,231,775.23
May 2003	609,257,756.96	June 2006	345,762,869.61	July 2009	187,062,251.68
June 2003	603,013,790.30	July 2006	340,130,938.26	August 2009	183,943,282.30
July 2003	596,523,381.31	August 2006	334,587,696.58	September 2009	180,874,080.68
August 2003	589,793,991.10	September 2006	329,131,775.44	October 2009	177,853,872.45
September 2003	582,833,412.03	October 2006	323,761,826.63	November 2009	174,881,895.12
October 2003	575,649,752.86	November 2006	318,476,522.46	December 2009	171,957,397.89
November 2003	568,251,423.22	December 2006	313,274,555.51	January 2010	169,079,641.45
December 2003	560,647,117.22	January 2007	308,154,638.32	February 2010	166,247,897.83
January 2004	552,845,796.38	February 2007	303,115,503.04	March 2010	163,461,450.23
February 2004	544,856,671.86	March 2007	298,155,901.19	April 2010	160,719,592.84
March 2004	536,689,186.07	April 2007	293,274,603.33	May 2010	158,021,630.67
April 2004	528,352,993.70	May 2007	288,470,398.79	June 2010	155,366,879.40
May 2004	519,857,942.18	June 2007	283,742,095.36	July 2010	152,754,665.20
June 2004	511,495,664.00	July 2007	279,088,519.05	August 2010	150,184,324.58
July 2004	503,264,118.93	August 2007	274,508,513.81	September 2010	147,655,204.25
August 2004	495,161,297.75	September 2007	270,000,941.19	October 2010	145,166,660.92
September 2004	487,185,221.78	October 2007	265,564,680.18	November 2010	142,718,061.20
October 2004	479,333,942.44	November 2007	261,198,626.86	December 2010	140,308,781.40
November 2004	471,605,540.81	December 2007	256,901,694.18	January 2011	137,938,207.45
December 2004	463,998,127.11	January 2008	252,672,811.71	February 2011	135,605,734.66
January 2005	456,509,840.37	February 2008	248,510,925.35	March 2011	133,310,767.66
February 2005	449,138,847.88	March 2008	244,414,997.13	April 2011	131,052,720.24
March 2005	441,883,344.84	April 2008	240,384,004.94	May 2011	128,831,015.15
April 2005	434,741,553.93	May 2008	236,416,942.28	June 2011	126,645,084.07
May 2005	427,711,724.85	June 2008	232,512,818.06	July 2011	124,494,367.37
June 2005	420,792,133.96	July 2008	228,670,656.32	August 2011	122,378,314.06
July 2005	413,981,083.85	August 2008	224,889,496.03	September 2011	120,296,381.58
August 2005	407,276,902.97	September 2008	221,168,390.88	October 2011	118,248,035.76
September 2005	400,677,945.19	October 2008	217,506,408.99	November 2011	116,232,750.62
October 2005	394,182,589.48	November 2008	213,902,632.79	December 2011	114,250,008.28
November 2005	387,789,239.47	December 2008	210,356,158.69	January 2012	112,299,298.82

Group 5 MBS First (Continued)

