

**Second Supplement
(To Prospectus Supplement dated March 14, 2003)**

\$3,812,400,987



**Guaranteed Pass-Through Certificates
Fannie Mae Trust 2003-34**

This is a supplement to the prospectus supplement dated March 14, 2003.

Notwithstanding anything set forth in the prospectus supplement, the original class balances of the classes of certificates listed below are set forth opposite their respective class designations.

<u>Class</u>	<u>Original Class Balance</u>
CA	\$ 4,087,168
CB	9,877,632
CD	3,536,480
CE	7,587,456
CG	7,916,990
CH	880,843
CJ	3,549,467
CK	3,712,014
CL	3,808,684
CM	3,109,702
CN	2,663,259
I2	327,185,519 (1)
A2	50,729,695

(1) Notional balance. This class is interest only.

Carefully consider the risk factors starting on page S-23 of the 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.

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

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

The date of this Second Supplement is April 29, 2003

Supplement
(To Prospectus Supplement dated March 14, 2003)

\$3,812,570,691



Guaranteed Pass-Through Certificates
Fannie Mae Trust 2003-34

This is a supplement to the prospectus supplement dated March 14, 2003.

Notwithstanding anything set forth in the prospectus supplement, the original class balances of the classes of certificates listed below are set forth opposite their respective class designations.

<u>Class</u>	<u>Original Class Balance</u>
A1	\$315,522,218
F	49,159,032
S	49,159,032 (1)
I1	368,588,443 (1)
P1	3,907,193

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

Carefully consider the risk factors starting on page S-23 of the 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.

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

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

The date of this Supplement is April 28, 2003

Prospectus Supplement

(To REMIC Prospectus dated May 1, 2002)

\$3,814,644,430 (Approximate)



FannieMae®

Guaranteed Pass-Through Certificates

Fannie Mae Trust 2003-34

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own

- underlying RCR and REMIC certificates backed directly or indirectly by Fannie Mae MBS,
- Fannie Mae MBS,
- Fannie Mae Stripped MBS,
- a group of fixed-rate, single-family mortgage loans insured by the FHA or partially guaranteed by the VA, having the characteristics described in this prospectus supplement, and
- underlying Fannie Mae Guaranteed Pass-Through Certificates backed by first lien, single-family, fixed-rate mortgage loans insured by the FHA or partially guaranteed by the VA.

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

Carefully consider the risk factors starting on page S-23 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 US, U, GA, EU, GP, Q, SE, IT, MB, MC, MD, SU, FV, TN, TU, EG, SW, LM, LN, LX, BD, BG, HX, A2 and LY 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 April 30, 2003.

Class	Group	Original Class Balance (1)	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
HS(2)	1	\$ 10,000,000	SC/NSJ/TAC/AD	(3)	INV	31393CAA1	April 2033
SA(2)	1	5,343,258	SC/NSJ/SUP	(3)	INV	31393CAB9	April 2033
UF(2)	1	56,295,277	SC/PT	(3)	FLT	31393CAC7	April 2033
UZ(2)	1	10,000	SC/NSJ/TAC	(3)	INV/Z	31393CAD5	April 2033
KI	2	5,650,342(4)	NTL	5.500%	FIX/IO	31393CAE3	March 2033
KY	2	62,153,771	SC/NSJ/SEQ	5.000	FIX	31393CAF0	March 2033
KZ	2	27,401,044	SC/NSJ/SEQ	5.500	FIX/Z	31393CAG8	March 2033
AV	3	16,013,400	SEQ/AD	6.000	FIX	31393CAH6	April 2017
AZ	3	12,379,098	SEQ	6.000	FIX/Z	31393CAJ2	May 2033
FA	3	74,552,197	SUP	(3)	FLT	31393CAK9	June 2032
FP	3	121,666,665	PAC	(3)	FLT	31393CAL7	January 2032
SF	3	14,082,082	SUP	(3)	INV	31393CAM5	June 2032
SO	3	10,768,651	SUP	(3)	INV	31393CAN3	June 2032
SP	3	121,666,665(4)	NTL	(3)	INV/IO	31393CAP8	January 2032
ST	3	74,552,197(4)	NTL	(3)	INV/IO	31393CAQ6	June 2032
VD	3	91,250,000	PAC	4.000	FIX	31393CAR4	January 2032
FG	4	46,666,665	PAC	(3)	FLT	31393CAS2	February 2033
GB	4	802,335	PAC	6.000	FIX	31393CAT0	March 2033
GE	4	1,503,100	SEQ	6.000	FIX	31393CAU7	May 2033
GF(2)	4	20,158,005	TAC/AD	(3)	FLT	31393CAV5	April 2033
GJ	4	35,000,000	PAC	4.000	FIX	31393CAW3	February 2033
GZ(2)	4	3,000,000	SUP	6.000	FIX/Z	31393CAX1	April 2033
SG	4	46,666,665(4)	NTL	(3)	INV/IO	31393CAY9	February 2033
SY(2)	4	6,719,335	TAC/AD	(3)	INV	31393CAZ6	April 2033
ZW	4	10,000	SUP	6.000	FIX/Z	31393CBA0	April 2033
AC	5	33,350,000	PAC	4.000	FIX	31393CBB8	February 2015
AG	5	17,962,000	PAC	4.000	FIX	31393CBC6	August 2018
AI(2)	5	4,778,272(4)	NTL	5.500	FIX/IO	31393CBD4	January 2032
DF	5	11,785,714	SUP	(3)	FLT	31393CBE2	May 2033
DI(2)	5	4,191,909(4)	NTL	5.500	FIX/IO	31393CBF9	January 2027
JS	5	3,214,286	SUP	(3)	INV	31393CBG7	May 2033
DV	5	23,047,000	PAC	4.000	FIX	31393CBH5	February 2022
EI	5	30,114,363(4)	NTL	5.500	FIX/IO	31393CBJ1	May 2028
ET	5	15,959,000	PAC	5.000	FIX	31393CBK8	May 2028
EV(2)	5	52,561,000	PAC	5.000	FIX	31393CBL6	January 2032
EW	5	24,849,000	PAC	5.500	FIX	31393CBM4	May 2033
GT(2)	5	46,111,000	PAC	4.000	FIX	31393CBN2	January 2027
XA	5	13,646,000	PAC	5.500	FIX	31393CBP7	October 2032
XB	5	3,148,000	PAC	5.500	FIX	31393CBQ5	December 2032
XC	5	2,199,000	PAC	5.500	FIX	31393CBR3	February 2033
XD	5	3,698,000	PAC	5.500	FIX	31393CBS1	April 2033
XE	5	3,123,000	PAC	5.500	FIX	31393CBT9	May 2033
XF	5	13,152,857	SUP	(3)	FLT	31393CBU6	May 2033
XG	5	19,323,000	SUP	5.500	FIX	31393CBV4	January 2032
XJ	5	2,886,000	SUP	5.500	FIX	31393CBW2	March 2032
XM	5	2,404,000	SUP	5.500	FIX	31393CBX0	April 2032
XP	5	3,994,000	SUP	5.500	FIX	31393CBY8	July 2032
XS	5	3,587,143	SUP	(3)	INV	31393CBZ5	May 2033
IU(2)	6	5,602,400(4)	NTL	5.000	FIX/IO	31393CCA9	May 2018
OI	6	13,145,300(4)	NTL	5.000	FIX/IO	31393CCB7	January 2016
QE(2)	6	56,024,000	NSJ/TAC/AD	4.500	FIX	31393CCC5	May 2018
QJ	6	131,453,000	PAC	4.500	FIX	31393CCD3	January 2016
QY	6	44,073,000	PAC	5.000	FIX	31393CCE1	May 2018
QZ	6	50,000	NSJ/TAC	5.000	FIX/Z	31393CCF8	May 2018
ZQ	6	18,400,000	NSJ/SUP	5.000	FIX/Z	31393CCG6	May 2018
NS(2)	7	48,571,702(4)	NTL	(3)	INV/IO	31393CCH4	February 2033
OS(2)	7	59,365,000(4)	NTL	(3)	INV/IO	31393CCJ0	February 2033
FL	8	39,357,929	SUP	(3)	FLT	31393CCK7	January 2031
FT	8	79,245,679	SUP	(3)	FLT	31393CCL5	May 2033
IB(2)	8	9,655,521(4)	NTL	5.750	FIX/IO	31393CCM3	April 2028
IM(2)	8	67,415,304(4)	NTL	5.750	FIX/IO	31393CCN1	August 2032
MA(2)	8	222,077,000	PAC	3.750	FIX	31393CCP6	April 2028
ME	8	24,491,000	PAC	5.500	FIX	31393CCQ4	May 2033
MI	8	15,461,434(4)	NTL	5.750	FIX/IO	31393CCR2	May 2033
MN(2)	8	35,131,000	PAC	5.000	FIX	31393CCS0	November 2029
MU(2)	8	73,914,000	PAC	5.000	FIX	31393CCT8	August 2032
SL	8	8,556,071	SUP	(3)	INV	31393CCU5	January 2031
SR(2)	8	3,602,076	SUP	(3)	INV	31393CCV3	May 2033
SV(2)	8	13,625,245	SUP	(3)	INV	31393CCW1	May 2033
FI(2)	9	172,506,250(4)	NTL	(3)	FLT/IO	31393CCX9	October 2017
OB(2)	9	276,010,000	SEQ	(5)	PO	31393CCY7	October 2017
SC(2)	9	172,506,250(4)	NTL	(3)	INV/IO	31393CCZ4	October 2017
TC	9	18,990,000	SEQ	5.000	FIX	31393CDA8	May 2018
TL	9	5,000,000	SEQ	5.000	FIX	31393CDB6	October 2017

(table continued on next page)

Bear, Stearns & Co. Inc.

March 14, 2003

Class	Group	Original Class Balance (1)	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
A	10	\$ 16,340,208	SUP	6.000%	FIX	31393CDC4	June 2032
AD	10	15,000,000	PAC	4.000	FIX	31393CDD2	January 2032
AX	10	4,667,260	SEQ	6.000	FIX	31393CDE0	May 2033
FS	10	20,000,000	PAC	(3)	FLT	31393CDF7	January 2032
TS	10	20,000,000 (4)	NTL	(3)	INV/IO	31393CDG5	January 2032
G	11	50,000,000	PAC	3.750	FIX	31393CDH3	May 2033
HA	11	50,000,000	PAC	3.500	FIX	31393CDJ9	May 2033
HB	11	268,903	PAC	3.625	FIX	31393CDK6	May 2033
HD (2)	11	40,809,431	SUP	4.000	FIX	31393CDL4	May 2033
HO (2)	11	4,221,666	SUP	(5)	PO	31393CDM2	May 2033
EB	12	2,013,335	PAC	6.000	FIX	31393CDN0	March 2033
ED	12	4,026,642	SEQ	6.000	FIX	31393CDP5	May 2033
EF	12	116,666,665	PAC	(3)	FLT	31393CDQ3	February 2033
ES	12	116,666,665 (4)	NTL	(3)	INV/IO	31393CDR1	February 2033
FD (2)	12	51,933,750	TAC/AD	(3)	FLT	31393CDS9	April 2033
GK	12	100,000,000	PAC	4.250	FIX	31393CDT7	February 2033
SB (2)	12	7,501,542	TAC/AD	(3)	INV	31393CDU4	April 2033
SQ (2)	12	9,809,708	TAC/AD	(3)	INV	31393CDV2	April 2033
ZT	12	20,000	SUP	6.000	FIX/Z	31393CDW0	April 2033
ZU (2)	12	10,000,000	SUP	6.000	FIX/Z	31393CDX8	April 2033
WF	13	150,000,000	SEQ	(3)	FLT	31393CDY6	October 2029
WS	13	150,000,000 (4)	NTL	(3)	INV/IO	31393CDZ3	October 2029
WX	13	200,000,000	SEQ	4.000	FIX	31393CEA7	October 2029
ZK	13	24,028,856	SEQ	5.500	FIX/Z	31393CEB5	May 2033
FX (2)	14	34,903,854	NSJ/TAC/AD	(3)	FLT	31393CEC3	May 2033
IA (2)	14	10,710,181 (4)	NTL	5.500	FIX/IO	31393CED1	April 2021
IL (2)	14	7,646,545 (4)	NTL	5.500	FIX/IO	31393CEE9	May 2030
IP (2)	14	4,090,856 (4)	NTL	5.500	FIX/IO	31393CEF6	May 2033
IV (2)	14	3,423,181 (4)	NTL	5.500	FIX/IO	31393CEG4	December 2032
LA (2)	14	58,906,000	PAC	3.000	FIX	31393CEJ8	April 2021
LB (2)	14	84,112,000	PAC	4.000	FIX	31393CEK5	May 2030
LC (2)	14	37,655,000	PAC	5.000	FIX	31393CEL3	December 2032
LD (2)	14	7,890,000	PAC	5.500	FIX	31393CEM1	May 2033
LI (2)	14	31,358,363 (4)	NTL	5.500	FIX/IO	31393CEN9	May 2030
LK (2)	14	29,999,614	SCH/AD	4.750	FIX	31393CEP4	May 2033
LZ	14	60,492	SUP	5.500	FIX/Z	31393CEQ2	May 2033
SM (2)	14	27,923,084	NSJ/TAC/AD	(3)	INV	31393CER0	May 2033
ZX	14	250,000	NSJ/SUP/AD	5.500	FIX/Z	31393CES8	November 2031
L	14	18,299,956	CPT/SUP/NSJ/AD	5.500	FIX/Z	31393CEH2	May 2033
BA (2)	15	161,199,286	SEQ	4.000	FIX	31393CET6	May 2022
BI (2)	15	14,654,480 (4)	NTL	5.500	FIX/IO	31393CEU3	May 2022
BF	15	64,479,714	SEQ	(3)	FLT	31393CEV1	May 2022
BS	15	64,479,714 (4)	NTL	(3)	INV/IO	31393CEW9	May 2022
BC	15	24,321,000	SEQ	5.500	FIX	31393CEX7	May 2023
A1	16	317,324,747	PT	6.000	FIX	31393CEY5	(6)
F	16	49,439,869	PT	(3)	FLT	31393CEZ2	(6)
S	16	49,439,869 (4)	NTL	(3)	INV/IO	31393CFA6	(6)
I1	16	370,662,182 (4)	NTL	(7)	WAC/IO	31393CFB4	(6)
P1	16	3,897,566	PT	(5)	PO	31393CFC2	(6)
CA (2)	17	4,158,036	SC/PT	(5)	PO	31393A7K7	October 2041
CB (2)	18	9,919,888	SC/PT	(5)	PO	31393A7L5	March 2045
CD (2)	19	3,564,683	SC/PT	(5)	PO	31393BX83	January 2042
CE (2)	20	7,588,019	SC/PT	(5)	PO	31393BX91	January 2048
CG (2)	21	7,946,267	SC/PT	(5)	PO	31393BY25	June 2042
CH (2)	22	881,088	SC/PT	(5)	PO	31393BY33	February 2044
CJ (2)	23	3,564,162	SC/PT	(5)	PO	31393BY41	August 2042
CK (2)	24	3,717,526	SC/PT	(5)	PO	31393BY58	November 2042
CL (2)	25	3,792,934	SC/PT	(5)	PO	31393BY66	June 2042
CM (2)	26	3,119,302	SC/PT	(5)	PO	31393BY74	June 2042
CN (2)	27	2,647,494	SC/PT	(5)	PO	31393BY82	December 2042
I2 (2)	28	328,199,141 (4)	NTL	(7)	WAC/IO	31393BY90	February 2044
R	(8)	0	NPR	0	NPR	31393CFE8	May 2033
RL	(8)	0	NPR	0	NPR	31393CFF5	May 2033
RS	(9)	0	NPR	0	NPR	31393BZ24	April 2043
RB	(9)	0	NPR	0	NPR	31393BZ32	April 2043

(1) Approximate. May vary by plus or minus 5%.

(2) Exchangeable classes.

(3) Based on LIBOR.

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

(5) Principal only classes.

(6) The assumed maturity date of each of the A1, F, S, I1 and P1 Classes occurs in April 2033. However, we will **not** guarantee payment in full of the principal balances of the Group 16 Classes on their assumed maturity date. We will guarantee payment in full of the principal balances of the Group 16 Classes on their Final Distribution Date occurring in April 2043.

(7) These classes will bear interest as described in this prospectus supplement.

(8) The R and RL Classes relate to Groups 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 and 15 only.

(9) The RS and RB Classes relate to Group 16 only.

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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”):

- if you are purchasing any Group 1, Group 2, Group 7, Group 17, Group 18, Group 19, Group 20, Group 21, Group 22, Group 23, Group 24, Group 25, Group 26, Group 27 or Group 28 Class or the R or RL Class, the disclosure documents (the “Underlying Disclosure Documents”) relating to the underlying trust certificates;
- if you are purchasing any Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8, Group 9, Group 10, Group 11, Group 12, Group 13, Group 14, Group 15 or Group 16 Class or the R, RL, RS or RB Class, our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated May 1, 2002 (the “REMIC Prospectus”);
- if you are purchasing any Group 3, Group 4, Group 5, Group 6, Group 8, Group 9, Group 10, Group 11, Group 12, Group 13, Group 14 or Group 15 Class or the R or RL Class, our Prospectus for Fannie Mae Guaranteed Mortgage Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated April 1, 2003 (the “MBS Prospectus”);
- if you are purchasing any Group 11 Class or the R or RL Class, our Prospectus for Fannie Mae Stripped Mortgage-Backed Securities dated May 1, 2002 (the “SMBS Prospectus”);
- if you are purchasing any Group 17, Group 18, Group 19, Group 20, Group 21, Group 22, Group 23, Group 24, Group 25, Group 26, Group 27 or Group 28 Class, the portions of the REMIC Prospectus under the headings “Fannie Mae,” “Additional Information About Fannie Mae,” “Risk Factors,” and “Description of Certificates—Class Definitions and Abbreviations,” “Legal Investment Considerations,” “Legal Opinion” and “ERISA Considerations;” and
- any Annual Reports on Form 10-K, Quarterly Reports on Form 10-Q and Current Reports on Form 8-K that we file with the SEC during the period specified in the final paragraph of this page.

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

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

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

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

Bear, Stearns & Co. Inc.
Prospectus Department
One MetroTech Center North
Brooklyn, New York 11201
(telephone 347-643-1581).

In the first quarter of 2003, we began filing periodic reports with the SEC under the Exchange Act. These filings will include Form 10-K's, Form 10-Q's and Form 8-K's. Our SEC filings are available at the SEC's web site at www.sec.gov. You may also read and copy any document we file with the SEC by visiting the SEC's Public Reference Room at 450 Fifth Street, NW, Washington, D.C. 20549. Please call the SEC at 1-800-SEC-0330 for further information about the operation of the Public Reference Room. We are providing the address of the SEC's web site solely for the information of prospective investors. We do not intend the Internet address to be an active link.

Information contained in any Form 10-K, Form 10-Q and Form 8-K that we file with the SEC prior to the termination of the offering of the certificates is hereby incorporated by reference in this prospectus supplement. In cases where we “furnish” information to the SEC on Form 8-K, as provided under the Exchange Act, that information is not incorporated by reference in this prospectus supplement.

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-4.

Assets Underlying Each Group of Classes

<u>Group</u>	<u>Assets</u>
1	Class 2003-26-G RCR Certificate
2	Class 2003-18-IP Fannie Mae Guaranteed Pass-Through Certificate
	Class 2003-18-KC RCR Certificate
	Class 2003-18-KG Fannie Mae Guaranteed Pass-Through Certificate
	Class 2003-18-DZ Fannie Mae Guaranteed Pass-Through Certificate
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS
6	Group 6 MBS
7	Class 2003-3-SA REMIC Certificate
8	Group 8 MBS
9	Group 9 MBS
10	Group 10 MBS
11	Group 11 SMBS
12	Group 12 MBS
13	Group 13 MBS
14	Group 14 MBS
15	Group 15 MBS
16	Group 16 Mortgage Loans
17	Class 2001-50-BC Fannie Mae Guaranteed Pass-Through Certificate
18	Class 2001-79-BP Fannie Mae Guaranteed Pass-Through Certificate
19	Class 2002-14-PO Fannie Mae Guaranteed Pass-Through Certificate
20	Class 2002-26-PO Fannie Mae Guaranteed Pass-Through Certificate
21	Class 2002-33-PO Fannie Mae Guaranteed Pass-Through Certificate
22	Class 2002-60-P1 Fannie Mae Guaranteed Pass-Through Certificate
23	Class 2002-66-P1 Fannie Mae Guaranteed Pass-Through Certificate
24	Class 2002-80-P1 Fannie Mae Guaranteed Pass-Through Certificate
25	Class 2002-90-P1 Fannie Mae Guaranteed Pass-Through Certificate
26	Class 2002-W8-P1 Fannie Mae Guaranteed Pass-Through Certificate
27	Class 2003-7-P1 Fannie Mae Guaranteed Pass-Through Certificate
28	Class 2002-60-IO Fannie Mae Guaranteed Pass-Through Certificate

Characteristics of the Underlying Trust Certificates

Exhibit A-1 describes the Group 1, Group 2 and Group 7 Underlying Trust Certificates, and Exhibit A-2 describes the Group 17, Group 18, Group 19, Group 20, Group 21, Group 22, Group 23, Group 24, Group 25, Group 26, Group 27 and Group 28 Underlying Trust Certificates, including, in each case, certain information about the related mortgage loans. To learn more about the Underlying Trust Certificates, you should obtain from us the current class factors and the related disclosure documents as described on page S-5.

Assumed Characteristics of the Mortgage Loans Underlying the Trust MBS and the Group 11 SMBS (as of April 1, 2003)

	Approximate Principal Balance	Original Term to Maturity (in months)	Approximate Weighted Average Remaining Term to Maturity (in months)	Approximate Weighted Average Loan Age (in months)	Approximate Weighted Average Coupon
Group 3 MBS	\$340,712,093	360	355	5	6.38%
Group 4 MBS	\$113,859,440	360	356	4	6.38%
Group 5 MBS	\$300,000,000	360	358	2	5.95%
Group 6 MBS	\$250,000,000	180	178	1	5.50%
Group 8 MBS	\$500,000,000	360	358	2	6.09%
Group 9 MBS	\$300,000,000	180	175	4	5.50%
Group 10 MBS	\$ 56,007,468	360	355	5	6.38%
Group 11 SMBS*	\$145,300,000	360	344	14	6.97%
Group 12 MBS	\$301,971,642	360	356	4	6.38%
Group 13 MBS	\$374,028,856	360	355	4	5.95%
Group 14 MBS	\$300,000,000	360	358	1	6.00%
Group 15 MBS	\$250,000,000	240	236	4	5.95%

* The Group 11 SMBS will represent ownership of (i) interest payments at a pass-through rate of 6.5% on an aggregate initial notional principal amount of \$81,032,692 and (ii) principal payments on an aggregate initial principal amount of \$145,300,000. See “Description of the Certificates—The Group 11 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.

Certain Characteristics of the Group 16 Mortgage Loans

Each of the Group 16 Mortgage Loans was originated in accordance with the underwriting guidelines of the FHA or VA. Each Group 16 Mortgage Loan was included in a Ginnie Mae pool and was subsequently repurchased after a delinquency was not cured for at least 90 days or, if the Group 16 Mortgage Loan was included in a Ginnie Mae Pool prior to January 1, 2003, after a period of four consecutive months during which the loan remained at least 30 days delinquent. The mortgage loans are now reperforming as and to the extent described in the section of this prospectus supplement entitled “Description of the Certificates—The Group 16 Mortgage Loans (FHA/VA Loans).”

The tables appearing in Exhibit B set forth certain summary information regarding the assumed characteristics of the Group 16 Mortgage Loans.

Class Factors

The class factors are numbers that, when multiplied by the initial principal balance or notional balance of a certificate, can be used to calculate the current principal balance or notional balance of that certificate (after taking into account principal payments in the same month). We will publish the class factors for the Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8, Group 9, Group 10, Group 11, Group 12, Group 13, Group 14 and Group 15 Classes on or shortly after the 11th day of each month, and for the Group 16, Group 17, Group 18, Group 19, Group 20, Group 21, Group 22, Group 23, Group 24, Group 25, Group 26, Group 27 and Group 28 Classes on or shortly after the 23rd day of each month.

Settlement Date

We expect to issue the certificates on April 30, 2003.

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 and DTC, as applicable, which will electronically track ownership of the certificates and payments on them. We will issue physical certificates in registered, certificated form.

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

<u>Fed Book-Entry</u>	<u>DTC Book-Entry</u>	<u>Physical</u>
All Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8, Group 9, Group 10, Group 11, Group 12, Group 13, Group 14 and Group 15 Classes and the RCR Classes (other than the A2 Class)	The Group 16, Group 17, Group 18, Group 19, Group 20, Group 21, Group 22, Group 23, Group 24, Group 25, Group 26, Group 27 and Group 28 Classes and the A2 Class	R, RL, RS and RB 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 all 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 each interest accrual period, the I1 and I2 Classes will bear interest at the applicable rate described in this prospectus supplement.

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

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate (1)</u>
HS	15.40000%	20.16667%	0.00%	$20.16667\% - (3.66667 \times \text{LIBOR})$
SA	15.40000%	20.16667%	0.00%	$20.16667\% - (3.66667 \times \text{LIBOR})$
UF	2.80000%	7.00000%	1.50%	LIBOR + 150 basis points
UZ	15.40000%	20.16667%	0.00%	$20.16667\% - (3.66667 \times \text{LIBOR})$
FA	1.90875%	8.00000%	0.60%	LIBOR + 60 basis points
FP	1.70875%	7.50000%	0.40%	LIBOR + 40 basis points
SF	24.83603%	31.76471%	0.00%	$31.76471\% - (5.29412 \times \text{LIBOR})$
SO	9.00000%	9.00000%	0.00%	$50.53846\% - (6.92308 \times \text{LIBOR})$
SP	5.79125%	7.10000%	0.00%	7.1% - LIBOR
ST	0.10000%	0.10000%	0.00%	7.4% - LIBOR
FG	1.80813%	7.50000%	0.50%	LIBOR + 50 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>
GF	2.00813%	8.00000%	0.70%	LIBOR + 70 basis points
SG	5.69187%	7.00000%	0.00%	7% - LIBOR
SY	17.97561%	21.90000%	0.00%	21.9% - (3 × LIBOR)
DF	2.80000%	7.00000%	1.50%	LIBOR + 150 basis points
JS	15.40000%	20.16667%	0.00%	20.16667% - (3.66667 × LIBOR)
XF	2.85000%	7.00000%	1.55%	LIBOR + 155 basis points
XS	15.21667%	19.98333%	0.00%	19.98333% - (3.66667 × LIBOR)
NS	6.64500% (2)	7.95000%	0.00%	7.95% - LIBOR
OS	6.64500% (2)	7.95000%	0.00%	7.95% - LIBOR
FL	2.30000%	7.00000%	1.00%	LIBOR + 100 basis points
FT	2.80000%	7.00000%	1.50%	LIBOR + 150 basis points
SL	21.62000%	27.60000%	0.00%	27.6% - (4.6 × LIBOR)
SR	11.00000%	11.00000%	0.00%	121% - (22 × LIBOR)
SV	21.51954%	29.08046%	0.00%	29.08046% - (5.81609 × LIBOR)
FI	1.65813%	8.00000%	0.35%	LIBOR + 35 basis points
SC	6.34187%	7.65000%	0.00%	7.65% - LIBOR
FS	1.70875%	7.50000%	0.40%	LIBOR + 40 basis points
TS	5.79125%	7.10000%	0.00%	7.1% - LIBOR
EF	1.81000%	7.50000%	0.50%	LIBOR + 50 basis points
ES	5.69000%	7.00000%	0.00%	7% - LIBOR
FD	2.01000%	8.00000%	0.70%	LIBOR + 70 basis points
SB	9.00000%	9.00000%	0.00%	50.53846% - (6.92308 × LIBOR)
SQ	24.82941%	31.76471%	0.00%	31.76471% - (5.29412 × LIBOR)
WF	1.80813%	7.50000%	0.50%	LIBOR + 50 basis points
WS	5.69187%	7.00000%	0.00%	7% - LIBOR
FX	2.60813%	7.50000%	1.30%	LIBOR + 130 basis points
SM	9.11484%	10.75000%	3.00%	10.75% - (1.25 × LIBOR)
BF	1.65375%	8.00000%	0.35%	LIBOR + 35 basis points
BS	6.34625%	7.65000%	0.00%	7.65% - LIBOR
F	1.71000%	8.50000%	0.40%	LIBOR + 40 basis points
S	6.79000%	8.10000%	0.00%	8.1% - LIBOR
US	15.40000%	20.16667%	0.00%	20.16667% - (3.66667 × LIBOR)
SE	6.64500%	7.95000%	0.00%	7.95% - LIBOR
SU	19.32000%	25.30000%	0.00%	25.3% - (4.6 × LIBOR)
FV	1.65813%	8.00000%	0.35%	LIBOR + 35 basis points
SW	17.97000%	21.90000%	0.00%	21.9% - (3 × LIBOR)

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

(2) Assumed initial rates. We will calculate the initial rates for these classes on April 23, 2003, using the applicable formula.

We will apply interest payments from exchanged trust 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 principal balances or notional principal specified below immediately before the related distribution date:

<u>Class</u>	
KI	9.0909090909% of the KY Class
SP	100% of the FP Class
ST	100% of the FA Class
SG	100% of the FG Class
AI	9.0909090909% of the EV Class
DI	9.0909090909% of the GT Class

<u>Class</u>	
EI	27.2727272727% of the AC, AG and DV Classes
	18.1818181818% of the GT Class
	9.0909090909% of the ET Class
IU	10% of the QE Class
OI	10% of the QJ Class
NS and OS (1)	100% of the Group 7 Underlying Trust Certificate
SE	100% of the Group 7 Underlying Trust Certificate
IB	4.3478260870% of the MA Class
IM	26.0869565217% of the MA Class
	8.6956521739% of the MN and MU Classes
IT	26.0869565217% of the MA, MN and MU Classes
MI	4.3478260870% of the MA, MN, MU and ME Classes
FI	62.5% of the OB Class
SC	62.5% of the OB Class
TS	100% of the FS Class
ES	100% of the EF Class
WS	100% of the WF Class
IA	18.1818181818% of the LA Class
IL	9.0909090909% of the LB Class
IP	13.6363636363% of the LK Class
IV	9.0909090909% of the LC Class
LI	27.2727272727% of the LA Class
	18.1818181818% of the LB Class
BS	100% of the BF Class
BI	9.0909090909% of the BA Class
S	100% of the F Class
I1	100% of the A1, F and P1 Classes
I2	100% of the Group 28 Underlying Trust Certificate

- (1) The sum of the notional balances will equal 100% of the notional principal balance of the Group 7 Underlying Trust Certificate. On each distribution date, reductions in the notional principal balance of the Group 7 Underlying Trust Certificate will be allocated, sequentially, in reduction of the notional principal balances of the OS and NS Classes, in that order, until their notional principal balances are reduced to zero.

Components

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

	<u>Original Principal Balance</u>	<u>Principal Type</u>	<u>Interest Type</u>
L1	\$ 2,099,614	CPT/SUP/NSJ	FIX/Z
L2	900,000	CPT/SUP/NSJ	FIX/Z
L3	15,300,342	CPT/SUP/NSJ	FIX/Z

Distributions of Principal

Group 1 Principal Distribution Amount

UZ Accrual Amount

To Aggregate Group I to zero.

Group 1 Cash Flow Distribution Amount

(a) 78.5714278736% of that amount to the UF Class to zero, and

(b) 21.4285721264% of that amount as follows:

first, if and only if the principal balance of the Group 1 Underlying Trust Certificate is *less* than the Group 1 Underlying Trust Certificate Specified Balance, in the following priority:

(I) to the SA Class to zero; and

(II) to Aggregate Group I to zero;

second, to Aggregate Group I to its Targeted Balance;

third, to the SA Class to zero; and

fourth, to Aggregate Group I to zero.

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

Group 2 Principal Distribution Amount

1. If and only if the principal balance of the Class 2003-18-DZ Certificate is *greater* than its principal balance on the immediately preceding distribution date, to the KY and KZ Classes, in that order, to zero.

2. If and only if the aggregate principal balance of the Group 2 Underlying Trust Certificates is *less* than *either* the Group 2 Underlying Trust Certificates First Specified Balance *or* the Group 2 Underlying Trust Certificates Second Specified Balance, as follows:

first, an amount up to the principal then paid on the Class 2003-18-KC and Class 2003-18-KG Certificates, to the KY Class to zero; and

second, to the KZ and KY Classes, in that order, to zero.

3. To the KY and KZ Classes, in that order, to zero.

Group 3 Principal Distribution Amount

AZ Accrual Amount

To the AV Class to zero, and thereafter to the AZ Class.

Group 3 Cash Flow Distribution Amount

1. To Aggregate Group II to its Planned Balance.

2. To the FA, SO and SF Classes, pro rata, to zero.

3. To Aggregate Group II to zero.

4. To the AV and AZ Classes, in that order, to zero.

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

Group 4 Principal Distribution Amount

GZ Accrual Amount

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

Group 4 Cash Flow Distribution Amount

To Aggregate Group IV to its Planned Balance.

ZW Accrual Amount and Remaining Group 4 Cash Flow Distribution Amount

1. To Aggregate Group III to its Targeted Balance.
2. To the GZ Class to zero.
3. To Aggregate Group III to zero.
4. To the ZW Class to zero.
5. To Aggregate Group IV to zero.
6. To the GE Class to zero.

For a description of Aggregate Group III and Aggregate Group IV, see “Description of the Certificates—Distributions of Principal—*Group 4 Principal Distribution Amount*” in this prospectus supplement.

Group 5 Principal Distribution Amount

1. To Aggregate Group V to its Planned Balance.
2. To Aggregate Group VI to its Planned Balance.
3. (a) 24.8562480322% of the remaining amount to the DF and JS Classes, pro rata, to zero, and
(b) 75.1437519678% of such remaining amount as follows:
first, to the XG, XJ, XM and XP Classes, in that order, to zero; and
second, to the XF and XS Classes, pro rata, to zero.
4. To Aggregate Group VI to zero.
5. 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 5 Principal Distribution Amount*” in this prospectus supplement.

Group 6 Principal Distribution Amount

QZ Accrual Amount

To Aggregate Group VIII to zero.

Group 6 Cash Flow Distribution Amount

To Aggregate Group VII to its Planned Balance.

ZQ Accrual Amount and Remaining Group 6 Cash Flow Distribution Amount

1. If and only if the principal balance of the Group 6 MBS is *less* than *either* the Group 6 MBS First Specified Balance *or* the Group 6 MBS Second Specified Balance, as follows:

first, to the ZQ Class to zero; and

second, to Aggregate Group VIII to zero.

2. To Aggregate Group VIII to its Targeted Balance.

3. To the ZQ Class to zero.

4. To Aggregate Group VIII to zero.

5. To Aggregate Group VII to zero.

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

Group 8 Principal Distribution Amount

1. To Aggregate Group IX to its Planned Balance.

2. To the FL and SL Classes, pro rata, to zero.

3. To the FT, SR and SV Classes, pro rata, to zero.

4. To Aggregate Group IX to zero.

For a description of Aggregate Group IX, see “Description of the Certificates—Distributions of Principal—*Group 8 Principal Distribution Amount*” in this prospectus supplement.

Group 9 Principal Distribution Amount

1. To the TL and OB Classes, pro rata, to zero.

2. To the TC Class to zero.

Group 10 Principal Distribution Amount

1. To Aggregate Group X to its Planned Balance.

2. To the A Class to zero.

3. To Aggregate Group X to zero.

4. To the AX Class to zero.

For a description of Aggregate Group X, see “Description of the Certificates—Distributions of Principal—*Group 10 Principal Distribution Amount*” in this prospectus supplement.

Group 11 Principal Distribution Amount

1. To Aggregate Group XI to its Planned Balance.
2. To the HD and HO Classes, pro rata, to zero.
3. To Aggregate Group XI to zero.

For a description of Aggregate Group XI, see “Description of the Certificates—Distributions of Principal—*Group 11 Principal Distribution Amount*” in this prospectus supplement.

Group 12 Principal Distribution Amount

ZU Accrual Amount

To Aggregate Group XIII to its Targeted Balance, and thereafter to the ZU Class.

Group 12 Cash Flow Distribution Amount

To Aggregate Group XII to its Planned Balance.

ZT Accrual Amount and Remaining Group 12 Cash Flow Distribution Amount

1. To Aggregate Group XIII to its Targeted Balance.
2. To the ZU Class to zero.
3. To Aggregate Group XIII to zero.
4. To the ZT Class to zero.
5. To Aggregate Group XII to zero.
6. To the ED Class to zero.

For a description of Aggregate Group XII and Aggregate Group XIII, see “Description of the Certificates—Distributions of Principal—*Group 12 Principal Distribution Amount*” in this prospectus supplement.

Group 13 Principal Distribution Amount

1. To the WF and WX Classes, pro rata, to zero.
2. To the ZK Class to zero.

Group 14 Principal Distribution Amount

L3 Accrual Amount

1. An amount up to the product of the L3 Component Jump Percentage *multiplied by* the L3 Accrual Amount, to the L3 Component.

2. If and only if the principal balance of the Group 14 MBS is *less* than the Group 14 MBS First Specified Balance, to the L3 Component.

3. To the LK Class to its Scheduled Balance.

4. If and only if the principal balance of the Group 14 MBS is *less* than the Group 14 MBS Second Specified Balance, as follows:

first, to the ZX Class to zero; and

second, to Aggregate Group XV to zero.

5. To Aggregate Group XV to its Targeted Balance.

6. To the ZX Class to zero.
7. To Aggregate Group XV to zero.
8. To the L1 and L2 Components, in that order, to zero.
9. Thereafter, to the L3 Component.

LZ Accrual Amount

1. To the LK Class to its Scheduled Balance.
2. • If and only if the principal balance of the Group 14 MBS is *less* than the Group 14 MBS Third Specified Balance, an amount up to the product of the L3 Component Jump Percentage *multiplied by* the LZ Accrual Amount, to the L3 Component to zero, and
 - if and only if the principal balance of the Group 14 MBS is *less* than the Group 14 MBS Second Specified Balance, as follows:
 - first*, to the ZX Class to zero; and
 - second*, to Aggregate Group XV to zero.
3. To Aggregate Group XV to its Targeted Balance.
4. To the ZX Class to zero.
5. To Aggregate Group XV to zero.
6. To the L1, L2 and L3 Components, in that order, to zero.
7. To the LK Class to zero.
8. Thereafter, to the LZ Class.

ZX Accrual Amount

1. If and only if the principal balance of the Group 14 MBS is *less* than the Group 14 MBS Second Specified Balance, to the ZX Class.
2. To Aggregate Group XV to its Targeted Balance.
3. Thereafter, to the ZX Class.

Group 14 Cash Flow Distribution Amount

To Aggregate Group XIV to its Planned Balance.

L1 Accrual Amount, L2 Accrual Amount and Remaining Group 14 Cash Flow Distribution Amount

1. If and only if the principal balance of the Group 14 MBS is *less* than the Group 14 MBS Fourth Specified Balance, as follows:
 - first*, up to 95% of that amount to the L1 and L2 Components, in that order, to zero;
 - second*, up to 5% of the remaining amount in the following priority:
 - (I) if and only if the principal balance of the Group 14 MBS is *less* than the Group 14 MBS Second Specified Balance, as follows:
 - (1) to the ZX Class to zero; and
 - (2) to Aggregate Group XV to zero;

- (II) to Aggregate Group XV to its Targeted Balance;
 - (III) to the ZX Class to zero; and
 - (IV) to Aggregate Group XV to zero;
- third*, to the L3 Component to zero; and
- fourth*, • if and only if the principal balance of the Group 14 MBS is *also less* than the Group 14 MBS Fifth Specified Balance, up to 95% of the remaining amount in the following priority:
- (I) if and only if the principal balance of the Group 14 MBS is *also less* than the Group 14 MBS Second Specified Balance, in the following priority:
 - (1) to the ZX Class to zero; and
 - (2) to Aggregate Group XV to zero;
 - (II) to Aggregate Group XV to its Targeted Balance;
 - (III) to the ZX Class to zero; and
 - (IV) to Aggregate Group XV to zero, and
- if and only if the principal balance of the Group 14 MBS is *greater than or equal to* the Group 14 MBS Fifth Specified Balance, up to 65% of such remaining amount in the following priority:
- (I) if and only if the principal balance of the Group 14 MBS is *also less* than the Group 14 MBS Second Specified Balance, in the following priority:
 - (1) to the ZX Class to zero; and
 - (2) to Aggregate Group XV to zero;
 - (II) to Aggregate Group XV to its Targeted Balance;
 - (III) to the ZX Class to zero; and
 - (IV) to Aggregate Group XV to zero.
2. If and only if the principal balance of the Group 14 MBS is *less* than the Group 14 MBS First Specified Balance, to the L1, L2 and L3 Components, in that order, to zero.
3. To the LK Class to its Scheduled Balance.
4. If and only if the principal balance of the Group 14 MBS is *less* than the Group 14 MBS Third Specified Balance, an amount up to the product of the remaining amount *multiplied by* the L3 Component Jump Percentage, to the L3 Component to zero.
5. If and only if the principal balance of the Group 14 MBS is *less* than the Group 14 MBS Second Specified Balance, as follows:
- first*, to the ZX Class to zero; and
 - second*, to Aggregate Group XV to zero.
6. To Aggregate Group XV to its Targeted Balance.
7. To the ZX Class to zero.
8. To Aggregate Group XV to zero.
9. To the L1, L2 and L3 Components, in that order, to zero.
10. To the LK Class to zero.

11. To the LZ Class to zero.

12. To Aggregate Group XIV to zero.

For a description of the L3 Component Jump Percentage, Aggregate Group XIV and Aggregate Group XV, see “Description of the Certificates—Distributions of Principal—*Group 14 Principal Distribution Amount*” in this prospectus supplement.

Group 15 Principal Distribution Amount

1. To the BA and BF Classes, pro rata, to zero.

2. To the BC Class to zero.

Group 16 Principal Distribution Amount

The P1 Principal Distribution Amount to the P1 Class to zero.

The Non-Discount Principal Distribution Amount and the Non-P1 Principal Distribution Amount to the A1 and F Classes, pro rata, to zero.

For a description of the P1 Principal Distribution Amount, the Non-Discount Principal Distribution Amount and the Non-P1 Principal Distribution Amount, see “Description of the Certificates—Certain Definitions Relating to Payments on the Group 16 Classes” in this prospectus supplement.

Group 17 Principal Distribution Amount

To the CA Class to zero.

Group 18 Principal Distribution Amount

To the CB Class to zero.

Group 19 Principal Distribution Amount

To the CD Class to zero.

Group 20 Principal Distribution Amount

To the CE Class to zero.

Group 21 Principal Distribution Amount

To the CG Class to zero.

Group 22 Principal Distribution Amount

To the CH Class to zero.

Group 23 Principal Distribution Amount

To the CJ Class to zero.

Group 24 Principal Distribution Amount

To the CK Class to zero.

Group 25 Principal Distribution Amount

To the CL Class to zero.

Group 26 Principal Distribution Amount

To the CM Class to zero.

Group 27 Principal Distribution Amount

To the CN Class to zero.

We will apply principal payments from exchanged trust 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>165%</u>	<u>166%</u>	<u>412%</u>	<u>600%</u>	<u>800%</u>
HS	27.0	8.5	17.3	2.4	1.7	1.4
SA	29.4	21.8	4.2	1.0	0.7	0.6
UF, US and U	28.1	13.2	13.0	1.9	1.4	1.1
UZ	28.7	16.5	28.3	3.3	2.2	1.8

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>160%</u>	<u>201%</u>	<u>202%</u>	<u>500%</u>
KI and KY	17.4	8.5	4.3	7.6	11.5	1.9
KZ	29.0	17.9	12.9	9.7	0.4	0.2

	<u>CPR Prepayment Assumption</u>	
	<u>2.85%</u>	<u>3%</u>
KI and KY	16.3	21.9
KZ	14.0	0.9

<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>150%</u>	<u>200%</u>	<u>350%</u>	<u>500%</u>	<u>800%</u>
AV	7.9	7.9	7.9	7.5	6.3	4.4
AZ	29.6	24.2	21.3	14.8	11.0	6.9
FA, SF, SO and ST	27.2	13.8	9.3	2.4	1.5	1.0
FP, SP and VD	16.6	4.6	4.6	4.6	3.6	2.5

<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>165%</u>	<u>200%</u>	<u>225%</u>	<u>350%</u>	<u>500%</u>	<u>800%</u>
FG, GJ and SG	17.8	5.3	5.3	5.3	5.3	4.0	2.8
GB	26.5	16.6	16.6	16.6	16.6	11.9	7.2
GE	30.0	28.2	27.2	26.2	20.5	15.0	9.0
GF and SY	22.7	12.7	9.1	7.1	2.6	1.6	1.1
GZ	29.1	22.0	20.2	18.9	0.7	0.4	0.2
ZW	29.9	26.8	25.2	23.8	6.6	2.6	1.7
GA	28.3	15.9	12.0	9.8	2.4	1.5	1.0

<u>Group 5 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>125%</u>	<u>160%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>
AC	5.3	1.5	1.5	1.5	1.5	1.5	1.5	1.4
AG	11.0	2.9	2.9	2.9	2.9	2.9	2.6	2.0
AI, EV and EU	23.2	11.0	11.0	11.0	11.0	11.0	6.0	3.9
DF and JS	28.8	22.7	20.1	13.4	7.6	2.7	1.3	0.9
DI, GT and GP	18.0	6.0	6.0	6.0	6.0	6.0	3.7	2.6
DV	14.1	4.0	4.0	4.0	4.0	4.0	3.0	2.2
EI	12.3	3.8	3.8	3.8	3.8	3.8	2.7	2.1
ET	20.8	8.0	8.0	8.0	8.0	8.0	4.5	3.1
EW	25.6	18.7	18.7	18.7	18.7	18.7	10.4	6.4
XA	26.5	12.0	2.8	2.8	2.8	2.8	1.9	1.4
XB	27.0	14.2	6.0	6.0	6.0	5.6	2.3	1.6
XC	27.1	14.8	8.0	8.0	8.0	6.0	2.3	1.7
XD	27.2	15.4	10.7	10.7	10.7	6.5	2.4	1.7
XE	27.4	16.1	13.0	13.0	13.0	7.6	2.5	1.7
XF and XS	29.6	26.9	25.5	22.8	15.8	4.1	1.8	1.3
XG	28.1	19.0	15.2	4.4	2.0	1.5	0.8	0.5
XJ	28.7	21.9	19.1	13.9	3.6	2.4	1.3	0.9
XM	28.9	22.7	20.0	15.3	4.1	2.7	1.4	1.0
XP	29.0	23.6	21.2	16.7	4.9	2.9	1.5	1.0

		PSA Prepayment Assumption								
Group 6 Classes		0%	100%	135%	225%	226%	300%	305%	600%	800%
IU, QE and Q		9.4	6.5	4.7	3.1	5.5	2.7	2.6	1.4	1.2
OI and QJ		6.1	4.0	4.0	4.0	4.0	4.0	4.0	2.8	2.4
QY		11.5	9.9	9.9	9.9	9.9	9.9	9.9	6.4	5.0
QZ		13.6	11.2	10.2	8.7	14.8	5.8	5.2	2.2	1.7
ZQ		14.3	13.1	12.5	7.4	0.6	0.5	0.5	0.4	0.4
		CPR Prepayment Assumption								

<u>Group 13 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>200%</u>	<u>412%</u>	<u>600%</u>	<u>800%</u>
WF, WS and WX	17.3	5.7	3.4	2.6	2.1
ZK	28.3	18.9	11.7	8.3	6.2

<u>Group 14 Classes</u>	<u>PSA Prepayment Assumption</u>													
	<u>0%</u>	<u>75%</u>	<u>76%</u>	<u>125%</u>	<u>160%</u>	<u>251%</u>	<u>252%</u>	<u>301%</u>	<u>302%</u>	<u>321%</u>	<u>322%</u>	<u>350%</u>	<u>500%</u>	<u>800%</u>
FX, SM and LX	23.7	17.7	17.6	13.4	8.9	2.8	7.8	3.4	3.4	3.1	2.6	2.4	1.7	1.2
IA and LA	8.6	3.1	3.1	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.1
IL and LB	18.5	8.1	8.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	4.6	3.2
IP, LK, LM and LN	8.9	7.1	7.1	5.9	5.9	6.2	6.5	8.1	8.0	6.3	7.1	4.4	2.7	1.8
IV and LC	23.4	13.2	13.1	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	7.9	5.0
LD	24.9	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4	13.4	8.2
LI	13.4	5.5	5.5	4.2	4.2	4.2	4.2	4.2	4.2	4.2	4.2	4.2	3.5	2.6
LZ	30.0	29.8	29.8	29.8	29.7	29.1	29.1	27.9	27.9	26.8	26.8	7.3	3.2	2.1
ZX	26.6	20.3	20.2	0.2	0.1	0.1	26.8	7.2	1.7	1.6	0.5	0.5	0.4	0.3
L	28.4	25.2	25.2	22.8	20.9	15.3	0.7	0.7	0.7	0.6	0.7	0.6	0.5	0.4
LY	16.6	8.0	7.9	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	5.0	3.4

	<u>CPR Prepayment Assumption</u>	
	<u>6%</u>	<u>7%</u>
FX, SM and LX	21.9	19.2
IA and LA	2.7	2.6
IL and LB	7.1	6.6
IP, LM and LN	14.2	13.5
IV and LC	12.0	11.4
LD	18.4	18.4
LI	4.8	4.5
LZ	29.8	29.8
ZX	0.3	0.2
L	0.5	0.4
LY	7.2	6.8

	<u>PSA Prepayment Assumption</u>		<u>CPR Prepayment Assumption</u>	
	<u>133%</u>	<u>200%</u>	<u>6%</u>	<u>7%</u>
LK	5.9	5.9	14.2	13.5

<u>Group 15 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>250%</u>	<u>500%</u>	<u>600%</u>	<u>800%</u>	<u>1000%</u>
BA, BI, BF, BS, BD and BG	11.8	4.5	2.8	2.4	1.9	1.7
BC	19.5	14.5	9.1	7.8	5.8	4.6

<u>Group 16 Classes</u>	<u>CPR Prepayment Assumption</u>				
	<u>0%</u>	<u>7%</u>	<u>15%</u>	<u>22%</u>	<u>30%</u>
A1, F, S and I1	17.2	9.3	5.4	3.8	2.7
P1	17.0	9.2	5.4	3.8	2.7

<u>Group 17 Class</u>	<u>CPR Prepayment Assumption</u>				
	<u>0%</u>	<u>7%</u>	<u>15%</u>	<u>22%</u>	<u>30%</u>
CA	15.7	8.8	5.3	3.7	2.7

<u>Group 18 Class</u>	<u>CPR Prepayment Assumption</u>				
	<u>0%</u>	<u>7%</u>	<u>15%</u>	<u>22%</u>	<u>30%</u>
CB	16.0	8.9	5.3	3.7	2.7

<u>Group 19 Class</u>	<u>CPR Prepayment Assumption</u>				
	<u>0%</u>	<u>7%</u>	<u>15%</u>	<u>22%</u>	<u>30%</u>
CD	16.4	9.0	5.3	3.7	2.7
<u>Group 20 Class</u>	<u>CPR Prepayment Assumption</u>				
	<u>0%</u>	<u>7%</u>	<u>15%</u>	<u>22%</u>	<u>30%</u>
CE	15.7	8.8	5.3	3.7	2.7
<u>Group 21 Class</u>	<u>CPR Prepayment Assumption</u>				
	<u>0%</u>	<u>7%</u>	<u>15%</u>	<u>22%</u>	<u>30%</u>
CG	16.1	8.9	5.3	3.7	2.7
<u>Group 22 Class</u>	<u>CPR Prepayment Assumption</u>				
	<u>0%</u>	<u>7%</u>	<u>15%</u>	<u>22%</u>	<u>30%</u>
CH	15.5	8.8	5.3	3.7	2.7
<u>Group 23 Class</u>	<u>CPR Prepayment Assumption</u>				
	<u>0%</u>	<u>7%</u>	<u>15%</u>	<u>22%</u>	<u>30%</u>
CJ	16.5	9.0	5.3	3.7	2.7
<u>Group 24 Class</u>	<u>CPR Prepayment Assumption</u>				
	<u>0%</u>	<u>7%</u>	<u>15%</u>	<u>22%</u>	<u>30%</u>
CK	17.5	9.3	5.4	3.8	2.7
<u>Group 25 Class</u>	<u>CPR Prepayment Assumption</u>				
	<u>0%</u>	<u>7%</u>	<u>15%</u>	<u>22%</u>	<u>30%</u>
CL	16.8	9.1	5.4	3.7	2.7
<u>Group 26 Class</u>	<u>CPR Prepayment Assumption</u>				
	<u>0%</u>	<u>7%</u>	<u>15%</u>	<u>22%</u>	<u>30%</u>
CM	16.2	8.9	5.3	3.7	2.7
<u>Group 27 Class</u>	<u>CPR Prepayment Assumption</u>				
	<u>0%</u>	<u>7%</u>	<u>15%</u>	<u>22%</u>	<u>30%</u>
CN	16.8	9.1	5.4	3.7	2.7
<u>Group 28 Class</u>	<u>CPR Prepayment Assumption</u>				
	<u>0%</u>	<u>7%</u>	<u>15%</u>	<u>22%</u>	<u>30%</u>
I2	15.9	8.9	5.3	3.7	2.7
<u>Recombination Class</u>	<u>CPR Prepayment Assumption</u>				
	<u>0%</u>	<u>7%</u>	<u>15%</u>	<u>22%</u>	<u>30%</u>
A2†	16.2	9.0	5.3	3.7	2.7

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

† The A2 Class is formed from a combination of the CA Class in Group 17, the CB Class in Group 18, the CD Class in Group 19, the CE Class in Group 20, the CG Class in Group 21, the CH Class in Group 22, the CJ Class in Group 23, the CK Class in Group 24, the CL Class in Group 25, the CM Class in Group 26, the CN Class in Group 27 and the I2 Class in Group 28.

ADDITIONAL RISK FACTORS

General

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

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

Payments on the Group 1 and Group 2 Classes also will be affected by the payment priorities governing the Group 1 and Group 2 Underlying Trust Certificates. If you invest in any Group 1 or Group 2 Class, the rate at which you receive principal payments or the rate at which your notional balance will be reduced also will be affected by the priority sequence governing principal payments or notional balance reductions on the Group 1 or Group 2 Underlying Trust Certificates, as applicable.

As described in the related underlying disclosure documents, the Class 2003-26-G RCR Certificate and the Class 2003-18-DZ Certificate may be later in payment priority to certain other classes issued from the related underlying trust. As a result, such other classes may receive principal before principal is paid on the applicable underlying trust certificates, possibly for long periods.

In addition, the Class 2003-18-KC and Class 2003-18-KG Certificates have principal balance schedules. As a result, those underlying trust certificates may receive principal payments at a rate faster or slower than would otherwise have been the case. In some cases, it may receive no principal payments for extended periods. Prepayments on the related mortgage loans may have occurred at a rate faster or

slower than the rate initially assumed. This prospectus supplement contains no information as to whether

- those underlying trust certificates have adhered to their principal balance schedules,
- any related Support classes remain outstanding, or
- those underlying trust certificates otherwise have performed as originally anticipated.

You may obtain additional information about the Group 1 and Group 2 Underlying Trust Certificates by reviewing their current class factors in light of other information available in the related disclosure document. You may obtain that document from us as described on page S-4.

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 11 SMBS, as well as the mortgage loans backing the underlying trust certificates and the Group 16 Mortgage Loans, 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 related classes of certificates.

In the future, the A2 Class may be backed solely by an interest only underlying trust certificate or by principal only underlying trust certificates. There is a risk that the A2 Class could in the future be backed solely by an interest only underlying trust certificate or solely by principal only underlying trust certificates. In addition, since interest payments on the A2 Class will be based solely on payments on an interest only underlying trust certificate and principal payments on the A2 Class will be based solely on payments on principal only underlying trust certificates, the interest payment rate and principal payment rates are likely to differ and may differ sharply.

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.

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.

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.

Additional Risk Factors Affecting the Group 16 Classes

The I1 Class is especially sensitive to prepayments. If you buy certificates of the I1 Class and a disproportionately high rate of prepayments occurs on Group 16 Mortgage Loans with net mortgage rates above 6.337% relative to

Group 16 Mortgage Loans with net mortgage rates below that rate, the yield on your certificates will decrease and may be lower than you expect.

The rates of prepayment of the Group 16 Mortgage Loans will be affected by additional FHA and VA considerations. In addition to the factor described above, the rate of prepayment of the Group 16 Mortgage Loans is likely to vary considerably from time to time as a result of the liquidation of foreclosed mortgage loans and the receipt of FHA insurance payments and VA guarantee payments, as well as because borrowers generally may prepay their loans at any time without penalty. Prepayment rates also may be influenced by changes in FHA or VA program guidelines. In addition, both the FHA and VA have historically permitted borrowers to sell a mortgaged property without requiring the buyer to assume the mortgage and, at times, without verifying the buyer's creditworthiness. In this manner, property sales by borrowers can affect the rate of prepayment.

The weighted average lives of the Group 16 Classes may be extended if the servicer takes certain actions. The servicer has the right under certain circumstances to recast the amortization schedule (based on a 30-year term) and/or extend the scheduled date of final payment on Group 16 Mortgage Loans (but not beyond April 2043). To the extent that the servicer recasts the amortization schedule or extends the term of a Group 16 Mortgage Loan, the weighted average lives of the Group 16 Classes could be extended.

Exercise of the optional clean-up call on the Group 16 Mortgage Loans will result in the payment in full of the Group 16 Classes. If the servicer exercises its option to purchase the Group 16 Mortgage Loans, as described in this prospectus supplement, it would have the same effect as a prepayment in full of all the Group 16 Mortgage Loans.

Repurchases of certain modified Group 16 Mortgage Loans will have the same effect as borrower prepayments. Under the limited circumstances described in this prospectus supplement, we have the option to repurchase from the trust any Group 16 Mortgage Loan whose interest rate has been reduced. Any repurchase of Group 16 Mortgage Loans will have the same effect on the Group 16 Classes as borrower prepayments of those loans.

The Group 16 Mortgage Loans have experienced significant delinquency rates. Approximately 41.21% of the Group 16 Mortgage Loans were 60 or more days contractually delinquent as of the issue date.

Concentration of mortgaged properties securing the Group 16 Mortgage Loans could affect delinquency rates. As of the issue date, approximately 12.89% of the Group 16 Mortgage Loans are secured by mortgaged properties located in California. If the California residential real estate market experiences an overall decline in property value, the rate of loan delinquencies in California probably will increase and may increase substantially.

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 Trust specified on the cover of this prospectus supplement (the "Trust") pursuant to a trust agreement dated as of April 1, 2003 (the "Issue Date"). We will issue the Guaranteed Pass-Through Certificates (the "Trust Certificates") pursuant to that trust agreement. We will issue the Combinable and Recombinable Certificates (the "RCR Certificates" and, together with the Trust Certificates, the "Certificates") pursuant to a separate trust agreement dated as of the Issue Date (together with the trust agreement relating to the Trust

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 Trust Certificates and RCR Certificates.

The assets of the Trust will consist of

- a previously issued RCR Certificate (the “Group 1 Underlying Trust Certificate”) evidencing beneficial ownership interests in the related Fannie Mae trust (the “Group 1 Underlying Trust”),
- certain previously issued Fannie Mae Guaranteed Pass-Through Certificates and a previously issued RCR Certificate (the “Group 2 Underlying Trust Certificates”) evidencing beneficial ownership interests in the related Fannie Mae trust (the “Group 2 Underlying Trust”),
- eleven groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 3 MBS,” “Group 4 MBS,” “Group 5 MBS,” “Group 6 MBS,” “Group 8 MBS,” “Group 9 MBS,” “Group 10 MBS,” “Group 12 MBS,” “Group 13 MBS,” “Group 14 MBS” and “Group 15 MBS” and, together, the “Trust MBS”),
- a previously issued REMIC certificate (the “Group 7 Underlying Trust Certificate”) evidencing beneficial ownership interests in the related Fannie Mae trust (the “Group 7 Underlying Trust”),
- certain previously issued Fannie Mae Stripped Mortgage-Backed Securities (the “Group 11 SMBS”),
- certain fixed-rate mortgage loans that are insured by the FHA or partially guaranteed by the VA and that, as a result of past delinquency, have been repurchased from Ginnie Mae pools (the “Group 16 Mortgage Loans”), and
- twelve previously issued Fannie Mae Guaranteed Pass-Through Certificates (the “Group 17 Underlying Certificate,” “Group 18 Underlying Trust Certificate,” “Group 19 Underlying Trust Certificate,” “Group 20 Underlying Trust Certificate,” “Group 21 Underlying Trust Certificate,” “Group 22 Underlying Trust Certificate,” “Group 23 Underlying Trust Certificate,” “Group 24 Underlying Trust Certificate,” “Group 25 Underlying Trust Certificate,” “Group 26 Underlying Trust Certificate,” “Group 27 Underlying Trust Certificate” and “Group 28 Underlying Trust Certificate” and, together with the Group 1, Group 2 and Group 7 Underlying Trust Certificates, the “Underlying Trust Certificates”) evidencing beneficial ownership interests in the related Fannie Mae trusts (together with the Group 1, Group 2 and Group 7 Underlying Trusts, the “Underlying Trusts”).

The assets of the Group 1, Group 2 and Group 7 Underlying Trusts represent direct or indirect beneficial ownership interests in certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS and the Fannie Mae Guaranteed Mortgage Pass-Through Certificate backing the Group 11 SMBS, the “MBS”).

The Group 11 SMBS represent beneficial ownership interests in certain interest and principal distributions on certain MBS.

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

The assets of the Underlying Trusts related to the Group 17, Group 18, Group 19, Group 20, Group 21, Group 22, Group 23, Group 24, Group 25, Group 26, Group 27 and Group 28 Classes are first lien, fully amortizing and balloon payment, fixed-rate mortgage loans that are issued by the FHA or partially guaranteed by the VA (together with the Group 16 Mortgage Loans, the “FHA/VA Loans”).

The Trust will include “Lower Tier REMIC 1,” “Upper Tier REMIC 1,” “Lower Tier REMIC 2” and “Upper Tier REMIC 2” as “real estate mortgage investment conduits” (each, a “REMIC” under the Internal Revenue Code of 1986, as amended (the “Code”)). The REMICs will not include the Group 17, Group 18, Group 19, Group 20, Group 21, Group 22, Group 23, Group 24, Group 25, Group 26, Group 27 or Group 28 Underlying Trust Certificates.

The following chart contains information about the assets, the “regular interests” and the “residual interests” of each REMIC.

<u>REMIC Designation</u>	<u>Assets</u>	<u>Regular Interests</u>	<u>Residual Interest</u>
Lower Tier REMIC 1	Group 1, Group 2 and Group 7 Underlying Trust Certificates, the Trust MBS and the Group 11 SMBS	Interests in Lower Tier REMIC 1 other than the RL Class (the “Lower Tier REMIC 1 Regular Interests”)	RL
Upper Tier REMIC 1	Lower Tier REMIC 1 Regular Interests	Group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 and 15 Classes	R
Lower Tier REMIC 2	Group 16 Mortgage Loans	Interests in Lower Tier REMIC 2 other than the RB Class (the “Lower Tier REMIC 2 Regular Interests”)	RB
Upper Tier REMIC 2	Lower Tier REMIC 2 Regular Interests	Group 16 Classes	RS

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 no later than its Final Distribution Date, whether or not we have received sufficient payments on the related Underlying Trust Certificates, the Trust MBS, the Group 11 SMBS or the Group 16 Mortgage Loans, as applicable.

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

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

Our guaranty obligations with respect to the Underlying Trust Certificates are described in the related Underlying Disclosure Documents. **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, “The SMBS Certificates—Fannie Mae Obligations” in the SMBS Prospectus and “Description of the Certificates—General—*Fannie Mae Guaranty*” in the Underlying Disclosure Documents.

Characteristics of Certificates. We will issue the Certificates of the Group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 and 15 Classes and the RCR Classes (other than the A2 Class) in book-entry form on the book-entry system of the U.S. Federal Reserve Banks (the “Fed Book-Entry Certificates”). Entities whose names appear on the book-entry records of a Federal Reserve Bank as having had Fed Book-Entry Certificates deposited in their accounts are “Holders” or “Certificateholders.”

The Group 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27 and 28 Classes and the A2 Class will be represented by one or more certificates (the “DTC Certificates”) to be registered at all times in the name of the nominee of The Depository Trust Company (“DTC”), a New York-chartered limited purpose trust company, or any successor depository selected or approved by Fannie Mae. We refer to the nominee of DTC as the “Holder” or “Certificateholder” of the DTC Certificates. DTC will maintain the DTC Certificates through its book-entry facilities.

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.

We will issue the R, RL, RS and RB Certificates in fully registered, certificated form. The “Holder” or “Certificateholder” of the R, RL, RS and RB Certificate is its registered owner. The R, RL, RS or RB 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. U.S. Bank National Association in Boston, Massachusetts (“US Bank”) will be the initial Transfer Agent. We may impose a service charge for any registration of transfer of the R, RL, RS or RB Certificate and may require payment to cover any tax or other governmental charge. See also “—Characteristics of the R, RL, RS and RB Classes” below.

The Holder of the R Class will receive the proceeds of any remaining assets of Upper Tier REMIC 1, the Holder of the RL Class will receive the proceeds of any remaining assets of Lower Tier REMIC 1, the Holder of the RS Class will receive the proceeds of any remaining assets of Upper Tier REMIC 2, and the Holder of the RB Class will receive the proceed of any remaining assets of Lower Tier REMIC 2, in each case only by presenting and surrendering the related Certificate at the office of the Paying Agent. US Bank will be the initial Paying Agent.

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

Distribution Date. We will make monthly payments on the Certificates on the 25th day of each month (or, if the 25th day is not a business day, on the first business day after the 25th). We refer to each such date 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 11th calendar day of each month in the case of the Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8, Group 9, Group 10, Group 11, Group 12, Group 13, Group 14 and Group 15 Classes, and on or shortly after the 23rd calendar day of each month in the case of the Group 16, Group 17, Group 18, Group 19, Group 20, Group 21, Group 22, Group 23, Group 24, Group 25, Group 26, Group 27 and Group 28 Classes, we will publish a factor (carried to eight decimal places) for each related Class of Certificates. When the factor is multiplied by the original principal balance (or notional principal balance) of a Certificate of any Class, the product will equal the current principal balance (or notional principal balance) of that Certificate after taking into account payments on the Distribution Date in the same month (as well as any addition to principal in the case of the Accrual Classes).

Optional Repurchase of Remaining Group 16 Mortgage Loans. The servicer may purchase all the remaining Group 16 Mortgage Loans from the Trust under the circumstances described in this prospectus supplement under “Additional Trust Agreement Provisions Relating to the Group 16 Classes—Termination.”

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

Voting the Underlying Trust Certificates and the Group 11 SMBS. Holders of the Underlying Trust Certificates and the Group 11 SMBS may be asked to vote on issues arising under the related trust agreements. If so, the Trustee will vote the related Underlying Trust Certificates or Group 11 SMBS, as applicable, as instructed by Holders of Certificates of the Classes backed by the related Underlying Trust Certificates or Group 11 SMBS, as applicable. 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 HS, SA, UZ, UF, GZ, GF, SY, GT, DI, EV, AI, QE, IU, OS, NS, SR, SV, MA, IB, MN, MU, IM, FI, OB, SC, HD, HO, SB, SQ, FD, ZU, LA, IA, LB, IL, LC, IV, LD, LI, LK, IP, FX, SM, BA, BI, CA, CB, CD, CE, CG, CH, CJ, CK, CL, CM, CN and I2 Classes of Trust Certificates for a proportionate interest in the related Combinable and Recombinable Certificates (“RCR Certificates”) in the combinations shown on Schedule 1. You also may exchange all or a portion of the RCR Certificates for the related Trust 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 Trust Certificates and will receive a proportionate share of the distributions on the related Trust Certificates.

The Classes of Trust 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. Trust Certificates and RCR Certificates in any combination may only be exchanged 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 Trust 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 Trust Certificates used to form those RCR Certificates. You should also consider a number of factors that will limit a Certificateholder’s ability to exchange Trust 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 Trust 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.

Book-Entry Procedures

General. The Fed Book-Entry Certificates will be issued and maintained only on the book-entry system of the Federal Reserve Banks. The Fed Book-Entry Certificates may be held of record only by entities eligible to maintain book-entry accounts with the Federal Reserve Banks. Beneficial owners ordinarily will hold Fed Book-Entry Certificates through one or more financial intermediaries, such as banks, brokerage firms and securities clearing organizations. A Holder that is not the beneficial owner of a Fed Book-Entry Certificate, and each other financial intermediary in the chain to the beneficial owner, will have to establish and maintain accounts for their respective customers. A beneficial owner's rights with respect to the Federal Reserve Banks and Fannie Mae may be exercised only through the Holder of such Certificate. Neither the Federal Reserve Banks nor Fannie Mae will have any direct obligation to a beneficial owner of a Fed Book-Entry Certificate that is not the Holder of that Certificate. The Federal Reserve Banks will act only upon the instructions of the Holder in recording transfers of a Fed Book-Entry Certificate. See "Description of Certificates—Denominations and Form" in the REMIC Prospectus.

The DTC Certificates will be registered at all times in the name of the nominee of DTC. Under its normal procedures DTC will record the amount of DTC Certificates held by each firm which participates in the book-entry system of DTC (each, a "DTC Participant"), whether held for its own account or on behalf of another person.

A "beneficial owner" or an "investor" is anyone who acquires a beneficial ownership interest in the DTC Certificates. As an investor, you will not receive a physical certificate. Instead, your interest will be recorded on the records of the brokerage firm, bank, thrift institution or other financial intermediary (a "financial intermediary") that maintains an account for you. In turn, the record ownership of the financial intermediary that holds your DTC Certificates will be recorded by DTC. If the intermediary is not a DTC Participant, the record ownership of the intermediary will be recorded by a DTC Participant acting on its behalf. Therefore, you must rely on these various arrangements to record your ownership of the DTC Certificates and to relay the payments to your account. You may transfer your beneficial ownership interest in the DTC Certificates only under the procedures of your financial intermediary and of DTC Participants. In general, ownership of DTC Certificates will be subject to the prevailing rules, regulations and procedures governing DTC and DTC Participants.

