Prospectus Supplement
(To REMIC Prospectus dated May 1, 2002)

$1,513,092,232

FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2003-43

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own Fannie Mae MBS.

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

Carefully consider the risk factors starting on page S-9 of this prospectus supplement and on page 10 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.

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

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

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

If you own certificates of certain classes, you can exchange them for the corresponding RCR certificates to be issued at the time of the exchange. The MS, PJ, PL, PC, PE, UC, SC and M Classes are the RCR classes, as further described in this prospectus supplement.

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
LF	1	$ 59,177,969	SEQ	(1)	FLT	31393A3F2	October 2017
LS	1	59,177,969(2)	NTL	(1)	INV/IO	31393A3G0	October 2017
EL	1	50,000,000	SEQ	4.50%	FIX	31393A3H8	May 2017
EC	1	100,000,000	SEQ	5.00	FIX	31393A3J4	May 2017
ED	1	19,754,946	SEQ	5.00	FIX	31393A3K1	May 2018
EQ	1	55,000,000	SEQ	4.00	FIX	31393A3L9	October 2017
EX	1	195,067,821	SEQ	4.50	FIX	31393A3M7	October 2017
EU	1	20,999,264	SEQ	5.00	FIX	31393A3N5	May 2018
MF	2	30,833,333	PT	(1)	FLT	31393A3P0	May 2033
SM(3)	2	30,833,333(2)	NTL	(1)	INV/IO	31393A3Q8	May 2033
MT(3)	2	30,833,333(2)	NTL	(1)	INV/IO	31393A3R6	May 2033
PI(3)	2	46,219,705(2)	NTL	5.50	FIX/IO	31393A3S4	March 2024
LA(3)	2	101,683,353	PAC	3.00	FIX	31393A3T2	March 2024
BI	2	3,451,658(2)	NTL	5.50	FIX/IO	31393A3U9	December 2025
PX	2	18,984,120	PAC	4.50	FIX	31393A3V7	December 2025
CI(3)	2	4,488,452(2)	NTL	5.50	FIX/IO	31393A3W5	July 2029
CQ(3)	2	49,372,974	PAC	5.00	FIX	31393A3X3	July 2029
PD	2	31,696,465	PAC	5.50	FIX	31393A3Y1	June 2031
MV(3)	2	26,625,475	PAC/AD	5.50	FIX	31393A3Z8	September 2023
MZ(3)	2	13,000,000	PAC	5.50	FIX/Z	31393A4A2	May 2033
QX	2	12,609,328	SCH	5.50	FIX	31393A4B0	May 2033
KF	2	21,775,490	SUP	(1)	FLT	31393A4C8	May 2033
KS	2	5,938,770	SUP	(1)	INV	31393A4D6	May 2033
QA	2	11,675,924	SUP	5.50	FIX	31393A4E4	September 2031
QB	2	955,607	SUP	5.50	FIX	31393A4F1	November 2031
QC	2	5,215,643	SUP	5.50	FIX	31393A4G9	June 2032
QD	2	8,285,103	SUP	5.50	FIX	31393A4H7	May 2033
FJ	2	17,913,380	SUP	(1)	FLT	31393A4J3	May 2033
SJ	2	13,435,035	SUP	(1)	INV	31393A4K0	May 2033
NM	3	1,717,932	PAC	5.50	FIX	31393A4L8	October 2006
IX	3	43,535,472(2)	NTL	5.50	FIX/IO	31393A4M6	May 2029
NU	3	35,000,000	PAC	4.25	FIX	31393A4N4	May 2029
UL	3	114,181,176	PAC	4.00	FIX	31393A4P9	October 2023
UY	3	24,423,341	PAC	4.50	FIX	31393A4Q7	October 2025
XI(3)	3	4,952,158(2)	NTL	5.50	FIX/IO	31393A4R5	May 2029
ND(3)	3	54,473,741	PAC	5.00	FIX	31393A4S3	May 2029
UD	3	46,374,640	PAC	5.50	FIX	31393A4T1	May 2031
UE	3	53,460,426	PAC	5.50	FIX	31393A4U8	May 2033
TX	3	17,579,569	SCH	5.50	FIX	31393A4V6	May 2033
FC	3	75,000,000	SUP	(1)	FLT	31393A4W4	May 2033
SQ(3)	3	75,000,000(2)	NTL	(1)	INV/IO	31393A4X2	May 2033
TO(3)	3	20,454,546	SUP	(4)	PO	31393A4Y0	May 2033
U	3	20,000,000	SUP	5.50	FIX	31393A4Z7	May 2033
IY	4	60,142,286(2)	NTL	6.00	FIX/IO	31393A5A1	May 2033
YA	4	125,583,511	PAC	4.00	FIX	31393A5B9	March 2033
YB	4	2,145,231	PAC	4.00	FIX	31393A5C7	May 2033
FW(3)	4	15,915,268	TAC/AD	(1)	FLT	31393A5D5	May 2033
SW(3)	4	15,915,269	TAC/AD	(1)	INV	31393A5E3	May 2033
TZ(3)	4	6,495,367	SUP	5.50	FIX/Z	31393A5F0	May 2033
MO	4	14,372,215	SUP	(4)	PO	31393A5G8	May 2033
R		0	NPR	0	NPR	31393A5H6	May 2033
RL		0	NPR	0	NPR	31393A5J2	May 2033

(1) Based on LIBOR.
(2) Notional balances. These classes are interest only classes.
(3) Exchangeable classes.
(4) Principal only classes.

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.

Credit Suisse First Boston

The date of this Prospectus Supplement is March 14, 2003

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AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated May 1, 2002 (the ''REMIC Prospectus'');
- our Prospectus for Fannie Mae Guaranteed Mortgage Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated April 1, 2003 (the ''MBS Prospectus''); 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 by writing or calling the dealer at:

Credit Suisse First Boston LLC
Prospectus Department
11 Madison Avenue
New York, New York 10010
(telephone 212-325-2580).

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 website 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 Internet 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-3.

Assets Underlying Each Group of Classes

Group	Assets
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS

Assumed Characteristics of the Mortgage Loans Underlying the MBS (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 1 MBS	$ 500,000,000	180	177	2	5.52%
Group 2 MBS	$ 370,000,000	360	356	3	6.13%
Group 3 MBS	$ 462,665,371	360	358	2	6.00%
Group 4 MBS	$ 180,426,861	360	355	5	6.45%

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.

Class Factors

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

Settlement Date

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

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

Fed Book-Entry	Physical
All classes of certificates other than the R and RL Classes	R and RL Classes

Exchanging Certificates Through Combination and Recombination

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

Interest Rates

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

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

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate (1)
LF	1.65%	8.00000%	0.35%	LIBOR + 35 basis points
LS	6.35%	7.65000%	0.00%	7.65% − LIBOR
MF	1.75%	8.50000%	0.45%	LIBOR + 45 basis points
SM	5.70%	7.00000%	0.00%	7% − LIBOR
MT	1.05%	1.05000%	0.00%	8.05% − LIBOR
KF	2.80%	7.00000%	1.50%	LIBOR + 150 basis points
KS	15.40%	20.16667%	0.00%	20.16667% − (3.66666667 × LIBOR)
FJ	2.80%	7.00000%	1.50%	LIBOR + 150 basis points
SJ	9.10%	10.83333%	3.50%	10.83333% − (1.33333333 × LIBOR)
FC	2.80%	7.00000%	1.50%	LIBOR + 150 basis points
SQ	4.20%	5.50000%	0.00%	5.5% − LIBOR
SC	15.40%	20.16667%	0.00%	20.16667% − (3.66666667 × LIBOR)
FW	1.80%	8.00000%	0.50%	LIBOR + 50 basis points
SW	9.20%	10.50000%	3.00%	10.5% − (0.99999994 × LIBOR)
MS	6.75%	8.05000%	0.00%	8.05% − LIBOR

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

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

Notional Classes

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

Class	
LS	100% of the LF Class
SM	100% of the MF Class
MT	100% of the MF Class
MS	100% of the MF Class
PI	45.4545454545% of the LA Class
BI	18.1818181818% of the PX Class
CI	9.0909090909% of the CQ Class
XI	9.0909090909% of the ND Class
SQ	100% of the FC Class
IX	22.7272727273% of the NU Class
	27.2727272727% of the UL Class
	18.1818181818% of the UY Class
IY	33.3333333333% of the YA, YB, FW, SW, TZ and MO Classes

Distributions of Principal

Group 1 Principal Distribution Amount

(a) 35.6176558000% as follows:

first, to the LF, EC and EL Classes, in the proportions of 5.2631576953%, 63.1578948698% and 31.5789474349%, respectively, until the EC and EL Classes are reduced to zero; and

second, to the ED Class to zero, and

(b) 64.3823442000% as follows:

first, to the LF, EQ and EX Classes, in the proportions of 16.8968199280%, 18.2777411571% and 64.8254389149%, respectively, to zero; and

second, to the EU Class to zero.

Group 2 Principal Distribution Amount

MZ Accrual Amount

To the MV Class to zero, and thereafter to the MZ Class.

Group 2 Cash Flow Distribution Amount

(a) 8.3333332432% to the MF Class to zero, and

(b) 91.6666667568% as follows:

first, to Aggregate Group I to its Planned Balance;

second, to the QX Class to its Scheduled Balance;

third, (x) 69.3264960112% to the KF, KS, FJ and SJ Classes, pro rata, to zero, and

(y) 30.6735039888% to the QA, QB, QC and QD Classes, in that order, to zero;

fourth, to the QX Class to zero; and

fifth, to Aggregate Group I to zero.

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

Group 3 Principal Distribution Amount

1. To Aggregate Group II to its Planned Balance.

2. (a) 84.9662622253% as follows:

   first, to the TX Class to its Scheduled Balance;

   second, to the FC and TO Classes, pro rata, to zero; and

   third, to the TX Class to zero, and

   (b) 15.0337377747% to the U Class to zero.

3. To Aggregate Group II 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

TZ Accrual Amount

To Aggregate Group IV to its Targeted Balance, and thereafter to the TZ Class.

Group 4 Cash Flow Distribution Amount

1. To Aggregate Group III to its Planned Balance.

2. (a) 27.2727286528% to the MO Class to zero.

   (b) 72.7272713472% as follows:

   first, to Aggregate Group IV to its Targeted Balance;

   second, to the TZ Class to zero; and

   third, to Aggregate Group IV to zero.

3. To Aggregate Group III to zero.

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

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

Weighted Average Lives (years)*

Group 1 Classes	PSA Prepayment Assumption 0%	200%	392%	600%	800%
LF and LS	8.5	4.7	3.3	2.5	2.1
EL and EC	8.2	4.4	3.1	2.4	2.0
ED	14.5	12.4	9.6	7.2	5.6
EQ and EX	8.5	4.8	3.3	2.5	2.1
EU	14.7	13.2	10.7	8.1	6.3

Group 2 Classes	PSA Prepayment Assumption 0%	100%	112%	200%	215%	250%	500%	800%
MF, SM, MT and MS	20.6	11.2	10.6	7.5	7.1	6.3	3.6	2.5
PI, LA, PJ and PL	10.8	3.0	3.0	3.0	3.0	3.0	2.4	1.8
BI and PX	18.4	6.0	6.0	6.0	6.0	6.0	3.6	2.6
CI, CQ and PC	21.0	8.0	8.0	8.0	8.0	8.0	4.5	3.0
PD	23.5	11.0	11.0	11.0	11.0	11.0	5.9	3.8
MV	12.0	10.3	10.3	10.3	10.3	10.3	6.7	4.5
MZ	25.4	18.6	18.6	18.6	18.6	18.6	11.1	7.0
QX	26.5	11.6	4.8	4.8	4.9	4.4	2.1	1.5
KF, KS, FJ and SJ	28.5	21.1	19.7	7.4	5.9	3.0	1.4	0.9
QA	27.6	16.8	14.8	2.1	1.9	1.6	0.8	0.6
QB	28.4	20.4	18.9	3.8	3.3	2.6	1.4	1.0
QC	28.8	22.2	20.9	5.2	4.2	3.2	1.6	1.1
QD	29.6	26.6	26.0	16.6	12.9	5.0	2.0	1.4
PE	25.4	17.2	17.2	17.2	17.2	17.2	9.4	5.8

Group 3 Classes	PSA Prepayment Assumption 0%	100%	115%	200%	215%	250%	500%	800%
NM	1.4	0.5	0.5	0.5	0.5	0.5	0.5	0.5
IX	12.1	3.7	3.7	3.7	3.7	3.7	2.7	2.1
NU	15.0	5.0	5.0	5.0	5.0	5.0	3.3	2.4
UL	10.5	3.0	3.0	3.0	3.0	3.0	2.4	1.9
UY	18.1	6.0	6.0	6.0	6.0	6.0	3.7	2.6
XI, ND and UC	20.8	8.0	8.0	8.0	8.0	8.0	4.5	3.1
UD	23.4	11.0	11.0	11.0	11.0	11.0	6.0	3.9
UE	25.3	17.3	17.3	17.3	17.3	17.3	9.5	5.9
TX	26.5	12.0	4.7	4.7	4.8	4.4	2.2	1.6
FC, SQ, TO and SC	28.5	21.4	19.7	7.5	6.0	3.0	1.4	1.0
U	28.2	20.0	17.4	7.1	5.8	3.2	1.5	1.1

Group 4 Classes	PSA Prepayment Assumption 0%	100%	150%	235%	310%	350%	500%	800%
IY	20.8	11.1	8.9	6.5	5.3	4.8	3.5	2.3
YA	17.6	6.8	5.5	5.5	5.5	5.5	4.2	2.8
YB	26.3	20.8	20.8	20.8	20.8	20.8	15.2	9.1
FW and SW	19.8	15.1	11.7	4.8	4.7	2.7	1.7	1.1
TZ	28.7	24.7	22.2	17.3	1.4	1.0	0.5	0.3
MO and M	28.3	21.1	16.7	8.6	4.2	2.4	1.5	1.0

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

ADDITIONAL RISK FACTORS

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

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

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

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

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

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

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

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

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

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

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

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

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

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the "Trust") and a separate trust (the "Lower Tier REMIC") pursuant to a trust agreement dated as of April 1, 2003 (the "Issue Date"). We will issue the Guaranteed REMIC Pass-Through Certificates (the "REMIC Certificates") pursuant to that trust agreement. We will issue the Combinable and Recombinable REMIC Certificates (the "RCR Certificates" and, together with the REMIC Certificates, the "Certificates") pursuant to a separate trust agreement dated as of the Issue Date (together with the trust agreement relating to the REMIC Certificates, the "Trust Agreement"). We will execute the Trust Agreement in our corporate capacity and as trustee (the "Trustee"). In general, the term "Classes" includes the Classes of REMIC Certificates and RCR Certificates.

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

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

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

The assets of the Lower Tier REMIC will consist of four groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 1 MBS," "Group 2 MBS," "Group 3 MBS" and "Group 4 MBS" and, together, the "MBS").

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

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

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

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

- scheduled installments of principal and interest on the underlying Mortgage Loans on time, whether or not the related borrowers pay us, and

• the full principal balance of any foreclosed Mortgage Loan, whether or not we recover it.

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

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

We will issue the R and RL Certificates in fully registered, certificated form. The ''Holder'' or ''Certificateholder'' of the R or RL Certificate is its registered owner. The R or RL Certificate can be transferred at the corporate trust office of the Transfer Agent, or at the office of the Transfer Agent in New York, New York. 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 or RL Certificate and may require payment to cover any tax or other governmental charge. See also ''—Characteristics of the R and RL Classes'' below.

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

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

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

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

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

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

Combination and Recombination

General. You are permitted to exchange all or a portion of the SM, MT, PI, LA, CI, CQ, MV, MZ, XI, ND, SQ, TO, FW, SW and TZ Classes of REMIC Certificates for a proportionate interest in the related RCR Certificates in the combinations shown on Schedule 1. You also may exchange all or a portion of the RCR Certificates for the related REMIC Certificates in the same manner. This process may occur repeatedly.

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

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

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

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

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

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

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

The MBS

The following table contains certain information about the MBS. The MBS included in each specified Group will have the aggregate unpaid principal balance and Pass-Through Rate shown below and the general characteristics described in the MBS Prospectus. The MBS provides that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the MBS are conventional, fixed-rate, fully amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 15 years in the case of the Group 1 MBS, and up to 30 years in the case of the Group 2, Group 3 and Group 4 MBS. See "The Mortgage Pools" and "Yield, Maturity and

Prepayment Considerations'' in the MBS Prospectus. We expect the characteristics of the MBS and the related Mortgage Loans as of the Issue Date to be as follows:

Group 1 MBS	
Aggregate Unpaid Principal Balance	$500,000,000
MBS Pass-Through Rate	5.00%
Range of WACs (annual percentages)	5.25% to 7.50%
Range of WAMs	121 months to 180 months
Approximate Weighted Average WAM	177 months
Approximate Weighted Average WALA (weighted average loan age)	2 months
Group 2 MBS	
Aggregate Unpaid Principal Balance	$370,000,000
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	356 months
Approximate Weighted Average WALA	3 months
Group 3 MBS	
Aggregate Unpaid Principal Balance	$462,665,371
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 4 MBS	
Aggregate Unpaid Principal Balance	$180,426,861
MBS Pass-Through Rate	6.00%
Range of WACs (per annum 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

Final Data Statement

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

Distributions of Interest

Categories of Classes

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

Interest Type*	Classes
Group 1 Classes	
Fixed Rate	EL, EC, ED, EQ, EX and EU
Floating Rate	LF
Inverse Floating Rate	LS
Interest Only	LS
Group 2 Classes	
Fixed Rate	PI, LA, BI, PX, CI, CQ, PD, MV, MZ, QX, QA, QB, QC and QD
Floating Rate	MF, KF and FJ
Inverse Floating Rate	SM, MT, KS and SJ
Interest Only	SM, MT, PI, BI and CI
Accrual	MZ
RCR**	MS, PJ, PL, PC and PE
Group 3 Classes	
Fixed Rate	NM, IX, NU, UL, XI, UY, ND, UD, UE, TX and U
Floating Rate	FC
Inverse Floating Rate	SQ
Interest Only	IX, XI and SQ
Principal Only	TO
RCR**	SC and UC
Group 4 Classes	
Fixed Rate	IY, YA, YB and TZ
Floating Rate	FW
Inverse Floating Rate	SW
Interest Only	IY
Principal Only	MO
Accrual	TZ
RCR**	M
No Payment Residual	R and RL

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

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

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

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

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

Classes	Interest Accrual Periods
All Classes other than the LF, LS, MF, SM, MT, MS, FW and SW Classes (collectively, the "Delay Classes")	Calendar month preceding the month in which the Distribution Date occurs
The LF, LS, MF, SM, MT, MS, FW and SW 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 TO and MO Classes as [Delay] Classes for the sole purpose of facilitating trading.