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
February 2012	\$110,380,120.18	July 2016	\$ 43,053,765.83	December 2020	\$ 15,443,122.75
March 2012	108,491,978.02	August 2016	42,268,711.86	January 2021	15,128,337.67
April 2012	106,634,385.62	September 2016	41,496,778.29	February 2021	14,819,081.65
May 2012	104,806,863.74	October 2016	40,737,755.48	March 2021	14,515,263.98
June 2012	103,008,940.54	November 2016	39,991,437.08	April 2021	14,216,795.40
July 2012	101,240,151.42	December 2016	39,257,619.94	May 2021	13,923,588.05
August 2012	99,500,038.97	January 2017	38,536,104.08	June 2021	13,635,555.46
September 2012	97,788,152.80	February 2017	37,826,692.61	July 2021	13,352,612.54
October 2012	96,104,049.49	March 2017	37,129,191.75	August 2021	13,074,675.53
November 2012	94,447,292.42	April 2017	36,443,410.72	September 2021	12,801,662.02
December 2012	92,817,451.74	May 2017	35,769,161.71	October 2021	12,533,490.87
January 2013	91,214,104.20	June 2017	35,106,259.85	November 2021	12,270,082.27
February 2013	89,636,833.08	July 2017	34,454,523.15	December 2021	12,011,357.65
March 2013	88,085,228.11	August 2017	33,813,772.46	January 2022	11,757,239.68
April 2013	86,558,885.33	September 2017	33,183,831.44	February 2022	11,507,652.27
May 2013	85,057,407.02	October 2017	32,564,526.47	March 2022	11,262,520.54
June 2013	83,580,401.60	November 2017	31,955,686.67	April 2022	11,021,770.80
July 2013	82,127,483.52	December 2017	31,357,143.84	May 2022	10,785,330.50
August 2013	80,698,273.22	January 2018	30,768,732.37	June 2022	10,553,128.29
September 2013	79,292,396.96	February 2018	30,190,289.26	July 2022	10,325,093.93
October 2013	77,909,486.79	March 2018	29,621,654.08	August 2022	10,101,158.29
November 2013	76,549,180.46	April 2018	29,062,668.86	September 2022	9,881,253.35
December 2013	75,211,121.29	May 2018	28,513,178.15	October 2022	9,665,312.17
January 2014	73,894,958.14	June 2018	27,973,028.90	November 2022	9,453,268.88
February 2014	72,600,345.27	July 2018	27,442,070.47	December 2022	9,245,058.66
March 2014	71,326,942.31	August 2018	26,920,154.57	January 2023	9,040,617.71
April 2014	70,074,414.14	September 2018	26,407,135.25	February 2023	8,839,883.26
May 2014	68,842,430.83	October 2018	25,902,868.82	March 2023	8,642,793.53
June 2014	67,630,667.55	November 2018	25,407,213.87	April 2023	8,449,287.75
July 2014	66,438,804.50	December 2018	24,920,031.18	May 2023	8,259,306.08
August 2014	65,266,526.84	January 2019	24,441,183.73	June 2023	8,072,789.67
September 2014	64,113,524.57	February 2019	23,970,536.64	July 2023	7,889,680.59
October 2014	62,979,492.52	March 2019	23,507,957.16	August 2023	7,709,921.86
November 2014	61,864,130.25	April 2019	23,053,314.60	September 2023	7,533,457.37
December 2014	60,767,141.95	May 2019	22,606,480.35	October 2023	7,360,231.95
January 2015	59,688,236.41	June 2019	22,167,327.78	November 2023	7,190,191.28
February 2015	58,627,126.93	July 2019	21,735,732.30	December 2023	7,023,281.93
March 2015	57,583,531.25	August 2019	21,311,571.23	January 2024	6,859,451.32
April 2015	56,557,171.50	September 2019	20,894,723.85	February 2024	6,698,647.71
May 2015	55,547,774.09	October 2019	20,485,071.32	March 2024	6,540,820.19
June 2015	54,555,069.70	November 2019	20,082,496.68	April 2024	6,385,918.66
July 2015	53,578,793.18	December 2019	19,686,884.79	May 2024	6,233,893.84
August 2015	52,618,683.50	January 2020	19,298,122.36	June 2024	6,084,697.22
September 2015	51,674,483.66	February 2020	18,916,097.84	July 2024	5,938,281.09
October 2015	50,745,940.68	March 2020	18,540,701.46	August 2024	5,794,598.49
November 2015	49,832,805.48	April 2020	18,171,825.18	September 2024	5,653,603.22
December 2015	48,934,832.87	May 2020	17,809,362.66	October 2024	5,515,249.83
January 2016	48,051,781.46	June 2020	17,453,209.22	November 2024	5,379,493.58
February 2016	47,183,413.62	July 2020	17,103,261.85	December 2024	5,246,290.48
March 2016	46,329,495.38	August 2020	16,759,419.15	January 2025	5,115,597.22
April 2016	45,489,796.46	September 2020	16,421,581.34	February 2025	4,987,371.20
May 2016	44,664,090.11	October 2020	16,089,650.20	March 2025	4,861,570.52
June 2016	43,852,153.15	November 2020	15,763,529.05	April 2025	4,738,153.92

Group 5 MBS First (Continued)

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
May 2025	\$ 4,617,080.84	July 2027	\$ 2,173,239.79	September 2029	\$ 736,002.53
June 2025	4,498,311.37	August 2027	2,102,271.23	October 2029	695,239.66
July 2025	4,381,806.21	September 2027	2,032,741.95	November 2029	655,378.93
August 2025	4,267,526.74	October 2027	1,964,626.70	December 2029	616,404.00
September 2025	4,155,434.94	November 2027	1,897,900.69	January 2030	578,298.76
October 2025	4,045,493.41	December 2027	1,832,539.50	February 2030	541,047.40
November 2025	3,937,665.34	January 2028	1,768,519.12	March 2030	504,634.36
December 2025	3,831,914.55	February 2028	1,705,815.96	April 2030	469,044.36
January 2026	3,728,205.42	March 2028	1,644,406.77	May 2030	434,262.34
February 2026	3,626,502.90	April 2028	1,584,268.71	June 2030	400,273.52
March 2026	3,526,772.54	May 2028	1,525,379.33	July 2030	367,063.36
April 2026	3,428,980.41	June 2028	1,467,716.52	August 2030	334,617.56
May 2026	3,333,093.16	July 2028	1,411,258.55	September 2030	302,922.06
June 2026	3,239,077.97	August 2028	1,355,984.04	October 2030	271,963.05
July 2026	3,146,902.56	September 2028	1,301,871.98	November 2030	241,726.93
August 2026	3,056,535.16	October 2028	1,248,901.68	December 2030	212,200.34
September 2026	2,967,944.52	November 2028	1,197,052.80	January 2031	183,370.15
October 2026	2,881,099.91	December 2028	1,146,305.36	February 2031	155,223.44
November 2026	2,795,971.10	January 2029	1,096,639.68	March 2031	127,747.51
December 2026	2,712,528.34	February 2029	1,048,036.42	April 2031	100,929.88
January 2027	2,630,742.37	March 2029	1,000,476.56	May 2031	74,758.28
February 2027	2,550,584.41	April 2029	953,941.39	June 2031	49,220.64
March 2027	2,472,026.14	May 2029	908,412.50	July 2031	24,305.10
April 2027	2,395,039.72	June 2029	863,871.82	August 2031 and thereafter	0.00
May 2027	2,319,597.75	July 2029	820,301.55		
June 2027	2,245,673.27	August 2029	777,684.19		