Method of Payment. Our fiscal agent for the Fed Book-Entry Certificates is the Federal Reserve Bank of New York. On each applicable Distribution Date, the Federal Reserve Banks will make payments on the Fed Book-Entry Certificates on our behalf by crediting Holders' accounts at the Federal Reserve Banks.

We will direct payments on the DTC Certificates to DTC in immediately available funds. In turn, DTC will credit the payments to the accounts of the appropriate DTC Participants, in accordance with DTC's procedures. These procedures currently provide for payments made in same-day funds to be settled through the New York Clearing House. DTC Participants and financial intermediaries will direct the payments to the investors in DTC Certificates that they represent.

The Underlying Trust Certificates

Each Underlying Trust Certificate represents beneficial ownership interests in the related Underlying Trust. The assets of the Group 1, Group 2 and Group 7 Underlying Trusts represent direct or indirect beneficial ownership interests in certain MBS having the general characteristics set forth 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 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.

The assets of the Underlying Trusts related to the Group 17, Group 18, Group 19, Group 20, Group 21, Group 22, Group 23, Group 24, Group 25, Group 26, Group 27, and Group 28 Classes are FHA/VA Loans.

Distributions on the Underlying Trust Certificates will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Underlying Trust Certificates are described in the related Underlying Disclosure Documents. See Exhibit A for additional information about the Underlying Trust Certificates.

For further information about the Underlying Trust Certificates, telephone us at 1-800-237-8627 or 202-752-6547. You also may obtain certain information in electronic form by visiting our corporate web site at www.fanniemae.com and our business to business web site at efanniemae.com. There may have been material changes in facts and circumstances since the date we prepared the related Underlying Disclosure Documents. These may include changes in prepayment speeds, prevailing interest rates and other economic factors. As a result, the usefulness of the information set forth in that document may be limited.

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 3, Group 4, Group 5, Group 8, Group 10, Group 12, Group 13 and Group 14 MBS, and up to 15 years in the case of the Group 6 and Group 9 MBS, and up to 20 years in the case of the Group 15 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 3 MBS

Aggregate Unpaid Principal Balance	\$340,712,093
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	355 months
Approximate Weighted Average WALA (weighted average loan age)	5 months

Group 4 MBS

Aggregate Unpaid Principal Balance	\$113,859,440
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	4 months

Group 5 MBS

Aggregate Unpaid Principal Balance	\$300,000,000
MBS Pass-Through Rate	5.50%
Range of WACs (annual percentages)	5.75% to 8.00%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	358 months
Approximate Weighted Average WALA	2 months

Group 6 MBS

Aggregate Unpaid Principal Balance	\$250,000,000
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	\$500,000,000
MBS Pass-Through Rate	5.75%
Range of WACs (annual percentages)	6.00% to 8.25%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	358 months
Approximate Weighted Average WALA	2 months

Group 9 MBS

Aggregate Unpaid Principal Balance	\$300,000,000
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	175 months
Approximate Weighted Average WALA	4 months

Group 10 MBS

Aggregate Unpaid Principal Balance	\$56,007,468
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	355 months
Approximate Weighted Average WALA	5 months

Group 12 MBS

Aggregate Unpaid Principal Balance	\$301,971,642
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	4 months

Group 13 MBS

Aggregate Unpaid Principal Balance	\$374,028,856
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	355 months
Approximate Weighted Average WALA	4 months

Group 14 MBS

Aggregate Unpaid Principal Balance	\$300,000,000
MBS Pass-Through Rate	5.50%
Range of WACs (annual percentages)	5.75% to 8.00%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	358 months
Approximate Weighted Average WALA	1 month

Group 15 MBS

Aggregate Unpaid Principal Balance	\$250,000,000
MBS Pass-Through Rate	5.50%
Range of WACs (annual percentages)	5.75% to 8.00%
Range of WAMs	181 months to 240 months
Approximate Weighted Average WAM	236 months
Approximate Weighted Average WALA	4 months

The Group 11 SMBS

The general characteristics of the Group 11 SMBS are described in the SMBS Prospectus. The Group 11 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 deeds of trust on single-family residential properties, as described under “Mortgage Loan Pools” and “Yield Consideration, Maturity and Prepayment Assumptions” in the MBS Prospectus.

The Group 11 SMBS represent ownership of

- interest payments at a pass-through rate of 6.5% on an aggregate initial notional principal amount of \$81,032,692, and
- principal payments on an aggregate initial principal amount of \$145,300,000 of MBS.

We expect the characteristics of the Mortgage Loans underlying the Group 11 SMBS as of the Issue Date to be as follows:

Range of WACs (annual percentages)	6.75% to 9.00%
Approximate Weighted Average WAM	344 months
Approximate Weighted Average WALA (weighted average loan age) ..	14 months

The Group 16 Mortgage Loans (FHA/VA Loans)*General*

We expect that the Trust will include approximately 4,334 Group 16 Mortgage Loans, having an aggregate principal balance of approximately \$370,662,183, as of the Issue Date. This aggregate amount may vary by plus or minus 5%. Fannie Mae and EMC Mortgage Corporation, as seller (the “Seller”) and servicer (in such capacity, together with its subservicers, the “Servicer”), will be parties to a sale and servicing agreement dated as of the Issue Date (the “Sale and Servicing Agreement”).

The Group 16 Mortgage Loans are first lien, single-family, fully amortizing, fixed-rate mortgage loans. All of the Group 16 Mortgage Loans are insured by the FHA or partially guaranteed by the VA. Each Group 16 Mortgage Loan is evidenced by a promissory note or similar evidence of indebtedness (a “Mortgage Note”) that is secured by a first mortgage or deed of trust on a single-family residential property. Each Mortgage Note requires the borrower to make monthly payments of principal and interest. We refer to the property that secures repayment of a Group 16 Mortgage Loan as the “Mortgaged Property.”

The Group 16 Mortgage Loans generally have terms not more than 30 years in length, although the Servicer has the right under certain circumstances to extend their terms (but not beyond April 2043).

Each Group 16 Mortgage Loan provides that the obligor on the related Mortgage Note (the “borrower”) must make payments by a scheduled day of each month. This day is fixed at the time of origination. In addition, each Group 16 Mortgage Loan provides that the borrower must pay interest on the outstanding principal balance at the rate specified or described in the related Mortgage Note (the “Mortgage Interest Rate”). Interest is calculated on the basis of a 360-day year consisting of twelve 30-day months. If a borrower makes a payment earlier or later than the scheduled due date, the amortization schedule will not change, nor will the relative application of such payment to principal and interest.

The information shown on Exhibit B summarizes certain assumed characteristics of the Group 16 Mortgage Loans as of the Issue Date. The information in the tables is presented in aggregated form, on the basis of the characteristics specified in the tables, and does not reflect actual or assumed characteristics of any individual Group 16 Mortgage Loan. The information in the tables does not give effect to prepayments received on the Group 16 Mortgage Loans on or after the Issue Date.

Each of the Group 16 Mortgage Loans was originated in accordance with the underwriting guidelines of the FHA or VA, as the case may be, and was eligible to be included in a Ginnie Mae pool at the time of origination as permitted by Ginnie Mae’s rules. Each Group 16 Mortgage Loan was subsequently repurchased when the loan had a delinquency that was not cured for at least 90 days or, if the Group 16 Mortgage Loan was included in a Ginnie Mae pool prior to January 1, 2003, after a period of four consecutive months when the loan remained at least 30 days delinquent.

A Group 16 Mortgage Loan is “contractually delinquent” as of the Issue Date if delinquencies that occurred at any time during the term of the related loan have not been cured. As of the Issue Date, no Group 16 Mortgage Loan was more than 150 days contractually delinquent. Neither the Servicer nor Fannie Mae has the right to repurchase any Group 16 Mortgage Loan from Lower Tier REMIC 2 based upon the Issue Date contractual delinquency of that loan.

The following tables set forth certain information, as of the Issue Date, as to the Group 16 Mortgage Loans. References to “Aggregate Principal Balance Outstanding” mean the aggregate of the Stated Principal Balances of the Group 16 Mortgage Loans as of the Issue Date. References to “Percent of Loan Group 16” means a fraction, the numerator of which is the aggregate of the Stated Principal Balances of the Group 16 Mortgage Loans in the applicable category and the denominator of which is the aggregate of the Stated Principal Balances of all the Group 16 Mortgage Loans (in each case, as of the Issue Date), expressed as a percentage. The sum of the columns in the following tables may not equal the totals due to rounding.

Contractual Delinquency

Contractual Delinquency (days)	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Loan Group 16	Weighted Average Mortgage Interest Rate	WAM (months)	Weighted Average Mortgage Loan Age (months)	Balance-Weighted # of Payments Last 3 Months	Balance-Weighted # of Payments Last 6 Months
Less than 30	1,095	\$ 88,011,478	23.74%	7.568%	315	45	3.4	6.4
30- 59	1,524	129,900,137	35.05	7.603	314	45	3.1	6.4
60- 89	872	74,529,050	20.11	7.652	312	47	2.6	5.8
90-119	474	43,231,284	11.66	7.551	317	42	2.1	5.0
120-149	295	27,241,758	7.35	7.461	322	38	1.3	3.9
150.....	74	7,748,477	2.09	7.615	323	36	1.0	2.9
Total	<u>4,334</u>	<u>\$370,662,183</u>	<u>100.00%</u>					

Number of Payments Made in Last 3 Months (1)

Number of Payments Made in Last 3 Months	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Loan Group 16	Weighted Average Mortgage Interest Rate	WAM (months)	Weighted Average Mortgage Loan Age (months)	Balance-Weighted # of Payments Last 3 Months	Balance-Weighted # of Payments Last 6 Months
0(2)	8	\$ 630,890	0.17%	7.309%	326	31	0.0	2.1
1	621	52,464,173	14.15	7.568	314	45	1.0	3.8
2	846	72,405,826	19.53	7.780	309	51	2.0	5.1
3 or more	<u>2,859</u>	<u>245,161,294</u>	<u>66.14</u>	<u>7.537</u>	<u>317</u>	<u>43</u>	<u>3.4</u>	<u>6.5</u>
Total	<u>4,334</u>	<u>\$370,662,183</u>	<u>100.00%</u>					

(1) As of the Issue Date, the balance-weighted number of payments on the Group 16 Loans (based on their Issue Date Principal Balances) made in the last three months is approximately 2.8 payments.

(2) These Group 16 Mortgage Loans will not be included in the Trust to the extent that they do not meet borrower payment requirements as of the Issue Date.

Number of Payments Made in Last 6 Months (1)

Number of Payments Made in Last 6 Months	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Loan Group 16	Weighted Average Mortgage Interest Rate	WAM (months)	Weighted Average Mortgage Loan Age (months)	Balance-Weighted # of Payments Last 3 Months	Balance-Weighted # of Payments Last 6 Months
1(2)	9	\$ 1,067,998	0.29%	7.378%	343	18	0.7	1.0
2(2)	7	807,073	0.22	7.674	329	33	1.4	2.0
3	410	33,701,291	9.09	7.599	313	47	1.4	3.0
4	451	39,204,222	10.58	7.675	314	45	1.9	4.0
5	758	66,060,885	17.82	7.666	315	44	2.5	5.0
6 or more	<u>2,699</u>	<u>229,820,715</u>	<u>62.00</u>	<u>7.550</u>	<u>315</u>	<u>44</u>	<u>3.3</u>	<u>6.9</u>
Total	<u>4,334</u>	<u>\$370,662,183</u>	<u>100.00%</u>					

(1) As of the Issue Date, the balance-weighted number of payments made on the Group 16 Loans (based on their Issue Date Principal Balances) made in the last six months is approximately 5.8 payments.

(2) These Group 16 Mortgage Loans will not be included in the Trust to the extent that they do not meet borrower payment requirements as of the Issue Date.

Issue Date Principal Balances (1)

<u>Issue Date Mortgage Loan Principal Balances</u>	<u>Number of Mortgage Loans</u>	<u>Aggregate Principal Balance Outstanding</u>	<u>Percent of Loan Group 16</u>	<u>Weighted Average Mortgage Interest Rate</u>	<u>WAM (months)</u>	<u>Weighted Average Mortgage Loan Age (months)</u>
\$ 1-\$ 50,000	826	\$ 28,735,199	7.75%	8.322%	249	103
\$ 50,001-\$100,000	2,192	161,116,485	43.47	7.580	309	50
\$100,001-\$150,000	992	119,548,135	32.25	7.485	328	32
\$150,001-\$200,000	238	40,861,723	11.02	7.448	332	31
\$200,001-\$250,000	66	14,797,107	3.99	7.490	344	20
\$250,001-\$300,000	15	4,000,947	1.08	7.438	343	23
\$300,001-\$350,000	4	1,239,763	0.33	7.813	343	17
\$350,001-\$400,000	1	362,824	0.10	8.000	340	20
Total	<u>4,334</u>	<u>\$370,662,183</u>	<u>100.00%</u>			

(1) As of the Issue Date, the average principal balance of the Group 16 Mortgage Loans is expected to be approximately \$85,524.

Mortgage Interest Rates (1)

<u>Mortgage Interest Rates (%)</u>	<u>Number of Mortgage Loans</u>	<u>Aggregate Principal Balance Outstanding</u>	<u>Percent of Loan Group 16</u>	<u>Weighted Average Mortgage Interest Rate</u>	<u>WAM (months)</u>	<u>Weighted Average Mortgage Loan Age (months)</u>
5.001- 5.500	1	\$ 119,735	0.03%	5.500%	355	5
5.501- 6.000	11	897,873	0.24	5.943	299	28
6.001- 6.500	409	40,750,049	10.99	6.488	321	42
6.501- 7.000	836	72,479,114	19.55	6.930	318	41
7.001- 7.500	1,132	108,130,980	29.17	7.422	324	35
7.501- 8.000	896	79,429,007	21.43	7.873	319	40
8.001- 8.500	437	32,205,844	8.69	8.406	301	57
8.501- 9.000	269	20,101,387	5.42	8.893	306	54
9.001- 9.500	170	10,900,586	2.94	9.373	274	86
9.501-10.000	71	2,654,750	0.72	9.990	192	168
10.001-10.500	43	1,395,059	0.38	10.491	174	183
10.501-11.000	9	322,457	0.09	11.000	169	187
11.001-11.500	19	544,639	0.15	11.500	135	225
11.501-12.000	12	321,563	0.09	12.000	125	234
12.001-12.500	2	73,376	0.02	12.500	139	221
12.501-13.000	4	88,969	0.02	13.000	124	236
13.001-13.500	3	45,374	0.01	13.500	107	253
13.501-14.000	5	87,723	0.02	14.000	118	241
Greater than 14.000	5	113,698	0.03	15.265	104	255
Total	<u>4,334</u>	<u>\$370,662,183</u>	<u>100.00%</u>			

(1) As of the Issue Date, the weighted average mortgage interest rate of the Group 16 Mortgage Loans is expected to be approximately 7.588%.

Original Terms to Stated Maturity (1)

Original Terms to Stated Maturity (months)	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Loan Group 16	Weighted Average Mortgage Interest Rate	WAM (months)	Weighted Average Mortgage Loan Age (months)
61-120	2	\$ 25,129	0.01%	7.591%	63	57
121-180	55	1,849,257	0.50	7.111	105	75
181-240	31	2,430,048	0.66	7.332	191	45
241-300	32	2,038,597	0.55	7.053	242	44
301-360	4,046	345,088,658	93.10	7.644	316	44
361-420	150	17,897,285	4.83	6.723	343	44
421-480	18	1,333,209	0.36	6.781	309	136
Total	<u>4,334</u>	<u>\$370,662,183</u>	<u>100.00%</u>			

(1) As of the Issue Date, the weighted average original term to stated maturity of the Group 16 Mortgage Loans is expected to be approximately 359 months.

Remaining Terms to Stated Maturity (1)

Remaining Terms to Stated Maturity (months)	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Loan Group 16	Weighted Average Mortgage Interest Rate	WAM (months)	Weighted Average Mortgage Loan Age (months)
60 or Less	45	\$ 350,755	0.09%	8.312%	47	241
61-120	88	1,734,984	0.47	9.491	82	192
121-180	158	7,022,490	1.89	9.234	158	166
181-240	302	15,791,995	4.26	8.453	217	128
241-300	713	47,331,001	12.77	7.624	275	84
301-360	3,028	298,430,957	80.51	7.486	332	30
Total	<u>4,334</u>	<u>\$370,662,183</u>	<u>100.00%</u>			

(1) As of the Issue Date, the weighted average remaining term to stated maturity of the Group 16 Mortgage Loans is expected to be approximately 315 months.

Mortgage Loan Age (months) (1)

<u>Mortgage Loan Ages (months)</u>	<u>Number of Mortgage Loans</u>	<u>Aggregate Principal Balance Outstanding</u>	<u>Percent of Loan Group 16</u>	<u>Weighted Average Mortgage Interest Rate</u>	<u>WAM (months)</u>	<u>Weighted Average Mortgage Loan Age (months)</u>
0- 24	1,243	\$139,369,942	37.60%	7.391%	341	17
25- 48	1,329	117,087,832	31.59	7.749	326	35
49- 72	732	62,737,569	16.93	7.183	302	57
73- 96	268	17,112,808	4.62	7.730	275	85
97-120	252	13,895,421	3.75	7.702	239	111
121-144	150	7,959,639	2.15	8.403	227	131
145-168	81	3,372,283	0.91	8.900	212	156
169-192	102	4,322,953	1.17	9.438	181	181
193-216	75	3,334,817	0.90	9.363	169	201
217-240	16	420,671	0.11	11.714	140	232
241-264	10	229,819	0.06	13.745	109	250
265-288	31	457,869	0.12	11.140	81	278
289-312	26	274,891	0.07	8.977	62	298
313-336	11	71,985	0.02	8.375	42	318
337-360	7	13,459	*	7.939	15	345
Greater than 360	1	223	*	8.250	4	392
Total	<u>4,334</u>	<u>\$370,662,183</u>	<u>100.00%</u>			

(1) As of the Issue Date, the weighted average mortgage loan age of the Group 16 Loans is expected to be approximately 45 months.

* Less than 0.01%.

Geographic Distribution of Mortgaged Properties

<u>State</u>	<u>Number of Mortgage Loans</u>	<u>Aggregate Principal Balance Outstanding</u>	<u>Percent of Loan Group 16</u>	<u>Weighted Average Mortgage Interest Rate</u>	<u>WAM (months)</u>	<u>Weighted Average Mortgage Loan Age (months)</u>	<u>Balance- Weighted # of Payments Last 3 Months</u>	<u>Balance- Weighted # of Payments Last 6 Months</u>
California	375	\$ 47,779,572	12.89%	7.760%	338	24	2.8	5.8
New York	164	26,399,110	7.12	7.587	336	30	2.6	5.5
Maryland	195	22,659,214	6.11	7.274	308	51	2.8	6.0
North Carolina	319	22,544,637	6.08	7.731	281	72	2.8	5.9
Ohio	321	22,214,448	5.99	7.445	300	58	3.0	6.0
Indiana	278	19,852,176	5.36	7.605	314	45	2.9	6.1
Michigan	281	19,424,138	5.24	7.946	318	42	2.8	5.6
Texas	271	17,239,940	4.65	7.918	294	64	2.8	5.8
Virginia	172	16,926,923	4.57	7.343	311	47	2.9	6.2
Florida	220	16,802,511	4.53	7.359	313	45	2.9	5.9
Arizona	182	16,009,865	4.32	7.722	321	40	2.7	5.7
Georgia	150	14,117,967	3.81	7.497	320	40	2.7	6.1
Louisiana	206	13,847,485	3.74	7.403	307	52	2.7	5.7
Illinois	129	13,098,816	3.53	7.857	329	31	2.8	5.7
Tennessee	167	11,390,976	3.07	7.509	293	61	2.7	5.8
Other (32 States)	904	70,354,406	18.98	7.490	315	45	2.8	5.8
Total	<u>4,334</u>	<u>\$370,662,183</u>	<u>100.00%</u>					

Mortgage Loan Type

<u>Mortgage Loan Type</u>	<u>Number of Mortgage Loans</u>	<u>Aggregate Principal Balance Outstanding</u>	<u>Percent of Loan Group 16</u>	<u>Weighted Average Mortgage Interest Rate</u>	<u>WAM (months)</u>	<u>Weighted Average Mortgage Loan Age (months)</u>	<u>Balance- Weighted # of Payments Last 3 Months</u>	<u>Balance- Weighted # of Payments Last 6 Months</u>
FHA	3,606	\$308,268,127	83.17%	7.628%	319	41	2.8	5.8
VA	728	62,394,056	16.83	7.395	294	61	2.8	6.0
Total	<u>4,334</u>	<u>\$370,662,183</u>	<u>100.00%</u>					

Bankruptcy Status

<u>Bankruptcy Status</u>	<u>Number of Mortgage Loans</u>	<u>Aggregate Principal Balance Outstanding</u>	<u>Percent of Loan Group 16</u>	<u>Weighted Average Mortgage Interest Rate</u>	<u>WAM (months)</u>	<u>Weighted Average Mortgage Loan Age (months)</u>	<u>Balance- Weighted # of Payments Last 3 Months</u>	<u>Balance- Weighted # of Payments Last 6 Months</u>
Not in Bankruptcy	4,274	\$365,650,718	98.65%	7.591%	315	45	2.8	5.9
In Bankruptcy	60	5,011,465	1.35	7.409	317	41	1.2	3.9
Total	<u>4,334</u>	<u>\$370,662,183</u>	<u>100.00%</u>					

Fannie Mae Mortgage Purchase Program

General. We summarize below certain aspects of our program for purchasing residential mortgage loans for inclusion in a given pool. We may grant exceptions to the requirements of the program for a particular transaction. In several instances, the characteristics of the Group 16 Mortgage Loans do not match the criteria described below. For more specific details regarding the Group 16 Mortgage Loans, see the preceding tables.

The mortgage loans we purchase must meet standards required by the law under which we were chartered, which we refer to as the Charter Act. These standards require that the mortgage loans be, in our judgment, of a quality, type and class consistent with the purchase standards imposed by private institutional mortgage investors. Consistent with those requirements, and with the purposes for which we were chartered, we establish eligibility criteria and policies for the mortgage loans we purchase, for the sellers from whom we purchase loans, and for the servicers who service our mortgage loans.

Selling and Servicing Guides. Our eligibility criteria and policies, summarized below, are set forth in our Selling and Servicing Guides and updates and amendments to these Guides. We amend our Guides and our eligibility criteria and policies from time to time. This means it is possible that not all the mortgage loans in a particular pool will be subject to the same eligibility standards. It also means that the standards described in the Guides may not be the same as the standards that applied when loans in a particular pool were originated. We may also waive or modify our eligibility and loan underwriting requirements or policies when we purchase mortgage loans.

Mortgage Loan Eligibility Standards—Government Insured Loans

Dollar Limitations. The Charter Act sets no maximum dollar limitations on the loans that we can purchase if the loans are FHA-insured or VA-guaranteed.

The maximum loan amount for FHA-insured single-family mortgage loans is established by statute. As of January 2003, the basic maximum loan amount for most FHA-insured single-family mortgage loans is \$154,896 for a one-unit dwelling, \$198,288 for a two-unit dwelling, \$239,664 for a three-unit dwelling, and \$297,810 for a four-unit dwelling. In high-cost areas, as designated by HUD/FHA, the maximum loan amount may be increased up to \$280,749 for a one-unit dwelling, \$359,397 for a two-unit dwelling, \$434,391 for a three-unit dwelling, and \$539,835 for a four-unit dwelling. In addition, the maximum loan amount for FHA-insured mortgages secured by property located in Alaska, Guam, Hawaii and the Virgin Islands may be adjusted up to 150% of HUD/FHA's high-cost

area limits. We purchase FHA-insured mortgages up to the maximum original principal amount that the FHA will insure for the area in which the property is located.

The VA does not establish a maximum loan amount for VA-guaranteed loans secured by single-family one- to four-unit properties. We will purchase VA mortgages up to our current maximum original principal amount for conventional loans secured by similar one- to four-unit properties.

Loan-to-Value Ratios. The maximum loan-to-value ratio for FHA-insured and VA-guaranteed mortgage loans we purchase is the maximum established by the FHA or VA for the particular program under which the mortgage was insured or guaranteed.

Underwriting Guidelines. FHA-insured and VA-guaranteed mortgage loans that we purchase must be originated in accordance with the applicable requirements and underwriting standards of the agency providing the insurance or guaranty. Each FHA-insured or VA-guaranteed loan that we purchase must have in effect a valid mortgage insurance certificate or loan guaranty certificate. In the case of VA loans, the unguaranteed portion of the VA loan amount cannot be greater than 75% of the purchase price of the property or 75% of the VA's valuation estimate, whichever is less.

Final Data Statement

After issuing the Certificates, we will prepare a Final Data Statement containing certain information, including the principal balances of the Underlying Trust Certificates as of the Issue Date and, with respect to the Trust MBS and the Group 11 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 the Trust MBS and the Group 11 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 11 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. In addition, the Final Data Statement is available on our corporate web site at www.fanniemae.com and our business to business web site at efanniemae.com.

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	
Floating Rate	UF
Inverse Floating Rate	HS, SA and UZ
Accrual	UZ
RCR**	US and U
Group 2 Classes	
Fixed Rate	KI, KY and KZ
Interest Only	KI
Accrual	KZ
Group 3 Classes	
Fixed Rate	AV, AZ and VD
Floating Rate	FA and FP
Inverse Floating Rate	SF, SO, SP and ST
Accrual	AZ
Interest Only	SP and ST

Interest Type***Classes****Group 4 Classes**

Fixed Rate
Floating Rate
Inverse Floating Rate
Accrual
Interest Only
RCR**

GB, GE, GJ, GZ and ZW
FG and GF
SG and SY
GZ and ZW
SG
GA

Group 5 Classes

Fixed Rate

Floating Rate
Inverse Floating Rate
Interest Only
RCR**

AC, AG, AI, DI, DV, EI, ET, EV, EW, GT,
XA, XB, XC, XD, XE, XG, XJ, XM and
XP
DF and XF
JS and XS
AI, DI and EI
EU and GP

Group 6 Classes

Fixed Rate
Accrual
Interest Only
RCR**

IU, OI, QE, QJ, QY, QZ and ZQ
QZ and ZQ
IU and OI
Q

Group 7 Classes

Inverse Floating Rate
Interest Only
RCR**

NS and OS
NS and OS
SE

Group 8 Classes

Fixed Rate
Floating Rate
Inverse Floating Rate
Interest Only
RCR**

IB, IM, MA, ME, MI, MN and MU
FL and FT
SL, SR and SV
IB, IM and MI
IT, MB, MC, MD and SU

Group 9 Classes

Fixed Rate
Floating Rate
Inverse Floating Rate
Interest Only
Principal Only
RCR**

TC and TL
FI
SC
FI and SC
OB
FV, TN and TU

Group 10 Classes

Fixed Rate
Floating Rate
Inverse Floating Rate
Interest Only

A, AD and AX
FS
TS
TS

Group 11 Classes

Fixed Rate
Principal Only
RCR**

G, HA, HB and HD
HO
HX

<u>Interest Type*</u>	<u>Classes</u>
Group 12 Classes	
Fixed Rate	EB, ED, GK, ZT and ZU
Floating Rate	EF and FD
Inverse Floating Rate	ES, SB and SQ
Accrual	ZT and ZU
Interest Only	ES
RCR**	EG and SW
Group 13 Class	
Fixed Rate	WX and ZK
Floating Rate	WF
Inverse Floating Rate	WS
Accrual	ZK
Interest Only	WS
Group 14 Classes	
Fixed Rate	IA, IL, IP, IV, LA, LB, LC, LD, LI, LK, LZ, ZX and L
Floating Rate	FX
Inverse Floating Rate	SM
Accrual	LZ, ZX and L
Interest Only	IA, IL, IP, IV and LI
RCR**	LM, LN, LX and LY
Group 15 Classes	
Fixed Rate	BA, BI and BC
Floating Rate	BF
Inverse Floating Rate	BS
Interest Only	BI and BS
RCR**	BD and BG
Group 16 Classes	
Fixed Rate	A1
Floating Rate	F
Inverse Floating Rate	S
Weighted Average Coupon	I1
Principal Only	P1
Interest Only	S and I1
Group 17 Classes	
Principal Only	CA
RCR**	A2†
Group 18 Classes	
Principal Only	CB
RCR**	A2†
Group 19 Classes	
Principal Only	CD
RCR**	A2†
Group 20 Classes	
Principal Only	CE
RCR**	A2†
Group 21 Classes	
Principal Only	CG
RCR**	A2†

<u>Interest Type*</u>	<u>Classes</u>
Group 22 Classes	
Principal Only	CH
RCR**	A2†
Group 23 Classes	
Principal Only	CJ
RCR**	A2†
Group 24 Classes	
Principal Only	CK
RCR**	A2†
Group 25 Classes	
Principal Only	CL
RCR**	A2†
Group 26 Classes	
Principal Only	CM
RCR**	A2†
Group 27 Classes	
Principal Only	CN
RCR**	A2†
Group 28 Classes	
Weighted Average Coupon	I2
Interest Only	I2
RCR**	A2†
No Payment Residual	R, RL, RS and RB

* 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.

† The A2 Class is formed from a combination of the CA Class in Group 17, the CB Class in Group 18, the CD Class in Group 19, the CE Class in Group 20, the CG Class in Group 21, the CH Class in Group 22, the CJ Class in Group 23, the CK Class in Group 24, the CL Class in Group 25, the CM Class in Group 26, the CN Class in Group 27 and the I2 Class in Group 28.

General. We will pay interest on the Certificates at the applicable annual interest rates specified or described on the cover or otherwise described in this prospectus supplement. We calculate interest based on a 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 and Components*” below.

We will apply interest payments on exchangeable Trust 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 and Weighted Average Coupon Classes and the HS, SA, UF, UZ, FA, SF, SO, ST, GF, SY, DF, JS, XF, XS, FT, SR, SV, FD, SB, SQ, FX, SM, US, SU and SW Classes (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
The FP, SP, FG, SG, NS, OS, FL, SL, FI, SC, FS, TS, EF, ES, WF, WS, BF, BS, F, S, SE and FV 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 Principal Only Classes as Delay Classes for the sole purpose of facilitating trading.

Accrual Classes and Components. The UZ, KZ, AZ, GZ, ZW, QZ, ZQ, ZT, ZU, ZK, LZ, ZX and L Classes are Accrual Classes and the L1, L2 and L3 are Accrual Components. Interest will accrue on the Accrual Classes (and in the case of the L Class, on the related Components) at the applicable annual rates specified on the cover of this prospectus supplement. However, except as specified below with respect to the KZ Class, we will not pay any interest on the Accrual Classes (or Components). Instead, interest accrued on the Accrual Classes (and Components) will be added as principal to their respective principal balances on each Distribution Date. We will pay principal on the Accrual Classes (and Components) as described under “—Distributions of Principal” below.

Interest accrued on the KZ Class will be added as principal to its principal balance on each Distribution Date, but in no event will the amount so added to principal of the KZ Class exceed the amount of interest added as principal of the Class 2003-18-DZ Certificate (held in Lower Tier REMIC 1) on that Distribution Date. We will pay any such excess as current interest on the KZ Class.

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 each Notional 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.

Weighted Average Coupon Classes. During the initial Interest Accrual Period, we expect the I1 Class to bear interest at the approximate annual rate of 0.68800%. During each subsequent Interest Accrual Period, the I1 Class will bear interest at an annual rate equal to the *product of*

- the *excess* of the weighted average of the Net Mortgage Rates of the Group 16 Mortgage Loans with Net Mortgage Rates above 6.337% (weighted on the basis of their Stated Principal Balances as of the beginning of that period) *over* 6.337%

multiplied by

- a fraction, the numerator of which is the aggregate Stated Principal Balance (as of the beginning of that period) of the Group 16 Mortgage Loans with Net Mortgage Rates above

6.337% and the denominator of which is the aggregate Stated Principal Balance (as of the beginning of that period) of all the Group 16 Mortgage Loans.

A disproportionately high rate of prepayments of Group 16 Mortgage Loans with Net Mortgage Rates above 6.337% relative to Group 16 Mortgage Loans with Net Mortgage Rates below that rate will have the effect of reducing the rate at which interest accrues on the I1 Class during each related Interest Accrual Period. As of the Issue Date, the Mortgage Interest Rates of the Group 16 Mortgage Loans ranged from 5.500% to 16.500%, with a weighted average of 7.588%, weighted on the basis of their Stated Principal Balances as of the Issue Date. As of the Issue Date, the combined servicing and guaranty fee rates for the Group 16 Mortgage Loans ranged from 0.615% to 0.675%, with a weighted average of 0.630%, weighted on the basis of their Stated Principal Balances as of the Issue Date.

During the initial Interest Accrual Period, we expect the I2 Class to bear interest at the approximate annual rate of 1.82266%. During each subsequent Interest Accrual Period, the I2 Class will bear interest at an annual rate equal to the interest rate of the Group 28 Underlying Trust Certificate during that period.

During each Interest Accrual Period, the A2 Class will bear interest in an amount equal to the interest payable on the I2 Class with respect to that Interest Accrual Period.

Our determination of the interest rates for the I1, I2 and A2 Classes 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.

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

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

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

Calculation of LIBOR

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

If we are unable to calculate LIBOR on the initial Index Determination Date, LIBOR for the following Interest Accrual Period will be equal to 1.30000% in the case of the HS, SA, UF, UZ, DF, JS, XF, XS, FL, FT, SL, SR, SV, SU and US Classes, 1.30875% in the case of the FA, FP, SF, SO, SP, ST, FS and TS Classes, 1.30813% in the case of the FG, GF, SG, FV, SY, FI, SC, WF, WS, FX and SM Classes, 1.31000% in the case of the EF, ES, FD, SB, SQ, F, S and SW Classes, and 1.30375% in the case of the BF and BS Classes; and will be equal to LIBOR as determined for that Interest Accrual Period for the Group 7 Underlying Trust Certificate in the case of the NS, OS and SE 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	
Structured Collateral/Pass-Through	UF
Structured Collateral/TAC	HS and UZ
Structured Collateral/Support	SA
Non-Sticky Jump	HS, SA and UZ
Accretion Directed	HS
RCR**	US and U
Group 2 Classes	
Structured Collateral/Sequential Pay	KY and KZ
Non-Sticky Jump	KY and KZ
Notional	KI
Group 3 Classes	
PAC	FP and VD
Support	FA, SF and SO
Sequential Pay	AV and AZ
Accretion Directed	AV
Notional	SP and ST
Group 4 Classes	
PAC	FG, GB and GJ
TAC	GF and SY
Support	GZ and ZW
Sequential Pay	GE
Accretion Directed	GF and SY
Notional	SG
RCR**	GA
Group 5 Classes	
PAC	AC, AG, DV, ET, EV, EW, GT, XA, XB, XC, XD and XE
Support	DF, JS, XF, XG, XJ, XM, XP and XS
Notional	AI, DI and EI
RCR**	EU and GP
Group 6 Classes	
PAC	QJ and QY
TAC	QE and QZ
Support	ZQ
Non-Sticky Jump	QE, QZ and ZQ
Accretion Directed	QE
Notional	IU and OI
RCR**	Q
Group 7 Classes	
Notional	NS and OS
RCR**	SE

<u>Principal Type*</u>	<u>Classes and Components</u>
Group 8 Classes	
PAC	MA, ME, MN and MU
Support	FL, FT, SL, SR and SV
Notional	IB, IM and MI
RCR**	IT, MB, MC, MD and SU
Group 9 Classes	
Sequential Pay	OB, TC and TL
Notional	FI and SC
RCR**	FV, TN and TU
Group 10 Classes	
PAC	AD and FS
Support	A
Sequential Pay	AX
Notional	TS
Group 11 Classes	
PAC	G, HA and HB
Support	HD and HO
RCR**	HX
Group 12 Classes	
PAC	EB, EF and GK
TAC	FD, SB and SQ
Support	ZT and ZU
Sequential Pay	ED
Accretion Directed	FD, SB and SQ
Notional	ES
RCR**	EG and SW
Group 13 Classes	
Sequential Pay	WF, WX and ZK
Notional	WS
Group 14 Classes and Components	
PAC	LA, LB, LC and LD
TAC	FX and SM
Scheduled	LK
Support	LZ, ZX, L1, L2 and L3
Non-Sticky Jump	FX, SM, ZX, L1, L2 and L3
Accretion Directed	FX, SM, LK, ZX, L1, L2 and L3
Component	L
Notional	IA, IL, IP, IV and LI
RCR**	LM, LN, LX and LY
Group 15 Classes	
Sequential Pay	BA, BF and BC
Notional	BI and BS
RCR**	BD and BG
Group 16 Classes	
Pass-Through	A1, F and P1
Notional	S and I1
Group 17 Classes	
Structured Collateral/Pass-Through	CA
RCR**	A2†

<u>Principal Type*</u>	<u>Classes and Components</u>
Group 18 Classes	
Structured Collateral/Pass-Through RCR**	CB A2†
Group 19 Classes	
Structured Collateral/Pass-Through RCR**	CD A2†
Group 20 Classes	
Structured Collateral/Pass-Through RCR**	CE A2†
Group 21 Classes	
Structured Collateral/Pass-Through RCR**	CG A2†
Group 22 Classes	
Structured Collateral/Pass-Through RCR**	CH A2†
Group 23 Classes	
Structured Collateral/Pass-Through RCR**	CJ A2†
Group 24 Classes	
Structured Collateral/Pass-Through RCR**	CK A2†
Group 25 Classes	
Structured Collateral/Pass-Through RCR**	CL A2†
Group 26 Classes	
Structured Collateral/Pass-Through RCR**	CM A2†
Group 27 Classes	
Structured Collateral/Pass-Through RCR**	CN A2†
Group 28 Classes	
Notional RCR**	I2 A2†
No Payment Residual	R, RL, RS and RB

* 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.

† The A2 Class is formed from a combination of the CA Class in Group 17, the CB Class in Group 18, the CD Class in Group 19, the CE Class in Group 20, the CG Class in Group 21, the CH Class in Group 22, the CJ Class in Group 23, the CK Class in Group 24, the CL Class in Group 25, the CM Class in Group 26, the CN Class in Group 27 and the I2 Class in Group 28.

Principal Distribution Amounts

On the Distribution Date in each month, we will pay principal on the Certificates in an aggregate amount equal to the sum of

- the principal then paid on the Group 1 Underlying Trust Certificate (the “Group 1 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the UZ Class (the “UZ 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 Underlying Trust Certificates (the “Group 2 Principal Distribution Amount”),
- the principal then paid on the Group 3 MBS (the “Group 3 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the AZ Class (the “AZ Accrual Amount” and, together with the Group 3 Cash Flow Distribution Amount, the “Group 3 Principal Distribution Amount”),
- the principal then paid on the Group 4 MBS (the “Group 4 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balances of the GZ and ZW Classes (the “GZ Accrual Amount” and “ZW Accrual Amount,” respectively, and, together with the Group 4 Cash Flow Distribution Amount, the “Group 4 Principal Distribution Amount”),
- the principal then paid on the Group 5 MBS (the “Group 5 Principal Distribution Amount”),
- the principal then paid on the Group 6 MBS (the “Group 6 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balances of the QZ and ZQ Classes (the “QZ Accrual Amount” and “ZQ Accrual Amount,” respectively, and, together with the Group 6 Cash Flow Distribution Amount, the “Group 6 Principal Distribution Amount”),
- the principal then paid on the Group 8 MBS (the “Group 8 Principal Distribution Amount”),
- the principal then paid on the Group 9 MBS (the “Group 9 Principal Distribution Amount”),
- the principal then paid on the Group 10 MBS (the “Group 10 Principal Distribution Amount”),
- the principal then paid on the Group 11 SMBS (the “Group 11 Principal Distribution Amount”),
- the principal then paid on the Group 12 MBS (the “Group 12 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balances of the ZU and ZT Classes (the “ZU Accrual Amount” and “ZT Accrual Amount,” respectively, and, together with the Group 12 Cash Flow Distribution Amount, the “Group 12 Principal Distribution Amount”),
- the principal then paid on the Group 13 MBS (the “Group 13 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the ZK Class (the “ZK Accrual Amount” and, together with the Group 13 Cash Flow Distribution Amount, the “Group 13 Principal Distribution Amount”),
- the principal then paid on the Group 14 MBS (the “Group 14 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balances of the LZ and ZX Classes and the L1, L2 and L3 Components (the “LZ Accrual Amount,” “ZX Accrual Amount,” “L1 Accrual Amount,” “L2 Accrual Amount” and “L3 Accrual Amount,” respectively, and, together with the Group 14 Cash Flow Distribution Amount, the “Group 14 Principal Distribution Amount”),
- the principal then paid on the Group 15 MBS (the “Group 15 Principal Distribution Amount”),
- the “Group 16 Principal Distribution Amount” as defined under “—Certain Definitions Relating to Payments on the Group 16 Classes” below,
- the principal then paid on the Group 17 Underlying Trust Certificate (the “Group 17 Principal Distribution Amount”),
- the principal then paid on the Group 18 Underlying Trust Certificate (the “Group 18 Principal Distribution Amount”),

- the principal then paid on the Group 19 Underlying Trust Certificate (the “Group 19 Principal Distribution Amount”),
- the principal then paid on the Group 20 Underlying Trust Certificate (the “Group 20 Principal Distribution Amount”),
- the principal then paid on the Group 21 Underlying Trust Certificate (the “Group 21 Principal Distribution Amount”),
- the principal then paid on the Group 22 Underlying Trust Certificate (the “Group 22 Principal Distribution Amount”),
- the principal then paid on the Group 23 Underlying Trust Certificate (the “Group 23 Principal Distribution Amount”),
- the principal then paid on the Group 24 Underlying Trust Certificate (the “Group 24 Principal Distribution Amount”),
- the principal then paid on the Group 25 Underlying Trust Certificate (the “Group 25 Principal Distribution Amount”),
- the principal then paid on the Group 26 Underlying Trust Certificate (the “Group 26 Principal Distribution Amount”), and
- the principal then paid on the Group 27 Underlying Trust Certificate (the “Group 27 Principal Distribution Amount”).

We will include principal prepayments (including net liquidation proceeds) on the FHA/VA Loans in amounts paid as principal of the Group 16 Classes as long as the Servicer provides us information about these principal prepayments in time for the published class factors to reflect these payments. See “Reference Sheet—Class Factors” in this prospectus supplement. If we do not receive the information on time, we will pay those principal prepayments on the next Distribution Date.

Group 1 Principal Distribution Amount

UZ Accrual Amount

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

} Accretion
Directed
Group 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 as follows:

(a) 78.5714278736% of that amount, to the UF Class, until its principal balance is reduced to zero, and

} Structured
Collateral/
Pass-Through
Class

(b) 21.4285721264% of that amount as follows:

first, if and only if the principal balance of the Group 1 Underlying Trust Certificate on that Distribution Date (after giving effect to distributions made on that date) is *less* than the Group 1 Underlying Trust Certificate Specified Balance for that Distribution Date, in the following priority:

(I) to the SA Class, until its principal balance is reduced to zero; and

} Structured
Collateral/
Non-Sticky
Jump/Support
Class

(II) to Aggregate Group I, until the Aggregate I Balance is reduced to zero;	} Structured Collateral / Non-Sticky Jump / TAC Group
<i>second</i> , to Aggregate Group I, until the Aggregate I Balance is reduced to its Targeted Balance for that Distribution Date;	
<i>third</i> , to SA Class, until its principal balance is reduced to zero; and	} Structured Collateral / Support Class
<i>fourth</i> , to Aggregate Group I, without regard to its Targeted Balance and until the Aggregate I Balance is reduced to zero.	} Structured Collateral / TAC Group

“Aggregate Group I” consists of the HS and UZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I, sequentially, to the HS and UZ Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate I Balance” for any Distribution Date is equal to \$10,010,000 *minus* the sum of all amounts previously applied to it as specified above.

Group 2 Principal Distribution Amount

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

- | | |
|---|---|
| (i) if and only if the principal balance of the Class 2003-18-DZ Certificate is <i>greater</i> than its principal balance on the immediately preceding Distribution Date, sequentially, to the KY and KZ Classes, in that order, until their principal balances are reduced to zero; | } Structured Collateral / Non-Sticky Jump Classes |
| (ii) if and only if the principal balance of the Group 2 Underlying Trust Certificates on that Distribution Date (after giving effect to distributions made on that date) is <i>less</i> than <i>either</i> the Group 2 Underlying Trust Certificates First Specified Balance for that Distribution Date <i>or</i> the Group 2 Underlying Trust Certificates Second Specified Balance for that Distribution Date, as follows: | |
| <i>first</i> , an amount up to the principal then paid on the Class 2003-18-KC and Class 2003-18-KG Certificates, to the KY Class, until its principal balance is reduced to zero; and | } Structured Collateral / Non-Sticky Jump Classes |
| <i>second</i> , sequentially, to the KZ and KY Classes, in that order, until their principal balances are reduced to zero; and | |
| (iii) sequentially, to the KY and KZ Classes, in that order, until their principal balances are reduced to zero. | } Structured Collateral / Sequential Pay Classes |

Group 3 Principal Distribution Amount

AZ Accrual Amount

On each Distribution Date, we will pay the AZ Accrual Amount as principal of the AV Class, until its principal balance is reduced to zero. Thereafter, we will pay the AZ Accrual Amount as principal of the AZ Class.	} Accretion Directed Class and Accrual Class
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Group 3 Cash Flow Distribution Amount

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

- (i) to Aggregate Group II (described below), until the Aggregate II Balance (described below) is reduced to its Planned Balance for that Distribution Date; } PAC Group
- (ii) concurrently, to the FA, SO and SF Classes, pro rata (or 74.9999994970%, 10.8333335848% and 14.1666669182%, respectively), until their principal balances are reduced to zero; } Support Classes
- (iii) to Aggregate Group II, without regard to its Planned Balance and until the Aggregate II Balance is reduced to zero; and } PAC Group
- (iv) sequentially, to the AV and AZ Classes, in that order, until their principal balances are reduced to zero. } Sequential Pay Classes

“Aggregate Group II” consists of the FP and VD Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II, concurrently, to the FP and VD Classes, pro rata (or 57.1428568074% and 42.8571431926%, respectively), until their principal balances are reduced to zero.

The “Aggregate II Balance” for any Distribution Date is equal to \$212,916,665 *minus* the sum of all amounts previously applied to it as specified above.

Group 4 Principal Distribution Amount

GZ Accrual Amount

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

Group 4 Cash Flow Distribution Amount

On each Distribution Date, we will pay the Group 4 Cash Flow Distribution Amount as principal of Aggregate Group IV (described below), until the Aggregate IV Balance (described below) is reduced to its Planned Balance for that Distribution Date. } PAC Group

ZW Accrual Amount and Remaining Group 4 Cash Flow Distribution Amount

On each Distribution Date, we will pay the ZW Accrual Amount, together with the Group 4 Cash Flow Distribution Amount remaining after the payments described above, as principal of the Group 4 Classes in the following priority:

- (i) to Aggregate Group III, until the Aggregate III Balance is reduced to its Targeted Balance for that Distribution Date; } TAC Group
- (ii) to the GZ Class, until its principal balance is reduced to zero; } Support Class
- (iii) to Aggregate Group III, without regard to its Targeted Balance and until its principal balance is reduced to zero; } TAC Group

- (iv) to the ZW Class, until its principal balance is reduced to zero; } Support Class
- (v) to Aggregate Group IV, without regard to its Planned Balance and until the Aggregate IV Balance is reduced to zero; and } PAC Group
- (vi) to the GE Class, until its principal balance is reduced to zero. } Sequential Pay Class

“Aggregate Group III” consists of the GF and SY Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group III, concurrently, to the GF and SY Classes, pro rata (or 75% and 25%, respectively), until their principal balances are reduced to zero.

The “Aggregate III Balance” for any Distribution Date is equal to \$26,877,340 *minus* the sum of all amounts previously applied to it as specified above.

“Aggregate Group IV” consists of the FG, GB and GJ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group IV as follows:

first, concurrently, to the FG and GJ Classes pro rata (or 57.1428562682% and 42.8571437318%, respectively), until their principal balances are reduced to zero; and

second, to the GB Class, until its principal balance is reduced to zero.

The “Aggregate IV Balance” for any Distribution Date is equal to \$82,469,000 *minus* the sum of all amounts previously applied to it as specified above.

Group 5 Principal Distribution Amount

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

- (i) to Aggregate Group V (described below), until the Aggregate V Balance (described below) is reduced to its Planned Balance for that Distribution Date; } PAC Groups
- (ii) to Aggregate Group VI (described below), until the Aggregate VI Balance (described below) is reduced to its Planned Balance for that Distribution Date; }
- (iii) (a) 24.8562480322% of the remaining amount, concurrently, to the DF and JS Classes, pro rata (or 78.5714266667% and 21.4285733333%, respectively), until their principal balances are reduced to zero, and } Support Classes
- (b) 75.1437519678% of such remaining amount as follows:
 - first*, sequentially, to the XG, XJ, XM and XP Classes, in that order, until their principal balances are reduced to zero; and
 - second*, concurrently, to the XF and XS Classes, pro rata (or 78.5714277180% and 21.4285722820%, respectively), until their principal balances are reduced to zero; }
- (iv) to Aggregate Group VI, without regard to its Planned Balance and until the Aggregate VI Balance is reduced to zero; and } PAC Groups
- (v) to Aggregate Group V, without regard to its Planned Balance and until the Aggregate V Balance is reduced to zero. }

“Aggregate Group V” consists of the AC, AG, DV, GT, ET, EV and EW Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group V, sequentially, to the AC, AG, DV, GT, ET, EV and EW Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate V Balance” for any Distribution Date is equal to \$213,839,000 *minus* the sum of all amounts previously applied to it as described above.

“Aggregate Group VI” consists of the XA, XB, XC, XD and XE Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group VI, sequentially, to the XA, XB, XC, XD and XE Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate VI Balance” for any Distribution Date is equal to \$25,814,000 *minus* the sum of all amounts previously applied to it as described above.

Group 6 Principal Distribution Amount

QZ Accrual Amount

On each Distribution Date, we will pay the QZ Accrual Amount as principal of Aggregate Group VIII (described below), until the Aggregate VIII Balance (described below) is reduced to zero. } Accretion
Directed
Group 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 Aggregate Group VII (described below), until the Aggregate VII Balance (described below) is reduced to its Planned Balance for that Distribution Date. } PAC Group

ZQ Accrual Amount and Remaining Group 6 Cash Flow Distribution Amount

On each Distribution Date, we will pay the ZQ Accrual Amount, together with the Group 6 Cash Flow Distribution Amount remaining after the payments described above, as principal of the Group 6 Classes in the following priority:

(i) if and only if the principal balance of the Group 6 MBS on that Distribution Date (after giving effect to distributions made on that date) is less than either the Group 6 MBS First Specified Balance for that Distribution Date or the Group 6 MBS Second Specified Balance for that Distribution Date, as follows:

first, to the ZQ Class, until its principal balance is reduced to zero; and } Non-Sticky
Jump/
Support
Class

second, to Aggregate Group VIII, without regard to its Targeted Balance and until the Aggregate VIII Balance is reduced to zero; } Non-Sticky
Jump/
TAC Group

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

(iii) to the ZQ Class, until its principal balance is reduced to zero; } Support
Class

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

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

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

The “Aggregate VII Balance” for any Distribution Date is equal to \$175,526,000 *minus* the sum of all amounts previously applied to it as described above.

“Aggregate Group VIII” consists of the QE and QZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group VIII, sequentially, to the QE and QZ Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate VIII Balance” for any Distribution Date is equal to \$56,074,000 *minus* the sum of all amounts previously applied to it as described above.

Group 8 Principal Distribution Amount

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

- | | |
|---|-------------------|
| (i) to Aggregate Group IX (described below), until the Aggregate IX Balance (described below) is reduced to its Planned Balance for that Distribution Date; | } PAC Group |
| (ii) concurrently, to the FL and SL Classes, pro rata (or 82.1428580373% and 17.8571419627%, respectively), until their principal balances are reduced to zero; | |
| (iii) concurrently, to the FT, SR and SV Classes, pro rata (or 82.1428575871%, 3.7337659241% and 14.1233764888%, respectively), until their principal balances are reduced to zero; and | } Support Classes |
| (iv) to Aggregate Group IX, without regard to its Planned Balance and until the Aggregate IX Balance is reduced to zero. | |
| | } PAC Group |

“Aggregate Group IX” consists of the MA, MN, MU and ME Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group IX, sequentially, to the MA, MN, MU and ME Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate IX Balance” for any Distribution Date is equal to \$355,613,000 *minus* the sum of all amounts previously applied to it as described above.

Group 9 Principal Distribution Amount

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

- | | |
|---|--------------------------|
| (i) concurrently, to the TL and OB Classes, pro rata (or 1.7792961105% and 98.2207038895%, respectively), until their principal balances are reduced to zero; and | } Sequential Pay Classes |
| (ii) to the TC Class, until its principal balance is reduced to zero. | |

Group 10 Principal Distribution Amount

On each Distribution Date, we will pay the Group 10 Principal Distribution Amount as principal of the Group 10 Classes in the following priority:

- (i) to Aggregate Group X (described below), until the Aggregate X Balance (described below) is reduced to its Planned Balance for that Distribution Date; } PAC Group
- (ii) to the A Class, until its principal balance is reduced to zero; } Support Class
- (iii) to Aggregate Group X, without regard to its Planned Balance and until the Aggregate X Balance is reduced to zero; and } PAC Group
- (iv) to the AX Class, until its principal balance is reduced to zero. } Sequential Pay Class

“Aggregate Group X” consists of the AD and FS Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group X, concurrently, to the AD and FS Classes, pro rata (or 42.8571428571% and 57.1428571429%, respectively), until their principal balances are reduced to zero.

The “Aggregate X Balance” for any Distribution Date is equal to \$35,000,000 *minus* the sum of all amounts previously applied to it as described above.

Group 11 Principal Distribution Amount

On each Distribution Date, we will pay the Group 11 Principal Distribution Amount as principal of the Group 11 Classes in the following priority:

- (i) to Aggregate Group XI (described below), until the Aggregate XI Balance (described below) is reduced to its Planned Balance for that Distribution Date; } PAC Group
- (ii) concurrently, to the HD and HO Classes, pro rata (or 90.6249985427% and 9.3750014573%, respectively), until their principal balances are reduced to zero; and } Support Classes
- (iii) to Aggregate Group XI, without regard to its Planned Balance and until the Aggregate XI Balance is reduced to zero. } PAC Group

“Aggregate Group XI” consists of the G, HA and HB Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group XI as follows:

first, concurrently, to the G and HA Classes, pro rata (or 50% and 50%, respectively), until their principal balances are reduced to zero; and

second, to the HB Class, until its principal balance is reduced to zero.

The “Aggregate XI Balance” for any Distribution Date is equal to \$100,268,903 *minus* the sum of all amounts previously applied to it as described above.

Group 12 Principal Distribution Amount

ZU Accrual Amount

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

Group 12 Cash Flow Distribution Amount

On each Distribution Date, we will pay the Group 12 Cash Flow Distribution Amount as principal of Aggregate Group XII (described below), until the Aggregate XII Balance (described below) is reduced to its Planned Balance for that Distribution Date. } PAC Group

ZT Accrual Amount and Remaining Group 12 Cash Flow Distribution Amount

On each Distribution Date, we will pay the ZT Accrual Amount, together with the Group 12 Cash Flow Distribution Amount remaining after giving effect to the payment specified above, as principal of the Group 12 Classes in the following priority:

- (i) to Aggregate Group XIII, until the Aggregate XIII Balance is reduced to its Targeted Balance for that Distribution Date; } TAC Group
- (ii) to the ZU Class, until its principal balance is reduced to zero; } Support Class
- (iii) to Aggregate Group XIII, without regard to its Targeted Balance and until the Aggregate XIII Balance is reduced to zero; } TAC Group
- (iv) to the ZT Class until its principal balance is reduced to zero; } Support Class
- (v) to Aggregate Group XII, without regard to its Planned Balance and until the Aggregate XII Balance is reduced to zero; and } PAC Group
- (vi) to the ED Class, until its principal balance is reduced to zero. } Sequential Pay Class

“Aggregate Group XII” consists of the EB, EF and GK Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group XII as follows:

first, concurrently, to the EF and GK Classes, pro rata (or 53.8461534911% and 46.1538465089%, respectively), until their principal balances are reduced to zero; and

second, to the EB Class, until its principal balance is reduced to zero.

The “Aggregate XII Balance” for any Distribution Date is equal to \$218,680,000 minus the sum of all amounts previously applied to it as described above.

“Aggregate Group XIII” consists of the FD, SB and SQ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group XIII, concurrently, as principal of the FD, SB and SQ Classes, pro rata (or 75%, 10.8333338147% and 14.1666661853%, respectively), until their principal balances are reduced to zero.

The “Aggregate XIII Balance” for any Distribution Date is equal to \$69,245,000 minus the sum of all amounts previously applied to it as described above.

Group 13 Principal Distribution Amount

On each Distribution Date, we will pay the Group 13 Principal Distribution Amount as principal of the Group 13 Classes in the following priority:

- (i) concurrently, to the WF and WX Classes, pro rata (or 42.8571428571% and 57.1428571429%, respectively), until their principal balances are reduced to zero; and } Sequential Pay Classes
- (ii) to the ZK Class, until its principal balance is reduced to zero.

Group 14 Principal Distribution Amount

L3 Accrual Amount

On each Distribution Date, we will pay the L3 Accrual Amount as principal of the Group 14 Classes specified below in the following priority:

(i) an amount up to the product of the L3 Component Jump Percentage (described below) for that Distribution Date *multiplied by* the L3 Accrual Amount, to the L3 Component; } Accrual Component

(ii) if and only if the principal balance of the Group 14 MBS on that Distribution Date (after giving effect to distributions made on that date) is *less* than the Group 14 MBS First Specified Balance for that Distribution Date, to the L3 Component; } Accretion Directed / Non-Sticky Jump Component

(iii) to the LK Class, until its principal balance is reduced to its Scheduled Balance for that Distribution Date; } Accretion Directed / Scheduled Class

(iv) if and only if the principal balance of the Group 14 MBS on that Distribution Date (after giving effect to distributions made on that date) is *less* than the Group 14 MBS Second Specified Balance for that Distribution Date, as follows:

first, to the ZX Class, until its principal balance is reduced to zero; and } Accretion Directed / Non-Sticky Jump / Support Class

second, to Aggregate Group XV (described below), without regard to its Targeted Balance and until the Aggregate XV Balance (described below) is reduced to zero; } Accretion Directed / Non-Sticky Jump / TAC Group

(v) to Aggregate Group XV, until the Aggregate XV Balance is reduced to its Targeted Balance for that Distribution Date; } Accretion Directed / TAC Group

(vi) to the ZX Class, until its principal balance is reduced to zero; } Accretion Directed / Support Class

(vii) to Aggregate Group XV, without regard to its Targeted Balance and until the Aggregate XV Balance is reduced to zero; } Accretion Directed / TAC Group

(viii) sequentially, to the L1 and L2 Components, in that order, until their principal balances are reduced to the zero; and } Accretion Directed / Support Components

(ix) thereafter, to the L3 Component. } Accrual Component

LZ Accrual Amount

On each Distribution Date, we will pay the LZ Accrual Amount as principal of the Group 14 Classes specified below in the following priority:

(i) to the LK Class, until its principal balance is reduced to its Scheduled Balance for that Distribution Date; } Accretion Directed / Scheduled Class

- (ii) • if and only if the principal balance of the Group 14 MBS on that Distribution Date (after giving effect to distributions made on that date) is *less* than the Group 14 MBS Third Specified Balance for that Distribution Date, an amount up to the product of the L3 Component Jump Percentage for that Distribution Date *multiplied* by the LZ Accrual Amount, to the L3 Component, until the principal balance of the L3 Component is reduced to zero, and } Accretion
Directed/
Non-Sticky
Jump/
Support
Component
- if and only if the principal balance of the Group 14 MBS on that Distribution Date (after giving effect to distributions made on that date) is less than the Group 14 MBS Second Specified Balance for that Distribution Date, as follows:
 - first*, to the ZX Class, until its principal balance is reduced to zero; and } Accretion
Directed/
Non-Sticky
Jump/
Support
Class
 - second*, to Aggregate Group XV, without regard to its Targeted Balance and until the Aggregate XV Balance is reduced to zero; } Accretion
Directed/
Non-Sticky
Jump/
TAC Group
 - (iii) to Aggregate Group XV, until the Aggregate XV Balance is reduced to its Targeted Balance for that Distribution Date; } Accretion
Directed/
TAC Group
 - (iv) to the ZX Class, until its principal balance is reduced to zero; } Accretion
Directed/
Support
Class
 - (v) to Aggregate Group XV, without regard to its Targeted Balance and until the Aggregate XV Balance is reduced to zero; } Accretion
Directed/
TAC Group
 - (vi) sequentially, to the L1, L2 and L3 Components, in that order, until their principal balances are reduced to zero; } Accretion
Directed/
Support
Components
 - (vii) to the LK Class, without regard to its Scheduled Balance and until its principal balance is reduced to zero; and } Accretion
Directed/
Scheduled
Class
 - (viii) thereafter, to the LZ Class. } Accrual
Class

ZX Accrual Amount

On each Distribution Date, we will pay the ZX Accrual Amount as principal of the Group 14 Classes specified below in the following priority:

- (i) if and only if the principal balance of the Group 14 MBS for that Distribution Date (after giving effect to distributions made on that date) is *less* than the Group 14 MBS Second Specified Balance for that Distribution Date, to the ZX Class; } Accretion
Directed/
Non-Sticky
Jump/
Accrual
Class
- (ii) to Aggregate Group XV, until the Aggregate XV Balance is reduced to its Targeted Balance for that Distribution Date; and } Accretion
Directed/
Non-Sticky
Jump/
TAC Group
- (iii) thereafter, to the ZX Class. } Accrual
Class

Group 14 Cash Flow Distribution Amount

On each Distribution Date, we will pay the Group 14 Cash Flow Distribution Amount as principal of Aggregate Group XIV (described below), until the Aggregate XIV Balance (described below) is reduced to its Planned Balance for that Distribution Date. } PAC Group

L1 Accrual Amount, L2 Accrual Amount and Remaining Group 14 Cash Flow Distribution Amount

On each Distribution Date, we will pay the L1 Accrual Amount and the L2 Accrual Amount, together with the Group 14 Cash Flow Distribution Amount remaining after giving effect to the payment specified above under the heading “—*Group 14 Cash Flow Distribution Amount*,” as principal of the Group 14 Classes in the following priority:

(i) if and only if the principal balance of the Group 14 MBS on that Distribution Date (after giving effect to distributions made on that date) is *less* than the Group 14 MBS Fourth Specified Balance for that Distribution Date, as follows:

first, up to 95% of that amount, sequentially, to the L1 and L2 Components, in that order, until their principal balances are reduced to zero; } Non-Sticky Jump / Support Components

second, up to 5% of the remaining amount in the following priority:

(I) if and only if the principal balance of the Group 14 MBS (after giving effect to distributions made on that date) is *less* than the Group 14 MBS Second Specified Balance for that Distribution Date, in the following priority:

(1) to the ZX Class, until its principal balance is reduced to zero; and } Non-Sticky Jump / Support Class

(2) to Aggregate Group XV, without regard to its Targeted Balance and until the Aggregate XV Balance is reduced to zero; } Non-Sticky Jump / TAC Group

(II) to Aggregate Group XV, until the Aggregate XV Balance is reduced to its Targeted Balance for that Distribution Date; } Non-Sticky Jump / TAC Group

(III) to the ZX Class, until its principal balance is reduced to zero; and } Non-Sticky Jump / Support Class

(IV) to Aggregate Group XV, without regard to its Targeted Balance and until the Aggregate XV Balance is reduced to zero; } Non-Sticky Jump / TAC Group

third, to the L3 Component, until its principal balance is reduced to zero; } Support Component

fourth, • if and only if the principal balance of the Group 14 MBS on that Distribution Date (after giving effect to distributions made on that date) is *also less* than the Group 14 MBS Fifth Specified Balance for that Distribution Date, up to 95% of the remaining amount, in the following priority:

(I) if and only if the principal balance of the Group 14 MBS on that Distribution Date (after giving effect to distributions made on that date) is *also less* than the Group 14 MBS Second Specified Balance for that Distribution Date, in the following priority:

- (1) to the ZX Class, until its principal balance is reduced to zero; and } Non-Sticky Jump / Support Class
- (2) to Aggregate Group XV, without regard to its Targeted Balance and until the Aggregate XV Balance is reduced to zero; }
- (II) to Aggregate Group XV, until the Aggregate XV Balance is reduced to its Targeted Balance for that Distribution Date; } Non-Sticky Jump / TAC Group
- (III) to the ZX Class, until its principal balance is reduced to zero; and } Non-Sticky Jump / Support Class
- (IV) to Aggregate Group XV, without regard to its Targeted Balance and until the Aggregate XV Balance is reduced to zero, and } Non-Sticky Jump / TAC Group
- if and only if the principal balance of the Group 14 MBS on that Distribution Date (after giving effect to distributions made on that date) is *greater than or equal to* the Group 14 MBS Fifth Specified Balance for that Distribution Date, up to 65% of such remaining amount in the following priority:
 - (I) if and only if the principal balance of the Group 14 MBS on that Distribution Date (after giving effect to distributions made on that date) is *also less* than the Group 14 MBS Second Specified Balance for that Distribution Date, in the following priority:
 - (1) to the ZX Class, until its principal balance is reduced to zero; and } Non-Sticky Jump / Support Class
 - (2) to Aggregate Group XV, without regard to its Targeted Balance and until the Aggregate XV Balance is reduced to zero; }
 - (II) to Aggregate Group XV, until the Aggregate XV Balance is reduced to its Targeted Balance for that Distribution Date; } Non-Sticky Jump / TAC Group
 - (III) to the ZX Class, until its principal balance is reduced to zero; and } Non-Sticky Jump / Support Class
 - (IV) to Aggregate Group XV, without regard to its Targeted Balance and until the Aggregate XV Balance is reduced to zero; } Non-Sticky Jump / TAC Group
 - (ii) if and only if the principal balance of the Group 14 MBS on that Distribution Date (after giving effect to distribution made on that date) is less than the Group 14 MBS First Specified Balance for that Distribution Date, sequentially, to the L1, L2 and L3 Components, in that order, until their principal balances are reduced to zero; } Non-Sticky Jump / Support Components
 - (iii) to the LK Class, until its principal balance is reduced to its Scheduled Balance for that Distribution Date; } Scheduled Class

(iv) if and only if the principal balance of the Group 14 MBS on that Distribution Date (after giving effect to distributions made on that date) is less than the Group 14 MBS Third Specified Balance for that Distribution Date, an amount up to the product of the remaining amount *multiplied by* the L3 Component Jump Percentage for that Distribution Date to the L3 Component, until its principal balance is reduced to zero;

Non-Sticky
Jump/
Support
Components

(v) if and only if the principal balance of the Group 14 MBS on that Distribution Date (after giving effect to distributions made on that date) is *less* than the Group 14 MBS Second Specified Balance for that Distribution Date, as follows:

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

Non-Sticky
Jump/
Support
Class

second, to Aggregate Group XV, without regard to its Targeted Balance and until the Aggregate XV Balance is reduced to zero;

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

Non-Sticky
Jump/TAC
Group

(vii) to the ZX Class, until its principal balance is reduced to zero;

Support
Class

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

TAC Group

(ix) sequentially, to the L1, L2 and L3 Components, in that order, until their principal balances are reduced to zero;

Support
Components

(x) to the LK Class, without regard to its Scheduled Balance and until its principal balance is reduced to zero;

Scheduled
Class

(xi) to the LZ Class, until its principal balance is reduced to zero; and

Support
Class

(xii) to Aggregate Group XIV, without regard to its Planned Balance and until its principal balance is reduced to zero.

PAC Group

The “L3 Component Jump Percentage” means for any Distribution Date an amount (but in no case less than zero), expressed as a percentage, equal to 1.0 *minus* the L2 Component class factor for that Distribution Date.

“Aggregate Group XIV” consists of the LA, LB, LC and LD Classes. On each Distribution Date, we will apply payments of Aggregate Group XIV, sequentially, to the LA, LB, LC and LD Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate XIV Balance” for any Distribution Date is equal to \$188,563,000 *minus* the sum of all amounts previously applied to it as specified above.

“Aggregate Group XV” consists of the FX and SM Classes. On each Distribution Date, we will apply payments of Aggregate Group XV, concurrently, to the FX and SM Classes, pro rata (or 55.5555548481% and 44.4444451519%, respectively, until their principal balances are reduced to zero.

The “Aggregate XV Balance” for any Distribution Date is equal to \$62,826,938 *minus* the sum of all amounts previously applied to it as specified above.

Group 15 Principal Distribution Amount

On each Distribution Date, we will pay the Group 15 Principal Distribution Amount as principal of the Group 15 Classes in the following priority:

- (i) concurrently, to the BA and BF Classes, pro rata (or 71.4285715552% and 28.5714284448%, respectively), until their principal balances are reduced to zero; and
- (ii) to the BC Class, until its principal balance is reduced to zero.

} Sequential
Pay
Classes

Group 16 Principal Distribution Amount

On each Distribution Date, we will pay the P1 Principal Distribution Amount as principal of the P1 Class, until its principal balance is reduced to zero.

On each Distribution Date, we will pay the sum of the Non-Discount Principal Distribution Amount and the Non-P1 Principal Distribution Amount, concurrently, as principal of the A1 and F Classes, pro rata (or 86.5200003372% and 13.4799996628%, respectively), until their principal balances are reduced to zero.

} Pass-Through
Classes

For definitions of the terms “P1 Principal Distribution Amount” “Non-Discount Principal Distribution Amount” and “Non-P1 Principal Distribution Amount”, see “—Certain Definitions Relating to Payments on the Group 16 Classes” below.

Group 17 Principal Distribution Amount

On each Distribution Date, we will pay the Group 17 Principal Distribution Amount as principal of the CA Class, until its principal balance is reduced to zero.

} Structured
Collateral /
Pass-Through
Class

Group 18 Principal Distribution Amount

On each Distribution Date, we will pay the Group 18 Principal Distribution Amount as principal of the CB Class, until its principal balance is reduced to zero.

} Structured
Collateral /
Pass-Through
Class

Group 19 Principal Distribution Amount

On each Distribution Date, we will pay the Group 19 Principal Distribution Amount as principal of the CD Class, until its principal balance is reduced to zero.

} Structured
Collateral /
Pass-Through
Class

Group 20 Principal Distribution Amount

On each Distribution Date, we will pay the Group 20 Principal Distribution Amount as principal of the CE Class, until its principal balance is reduced to zero.