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

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

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

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

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

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

Calculation of LIBOR

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

If we are unable to calculate LIBOR on the initial Index Determination Date, LIBOR for the following Interest Accrual Period will be equal to 1.30%.

Distributions of Principal

Categories of Classes

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

Principal Type*	Classes
Group 1 Classes	
Sequential Pay	LF, EL, EC, ED, EQ, EX and EU
Notional	LS
Group 2 Classes	
PAC	LA, PX, CQ, PD, MV and MZ
Scheduled	QX
Support	KF, KS, QA, QB, QC, QD, FJ and SJ
Pass-Through	MF
Accretion Directed	MV
Notional	SM, MT, PI, BI and CI
RCR**	MS, PJ, PL, PC and PE
Group 3 Classes	
PAC	NM, NU, UL, UY, ND, UD and UE
Scheduled	TX
Support	FC, TO and U
Notional	IX, XI and SQ
RCR**	SC and UC
Group 4 Classes	
PAC	YA and YB
TAC	FW and SW
Support	MO and TZ
Accretion Directed	FW and SW
Notional	IY
RCR**	M
No Payment Residual	R and RL

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

Principal Distribution Amount

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

- the principal then paid on the Group 1 MBS (the "Group 1 Principal Distribution Amount"),

- the principal then paid on the Group 2 MBS (the "Group 2 Cash Flow Distribution Amount") plus any interest then accrued and added to the principal balance of the MZ Class (the "MZ Accrual Amount" and, together with the Group 2 Cash Flow Distribution Amount, the "Group 2 Principal Distribution Amount"),

- the principal then paid on the Group 3 MBS (the "Group 3 Principal Distribution Amount"), and

- the principal then paid on the Group 4 MBS (the "Group 4 Cash Flow Distribution Amount") plus any interest than accrued and added to the principal balance of the TZ Class (the

"TZ Accrual Amount" and, together with the Group 4 Cash Flow Distribution Amount, the "Group 4 Principal Distribution Amount").

Group 1 Principal Distribution Amount

On each Distribution Date, we will pay the Group 1 Principal Distribution Amount as principal of the Group 1 Classes as follows:

(a) 35.6176558000% of such amount as follows:

first, concurrently, to the LF, EC and EL Classes, in the proportions of 5.2631576953%, 63.1578948698% and 31.5789474349%, respectively, until the principal balances of the EC and EL Classes are reduced to zero; and

second, to the ED Class, until its principal balance is reduced to zero, and

(b) 64.3823442000% of such amount in the following priority:

first, concurrently, to the LF, EQ and EX Classes, in the proportions of 16.8968199280%, 18.2777411571% and 64.8254389149%, respectively, until their principal balances are reduced to zero; and

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

Sequential Pay Classes

Group 2 Principal Distribution Amount

MZ Accrual Amount

On each Distribution Date, we will pay the MZ Accrual Amount as principal of the MV Class, until its principal balance is reduced to zero. Thereafter, we will pay the MZ Accrual Amount as principal of the MZ Class.

Accretion Directed Class and Accrual Class

Group 2 Cash Flow Distribution Amount

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

(a) 8.3333332432% of such amount to the MF Class until its principal balance is reduced to zero, and

Pass-Through Class

(b) 91.6666667568% of such amount in the following priority:

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

PAC Group

second, to the QX Class, until its principal balance is reduced to its Scheduled Balance for that Distribution Date;

Scheduled Class

third, (x) 69.3264960112% of the remaining amount, concurrently, to the KF, KS, FJ and SJ Classes, pro rata (or 36.8684452575%, 10.0550305248%, 30.3294424101% and 22.7470818076%, respectively), until their principal balances are reduced to zero, and

(y) 30.6735039888% of such remaining amount, sequentially, to the QA, QB, QC and QD Classes, in that order, until their principal balances are reduced to zero;

Support Classes

fourth, to the QX Class, without regard to its Scheduled Balance and until its principal balance is reduced to zero; and

Scheduled Class

fifth, to Aggregate Group I, without regard to its Planned Balance and until the Aggregate I Balance is reduced to zero. PAC Group

"Aggregate Group I" consists of the LA, PX, CQ, PD, MV and MZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I, sequentially, to the LA, PX, CQ, PD, MV and MZ Classes, in that order, until their principal balances are reduced to zero.

The "Aggregate I Balance" for any Distribution Date is equal to $241,362,387 *minus* the sum of all amounts previously applied to it as specified above.

Group 3 Principal Distribution Amount

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

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

(ii) (a) 84.9662622253% of the remaining amount as follows:

first, to the TX Class, until its principal balance is reduced to its Scheduled Balance for that Distribution Date; Scheduled Class

second, concurrently, to the FC and TO Classes, pro rata (or 78.5714281224% and 21.4285718776%, respectively), until their principal balances are reduced to zero; and Support Classes

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

(b) 15.0337377747% of such remaining amount to the U Class, until its principal balance is reduced to zero; and Support Class

(iii) to Aggregate Group II, without regard to its Planned Balance and until its principal balance is reduced to zero. PAC Group

"Aggregate Group II" consists of the NM, NU, UL, UY, ND, UD and UE Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II as follows:

first, (a) 15.9784772759% of such amount, sequentially, to the NM and NU Classes, in that order, until their principal balances are reduced to zero, and

(b) 84.0215227241% of such amount, sequentially, to the UL, UY and ND Classes, in that order, until their principal balances are reduced to zero; and

second, sequentially, to the UD and UE Classes, in that order, until their principal balances are reduced to zero.

The "Aggregate II Balance" for any Distribution Date is equal to $329,631,256 *minus* the sum of all amounts previously applied to it as specified above.

Group 4 Principal Distribution Amount

TZ Accrual Amount

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

Group 4 Cash Flow Distribution Amount

On each Distribution Amount, we will pay the Group 4 Cash Flow Distribution Amount as principal for the Group 4 Classes in the following priority:

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

(ii) (a) 27.2727286528% of the remaining amount to the MO Class until its principal balance is reduced to zero, and **Support Class**

(b) 72.7272713472% of such remaining amount as follows:

first, to Aggregate Group IV, until the Aggregate IV Balance is reduced to its Targeted Balance for that Distribution Date; **TAC Group**

second, to the TZ Class, until its principal balance is reduced to zero; and **Support Class**

third, to Aggregate Group IV, without regard to its Targeted Balance and until the Aggregate IV Balance is reduced to zero; and **TAC Group**

(iii) to Aggregate Group III, without regard to its Planned Balance and until the Aggregate III Balance is reduced to zero. **PAC Group**

"Aggregate Group III" consists of the YA and YB Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group III, sequentially, to the YA and YB Classes, in that order, until their principal balances are reduced to zero.

The "Aggregate III Balance" for any Distribution Date is equal to $127,728,742 *minus* the sum of all amounts previously applied to it as specified above.

"Aggregate Group IV" consists of the FW and SW Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group IV, concurrently, to the FW and SW Classes, pro rata (or 49.9999984292% and 50.0000015708%, respectively), until their principal balances are reduced to zero.

The "Aggregate IV Balance" for any Distribution Date is equal to $31,830,537 *minus* the sum of all amounts previously applied to it as specified above.

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

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the following assumptions (collectively, the "Pricing Assumptions"):

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, WALAs and interest rates specified under "Reference Sheet—Assumed Characteristics of the Mortgage Loans Underlying the MBS" in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related table;
- the settlement date for the sale of the Certificates is April 30, 2003; and
- each Distribution Date occurs on the 25th day of a month.

Prepayment Assumptions. Prepayments of mortgage loans commonly are measured relative to a prepayment standard or model. The model used in this prospectus supplement with respect to all Classes and Groups is The Bond Market Association's standard prepayment model ("PSA"). To assume a specified rate of PSA is to assume a specified rate of prepayment each month of the then-outstanding principal balance of a pool of new mortgage loans computed as described under "Description of Certificates—Prepayment Models" in the REMIC Prospectus.

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

Structuring Ranges and Rate. 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 rate set forth below.

Principal Balance Schedule References	Related Groups and Classes (1)	Structuring Ranges and Rate
Planned Balances	Aggregate Group I and Aggregate Group II	Between 100% and 250% PSA
Scheduled Balances	QX Class	Between 112% and 200% PSA
Scheduled Balances	TX Class	Between 115% and 200% PSA
Planned Balances	Aggregate Group III	Between 150% and 350% PSA
Targeted Balances	Aggregate Group IV	235% PSA

(1) The Structuring Ranges and Rate for the Aggregate Groups are associated with the related Aggregate Balances but not with the individual balances of the related Classes.

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

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

Groups and Classes	**Initial Effective Ranges**
Aggregate Group I	Between 100% and 250% PSA
QX Class	Between 112% and 200% PSA
Aggregate Group II	Between 100% and 250% PSA
TX Class	Between 115% and 200% PSA
Aggregate Group III	Between 150% 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 Groups and Classes might not be reduced to their scheduled balances even if prepayments were to occur at a *constant* PSA rate within the Initial Effective Ranges. This is so particularly if the rate were at the lower or higher end of this range. In addition, even if prepayments occur at rates falling within the actual Effective Ranges, principal distributions may be insufficient to reduce the applicable Groups and Classes to their scheduled balances if such prepayments do not occur at a *constant* PSA rate. It is highly unlikely that the related Mortgage Loans will prepay at any *constant* PSA rate. In general, the actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time. The stability in principal payment of the PAC Groups and Scheduled Classes will be supported in part by the related TAC Group and Support Classes. When the related TAC Group and Support Classes are retired, the PAC Groups and Scheduled Classes, if still outstanding, may no longer have Effective Ranges and will be more sensitive to prepayments.

Yield Tables

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

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

- converting the monthly rates to corporate bond equivalent rates.

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

We cannot assure you that

- the pre-tax yields on the applicable Certificates will correspond to any of the pre-tax yields shown here, or

- the aggregate purchase prices of the applicable Certificates will be as assumed.

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

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

The Fixed Rate Interest Only Classes. **The yields to investors in the Fixed Rate Interest Only Classes will be very sensitive to the rate of principal payments (including prepayments) of the related Mortgage Loans. The Mortgage Loans generally can be prepaid at any time without penalty. On the basis of the assumptions described below, the yields to maturity on the Fixed Rate Interest Only Classes would be 0% if prepayments of the related Mortgage Loans were to occur at the constant rates shown in the table below:**

Class	% PSA
PI	589%
BI	534%
CI	580%
IX	575%
XI	413%
IY	653%

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

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

Class	Price*
PI	11.5000%
BI	18.5625%
CI	21.3125%
IX	13.2500%
XI	28.7500%
IY	16.3125%

* 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 PI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	112%	200%	215%	250%	500%	800%
Pre-Tax Yields to Maturity	33.2%	19.7%	19.7%	19.7%	19.7%	19.7%	6.7%	(14.9)%

Sensitivity of the BI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	112%	200%	215%	250%	500%	800%
Pre-Tax Yields to Maturity	27.7%	21.3%	21.3%	21.3%	21.3%	21.3%	2.8%	(20.6)%

Sensitivity of the CI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	112%	200%	215%	250%	500%	800%
Pre-Tax Yields to Maturity	24.9%	21.0%	21.0%	21.0%	21.0%	21.0%	5.7%	(15.8)%

Sensitivity of the IX Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	115%	200%	215%	250%	500%	800%
Pre-Tax Yields to Maturity	29.8%	19.3%	19.3%	19.3%	19.3%	19.3%	5.4%	(15.2)%

Sensitivity of the XI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	115%	200%	215%	250%	500%	800%
Pre-Tax Yields to Maturity	16.4%	11.2%	11.2%	11.2%	11.2%	11.2%	(6.6)%	(29.2)%

Sensitivity of the IY Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	150%	235%	310%	350%	500%	800%
Pre-Tax Yields to Maturity	34.4%	31.7%	29.0%	24.3%	20.1%	17.8%	9.2%	(9.1)%

The Inverse Floating Rate Classes. **The yields on the Inverse Floating Rate Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the applicable Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool. As illustrated in the tables below, it is possible that investors in the LS, SM, MT, SQ and MS Classes would lose money on their initial investments under certain Index and prepayment scenarios.**

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

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

- the interest rates for the Inverse Floating Rate Classes for the initial Interest Accrual Period are the rates listed in the table under "Reference Sheet—Interest Rates" in this prospectus supplement and for each following Interest Accrual Period will be based on the specified level of the applicable Index, and

• the aggregate purchase prices of those Classes (expressed in each case as a percentage of original principal balance) are as follows:

Class	Price*
LS	12.937500%
SM	10.937500%
MT	4.000000%
KS	95.796875%
SJ	97.093750%
SQ	9.937500%
SW	101.437500%
MS	14.937500%
SC	88.125000%

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

LIBOR	PSA Prepayment Assumption				
	50%	200%	392%	600%	800%
0.300%	53.7%	46.2%	35.9%	24.1%	12.6%
1.300%	44.3%	36.5%	25.8%	13.5%	1.5%
3.300%	25.6%	17.2%	5.2%	(8.6)%	(21.8)%
5.300%	5.8%	(3.7)%	(17.8)%	(33.9)%	(49.0)%
7.300%	(25.2)%	(36.9)%	(55.9)%	(77.1)%	(95.7)%
7.650%	*	*	*	*	*

* 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)

LIBOR	PSA Prepayment Assumption							
	50%	100%	112%	200%	215%	250%	500%	800%
0.30%	65.0%	62.7%	62.1%	57.9%	57.2%	55.5%	43.2%	27.9%
1.30%	54.0%	51.5%	51.0%	46.7%	45.9%	44.2%	31.6%	15.8%
3.30%	32.5%	29.9%	29.3%	24.7%	23.9%	22.1%	8.5%	(8.6)%
5.30%	11.4%	8.6%	8.0%	3.1%	2.2%	0.2%	(14.6)%	(33.8)%
7.00% and above	*	*	*	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption							
	50%	100%	112%	200%	215%	250%	500%	800%
7.00% and below	23.2%	20.6%	19.9%	15.2%	14.4%	12.5%	(1.6)%	(19.5)%
7.50%	8.9%	6.2%	5.5%	0.6%	(0.3)%	(2.3)%	(17.3)%	(36.8)%
8.05%	*	*	*	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption 50%	100%	112%	200%	215%	250%	500%	800%
0.30%	20.5%	20.5%	20.5%	20.9%	21.0%	21.4%	22.6%	23.7%
1.30%	16.5%	16.5%	16.5%	16.9%	17.1%	17.4%	18.8%	19.9%
3.30%	8.6%	8.6%	8.6%	9.1%	9.2%	9.7%	11.3%	12.5%
5.30%	0.9%	1.0%	1.0%	1.4%	1.5%	2.2%	3.9%	5.3%
5.50%	0.2%	0.2%	0.2%	0.6%	0.8%	1.5%	3.2%	4.6%

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

LIBOR	PSA Prepayment Assumption 50%	100%	112%	200%	215%	250%	500%	800%
0.30%	10.9%	10.9%	11.0%	11.2%	11.3%	11.6%	12.5%	13.3%
1.30%	9.5%	9.5%	9.5%	9.8%	9.9%	10.2%	11.2%	12.0%
3.30%	6.7%	6.7%	6.8%	7.0%	7.1%	7.5%	8.5%	9.4%
5.30%	4.0%	4.0%	4.0%	4.3%	4.4%	4.8%	5.9%	6.8%
5.50%	3.7%	3.7%	3.7%	4.0%	4.1%	4.5%	5.6%	6.5%

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

LIBOR	PSA Prepayment Assumption 50%	100%	115%	200%	215%	250%	500%	800%
0.30%	56.2%	56.2%	56.2%	40.9%	37.3%	26.0%	(33.6)%	(77.6)%
1.30%	44.8%	44.8%	44.7%	29.6%	25.8%	12.2%	(49.8)%	(92.4)%
3.30%	22.7%	22.5%	22.2%	8.6%	5.0%	(17.9)%	(86.3)%	*
5.30%	(4.6)%	(6.4)%	(7.3)%	(15.7)%	(18.0)%	(72.1)%	*	*
5.50%	*	*	*	*	*	*	*	*

* 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)