Group 5 MBS Second Specified Balances

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
Initial Balance	\$641,173,500.00	May 2003	\$617,625,522.17	November 2003	\$594,796,239.03
December 2002	637,197,977.97	June 2003	613,771,331.99	December 2003	591,059,684.37
January 2003	633,242,939.48	July 2003	609,937,001.33	January 2004	587,342,384.22
February 2003	629,308,279.20	August 2003	606,122,428.06	February 2004 and thereafter	0.00
March 2003	625,393,892.31	September 2003	602,327,510.56		
April 2003	621,499,674.54	October 2003	598,552,147.74		

Aggregate Group III Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through November 2003	\$423,749,002.00	September 2004	\$387,864,187.17	August 2005	\$348,788,947.78
December 2003	420,456,559.20	October 2004	384,219,409.49	September 2005	345,345,556.37
January 2004	417,070,497.69	November 2004	380,593,415.31	October 2005	341,919,912.70
February 2004	413,593,557.00	December 2004	376,986,108.02	November 2005	338,511,925.49
March 2004	410,027,277.86	January 2005	373,397,391.50	December 2005	335,121,503.94
April 2004	406,373,244.31	February 2005	369,827,170.16	January 2006	331,748,557.69
May 2004	402,633,082.49	March 2005	366,275,348.85	February 2006	328,392,996.88
June 2004	398,912,194.75	April 2005	362,741,832.96	March 2006	325,054,732.08
July 2004	395,210,481.94	May 2005	359,226,528.33	April 2006	321,733,674.34
August 2004	391,527,845.45	June 2005	355,729,341.29	May 2006	318,429,735.16
		July 2005	352,250,178.68	June 2006	315,142,826.50

Aggregate Group III (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 2006	\$311,872,860.77	December 2010	\$160,669,055.65	May 2015	\$ 68,815,110.57
August 2006	308,619,750.83	January 2011	158,195,616.37	June 2015	67,685,655.20
September 2006	305,383,409.99	February 2011	155,751,520.04	July 2015	66,573,106.12
October 2006	302,163,751.99	March 2011	153,342,958.53	August 2015	65,477,221.49
November 2006	298,960,691.05	April 2011	150,969,431.48	September 2015	64,397,762.88
December 2006	295,774,141.79	May 2011	148,630,445.46	October 2015	63,334,495.16
January 2007	292,604,019.30	June 2011	146,325,513.87	November 2015	62,287,186.49
February 2007	289,450,239.09	July 2011	144,054,156.84	December 2015	61,255,608.27
March 2007	286,312,717.11	August 2011	141,815,901.12	January 2016	60,239,535.10
April 2007	283,191,369.74	September 2011	139,610,280.03	February 2016	59,238,744.70
May 2007	280,086,113.79	October 2011	137,436,833.34	March 2016	58,253,017.93
June 2007	276,996,866.51	November 2011	135,295,107.17	April 2016	57,282,138.68
July 2007	273,923,545.56	December 2011	133,184,653.96	May 2016	56,325,893.89
August 2007	270,866,069.02	January 2012	131,105,032.32	June 2016	55,384,073.46
September 2007	267,824,355.41	February 2012	129,055,806.97	July 2016	54,456,470.23
October 2007	264,798,323.65	March 2012	127,036,548.67	August 2016	53,542,879.94
November 2007	261,787,893.10	April 2012	125,046,834.13	September 2016	52,643,101.18
December 2007	258,792,983.50	May 2012	123,086,245.90	October 2016	51,756,935.37
January 2008	255,813,515.04	June 2012	121,154,372.33	November 2016	50,884,186.70
February 2008	252,849,408.31	July 2012	119,250,807.49	December 2016	50,024,662.11
March 2008	249,900,584.28	August 2012	117,375,151.03	January 2017	49,178,171.22
April 2008	246,966,964.36	September 2012	115,527,008.21	February 2017	48,344,526.35
May 2008	244,048,470.36	October 2012	113,705,989.71	March 2017	47,523,542.41
June 2008	241,145,024.48	November 2012	111,911,711.63	April 2017	46,715,036.94
July 2008	238,256,549.32	December 2012	110,143,795.40	May 2017	45,918,830.02
August 2008	235,382,967.88	January 2013	108,401,867.69	June 2017	45,134,744.24
September 2008	232,524,203.57	February 2013	106,685,560.36	July 2017	44,362,604.69
October 2008	229,680,180.19	March 2013	104,994,510.37	August 2017	43,602,238.92
November 2008	226,850,821.90	April 2013	103,328,359.72	September 2017	42,853,476.89
December 2008	224,036,053.30	May 2013	101,686,755.37	October 2017	42,116,150.94
January 2009	221,235,799.34	June 2013	100,069,349.20	November 2017	41,390,095.76
February 2009	218,449,985.37	July 2013	98,475,797.91	December 2017	40,675,148.39
March 2009	215,678,537.12	August 2013	96,905,762.98	January 2018	39,971,148.11
April 2009	212,921,380.71	September 2013	95,358,910.57	February 2018	39,277,936.50
May 2009	210,178,442.64	October 2013	93,834,911.51	March 2018	38,595,357.34
June 2009	207,449,649.78	November 2013	92,333,441.16	April 2018	37,923,256.62
July 2009	204,734,929.36	December 2013	90,854,179.44	May 2018	37,261,482.48
August 2009	202,034,209.03	January 2014	89,396,810.68	June 2018	36,609,885.19
September 2009	199,347,416.78	February 2014	87,961,023.63	July 2018	35,968,317.16
October 2009	196,674,480.96	March 2014	86,546,511.33	August 2018	35,336,632.83
November 2009	194,015,330.31	April 2014	85,152,971.13	September 2018	34,714,688.71
December 2009	191,369,893.94	May 2014	83,780,104.57	October 2018	34,102,343.34
January 2010	188,738,101.31	June 2014	82,427,617.33	November 2018	33,499,457.24
February 2010	186,119,882.25	July 2014	81,095,219.21	December 2018	32,905,892.87
March 2010	183,515,166.94	August 2014	79,782,624.03	January 2019	32,321,514.66
April 2010	180,923,885.94	September 2014	78,489,549.60	February 2019	31,746,188.95
May 2010	178,345,970.15	October 2014	77,215,717.67	March 2019	31,179,783.93
June 2010	175,781,350.82	November 2014	75,960,853.85	April 2019	30,622,169.67
July 2010	173,229,959.58	December 2014	74,724,687.57	May 2019	30,073,218.08
August 2010	170,691,728.39	January 2015	73,506,952.04	June 2019	29,532,802.86
September 2010	168,166,589.57	February 2015	72,307,384.18	July 2019	29,000,799.49
October 2010	165,654,475.77	March 2015	71,125,724.59	August 2019	28,477,085.22
November 2010	163,155,320.01	April 2015	69,961,717.46	September 2019	27,961,539.02