} Structured
Collateral /
Pass-Through
Class

Group 21 Principal Distribution Amount

On each Distribution Date, we will pay the Group 21 Principal Distribution Amount as principal of the CG Class, until its principal balance is reduced to zero.

} Structured
Collateral /
Pass-Through
Class

Group 22 Principal Distribution Amount

On each Distribution Date, we will pay the Group 22 Principal Distribution Amount as principal of the CH Class, until its principal balance is reduced to zero.

} Structured
Collateral /
Pass-Through
Class

Group 23 Principal Distribution Amount

On each Distribution Date, we will pay the Group 23 Principal Distribution Amount as principal of the CJ Class, until its principal balance is reduced to zero.

} Structured
Collateral /
Pass-Through
Class

Group 24 Principal Distribution Amount

On each Distribution Date, we will pay the Group 24 Principal Distribution Amount as principal of the CK Class, until its principal balance is reduced to zero.

} Structured
Collateral /
Pass-Through
Class

Group 25 Principal Distribution Amount

On each Distribution Date, we will pay the Group 25 Principal Distribution Amount as principal of the CL Class, until its principal balance is reduced to zero.

} Structured
Collateral /
Pass-Through
Class

Group 26 Principal Distribution Amount

On each Distribution Date, we will pay the Group 26 Principal Distribution Amount as principal of the CM Class, until its principal balance is reduced to zero.

} Structured
Collateral /
Pass-Through
Class

Group 27 Principal Distribution Amount

On each Distribution Date, we will pay the Group 27 Principal Distribution Amount as principal of the CN Class, until its principal balance is reduced to zero.

} Structured
Collateral /
Pass-Through
Class

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

Certain Definitions Relating to Payments on the Group 16 Classes

Discount Loans. Group 16 Mortgage Loans having Net Mortgage Rates lower than 6.337%.

Due Date. For any Distribution Date, the first day of the calendar month in which that Distribution Date occurs.

Due Period. For any Distribution Date, the period beginning on the second day of the month immediately preceding the month in which that Distribution Date occurs and ending on the first day of the month in which that Distribution Date occurs.

Liquidated Loan. A defaulted Group 16 Mortgage Loan with respect to which the Servicer has concluded that the full amount finally recoverable on account of that loan has been received, whether or not this amount is equal to the principal balance of that loan.

Net Mortgage Rate. For any Group 16 Mortgage Loan, the applicable Mortgage Interest Rate *minus* the sum of (i) the Servicing Fee Rate and (ii) the applicable rate at which the guaranty fee is calculated.

Non-Discount Loans. Group 16 Mortgage Loans that are not Discount Loans.

Non-Discount Principal Distribution Amount. For any Distribution Date, the aggregate of the following amounts for all Non-Discount Loans, without duplication:

- the monthly payment of principal due on each Non-Discount Loan during the related Due Period, *plus*
- the Stated Principal Balance of each Non-Discount Loan that is purchased by Fannie Mae or the Servicer during the related Due Period, *plus*

- the Stated Principal Balance of each Non-Discount Loan that was reported as having become a Liquidated Loan during the related Due Period, *plus*
- any partial or full prepayment of each Non-Discount Loan that was reported as received by the Servicer during the related Due Period.

The related subservicer may apply the foregoing amounts in respect of unscheduled principal received during the calendar month immediately preceding the Distribution Date rather than during the related Due Period.

Non-P1 Percentage. For any Discount Loan, the related Net Mortgage Rate *divided by* 6.337%, expressed as a percentage.

Non-P1 Principal Distribution Amount. For any Distribution Date, the aggregate of the following amounts for all Discount Loans, without duplication:

- the Non-P1 Percentage of the monthly payment of principal due on each Discount Loan during the related Due Period, *plus*
- the Non-P1 Percentage of the Stated Principal Balance of each Discount Loan that is purchased by Fannie Mae or the Servicer during the related Due Period, *plus*
- the Non-P1 Percentage of the Stated Principal Balance of each Discount Loan that was reported as having become a Liquidated Loan during the related Due Period, *plus*
- the Non-P1 Percentage of any partial or full prepayment of each Discount Loan that was reported as received by the Servicer during the related Due Period.

The related subservicer may apply the foregoing amounts in respect of unscheduled principal received during the calendar month immediately preceding the Distribution Date rather than during the related Due Period.

P1 Percentage. For any Discount Loan, 6.337% *minus* the related Net Mortgage Rate, *divided by* 6.337%, expressed as a percentage.

P1 Principal Distribution Amount. For any Distribution Date, the aggregate of the following amounts for all Discount Loans, without duplication:

- the P1 Percentage of the monthly payment of principal due on each Discount Loan during the related Due Period, *plus*
- the P1 Percentage of the Stated Principal Balance of each Discount Loan that is purchased by Fannie Mae or the Servicer during the related Due Period, *plus*
- the P1 Percentage of the Stated Principal Balance of each Discount Loan that was reported as having become a Liquidated Loan during the related Due Period, *plus*
- the P1 Percentage of any partial or full principal prepayment of each Discount Loan that was reported as received by the Servicer during the related Due Period.

The related subservicer may apply the foregoing amounts in respect of unscheduled principal received during the calendar month immediately preceding the Distribution Date rather than during the related Due Period.

Servicing Fee Rate. The percentage identified for each Group 16 Mortgage Loan on the Mortgage Loan Schedule.

Stated Principal Balance. The unpaid principal balance of a Group 16 Mortgage Loan (or the scheduled unpaid principal balance thereof, in the case of Group 16 Mortgage Loans that are delinquent) as of the Issue Date reduced by all amounts representing principal received or advanced by the Servicer and previously paid to Certificateholders with respect to that loan.

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Underlying Trust Certificates, the priority sequences affecting principal payments on the Group 1 and Group 2 Underlying Trust Certificates and the following assumptions (collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the Trust MBS and the Group 11 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 11 SMBS”;
- the Group 16 Mortgage Loans have the respective assumed characteristics set forth in Exhibit B and payments on all Group 16 Mortgage Loans are due and received on the first day of each month;
- the Group 16 Classes have the following assumed Original Class Balances:

A1	\$317,324,747
F	49,439,869
P1	3,897,566
S	49,439,869*
I1	370,662,182*

* Notional principal balance.

- the Mortgage Loans prepay at the constant percentages of PSA or CPR specified in the related table;
- the settlement date for the sale of the Certificates is April 30, 2003;
- each Distribution Date occurs on the 25th day of a month; and
- in the case of the Group 16 Mortgage Loans, the Servicer does not exercise its option to purchase those loans.

Prepayment Assumptions. Prepayments of mortgage loans commonly are measured relative to a prepayment standard or model.

Except as specified in the following paragraph, the model used in this prospectus supplement is The Bond Market Association’s standard prepayment model (“PSA”). To assume a specified rate of PSA is to assume a specified rate of prepayment each month of the then-outstanding principal balance of a pool of new mortgage loans computed as described under “Description of Certificates—Prepayment Models” in the REMIC Prospectus.

The model used in this prospectus supplement with respect to the Group 2 Underlying Trust Certificates Second Specified Balances, the Group 6 MBS Second Specified Balances, the Group 14 MBS Fifth Specified Balances and the Group 16, Group 17, Group 18, Group 19, Group 20, Group 21, Group 22, Group 23, Group 24, Group 25, Group 26, Group 27 and Group 28 Classes is the constant prepayment rate model (“CPR”) which represents the annual rate of prepayments relative to the then outstanding principal balance of a pool of new mortgage loans. Thus, “0% CPR” means no prepayments, “15% CPR” means an annual prepayment rate of 15%, and so forth.

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

Structuring Ranges 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 Class and Groups (1)</u>	<u>Structuring Ranges and Rates</u>
Specified Balances	Group 1 Underlying Trust Certificate	165% PSA
Targeted Balances	Aggregate Group I	165% PSA
First Specified Balances	Group 2 Underlying Trust Certificates	201% PSA
Second Specified Balances	Group 2 Underlying Trust Certificates	2.85% CPR
Planned Balances	Aggregate Group II	Between 150% and 350% PSA
Targeted Balances	Aggregate Group III	225% PSA
Planned Balances	Aggregate Group IV	Between 165% and 350% PSA
Planned Balances	Aggregate Group V	Between 100% and 250% PSA
Planned Balances	Aggregate Group VI	Between 125% and 200% PSA
Planned Balances	Aggregate Group VII	Between 100% and 300% PSA
Targeted Balances	Aggregate Group VIII	(2)
First Specified Balances	Group 6 MBS	225% PSA
Second Specified Balances	Group 6 MBS	(3)
Planned Balances	Aggregate Group IX	Between 125% and 300% PSA
Planned Balances	Aggregate Group X and Aggregate Group XI	Between 150% and 350% PSA
Planned Balances	Aggregate Group XII	Between 165% and 350% PSA
Targeted Balances	Aggregate Group XIII	225% PSA
First Specified Balances	Group 14 MBS	251% PSA
Second Specified Balances	Group 14 MBS	301% PSA
Planned Balances	Aggregate Group XIV	Between 125% and 350% PSA
Targeted Balances	Aggregate Group XV	301% PSA
Third Specified Balances	Group 14 MBS	75% PSA
Scheduled Balances	LK	Between 133% and 200%
Fourth Specified Balances	Group 14 MBS	321% PSA
Fifth Specified Balances	Group 14 MBS	6.0% CPR

(1) The Structuring Range for an Aggregate Group is associated with the related Aggregate Balance but not with the individual balances of the related Classes.

(2) The Targeted Balances for Aggregate Group VIII have been structured at 305% PSA but do not hold at any *constant* percentage of PSA.

(3) The Second Specified Balances for the Group 6 MBS have been structured to hold at 2.30% CPR but do not hold at any *constant* percentage of CPR after June 2004.

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

Initial Effective Ranges. The Effective Range for a Class or Group is the range of prepayment rates (measured by *constant* PSA rates) which would reduce that Class or Group to its scheduled balance on each Distribution Date. The Initial Effective Ranges shown in the table below are based upon the assumed characteristics of the related Mortgage Loans specified in the Pricing Assumptions.

<u>Classes and Groups</u>	<u>Initial Effective Ranges</u>
Aggregate Group II	Between 150% and 350% PSA
Aggregate Group IV	Between 165% and 350% PSA
Aggregate Group V	Between 100% and 250% PSA
Aggregate Group VI	Between 125% and 250% PSA
Aggregate Group VII	Between 100% and 300% PSA
Aggregate Group IX	Between 125% and 300% PSA
Aggregate Group X	Between 150% and 350% PSA
Aggregate Group XI	Between 150% and 350% PSA
Aggregate Group XII	Between 165% and 350% PSA
LK	Between 126% and 234% PSA
Aggregate Group XIV	Between 125% and 350% PSA

The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. The actual Effective Ranges calculated on the basis of the actual characteristics are likely to differ from the Initial Effective Ranges. As a result, the applicable Class and Group might not be reduced to their scheduled balances even if prepayments were to occur at a *constant* PSA rate within the Initial Effective Ranges. This is so particularly if the rate were at the lower or higher end of those ranges. In addition, even if prepayments occur at rates falling within the actual Effective Ranges, principal distributions may be insufficient to reduce the applicable Class and Group 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 Groups and Scheduled Class will be supported in part by the related TAC Groups and Support Classes. When the related TAC Groups and Support Classes are retired, the PAC Groups and Scheduled Class, if still outstanding, may no longer have Effective Ranges and will be more sensitive to prepayments.

Yield Tables

General. The tables below illustrate the sensitivity of the pre-tax corporate bond equivalent yields to maturity of the applicable Classes to various constant percentages of PSA or CPR, as applicable. 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, because some of the mortgage loans are likely to have remaining terms to maturity shorter or longer than those assumed and interest rates higher or lower than those assumed, the

principal payments on the Certificates are likely to differ from those assumed. This would be the case even if all Mortgage Loans prepay at the indicated constant percentages of PSA or CPR, as applicable. Moreover, it is unlikely that

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

The Inverse Floating Rate Classes. The yields on the Inverse Floating Rate Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool. As illustrated in the applicable table below, it is possible that investors in the SF, SO, SP, ST, SG, SY, NS, OS, SL, SC, ES, SB, SQ, WS, SW, BS, S, SE and TS Classes would lose money on their initial investments under certain Index and prepayment scenarios.

Changes in the Index may not correspond to changes in prevailing mortgage interest rates. It is possible that lower prevailing mortgage interest rates, which might be expected to result in faster prepayments, could occur while the level of the Index increased.

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

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

<u>Class</u>	<u>Price</u>
UZ	91.000000%
SF	106.250000%
SO	100.250000%
SP	11.625000%
ST	0.062500%
SG	10.500000%
SY	103.750000%
JS	94.812500%
US	95.437500%
XS	88.375000%
NS	23.500000%
OS	9.125000%
SL	104.078125%
SR	98.875000%
SV	98.750000%
SC	12.656250%
ES	11.375000%
SB	100.875000%
SQ	106.200000%
WS	10.750000%
SM	97.000000%
SE	15.750000%
SW	104.437500%
SU	97.062500%

<u>Class</u>	<u>Price</u>
HS	97.000000%
SA	97.000000%
BS	10.812500%
S	14.000000%
TS	11.125000%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>165%</u>	<u>166%</u>	<u>412%</u>	<u>600%</u>	<u>800%</u>
0.3%	20.2%	20.4%	20.2%	22.5%	23.8%	24.8%
1.3%	16.2%	16.4%	16.2%	18.6%	19.9%	20.9%
3.3%	8.5%	8.8%	8.5%	11.0%	12.3%	13.3%
5.5%	0.4%	0.6%	0.3%	2.8%	4.2%	5.2%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>150%</u>	<u>200%</u>	<u>350%</u>	<u>500%</u>	<u>800%</u>
0.30875%	29.5%	29.4%	28.9%	26.6%	24.4%	21.3%
1.30875%	24.1%	24.0%	23.6%	21.3%	19.3%	16.3%
3.30875%	13.6%	13.5%	13.1%	11.0%	9.2%	6.6%
5.30875%	3.3%	3.1%	2.9%	1.0%	(0.6)%	(2.9)%
6.00000%	(0.3)%	(0.4)%	(0.6)%	(2.4)%	(4.0)%	(6.1)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>150%</u>	<u>200%</u>	<u>350%</u>	<u>500%</u>	<u>800%</u>
6.00%	9.1%	9.1%	9.0%	8.8%	8.5%	8.2%
6.65%	4.5%	4.5%	4.5%	4.3%	4.2%	4.0%
7.30%	(0.0)%	(0.0)%	(0.0)%	(0.1)%	(0.2)%	(0.2)%

**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>150%</u>	<u>200%</u>	<u>350%</u>	<u>500%</u>	<u>800%</u>
0.30875%	58.5%	48.7%	48.7%	48.7%	44.2%	28.5%
1.30875%	48.1%	37.8%	37.8%	37.8%	32.4%	15.2%
3.30875%	27.6%	15.6%	15.6%	15.6%	7.7%	(13.1)%
5.30875%	6.2%	(9.4)%	(9.4)%	(9.4)%	(21.3)%	(47.3)%
7.10000%	*	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>150%</u>	<u>200%</u>	<u>350%</u>	<u>500%</u>	<u>800%</u>
7.30%	195.5%	195.5%	187.4%	159.6%	127.2%	66.3%
7.35%	88.9%	88.9%	81.4%	50.6%	13.9%	(41.4)%
7.40%	*	*	*	*	*	*

* 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)**

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>165%</u>	<u>200%</u>	<u>225%</u>	<u>350%</u>	<u>500%</u>	<u>800%</u>
0.30813%	66.4%	57.7%	57.7%	57.7%	57.7%	54.2%	41.8%
1.30813%	54.7%	45.7%	45.7%	45.7%	45.7%	41.5%	27.9%
3.30813%	32.0%	21.8%	21.8%	21.8%	21.8%	15.7%	(1.0)%
5.30813%	9.1%	(3.3)%	(3.3)%	(3.3)%	(3.3)%	(12.7)%	(34.5)%
7.00000%	*	*	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>165%</u>	<u>200%</u>	<u>225%</u>	<u>350%</u>	<u>500%</u>	<u>800%</u>
0.30813%	20.7%	20.7%	20.4%	20.2%	19.1%	17.9%	16.1%
1.30813%	17.7%	17.6%	17.4%	17.2%	16.1%	14.9%	13.2%
3.30813%	11.7%	11.5%	11.4%	11.2%	10.2%	9.1%	7.6%
5.30813%	5.7%	5.6%	5.4%	5.3%	4.3%	3.4%	2.0%
7.30000%	(0.2)%	(0.3)%	(0.4)%	(0.5)%	(1.4)%	(2.2)%	(3.4)%

**Sensitivity of the JS 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>125%</u>	<u>160%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>
0.3%	20.7%	20.7%	20.7%	20.9%	21.3%	22.0%	23.8%	25.3%
1.3%	16.6%	16.6%	16.7%	16.9%	17.3%	18.1%	19.9%	21.5%
3.3%	8.7%	8.7%	8.7%	8.9%	9.3%	10.3%	12.4%	14.1%
5.5%	0.2%	0.2%	0.3%	0.4%	0.7%	2.0%	4.3%	6.1%

**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>165%</u>	<u>166%</u>	<u>412%</u>	<u>600%</u>	<u>800%</u>
0.3%	20.5%	20.7%	20.7%	22.2%	22.9%	23.6%
1.3%	16.5%	16.7%	16.7%	18.3%	19.1%	19.8%
3.3%	8.6%	8.8%	8.8%	10.7%	11.5%	12.3%
5.5%	0.2%	0.4%	0.4%	2.5%	3.4%	4.3%

**Sensitivity of the XS 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>125%</u>	<u>160%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>
0.30%	22.0%	22.0%	22.0%	22.0%	22.3%	23.9%	27.6%	30.5%
1.30%	17.7%	17.7%	17.7%	17.7%	18.0%	19.7%	23.5%	26.4%
3.30%	9.1%	9.2%	9.2%	9.2%	9.5%	11.6%	15.4%	18.4%
5.45%	0.4%	0.5%	0.5%	0.5%	0.8%	3.0%	7.0%	10.0%

**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>200%</u>	<u>412%</u>	<u>600%</u>	<u>800%</u>
0.305%	34.6%	32.9%	26.4%	18.3%	8.4%
1.305%	29.9%	27.7%	20.5%	11.9%	1.6%
3.305%	20.3%	17.0%	8.2%	(1.5)%	(13.0)%
5.305%	10.3%	5.2%	(5.5)%	(16.5)%	(29.2)%
7.950%	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>200%</u>	<u>412%</u>	<u>600%</u>	<u>800%</u>
0.305%	90.7%	74.4%	48.3%	26.0%	4.5%
1.305%	76.5%	59.4%	32.3%	9.8%	(11.7)%
3.305%	49.0%	29.5%	(0.4)%	(23.7)%	(44.8)%
5.305%	22.0%	(2.4)%	(36.7)%	(60.9)%	(81.4)%
7.950%	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>125%</u>	<u>160%</u>	<u>300%</u>	<u>500%</u>	<u>800%</u>
0.3%	26.5%	26.4%	25.7%	23.2%	21.2%	18.7%
1.3%	21.7%	21.6%	21.0%	18.7%	16.8%	14.5%
3.3%	12.3%	12.2%	11.7%	9.7%	8.2%	6.4%
5.3%	3.1%	3.0%	2.6%	1.0%	(0.2)%	(1.6)%
6.0%	(0.1)%	(0.2)%	(0.5)%	(2.0)%	(3.1)%	(4.4)%

**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>125%</u>	<u>160%</u>	<u>300%</u>	<u>500%</u>	<u>800%</u>
5.00%	11.3%	11.3%	11.3%	11.4%	11.5%	11.6%
5.25%	5.6%	5.6%	5.6%	5.8%	6.0%	6.2%
5.50%	0.0%	0.1%	0.1%	0.3%	0.6%	0.8%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>125%</u>	<u>160%</u>	<u>300%</u>	<u>500%</u>	<u>800%</u>
0.3%	28.8%	28.8%	28.8%	28.7%	28.5%	28.4%
1.3%	22.5%	22.5%	22.5%	22.4%	22.4%	22.3%
3.3%	10.2%	10.2%	10.2%	10.3%	10.5%	10.6%
5.0%	0.0%	0.1%	0.1%	0.4%	0.7%	1.0%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>150%</u>	<u>325%</u>	<u>500%</u>	<u>800%</u>
0.30813%	55.0%	49.7%	39.9%	29.4%	10.4%
1.30813%	45.4%	40.0%	29.9%	19.0%	(0.7)%
3.30813%	26.3%	20.6%	9.6%	(2.5)%	(24.0)%
5.30813%	6.1%	(0.1)%	(12.6)%	(26.6)%	(51.0)%
7.65000%	*	*	*	*	*

* 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>165%</u>	<u>200%</u>	<u>225%</u>	<u>350%</u>	<u>500%</u>	<u>800%</u>
0.31%	60.2%	51.3%	51.3%	51.3%	51.3%	47.4%	34.4%
1.31%	49.5%	40.3%	40.3%	40.3%	40.3%	35.7%	21.5%
3.31%	28.7%	18.3%	18.3%	18.3%	18.3%	11.8%	(5.5)%
5.31%	7.4%	(5.2)%	(5.2)%	(5.2)%	(5.2)%	(14.9)%	(37.1)%
7.00%	*	*	*	*	*	*	*

* 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)**

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>165%</u>	<u>200%</u>	<u>225%</u>	<u>350%</u>	<u>500%</u>	<u>800%</u>
6.00%	9.0%	9.0%	8.9%	8.8%	8.5%	8.2%	7.7%
6.65%	4.4%	4.4%	4.4%	4.3%	4.1%	3.8%	3.4%
7.30%	(0.0)%	(0.1)%	(0.1)%	(0.1)%	(0.3)%	(0.5)%	(0.8)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>165%</u>	<u>200%</u>	<u>225%</u>	<u>350%</u>	<u>500%</u>	<u>800%</u>
0.31%	29.4%	29.3%	28.9%	28.5%	27.0%	25.1%	22.3%
1.31%	24.0%	24.0%	23.6%	23.2%	21.7%	19.9%	17.3%
3.31%	13.5%	13.4%	13.1%	12.8%	11.3%	9.7%	7.4%
5.31%	3.2%	3.0%	2.8%	2.6%	1.2%	(0.2)%	(2.2)%
6.00%	(0.3)%	(0.5)%	(0.7)%	(0.9)%	(2.2)%	(3.6)%	(5.5)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>200%</u>	<u>412%</u>	<u>600%</u>	<u>800%</u>
0.30813%	65.2%	56.9%	44.4%	32.6%	19.6%
1.30813%	53.9%	45.4%	32.3%	19.9%	6.4%
3.30813%	31.9%	22.4%	7.5%	(6.5)%	(21.3)%
5.30813%	9.8%	(2.0)%	(20.7)%	(37.5)%	(54.7)%
7.00000%	*	*	*	*	*

* 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)**

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>														<u>CPR Prepayment Assumption</u>	
	<u>50%</u>	<u>75%</u>	<u>76%</u>	<u>125%</u>	<u>160%</u>	<u>251%</u>	<u>252%</u>	<u>301%</u>	<u>302%</u>	<u>321%</u>	<u>322%</u>	<u>350%</u>	<u>500%</u>	<u>800%</u>	<u>6%</u>	<u>7%</u>
0.30813%	10.9%	10.9%	10.9%	10.9%	11.1%	11.6%	11.1%	11.5%	11.5%	11.5%	11.7%	11.8%	12.2%	12.7%	10.9%	10.9%
1.30813%	9.6%	9.6%	9.6%	9.6%	9.7%	10.3%	9.8%	10.2%	10.2%	10.2%	10.4%	10.5%	10.9%	11.5%	9.6%	9.6%
3.30813%	7.0%	7.0%	7.0%	7.0%	7.1%	7.8%	7.2%	7.6%	7.6%	7.7%	7.8%	7.9%	8.4%	9.0%	6.9%	7.0%
5.30813%	4.4%	4.4%	4.4%	4.4%	4.6%	5.2%	4.6%	5.0%	5.0%	5.1%	5.3%	5.4%	5.9%	6.5%	4.4%	4.4%
6.20000%	3.2%	3.2%	3.2%	3.3%	3.4%	4.1%	3.5%	3.9%	3.9%	4.0%	4.2%	4.3%	4.8%	5.5%	3.2%	3.2%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>200%</u>	<u>412%</u>	<u>600%</u>	<u>800%</u>
0.305%	49.1%	41.2%	29.6%	19.0%	7.2%
1.305%	41.7%	33.6%	21.9%	11.1%	(0.9)%
3.305%	27.1%	18.8%	6.7%	(4.6)%	(17.2)%
5.305%	12.6%	4.1%	(8.6)%	(20.5)%	(33.9)%
7.950%	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>165%</u>	<u>200%</u>	<u>225%</u>	<u>350%</u>	<u>500%</u>	<u>800%</u>
0.31%	20.6%	20.5%	20.2%	19.9%	18.8%	17.4%	15.5%
1.31%	17.5%	17.4%	17.2%	16.9%	15.8%	14.5%	12.6%
3.31%	11.5%	11.4%	11.2%	11.0%	9.9%	8.7%	7.0%
5.31%	5.6%	5.5%	5.3%	5.1%	4.1%	3.0%	1.4%
7.30%	(0.2)%	(0.4)%	(0.5)%	(0.6)%	(1.6)%	(2.6)%	(4.0)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>125%</u>	<u>160%</u>	<u>300%</u>	<u>500%</u>	<u>800%</u>
0.3%	25.5%	25.5%	25.5%	25.8%	26.1%	26.4%
1.3%	20.5%	20.5%	20.5%	20.8%	21.2%	21.6%
3.3%	10.6%	10.6%	10.6%	11.1%	11.7%	12.2%
5.5%	0.1%	0.1%	0.2%	0.8%	1.5%	2.2%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>165%</u>	<u>166%</u>	<u>412%</u>	<u>600%</u>	<u>800%</u>
0.3%	20.2%	20.4%	20.2%	20.8%	21.1%	21.4%
1.3%	16.2%	16.4%	16.3%	17.0%	17.3%	17.6%
3.3%	8.5%	8.7%	8.5%	9.4%	9.8%	10.2%
5.5%	0.1%	0.4%	0.2%	1.3%	1.8%	2.2%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>165%</u>	<u>166%</u>	<u>412%</u>	<u>600%</u>	<u>800%</u>
0.3%	20.2%	20.2%	20.6%	22.0%	22.7%	23.3%
1.3%	16.2%	16.2%	16.7%	18.3%	19.0%	19.8%
3.3%	8.4%	8.5%	9.0%	11.0%	11.9%	12.8%
5.5%	0.1%	0.1%	0.7%	3.1%	4.3%	5.3%

**Sensitivity of the BS 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>500%</u>	<u>600%</u>	<u>800%</u>	<u>1000%</u>
0.30375%	70.5%	59.3%	43.9%	37.4%	24.2%	11.0%
1.30375%	59.1%	47.5%	31.5%	24.8%	11.1%	(2.5)%
3.30375%	36.8%	24.3%	6.3%	(1.2)%	(16.2)%	(30.5)%
5.30375%	14.6%	0.0%	(21.5)%	(30.3)%	(47.2)%	(62.7)%
7.65000%	*	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>CPR Prepayment Assumption</u>				
	<u>3%</u>	<u>7%</u>	<u>15%</u>	<u>22%</u>	<u>30%</u>
0.31%	56.6%	51.4%	40.8%	31.0%	19.3%
1.31%	48.2%	43.2%	32.8%	23.3%	12.0%
3.31%	31.8%	27.0%	17.3%	8.4%	(2.3)%
5.31%	15.6%	11.2%	2.0%	(6.4)%	(16.4)%
7.31%	(3.0)%	(7.1)%	(15.5)%	(23.2)%	(32.4)%
8.10%	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>150%</u>	<u>319%</u>	<u>350%</u>	<u>500%</u>	<u>800%</u>
0.30875%	61.8%	52.2%	52.2%	52.2%	47.9%	32.6%
1.30875%	50.9%	40.7%	40.7%	40.7%	35.6%	18.8%
3.30875%	29.4%	17.6%	17.6%	17.6%	10.0%	(10.4)%
5.30875%	7.2%	(8.2)%	(8.2)%	(8.2)%	(19.8)%	(45.6)%
7.10000%	*	*	*	*	*	*

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

The KI, AI, DI, EI, IU, OI, IB, IM, MI, IA, IL, IP, IV, LI, BI, I1, IT and I2 Classes. **The yields to investors in the KI, AI, DI, EI, IU, OI, IB, IM, MI, IA, IL, IP, IV, LI, BI, I1, IT and I2 Classes will be very sensitive to the rate of principal payments (including prepayments) of the related Mortgage Loans. The Mortgage Loans generally can be prepaid at any time without penalty. On the basis of the assumptions described below, the yield to maturity on the KI, AI, DI, EI, IU, OI, IB, IM, MI, IA, IL, IP, IV, LI, BI and IT Classes would be 0% if prepayments of the related Mortgage Loans were to occur at the following constant rates:**

<u>Class</u>	<u>0% Yield Prepayment Rate</u>
KI	313% PSA
AI	558% PSA
DI	490% PSA
EI	533% PSA
IU	333% PSA
OI	628% PSA
IB	561% PSA
IM	582% PSA
MI	633% PSA
IA	831% PSA
IL	575% PSA
IP	464% PSA
IV	687% PSA
LI	612% PSA
BI	479% PSA
IT	559% PSA

For any of the KI, AI, DI, EI, IU, OI, IB, IM, MI, IA, IL, IP, IV, LI, BI and IT Classes, if the actual prepayment rate of the related Mortgage Loans were to exceed the

level specified for as little as one month while equaling such level for the remaining months, the investors in the related 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 KI, AI, DI, EI, IU, OI, IB, IM, MI, IA, IL, IP, IV, LI, BI, I1, IT and I2 Classes (expressed in each case as a percentage of the original principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
KI	16.2500%
AI	29.4375%
DI	20.1875%
EI	14.1250%
IU	11.3125%
OI	13.4375%
IB	15.1875%
IM	17.1250%
MI	21.2500%
IA	10.8750%
IL	22.2500%
IP	15.5625%
IV	31.7500%
LI	16.6250%
BI	15.2500%
I1	1.9120%
IT	20.8750%
I2	3.0000%

* 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 KI Class to Prepayments

	<u>PSA Prepayment Assumption</u>						<u>CPR Prepayment Assumption</u>	
	<u>50%</u>	<u>100%</u>	<u>160%</u>	<u>201%</u>	<u>202%</u>	<u>500%</u>	<u>2.85%</u>	<u>3%</u>
Pre-Tax Yields to Maturity	26.2%	21.0%	10.8%	23.2%	31.4%	(39.4)%	27.1%	35.2%

Sensitivity of the AI Class to Prepayments

	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>160%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>
Pre-Tax Yields to Maturity	17.6%	15.1%	15.1%	15.1%	15.1%	15.1%	3.3%	(14.8)%

Sensitivity of the DI Class to Prepayments

	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>160%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>
Pre-Tax Yields to Maturity	24.3%	17.4%	17.4%	17.4%	17.4%	17.4%	(0.8)%	(23.5)%

Sensitivity of the EI Class to Prepayments

	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>160%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>
Pre-Tax Yields to Maturity	27.0%	17.0%	17.0%	17.0%	17.0%	17.0%	2.4%	(18.6)%

Sensitivity of the IU Class to Prepayments

	PSA Prepayment Assumption									CPR Prepayment Assumption	
	50%	100%	135%	225%	226%	300%	305%	600%	800%	2.3%	2.4%
Pre-Tax Yields to Maturity	34.6%	32.2%	24.8%	13.0%	31.0%	9.2%	7.7%	(47.2)%	(71.4)%	42.2%	46.4%

Sensitivity of the OI Class to Prepayments

	PSA Prepayment Assumption									CPR Prepayment Assumption	
	50%	100%	135%	225%	226%	300%	305%	600%	800%	2.3%	2.4%
Pre-Tax Yields to Maturity	22.5%	17.5%	17.5%	17.5%	17.5%	17.5%	17.4%	1.7%	(9.9)%	23.3%	23.1%

Sensitivity of the IB Class to Prepayments

	PSA Prepayment Assumption					
	50%	125%	160%	300%	500%	800%
Pre-Tax Yields to Maturity	28.5%	15.4%	15.4%	15.4%	4.3%	(16.2)%

Sensitivity of the IM Class to Prepayments

	PSA Prepayment Assumption					
	50%	125%	160%	300%	500%	800%
Pre-Tax Yields to Maturity	25.6%	15.4%	15.4%	15.4%	5.2%	(13.8)%

Sensitivity of the MI Class to Prepayments

	PSA Prepayment Assumption					
	50%	125%	160%	300%	500%	800%
Pre-Tax Yields to Maturity	21.3%	14.7%	14.7%	14.7%	6.6%	(8.7)%

Sensitivity of the IA Class to Prepayments

	PSA Prepayment Assumption														CPR Prepayment Assumption	
	50%	75%	76%	125%	160%	251%	252%	301%	302%	321%	322%	350%	500%	800%	6%	7%
Pre-Tax Yields to Maturity	33.9%	27.1%	26.9%	15.5%	15.5%	15.5%	15.5%	15.5%	15.5%	15.5%	15.5%	15.5%	14.4%	1.4%	19.2%	17.2%

Sensitivity of the IL Class to Prepayments

	PSA Prepayment Assumption														CPR Prepayment Assumption	
	50%	75%	76%	125%	160%	251%	252%	301%	302%	321%	322%	350%	500%	800%	6%	7%
Pre-Tax Yields to Maturity	21.7%	19.2%	19.1%	13.2%	13.2%	13.2%	13.2%	13.2%	13.2%	13.2%	13.2%	13.2%	4.9%	(14.5)%	16.8%	15.4%

Sensitivity of the IP Class to Prepayments

	PSA Prepayment Assumption														CPR Prepayment Assumption	
	50%	75%	76%	125%	160%	251%	252%	301%	302%	321%	322%	350%	500%	800%	6%	7%
Pre-Tax Yields to Maturity . .	23.3%	22.0%	22.0%	19.5%	19.5%	19.9%	23.5%	23.7%	23.6%	20.5%	27.6%	19.9%	(5.5)%	(38.8)%	34.6%	35.4%

Sensitivity of the IV Class to Prepayments

	PSA Prepayment Assumption														CPR Prepayment Assumption	
	50%	75%	76%	125%	160%	251%	252%	301%	302%	321%	322%	350%	500%	800%	6%	7%
Pre-Tax Yields to Maturity . . .	16.1%	15.0%	15.0%	13.1%	13.1%	13.1%	13.1%	13.1%	13.1%	13.1%	13.1%	13.1%	8.0%	(5.5)%	14.2%	13.6%

Sensitivity of the LI Class to Prepayments

	PSA Prepayment Assumption														CPR Prepayment Assumption	
	50%	75%	76%	125%	160%	251%	252%	301%	302%	321%	322%	350%	500%	800%	6%	7%
Pre-Tax Yields to Maturity . . .	23.9%	20.3%	20.2%	13.1%	13.1%	13.1%	13.1%	13.1%	13.1%	13.1%	13.1%	13.1%	6.5%	(11.0)%	16.7%	15.2%

Sensitivity of the BI Class to Prepayments

	PSA Prepayment Assumption					
	50%	250%	500%	600%	800%	1000%
Pre-Tax Yields to Maturity	30.2%	17.2%	(1.6)%	(9.5)%	(24.9)%	(39.6)%

Sensitivity of the I1 Class to Prepayments

	CPR Prepayment Assumption				
	3%	7%	15%	22%	30%
Pre-Tax Yields to Maturity	32.5%	27.8%	18.0%	9.1%	(1.7)%

Sensitivity of the IT Class to Prepayments

	PSA Prepayment Assumption					
	50%	125%	160%	300%	500%	800%
Pre-Tax Yields to Maturity	21.2%	13.4%	13.4%	13.4%	3.5%	(14.9)%

Sensitivity of the I2 Class to Prepayments

	CPR Prepayment Assumption				
	3%	7%	15%	22%	30%
Pre-Tax Yields to Maturity	51.9%	39.6%	16.3%	(1.9)%	(18.6)%

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 the original principal balance) are as follows:

<u>Class</u>	<u>Price</u>
OB	89.2500%
HO	98.9375%
P1	65.0000%
CA	75.8300%
CB	77.8800%
CD	78.8800%
CE	85.5300%
CG	78.8300%
CH	77.8300%
CJ	77.9200%
CK	75.0900%
CL	79.4800%
CM	76.8300%
CN	65.8000%

Sensitivity of the OB Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>150%</u>	<u>325%</u>	<u>500%</u>	<u>800%</u>
Pre-Tax Yields to Maturity	1.7%	2.2%	3.2%	4.3%	5.9%

Sensitivity of the HO Class to Prepayments

	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>150%</u>	<u>200%</u>	<u>350%</u>	<u>500%</u>	<u>800%</u>
Pre-Tax Yields to Maturity	0.0%	0.1%	0.1%	0.4%	1.0%	1.7%

Sensitivity of the P1 Class to Prepayments

	<u>CPR Prepayment Assumption</u>				
	<u>3%</u>	<u>7%</u>	<u>15%</u>	<u>22%</u>	<u>30%</u>
Pre-Tax Yields to Maturity	3.7%	5.5%	10.0%	14.7%	20.8%

Sensitivity of the CA Class to Prepayments

	<u>CPR Prepayment Assumption</u>				
	<u>3%</u>	<u>7%</u>	<u>15%</u>	<u>22%</u>	<u>30%</u>
Pre-Tax Yields to Maturity	2.4%	3.4%	6.0%	8.7%	12.1%

Sensitivity of the CB Class to Prepayments

	<u>CPR Prepayment Assumption</u>				
	<u>3%</u>	<u>7%</u>	<u>15%</u>	<u>22%</u>	<u>30%</u>
Pre-Tax Yields to Maturity	2.2%	3.0%	5.3%	7.7%	10.8%

Sensitivity of the CD Class to Prepayments

	CPR Prepayment Assumption				
	<u>3%</u>	<u>7%</u>	<u>15%</u>	<u>22%</u>	<u>30%</u>
Pre-Tax Yields to Maturity	2.0%	2.8%	5.0%	7.2%	10.1%

Sensitivity of the CE Class to Prepayments

	CPR Prepayment Assumption				
	<u>3%</u>	<u>7%</u>	<u>15%</u>	<u>22%</u>	<u>30%</u>
Pre-Tax Yields to Maturity	1.3%	1.9%	3.2%	4.6%	6.4%

Sensitivity of the CG Class to Prepayments

	CPR Prepayment Assumption				
	<u>3%</u>	<u>7%</u>	<u>15%</u>	<u>22%</u>	<u>30%</u>
Pre-Tax Yields to Maturity	2.0%	2.9%	5.0%	7.3%	10.2%

Sensitivity of the CH Class to Prepayments

	CPR Prepayment Assumption				
	<u>3%</u>	<u>7%</u>	<u>15%</u>	<u>22%</u>	<u>30%</u>
Pre-Tax Yields to Maturity	2.2%	3.1%	5.4%	7.7%	10.8%

Sensitivity of the CJ Class to Prepayments

	CPR Prepayment Assumption				
	<u>3%</u>	<u>7%</u>	<u>15%</u>	<u>22%</u>	<u>30%</u>
Pre-Tax Yields to Maturity	2.1%	3.0%	5.3%	7.6%	10.7%

Sensitivity of the CK Class to Prepayments

	CPR Prepayment Assumption				
	<u>3%</u>	<u>7%</u>	<u>15%</u>	<u>22%</u>	<u>30%</u>
Pre-Tax Yields to Maturity	2.3%	3.4%	6.1%	8.9%	12.6%

Sensitivity of the CL Class to Prepayments

	CPR Prepayment Assumption				
	<u>3%</u>	<u>7%</u>	<u>15%</u>	<u>22%</u>	<u>30%</u>
Pre-Tax Yields to Maturity	1.9%	2.7%	4.8%	6.9%	9.7%

Sensitivity of the CM Class to Prepayments

	CPR Prepayment Assumption				
	<u>3%</u>	<u>7%</u>	<u>15%</u>	<u>22%</u>	<u>30%</u>
Pre-Tax Yields to Maturity	2.3%	3.2%	5.6%	8.2%	11.5%

Sensitivity of the CN Class to Prepayments

	CPR Prepayment Assumption				
	3%	7%	15%	22%	30%
Pre-Tax Yields to Maturity	3.6%	5.3%	9.6%	14.1%	20.0%

Weighted Average Lives of the Certificates

The weighted average life of a Certificate is determined by

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

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

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

- the timing of changes in the rate of principal payments,
- the priority sequences of payments of principal of the Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 8, Group 9, Group 10, Group 11, Group 12, Group 13, Group 14, and Group 15 Classes, and
- in the case of the Group 1, Group 3, Group 4, Group 5, Group 6, Group 8, Group 10, Group 11, Group 12 and Group 14 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.

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 and the corresponding weighted average lives of those Classes. The tables have been prepared on the basis of the Pricing Assumptions. However, in the case of the information set forth for each Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8, Group 9, Group 10, Group 11, Group 12, Group 13, Group 14 and Group 15 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 Underlying Trust Certificate	360 months	359 months	8.00%
Group 2 Underlying Trust Certificates	360 months	358 months	8.00%
Group 3 MBS	360 months	360 months	8.50%
Group 4 MBS	360 months	360 months	8.50%
Group 5 MBS	360 months	360 months	8.00%
Group 6 MBS	180 months	180 months	7.50%
Group 7 Underlying Trust Certificate	360 months	356 months	8.00%
Group 8 MBS	360 months	360 months	8.25%
Group 9 MBS	180 months	180 months	7.50%
Group 10 MBS	360 months	360 months	8.50%
Group 11 SMBS	360 months	360 months	9.00%
Group 12 MBS	360 months	360 months	8.50%
Group 13 MBS	360 months	360 months	8.00%
Group 14 MBS	360 months	360 months	8.00%
Group 15 MBS	240 months	240 months	8.00%

It is unlikely

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

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 rate, as applicable. 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	HS Class						SA Class						UF, US and U Classes					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	165%	166%	412%	600%	800%	0%	165%	166%	412%	600%	800%	0%	165%	166%	412%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	96	100	100	100	92	100	100	93	52	20	0	100	98	98	83	72	60
April 2005	100	88	100	72	22	0	100	100	78	0	0	0	100	93	92	47	15	0
April 2006	100	79	100	12	0	0	100	100	59	0	0	0	100	86	86	8	0	0
April 2007	100	71	100	0	0	0	100	100	44	0	0	0	100	81	80	0	0	0
April 2008	100	64	100	0	0	0	100	100	32	0	0	0	100	77	76	0	0	0
April 2009	100	60	100	0	0	0	100	100	24	0	0	0	100	74	73	0	0	0
April 2010	100	57	100	0	0	0	100	100	18	0	0	0	100	72	71	0	0	0
April 2011	100	55	100	0	0	0	100	100	14	0	0	0	100	71	70	0	0	0
April 2012	100	51	100	0	0	0	100	100	7	0	0	0	100	68	68	0	0	0
April 2013	100	46	98	0	0	0	100	100	0	0	0	0	100	65	64	0	0	0
April 2014	100	39	92	0	0	0	100	100	0	0	0	0	100	61	60	0	0	0
April 2015	99	32	85	0	0	0	100	100	0	0	0	0	100	56	56	0	0	0
April 2016	99	25	77	0	0	0	100	100	0	0	0	0	100	51	51	0	0	0
April 2017	99	17	70	0	0	0	100	100	0	0	0	0	100	47	46	0	0	0
April 2018	99	10	63	0	0	0	100	100	0	0	0	0	100	42	41	0	0	0
April 2019	99	3	55	0	0	0	100	100	0	0	0	0	100	37	37	0	0	0
April 2020	99	0	49	0	0	0	100	95	0	0	0	0	100	33	33	0	0	0
April 2021	99	0	42	0	0	0	100	83	0	0	0	0	100	29	28	0	0	0
April 2022	98	0	36	0	0	0	100	72	0	0	0	0	100	25	25	0	0	0
April 2023	98	0	30	0	0	0	100	62	0	0	0	0	100	21	21	0	0	0
April 2024	98	0	25	0	0	0	100	52	0	0	0	0	100	18	18	0	0	0
April 2025	97	0	20	0	0	0	100	44	0	0	0	0	100	15	15	0	0	0
April 2026	97	0	15	0	0	0	100	36	0	0	0	0	100	12	12	0	0	0
April 2027	96	0	11	0	0	0	100	29	0	0	0	0	100	10	10	0	0	0
April 2028	96	0	7	0	0	0	100	22	0	0	0	0	100	8	8	0	0	0
April 2029	95	0	3	0	0	0	100	17	0	0	0	0	100	6	6	0	0	0
April 2030	62	0	0	0	0	0	100	11	0	0	0	0	79	4	4	0	0	0
April 2031	22	0	0	0	0	0	100	7	0	0	0	0	54	2	2	0	0	0
April 2032	0	0	0	0	0	0	77	3	0	0	0	0	27	1	1	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.0	8.5	17.3	2.4	1.7	1.4	29.4	21.8	4.2	1.0	0.7	0.6	28.1	13.2	13.0	1.9	1.4	1.1

Date	UZ Class						KI† and KY Classes						KI† and KY Classes	
	PSA Prepayment Assumption						PSA Prepayment Assumption						CPR Prepayment Assumption	
	0%	165%	166%	412%	600%	800%	0%	100%	160%	201%	202%	500%	2.85%	3%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	117	117	117	117	117	117	92	63	62	82	100	100	74	99
April 2005	136	136	136	136	136	0	91	62	62	82	100	33	74	99
April 2006	158	158	158	158	0	0	89	62	62	82	100	0	74	99
April 2007	184	184	184	0	0	0	88	62	53	82	100	0	74	99
April 2008	215	215	215	0	0	0	86	61	40	65	82	0	74	99
April 2009	250	250	250	0	0	0	85	61	30	51	68	0	74	99
April 2010	292	292	292	0	0	0	83	61	23	41	58	0	74	99
April 2011	340	340	340	0	0	0	81	61	18	36	52	0	74	99
April 2012	396	396	396	0	0	0	79	61	15	33	50	0	74	99
April 2013	462	462	462	0	0	0	77	61	12	31	48	0	74	99
April 2014	538	538	538	0	0	0	75	54	7	28	45	0	74	99
April 2015	627	627	627	0	0	0	73	46	1	25	41	0	74	99
April 2016	731	731	731	0	0	0	71	37	0	21	38	0	74	99
April 2017	852	852	852	0	0	0	68	26	0	17	34	0	74	99
April 2018	993	993	993	0	0	0	66	14	0	14	31	0	74	99
April 2019	1157	1157	1157	0	0	0	63	2	0	10	27	0	74	99
April 2020	1348	0	1348	0	0	0	60	0	0	7	24	0	74	99
April 2021	1571	0	1571	0	0	0	57	0	0	3	21	0	74	99
April 2022	1831	0	1831	0	0	0	54	0	0	*	18	0	74	99
April 2023	2134	0	2134	0	0	0	50	0	0	0	15	0	71	90
April 2024	2486	0	2486	0	0	0	47	0	0	0	13	0	52	71
April 2025	2898	0	2898	0	0	0	43	0	0	0	10	0	31	51
April 2026	3377	0	3377	0	0	0	39	0	0	0	8	0	11	31
April 2027	3935	0	3935	0	0	0	34	0	0	0	6	0	0	11
April 2028	4586	0	4586	0	0	0	30	0	0	0	5	0	0	0
April 2029	5344	0	5344	0	0	0	14	0	0	0	3	0	0	0
April 2030	6227	0	6003	0	0	0	0	0	0	0	2	0	0	0
April 2031	7257	0	3639	0	0	0	0	0	0	0	1	0	0	0
April 2032	0	0	1556	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.7	16.5	28.3	3.3	2.2	1.8	17.4	8.5	4.3	7.6	11.5	1.9	16.3	21.9

* 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	KZ Class						KZ Class		AV Class						AZ Class					
	PSA Prepayment Assumption						CPR Prepayment Assumption		PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	160%	201%	202%	500%	2.85%	3%	0%	150%	200%	350%	500%	800%	0%	150%	200%	350%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	103	100	86	41	0	0	58	2	95	95	95	95	95	95	106	106	106	106	106	106
April 2005	108	100	86	41	0	0	58	2	90	90	90	90	90	90	113	113	113	113	113	113
April 2006	114	100	86	41	0	0	58	2	85	85	85	85	85	85	120	120	120	120	120	120
April 2007	119	100	86	41	0	0	58	2	79	79	79	79	79	79	127	127	127	127	127	127
April 2008	126	100	86	41	0	0	58	2	73	73	73	73	73	37	135	135	135	135	135	135
April 2009	132	100	86	41	0	0	58	2	67	67	67	67	67	0	143	143	143	143	143	93
April 2010	139	100	86	41	0	0	58	2	60	60	60	60	60	0	152	152	152	152	152	48
April 2011	146	100	86	41	0	0	58	2	53	53	53	53	24	0	161	161	161	161	161	24
April 2012	154	100	86	41	0	0	58	2	45	45	45	45	0	0	171	171	171	171	132	12
April 2013	162	100	86	41	0	0	58	2	37	37	37	37	0	0	182	182	182	182	90	6
April 2014	170	100	86	41	0	0	58	2	28	28	28	11	0	0	193	193	193	193	61	3
April 2015	179	100	86	41	0	0	58	2	19	19	19	0	0	0	205	205	205	159	42	2
April 2016	189	100	73	41	0	0	58	2	9	9	9	0	0	0	218	218	218	122	28	1
April 2017	199	100	57	41	0	0	58	2	0	0	0	0	0	0	229	229	229	93	19	*
April 2018	210	100	41	41	0	0	58	2	0	0	0	0	0	0	229	229	229	70	13	*
April 2019	221	100	25	41	0	0	58	2	0	0	0	0	0	0	229	229	229	53	9	*
April 2020	233	76	9	41	0	0	58	2	0	0	0	0	0	0	229	229	227	40	6	*
April 2021	245	47	0	41	0	0	58	2	0	0	0	0	0	0	229	229	189	30	4	*
April 2022	258	18	0	41	0	0	58	2	0	0	0	0	0	0	229	229	156	22	3	*
April 2023	272	0	0	35	0	0	58	2	0	0	0	0	0	0	229	229	128	16	2	*
April 2024	287	0	0	29	0	0	58	2	0	0	0	0	0	0	229	204	104	12	1	*
April 2025	303	0	0	24	0	0	58	2	0	0	0	0	0	0	229	169	83	9	1	*
April 2026	319	0	0	19	0	0	58	2	0	0	0	0	0	0	229	138	66	6	*	*
April 2027	337	0	0	15	0	0	34	2	0	0	0	0	0	0	229	109	50	4	*	*
April 2028	355	0	0	11	0	0	0	0	0	0	0	0	0	0	229	84	38	3	*	*
April 2029	374	0	0	7	0	0	0	0	0	0	0	0	0	0	229	62	27	2	*	*
April 2030	384	0	0	4	0	0	0	0	0	0	0	0	0	0	229	42	17	1	*	*
April 2031	406	0	0	2	0	0	0	0	0	0	0	0	0	0	229	24	10	1	*	*
April 2032	214	0	0	0	0	0	0	0	0	0	0	0	0	0	229	8	3	*	*	*
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.0	17.9	12.9	9.7	0.4	0.2	14.0	0.9	7.9	7.9	7.9	7.5	6.3	4.4	29.6	24.2	21.3	14.8	11.0	6.9

Date	FA, SF, SO and ST† Classes						FP, SP† and VD Classes						FG, GJ and SG† Classes						
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption						
	0%	150%	200%	350%	500%	800%	0%	150%	200%	350%	500%	800%	0%	165%	200%	225%	350%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	96	84	73	49	99	93	93	93	93	93	99	94	94	94	94	94	94
April 2005	100	100	89	57	26	0	97	80	80	80	80	66	98	82	82	82	82	82	69
April 2006	100	100	81	31	0	0	96	66	66	66	60	27	97	69	69	69	69	62	34
April 2007	100	100	76	14	0	0	94	53	53	53	37	7	95	57	57	57	57	42	16
April 2008	100	100	72	5	0	0	93	41	41	41	21	0	94	46	46	46	46	28	7
April 2009	100	100	69	1	0	0	91	30	30	30	10	0	92	36	36	36	36	18	2
April 2010	100	100	68	*	0	0	89	21	21	21	3	0	90	27	27	27	27	12	0
April 2011	100	98	65	*	0	0	87	13	13	13	0	0	88	20	20	20	20	7	0
April 2012	100	93	61	*	0	0	84	7	7	7	0	0	86	15	15	15	15	4	0
April 2013	100	88	56	*	0	0	82	2	2	2	0	0	84	11	11	11	11	2	0
April 2014	100	79	48	0	0	0	79	0	0	0	0	0	82	8	8	8	8	*	0
April 2015	100	67	37	0	0	0	76	0	0	0	0	0	79	5	5	5	5	0	0
April 2016	100	55	27	0	0	0	73	0	0	0	0	0	76	3	3	3	3	0	0
April 2017	100	45	19	0	0	0	69	0	0	0	0	0	73	2	2	2	2	0	0
April 2018	100	36	12	0	0	0	65	0	0	0	0	0	69	1	1	1	1	0	0
April 2019	100	27	5	0	0	0	61	0	0	0	0	0	66	0	0	0	0	0	0
April 2020	100	20	0	0	0	0	56	0	0	0	0	0	62	0	0	0	0	0	0
April 2021	100	13	0	0	0	0	51	0	0	0	0	0	57	0	0	0	0	0	0
April 2022	100	7	0	0	0	0	45	0	0	0	0	0	52	0	0	0	0	0	0
April 2023	100	2	0	0	0	0	39	0	0	0	0	0	47	0	0	0	0	0	0
April 2024	100	0	0	0	0	0	33	0	0	0	0	0	41	0	0	0	0	0	0
April 2025	100	0	0	0	0	0	25	0	0	0	0	0	35	0	0	0	0	0	0
April 2026	100	0	0	0	0	0	18	0	0	0	0	0	28	0	0	0	0	0	0
April 2027	100	0	0	0	0	0	9	0	0	0	0	0	21	0	0	0	0	0	0
April 2028	100	0	0	0	0	0	0	0	0	0	0	0	13	0	0	0	0	0	0
April 2029	78	0	0	0	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0
April 2030	55	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2031	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.2	13.8	9.3	2.4	1.5	1.0	16.6	4.6	4.6	4.6	3.6	2.5	17.8	5.3	5.3	5.3	5.3	4.0	2.8

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

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

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

Date	GB Class							GE Class							GF and SY Classes						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	165%	200%	225%	350%	500%	800%	0%	165%	200%	225%	350%	500%	800%	0%	165%	200%	225%	350%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	99	99	96	94	94	81	55
April 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	99	99	90	83	64	28	0
April 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	98	98	82	71	34	0	0
April 2007	100	100	100	100	100	100	100	100	100	100	100	100	100	100	97	97	77	63	15	0	0
April 2008	100	100	100	100	100	100	100	100	100	100	100	100	100	100	96	96	73	57	5	0	0
April 2009	100	100	100	100	100	100	100	100	100	100	100	100	100	100	95	95	69	53	*	0	0
April 2010	100	100	100	100	100	100	70	100	100	100	100	100	100	100	94	94	67	50	0	0	0
April 2011	100	100	100	100	100	100	0	100	100	100	100	100	100	70	93	90	62	45	0	0	0
April 2012	100	100	100	100	100	100	0	100	100	100	100	100	100	36	92	83	56	39	0	0	0
April 2013	100	100	100	100	100	100	0	100	100	100	100	100	100	18	91	76	49	33	0	0	0
April 2014	100	100	100	100	100	100	0	100	100	100	100	100	100	9	90	67	42	26	0	0	0
April 2015	100	100	100	100	100	34	0	100	100	100	100	100	100	5	88	58	34	20	0	0	0
April 2016	100	100	100	100	100	0	0	100	100	100	100	100	80	2	87	49	26	13	0	0	0
April 2017	100	100	100	100	100	0	0	100	100	100	100	100	54	1	85	40	19	7	0	0	0
April 2018	100	100	100	100	100	0	0	100	100	100	100	100	36	1	84	31	12	1	0	0	0
April 2019	100	92	92	92	92	0	0	100	100	100	100	100	24	*	82	23	5	0	0	0	0
April 2020	100	23	23	23	23	0	0	100	100	100	100	100	16	*	80	14	0	0	0	0	0
April 2021	100	0	0	0	0	0	0	100	100	100	100	84	11	*	78	6	0	0	0	0	0
April 2022	100	0	0	0	0	0	0	100	100	100	100	62	7	*	76	0	0	0	0	0	0
April 2023	100	0	0	0	0	0	0	100	100	100	100	46	5	*	74	0	0	0	0	0	0
April 2024	100	0	0	0	0	0	0	100	100	100	100	34	3	*	72	0	0	0	0	0	0
April 2025	100	0	0	0	0	0	0	100	100	100	100	24	2	*	69	0	0	0	0	0	0
April 2026	100	0	0	0	0	0	0	100	100	100	100	17	1	*	67	0	0	0	0	0	0
April 2027	100	0	0	0	0	0	0	100	100	100	95	12	1	*	64	0	0	0	0	0	0
April 2028	100	0	0	0	0	0	0	100	100	100	70	8	*	*	61	0	0	0	0	0	0
April 2029	100	0	0	0	0	0	0	100	100	75	49	5	*	*	58	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	100	92	50	32	3	*	*	41	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	100	53	28	18	2	*	*	6	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	100	20	10	6	*	*	*	0	0	0	0	0	0	0
April 2033	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)**	26.5	16.6	16.6	16.6	16.6	11.9	7.2	30.0	28.2	27.2	26.2	20.5	15.0	9.0	22.7	12.7	9.1	7.1	2.6	1.6	1.1

Date	GZ Class							ZW Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	165%	200%	225%	350%	500%	800%	0%	165%	200%	225%	350%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	106	106	106	106	7	0	0	106	106	106	106	106	106	106
April 2005	113	113	113	113	0	0	0	113	113	113	113	113	113	0
April 2006	120	120	120	120	0	0	0	120	120	120	120	120	0	0
April 2007	127	127	127	127	0	0	0	127	127	127	127	127	0	0
April 2008	135	135	135	135	0	0	0	135	135	135	135	135	0	0
April 2009	143	143	143	143	0	0	0	143	143	143	143	143	0	0
April 2010	152	152	152	152	0	0	0	152	152	152	152	2	0	0
April 2011	161	161	161	161	0	0	0	161	161	161	161	2	0	0
April 2012	171	171	171	171	0	0	0	171	171	171	171	2	0	0
April 2013	182	182	182	182	0	0	0	182	182	182	182	2	0	0
April 2014	193	193	193	193	0	0	0	193	193	193	193	2	0	0
April 2015	205	205	205	205	0	0	0	205	205	205	205	2	0	0
April 2016	218	218	218	218	0	0	0	218	218	218	218	2	0	0
April 2017	231	231	231	231	0	0	0	231	231	231	231	2	0	0
April 2018	245	245	245	245	0	0	0	245	245	245	245	2	0	0
April 2019	261	261	261	216	0	0	0	261	261	261	261	2	0	0
April 2020	277	277	260	184	0	0	0	277	277	277	277	2	0	0
April 2021	294	294	213	146	0	0	0	294	294	294	294	0	0	0
April 2022	312	284	168	109	0	0	0	312	312	312	312	0	0	0
April 2023	331	230	128	78	0	0	0	331	331	331	331	0	0	0
April 2024	351	183	94	52	0	0	0	351	351	351	351	0	0	0
April 2025	373	140	65	30	0	0	0	373	373	373	373	0	0	0
April 2026	396	103	41	12	0	0	0	396	396	396	396	0	0	0
April 2027	421	71	19	0	0	0	0	421	421	421	0	0	0	0
April 2028	446	42	1	0	0	0	0	446	446	446	0	0	0	0
April 2029	474	16	0	0	0	0	0	474	474	0	0	0	0	0
April 2030	503	0	0	0	0	0	0	503	0	0	0	0	0	0
April 2031	534	0	0	0	0	0	0	534	0	0	0	0	0	0
April 2032	283	0	0	0	0	0	0	567	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.1	22.0	20.2	18.9	0.7	0.4	0.2	29.9	26.8	25.2	23.8	6.6	2.6	1.7

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

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

Date	AC Class								AG Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	125%	160%	200%	250%	500%	800%	0%	100%	125%	160%	200%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	92	74	74	74	74	74	74	74	100	100	100	100	100	100	100	100
April 2005	84	26	26	26	26	26	26	0	100	100	100	100	100	100	100	35
April 2006	76	0	0	0	0	0	0	0	100	38	38	38	38	38	0	0
April 2007	66	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2008	56	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2009	44	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2010	32	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2011	19	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2012	5	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2013	0	0	0	0	0	0	0	0	81	0	0	0	0	0	0	0
April 2014	0	0	0	0	0	0	0	0	50	0	0	0	0	0	0	0
April 2015	0	0	0	0	0	0	0	0	16	0	0	0	0	0	0	0
April 2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	5.3	1.5	1.5	1.5	1.5	1.5	1.5	1.4	11.0	2.9	2.9	2.9	2.9	2.9	2.6	2.0

Date	AI†, EV and EU Classes								DF and JS Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	125%	160%	200%	250%	500%	800%	0%	100%	125%	160%	200%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100	100	100	100	97	94	90	68	43
April 2005	100	100	100	100	100	100	100	100	100	100	100	90	80	66	2	0
April 2006	100	100	100	100	100	100	100	100	100	100	100	82	63	39	0	0
April 2007	100	100	100	100	100	100	100	38	100	100	100	76	50	19	0	0
April 2008	100	100	100	100	100	100	86	0	100	100	100	71	40	5	0	0
April 2009	100	100	100	100	100	100	44	0	100	100	100	67	33	0	0	0
April 2010	100	100	100	100	100	100	15	0	100	100	100	64	29	0	0	0
April 2011	100	100	100	100	100	100	0	0	100	100	100	63	26	0	0	0
April 2012	100	88	88	88	88	88	0	0	100	100	100	62	25	0	0	0
April 2013	100	64	64	64	64	64	0	0	100	100	99	61	25	0	0	0
April 2014	100	45	45	45	45	45	0	0	100	100	98	60	25	0	0	0
April 2015	100	29	29	29	29	29	0	0	100	100	95	58	25	0	0	0
April 2016	100	15	15	15	15	15	0	0	100	100	92	56	25	0	0	0
April 2017	100	4	4	4	4	4	0	0	100	100	88	54	25	0	0	0
April 2018	100	0	0	0	0	0	0	0	100	100	82	49	23	0	0	0
April 2019	100	0	0	0	0	0	0	0	100	100	75	45	20	0	0	0
April 2020	100	0	0	0	0	0	0	0	100	95	68	40	18	0	0	0
April 2021	100	0	0	0	0	0	0	0	100	87	61	35	15	0	0	0
April 2022	100	0	0	0	0	0	0	0	100	78	55	31	13	0	0	0
April 2023	100	0	0	0	0	0	0	0	100	70	48	27	11	0	0	0
April 2024	100	0	0	0	0	0	0	0	100	62	42	23	10	0	0	0
April 2025	85	0	0	0	0	0	0	0	100	54	36	20	8	0	0	0
April 2026	58	0	0	0	0	0	0	0	100	46	30	16	6	0	0	0
April 2027	28	0	0	0	0	0	0	0	100	38	25	13	5	0	0	0
April 2028	0	0	0	0	0	0	0	0	100	31	20	10	4	0	0	0
April 2029	0	0	0	0	0	0	0	0	100	24	15	8	3	0	0	0
April 2030	0	0	0	0	0	0	0	0	100	17	11	5	2	0	0	0
April 2031	0	0	0	0	0	0	0	0	80	11	7	3	1	0	0	0
April 2032	0	0	0	0	0	0	0	0	42	5	3	1	1	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.2	11.0	11.0	11.0	11.0	11.0	6.0	3.9	28.8	22.7	20.1	13.4	7.6	2.7	1.3	0.9

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

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

Date	DI†, GT and GP Classes								DV Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	125%	160%	200%	250%	500%	800%	0%	100%	125%	160%	200%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100	0	100	100	100	100	100	100	35	0
April 2007	100	100	100	100	100	100	18	0	100	47	47	47	47	47	0	0
April 2008	100	84	84	84	84	84	0	0	100	0	0	0	0	0	0	0
April 2009	100	48	48	48	48	48	0	0	100	0	0	0	0	0	0	0
April 2010	100	14	14	14	14	14	0	0	100	0	0	0	0	0	0	0
April 2011	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2012	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2013	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2014	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2015	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2016	100	0	0	0	0	0	0	0	84	0	0	0	0	0	0	0
April 2017	100	0	0	0	0	0	0	0	54	0	0	0	0	0	0	0
April 2018	100	0	0	0	0	0	0	0	20	0	0	0	0	0	0	0
April 2019	92	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2020	73	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2021	52	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2022	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2023	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.0	6.0	6.0	6.0	6.0	6.0	3.7	2.6	14.1	4.0	4.0	4.0	4.0	4.0	3.0	2.2

Date	EI† Class								ET Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	125%	160%	200%	250%	500%	800%	0%	100%	125%	160%	200%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	98	92	92	92	92	92	92	92	100	100	100	100	100	100	100	100
April 2005	95	78	78	78	78	78	78	59	100	100	100	100	100	100	100	100
April 2006	93	60	60	60	60	60	40	3	100	100	100	100	100	100	100	65
April 2007	90	42	42	42	42	42	10	0	100	100	100	100	100	100	100	0
April 2008	87	28	28	28	28	28	0	0	100	100	100	100	100	100	0	0
April 2009	83	18	18	18	18	18	0	0	100	100	100	100	100	100	0	0
April 2010	80	9	9	9	9	9	0	0	100	100	100	100	100	100	0	0
April 2011	76	2	2	2	2	2	0	0	100	46	46	46	46	46	0	0
April 2012	71	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2013	67	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2014	62	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2015	56	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2016	50	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2017	44	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2018	37	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2019	30	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2020	25	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2021	19	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2022	13	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2023	6	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2024	2	0	0	0	0	0	0	0	35	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.3	3.8	3.8	3.8	3.8	3.8	2.7	2.1	20.8	8.0	8.0	8.0	8.0	8.0	4.5	3.1

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

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

Date	EW Class								XA Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	125%	160%	200%	250%	500%	800%	0%	100%	125%	160%	200%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100	100	100	91	91	91	91	91	91
April 2005	100	100	100	100	100	100	100	100	100	100	70	70	70	70	70	0
April 2006	100	100	100	100	100	100	100	100	100	100	43	43	43	43	0	0
April 2007	100	100	100	100	100	100	100	100	100	100	20	20	20	20	0	0
April 2008	100	100	100	100	100	100	100	92	100	100	2	2	2	2	0	0
April 2009	100	100	100	100	100	100	100	47	100	100	0	0	0	0	0	0
April 2010	100	100	100	100	100	100	100	24	100	100	0	0	0	0	0	0
April 2011	100	100	100	100	100	100	91	12	100	100	0	0	0	0	0	0
April 2012	100	100	100	100	100	100	62	6	100	100	0	0	0	0	0	0
April 2013	100	100	100	100	100	100	42	3	100	93	0	0	0	0	0	0
April 2014	100	100	100	100	100	100	29	2	100	77	0	0	0	0	0	0
April 2015	100	100	100	100	100	100	20	1	100	54	0	0	0	0	0	0
April 2016	100	100	100	100	100	100	13	*	100	27	0	0	0	0	0	0
April 2017	100	100	100	100	100	100	9	*	100	0	0	0	0	0	0	0
April 2018	100	89	89	89	89	89	6	*	100	0	0	0	0	0	0	0
April 2019	100	72	72	72	72	72	4	*	100	0	0	0	0	0	0	0
April 2020	100	58	58	58	58	58	3	*	100	0	0	0	0	0	0	0
April 2021	100	47	47	47	47	47	2	*	100	0	0	0	0	0	0	0
April 2022	100	38	38	38	38	38	1	*	100	0	0	0	0	0	0	0
April 2023	100	30	30	30	30	30	1	*	100	0	0	0	0	0	0	0
April 2024	100	23	23	23	23	23	*	*	100	0	0	0	0	0	0	0
April 2025	100	18	18	18	18	18	*	*	100	0	0	0	0	0	0	0
April 2026	100	14	14	14	14	14	*	*	100	0	0	0	0	0	0	0
April 2027	100	10	10	10	10	10	*	*	100	0	0	0	0	0	0	0
April 2028	90	7	7	7	7	7	*	*	100	0	0	0	0	0	0	0
April 2029	16	5	5	5	5	5	*	*	100	0	0	0	0	0	0	0
April 2030	3	3	3	3	3	3	*	*	0	0	0	0	0	0	0	0
April 2031	2	2	2	2	2	2	*	*	0	0	0	0	0	0	0	0
April 2032	1	1	1	1	1	1	*	*	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.6	18.7	18.7	18.7	18.7	18.7	10.4	6.4	26.5	12.0	2.8	2.8	2.8	2.8	1.9	1.4

Date	XB Class								XC Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	125%	160%	200%	250%	500%	800%	0%	100%	125%	160%	200%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	0
April 2006	100	100	100	100	100	100	0	0	100	100	100	100	100	100	0	0
April 2007	100	100	100	100	100	100	0	0	100	100	100	100	100	100	0	0
April 2008	100	100	100	100	100	100	0	0	100	100	100	100	100	100	0	0
April 2009	100	100	46	46	46	0	0	0	100	100	100	100	100	36	0	0
April 2010	100	100	0	0	0	0	0	0	100	100	96	96	96	0	0	0
April 2011	100	100	0	0	0	0	0	0	100	100	45	45	45	0	0	0
April 2012	100	100	0	0	0	0	0	0	100	100	8	8	8	0	0	0
April 2013	100	100	0	0	0	0	0	0	100	100	0	0	0	0	0	0
April 2014	100	100	0	0	0	0	0	0	100	100	0	0	0	0	0	0
April 2015	100	100	0	0	0	0	0	0	100	100	0	0	0	0	0	0
April 2016	100	100	0	0	0	0	0	0	100	100	0	0	0	0	0	0
April 2017	100	81	0	0	0	0	0	0	100	100	0	0	0	0	0	0
April 2018	100	0	0	0	0	0	0	0	100	6	0	0	0	0	0	0
April 2019	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2020	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2021	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2022	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2023	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2024	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2025	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2026	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2027	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2028	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2029	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2030	2	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.0	14.2	6.0	6.0	6.0	5.6	2.3	1.6	27.1	14.8	8.0	8.0	8.0	6.0	2.3	1.7