LIBOR	PSA Prepayment Assumption 50%	100%	150%	235%	310%	350%	500%	800%
0.30%	10.2%	10.2%	10.2%	10.0%	9.9%	9.7%	9.4%	8.9%
1.30%	9.2%	9.2%	9.2%	9.0%	8.9%	8.7%	8.4%	8.0%
3.30%	7.2%	7.2%	7.1%	7.0%	6.9%	6.8%	6.5%	6.0%
5.30%	5.2%	5.1%	5.1%	5.0%	4.9%	4.8%	4.5%	4.2%
7.30%	3.1%	3.1%	3.1%	3.0%	3.0%	2.8%	2.6%	2.3%
7.50%	2.9%	2.9%	2.9%	2.8%	2.8%	2.6%	2.4%	2.1%

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

LIBOR	PSA Prepayment Assumption 50%	100%	112%	200%	215%	250%	500%	800%
0.30%	53.4%	51.0%	50.4%	46.1%	45.3%	43.6%	30.9%	15.1%
1.30%	45.5%	43.0%	42.4%	38.0%	37.2%	35.5%	22.5%	6.3%
3.30%	30.0%	27.4%	26.7%	22.1%	21.3%	19.5%	5.8%	(11.5)%
5.30%	14.6%	11.9%	11.3%	6.4%	5.6%	3.6%	(11.0)%	(29.8)%
7.30%	(2.9)%	(5.7)%	(6.3)%	(11.4)%	(12.2)%	(14.3)%	(29.7)%	(50.5)%
8.05%	*	*	*	*	*	*	*	*

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

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

	PSA Prepayment Assumption							
LIBOR	50%	100%	115%	200%	215%	250%	500%	800%
0.30%	22.3%	22.3%	22.4%	24.0%	24.5%	25.7%	30.3%	34.1%
1.30%	17.9%	18.0%	18.0%	19.7%	20.1%	21.4%	26.1%	30.0%
3.30%	9.4%	9.5%	9.5%	11.1%	11.6%	13.1%	18.0%	21.9%
5.30%	1.3%	1.4%	1.4%	2.6%	3.1%	5.1%	10.1%	14.1%
5.50%	0.5%	0.6%	0.6%	1.8%	2.3%	4.3%	9.3%	13.3%

The Principal Only Classes. **The TO and MO Classes will not bear interest. As indicated in the tables below, a low rate of principal payments (including prepayments) on the related Mortgage Loans will have a negative effect on the yield to investors in the TO and MO 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 TO and MO Classes (expressed in each case as a percentage of the original principal balance) are as follows:

Class	Price
TO	90.25%
MO	90.50%

Sensitivity of the TO Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	115%	200%	215%	250%	500%	800%
Pre-Tax Yields to Maturity	0.4%	0.5%	0.5%	1.4%	1.8%	3.5%	7.5%	10.7%

Sensitivity of the MO Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	150%	235%	310%	350%	500%	800%
Pre-Tax Yields to Maturity	0.4%	0.5%	0.6%	1.2%	2.6%	4.2%	6.9%	10.7%

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 Classes, and
- in the case of the Group 2, Group 3 and Group 4 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 rates and the corresponding weighted average lives of such Classes. The tables have been prepared on the basis of the Pricing Assumptions. However, in the case of the information set forth for each Class under 0% PSA, we assumed that the underlying Mortgage Loans have the original and remaining terms to maturity and bear interest at the annual rates specified in the table below.

Mortgage Loans Relating to Trust Assets Specified Below	Original Terms to Maturity	Remaining Terms to Maturity	Interest Rates
Group 1 MBS	180 months	180 months	7.50%
Group 2 MBS	360 months	360 months	8.25%
Group 3 MBS	360 months	360 months	8.00%
Group 4 MBS	360 months	360 months	8.50%

It is unlikely

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

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

Percent of Original Principal Balances Outstanding

	LF and LS† Classes					EL and EC Classes					ED Class					EQ and EX Classes				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
Date	0%	200%	392%	600%	800%	0%	200%	392%	600%	800%	0%	200%	392%	600%	800%	0%	200%	392%	600%	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	96	92	88	85	81	96	91	88	84	80	100	100	100	100	100	96	92	88	85	81
April 2005	92	79	69	58	49	91	78	67	56	46	100	100	100	100	100	92	79	69	59	49
April 2006	87	64	48	33	20	86	63	45	30	17	100	100	100	100	100	87	65	48	33	21
April 2007	82	52	32	16	6	81	50	29	13	2	100	100	100	100	100	82	52	33	17	7
April 2008	76	41	21	7	0	75	38	17	3	0	100	100	100	100	55	77	41	21	7	0
April 2009	71	32	12	1	0	69	29	8	0	0	100	100	100	71	27	71	32	13	1	0
April 2010	64	24	6	0	0	63	20	2	0	0	100	100	100	41	13	64	24	7	0	0
April 2011	57	17	2	0	0	56	13	0	0	0	100	100	79	24	6	58	18	2	0	0
April 2012	50	11	0	0	0	48	7	0	0	0	100	100	53	13	3	50	12	0	0	0
April 2013	42	6	0	0	0	40	2	0	0	0	100	100	34	7	1	43	7	0	0	0
April 2014	34	3	0	0	0	31	0	0	0	0	100	85	21	4	*	34	3	0	0	0
April 2015	24	0	0	0	0	21	0	0	0	0	100	56	12	2	*	25	0	0	0	0
April 2016	14	0	0	0	0	11	0	0	0	0	100	32	6	1	*	15	0	0	0	0
April 2017	4	0	0	0	0	0	0	0	0	0	96	13	2	*	*	4	0	0	0	0
April 2018	0	0	0	0	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	0	0	0	0
April 2020	0	0	0	0	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	0	0	0	0
April 2022	0	0	0	0	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	0	0	0	0
April 2024	0	0	0	0	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	0	0	0	0
April 2026	0	0	0	0	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	0	0	0	0
April 2028	0	0	0	0	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	0	0	0	0
April 2030	0	0	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	0	0
April 2032	0	0	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	0
Weighted Average Life (years)**	8.5	4.7	3.3	2.5	2.1	8.2	4.4	3.1	2.4	2.0	14.5	12.4	9.6	7.2	5.6	8.5	4.8	3.3	2.5	2.1

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

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

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

Date	EU Class PSA Prepayment Assumption 0%	200%	392%	600%	800%
Initial Percent	100	100	100	100	100
April 2004	100	100	100	100	100
April 2005	100	100	100	100	100
April 2006	100	100	100	100	100
April 2007	100	100	100	100	100
April 2008	100	100	100	100	94
April 2009	100	100	100	100	45
April 2010	100	100	100	70	21
April 2011	100	100	100	40	10
April 2012	100	100	90	22	5
April 2013	100	100	58	12	2
April 2014	100	100	36	6	1
April 2015	100	96	21	3	*
April 2016	100	55	10	1	*
April 2017	100	21	4	*	*
April 2018	0	0	0	0	0
April 2019	0	0	0	0	0
April 2020	0	0	0	0	0
April 2021	0	0	0	0	0
April 2022	0	0	0	0	0
April 2023	0	0	0	0	0
April 2024	0	0	0	0	0
April 2025	0	0	0	0	0
April 2026	0	0	0	0	0
April 2027	0	0	0	0	0
April 2028	0	0	0	0	0
April 2029	0	0	0	0	0
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
Weighted Average Life (years)**	14.7	13.2	10.7	8.1	6.3

Date	MF, SM†, MT† and MS† Classes PSA Prepayment Assumption 0%	100%	112%	200%	215%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100
April 2004	99	97	97	95	95	94	89	84
April 2005	98	91	91	86	85	83	69	54
April 2006	97	85	84	74	73	70	48	28
April 2007	96	79	77	64	63	58	33	14
April 2008	95	73	70	56	54	49	23	7
April 2009	94	67	64	48	46	41	16	4
April 2010	93	62	59	42	39	34	11	2
April 2011	91	57	54	36	33	28	7	1
April 2012	90	52	49	31	28	23	5	*
April 2013	88	48	45	26	24	19	3	*
April 2014	86	44	41	23	20	16	2	*
April 2015	84	40	37	19	17	13	2	*
April 2016	82	36	33	16	15	11	1	*
April 2017	80	33	30	14	12	9	1	*
April 2018	77	30	27	12	10	7	*	*
April 2019	75	27	24	10	9	6	*	*
April 2020	72	24	21	8	7	5	*	*
April 2021	69	21	19	7	6	4	*	*
April 2022	65	19	16	6	5	3	*	*
April 2023	61	16	14	5	4	2	*	*
April 2024	57	14	12	4	3	2	*	*
April 2025	53	12	10	3	2	1	*	*
April 2026	48	10	9	2	2	1	*	*
April 2027	43	8	7	2	1	1	*	*
April 2028	37	7	6	1	1	1	*	*
April 2029	31	5	4	1	1	*	*	*
April 2030	24	4	3	1	*	*	*	0
April 2031	17	2	2	*	*	*	*	0
April 2032	9	1	1	*	*	*	*	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.6	11.2	10.6	7.5	7.1	6.3	3.6	2.5

Date	PI†, LA, PJ and PL Classes PSA Prepayment Assumption 0%	100%	112%	200%	215%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100
April 2004	97	90	90	90	90	90	90	90
April 2005	94	72	72	72	72	72	72	42
April 2006	91	49	49	49	49	49	22	0
April 2007	88	28	28	28	28	28	0	0
April 2008	84	9	9	9	9	9	0	0
April 2009	80	0	0	0	0	0	0	0
April 2010	76	0	0	0	0	0	0	0
April 2011	71	0	0	0	0	0	0	0
April 2012	66	0	0	0	0	0	0	0
April 2013	61	0	0	0	0	0	0	0
April 2014	55	0	0	0	0	0	0	0
April 2015	48	0	0	0	0	0	0	0
April 2016	41	0	0	0	0	0	0	0
April 2017	33	0	0	0	0	0	0	0
April 2018	25	0	0	0	0	0	0	0
April 2019	16	0	0	0	0	0	0	0
April 2020	6	0	0	0	0	0	0	0
April 2021	0	0	0	0	0	0	0	0
April 2022	0	0	0	0	0	0	0	0
April 2023	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.8	3.0	3.0	3.0	3.0	3.0	2.4	1.8

Date	BI† and PX Classes PSA Prepayment Assumption 0%	100%	112%	200%	215%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100	0
April 2007	100	100	100	100	100	100	0	0
April 2008	100	100	100	100	100	100	0	0
April 2009	100	46	46	46	46	46	0	0
April 2010	100	0	0	0	0	0	0	0
April 2011	100	0	0	0	0	0	0	0
April 2012	100	0	0	0	0	0	0	0
April 2013	100	0	0	0	0	0	0	0
April 2014	100	0	0	0	0	0	0	0
April 2015	100	0	0	0	0	0	0	0
April 2016	100	0	0	0	0	0	0	0
April 2017	100	0	0	0	0	0	0	0
April 2018	100	0	0	0	0	0	0	0
April 2019	100	0	0	0	0	0	0	0
April 2020	100	0	0	0	0	0	0	0
April 2021	73	0	0	0	0	0	0	0
April 2022	11	0	0	0	0	0	0	0
April 2023	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.4	6.0	6.0	6.0	6.0	6.0	3.6	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.

CI†, CQ and PC Classes

Date	0%	100%	112%	200%	215%	250%	500%	800%
	PSA Prepayment Assumption							
Initial Percent	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100	47
April 2007	100	100	100	100	100	100	82	0
April 2008	100	100	100	100	100	100	12	0
April 2009	100	100	100	100	100	100	0	0
April 2010	100	82	82	82	82	82	0	0
April 2011	100	48	48	48	48	48	0	0
April 2012	100	16	16	16	16	16	0	0
April 2013	100	0	0	0	0	0	0	0
April 2014	100	0	0	0	0	0	0	0
April 2015	100	0	0	0	0	0	0	0
April 2016	100	0	0	0	0	0	0	0
April 2017	100	0	0	0	0	0	0	0
April 2018	100	0	0	0	0	0	0	0
April 2019	100	0	0	0	0	0	0	0
April 2020	100	0	0	0	0	0	0	0
April 2021	100	0	0	0	0	0	0	0
April 2022	100	0	0	0	0	0	0	0
April 2023	78	0	0	0	0	0	0	0
April 2024	50	0	0	0	0	0	0	0
April 2025	19	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.0	8.0	8.0	8.0	8.0	8.0	4.5	3.0

PD Class

Date	0%	100%	112%	200%	215%	250%	500%	800%
	PSA Prepayment Assumption							
Initial Percent	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100	100
April 2007	100	100	100	100	100	100	100	28
April 2008	100	100	100	100	100	100	100	0
April 2009	100	100	100	100	100	100	42	0
April 2010	100	100	100	100	100	100	0	0
April 2011	100	100	100	100	100	100	0	0
April 2012	100	100	100	100	100	100	0	0
April 2013	100	82	82	82	82	82	0	0
April 2014	100	47	47	47	47	47	0	0
April 2015	100	16	16	16	16	16	0	0
April 2016	100	0	0	0	0	0	0	0
April 2017	100	0	0	0	0	0	0	0
April 2018	100	0	0	0	0	0	0	0
April 2019	100	0	0	0	0	0	0	0
April 2020	100	0	0	0	0	0	0	0
April 2021	100	0	0	0	0	0	0	0
April 2022	100	0	0	0	0	0	0	0
April 2023	100	0	0	0	0	0	0	0
April 2024	100	0	0	0	0	0	0	0
April 2025	100	0	0	0	0	0	0	0
April 2026	78	0	0	0	0	0	0	0
April 2027	22	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.5	11.0	11.0	11.0	11.0	11.0	5.9	3.8

MV Class

Date	0%	100%	112%	200%	215%	250%	500%	800%
	PSA Prepayment Assumption							
Initial Percent	100	100	100	100	100	100	100	100
April 2004	97	97	97	97	97	97	97	97
April 2005	94	94	94	94	94	94	94	94
April 2006	91	91	91	91	91	91	91	91
April 2007	88	88	88	88	88	88	88	88
April 2008	85	85	85	85	85	85	85	29
April 2009	81	81	81	81	81	81	81	0
April 2010	77	77	77	77	77	77	65	0
April 2011	73	73	73	73	73	73	18	0
April 2012	69	69	69	69	69	69	0	0
April 2013	64	64	64	64	64	64	0	0
April 2014	60	60	60	60	60	60	0	0
April 2015	55	55	55	55	55	55	0	0
April 2016	49	39	39	39	39	39	0	0
April 2017	44	8	8	8	8	8	0	0
April 2018	38	0	0	0	0	0	0	0
April 2019	31	0	0	0	0	0	0	0
April 2020	25	0	0	0	0	0	0	0
April 2021	18	0	0	0	0	0	0	0
April 2022	10	0	0	0	0	0	0	0
April 2023	3	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.0	10.3	10.3	10.3	10.3	10.3	6.7	4.5

MZ Class

Date	0%	100%	112%	200%	215%	250%	500%	800%
	PSA Prepayment Assumption							
Initial Percent	100	100	100	100	100	100	100	100
April 2004	106	106	106	106	106	106	106	106
April 2005	112	112	112	112	112	112	112	112
April 2006	118	118	118	118	118	118	118	118
April 2007	125	125	125	125	125	125	125	125
April 2008	132	132	132	132	132	132	132	132
April 2009	139	139	139	139	139	139	139	97
April 2010	147	147	147	147	147	147	147	50
April 2011	155	155	155	155	155	155	155	25
April 2012	164	164	164	164	164	164	131	13
April 2013	173	173	173	173	173	173	89	6
April 2014	183	183	183	183	183	183	61	3
April 2015	193	193	193	193	193	193	41	2
April 2016	204	204	204	204	204	204	28	1
April 2017	216	216	216	216	216	216	19	*
April 2018	228	190	190	190	190	190	13	*
April 2019	241	154	154	154	154	154	9	*
April 2020	254	125	125	125	125	125	6	*
April 2021	269	100	100	100	100	100	4	*
April 2022	284	80	80	80	80	80	2	*
April 2023	300	64	64	64	64	64	2	*
April 2024	305	50	50	50	50	50	1	*
April 2025	305	38	38	38	38	38	1	*
April 2026	305	29	29	29	29	29	*	*
April 2027	305	22	22	22	22	22	*	*
April 2028	209	16	16	16	16	16	*	*
April 2029	47	11	11	11	11	11	*	*
April 2030	7	7	7	7	7	7	*	*
April 2031	4	4	4	4	4	4	*	*
April 2032	1	1	1	1	1	1	*	*
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.4	18.6	18.6	18.6	18.6	18.6	11.1	7.0

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

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

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

Date	QX Class PSA Prepayment Assumption 0%	100%	112%	200%	215%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100
April 2004	100	100	94	94	94	94	94	94
April 2005	100	100	81	81	81	81	81	0
April 2006	100	100	65	65	65	65	0	0
April 2007	100	100	52	52	52	52	0	0
April 2008	100	100	41	41	41	41	0	0
April 2009	100	100	32	32	32	32	0	0
April 2010	100	100	25	25	25	24	0	0
April 2011	100	100	20	20	20	4	0	0
April 2012	100	100	16	16	16	*	0	0
April 2013	100	90	6	6	8	*	0	0
April 2014	100	70	0	0	0	*	0	0
April 2015	100	43	0	0	0	*	0	0
April 2016	100	9	0	0	0	*	0	0
April 2017	100	0	0	0	0	*	0	0
April 2018	100	0	0	0	0	*	0	0
April 2019	100	0	0	0	0	*	0	0
April 2020	100	0	0	0	0	*	0	0
April 2021	100	0	0	0	0	*	0	0
April 2022	100	0	0	0	0	*	0	0
April 2023	100	0	0	0	0	*	0	0
April 2024	100	0	0	0	0	*	0	0
April 2025	100	0	0	0	0	*	0	0
April 2026	100	0	0	0	0	*	0	0
April 2027	100	0	0	0	0	*	0	0
April 2028	100	0	0	0	0	*	0	0
April 2029	100	0	0	0	0	*	0	0
April 2030	0	0	0	0	0	*	0	0
April 2031	0	0	0	0	0	*	0	0
April 2032	0	0	0	0	0	*	0	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.5	11.6	4.8	4.8	4.9	4.4	2.1	1.5