Aggregate Group III (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 2019	\$ 27,454,041.57	October 2023	\$ 10,592,295.99	October 2027	\$ 3,036,046.72
November 2019	26,954,475.24	November 2023	10,362,950.47	November 2027	2,937,286.18
December 2019	26,462,724.06	December 2023	10,137,420.27	December 2027	2,840,341.07
January 2020	25,978,673.68	January 2024	9,915,647.94	January 2028	2,745,182.88
February 2020	25,502,211.41	February 2024	9,697,576.83	February 2028	2,651,783.50
March 2020	25,033,226.10	March 2024	9,483,151.13	March 2028	2,560,115.26
April 2020	24,571,608.21	April 2024	9,272,315.81	April 2028	2,470,150.87
May 2020	24,117,249.72	May 2024	9,065,016.64	May 2028	2,381,863.46
June 2020	23,670,044.16	June 2024	8,861,200.16	June 2028	2,295,226.55
July 2020	23,229,886.56	July 2024	8,660,813.69	July 2028	2,210,214.04
August 2020	22,796,673.43	August 2024	8,463,805.31	August 2028	2,126,800.22
September 2020	22,370,302.76	September 2024	8,270,123.84	September 2028	2,044,959.76
October 2020	21,950,673.96	October 2024	8,079,718.82	October 2028	1,964,667.71
November 2020	21,537,687.88	November 2024	7,892,540.56	November 2028	1,885,899.46
December 2020	21,131,246.79	December 2024	7,708,540.04	December 2028	1,808,630.81
January 2021	20,731,254.31	January 2025	7,527,668.97	January 2029	1,732,837.86
February 2021	20,337,615.45	February 2025	7,349,879.76	February 2029	1,658,497.10
March 2021	19,950,236.56	March 2025	7,175,125.50	March 2029	1,585,585.37
April 2021	19,569,025.33	April 2025	7,003,359.94	April 2029	1,514,079.83
May 2021	19,193,890.74	May 2025	6,834,537.53	May 2029	1,443,957.99
June 2021	18,824,743.09	June 2025	6,668,613.36	June 2029	1,375,197.69
July 2021	18,461,493.92	July 2025	6,505,543.15	July 2029	1,307,777.10
August 2021	18,104,056.04	August 2025	6,345,283.31	August 2029	1,241,674.71
September 2021	17,752,343.52	September 2025	6,187,790.83	September 2029	1,176,869.33
October 2021	17,406,271.62	October 2025	6,033,023.34	October 2029	1,113,340.08
November 2021	17,065,756.81	November 2025	5,880,939.10	November 2029	1,051,066.41
December 2021	16,730,716.78	December 2025	5,731,496.96	December 2029	990,028.04
January 2022	16,401,070.34	January 2026	5,584,656.35	January 2030	930,205.03
February 2022	16,076,737.50	February 2026	5,440,377.31	February 2030	871,577.69
March 2022	15,757,639.39	March 2026	5,298,620.47	March 2030	814,126.68
April 2022	15,443,698.25	April 2026	5,159,346.99	April 2030	757,832.89
May 2022	15,134,837.46	May 2026	5,022,518.64	May 2030	702,677.54
June 2022	14,830,981.45	June 2026	4,888,097.70	June 2030	648,642.10
July 2022	14,532,055.77	July 2026	4,756,047.04	July 2030	595,708.34
August 2022	14,237,987.01	August 2026	4,626,330.04	August 2030	543,858.28
September 2022	13,948,702.79	September 2026	4,498,910.63	September 2030	493,074.22
October 2022	13,664,131.81	October 2026	4,373,753.24	October 2030	443,338.72
November 2022	13,384,203.74	November 2026	4,250,822.86	November 2030	394,634.61
December 2022	13,108,849.28	December 2026	4,130,084.95	December 2030	346,944.96
January 2023	12,838,000.10	January 2027	4,011,505.48	January 2031	300,253.11
February 2023	12,571,588.88	February 2027	3,895,050.94	February 2031	254,542.64
March 2023	12,309,549.24	March 2027	3,780,688.28	March 2031	209,797.38
April 2023	12,051,815.73	April 2027	3,668,384.95	April 2031	166,001.40
May 2023	11,798,323.88	May 2027	3,558,108.87	May 2031	123,139.01
June 2023	11,549,010.11	June 2027	3,449,828.42	June 2031	81,194.76
July 2023	11,303,811.76	July 2027	3,343,512.45	July 2031	40,153.42
August 2023	11,062,667.06	August 2027	3,239,130.27	August 2031 and thereafter	0.00
September 2023	10,825,515.14	September 2027	3,136,651.63		

