

\$975,000,000



**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2003-55**

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.

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
L	1	\$142,661,934	PAC	5.50%	FIX	31393CNK5	June 2033
YA	1	6,932,970	SCH	5.50	FIX	31393CNL3	November 2031
YB	1	6,760,511	SCH	5.50	FIX	31393CNM1	May 2032
YC	1	4,026,398	SCH	5.50	FIX	31393CNN9	September 2032
YD	1	7,978,576	SCH	5.50	FIX	31393CNP4	June 2033
YP	1	1,333,333	SCH	6.00	FIX	31393CNQ2	June 2033
YN	1	2,666,667	SCH	5.25	FIX	31393CNR0	June 2033
YE	1	5,696,934	TAC	6.00	FIX	31393CNS8	October 2032
YG	1	5,696,934	TAC	5.00	FIX	31393CNT6	October 2032
YH	1	2,848,468	SUP	5.50	FIX	31393CNU3	October 2032
YJ	1	2,000,000	SUP	5.50	FIX	31393CNV1	October 2032
YK	1	287,863	SUP	5.50	FIX	31393CNW9	November 2032
YL	1	5,759,405	SUP	5.50	FIX	31393CNX7	March 2033
YM	1	5,350,007	SUP	5.50	FIX	31393CNY5	June 2033
CI(1)	2	5,039,949(2)	NTL	5.00	FIX/IO	31393CNZ2	April 2012
CE(1)	2	16,799,831	PAC	3.50	FIX	31393CPA5	April 2012
GI(1)	2	6,043,977(2)	NTL	5.00	FIX/IO	31393CPB3	July 2019
CG(1)	2	30,219,887	PAC	4.00	FIX	31393CPC1	July 2019
CD	2	24,899,343	PAC	5.00	FIX	31393CPD9	June 2023
XQ	2	5,645,000	TAC	5.00	FIX	31393CPE7	June 2023
IX	2	4,366,290(2)	NTL	5.00	FIX/IO	31393CPF4	June 2023
X	2	29,108,606	TAC	4.25	FIX	31393CPG2	June 2023
XU	2	3,118,056	SUP	5.00	FIX	31393CPH0	June 2023
IW	3	25,000,000(2)	NTL	6.00	FIX/IO	31393CPJ6	June 2033
WA	3	51,826,790	PAC	4.00	FIX	31393CPK3	March 2033
WB	3	1,390,250	PAC	4.00	FIX	31393CPL1	June 2033
WF(1)	3	11,617,578	SUP	(3)	FLT	31393CPM9	June 2033
SW(1)	3	11,617,578(2)	NTL	(3)	INV/IO	31393CPN7	June 2033
WO(1)	3	10,165,382	SUP	(4)	PO	31393CPP2	June 2033
UI(1)	4	65,288,362(2)	NTL	5.50	FIX/IO	31393CPQ0	September 2023
UG(1)	4	143,634,398	PAC	3.00	FIX	31393CPR8	September 2023
VI(1)	4	6,372,718(2)	NTL	5.50	FIX/IO	31393CPS6	November 2025
BW(1)	4	35,049,952	PAC	4.50	FIX	31393CPT4	November 2025
KI(1)	4	12,218,893(2)	NTL	5.50	FIX/IO	31393CPU1	May 2029
BY(1)	4	67,203,915	PAC	4.50	FIX	31393CPV9	May 2029
UD(1)	4	53,727,423	PAC	5.50	FIX	31393CPW7	July 2031
UE(1)	4	57,056,933	PAC	5.50	FIX	31393CPX5	June 2033
TA	4	31,441,793	TAC/AD	5.50	FIX	31393CPY3	June 2033
ZT	4	23,905,082	SUP	5.50	FIX/Z	31393CPZ0	June 2033
VA	4	47,980,504	TAC/AD	5.50	FIX	31393CQA4	June 2033
ZJ	4	40,000,000	SUP	5.50	FIX/Z	31393CQB2	June 2033
HF	5	17,099,999	SEQ	(3)	FLT	31393CQC0	July 2021
HS	5	17,099,999(2)	NTL	(3)	INV/IO	31393CQD8	July 2021
N	5	23,366,000	PAC	4.25	FIX	31393CQE6	May 2019
HT	5	33,000,000	TAC/AD	4.25	FIX	31393CQF3	June 2021
HZ	5	634,000	SUP	4.25	FIX/Z	31393CQG1	July 2021
HY	5	16,109,278	SEQ	5.00	FIX	31393CQH9	June 2023
R		0	NPR	0	NPR	31393CQJ5	June 2033
RL		0	NPR	0	NPR	31393CQK2	June 2033

(1) Exchangeable classes.