Date	KF, KS, FJ and SJ Classes PSA Prepayment Assumption 0%	100%	112%	200%	215%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100
April 2004	100	100	100	93	92	90	71	48
April 2005	100	100	100	80	76	68	14	0
April 2006	100	100	100	64	58	44	0	0
April 2007	100	100	100	51	44	26	0	0
April 2008	100	100	100	42	33	13	0	0
April 2009	100	100	100	35	26	5	0	0
April 2010	100	100	100	31	21	0	0	0
April 2011	100	100	100	28	18	0	0	0
April 2012	100	100	100	27	18	0	0	0
April 2013	100	100	100	27	18	0	0	0
April 2014	100	100	98	26	18	0	0	0
April 2015	100	100	93	24	16	0	0	0
April 2016	100	100	89	22	15	0	0	0
April 2017	100	96	83	20	13	0	0	0
April 2018	100	89	77	18	12	0	0	0
April 2019	100	83	71	16	10	0	0	0
April 2020	100	76	65	14	9	0	0	0
April 2021	100	69	59	12	8	0	0	0
April 2022	100	63	53	11	7	0	0	0
April 2023	100	56	47	9	6	0	0	0
April 2024	100	49	41	8	5	0	0	0
April 2025	100	43	35	6	4	0	0	0
April 2026	100	36	30	5	3	0	0	0
April 2027	100	30	25	4	2	0	0	0
April 2028	100	24	20	3	2	0	0	0
April 2029	100	19	15	2	1	0	0	0
April 2030	94	13	11	2	1	0	0	0
April 2031	65	8	6	1	1	0	0	0
April 2032	34	3	3	*	*	0	0	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.5	21.1	19.7	7.4	5.9	3.0	1.4	0.9

Date	QA Class PSA Prepayment Assumption 0%	100%	112%	200%	215%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100
April 2004	100	100	100	85	83	77	35	0
April 2005	100	100	100	54	47	29	0	0
April 2006	100	100	100	19	5	0	0	0
April 2007	100	100	100	0	0	0	0	0
April 2008	100	100	100	0	0	0	0	0
April 2009	100	100	100	0	0	0	0	0
April 2010	100	100	100	0	0	0	0	0
April 2011	100	100	100	0	0	0	0	0
April 2012	100	100	100	0	0	0	0	0
April 2013	100	100	99	0	0	0	0	0
April 2014	100	100	94	0	0	0	0	0
April 2015	100	100	85	0	0	0	0	0
April 2016	100	100	74	0	0	0	0	0
April 2017	100	90	62	0	0	0	0	0
April 2018	100	76	49	0	0	0	0	0
April 2019	100	62	36	0	0	0	0	0
April 2020	100	47	22	0	0	0	0	0
April 2021	100	31	8	0	0	0	0	0
April 2022	100	16	0	0	0	0	0	0
April 2023	100	1	0	0	0	0	0	0
April 2024	100	0	0	0	0	0	0	0
April 2025	100	0	0	0	0	0	0	0
April 2026	100	0	0	0	0	0	0	0
April 2027	100	0	0	0	0	0	0	0
April 2028	100	0	0	0	0	0	0	0
April 2029	100	0	0	0	0	0	0	0
April 2030	87	0	0	0	0	0	0	0
April 2031	23	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.6	16.8	14.8	2.1	1.9	1.6	0.8	0.6

Date	QB Class PSA Prepayment Assumption 0%	100%	112%	200%	215%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	0
April 2005	100	100	100	100	100	100	0	0
April 2006	100	100	100	100	100	0	0	0
April 2007	100	100	100	0	0	0	0	0
April 2008	100	100	100	0	0	0	0	0
April 2009	100	100	100	0	0	0	0	0
April 2010	100	100	100	0	0	0	0	0
April 2011	100	100	100	0	0	0	0	0
April 2012	100	100	100	0	0	0	0	0
April 2013	100	100	100	0	0	0	0	0
April 2014	100	100	100	0	0	0	0	0
April 2015	100	100	100	0	0	0	0	0
April 2016	100	100	100	0	0	0	0	0
April 2017	100	100	100	0	0	0	0	0
April 2018	100	100	100	0	0	0	0	0
April 2019	100	100	100	0	0	0	0	0
April 2020	100	100	100	0	0	0	0	0
April 2021	100	100	100	0	0	0	0	0
April 2022	100	100	33	0	0	0	0	0
April 2023	100	100	0	0	0	0	0	0
April 2024	100	0	0	0	0	0	0	0
April 2025	100	0	0	0	0	0	0	0
April 2026	100	0	0	0	0	0	0	0
April 2027	100	0	0	0	0	0	0	0
April 2028	100	0	0	0	0	0	0	0
April 2029	100	0	0	0	0	0	0	0
April 2030	100	0	0	0	0	0	0	0
April 2031	100	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.4	20.4	18.9	3.8	3.3	2.6	1.4	1.0

* 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.

QC Class

Date	PSA Prepayment Assumption							
	0%	**100%**	**112%**	**200%**	**215%**	**250%**	**500%**	**800%**
Initial Percent	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	81
April 2005	100	100	100	100	100	100	0	0
April 2006	100	100	100	100	100	62	0	0
April 2007	100	100	100	98	59	0	0	0
April 2008	100	100	100	51	7	0	0	0
April 2009	100	100	100	18	0	0	0	0
April 2010	100	100	100	0	0	0	0	0
April 2011	100	100	100	0	0	0	0	0
April 2012	100	100	100	0	0	0	0	0
April 2013	100	100	100	0	0	0	0	0
April 2014	100	100	100	0	0	0	0	0
April 2015	100	100	100	0	0	0	0	0
April 2016	100	100	100	0	0	0	0	0
April 2017	100	100	100	0	0	0	0	0
April 2018	100	100	100	0	0	0	0	0
April 2019	100	100	100	0	0	0	0	0
April 2020	100	100	100	0	0	0	0	0
April 2021	100	100	100	0	0	0	0	0
April 2022	100	100	100	0	0	0	0	0
April 2023	100	100	76	0	0	0	0	0
April 2024	100	87	47	0	0	0	0	0
April 2025	100	55	19	0	0	0	0	0
April 2026	100	23	0	0	0	0	0	0
April 2027	100	0	0	0	0	0	0	0
April 2028	100	0	0	0	0	0	0	0
April 2029	100	0	0	0	0	0	0	0
April 2030	100	0	0	0	0	0	0	0
April 2031	100	0	0	0	0	0	0	0
April 2032	12	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.8	22.2	20.9	5.2	4.2	3.2	1.6	1.1

QD Class

Date	PSA Prepayment Assumption							
	0%	**100%**	**112%**	**200%**	**215%**	**250%**	**500%**	**800%**
Initial Percent	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	43	0
April 2006	100	100	100	100	100	100	0	0
April 2007	100	100	100	100	100	82	0	0
April 2008	100	100	100	100	100	42	0	0
April 2009	100	100	100	100	81	15	0	0
April 2010	100	100	100	97	66	0	0	0
April 2011	100	100	100	89	58	0	0	0
April 2012	100	100	100	86	56	0	0	0
April 2013	100	100	100	86	56	0	0	0
April 2014	100	100	100	83	55	0	0	0
April 2015	100	100	100	77	51	0	0	0
April 2016	100	100	100	70	46	0	0	0
April 2017	100	100	100	64	42	0	0	0
April 2018	100	100	100	57	37	0	0	0
April 2019	100	100	100	51	33	0	0	0
April 2020	100	100	100	44	29	0	0	0
April 2021	100	100	100	39	25	0	0	0
April 2022	100	100	100	33	21	0	0	0
April 2023	100	100	100	28	18	0	0	0
April 2024	100	100	100	24	15	0	0	0
April 2025	100	100	100	20	12	0	0	0
April 2026	100	100	95	16	10	0	0	0
April 2027	100	95	78	13	8	0	0	0
April 2028	100	77	63	10	6	0	0	0
April 2029	100	59	48	7	4	0	0	0
April 2030	100	42	34	5	3	0	0	0
April 2031	100	26	20	3	2	0	0	0
April 2032	100	10	8	1	1	0	0	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.6	26.6	26.0	16.6	12.9	5.0	2.0	1.4

PE Class

Date	PSA Prepayment Assumption							
	0%	**100%**	**112%**	**200%**	**215%**	**250%**	**500%**	**800%**
Initial Percent	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100	100
April 2007	100	100	100	100	100	100	100	100
April 2008	100	100	100	100	100	100	100	62
April 2009	100	100	100	100	100	100	100	32
April 2010	100	100	100	100	100	100	92	16
April 2011	100	100	100	100	100	100	63	8
April 2012	100	100	100	100	100	100	43	4
April 2013	100	100	100	100	100	100	29	2
April 2014	100	100	100	100	100	100	20	1
April 2015	100	100	100	100	100	100	14	1
April 2016	100	93	93	93	93	93	9	*
April 2017	100	76	76	76	76	76	6	*
April 2018	100	62	62	62	62	62	4	*
April 2019	100	51	51	51	51	51	3	*
April 2020	100	41	41	41	41	41	2	*
April 2021	100	33	33	33	33	33	1	*
April 2022	100	26	26	26	26	26	1	*
April 2023	100	21	21	21	21	21	1	*
April 2024	100	16	16	16	16	16	*	*
April 2025	100	13	13	13	13	13	*	*
April 2026	100	10	10	10	10	10	*	*
April 2027	100	7	7	7	7	7	*	*
April 2028	68	5	5	5	5	5	*	*
April 2029	15	4	4	4	4	4	*	*
April 2030	2	2	2	2	2	2	*	*
April 2031	1	1	1	1	1	1	*	*
April 2032	*	*	*	*	*	*	*	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.4	17.2	17.2	17.2	17.2	17.2	9.4	5.8

NM Class

Date	PSA Prepayment Assumption							
	0%	**100%**	**115%**	**200%**	**215%**	**250%**	**500%**	**800%**
Initial Percent	100	100	100	100	100	100	100	100
April 2004	64	0	0	0	0	0	0	0
April 2005	25	0	0	0	0	0	0	0
April 2006	0	0	0	0	0	0	0	0
April 2007	0	0	0	0	0	0	0	0
April 2008	0	0	0	0	0	0	0	0
April 2009	0	0	0	0	0	0	0	0
April 2010	0	0	0	0	0	0	0	0
April 2011	0	0	0	0	0	0	0	0
April 2012	0	0	0	0	0	0	0	0
April 2013	0	0	0	0	0	0	0	0
April 2014	0	0	0	0	0	0	0	0
April 2015	0	0	0	0	0	0	0	0
April 2016	0	0	0	0	0	0	0	0
April 2017	0	0	0	0	0	0	0	0
April 2018	0	0	0	0	0	0	0	0
April 2019	0	0	0	0	0	0	0	0
April 2020	0	0	0	0	0	0	0	0
April 2021	0	0	0	0	0	0	0	0
April 2022	0	0	0	0	0	0	0	0
April 2023	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	1.4	0.5	0.5	0.5	0.5	0.5	0.5	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	IX† Class PSA Prepayment Assumption 0%	100%	115%	200%	215%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100
April 2004	98	93	93	93	93	93	93	93
April 2005	96	78	78	78	78	78	78	59
April 2006	93	59	59	59	59	59	39	3
April 2007	90	41	41	41	41	41	5	0
April 2008	87	24	24	24	24	24	1	0
April 2009	83	11	11	11	11	11	0	0
April 2010	80	5	5	5	5	5	0	0
April 2011	76	3	3	3	3	3	0	0
April 2012	71	1	1	1	1	1	0	0
April 2013	66	0	0	0	0	0	0	0
April 2014	61	0	0	0	0	0	0	0
April 2015	55	0	0	0	0	0	0	0
April 2016	49	0	0	0	0	0	0	0
April 2017	43	0	0	0	0	0	0	0
April 2018	35	0	0	0	0	0	0	0
April 2019	28	0	0	0	0	0	0	0
April 2020	19	0	0	0	0	0	0	0
April 2021	12	0	0	0	0	0	0	0
April 2022	5	0	0	0	0	0	0	0
April 2023	4	0	0	0	0	0	0	0
April 2024	2	0	0	0	0	0	0	0
April 2025	1	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.1	3.7	3.7	3.7	3.7	3.7	2.7	2.1

Date	NU Class PSA Prepayment Assumption 0%	100%	115%	200%	215%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100
April 2004	100	99	99	99	99	99	99	99
April 2005	100	88	88	88	88	88	88	73
April 2006	99	74	74	74	74	74	58	16
April 2007	97	60	60	60	60	60	26	0
April 2008	94	48	48	48	48	48	4	0
April 2009	92	36	36	36	36	36	0	0
April 2010	89	25	25	25	25	25	0	0
April 2011	86	14	14	14	14	14	0	0
April 2012	83	4	4	4	4	4	0	0
April 2013	79	0	0	0	0	0	0	0
April 2014	75	0	0	0	0	0	0	0
April 2015	71	0	0	0	0	0	0	0
April 2016	66	0	0	0	0	0	0	0
April 2017	61	0	0	0	0	0	0	0
April 2018	56	0	0	0	0	0	0	0
April 2019	50	0	0	0	0	0	0	0
April 2020	44	0	0	0	0	0	0	0
April 2021	37	0	0	0	0	0	0	0
April 2022	29	0	0	0	0	0	0	0
April 2023	21	0	0	0	0	0	0	0
April 2024	13	0	0	0	0	0	0	0
April 2025	3	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.0	5.0	5.0	5.0	5.0	5.0	3.3	2.4

Date	UL Class PSA Prepayment Assumption 0%	100%	115%	200%	215%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100
April 2004	97	90	90	90	90	90	90	90
April 2005	94	72	72	72	72	72	72	49
April 2006	91	50	50	50	50	50	25	0
April 2007	87	28	28	28	28	28	0	0
April 2008	83	8	8	8	8	8	0	0
April 2009	79	0	0	0	0	0	0	0
April 2010	74	0	0	0	0	0	0	0
April 2011	69	0	0	0	0	0	0	0
April 2012	64	0	0	0	0	0	0	0
April 2013	58	0	0	0	0	0	0	0
April 2014	52	0	0	0	0	0	0	0
April 2015	45	0	0	0	0	0	0	0
April 2016	38	0	0	0	0	0	0	0
April 2017	30	0	0	0	0	0	0	0
April 2018	21	0	0	0	0	0	0	0
April 2019	12	0	0	0	0	0	0	0
April 2020	1	0	0	0	0	0	0	0
April 2021	0	0	0	0	0	0	0	0
April 2022	0	0	0	0	0	0	0	0
April 2023	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.5	3.0	3.0	3.0	3.0	3.0	2.4	1.9

Date	UY Class PSA Prepayment Assumption 0%	100%	115%	200%	215%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100	0
April 2007	100	100	100	100	100	100	0	0
April 2008	100	100	100	100	100	100	0	0
April 2009	100	46	46	46	46	46	0	0
April 2010	100	0	0	0	0	0	0	0
April 2011	100	0	0	0	0	0	0	0
April 2012	100	0	0	0	0	0	0	0
April 2013	100	0	0	0	0	0	0	0
April 2014	100	0	0	0	0	0	0	0
April 2015	100	0	0	0	0	0	0	0
April 2016	100	0	0	0	0	0	0	0
April 2017	100	0	0	0	0	0	0	0
April 2018	100	0	0	0	0	0	0	0
April 2019	100	0	0	0	0	0	0	0
April 2020	100	0	0	0	0	0	0	0
April 2021	55	0	0	0	0	0	0	0
April 2022	0	0	0	0	0	0	0	0
April 2023	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.1	6.0	6.0	6.0	6.0	6.0	3.7	2.6

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

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

XI†, ND and UC Classes

Date	PSA Prepayment Assumption							
	0%	100%	115%	200%	215%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100	55
April 2007	100	100	100	100	100	100	88	0
April 2008	100	100	100	100	100	100	12	0
April 2009	100	100	100	100	100	100	0	0
April 2010	100	83	83	83	83	83	0	0
April 2011	100	48	48	48	48	48	0	0
April 2012	100	15	15	15	15	15	0	0
April 2013	100	0	0	0	0	0	0	0
April 2014	100	0	0	0	0	0	0	0
April 2015	100	0	0	0	0	0	0	0
April 2016	100	0	0	0	0	0	0	0
April 2017	100	0	0	0	0	0	0	0
April 2018	100	0	0	0	0	0	0	0
April 2019	100	0	0	0	0	0	0	0
April 2020	100	0	0	0	0	0	0	0
April 2021	100	0	0	0	0	0	0	0
April 2022	100	0	0	0	0	0	0	0
April 2023	72	0	0	0	0	0	0	0
April 2024	43	0	0	0	0	0	0	0
April 2025	11	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.8	8.0	8.0	8.0	8.0	8.0	4.5	3.1