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	\$113,513,354.00	September 2005	\$ 38,253,807.66	June 2008	\$ 10,098,876.56
December 2002	110,641,061.19	October 2005	37,093,611.75	July 2008	9,534,388.46
January 2003	107,605,221.46	November 2005	35,954,838.37	August 2008	8,984,724.15
February 2003	104,408,638.21	December 2005	34,837,255.88	September 2008	8,449,714.20
March 2003	101,053,303.12	January 2006	33,740,634.82	October 2008	7,929,190.78
April 2003	97,541,334.85	February 2006	32,664,747.89	November 2008	7,422,987.68
May 2003	93,874,976.95	March 2006	31,609,369.88	December 2008	6,930,940.27
June 2003	90,056,595.59	April 2006	30,574,277.72	January 2009	6,452,885.49
July 2003	86,088,677.13	May 2006	29,559,250.42	February 2009	5,988,661.83
August 2003	81,973,825.48	June 2006	28,564,069.03	March 2009	5,538,109.36
September 2003	77,714,759.34	July 2006	27,588,516.69	April 2009	5,101,069.63
October 2003	73,314,309.28	August 2006	26,632,378.56	May 2009	4,677,385.75
November 2003	68,775,414.65	September 2006	25,695,441.81	June 2009	4,266,902.32
December 2003	67,393,562.53	October 2006	24,777,495.61	July 2009	3,869,465.42
January 2004	65,973,077.05	November 2006	23,878,331.12	August 2009	3,484,922.63
February 2004	64,514,463.83	December 2006	22,997,741.44	September 2009	3,113,122.97
March 2004	63,019,522.81	January 2007	22,135,521.64	October 2009	2,753,916.92
April 2004	61,490,101.87	February 2007	21,291,468.72	November 2009	2,407,156.42
May 2004	59,928,094.01	March 2007	20,465,381.56	December 2009	2,072,694.80
June 2004	58,391,796.33	April 2007	19,657,060.97	January 2010	1,750,386.83
July 2004	56,880,937.38	May 2007	18,866,309.61	February 2010	1,456,411.29
August 2004	55,395,248.21	June 2007	18,092,932.03	March 2010	1,191,046.91
September 2004	53,934,462.37	July 2007	17,336,734.60	April 2010	953,771.90
October 2004	52,498,315.88	August 2007	16,597,525.54	May 2010	744,072.27
November 2004	51,086,547.19	September 2007	15,875,114.86	June 2010	561,441.72
December 2004	49,698,897.20	October 2007	15,169,314.38	July 2010	405,381.55
January 2005	48,335,109.19	November 2007	14,479,937.70	August 2010	275,400.52
February 2005	46,994,928.83	December 2007	13,806,800.19	September 2010	171,014.79
March 2005	45,678,104.15	January 2008	13,149,718.96	October 2010	91,747.76
April 2005	44,384,385.53	February 2008	12,508,512.86	November 2010	37,130.03
May 2005	43,113,525.66	March 2008	11,883,002.46	December 2010	6,699.23
June 2005	41,865,279.54	April 2008	11,273,010.02	January 2011 and thereafter	0.00
July 2005	40,639,404.44	May 2008	10,678,359.51		
August 2005	39,435,659.88				