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

(3) Based on LIBOR.

(4) Principal only class.

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 CH, CJ, WS, WY, UL, CY and H Classes are the RCR classes, as further described in this prospectus supplement.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be May 30, 2003.

Credit Suisse First Boston

The date of this Prospectus Supplement is April 16, 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

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

Assumed Characteristics of the Mortgage Loans Underlying the MBS (as of May 1, 2003)

	<u>Approximate Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Approximate Weighted Average Remaining Term to Maturity (in months)</u>	<u>Approximate Weighted Average Loan Age (in months)</u>	<u>Approximate Weighted Average Coupon</u>
Group 1 MBS	\$200,000,000	360	357	2	5.916%
Group 2 MBS	\$109,790,723	240	238	1	5.600%
Group 3 MBS	\$ 75,000,000	360	356	3	6.250%
Group 4 MBS	\$500,000,000	360	358	1	5.950%
Group 5 MBS	\$ 90,209,277	240	238	1	5.600%

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 May 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

All classes of certificates other than the R and RL Classes

Physical

R and RL Classes

Exchanging Certificates Through Combination and Recombination

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

Interest Rates

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

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

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate (1)</u>
WF	2.67%	7.50000%	1.35%	LIBOR + 135 basis points
SW	4.83%	6.15000%	0.00%	6.15% – LIBOR
HF	1.67%	7.50000%	0.35%	LIBOR + 35 basis points
HS	5.83%	7.15000%	0.00%	7.15% – LIBOR
WS	5.52%	7.02857%	0.00%	7.02857% – (1.142857 × LIBOR)

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

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

Notional Classes

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

<u>Class</u>	
CI	30% of the CE Class
GI	20% of the CG Class
IX	15% of the X Class
IW	33.3333333333% of the WA, WB, WF and WO Classes
SW	100% of the WF Class
UI	45.4545454545% of the UG Class
VI	18.1818181818% of the BW Class
KI	18.1818181818% of the BY Class
HS	100% of the HF Class

Distributions of Principal

Group 1 Principal Distribution Amount

1. To the L Class to its Planned Balance.
2. To Aggregate Group I to its Scheduled Balance.
3. (a) 87.6865002670% of the remaining amount as follows:
 - first*, to Aggregate Group II to its Targeted Balance;
 - second*, to the YH Class to zero; and
 - third*, to Aggregate Group II to zero, and
- (b) 12.3134997330% of such remaining amount to the YJ Class to zero.
4. To the YK, YL and YM Classes, in that order, to zero.
5. To Aggregate Group I to zero.
6. To the L Class to zero.

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

Group 2 Principal Distribution Amount

1. To Aggregate Group III to its Planned Balance.
2. To Aggregate Group IV to its Targeted Balance.
3. To the XU Class to zero.
4. To Aggregate Group IV to zero.
5. To Aggregate Group III to zero.

For a description of Aggregate Groups III and IV, 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 V to its Planned Balance.
2. To the WF and WO Classes, pro rata, to zero.
3. To Aggregate Group V to zero.

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

Group 4 Principal Distribution Amount

ZT Accrual Amount

To the TA Class to its Targeted Balance, and thereafter to the ZT Class.

ZJ Accrual Amount

To the VA Class to its Targeted Balance, and thereafter to the ZJ Class.

Group 4 Cash Flow Distribution Amount

1. To Aggregate Group VI to its Planned Balance.

2. (a) 38.6157030054% of the remaining amount as follows:

first, to the TA Class to its Targeted Balance;

second, to the ZT Class to zero; and

third, to the TA Class to zero, and

(b) 61.3842969946% of such remaining amount as follows:

first, to the VA Class to its Targeted Balance;

second, to the ZJ Class to zero; and

third, to the VA Class to zero.

3. To Aggregate Group VI to zero.

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

Group 5 Principal Distribution Amount

HZ Accrual Amount

To the HT Class to its Targeted Balance, and thereafter to the HZ Class.

Group 5 Cash Flow Distribution Amount

1. (a) 23.0769220388% of that amount to the HF Class to zero, and

(b) 76.9230779612% of that amount as follows:

first, to the N Class to its Planned Balance;

second, to the HT Class to its Targeted Balance;

third, to the HZ Class to zero;

fourth, to the HT Class to zero; and

fifth, to the N Class to zero.