UD Class

Date	PSA Prepayment Assumption							
	0%	100%	115%	200%	215%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100	100
April 2007	100	100	100	100	100	100	100	34
April 2008	100	100	100	100	100	100	100	0
April 2009	100	100	100	100	100	100	45	0
April 2010	100	100	100	100	100	100	0	0
April 2011	100	100	100	100	100	100	0	0
April 2012	100	100	100	100	100	100	0	0
April 2013	100	80	80	80	80	80	0	0
April 2014	100	46	46	46	46	46	0	0
April 2015	100	18	18	18	18	18	0	0
April 2016	100	0	0	0	0	0	0	0
April 2017	100	0	0	0	0	0	0	0
April 2018	100	0	0	0	0	0	0	0
April 2019	100	0	0	0	0	0	0	0
April 2020	100	0	0	0	0	0	0	0
April 2021	100	0	0	0	0	0	0	0
April 2022	100	0	0	0	0	0	0	0
April 2023	100	0	0	0	0	0	0	0
April 2024	100	0	0	0	0	0	0	0
April 2025	100	0	0	0	0	0	0	0
April 2026	68	0	0	0	0	0	0	0
April 2027	15	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.4	11.0	11.0	11.0	11.0	11.0	6.0	3.9

UE Class

Date	PSA Prepayment Assumption							
	0%	100%	115%	200%	215%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100	100
April 2007	100	100	100	100	100	100	100	100
April 2008	100	100	100	100	100	100	100	66
April 2009	100	100	100	100	100	100	100	34
April 2010	100	100	100	100	100	100	95	17
April 2011	100	100	100	100	100	100	65	9
April 2012	100	100	100	100	100	100	45	4
April 2013	100	100	100	100	100	100	30	2
April 2014	100	100	100	100	100	100	21	1
April 2015	100	100	100	100	100	100	14	1
April 2016	100	95	95	95	95	95	10	*
April 2017	100	78	78	78	78	78	6	*
April 2018	100	64	64	64	64	64	4	*
April 2019	100	52	52	52	52	52	3	*
April 2020	100	42	42	42	42	42	2	*
April 2021	100	34	34	34	34	34	1	*
April 2022	100	27	27	27	27	27	1	*
April 2023	100	21	21	21	21	21	1	*
April 2024	100	17	17	17	17	17	*	*
April 2025	100	13	13	13	13	13	*	*
April 2026	100	10	10	10	10	10	*	*
April 2027	100	7	7	7	7	7	*	*
April 2028	64	5	5	5	5	5	*	*
April 2029	11	4	4	4	4	4	*	*
April 2030	2	2	2	2	2	2	*	*
April 2031	1	1	1	1	1	1	*	*
April 2032	1	1	1	1	1	1	*	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.3	17.3	17.3	17.3	17.3	17.3	9.5	5.9

TX Class

Date	PSA Prepayment Assumption							
	0%	100%	115%	200%	215%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100
April 2004	100	100	94	94	94	94	94	94
April 2005	100	100	82	82	82	82	82	0
April 2006	100	100	65	65	65	65	0	0
April 2007	100	100	51	51	51	51	0	0
April 2008	100	100	40	40	40	40	0	0
April 2009	100	100	30	30	30	30	0	0
April 2010	100	100	23	23	23	22	0	0
April 2011	100	100	18	18	18	4	0	0
April 2012	100	100	14	14	14	*	0	0
April 2013	100	93	6	6	8	*	0	0
April 2014	100	77	0	0	*	*	0	0
April 2015	100	54	0	0	0	*	0	0
April 2016	100	26	0	0	0	*	0	0
April 2017	100	0	0	0	0	*	0	0
April 2018	100	0	0	0	0	*	0	0
April 2019	100	0	0	0	0	*	0	0
April 2020	100	0	0	0	0	*	0	0
April 2021	100	0	0	0	0	*	0	0
April 2022	100	0	0	0	0	*	0	0
April 2023	100	0	0	0	0	*	0	0
April 2024	100	0	0	0	0	*	0	0
April 2025	100	0	0	0	0	*	0	0
April 2026	100	0	0	0	0	*	0	0
April 2027	100	0	0	0	0	*	0	0
April 2028	100	0	0	0	0	*	0	0
April 2029	100	0	0	0	0	*	0	0
April 2030	0	0	0	0	0	*	0	0
April 2031	0	0	0	0	0	*	0	0
April 2032	0	0	0	0	0	*	0	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.5	12.0	4.7	4.7	4.8	4.4	2.2	1.6

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

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

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

FC, SQ†, TO and SC Classes

Date	PSA Prepayment Assumption							
	0%	100%	115%	200%	215%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100
April 2004	100	100	100	94	93	91	73	52
April 2005	100	100	100	81	78	70	17	0
April 2006	100	100	100	65	59	45	0	0
April 2007	100	100	100	52	44	27	0	0
April 2008	100	100	100	43	34	14	0	0
April 2009	100	100	100	36	26	5	0	0
April 2010	100	100	100	32	22	0	0	0
April 2011	100	100	100	29	19	0	0	0
April 2012	100	100	100	28	18	0	0	0
April 2013	100	100	100	28	18	0	0	0
April 2014	100	100	98	27	18	0	0	0
April 2015	100	100	93	25	17	0	0	0
April 2016	100	100	89	23	15	0	0	0
April 2017	100	99	83	21	14	0	0	0
April 2018	100	93	77	19	12	0	0	0
April 2019	100	86	71	17	11	0	0	0
April 2020	100	79	65	15	9	0	0	0
April 2021	100	72	59	13	8	0	0	0
April 2022	100	65	53	11	7	0	0	0
April 2023	100	58	47	9	6	0	0	0
April 2024	100	51	41	8	5	0	0	0
April 2025	100	45	35	7	4	0	0	0
April 2026	100	38	30	5	3	0	0	0
April 2027	100	32	25	4	3	0	0	0
April 2028	100	26	20	3	2	0	0	0
April 2029	100	20	15	2	1	0	0	0
April 2030	95	14	11	2	1	0	0	0
April 2031	66	9	7	1	1	0	0	0
April 2032	34	4	3	*	*	0	0	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.5	21.4	19.7	7.5	6.0	3.0	1.4	1.0

U Class

Date	PSA Prepayment Assumption							
	0%	100%	115%	200%	215%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100
April 2004	100	100	99	94	93	91	76	59
April 2005	100	100	97	81	78	72	27	0
April 2006	100	100	95	65	60	48	0	0
April 2007	100	100	92	52	45	31	0	0
April 2008	100	100	91	42	35	18	0	0
April 2009	100	100	89	35	27	9	0	0
April 2010	100	100	88	30	22	3	0	0
April 2011	100	100	87	27	19	1	0	0
April 2012	100	100	87	26	17	0	0	0
April 2013	100	99	85	25	17	0	0	0
April 2014	100	96	82	23	15	0	0	0
April 2015	100	93	79	21	14	0	0	0
April 2016	100	88	75	20	13	0	0	0
April 2017	100	84	70	18	12	0	0	0
April 2018	100	78	65	16	10	0	0	0
April 2019	100	73	60	14	9	0	0	0
April 2020	100	67	55	12	8	0	0	0
April 2021	100	61	50	11	7	0	0	0
April 2022	100	55	44	9	6	0	0	0
April 2023	100	49	39	8	5	0	0	0
April 2024	100	43	35	7	4	0	0	0
April 2025	100	38	30	6	3	0	0	0
April 2026	100	32	25	5	3	0	0	0
April 2027	100	27	21	4	2	0	0	0
April 2028	100	22	17	3	2	0	0	0
April 2029	100	17	13	2	1	0	0	0
April 2030	80	12	9	1	1	0	0	0
April 2031	56	8	6	1	1	0	0	0
April 2032	29	3	3	*	*	0	0	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.2	20.0	17.4	7.1	5.8	3.2	1.5	1.1

IY† Class

Date	PSA Prepayment Assumption							
	0%	100%	150%	235%	310%	350%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100
April 2004	99	97	95	93	92	91	87	80
April 2005	98	91	88	82	77	75	66	49
April 2006	98	84	79	70	62	58	46	25
April 2007	97	78	70	59	50	45	31	13
April 2008	95	72	63	50	40	35	22	7
April 2009	94	67	56	42	32	27	15	3
April 2010	93	62	50	35	26	21	10	2
April 2011	92	57	45	30	20	16	7	1
April 2012	90	52	40	25	16	13	5	*
April 2013	89	48	36	21	13	10	3	*
April 2014	87	44	31	18	10	8	2	*
April 2015	85	40	28	15	8	6	2	*
April 2016	83	36	25	12	6	4	1	*
April 2017	81	33	22	10	5	3	1	*
April 2018	78	30	19	8	4	3	*	*
April 2019	75	27	16	7	3	2	*	*
April 2020	72	24	14	6	2	1	*	*
April 2021	69	21	12	5	2	1	*	*
April 2022	66	19	10	4	1	1	*	*
April 2023	62	17	9	3	1	1	*	*
April 2024	58	14	7	2	1	*	*	*
April 2025	53	12	6	2	1	*	*	*
April 2026	49	10	5	1	*	*	*	*
April 2027	43	8	4	1	*	*	*	*
April 2028	37	7	3	1	*	*	*	*
April 2029	31	5	2	1	*	*	*	*
April 2030	24	4	2	*	*	*	*	0
April 2031	17	2	1	*	*	*	*	0
April 2032	9	1	*	*	*	*	*	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.8	11.1	8.9	6.5	5.3	4.8	3.5	2.3

YA Class

Date	PSA Prepayment Assumption							
	0%	100%	150%	235%	310%	350%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100
April 2004	99	95	93	93	93	93	93	93
April 2005	98	87	82	82	82	82	82	69
April 2006	96	77	69	69	69	69	64	35
April 2007	95	68	58	58	58	58	43	17
April 2008	94	60	47	47	47	47	29	8
April 2009	92	52	37	37	37	37	20	3
April 2010	90	45	29	29	29	29	13	1
April 2011	88	38	22	22	22	22	8	0
April 2012	86	31	17	17	17	17	5	0
April 2013	84	25	12	12	12	12	3	0
April 2014	81	19	9	9	9	9	2	0
April 2015	78	14	7	7	7	7	*	0
April 2016	75	9	5	5	5	5	0	0
April 2017	72	4	3	3	3	3	0	0
April 2018	69	2	2	2	2	2	0	0
April 2019	65	1	1	1	1	1	0	0
April 2020	60	*	*	*	*	*	0	0
April 2021	56	0	0	0	0	0	0	0
April 2022	51	0	0	0	0	0	0	0
April 2023	45	0	0	0	0	0	0	0
April 2024	40	0	0	0	0	0	0	0
April 2025	33	0	0	0	0	0	0	0
April 2026	26	0	0	0	0	0	0	0
April 2027	18	0	0	0	0	0	0	0
April 2028	10	0	0	0	0	0	0	0
April 2029	1	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.6	6.8	5.5	5.5	5.5	5.5	4.2	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	YB Class PSA Prepayment Assumption 0%	100%	150%	235%	310%	350%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100	100
April 2007	100	100	100	100	100	100	100	100
April 2008	100	100	100	100	100	100	100	100
April 2009	100	100	100	100	100	100	100	100
April 2010	100	100	100	100	100	100	100	100
April 2011	100	100	100	100	100	100	100	74
April 2012	100	100	100	100	100	100	100	38
April 2013	100	100	100	100	100	100	100	19
April 2014	100	100	100	100	100	100	100	10
April 2015	100	100	100	100	100	100	100	5
April 2016	100	100	100	100	100	100	87	2
April 2017	100	100	100	100	100	100	59	1
April 2018	100	100	100	100	100	100	39	1
April 2019	100	100	100	100	100	100	26	*
April 2020	100	100	100	100	100	100	18	*
April 2021	100	92	92	92	92	92	12	*
April 2022	100	68	68	68	68	68	8	*
April 2023	100	50	50	50	50	50	5	*
April 2024	100	37	37	37	37	37	3	*
April 2025	100	26	26	26	26	26	2	*
April 2026	100	19	19	19	19	19	1	*
April 2027	100	13	13	13	13	13	1	*
April 2028	100	9	9	9	9	9	*	*
April 2029	100	5	5	5	5	5	*	*
April 2030	3	3	3	3	3	3	*	*
April 2031	2	2	2	2	2	2	*	*
April 2032	*	*	*	*	*	*	*	*
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.3	20.8	20.8	20.8	20.8	20.8	15.2	9.1

Date	FW and SW Classes PSA Prepayment Assumption 0%	100%	150%	235%	310%	350%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100
April 2004	99	99	99	91	91	91	87	59
April 2005	98	98	98	75	75	68	31	0
April 2006	96	96	96	59	52	37	0	0
April 2007	95	95	95	47	35	17	0	0
April 2008	94	94	94	39	25	6	0	0
April 2009	92	92	92	33	19	1	0	0
April 2010	90	90	90	28	18	0	0	0
April 2011	89	89	86	23	16	0	0	0
April 2012	87	87	79	17	14	0	0	0
April 2013	85	85	71	11	13	0	0	0
April 2014	83	83	61	4	11	0	0	0
April 2015	81	81	51	0	9	0	0	0
April 2016	79	79	41	0	8	0	0	0
April 2017	76	76	31	0	7	0	0	0
April 2018	74	66	21	0	6	0	0	0
April 2019	71	53	11	0	5	0	0	0
April 2020	69	41	1	0	4	0	0	0
April 2021	66	29	0	0	3	0	0	0
April 2022	63	17	0	0	2	0	0	0
April 2023	59	5	0	0	2	0	0	0
April 2024	56	0	0	0	1	0	0	0
April 2025	52	0	0	0	1	0	0	0
April 2026	48	0	0	0	1	0	0	0
April 2027	44	0	0	0	1	0	0	0
April 2028	40	0	0	0	*	0	0	0
April 2029	35	0	0	0	*	0	0	0
April 2030	10	0	0	0	*	0	0	0
April 2031	0	0	0	0	*	0	0	0
April 2032	0	0	0	0	*	0	0	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.8	15.1	11.7	4.8	4.7	2.7	1.7	1.1

Date	TZ Class PSA Prepayment Assumption 0%	100%	150%	235%	310%	350%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100
April 2004	106	106	106	106	71	52	0	0
April 2005	112	112	112	112	16	0	0	0
April 2006	118	118	118	118	0	0	0	0
April 2007	125	125	125	125	0	0	0	0
April 2008	132	132	132	132	0	0	0	0
April 2009	139	139	139	139	0	0	0	0
April 2010	147	147	147	147	0	0	0	0
April 2011	155	155	155	155	0	0	0	0
April 2012	164	164	164	164	0	0	0	0
April 2013	173	173	173	173	0	0	0	0
April 2014	183	183	183	183	0	0	0	0
April 2015	193	193	193	179	0	0	0	0
April 2016	204	204	204	157	0	0	0	0
April 2017	216	216	216	136	0	0	0	0
April 2018	228	228	228	117	0	0	0	0
April 2019	241	241	241	99	0	0	0	0
April 2020	254	254	254	84	0	0	0	0
April 2021	269	269	225	70	0	0	0	0
April 2022	284	284	195	58	0	0	0	0
April 2023	300	300	167	48	0	0	0	0
April 2024	317	281	142	38	0	0	0	0
April 2025	334	241	118	31	0	0	0	0
April 2026	353	204	97	24	0	0	0	0
April 2027	373	168	78	18	0	0	0	0
April 2028	394	134	60	13	0	0	0	0
April 2029	417	102	44	9	0	0	0	0
April 2030	440	71	30	6	0	0	0	0
April 2031	341	42	17	3	0	0	0	0
April 2032	178	15	6	1	0	0	0	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.7	24.7	22.2	17.3	1.4	1.0	0.5	0.3

Date	MO and M Classes PSA Prepayment Assumption 0%	100%	150%	235%	310%	350%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100
April 2004	100	100	100	93	87	84	73	49
April 2005	100	100	100	81	65	57	26	0
April 2006	100	100	100	69	44	31	0	0
April 2007	100	100	100	60	29	14	0	0
April 2008	100	100	100	54	21	5	0	0
April 2009	100	100	100	51	16	1	0	0
April 2010	100	100	100	48	15	0	0	0
April 2011	100	100	98	46	13	0	0	0
April 2012	100	100	93	42	12	0	0	0
April 2013	100	100	88	38	10	0	0	0
April 2014	100	100	82	34	9	0	0	0
April 2015	100	100	75	30	8	0	0	0
April 2016	100	100	69	27	7	0	0	0
April 2017	100	100	62	23	6	0	0	0
April 2018	100	93	56	20	5	0	0	0
April 2019	100	85	50	17	4	0	0	0
April 2020	100	77	44	14	3	0	0	0
April 2021	100	69	38	12	2	0	0	0
April 2022	100	62	33	10	2	0	0	0
April 2023	100	55	28	8	2	0	0	0
April 2024	100	48	24	7	1	0	0	0
April 2025	100	41	20	5	1	0	0	0
April 2026	100	35	16	4	1	0	0	0
April 2027	100	28	13	3	1	0	0	0
April 2028	100	23	10	2	*	0	0	0
April 2029	100	17	8	2	*	0	0	0
April 2030	83	12	5	1	*	0	0	0
April 2031	58	7	3	1	*	0	0	0
April 2032	30	3	1	*	*	0	0	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.3	21.1	16.7	8.6	4.2	2.4	1.5	1.0

* 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.