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

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

Date	XD Class								XE Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	125%	160%	200%	250%	500%	800%	0%	100%	125%	160%	200%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	0
April 2006	100	100	100	100	100	100	0	0	100	100	100	100	100	100	0	0
April 2007	100	100	100	100	100	100	0	0	100	100	100	100	100	100	0	0
April 2008	100	100	100	100	100	100	0	0	100	100	100	100	100	100	0	0
April 2009	100	100	100	100	100	100	0	0	100	100	100	100	100	100	0	0
April 2010	100	100	100	100	100	0	0	0	100	100	100	100	100	93	0	0
April 2011	100	100	100	100	100	0	0	0	100	100	100	100	100	17	0	0
April 2012	100	100	100	100	100	0	0	0	100	100	100	100	100	*	0	0
April 2013	100	100	75	75	75	0	0	0	100	100	100	100	100	*	0	0
April 2014	100	100	39	39	39	0	0	0	100	100	100	100	100	*	0	0
April 2015	100	100	0	0	0	0	0	0	100	100	99	99	99	*	0	0
April 2016	100	100	0	0	0	0	0	0	100	100	48	48	48	*	0	0
April 2017	100	100	0	0	0	0	0	0	100	100	0	0	0	*	0	0
April 2018	100	100	0	0	0	0	0	0	100	100	0	0	0	*	0	0
April 2019	100	0	0	0	0	0	0	0	100	66	0	0	0	*	0	0
April 2020	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2021	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2022	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2023	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2024	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2025	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2026	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2027	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2028	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2029	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2030	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	*	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	*	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.2	15.4	10.7	10.7	10.7	6.5	2.4	1.7	27.4	16.1	13.0	13.0	13.0	7.6	2.5	1.7

Date	XF and XS Classes								XG Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	125%	160%	200%	250%	500%	800%	0%	100%	125%	160%	200%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100	100	100	100	93	85	75	26	0
April 2005	100	100	100	100	100	100	6	0	100	100	100	78	52	21	0	0
April 2006	100	100	100	100	100	100	0	0	100	100	100	59	13	0	0	0
April 2007	100	100	100	100	100	51	0	0	100	100	100	43	0	0	0	0
April 2008	100	100	100	100	100	12	0	0	100	100	100	31	0	0	0	0
April 2009	100	100	100	100	89	0	0	0	100	100	100	23	0	0	0	0
April 2010	100	100	100	100	77	0	0	0	100	100	100	17	0	0	0	0
April 2011	100	100	100	100	71	0	0	0	100	100	100	13	0	0	0	0
April 2012	100	100	100	100	69	0	0	0	100	100	100	11	0	0	0	0
April 2013	100	100	100	100	69	0	0	0	100	100	99	9	0	0	0	0
April 2014	100	100	100	100	69	0	0	0	100	100	95	6	0	0	0	0
April 2015	100	100	100	100	69	0	0	0	100	100	89	2	0	0	0	0
April 2016	100	100	100	100	69	0	0	0	100	100	82	0	0	0	0	0
April 2017	100	100	100	100	68	0	0	0	100	100	73	0	0	0	0	0
April 2018	100	100	100	100	61	0	0	0	100	100	57	0	0	0	0	0
April 2019	100	100	100	100	54	0	0	0	100	100	41	0	0	0	0	0
April 2020	100	100	100	100	48	0	0	0	100	89	25	0	0	0	0	0
April 2021	100	100	100	96	42	0	0	0	100	69	9	0	0	0	0	0
April 2022	100	100	100	84	36	0	0	0	100	49	0	0	0	0	0	0
April 2023	100	100	100	73	31	0	0	0	100	29	0	0	0	0	0	0
April 2024	100	100	100	63	26	0	0	0	100	10	0	0	0	0	0	0
April 2025	100	100	98	53	21	0	0	0	100	0	0	0	0	0	0	0
April 2026	100	100	83	44	17	0	0	0	100	0	0	0	0	0	0	0
April 2027	100	100	68	35	14	0	0	0	100	0	0	0	0	0	0	0
April 2028	100	84	54	28	11	0	0	0	100	0	0	0	0	0	0	0
April 2029	100	65	42	21	8	0	0	0	100	0	0	0	0	0	0	0
April 2030	100	47	30	15	5	0	0	0	100	0	0	0	0	0	0	0
April 2031	100	29	18	9	3	0	0	0	53	0	0	0	0	0	0	0
April 2032	100	13	8	4	1	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.6	26.9	25.5	22.8	15.8	4.1	1.8	1.3	28.1	19.0	15.2	4.4	2.0	1.5	0.8	0.5

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

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

Date	XJ Class								XM Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	125%	160%	200%	250%	500%	800%	0%	100%	125%	160%	200%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	0
April 2005	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	0
April 2006	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	0
April 2007	100	100	100	100	0	0	0	0	100	100	100	100	72	0	0	0
April 2008	100	100	100	100	0	0	0	0	100	100	100	100	0	0	0	0
April 2009	100	100	100	100	0	0	0	0	100	100	100	100	0	0	0	0
April 2010	100	100	100	100	0	0	0	0	100	100	100	100	0	0	0	0
April 2011	100	100	100	100	0	0	0	0	100	100	100	100	0	0	0	0
April 2012	100	100	100	100	0	0	0	0	100	100	100	100	0	0	0	0
April 2013	100	100	100	100	0	0	0	0	100	100	100	100	0	0	0	0
April 2014	100	100	100	100	0	0	0	0	100	100	100	100	0	0	0	0
April 2015	100	100	100	100	0	0	0	0	100	100	100	100	0	0	0	0
April 2016	100	100	100	86	0	0	0	0	100	100	100	100	0	0	0	0
April 2017	100	100	100	51	0	0	0	0	100	100	100	100	0	0	0	0
April 2018	100	100	100	0	0	0	0	0	100	100	100	70	0	0	0	0
April 2019	100	100	100	0	0	0	0	0	100	100	100	0	0	0	0	0
April 2020	100	100	100	0	0	0	0	0	100	100	100	0	0	0	0	0
April 2021	100	100	100	0	0	0	0	0	100	100	100	0	0	0	0	0
April 2022	100	100	58	0	0	0	0	0	100	100	100	0	0	0	0	0
April 2023	100	100	0	0	0	0	0	0	100	100	48	0	0	0	0	0
April 2024	100	100	0	0	0	0	0	0	100	100	0	0	0	0	0	0
April 2025	100	40	0	0	0	0	0	0	100	100	0	0	0	0	0	0
April 2026	100	0	0	0	0	0	0	0	100	*	0	0	0	0	0	0
April 2027	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2028	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2029	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2030	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2031	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.7	21.9	19.1	13.9	3.6	2.4	1.3	0.9	28.9	22.7	20.0	15.3	4.1	2.7	1.4	1.0

	XP Class								IU†, QE and Q Classes										IU†, QE and Q Classes	
	PSA Prepayment Assumption								PSA Prepayment Assumption										CPR Prepayment Assumption	
Date	0%	100%	125%	160%	200%	250%	500%	800%	0%	100%	135%	225%	226%	300%	305%	600%	800%	2.3%	2.4%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
April 2004	100	100	100	100	100	100	100	67	84	75	73	82	100	97	97	77	64	90	100	
April 2005	100	100	100	100	100	100	100	0	82	73	67	65	83	68	67	8	0	90	100	
April 2006	100	100	100	100	100	24	0	0	80	72	58	42	61	35	33	0	0	89	99	
April 2007	100	100	100	100	100	0	0	0	78	70	52	26	46	14	12	0	0	88	99	
April 2008	100	100	100	100	33	0	0	0	76	68	46	17	37	3	1	0	0	87	99	
April 2009	100	100	100	100	0	0	0	0	74	65	42	12	34	0	0	0	0	86	98	
April 2010	100	100	100	100	0	0	0	0	72	60	37	8	31	0	0	0	0	85	98	
April 2011	100	100	100	100	0	0	0	0	69	50	27	3	28	0	0	0	0	84	98	
April 2012	100	100	100	100	0	0	0	0	67	37	16	0	23	0	0	0	0	83	97	
April 2013	100	100	100	100	0	0	0	0	64	21	3	0	19	0	0	0	0	82	97	
April 2014	100	100	100	100	0	0	0	0	61	4	0	0	14	0	0	0	0	70	85	
April 2015	100	100	100	100	0	0	0	0	58	0	0	0	10	0	0	0	0	46	63	
April 2016	100	100	100	100	0	0	0	0	22	0	0	0	6	0	0	0	0	20	38	
April 2017	100	100	100	100	0	0	0	0	0	0	0	0	3	0	0	0	0	0	11	
April 2018	100	100	100	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2019	100	100	100	88	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2020	100	100	100	34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2021	100	100	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2022	100	100	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2023	100	100	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2024	100	100	59	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2025	100	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2026	100	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2027	100	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2028	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2029	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2030	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2031	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2032	53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	29.0	23.6	21.2	16.7	4.9	2.9	1.5	1.0	9.4	6.5	4.7	3.1	5.5	2.7	2.6	1.4	1.2	10.6	12.3	

* 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	OI† and QJ Classes									OI† and QJ Classes	
	PSA Prepayment Assumption									CPR Prepayment Assumption	
	0%	100%	135%	225%	226%	300%	305%	600%	800%	2.3%	2.4%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2004	99	99	99	99	99	99	99	99	99	99	99
April 2005	91	83	83	83	83	83	83	83	70	86	86
April 2006	83	65	65	65	65	65	65	40	19	73	73
April 2007	74	48	48	48	48	48	48	11	0	61	60
April 2008	65	32	32	32	32	32	32	0	0	48	47
April 2009	54	17	17	17	17	17	16	0	0	35	35
April 2010	43	4	4	4	4	4	3	0	0	23	22
April 2011	31	0	0	0	0	0	0	0	0	10	9
April 2012	18	0	0	0	0	0	0	0	0	0	0
April 2013	4	0	0	0	0	0	0	0	0	0	0
April 2014	0	0	0	0	0	0	0	0	0	0	0
April 2015	0	0	0	0	0	0	0	0	0	0	0
April 2016	0	0	0	0	0	0	0	0	0	0	0
April 2017	0	0	0	0	0	0	0	0	0	0	0
April 2018	0	0	0	0	0	0	0	0	0	0	0
April 2019	0	0	0	0	0	0	0	0	0	0	0
April 2020	0	0	0	0	0	0	0	0	0	0	0
April 2021	0	0	0	0	0	0	0	0	0	0	0
April 2022	0	0	0	0	0	0	0	0	0	0	0
April 2023	0	0	0	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.1	4.0	4.0	4.0	4.0	4.0	4.0	2.8	2.4	4.9	4.8

Date	QY Class									QY Class	
	PSA Prepayment Assumption									CPR Prepayment Assumption	
	0%	100%	135%	225%	226%	300%	305%	600%	800%	2.3%	2.4%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100	100	100	100	100
April 2007	100	100	100	100	100	100	100	100	76	100	100
April 2008	100	100	100	100	100	100	100	79	37	100	100
April 2009	100	100	100	100	100	100	100	46	18	100	100
April 2010	100	100	100	100	100	100	100	27	8	100	100
April 2011	100	82	82	82	82	82	80	15	4	100	100
April 2012	100	59	59	59	59	59	57	9	2	91	90
April 2013	100	41	41	41	41	41	40	5	1	53	51
April 2014	67	27	27	27	27	27	26	2	*	27	27
April 2015	19	17	17	17	17	17	16	1	*	17	17
April 2016	9	9	9	9	9	9	9	1	*	9	9
April 2017	4	4	4	4	4	4	3	*	*	4	4
April 2018	0	0	0	0	0	0	0	0	0	0	0
April 2019	0	0	0	0	0	0	0	0	0	0	0
April 2020	0	0	0	0	0	0	0	0	0	0	0
April 2021	0	0	0	0	0	0	0	0	0	0	0
April 2022	0	0	0	0	0	0	0	0	0	0	0
April 2023	0	0	0	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.5	9.9	9.9	9.9	9.9	9.9	9.9	6.4	5.0	10.5	10.5

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

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

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

Date	QZ Class									QZ Class	
	PSA Prepayment Assumption									CPR Prepayment Assumption	
	0%	100%	135%	225%	226%	300%	305%	600%	800%	2.3%	2.4%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2004	105	105	105	105	105	105	105	105	105	105	105
April 2005	110	110	110	110	110	110	110	110	0	110	110
April 2006	116	116	116	116	116	116	116	0	0	116	116
April 2007	122	122	122	122	122	122	122	0	0	122	122
April 2008	128	128	128	128	128	128	128	0	0	128	128
April 2009	135	135	135	135	135	*	0	0	0	135	135
April 2010	142	142	142	142	142	*	0	0	0	142	142
April 2011	149	149	149	149	149	*	0	0	0	149	149
April 2012	157	157	157	0	157	*	0	0	0	157	157
April 2013	165	165	165	0	165	*	0	0	0	165	165
April 2014	173	173	0	0	173	*	0	0	0	173	173
April 2015	182	0	0	0	182	*	0	0	0	182	182
April 2016	191	0	0	0	191	*	0	0	0	191	191
April 2017	0	0	0	0	201	*	0	0	0	0	201
April 2018	0	0	0	0	0	0	0	0	0	0	0
April 2019	0	0	0	0	0	0	0	0	0	0	0
April 2020	0	0	0	0	0	0	0	0	0	0	0
April 2021	0	0	0	0	0	0	0	0	0	0	0
April 2022	0	0	0	0	0	0	0	0	0	0	0
April 2023	0	0	0	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.6	11.2	10.2	8.7	14.8	5.8	5.2	2.2	1.7	13.7	14.4

Date	ZQ Class									ZQ Class		NS† Class					OS† Class				
	PSA Prepayment Assumption									CPR Prepayment Assumption		PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	135%	225%	226%	300%	305%	600%	800%	2.3%	2.4%	0%	200%	412%	600%	800%	0%	200%	412%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	105	105	105	61	5	0	0	0	0	48	18	100	100	100	100	100	98	89	80	73	64
April 2005	110	110	109	56	0	0	0	0	0	50	19	100	100	100	100	100	97	71	47	27	8
April 2006	116	116	114	59	0	0	0	0	0	53	20	100	100	100	84	56	95	51	14	0	0
April 2007	122	122	120	62	0	0	0	0	0	56	21	100	100	87	53	29	93	33	0	0	0
April 2008	128	128	126	65	0	0	0	0	0	59	22	100	100	64	33	15	91	18	0	0	0
April 2009	135	135	133	68	0	0	0	0	0	62	23	100	100	47	21	7	88	4	0	0	0
April 2010	142	142	140	71	0	0	0	0	0	65	24	100	90	35	13	4	86	0	0	0	0
April 2011	149	149	147	75	0	0	0	0	0	68	25	100	78	26	8	2	83	0	0	0	0
April 2012	157	157	154	73	0	0	0	0	0	72	26	100	67	19	5	1	80	0	0	0	0
April 2013	165	165	162	59	0	0	0	0	0	75	28	100	57	14	3	*	77	0	0	0	0
April 2014	173	173	136	45	0	0	0	0	0	79	29	100	49	10	2	*	74	0	0	0	0
April 2015	182	138	99	32	0	0	0	0	0	83	31	100	42	7	1	*	70	0	0	0	0
April 2016	191	90	63	20	0	0	0	0	0	87	32	100	36	5	1	*	66	0	0	0	0
April 2017	137	41	28	8	0	0	0	0	0	70	34	100	30	4	*	*	61	0	0	0	0
April 2018	0	0	0	0	0	0	0	0	0	0	0	100	25	3	*	*	57	0	0	0	0
April 2019	0	0	0	0	0	0	0	0	0	0	0	100	21	2	*	*	51	0	0	0	0
April 2020	0	0	0	0	0	0	0	0	0	0	0	100	18	1	*	*	46	0	0	0	0
April 2021	0	0	0	0	0	0	0	0	0	0	0	100	15	1	*	*	40	0	0	0	0
April 2022	0	0	0	0	0	0	0	0	0	0	0	100	12	1	*	*	33	0	0	0	0
April 2023	0	0	0	0	0	0	0	0	0	0	0	100	10	1	*	*	26	0	0	0	0
April 2024	0	0	0	0	0	0	0	0	0	0	0	100	8	*	*	*	18	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0	100	6	*	*	*	10	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0	100	5	*	*	*	1	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	89	4	*	*	*	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	0	0	0	76	3	*	*	*	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	0	62	2	*	*	*	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0	47	1	*	*	*	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	31	1	*	*	*	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	13	*	*	*	*	0	0	0	0	0
April 2033	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)**	14.3	13.1	12.5	7.4	0.6	0.5	0.5	0.4	0.4	9.2	4.7	26.7	12.3	6.8	4.8	3.7	14.9	3.2	1.9	1.5	1.2

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

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

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

Date	FL and SL Classes						FT, SR, SV and SU Classes						IB†, MA and MB Classes					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	125%	160%	300%	500%	800%	0%	125%	160%	300%	500%	800%	0%	125%	160%	300%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	94	69	34	0	100	100	100	100	100	90	98	93	93	93	93	93
April 2005	100	100	80	2	0	0	100	100	100	100	47	0	96	79	79	79	79	67
April 2006	100	100	63	0	0	0	100	100	100	62	0	0	94	61	61	61	51	6
April 2007	100	100	49	0	0	0	100	100	100	35	0	0	92	44	44	44	16	0
April 2008	100	100	39	0	0	0	100	100	100	17	0	0	89	29	29	29	0	0
April 2009	100	100	31	0	0	0	100	100	100	6	0	0	87	15	15	15	0	0
April 2010	100	100	25	0	0	0	100	100	100	1	0	0	84	2	2	2	0	0
April 2011	100	100	21	0	0	0	100	100	100	*	0	0	81	0	0	0	0	0
April 2012	100	95	15	0	0	0	100	100	100	*	0	0	77	0	0	0	0	0
April 2013	100	85	4	0	0	0	100	100	100	*	0	0	73	0	0	0	0	0
April 2014	100	71	0	0	0	0	100	100	96	*	0	0	69	0	0	0	0	0
April 2015	100	56	0	0	0	0	100	100	89	*	0	0	65	0	0	0	0	0
April 2016	100	38	0	0	0	0	100	100	82	*	0	0	60	0	0	0	0	0
April 2017	100	20	0	0	0	0	100	100	74	*	0	0	55	0	0	0	0	0
April 2018	100	2	0	0	0	0	100	100	67	*	0	0	49	0	0	0	0	0
April 2019	100	0	0	0	0	0	100	92	60	*	0	0	43	0	0	0	0	0
April 2020	100	0	0	0	0	0	100	83	53	*	0	0	36	0	0	0	0	0
April 2021	100	0	0	0	0	0	100	74	46	*	0	0	29	0	0	0	0	0
April 2022	100	0	0	0	0	0	100	65	40	*	0	0	21	0	0	0	0	0
April 2023	100	0	0	0	0	0	100	57	35	*	0	0	13	0	0	0	0	0
April 2024	100	0	0	0	0	0	100	49	29	*	0	0	3	0	0	0	0	0
April 2025	100	0	0	0	0	0	100	42	25	*	0	0	0	0	0	0	0	0
April 2026	100	0	0	0	0	0	100	35	20	*	0	0	0	0	0	0	0	0
April 2027	100	0	0	0	0	0	100	29	16	*	0	0	0	0	0	0	0	0
April 2028	100	0	0	0	0	0	100	23	13	*	0	0	0	0	0	0	0	0
April 2029	100	0	0	0	0	0	100	18	9	*	0	0	0	0	0	0	0	0
April 2030	47	0	0	0	0	0	100	12	7	*	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	86	8	4	*	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	45	3	2	*	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.0	12.2	4.7	1.3	0.8	0.6	28.9	21.4	18.2	3.7	2.0	1.4	13.7	3.7	3.7	3.7	2.9	2.2

Date	IM† Class						ME Class						MI† Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	125%	160%	300%	500%	800%	0%	125%	160%	300%	500%	800%	0%	125%	160%	300%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	98	94	94	94	94	94	100	100	100	100	100	100	99	95	95	95	95	95
April 2005	97	82	82	82	82	71	100	100	100	100	100	100	98	87	87	87	87	79
April 2006	95	66	66	66	58	19	100	100	100	100	100	100	96	76	76	76	69	41
April 2007	93	52	52	52	28	7	100	100	100	100	100	100	95	65	65	65	48	21
April 2008	91	39	39	39	12	2	100	100	100	100	100	100	93	56	56	56	33	11
April 2009	89	27	27	27	7	0	100	100	100	100	100	80	92	47	47	47	23	6
April 2010	86	16	16	16	4	0	100	100	100	100	100	41	90	39	39	39	15	3
April 2011	83	11	11	11	2	0	100	100	100	100	100	21	88	31	31	31	11	1
April 2012	80	8	8	8	*	0	100	100	100	100	100	11	86	25	25	25	7	1
April 2013	77	6	6	6	0	0	100	100	100	100	72	5	83	20	20	20	5	*
April 2014	74	4	4	4	0	0	100	100	100	100	49	3	81	16	16	16	3	*
April 2015	70	3	3	3	0	0	100	100	100	100	33	1	78	13	13	13	2	*
April 2016	66	1	1	1	0	0	100	100	100	100	23	1	75	10	10	10	2	*
April 2017	61	1	1	1	0	0	100	100	100	100	15	*	72	8	8	8	1	*
April 2018	56	0	0	0	0	0	100	92	92	92	10	*	68	6	6	6	1	*
April 2019	51	0	0	0	0	0	100	72	72	72	7	*	64	5	5	5	*	*
April 2020	45	0	0	0	0	0	100	56	56	56	5	*	60	4	4	4	*	*
April 2021	39	0	0	0	0	0	100	44	44	44	3	*	56	3	3	3	*	*
April 2022	32	0	0	0	0	0	100	34	34	34	2	*	51	2	2	2	*	*
April 2023	25	0	0	0	0	0	100	26	26	26	1	*	46	2	2	2	*	*
April 2024	17	0	0	0	0	0	100	19	19	19	1	*	40	1	1	1	*	*
April 2025	12	0	0	0	0	0	100	15	15	15	1	*	33	1	1	1	*	*
April 2026	9	0	0	0	0	0	100	11	11	11	*	*	27	1	1	1	*	*
April 2027	6	0	0	0	0	0	100	8	8	8	*	*	19	1	1	1	*	*
April 2028	2	0	0	0	0	0	100	5	5	5	*	*	11	*	*	*	*	*
April 2029	0	0	0	0	0	0	36	4	4	4	*	*	2	*	*	*	*	*
April 2030	0	0	0	0	0	0	2	2	2	2	*	*	*	*	*	*	*	*
April 2031	0	0	0	0	0	0	1	1	1	1	*	*	*	*	*	*	*	0
April 2032	0	0	0	0	0	0	*	*	*	*	*	*	*	*	*	*	*	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.1	4.6	4.6	4.6	3.4	2.5	26.0	18.4	18.4	18.4	11.7	7.2	17.6	6.7	6.7	6.7	4.6	3.1

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

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

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

Date	MN Class						MU Class						FI†, OB, SC†, TL, FV, TN and TU Classes				
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption				
	0%	125%	160%	300%	500%	800%	0%	125%	160%	300%	500%	800%	0%	150%	325%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100	100	100	100	100	96	92	88	84	78
April 2005	100	100	100	100	100	100	100	100	100	100	100	100	92	81	70	60	44
April 2006	100	100	100	100	100	100	100	100	100	100	100	100	87	68	52	37	18
April 2007	100	100	100	100	100	0	100	100	100	100	100	68	82	57	37	22	5
April 2008	100	100	100	100	52	0	100	100	100	100	100	19	77	47	26	12	0
April 2009	100	100	100	100	0	0	100	100	100	100	75	0	71	38	18	5	0
April 2010	100	100	100	100	0	0	100	100	100	100	41	0	65	30	11	1	0
April 2011	100	37	37	37	0	0	100	100	100	100	18	0	58	23	6	0	0
April 2012	100	0	0	0	0	0	100	88	88	88	2	0	50	17	2	0	0
April 2013	100	0	0	0	0	0	100	63	63	63	0	0	43	12	0	0	0
April 2014	100	0	0	0	0	0	100	44	44	44	0	0	34	7	0	0	0
April 2015	100	0	0	0	0	0	100	28	28	28	0	0	25	2	0	0	0
April 2016	100	0	0	0	0	0	100	16	16	16	0	0	15	0	0	0	0
April 2017	100	0	0	0	0	0	100	5	5	5	0	0	5	0	0	0	0
April 2018	100	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0
April 2019	100	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0
April 2020	100	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0
April 2021	100	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0
April 2022	100	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0
April 2023	100	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0
April 2024	100	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0
April 2025	58	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	95	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	59	0	0	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	21	0	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	22.1	7.9	7.9	7.9	5.1	3.4	24.3	11.0	11.0	11.0	6.9	4.4	8.5	5.3	3.6	2.7	2.0

Date	TC Class					A Class						AD, FS and TS† Classes					
	PSA Prepayment Assumption					PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	150%	325%	500%	800%	0%	150%	319%	350%	500%	800%	0%	150%	319%	350%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	87	84	73	49	99	93	93	93	93	93
April 2005	100	100	100	100	100	100	100	63	57	26	0	97	80	80	80	80	66
April 2006	100	100	100	100	100	100	100	41	31	0	0	96	66	66	66	60	27
April 2007	100	100	100	100	100	100	100	26	14	0	0	94	53	53	53	37	7
April 2008	100	100	100	100	88	100	100	17	5	0	0	93	41	41	41	21	0
April 2009	100	100	100	100	42	100	100	12	1	0	0	91	30	30	30	10	0
April 2010	100	100	100	100	20	100	100	11	*	0	0	89	21	21	21	3	0
April 2011	100	100	100	71	9	100	98	10	*	0	0	87	13	13	13	0	0
April 2012	100	100	100	43	4	100	93	9	*	0	0	84	7	7	7	0	0
April 2013	100	100	89	25	2	100	88	8	*	0	0	82	2	2	2	0	0
April 2014	100	100	58	14	1	100	79	4	0	0	0	79	0	0	0	0	0
April 2015	100	100	34	7	*	100	67	0	0	0	0	76	0	0	0	0	0
April 2016	100	76	17	3	*	100	55	0	0	0	0	73	0	0	0	0	0
April 2017	100	26	5	1	*	100	45	0	0	0	0	69	0	0	0	0	0
April 2018	0	0	0	0	0	100	36	0	0	0	0	65	0	0	0	0	0
April 2019	0	0	0	0	0	100	27	0	0	0	0	61	0	0	0	0	0
April 2020	0	0	0	0	0	100	20	0	0	0	0	56	0	0	0	0	0
April 2021	0	0	0	0	0	100	13	0	0	0	0	51	0	0	0	0	0
April 2022	0	0	0	0	0	100	7	0	0	0	0	45	0	0	0	0	0
April 2023	0	0	0	0	0	100	2	0	0	0	0	39	0	0	0	0	0
April 2024	0	0	0	0	0	100	0	0	0	0	0	33	0	0	0	0	0
April 2025	0	0	0	0	0	100	0	0	0	0	0	25	0	0	0	0	0
April 2026	0	0	0	0	0	100	0	0	0	0	0	18	0	0	0	0	0
April 2027	0	0	0	0	0	100	0	0	0	0	0	9	0	0	0	0	0
April 2028	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	78	0	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	55	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	29	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.7	13.6	11.6	9.2	6.2	27.2	13.8	3.4	2.4	1.5	1.0	16.6	4.6	4.6	4.6	3.6	2.5

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

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

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

Date	AX Class						G and HA Classes						HB Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	150%	319%	350%	500%	800%	0%	150%	200%	350%	500%	800%	0%	150%	200%	350%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	99	90	90	90	90	90	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	98	76	76	76	76	50	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	97	64	64	64	55	25	100	100	100	100	100	100
April 2007	100	100	100	100	100	100	95	52	52	52	38	13	100	100	100	100	100	100
April 2008	100	100	100	100	100	80	94	42	42	42	26	6	100	100	100	100	100	100
April 2009	100	100	100	100	100	41	92	33	33	33	18	3	100	100	100	100	100	100
April 2010	100	100	100	100	100	21	91	25	25	25	12	1	100	100	100	100	100	100
April 2011	100	100	100	100	84	11	89	19	19	19	8	1	100	100	100	100	100	100
April 2012	100	100	100	100	58	5	87	14	14	14	6	*	100	100	100	100	100	100
April 2013	100	100	100	100	39	3	85	10	10	10	4	0	100	100	100	100	100	86
April 2014	100	100	100	90	27	1	82	7	7	7	2	0	100	100	100	100	100	43
April 2015	100	100	90	69	18	1	80	5	5	5	2	0	100	100	100	100	100	22
April 2016	100	100	70	53	12	*	77	3	3	3	1	0	100	100	100	100	100	11
April 2017	100	100	55	40	8	*	73	2	2	2	1	0	100	100	100	100	100	6
April 2018	100	100	43	31	6	*	70	1	1	1	*	0	100	100	100	100	100	3
April 2019	100	100	33	23	4	*	66	*	*	*	*	0	100	100	100	100	100	1
April 2020	100	100	25	17	3	*	62	0	0	0	0	0	100	0	0	0	92	1
April 2021	100	100	19	13	2	*	57	0	0	0	0	0	100	0	0	0	61	*
April 2022	100	100	15	10	1	*	52	0	0	0	0	0	100	0	0	0	40	*
April 2023	100	100	11	7	1	*	47	0	0	0	0	0	100	0	0	0	26	*
April 2024	100	89	8	5	*	*	41	0	0	0	0	0	100	0	0	0	16	*
April 2025	100	74	6	4	*	*	35	0	0	0	0	0	100	0	0	0	10	*
April 2026	100	60	4	3	*	*	27	0	0	0	0	0	100	0	0	0	6	*
April 2027	100	48	3	2	*	*	20	0	0	0	0	0	100	0	0	0	4	*
April 2028	100	37	2	1	*	*	11	0	0	0	0	0	100	0	0	0	2	*
April 2029	100	27	1	1	*	*	2	0	0	0	0	0	100	0	0	0	1	*
April 2030	100	18	1	*	*	*	0	0	0	0	0	0	0	0	0	0	1	*
April 2031	100	10	*	*	*	*	0	0	0	0	0	0	0	0	0	0	*	*
April 2032	100	4	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.6	24.2	15.4	14.2	10.2	6.2	17.8	5.0	5.0	5.0	3.9	2.4	26.2	16.4	16.4	16.4	19.1	11.3

Date	HD, HO and HX Classes						EB Class								ED Class							
	PSA Prepayment Assumption						PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	150%	200%	350%	500%	800%	0%	165%	200%	225%	350%	500%	800%	0%	165%	200%	225%	350%	500%	800%		
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100		
April 2004	100	100	93	74	54	14	100	100	100	100	100	100	100	100	100	100	100	100	100	100		
April 2005	100	100	86	45	7	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100		
April 2006	100	100	79	25	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100		
April 2007	100	100	75	13	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100		
April 2008	100	100	72	7	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100		
April 2009	100	100	70	5	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100		
April 2010	100	99	68	5	0	0	100	100	100	100	100	100	72	100	100	100	100	100	100	100		
April 2011	100	96	65	5	0	0	100	100	100	100	100	100	0	100	100	100	100	100	100	69		
April 2012	100	91	60	5	0	0	100	100	100	100	100	100	0	100	100	100	100	100	100	35		
April 2013	100	86	56	5	0	0	100	100	100	100	100	100	0	100	100	100	100	100	100	18		
April 2014	100	80	51	5	0	0	100	100	100	100	100	100	0	100	100	100	100	100	100	9		
April 2015	100	73	46	5	0	0	100	100	100	100	100	34	0	100	100	100	100	100	100	5		
April 2016	100	67	41	5	0	0	100	100	100	100	100	0	0	100	100	100	100	100	79	2		
April 2017	100	61	37	5	0	0	100	100	100	100	100	0	0	100	100	100	100	100	54	1		
April 2018	100	55	33	5	0	0	100	100	100	100	100	0	0	100	100	100	100	100	36	1		
April 2019	100	49	29	5	0	0	100	96	96	96	96	0	0	100	100	100	100	100	24	*		
April 2020	100	43	25	4	0	0	100	22	22	22	22	0	0	100	100	100	100	100	16	*		
April 2021	100	37	20	3	0	0	100	0	0	0	0	0	0	100	100	100	100	83	11	*		
April 2022	100	31	17	2	0	0	100	0	0	0	0	0	0	100	100	100	100	62	7	*		
April 2023	100	26	14	2	0	0	100	0	0	0	0	0	0	100	100	100	100	46	5	*		
April 2024	100	22	11	1	0	0	100	0	0	0	0	0	0	100	100	100	100	33	3	*		
April 2025	100	18	9	1	0	0	100	0	0	0	0	0	0	100	100	100	100	24	2	*		
April 2026	100	14	7	1	0	0	100	0	0	0	0	0	0	100	100	100	100	17	1	*		
April 2027	100	11	5	*	0	0	100	0	0	0	0	0	0	100	100	100	94	12	1	*		
April 2028	100	8	4	*	0	0	100	0	0	0	0	0	0	100	100	100	69	8	*	*		
April 2029	100	6	2	*	0	0	100	0	0	0	0	0	0	100	100	75	48	5	*	*		
April 2030	82	3	1	*	0	0	0	0	0	0	0	0	0	100	91	49	31	3	*	*		
April 2031	57	1	*	*	0	0	0	0	0	0	0	0	0	100	53	28	18	2	*	*		
April 2032	30	0	0	0	0	0	0	0	0	0	0	0	0	100	20	10	6	*	*	*		
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Weighted Average Life (years)**	28.2	16.3	11.3	2.8	1.1	0.6	26.5	16.6	16.6	16.6	16.6	11.9	7.2	30.0	28.2	27.1	26.2	20.5	14.9	9.0		

* 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	EF, ES† and GK Classes							FD, SB, SQ and SW Classes							ZT Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	165%	200%	225%	350%	500%	800%	0%	165%	200%	225%	350%	500%	800%	0%	165%	200%	225%	350%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	99	94	94	94	94	94	94	99	99	96	94	94	84	56	106	106	106	106	106	106	106
April 2005	98	82	82	82	82	82	69	98	98	89	82	66	29	0	113	113	113	113	113	113	0
April 2006	97	69	69	69	69	62	34	97	97	81	70	35	0	0	120	120	120	120	120	0	0
April 2007	95	57	57	57	57	42	16	96	96	75	61	16	0	0	127	127	127	127	127	0	0
April 2008	94	46	46	46	46	28	7	95	95	71	54	5	0	0	135	135	135	135	135	0	0
April 2009	92	36	36	36	36	18	2	94	94	67	50	*	0	0	143	143	143	143	143	0	0
April 2010	90	27	27	27	27	12	0	92	92	64	46	0	0	0	152	152	152	152	*	0	0
April 2011	88	21	21	21	21	7	0	91	88	59	42	0	0	0	161	161	161	161	*	0	0
April 2012	86	15	15	15	15	4	0	90	81	53	36	0	0	0	171	171	171	171	*	0	0
April 2013	84	11	11	11	11	2	0	88	73	45	29	0	0	0	182	182	182	182	*	0	0
April 2014	82	8	8	8	8	*	0	87	64	37	22	0	0	0	193	193	193	193	*	0	0
April 2015	79	5	5	5	5	0	0	85	54	29	14	0	0	0	205	205	205	205	*	0	0
April 2016	76	3	3	3	3	0	0	83	44	21	7	0	0	0	218	218	218	218	*	0	0
April 2017	73	2	2	2	2	0	0	81	35	13	*	0	0	0	231	231	231	231	*	0	0
April 2018	69	1	1	1	1	0	0	79	25	5	0	0	0	0	245	245	245	245	*	0	0
April 2019	66	0	0	0	0	0	0	77	16	0	0	0	0	0	261	261	261	261	*	0	0
April 2020	62	0	0	0	0	0	0	74	7	0	0	0	0	0	277	277	277	277	*	0	0
April 2021	57	0	0	0	0	0	0	72	0	0	0	0	0	0	294	294	294	294	0	0	0
April 2022	52	0	0	0	0	0	0	69	0	0	0	0	0	0	312	312	312	312	0	0	0
April 2023	47	0	0	0	0	0	0	67	0	0	0	0	0	0	331	331	331	331	0	0	0
April 2024	41	0	0	0	0	0	0	64	0	0	0	0	0	0	351	351	351	351	0	0	0
April 2025	35	0	0	0	0	0	0	60	0	0	0	0	0	0	373	373	373	373	0	0	0
April 2026	28	0	0	0	0	0	0	57	0	0	0	0	0	0	396	396	396	396	0	0	0
April 2027	21	0	0	0	0	0	0	54	0	0	0	0	0	0	421	421	421	0	0	0	0
April 2028	13	0	0	0	0	0	0	50	0	0	0	0	0	0	446	446	446	0	0	0	0
April 2029	4	0	0	0	0	0	0	46	0	0	0	0	0	0	474	474	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	28	0	0	0	0	0	0	503	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	534	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	567	0	0	0	0	0	0
April 2033	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)**	17.8	5.3	5.3	5.3	5.3	4.1	2.8	21.3	12.1	8.6	6.6	2.7	1.6	1.1	29.9	26.8	25.1	23.8	6.5	2.6	1.7

Date	ZU Class							WF, WS† and WX Classes							ZK Class				
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption				
	0%	165%	200%	225%	350%	500%	800%	0%	200%	412%	600%	800%			0%	200%	412%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100			100	100	100	100	100
April 2004	106	106	106	106	27	0	0	99	94	89	85	80			106	106	106	106	106
April 2005	113	113	113	113	0	0	0	97	83	70	59	47			112	112	112	112	112
April 2006	120	120	120	120	0	0	0	96	71	49	34	20			118	118	118	118	118
April 2007	127	127	127	127	0	0	0	94	60	34	18	6			125	125	125	125	125
April 2008	135	135	135	135	0	0	0	93	50	22	8	0			132	132	132	132	108
April 2009	143	143	143	143	0	0	0	91	41	14	1	0			139	139	139	139	55
April 2010	152	152	152	152	0	0	0	89	34	7	0	0			147	147	147	95	28
April 2011	161	161	161	161	0	0	0	87	27	2	0	0			155	155	155	60	14
April 2012	171	171	171	171	0	0	0	84	21	0	0	0			164	164	135	37	7
April 2013	182	182	182	182	0	0	0	82	16	0	0	0			173	173	99	23	4
April 2014	193	193	193	193	0	0	0	79	11	0	0	0			183	183	73	14	2
April 2015	205	205	205	205	0	0	0	76	7	0	0	0			193	193	53	9	1
April 2016	218	218	218	218	0	0	0	73	3	0	0	0			204	204	39	6	*
April 2017	231	231	231	231	0	0	0	70	0	0	0	0			216	214	28	3	*
April 2018	245	245	245	201	0	0	0	66	0	0	0	0			228	180	20	2	*
April 2019	261	261	241	172	0	0	0	63	0	0	0	0			241	152	15	1	*
April 2020	277	277	207	146	0	0	0	58	0	0	0	0			254	127	10	1	*
April 2021	294	274	169	116	0	0	0	54	0	0	0	0			269	105	7	*	*
April 2022	312	225	133	87	0	0	0	49	0	0	0	0			284	87	5	*	*
April 2023	331	183	102	62	0	0	0	44	0	0	0	0			300	71	4	*	*
April 2024	351	145	75	41	0	0	0	38	0	0	0	0			317	58	3	*	*
April 2025	373	112	52	24	0	0	0	33	0	0	0	0			334	46	2	*	*
April 2026	396	82	32	9	0	0	0	26	0	0	0	0			353	36	1	*	*
April 2027	421	56	15	0	0	0	0	19	0	0	0	0			373	28	1	*	*
April 2028	446	33	1	0	0	0	0	12	0	0	0	0			394	21	*	*	*
April 2029	474	13	0	0	0	0	0	4	0	0	0	0			417	15	*	*	*
April 2030	503	0	0	0	0	0	0	0	0	0	0	0			364	10	*	*	*
April 2031	469	0	0	0	0	0	0	0	0	0	0	0			253	5	*	*	*
April 2032	225	0	0	0	0	0	0	0	0	0	0	0			131	2	*	*	*
April 2033	0	0	0	0	0	0	0	0	0	0	0	0			0	0	0	0	0
Weighted Average Life (years)**	28.9	21.4	19.6	18.2	0.8	0.4	0.3	17.3	5.7	3.4	2.6	2.1			28.3	18.9	11.7	8.3	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.

Date	FX, SM and LX Classes														FX, SM and LX Classes	
	PSA Prepayment Assumption														CPR Prepayment Assumption	
	0%	75%	76%	125%	160%	251%	252%	301%	302%	321%	322%	350%	500%	800%	6%	7%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	99	97	90	100	100	100	100	99	99	88	68	97	91
April 2005	100	100	100	99	90	68	100	89	89	84	70	64	30	0	95	85
April 2006	100	100	100	99	83	42	75	54	55	47	33	22	0	0	95	85
April 2007	100	100	100	99	76	21	56	30	30	20	6	0	0	0	95	85
April 2008	100	100	100	98	70	6	43	14	14	3	0	0	0	0	95	85
April 2009	100	99	99	96	65	0	35	4	4	0	0	0	0	0	95	85
April 2010	100	98	98	95	61	0	30	*	*	0	0	0	0	0	95	85
April 2011	100	97	97	93	57	0	29	0	0	0	0	0	0	0	95	85
April 2012	100	97	97	91	54	0	29	0	0	0	0	0	0	0	95	85
April 2013	100	97	97	87	51	0	29	0	0	0	0	0	0	0	95	85
April 2014	100	97	97	83	47	0	28	0	0	0	0	0	0	0	95	85
April 2015	100	97	97	76	40	0	28	0	0	0	0	0	0	0	95	85
April 2016	100	97	97	62	28	0	28	0	0	0	0	0	0	0	95	85
April 2017	100	97	97	49	16	0	25	0	0	0	0	0	0	0	95	85
April 2018	99	97	96	35	4	0	21	0	0	0	0	0	0	0	95	85
April 2019	99	82	80	21	0	0	17	0	0	0	0	0	0	0	95	85
April 2020	98	66	64	8	0	0	14	0	0	0	0	0	0	0	95	82
April 2021	94	49	48	0	0	0	12	0	0	0	0	0	0	0	90	73
April 2022	89	32	31	0	0	0	9	0	0	0	0	0	0	0	80	65
April 2023	85	15	14	0	0	0	7	0	0	0	0	0	0	0	71	56
April 2024	80	0	0	0	0	0	5	0	0	0	0	0	0	0	62	49
April 2025	74	0	0	0	0	0	4	0	0	0	0	0	0	0	53	42
April 2026	69	0	0	0	0	0	3	0	0	0	0	0	0	0	45	35
April 2027	63	0	0	0	0	0	1	0	0	0	0	0	0	0	37	28
April 2028	55	0	0	0	0	0	*	0	0	0	0	0	0	0	30	23
April 2029	20	0	0	0	0	0	0	0	0	0	0	0	0	0	23	17
April 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16	12
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	7
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	3
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.7	17.7	17.6	13.4	8.9	2.8	7.8	3.4	3.4	3.1	2.6	2.4	1.7	1.2	21.9	19.2

Date	IA† and LA Classes														IA† and LA Classes	
	PSA Prepayment Assumption														CPR Prepayment Assumption	
	0%	75%	76%	125%	160%	251%	252%	301%	302%	321%	322%	350%	500%	800%	6%	7%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	95	79	79	70	70	70	70	70	70	70	70	70	70	70	70	70
April 2006	90	52	51	30	30	30	30	30	30	30	30	30	30	0	38	34
April 2007	85	25	24	0	0	0	0	0	0	0	0	0	0	0	8	1
April 2008	79	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2009	73	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2010	66	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2011	59	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2012	50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2013	42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2014	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2015	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2016	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.6	3.1	3.1	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.1	2.7	2.6

* 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	IL† and LB Classes															IL† and LB Classes	
	PSA Prepayment Assumption															CPR Prepayment Assumption	
	0%	75%	76%	125%	160%	251%	252%	301%	302%	321%	322%	350%	500%	800%	6%	7%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
April 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
April 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
April 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	56	100	100	
April 2007	100	100	100	94	94	94	94	94	94	94	94	94	70	2	100	100	
April 2008	100	99	99	70	70	70	70	70	70	70	70	70	31	0	85	79	
April 2009	100	82	81	47	47	47	47	47	47	47	47	47	5	0	67	59	
April 2010	100	66	65	27	27	27	27	27	27	27	27	27	0	0	49	40	
April 2011	100	50	49	8	8	8	8	8	8	8	8	8	0	0	33	23	
April 2012	100	34	33	0	0	0	0	0	0	0	0	0	0	0	17	7	
April 2013	100	20	19	0	0	0	0	0	0	0	0	0	0	0	2	0	
April 2014	100	6	5	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2015	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2016	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2017	99	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2018	90	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2019	80	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2020	70	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2021	58	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2022	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2023	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2024	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2025	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	18.5	8.1	8.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	4.6	3.2	7.1	6.6	

Date	IP†, LK, LM and LN Classes																IP†, LK, LM and LN Classes	
	PSA Prepayment Assumption																CPR Prepayment Assumption	
	0%	75%	76%	125%	133%	160%	200%	251%	252%	301%	302%	321%	322%	350%	500%	800%	6%	7%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	88	73	73	68	68	68	68	68	100	100	100	100	100	100	99	97	97	99
April 2005	85	69	69	65	65	65	65	65	66	65	65	65	94	93	93	18	92	95
April 2006	81	66	65	61	61	61	61	61	61	61	61	61	90	88	15	0	92	95
April 2007	77	62	61	58	58	58	58	58	58	58	58	58	87	69	0	0	92	95
April 2008	72	57	57	55	55	55	55	55	55	55	55	55	61	29	0	0	92	95
April 2009	68	53	53	53	53	53	53	53	53	53	53	40	39	8	0	0	92	94
April 2010	63	52	52	52	52	52	52	52	52	52	52	30	29	0	0	0	92	94
April 2011	58	49	49	49	49	49	49	49	49	49	48	28	27	0	0	0	92	94
April 2012	53	43	43	39	39	39	39	40	40	44	43	25	24	0	0	0	92	94
April 2013	47	38	38	25	25	25	25	30	30	39	38	22	21	0	0	0	92	94
April 2014	41	32	32	11	11	11	11	20	20	34	33	19	18	0	0	0	92	94
April 2015	35	26	26	0	0	0	0	10	10	29	29	16	15	0	0	0	92	89
April 2016	28	19	19	0	0	0	0	*	1	25	24	13	13	0	0	0	92	71
April 2017	21	12	12	0	0	0	0	0	0	21	20	11	11	0	0	0	74	51
April 2018	13	3	0	0	0	0	0	0	0	17	17	9	9	0	0	0	53	31
April 2019	6	0	0	0	0	0	0	0	0	14	14	7	7	0	0	0	31	12
April 2020	0	0	0	0	0	0	0	0	0	12	11	6	6	0	0	0	10	0
April 2021	0	0	0	0	0	0	0	0	0	9	9	5	4	0	0	0	0	0
April 2022	0	0	0	0	0	0	0	0	0	7	7	3	3	0	0	0	0	0
April 2023	0	0	0	0	0	0	0	0	0	6	5	3	2	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0	0	4	4	2	2	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	3	3	1	1	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	2	2	1	1	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	1	1	*	*	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	*	*	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.9	7.1	7.1	5.9	5.9	5.9	5.9	6.2	6.5	8.1	8.0	6.3	7.1	4.4	2.7	1.8	14.2	13.5

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

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

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

Date	IV† and LC Classes															IV† and LC Classes	
	PSA Prepayment Assumption															CPR Prepayment Assumption	
	0%	75%	76%	125%	160%	251%	252%	301%	302%	321%	322%	350%	500%	800%	6%	7%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
April 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
April 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
April 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
April 2007	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
April 2008	100	100	100	100	100	100	100	100	100	100	100	100	100	43	100	100	
April 2009	100	100	100	100	100	100	100	100	100	100	100	100	100	12	100	100	
April 2010	100	100	100	100	100	100	100	100	100	100	100	100	69	0	100	100	
April 2011	100	100	100	100	100	100	100	100	100	100	100	100	41	0	100	100	
April 2012	100	100	100	87	87	87	87	87	87	87	87	87	21	0	100	100	
April 2013	100	100	100	62	62	62	62	62	62	62	62	62	8	0	100	83	
April 2014	100	100	100	43	43	43	43	43	43	43	43	43	0	0	75	52	
April 2015	100	83	80	28	28	28	28	28	28	28	28	28	0	0	46	28	
April 2016	100	54	51	16	16	16	16	16	16	16	16	16	0	0	19	16	
April 2017	100	26	24	8	8	8	8	8	8	8	8	8	0	0	8	8	
April 2018	100	1	1	1	1	1	1	1	1	1	1	1	0	0	1	1	
April 2019	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2020	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2021	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2022	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2023	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2024	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2025	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2026	65	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2027	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	23.4	13.2	13.1	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	7.9	5.0	12.0	11.4	

Date	LD Class															LD Class	
	PSA Prepayment Assumption															CPR Prepayment Assumption	
	0%	75%	76%	125%	160%	251%	252%	301%	302%	321%	322%	350%	500%	800%	6%	7%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
April 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
April 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
April 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
April 2007	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
April 2008	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
April 2009	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
April 2010	100	100	100	100	100	100	100	100	100	100	100	100	100	80	100	100	
April 2011	100	100	100	100	100	100	100	100	100	100	100	100	100	41	100	100	
April 2012	100	100	100	100	100	100	100	100	100	100	100	100	100	21	100	100	
April 2013	100	100	100	100	100	100	100	100	100	100	100	100	100	10	100	100	
April 2014	100	100	100	100	100	100	100	100	100	100	100	100	94	5	100	100	
April 2015	100	100	100	100	100	100	100	100	100	100	100	100	64	3	100	100	
April 2016	100	100	100	100	100	100	100	100	100	100	100	100	43	1	100	100	
April 2017	100	100	100	100	100	100	100	100	100	100	100	100	29	1	100	100	
April 2018	100	100	100	100	100	100	100	100	100	100	100	100	20	*	100	100	
April 2019	100	78	78	78	78	78	78	78	78	78	78	78	13	*	78	78	
April 2020	100	59	59	59	59	59	59	59	59	59	59	59	9	*	59	59	
April 2021	100	44	44	44	44	44	44	44	44	44	44	44	6	*	44	44	
April 2022	100	33	33	33	33	33	33	33	33	33	33	33	4	*	33	33	
April 2023	100	24	24	24	24	24	24	24	24	24	24	24	2	*	24	24	
April 2024	100	18	18	18	18	18	18	18	18	18	18	18	2	*	18	18	
April 2025	100	13	13	13	13	13	13	13	13	13	13	13	1	*	13	13	
April 2026	100	9	9	9	9	9	9	9	9	9	9	9	1	*	9	9	
April 2027	100	6	6	6	6	6	6	6	6	6	6	6	*	*	6	6	
April 2028	4	4	4	4	4	4	4	4	4	4	4	4	*	*	4	4	
April 2029	3	3	3	3	3	3	3	3	3	3	3	3	*	*	3	3	
April 2030	2	2	2	2	2	2	2	2	2	2	2	2	*	*	2	2	
April 2031	1	1	1	1	1	1	1	1	1	1	1	1	*	*	1	1	
April 2032	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	24.9	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4	13.4	8.2	18.4	18.4	

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

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

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

Date	LI† Class														LI† Class	
	PSA Prepayment Assumption														CPR Prepayment Assumption	
	0%	75%	76%	125%	160%	251%	252%	301%	302%	321%	322%	350%	500%	800%	6%	7%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	98	89	89	84	84	84	84	84	84	84	84	84	84	84	85	84
April 2006	95	75	75	64	64	64	64	64	64	64	64	64	64	27	68	66
April 2007	92	61	61	46	46	46	46	46	46	46	46	46	34	1	53	49
April 2008	89	48	48	34	34	34	34	34	34	34	34	34	15	0	42	38
April 2009	86	40	40	23	23	23	23	23	23	23	23	23	2	0	33	29
April 2010	83	32	32	13	13	13	13	13	13	13	13	13	0	0	24	20
April 2011	79	24	24	4	4	4	4	4	4	4	4	4	0	0	16	11
April 2012	75	17	16	0	0	0	0	0	0	0	0	0	0	0	8	3
April 2013	70	10	9	0	0	0	0	0	0	0	0	0	0	0	1	0
April 2014	65	3	2	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2015	60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2016	54	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2017	48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2018	44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2019	39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2020	34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2021	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2022	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2023	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2024	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2025	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.4	5.5	5.5	4.2	4.2	4.2	4.2	4.2	4.2	4.2	4.2	4.2	3.5	2.6	4.8	4.5

Date	LZ Class														LZ Class	
	PSA Prepayment Assumption														CPR Prepayment Assumption	
	0%	75%	76%	125%	160%	251%	252%	301%	302%	321%	322%	350%	500%	800%	6%	7%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	106	106	106	106	106	106	106	106	106	106	106	106	106	106	106	106
April 2005	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112
April 2006	118	118	118	118	118	118	118	118	118	118	118	118	118	0	118	118
April 2007	125	125	125	125	125	125	125	125	125	125	125	125	0	0	125	125
April 2008	132	132	132	132	132	132	132	132	132	132	132	132	0	0	132	132
April 2009	139	139	139	139	139	139	139	139	139	139	139	139	0	0	139	139
April 2010	147	147	147	147	147	147	147	147	147	147	147	147	135	0	147	147
April 2011	155	155	155	155	155	155	155	155	155	155	155	1	0	0	155	155
April 2012	164	164	164	164	164	164	164	164	164	164	164	1	0	0	164	164
April 2013	173	173	173	173	173	173	173	173	173	173	173	1	0	0	173	173
April 2014	183	183	183	183	183	183	183	183	183	183	183	1	0	0	183	183
April 2015	193	193	193	193	193	193	193	193	193	193	193	1	0	0	193	193
April 2016	204	204	204	204	204	204	204	204	204	204	204	1	0	0	204	204
April 2017	216	216	216	216	216	216	216	216	216	216	216	1	0	0	216	216
April 2018	228	228	228	228	228	228	228	228	228	228	228	1	0	0	228	228
April 2019	241	241	241	241	241	241	241	241	241	241	241	1	0	0	241	241
April 2020	254	254	254	254	254	254	254	254	254	254	254	1	0	0	254	254
April 2021	269	269	269	269	269	269	269	269	269	269	269	1	0	0	269	269
April 2022	284	284	284	284	284	284	284	284	284	284	284	1	0	0	284	284
April 2023	300	300	300	300	300	300	300	300	300	300	300	1	0	0	300	300
April 2024	317	317	317	317	317	317	317	317	317	317	317	1	0	0	317	317
April 2025	334	334	334	334	334	334	334	334	334	334	334	1	0	0	334	334
April 2026	353	353	353	353	353	353	353	353	353	353	353	1	0	0	353	353
April 2027	373	373	373	373	373	373	373	373	373	373	373	1	0	0	373	373
April 2028	394	394	394	394	394	394	394	394	394	371	355	1	0	0	394	394
April 2029	417	417	417	417	417	417	417	417	417	252	241	1	0	0	417	417
April 2030	440	440	440	440	440	440	440	332	321	160	153	1	0	0	440	440
April 2031	465	465	465	465	465	465	465	186	180	89	85	1	0	0	465	465
April 2032	491	491	491	491	491	268	262	73	71	35	34	1	0	0	491	491
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	30.0	29.8	29.8	29.8	29.7	29.1	29.1	27.9	27.9	26.8	26.8	7.3	3.2	2.1	29.8	29.8

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

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

Date	ZX Class														ZX Class	
	PSA Prepayment Assumption														CPR Prepayment Assumption	
	0%	75%	76%	125%	160%	251%	252%	301%	302%	321%	322%	350%	500%	800%	6%	7%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	106	95	94	0	0	0	106	106	100	100	0	0	0	0	0	0
April 2005	112	100	100	0	0	0	112	112	0	0	0	0	0	0	0	0
April 2006	118	106	105	0	0	0	118	118	0	0	0	0	0	0	0	0
April 2007	125	112	111	0	0	0	125	125	0	0	0	0	0	0	0	0
April 2008	132	118	117	0	0	0	132	132	0	0	0	0	0	0	0	0
April 2009	139	125	124	0	0	0	139	139	0	0	0	0	0	0	0	0
April 2010	147	132	131	0	0	0	147	147	0	0	0	0	0	0	0	0
April 2011	155	139	138	0	0	0	155	0	0	0	0	0	0	0	0	0
April 2012	164	147	146	0	0	0	164	0	0	0	0	0	0	0	0	0
April 2013	173	155	155	0	0	0	173	0	0	0	0	0	0	0	0	0
April 2014	183	164	163	0	0	0	183	0	0	0	0	0	0	0	0	0
April 2015	193	173	172	0	0	0	193	0	0	0	0	0	0	0	0	0
April 2016	204	183	182	0	0	0	204	0	0	0	0	0	0	0	0	0
April 2017	216	193	192	0	0	0	216	0	0	0	0	0	0	0	0	0
April 2018	228	204	203	0	0	0	228	0	0	0	0	0	0	0	0	0
April 2019	241	216	215	0	0	0	241	0	0	0	0	0	0	0	0	0
April 2020	254	228	227	0	0	0	254	0	0	0	0	0	0	0	0	0
April 2021	269	241	240	0	0	0	269	0	0	0	0	0	0	0	0	0
April 2022	284	254	253	0	0	0	284	0	0	0	0	0	0	0	0	0
April 2023	300	269	267	0	0	0	300	0	0	0	0	0	0	0	0	0
April 2024	317	0	0	0	0	0	317	0	0	0	0	0	0	0	0	0
April 2025	334	0	0	0	0	0	334	0	0	0	0	0	0	0	0	0
April 2026	353	0	0	0	0	0	353	0	0	0	0	0	0	0	0	0
April 2027	373	0	0	0	0	0	373	0	0	0	0	0	0	0	0	0
April 2028	394	0	0	0	0	0	394	0	0	0	0	0	0	0	0	0
April 2029	417	0	0	0	0	0	318	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	168	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	45	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.6	20.3	20.2	0.2	0.1	0.1	26.8	7.2	1.7	1.6	0.5	0.5	0.4	0.3	0.3	0.2

Date	BA, BI†, BF, BS†, BD and BG Classes						BC Class						A1, F, S† and I1† Classes				
	PSA Prepayment Assumption						PSA Prepayment Assumption						CPR Prepayment Assumption				
	0%	250%	500%	600%	800%	1000%	0%	250%	500%	600%	800%	1000%	0%	7%	15%	22%	30%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	98	91	86	83	79	74	100	100	100	100	100	100	99	92	84	77	69
April 2005	95	77	62	56	45	34	100	100	100	100	100	100	97	84	70	59	48
April 2006	92	61	38	30	17	7	100	100	100	100	100	100	96	77	59	46	33
April 2007	89	48	22	15	3	0	100	100	100	100	100	62	94	71	49	35	23
April 2008	86	38	11	5	0	0	100	100	100	100	65	24	93	64	41	27	16
April 2009	83	28	4	0	0	0	100	100	100	89	32	9	91	59	34	20	11
April 2010	79	21	0	0	0	0	100	100	92	54	16	3	89	53	28	16	7
April 2011	75	15	0	0	0	0	100	100	61	33	8	1	87	49	24	12	5
April 2012	70	10	0	0	0	0	100	100	40	20	4	*	84	44	20	9	3
April 2013	66	5	0	0	0	0	100	100	26	12	2	*	82	40	16	7	2
April 2014	60	2	0	0	0	0	100	100	17	7	1	*	79	36	13	5	2
April 2015	55	0	0	0	0	0	100	90	11	4	*	*	76	32	11	4	1
April 2016	49	0	0	0	0	0	100	69	7	2	*	*	73	29	9	3	1
April 2017	42	0	0	0	0	0	100	51	4	1	*	*	70	25	7	2	*
April 2018	35	0	0	0	0	0	100	37	2	1	*	*	66	22	6	2	*
April 2019	27	0	0	0	0	0	100	25	1	*	*	*	63	20	5	1	*
April 2020	19	0	0	0	0	0	100	16	1	*	*	*	58	17	4	1	*
April 2021	10	0	0	0	0	0	100	9	*	*	*	*	54	15	3	1	*
April 2022	0	0	0	0	0	0	99	3	*	*	*	*	49	12	2	*	*
April 2023	0	0	0	0	0	0	0	0	0	0	0	0	44	10	2	*	*
April 2024	0	0	0	0	0	0	0	0	0	0	0	0	38	8	1	*	*
April 2025	0	0	0	0	0	0	0	0	0	0	0	0	32	6	1	*	*
April 2026	0	0	0	0	0	0	0	0	0	0	0	0	25	5	1	*	*
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	18	3	*	*	*
April 2028	0	0	0	0	0	0	0	0	0	0	0	0	10	2	*	*	*
April 2029	0	0	0	0	0	0	0	0	0	0	0	0	2	*	*	*	*
April 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.8	4.5	2.8	2.4	1.9	1.7	19.5	14.5	9.1	7.8	5.8	4.6	17.2	9.3	5.4	3.8	2.7

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

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

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

Date	P1 Class					GA and EG Classes						
	CPR Prepayment Assumption					PSA Prepayment Assumption						
	0%	7%	15%	22%	30%	0%	165%	200%	225%	350%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	99	92	84	77	69	100	100	97	95	85	73	49
April 2005	97	84	70	59	48	100	100	92	86	58	25	0
April 2006	95	77	59	45	33	100	100	86	76	31	0	0
April 2007	94	70	49	35	23	100	100	82	69	14	0	0
April 2008	92	64	41	27	15	100	100	79	65	4	0	0
April 2009	90	58	34	20	11	100	100	77	62	*	0	0
April 2010	88	53	28	15	7	100	100	75	60	0	0	0
April 2011	86	48	23	12	5	100	97	72	57	0	0	0
April 2012	83	43	19	9	3	100	92	68	53	0	0	0
April 2013	81	39	16	7	2	100	86	63	48	0	0	0
April 2014	78	35	13	5	2	100	80	57	43	0	0	0
April 2015	75	31	11	4	1	100	73	51	38	0	0	0
April 2016	72	28	9	3	1	100	66	46	34	0	0	0
April 2017	68	25	7	2	*	100	59	40	29	0	0	0
April 2018	65	22	6	2	*	100	53	35	25	0	0	0
April 2019	61	19	5	1	*	100	47	30	22	0	0	0
April 2020	57	17	4	1	*	100	41	26	18	0	0	0
April 2021	52	14	3	1	*	100	35	21	15	0	0	0
April 2022	48	12	2	*	*	100	28	17	11	0	0	0
April 2023	43	10	2	*	*	100	23	13	8	0	0	0
April 2024	37	8	1	*	*	100	18	9	5	0	0	0
April 2025	31	6	1	*	*	100	14	7	3	0	0	0
April 2026	25	5	1	*	*	100	10	4	1	0	0	0
April 2027	19	3	*	*	*	100	7	2	0	0	0	0
April 2028	12	2	*	*	*	100	4	*	0	0	0	0
April 2029	4	1	*	*	*	100	2	0	0	0	0	0
April 2030	0	0	0	0	0	88	0	0	0	0	0	0
April 2031	0	0	0	0	0	59	0	0	0	0	0	0
April 2032	0	0	0	0	0	28	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.0	9.2	5.4	3.8	2.7	28.3	15.9	12.0	9.8	2.4	1.5	1.0

Date	SE† Class					IT†, MC and MD Classes					
	PSA Prepayment Assumption					PSA Prepayment Assumption					
	0%	200%	412%	600%	800%	0%	125%	160%	300%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2004	99	94	89	85	80	99	95	95	95	95	95
April 2005	98	84	71	60	49	97	86	86	86	86	78
April 2006	97	73	53	38	25	96	74	74	74	67	37
April 2007	96	63	39	24	13	95	63	63	63	44	15
April 2008	95	55	29	15	7	93	52	52	52	28	4
April 2009	94	47	21	9	3	91	43	43	43	17	0
April 2010	92	41	16	6	2	89	34	34	34	9	0
April 2011	91	35	12	4	1	87	26	26	26	4	0
April 2012	89	30	9	2	*	85	20	20	20	*	0
April 2013	87	26	6	1	*	82	14	14	14	0	0
April 2014	85	22	5	1	*	79	10	10	10	0	0
April 2015	83	19	3	1	*	76	6	6	6	0	0
April 2016	81	16	2	*	*	73	3	3	3	0	0
April 2017	79	14	2	*	*	70	1	1	1	0	0
April 2018	76	11	1	*	*	66	0	0	0	0	0
April 2019	73	10	1	*	*	62	0	0	0	0	0
April 2020	70	8	1	*	*	57	0	0	0	0	0
April 2021	67	7	*	*	*	52	0	0	0	0	0
April 2022	63	6	*	*	*	47	0	0	0	0	0
April 2023	59	5	*	*	*	41	0	0	0	0	0
April 2024	55	4	*	*	*	35	0	0	0	0	0
April 2025	50	3	*	*	*	29	0	0	0	0	0
April 2026	46	2	*	*	*	21	0	0	0	0	0
April 2027	40	2	*	*	*	13	0	0	0	0	0
April 2028	34	1	*	*	*	5	0	0	0	0	0
April 2029	28	1	*	*	*	0	0	0	0	0	0
April 2030	21	1	*	*	0	0	0	0	0	0	0
April 2031	14	*	*	*	0	0	0	0	0	0	0
April 2032	6	*	*	*	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.2	7.3	4.1	3.0	2.3	16.9	5.8	5.8	5.8	4.0	2.8

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

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

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

Date	L Class																L Class	
	PSA Prepayment Assumption																CPR Prepayment Assumption	
	0%	75%	76%	125%	133%	160%	200%	251%	252%	301%	302%	321%	322%	350%	500%	800%	6%	7%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	106	106	106	106	106	106	106	106	18	6	6	1	5	0	0	0	0	0
April 2005	112	112	112	112	112	112	112	112	0	0	0	0	0	0	0	0	0	0
April 2006	118	118	118	118	118	118	118	118	0	0	0	0	0	0	0	0	0	0
April 2007	125	125	125	125	125	125	125	125	0	0	0	0	0	0	0	0	0	0
April 2008	132	132	132	132	132	132	132	132	0	0	0	0	0	0	0	0	0	0
April 2009	139	139	139	139	139	139	139	125	0	0	0	0	0	0	0	0	0	0
April 2010	147	147	147	147	147	147	147	109	0	0	0	0	0	0	0	0	0	0
April 2011	155	155	155	155	155	155	155	103	0	0	0	0	0	0	0	0	0	0
April 2012	164	164	164	164	164	164	164	103	0	0	0	0	0	0	0	0	0	0
April 2013	173	173	173	173	173	173	173	103	0	0	0	0	0	0	0	0	0	0
April 2014	183	183	183	183	183	183	183	103	0	0	0	0	0	0	0	0	0	0
April 2015	193	193	193	193	193	193	193	103	0	0	0	0	0	0	0	0	0	0
April 2016	204	204	204	204	204	204	197	103	0	0	0	0	0	0	0	0	0	0
April 2017	216	216	216	216	216	216	174	89	0	0	0	0	0	0	0	0	0	0
April 2018	228	228	228	228	228	228	152	76	0	0	0	0	0	0	0	0	0	0
April 2019	241	241	241	241	241	213	132	64	0	0	0	0	0	0	0	0	0	0
April 2020	254	254	254	254	254	187	113	53	0	0	0	0	0	0	0	0	0	0
April 2021	269	269	269	249	226	163	96	44	0	0	0	0	0	0	0	0	0	0
April 2022	284	284	284	219	198	140	81	36	0	0	0	0	0	0	0	0	0	0
April 2023	300	300	300	190	171	119	67	29	0	0	0	0	0	0	0	0	0	0
April 2024	317	315	311	163	147	100	55	23	0	0	0	0	0	0	0	0	0	0
April 2025	334	276	272	138	124	83	45	18	0	0	0	0	0	0	0	0	0	0
April 2026	353	237	233	115	102	68	35	14	0	0	0	0	0	0	0	0	0	0
April 2027	373	199	196	94	83	54	27	10	0	0	0	0	0	0	0	0	0	0
April 2028	394	162	159	74	65	41	20	7	0	0	0	0	0	0	0	0	0	0
April 2029	417	126	124	56	49	30	14	4	0	0	0	0	0	0	0	0	0	0
April 2030	382	91	90	39	34	20	9	2	0	0	0	0	0	0	0	0	0	0
April 2031	264	58	57	23	20	12	5	1	0	0	0	0	0	0	0	0	0	0
April 2032	137	25	24	9	8	4	1	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.4	25.2	25.2	22.8	22.3	20.9	18.6	15.3	0.7	0.7	0.7	0.6	0.7	0.6	0.5	0.4	0.5	0.4

Date	LY Class																LY Class	
	PSA Prepayment Assumption																CPR Prepayment Assumption	
	0%	75%	76%	125%	133%	160%	200%	251%	252%	301%	302%	321%	322%	350%	500%	800%	6%	7%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	99	93	93	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91
April 2006	97	85	85	78	78	78	78	78	78	78	78	78	78	78	78	49	81	79
April 2007	95	76	76	66	66	66	66	66	66	66	66	66	66	66	55	25	71	69
April 2008	93	68	68	55	55	55	55	55	55	55	55	55	55	55	38	13	62	59
April 2009	92	61	60	45	45	45	45	45	45	45	45	45	45	45	26	7	54	50
April 2010	89	53	53	36	36	36	36	36	36	36	36	36	36	36	18	3	46	42
April 2011	87	46	46	28	28	28	28	28	28	28	28	28	28	28	12	2	39	34
April 2012	85	39	39	22	22	22	22	22	22	22	22	22	22	22	8	1	32	27
April 2013	82	33	33	17	17	17	17	17	17	17	17	17	17	17	6	*	25	21
April 2014	79	27	26	13	13	13	13	13	13	13	13	13	13	13	4	*	19	15
April 2015	76	21	20	10	10	10	10	10	10	10	10	10	10	10	3	*	13	10
April 2016	72	15	14	7	7	7	7	7	7	7	7	7	7	7	2	*	8	7
April 2017	68	9	9	6	6	6	6	6	6	6	6	6	6	6	1	*	6	6
April 2018	64	4	4	4	4	4	4	4	4	4	4	4	4	4	1	*	4	4
April 2019	60	3	3	3	3	3	3	3	3	3	3	3	3	3	1	*	3	3
April 2020	55	2	2	2	2	2	2	2	2	2	2	2	2	2	*	*	2	2
April 2021	50	2	2	2	2	2	2	2	2	2	2	2	2	2	*	*	2	2
April 2022	44	1	1	1	1	1	1	1	1	1	1	1	1	1	*	*	1	1
April 2023	38	1	1	1	1	1	1	1	1	1	1	1	1	1	*	*	1	1
April 2024	32	1	1	1	1	1	1	1	1	1	1	1	1	1	*	*	1	1
April 2025	25	1	1	1	1	1	1	1	1	1	1	1	1	1	*	*	1	1
April 2026	17	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
April 2027	9	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
April 2028	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
April 2029	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
April 2030	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
April 2031	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	0	*	*
April 2032	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	0	*	*
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.6	8.0	7.9	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	5.0	3.4	7.2	6.8