2. To the HY Class to zero.

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

Weighted Average Lives (years) *

PSA Prepayment Assumption										
Group 1 Classes		0%	100%	130%	150%	200%	215%	250%	500%	800%
L	.....	17.4	7.7	7.7	7.7	7.7	7.7	7.7	4.6	3.1
YA	.....	26.5	11.6	2.0	2.0	2.0	2.0	2.0	1.5	1.1
YB	.....	27.0	14.3	5.0	5.0	5.0	4.7	3.8	1.9	1.4
YC	.....	27.4	16.0	10.0	10.0	10.0	6.5	4.5	2.1	1.5
YD, YP and YN	...	27.9	20.1	19.0	19.0	19.0	15.6	6.0	2.3	1.6
YE and YG	.....	28.7	20.9	15.1	6.4	2.3	2.0	1.7	0.9	0.6
YH	.....	29.2	24.1	20.2	15.9	0.9	0.8	0.6	0.3	0.2
YJ	.....	28.8	21.5	16.1	8.3	2.0	1.8	1.5	0.7	0.5
YK	.....	29.4	24.8	21.3	17.5	3.5	3.0	2.3	1.2	0.8
YL	.....	29.5	26.1	23.3	20.2	4.2	3.4	2.6	1.3	0.9
YM	.....	29.9	28.5	27.4	26.1	6.2	4.6	3.2	1.5	1.1
PSA Prepayment Assumption										
Group 2 Classes		0%	100%	200%	215%	250%	500%	800%		
CI, CE and CH	.....		4.7	3.0	3.0	3.0	3.0	2.5	2.0	
GI, CG and CJ	.....		10.3	6.0	6.0	6.0	6.0	3.8	2.7	
CD	.....		15.0	11.9	11.9	11.9	11.9	7.3	4.8	
XQ, IX and X	.....		15.6	9.6	3.3	3.5	2.4	1.4	1.1	
XU	.....		19.9	19.2	16.7	6.8	1.4	0.5	0.3	
PSA Prepayment Assumption										
Group 3 Classes		0%	100%	150%	315%	350%	500%	800%		
IW	.....		20.8	11.2	9.0	5.3	4.9	3.6	2.5	
WA	.....		17.5	6.8	5.5	5.5	5.5	4.2	2.9	
WB	.....		26.3	19.5	19.5	19.5	19.5	14.2	8.5	
WF, SW, WO, WS and WY	.....		28.3	21.1	16.8	4.0	2.6	1.6	1.1	
PSA Prepayment Assumption										
Group 4 Classes		0%	100%	170%	215%	250%	500%	800%		
UI, UG and UL	.....		10.3	3.0	3.0	3.0	3.0	2.4	1.9	
VI and BW	.....		18.0	6.0	6.0	6.0	6.0	3.7	2.7	
KI, BY and CY	.....		20.7	8.0	8.0	8.0	8.0	4.6	3.1	
UD	.....		23.3	11.0	11.0	11.0	11.0	6.0	4.0	
UE	.....		25.4	17.4	17.4	17.4	17.4	9.6	6.0	
TA	.....		8.7	8.2	2.8	2.8	2.8	1.9	1.4	
ZT	.....		28.2	21.1	15.6	9.8	4.0	1.2	0.8	
VA	.....		8.1	7.8	2.7	2.7	2.7	1.9	1.4	
ZJ	.....		28.2	20.9	15.2	9.6	4.1	1.2	0.8	
H	.....		17.4	7.7	7.7	7.7	7.7	4.6	3.2	
PSA Prepayment Assumption										
Group 5 Classes		0%	85%	150%	366%	500%	800%	CPR Prepayment Assumption		
HF and HS	.....		11.0	6.9	5.4	3.2	2.6	2.0	7.1	
N	.....		6.0	3.0	3.0	3.0	3.0	2.5	3.3	
HT	.....		14.2	9.7	7.2	3.4	2.4	1.6	9.5	
HZ	.....		17.9	6.3	2.2	0.8	0.6	0.3	15.1	
HY	.....		19.1	17.2	15.5	10.1	7.9	5.2	17.6	

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

ADDITIONAL RISK FACTORS

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

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

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 under-

stand 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 May 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 five groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS,” “Group 3 MBS,” “Group 4 MBS” and “Group 5 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 CI, CE, GI, CG, WF, SW, WO, UI, UG, VI, BW, KI, BY, UD and UE 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 30 years in the case of the Group 1, Group 3 and Group 4 MBS, and up to 20 years in the case of the Group 2 and Group 5 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	\$200,000,000
MBS Pass-Through Rate	5.50%
Range of WACs (annual percentages)	5.75% to 8.00%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	357 months
Approximate Weighted Average WALA (weighted average loan age)	2 months

Group 2 MBS

Aggregate Unpaid Principal Balance	\$109,790,723
MBS Pass-Through Rate	5.00%
Range of WACs (annual percentages)	5.25% to 7.50%
Range of WAMs	181 months to 240 months
Approximate Weighted Average WAM	238 months
Approximate Weighted Average WALA	1 month