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 January 2004	\$365,853,908.00	December 2004	\$327,522,906.61	December 2005	\$280,263,462.21
February 2004	362,718,935.18	January 2005	323,656,562.91	January 2006	276,424,719.17
March 2004	359,507,807.52	February 2005	319,734,126.41	February 2006	272,606,586.05
April 2004	356,223,927.71	March 2005	315,757,425.85	March 2006	268,808,956.46
May 2004	352,868,808.88	April 2005	311,728,314.01	April 2006	265,031,724.54
June 2004	349,444,001.39	May 2005	307,720,794.74	May 2006	261,274,785.01
July 2004	345,951,091.71	June 2005	303,734,756.61	June 2006	257,538,033.09
August 2004	342,391,701.18	July 2005	299,770,088.73	July 2006	253,821,364.56
September 2004	338,767,484.74	August 2005	295,826,680.80	August 2006	250,124,675.73
October 2004	335,080,129.68	September 2005	291,904,423.08	September 2006	246,447,863.46
November 2004	331,331,354.31	October 2005	288,003,206.39	October 2006	242,790,825.12
		November 2005	284,122,922.11	November 2006	239,153,458.62

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>
December 2006	\$235,535,662.39	August 2010	\$ 99,551,581.03	April 2014	\$ 29,193,487.55
January 2007	231,937,335.38	September 2010	97,270,123.65	May 2014	28,162,294.75
February 2007	228,358,377.06	October 2010	95,027,655.06	June 2014	27,150,596.60
March 2007	224,798,687.43	November 2010	92,823,577.69	July 2014	26,158,081.32
April 2007	221,258,166.99	December 2010	90,657,302.66	August 2014	25,184,441.80
May 2007	217,736,716.76	January 2011	88,528,249.66	September 2014	24,229,375.45
June 2007	214,234,238.27	February 2011	86,435,846.80	October 2014	23,292,584.21
July 2007	210,750,633.54	March 2011	84,379,530.53	November 2014	22,373,774.43
August 2007	207,285,805.12	April 2011	82,358,745.48	December 2014	21,472,656.87
September 2007	203,839,656.05	May 2011	80,372,944.38	January 2015	20,588,946.55
October 2007	200,412,089.85	June 2011	78,421,587.93	February 2015	19,722,362.77
November 2007	197,003,010.57	July 2011	76,504,144.69	March 2015	18,872,629.00
December 2007	193,612,322.73	August 2011	74,620,090.97	April 2015	18,039,472.85
January 2008	190,239,931.36	September 2011	72,768,910.71	May 2015	17,222,625.98
February 2008	186,885,741.95	October 2011	70,950,095.39	June 2015	16,421,824.08
March 2008	183,549,660.50	November 2011	69,163,143.92	July 2015	15,636,806.77
April 2008	180,231,593.50	December 2011	67,407,562.52	August 2015	14,867,317.57
May 2008	176,931,447.89	January 2012	65,682,864.61	September 2015	14,113,103.85
June 2008	173,649,131.11	February 2012	63,988,570.77	October 2015	13,373,916.76
July 2008	170,384,551.08	March 2012	62,324,208.55	November 2015	12,649,511.17
August 2008	167,137,616.19	April 2012	60,689,312.43	December 2015	11,939,645.63
September 2008	163,908,235.29	May 2012	59,083,423.70	January 2016	11,244,082.32
October 2008	160,696,317.71	June 2012	57,506,090.39	February 2016	10,562,586.99
November 2008	157,501,773.24	July 2012	55,956,867.12	March 2016	9,894,928.89
December 2008	154,324,512.14	August 2012	54,435,315.08	April 2016	9,240,880.77
January 2009	151,164,445.14	September 2012	52,941,001.86	May 2016	8,600,218.79
February 2009	148,021,483.40	October 2012	51,473,501.42	June 2016	7,972,722.46
March 2009	144,925,367.20	November 2012	50,032,393.96	July 2016	7,358,174.63
April 2009	141,880,630.94	December 2012	48,617,265.87	August 2016	6,756,361.42
May 2009	138,886,497.75	January 2013	47,227,709.60	September 2016	6,167,072.19
June 2009	135,942,201.97	February 2013	45,863,323.61	October 2016	5,590,099.46
July 2009	133,046,989.00	March 2013	44,523,712.24	November 2016	5,025,238.88
August 2009	130,200,115.12	April 2013	43,208,485.69	December 2016	4,472,289.21
September 2009	127,400,847.35	May 2013	41,917,259.88	January 2017	3,931,052.26
October 2009	124,648,463.30	June 2013	40,649,656.40	February 2017	3,401,332.80
November 2009	121,942,251.03	July 2013	39,405,302.40	March 2017	2,882,938.60
December 2009	119,281,508.88	August 2013	38,183,830.57	April 2017	2,375,680.33
January 2010	116,665,545.34	September 2013	36,984,878.98	May 2017	1,879,371.52
February 2010	114,093,678.91	October 2013	35,808,091.06	June 2017	1,393,828.55
March 2010	111,565,237.95	November 2013	34,653,115.53	July 2017	918,870.58
April 2010	109,079,560.54	December 2013	33,519,606.27	August 2017	454,319.52
May 2010	106,635,994.37	January 2014	32,407,222.30	September 2017 and thereafter	0.00
June 2010	104,233,896.56	February 2014	31,315,627.68		
July 2010	101,872,633.57	March 2014	30,244,491.45		