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

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

Date	CA Class					CB Class					CD Class					CE Class				
	CPR Prepayment Assumption					CPR Prepayment Assumption					CPR Prepayment Assumption					CPR Prepayment Assumption				
	0%	7%	15%	22%	30%	0%	7%	15%	22%	30%	0%	7%	15%	22%	30%	0%	7%	15%	22%	30%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	98	92	84	77	69	99	92	84	77	69	99	92	84	77	69	99	92	84	77	69
April 2005	97	84	70	59	47	97	84	70	59	47	97	84	70	59	48	97	84	70	59	47
April 2006	95	76	58	45	33	95	77	58	45	33	95	77	59	45	33	95	77	58	45	33
April 2007	93	70	49	34	22	93	70	49	35	22	94	70	49	35	22	93	70	49	35	22
April 2008	91	63	40	26	15	91	64	41	26	15	92	64	41	26	15	91	63	40	26	15
April 2009	89	58	34	20	10	89	58	34	20	10	90	58	34	20	11	89	58	34	20	10
April 2010	87	52	28	15	7	87	52	28	15	7	88	53	28	15	7	87	52	28	15	7
April 2011	84	47	23	12	5	84	47	23	12	5	85	48	23	12	5	84	47	23	12	5
April 2012	81	42	19	9	3	82	43	19	9	3	83	43	19	9	3	81	42	19	9	3
April 2013	78	38	15	7	2	79	38	16	7	2	80	39	16	7	2	79	38	15	7	2
April 2014	75	34	13	5	1	76	34	13	5	1	77	35	13	5	2	75	34	13	5	1
April 2015	72	30	10	4	1	73	30	10	4	1	74	31	11	4	1	72	30	10	4	1
April 2016	68	26	8	3	1	69	27	8	3	1	70	27	9	3	1	68	27	8	3	1
April 2017	64	23	7	2	*	65	24	7	2	*	67	24	7	2	*	64	23	7	2	*
April 2018	60	20	5	1	*	61	21	5	1	*	63	21	5	2	*	60	20	5	1	*
April 2019	55	17	4	1	*	57	18	4	1	*	59	18	4	1	*	55	17	4	1	*
April 2020	50	15	3	1	*	52	15	3	1	*	54	16	3	1	*	50	15	3	1	*
April 2021	45	12	2	1	*	47	13	3	1	*	49	13	3	1	*	45	12	2	1	*
April 2022	39	10	2	*	*	42	10	2	*	*	44	11	2	*	*	39	10	2	*	*
April 2023	33	8	1	*	*	36	8	1	*	*	38	9	1	*	*	33	8	1	*	*
April 2024	27	6	1	*	*	29	6	1	*	*	32	7	1	*	*	26	6	1	*	*
April 2025	19	4	1	*	*	23	5	1	*	*	26	5	1	*	*	19	4	1	*	*
April 2026	12	2	*	*	*	15	3	*	*	*	19	4	*	*	*	11	2	*	*	*
April 2027	4	1	*	*	*	8	1	*	*	*	11	2	*	*	*	3	*	*	*	*
April 2028	0	0	0	0	0	*	*	*	*	*	3	*	*	*	*	*	*	*	*	*
April 2029	0	0	0	0	0	*	*	*	*	*	0	0	0	0	0	*	*	*	*	*
April 2030	0	0	0	0	0	*	*	*	*	*	0	0	0	0	0	*	*	*	*	*
April 2031	0	0	0	0	0	*	*	*	*	*	0	0	0	0	0	*	*	*	*	*
April 2032	0	0	0	0	0	*	*	*	*	*	0	0	0	0	0	*	*	*	*	*
April 2033	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	8.8	5.3	3.7	2.7	16.0	8.9	5.3	3.7	2.7	16.4	9.0	5.3	3.7	2.7	15.7	8.8	5.3	3.7	2.7

Date	CG Class					CH Class					CJ Class					CK Class				
	CPR Prepayment Assumption					CPR Prepayment Assumption					CPR Prepayment Assumption					CPR Prepayment Assumption				
	0%	7%	15%	22%	30%	0%	7%	15%	22%	30%	0%	7%	15%	22%	30%	0%	7%	15%	22%	30%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	99	92	84	77	69	98	92	84	77	69	99	92	84	77	69	99	92	84	77	69
April 2005	97	84	70	59	48	97	84	70	59	47	97	84	70	59	48	97	84	70	59	48
April 2006	95	77	58	45	33	95	76	58	45	33	95	77	59	45	33	96	77	59	45	33
April 2007	93	70	49	35	22	93	69	48	34	22	94	70	49	35	22	94	70	49	35	23
April 2008	91	64	41	26	15	91	63	40	26	15	92	64	41	26	15	92	64	41	27	16
April 2009	89	58	34	20	11	88	57	33	20	10	90	58	34	20	11	90	59	34	20	11
April 2010	87	52	28	15	7	86	52	28	15	7	87	53	28	15	7	89	53	28	16	7
April 2011	85	47	23	12	5	83	47	23	11	5	85	48	23	12	5	86	48	24	12	5
April 2012	82	43	19	9	3	81	42	19	9	3	82	43	19	9	3	84	44	19	9	3
April 2013	79	38	16	7	2	78	38	15	6	2	80	39	16	7	2	82	40	16	7	2
April 2014	76	34	13	5	2	74	33	12	5	1	77	35	13	5	2	79	36	13	5	2
April 2015	73	31	10	4	1	71	30	10	4	1	74	31	10	4	1	76	32	11	4	1
April 2016	69	27	8	3	1	67	26	8	3	1	70	27	9	3	1	73	29	9	3	1
April 2017	66	24	7	2	*	63	23	6	2	*	67	24	7	2	*	70	25	7	2	*
April 2018	62	21	5	1	*	59	20	5	1	*	63	21	6	2	*	67	22	6	2	*
April 2019	57	18	4	1	*	54	17	4	1	*	59	18	4	1	*	63	20	5	1	*
April 2020	53	15	3	1	*	49	14	3	1	*	55	16	3	1	*	59	17	4	1	*
April 2021	48	13	3	1	*	44	12	2	1	*	50	14	3	1	*	55	15	3	1	*
April 2022	42	11	2	*	*	38	10	2	*	*	45	11	2	*	*	50	13	2	*	*
April 2023	36	9	1	*	*	32	8	1	*	*	39	9	2	*	*	45	11	2	*	*
April 2024	30	7	1	*	*	26	6	1	*	*	34	7	1	*	*	40	9	1	*	*
April 2025	23	5	1	*	*	19	4	1	*	*	27	6	1	*	*	35	7	1	*	*
April 2026	16	3	*	*	*	12	2	*	*	*	21	4	*	*	*	29	5	1	*	*
April 2027	8	1	*	*	*	4	1	*	*	*	14	2	*	*	*	22	4	*	*	*
April 2028	*	*	*	*	*	0	0	0	0	0	6	1	*	*	*	16	3	*	*	*
April 2029	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	8	1	*	*	*
April 2030	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	1	*	*	*	*
April 2031	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.1	8.9	5.3	3.7	2.7	15.5	8.8	5.3	3.7	2.7	16.5	9.0	5.3	3.7	2.7	17.5	9.3	5.4	3.8	2.7

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

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

Date	CL Class					CM Class					CN Class				
	CPR Prepayment Assumption					CPR Prepayment Assumption					CPR Prepayment Assumption				
	0%	7%	15%	22%	30%	0%	7%	15%	22%	30%	0%	7%	15%	22%	30%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	99	92	84	77	69	98	92	84	77	69	99	92	84	77	69
April 2005	97	84	70	59	48	97	84	70	59	47	97	84	70	59	48
April 2006	95	77	59	45	33	95	77	58	45	33	95	77	59	45	33
April 2007	94	70	49	35	22	93	70	49	35	22	94	70	49	35	22
April 2008	92	64	41	26	15	91	64	41	26	15	92	64	41	27	15
April 2009	90	58	34	20	11	89	58	34	20	10	90	58	34	20	11
April 2010	88	53	28	15	7	87	52	28	15	7	88	53	28	15	7
April 2011	85	48	23	12	5	84	47	23	12	5	85	48	23	12	5
April 2012	83	43	19	9	3	82	43	19	9	3	83	43	19	9	3
April 2013	80	39	16	7	2	79	38	16	7	2	80	39	16	7	2
April 2014	77	35	13	5	2	76	34	13	5	2	77	35	13	5	2
April 2015	74	31	11	4	1	73	30	10	4	1	74	31	11	4	1
April 2016	71	28	9	3	1	69	27	8	3	1	71	28	9	3	1
April 2017	68	24	7	2	*	66	24	7	2	*	68	25	7	2	*
April 2018	64	22	6	2	*	62	21	5	1	*	64	22	6	2	*
April 2019	60	19	4	1	*	57	18	4	1	*	60	19	4	1	*
April 2020	56	16	4	1	*	53	15	3	1	*	56	16	4	1	*
April 2021	51	14	3	1	*	48	13	3	1	*	51	14	3	1	*
April 2022	46	12	2	*	*	43	11	2	*	*	46	12	2	*	*
April 2023	41	10	2	*	*	37	9	1	*	*	41	10	2	*	*
April 2024	35	8	1	*	*	31	7	1	*	*	36	8	1	*	*
April 2025	29	6	1	*	*	24	5	1	*	*	30	6	1	*	*
April 2026	23	4	1	*	*	18	3	*	*	*	23	4	1	*	*
April 2027	16	3	*	*	*	10	2	*	*	*	17	3	*	*	*
April 2028	9	1	*	*	*	2	*	*	*	*	9	1	*	*	*
April 2029	1	*	*	*	*	0	0	0	0	0	1	*	*	*	*
April 2030	*	*	*	*	*	0	0	0	0	0	*	*	*	*	*
April 2031	*	*	*	*	*	0	0	0	0	0	*	*	*	*	*
April 2032	*	*	*	*	*	0	0	0	0	0	*	*	*	*	*
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.8	9.1	5.4	3.7	2.7	16.2	8.9	5.3	3.7	2.7	16.8	9.1	5.4	3.7	2.7

Date	I2† Class					A2†† Class				
	CPR Prepayment Assumption					CPR Prepayment Assumption				
	0%	7%	15%	22%	30%	0%	7%	15%	22%	30%
Initial Percent	100	100	100	100	100	100	100	100	100	100
April 2004	99	92	84	77	69	99	92	84	77	69
April 2005	97	84	70	59	48	97	84	70	59	48
April 2006	95	77	59	45	33	95	77	59	45	33
April 2007	94	70	49	35	22	93	70	49	35	22
April 2008	92	64	41	26	15	91	64	41	26	15
April 2009	89	58	34	20	11	89	58	34	20	11
April 2010	87	52	28	15	7	87	52	28	15	7
April 2011	85	47	23	12	5	85	47	23	12	5
April 2012	82	43	19	9	3	82	43	19	9	3
April 2013	79	38	16	7	2	79	38	16	7	2
April 2014	76	34	13	5	2	76	34	13	5	2
April 2015	73	30	10	4	1	73	31	10	4	1
April 2016	69	27	8	3	1	70	27	8	3	1
April 2017	65	24	7	2	*	66	24	7	2	*
April 2018	61	21	5	1	*	62	21	5	1	*
April 2019	57	18	4	1	*	58	18	4	1	*
April 2020	52	15	3	1	*	53	15	3	1	*
April 2021	47	13	2	1	*	48	13	3	1	*
April 2022	41	10	2	*	*	43	11	2	*	*
April 2023	35	8	1	*	*	37	9	1	*	*
April 2024	28	6	1	*	*	31	7	1	*	*
April 2025	21	4	1	*	*	24	5	1	*	*
April 2026	13	2	*	*	*	17	3	*	*	*
April 2027	5	1	*	*	*	10	2	*	*	*
April 2028	0	0	0	0	0	3	*	*	*	*
April 2029	0	0	0	0	0	1	*	*	*	*
April 2030	0	0	0	0	0	*	*	*	*	*
April 2031	0	0	0	0	0	*	*	*	*	*
April 2032	0	0	0	0	0	*	*	*	*	*
April 2033	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.9	8.9	5.3	3.7	2.7	16.2	9.0	5.3	3.7	2.7

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

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

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

†† The A2 Class is formed from a combination of the CA Class in Group 17, the CB Class in Group 18, the CD Class in Group 19, the CE Class in Group 20, the CG Class in Group 21, the CH Class in Group 22, the CJ Class in Group 23, the CK Class in Group 24, the CL Class in Group 25, the CM Class in Group 26, the CN Class in Group 27 and the I2 Class in Group 28.

Characteristics of the R, RS, RL and RB Classes

The R, RS, RL and RB Classes will not have principal balances and will not bear interest. If any assets of Upper Tier REMIC 1 remain after the principal balances of the Group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 and 15 Classes are reduced to zero, we will pay the proceeds of those assets to the Holder of the R Class. If any assets of Lower Tier REMIC 1 remain after the principal balances of the Lower Tier REMIC 1 Regular Interests are reduced to zero, we will pay the Holder of the RL Class the proceeds of those assets. If any assets of Upper Tier REMIC 2 remain after the principal balances of the Group 16 Classes are reduced to zero, we will pay the proceeds of those assets to the Holder of the RS Class. If any assets of Lower Tier REMIC 2 remain after the principal balances of the Lower Tier REMIC 2 Regular Interests are reduced to zero, we will pay the Holder of the RB Class the proceeds of those assets. Fannie Mae does not expect that any material assets will remain in any of these cases.

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, RS, RL and RB 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 related REMIC trust (that is, the transferor had “improper knowledge”).

As discussed under the caption “Special Characteristics of Residual Certificates” in the REMIC Prospectus, the Regulations presume that a transferor does not have improper knowledge if two conditions are met. The Treasury Department has amended the Regulations to provide additional requirements that a transferor must satisfy to avail itself of the safe harbor regarding the presumed lack of improper knowledge. For transfers occurring on or after August 19, 2002, a transferor of a Residual Certificate is presumed not to have improper knowledge if, in addition to meeting the two conditions discussed in the REMIC Prospectus, both (i) the transferee represents that it will not cause income from the Residual Certificate to be attributed to a foreign permanent establishment or fixed base of the transferee or another taxpayer and (ii) the transfer satisfies either the “asset test” or the “formula test.” The representation described in (i) will be included in the affidavit discussed above. See “Description of Certificates—Special Characteristics of Residual Certificates” and “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Residual Certificates*” in the REMIC Prospectus.

A transfer satisfies the asset test if (i) the transferee’s gross assets exceed \$100 million and its net assets exceed \$10 million (in each case, at the time of the transfer and at the close of each of the

transferee's two fiscal years preceding the year of transfer), (ii) the transferee is an "eligible corporation" and the transferee agrees in writing that any subsequent transfer of the Residual Certificate will be to an eligible corporation and will comply with the safe harbor and satisfy the asset test, and (iii) the facts and circumstances known to the transferor do not reasonably indicate that the taxes associated with the Residual Certificate will not be paid. A transfer satisfies the formula test if the present value of the anticipated tax liabilities associated with holding the Residual Certificate is less than or equal to the present value of the sum of (i) any consideration given to the transferee to acquire the Residual Certificate, (ii) expected future distributions on the Residual Certificate, and (iii) anticipated tax savings associated with holding the Residual Certificate as the related REMIC 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 Upper Tier REMIC 1 and the Holder of the RL Class will be considered to be the holder of the "residual interest" in Lower Tier REMIC 1. The Holder of the RS Class will be considered to be the holder of the "residual interest" in Upper Tier REMIC 2 and the Holder of the RB Class will be considered to be the holder of the "residual interest" in Lower Tier REMIC 2. 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, RL, RS or RB Class that may be required under the Code.

ADDITIONAL TRUST AGREEMENT PROVISIONS RELATING TO THE GROUP 16 CLASSES

Certain provisions of the Trust Agreement are summarized under the heading "The Trust Agreement" in the REMIC Prospectus. We summarize below certain additional provisions of the Trust Agreement applicable to the Group 16 Mortgage Loans and to Holders of the Group 16 Classes.

Transfer of Group 16 Mortgage Loans to the Trust

The Trust Agreement will contain a mortgage loan schedule that will identify the Group 16 Mortgage Loans that are being transferred to the Trust. As Trustee, we will hold on behalf of the Certificateholders the original Mortgage Notes, endorsed in blank, and assignments of the mortgage instruments to us in recordable form. Usually assignments are in a form suitable for recording but they are not recorded. However, a blanket assignment may be used for the transfer of a large number of mortgage loans, even if the properties are not located in the same recording jurisdiction, depending on the applicable Lender's servicing experience and its financial condition.

At our option, we may choose to maintain the documents described above with one or more custodial institutions supervised and regulated by the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, the Office of Thrift Supervision, the FDIC or the NCUA. We will review the mortgage loan schedule before we issue the Certificates and will conduct random spot checks after issuing the Certificates to confirm that we have all the documents we need. We may change these document custody requirements at any time, as long as we determine that any such change will not have a materially adverse effect on the interests of Certificateholders.

If a liquidation, reorganization, or similar proceeding involving our assets or the assets of a Lender were to occur, it is not clear what law would be applicable. As a result, we cannot render a legal opinion about the Certificateholders' rights to the Group 16 Mortgage Loans in the event of a proceeding of this type.

Servicing Through Lenders

Under the Trust Agreement, we are responsible for servicing and administering the Group 16 Mortgage Loans. We are permitted, in our discretion, to contract with the originator of each Group 16 Mortgage Loan, or another eligible servicing institution, to perform those functions under our supervision as more fully described below (each, a “Lender”). Any servicing contract or arrangement by us with a Lender for the direct servicing of Group 16 Mortgage Loans is a contract solely between us and the Lender. Therefore, Certificateholders will not be deemed to be parties to the contract and will have no claims, rights, obligations, duties, or liabilities with respect to the Lender.

Unless we agree otherwise, Lenders will be obligated to perform diligently all services and duties customary to the servicing of mortgages in accordance with the applicable guide. We will monitor each Lender’s performance and we have the right to remove any Lender for cause at any time we consider its removal to be in the best interest of Certificateholders. The duties performed by Lenders include general loan servicing responsibilities, collection and remittance of principal and interest payments, administration of mortgage escrow accounts, collection of insurance claims, and, if necessary, foreclosure.

Servicing Compensation and Payment of Certain Expenses by Fannie Mae

We will be entitled to retain an amount based on the principal balance of each Group 16 Mortgage Loan for Trust expenses and as compensation for our activities and obligations under the Trust Agreement. In addition, we may retain that portion of the proceeds from the liquidation of an Group 16 Mortgage Loan which exceeds (i) the principal balance of that loan and (ii) interest owed through the end of the month of such liquidation at the applicable Mortgage Interest Rate. We will pay all expenses incurred in connection with our servicing activities, including the fees to Lenders and any payments to cover mortgage insurance premiums, and we are not entitled to be reimbursed for those expenses out of Trust assets.

We will retain as additional servicing compensation any prepayment premiums, assumption fees, late payment charges and similar charges to the extent they are collected from borrowers.

Collection and Other Servicing Procedures

We are responsible for servicing the Group 16 Mortgage Loans and may, as set forth above, conduct servicing through Lenders or through other Fannie Mae approved mortgage servicers. In connection with our servicing activities, we have full power to do anything we deem necessary or appropriate, including the foreclosure or comparable conversion of defaulted Group 16 Mortgage Loans.

With respect to each Group 16 Mortgage Loan, the applicable Lender makes certain warranties to Fannie Mae concerning the following matters:

- the recordation of the original mortgage,
- the validity of the Group 16 Mortgage Loan as a first lien on the related Mortgaged Property, and
- compliance by the Group 16 Mortgage Loan with applicable state and federal laws.

In the event of a material breach of any warranty or a material defect in the mortgage loan documentation, we may repurchase the Group 16 Mortgage Loan from the Trust at a price equal to its stated principal balance together with interest thereon at the Net Mortgage Rate.

Subject to the limitations discussed below, we may:

- enforce or waive enforcement of any term of any Group 16 Mortgage Loan,
- enter into an agreement to modify any term of any Group 16 Mortgage Loan, or

- take any action or refrain from taking any action in servicing any Group 16 Mortgage Loan.

We may waive any assumption fee or late payment charge, or may exercise or refrain from exercising any “call option rider.” If we decide to take or refrain from taking any of the actions discussed above, our decision must be consistent with the then-current policies or practices that we follow for comparable mortgage loans held in our own portfolio. In making our decisions, generally we may not take into account the ownership status of the related Group 16 Mortgage Loan.

Each Group 16 Mortgage Loan provides that it will be assumable upon the sale of the related Mortgaged Property, subject generally to the purchaser’s compliance with credit and underwriting guidelines.

Optional Repurchase by Fannie Mae of Certain Modified Group 16 Mortgage Loans

Under certain limited circumstances, the Mortgage Interest Rates on the Group 16 Mortgage Loans may be reduced. In the event of any such reduction, the Seller will be obligated to pay the difference between the original Mortgage Interest Rate and the Mortgage Interest Rate as modified. If the Seller defaults on this obligation, Fannie Mae, acting in its corporate capacity, will have the option of repurchasing from the Trust the related Group 16 Mortgage Loan. Any such repurchase of an Group 16 Mortgage Loan from the Trust by Fannie Mae will occur at a price equal to its Stated Principal Balance plus one month’s interest at the applicable Mortgage Interest Rate.

Early Termination

The Servicer has the right to purchase all of the Group 16 Mortgage Loans when their aggregate principal balance is less than or equal to 5% of their aggregate principal balance on the Issue Date. The purchase price for the optional purchase will be equal to the aggregate Stated Principal Balance of the Group 16 Mortgage Loans, plus one month’s interest at the applicable Mortgage Interest Rates.

If the Servicer’s option to repurchase the Group 16 Mortgage Loans is exercised, the A1, F, S, I1 and P1 Classes will be paid in full, and the Trust Agreement will terminate with respect to those Classes.

Additional Fannie Mae Matters

In the event that we are unable to fulfill our continuing guaranty obligations, the Trust Agreement may be modified to provide for monthly distributions to be made from then-available Group 16 Mortgage Loan payments, as applicable, and other recoveries in a manner similar to practices and procedures followed in the servicing of comparable whole loans for institutional investors. See “The Trust Agreement—Rights upon Event of Default” in the REMIC Prospectus.

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

The Certificates and payments on the Certificates generally are not exempt from taxation. Therefore, you should consider the tax consequences of holding a Certificate before you acquire one. The following discussion describes certain U.S. federal income tax consequences to beneficial owners of Certificates. The discussion is general and does not purport to deal with all aspects of federal taxation that may be relevant to particular investors. This discussion may not apply to your particular circumstances for one of the following, or other, reasons:

- This discussion is based on federal tax laws in effect as of the date of this prospectus supplement. Changes to any of these laws after the date of this prospectus supplement may affect the tax consequences discussed below.
- This discussion addresses only Certificates acquired at original issuance and held as “capital assets” (generally, property held for investment).

- This discussion does not address tax consequences to beneficial owners subject to special rules, such as dealers in securities, certain traders in securities, banks, tax-exempt organizations, life insurance companies, persons that hold Certificates as part of a hedging transaction or as a position in a straddle or conversion transaction, or persons whose functional currency is not the U.S. dollar.
- This discussion does not address taxes imposed by any state, local or foreign taxing jurisdiction.

For these reasons, 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.

The Treasury Department recently issued Regulations directed at “tax shelters” that could be read to apply to transactions generally not considered to be tax shelters. These Regulations require that taxpayers who participate in a “reportable transaction” disclose such transaction on their tax returns by attaching IRS Form 8886 and retain information related to the transaction. A transaction may be a “reportable transaction” based upon any of several indicia, one or more of which may be present with respect to the Certificates. You should consult your own tax advisor concerning any possible disclosure obligation with respect to your investment in the Certificates.

The discussions under the captions “—REMIC Elections and Special Tax Attributes for the Group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 and 15 Classes,” “—Taxation of Beneficial Owners of REMIC 1 Regular Certificates,” “—Taxation of Beneficial Owners of the R and RL Certificates” and “—Taxation of Beneficial Owners of RCR Certificates Backed by REMIC 1 Regular Certificates” supplement the discussion under the caption “Certain Federal Income Tax Consequences” in the REMIC Prospectus. When read together, these discussions describe the current federal income tax treatment of beneficial owners of Certificates of the Group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 and 15 Classes and the R and RL Classes (the “REMIC 1 Certificates”).

For a discussion of the current federal income tax treatment for beneficial owners of the Group 16 Classes, see “—REMIC Elections and Special Tax Attributes for the Group 16 Classes,” “—Taxation of Beneficial Owners of REMIC 2 Regular Certificates” and “—Taxation of Beneficial Owners of the RS and RB Certificates” below.

For a discussion of the current federal income tax treatment of beneficial owners of Certificates of the Group 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27 and 28 Classes (the “Grantor Trust Certificates”), see “—Taxation of Beneficial Owners of Certificates of the Group 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27 and 28 Classes” below.

REMIC Elections and Special Tax Attributes for the Group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 and 15 Classes

We will elect to treat Upper Tier REMIC 1 and Lower Tier REMIC 1 as REMICs for federal income tax purposes. The Group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 and 15 Classes will be designated as the “regular interests,” and the R Class will be designated as the “residual interest,” in Upper Tier REMIC 1. The Lower Tier REMIC 1 Regular Interests will be designated as the “regular interests,” and the RL Class will be designated as the “residual interest,” in Lower Tier REMIC 1. The Group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 and 15 Classes are called the “REMIC 1 Regular Certificates.”

Because Upper Tier REMIC 1 and Lower Tier REMIC 1 will qualify as REMICs, the REMIC 1 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 REMIC 1 Regular Certificates

The UZ, KI, KZ, AZ, SP, ST, GZ, SG, ZW, AI, DI, EI, XS, IU, OI, QZ, ZQ, NS, OS, IB, IM, MI, FI, OB, SC, TS, HB, HO, ES, ZT, ZU, WS, ZK, IA, IL, IP, IV, LI, LZ, ZX, L, BI and BS Classes will be issued with original issue discount (“OID”), and certain other Classes of REMIC 1 Regular 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 1 Regular 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 with respect to the Group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 and 15 Classes will be as follows:

<u>Group</u>	<u>Prepayment Assumption</u>
1	412% PSA
2	160% PSA
3	200% PSA
4	200% PSA
5	160% PSA
6	135% PSA
7	412% PSA
8	160% PSA
9	325% PSA
10	319% PSA
11	200% PSA
12	200% PSA
13	412% PSA
14	160% PSA
15	500% PSA

See “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*—Treatment of Original Issue Discount—*Daily Portions of Original Issue Discount*” in the REMIC Prospectus. No representation is made as to whether the mortgage loans underlying the Group 1, Group 2 or Group 7 Underlying Trust Certificates, the Trust MBS or the Group 11 SMBS 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 the R and RL Certificates

For purposes of determining the portion of the taxable income of a 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 March 20, 2003. 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 Backed by REMIC 1 Regular 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 1 Regular Certificates that are exchanged for RCR Certificates (including any exchanges effective on the Settlement Date) will be the assets of the trust, and those RCR Certificates will represent an ownership interest in those REMIC 1 Regular Certificates. For a general discussion of the

federal income tax treatment of beneficial owners of REMIC Regular Certificates, see “Certain Federal Income Tax Consequences” in the REMIC Prospectus.

The RCR Classes (other than the A2 Class) will represent the beneficial ownership of the related REMIC 1 Regular Certificates set forth in Schedule 1. The ownership interest represented by the RCR Certificates (other than the A2 Class) will be one of two types. A Certificate of a Strip RCR Class (a “Strip RCR Certificate”) will represent the right to receive a disproportionate part of the principal or interest payments on one or more related REMIC 1 Regular Certificates. A Certificate of a Combination RCR Class (a “Combination RCR Certificate”) will represent beneficial ownership of undivided interest in two or more related REMIC 1 Regular Certificates.

The MC, MD and IT Classes are Strip RCR Classes. The remaining RCR Classes are Combination RCR Classes.

Strip RCR Classes. The tax consequences to a beneficial owner of a Strip RCR Certificate will be determined under section 1286 of the Code, except as discussed below. Under section 1286, a beneficial owner of a Strip RCR Certificate will be treated as owning “stripped bonds” to the extent of its share of principal payments and “stripped coupons” to the extent of its share of interest payments on the related REMIC 1 Regular Certificates. If a Strip RCR Certificate entitles the holder to payments of principal and interest on a related REMIC 1 Regular Certificate, the IRS could contend that the Strip RCR Certificate should be treated (i) as an interest in the related REMIC Certificate to the extent that the Strip RCR Certificate represents an equal pro rata portion of principal and interest on the related REMIC Certificate, and (ii) with respect to the remainder, as an installment obligation consisting of “stripped bonds” to the extent of its share of principal payments or “stripped coupons” to the extent of its share of interest payments. For purposes of information reporting, however, Fannie Mae intends to treat each Strip RCR Certificate as a single debt instrument, regardless of whether it entitles the holder to payments of principal and interest. You should consult your own tax advisors as to the proper treatment of a Strip RCR Certificate in this regard.

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

If a Strip RCR Certificate has OID, the beneficial owner must include the OID in its ordinary income for federal income tax purposes as the OID accrues, which may be prior to the receipt of the cash attributable to that income. Although the matter is not entirely clear, a beneficial owner should accrue OID using a method similar to that described with respect to the accrual of OID on a Regular Certificate under “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*—Treatment of Original Issue Discount” in the REMIC Prospectus. A beneficial owner, however, determines its yield to maturity based on its purchase price. For a particular beneficial owner, it is not clear whether the prepayment assumption used for calculating OID would be one determined at the time the Strip RCR Certificate is acquired or would be the original Prepayment Assumption for the related REMIC 1 Regular Certificates. For purposes of information reporting, Fannie Mae will use the original yield to maturity of the Strip RCR Certificate, calculated based on the original Prepayment Assumption. You should consult your own tax advisors regarding the proper method for accruing OID on a Strip RCR Certificate.

The rules of section 1286 of the Code also apply if (i) a beneficial owner of REMIC 1 Regular Certificates exchanges them for Strip RCR Certificates, (ii) the beneficial owner sells some, but not all, of the Strip RCR Certificates, and (iii) the combination of retained Strip RCR Certificates cannot be exchanged for the related REMIC 1 Regular Certificates. As of the date of such a sale, the beneficial owner must allocate its basis in the REMIC 1 Regular Certificates between the part of the REMIC 1

Regular Certificates related to the Strip RCR Certificates sold and the part of the REMIC 1 Regular Certificates related to the Strip RCR Certificates retained in proportion to their relative fair market values. Section 1286 of the Code treats the beneficial owner as purchasing the Strip RCR Certificates retained for the amount of the basis allocated to the retained Certificates, and the beneficial owner must then accrue any OID with respect to the retained Certificates as described above. Section 1286 does not apply, however, if a beneficial owner exchanges REMIC 1 Regular Certificates for the related RCR Certificates and retains all the RCR Certificates, see “—*Exchanges*” below.

Upon the sale of a Strip RCR Certificate, a beneficial owner will realize gain or loss on the sale in an amount equal to the difference between the amount realized and its adjusted basis in the Certificate. The owner’s adjusted basis generally is equal to the owner’s cost of the REMIC 1 Regular Certificate (or portion of the cost of REMIC Certificates allocable to the RCR Certificate), increased by income previously included, and reduced (but not below zero) by distributions previously received and by any amortized premium. If the beneficial owner holds the Certificate as a capital asset, any gain or loss realized will be capital gain or loss, except to the extent provided under “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*—Sales and Other Dispositions of Regular Certificates” in the REMIC Prospectus.

Although the matter is not free from doubt, if a beneficial owner acquires in one transaction (other than an exchange described under “—*Exchanges*” below) a combination of Strip RCR Certificates that may be exchanged for the related REMIC 1 Regular Certificates, the owner should be treated as owning the related REMIC 1 Regular Certificates, in which case section 1286 would not apply. If a beneficial owner acquires such a combination in separate transactions, the law is unclear as to whether the combination should be aggregated or each Strip RCR Certificate should be treated as a separate debt instrument. You should consult your tax advisors regarding the proper treatment of Strip RCR Certificates in this regard. For the treatment of Strip RCR Certificates received in exchange for REMIC 1 Regular Certificates, see “—*Exchanges*” below.

Combination RCR Classes (Other than the A2 Class). A beneficial owner of a Combination RCR Certificate (other than the A2 Class) will be treated as the beneficial owner of a proportionate interest in the REMIC 1 Regular 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 1 Regular 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 1 Regular Certificate as described under “—*Taxation of Beneficial Owners of REMIC 1 Regular Certificates*” in this prospectus supplement and “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*” in the REMIC Prospectus. When a beneficial owner sells a Combination RCR Certificate, the owner must allocate the sale proceeds among the underlying REMIC 1 Regular Certificates in proportion to their relative fair market values at the time of sale.

Exchanges. If a beneficial owner exchanges one or more REMIC 1 Regular 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 1 Regular 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 1 Regular Certificates that it owned immediately prior to the exchange.

REMIC Elections and Special Tax Attributes for the Group 16 Classes

We will elect to treat Upper Tier REMIC 2 and Lower Tier REMIC 2 as REMICs under the Code. Qualification as a REMIC requires ongoing compliance with certain conditions. Dewey Ballantine

LLP, special tax counsel to Fannie Mae, will deliver its opinion to Fannie Mae that, assuming compliance with the Trust Agreement, Upper Tier REMIC 2 and Lower Tier REMIC 2 will be treated as REMICs for federal income tax purposes. The Certificates for the Group 16 Classes (other than the RS and RB Classes) will be designated as the “regular interests” (the “REMIC 2 Regular Certificates”), and the RS Class will be designated as the “residual interest,” in Upper Tier REMIC 2. The Lower Tier REMIC 2 Regular Interests will be designated as the “regular interests,” and the RB Class will be designated as the “residual interest,” in Lower Tier REMIC 2 (together with the RS Class, the “REMIC 2 Residual Certificates.”)

Because Upper Tier REMIC 2 and Lower Tier REMIC 2 will qualify as REMICs, the REMIC 2 Regular Certificates and the REMIC 2 Residual Certificates will be “regular or residual interests in a REMIC” within the meaning of section 7701(a)(19)(C)(xi) of the Code and “real estate assets” within the meaning of section 856(c)(5)(B) of the Code. If at any time during a calendar year less than 95% of the assets of Lower Tier REMIC 2 consist of “real estate assets,” then the portion of the REMIC 2 Regular Certificates or REMIC 2 Residual Certificates that are qualifying assets under section 856(c)(5)(B) of the Code during the calendar year may be limited to the portion of the assets of Lower Tier REMIC 2 that are “real estate assets.” Similarly, income on the REMIC 2 Regular Certificates will be treated as “interest on obligations secured by mortgages on real property” within the meaning of section 856(c)(3)(B) of the Code, subject to the same limitation as set forth in the preceding sentence. In general, a Group 16 Mortgage Loan will be a “qualified mortgage” if the Mortgage Loan is “principally secured by an interest in real property” within the meaning of section 860G(a)(3) of the Code. The assets of Lower Tier REMIC 2 will include, in addition to the Group 16 Mortgage Loans, payments on the Group 16 Mortgage Loans held pending distribution on the REMIC 2 Regular Certificates and any reinvestment income thereon.

REMIC 2 Regular Certificates or REMIC 2 Residual Certificates held by a financial institution (as referred to in section 582(c)(2) of the Code) will be treated as evidences of indebtedness for purposes of section 582(c)(1) of the Code. REMIC 2 Regular Certificates will also be “qualified mortgages” within the meaning of section 860G(a)(3) of the Code with respect to other REMICs and “permitted assets” within the meaning of section 860L(c)(1) of the Code with respect to financial asset securitization investment trusts.

Taxation of Beneficial Owners of REMIC 2 Regular Certificates

For federal income tax purposes, the REMIC 2 Regular Certificates will be treated as debt instruments issued by a REMIC on the date the Certificates are first sold to the public (the “Settlement Date”) and not as ownership interests in Upper Tier REMIC 2 or its assets. Interest, OID and market discount with respect to a REMIC 2 Regular Certificate will represent ordinary income to the beneficial owner of the Certificate (a “REMIC 2 Regular Owner”). A REMIC 2 Regular Owner must report interest on a REMIC 2 Regular Certificate using an accrual method of accounting, regardless of whether it otherwise reports income using a cash method of accounting. Rules regarding original issue discount and market discount are discussed below.

Treatment of Original Issue Discount. The S, I1 and P1 Classes will be, and certain other Classes of REMIC 2 Regular Certificates may be, issued with OID within the meaning of section 1273(a) of the Code. A REMIC 2 Regular Owner must include in gross income the sum of the “daily portions” of OID on its Certificate for each day during its taxable year on which it held the Certificate, generally in advance of receipt of the cash attributable to that income. We will supply to Holders, brokers and middlemen information with respect to the OID accruing on the REMIC 2 Regular Certificates. We will supply this information at the time and in the manner required by the IRS.

Definition of Original Issue Discount. In general, a REMIC 2 Regular Certificate will be considered to be issued with OID equal to the excess, if any, of its “stated redemption price at maturity” over its “issue price.” The issue price of a REMIC 2 Regular Certificate is the initial price at which a substantial amount of the REMIC 2 Regular Certificates was sold. The issue price also

includes any accrued interest attributable to the period before the Settlement Date. The stated redemption price at maturity of a REMIC 2 Regular Certificate generally is its stated principal amount, plus an amount equal to the excess (if any) of the interest payable on the first Distribution Date over the interest that accrues for the period from the Settlement Date to the first Distribution Date. The stated redemption price at maturity of an S, I1 and P1 Class, however, is equal to the sum of all distributions to be made under that Certificate.

Notwithstanding the general definition, OID on a REMIC 2 Regular Certificate will be treated as zero if the discount is less than 0.25% of the stated redemption price at maturity of the Certificate multiplied by its weighted average life. The weighted average life of a REMIC 2 Regular Certificate is apparently computed for this purpose as the sum, for all distributions included in the stated redemption price at maturity of the Certificate, of the amounts determined by multiplying (i) the number of complete years (rounding down for partial years) from the Settlement Date until the date on which each such distribution is expected to be made under the assumption that the mortgage loans backing the related underlying securities prepay at a specified rate by (ii) a fraction, the numerator of which is the amount of such distribution and the denominator of which is the REMIC 2 Regular Certificate's stated redemption price at maturity. If OID is treated as zero under this rule, the actual amount of OID must be allocated to the principal distributions on the REMIC 2 Regular Certificate and, when each principal distribution is received, gain equal to the discount allocated to that distribution will be recognized. The prepayment assumption applicable to the Group 16 Mortgage Loans is 15% CPR. See "Description of the Certificates—Structuring Assumptions—*Prepayment Assumptions*" in this prospectus supplement.

Daily Portions of Original Issue Discount. For REMIC 2 Regular Certificates considered to be issued with OID, the daily portions of OID will be determined as follows. A calculation will first be made of the portion of OID that accrued during each "accrual period." OID accruing during any accrual period will then be allocated ratably to each day during the period to determine the daily portion of OID.

Final regulations issued by the Treasury Department relating to the tax treatment of debt instruments with OID (the "OID Regulations") provide that for purposes of measuring the accrual of OID on a debt instrument, a holder of the debt instrument may use an accrual period of any length, up to one year, as long as each distribution of principal or interest occurs on either the final day or the first day of an accrual period. We will report OID based on accrual periods of one month, beginning on a Distribution Date and ending on the day before the next Distribution Date.

The portion of OID treated as accruing for any accrual period will equal the *excess*, if any, of

(i) the sum of (A) the present values of all the distributions remaining to be made on the REMIC 2 Regular Certificate, if any, as of the end of the accrual period and (B) the distribution made on the Certificate during the accrual period of amounts included in the stated redemption price at maturity, *over*

(ii) the adjusted issue price of the Certificate at the beginning of the accrual period.

The present value of the remaining distributions will be calculated based on the following:

- the yield to maturity of the Certificate, calculated as of the Settlement Date, giving effect to the applicable prepayment assumption,
- events (including actual prepayments) that have occurred prior to the end of the accrual period, and
- the prepayment assumption.

The adjusted issue price of a REMIC 2 Regular Certificate at any time will equal the issue price of the Certificate, increased by the aggregate amount of previously accrued OID with respect to the Certificate, and reduced by the amount of any distributions made on the Certificate as of that time of amounts included in the stated redemption price at maturity.

The Code requires that the prepayment assumption be determined in the manner prescribed in Treasury regulations. To date, no such regulations have been promulgated. The legislative history of this Code provision indicates that the regulations will provide that the assumed prepayment rate must be the rate used by the parties in pricing the particular transaction. Fannie Mae believes that the prepayment assumption described above is consistent with this standard. Fannie Mae makes no representation, however, that the Group 16 Mortgage Loans will prepay at the rate reflected in the prepayment assumption described above or at any other rate. Each investor must make its own decision as to the appropriate prepayment assumption to be used in deciding whether or not to purchase any of the REMIC 2 Regular Certificates or REMIC 2 Residual Certificates. See “Description of the Certificates—Decrement Tables” in this prospectus supplement.

Subsequent Holders’ Treatment of Original Issue Discount. If a REMIC 2 Regular Certificate is issued with OID and a subsequent holder purchases the Certificate at a cost of less than its remaining stated redemption price at maturity, that holder also will be required to include in income the daily portion of OID with respect to the REMIC 2 Regular Certificate for each day it holds the Certificate. If the cost of the REMIC 2 Regular Certificate to the subsequent holder exceeds the adjusted issue price of the Certificate, however, the holder can reduce the daily accruals by an amount equal to the product of (i) the daily portion and (ii) a constant fraction. The numerator of the constant fraction is the excess of the purchase price over the adjusted issue price of the Certificate, and the denominator is the sum of the daily portions of OID on the Certificate for all days on or after the day of purchase.

REMIC 2 Regular Certificates Purchased at a Premium. If a REMIC 2 Regular Owner purchases a REMIC 2 Regular Certificate for an amount (net of accrued interest) greater than its remaining stated redemption price at maturity, the Owner will have premium with respect to the Certificate (a “Premium Certificate”) in the amount of the excess. Such a purchaser need not include in income any remaining OID and may elect, under section 171(c)(2) of the Code, to treat the premium as “amortizable bond premium.”

If a REMIC 2 Regular Owner makes this election, the amount of any interest payment that must be included in the Owner’s income for each period ending on a Distribution Date will be reduced by the portion of the premium allocable to the period based on the Premium Certificate’s yield to maturity. In addition, the legislative history of the Tax Reform Act of 1986 states that premium should be amortized under principles analogous to those governing the accrual of market discount (as discussed below under “—*REMIC 2 Regular Certificates Purchased with Market Discount*”). The election will also apply to all bonds (as well as all REMIC regular interests) the interest on which is not excludible from gross income (“fully taxable bonds”) held by the REMIC 2 Regular Owner at the beginning of the first taxable year to which the election applies and to all fully taxable bonds it thereafter acquires. A REMIC 2 Regular Owner may revoke the election only with the consent of the IRS.

If the election is not made, (i) a REMIC 2 Regular Owner must include the full amount of each interest payment in income as it accrues, and (ii) the premium must be allocated to the principal distributions on the Premium Certificate and, when each principal distribution is received, a loss equal to the premium allocated to the distribution will be recognized. Any tax benefit from the premium not previously recognized will be taken into account in computing gain or loss upon the sale or disposition of the Premium Certificate.

REMIC 2 Regular Certificates Purchased with Market Discount. A REMIC 2 Regular Owner that purchases a REMIC 2 Regular Certificate at a price that is less than the remaining stated redemption price at maturity of the Certificate (or in the case of a REMIC 2 Regular Certificate issued with OID, less than the adjusted issue price of the REMIC 2 Regular Certificate) has market discount with respect to the REMIC 2 Regular Certificate in the amount of the difference. In general, three consequences arise if a REMIC 2 Regular Owner acquires a REMIC 2 Regular Certificate with market discount. First, the Owner must treat any principal payment with respect to a Certificate acquired with market discount as ordinary income to the extent of the market discount that accrued while the Owner held the Certificate. Second, the Owner must treat gain on the disposition or retirement of such

a Certificate as ordinary income under the circumstances discussed below under “—*Sales and Other Dispositions of REMIC 2 Regular Certificates.*” Third, an Owner that incurs or continues indebtedness to acquire a Certificate at a market discount may be required to defer the deduction of all or a portion of the interest on the indebtedness until the corresponding amount of accrued market discount is included in income. Alternatively, an Owner may elect to include market discount in income on a current basis as it accrues, in which case the three consequences discussed above will not apply. If an Owner makes this election, the Owner must also apply the election to all debt instruments the Owner acquires on or after the beginning of the first taxable year to which the election applies. An Owner may revoke the election only with the consent of the IRS.

The legislative history to the Tax Reform Act of 1986 states that market discount on a REMIC regular interest may be treated as accruing in proportion to remaining accruals of OID, if any, or, if none, in proportion to remaining distributions of interest on a REMIC regular interest. A beneficial owner may instead elect to determine the accrual of market discount under a constant yield method. We will make available to Holders information necessary to compute the accrual of market discount, in the manner and form as required by the IRS.

Notwithstanding the above rules, market discount on a REMIC 2 Regular Certificate will be considered to be zero if the discount is less than 0.25% of the remaining stated redemption price at maturity of the Certificate multiplied by its weighted average remaining life. Weighted average remaining life presumably would be calculated in a manner similar to weighted average life, taking into account payments (including prepayments) prior to the date of acquisition of the REMIC 2 Regular Certificate by the subsequent purchaser. If market discount on a REMIC 2 Regular Certificate is treated as zero under this rule, the actual amount of market discount must be allocated to the remaining principal distributions on the Certificate and, when each principal distribution is received, gain equal to the discount allocated to that distribution will be recognized.

Special Election. For any REMIC 2 Regular Certificate acquired on or after April 4, 1994, the OID Regulations permit a REMIC 2 Regular Owner to elect to include in gross income all “interest” that accrues on the Certificate by using a constant yield method. For purposes of the election, the term “interest” includes stated interest, acquisition discount, OID, *de minimis* OID, market discount, *de minimis* market discount and unstated interest, as adjusted by any amortizable bond premium or acquisition premium. You should consult your own tax advisor regarding the time and manner of making and the scope of the election and the implementation of the constant yield method.

Sales and Other Dispositions of REMIC 2 Regular Certificates. Upon the sale, exchange, retirement or other disposition of a REMIC 2 Regular Certificate, the beneficial owner generally will recognize gain or loss equal to the difference between the amount realized upon the disposition and the beneficial owner’s adjusted basis in the Certificate. In addition, the Code requires the recognition of gain upon the “constructive sale of an appreciated financial position.” In general, a constructive sale of an appreciated financial position occurs if a taxpayer enters into certain transactions or series of transactions with respect to a financial instrument that have the effect of substantially eliminating the taxpayer’s risk of loss and opportunity for gain with respect to the financial instrument. These provisions only apply to Certificates of the S or I1 Class.

The adjusted basis of a REMIC 2 Regular Certificate generally will equal the cost of the Certificate to the beneficial owner, increased by any OID or market discount included in the beneficial owner’s gross income with respect to the Certificate and reduced by distributions previously received by the beneficial owner of amounts included in the Certificate’s stated redemption price at maturity and by any premium that has reduced the beneficial owner’s interest income with respect to the Certificate.

The gain or loss, if any, will be capital gain or loss, provided the REMIC 2 Regular Certificate is held as a “capital asset” (generally, property held for investment) within the meaning of section 1221 of the Code and none of the following apply. First, gain that might otherwise be capital gain will be treated as ordinary income to the extent that the gain does not exceed the *excess*, if any, of (i) the

amount that would have been includible in the income of the REMIC 2 Regular Owner had income accrued at a rate equal to 110% of the “applicable Federal rate” (generally, an average of current yields on Treasury securities) as of the date of purchase *over* (ii) the amount actually includible in the Owner’s income. Second, gain recognized by an Owner who purchased a REMIC 2 Regular Certificate at a market discount will be taxable as ordinary income in an amount not exceeding the portion of the market discount that accrued during the period the Certificate was held by the Owner, reduced by any market discount includible in income under the rules described above under “—*REMIC 2 Regular Certificates Purchased with Market Discount*.” Third, any gain or loss resulting from a sale or exchange described in section 582(c) of the Code (which generally applies to banks) will be taxable as ordinary income or loss.

Termination. In general, no special tax consequences will apply to a REMIC 2 Regular Owner upon the termination of Upper Tier REMIC 2 by virtue of the final payment or liquidation of the last Group 16 Mortgage Loan remaining in Lower Tier REMIC 2.

Taxation of Beneficial Owners of the RS and RB Certificates

Daily Portions. Except as indicated below, a beneficial owner of an RS or RB Certificate (a “REMIC 2 Residual Owner”) generally will be required to report its daily portion of the taxable income or net loss of the related REMIC for each day during a calendar quarter that the REMIC 2 Residual Owner owns the RS or RB Certificate. For this purpose, the daily portion is determined by allocating to each day in the calendar quarter its ratable portion of the taxable income or net loss of the related REMIC for the quarter and then allocating that amount among the Residual Owners in accordance with their percentage interests on that day. Daily portions of income or loss allocated to a Residual Owner will be treated as ordinary income or loss. A Residual Owner must continue to report its daily portion of the taxable income or net loss of the related REMIC until no Certificates of any Group 16 Class are outstanding, even though the Residual Owner may have received full payment of any stated interest and principal on the RS or RB Certificate.

Taxable Income or Net Loss of Upper Tier REMIC 2 and Lower Tier REMIC 2. The taxable income or net loss of Upper Tier REMIC 2 and Lower Tier REMIC 2 will be the income from the “qualified mortgages” it holds and any reinvestment earnings less deductions allowed to the related REMIC. In general, a Group 16 Mortgage Loan will be a “qualified mortgage” if the Mortgage Loan is “principally secured by an interest in real property” within the meaning of section 860G(a)(3) of the Code.

The taxable income or net loss for a given calendar quarter will be determined in the same manner as for an individual having the calendar year as the taxable year and using the accrual method of accounting, with the following modifications and limitations:

- For Upper Tier REMIC 2 and Lower Tier REMIC 2, a deduction will be allowed for accruals of interest (including any OID, but without regard to the investment interest limitation in section 163(d) of the Code) on the related REMIC Certificates (but not the RS or RB Certificate).
- Market discount equal to any excess of the total unpaid principal balance of the qualified mortgages over the related REMIC’s basis in these mortgages generally will be included in income by the related REMIC as it accrues under a constant yield method, taking into account the prepayment assumption described above.
- If the related REMIC is treated as having acquired qualified mortgages at a premium, the premium also will be amortized using a constant yield method.
- No item of income, gain, loss or deduction allocable to a prohibited transaction (see “—Taxes on Upper Tier REMIC 2 and Lower Tier REMIC 2—*Prohibited Transactions*” below) will be taken into account.

- The REMICs generally may not deduct any item that would not be allowed in calculating the taxable income of a partnership by virtue of section 703(a)(2) of the Code.
- The limitation on miscellaneous itemized deductions imposed on individuals by section 67 of the Code will not be applied at the REMIC level to any administrative fees, such as servicing and guaranty fees. (See, however, “—*Pass-Through of Servicing and Guaranty Fees to Individuals*” below.)
- No deduction is allowed for any expenses incurred in connection with the formation of the REMICs and the issuance of the REMIC 2 Regular Certificates and the REMIC 2 Residual Certificates.
- Any gain or loss to the related REMIC from the disposition of any asset, including a qualified mortgage or “permitted investment” (as defined in section 860G(a)(5) of the Code), will be treated as ordinary gain or loss.

Upper Tier REMIC 2’s basis in its assets is the aggregate of the issue prices of all the REMIC 2 Regular Certificates and REMIC 2 Residual Certificates on the Settlement Date. If, however, the amount sold to the public of any Class of REMIC 2 Regular Certificates or REMIC 2 Residual Certificates is not substantial, then the fair market value of all the Regular or Residual Certificates in that Class as of the date of this prospectus should be substituted for the issue price. If the deductions allowed to a REMIC exceed its gross income for a calendar quarter, the excess will be a net loss for the REMIC for that calendar quarter.

A REMIC 2 Residual Owner may be required to recognize taxable income without being entitled to receive a corresponding amount of cash. Taxable income of Upper Tier REMIC 2 may be greater in earlier years because interest expense deductions, expressed as a percentage of the outstanding principal amount of the REMIC 2 Regular Certificates, may increase over time as the earlier classes of REMIC 2 Regular Certificates are paid, whereas interest income from each Group 16 Mortgage Loan, expressed as a percentage of the outstanding principal amount of that Mortgage Loan, may remain constant over time.

Basis Rules and Distributions for RS and RB Certificates. A REMIC 2 Residual Owner has an initial basis in the related REMIC 2 Residual Certificate equal to the amount paid for the Residual Certificate. The basis is increased by amounts included in the income of the REMIC 2 Residual Owner and decreased by distributions and by any net loss taken into account with respect to the REMIC 2 Residual Certificate. A distribution on the RS or RB Certificate is not included in gross income to the extent it does not exceed the REMIC 2 Residual Owner’s basis in the Certificate (adjusted as described above) and, to the extent it exceeds the adjusted basis of the Certificate, is treated as gain from the sale of the Certificate.

A REMIC 2 Residual Owner is not allowed to take into account any net loss for a calendar quarter to the extent the net loss exceeds the REMIC 2 Residual Owner’s adjusted basis in the RS or RB Certificate for the related REMIC as of the close of that calendar quarter (determined without regard to that net loss). Any loss disallowed by reason of this limitation may be carried forward indefinitely to future calendar quarters and, subject to the same limitation, may be used only to offset income from the RS or RB Certificate, respectively.

Treatment of Excess Inclusions for RS and RB Certificates. Any excess inclusions with respect to an RS or RB Certificate are subject to certain special tax rules. All taxable income with respect to the RS and RB Certificates will constitute excess inclusions.

Any excess inclusions cannot be offset by losses from other activities. For REMIC 2 Residual Owners that are subject to tax only on unrelated business taxable income (as defined in section 511 of the Code), an excess inclusion of the REMIC 2 Residual Owner is treated as unrelated business taxable income. With respect to variable contracts (within the meaning of section 817 of the Code), a life insurance company cannot adjust its reserve to the extent of any excess inclusion, except as

provided in regulations. If a REMIC 2 Residual Owner is a member of an affiliated group filing a consolidated income tax return, the taxable income of the affiliated group cannot be less than the sum of the excess inclusions attributable to all residual interests in REMICs held by members of the affiliated group. For purposes of the alternative minimum tax, taxable income does not include excess inclusions, the alternative minimum taxable income cannot be less than excess inclusions, and excess inclusions are disregarded in computing the alternative tax net operating loss deduction. For a discussion of the effect of excess inclusions on certain foreign investors that own an RS or RB Certificate, see “—Foreign Investors—*RS and RB Certificates*” below.

If an RS or RB Certificate is held by a real estate investment trust, the aggregate excess inclusions with respect to the Certificate reduced (but not below zero) by the real estate investment trust taxable income (within the meaning of section 857(b)(2) of the Code, excluding any net capital gain) would, under regulations yet to be prescribed, be allocated among the shareholders of the trust in proportion to the dividends received by the shareholders from the trust, and any amount so allocated would be treated as an excess inclusion with respect to the Certificate as if held directly by the shareholder. Similar rules would apply in the case of regulated investment companies, common trust funds and certain cooperatives that hold an RS or RB Certificate.

Pass-Through of Servicing and Guaranty Fees to Individuals. A REMIC 2 Residual Owner who is an individual will be required to include in income a share of the administrative fees of the related REMIC, including the servicing and guaranty fees imposed at the level of the Group 16 Mortgage Loans. See, for example, “Certain Federal Income Tax Consequences—Application of Revenue Ruling 84-10—*Expenses of the Trust*” in our MBS Prospectus. A deduction for such fees generally will be allowed to such a REMIC 2 Residual Owner only to the extent that such fees, along with certain of the Residual Owner’s other miscellaneous itemized deductions, exceed 2% of the REMIC 2 Residual Owner’s adjusted gross income. In addition, such Residual Owner may not be able to deduct any portion of such fees in computing the Residual Owner’s alternative minimum tax liability. A REMIC 2 Residual Owner’s share of such fees generally will be determined by (i) allocating the amount of such expenses for each calendar quarter on a pro rata basis to each day in the calendar quarter, and (ii) allocating the daily amount among the Residual Owners in proportion to their respective holdings on that day. Similar rules apply in the case of (i) estates and trusts, and (ii) individuals owning an interest in an RS or RB Certificate through an investment in a “pass-through entity.” Pass-through entities include partnerships, S corporations, grantor trusts and non-publicly offered regulated investment companies, but do not include estates, trusts other than grantor trusts, cooperatives, real estate investment trusts and publicly offered regulated investment companies.

Sales and Other Dispositions of an RS or RB Certificate. Upon the sale, exchange or other disposition of an RS or RB Certificate, the REMIC 2 Residual Owner generally will recognize gain or loss equal to the difference between the amount realized upon the disposition and the Residual Owner’s adjusted basis in the Certificate. The adjusted basis of the RS or RB Certificate is determined as described above under “—*Basis Rules and Distributions for RS or RB Certificates*.” Except as provided in section 582(c) of the Code, the gain or loss, if any, will be capital gain or loss, provided the RS or RB Certificate is held as a capital asset.

If a REMIC 2 Residual Owner sells or otherwise disposes of an RS or RB Certificate at a loss, the loss will not be recognized if, within six months before or after the sale or other disposition of the Certificate, the Residual Owner purchases another residual interest in any REMIC or any interest in a taxable mortgage pool (as defined in section 7701(i) of the Code) comparable to a residual interest in a REMIC. The disallowed loss would be allowed upon the sale or other disposition of the other residual interest (or comparable interest) if the rule referred to in the preceding sentence does not apply to that sale or other disposition. While this rule may be modified by Treasury regulations, no such regulations have yet been published.

RS or RB Certificate Transferred to or Held by Disqualified Organizations. Section 860E(e) of the Code imposes a substantial tax, payable by the transferor (or, if a transfer is through a broker,

nominee, or other middleman as the transferee's agent, payable by that agent) upon any transfer of an RS or RB Certificate to a "disqualified organization." A transfer includes any transfer of record or beneficial ownership, whether pursuant to a purchase, a default under a secured lending agreement or otherwise. The term "disqualified organization" is defined above under "Description of the Certificates—Characteristics of the R, RL, RS and RB Classes" in this prospectus supplement. The transferor of an RS or RB Certificate (or an agent of the transferee, as the case may be) will be relieved of this tax liability if (i) the transferee furnishes to the transferor (or the transferee's agent) an affidavit that the transferee is not a disqualified organization, and (ii) the transferor (or the transferee's agent) does not have actual knowledge that the affidavit is false at the time of the transfer.

In addition, a tax may be imposed upon a pass-through entity (including a regulated investment company, real estate investment trust, common trust fund, partnership, trust, estate and nominee and certain cooperatives) that owns an RS or RB Certificate if the pass-through entity has a disqualified organization as a record holder. For this purpose, all interests in an electing large partnership are treated as held by disqualified organizations. No such tax will be imposed on a pass-through entity for a period with respect to an interest therein owned by a disqualified organization if (i) the record holder of the interest furnishes to the pass-through entity an affidavit that it is not a disqualified organization, (ii) during that period, the pass-through entity has no actual knowledge that the affidavit is false and (iii) the entity is not an electing large partnership.

Other Transfers of an RS or RB Certificate. A transfer of an RS or RB Certificate that has tax avoidance potential is disregarded for federal income tax purposes if the transferee is not a U.S. Person (a "Non-U.S. Person"), unless the transferee's income from the Certificate is otherwise subject to U.S. income tax. A transfer of an RS or RB Certificate has tax avoidance potential unless, at the time of the transfer, the transferor reasonably expects that, for each excess inclusion, the related REMIC will pay to the transferee an amount that will equal at least 30% of the excess inclusion, and that each amount will be paid at or after the time at which the excess inclusion accrues and not later than the close of the calendar year following the calendar year of accrual. Certain transfers by a Non-U.S. Person to a U.S. Person or another Non-U.S. Person are also disregarded if the transfer has the effect of allowing the transferor to avoid tax on accrued excess inclusions. See "Description of the Certificates—Characteristics of the R, RL, RS and RB Classes" in this prospectus supplement for a discussion of additional provisions applicable to transfers of an RS or RB Certificate.

Amounts Paid to a Transferee of an RS or RB Certificate. The federal income tax consequences of any consideration paid to a transferee on the transfer of an RS or RB Certificate are unclear. You should consult your own tax advisor regarding the tax consequences of receiving such consideration.

Termination. Although the matter is not entirely free from doubt, it appears that a Residual Owner will be entitled to a loss if:

- the related REMIC terminates by virtue of the final payment or liquidation of the last qualified mortgage remaining in the related REMIC and
- the Residual Owner's adjusted basis in the RS or RB Certificate at the time the termination occurs exceeds the amount of cash distributed to the Residual Owner in liquidation of its interest.

The amount of the loss will equal the amount by which the Residual Owner's adjusted basis exceeds the amount of cash distributed to the Residual Owner in liquidation of its interest.

Taxes on Upper Tier REMIC 2 and Lower Tier REMIC 2

Upper Tier REMIC 2 and Lower Tier REMIC 2 will not be subject to federal income tax except with respect to income from prohibited transactions and in certain other instances described below. It is not anticipated that the REMICs will engage in any transactions that will give rise to a tax on the REMICs. Pursuant to its guaranty obligations with respect to the REMIC 2 Regular Certificates,

Fannie Mae will make distributions on the REMIC 2 Regular Certificates without offset or deduction for any tax imposed on Upper Tier REMIC 2 or Lower Tier REMIC 2.

Prohibited Transactions. The Code imposes a tax on a REMIC equal to 100% of the net income derived from “prohibited transactions.” In general, the term “prohibited transaction” means the disposition of a qualified mortgage other than pursuant to certain specified exceptions, the receipt of investment income from a source other than a qualified mortgage or certain other permitted investments, the receipt of compensation for services, or the disposition of a “cash flow investment” as defined in Section 860G(a)(6) of the Code.

Contributions to a REMIC after the Startup Day. The Code imposes a tax on a REMIC equal to 100% of the value of any property contributed to the REMIC after the “startup day” (generally the same as the Settlement Date). Exceptions are provided for cash contributions to a REMIC if made (i) during the three-month period beginning on the startup day, (ii) to a qualified reserve fund by a holder of a residual interest, (iii) in the nature of a guarantee, or (iv) to facilitate a qualified liquidation or clean-up call.

Net Income from Foreclosure Property. The Code imposes a tax on a REMIC equal to the highest corporate rate on “net income from foreclosure property.” The terms “foreclosure property” (which includes property acquired by deed in lieu of foreclosure) and “net income from foreclosure property” are defined by reference to the rules applicable to real estate investment trusts. Generally, foreclosure property would be treated as such until the close of the third taxable year following the taxable year in which the acquisition occurs, with possible extensions. Net income from foreclosure property generally means gain from the sale of foreclosure property that is inventory property and gross income from foreclosure property other than qualifying rents and other qualifying income for a real estate investment trust, net of deductions directly connected with the production of such income.

Additional Tax Considerations for Beneficial Owners of REMIC 2 Regular Certificates and REMIC 2 Residual Certificates

Reporting and Other Administrative Matters. For purposes of the administrative provisions of the Code, Upper Tier REMIC 2 and Lower Tier REMIC 2 will be treated as partnerships and the related Residual Owners will be treated as partners in that REMIC. We will prepare, sign and file federal income tax returns for the REMICs, which returns are subject to audit by the IRS. We do not intend to register the REMICs as tax shelters pursuant to section 6111 of the Code. We will also act as the tax matters partner for the REMICs, either as a beneficial owner of an RS or RB Certificate or as a fiduciary for a REMIC 2 Residual Owner. Each REMIC 2 Residual Owner, by the acceptance of an RS or RB Certificate, agrees that we will act as its fiduciary in the performance of any duties required of it in the event that it is the tax matters partner.

Within a reasonable time after the end of each calendar year, we will furnish to each holder of a REMIC 2 Regular Certificate or a REMIC 2 Residual Certificate that received a distribution during that year a statement setting forth the portions of any distributions that constitute interest distributions, OID and any other information as is required by Treasury regulations and, with respect to Holders of an RS or RB Certificate, information necessary to compute the daily portions of the taxable income (or net loss) of the related REMIC for each day during that year.

If there is more than one REMIC 2 Residual Owner for a taxable year, each Residual Owner is required to treat items on its return consistently with the treatment on the return of the related REMIC, unless the Residual Owner either files a statement identifying the inconsistency or establishes that the inconsistency resulted from incorrect information received from the REMIC. The IRS may assert a deficiency resulting from a failure to comply with the consistency requirement without instituting an administrative proceeding at the REMIC level.

Backup Withholding. Distributions of interest and principal, as well as distributions of proceeds from the sale of REMIC 2 Regular Certificates and REMIC 2 Residual Certificates, may be subject to

the “backup withholding tax” under section 3406 of the Code if recipients of the distributions fail to furnish to the payor certain information, including their taxpayer identification numbers, or otherwise fail to establish an exemption from this tax. Any amounts deducted and withheld from a distribution to a recipient would be allowed as a credit against the recipient’s federal income tax. Certain penalties may be imposed by the IRS on a recipient of distributions required to supply information who does not do so in the proper manner.

Foreign Investors in REMIC 2 Regular Certificates. Distributions made on a REMIC 2 Regular Certificate to, or on behalf of, a REMIC 2 Regular Owner that is a Non-U.S. Person generally will be exempt from U.S. federal income and withholding taxes, provided (a) the Regular Owner is not subject to U.S. tax as a result of a connection to the United States other than ownership of the Certificate, (b) the Regular Owner signs a statement under penalties of perjury that certifies that the Regular Owner is a Non-U.S. Person, and provides the name and address of the Regular Owner, and (c) the last U.S. Person in the chain of payment to the Regular Owner receives the statement from the Regular Owner or a financial institution holding on its behalf and does not have actual knowledge that the statement is false. You should be aware that the IRS might take the position that this exemption does not apply to a REMIC 2 Regular Owner that also owns 10% or more of the RS or RB Certificates or of the voting stock of Fannie Mae, or to a Regular Owner that is a “controlled foreign corporation” described in section 881(c)(3)(C) of the Code.

Foreign Investors in RS and RB Certificates. Amounts paid to a REMIC 2 Residual Owner that is a Non-U.S. Person generally will be treated as interest for purposes of applying the 30% (or lower treaty rate) withholding tax on income that is not effectively connected with a U.S. trade or business. Amounts not constituting excess inclusions that are paid on an RS or RB Certificate to a Non-U.S. Person generally will be exempt from U.S. federal income and withholding taxes, subject to the same conditions applicable to distributions on REMIC 2 Regular Certificates, as described above, but only to the extent that the Group 16 Mortgage Loans held by the related REMIC were originated after July 18, 1984. In no case will any portion of REMIC income that constitutes an excess inclusion be entitled to any exemption from the withholding tax or a reduced treaty rate for withholding. See “—Taxation of Beneficial Owners of RS or RB Certificates—*Treatment of Excess Inclusions for RS and RB Certificates*” above.

Taxation of Beneficial Owners of Certificates of the Group 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27 and 28 Classes

Taxation of the Trust. Dewey Ballantine LLP, special tax counsel to Fannie Mae, will deliver its opinion that, assuming compliance with the Trust Agreement, the portion of the Trust with respect to the Group 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27 and 28 Classes will be classified as one or more trusts under subpart E, part I of subchapter J of the Code and not as an association taxable as a corporation.

The CA, CB, CD, CE, CG, CJ, CL, CM, CN and I2 Classes. A beneficial owner of a Certificate of the CA, CB, CD, CE, CG, CK, CL, CM, CN or I2 Class (each, a “Grantor Trust Certificate Backed Class”) will be treated as owning an undivided interest in the corresponding underlying grantor trust certificate. Consequently, each such beneficial owner will be required to report its pro rata share of income accruing with respect to the corresponding Underlying Trust Certificate. The Underlying Disclosure Documents corresponding to the certificates underlying the Grantor Trust Certificate-Backed Classes provide that a beneficial owner of the related Underlying Trust Certificates will be treated as owning, pursuant to section 1286 of the Code, “stripped bonds” to the extent of its share of principal payments and “stripped coupons” to the extent of its share of interest payments. You should read the section entitled “Certain Additional Federal Income Tax Consequences” in the Underlying Disclosure Documents for a general discussion of the tax treatment of the related Underlying Trust Certificates, and you should consult your own tax advisor as to the proper treatment of a certificate of a Grantor Trust Certificate Backed Class in this regard.

The CH and CK Classes. A beneficial owner of a Certificate of the CH or CK Class will be treated as owning a proportionate interest in the REMIC Certificate underlying that Certificate. You should read the section entitled “Certain Additional Federal Income Tax Consequences” in the Underlying Disclosure Documents for a general discussion of the tax treatment of the Underlying Trust Certificates, and you should consult your own tax advisor as to the proper treatment of a Certificate of the CH or CK Class in this regard.

Expenses of the Trust. Each beneficial owner of a Certificate of the Group 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27 and 28 Classes may be allowed to deduct its allocable share of the expenses paid by the Trust, with respect to the related Underlying Trust Certificate. Each beneficial owner of a Certificate of the Group 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27 and 28 Classes can deduct its allocable share of such expenses as provided in section 162 or section 212 of the Code, consistent with its method of accounting. Fannie Mae intends to allocate expenses to beneficial owners in each monthly period in proportion to the respective amounts of income (including any original issue discount) accrued for each Certificate of the Group 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27 and 28 Classes. A beneficial owner’s ability to deduct its share of these expenses is limited under section 67 of the Code in the case of (i) estates and trusts, and (ii) individuals owning an interest in a Certificate of the Group 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27 and 28 Classes directly or through an investment in a “pass-through entity” (other than in connection with such individual’s trade or business). Pass-through entities include partnerships, S corporations, grantor trusts, certain limited liability companies and non-publicly offered regulated investment companies, but do not include estates, non-grantor trusts, cooperatives, real estate investment trusts and publicly offered regulated investment companies. Generally, such a beneficial owner can deduct its share of these costs only to the extent that these costs, when aggregated with certain of the beneficial owner’s other miscellaneous itemized deductions, exceed 2% of the beneficial owner’s adjusted gross income. For this purpose, an estate or nongrantor trust computes adjusted gross income in the same manner as in the case of an individual, except that deductions for administrative expenses of the estate or trust that would not have been incurred if the property were not held in the trust or estate are treated as allowable in arriving at adjusted gross income. In addition, section 68 of the Code may provide for certain limitations on certain itemized deductions otherwise allowable for a beneficial owner who is an individual. Further, a beneficial owner may not be able to deduct any portion of these costs in computing its alternative minimum tax liability.