Characteristics of the R and RL Classes

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

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

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

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

A transfer satisfies the asset test if (i) the transferee's gross assets exceed $100 million and its net assets exceed $10 million (in each case, at the time of the transfer and at the close of each of the transferee's two fiscal years preceding the year of the transfer), (ii) the transferee is an "eligible corporation" and the transferee agrees in writing that any subsequent transfer of the Residual Certificate will be to an eligible corporation and will comply with the safe harbor and satisfy the asset test, and (iii) the facts and circumstances known to the transferor do not reasonably indicate that the taxes associated with the Residual Certificate will not be paid. A transfer satisfies the formula test if the present value of the anticipated tax liabilities associated with holding the Residual Certificate is less than or equal to the present value of the sum of (i) any consideration given to the transferee to acquire the Residual Certificate, (ii) expected future distributions on the Residual Certificate, and (iii) anticipated tax savings associated with holding the Residual Certificate as the related REMIC trust generates losses. The Regulations contain additional details regarding their application and you should consult your own tax advisor regarding the application of the Regulations to a transfer of a Residual Certificate.

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

REMIC Elections and Special Tax Attributes

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

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

Taxation of Beneficial Owners of Regular Certificates

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

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

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

Certificate Group	PSA Prepayment Assumption
1	392%
2	215%
3	215%
4	310%

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

Taxation of Beneficial Owners of Residual Certificates

For purposes of determining the portion of the taxable income of the Trust (or the Lower Tier REMIC) that generally will not be treated as excess inclusions, the rate to be used is 120% of the ''federal long-term rate.'' The rate will be published on or about 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

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

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

Combination RCR Classes. A beneficial owner of a Combination RCR Certificate will be treated as the beneficial owner of a proportionate interest in the REMIC Certificates underlying that Combination RCR Certificate. Except in the case of a beneficial owner that acquires a Combination RCR Certificate in an exchange described under ''—*Exchanges*'' below, a beneficial owner of a Combination RCR Certificate must allocate its cost to acquire that Certificate among the underlying REMIC Certificates in proportion to their relative fair market values at the time of acquisition. Such an owner should account for its ownership interest in each underlying REMIC Certificate as described under ''—Taxation of Beneficial Owners of Regular Certificates'' above and ''Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*'' in the REMIC Prospectus. When a beneficial owner sells a Combination RCR Certificate, the owner must allocate the sale proceeds among the underlying REMIC Certificates in proportion to their relative fair market values at the time of sale.

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

Tax Return Disclosure Requirements

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 that 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 tax advisor concerning any possible disclosure obligation with respect to your investment in the Certificates.

PLAN OF DISTRIBUTION

General. We are obligated to deliver the Certificates to Credit Suisse First Boston LLC (the "Dealer") in exchange for the MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

Increase in Certificates. Before the Settlement Date, we and the Dealer may agree to offer Classes in addition to those contemplated as of the date of this prospectus supplement. In this event, we will increase the related MBS in principal balance, but we expect that all these additional MBS will have the same characteristics as described under "Description of the Certificates—The MBS" in this prospectus supplement. The proportion that the original principal balance of each Group 1, 2, 3 or 4 Class bears to the aggregate original principal balance of all Group 1, 2, 3 or 4 Classes, respectively, will remain the same. In addition, the dollar amounts shown in the Principal Balance Schedules will be increased to correspond to the increase of the principal balances of the applicable Classes.

LEGAL MATTERS

Sidley Austin Brown & Wood LLP will provide legal representation for Fannie Mae. McKee Nelson LLP will provide legal representation for the Dealer.

Schedule 1

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal or Notional Principal Balances	Interest Rate	Interest Type(2)	Principal Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
SM	$ 30,833,333(3)	MS	$ 30,833,333(3)	(4)	INV/IO	NTL	31393A5K9	May 2033
MT	30,833,333(3)							
Recombination 2								
PI	18,487,882(3)	PJ	101,683,353	4.0%	FIX	PAC	31393A5L7	March 2024
LA	101,683,353							
Recombination 3								
PI	27,731,828(3)	PL	101,683,353	4.5	FIX	PAC	31393A5M5	March 2024
LA	101,683,353							
Recombination 4								
CI	4,488,452(3)	PC	49,372,974	5.5	FIX	PAC	31393A5N3	July 2029
CQ	49,372,974							
Recombination 5								
MV(5)	26,625,475	PE(6)	39,625,475	5.5	FIX	PAC	31393A5P8	May 2033
MZ(5)	13,000,000							
Recombination 6								
XI	4,952,158(3)	UC	54,473,741	5.5	FIX	PAC	31393A5R4	May 2029
ND	54,473,741							
Recombination 7								
SQ	75,000,000(3)	SC	20,454,546	(4)	INV	SUP	31393A5Q6	May 2033
TO	20,454,546							
Recombination 8								
FW(5)	15,915,268	M(7)	38,325,904	5.5	FIX	SUP	31393A5S2	May 2033
SW(5)	15,915,269							
TZ(5)	6,495,367							

(1) REMIC Certificates and RCR Certificates in any recombination may be exchanged only in the proportions shown above, except as described in footnote [(5)] with respect to Recombinations 5 and 8.
(2) See "Description of Certificates—Class Definitions and Abbreviations" in the REMIC Prospectus and "Description of the Certificates—Distributions of Interest" and "—Distributions of Principal" in this prospectus supplement.
(3) Notional principal balance.
(4) For a description of these interest rates, see "Description of the Certificates—Distributions of Interest" in this prospectus supplement.
(5) In any exchange under Recombinations 5 or 8, the relative proportions of the Classes to be delivered (or, if applicable, received) in such exchange will equal the proportions reflected by the outstanding principal balances of those Classes at the time of exchange.
(6) Principal payments on the REMIC Certificates in Recombination 5 from the MZ Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.
(7) Principal payments on the REMIC Certificates Recombination 8 from the TZ Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.

Principal Balance Schedules

Aggregate Group I Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$241,362,387.00	July 2007	$163,343,168.18	October 2011	$ 86,987,567.78
May 2003	240,798,233.75	August 2007	161,644,342.46	November 2011	85,682,544.05
June 2003	240,176,115.75	September 2007	159,954,275.50	December 2011	84,384,253.68
July 2003	239,496,226.79	October 2007	158,272,922.27	January 2012	83,092,662.06
August 2003	238,758,790.65	November 2007	156,600,237.93	February 2012	81,813,396.14
September 2003	237,964,061.06	December 2007	154,936,177.92	March 2012	80,552,697.50
October 2003	237,112,321.57	January 2008	153,280,697.86	April 2012	79,310,304.94
November 2003	236,203,885.42	February 2008	151,633,753.63	May 2012	78,085,960.88
December 2003	235,239,095.38	March 2008	149,995,301.33	June 2012	76,879,411.28
January 2004	234,218,323.58	April 2008	148,365,297.29	July 2012	75,690,405.63
February 2004	233,141,971.27	May 2008	146,743,698.05	August 2012	74,518,696.89
March 2004	232,010,468.58	June 2008	145,130,460.39	September 2012	73,364,041.42
April 2004	230,824,274.29	July 2008	143,525,541.31	October 2012	72,226,198.96
May 2004	229,583,875.52	August 2008	141,928,898.00	November 2012	71,104,932.56
June 2004	228,289,787.41	September 2008	140,340,487.93	December 2012	70,000,008.57
July 2004	226,942,552.80	October 2008	138,760,268.73	January 2013	68,911,196.54
August 2004	225,542,741.85	November 2008	137,188,198.29	February 2013	67,838,269.25
September 2004	224,090,951.66	December 2008	135,624,234.68	March 2013	66,781,002.59
October 2004	222,587,805.87	January 2009	134,068,336.23	April 2013	65,739,175.58
November 2004	221,033,954.20	February 2009	132,520,461.43	May 2013	64,712,570.27
December 2004	219,430,072.02	March 2009	130,980,569.04	June 2013	63,700,971.76
January 2005	217,776,859.85	April 2009	129,448,618.00	July 2013	62,704,168.10
February 2005	216,075,042.88	May 2009	127,924,567.45	August 2013	61,721,950.28
March 2005	214,325,370.41	June 2009	126,408,376.77	September 2013	60,754,112.21
April 2005	212,528,615.35	July 2009	124,900,005.53	October 2013	59,800,450.62
May 2005	210,685,573.61	August 2009	123,399,413.52	November 2013	58,860,765.08
June 2005	208,797,063.56	September 2009	121,906,560.72	December 2013	57,934,857.94
July 2005	206,863,925.37	October 2009	120,421,407.34	January 2014	57,022,534.27
August 2005	204,940,751.04	November 2009	118,943,913.76	February 2014	56,123,601.87
September 2005	203,027,489.35	December 2009	117,474,040.60	March 2014	55,237,871.17
October 2005	201,124,089.29	January 2010	116,011,748.67	April 2014	54,365,155.26
November 2005	199,230,500.16	February 2010	114,556,998.96	May 2014	53,505,269.82
December 2005	197,346,671.50	March 2010	113,109,752.70	June 2014	52,658,033.07
January 2006	195,472,553.10	April 2010	111,669,971.28	July 2014	51,823,265.76
February 2006	193,608,095.02	May 2010	110,237,616.32	August 2014	51,000,791.13
March 2006	191,753,247.58	June 2010	108,812,649.62	September 2014	50,190,434.89
April 2006	189,907,961.35	July 2010	107,395,033.17	October 2014	49,392,025.13
May 2006	188,072,187.15	August 2010	105,984,729.19	November 2014	48,605,392.37
June 2006	186,245,876.07	September 2010	104,581,700.05	December 2014	47,830,369.45
July 2006	184,428,979.43	October 2010	103,185,908.34	January 2015	47,066,791.55
August 2006	182,621,448.81	November 2010	101,797,316.84	February 2015	46,314,496.14
September 2006	180,823,236.05	December 2010	100,415,888.52	March 2015	45,573,322.94
October 2006	179,034,293.21	January 2011	99,041,586.53	April 2015	44,843,113.91
November 2006	177,254,572.63	February 2011	97,674,374.22	May 2015	44,123,713.19
December 2006	175,484,026.87	March 2011	96,314,215.12	June 2015	43,414,967.11
January 2007	173,722,608.74	April 2011	94,961,072.98	July 2015	42,716,724.10
February 2007	171,970,271.30	May 2011	93,614,911.68	August 2015	42,028,834.74
March 2007	170,226,967.84	June 2011	92,275,695.33	September 2015	41,351,151.67
April 2007	168,492,651.91	July 2011	90,943,388.21	October 2015	40,683,529.57
May 2007	166,767,277.27	August 2011	89,617,954.78	November 2015	40,025,825.15
June 2007	165,050,797.94	September 2011	88,299,359.70	December 2015	39,377,897.13

Aggregate Group I (Continued)

Distribution Date	Planned Balance
January 2016	$ 38,739,606.18
February 2016	38,110,814.90
March 2016	37,491,387.84
April 2016	36,881,191.39
May 2016	36,280,093.84
June 2016	35,687,965.29
July 2016	35,104,677.67
August 2016	34,530,104.69
September 2016	33,964,121.80
October 2016	33,406,606.22
November 2016	32,857,436.86
December 2016	32,316,494.32
January 2017	31,783,660.88
February 2017	31,258,820.45
March 2017	30,741,858.57
April 2017	30,232,662.36
May 2017	29,731,120.55
June 2017	29,237,123.40
July 2017	28,750,562.69
August 2017	28,271,331.74
September 2017	27,799,325.36
October 2017	27,334,439.80
November 2017	26,876,572.80
December 2017	26,425,623.51
January 2018	25,981,492.48
February 2018	25,544,081.67
March 2018	25,113,294.41
April 2018	24,689,035.38
May 2018	24,271,210.59
June 2018	23,859,727.37
July 2018	23,454,494.35
August 2018	23,055,421.44
September 2018	22,662,419.80
October 2018	22,275,401.86
November 2018	21,894,281.26
December 2018	21,518,972.84
January 2019	21,149,392.67
February 2019	20,785,457.97
March 2019	20,427,087.13
April 2019	20,074,199.68
May 2019	19,726,716.28
June 2019	19,384,558.71
July 2019	19,047,649.85
August 2019	18,715,913.66
September 2019	18,389,275.17
October 2019	18,067,660.46
November 2019	17,750,996.65
December 2019	17,439,211.89
January 2020	17,132,235.34
February 2020	16,829,997.14
March 2020	16,532,428.45
April 2020	16,239,461.36
May 2020	15,951,028.93
June 2020	$ 15,667,065.18
July 2020	15,387,505.04
August 2020	15,112,284.35
September 2020	14,841,339.89
October 2020	14,574,609.29
November 2020	14,312,031.08
December 2020	14,053,544.66
January 2021	13,799,090.28
February 2021	13,548,609.03
March 2021	13,302,042.83
April 2021	13,059,334.44
May 2021	12,820,427.40
June 2021	12,585,266.06
July 2021	12,353,795.57
August 2021	12,125,961.84
September 2021	11,901,711.55
October 2021	11,680,992.12
November 2021	11,463,751.74
December 2021	11,249,939.32
January 2022	11,039,504.49
February 2022	10,832,397.60
March 2022	10,628,569.69
April 2022	10,427,972.52
May 2022	10,230,558.50
June 2022	10,036,280.75
July 2022	9,845,093.03
August 2022	9,656,949.76
September 2022	9,471,806.01
October 2022	9,289,617.50
November 2022	9,110,340.56
December 2022	8,933,932.14
January 2023	8,760,349.82
February 2023	8,589,551.77
March 2023	8,421,496.75
April 2023	8,256,144.12
May 2023	8,093,453.81
June 2023	7,933,386.33
July 2023	7,775,902.73
August 2023	7,620,964.63
September 2023	7,468,534.21
October 2023	7,318,574.16
November 2023	7,171,047.73
December 2023	7,025,918.67
January 2024	6,883,151.25
February 2024	6,742,710.28
March 2024	6,604,561.03
April 2024	6,468,669.30
May 2024	6,335,001.35
June 2024	6,203,523.95
July 2024	6,074,204.32
August 2024	5,947,010.17
September 2024	5,821,909.66
October 2024	5,698,871.40
November 2024	$ 5,577,864.47
December 2024	5,458,858.36
January 2025	5,341,823.04
February 2025	5,226,728.87
March 2025	5,113,546.66
April 2025	5,002,247.63
May 2025	4,892,803.41
June 2025	4,785,186.04
July 2025	4,679,367.97
August 2025	4,575,322.04
September 2025	4,473,021.46
October 2025	4,372,439.86
November 2025	4,273,551.22
December 2025	4,176,329.92
January 2026	4,080,750.69
February 2026	3,986,788.63
March 2026	3,894,419.19
April 2026	3,803,618.19
May 2026	3,714,361.78
June 2026	3,626,626.48
July 2026	3,540,389.12
August 2026	3,455,626.88
September 2026	3,372,317.27
October 2026	3,290,438.11
November 2026	3,209,967.57
December 2026	3,130,884.10
January 2027	3,053,166.49
February 2027	2,976,793.81
March 2027	2,901,745.47
April 2027	2,828,001.15
May 2027	2,755,540.82
June 2027	2,684,344.77
July 2027	2,614,393.54
August 2027	2,545,667.98
September 2027	2,478,149.20
October 2027	2,411,818.59
November 2027	2,346,657.83
December 2027	2,282,648.83
January 2028	2,219,773.79
February 2028	2,158,015.16
March 2028	2,097,355.64
April 2028	2,037,778.19
May 2028	1,979,266.01
June 2028	1,921,802.57
July 2028	1,865,371.54
August 2028	1,809,956.86
September 2028	1,755,542.69
October 2028	1,702,113.43
November 2028	1,649,653.70
December 2028	1,598,148.35
January 2029	1,547,582.45
February 2029	1,497,941.29
March 2029	1,449,210.36

Aggregate Group I (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
April 2029	$ 1,401,375.39	August 2030	$ 746,987.92	November 2031	$ 293,886.34
May 2029	1,354,422.31	September 2030	712,390.53	December 2031	268,305.82
June 2029	1,308,337.23	October 2030	678,465.05	January 2032	243,251.35
July 2029	1,263,106.50	November 2030	645,200.71	February 2032	218,714.31
August 2029	1,218,716.66	December 2030	612,586.90	March 2032	194,686.23
September 2029	1,175,154.43	January 2031	580,613.15	April 2032	171,158.75
October 2029	1,132,406.74	February 2031	549,269.16	May 2032	148,123.66
November 2029	1,090,460.72	March 2031	518,544.78	June 2032	125,572.84
December 2029	1,049,303.68	April 2031	488,430.01	July 2032	103,498.32
January 2030	1,008,923.10	May 2031	458,915.00	August 2032	81,892.23
February 2030	969,306.67	June 2031	429,990.05	September 2032	60,746.83
March 2030	930,442.26	July 2031	401,645.58	October 2032	40,054.49
April 2030	892,317.90	August 2031	373,872.18	November 2032	19,807.70
May 2030	854,921.81	September 2031	346,660.58	December 2032 and thereafter	0.00
June 2030	818,242.38	October 2031	320,001.64		
July 2030	782,268.17				