Group 7 MBS Specified Balances

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
Initial Balance	\$500,000,000.00	March 2003	\$489,968,908.85	July 2003	\$476,754,495.41
December 2002	497,799,013.08	April 2003	486,957,133.54	August 2003	472,975,216.00
January 2003	495,392,171.36	May 2003	483,748,789.26	September 2003	469,012,698.38
February 2003	492,781,405.66	June 2003	480,346,839.03	October 2003	464,870,874.51

Group 7 MBS (Continued)

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
November 2003	\$460,553,904.66	April 2008	\$187,497,488.73	September 2012	\$ 56,264,902.03
December 2003	456,066,170.76	May 2008	183,839,330.64	October 2012	54,737,340.51
January 2004	451,412,269.28	June 2008	180,238,502.05	November 2012	53,236,051.29
February 2004	446,597,003.65	July 2008	176,694,180.75	December 2012	51,760,641.78
March 2004	441,625,376.13	August 2008	173,205,555.78	January 2013	50,310,724.93
April 2004	436,502,579.34	September 2008	169,771,827.30	February 2013	48,885,919.10
May 2004	431,233,987.24	October 2008	166,392,206.47	March 2013	47,485,848.00
June 2004	425,825,145.83	November 2008	163,065,915.27	April 2013	46,110,140.63
July 2004	420,281,763.32	December 2008	159,792,186.37	May 2013	44,758,431.19
August 2004	414,609,700.03	January 2009	156,570,262.97	June 2013	43,430,359.02
September 2004	408,814,957.92	February 2009	153,399,398.69	July 2013	42,125,568.53
October 2004	402,903,669.82	March 2009	150,278,857.41	August 2013	40,843,709.13
November 2004	396,882,088.32	April 2009	147,207,913.11	September 2013	39,584,435.16
December 2004	390,756,574.46	May 2009	144,185,849.79	October 2013	38,347,405.82
January 2005	384,533,586.15	June 2009	141,211,961.29	November 2013	37,132,285.12
February 2005	378,219,666.40	July 2009	138,285,551.18	December 2013	35,938,741.81
March 2005	371,821,431.38	August 2009	135,405,932.61	January 2014	34,766,449.28
April 2005	365,345,558.35	September 2009	132,572,428.22	February 2014	33,615,085.55
May 2005	358,966,947.68	October 2009	129,784,369.95	March 2014	32,484,333.18
June 2005	352,684,232.95	November 2009	127,041,098.99	April 2014	31,373,879.20
July 2005	346,496,066.29	December 2009	124,341,965.59	May 2014	30,283,415.07
August 2005	340,401,118.11	January 2010	121,686,328.98	June 2014	29,212,636.63
September 2005	334,398,076.86	February 2010	119,073,557.23	July 2014	28,161,243.97
October 2005	328,485,648.80	March 2010	116,503,027.15	August 2014	27,128,941.48
November 2005	322,662,557.73	April 2010	113,974,124.14	September 2014	26,115,437.69
December 2005	316,927,544.82	May 2010	111,486,242.10	October 2014	25,120,445.28
January 2006	311,279,368.30	June 2010	109,038,783.33	November 2014	24,143,681.01
February 2006	305,716,803.30	July 2010	106,631,158.36	December 2014	23,184,865.63
March 2006	300,238,641.60	August 2010	104,262,785.92	January 2015	22,243,723.86
April 2006	294,843,691.37	September 2010	101,933,092.76	February 2015	21,319,984.36
May 2006	289,530,777.04	October 2010	99,641,513.56	March 2015	20,413,379.59
June 2006	284,298,739.00	November 2010	97,387,490.86	April 2015	19,523,645.85
July 2006	279,146,433.43	December 2010	95,170,474.90	May 2015	18,650,523.17
August 2006	274,072,732.07	January 2011	92,989,923.56	June 2015	17,793,755.30
September 2006	269,076,522.04	February 2011	90,845,302.23	July 2015	16,953,089.62
October 2006	264,156,705.59	March 2011	88,736,083.72	August 2015	16,128,277.10
November 2006	259,312,199.96	April 2011	86,661,748.16	September 2015	15,319,072.29
December 2006	254,541,937.12	May 2011	84,621,782.90	October 2015	14,525,233.21
January 2007	249,844,863.61	June 2011	82,615,682.42	November 2015	13,746,521.35
February 2007	245,219,940.33	July 2011	80,642,948.21	December 2015	12,982,701.60
March 2007	240,666,142.36	August 2011	78,703,088.71	January 2016	12,233,542.20
April 2007	236,182,458.76	September 2011	76,795,619.18	February 2016	11,498,814.72
May 2007	231,767,892.39	October 2011	74,920,061.64	March 2016	10,778,293.99
June 2007	227,421,459.72	November 2011	73,075,944.76	April 2016	10,071,758.06
July 2007	223,142,190.67	December 2011	71,262,803.77	May 2016	9,378,988.15
August 2007	218,929,128.39	January 2012	69,480,180.39	June 2016	8,699,768.64
September 2007	214,781,329.12	February 2012	67,727,622.73	July 2016	8,033,886.98
October 2007	210,697,861.99	March 2012	66,004,685.18	August 2016	7,381,133.68
November 2007	206,677,808.88	April 2012	64,310,928.38	September 2016	6,741,302.25
December 2007	202,720,264.20	May 2012	62,645,919.07	October 2016	6,114,189.17
January 2008	198,824,334.79	June 2012	61,009,230.06	November 2016	5,499,593.86
February 2008	194,989,139.69	July 2012	59,400,440.14	December 2016	4,897,318.59
March 2008	191,213,810.00	August 2012	57,819,133.97	January 2017	4,307,168.52