Special Tax Attributes of CA, CB, CD, CE, CG, CJ, CL, CM, CN and I2 Classes. A Certificate of the Grantor Trust Certificate Backed Classes may not constitute:

- a “real estate asset” within the meaning of section 856(c)(5)(B) of the Code,
- a “qualified mortgage” within the meaning of section 860G(a)(3) of the Code or a “permitted investment” within the meaning of section 860G(a)(5) of the Code, or
- an asset described in section 7701(a)(19)(C)(v) of the Code.

In addition, distributions of interest may not constitute income described in section 856(c)(3)(B) of the Code with respect to a real estate investment trust. As a result, Certificates of the Grantor Trust Certificate Backed Classes may not be a suitable investment for real estate investment trusts and generally will not be a suitable investment for REMICs.

Special Tax Attributes of the CH and CK Classes. The Underlying Disclosure Documents corresponding to the CH and CK Classes state that, taking into account certain assumptions described therein, each related Underlying Trust Certificate will qualify as a “regular interest” in a REMIC within the meaning of section 7701(a)(19)(C)(xi) of the Code and as “real estate assets” within the meaning of section 856(c)(5)(B) of the Code. Qualification as a REMIC requires initial and ongoing compliance with certain conditions. If at any time during a calendar year less than 95% of the assets of the related Underlying Trust consist of “qualified mortgages,” then the portion of the underlying REMIC regular interests corresponding to the CH and CK Classes during the calendar year may be

limited to the portion of the assets of the related Underlying Trust that are “qualified mortgages.” Similarly, income on the underlying REMIC regular interests will be treated as “interest on obligations secured by mortgages on real property” within the meaning of section 856(c)(3)(B) of the Code, subject to the same limitation as set forth in the preceding sentence. You should consult your tax advisors regarding the tax consequences to a beneficial owner of a certificate of the CH or CK Class if the corresponding Underlying Trust Certificate were to fail to qualify as a regular interest in a REMIC.

Taxation of Beneficial Owners of RCR Certificates backed by Certificates of the Group 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27 and 28 Classes

General. The A2 Class 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 Grantor Trust Certificates that are exchanged for RCR Certificates of the A2 Class (including any exchanges effective on the Settlement Date) will be the assets of the trust, and the RCR Certificates of the A2 Class will represent an ownership interest in those Grantor Trust Certificates.

The A2 Class (the “A2 Combination RCR Class”) will represent the beneficial ownership of the related Grantor Trust Certificates set forth in Schedule 1. Each Certificate of the A2 Combination RCR Class (an “A2 Combination RCR Certificate”) will represent beneficial ownership of undivided interests in two or more related Grantor Trust Certificates.

A2 Combination RCR Class. A beneficial owner of the A2 Combination RCR Certificate will be treated as the beneficial owner of a proportionate interest in the related Grantor Trust Certificates. Except in the case of a beneficial owner that acquires an A2 Combination RCR Certificate in an exchange described under “—*Exchanges*” below, a beneficial owner of an A2 Combination RCR Certificate must allocate its cost to acquire that Certificate among the related Grantor Trust Certificates in proportion to their relative fair market values at the time of acquisition. When a beneficial owner sells an A2 Combination RCR Certificate, the owner must allocate the sale proceeds among the related Grantor Trust Certificates in proportion to their relative fair market values at the time of sale.

Exchanges. If a beneficial owner exchanges one or more Grantor Trust Certificates for the RCR Certificate or Certificates of the A2 Class 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 of the A2 Class for the related Grantor Trust 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 Certificates (or the same interest in the related Certificate) that it owned immediately prior to the exchange.

PLAN OF DISTRIBUTION

General. We are obligated to deliver the Certificates to Bear, Stearns & Co. Inc. (the “Dealer”) in exchange for the Underlying Trust Certificates, the Trust MBS, the Group 11 SMBS and the Group 16 Mortgage Loans. 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 3, Group 4, Group 5, Group 6, Group 8, Group 9, Group 10, Group 11, Group 12, Group 13, Group 14 or Group 15 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 11 SMBS, as applicable, in principal balance, but we expect that all these additional Trust MBS or Group 11 SMBS, as applicable, will have the same characteristics as described under “Description of the Certificates—The

Trust MBS” and “—The Group 11 SMBS” in this prospectus supplement. The proportion that the original principal balance of each Group 3, Group 4, Group 5, Group 6, Group 8, Group 9, Group 10, Group 11, Group 12, Group 13, Group 14 or Group 15 Class bears to the aggregate original principal balance of all Group 3, Group 4, Group 5, Group 6, Group 8, Group 9, Group 10, Group 11, Group 12, Group 13, Group 14 or Group 15 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 and, with respect to federal income tax matters, Dewey Ballantine LLP will provide legal representation for Fannie Mae. Stroock & Stroock & Lavan LLP will provide legal representation for the Dealer.

Group 1, Group 2 and Group 7 Underlying Trust Certificates

Underlying Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type (1)	Maturity Date	Principal Type (1)	Original Principal or Notional Principal Balance	April 2003 Class Factor	Amount in Lower Tier	WAC	WAM	WALA	Underlying Security Type
Group 1														
2003-026	G	March 2003	31393ALM7	5.50%	FIX	April 2033	SUP	\$ 71,940,000	0.99594851	\$ 71,648,536	5.947	358	2	MBS
Group 2														
2003-018	IP	February 2003	31392JVK2	5.50%	FIX/IO	March 2033	N TL	\$ 31,521,074 (2)	0.99998752	\$ 2,301,107	6.022	355	4	MBS
2003-018	KC	February 2003	31392JXT1	5.50%	FIX	March 2033	SCH	\$231,154,547	0.99998752	\$ 45,278,982	6.022	355	4	MBS
2003-018	KG	February 2003	31392JVL0	4.75%	FIX	March 2033	SCH/AD	\$231,154,547	0.99998752	\$ 16,874,789	6.022	355	4	MBS
2003-018	DZ	February 2003	31392JVE6	5.50%	FIX/Z	March 2033	CPT/NSJ/SUP	\$ 72,286,000	0.78288699	\$ 27,401,045	6.022	355	4	MBS
Group 7														
2003-003	SA	January 2003	31392HVT7	(3)	INV/IO	February 2033	N TL	\$110,000,000 (2)	0.98124275	\$107,936,702	6.022	353	5	MBS

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

(2) Notional principal balance.

(3) This Class bears interest during its interest accrual period, subject to the applicable maximum and minimum interest rates, as further described in the related Underlying REMIC Disclosure Document.

Additional Information Relating to the Group 17 Through Group 28 Underlying Trust Certificates

Certain Characteristics of Underlying Mortgage Loans as of March 1, 2003									
Group	Underlying Trust Certificate	Actual March 2003 Balance	Assumed April 2003 Balance (1)	Underlying Mortgage Loans	Unpaid Principal or Notional Balance	Weighted Average Net Mortgage Rate	Weighted Average Mortgage Rate	Weighted Remaining Term to Maturity (in months) ("WARM")	Weighted Average Loan Age (in months) ("WALA")
17	2001-50-BC	\$ 4,219,883	\$ 4,158,036	Discount Loans	\$112,742,521	6.737994273500%	7.345633363300%	294	62
				Non-Discount Loans	155,887,471	7.941046845290	8.545479599824	294	63
18	2001-79-BP	10,067,202	9,919,888	Discount Loans	184,356,850	6.617749940000	7.192749940000	300	57
				Non-Discount Loans	160,183,193	7.740506383836	8.315506383836	302	57
19	2002-14-PO	3,617,383	3,564,683	Discount Loans	86,835,297	6.708394088700	7.317772573600	305	49
				Non-Discount Loans	81,094,405	7.291304235503	7.900611173894	304	51
20	2002-26-PO	7,700,685	7,588,019	Discount Loans	126,027,512	6.707651316071	7.365156754271	293	65
				Discount Loans	88,777,041	7.294097011500	7.947245207200	292	66
				Non-Discount Loans	102,305,024	7.973343637289	8.618150234603	297	61
21	2002-33-PO	8,064,101	7,946,267	Discount Loans	153,586,258	6.632462488000	7.259233236400	301	54
				Non-Discount Loans	68,990,909	7.313650195598	7.946261325133	303	53
22	2002-60-P1	894,255	881,088	Non-Discount Loans	278,772,990	7.181984655018	7.781984655018	296	56
23	2002-66-P1	3,616,974	3,564,162	Discount Loans	131,132,374	6.320712966300	6.926733507500	310	43
				Non-Discount Loans	453,724,724	7.282049259452	7.887346326600	307	50
24	2002-80-P1	3,772,233	3,717,526	Discount Loans	83,289,634	6.205611342900	6.811525657900	326	33
				Non-Discount Loans	165,049,770	7.314966687738	7.928798350233	316	42
25	2002-90-P1	3,849,055	3,792,934	Discount Loans	107,123,913	6.266449332900	6.869361213900	314	39
				Non-Discount Loans	301,728,693	7.319932574379	7.922699817164	313	43
26	2002-W8-P1	3,165,640	3,119,302	Discount Loans	63,176,826	6.373777864200	6.990226737900	304	49
				Non-Discount Loans	102,030,952	7.095530382307	7.715557659047	298	56
27	2003-7-P1	2,686,656	2,647,494	Discount Loans	59,071,870	6.204372514000	6.849223938800	315	29
				Non-Discount Loans	136,243,688	7.460233819394	8.101110925892	297	54
28	2002-60-IO	333,057,234 (2)	328,199,141 (2)	Discount Loans	55,178,626	6.394657426800	6.994657426800	294	56

(1) This balance is based on the related actual balance as of March 1, 2003 and the characteristics of the related underlying mortgage loans and the assumption that the aggregate principal balance of the related mortgage loans as of March 1, 2003 is reduced at an annual CPR rate of 15%.

(2) Notional principal balance.

Exhibit B

**Certain Assumed Characteristics of the Group 16 Loans
(As of April 1, 2003)**

Issue Date Unpaid Principal Balance	Weighted Average Net Mortgage Rate	Weighted Average Mortgage Rate	Weighted Average Remaining Term to Maturity (in months) ("WARM")	Weighted Average Loan Age (in months) ("WALA")
\$274,353,913	7.266509382800%	7.893567402441%	314	45
96,308,269	6.080543557358	6.718919450022	318	42

Available Recombinations (1)

Trust 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								
HS	\$ 10,000,000 (3)	US (4)	\$ 15,353,258	(5)	INV	SC/PT	31393CFG3	April 2033
SA	5,343,258 (3)							
UZ	10,000 (3)							
Recombination 2								
UF	56,295,277 (3)	U (4)	71,648,535	5.500%	FIX	SC/PT	31393CFH1	April 2033
HS	10,000,000 (3)							
UZ	10,000 (3)							
SA	5,343,258 (3)							
Recombination 3								
GZ	3,000,000 (3)	GA (4)	29,877,340	6.000	FIX	SUP	31393CFJ7	April 2033
GF	20,158,005 (3)							
SY	6,719,335 (3)							
Recombination 4								
GT	46,111,000	GP	46,111,000	4.500	FIX	PAC	31393CFL2	January 2027
DI	4,191,909 (6)							
Recombination 5								
EV	52,561,000	EU	52,561,000	5.500	FIX	PAC	31393CFK4	January 2032
AI	4,778,272 (6)							
Recombination 6								
QE	56,024,000	Q	56,024,000	5.000	FIX	NSJ/TAC/AD	31393CFM0	May 2018
IU	5,602,400 (6)							
Recombination 7								
OS	59,365,000 (3) (6)	SE	107,936,702 (6)	(5)	INV/IO	NTL	31393CFN8	February 2033
NS	48,571,702 (3) (6)							
Recombination 8								
SR	3,602,076	SU	17,227,321	(5)	INV	SUP	31393CFT5	May 2033
SV	13,625,245							
Recombination 9								
MA	222,077,000	MB	222,077,000	4.000	FIX	PAC	31393CFQ1	April 2028
IB	9,655,521 (6)							

Trust Certificates			RCR Certificates							
Classes	Original Principal or Notional Balances		RCR Class	Original Principal or Notional Balances		Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 10										
MA	\$222,077,000 (3)		MC	\$331,122,000	4.000%	FIX	PAC	31393CFR9	August 2032	
IB	9,655,521 (3) (6)		IT	86,379,652 (6)	5.750	FIX/IO	NTL	31393CFP3	August 2032	
MN	35,131,000 (3)									
MU	73,914,000 (3)									
IM	67,415,304 (3) (6)									
Recombination 11										
MA	222,077,000 (3)		MD	331,122,000	4.250	FIX	PAC	31393CFS7	August 2032	
IB	9,655,521 (3) (6)		IT	71,983,043 (6)	5.750	FIX/IO	NTL	31393CFP3	August 2032	
MN	35,131,000 (3)									
MU	73,914,000 (3)									
IM	67,415,304 (3) (6)									
Recombination 12										
FI	69,002,500 (6)		FV	69,002,500	(5)	FLT	SEQ	31393CFU2	October 2017	
OB	69,002,500									
Recombination 13										
FI	103,503,750 (6)		TU	207,007,500	4.000	FIX	SEQ	31393CFW8	October 2017	
SC	103,503,750 (6)									
OB	207,007,500									
Recombination 14										
FI	133,076,250 (6)		TN	236,580,000	4.500	FIX	SEQ	31393CFV0	October 2017	
SC	133,076,250 (6)									
OB	236,580,000									
Recombination 15										
HD	40,809,431		HX	45,031,097	3.625	FIX	SUP	31393BZ40	May 2033	
HO	4,221,666									
Recombination 16										
SB	7,501,542		SW	17,311,250	(5)	INV	TAC/AD	31393CFY4	April 2033	
SQ	9,809,708									
Recombination 17										
FD	51,933,750 (3)		EG (4)	79,245,000	6.000	FIX	SUP	31393CFX6	April 2033	
SB	7,501,542 (3)									
SQ	9,809,708 (3)									
ZU	10,000,000 (3)									
Recombination 18										
LK	29,999,614		LM	29,999,614	5.500	FIX	SCH/AD	31393CGC1	May 2033	
IP	4,090,856 (6)									
Recombination 19										
LK	29,999,614		LN	29,999,614	5.000	FIX	SCH/AD	31393CGD9	May 2033	
IP	1,363,619 (6)									

Trust 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 20								
FX	\$ 34,903,854	LX	\$ 62,826,938	5.500%	FIX	NSJ/TAC/AD	31393CGE7	May 2033
SM	27,923,084							
Recombination 21								
BA	161,199,286	BD	161,199,286	4.250	FIX	SEQ	31393CGF4	May 2022
BI	7,327,240 (6)							
Recombination 22								
BA	161,199,286	BG	161,199,286	4.500	FIX	SEQ	31393CGG2	May 2022
BI	14,654,480 (6)							
Recombination 23								
CA	4,158,036 (3)	A2	50,899,399	(5)	WAC	SC/PT	31393CFD0	January 2048
CB	9,919,888 (3)							
CD	3,564,683 (3)							
CE	7,588,019 (3)							
CG	7,946,267 (3)							
CH	881,088 (3)							
CJ	3,564,162 (3)							
CK	3,717,526 (3)							
CL	3,792,934 (3)							
CM	3,119,302 (3)							
CN	2,647,494 (3)							
I2	328,199,141 (3) (6)							
Recombination 24								
LA	58,906,000	LY	188,563,000	5.50	FIX	PAC	31393BZ57	May 2033
IA	10,710,181 (6)							
LB	84,112,000							
IL	7,646,545 (6)							
LC	37,655,000							
IV	3,423,181 (6)							
LD	7,890,000							
LI	31,358,363 (6)							

- (1) Trust Certificates and RCR Certificates in any recombination may be exchanged only in the proportions shown above except as described in footnote (3) with respect to Recombinations 1, 2, 3, 7, 10, 11, 17 and 23.
- (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) In any exchange under Recombination 1, 2, 3, 7, 10, 11, 17 or 23, the relative proportions of the Certificates to be delivered (or, if applicable, received) in such exchange will equal the proportions reflected by the outstanding principal or notional principal balances of such respective Classes at the time of exchange.
- (4) Principal payments on the Trust Certificates in Recombinations 1 and 2 from the UZ Accrual Amount, in Recombination 3 from the GZ Accrual Amount, and Recombination 17 from the ZU 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) Notional Principal Balance.

Principal Balance Schedules

Aggregate Group I Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$10,010,000.00	July 2007	\$ 6,906,164.91	October 2011	\$ 5,345,222.68
May 2003	9,999,817.06	August 2007	6,852,533.22	November 2011	5,314,437.31
June 2003	9,986,071.18	September 2007.....	6,800,140.80	December 2011	5,282,327.91
July 2003	9,968,772.95	October 2007	6,748,971.84	January 2012	5,248,934.62
August 2003	9,947,938.30	November 2007	6,699,010.68	February 2012	5,214,296.75
September 2003.....	9,923,588.44	December 2007	6,650,241.85	March 2012	5,178,452.80
October 2003	9,895,749.89	January 2008	6,602,650.04	April 2012.....	5,141,440.46
November 2003	9,864,454.47	February 2008	6,556,220.10	May 2012	5,103,296.65
December 2003	9,829,739.25	March 2008	6,510,937.03	June 2012	5,064,057.48
January 2004	9,791,646.54	April 2008.....	6,466,786.02	July 2012	5,023,758.35
February 2004	9,750,223.81	May 2008	6,423,752.39	August 2012	4,982,433.87
March 2004	9,705,523.69	June 2008	6,381,821.64	September 2012.....	4,940,117.95
April 2004.....	9,657,603.82	July 2008	6,340,979.41	October 2012	4,896,843.76
May 2004	9,606,526.86	August 2008	6,301,211.50	November 2012	4,852,643.79
June 2004	9,552,360.37	September 2008.....	6,262,503.86	December 2012	4,807,549.81
July 2004	9,495,176.67	October 2008	6,224,842.59	January 2013	4,761,592.93
August 2004	9,435,052.82	November 2008	6,188,213.96	February 2013	4,714,803.59
September 2004.....	9,372,070.46	December 2008	6,152,604.36	March 2013	4,667,211.59
October 2004	9,306,315.65	January 2009	6,118,000.35	April 2013.....	4,618,846.05
November 2004	9,237,878.83	February 2009	6,084,388.61	May 2013	4,569,735.50
December 2004	9,166,854.59	March 2009	6,051,755.98	June 2013	4,519,907.84
January 2005	9,093,341.58	April 2009.....	6,020,089.46	July 2013	4,469,390.36
February 2005	9,017,442.31	May 2009	5,989,376.15	August 2013	4,418,209.74
March 2005	8,939,263.04	June 2009	5,959,603.32	September 2013.....	4,366,392.12
April 2005.....	8,858,913.52	July 2009	5,930,758.38	October 2013	4,313,963.01
May 2005	8,776,506.91	August 2009	5,902,828.85	November 2013	4,260,947.41
June 2005	8,692,159.52	September 2009.....	5,875,802.42	December 2013	4,207,369.74
July 2005	8,605,990.65	October 2009	5,849,666.89	January 2014	4,153,253.88
August 2005	8,520,769.68	November 2009	5,824,410.19	February 2014	4,098,623.19
September 2005.....	8,433,855.57	December 2009	5,800,020.41	March 2014	4,043,500.49
October 2005	8,348,595.12	January 2010	5,776,485.74	April 2014.....	3,987,908.12
November 2005	8,264,968.13	February 2010	5,753,794.52	May 2014	3,931,867.88
December 2005	8,182,954.63	March 2010	5,731,935.20	June 2014	3,875,401.12
January 2006	8,102,534.83	April 2010.....	5,710,896.38	July 2014	3,818,528.67
February 2006	8,023,689.19	May 2010	5,690,666.75	August 2014	3,761,270.90
March 2006	7,946,398.33	June 2010	5,671,235.16	September 2014.....	3,703,647.72
April 2006	7,870,643.10	July 2010	5,652,590.55	October 2014	3,645,678.59
May 2006	7,796,404.55	August 2010	5,634,722.03	November 2014	3,587,382.50
June 2006	7,723,663.92	September 2010.....	5,617,618.77	December 2014	3,528,778.02
July 2006	7,652,402.66	October 2010	5,601,270.09	January 2015	3,469,883.30
August 2006	7,582,602.41	November 2010	5,585,665.45	February 2015	3,410,716.03
September 2006.....	7,514,244.99	December 2010	5,570,794.38	March 2015	3,351,293.53
October 2006	7,447,312.44	January 2011	5,555,652.19	April 2015.....	3,291,632.68
November 2006	7,381,786.97	February 2011	5,538,735.13	May 2015	3,231,749.98
December 2006	7,317,650.97	March 2011	5,520,092.57	June 2015	3,171,661.53
January 2007	7,254,887.04	April 2011.....	5,499,772.89	July 2015	3,111,383.06
February 2007	7,193,477.96	May 2011	5,477,823.48	August 2015	3,050,929.91
March 2007	7,133,406.67	June 2011	5,454,290.77	September 2015.....	2,990,317.07
April 2007.....	7,074,656.32	July 2011	5,429,220.24	October 2015	2,929,559.14
May 2007	7,017,210.22	August 2011	5,402,656.44	November 2015	2,868,670.40
June 2007	6,961,051.86	September 2011.....	5,374,643.00	December 2015	2,807,664.75

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
January 2016	\$ 2,746,555.77	May 2017	\$ 1,764,614.83	September 2018	\$ 802,195.68
February 2016	2,685,356.71	June 2017	1,703,526.57	October 2018	743,412.95
March 2016	2,624,080.47	July 2017	1,642,528.10	November 2018	684,826.87
April 2016	2,562,739.65	August 2017	1,581,627.68	December 2018	626,442.54
May 2016	2,501,346.52	September 2017	1,520,833.29	January 2019	568,264.87
June 2016	2,439,913.06	October 2017	1,460,152.74	February 2019	510,298.66
July 2016	2,378,450.93	November 2017	1,399,593.59	March 2019	452,548.50
August 2016	2,316,971.50	December 2017	1,339,163.19	April 2019	395,018.86
September 2016	2,255,485.86	January 2018	1,278,868.68	May 2019	337,714.04
October 2016	2,194,004.79	February 2018	1,218,716.99	June 2019	280,638.22
November 2016	2,132,538.80	March 2018	1,158,714.88	July 2019	223,795.41
December 2016	2,071,098.15	April 2018	1,098,868.86	August 2019	167,189.48
January 2017	2,009,692.81	May 2018	1,039,185.28	September 2019	110,824.18
February 2017	1,948,332.48	June 2018	979,670.30	October 2019	54,703.10
March 2017	1,887,026.61	July 2018	920,329.88	November 2019 and thereafter	0.00
April 2017	1,825,784.41	August 2018	861,169.80		

Group 1 Underlying Trust Certificate 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	\$71,648,535.67	December 2005	\$63,122,323.54	August 2008	\$54,340,855.88
May 2003	71,601,014.60	January 2006	62,747,031.19	September 2008	54,160,220.23
June 2003	71,536,867.16	February 2006	62,379,084.85	October 2008	53,984,467.68
July 2003	71,456,142.13	March 2006	62,018,394.18	November 2008	53,813,534.06
August 2003	71,358,913.76	April 2006	61,664,869.79	December 2008	53,647,355.94
September 2003	71,245,281.07	May 2006	61,318,423.24	January 2009	53,485,870.54
October 2003	71,115,367.84	June 2006	60,978,966.99	February 2009	53,329,015.76
November 2003	70,969,322.54	July 2006	60,646,414.46	March 2009	53,176,730.18
December 2003	70,807,318.19	August 2006	60,320,679.95	April 2009	53,028,953.06
January 2004	70,629,552.21	September 2006	60,001,678.69	May 2009	52,885,624.30
February 2004	70,436,246.17	October 2006	59,689,326.79	June 2009	52,746,684.45
March 2004	70,227,645.58	November 2006	59,383,541.24	July 2009	52,612,074.71
April 2004	70,004,019.54	December 2006	59,084,239.94	August 2009	52,481,736.93
May 2004	69,765,660.43	January 2007	58,791,341.62	September 2009	52,355,613.58
June 2004	69,512,883.44	February 2007	58,504,765.90	October 2009	52,233,647.76
July 2004	69,246,026.21	March 2007	58,224,433.24	November 2009	52,115,783.20
August 2004	68,965,448.27	April 2007	57,950,264.93	December 2009	52,001,964.22
September 2004	68,671,530.56	May 2007	57,682,183.13	January 2010	51,892,135.78
October 2004	68,364,674.81	June 2007	57,420,110.80	February 2010	51,786,243.41
November 2004	68,045,302.99	July 2007	57,163,971.73	March 2010	51,684,233.27
December 2004	67,713,856.55	August 2007	56,913,690.52	April 2010	51,586,052.07
January 2005	67,370,795.84	September 2007	56,669,192.56	May 2010	51,491,647.15
February 2005	67,016,599.29	October 2007	56,430,404.06	June 2010	51,400,966.38
March 2005	66,651,762.66	November 2007	56,197,252.00	July 2010	51,313,958.25
April 2005	66,276,798.27	December 2007	55,969,664.15	August 2010	51,230,571.78
May 2005	65,892,234.10	January 2008	55,747,569.04	September 2010	51,150,756.57
June 2005	65,498,612.97	February 2008	55,530,895.98	October 2010	51,074,462.78
July 2005	65,096,491.59	March 2008	55,319,575.02	November 2010	51,001,641.09
August 2005	64,698,793.72	April 2008	55,113,536.97	December 2010	50,932,242.76
September 2005	64,293,194.56	May 2008	54,912,713.38	January 2011	50,861,579.22
October 2005	63,895,312.47	June 2008	54,717,036.54	February 2011	50,782,632.94
November 2005	63,505,053.21	July 2008	54,526,439.46	March 2011	50,695,634.33

Group 1 Underlying Trust Certificate (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>
April 2011.....	\$50,600,809.15	September 2015.....	\$38,890,015.72	February 2020	\$24,154,603.31
May 2011	50,498,378.58	October 2015	38,606,478.74	March 2020	23,898,634.77
June 2011	50,388,559.27	November 2015	38,322,331.27	April 2020.....	23,643,894.38
July 2011	50,271,563.47	December 2015	38,037,638.26	May 2020	23,390,394.91
August 2011	50,147,599.07	January 2016	37,752,463.04	June 2020	23,138,148.60
September 2011.....	50,016,869.72	February 2016	37,466,867.41	July 2020	22,887,167.18
October 2011	49,879,574.86	March 2016	37,180,911.63	August 2020	22,637,461.86
November 2011	49,735,909.84	April 2016.....	36,894,654.48	September 2020.....	22,389,043.38
December 2011	49,586,065.98	May 2016	36,608,153.24	October 2020	22,141,921.98
January 2012	49,430,230.62	June 2016	36,321,463.76	November 2020	21,896,107.43
February 2012	49,268,587.23	July 2016	36,034,640.50	December 2020	21,651,609.02
March 2012	49,101,315.47	August 2016	35,747,736.52	January 2021	21,408,435.63
April 2012.....	48,928,591.24	September 2016.....	35,460,803.51	February 2021	21,166,595.66
May 2012	48,750,586.77	October 2016	35,173,891.85	March 2021	20,926,097.11
June 2012	48,567,470.68	November 2016	34,887,050.62	April 2021.....	20,686,947.52
July 2012	48,379,408.06	December 2016	34,600,327.60	May 2021	20,449,154.05
August 2012	48,186,560.50	January 2017	34,313,769.33	June 2021	20,212,723.44
September 2012.....	47,989,086.20	February 2017	34,027,421.12	July 2021	19,977,662.06
October 2012	47,787,140.00	March 2017	33,741,327.09	August 2021	19,743,975.86
November 2012	47,580,873.46	April 2017.....	33,455,530.16	September 2021.....	19,511,670.45
December 2012	47,370,434.89	May 2017	33,170,072.10	October 2021	19,280,751.05
January 2013	47,155,969.47	June 2017	32,884,993.57	November 2021	19,051,222.53
February 2013	46,937,619.24	July 2017	32,600,334.09	December 2021	18,823,089.41
March 2013	46,715,523.21	August 2017.....	32,316,132.10	January 2022	18,596,355.87
April 2013.....	46,489,817.39	September 2017.....	32,032,424.99	February 2022	18,371,025.76
May 2013	46,260,634.84	October 2017	31,749,249.09	March 2022	18,147,102.59
June 2013	46,028,105.76	November 2017	31,466,639.72	April 2022.....	17,924,589.57
July 2013	45,792,357.50	December 2017	31,184,631.18	May 2022	17,703,489.59
August 2013	45,553,514.65	January 2018	30,903,256.81	June 2022	17,483,805.24
September 2013.....	45,311,699.06	February 2018	30,622,548.98	July 2022	17,265,538.82
October 2013	45,067,029.92	March 2018	30,342,539.10	August 2022	17,048,692.34
November 2013	44,819,623.80	April 2018.....	30,063,257.68	September 2022.....	16,833,267.52
December 2013	44,569,594.67	May 2018	29,784,734.33	October 2022	16,619,265.81
January 2014	44,317,054.00	June 2018	29,506,997.75	November 2022	16,406,688.40
February 2014	44,062,110.77	July 2018	29,230,075.80	December 2022	16,195,536.23
March 2014	43,804,871.54	August 2018	28,953,995.47	January 2023	15,985,809.95
April 2014.....	43,545,440.47	September 2018.....	28,678,782.93	February 2023	15,777,509.99
May 2014	43,283,919.38	October 2018	28,404,463.53	March 2023	15,570,636.54
June 2014	43,020,407.82	November 2018	28,131,061.82	April 2023.....	15,365,189.55
July 2014	42,755,003.05	December 2018	27,858,601.59	May 2023	15,161,168.72
August 2014	42,487,800.14	January 2019	27,587,105.84	June 2023	14,958,573.57
September 2014.....	42,218,891.99	February 2019	27,316,596.84	July 2023	14,757,403.37
October 2014	41,948,369.37	March 2019	27,047,096.10	August 2023	14,557,657.18
November 2014	41,676,320.97	April 2019.....	26,778,624.46	September 2023.....	14,359,333.86
December 2014	41,402,833.43	May 2019	26,511,202.01	October 2023	14,162,432.08
January 2015	41,127,991.38	June 2019	26,244,848.19	November 2023	13,966,950.30
February 2015	40,851,877.49	July 2019	25,979,581.73	December 2023	13,772,886.80
March 2015	40,574,572.47	August 2019	25,715,420.74	January 2024	13,580,239.66
April 2015.....	40,296,155.18	September 2019.....	25,452,382.66	February 2024	13,389,006.80
May 2015	40,016,702.58	October 2019	25,190,484.32	March 2024	13,199,185.94
June 2015	39,736,289.84	November 2019	24,929,741.90	April 2024.....	13,010,774.66
July 2015	39,454,990.33	December 2019	24,670,171.02	May 2024	12,823,770.36
August 2015	39,172,875.65	January 2020	24,411,786.68	June 2024	12,638,170.27

Group 1 Underlying Trust Certificate (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>
July 2024	\$12,453,971.47	July 2027	\$ 6,721,224.39	June 2030	\$ 2,657,790.51
August 2024	12,271,170.89	August 2027	6,585,747.73	July 2030	2,560,820.96
September 2024	12,089,765.33	September 2027	6,451,482.42	August 2030	2,464,831.85
October 2024	11,909,751.42	October 2027	6,318,422.16	September 2030	2,369,816.56
November 2024	11,731,125.65	November 2027	6,186,560.62	October 2030	2,275,768.43
December 2024	11,553,884.40	December 2027	6,055,891.43	November 2030	2,182,680.85
January 2025	11,378,023.90	January 2028	5,926,408.20	December 2030	2,090,547.21
February 2025	11,203,540.27	February 2028	5,798,104.49	January 2031	1,999,360.91
March 2025	11,030,429.47	March 2028	5,670,973.86	February 2031	1,909,115.37
April 2025	10,858,687.39	April 2028	5,545,009.82	March 2031	1,819,804.00
May 2025	10,688,309.77	May 2028	5,420,205.87	April 2031	1,731,420.25
June 2025	10,519,292.25	June 2028	5,296,555.47	May 2031	1,643,957.58
July 2025	10,351,630.37	July 2028	5,174,052.09	June 2031	1,557,409.47
August 2025	10,185,319.53	August 2028	5,052,689.15	July 2031	1,471,769.39
September 2025	10,020,355.08	September 2028	4,932,460.07	August 2031	1,387,030.86
October 2025	9,856,732.23	October 2028	4,813,358.25	September 2031	1,303,187.40
November 2025	9,694,446.11	November 2028	4,695,377.07	October 2031	1,220,232.54
December 2025	9,533,491.77	December 2028	4,578,509.90	November 2031	1,138,159.86
January 2026	9,373,864.15	January 2029	4,462,750.09	December 2031	1,056,962.92
February 2026	9,215,558.12	February 2029	4,348,091.00	January 2032	976,635.33
March 2026	9,058,568.46	March 2029	4,234,525.96	February 2032	897,170.70
April 2026	8,902,889.87	April 2029	4,122,048.30	March 2032	818,562.68
May 2026	8,748,516.97	May 2029	4,010,651.34	April 2032	740,804.92
June 2026	8,595,444.32	June 2029	3,900,328.39	May 2032	663,891.10
July 2026	8,443,666.40	July 2029	3,791,072.78	June 2032	587,814.93
August 2026	8,293,177.61	August 2029	3,682,877.80	July 2032	512,570.13
September 2026	8,143,972.30	September 2029	3,575,736.76	August 2032	438,150.45
October 2026	7,996,044.76	October 2029	3,469,642.97	September 2032	364,549.67
November 2026	7,849,389.20	November 2029	3,364,589.73	October 2032	291,761.58
December 2026	7,703,999.79	December 2029	3,260,570.35	November 2032	219,779.99
January 2027	7,559,870.63	January 2030	3,157,578.13	December 2032	148,598.75
February 2027	7,416,995.77	February 2030	3,055,606.39	January 2033	78,128.32
March 2027	7,275,369.21	March 2030	2,954,648.43	February 2033	17,752.20
April 2027	7,134,984.92	April 2030	2,854,697.58	March 2033 and thereafter	0.00
May 2027	6,995,836.78	May 2030	2,755,747.16		
June 2027	6,857,918.67				

Group 2 Underlying Trust Certificates First Specified Balances

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
Initial Balance	\$89,554,815.56	July 2007	\$60,697,771.35	October 2011	\$32,439,392.06
May 2003	87,187,275.27	August 2007	59,601,428.86	November 2011	32,327,042.98
June 2003	84,536,259.59	September 2007.....	58,532,010.30	December 2011	32,227,518.67
July 2003	81,603,230.82	October 2007	57,489,148.24	January 2012	32,140,620.82
August 2003	78,389,944.83	November 2007	56,472,479.60	February 2012	32,051,669.91
September 2003.....	74,898,884.06	December 2007	55,481,645.58	March 2012	31,958,420.80
October 2003	71,132,545.37	January 2008	54,516,291.62	April 2012.....	31,860,998.50
November 2003	67,094,183.91	February 2008	53,576,067.36	May 2012	31,759,525.63
December 2003	62,787,056.53	March 2008	52,660,626.57	June 2012	31,654,122.37
January 2004	62,150,190.57	April 2008.....	51,769,627.13	July 2012	31,544,906.59
February 2004	62,149,783.63	May 2008	50,902,730.97	August 2012	31,431,993.80
March 2004	62,149,374.83	June 2008	50,059,604.03	September 2012.....	31,315,497.26
April 2004.....	62,148,964.15	July 2008	49,239,916.20	October 2012	31,195,527.97
May 2004	62,148,551.59	August 2008	48,443,341.30	November 2012	31,072,194.76
June 2004	62,148,137.14	September 2008.....	47,669,557.03	December 2012	30,945,604.26
July 2004	62,147,720.79	October 2008	46,918,244.90	January 2013	30,815,861.00
August 2004	62,147,302.53	November 2008	46,189,090.24	February 2013	30,683,067.41
September 2004.....	62,146,882.36	December 2008	45,481,782.09	March 2013	30,547,323.85
October 2004	62,146,460.26	January 2009	44,796,013.23	April 2013.....	30,408,728.69
November 2004	62,146,036.22	February 2009	44,131,480.07	May 2013	30,267,378.29
December 2004	62,145,610.24	March 2009	43,487,882.66	June 2013	30,123,367.06
January 2005	62,145,182.31	April 2009.....	42,864,924.63	July 2013	29,976,787.50
February 2005	62,144,752.42	May 2009	42,262,313.14	August 2013	29,827,730.23
March 2005	62,144,320.55	June 2009	41,679,758.86	September 2013.....	29,676,283.99
April 2005.....	62,143,886.71	July 2009	41,116,975.92	October 2013	29,522,535.72
May 2005	62,143,450.88	August 2009	40,573,681.87	November 2013	29,366,570.56
June 2005	62,143,013.05	September 2009.....	40,049,597.65	December 2013	29,208,471.90
July 2005	62,142,573.22	October 2009	39,544,447.54	January 2014	29,048,321.40
August 2005	62,142,131.37	November 2009	39,057,959.13	February 2014	28,886,199.01
September 2005.....	62,141,687.49	December 2009	38,589,863.29	March 2014	28,722,183.01
October 2005	62,141,241.58	January 2010	38,139,894.10	April 2014.....	28,556,350.05
November 2005	62,140,793.63	February 2010	37,707,788.87	May 2014	28,388,775.15
December 2005	62,140,343.62	March 2010	37,293,288.06	June 2014	28,219,531.78
January 2006	62,139,891.55	April 2010.....	36,896,135.24	July 2014	28,048,691.81
February 2006	62,139,437.41	May 2010	36,516,077.09	August 2014	27,876,325.60
March 2006	62,138,981.18	June 2010	36,152,863.35	September 2014.....	27,702,502.01
April 2006	62,138,522.87	July 2010	35,806,246.76	October 2014	27,527,288.42
May 2006	62,138,062.45	August 2010	35,475,983.08	November 2014	27,350,750.76
June 2006	62,137,599.93	September 2010.....	35,161,831.00	December 2014	27,172,953.53
July 2006	62,137,135.28	October 2010	34,863,552.14	January 2015	26,993,959.82
August 2006	62,136,668.51	November 2010	34,580,911.00	February 2015	26,813,831.37
September 2006.....	62,136,199.59	December 2010	34,313,674.95	March 2015	26,632,628.55
October 2006	62,135,728.53	January 2011	34,061,614.17	April 2015.....	26,450,410.40
November 2006	62,135,255.31	February 2011	33,824,501.63	May 2015	26,267,234.67
December 2006	62,134,779.92	March 2011	33,602,113.09	June 2015	26,083,157.80
January 2007	62,134,302.35	April 2011.....	33,394,226.99	July 2015	25,898,235.01
February 2007	62,133,822.59	May 2011	33,200,624.51	August 2015	25,712,520.25
March 2007	62,133,340.63	June 2011	33,021,089.47	September 2015.....	25,526,066.29
April 2007.....	62,132,856.46	July 2011	32,855,408.34	October 2015	25,338,924.66
May 2007	62,132,370.08	August 2011	32,703,370.21	November 2015	25,151,145.77
June 2007	61,821,409.57	September 2011.....	32,564,766.71	December 2015	24,962,778.84

Group 2 Underlying Trust Certificates (Continued)

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
January 2016	\$24,773,871.98	June 2020	\$14,910,566.65	November 2024	\$ 7,139,509.53
February 2016	24,584,472.19	July 2020	14,739,431.82	December 2024	7,019,501.53
March 2016	24,394,625.37	August 2020	14,569,145.95	January 2025	6,900,468.38
April 2016	24,204,376.36	September 2020	14,399,718.39	February 2025	6,782,407.71
May 2016	24,013,768.95	October 2020	14,231,158.11	March 2025	6,665,317.05
June 2016	23,822,845.89	November 2020	14,063,473.71	April 2025	6,549,193.81
July 2016	23,631,648.92	December 2020	13,896,673.43	May 2025	6,434,035.34
August 2016	23,440,218.80	January 2021	13,730,765.16	June 2025	6,319,838.85
September 2016	23,248,595.28	February 2021	13,565,756.45	July 2025	6,206,601.49
October 2016	23,056,817.19	March 2021	13,401,654.51	August 2025	6,094,320.29
November 2016	22,864,922.40	April 2021	13,238,466.21	September 2025	5,982,992.21
December 2016	22,672,947.86	May 2021	13,076,198.11	October 2025	5,872,614.12
January 2017	22,480,929.60	June 2021	12,914,856.45	November 2025	5,763,182.80
February 2017	22,288,902.77	July 2021	12,754,447.16	December 2025	5,654,694.97
March 2017	22,096,901.66	August 2021	12,594,975.88	January 2026	5,547,147.24
April 2017	21,904,959.69	September 2021	12,436,447.92	February 2026	5,440,536.18
May 2017	21,713,109.43	October 2021	12,278,868.33	March 2026	5,335,087.56
June 2017	21,521,382.63	November 2021	12,122,241.87	April 2026	5,230,564.75
July 2017	21,329,810.24	December 2021	11,966,573.03	May 2026	5,126,964.14
August 2017	21,138,422.41	January 2022	11,811,866.01	June 2026	5,024,282.03
September 2017	20,947,248.48	February 2022	11,658,124.76	July 2026	4,922,514.69
October 2017	20,756,317.08	March 2022	11,505,352.97	August 2026	4,821,658.30
November 2017	20,565,656.04	April 2022	11,353,554.06	September 2026	4,721,708.99
December 2017	20,375,292.47	May 2022	11,202,731.22	October 2026	4,622,662.84
January 2018	20,185,252.75	June 2022	11,052,887.41	November 2026	4,524,515.86
February 2018	19,995,562.58	July 2022	10,904,025.31	December 2026	4,427,264.01
March 2018	19,806,246.91	August 2022	10,756,147.42	January 2027	4,330,903.20
April 2018	19,617,330.05	September 2022	10,609,255.97	February 2027	4,235,429.28
May 2018	19,428,835.63	October 2022	10,463,353.00	March 2027	4,140,839.14
June 2018	19,240,786.61	November 2022	10,318,440.32	April 2027	4,047,127.46
July 2018	19,053,205.31	December 2022	10,174,519.53	May 2027	3,954,289.93
August 2018	18,866,113.43	January 2023	10,031,592.02	June 2027	3,862,322.26
September 2018	18,679,532.03	February 2023	9,889,659.00	July 2027	3,771,220.05
October 2018	18,493,481.57	March 2023	9,748,721.47	August 2027	3,680,978.92
November 2018	18,307,981.92	April 2023	9,608,780.22	September 2027	3,591,594.41
December 2018	18,123,052.37	May 2023	9,469,835.88	October 2027	3,503,062.04
January 2019	17,938,711.60	June 2023	9,331,888.90	November 2027	3,415,377.29
February 2019	17,754,977.77	July 2023	9,194,939.52	December 2027	3,328,535.63
March 2019	17,571,868.47	August 2023	9,058,987.84	January 2028	3,242,532.45
April 2019	17,389,400.74	September 2023	8,924,033.77	February 2028	3,157,445.31
May 2019	17,207,591.11	October 2023	8,790,077.06	March 2028	3,073,253.55
June 2019	17,026,455.57	November 2023	8,657,117.31	April 2028	2,989,890.08
July 2019	16,846,009.63	December 2023	8,525,153.94	May 2028	2,907,344.00
August 2019	16,666,268.25	January 2024	8,394,186.24	June 2028	2,825,610.60
September 2019	16,487,245.96	February 2024	8,264,213.34	July 2028	2,744,685.19
October 2019	16,308,956.77	March 2024	8,135,234.22	August 2028	2,664,789.37
November 2019	16,131,414.24	April 2024	8,007,247.72	September 2028	2,585,725.81
December 2019	15,954,631.44	May 2024	7,880,252.55	October 2028	2,507,451.74
January 2020	15,778,621.03	June 2024	7,754,247.28	November 2028	2,429,962.41
February 2020	15,603,395.20	July 2024	7,629,333.45	December 2028	2,353,253.06
March 2020	15,428,965.72	August 2024	7,505,404.62	January 2029	2,277,318.91
April 2020	15,255,343.92	September 2024	7,382,458.98	February 2029	2,202,155.18
May 2020	15,082,540.72	October 2024	7,260,494.63	March 2029	2,127,887.92

Group 2 Underlying Trust Certificates (Continued)

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
April 2029	\$ 2,054,379.33	April 2030	\$ 1,230,187.17	April 2031	\$ 511,955.14
May 2029	1,981,624.61	May 2030	1,166,204.03	May 2031	456,968.79
June 2029	1,909,618.94	June 2030	1,102,909.91	June 2031	402,635.78
July 2029	1,838,357.49	July 2030	1,040,450.38	July 2031	349,053.45
August 2029	1,767,835.44	August 2030	978,667.73	August 2031	296,072.63
September 2029	1,698,047.93	September 2030	917,599.96	September 2031	243,893.56
October 2029	1,629,057.46	October 2030	857,298.85	October 2031	193,036.64
November 2029	1,560,790.73	November 2030	797,879.60	November 2031	142,784.04
December 2029	1,493,242.90	December 2030	739,141.91	December 2031	93,099.36
January 2030	1,426,409.10	January 2031	681,241.34	January 2032	44,046.16
February 2030	1,360,284.49	February 2031	624,107.79	February 2032 and thereafter	0.00
March 2030	1,294,864.19	March 2031	567,652.22		

Group 2 Underlying Trust Certificates Second Specified Balances

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
Initial Balance	\$89,554,815.56	April 2006	\$62,138,522.87	April 2009	\$62,120,546.73
May 2003	86,658,321.30	May 2006	62,138,062.45	May 2009	62,120,003.92
June 2003	83,766,550.73	June 2006	62,137,599.93	June 2009	62,119,458.63
July 2003	80,879,486.07	July 2006	62,137,135.28	July 2009	62,118,910.84
August 2003	77,997,110.15	August 2006	62,136,668.51	August 2009	62,118,360.53
September 2003	75,119,405.77	September 2006	62,136,199.59	September 2009	62,117,807.71
October 2003	72,246,355.82	October 2006	62,135,728.53	October 2009	62,117,252.35
November 2003	69,377,943.17	November 2006	62,135,255.31	November 2009	62,116,694.44
December 2003	66,514,150.73	December 2006	62,134,779.92	December 2009	62,116,133.98
January 2004	63,654,961.44	January 2007	62,134,302.35	January 2010	62,115,570.95
February 2004	62,149,783.63	February 2007	62,133,822.59	February 2010	62,115,005.34
March 2004	62,149,374.83	March 2007	62,133,340.63	March 2010	62,114,437.13
April 2004	62,148,964.15	April 2007	62,132,856.46	April 2010	62,113,866.33
May 2004	62,148,551.59	May 2007	62,132,370.08	May 2010	62,113,292.90
June 2004	62,148,137.14	June 2007	62,131,881.46	June 2010	62,112,716.85
July 2004	62,147,720.79	July 2007	62,131,390.61	July 2010	62,112,138.16
August 2004	62,147,302.53	August 2007	62,130,897.50	August 2010	62,111,556.81
September 2004	62,146,882.36	September 2007	62,130,402.14	September 2010	62,110,972.80
October 2004	62,146,460.26	October 2007	62,129,904.50	October 2010	62,110,386.12
November 2004	62,146,036.22	November 2007	62,129,404.58	November 2010	62,109,796.74
December 2004	62,145,610.24	December 2007	62,128,902.38	December 2010	62,109,204.66
January 2005	62,145,182.31	January 2008	62,128,397.87	January 2011	62,108,609.87
February 2005	62,144,752.42	February 2008	62,127,891.05	February 2011	62,108,012.36
March 2005	62,144,320.55	March 2008	62,127,381.90	March 2011	62,107,412.10
April 2005	62,143,886.71	April 2008	62,126,870.42	April 2011	62,106,809.10
May 2005	62,143,450.88	May 2008	62,126,356.60	May 2011	62,106,203.33
June 2005	62,143,013.05	June 2008	62,125,840.43	June 2011	62,105,594.78
July 2005	62,142,573.22	July 2008	62,125,321.88	July 2011	62,104,983.45
August 2005	62,142,131.37	August 2008	62,124,800.96	August 2011	62,104,369.31
September 2005	62,141,687.49	September 2008	62,124,277.66	September 2011	62,103,752.36
October 2005	62,141,241.58	October 2008	62,123,751.95	October 2011	62,103,132.58
November 2005	62,140,793.63	November 2008	62,123,223.84	November 2011	62,102,509.95
December 2005	62,140,343.62	December 2008	62,122,693.30	December 2011	62,101,884.48
January 2006	62,139,891.55	January 2009	62,122,160.33	January 2012	62,101,256.14
February 2006	62,139,437.41	February 2009	62,121,624.92	February 2012	62,100,624.92
March 2006	62,138,981.18	March 2009	62,121,087.06	March 2012	62,099,990.80

Group 2 Underlying Trust Certificates (Continued)

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
April 2012	\$62,099,353.78	September 2016	\$62,061,061.40	February 2021	\$62,012,267.14
May 2012	62,098,713.84	October 2016	62,060,245.96	March 2021	62,011,228.06
June 2012	62,098,070.97	November 2016	62,059,426.77	April 2021	62,010,184.21
July 2012	62,097,425.15	December 2016	62,058,603.83	May 2021	62,009,135.57
August 2012	62,096,776.37	January 2017	62,057,777.12	June 2021	62,008,082.13
September 2012	62,096,124.62	February 2017	62,056,946.62	July 2021	62,007,023.86
October 2012	62,095,469.88	March 2017	62,056,112.32	August 2021	62,005,960.75
November 2012	62,094,812.14	April 2017	62,055,274.19	September 2021	62,004,892.75
December 2012	62,094,151.38	May 2017	62,054,432.21	October 2021	62,003,819.87
January 2013	62,093,487.60	June 2017	62,053,586.38	November 2021	62,002,742.06
February 2013	62,092,820.77	July 2017	62,052,736.68	December 2021	62,001,659.32
March 2013	62,092,150.89	August 2017	62,051,883.07	January 2022	62,000,571.61
April 2013	62,091,477.93	September 2017	62,051,025.56	February 2022	61,999,478.92
May 2013	62,090,801.90	October 2017	62,050,164.12	March 2022	61,998,381.22
June 2013	62,090,122.76	November 2017	62,049,298.72	April 2022	61,997,278.49
July 2013	62,089,440.51	December 2017	62,048,429.36	May 2022	61,996,170.71
August 2013	62,088,755.13	January 2018	62,047,556.02	June 2022	61,995,057.84
September 2013	62,088,066.62	February 2018	62,046,678.67	July 2022	61,993,939.88
October 2013	62,087,374.94	March 2018	62,045,797.31	August 2022	61,992,816.79
November 2013	62,086,680.10	April 2018	62,044,911.90	September 2022	61,991,688.56
December 2013	62,085,982.07	May 2018	62,044,022.43	October 2022	61,990,555.15
January 2014	62,085,280.85	June 2018	62,043,128.89	November 2022	61,989,416.55
February 2014	62,084,576.41	July 2018	62,042,231.25	December 2022	61,988,272.73
March 2014	62,083,868.74	August 2018	62,041,329.50	January 2023	61,987,123.67
April 2014	62,083,157.82	September 2018	62,040,423.62	February 2023	61,985,969.34
May 2014	62,082,443.65	October 2018	62,039,513.58	March 2023	61,220,846.95
June 2014	62,081,726.21	November 2018	62,038,599.37	April 2023	60,220,648.53
July 2014	62,081,005.47	December 2018	62,037,680.97	May 2023	59,217,390.51
August 2014	62,080,281.44	January 2019	62,036,758.37	June 2023	58,211,120.13
September 2014	62,079,554.08	February 2019	62,035,831.53	July 2023	57,201,883.92
October 2014	62,078,823.39	March 2019	62,034,900.45	August 2023	56,189,727.57
November 2014	62,078,089.35	April 2019	62,033,965.10	September 2023	55,174,696.06
December 2014	62,077,351.95	May 2019	62,033,025.46	October 2023	54,156,833.61
January 2015	62,076,611.17	June 2019	62,032,081.51	November 2023	53,136,183.69
February 2015	62,075,866.99	July 2019	62,031,133.24	December 2023	52,112,789.05
March 2015	62,075,119.41	August 2019	62,030,180.63	January 2024	51,086,691.73
April 2015	62,074,368.39	September 2019	62,029,223.64	February 2024	50,057,933.05
May 2015	62,073,613.94	October 2019	62,028,262.27	March 2024	49,026,553.63
June 2015	62,072,856.02	November 2019	62,027,296.50	April 2024	47,992,593.43
July 2015	62,072,094.63	December 2019	62,026,326.29	May 2024	46,956,091.71
August 2015	62,071,329.76	January 2020	62,025,351.64	June 2024	45,917,087.04
September 2015	62,070,561.37	February 2020	62,024,372.53	July 2024	44,876,473.45
October 2015	62,069,789.47	March 2020	62,023,388.92	August 2024	43,833,432.54
November 2015	62,069,014.02	April 2020	62,022,400.81	September 2024	42,788,000.96
December 2015	62,068,235.03	May 2020	62,021,408.17	October 2024	41,740,214.74
January 2016	62,067,452.46	June 2020	62,020,410.98	November 2024	40,690,109.26
February 2016	62,066,666.30	July 2020	62,019,409.22	December 2024	39,637,719.31
March 2016	62,065,876.55	August 2020	62,018,402.86	January 2025	38,583,079.05
April 2016	62,065,083.17	September 2020	62,017,391.90	February 2025	37,526,222.07
May 2016	62,064,286.15	October 2020	62,016,376.30	March 2025	36,467,181.34
June 2016	62,063,485.49	November 2020	62,015,356.05	April 2025	35,405,989.27
July 2016	62,062,681.15	December 2020	62,014,331.12	May 2025	34,342,677.70
August 2016	62,061,873.13	January 2021	62,013,301.49	June 2025	33,277,277.88

Group 2 Underlying Trust Certificates (Continued)

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
July 2025	\$32,209,820.53	June 2026	\$20,349,234.24	May 2027	\$ 8,294,609.79
August 2025	31,140,335.81	July 2026	19,261,539.16	June 2027	7,189,401.65
September 2025	30,068,853.33	August 2026	18,172,139.05	July 2027	6,082,725.30
October 2025	28,995,402.18	September 2026	17,081,057.61	August 2027	4,974,599.80
November 2025	27,920,010.92	October 2026	15,988,318.07	September 2027	3,865,043.83
December 2025	26,842,707.58	November 2026	14,893,943.24	October 2027	2,754,075.67
January 2026	25,763,519.69	December 2026	13,797,955.47	November 2027	1,641,713.24
February 2026	24,682,474.27	January 2027	12,700,376.68	December 2027	527,974.10
March 2026	23,601,845.48	February 2027	11,601,228.37	January 2028 and thereafter	0.00
April 2026	22,519,412.25	March 2027	10,500,543.20		
May 2026	21,435,200.14	April 2027	9,398,330.25		

Aggregate Group II Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$212,916,665.00	May 2006	\$137,496,825.05	June 2009	\$ 60,782,224.64
May 2003	212,076,570.31	June 2006	135,101,884.49	July 2009	59,016,551.63
June 2003	211,150,080.76	July 2006	132,726,504.81	August 2009	57,265,440.02
July 2003	210,137,635.59	August 2006	130,370,530.82	September 2009	55,528,773.93
August 2003	209,039,740.80	September 2006	128,033,808.52	October 2009	53,806,438.38
September 2003	207,856,968.91	October 2006	125,716,185.14	November 2009	52,098,319.33
October 2003	206,589,958.53	November 2006	123,417,509.11	December 2009	50,406,259.03
November 2003	205,239,413.93	December 2006	121,137,630.05	January 2010	48,748,911.49
December 2003	203,806,104.43	January 2007	118,876,398.75	February 2010	47,125,575.86
January 2004	202,290,863.83	February 2007	116,633,667.20	March 2010	45,535,565.29
February 2004	200,694,589.61	March 2007	114,409,288.53	April 2010	43,978,206.66
March 2004	199,018,242.18	April 2007	112,203,117.05	May 2010	42,452,840.28
April 2004	197,262,843.93	May 2007	110,015,008.17	June 2010	40,958,819.67
May 2004	195,429,478.30	June 2007	107,844,818.49	July 2010	39,495,511.25
June 2004	193,519,288.69	July 2007	105,692,405.71	August 2010	38,062,294.09
July 2004	191,533,477.34	August 2007	103,557,628.65	September 2010	36,658,559.72
August 2004	189,473,304.11	September 2007	101,440,347.25	October 2010	35,283,711.78
September 2004	187,340,085.16	October 2007	99,340,422.53	November 2010	33,937,165.87
October 2004	185,135,191.63	November 2007	97,257,716.64	December 2010	32,618,349.27
November 2004	182,860,048.15	December 2007	95,192,092.77	January 2011	31,326,700.72
December 2004	180,516,131.34	January 2008	93,143,415.23	February 2011	30,061,670.18
January 2005	178,104,968.24	February 2008	91,111,549.36	March 2011	28,822,718.62
February 2005	175,628,134.64	March 2008	89,096,361.59	April 2011	27,609,317.80
March 2005	173,087,253.38	April 2008	87,097,719.38	May 2011	26,420,950.05
April 2005	170,483,992.57	May 2008	85,115,491.23	June 2011	25,257,108.08
May 2005	167,820,063.75	June 2008	83,149,546.70	July 2011	24,117,294.73
June 2005	165,177,829.02	July 2008	81,199,756.34	August 2011	23,001,022.82
July 2005	162,557,116.39	August 2008	79,265,991.76	September 2011	21,907,814.92
August 2005	159,957,755.26	September 2008	77,348,125.53	October 2011	20,837,203.15
September 2005	157,379,576.34	October 2008	75,446,031.28	November 2011	19,788,729.03
October 2005	154,822,411.68	November 2008	73,559,583.58	December 2011	18,761,943.26
November 2005	152,286,094.65	December 2008	71,688,658.03	January 2012	17,756,405.53
December 2005	149,770,459.92	January 2009	69,833,131.18	February 2012	16,771,684.39
January 2006	147,275,343.47	February 2009	67,992,880.57	March 2012	15,807,356.99
February 2006	144,800,582.58	March 2009	66,167,784.68	April 2012	14,863,009.02
March 2006	142,346,015.80	April 2009	64,357,722.97	May 2012	13,938,234.44
April 2006	139,911,482.92	May 2009	62,562,575.85	June 2012	13,032,635.36

Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
July 2012	\$ 12,145,821.90	February 2013	\$ 6,432,977.74	August 2013	\$ 2,162,918.38
August 2012	11,277,411.96	March 2013	5,683,319.83	September 2013	1,502,275.64
September 2012	10,427,031.16	April 2013	4,949,272.50	October 2013	855,427.20
October 2012	9,594,312.59	May 2013	4,230,517.47	November 2013	222,091.29
November 2012	8,778,896.74	June 2013	3,526,742.83	December 2013 and thereafter	0.00
December 2012	7,980,431.31	July 2013	2,837,642.96		
January 2013	7,198,571.07				

Aggregate Group IV 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	\$82,469,000.00	September 2006	\$52,601,544.99	February 2010	\$24,175,300.45
May 2003	82,203,380.41	October 2006	51,772,402.77	March 2010	23,634,934.19
June 2003	81,905,968.65	November 2006	50,950,779.30	April 2010	23,105,660.98
July 2003	81,576,906.31	December 2006	50,136,608.38	May 2010	22,587,256.74
August 2003	81,216,361.91	January 2007	49,329,824.38	June 2010	22,079,501.90
September 2003	80,824,530.92	February 2007	48,530,362.24	July 2010	21,582,181.25
October 2003	80,401,635.55	March 2007	47,738,157.45	August 2010	21,095,083.89
November 2003	79,947,924.65	April 2007	46,953,146.11	September 2010	20,618,003.14
December 2003	79,463,673.51	May 2007	46,175,264.82	October 2010	20,150,736.43
January 2004	78,949,183.57	June 2007	45,404,450.76	November 2010	19,693,085.26
February 2004	78,404,782.23	July 2007	44,640,641.66	December 2010	19,244,855.11
March 2004	77,830,822.46	August 2007	43,883,775.80	January 2011	18,805,855.33
April 2004	77,227,682.51	September 2007	43,133,791.96	February 2011	18,375,899.08
May 2004	76,595,765.48	October 2007	42,390,629.50	March 2011	17,954,803.27
June 2004	75,935,498.95	November 2007	41,654,228.28	April 2011	17,542,388.48
July 2004	75,247,334.47	December 2007	40,924,528.68	May 2011	17,138,478.87
August 2004	74,531,747.09	January 2008	40,201,471.63	June 2011	16,742,902.12
September 2004	73,789,234.86	February 2008	39,484,998.54	July 2011	16,355,489.37
October 2004	73,020,318.20	March 2008	38,775,051.35	August 2011	15,976,075.11
November 2004	72,225,539.39	April 2008	38,071,572.51	September 2011	15,604,497.19
December 2004	71,405,461.87	May 2008	37,374,504.95	October 2011	15,240,596.68
January 2005	70,560,669.62	June 2008	36,683,792.11	November 2011	14,884,217.84
February 2005	69,691,766.47	July 2008	35,999,377.94	December 2011	14,535,208.04
March 2005	68,799,375.38	August 2008	35,321,206.85	January 2012	14,193,417.73
April 2005	67,884,137.69	September 2008	34,649,223.75	February 2012	13,858,700.34
May 2005	66,946,712.33	October 2008	33,983,374.02	March 2012	13,530,912.25
June 2005	65,987,775.07	November 2008	33,323,603.54	April 2012	13,209,912.71
July 2005	65,037,498.58	December 2008	32,669,858.62	May 2012	12,895,563.81
August 2005	64,095,806.70	January 2009	32,022,086.09	June 2012	12,587,730.37
September 2005	63,162,623.95	February 2009	31,380,233.19	July 2012	12,286,279.97
October 2005	62,237,875.50	March 2009	30,744,247.67	August 2012	11,991,082.80
November 2005	61,321,487.15	April 2009	30,114,077.70	September 2012	11,702,011.69
December 2005	60,413,385.39	May 2009	29,489,671.91	October 2012	11,418,942.01
January 2006	59,513,497.31	June 2009	28,870,979.39	November 2012	11,141,751.63
February 2006	58,621,750.66	July 2009	28,257,949.67	December 2012	10,870,320.88
March 2006	57,738,073.81	August 2009	27,650,532.70	January 2013	10,604,532.48
April 2006	56,862,395.74	September 2009	27,048,678.90	February 2013	10,344,271.52
May 2006	55,994,646.08	October 2009	26,452,339.09	March 2013	10,089,425.39
June 2006	55,134,755.04	November 2009	25,865,267.24	April 2013	9,839,883.74
July 2006	54,282,653.45	December 2009	25,290,231.31	May 2013	9,595,538.46
August 2006	53,438,272.76	January 2010	24,726,988.39	June 2013	9,356,283.58

Aggregate Group IV (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 2013	\$ 9,122,015.28	January 2016	\$ 3,974,183.36	June 2018	\$ 1,329,077.89
August 2013	8,892,631.84	February 2016	3,852,871.90	July 2018	1,264,241.93
September 2013.....	8,668,033.56	March 2016	3,734,130.38	August 2018	1,200,805.84
October 2013	8,448,122.75	April 2016.....	3,617,905.84	September 2018.....	1,138,740.41
November 2013	8,232,803.71	May 2016	3,504,146.34	October 2018	1,078,017.04
December 2013	8,021,982.64	June 2016	3,392,801.04	November 2018	1,018,607.70
January 2014	7,815,567.63	July 2016	3,283,820.11	December 2018	960,484.95
February 2014	7,613,468.65	August 2016	3,177,154.73	January 2019	903,621.88
March 2014	7,415,597.44	September 2016.....	3,072,757.07	February 2019	847,992.16
April 2014.....	7,221,867.55	October 2016	2,970,580.28	March 2019	793,569.98
May 2014	7,032,194.26	November 2016	2,870,578.44	April 2019.....	740,330.07
June 2014	6,846,494.56	December 2016	2,772,706.59	May 2019	688,247.68
July 2014	6,664,687.11	January 2017	2,676,920.65	June 2019	637,298.54
August 2014	6,486,692.20	February 2017	2,583,177.47	July 2019	587,458.92
September 2014.....	6,312,431.75	March 2017	2,491,434.75	August 2019	538,705.52
October 2014	6,141,829.24	April 2017.....	2,401,651.05	September 2019.....	491,015.58
November 2014	5,974,809.70	May 2017	2,313,785.79	October 2019	444,366.75
December 2014	5,811,299.67	June 2017	2,227,799.19	November 2019	398,737.18
January 2015	5,651,227.17	July 2017	2,143,652.31	December 2019	354,105.44
February 2015	5,494,521.67	August 2017.....	2,061,306.98	January 2020	310,450.55
March 2015	5,341,114.07	September 2017.....	1,980,725.81	February 2020	267,751.97
April 2015.....	5,190,936.67	October 2017	1,901,872.16	March 2020	225,989.57
May 2015	5,043,923.13	November 2017.....	1,824,710.17	April 2020.....	185,143.63
June 2015	4,900,008.45	December 2017	1,749,204.66	May 2020	145,194.85
July 2015	4,759,128.95	January 2018	1,675,321.22	June 2020	106,124.30
August 2015	4,621,222.23	February 2018	1,603,026.10	July 2020	67,913.48
September 2015.....	4,486,227.16	March 2018	1,532,286.25	August 2020	30,544.23
October 2015	4,354,083.83	April 2018.....	1,463,069.30	September 2020 and thereafter	0.00
November 2015	4,224,733.56	May 2018	1,395,343.54		
December 2015	4,098,118.85				

Aggregate Group III Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$26,877,340.00	October 2004	\$23,927,752.40	April 2006.....	\$19,213,665.11
May 2003	26,804,378.11	November 2004	23,676,778.22	May 2006	18,992,511.46
June 2003	26,719,854.38	December 2004	23,418,957.89	June 2006	18,776,920.32
July 2003	26,623,846.79	January 2005	23,154,730.46	July 2006	18,566,793.73
August 2003	26,516,456.37	February 2005	22,884,548.63	August 2006	18,362,035.17
September 2003.....	26,397,807.15	March 2005	22,608,877.75	September 2006.....	18,162,549.50
October 2003	26,268,046.05	April 2005.....	22,328,194.78	October 2006	17,968,242.99
November 2003	26,127,342.76	May 2005	22,042,987.22	November 2006	17,779,023.27
December 2003	25,975,889.45	June 2005	21,753,752.07	December 2006	17,594,799.31
January 2004	25,813,900.54	July 2005	21,471,257.01	January 2007	17,415,481.45
February 2004	25,641,612.35	August 2005	21,195,387.03	February 2007	17,240,981.31
March 2004	25,459,282.71	September 2005.....	20,926,028.77	March 2007	17,071,211.81
April 2004.....	25,267,190.49	October 2005	20,663,070.52	April 2007.....	16,906,087.17
May 2004	25,065,635.09	November 2005	20,406,402.15	May 2007	16,745,522.85
June 2004	24,854,935.92	December 2005	20,155,915.16	June 2007	16,589,435.57
July 2004	24,635,431.72	January 2006	19,911,502.59	July 2007	16,437,743.25
August 2004	24,407,479.93	February 2006	19,673,059.06	August 2007	16,290,365.06
September 2004.....	24,171,455.96	March 2006	19,440,480.68	September 2007.....	16,147,221.34

Aggregate Group III (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
October 2007	\$16,008,233.61	June 2011	\$11,869,211.58	January 2015	\$ 5,771,010.49
November 2007	15,873,324.55	July 2011	11,748,536.37	February 2015	5,622,052.03
December 2007	15,742,417.99	August 2011	11,625,973.52	March 2015	5,473,267.56
January 2008	15,615,438.89	September 2011.....	11,501,606.83	April 2015.....	5,324,678.34
February 2008	15,492,313.32	October 2011	11,375,517.81	May 2015	5,176,304.83
March 2008	15,372,968.45	November 2011	11,247,785.73	June 2015	5,028,166.71
April 2008.....	15,257,332.53	December 2011	11,118,487.66	July 2015	4,880,282.88
May 2008	15,145,334.89	January 2012	10,987,698.51	August 2015	4,732,671.49
June 2008	15,036,905.91	February 2012	10,855,491.13	September 2015.....	4,585,349.97
July 2008	14,931,977.00	March 2012	10,721,936.30	October 2015	4,438,335.03
August 2008	14,830,480.60	April 2012.....	10,587,102.83	November 2015	4,291,642.70
September 2008.....	14,732,350.17	May 2012	10,451,057.54	December 2015	4,145,288.33
October 2008	14,637,520.16	June 2012	10,313,865.38	January 2016	3,999,286.61
November 2008	14,545,926.01	July 2012	10,175,589.42	February 2016	3,853,651.59
December 2008	14,457,504.11	August 2012	10,036,290.92	March 2016	3,708,396.70
January 2009	14,372,191.82	September 2012.....	9,896,029.37	April 2016.....	3,563,534.77
February 2009	14,289,927.45	October 2012	9,754,862.52	May 2016	3,419,078.01
March 2009	14,210,650.22	November 2012.....	9,612,846.43	June 2016	3,275,038.09
April 2009.....	14,134,300.30	December 2012	9,470,035.50	July 2016	3,131,426.11
May 2009	14,060,818.73	January 2013	9,326,482.53	August 2016	2,988,252.60
June 2009	13,990,147.45	February 2013	9,182,238.75	September 2016.....	2,845,527.59
July 2009	13,922,229.29	March 2013	9,037,353.82	October 2016	2,703,260.59
August 2009	13,857,007.95	April 2013.....	8,891,875.94	November 2016	2,561,460.57
September 2009.....	13,794,427.96	May 2013	8,745,851.81	December 2016	2,420,136.06
October 2009	13,734,434.72	June 2013	8,599,326.72	January 2017	2,279,295.09
November 2009	13,673,171.75	July 2013	8,452,344.57	February 2017	2,138,945.22
December 2009	13,607,769.82	August 2013	8,304,947.87	March 2017	1,999,093.58
January 2010	13,538,371.79	September 2013.....	8,157,177.81	April 2017.....	1,859,746.83
February 2010	13,465,116.88	October 2013	8,009,074.31	May 2017	1,720,911.24
March 2010	13,388,140.74	November 2013	7,860,675.98	June 2017	1,582,592.63
April 2010.....	13,307,575.57	December 2013	7,712,020.21	July 2017	1,444,796.45
May 2010	13,223,550.17	January 2014	7,563,143.21	August 2017	1,307,527.73
June 2010	13,136,190.01	February 2014	7,414,079.97	September 2017.....	1,170,791.13
July 2010	13,045,617.31	March 2014	7,264,864.36	October 2017	1,034,590.95
August 2010	12,951,951.15	April 2014.....	7,115,529.12	November 2017	898,931.12
September 2010.....	12,855,307.46	May 2014	6,966,105.90	December 2017	763,815.21
October 2010	12,755,799.19	June 2014	6,816,625.28	January 2018	629,246.46
November 2010	12,653,536.28	July 2014	6,667,116.80	February 2018	495,227.78
December 2010	12,548,625.82	August 2014	6,517,608.99	March 2018	361,761.77
January 2011	12,441,172.03	September 2014.....	6,368,129.38	April 2018.....	228,850.70
February 2011	12,331,276.40	October 2014	6,218,704.55	May 2018	96,496.53
March 2011	12,219,037.69	November 2014	6,069,360.13	June 2018 and thereafter	0.00
April 2011.....	12,104,552.04	December 2014	5,920,120.84		
May 2011	11,987,912.99				