QX Class Scheduled Balances

Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance
Initial Balance	$12,609,328.00	December 2005	$ 8,854,133.45	August 2008	$ 4,755,639.46
May 2003	12,582,009.22	January 2006	8,692,509.50	September 2008	4,660,129.74
June 2003	12,547,903.76	February 2006	8,533,238.86	October 2008	4,566,403.68
July 2003	12,507,039.71	March 2006	8,376,301.60	November 2008	4,474,445.56
August 2003	12,459,452.62	April 2006	8,221,677.93	December 2008	4,384,239.82
September 2003	12,405,185.49	May 2006	8,069,348.22	January 2009	4,295,770.98
October 2003	12,344,288.71	June 2006	7,919,292.96	February 2009	4,209,023.71
November 2003	12,276,820.05	July 2006	7,771,492.81	March 2009	4,123,982.77
December 2003	12,202,844.61	August 2006	7,625,928.58	April 2009	4,040,633.02
January 2004	12,122,434.72	September 2006	7,482,581.18	May 2009	3,958,959.50
February 2004	12,035,669.96	October 2006	7,341,431.72	June 2009	3,878,947.29
March 2004	11,942,637.02	November 2006	7,202,461.38	July 2009	3,800,581.63
April 2004	11,843,429.61	December 2006	7,065,651.54	August 2009	3,723,847.83
May 2004	11,738,148.40	January 2007	6,930,983.70	September 2009	3,648,731.35
June 2004	11,626,900.88	February 2007	6,798,439.47	October 2009	3,575,217.74
July 2004	11,509,801.27	March 2007	6,668,000.64	November 2009	3,503,292.66
August 2004	11,386,970.37	April 2007	6,539,649.09	December 2009	3,432,941.89
September 2004	11,258,535.44	May 2007	6,413,366.89	January 2010	3,364,151.28
October 2004	11,124,630.05	June 2007	6,289,136.18	February 2010	3,296,906.85
November 2004	10,985,393.94	July 2007	6,166,939.27	March 2010	3,231,194.67
December 2004	10,840,972.81	August 2007	6,046,758.61	April 2010	3,167,000.95
January 2005	10,691,518.22	September 2007	5,928,576.76	May 2010	3,104,311.97
February 2005	10,537,187.34	October 2007	5,812,376.40	June 2010	3,043,114.14
March 2005	10,378,142.83	November 2007	5,698,140.38	July 2010	2,983,393.99
April 2005	10,214,552.55	December 2007	5,585,851.62	August 2010	2,925,138.10
May 2005	10,046,589.48	January 2008	5,475,493.23	September 2010	2,868,333.19
June 2005	9,874,431.39	February 2008	5,367,048.40	October 2010	2,812,966.09
July 2005	9,698,260.72	March 2008	5,260,500.47	November 2010	2,759,023.68
August 2005	9,524,566.09	April 2008	5,155,832.88	December 2010	2,706,492.99
September 2005	9,353,326.64	May 2008	5,053,029.23	January 2011	2,655,361.13
October 2005	9,184,521.72	June 2008	4,952,073.20	February 2011	2,605,615.31
November 2005	9,018,130.78	July 2008	4,852,948.62	March 2011	2,557,242.85

QX Class (Continued)

Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance
April 2011	$ 2,510,231.11	March 2012	$ 2,056,143.17	February 2013	$ 1,005,986.54
May 2011	2,464,567.63	April 2012	1,995,203.23	March 2013	890,909.16
June 2011	2,420,239.98	May 2012	1,923,982.26	April 2013	773,905.97
July 2011	2,377,235.86	June 2012	1,842,689.24	May 2013	655,045.67
August 2011	2,335,543.06	July 2012	1,751,529.86	June 2013	534,395.55
September 2011	2,295,149.43	August 2012	1,651,979.45	July 2013	412,021.50
October 2011	2,256,042.97	September 2012	1,549,981.03	August 2013	287,988.11
November 2011	2,218,211.72	October 2012	1,445,613.81	September 2013	162,358.56
December 2011	2,181,643.84	November 2012	1,338,955.44	October 2013	35,194.78
January 2012	2,146,327.56	December 2012	1,230,081.99	November 2013 and thereafter	0.00
February 2012	2,106,589.82	January 2013	1,119,068.01		

Aggregate Group II Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$329,631,256.00	May 2006	$258,580,706.93	June 2009	$173,992,700.32
May 2003	328,933,384.83	June 2006	256,074,457.18	July 2009	171,924,551.05
June 2003	328,156,355.38	July 2006	253,581,180.15	August 2009	169,867,120.82
July 2003	327,300,395.20	August 2006	251,100,809.11	September 2009	167,820,354.50
August 2003	326,365,772.84	September 2006	248,633,277.66	October 2009	165,784,197.21
September 2003	325,352,797.68	October 2006	246,178,519.76	November 2009	163,758,594.40
October 2003	324,261,819.89	November 2006	243,736,469.70	December 2009	161,743,491.75
November 2003	323,093,230.24	December 2006	241,307,062.10	January 2010	159,738,835.26
December 2003	321,847,459.91	January 2007	238,890,231.94	February 2010	157,744,571.19
January 2004	320,524,980.29	February 2007	236,485,914.51	March 2010	155,760,646.07
February 2004	319,126,302.69	March 2007	234,094,045.45	April 2010	153,787,006.72
March 2004	317,651,978.08	April 2007	231,714,560.71	May 2010	151,823,600.22
April 2004	316,102,596.73	May 2007	229,347,396.60	June 2010	149,870,373.93
May 2004	314,478,787.87	June 2007	226,992,489.74	July 2010	147,927,275.49
June 2004	312,781,219.30	July 2007	224,649,777.06	August 2010	145,994,252.78
July 2004	311,010,596.92	August 2007	222,319,195.85	September 2010	144,071,253.98
August 2004	309,167,664.31	September 2007	220,000,683.69	October 2010	142,158,227.52
September 2004	307,253,202.20	October 2007	217,694,178.51	November 2010	140,255,122.09
October 2004	305,268,027.97	November 2007	215,399,618.53	December 2010	138,361,886.66
November 2004	303,212,995.04	December 2007	213,116,942.30	January 2011	136,478,470.46
December 2004	301,088,992.34	January 2008	210,846,088.70	February 2011	134,604,822.97
January 2005	298,896,943.61	February 2008	208,586,996.91	March 2011	132,740,893.93
February 2005	296,637,806.81	March 2008	206,339,606.41	April 2011	130,886,633.35
March 2005	294,312,573.38	April 2008	204,103,857.03	May 2011	129,041,991.49
April 2005	291,922,267.56	May 2008	201,879,688.86	June 2011	127,206,918.86
May 2005	289,467,945.63	June 2008	199,667,042.34	July 2011	125,381,366.25
June 2005	286,950,695.12	July 2008	197,465,858.20	August 2011	123,565,284.67
July 2005	284,371,634.03	August 2008	195,276,077.47	September 2011	121,758,625.39
August 2005	281,731,910.02	September 2008	193,097,641.49	October 2011	119,961,339.96
September 2005	279,105,845.33	October 2008	190,930,491.90	November 2011	118,173,380.13
October 2005	276,493,369.68	November 2008	188,774,570.64	December 2011	116,394,697.95
November 2005	273,894,413.19	December 2008	186,629,819.95	January 2012	114,625,245.67
December 2005	271,308,906.31	January 2009	184,496,182.36	February 2012	112,864,975.82
January 2006	268,736,779.85	February 2009	182,373,600.71	March 2012	111,125,301.47
February 2006	266,177,964.98	March 2009	180,262,018.11	April 2012	109,410,915.46
March 2006	263,632,393.23	April 2009	178,161,378.00	May 2012	107,721,461.53
April 2006	261,099,996.47	May 2009	176,071,624.07	June 2012	106,056,588.38

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
July 2012	$104,415,949.54	December 2016	$ 44,588,927.35	May 2021	$ 17,717,946.87
August 2012	102,799,203.35	January 2017	43,854,313.87	June 2021	17,393,946.37
September 2012	101,206,012.88	February 2017	43,130,730.81	July 2021	17,075,034.07
October 2012	99,636,045.87	March 2017	42,418,020.01	August 2021	16,761,135.28
November 2012	98,088,974.64	April 2017	41,716,025.50	September 2021	16,452,176.42
December 2012	96,564,476.07	May 2017	41,024,593.52	October 2021	16,148,084.92
January 2013	95,062,231.50	June 2017	40,343,572.45	November 2021	15,848,789.24
February 2013	93,581,926.69	July 2017	39,672,812.78	December 2021	15,554,218.87
March 2013	92,123,251.77	August 2017	39,012,167.11	January 2022	15,264,304.27
April 2013	90,685,901.14	September 2017	38,361,490.08	February 2022	14,978,976.92
May 2013	89,269,573.44	October 2017	37,720,638.38	March 2022	14,698,169.25
June 2013	87,873,971.50	November 2017	37,089,470.71	April 2022	14,421,814.66
July 2013	86,498,802.25	December 2017	36,467,847.75	May 2022	14,149,847.50
August 2013	85,143,776.72	January 2018	35,855,632.10	June 2022	13,882,203.02
September 2013	83,808,609.90	February 2018	35,252,688.33	July 2022	13,618,817.43
October 2013	82,493,020.76	March 2018	34,658,882.87	August 2022	13,359,627.83
November 2013	81,196,732.18	April 2018	34,074,084.05	September 2022	13,104,572.21
December 2013	79,919,470.86	May 2018	33,498,162.03	October 2022	12,853,589.44
January 2014	78,660,967.31	June 2018	32,930,988.80	November 2022	12,606,619.27
February 2014	77,420,955.76	July 2018	32,372,438.13	December 2022	12,363,602.29
March 2014	76,199,174.16	August 2018	31,822,385.57	January 2023	12,124,479.97
April 2014	74,995,364.08	September 2018	31,280,708.42	February 2023	11,889,194.57
May 2014	73,809,270.67	October 2018	30,747,285.70	March 2023	11,657,689.19
June 2014	72,640,642.64	November 2018	30,221,998.13	April 2023	11,429,907.76
July 2014	71,489,232.18	December 2018	29,704,728.09	May 2023	11,205,794.97
August 2014	70,354,794.93	January 2019	29,195,359.64	June 2023	10,985,296.34
September 2014	69,237,089.91	February 2019	28,693,778.44	July 2023	10,768,358.13
October 2014	68,135,879.51	March 2019	28,199,871.77	August 2023	10,554,927.39
November 2014	67,050,929.40	April 2019	27,713,528.49	September 2023	10,344,951.92
December 2014	65,982,008.53	May 2019	27,234,639.04	October 2023	10,138,380.26
January 2015	64,928,889.06	June 2019	26,763,095.37	November 2023	9,935,161.68
February 2015	63,891,346.30	July 2019	26,298,790.97	December 2023	9,735,246.19
March 2015	62,869,158.71	August 2019	25,841,620.83	January 2024	9,538,584.51
April 2015	61,862,107.82	September 2019	25,391,481.40	February 2024	9,345,128.06
May 2015	60,869,978.20	October 2019	24,948,270.60	March 2024	9,154,828.94
June 2015	59,892,557.41	November 2019	24,511,887.80	April 2024	8,967,639.96
July 2015	58,929,636.00	December 2019	24,082,233.76	May 2024	8,783,514.60
August 2015	57,981,007.40	January 2020	23,659,210.66	June 2024	8,602,407.00
September 2015	57,046,467.93	February 2020	23,242,722.04	July 2024	8,424,271.95
October 2015	56,125,816.75	March 2020	22,832,672.81	August 2024	8,249,064.89
November 2015	55,218,855.82	April 2020	22,428,969.23	September 2024	8,076,741.92
December 2015	54,325,389.85	May 2020	22,031,518.85	October 2024	7,907,259.74
January 2016	53,445,226.29	June 2020	21,640,230.56	November 2024	7,740,575.68
February 2016	52,578,175.25	July 2020	21,255,014.51	December 2024	7,576,647.69
March 2016	51,724,049.50	August 2020	20,875,782.14	January 2025	7,415,434.32
April 2016	50,882,664.42	September 2020	20,502,446.11	February 2025	7,256,894.71
May 2016	50,053,837.98	October 2020	20,134,920.35	March 2025	7,100,988.59
June 2016	49,237,390.66	November 2020	19,773,119.97	April 2025	6,947,676.27
July 2016	48,433,145.46	December 2020	19,416,961.30	May 2025	6,796,918.62
August 2016	47,640,927.86	January 2021	19,066,361.86	June 2025	6,648,677.09
September 2016	46,860,565.75	February 2021	18,721,240.30	July 2025	6,502,913.67
October 2016	46,091,889.46	March 2021	18,381,516.46	August 2025	6,359,590.91
November 2016	45,334,731.65	April 2021	18,047,111.29	September 2025	6,218,671.87

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
October 2025	$ 6,080,120.19	April 2028	$ 2,863,707.02	October 2030	$ 989,774.57
November 2025	5,943,899.98	May 2028	2,783,075.72	November 2030	943,883.80
December 2025	5,809,975.91	June 2028	2,703,887.81	December 2030	898,887.88
January 2026	5,678,313.13	July 2028	2,626,120.80	January 2031	854,772.40
February 2026	5,548,877.31	August 2028	2,549,752.56	February 2031	811,523.17
March 2026	5,421,634.61	September 2028	2,474,761.26	March 2031	769,126.23
April 2026	5,296,551.69	October 2028	2,401,125.41	April 2031	727,567.79
May 2026	5,173,595.65	November 2028	2,328,823.81	May 2031	686,834.30
June 2026	5,052,734.12	December 2028	2,257,835.59	June 2031	646,912.39
July 2026	4,933,935.17	January 2029	2,188,140.19	July 2031	607,788.90
August 2026	4,817,167.32	February 2029	2,119,717.32	August 2031	569,450.86
September 2026	4,702,399.56	March 2029	2,052,547.03	September 2031	531,885.50
October 2026	4,589,601.34	April 2029	1,986,609.62	October 2031	495,080.24
November 2026	4,478,742.53	May 2029	1,921,885.71	November 2031	459,022.67
December 2026	4,369,793.45	June 2029	1,858,356.20	December 2031	423,700.60
January 2027	4,262,724.84	July 2029	1,796,002.25	January 2032	389,101.99
February 2027	4,157,507.88	August 2029	1,734,805.32	February 2032	355,214.99
March 2027	4,054,114.14	September 2029	1,674,747.14	March 2032	322,027.94
April 2027	3,952,515.64	October 2029	1,615,809.70	April 2032	289,529.34
May 2027	3,852,684.77	November 2029	1,557,975.26	May 2032	257,707.87
June 2027	3,754,594.34	December 2029	1,501,226.33	June 2032	226,552.37
July 2027	3,658,217.55	January 2030	1,445,545.70	July 2032	196,051.86
August 2027	3,563,528.00	February 2030	1,390,916.40	August 2032	166,195.51
September 2027	3,470,499.65	March 2030	1,337,321.71	September 2032	136,972.68
October 2027	3,379,106.87	April 2030	1,284,745.15	October 2032	108,372.86
November 2027	3,289,324.37	May 2030	1,233,170.50	November 2032	80,385.72
December 2027	3,201,127.25	June 2030	1,182,581.78	December 2032	53,001.07
January 2028	3,114,490.96	July 2030	1,132,963.23	January 2033	26,208.87
February 2028	3,029,391.33	August 2030	1,084,299.33	February 2033 and thereafter	0.00
March 2028	2,945,804.51	September 2030	1,036,574.80		

TX Class Scheduled Balances

Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance
Initial Balance	$17,579,569.00	October 2004	$15,598,322.64	April 2006	$11,441,852.78
May 2003	17,549,940.27	November 2004	15,404,951.62	May 2006	11,219,315.49
June 2003	17,510,469.52	December 2004	15,203,904.70	June 2006	11,000,134.11
July 2003	17,461,187.18	January 2005	14,995,395.42	July 2006	10,784,279.49
August 2003	17,402,134.56	February 2005	14,779,645.80	August 2006	10,571,722.71
September 2003	17,333,363.94	March 2005	14,556,886.08	September 2006	10,362,435.08
October 2003	17,254,938.45	April 2005	14,327,354.45	October 2006	10,156,388.08
November 2003	17,166,932.11	May 2005	14,091,296.77	November 2006	9,953,553.45
December 2003	17,069,429.74	June 2005	13,848,966.24	December 2006	9,753,903.13
January 2004	16,962,526.87	July 2005	13,600,623.12	January 2007	9,557,409.26
February 2004	16,846,329.70	August 2005	13,346,534.35	February 2007	9,364,044.21
March 2004	16,720,954.97	September 2005	13,096,073.88	March 2007	9,173,780.53
April 2004	16,586,529.87	October 2005	12,849,210.54	April 2007	8,986,591.01
May 2004	16,443,191.89	November 2005	12,605,913.36	May 2007	8,802,448.62
June 2004	16,291,088.67	December 2005	12,366,151.62	June 2007	8,621,326.54
July 2004	16,130,377.85	January 2006	12,129,894.84	July 2007	8,443,198.16
August 2004	15,961,226.92	February 2006	11,897,112.76	August 2007	8,268,037.07
September 2004	15,783,813.00	March 2006	11,667,775.34	September 2007	8,095,817.05

TX Class (Continued)

Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance
October 2007	$ 7,926,512.09	December 2009	$ 4,467,060.77	January 2012	$ 2,606,031.40
November 2007	7,760,096.37	January 2010	4,367,316.52	February 2012	2,556,935.60
December 2007	7,596,544.27	February 2010	4,269,834.01	March 2012	2,499,888.89
January 2008	7,435,830.35	March 2010	4,174,592.43	April 2012	2,430,846.86
February 2008	7,277,929.39	April 2010	4,081,571.08	May 2012	2,350,055.46
March 2008	7,122,816.35	May 2010	3,990,749.46	June 2012	2,257,756.77
April 2008	6,970,466.34	June 2010	3,902,107.22	July 2012	2,154,189.12
May 2008	6,820,854.75	July 2010	3,815,624.15	August 2012	2,041,327.77
June 2008	6,673,957.06	August 2010	3,731,280.22	September 2012	1,925,558.29
July 2008	6,529,748.98	September 2010	3,649,055.52	October 2012	1,806,974.07
August 2008	6,388,206.43	October 2010	3,568,930.33	November 2012	1,685,666.66
September 2008	6,249,305.46	November 2010	3,490,885.08	December 2012	1,561,725.76
October 2008	6,113,022.35	December 2010	3,414,900.32	January 2013	1,435,239.28
November 2008	5,979,333.52	January 2011	3,340,956.76	February 2013	1,306,293.36
December 2008	5,848,215.60	February 2011	3,269,035.29	March 2013	1,174,972.36
January 2009	5,719,645.39	March 2011	3,199,116.93	April 2013	1,041,358.98
February 2009	5,593,599.86	April 2011	3,131,182.82	May 2013	905,534.23
March 2009	5,470,056.17	May 2011	3,065,214.30	June 2013	767,577.43
April 2009	5,348,991.63	June 2011	3,001,192.80	July 2013	627,566.34
May 2009	5,230,383.75	July 2011	2,939,099.93	August 2013	485,577.04
June 2009	5,114,210.21	August 2011	2,878,917.43	September 2013	341,684.12
July 2009	5,000,448.83	September 2011	2,820,627.20	October 2013	195,960.59
August 2009	4,889,077.63	October 2011	2,764,211.24	November 2013	48,477.93
September 2009	4,780,074.79	November 2011	2,709,651.73	December 2013 and thereafter	0.00
October 2009	4,673,418.67	December 2011	2,656,930.96		
November 2009	4,569,087.77				

Aggregate Group III Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$127,728,742.00	February 2005	$108,028,437.48	December 2006	$ 79,204,549.37
May 2003	127,286,142.02	March 2005	106,684,655.49	January 2007	78,008,259.63
June 2003	126,797,785.11	April 2005	105,307,799.26	February 2007	76,821,743.46
July 2003	126,263,902.08	May 2005	103,898,773.98	March 2007	75,644,923.33
August 2003	125,684,759.12	June 2005	102,501,208.58	April 2007	74,477,722.32
September 2003	125,060,657.64	July 2005	101,115,012.29	May 2007	73,320,064.11
October 2003	124,391,934.08	August 2005	99,740,095.03	June 2007	72,171,872.99
November 2003	123,678,959.62	September 2005	98,376,367.44	July 2007	71,033,073.84
December 2003	122,922,139.95	October 2005	97,023,740.86	August 2007	69,903,592.11
January 2004	122,121,914.88	November 2005	95,682,127.32	September 2007	68,783,353.88
February 2004	121,278,757.98	December 2005	94,351,439.56	October 2007	67,672,285.77
March 2004	120,393,176.15	January 2006	93,031,590.98	November 2007	66,570,315.00
April 2004	119,465,709.16	February 2006	91,722,495.68	December 2007	65,477,369.35
May 2004	118,496,929.10	March 2006	90,424,068.42	January 2008	64,393,377.18
June 2004	117,487,439.86	April 2006	89,136,224.64	February 2008	63,318,267.40
July 2004	116,437,876.53	May 2006	87,858,880.45	March 2008	62,251,969.49
August 2004	115,348,904.70	June 2006	86,591,952.61	April 2008	61,194,413.48
September 2004	114,221,219.85	July 2006	85,335,358.54	May 2008	60,145,529.94
October 2004	113,055,546.59	August 2006	84,089,016.30	June 2008	59,105,250.02
November 2004	111,852,637.89	September 2006	82,852,844.59	July 2008	58,073,505.36
December 2004	110,613,274.31	October 2006	81,626,762.78	August 2008	57,050,228.19
January 2005	109,338,263.12	November 2006	80,410,690.83	September 2008	56,035,351.23

Aggregate Group III (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
October 2008	$ 55,028,807.76	March 2013	$ 18,077,711.34	August 2017	$ 5,558,035.10
November 2008	54,030,531.56	April 2013	17,688,606.52	September 2017	5,432,349.58
December 2008	53,040,456.95	May 2013	17,307,601.74	October 2017	5,309,358.06
January 2009	52,058,518.76	June 2013	16,934,531.91	November 2017	5,189,004.60
February 2009	51,084,652.33	July 2013	16,569,235.25	December 2017	5,071,234.41
March 2009	50,118,793.52	August 2013	16,211,553.24	January 2018	4,955,993.81
April 2009	49,160,878.67	September 2013	15,861,330.54	February 2018	4,843,230.20
May 2009	48,210,844.64	October 2013	15,518,414.94	March 2018	4,732,892.07
June 2009	47,268,628.79	November 2013	15,182,657.29	April 2018	4,624,928.94
July 2009	46,334,168.97	December 2013	14,853,911.43	May 2018	4,519,291.37
August 2009	45,407,403.50	January 2014	14,532,034.16	June 2018	4,415,930.92
September 2009	44,488,271.20	February 2014	14,216,885.15	July 2018	4,314,800.16
October 2009	43,576,711.38	March 2014	13,908,326.91	August 2018	4,215,852.60
November 2009	42,672,663.81	April 2014	13,606,224.68	September 2018	4,119,042.71
December 2009	41,776,275.18	May 2014	13,310,446.47	October 2018	4,024,325.89
January 2010	40,898,263.56	June 2014	13,020,862.89	November 2018	3,931,658.45
February 2010	40,038,258.15	July 2014	12,737,347.21	December 2018	3,840,997.59
March 2010	39,195,895.55	August 2014	12,459,775.22	January 2019	3,752,301.38
April 2010	38,370,819.61	September 2014	12,188,025.22	February 2019	3,665,528.76
May 2010	37,562,681.30	October 2014	11,921,977.98	March 2019	3,580,639.49
June 2010	36,771,138.54	November 2014	11,661,516.65	April 2019	3,497,594.18
July 2010	35,995,856.11	December 2014	11,406,526.74	May 2019	3,416,354.21
August 2010	35,236,505.46	January 2015	11,156,896.10	June 2019	3,336,881.78
September 2010	34,492,764.62	February 2015	10,912,514.80	July 2019	3,259,139.84
October 2010	33,764,318.06	March 2015	10,673,275.16	August 2019	3,183,092.13
November 2010	33,050,856.54	April 2015	10,439,071.67	September 2019	3,108,703.10
December 2010	32,352,077.01	May 2015	10,209,800.92	October 2019	3,035,937.95
January 2011	31,667,682.48	June 2015	9,985,361.64	November 2019	2,964,762.58
February 2011	30,997,381.90	July 2015	9,765,654.55	December 2019	2,895,143.58
March 2011	30,340,890.04	August 2015	9,550,582.42	January 2020	2,827,048.26
April 2011	29,697,927.36	September 2015	9,340,049.97	February 2020	2,760,444.57
May 2011	29,068,219.94	October 2015	9,133,963.84	March 2020	2,695,301.12
June 2011	28,451,499.32	November 2015	8,932,232.56	April 2020	2,631,587.17
July 2011	27,847,502.42	December 2015	8,734,766.51	May 2020	2,569,272.63
August 2011	27,255,971.43	January 2016	8,541,477.90	June 2020	2,508,327.98
September 2011	26,676,653.69	February 2016	8,352,280.68	July 2020	2,448,724.36
October 2011	26,109,301.61	March 2016	8,167,090.58	August 2020	2,390,433.47
November 2011	25,553,672.55	April 2016	7,985,825.00	September 2020	2,333,427.60
December 2011	25,009,528.73	May 2016	7,808,403.05	October 2020	2,277,679.61
January 2012	24,476,637.14	June 2016	7,634,745.45	November 2020	2,223,162.92
February 2012	23,954,769.44	July 2016	7,464,774.54	December 2020	2,169,851.50
March 2012	23,443,701.86	August 2016	7,298,414.22	January 2021	2,117,719.84
April 2012	22,943,215.11	September 2016	7,135,589.95	February 2021	2,066,742.98
May 2012	22,453,094.31	October 2016	6,976,228.69	March 2021	2,016,896.45
June 2012	21,973,128.87	November 2016	6,820,258.88	April 2021	1,968,156.30
July 2012	21,503,112.44	December 2016	6,667,610.42	May 2021	1,920,499.07
August 2012	21,042,842.81	January 2017	6,518,214.62	June 2021	1,873,901.78
September 2012	20,592,121.82	February 2017	6,372,004.20	July 2021	1,828,341.94
October 2012	20,150,755.27	March 2017	6,228,913.24	August 2021	1,783,797.49
November 2012	19,718,552.89	April 2017	6,088,877.14	September 2021	1,740,246.87
December 2012	19,295,328.20	May 2017	5,951,832.64	October 2021	1,697,668.92
January 2013	18,880,898.49	June 2017	5,817,717.74	November 2021	1,656,042.96
February 2013	18,475,084.68	July 2017	5,686,471.73	December 2021	1,615,348.70

Aggregate Group III (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
January 2022	$ 1,575,566.29	September 2025	$ 488,571.96	May 2029	$ 112,358.73
February 2022	1,536,676.30	October 2025	474,671.72	June 2029	107,827.91
March 2022	1,498,659.67	November 2025	461,104.22	July 2029	103,418.48
April 2022	1,461,497.77	December 2025	447,862.10	August 2029	99,127.61
May 2022	1,425,172.33	January 2026	434,938.15	September 2029	94,952.53
June 2022	1,389,665.48	February 2026	422,325.34	October 2029	90,890.52
July 2022	1,354,959.69	March 2026	410,016.75	November 2029	86,938.94
August 2022	1,321,037.83	April 2026	398,005.65	December 2029	83,095.19
September 2022	1,287,883.10	May 2026	386,285.41	January 2030	79,356.74
October 2022	1,255,479.05	June 2026	374,849.56	February 2030	75,721.10
November 2022	1,223,809.59	July 2026	363,691.79	March 2030	72,185.85
December 2022	1,192,858.95	August 2026	352,805.88	April 2030	68,748.61
January 2023	1,162,611.68	September 2026	342,185.78	May 2030	65,407.06
February 2023	1,133,052.68	October 2026	331,825.54	June 2030	62,158.94
March 2023	1,104,167.12	November 2026	321,719.35	July 2030	59,002.02
April 2023	1,075,940.53	December 2026	311,861.54	August 2030	55,934.13
May 2023	1,048,358.70	January 2027	302,246.52	September 2030	52,953.14
June 2023	1,021,407.73	February 2027	292,868.86	October 2030	50,056.99
July 2023	995,074.01	March 2027	283,723.23	November 2030	47,243.64
August 2023	969,344.23	April 2027	274,804.41	December 2030	44,511.10
September 2023	944,205.32	May 2027	266,107.28	January 2031	41,857.43
October 2023	919,644.52	June 2027	257,626.87	February 2031	39,280.73
November 2023	895,649.32	July 2027	249,358.27	March 2031	36,779.15
December 2023	872,207.46	August 2027	241,296.70	April 2031	34,350.88
January 2024	849,306.96	September 2027	233,437.49	May 2031	31,994.12
February 2024	826,936.08	October 2027	225,776.04	June 2031	29,707.16
March 2024	805,083.31	November 2027	218,307.88	July 2031	27,488.29
April 2024	783,737.42	December 2027	211,028.61	August 2031	25,335.85
May 2024	762,887.37	January 2028	203,933.95	September 2031	23,248.22
June 2024	742,522.37	February 2028	197,019.69	October 2031	21,223.82
July 2024	722,631.87	March 2028	190,281.72	November 2031	19,261.09
August 2024	703,205.53	April 2028	183,716.03	December 2031	17,358.51
September 2024	684,233.21	May 2028	177,318.67	January 2032	15,514.62
October 2024	665,705.02	June 2028	171,085.79	February 2032	13,727.95
November 2024	647,611.24	July 2028	165,013.64	March 2032	11,997.10
December 2024	629,942.37	August 2028	159,098.51	April 2032	10,320.67
January 2025	612,689.12	September 2028	153,336.81	May 2032	8,697.31
February 2025	595,842.37	October 2028	147,725.01	June 2032	7,125.71
March 2025	579,393.23	November 2028	142,259.65	July 2032	5,604.57
April 2025	563,332.96	December 2028	136,937.35	August 2032	4,132.62
May 2025	547,653.02	January 2029	131,754.82	September 2032	2,708.63
June 2025	532,345.05	February 2029	126,708.83	October 2032	1,331.40
July 2025	517,400.86	March 2029	121,796.20	November 2032 and thereafter	0.00
August 2025	502,812.44	April 2029	117,013.84		

Aggregate Group IV Targeted Balances

Distribution Date	Targeted Balance	Distribution Date	Targeted Balance	Distribution Date	Targeted Balance
Initial Balance	$31,830,537.00	August 2003	$31,143,722.00	December 2003	$30,165,822.67
May 2003	31,686,921.13	September 2003	30,925,873.68	January 2004	29,878,125.96
June 2003	31,524,464.86	October 2003	30,690,061.10	February 2004	29,573,922.14
July 2003	31,343,331.61	November 2003	30,436,595.15	March 2004	29,253,662.39

Aggregate Group IV (Continued)

Distribution Date	Targeted Balance
April 2004	$28,917,831.14
May 2004	28,566,945.20
June 2004	28,201,552.74
July 2004	27,822,232.19
August 2004	27,429,591.11
September 2004	27,024,264.94
October 2004	26,606,915.66
November 2004	26,178,230.41
December 2004	25,738,920.04
January 2005	25,289,717.54
February 2005	24,831,376.46
March 2005	24,364,669.27
April 2005	23,890,385.63
May 2005	23,409,330.62
June 2005	22,939,172.09
July 2005	22,479,725.20
August 2005	22,030,807.84
September 2005	21,592,240.50
October 2005	21,163,846.27
November 2005	20,745,450.82
December 2005	20,336,882.31
January 2006	19,937,971.45
February 2006	19,548,551.37
March 2006	19,168,457.64
April 2006	18,797,528.21
May 2006	18,435,603.41
June 2006	18,082,525.87
July 2006	17,738,140.53
August 2006	17,402,294.61
September 2006	17,074,837.54
October 2006	16,755,620.96
November 2006	16,444,498.69
December 2006	16,141,326.66
January 2007	15,845,962.96
February 2007	15,558,267.73
March 2007	15,278,103.18
April 2007	15,005,333.53
May 2007	14,739,825.02
June 2007	14,481,445.85
July 2007	14,230,066.15
August 2007	13,985,558.00
September 2007	13,747,795.33
October 2007	13,516,653.98
November 2007	$13,292,011.58
December 2007	13,073,747.61
January 2008	12,861,743.32
February 2008	12,655,881.73
March 2008	12,456,047.59
April 2008	12,262,127.38
May 2008	12,074,009.25
June 2008	11,891,583.03
July 2008	11,714,740.20
August 2008	11,543,373.84
September 2008	11,377,378.65
October 2008	11,216,650.89
November 2008	11,061,088.39
December 2008	10,910,590.50
January 2009	10,765,058.08
February 2009	10,624,393.50
March 2009	10,488,500.56
April 2009	10,357,284.56
May 2009	10,230,652.18
June 2009	10,108,511.55
July 2009	9,990,772.14
August 2009	9,877,344.84
September 2009	9,768,141.87
October 2009	9,663,076.76
November 2009	9,562,064.39
December 2009	9,464,870.76
January 2010	9,363,575.25
February 2010	9,258,323.43
March 2010	9,149,257.09
April 2010	9,036,514.30
May 2010	8,920,229.48
June 2010	8,800,533.52
July 2010	8,677,553.82
August 2010	8,551,414.38
September 2010	8,422,235.92
October 2010	8,290,135.89
November 2010	8,155,228.58
December 2010	8,017,625.20
January 2011	7,877,433.93
February 2011	7,734,760.00
March 2011	7,589,705.77
April 2011	7,442,370.78
May 2011	7,292,851.79
June 2011	$ 7,141,242.92
July 2011	6,987,635.63
August 2011	6,832,118.84
September 2011	6,674,778.96
October 2011	6,515,699.94
November 2011	6,354,963.36
December 2011	6,192,648.48
January 2012	6,028,832.25
February 2012	5,863,589.42
March 2012	5,696,992.56
April 2012	5,529,112.14
May 2012	5,360,016.53
June 2012	5,189,772.10
July 2012	5,018,443.25
August 2012	4,846,092.45
September 2012	4,672,780.27
October 2012	4,498,565.49
November 2012	4,323,505.06
December 2012	4,147,654.21
January 2013	3,971,066.44
February 2013	3,793,793.61
March 2013	3,615,885.94
April 2013	3,437,392.06
May 2013	3,258,359.08
June 2013	3,078,832.58
July 2013	2,898,856.68
August 2013	2,718,474.04
September 2013	2,537,725.95
October 2013	2,356,652.32
November 2013	2,175,291.71
December 2013	1,993,681.43
January 2014	1,811,857.47
February 2014	1,629,854.60
March 2014	1,447,706.39
April 2014	1,265,445.25
May 2014	1,083,102.40
June 2014	900,707.99
July 2014	718,291.05
August 2014	535,879.55
September 2014	353,500.44
October 2014	171,179.64
November 2014 and thereafter	0.00

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

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

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$1,513,092,232

FannieMae®

Guaranteed REMIC Pass-Through Certificates

Fannie Mae REMIC Trust 2003-43

PROSPECTUS SUPPLEMENT

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March 14, 2003