Group 7 MBS (Continued)

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
February 2017	\$ 3,728,951.58	May 2017	\$ 2,064,020.31	August 2017	\$ 499,834.74
March 2017	3,162,478.49	June 2017	1,531,670.16	September 2017 and thereafter	0.00
April 2017	2,607,562.69	July 2017	1,010,333.64		

Aggregate Group VI 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	\$107,682,923.00	June 2005	\$ 39,804,581.67	January 2008	\$ 9,842,501.78
December 2002	105,472,588.32	July 2005	38,351,526.81	February 2008	9,325,808.78
January 2003	103,105,627.87	August 2005	36,935,292.06	March 2008	8,833,018.53
February 2003	100,583,522.74	September 2005	35,555,388.89	April 2008	8,363,783.27
March 2003	97,907,905.06	October 2005	34,211,334.05	May 2008	7,917,759.08
April 2003	95,080,556.36	November 2005	32,902,649.52	June 2008	7,494,605.85
May 2003	92,103,405.88	December 2005	31,628,862.42	July 2008	7,093,987.22
June 2003	88,978,528.53	January 2006	30,389,505.02	August 2008	6,715,570.54
July 2003	85,708,142.57	February 2006	29,184,114.61	September 2008	6,359,026.85
August 2003	82,294,607.21	March 2006	28,012,233.53	October 2008	6,024,030.83
September 2003	78,740,419.77	April 2006	26,873,409.04	November 2008	5,710,260.77
October 2003	75,048,212.78	May 2006	25,767,193.34	December 2008	5,417,398.53
November 2003	71,220,750.75	June 2006	24,693,143.47	January 2009	5,145,129.49
December 2003	67,260,926.77	July 2006	23,650,821.30	February 2009	4,893,142.54
January 2004	63,171,758.83	August 2006	22,639,793.43	March 2009	4,631,301.39
February 2004	62,091,358.58	September 2006	21,659,631.19	April 2009	4,354,679.49
March 2004	60,964,164.67	October 2006	20,709,910.58	May 2009	4,063,665.41
April 2004	59,790,143.04	November 2006	19,790,212.20	June 2009	3,758,640.30
May 2004	58,571,257.77	December 2006	18,900,121.23	July 2009	3,439,978.04
June 2004	57,309,539.40	January 2007	18,039,227.38	August 2009	3,108,045.34
July 2004	56,007,081.26	February 2007	17,207,124.81	September 2009	2,763,201.86
August 2004	54,666,035.74	March 2007	16,403,412.13	October 2009	2,405,800.35
September 2004	53,288,610.40	April 2007	15,627,692.34	November 2009	2,036,186.71
October 2004	51,877,064.02	May 2007	14,879,572.77	December 2009	1,654,700.17
November 2004	50,433,702.45	June 2007	14,158,665.05	January 2010	1,261,673.33
December 2004	48,960,874.44	July 2007	13,464,585.06	February 2010	857,432.32
January 2005	47,460,967.36	August 2007	12,796,952.89	March 2010	442,296.89
February 2005	45,936,402.83	September 2007	12,155,392.79	April 2010	16,580.51
March 2005	44,389,632.28	October 2007	11,539,533.16	May 2010 and thereafter	0.00
April 2005	42,823,132.45	November 2007	10,949,006.45		
May 2005	41,294,950.47	December 2007	10,383,449.16		

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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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\$1,928,571,428



**Guaranteed REMIC
Pass-Through Certificates**

Fannie Mae REMIC Trust 2002-82

PROSPECTUS SUPPLEMENT

UBS Warburg

October 2, 2002