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	\$213,839,000.00	August 2003	\$211,710,099.98	December 2003	\$208,768,950.94
May 2003	213,383,607.40	September 2003.....	211,050,406.33	January 2004	207,908,611.14
June 2003	212,876,889.39	October 2003	210,340,142.65	February 2004	206,998,877.46
July 2003	212,318,995.04	November 2003	209,579,563.82	March 2004	206,040,108.63

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>
April 2004	\$205,032,688.86	September 2008	\$125,164,641.67	February 2013	\$ 60,599,869.16
May 2004	203,977,027.63	October 2008	123,757,998.01	March 2013	59,654,519.58
June 2004	202,873,559.38	November 2008	122,358,655.95	April 2013	58,723,001.01
July 2004	201,722,743.26	December 2008	120,966,577.92	May 2013	57,805,117.86
August 2004	200,525,062.85	January 2009	119,581,726.56	June 2013	56,900,677.26
September 2004	199,281,025.79	February 2009	118,204,064.67	July 2013	56,009,488.99
October 2004	197,991,163.47	March 2009	116,833,555.28	August 2013	55,131,365.50
November 2004	196,656,030.62	April 2009	115,470,161.57	September 2013	54,266,121.81
December 2004	195,276,204.98	May 2009	114,113,846.95	October 2013	53,413,575.55
January 2005	193,852,286.87	June 2009	112,764,574.99	November 2013	52,573,546.83
February 2005	192,384,898.73	July 2009	111,422,309.45	December 2013	51,745,858.30
March 2005	190,874,684.73	August 2009	110,087,014.28	January 2014	50,930,335.06
April 2005	189,322,310.24	September 2009	108,758,653.63	February 2014	50,126,804.62
May 2005	187,728,461.40	October 2009	107,437,191.82	March 2014	49,335,096.91
June 2005	186,093,844.61	November 2009	106,122,593.34	April 2014	48,555,044.21
July 2005	184,419,185.98	December 2009	104,814,822.90	May 2014	47,786,481.14
August 2005	182,705,230.80	January 2010	103,513,845.34	June 2014	47,029,244.60
September 2005	181,000,158.26	February 2010	102,219,625.74	July 2014	46,283,173.79
October 2005	179,303,922.68	March 2010	100,932,129.31	August 2014	45,548,110.11
November 2005	177,616,478.58	April 2010	99,651,321.47	September 2014	44,823,897.18
December 2005	175,937,780.74	May 2010	98,377,167.80	October 2014	44,110,380.81
January 2006	174,267,784.16	June 2010	97,109,634.07	November 2014	43,407,408.92
February 2006	172,606,444.07	July 2010	95,848,686.20	December 2014	42,714,831.58
March 2006	170,953,715.95	August 2010	94,594,290.33	January 2015	42,032,500.92
April 2006	169,309,555.48	September 2010	93,346,412.74	February 2015	41,360,271.16
May 2006	167,673,918.59	October 2010	92,105,019.88	March 2015	40,697,998.50
June 2006	166,046,761.43	November 2010	90,870,078.41	April 2015	40,045,541.19
July 2006	164,428,040.37	December 2010	89,641,555.11	May 2015	39,402,759.44
August 2006	162,817,712.00	January 2011	88,419,416.97	June 2015	38,769,515.38
September 2006	161,215,733.16	February 2011	87,203,631.14	July 2015	38,145,673.10
October 2006	159,622,060.89	March 2011	85,994,164.93	August 2015	37,531,098.56
November 2006	158,036,652.45	April 2011	84,790,985.83	September 2015	36,925,659.59
December 2006	156,459,465.32	May 2011	83,594,061.48	October 2015	36,329,225.87
January 2007	154,890,457.21	June 2011	82,403,359.71	November 2015	35,741,668.89
February 2007	153,329,586.04	July 2011	81,218,848.50	December 2015	35,162,861.93
March 2007	151,776,809.95	August 2011	80,040,495.99	January 2016	34,592,680.05
April 2007	150,232,087.29	September 2011	78,868,270.50	February 2016	34,031,000.04
May 2007	148,695,376.63	October 2011	77,702,140.51	March 2016	33,477,700.41
June 2007	147,166,636.75	November 2011	76,542,074.64	April 2016	32,932,661.37
July 2007	145,645,826.63	December 2011	75,388,041.70	May 2016	32,395,764.80
August 2007	144,132,905.49	January 2012	74,240,010.64	June 2016	31,866,894.22
September 2007	142,627,832.73	February 2012	73,097,950.59	July 2016	31,345,934.80
October 2007	141,130,567.98	March 2012	71,970,332.15	August 2016	30,832,773.30
November 2007	139,641,071.07	April 2012	70,859,117.69	September 2016	30,327,298.04
December 2007	138,159,302.03	May 2012	69,764,075.96	October 2016	29,829,398.94
January 2008	136,685,221.10	June 2012	68,684,978.92	November 2016	29,338,967.43
February 2008	135,218,788.72	July 2012	67,621,601.70	December 2016	28,855,896.46
March 2008	133,759,965.56	August 2012	66,573,722.52	January 2017	28,380,080.50
April 2008	132,308,712.46	September 2012	65,541,122.69	February 2017	27,911,415.46
May 2008	130,864,990.46	October 2012	64,523,586.54	March 2017	27,449,798.73
June 2008	129,428,760.84	November 2012	63,520,901.40	April 2017	26,995,129.13
July 2008	127,999,985.03	December 2012	62,532,857.52	May 2017	26,547,306.90
August 2008	126,578,624.69	January 2013	61,559,248.10	June 2017	26,106,233.66

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>
July 2017	\$ 25,671,812.43	December 2021	\$ 10,056,679.82	May 2026	\$ 3,341,891.96
August 2017	25,243,947.56	January 2022	9,869,070.78	June 2026	3,263,758.97
September 2017.....	24,822,544.76	February 2022	9,684,433.36	July 2026	3,186,961.01
October 2017	24,407,511.06	March 2022	9,502,723.75	August 2026	3,111,477.71
November 2017.....	23,998,754.79	April 2022.....	9,323,898.78	September 2026.....	3,037,288.95
December 2017	23,596,185.55	May 2022	9,147,915.87	October 2026	2,964,374.94
January 2018	23,199,714.22	June 2022	8,974,733.04	November 2026	2,892,716.17
February 2018	22,809,252.94	July 2022	8,804,308.94	December 2026	2,822,293.39
March 2018	22,424,715.06	August 2022	8,636,602.77	January 2027	2,753,087.66
April 2018.....	22,046,015.17	September 2022.....	8,471,574.33	February 2027	2,685,080.28
May 2018	21,673,069.02	October 2022	8,309,184.00	March 2027	2,618,252.86
June 2018	21,305,793.58	November 2022	8,149,392.70	April 2027.....	2,552,587.25
July 2018	20,944,106.97	December 2022	7,992,161.92	May 2027	2,488,065.57
August 2018	20,587,928.46	January 2023	7,837,453.70	June 2027	2,424,670.20
September 2018.....	20,237,178.45	February 2023	7,685,230.62	July 2027	2,362,383.78
October 2018	19,891,778.46	March 2023	7,535,455.79	August 2027	2,301,189.20
November 2018	19,551,651.13	April 2023.....	7,388,092.86	September 2027.....	2,241,069.60
December 2018	19,216,720.14	May 2023	7,243,105.96	October 2027	2,182,008.36
January 2019	18,886,910.30	June 2023	7,100,459.78	November 2027	2,123,989.11
February 2019	18,562,147.45	July 2023	6,960,119.48	December 2027	2,066,995.71
March 2019	18,242,358.45	August 2023	6,822,050.72	January 2028	2,011,012.26
April 2019.....	17,927,471.23	September 2023.....	6,686,219.68	February 2028	1,956,023.10
May 2019	17,617,414.72	October 2023	6,552,592.99	March 2028	1,902,012.78
June 2019	17,312,118.83	November 2023	6,421,137.78	April 2028.....	1,848,966.09
July 2019	17,011,514.48	December 2023	6,291,821.62	May 2028	1,796,868.04
August 2019	16,715,533.55	January 2024	6,164,612.57	June 2028	1,745,703.85
September 2019.....	16,424,108.89	February 2024	6,039,479.14	July 2028	1,695,458.97
October 2019	16,137,174.28	March 2024	5,916,390.28	August 2028	1,646,119.05
November 2019	15,854,664.45	April 2024.....	5,795,315.42	September 2028.....	1,597,669.96
December 2019	15,576,515.04	May 2024	5,676,224.37	October 2028	1,550,097.77
January 2020	15,302,662.61	June 2024	5,559,087.42	November 2028	1,503,388.76
February 2020	15,033,044.58	July 2024	5,443,875.27	December 2028	1,457,529.41
March 2020	14,767,599.29	August 2024	5,330,559.04	January 2029	1,412,506.38
April 2020.....	14,506,265.94	September 2024.....	5,219,110.26	February 2029	1,368,306.56
May 2020	14,248,984.57	October 2024	5,109,500.87	March 2029	1,324,917.00
June 2020	13,995,696.10	November 2024	5,001,703.22	April 2029.....	1,282,324.96
July 2020	13,746,342.24	December 2024	4,895,690.05	May 2029	1,240,517.88
August 2020	13,500,865.57	January 2025	4,791,434.48	June 2029	1,199,483.39
September 2020.....	13,259,209.44	February 2025	4,688,910.05	July 2029	1,159,209.30
October 2020	13,021,318.03	March 2025	4,588,090.65	August 2029	1,119,683.58
November 2020	12,787,136.29	April 2025.....	4,488,950.55	September 2029.....	1,080,894.42
December 2020	12,556,609.96	May 2025	4,391,464.39	October 2029	1,042,830.13
January 2021	12,329,685.55	June 2025	4,295,607.20	November 2029	1,005,479.25
February 2021	12,106,310.30	July 2025	4,201,354.33	December 2029	968,830.43
March 2021	11,886,432.23	August 2025	4,108,681.51	January 2030	932,872.54
April 2021.....	11,670,000.09	September 2025.....	4,017,564.81	February 2030	897,594.58
May 2021	11,456,963.32	October 2025	3,927,980.66	March 2030	862,985.73
June 2021	11,247,272.13	November 2025	3,839,905.80	April 2030.....	829,035.32
July 2021	11,040,877.39	December 2025	3,753,317.33	May 2030	795,732.84
August 2021	10,837,730.70	January 2026	3,668,192.67	June 2030	763,067.94
September 2021.....	10,637,784.31	February 2026	3,584,509.58	July 2030	731,030.42
October 2021	10,440,991.19	March 2026	3,502,246.12	August 2030	699,610.23
November 2021	10,247,304.93	April 2026.....	3,421,380.68	September 2030.....	668,797.47

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>
October 2030	\$ 638,582.39	August 2031	\$ 367,259.17	June 2032	\$ 145,988.96
November 2030	608,955.38	September 2031	343,014.82	July 2032	126,311.21
December 2030	579,906.98	October 2031	319,261.84	August 2032	107,049.79
January 2031	551,427.85	November 2031	295,992.20	September 2032	88,197.79
February 2031	523,508.82	December 2031	273,197.99	October 2032	69,748.42
March 2031	496,140.84	January 2032	250,871.43	November 2032	51,694.99
April 2031	469,314.98	February 2032	229,004.86	December 2032	34,030.91
May 2031	443,022.48	March 2032	207,590.70	January 2033	16,749.68
June 2031	417,254.66	April 2032	186,621.54	February 2033 and thereafter	0.00
July 2031	392,003.03	May 2032	166,090.03		

Aggregate Group VI Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$25,814,000.00	June 2006	\$17,483,155.69	August 2009	\$ 9,907,122.95
May 2003	25,776,304.83	July 2006	17,212,020.80	September 2009	9,774,841.04
June 2003	25,726,086.86	August 2006	16,945,212.66	October 2009	9,645,572.72
July 2003	25,663,385.10	September 2006	16,682,691.33	November 2009	9,519,288.61
August 2003	25,588,253.09	October 2006	16,424,417.19	December 2009	9,395,959.53
September 2003	25,500,758.93	November 2006	16,170,350.94	January 2010	9,275,556.58
October 2003	25,400,985.16	December 2006	15,920,453.59	February 2010	9,158,051.06
November 2003	25,289,028.82	January 2007	15,674,686.46	March 2010	9,043,414.52
December 2003	25,165,001.28	February 2007	15,433,011.18	April 2010	8,931,618.73
January 2004	25,029,028.21	March 2007	15,195,389.67	May 2010	8,822,635.70
February 2004	24,881,249.43	April 2007	14,961,784.19	June 2010	8,716,437.68
March 2004	24,721,818.79	May 2007	14,732,157.25	July 2010	8,612,997.11
April 2004	24,550,904.01	June 2007	14,506,471.71	August 2010	8,512,286.69
May 2004	24,368,686.49	July 2007	14,284,690.69	September 2010	8,414,279.33
June 2004	24,175,361.13	August 2007	14,066,777.63	October 2010	8,318,948.16
July 2004	23,971,136.11	September 2007	13,852,696.24	November 2010	8,226,266.54
August 2004	23,756,232.62	October 2007	13,642,410.54	December 2010	8,136,208.02
September 2004	23,530,884.65	November 2007	13,435,884.81	January 2011	8,048,746.40
October 2004	23,295,338.65	December 2007	13,233,083.66	February 2011	7,963,855.67
November 2004	23,049,853.30	January 2008	13,033,971.94	March 2011	7,881,510.06
December 2004	22,794,699.14	February 2008	12,838,514.81	April 2011	7,801,683.98
January 2005	22,530,158.27	March 2008	12,646,677.70	May 2011	7,724,352.08
February 2005	22,256,523.96	April 2008	12,458,426.31	June 2011	7,649,489.19
March 2005	21,974,100.31	May 2008	12,273,726.62	July 2011	7,577,070.37
April 2005	21,683,201.87	June 2008	12,092,544.89	August 2011	7,507,070.87
May 2005	21,384,153.21	July 2008	11,914,847.65	September 2011	7,439,466.16
June 2005	21,077,288.49	August 2008	11,740,601.69	October 2011	7,374,231.89
July 2005	20,762,951.09	September 2008	11,569,774.09	November 2011	7,311,343.93
August 2005	20,441,493.09	October 2008	11,402,332.15	December 2011	7,250,778.33
September 2005	20,124,822.77	November 2008	11,238,243.48	January 2012	7,192,511.37
October 2005	19,812,896.52	December 2008	11,077,475.94	February 2012	7,136,519.49
November 2005	19,505,671.12	January 2009	10,919,997.62	March 2012	7,074,278.01
December 2005	19,203,103.66	February 2009	10,765,776.91	April 2012	7,003,770.86
January 2006	18,905,151.58	March 2009	10,614,782.42	May 2012	6,925,175.89
February 2006	18,611,772.65	April 2009	10,466,983.05	June 2012	6,843,523.36
March 2006	18,322,924.99	May 2009	10,322,347.91	July 2012	6,759,508.89
April 2006	18,038,567.05	June 2009	10,180,846.38	August 2012	6,673,206.68
May 2006	17,758,657.58	July 2009	10,042,448.11	September 2012	6,584,689.46

Aggregate Group VI (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
October 2012	\$ 6,494,028.51	May 2014	\$ 4,449,157.21	December 2015	\$ 2,036,979.01
November 2012	6,401,293.70	June 2014	4,328,564.78	January 2016	1,905,319.06
December 2012	6,306,553.46	July 2014	4,207,031.16	February 2016	1,773,422.13
January 2013	6,209,874.90	August 2014	4,084,601.33	March 2016	1,641,317.43
February 2013	6,111,323.72	September 2014	3,961,319.31	April 2016	1,509,033.46
March 2013	6,010,964.33	October 2014	3,837,228.18	May 2016	1,376,598.05
April 2013	5,908,859.83	November 2014	3,712,370.06	June 2016	1,244,038.37
May 2013	5,805,072.01	December 2014	3,586,786.15	July 2016	1,111,380.92
June 2013	5,699,661.42	January 2015	3,460,516.77	August 2016	978,651.58
July 2013	5,592,687.36	February 2015	3,333,601.31	September 2016	845,875.59
August 2013	5,484,207.93	March 2015	3,206,078.33	October 2016	713,077.57
September 2013	5,374,279.99	April 2015	3,077,985.50	November 2016	580,281.53
October 2013	5,262,959.26	May 2015	2,949,359.67	December 2016	447,510.90
November 2013	5,150,300.29	June 2015	2,820,236.84	January 2017	314,788.50
December 2013	5,036,356.49	July 2015	2,690,652.21	February 2017	182,136.59
January 2014	4,921,180.15	August 2015	2,560,640.19	March 2017	49,576.88
February 2014	4,804,822.47	September 2015	2,430,234.39	April 2017 and thereafter	0.00
March 2014	4,687,333.56	October 2015	2,299,467.66		
April 2014	4,568,762.47	November 2015	2,168,372.08		

Aggregate Group VII Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through		June 2006	\$125,685,433.76	November 2008	\$ 74,185,486.47
February 2004	\$175,526,000.00	July 2006	123,770,480.98	December 2008	72,551,369.59
March 2004	175,098,939.53	August 2006	121,865,932.06	January 2009	70,926,202.91
April 2004	173,635,672.36	September 2006	119,971,733.18	February 2009	69,309,940.08
May 2004	172,133,333.67	October 2006	118,087,830.77	March 2009	67,702,535.00
June 2004	170,592,605.43	November 2006	116,214,171.55	April 2009	66,108,535.43
July 2004	169,014,190.31	December 2006	114,350,702.53	May 2009	64,546,431.28
August 2004	167,398,811.15	January 2007	112,497,370.98	June 2009	63,015,631.01
September 2004	165,747,210.44	February 2007	110,654,124.42	July 2009	61,515,553.60
October 2004	164,060,149.74	March 2007	108,820,910.68	August 2009	60,045,628.37
November 2004	162,338,409.11	April 2007	106,997,677.83	September 2009	58,605,294.78
December 2004	160,582,786.51	May 2007	105,184,374.21	October 2009	57,194,002.27
January 2005	158,794,097.20	June 2007	103,380,948.44	November 2009	55,811,210.09
February 2005	156,973,173.09	July 2007	101,587,349.40	December 2009	54,456,387.13
March 2005	155,120,862.09	August 2007	99,803,526.22	January 2010	53,129,011.74
April 2005	153,238,027.48	September 2007	98,029,428.31	February 2010	51,828,571.57
May 2005	151,325,547.21	October 2007	96,265,005.32	March 2010	50,554,563.44
June 2005	149,384,313.24	November 2007	94,510,207.18	April 2010	49,306,493.12
July 2005	147,415,230.80	December 2007	92,764,984.06	May 2010	48,083,875.22
August 2005	145,419,217.71	January 2008	91,029,286.40	June 2010	46,886,233.03
September 2005	143,397,203.63	February 2008	89,303,064.90	July 2010	45,713,098.36
October 2005	141,386,147.28	March 2008	87,586,270.48	August 2010	44,564,011.39
November 2005	139,385,991.97	April 2008	85,878,854.36	September 2010	43,438,520.54
December 2005	137,396,681.32	May 2008	84,180,767.97	October 2010	42,336,182.31
January 2006	135,418,159.23	June 2008	82,491,963.01	November 2010	41,256,561.15
February 2006	133,450,369.88	July 2008	80,812,391.43	December 2010	40,199,229.31
March 2006	131,493,257.76	August 2008	79,142,005.43	January 2011	39,163,766.71
April 2006	129,546,767.62	September 2008	77,480,757.44	February 2011	38,149,760.83
May 2006	127,610,844.51	October 2008	75,828,600.14	March 2011	37,156,806.53

Aggregate Group VII (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>
April 2011.....	\$ 36,184,505.96	August 2013	\$ 15,935,512.85	December 2015	\$ 5,138,059.11
May 2011	35,232,468.42	September 2013.....	15,417,660.55	January 2016	4,870,315.61
June 2011	34,300,310.23	October 2013	14,911,352.32	February 2016	4,609,145.62
July 2011	33,387,654.63	November 2013	14,416,362.55	March 2016	4,354,415.37
August 2011	32,494,131.62	December 2013	13,932,469.73	April 2016.....	4,105,993.61
September 2011.....	31,619,377.88	January 2014	13,459,456.45	May 2016	3,863,751.51
October 2011	30,763,036.64	February 2014	12,997,109.25	June 2016	3,627,562.68
November 2011	29,924,757.55	March 2014	12,545,218.61	July 2016	3,397,303.11
December 2011	29,104,196.59	April 2014.....	12,103,578.85	August 2016	3,172,851.09
January 2012	28,301,015.95	May 2014	11,671,988.08	September 2016.....	2,954,087.23
February 2012	27,514,883.91	June 2014	11,250,248.11	October 2016	2,740,894.35
March 2012	26,745,474.78	July 2014	10,838,164.41	November 2016.....	2,533,157.50
April 2012.....	25,992,468.72	August 2014	10,435,546.01	December 2016	2,330,763.89
May 2012	25,255,551.70	September 2014.....	10,042,205.48	January 2017	2,133,602.85
June 2012	24,534,415.37	October 2014	9,657,958.85	February 2017	1,941,565.82
July 2012	23,828,756.97	November 2014	9,282,625.52	March 2017	1,754,546.27
August 2012	23,138,279.21	December 2014	8,916,028.27	April 2017.....	1,572,439.69
September 2012.....	22,462,690.22	January 2015	8,557,993.10	May 2017	1,395,143.54
October 2012	21,801,703.42	February 2015	8,208,349.28	June 2017	1,222,557.25
November 2012	21,155,037.41	March 2015	7,866,929.21	July 2017	1,054,582.13
December 2012	20,522,415.94	April 2015.....	7,533,568.41	August 2017.....	891,121.37
January 2013	19,903,567.75	May 2015	7,208,105.43	September 2017.....	732,080.01
February 2013	19,298,226.55	June 2015	6,890,381.85	October 2017	577,364.89
March 2013	18,706,130.86	July 2015	6,580,242.16	November 2017.....	426,884.62
April 2013.....	18,127,023.99	August 2015	6,277,533.75	December 2017	280,549.56
May 2013	17,560,653.93	September 2015.....	5,982,106.86	January 2018	138,271.77
June 2013	17,006,773.25	October 2015	5,693,814.50	February 2018 and thereafter	0.00
July 2013	16,465,139.04	November 2015	5,412,512.43		

Aggregate Group VIII Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$56,074,000.00	May 2004	\$33,644,594.79	May 2005	\$15,377,649.54
May 2003	54,830,994.62	June 2004	32,401,838.88	June 2005	13,614,545.94
June 2003	53,457,809.86	July 2004	31,097,688.81	July 2005	11,831,583.23
July 2003	51,955,652.07	August 2004	29,735,061.08	August 2005	10,032,627.51
August 2003	50,325,935.82	September 2004.....	28,316,999.20	September 2005.....	8,221,561.01
September 2003.....	48,570,282.32	October 2004	26,846,666.15	October 2005	6,471,580.50
October 2003	46,690,517.42	November 2004	25,327,336.28	November 2005	4,781,412.12
November 2003	44,688,668.99	December 2004	23,762,387.00	December 2005	3,149,805.38
December 2003	42,566,963.77	January 2005	22,155,290.07	January 2006	1,575,532.74
January 2004	40,327,823.64	February 2005	20,509,602.53	February 2006	57,389.20
February 2004	37,973,861.38	March 2005	18,828,957.45	March 2006 and thereafter	0.00
March 2004	35,934,936.32	April 2005.....	17,117,054.38		
April 2004.....	34,823,174.33				

Group 6 MBS First Specified Balances

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
Initial Balance	\$250,000,000.00	June 2003	\$247,704,851.42	August 2003	\$245,027,025.97
May 2003	248,900,736.94	July 2003	246,413,267.79	September 2003.....	243,547,280.39

Group 6 MBS (Continued)

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
October 2003	\$241,975,298.64	March 2008	\$109,225,542.13	August 2012	\$ 35,733,224.69
November 2003	240,312,459.97	April 2008	107,229,513.84	September 2012	34,844,678.49
December 2003	238,560,253.48	May 2008	105,262,582.17	October 2012	33,970,243.73
January 2004	236,720,276.12	June 2008	103,324,359.29	November 2012	33,109,725.16
February 2004	234,794,230.50	July 2008	101,414,462.30	December 2012	32,262,930.08
March 2004	232,783,922.41	August 2008	99,532,513.19	January 2013	31,429,668.28
April 2004	230,691,258.14	September 2008	97,678,138.77	February 2013	30,609,752.03
May 2004	228,518,241.67	October 2008	95,850,970.62	March 2013	29,802,996.06
June 2004	226,266,971.51	November 2008	94,050,645.01	April 2013	29,009,217.48
July 2004	223,939,637.49	December 2008	92,276,802.87	May 2013	28,228,235.83
August 2004	221,538,517.23	January 2009	90,529,089.70	June 2013	27,459,872.94
September 2004	219,065,972.49	February 2009	88,807,155.56	July 2013	26,703,953.02
October 2004	216,524,445.37	March 2009	87,110,654.96	August 2013	25,960,302.55
November 2004	213,916,454.22	April 2009	85,439,246.82	September 2013	25,228,750.26
December 2004	211,244,589.56	May 2009	83,792,594.46	October 2013	24,509,127.13
January 2005	208,511,509.67	June 2009	82,170,365.47	November 2013	23,801,266.36
February 2005	205,719,936.19	July 2009	80,572,231.72	December 2013	23,105,003.31
March 2005	202,872,649.46	August 2009	78,997,869.27	January 2014	22,420,175.51
April 2005	199,972,483.88	September 2009	77,446,958.33	February 2014	21,746,622.59
May 2005	197,022,322.98	October 2009	75,919,183.21	March 2014	21,084,186.30
June 2005	194,025,094.58	November 2009	74,414,232.27	April 2014	20,432,710.45
July 2005	190,983,765.73	December 2009	72,931,797.86	May 2014	19,792,040.91
August 2005	187,901,337.65	January 2010	71,471,576.28	June 2014	19,162,025.56
September 2005	184,780,840.53	February 2010	70,033,267.73	July 2014	18,542,514.27
October 2005	181,704,290.39	March 2010	68,616,576.25	August 2014	17,933,358.88
November 2005	178,671,110.95	April 2010	67,221,209.69	September 2014	17,334,413.19
December 2005	175,680,733.20	May 2010	65,846,879.64	October 2014	16,745,532.90
January 2006	172,732,595.34	June 2010	64,493,301.40	November 2014	16,166,575.62
February 2006	169,826,142.67	July 2010	63,160,193.94	December 2014	15,597,400.81
March 2006	166,960,827.52	August 2010	61,847,279.83	January 2015	15,037,869.81
April 2006	164,136,109.13	September 2010	60,554,285.22	February 2015	14,487,845.76
May 2006	161,351,453.59	October 2010	59,280,939.77	March 2015	13,947,193.60
June 2006	158,606,333.76	November 2010	58,026,976.64	April 2015	13,415,780.07
July 2006	155,900,229.17	December 2010	56,792,132.40	May 2015	12,893,473.64
August 2006	153,232,625.95	January 2011	55,576,147.04	June 2015	12,380,144.54
September 2006	150,603,016.71	February 2011	54,378,763.88	July 2015	11,875,664.68
October 2006	148,010,900.54	March 2011	53,199,729.56	August 2015	11,379,907.68
November 2006	145,455,782.84	April 2011	52,038,793.98	September 2015	10,892,748.84
December 2006	142,937,175.31	May 2011	50,895,710.28	October 2015	10,414,065.08
January 2007	140,454,595.82	June 2011	49,770,234.77	November 2015	9,943,734.97
February 2007	138,007,568.37	July 2011	48,662,126.91	December 2015	9,481,638.66
March 2007	135,595,623.01	August 2011	47,571,149.28	January 2016	9,027,657.92
April 2007	133,218,295.73	September 2011	46,497,067.51	February 2016	8,581,676.05
May 2007	130,875,128.45	October 2011	45,439,650.26	March 2016	8,143,577.91
June 2007	128,565,668.87	November 2011	44,398,669.20	April 2016	7,713,249.90
July 2007	126,289,470.47	December 2011	43,373,898.93	May 2016	7,290,579.91
August 2007	124,046,092.39	January 2012	42,365,117.00	June 2016	6,875,457.31
September 2007	121,835,099.36	February 2012	41,372,103.79	July 2016	6,467,772.96
October 2007	119,656,061.68	March 2012	40,394,642.57	August 2016	6,067,419.15
November 2007	117,508,555.09	April 2012	39,432,519.39	September 2016	5,674,289.61
December 2007	115,392,160.73	May 2012	38,485,523.10	October 2016	5,288,279.49
January 2008	113,306,465.09	June 2012	37,553,445.25	November 2016	4,909,285.33
February 2008	111,251,059.91	July 2012	36,636,080.13	December 2016	4,537,205.02

Group 6 MBS (Continued)

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
January 2017	\$ 4,171,937.86	June 2017	\$ 2,444,366.76	November 2017	\$ 872,767.28
February 2017	3,813,384.46	July 2017	2,117,937.17	December 2017	576,168.66
March 2017	3,461,446.75	August 2017	1,797,652.28	January 2018	285,274.42
April 2017	3,116,027.99	September 2017	1,483,421.64	February 2018 and thereafter	0.00
May 2017	2,777,032.72	October 2017	1,175,155.99		

Group 6 MBS Second Specified Balances

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
Initial Balance	\$250,000,000.00	October 2003	\$241,639,184.36	April 2004	\$233,287,963.62
May 2003	248,605,800.95	November 2003	240,246,688.34	May 2004	231,896,921.19
June 2003	247,211,903.04	December 2003	238,854,451.92	June 2004	230,506,096.70
July 2003	245,818,299.33	January 2004	237,462,468.18	July 2004 and thereafter	0.00
August 2003	244,424,982.93	February 2004	236,070,730.18		
September 2003	243,031,946.92	March 2004	234,679,230.97		

Aggregate Group IX 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	\$355,613,000.00	December 2005	\$281,805,943.67	August 2008	\$187,339,667.53
May 2003	354,804,536.15	January 2006	278,535,399.20	September 2008	184,703,773.96
June 2003	353,889,644.71	February 2006	275,286,765.95	October 2008	182,085,648.93
July 2003	352,868,630.48	March 2006	272,059,900.98	November 2008	179,485,176.38
August 2003	351,741,866.73	April 2006	268,854,662.29	December 2008	176,902,241.00
September 2003	350,509,795.14	May 2006	265,670,908.78	January 2009	174,336,728.22
October 2003	349,172,925.58	June 2006	262,508,500.27	February 2009	171,788,524.22
November 2003	347,731,835.92	July 2006	259,367,297.49	March 2009	169,257,515.92
December 2003	346,187,171.67	August 2006	256,247,162.08	April 2009	166,743,590.95
January 2004	344,539,645.62	September 2006	253,147,956.57	May 2009	164,246,637.72
February 2004	342,790,037.34	October 2006	250,069,544.39	June 2009	161,766,545.31
March 2004	340,939,192.70	November 2006	247,011,789.85	July 2009	159,303,203.55
April 2004	338,988,023.19	December 2006	243,974,558.13	August 2009	156,856,502.97
May 2004	336,937,505.30	January 2007	240,957,715.30	September 2009	154,426,334.84
June 2004	334,788,679.72	February 2007	237,961,128.31	October 2009	152,012,591.09
July 2004	332,542,650.57	March 2007	234,984,664.93	November 2009	149,615,164.38
August 2004	330,200,584.43	April 2007	232,028,193.83	December 2009	147,233,948.08
September 2004	327,763,709.46	May 2007	229,091,584.52	January 2010	144,868,836.20
October 2004	325,233,314.29	June 2007	226,174,707.34	February 2010	142,519,723.50
November 2004	322,610,747.00	July 2007	223,277,433.50	March 2010	140,186,505.39
December 2004	319,897,413.88	August 2007	220,399,635.02	April 2010	137,869,077.94
January 2005	317,094,778.24	September 2007	217,541,184.76	May 2010	135,567,337.95
February 2005	314,204,359.14	October 2007	214,701,956.41	June 2010	133,281,182.83
March 2005	311,227,729.98	November 2007	211,881,824.47	July 2010	131,010,510.69
April 2005	308,166,517.12	December 2007	209,080,664.25	August 2010	128,755,220.30
May 2005	305,022,398.41	January 2008	206,298,351.90	September 2010	126,515,211.08
June 2005	301,797,101.66	February 2008	203,534,764.33	October 2010	124,290,383.09
July 2005	298,492,403.03	March 2008	200,789,779.28	November 2010	122,080,637.07
August 2005	295,110,125.44	April 2008	198,063,275.27	December 2010	119,885,874.37
September 2005	291,750,487.89	May 2008	195,355,131.60	January 2011	117,709,126.08
October 2005	288,413,342.73	June 2008	192,665,228.38	February 2011	115,570,480.73
November 2005	285,098,543.25	July 2008	189,993,446.48	March 2011	113,469,285.99

Aggregate Group IX (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>
April 2011.....	\$111,404,900.52	September 2015.....	\$ 41,213,634.11	February 2020	\$ 14,347,132.42
May 2011	109,376,693.81	October 2015	40,428,254.33	March 2020	14,052,255.15
June 2011	107,384,046.03	November 2015	39,657,004.24	April 2020.....	13,762,893.78
July 2011	105,426,347.77	December 2015	38,899,637.84	May 2020	13,478,950.09
August 2011	103,502,999.95	January 2016	38,155,913.35	June 2020	13,200,327.54
September 2011.....	101,613,413.60	February 2016	37,425,593.09	July 2020	12,926,931.30
October 2011	99,757,009.69	March 2016	36,708,443.45	August 2020	12,658,668.15
November 2011	97,933,218.99	April 2016.....	36,004,234.82	September 2020.....	12,395,446.50
December 2011	96,141,481.88	May 2016	35,312,741.48	October 2020	12,137,176.33
January 2012	94,381,248.22	June 2016	34,633,741.60	November 2020	11,883,769.20
February 2012	92,651,977.15	July 2016	33,967,017.12	December 2020	11,635,138.20
March 2012	90,953,136.97	August 2016	33,312,353.71	January 2021	11,391,197.91
April 2012.....	89,284,204.96	September 2016.....	32,669,540.71	February 2021	11,151,864.40
May 2012	87,644,667.27	October 2016	32,038,371.05	March 2021	10,917,055.22
June 2012	86,034,018.70	November 2016	31,418,641.21	April 2021.....	10,686,689.31
July 2012	84,451,762.64	December 2016	30,810,151.15	May 2021	10,460,687.05
August 2012	82,897,410.87	January 2017	30,212,704.25	June 2021	10,238,970.19
September 2012.....	81,370,483.43	February 2017	29,626,107.26	July 2021	10,021,461.84
October 2012	79,870,508.50	March 2017	29,050,170.24	August 2021	9,808,086.44
November 2012	78,397,022.22	April 2017.....	28,484,706.48	September 2021.....	9,598,769.76
December 2012	76,949,568.63	May 2017	27,929,532.49	October 2021	9,393,438.85
January 2013	75,527,699.46	June 2017	27,384,467.93	November 2021	9,192,022.03
February 2013	74,130,974.05	July 2017	26,849,335.52	December 2021	8,994,448.87
March 2013	72,758,959.20	August 2017.....	26,323,961.05	January 2022	8,800,650.17
April 2013.....	71,411,229.06	September 2017.....	25,808,173.28	February 2022	8,610,557.93
May 2013	70,087,365.00	October 2017	25,301,803.89	March 2022	8,424,105.32
June 2013	68,786,955.47	November 2017	24,804,687.49	April 2022.....	8,241,226.71
July 2013	67,509,595.93	December 2017	24,316,661.50	May 2022	8,061,857.58
August 2013	66,254,888.67	January 2018	23,837,566.11	June 2022	7,885,934.57
September 2013.....	65,022,442.76	February 2018	23,367,244.30	July 2022	7,713,395.38
October 2013	63,811,873.87	March 2018	22,905,541.72	August 2022	7,544,178.84
November 2013	62,622,804.21	April 2018.....	22,452,306.66	September 2022.....	7,378,224.83
December 2013	61,454,862.40	May 2018	22,007,390.04	October 2022	7,215,474.27
January 2014	60,307,683.38	June 2018	21,570,645.32	November 2022	7,055,869.14
February 2014	59,180,908.26	July 2018	21,141,928.50	December 2022	6,899,352.41
March 2014	58,074,184.27	August 2018	20,721,098.04	January 2023	6,745,868.06
April 2014.....	56,987,164.62	September 2018.....	20,308,014.84	February 2023	6,595,361.03
May 2014	55,919,508.41	October 2018	19,902,542.19	March 2023	6,447,777.26
June 2014	54,870,880.55	November 2018	19,504,545.74	April 2023.....	6,303,063.61
July 2014	53,840,951.64	December 2018	19,113,893.44	May 2023	6,161,167.87
August 2014	52,829,397.85	January 2019	18,730,455.52	June 2023	6,022,038.76
September 2014.....	51,835,900.91	February 2019	18,354,104.44	July 2023	5,885,625.88
October 2014	50,860,147.92	March 2019	17,984,714.87	August 2023	5,751,879.73
November 2014	49,901,831.32	April 2019.....	17,622,163.63	September 2023.....	5,620,751.68
December 2014	48,960,648.78	May 2019	17,266,329.66	October 2023	5,492,193.93
January 2015	48,036,303.12	June 2019	16,917,093.99	November 2023	5,366,159.55
February 2015	47,128,502.21	July 2019	16,574,339.70	December 2023	5,242,602.41
March 2015	46,236,958.91	August 2019	16,237,951.90	January 2024	5,121,477.21
April 2015.....	45,361,390.95	September 2019.....	15,907,817.66	February 2024	5,002,739.43
May 2015	44,501,520.87	October 2019	15,583,826.02	March 2024	4,886,345.34
June 2015	43,657,075.95	November 2019	15,265,867.93	April 2024.....	4,772,251.98
July 2015	42,827,788.11	December 2019	14,953,836.20	May 2024	4,660,417.15
August 2015	42,013,393.83	January 2020	14,647,625.53	June 2024	4,550,799.38

Aggregate Group IX (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 2024	\$ 4,443,357.95	June 2027	\$ 1,784,848.43	May 2030	\$ 527,982.59
August 2024	4,338,052.83	July 2027	1,733,869.04	June 2030	504,793.15
September 2024	4,234,844.73	August 2027	1,683,973.29	July 2030	482,149.69
October 2024	4,133,695.02	September 2027	1,635,140.60	August 2030	460,041.37
November 2024	4,034,565.78	October 2027	1,587,350.73	September 2030	438,457.54
December 2024	3,937,419.75	November 2027	1,540,583.82	October 2030	417,387.75
January 2025	3,842,220.31	December 2027	1,494,820.36	November 2030	396,821.74
February 2025	3,748,931.51	January 2028	1,450,041.20	December 2030	376,749.45
March 2025	3,657,518.04	February 2028	1,406,227.53	January 2031	357,160.99
April 2025	3,567,945.18	March 2028	1,363,360.88	February 2031	338,046.67
May 2025	3,480,178.86	April 2028	1,321,423.10	March 2031	319,396.96
June 2025	3,394,185.59	May 2028	1,280,396.39	April 2031	301,202.51
July 2025	3,309,932.50	June 2028	1,240,263.25	May 2031	283,454.17
August 2025	3,227,387.28	July 2028	1,201,006.52	June 2031	266,142.92
September 2025	3,146,518.19	August 2028	1,162,609.33	July 2031	249,259.92
October 2025	3,067,294.07	September 2028	1,125,055.11	August 2031	232,796.52
November 2025	2,989,684.31	October 2028	1,088,327.62	September 2031	216,744.20
December 2025	2,913,658.82	November 2028	1,052,410.88	October 2031	201,094.61
January 2026	2,839,188.08	December 2028	1,017,289.23	November 2031	185,839.55
February 2026	2,766,243.08	January 2029	982,947.26	December 2031	170,970.97
March 2026	2,694,795.30	February 2029	949,369.88	January 2032	156,480.99
April 2026	2,624,816.78	March 2029	916,542.24	February 2032	142,361.86
May 2026	2,556,280.00	April 2029	884,449.77	March 2032	128,605.97
June 2026	2,489,157.99	May 2029	853,078.17	April 2032	115,205.86
July 2026	2,423,424.20	June 2029	822,413.40	May 2032	102,154.22
August 2026	2,359,052.60	July 2029	792,441.68	June 2032	89,443.86
September 2026	2,296,017.60	August 2029	763,149.46	July 2032	77,067.74
October 2026	2,234,294.08	September 2029	734,523.45	August 2032	65,018.92
November 2026	2,173,857.36	October 2029	706,550.62	September 2032	53,290.64
December 2026	2,114,683.20	November 2029	679,218.14	October 2032	41,876.22
January 2027	2,056,747.80	December 2029	652,513.46	November 2032	30,769.14
February 2027	2,000,027.78	January 2030	626,424.21	December 2032	19,962.97
March 2027	1,944,500.18	February 2030	600,938.29	January 2033	9,451.44
April 2027	1,890,142.45	March 2030	576,043.80	February 2033 and thereafter	0.00
May 2027	1,836,932.45	April 2030	551,729.05		

Aggregate Group X 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	\$35,000,000.00	May 2004	\$32,125,393.93	June 2005	\$27,152,520.02
May 2003	34,861,902.24	June 2004	31,811,390.16	July 2005	26,721,717.94
June 2003	34,709,602.59	July 2004	31,484,955.41	August 2005	26,294,425.69
July 2003	34,543,173.24	August 2004	31,146,296.79	September 2005	25,870,615.46
August 2003	34,362,697.38	September 2004	30,795,630.66	October 2005	25,450,259.62
September 2003	34,168,269.13	October 2004	30,433,182.41	November 2005	25,033,330.78
October 2003	33,959,993.44	November 2004	30,059,186.21	December 2005	24,619,801.78
November 2003	33,737,986.11	December 2004	29,673,884.81	January 2006	24,209,645.65
December 2003	33,502,373.59	January 2005	29,277,529.23	February 2006	23,802,835.64
January 2004	33,253,292.94	February 2005	28,870,378.50	March 2006	23,399,345.20
February 2004	32,990,891.69	March 2005	28,452,699.38	April 2006	22,999,148.01
March 2004	32,715,327.73	April 2005	28,024,766.09	May 2006	22,602,217.94
April 2004	32,426,769.11	May 2005	27,586,859.98	June 2006	22,208,529.08

Aggregate Group X (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	\$21,818,055.71	February 2009	\$11,176,911.87	August 2011	\$ 3,780,989.96
August 2006	21,430,772.30	March 2009	10,876,896.10	September 2011	3,601,284.55
September 2006	21,046,653.57	April 2009	10,579,351.71	October 2011	3,425,293.57
October 2006	20,665,674.38	May 2009	10,284,259.03	November 2011	3,252,941.66
November 2006	20,287,809.82	June 2009	9,991,598.55	December 2011	3,084,154.96
December 2006	19,913,035.17	July 2009	9,701,350.93	January 2012	2,918,861.08
January 2007	19,541,325.91	August 2009	9,413,496.96	February 2012	2,756,989.11
February 2007	19,172,657.71	September 2009	9,128,017.60	March 2012	2,598,469.54
March 2007	18,807,006.42	October 2009	8,844,893.95	April 2012	2,443,234.25
April 2007	18,444,348.09	November 2009	8,564,107.25	May 2012	2,291,216.51
May 2007	18,084,658.95	December 2009	8,285,960.35	June 2012	2,142,350.91
June 2007	17,727,915.44	January 2010	8,013,519.65	July 2012	1,996,573.35
July 2007	17,374,094.16	February 2010	7,746,669.96	August 2012	1,853,821.03
August 2007	17,023,171.90	March 2010	7,485,298.35	September 2012	1,714,032.40
September 2007	16,675,125.63	April 2010	7,229,294.19	October 2012	1,577,147.16
October 2007	16,329,932.53	May 2010	6,978,549.03	November 2012	1,443,106.19
November 2007	15,987,569.91	June 2010	6,732,956.60	December 2012	1,311,851.60
December 2007	15,648,015.30	July 2010	6,492,412.75	January 2013	1,183,326.63
January 2008	15,311,246.38	August 2010	6,256,815.40	February 2013	1,057,475.67
February 2008	14,977,241.03	September 2010	6,026,064.54	March 2013	934,244.23
March 2008	14,645,977.28	October 2010	5,800,062.14	April 2013	813,578.91
April 2008	14,317,433.35	November 2010	5,578,712.13	May 2013	695,427.40
May 2008	13,991,587.63	December 2010	5,361,920.35	June 2013	579,738.42
June 2008	13,668,418.66	January 2011	5,149,594.56	July 2013	466,461.72
July 2008	13,347,905.17	February 2011	4,941,644.33	August 2013	355,548.09
August 2008	13,030,026.06	March 2011	4,737,981.06	September 2013	246,949.29
September 2008	12,714,760.37	April 2011	4,538,517.91	October 2013	140,618.03
October 2008	12,402,087.34	May 2011	4,343,169.79	November 2013	36,508.02
November 2008	12,091,986.35	June 2011	4,151,853.30	December 2013 and thereafter	0.00
December 2008	11,784,436.94	July 2011	3,964,486.72		
January 2009	11,479,418.82				

Aggregate Group XI 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	\$100,268,903.00	September 2004	\$ 84,140,120.48	February 2006	\$ 65,913,663.59
May 2003	99,579,688.68	October 2004	82,997,040.34	March 2006	64,917,822.75
June 2003	98,855,123.28	November 2004	81,863,181.11	April 2006	63,930,040.76
July 2003	98,095,646.56	December 2004	80,738,470.03	May 2006	62,950,253.98
August 2003	97,301,725.31	January 2005	79,622,834.94	June 2006	61,978,399.28
September 2003	96,473,852.83	February 2005	78,516,204.21	July 2006	61,014,414.03
October 2003	95,612,548.49	March 2005	77,418,506.80	August 2006	60,058,236.08
November 2003	94,718,357.19	April 2005	76,329,672.21	September 2006	59,109,803.77
December 2003	93,791,848.79	May 2005	75,249,630.52	October 2006	58,169,055.93
January 2004	92,833,617.55	June 2005	74,178,312.33	November 2006	57,235,931.86
February 2004	91,844,281.49	July 2005	73,115,648.78	December 2006	56,310,371.35
March 2004	90,824,481.71	August 2005	72,061,571.59	January 2007	55,392,314.65
April 2004	89,774,881.76	September 2005	71,016,012.97	February 2007	54,481,702.48
May 2004	88,696,166.88	October 2005	69,978,905.69	March 2007	53,578,476.05
June 2004	87,589,043.28	November 2005	68,950,183.04	April 2007	52,682,576.98
July 2004	86,454,237.34	December 2005	67,929,778.84	May 2007	51,793,947.40
August 2004	85,292,494.84	January 2006	66,917,627.40	June 2007	50,912,529.87

Aggregate Group XI (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 2007	\$ 50,038,267.39	October 2011	\$ 16,553,271.12	December 2015	\$ 4,144,972.51
August 2007	49,171,103.44	November 2011	16,156,553.20	January 2016	4,006,924.05
September 2007	48,310,981.91	December 2011	15,768,028.56	February 2016	3,871,799.20
October 2007	47,457,847.15	January 2012	15,387,531.26	March 2016	3,739,537.83
November 2007	46,611,643.94	February 2012	15,014,898.70	April 2016	3,610,080.99
December 2007	45,772,317.49	March 2012	14,649,971.51	May 2016	3,483,370.94
January 2008	44,939,813.45	April 2012	14,292,593.53	June 2016	3,359,351.11
February 2008	44,114,077.90	May 2012	13,942,611.72	July 2016	3,237,966.07
March 2008	43,295,057.31	June 2012	13,599,876.08	August 2016	3,119,161.50
April 2008	42,482,698.62	July 2012	13,264,239.64	September 2016	3,002,884.20
May 2008	41,676,949.15	August 2012	12,935,558.35	October 2016	2,889,082.02
June 2008	40,877,756.64	September 2012	12,613,691.07	November 2016	2,777,703.89
July 2008	40,085,069.25	October 2012	12,298,499.45	December 2016	2,668,699.77
August 2008	39,298,835.55	November 2012	11,989,847.94	January 2017	2,562,020.61
September 2008	38,519,004.48	December 2012	11,687,603.69	February 2017	2,457,618.38
October 2008	37,745,525.43	January 2013	11,391,636.53	March 2017	2,355,446.01
November 2008	36,978,348.16	February 2013	11,101,818.88	April 2017	2,255,457.39
December 2008	36,217,422.82	March 2013	10,818,025.71	May 2017	2,157,607.34
January 2009	35,462,699.96	April 2013	10,540,134.53	June 2017	2,061,851.60
February 2009	34,714,130.51	May 2013	10,268,025.27	July 2017	1,968,146.80
March 2009	33,971,665.81	June 2013	10,001,580.28	August 2017	1,876,450.46
April 2009	33,235,257.56	July 2013	9,740,684.29	September 2017	1,786,720.95
May 2009	32,504,857.83	August 2013	9,485,224.31	October 2017	1,698,917.50
June 2009	31,780,732.26	September 2013	9,235,089.63	November 2017	1,613,000.15
July 2009	31,071,404.15	October 2013	8,990,171.78	December 2017	1,528,929.77
August 2009	30,376,575.88	November 2013	8,750,364.44	January 2018	1,446,668.02
September 2009	29,695,955.74	December 2013	8,515,563.43	February 2018	1,366,177.32
October 2009	29,029,257.82	January 2014	8,285,666.68	March 2018	1,287,420.87
November 2009	28,376,201.93	February 2014	8,060,574.15	April 2018	1,210,362.63
December 2009	27,736,513.43	March 2014	7,840,187.82	May 2018	1,134,967.27
January 2010	27,109,923.17	April 2014	7,624,411.64	June 2018	1,061,200.19
February 2010	26,496,167.34	May 2014	7,413,151.49	July 2018	989,027.49
March 2010	25,894,987.41	June 2014	7,206,315.13	August 2018	918,415.97
April 2010	25,306,129.99	July 2014	7,003,812.19	September 2018	849,333.09
May 2010	24,729,346.73	August 2014	6,805,554.11	October 2018	781,746.99
June 2010	24,164,394.24	September 2014	6,611,454.11	November 2018	715,626.45
July 2010	23,611,033.99	October 2014	6,421,427.17	December 2018	650,940.87
August 2010	23,069,032.20	November 2014	6,235,389.95	January 2019	587,660.31
September 2010	22,538,159.73	December 2014	6,053,260.83	February 2019	525,755.41
October 2010	22,018,192.03	January 2015	5,874,959.79	March 2019	465,197.43
November 2010	21,508,909.04	February 2015	5,700,408.45	April 2019	405,958.19
December 2010	21,010,095.07	March 2015	5,529,530.01	May 2019	348,010.12
January 2011	20,521,538.74	April 2015	5,362,249.19	June 2019	291,326.18
February 2011	20,043,032.88	May 2015	5,198,492.26	July 2019	235,879.90
March 2011	19,574,374.48	June 2015	5,038,186.94	August 2019	181,645.35
April 2011	19,115,364.54	July 2015	4,881,262.45	September 2019	128,597.13
May 2011	18,665,808.09	August 2015	4,727,649.40	October 2019	76,710.35
June 2011	18,225,513.99	September 2015	4,577,279.81	November 2019	25,960.64
July 2011	17,794,294.97	October 2015	4,430,087.09	December 2019 and thereafter	0.00
August 2011	17,371,967.48	November 2015	4,286,005.97		
September 2011	16,958,351.62				

Aggregate Group XII 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	\$218,680,000.00	July 2007	\$118,353,742.64	October 2011	\$ 40,380,586.80
May 2003	217,975,538.56	August 2007	116,346,425.29	November 2011	39,435,418.75
June 2003	217,186,759.74	September 2007.....	114,357,360.09	December 2011	38,509,794.47
July 2003	216,314,038.98	October 2007	112,386,386.15	January 2012	37,603,317.32
August 2003	215,357,823.29	November 2007	110,433,343.99	February 2012	36,715,598.58
September 2003.....	214,318,631.02	December 2007	108,498,075.52	March 2012	35,846,257.33
October 2003	213,197,051.56	January 2008	106,580,424.02	April 2012.....	34,994,920.30
November 2003	211,993,744.89	February 2008	104,680,234.15	May 2012	34,161,221.70
December 2003	210,709,441.07	March 2008	102,797,351.90	June 2012	33,344,803.07
January 2004	209,344,939.63	April 2008.....	100,931,624.63	July 2012	32,545,313.16
February 2004	207,901,108.82	May 2008	99,082,901.01	August 2012	31,762,407.73
March 2004	206,378,884.81	June 2008	97,251,031.05	September 2012.....	30,995,749.50
April 2004.....	204,779,270.74	July 2008	95,435,866.04	October 2012	30,245,007.92
May 2004	203,103,335.73	August 2008	93,637,258.58	November 2012	29,509,859.10
June 2004	201,352,213.74	September 2008.....	91,855,062.56	December 2012	28,789,985.62
July 2004	199,527,102.37	October 2008	90,089,133.14	January 2013	28,085,076.49
August 2004	197,629,261.53	November 2008	88,339,326.74	February 2013	27,394,826.92
September 2004.....	195,660,012.09	December 2008	86,605,501.02	March 2013	26,718,938.25
October 2004	193,620,734.32	January 2009	84,887,514.91	April 2013.....	26,057,117.85
November 2004	191,512,866.38	February 2009	83,185,228.55	May 2013	25,409,078.94
December 2004	189,337,902.62	March 2009	81,498,503.30	June 2013	24,774,540.53
January 2005	187,097,391.85	April 2009.....	79,827,201.72	July 2013	24,153,227.25
February 2005	184,792,935.49	May 2009	78,171,187.60	August 2013	23,544,869.30
March 2005	182,426,185.73	June 2009	76,530,325.89	September 2013.....	22,949,202.29
April 2005.....	179,998,843.47	July 2009	74,904,482.72	October 2013	22,365,967.14
May 2005	177,512,656.33	August 2009	73,293,525.40	November 2013	21,794,910.01
June 2005	174,969,416.55	September 2009.....	71,697,322.38	December 2013	21,235,782.15
July 2005	172,449,146.36	October 2009	70,115,743.28	January 2014	20,688,339.82
August 2005	169,951,643.80	November 2009	68,558,744.14	February 2014	20,152,344.19
September 2005.....	167,476,708.68	December 2009	67,033,665.98	March 2014	19,627,561.24
October 2005	165,024,142.51	January 2010	65,539,864.60	April 2014.....	19,113,761.66
November 2005	162,593,748.58	February 2010	64,076,708.68	May 2014	18,610,720.76
December 2005	160,185,331.85	March 2010	62,643,579.49	June 2014	18,118,218.39
January 2006	157,798,699.00	April 2010.....	61,239,870.66	July 2014	17,636,038.82
February 2006	155,433,658.38	May 2010	59,864,987.94	August 2014	17,163,970.68
March 2006	153,090,020.02	June 2010	58,518,348.93	September 2014.....	16,701,806.86
April 2006.....	150,767,595.60	July 2010	57,199,382.91	October 2014	16,249,344.43
May 2006	148,466,198.45	August 2010	55,907,530.52	November 2014	15,806,384.54
June 2006	146,185,643.50	September 2010.....	54,642,243.60	December 2014	15,372,732.37
July 2006	143,925,747.31	October 2010	53,402,984.96	January 2015	14,948,197.03
August 2006	141,686,328.04	November 2010	52,189,228.13	February 2015	14,532,591.46
September 2006.....	139,467,205.42	December 2010	51,000,457.17	March 2015	14,125,732.40
October 2006	137,268,200.77	January 2011	49,836,166.48	April 2015.....	13,727,440.30
November 2006	135,089,136.94	February 2011	48,695,860.55	May 2015	13,337,539.21
December 2006	132,929,838.34	March 2011	47,579,053.80	June 2015	12,955,856.74
January 2007	130,790,130.91	April 2011.....	46,485,270.35	July 2015	12,582,224.00
February 2007	128,669,842.10	May 2011	45,414,043.86	August 2015	12,216,475.51
March 2007	126,568,800.86	June 2011	44,364,917.32	September 2015.....	11,858,449.12
April 2007.....	124,486,837.65	July 2011	43,337,442.86	October 2015	11,507,985.97
May 2007	122,423,784.37	August 2011	42,331,181.58	November 2015	11,164,930.42
June 2007	120,379,474.42	September 2011.....	41,345,703.39	December 2015	10,829,129.96

Aggregate Group XII (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>
January 2016	\$ 10,500,435.19	September 2017	\$ 5,213,498.50	April 2019	\$ 1,923,790.27
February 2016	10,178,699.71	October 2017	5,004,367.27	May 2019	1,785,660.25
March 2016	9,863,780.10	November 2017	4,799,722.54	June 2019	1,650,535.81
April 2016	9,555,535.85	December 2017	4,599,471.06	July 2019	1,518,353.93
May 2016	9,253,829.28	January 2018	4,403,521.52	August 2019	1,389,052.91
June 2016	8,958,525.50	February 2018	4,211,784.44	September 2019	1,262,572.30
July 2016	8,669,492.36	March 2018	4,024,172.17	October 2019	1,138,852.89
August 2016	8,386,600.40	April 2018	3,840,598.85	November 2019	1,017,836.68
September 2016	8,109,722.77	May 2018	3,660,980.36	December 2019	899,466.88
October 2016	7,838,735.19	June 2018	3,485,234.32	January 2020	783,687.83
November 2016	7,573,515.91	July 2018	3,313,280.01	February 2020	670,445.04
December 2016	7,313,945.65	August 2018	3,145,038.35	March 2020	559,685.14
January 2017	7,059,907.55	September 2018	2,980,431.90	April 2020	451,355.82
February 2017	6,811,287.12	October 2018	2,819,384.77	May 2020	345,405.89
March 2017	6,567,972.19	November 2018	2,661,822.64	June 2020	241,785.18
April 2017	6,329,852.89	December 2018	2,507,672.72	July 2020	140,444.57
May 2017	6,096,821.55	January 2019	2,356,863.66	August 2020	41,335.94
June 2017	5,868,772.72	February 2019	2,209,325.63	September 2020 and thereafter	0.00
July 2017	5,645,603.07	March 2019	2,064,990.17		
August 2017	5,427,211.38				

Aggregate Group XIII 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	\$69,245,000.00	August 2005	\$53,870,344.51	December 2007	\$39,057,231.69
May 2003	69,041,309.32	September 2005	53,144,255.88	January 2008	38,706,997.83
June 2003	68,806,904.06	October 2005	52,435,082.42	February 2008	38,366,916.75
July 2003	68,541,990.76	November 2005	51,742,531.80	March 2008	38,036,794.96
August 2003	68,246,837.11	December 2005	51,066,315.92	April 2008	37,716,441.85
September 2003	67,921,771.80	January 2006	50,406,150.87	May 2008	37,405,669.62
October 2003	67,567,184.26	February 2006	49,761,756.80	June 2008	37,104,293.29
November 2003	67,183,524.21	March 2006	49,132,857.94	July 2008	36,812,130.62
December 2003	66,771,301.10	April 2006	48,519,182.52	August 2008	36,529,002.10
January 2004	66,331,083.33	May 2006	47,920,462.70	September 2008	36,254,730.88
February 2004	65,863,497.40	June 2006	47,336,434.53	October 2008	35,989,142.77
March 2004	65,369,226.81	July 2006	46,766,837.89	November 2008	35,732,066.18
April 2004	64,849,010.92	August 2006	46,211,416.47	December 2008	35,483,332.08
May 2004	64,303,643.53	September 2006	45,669,917.66	January 2009	35,242,774.00
June 2004	63,733,971.46	October 2006	45,142,092.54	February 2009	35,010,227.95
July 2004	63,140,892.85	November 2006	44,627,695.85	March 2009	34,785,532.40
August 2004	62,525,355.42	December 2006	44,126,485.86	April 2009	34,568,528.26
September 2004	61,888,354.51	January 2007	43,638,224.43	May 2009	34,359,058.84
October 2004	61,230,931.07	February 2007	43,162,676.85	June 2009	34,156,969.80
November 2004	60,554,169.45	March 2007	42,699,611.90	July 2009	33,962,109.14
December 2004	59,859,195.14	April 2007	42,248,801.71	August 2009	33,774,327.15
January 2005	59,147,172.31	May 2007	41,810,021.77	September 2009	33,593,476.39
February 2005	58,419,301.28	June 2007	41,383,050.87	October 2009	33,419,411.67
March 2005	57,676,815.95	July 2007	40,967,671.05	November 2009	33,241,904.67
April 2005	56,920,980.99	August 2007	40,563,667.55	December 2009	33,053,345.41
May 2005	56,153,089.08	September 2007	40,170,828.80	January 2010	32,854,112.38
June 2005	55,374,457.98	October 2007	39,788,946.32	February 2010	32,644,574.45
July 2005	54,613,644.90	November 2007	39,417,814.74	March 2010	32,425,091.02

Aggregate Group XIII (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
April 2010	\$32,196,012.31	September 2012	\$22,666,129.09	February 2015	\$10,773,948.91
May 2010	31,957,679.52	October 2012	22,273,839.08	March 2015	10,358,670.99
June 2010	31,710,425.04	November 2012	21,879,207.29	April 2015	9,943,807.52
July 2010	31,454,572.65	December 2012	21,482,377.57	May 2015	9,529,412.23
August 2010	31,190,437.72	January 2013	21,083,489.47	June 2015	9,115,536.78
September 2010	30,918,327.39	February 2013	20,682,678.39	July 2015	8,702,230.77
October 2010	30,638,540.76	March 2013	20,280,075.65	August 2015	8,289,541.85
November 2010	30,351,369.08	April 2013	19,875,808.55	September 2015	7,877,515.68
December 2010	30,057,095.91	May 2013	19,470,000.55	October 2015	7,466,196.08
January 2011	29,755,997.31	June 2013	19,062,771.28	November 2015	7,055,625.02
February 2011	29,448,342.00	July 2013	18,654,236.67	December 2015	6,645,842.65
March 2011	29,134,391.54	August 2013	18,244,509.04	January 2016	6,236,887.41
April 2011	28,814,400.47	September 2013	17,833,697.18	February 2016	5,828,796.03
May 2011	28,488,616.49	October 2013	17,421,906.43	March 2016	5,421,603.58
June 2011	28,157,280.63	November 2013	17,009,238.77	April 2016	5,015,343.52
July 2011	27,820,627.35	December 2013	16,595,792.90	May 2016	4,610,047.73
August 2011	27,478,884.74	January 2014	16,181,664.32	June 2016	4,205,746.57
September 2011	27,132,274.66	February 2014	15,766,945.39	July 2016	3,802,468.92
October 2011	26,781,012.86	March 2014	15,351,725.43	August 2016	3,400,242.19
November 2011	26,425,309.14	April 2014	14,936,090.81	September 2016	2,999,092.39
December 2011	26,065,367.47	May 2014	14,520,124.97	October 2016	2,599,044.16
January 2012	25,701,386.16	June 2014	14,103,908.52	November 2016	2,200,120.80
February 2012	25,333,557.93	July 2014	13,687,519.33	December 2016	1,802,344.29
March 2012	24,962,070.10	August 2014	13,271,032.55	January 2017	1,405,735.37
April 2012	24,587,104.70	September 2014	12,854,520.73	February 2017	1,010,313.54
May 2012	24,208,838.57	October 2014	12,438,053.84	March 2017	616,097.10
June 2012	23,827,443.49	November 2014	12,021,699.35	April 2017	223,103.17
July 2012	23,443,086.31	December 2014	11,605,522.31	May 2017 and thereafter	0.00
August 2012	23,055,929.07	January 2015	11,189,585.38		

LK Class Scheduled Balances

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance	\$29,999,614.00	November 2004	\$19,893,384.99	June 2006	\$18,156,975.63
May 2003	29,564,174.08	December 2004	19,815,393.84	July 2006	18,072,214.90
June 2003	29,060,808.86	January 2005	19,734,405.98	August 2006	17,988,985.26
July 2003	28,489,671.43	February 2005	19,650,522.28	September 2006	17,907,270.21
August 2003	27,850,961.25	March 2005	19,563,847.60	October 2006	17,827,053.36
September 2003	27,144,924.14	April 2005	19,474,490.66	November 2006	17,748,318.50
October 2003	26,371,852.20	May 2005	19,382,563.84	December 2006	17,671,049.56
November 2003	25,532,083.74	June 2005	19,288,183.03	January 2007	17,595,230.60
December 2003	24,626,003.07	July 2005	19,191,467.49	February 2007	17,520,845.85
January 2004	23,654,040.27	August 2005	19,092,539.63	March 2007	17,447,879.67
February 2004	22,616,670.97	September 2005	18,991,524.87	April 2007	17,376,316.57
March 2004	21,514,415.98	October 2005	18,892,215.04	May 2007	17,306,141.21
April 2004	20,347,840.89	November 2005	18,794,592.05	June 2007	17,237,338.36
May 2004	20,293,288.33	December 2005	18,698,637.95	July 2007	17,169,892.98
June 2004	20,235,155.61	January 2006	18,604,334.96	August 2007	17,103,790.12
July 2004	20,173,512.11	February 2006	18,511,665.47	September 2007	17,039,015.00
August 2004	20,108,432.05	March 2006	18,420,612.01	October 2007	16,975,552.96
September 2004	20,039,994.38	April 2006	18,331,157.28	November 2007	16,913,389.48
October 2004	19,968,282.66	May 2006	18,243,284.15	December 2007	16,852,510.18

LK Class (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
January 2008	\$16,792,900.81	June 2010	\$15,557,109.81	November 2012	\$ 9,298,179.72
February 2008	16,734,547.24	July 2010	15,529,586.76	December 2012	8,955,525.32
March 2008	16,677,435.48	August 2010	15,491,108.88	January 2013	8,609,814.38
April 2008	16,621,551.69	September 2010	15,434,901.24	February 2013	8,261,227.62
May 2008	16,566,882.12	October 2010	15,361,457.96	March 2013	7,909,940.83
June 2008	16,513,413.17	November 2010	15,271,262.32	April 2013	7,556,124.96
July 2008	16,461,131.37	December 2010	15,164,786.99	May 2013	7,199,946.26
August 2008	16,410,023.36	January 2011	15,042,494.24	June 2013	6,841,566.35
September 2008	16,360,075.92	February 2011	14,904,836.15	July 2013	6,481,142.37
October 2008	16,311,275.94	March 2011	14,752,254.84	August 2013	6,118,827.02
November 2008	16,263,610.44	April 2011	14,585,182.64	September 2013	5,754,768.74
December 2008	16,217,066.56	May 2011	14,404,042.31	October 2013	5,389,111.75
January 2009	16,171,631.55	June 2011	14,209,247.25	November 2013	5,021,996.16
February 2009	16,127,292.80	July 2011	14,001,201.67	December 2013	4,653,558.09
March 2009	16,084,037.80	August 2011	13,780,300.79	January 2014	4,283,929.72
April 2009	16,041,854.17	September 2011	13,546,931.02	February 2014	3,913,239.42
May 2009	16,000,729.63	October 2011	13,301,470.13	March 2014	3,541,611.82
June 2009	15,960,652.02	November 2011	13,044,287.47	April 2014	3,169,167.89
July 2009	15,921,609.31	December 2011	12,775,744.09	May 2014	2,796,025.05
August 2009	15,883,589.57	January 2012	12,496,192.96	June 2014	2,422,297.24
September 2009	15,846,580.98	February 2012	12,205,979.07	July 2014	2,048,094.97
October 2009	15,810,571.83	March 2012	11,905,439.70	August 2014	1,673,525.47
November 2009	15,775,550.53	April 2012	11,594,904.45	September 2014	1,298,692.71
December 2009	15,741,505.59	May 2012	11,279,146.00	October 2014	923,697.48
January 2010	15,708,425.63	June 2012	10,958,917.59	November 2014	548,637.51
February 2010	15,676,299.38	July 2012	10,634,437.92	December 2014	173,607.48
March 2010	15,645,115.68	August 2012	10,305,919.85	January 2015 and thereafter	0.00
April 2010	15,614,863.48	September 2012	9,973,570.59		
May 2010	15,585,531.80	October 2012	9,637,591.79		

Aggregate Group XIV Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through April 2004	\$188,563,000.00	October 2005	\$158,981,925.91	May 2007	\$123,109,773.80
May 2004	187,387,267.39	November 2005	156,977,185.74	June 2007	121,346,202.03
June 2004	186,152,058.72	December 2005	154,985,900.94	July 2007	119,594,510.52
July 2004	184,858,001.87	January 2006	153,007,983.66	August 2007	117,854,621.62
August 2004	183,505,762.63	February 2006	151,043,346.63	September 2007	116,126,458.23
September 2004	182,096,044.21	March 2006	149,091,903.13	October 2007	114,409,943.71
October 2004	180,629,586.64	April 2006	147,153,567.02	November 2007	112,705,001.94
November 2004	179,107,166.15	May 2006	145,228,252.70	December 2007	111,011,557.29
December 2004	177,529,594.49	June 2006	143,315,875.15	January 2008	109,329,534.62
January 2005	175,897,718.27	July 2006	141,416,349.87	February 2008	107,658,859.28
February 2005	174,212,418.17	August 2006	139,529,592.94	March 2008	105,999,457.09
March 2005	172,474,608.20	September 2006	137,655,520.97	April 2008	104,351,254.38
April 2005	170,685,234.86	October 2006	135,794,051.10	May 2008	102,714,177.92
May 2005	168,845,276.30	November 2006	133,945,101.03	June 2008	101,088,155.00
June 2005	166,955,741.42	December 2006	132,108,588.98	July 2008	99,473,113.34
July 2005	165,017,668.98	January 2007	130,284,433.71	August 2008	97,868,981.15
August 2005	163,032,126.61	February 2007	128,472,554.49	September 2008	96,275,687.11
September 2005	161,000,209.87	March 2007	126,672,871.12	October 2008	94,693,160.35
		April 2007	124,885,303.95	November 2008	93,121,330.47

Aggregate Group XIV (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 2008	\$ 91,560,127.52	May 2013	\$ 30,617,451.41	October 2017	\$ 9,362,906.96
January 2009	90,009,482.01	June 2013	29,955,482.47	November 2017	9,150,236.55
February 2009	88,469,324.90	July 2013	29,307,355.97	December 2017	8,942,147.19
March 2009	86,939,587.59	August 2013	28,672,788.61	January 2018	8,738,543.31
April 2009	85,420,201.93	September 2013	28,051,502.78	February 2018	8,539,331.29
May 2009	83,911,100.22	October 2013	27,443,226.48	March 2018	8,344,419.43
June 2009	82,412,215.19	November 2013	26,847,693.22	April 2018	8,153,717.89
July 2009	80,923,480.01	December 2013	26,264,641.85	May 2018	7,967,138.68
August 2009	79,444,828.28	January 2014	25,693,816.53	June 2018	7,784,595.61
September 2009	77,976,194.04	February 2014	25,134,966.56	July 2018	7,606,004.24
October 2009	76,517,511.75	March 2014	24,587,846.31	August 2018	7,431,281.88
November 2009	75,068,716.30	April 2014	24,052,215.13	September 2018	7,260,347.52
December 2009	73,629,742.99	May 2014	23,527,837.22	October 2018	7,093,121.81
January 2010	72,200,527.57	June 2014	23,014,481.53	November 2018	6,929,527.03
February 2010	70,781,006.17	July 2014	22,511,921.71	December 2018	6,769,487.05
March 2010	69,371,115.36	August 2014	22,019,935.97	January 2019	6,612,927.30
April 2010	67,970,792.12	September 2014	21,538,307.01	February 2019	6,459,774.75
May 2010	66,579,973.82	October 2014	21,066,821.92	March 2019	6,309,957.85
June 2010	65,198,598.26	November 2014	20,605,272.11	April 2019	6,163,406.52
July 2010	63,826,603.63	December 2014	20,153,453.19	May 2019	6,020,052.15
August 2010	62,475,771.64	January 2015	19,711,164.94	June 2019	5,879,827.50
September 2010	61,152,805.67	February 2015	19,278,211.17	July 2019	5,742,666.73
October 2010	59,857,140.55	March 2015	18,854,399.67	August 2019	5,608,505.35
November 2010	58,588,222.44	April 2015	18,439,542.12	September 2019	5,477,280.19
December 2010	57,345,508.59	May 2015	18,033,454.02	October 2019	5,348,929.39
January 2011	56,128,467.14	June 2015	17,635,954.61	November 2019	5,223,392.36
February 2011	54,936,576.91	July 2015	17,246,866.79	December 2019	5,100,609.75
March 2011	53,769,327.16	August 2015	16,866,017.06	January 2020	4,980,523.43
April 2011	52,626,217.41	September 2015	16,493,235.41	February 2020	4,863,076.48
May 2011	51,506,757.21	October 2015	16,128,355.33	March 2020	4,748,213.13
June 2011	50,410,465.96	November 2015	15,771,213.64	April 2020	4,635,878.79
July 2011	49,336,872.72	December 2015	15,421,650.49	May 2020	4,526,019.97
August 2011	48,285,515.97	January 2016	15,079,509.29	June 2020	4,418,584.30
September 2011	47,255,943.51	February 2016	14,744,636.60	July 2020	4,313,520.47
October 2011	46,247,712.18	March 2016	14,416,882.12	August 2020	4,210,778.24
November 2011	45,260,387.74	April 2016	14,096,098.60	September 2020	4,110,308.42
December 2011	44,293,544.67	May 2016	13,782,141.77	October 2020	4,012,062.81
January 2012	43,346,766.01	June 2016	13,474,870.30	November 2020	3,915,994.23
February 2012	42,419,643.17	July 2016	13,174,145.74	December 2020	3,822,056.45
March 2012	41,511,775.78	August 2016	12,879,832.44	January 2021	3,730,204.21
April 2012	40,622,771.51	September 2016	12,591,797.52	February 2021	3,640,393.20
May 2012	39,752,245.94	October 2016	12,309,910.81	March 2021	3,552,579.99
June 2012	38,899,822.37	November 2016	12,034,044.77	April 2021	3,466,722.09
July 2012	38,065,131.67	December 2016	11,764,074.48	May 2021	3,382,777.86
August 2012	37,247,812.16	January 2017	11,499,877.54	June 2021	3,300,706.53
September 2012	36,447,509.41	February 2017	11,241,334.05	July 2021	3,220,468.17
October 2012	35,663,876.16	March 2017	10,988,326.57	August 2021	3,142,023.70
November 2012	34,896,572.11	April 2017	10,740,740.04	September 2021	3,065,334.83
December 2012	34,145,263.83	May 2017	10,498,461.73	October 2021	2,990,364.06
January 2013	33,409,624.60	June 2017	10,261,381.24	November 2021	2,917,074.68
February 2013	32,689,334.28	July 2017	10,029,390.40	December 2021	2,845,430.74
March 2013	31,984,079.19	August 2017	9,802,383.25	January 2022	2,775,397.04
April 2013	31,293,551.95	September 2017	9,580,256.00	February 2022	2,706,939.09

Aggregate Group XIV (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>
March 2022	\$ 2,640,023.15	December 2025	\$ 792,614.03	August 2029	\$ 180,475.32
April 2022	2,574,616.16	January 2026	769,923.25	September 2029	173,142.63
May 2022	2,510,685.74	February 2026	747,779.48	October 2029	166,008.01
June 2022	2,448,200.21	March 2026	726,170.56	November 2029	159,066.79
July 2022	2,387,128.54	April 2026	705,084.56	December 2029	152,314.43
August 2022	2,327,440.32	May 2026	684,509.82	January 2030	145,746.46
September 2022	2,269,105.81	June 2026	664,434.91	February 2030	139,358.53
October 2022	2,212,095.87	July 2026	644,848.68	March 2030	133,146.36
November 2022	2,156,381.98	August 2026	625,740.18	April 2030	127,105.81
December 2022	2,101,936.20	September 2026	607,098.72	May 2030	121,232.78
January 2023	2,048,731.18	October 2026	588,913.82	June 2030	115,523.29
February 2023	1,996,740.14	November 2026	571,175.24	July 2030	109,973.45
March 2023	1,945,936.87	December 2026	553,872.94	August 2030	104,579.43
April 2023	1,896,295.69	January 2027	536,997.12	September 2030	99,337.52
May 2023	1,847,791.47	February 2027	520,538.16	October 2030	94,244.07
June 2023	1,800,399.60	March 2027	504,486.67	November 2030	89,295.51
July 2023	1,754,095.98	April 2027	488,833.46	December 2030	84,488.36
August 2023	1,708,857.03	May 2027	473,569.53	January 2031	79,819.21
September 2023	1,664,659.65	June 2027	458,686.06	February 2031	75,284.72
October 2023	1,621,481.23	July 2027	444,174.45	March 2031	70,881.65
November 2023	1,579,299.63	August 2027	430,026.26	April 2031	66,606.81
December 2023	1,538,093.18	September 2027	416,233.24	May 2031	62,457.08
January 2024	1,497,840.66	October 2027	402,787.32	June 2031	58,429.42
February 2024	1,458,521.30	November 2027	389,680.60	July 2031	54,520.85
March 2024	1,420,114.76	December 2027	376,905.36	August 2031	50,728.47
April 2024	1,382,601.13	January 2028	364,454.02	September 2031	47,049.43
May 2024	1,345,960.92	February 2028	352,319.21	October 2031	43,480.94
June 2024	1,310,175.05	March 2028	340,493.67	November 2031	40,020.30
July 2024	1,275,224.84	April 2028	328,970.32	December 2031	36,664.84
August 2024	1,241,092.01	May 2028	317,742.25	January 2032	33,411.96
September 2024	1,207,758.66	June 2028	306,802.66	February 2032	30,259.14
October 2024	1,175,207.26	July 2028	296,144.93	March 2032	27,203.88
November 2024	1,143,420.66	August 2028	285,762.57	April 2032	24,243.77
December 2024	1,112,382.06	September 2028	275,649.23	May 2032	21,376.43
January 2025	1,082,075.04	October 2028	265,798.71	June 2032	18,599.54
February 2025	1,052,483.49	November 2028	256,204.92	July 2032	15,910.85
March 2025	1,023,591.68	December 2028	246,861.94	August 2032	13,308.13
April 2025	995,384.18	January 2029	237,763.95	September 2032	10,789.23
May 2025	967,845.90	February 2029	228,905.25	October 2032	8,352.04
June 2025	940,962.08	March 2029	220,280.30	November 2032	5,994.48
July 2025	914,718.24	April 2029	211,883.65	December 2032	3,714.54
August 2025	889,100.25	May 2029	203,709.97	January 2033	1,510.25
September 2025	864,094.25	June 2029	195,754.06	February 2033 and thereafter	0.00
October 2025	839,686.68	July 2029	188,010.84		
November 2025	815,864.27				

Aggregate Group XV 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	\$62,826,938.00	July 2003	\$62,823,484.72	October 2003	\$62,819,983.74
May 2003	62,825,792.16	August 2003	62,822,323.06	November 2003	62,818,806.03
June 2003	62,824,641.08	September 2003	62,821,156.07	December 2003	62,817,622.93

Aggregate Group XV (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
January 2004	\$62,816,434.40	March 2006	\$35,788,345.81	May 2008	\$ 8,017,698.35
February 2004	62,815,240.42	April 2006	34,211,905.15	June 2008	7,408,226.29
March 2004	62,814,040.98	May 2006	32,683,042.22	July 2008	6,826,359.37
April 2004	62,812,836.03	June 2006	31,200,801.99	August 2008	6,271,503.19
May 2004	62,811,625.57	July 2006	29,764,246.47	September 2008	5,743,074.25
June 2004	62,810,409.55	August 2006	28,372,454.50	October 2008	5,240,499.72
July 2004	62,809,187.96	September 2006	27,024,521.38	November 2008	4,763,217.26
August 2004	62,807,960.77	October 2006	25,719,558.66	December 2008	4,310,674.90
September 2004	62,806,727.96	November 2006	24,456,693.79	January 2009	3,882,330.77
October 2004	62,805,489.50	December 2006	23,235,069.91	February 2009	3,477,653.01
November 2004	62,804,245.36	January 2007	22,053,845.55	March 2009	3,096,119.54
December 2004	62,576,359.40	February 2007	20,912,194.38	April 2009	2,737,217.89
January 2005	60,932,049.24	March 2007	19,809,304.93	May 2009	2,400,445.09
February 2005	59,238,434.51	April 2007	18,744,380.34	June 2009	2,085,307.44
March 2005	57,498,926.46	May 2007	17,716,638.14	July 2009	1,791,320.38
April 2005	55,717,046.08	June 2007	16,725,309.96	August 2009	1,518,008.34
May 2005	53,896,415.27	July 2007	15,769,641.32	September 2009	1,264,904.55
June 2005	52,040,747.57	August 2007	14,848,891.36	October 2009	1,031,550.93
July 2005	50,153,838.73	September 2007	13,962,332.64	November 2009	817,497.90
August 2005	48,239,556.89	October 2007	13,109,250.89	December 2009	622,304.27
September 2005	46,301,832.55	November 2007	12,288,944.79	January 2010	445,537.04
October 2005	44,418,875.06	December 2007	11,500,725.73	February 2010	286,771.34
November 2005	42,589,601.23	January 2008	10,743,917.61	March 2010	145,590.19
December 2005	40,812,947.10	February 2008	10,017,856.63	April 2010	21,584.45
January 2006	39,087,867.70	March 2008	9,321,891.06	May 2010 and thereafter	0.00
February 2006	37,413,336.63	April 2008	8,655,381.03		

Group 14 MBS Third Specified Balances

<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>
Initial Balance	\$300,000,000.00	February 2005	\$282,972,361.20	December 2006	\$253,815,945.70
May 2003	299,622,723.50	March 2005	281,784,330.78	January 2007	252,510,167.50
June 2003	299,206,562.65	April 2005	280,562,885.78	February 2007	251,209,005.74
July 2003	298,751,611.56	May 2005	279,308,433.56	March 2007	249,912,442.30
August 2003	298,257,979.58	June 2005	278,021,393.89	April 2007	248,620,459.14
September 2003	297,725,791.20	July 2005	276,702,198.69	May 2007	247,333,038.26
October 2003	297,155,186.08	August 2005	275,351,291.78	June 2007	246,050,161.75
November 2003	296,546,318.96	September 2005	273,969,128.67	July 2007	244,771,811.76
December 2003	295,899,359.63	October 2005	272,591,881.54	August 2007	243,497,970.51
January 2004	295,214,492.82	November 2005	271,219,531.13	September 2007	242,228,620.29
February 2004	294,491,918.19	December 2005	269,852,058.26	October 2007	240,963,743.46
March 2004	293,731,850.20	January 2006	268,489,443.79	November 2007	239,703,322.44
April 2004	292,934,518.00	February 2006	267,131,668.71	December 2007	238,447,339.71
May 2004	292,100,165.38	March 2006	265,778,714.02	January 2008	237,195,777.84
June 2004	291,229,050.61	April 2006	264,430,560.85	February 2008	235,948,619.43
July 2004	290,321,446.31	May 2006	263,087,190.36	March 2008	234,705,847.19
August 2004	289,377,639.35	June 2006	261,748,583.80	April 2008	233,467,443.87
September 2004	288,397,930.68	July 2006	260,414,722.49	May 2008	232,233,392.27
October 2004	287,382,635.19	August 2006	259,085,587.81	June 2008	231,003,675.30
November 2004	286,332,081.55	September 2006	257,761,161.23	July 2008	229,778,275.89
December 2004	285,246,612.01	October 2006	256,441,424.27	August 2008	228,557,177.07
January 2005	284,126,582.26	November 2006	255,126,358.54	September 2008	227,340,361.90

Group 14 MBS (Continued)

<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>
October 2008	\$226,127,813.54	March 2013	\$167,548,913.94	August 2017	\$118,682,606.10
November 2008	224,919,515.20	April 2013	166,543,428.61	September 2017	117,841,384.74
December 2008	223,715,450.13	May 2013	165,541,375.09	October 2017	117,002,939.77
January 2009	222,515,601.68	June 2013	164,542,739.75	November 2017	116,167,260.05
February 2009	221,319,953.24	July 2013	163,547,509.01	December 2017	115,334,334.47
March 2009	220,128,488.27	August 2013	162,555,669.35	January 2018	114,504,151.98
April 2009	218,941,190.31	September 2013	161,567,207.31	February 2018	113,676,701.56
May 2009	217,758,042.93	October 2013	160,582,109.46	March 2018	112,851,972.22
June 2009	216,579,029.78	November 2013	159,600,362.43	April 2018	112,029,953.04
July 2009	215,404,134.57	December 2013	158,621,952.91	May 2018	111,210,633.11
August 2009	214,233,341.08	January 2014	157,646,867.63	June 2018	110,394,001.58
September 2009	213,066,633.14	February 2014	156,675,093.37	July 2018	109,580,047.65
October 2009	211,903,994.64	March 2014	155,706,616.96	August 2018	108,768,760.53
November 2009	210,745,409.55	April 2014	154,741,425.29	September 2018	107,960,129.51
December 2009	209,590,861.87	May 2014	153,779,505.29	October 2018	107,154,143.87
January 2010	208,440,335.70	June 2014	152,820,843.94	November 2018	106,350,792.99
February 2010	207,293,815.15	July 2014	151,865,428.27	December 2018	105,550,066.23
March 2010	206,151,284.45	August 2014	150,913,245.36	January 2019	104,751,953.04
April 2010	205,012,727.83	September 2014	149,964,282.35	February 2019	103,956,442.89
May 2010	203,878,129.63	October 2014	149,018,526.40	March 2019	103,163,525.28
June 2010	202,747,474.22	November 2014	148,075,964.75	April 2019	102,373,189.76
July 2010	201,620,746.03	December 2014	147,136,584.67	May 2019	101,585,425.93
August 2010	200,497,929.57	January 2015	146,200,373.49	June 2019	100,800,223.40
September 2010	199,379,009.39	February 2015	145,267,318.56	July 2019	100,017,571.84
October 2010	198,263,970.11	March 2015	144,337,407.32	August 2019	99,237,460.97
November 2010	197,152,796.38	April 2015	143,410,627.23	September 2019	98,459,880.52
December 2010	196,045,472.96	May 2015	142,486,965.80	October 2019	97,684,820.28
January 2011	194,941,984.61	June 2015	141,566,410.60	November 2019	96,912,270.07
February 2011	193,842,316.20	July 2015	140,648,949.22	December 2019	96,142,219.75
March 2011	192,746,452.62	August 2015	139,734,569.33	January 2020	95,374,659.22
April 2011	191,654,378.84	September 2015	138,823,258.63	February 2020	94,609,578.41
May 2011	190,566,079.87	October 2015	137,915,004.87	March 2020	93,846,967.30
June 2011	189,481,540.78	November 2015	137,009,795.84	April 2020	93,086,815.90
July 2011	188,400,746.72	December 2015	136,107,619.38	May 2020	92,329,114.26
August 2011	187,323,682.86	January 2016	135,208,463.37	June 2020	91,573,852.47
September 2011	186,250,334.45	February 2016	134,312,315.76	July 2020	90,821,020.65
October 2011	185,180,686.80	March 2016	133,419,164.51	August 2020	90,070,608.97
November 2011	184,114,725.25	April 2016	132,528,997.66	September 2020	89,322,607.62
December 2011	183,052,435.21	May 2016	131,641,803.27	October 2020	88,577,006.83
January 2012	181,993,802.16	June 2016	130,757,569.45	November 2020	87,833,796.89
February 2012	180,938,811.62	July 2016	129,876,284.37	December 2020	87,092,968.10
March 2012	179,887,449.16	August 2016	128,997,936.23	January 2021	86,354,510.80
April 2012	178,839,700.41	September 2016	128,122,513.27	February 2021	85,618,415.38
May 2012	177,795,551.06	October 2016	127,250,003.78	March 2021	84,884,672.26
June 2012	176,754,986.85	November 2016	126,380,396.12	April 2021	84,153,271.88
July 2012	175,717,993.58	December 2016	125,513,678.65	May 2021	83,424,204.75
August 2012	174,684,557.08	January 2017	124,649,839.80	June 2021	82,697,461.38
September 2012	173,654,663.27	February 2017	123,788,868.04	July 2021	81,973,032.35
October 2012	172,628,298.10	March 2017	122,930,751.89	August 2021	81,250,908.23
November 2012	171,605,447.57	April 2017	122,075,479.89	September 2021	80,531,079.68
December 2012	170,586,097.75	May 2017	121,223,040.65	October 2021	79,813,537.35
January 2013	169,570,234.75	June 2017	120,373,422.81	November 2021	79,098,271.95
February 2013	168,557,844.74	July 2017	119,526,615.05	December 2021	78,385,274.22

Group 14 MBS (Continued)

<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>
January 2022	\$ 77,674,534.92	October 2025	\$ 47,885,664.14	July 2029	\$ 21,892,331.99
February 2022	76,966,044.88	November 2025	47,269,413.68	August 2029	21,352,624.96
March 2022	76,259,794.92	December 2025	46,655,024.93	September 2029	20,814,460.03
April 2022	75,555,775.93	January 2026	46,042,490.17	October 2029	20,277,830.67
May 2022	74,853,978.81	February 2026	45,431,801.74	November 2029	19,742,730.41
June 2022	74,154,394.52	March 2026	44,822,951.99	December 2029	19,209,152.77
July 2022	73,457,014.03	April 2026	44,215,933.29	January 2030	18,677,091.33
August 2022	72,761,828.35	May 2026	43,610,738.07	February 2030	18,146,539.67
September 2022	72,068,828.53	June 2026	43,007,358.75	March 2030	17,617,491.39
October 2022	71,378,005.65	July 2026	42,405,787.82	April 2030	17,089,940.14
November 2022	70,689,350.83	August 2026	41,806,017.76	May 2030	16,563,879.58
December 2022	70,002,855.21	September 2026	41,208,041.11	June 2030	16,039,303.37
January 2023	69,318,509.97	October 2026	40,611,850.40	July 2030	15,516,205.23
February 2023	68,636,306.33	November 2026	40,017,438.23	August 2030	14,994,578.90
March 2023	67,956,235.53	December 2026	39,424,797.19	September 2030	14,474,418.10
April 2023	67,278,288.85	January 2027	38,833,919.93	October 2030	13,955,716.64
May 2023	66,602,457.61	February 2027	38,244,799.12	November 2030	13,438,468.29
June 2023	65,928,733.15	March 2027	37,657,427.43	December 2030	12,922,666.89
July 2023	65,257,106.85	April 2027	37,071,797.58	January 2031	12,408,306.27
August 2023	64,587,570.12	May 2027	36,487,902.33	February 2031	11,895,380.31
September 2023	63,920,114.40	June 2027	35,905,734.44	March 2031	11,383,882.89
October 2023	63,254,731.16	July 2027	35,325,286.72	April 2031	10,873,807.92
November 2023	62,591,411.91	August 2027	34,746,551.99	May 2031	10,365,149.35
December 2023	61,930,148.20	September 2027	34,169,523.10	June 2031	9,857,901.12
January 2024	61,270,931.58	October 2027	33,594,192.93	July 2031	9,352,057.22
February 2024	60,613,753.66	November 2027	33,020,554.38	August 2031	8,847,611.66
March 2024	59,958,606.08	December 2027	32,448,600.40	September 2031	8,344,558.44
April 2024	59,305,480.50	January 2028	31,878,323.94	October 2031	7,842,891.63
May 2024	58,654,368.61	February 2028	31,309,717.98	November 2031	7,342,605.29
June 2024	58,005,262.14	March 2028	30,742,775.54	December 2031	6,843,693.51
July 2024	57,358,152.85	April 2028	30,177,489.65	January 2032	6,346,150.41
August 2024	56,713,032.53	May 2028	29,613,853.38	February 2032	5,849,970.11
September 2024	56,069,893.00	June 2028	29,051,859.82	March 2032	5,355,146.78
October 2024	55,428,726.11	July 2028	28,491,502.08	April 2032	4,861,674.59
November 2024	54,789,523.73	August 2028	27,932,773.30	May 2032	4,369,547.74
December 2024	54,152,277.79	September 2028	27,375,666.65	June 2032	3,878,760.46
January 2025	53,516,980.22	October 2028	26,820,175.32	July 2032	3,389,306.98
February 2025	52,883,623.00	November 2028	26,266,292.53	August 2032	2,901,181.57
March 2025	52,252,198.12	December 2028	25,714,011.52	September 2032	2,414,378.51
April 2025	51,622,697.62	January 2029	25,163,325.56	October 2032	1,928,892.12
May 2025	50,995,113.57	February 2029	24,614,227.95	November 2032	1,444,716.71
June 2025	50,369,438.04	March 2029	24,066,711.99	December 2032	961,846.64
July 2025	49,745,663.17	April 2029	23,520,771.03	January 2033	480,276.27
August 2025	49,123,781.10	May 2029	22,976,398.45	February 2033 and thereafter	0.00
September 2025	48,503,784.02	June 2029	22,433,587.63		

Group 14 MBS First Specified Balances

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
Initial Balance	\$300,000,000.00	July 2003	\$297,955,582.25	October 2003	\$294,771,020.22
May 2003	299,445,842.73	August 2003	297,020,075.56	November 2003	293,459,044.78
June 2003	298,764,297.76	September 2003	295,958,319.83	December 2003	292,023,424.02

Group 14 MBS (Continued)

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
January 2004	\$290,465,350.09	June 2008	\$144,636,191.80	November 2012	\$ 64,035,391.38
February 2004	288,786,175.68	July 2008	142,470,887.31	December 2012	63,036,444.07
March 2004	286,987,412.45	August 2008	140,336,648.25	January 2013	62,052,140.46
April 2004	285,070,729.24	September 2008	138,233,039.40	February 2013	61,082,272.87
May 2004	283,037,949.86	October 2008	136,159,631.52	March 2013	60,126,636.51
June 2004	280,891,050.53	November 2008	134,116,001.31	April 2013	59,185,029.43
July 2004	278,632,157.02	December 2008	132,101,731.35	May 2013	58,257,252.51
August 2004	276,263,541.42	January 2009	130,116,409.94	June 2013	57,343,109.39
September 2004	273,787,618.57	February 2009	128,159,631.12	July 2013	56,442,406.44
October 2004	271,206,942.20	March 2009	126,230,994.50	August 2013	55,554,952.74
November 2004	268,524,200.73	April 2009	124,330,105.25	September 2013	54,680,560.01
December 2004	265,742,212.72	May 2009	122,456,574.00	October 2013	53,819,042.62
January 2005	262,863,922.14	June 2009	120,610,016.76	November 2013	52,970,217.51
February 2005	259,892,393.20	July 2009	118,790,054.84	December 2013	52,133,904.17
March 2005	256,830,805.00	August 2009	116,996,314.80	January 2014	51,309,924.60
April 2005	253,682,445.89	September 2009	115,228,428.37	February 2014	50,498,103.31
May 2005	250,450,707.57	October 2009	113,486,032.37	March 2014	49,698,267.22
June 2005	247,139,078.97	November 2009	111,768,768.65	April 2014	48,910,245.70
July 2005	243,751,139.88	December 2009	110,076,284.00	May 2014	48,133,870.48
August 2005	240,290,554.42	January 2010	108,408,230.13	June 2014	47,368,975.62
September 2005	236,761,064.24	February 2010	106,764,263.54	July 2014	46,615,397.54
October 2005	233,281,686.32	March 2010	105,144,045.50	August 2014	45,872,974.91
November 2005	229,851,722.83	April 2010	103,547,241.98	September 2014	45,141,548.65
December 2005	226,470,485.51	May 2010	101,973,523.55	October 2014	44,420,961.92
January 2006	223,137,295.60	June 2010	100,422,565.38	November 2014	43,711,060.06
February 2006	219,851,483.67	July 2010	98,894,047.10	December 2014	43,011,690.58
March 2006	216,612,389.52	August 2010	97,387,652.81	January 2015	42,322,703.09
April 2006	213,419,362.04	September 2010	95,903,070.97	February 2015	41,643,949.34
May 2006	210,271,759.08	October 2010	94,439,994.35	March 2015	40,975,283.13
June 2006	207,168,947.34	November 2010	92,998,120.01	April 2015	40,316,560.30
July 2006	204,110,302.26	December 2010	91,577,149.17	May 2015	39,667,638.71
August 2006	201,095,207.84	January 2011	90,176,787.23	June 2015	39,028,378.22
September 2006	198,123,056.62	February 2011	88,796,743.64	July 2015	38,398,640.64
October 2006	195,193,249.48	March 2011	87,436,731.90	August 2015	37,778,289.70
November 2006	192,305,195.56	April 2011	86,096,469.47	September 2015	37,167,191.06
December 2006	189,458,312.16	May 2011	84,775,677.76	October 2015	36,565,212.23
January 2007	186,652,024.59	June 2011	83,474,082.01	November 2015	35,972,222.61
February 2007	183,885,766.09	July 2011	82,191,411.28	December 2015	35,388,093.40
March 2007	181,158,977.71	August 2011	80,927,398.40	January 2016	34,812,697.61
April 2007	178,471,108.24	September 2011	79,681,779.91	February 2016	34,245,910.04
May 2007	175,821,614.01	October 2011	78,454,295.99	March 2016	33,687,607.23
June 2007	173,209,958.91	November 2011	77,244,690.44	April 2016	33,137,667.45
July 2007	170,635,614.19	December 2011	76,052,710.61	May 2016	32,595,970.68
August 2007	168,098,058.39	January 2012	74,878,107.38	June 2016	32,062,398.58
September 2007	165,596,777.27	February 2012	73,720,635.06	July 2016	31,536,834.47
October 2007	163,131,263.65	March 2012	72,580,051.39	August 2016	31,019,163.31
November 2007	160,701,017.39	April 2012	71,456,117.47	September 2016	30,509,271.66
December 2007	158,305,545.22	May 2012	70,348,597.72	October 2016	30,007,047.68
January 2008	155,944,360.69	June 2012	69,257,259.84	November 2016	29,512,381.11
February 2008	153,616,984.07	July 2012	68,181,874.76	December 2016	29,025,163.20
March 2008	151,322,942.23	August 2012	67,122,216.57	January 2017	28,545,286.78
April 2008	149,061,768.61	September 2012	66,078,062.54	February 2017	28,072,646.13
May 2008	146,833,003.06	October 2012	65,049,193.01	March 2017	27,607,137.05

Group 14 MBS (Continued)

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
April 2017	\$ 27,148,656.79	September 2021	\$ 10,673,683.92	February 2026	\$ 3,588,737.44
May 2017	26,697,104.04	October 2021	10,475,781.92	March 2026	3,506,236.89
June 2017	26,252,378.93	November 2021	10,281,014.21	April 2026	3,425,142.69
July 2017	25,814,382.98	December 2021	10,089,334.47	May 2026	3,345,433.36
August 2017	25,383,019.08	January 2022	9,900,697.07	June 2026	3,267,087.69
September 2017	24,958,191.52	February 2022	9,715,057.03	July 2026	3,190,084.82
October 2017	24,539,805.90	March 2022	9,532,370.01	August 2026	3,114,404.14
November 2017	24,127,769.17	April 2022	9,352,592.29	September 2026	3,040,025.39
December 2017	23,721,989.59	May 2022	9,175,680.78	October 2026	2,966,928.59
January 2018	23,322,376.69	June 2022	9,001,593.01	November 2026	2,895,094.02
February 2018	22,928,841.29	July 2022	8,830,287.10	December 2026	2,824,502.29
March 2018	22,541,295.46	August 2022	8,661,721.80	January 2027	2,755,134.26
April 2018	22,159,652.52	September 2022	8,495,856.41	February 2027	2,686,971.09
May 2018	21,783,826.98	October 2022	8,332,650.84	March 2027	2,619,994.21
June 2018	21,413,734.59	November 2022	8,172,065.56	April 2027	2,554,185.31
July 2018	21,049,292.27	December 2022	8,014,061.60	May 2027	2,489,526.35
August 2018	20,690,418.10	January 2023	7,858,600.56	June 2027	2,425,999.57
September 2018	20,337,031.33	February 2023	7,705,644.59	July 2027	2,363,587.45
October 2018	19,989,052.35	March 2023	7,555,156.36	August 2027	2,302,272.72
November 2018	19,646,402.66	April 2023	7,407,099.09	September 2027	2,242,038.39
December 2018	19,309,004.88	May 2023	7,261,436.54	October 2027	2,182,867.69
January 2019	18,976,782.71	June 2023	7,118,132.95	November 2027	2,124,744.11
February 2019	18,649,660.93	July 2023	6,977,153.12	December 2027	2,067,651.39
March 2019	18,327,565.39	August 2023	6,838,462.32	January 2028	2,011,573.48
April 2019	18,010,422.98	September 2023	6,702,026.33	February 2028	1,956,494.59
May 2019	17,698,161.62	October 2023	6,567,811.42	March 2028	1,902,399.15
June 2019	17,390,710.25	November 2023	6,435,784.33	April 2028	1,849,271.82
July 2019	17,087,998.82	December 2023	6,305,912.30	May 2028	1,797,097.49
August 2019	16,789,958.25	January 2024	6,178,163.04	June 2028	1,745,861.27
September 2019	16,496,520.47	February 2024	6,052,504.69	July 2028	1,695,548.47
October 2019	16,207,618.35	March 2024	5,928,905.89	August 2028	1,646,144.65
November 2019	15,923,185.70	April 2024	5,807,335.70	September 2028	1,597,635.55
December 2019	15,643,157.29	May 2024	5,687,763.64	October 2028	1,550,007.14
January 2020	15,367,468.80	June 2024	5,570,159.66	November 2028	1,503,245.58
February 2020	15,096,056.82	July 2024	5,454,494.16	December 2028	1,457,337.25
March 2020	14,828,858.85	August 2024	5,340,737.93	January 2029	1,412,268.73
April 2020	14,565,813.25	September 2024	5,228,862.22	February 2029	1,368,026.78
May 2020	14,306,859.27	October 2024	5,118,838.67	March 2029	1,324,598.37
June 2020	14,051,937.03	November 2024	5,010,639.34	April 2029	1,281,970.65
July 2020	13,800,987.47	December 2024	4,904,236.68	May 2029	1,240,130.98
August 2020	13,553,952.40	January 2025	4,799,603.55	June 2029	1,199,066.88
September 2020	13,310,774.44	February 2025	4,696,713.19	July 2029	1,158,766.08
October 2020	13,071,397.01	March 2025	4,595,539.24	August 2029	1,119,216.48
November 2020	12,835,764.35	April 2025	4,496,055.70	September 2029	1,080,406.14
December 2020	12,603,821.49	May 2025	4,398,236.97	October 2029	1,042,323.34
January 2021	12,375,514.24	June 2025	4,302,057.80	November 2029	1,004,956.49
February 2021	12,150,789.17	July 2025	4,207,493.31	December 2029	968,294.20
March 2021	11,929,593.62	August 2025	4,114,518.98	January 2030	932,325.22
April 2021	11,711,875.67	September 2025	4,023,110.65	February 2030	897,038.51
May 2021	11,497,584.14	October 2025	3,933,244.51	March 2030	862,423.15
June 2021	11,286,668.58	November 2025	3,844,897.08	April 2030	828,468.41
July 2021	11,079,079.26	December 2025	3,758,045.24	May 2030	795,163.71
August 2021	10,874,767.15	January 2026	3,672,666.18	June 2030	762,498.62

Group 14 MBS (Continued)

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
July 2030	\$ 730,462.88	June 2031	\$ 416,818.42	May 2032	\$ 165,939.11
August 2030	699,046.36	July 2031	391,587.37	June 2032	145,869.43
September 2030	668,239.12	August 2031	366,865.31	July 2032	126,223.82
October 2030	638,031.32	September 2031	342,643.92	August 2032	106,995.22
November 2030	608,413.30	October 2031	318,915.01	September 2032	88,176.71
December 2030	579,375.53	November 2031	295,670.50	October 2032	69,761.46
January 2031	550,908.64	December 2031	272,902.45	November 2032	51,742.74
February 2031	523,003.36	January 2032	250,603.03	December 2032	34,113.92
March 2031	495,650.61	February 2032	228,764.53	January 2033	16,868.48
April 2031	468,841.40	March 2032	207,379.34	February 2033 and thereafter	0.00
May 2031	442,566.91	April 2032	186,439.99		

Group 14 MBS Second Specified Balances

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
Initial Balance	\$300,000,000.00	May 2006	\$196,522,310.94	June 2009	\$100,893,698.66
May 2003	299,395,382.19	June 2006	193,043,070.06	July 2009	99,073,929.86
June 2003	298,638,025.68	July 2006	189,623,921.70	August 2009	97,285,951.65
July 2003	297,728,151.05	August 2006	186,263,844.08	September 2009	95,529,219.52
August 2003	296,666,211.51	September 2006	182,961,832.66	October 2009	93,803,198.18
September 2003	295,452,893.99	October 2006	179,716,899.77	November 2009	92,107,361.40
October 2003	294,089,119.88	November 2006	176,528,074.39	December 2009	90,441,191.84
November 2003	292,576,045.01	December 2006	173,394,401.84	January 2010	88,804,180.91
December 2003	290,915,059.15	January 2007	170,314,943.51	February 2010	87,195,828.65
January 2004	289,107,784.86	February 2007	167,288,776.61	March 2010	85,615,643.52
February 2004	287,156,075.77	March 2007	164,314,993.86	April 2010	84,063,142.34
March 2004	285,062,014.18	April 2007	161,392,703.30	May 2010	82,537,850.09
April 2004	282,827,908.20	May 2007	158,521,027.97	June 2010	81,039,299.79
May 2004	280,456,288.12	June 2007	155,699,105.69	July 2010	79,567,032.37
June 2004	277,949,902.31	July 2007	152,926,088.82	August 2010	78,120,596.53
July 2004	275,311,712.47	August 2007	150,201,143.97	September 2010	76,699,548.64
August 2004	272,544,888.28	September 2007	147,523,451.84	October 2010	75,303,452.54
September 2004	269,652,801.52	October 2007	144,892,206.91	November 2010	73,931,879.51
October 2004	266,639,019.60	November 2007	142,306,617.25	December 2010	72,584,408.06
November 2004	263,507,298.56	December 2007	139,765,904.28	January 2011	71,260,623.86
December 2004	260,261,575.53	January 2008	137,269,302.54	February 2011	69,960,119.58
January 2005	256,905,960.67	February 2008	134,816,059.51	March 2011	68,682,494.84
February 2005	253,444,728.66	March 2008	132,405,435.31	April 2011	67,427,356.01
March 2005	249,882,309.66	April 2008	130,036,702.59	May 2011	66,194,316.15
April 2005	246,223,279.93	May 2008	127,709,146.25	June 2011	64,982,994.89
May 2005	242,472,351.88	June 2008	125,422,063.26	July 2011	63,793,018.29
June 2005	238,634,363.94	July 2008	123,174,762.44	August 2011	62,624,018.79
July 2005	234,714,269.87	August 2008	120,966,564.30	September 2011	61,475,635.04
August 2005	230,717,127.91	September 2008	118,796,800.81	October 2011	60,347,511.82
September 2005	226,648,089.54	October 2008	116,664,815.20	November 2011	59,239,299.97
October 2005	222,649,163.16	November 2008	114,569,961.81	December 2011	58,150,656.24
November 2005	218,719,158.51	December 2008	112,511,605.88	January 2012	57,081,243.20
December 2005	214,856,905.31	January 2009	110,489,123.37	February 2012	56,030,729.17
January 2006	211,061,252.98	February 2009	108,501,900.77	March 2012	54,998,788.09
February 2006	207,331,070.27	March 2009	106,549,334.96	April 2012	53,985,099.44
March 2006	203,665,244.97	April 2009	104,630,832.98	May 2012	52,989,348.17
April 2006	200,062,683.56	May 2009	102,745,811.90	June 2012	52,011,224.55

Group 14 MBS (Continued)

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
July 2012	\$ 51,050,424.14	December 2016	\$ 18,540,998.04	May 2021	\$ 6,266,038.45
August 2012	50,106,647.68	January 2017	18,179,899.99	June 2021	6,132,688.04
September 2012.....	49,179,600.96	February 2017	17,825,391.31	July 2021	6,001,881.44
October 2012	48,268,994.83	March 2017	17,477,356.08	August 2021	5,873,572.74
November 2012	47,374,545.01	April 2017.....	17,135,680.36	September 2021.....	5,747,716.84
December 2012	46,495,972.10	May 2017	16,800,252.19	October 2021	5,624,269.43
January 2013	45,633,001.41	June 2017	16,470,961.55	November 2021	5,503,186.99
February 2013	44,785,362.96	July 2017	16,147,700.28	December 2021	5,384,426.73
March 2013	43,952,791.35	August 2017	15,830,362.11	January 2022	5,267,946.64
April 2013.....	43,135,025.71	September 2017.....	15,518,842.58	February 2022	5,153,705.41
May 2013	42,331,809.61	October 2017	15,213,039.05	March 2022	5,041,662.50
June 2013	41,542,890.96	November 2017	14,912,850.63	April 2022.....	4,931,778.04
July 2013	40,768,022.02	December 2017	14,618,178.19	May 2022	4,824,012.87
August 2013	40,006,959.21	January 2018	14,328,924.29	June 2022	4,718,328.53
September 2013.....	39,259,463.16	February 2018	14,044,993.18	July 2022	4,614,687.22
October 2013	38,525,298.53	March 2018	13,766,290.75	August 2022	4,513,051.80
November 2013	37,804,234.03	April 2018.....	13,492,724.54	September 2022.....	4,413,385.80
December 2013	37,096,042.28	May 2018	13,224,203.66	October 2022	4,315,653.37
January 2014	36,400,499.82	June 2018	12,960,638.80	November 2022	4,219,819.31
February 2014	35,717,386.96	July 2018	12,701,942.20	December 2022	4,125,849.02
March 2014	35,046,487.79	August 2018	12,448,027.60	January 2023	4,033,708.52
April 2014.....	34,387,590.06	September 2018.....	12,198,810.23	February 2023	3,943,364.41
May 2014	33,740,485.17	October 2018	11,954,206.81	March 2023	3,854,783.91
June 2014	33,104,968.06	November 2018	11,714,135.48	April 2023.....	3,767,934.79
July 2014	32,480,837.17	December 2018	11,478,515.78	May 2023	3,682,785.38
August 2014	31,867,894.40	January 2019	11,247,268.69	June 2023	3,599,304.61
September 2014.....	31,265,945.03	February 2019	11,020,316.50	July 2023	3,517,461.91
October 2014	30,674,797.65	March 2019	10,797,582.90	August 2023	3,437,227.27
November 2014	30,094,264.15	April 2019.....	10,578,992.85	September 2023.....	3,358,571.22
December 2014	29,524,159.61	May 2019	10,364,472.65	October 2023	3,281,464.79
January 2015	28,964,302.28	June 2019	10,153,949.85	November 2023	3,205,879.53
February 2015	28,414,513.52	July 2019	9,947,353.28	December 2023	3,131,787.49
March 2015	27,874,617.74	August 2019	9,744,612.98	January 2024	3,059,161.22
April 2015.....	27,344,442.38	September 2019.....	9,545,660.21	February 2024	2,987,973.74
May 2015	26,823,817.79	October 2019	9,350,427.43	March 2024	2,918,198.57
June 2015	26,312,577.25	November 2019	9,158,848.27	April 2024.....	2,849,809.68
July 2015	25,810,556.89	December 2019	8,970,857.51	May 2024	2,782,781.50
August 2015	25,317,595.66	January 2020	8,786,391.06	June 2024	2,717,088.93
September 2015.....	24,833,535.24	February 2020	8,605,385.93	July 2024	2,652,707.30
October 2015	24,358,220.03	March 2020	8,427,780.26	August 2024	2,589,612.37
November 2015	23,891,497.12	April 2020	8,253,513.22	September 2024.....	2,527,780.35
December 2015	23,433,216.20	May 2020	8,082,525.09	October 2024	2,467,187.86
January 2016	22,983,229.53	June 2020	7,914,757.13	November 2024	2,407,811.94
February 2016	22,541,391.92	July 2020	7,750,151.67	December 2024	2,349,630.02
March 2016	22,107,560.65	August 2020	7,588,652.01	January 2025	2,292,619.96
April 2016.....	21,681,595.49	September 2020.....	7,430,202.46	February 2025	2,236,759.99
May 2016	21,263,358.56	October 2020	7,274,748.29	March 2025	2,182,028.74
June 2016	20,852,714.38	November 2020	7,122,235.72	April 2025.....	2,128,405.20
July 2016	20,449,529.80	December 2020	6,972,611.90	May 2025	2,075,868.77
August 2016	20,053,673.93	January 2021	6,825,824.94	June 2025	2,024,399.18
September 2016.....	19,665,018.16	February 2021	6,681,823.79	July 2025	1,973,976.55
October 2016	19,283,436.06	March 2021	6,540,558.36	August 2025	1,924,581.32
November 2016	18,908,803.39	April 2021.....	6,401,979.37	September 2025.....	1,876,194.32

Group 14 MBS (Continued)

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
October 2025	\$ 1,828,796.68	April 2028	\$ 785,913.03	October 2030	\$ 247,842.05
November 2025	1,782,369.91	May 2028	761,454.61	November 2030	235,629.87
December 2025	1,736,895.81	June 2028	737,531.80	December 2030	223,712.59
January 2026	1,692,356.53	July 2028	714,134.27	January 2031	212,084.29
February 2026	1,648,734.53	August 2028	691,251.84	February 2031	200,739.13
March 2026	1,606,012.58	September 2028	668,874.54	March 2031	189,671.40
April 2026	1,564,173.78	October 2028	646,992.56	April 2031	178,875.48
May 2026	1,523,201.49	November 2028	625,596.29	May 2031	168,345.85
June 2026	1,483,079.42	December 2028	604,676.29	June 2031	158,077.13
July 2026	1,443,791.52	January 2029	584,223.28	July 2031	148,063.99
August 2026	1,405,322.07	February 2029	564,228.16	August 2031	138,301.24
September 2026	1,367,655.62	March 2029	544,681.99	September 2031	128,783.75
October 2026	1,330,776.97	April 2029	525,576.00	October 2031	119,506.53
November 2026	1,294,671.23	May 2029	506,901.57	November 2031	110,464.65
December 2026	1,259,323.76	June 2029	488,650.26	December 2031	101,653.29
January 2027	1,224,720.19	July 2029	470,813.75	January 2032	93,067.69
February 2027	1,190,846.39	August 2029	453,383.91	February 2032	84,703.23
March 2027	1,157,688.51	September 2029	436,352.73	March 2032	76,555.32
April 2027	1,125,232.94	October 2029	419,712.36	April 2032	68,619.51
May 2027	1,093,466.31	November 2029	403,455.08	May 2032	60,891.40
June 2027	1,062,375.48	December 2029	387,573.35	June 2032	53,366.67
July 2027	1,031,947.58	January 2030	372,059.72	July 2032	46,041.11
August 2027	1,002,169.94	February 2030	356,906.90	August 2032	38,910.56
September 2027	973,030.13	March 2030	342,107.75	September 2032	31,970.96
October 2027	944,515.95	April 2030	327,655.23	October 2032	25,218.31
November 2027	916,615.43	May 2030	313,542.44	November 2032	18,648.69
December 2027	889,316.78	June 2030	299,762.63	December 2032	12,258.27
January 2028	862,608.46	July 2030	286,309.14	January 2033	6,043.27
February 2028	836,479.12	August 2030	273,175.47	February 2033 and thereafter	0.00
March 2028	810,917.62	September 2030	260,355.20		

Group 14 MBS Fourth Specified Balances

<u>Distribution Date</u>	<u>Fourth Specified Balance</u>	<u>Distribution Date</u>	<u>Fourth Specified Balance</u>	<u>Distribution Date</u>	<u>Fourth Specified Balance</u>
Initial Balance	\$300,000,000.00	October 2004	\$264,815,207.76	April 2006	\$194,857,521.79
May 2003	299,375,171.75	November 2004	261,505,724.58	May 2006	191,174,081.72
June 2003	298,587,438.31	December 2004	258,076,774.36	June 2006	187,558,794.00
July 2003	297,637,017.53	January 2005	254,532,985.86	July 2006	184,010,415.27
August 2003	296,524,391.58	February 2005	250,879,171.17	August 2006	180,527,724.62
September 2003	295,250,308.44	March 2005	247,120,314.91	September 2006	177,109,523.23
October 2003	293,815,782.77	April 2005	243,261,562.85	October 2006	173,754,633.92
November 2003	292,222,096.09	May 2005	239,308,210.14	November 2006	170,461,900.81
December 2003	290,470,796.18	June 2005	235,265,688.96	December 2006	167,230,188.93
January 2004	288,563,695.83	July 2005	231,139,555.87	January 2007	164,058,383.79
February 2004	286,502,870.82	August 2005	226,935,478.68	February 2007	160,945,391.11
March 2004	284,290,657.17	September 2005	222,659,223.08	March 2007	157,890,136.37
April 2004	281,929,647.62	October 2005	218,461,926.59	April 2007	154,891,564.48
May 2004	279,422,687.48	November 2005	214,342,150.64	May 2007	151,948,639.46
June 2004	276,772,869.64	December 2005	210,298,482.65	June 2007	149,060,344.06
July 2004	273,983,528.92	January 2006	206,329,535.54	July 2007	146,225,679.45
August 2004	271,058,235.67	February 2006	202,433,947.29	August 2007	143,443,664.87
September 2004	268,000,788.76	March 2006	198,610,380.46	September 2007	140,713,337.30

Group 14 MBS (Continued)

<u>Distribution Date</u>	<u>Fourth Specified Balance</u>	<u>Distribution Date</u>	<u>Fourth Specified Balance</u>	<u>Distribution Date</u>	<u>Fourth Specified Balance</u>
October 2007	\$138,033,751.19	March 2012	\$ 49,090,205.71	August 2016	\$ 16,770,157.85
November 2007	135,403,978.06	April 2012	48,126,214.61	September 2016	16,424,933.45
December 2007	132,823,106.29	May 2012	47,180,489.27	October 2016	16,086,432.99
January 2008	130,290,240.73	June 2012	46,252,691.24	November 2016	15,754,529.72
February 2008	127,804,502.48	July 2012	45,342,488.21	December 2016	15,429,099.19
March 2008	125,365,028.53	August 2012	44,449,553.95	January 2017	15,110,019.28
April 2008	122,970,971.52	September 2012	43,573,568.21	February 2017	14,797,170.11
May 2008	120,621,499.44	October 2012	42,714,216.58	March 2017	14,490,434.03
June 2008	118,315,795.37	November 2012	41,871,190.38	April 2017	14,189,695.55
July 2008	116,053,057.18	December 2012	41,044,186.59	May 2017	13,894,841.32
August 2008	113,832,497.28	January 2013	40,232,907.73	June 2017	13,605,760.10
September 2008	111,653,342.38	February 2013	39,437,061.75	July 2017	13,322,342.70
October 2008	109,514,833.19	March 2013	38,656,361.96	August 2017	13,044,481.94
November 2008	107,416,224.19	April 2013	37,890,526.88	September 2017	12,772,072.64
December 2008	105,356,783.39	May 2013	37,139,280.23	October 2017	12,505,011.56
January 2009	103,335,792.09	June 2013	36,402,350.73	November 2017	12,243,197.38
February 2009	101,352,544.60	July 2013	35,679,472.12	December 2017	11,986,530.64
March 2009	99,406,348.05	August 2013	34,970,382.97	January 2018	11,734,913.75
April 2009	97,496,522.16	September 2013	34,274,826.66	February 2018	11,488,250.90
May 2009	95,622,398.97	October 2013	33,592,551.26	March 2018	11,246,448.08
June 2009	93,783,322.65	November 2013	32,923,309.47	April 2018	11,009,413.02
July 2009	91,978,649.29	December 2013	32,266,858.51	May 2018	10,777,055.14
August 2009	90,207,746.68	January 2014	31,622,960.04	June 2018	10,549,285.57
September 2009	88,469,994.05	February 2014	30,991,380.10	July 2018	10,326,017.08
October 2009	86,764,781.95	March 2014	30,371,889.03	August 2018	10,107,164.05
November 2009	85,091,511.99	April 2014	29,764,261.36	September 2018	9,892,642.46
December 2009	83,449,596.63	May 2014	29,168,275.76	October 2018	9,682,369.85
January 2010	81,838,459.03	June 2014	28,583,714.97	November 2018	9,476,265.30
February 2010	80,257,532.82	July 2014	28,010,365.72	December 2018	9,274,249.38
March 2010	78,706,261.95	August 2014	27,448,018.63	January 2019	9,076,244.15
April 2010	77,184,100.44	September 2014	26,896,468.18	February 2019	8,882,173.10
May 2010	75,690,512.27	October 2014	26,355,512.63	March 2019	8,691,961.17
June 2010	74,224,971.16	November 2014	25,824,953.93	April 2019	8,505,534.68
July 2010	72,786,960.39	December 2014	25,304,597.67	May 2019	8,322,821.32
August 2010	71,375,972.65	January 2015	24,794,253.02	June 2019	8,143,750.15
September 2010	69,991,509.86	February 2015	24,293,732.66	July 2019	7,968,251.52
October 2010	68,633,083.00	March 2015	23,802,852.70	August 2019	7,796,257.10
November 2010	67,300,211.95	April 2015	23,321,432.62	September 2019	7,627,699.83
December 2010	65,992,425.35	May 2015	22,849,295.26	October 2019	7,462,513.89
January 2011	64,709,260.38	June 2015	22,386,266.68	November 2019	7,300,634.70
February 2011	63,450,262.69	July 2015	21,932,176.16	December 2019	7,141,998.89
March 2011	62,214,986.17	August 2015	21,486,856.10	January 2020	6,986,544.24
April 2011	61,002,992.87	September 2015	21,050,142.02	February 2020	6,834,209.73
May 2011	59,813,852.79	October 2015	20,621,872.43	March 2020	6,684,935.47
June 2011	58,647,143.77	November 2015	20,201,888.84	April 2020	6,538,662.67
July 2011	57,502,451.37	December 2015	19,790,035.67	May 2020	6,395,333.67
August 2011	56,379,368.66	January 2016	19,386,160.21	June 2020	6,254,891.85
September 2011	55,277,496.16	February 2016	18,990,112.54	July 2020	6,117,281.69
October 2011	54,196,441.67	March 2016	18,601,745.54	August 2020	5,982,448.67
November 2011	53,135,820.14	April 2016	18,220,914.78	September 2020	5,850,339.32
December 2011	52,095,253.54	May 2016	17,847,478.50	October 2020	5,720,901.17
January 2012	51,074,370.73	June 2016	17,481,297.55	November 2020	5,594,082.70
February 2012	50,072,807.36	July 2016	17,122,235.36	December 2020	5,469,833.39

Group 14 MBS (Continued)

<u>Distribution Date</u>	<u>Fourth Specified Balance</u>	<u>Distribution Date</u>	<u>Fourth Specified Balance</u>	<u>Distribution Date</u>	<u>Fourth Specified Balance</u>
January 2021	\$ 5,348,103.65	February 2025	\$ 1,650,065.80	March 2029	\$ 378,322.44
February 2021	5,228,844.84	March 2025	1,607,712.58	April 2029	364,603.37
March 2021	5,112,009.19	April 2025	1,566,276.10	May 2029	351,216.45
April 2021	4,997,549.88	May 2025	1,525,738.02	June 2029	338,154.69
May 2021	4,885,420.92	June 2025	1,486,080.35	July 2029	325,411.19
June 2021	4,775,577.21	July 2025	1,447,285.44	August 2029	312,979.23
July 2021	4,667,974.50	August 2025	1,409,335.97	September 2029	300,852.19
August 2021	4,562,569.36	September 2025	1,372,214.97	October 2029	289,023.59
September 2021	4,459,319.18	October 2025	1,335,905.77	November 2029	277,487.10
October 2021	4,358,182.14	November 2025	1,300,392.06	December 2029	266,236.49
November 2021	4,259,117.24	December 2025	1,265,657.80	January 2030	255,265.66
December 2021	4,162,084.20	January 2026	1,231,687.29	February 2030	244,568.63
January 2022	4,067,043.55	February 2026	1,198,465.11	March 2030	234,139.55
February 2022	3,973,956.53	March 2026	1,165,976.17	April 2030	223,972.67
March 2022	3,882,785.12	April 2026	1,134,205.62	May 2030	214,062.37
April 2022	3,793,492.02	May 2026	1,103,138.94	June 2030	204,403.14
May 2022	3,706,040.62	June 2026	1,072,761.88	July 2030	194,989.56
June 2022	3,620,395.03	July 2026	1,043,060.45	August 2030	185,816.34
July 2022	3,536,520.00	August 2026	1,014,020.94	September 2030	176,878.28
August 2022	3,454,380.97	September 2026	985,629.91	October 2030	168,170.31
September 2022	3,373,944.02	October 2026	957,874.17	November 2030	159,687.43
October 2022	3,295,175.88	November 2026	930,740.79	December 2030	151,424.76
November 2022	3,218,043.91	December 2026	904,217.10	January 2031	143,377.51
December 2022	3,142,516.07	January 2027	878,290.65	February 2031	135,540.98
January 2023	3,068,560.95	February 2027	852,949.25	March 2031	127,910.59
February 2023	2,996,147.71	March 2027	828,180.95	April 2031	120,481.82
March 2023	2,925,246.11	April 2027	803,974.02	May 2031	113,250.26
April 2023	2,855,826.47	May 2027	780,316.97	June 2031	106,211.58
May 2023	2,787,859.70	June 2027	757,198.51	July 2031	99,361.55
June 2023	2,721,317.23	July 2027	734,607.59	August 2031	92,696.01
July 2023	2,656,171.04	August 2027	712,533.37	September 2031	86,210.89
August 2023	2,592,393.65	September 2027	690,965.23	October 2031	79,902.21
September 2023	2,529,958.09	October 2027	669,892.74	November 2031	73,766.05
October 2023	2,468,837.92	November 2027	649,305.68	December 2031	67,798.59
November 2023	2,409,007.18	December 2027	629,194.03	January 2032	61,996.08
December 2023	2,350,440.42	January 2028	609,547.96	February 2032	56,354.85
January 2024	2,293,112.66	February 2028	590,357.85	March 2032	50,871.30
February 2024	2,236,999.41	March 2028	571,614.24	April 2032	45,541.90
March 2024	2,182,076.63	April 2028	553,307.88	May 2032	40,363.19
April 2024	2,128,320.76	May 2028	535,429.69	June 2032	35,331.80
May 2024	2,075,708.66	June 2028	517,970.76	July 2032	30,444.40
June 2024	2,024,217.65	July 2028	500,922.38	August 2032	25,697.76
July 2024	1,973,825.48	August 2028	484,275.98	September 2032	21,088.69
August 2024	1,924,510.33	September 2028	468,023.17	October 2032	16,614.06
September 2024	1,876,250.77	October 2028	452,155.74	November 2032	12,270.84
October 2024	1,829,025.82	November 2028	436,665.61	December 2032	8,056.03
November 2024	1,782,814.86	December 2028	421,544.89	January 2033	3,966.71
December 2024	1,737,597.69	January 2029	406,785.83	February 2033 and thereafter	0.00
January 2025	1,693,354.48	February 2029	392,380.82		

Group 14 MBS Fifth Specified Balances

<u>Distribution Date</u>	<u>Fifth Specified Balance</u>	<u>Distribution Date</u>	<u>Fifth Specified Balance</u>	<u>Distribution Date</u>	<u>Fifth Specified Balance</u>
Initial Balance	\$300,000,000.00	July 2007	\$217,169,243.75	October 2011	\$153,607,229.30
May 2003	298,156,401.78	August 2007	215,754,221.80	November 2011	152,521,662.15
June 2003	296,322,335.94	September 2007.....	214,346,527.62	December 2011	151,441,727.96
July 2003	294,497,753.45	October 2007	212,946,123.53	January 2012	150,367,397.74
August 2003	292,682,605.54	November 2007	211,552,972.01	February 2012	149,298,642.67
September 2003.....	290,876,843.66	December 2007	210,167,035.77	March 2012	148,235,434.07
October 2003	289,080,419.54	January 2008	208,788,277.68	April 2012.....	147,177,743.40
November 2003	287,293,285.14	February 2008	207,416,660.82	May 2012	146,125,542.27
December 2003	285,515,392.69	March 2008	206,052,148.46	June 2012	145,078,802.45
January 2004	283,746,694.63	April 2008.....	204,694,704.04	July 2012	144,037,495.83
February 2004	281,987,143.68	May 2008	203,344,291.20	August 2012	143,001,594.47
March 2004	280,236,692.78	June 2008	202,000,873.78	September 2012.....	141,971,070.55
April 2004.....	278,495,295.12	July 2008	200,664,415.80	October 2012	140,945,896.42
May 2004	276,762,904.13	August 2008	199,334,881.43	November 2012	139,926,044.56
June 2004	275,039,473.48	September 2008.....	198,012,235.08	December 2012	138,911,487.57
July 2004	273,324,957.09	October 2008	196,696,441.31	January 2013	137,902,198.22
August 2004	271,619,309.09	November 2008	195,387,464.87	February 2013	136,898,149.41
September 2004.....	269,922,483.87	December 2008	194,085,270.68	March 2013	135,899,314.18
October 2004	268,234,436.04	January 2009	192,789,823.85	April 2013.....	134,905,665.71
November 2004	266,555,120.45	February 2009	191,501,089.69	May 2013	133,917,177.31
December 2004	264,884,492.18	March 2009	190,219,033.64	June 2013	132,933,822.44
January 2005	263,222,506.55	April 2009.....	188,943,621.37	July 2013	131,955,574.69
February 2005	261,569,119.10	May 2009	187,674,818.69	August 2013	130,982,407.78
March 2005	259,924,285.60	June 2009	186,412,591.61	September 2013.....	130,014,295.57
April 2005.....	258,287,962.04	July 2009	185,156,906.28	October 2013	129,051,212.06
May 2005	256,660,104.66	August 2009	183,907,729.07	November 2013	128,093,131.38
June 2005	255,040,669.90	September 2009.....	182,665,026.49	December 2013	127,140,027.78
July 2005	253,429,614.43	October 2009	181,428,765.24	January 2014	126,191,875.68
August 2005	251,826,895.16	November 2009	180,198,912.17	February 2014	125,248,649.58
September 2005.....	250,232,469.20	December 2009	178,975,434.33	March 2014	124,310,324.14
October 2005	248,646,293.89	January 2010	177,758,298.91	April 2014.....	123,376,874.17
November 2005	247,068,326.78	February 2010	176,547,473.29	May 2014	122,448,274.56
December 2005	245,498,525.66	March 2010	175,342,925.00	June 2014	121,524,500.37
January 2006	243,936,848.52	April 2010.....	174,144,621.77	July 2014	120,605,526.78
February 2006	242,383,253.56	May 2010	172,952,531.45	August 2014	119,691,329.07
March 2006	240,837,699.22	June 2010	171,766,622.09	September 2014.....	118,781,882.70
April 2006.....	239,300,144.13	July 2010	170,586,861.89	October 2014	117,877,163.20
May 2006	237,770,547.14	August 2010	169,413,219.22	November 2014	116,977,146.26
June 2006	236,248,867.32	September 2010.....	168,245,662.60	December 2014	116,081,807.68
July 2006	234,735,063.93	October 2010	167,084,160.73	January 2015	115,191,123.41
August 2006	233,229,096.47	November 2010	165,928,682.45	February 2015	114,305,069.48
September 2006.....	231,730,924.62	December 2010	164,779,196.79	March 2015	113,423,622.09
October 2006	230,240,508.28	January 2011	163,635,672.91	April 2015.....	112,546,757.52
November 2006	228,757,807.56	February 2011	162,498,080.14	May 2015	111,674,452.21
December 2006	227,282,782.76	March 2011	161,366,387.97	June 2015	110,806,682.69
January 2007	225,815,394.40	April 2011.....	160,240,566.04	July 2015	109,943,425.63
February 2007	224,355,603.20	May 2011	159,120,584.16	August 2015	109,084,657.81
March 2007	222,903,370.08	June 2011	158,006,412.29	September 2015.....	108,230,356.14
April 2007.....	221,458,656.15	July 2011	156,898,020.52	October 2015	107,380,497.64
May 2007	220,021,422.74	August 2011	155,795,379.13	November 2015	106,535,059.45
June 2007	218,591,631.37	September 2011.....	154,698,458.53	December 2015	105,694,018.82

Group 14 MBS (Continued)

<u>Distribution Date</u>	<u>Fifth Specified Balance</u>	<u>Distribution Date</u>	<u>Fifth Specified Balance</u>	<u>Distribution Date</u>	<u>Fifth Specified Balance</u>
January 2016	\$104,857,353.14	June 2020	\$ 66,221,593.61	November 2024	\$ 36,945,265.92
February 2016	104,025,039.88	July 2020	65,590,593.55	December 2024	36,467,420.15
March 2016	103,197,056.67	August 2020	64,962,887.74	January 2025	35,992,080.51
April 2016	102,373,381.22	September 2020	64,338,459.22	February 2025	35,519,234.10
May 2016	101,553,991.38	October 2020	63,717,291.12	March 2025	35,048,868.10
June 2016	100,738,865.08	November 2020	63,099,366.68	April 2025	34,580,969.74
July 2016	99,927,980.39	December 2020	62,484,669.21	May 2025	34,115,526.32
August 2016	99,121,315.50	January 2021	61,873,182.09	June 2025	33,652,525.21
September 2016	98,318,848.68	February 2021	61,264,888.81	July 2025	33,191,953.83
October 2016	97,520,558.35	March 2021	60,659,772.93	August 2025	32,733,799.69
November 2016	96,726,423.01	April 2021	60,057,818.11	September 2025	32,278,050.34
December 2016	95,936,421.29	May 2021	59,459,008.08	October 2025	31,824,693.41
January 2017	95,150,531.91	June 2021	58,863,326.66	November 2025	31,373,716.58
February 2017	94,368,733.72	July 2021	58,270,757.74	December 2025	30,925,107.61
March 2017	93,591,005.68	August 2021	57,681,285.32	January 2026	30,478,854.31
April 2017	92,817,326.83	September 2021	57,094,893.45	February 2026	30,034,944.55
May 2017	92,047,676.35	October 2021	56,511,566.30	March 2026	29,593,366.28
June 2017	91,282,033.51	November 2021	55,931,288.08	April 2026	29,154,107.49
July 2017	90,520,377.69	December 2021	55,354,043.11	May 2026	28,717,156.26
August 2017	89,762,688.38	January 2022	54,779,815.78	June 2026	28,282,500.69
September 2017	89,008,945.16	February 2022	54,208,590.56	July 2026	27,850,128.98
October 2017	88,259,127.74	March 2022	53,640,352.00	August 2026	27,420,029.38
November 2017	87,513,215.92	April 2022	53,075,084.74	September 2026	26,992,190.19
December 2017	86,771,189.59	May 2022	52,512,773.49	October 2026	26,566,599.77
January 2018	86,033,028.78	June 2022	51,953,403.03	November 2026	26,143,246.56
February 2018	85,298,713.59	July 2022	51,396,958.24	December 2026	25,722,119.03
March 2018	84,568,224.23	August 2022	50,843,424.05	January 2027	25,303,205.74
April 2018	83,841,541.03	September 2022	50,292,785.48	February 2027	24,886,495.29
May 2018	83,118,644.39	October 2022	49,745,027.65	March 2027	24,471,976.34
June 2018	82,399,514.84	November 2022	49,200,135.73	April 2027	24,059,637.60
July 2018	81,684,132.99	December 2022	48,658,094.96	May 2027	23,649,467.87
August 2018	80,972,479.55	January 2023	48,118,890.67	June 2027	23,241,455.98
September 2018	80,264,535.35	February 2023	47,582,508.28	July 2027	22,835,590.82
October 2018	79,560,281.31	March 2023	47,048,933.25	August 2027	22,431,861.34
November 2018	78,859,698.42	April 2023	46,518,151.15	September 2027	22,030,256.55
December 2018	78,162,767.82	May 2023	45,990,147.59	October 2027	21,630,765.51
January 2019	77,469,470.69	June 2023	45,464,908.29	November 2027	21,233,377.35
February 2019	76,779,788.35	July 2023	44,942,419.01	December 2027	20,838,081.24
March 2019	76,093,702.20	August 2023	44,422,665.60	January 2028	20,444,866.42
April 2019	75,411,193.74	September 2023	43,905,634.00	February 2028	20,053,722.17
May 2019	74,732,244.55	October 2023	43,391,310.18	March 2028	19,664,637.84
June 2019	74,056,836.32	November 2023	42,879,680.21	April 2028	19,277,602.82
July 2019	73,384,950.83	December 2023	42,370,730.24	May 2028	18,892,606.56
August 2019	72,716,569.97	January 2024	41,864,446.47	June 2028	18,509,638.58
September 2019	72,051,675.69	February 2024	41,360,815.18	July 2028	18,128,688.42
October 2019	71,390,250.05	March 2024	40,859,822.72	August 2028	17,749,745.72
November 2019	70,732,275.21	April 2024	40,361,455.51	September 2028	17,372,800.13
December 2019	70,077,733.41	May 2024	39,865,700.03	October 2028	16,997,841.37
January 2020	69,426,606.99	June 2024	39,372,542.86	November 2028	16,624,859.22
February 2020	68,778,878.37	July 2024	38,881,970.62	December 2028	16,253,843.50
March 2020	68,134,530.07	August 2024	38,393,970.01	January 2029	15,884,784.10
April 2020	67,493,544.70	September 2024	37,908,527.78	February 2029	15,517,670.94
May 2020	66,855,904.95	October 2024	37,425,630.79	March 2029	15,152,494.01

Group 14 MBS (Continued)

<u>Distribution Date</u>	<u>Fifth Specified Balance</u>	<u>Distribution Date</u>	<u>Fifth Specified Balance</u>	<u>Distribution Date</u>	<u>Fifth Specified Balance</u>
April 2029	\$ 14,789,243.33	August 2030	\$ 9,231,267.09	December 2031	\$ 4,125,249.67
May 2029	14,427,909.01	September 2030	8,899,286.67	January 2032	3,820,296.64
June 2029	14,068,481.16	October 2030	8,569,061.63	February 2032	3,516,959.87
July 2029	13,710,949.97	November 2030	8,240,582.93	March 2032	3,215,231.03
August 2029	13,355,305.70	December 2030	7,913,841.60	April 2032	2,915,101.85
September 2029	13,001,538.61	January 2031	7,588,828.68	May 2032	2,616,564.08
October 2029	12,649,639.06	February 2031	7,265,535.27	June 2032	2,319,609.54
November 2029	12,299,597.42	March 2031	6,943,952.53	July 2032	2,024,230.07
December 2029	11,951,404.14	April 2031	6,624,071.65	August 2032	1,730,417.57
January 2030	11,605,049.69	May 2031	6,305,883.87	September 2032	1,438,163.97
February 2030	11,260,524.62	June 2031	5,989,380.48	October 2032	1,147,461.24
March 2030	10,917,819.51	July 2031	5,674,552.79	November 2032	858,301.40
April 2030	10,576,924.98	August 2031	5,361,392.19	December 2032	570,676.51
May 2030	10,237,831.73	September 2031	5,049,890.09	January 2033	284,578.67
June 2030	9,900,530.47	October 2031	4,740,037.96	February 2033 and thereafter	0.00
July 2030	9,565,011.98	November 2031	4,431,827.30		

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

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

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\$3,814,644,430
(Approximate)



Guaranteed
Pass-Through Certificates
Fannie Mae Trust 2003-34

PROSPECTUS SUPPLEMENT

Bear, Stearns & Co. Inc.

March 14, 2003