Group 3 MBS

Aggregate Unpaid Principal Balance	\$75,000,000
MBS Pass-Through Rate	6.00%
Range of WACs (annual percentages)	6.25% to 8.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	356 months
Approximate Weighted Average WALA	3 months

Group 4 MBS

Aggregate Unpaid Principal Balance	\$500,000,000
MBS Pass-Through Rate	5.50%
Range of WACs (annual percentages)	5.75% to 8.00%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	358 months
Approximate Weighted Average WALA	1 month

Group 5 MBS

Aggregate Unpaid Principal Balance	\$90,209,277
MBS Pass-Through Rate	5.00%
Range of WACs (annual percentages)	5.25% to 7.50%
Range of WAMs	181 months to 240 months
Approximate Weighted Average WAM	238 months
Approximate Weighted Average WALA	1 month

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:

<u>Interest Type*</u>	<u>Classes</u>
Group 1 Classes	
Fixed Rate	L, YA, YB, YC YD, YP, YN, YE, YG, YH, YJ, YK, YL and YM
Group 2 Classes	
Fixed Rate	CI, CE, GI, CG, CD, XQ, IX, X and XU
Interest Only	CI, GI and IX
RCR**	CH and CJ
Group 3 Classes	
Fixed Rate	IW, WA and WB
Floating Rate	WF
Inverse Floating Rate	SW
Interest Only	IW and SW
Principal Only	WO
RCR**	WS and WY
Group 4 Classes	
Fixed Rate	UI, UG, VI, BW, KI, BY, UD, UE, TA, ZT, VA and ZJ
Interest Only	UI, VI and KI
Accrual	ZT and ZJ
RCR**	UL, CY and H
Group 5 Classes	
Fixed Rate	N, HT, HZ and HY
Inverse Floating Rate	HS
Floating Rate	HF
Interest Only	HS
Accrual	HZ
No Payment Residual	R and RL

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

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

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

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

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

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

<u>Classes</u>	<u>Interest Accrual Periods</u>
All Classes other than the WF, SW, HF, HS and WS Classes (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
The WF, SW, HF, HS and WS 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 WO Class as a Delay Class for the sole purpose of facilitating trading.

Accrual Classes. The ZT, ZJ and HZ 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 1.32%.

Distributions of Principal

Categories of Classes

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

<u>Principal Type*</u>	<u>Classes</u>
Group 1 Classes	
PAC	L
Scheduled	YA, YB, YC, YD, YP and YN
TAC	YE and YG
Support	YH, YJ, YK, YL and YM
Group 2 Classes	
PAC	CE, CG and CD
TAC	XQ and X
Support	XU
Notional	CI, GI and IX
RCR**	CH and CJ
Group 3 Classes	
PAC	WA and WB
Support	WF and WO
Notional	IW and SW
RCR**	WS and WY
Group 4 Classes	
PAC	UG, BW, BY, UD and UE
TAC	TA and VA
Support	ZT and ZJ
Accretion Directed	TA and VA
Notional	UI, VI and KI
RCR**	UL, CY and H
Group 5 Classes	
PAC	N
TAC	HT
Support	HZ
Sequential Pay	HF and HY
Accretion Directed	HT
Notional	HS
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 Principal Distribution Amount”),
- the principal then paid on the Group 3 MBS (the “Group 3 Principal Distribution Amount”),
- the principal then paid on the Group 4 MBS (the “Group 4 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balances of the ZT and ZJ Classes (the “ZT Accrual Amount” and “ZJ Accrual Amount,” respectively, and, together with the Group 4 Cash Flow Distribution Amount, the “Group 4 Principal Distribution Amount”); and

- the principal then paid on the Group 5 MBS (the “Group 5 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the HZ Class (the “HZ Accrual Amount” and, together with the Group 5 Cash Flow Distribution Amount, the “Group 5 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 in the following priority:

- (i) to the L Class, until its principal balance is reduced to its Planned Balance for that Distribution Date; } PAC Class
- (ii) to Aggregate Group I (described below), until the Aggregate I Balance (described below) is reduced to its Scheduled Balance for that Distribution Date; } Scheduled Group
- (iii) (a) 87.6865002670% of the remaining amount as follows:
 - first*, to Aggregate Group II (described below), until the Aggregate II Balance (described below) is reduced to its Targeted Balance for that Distribution Date; } TAC Group
 - second*, to the YH Class, until its principal balance is reduced to zero; and } Support Class
 - third*, to Aggregate Group II, without regard to its Targeted Balance and until the Aggregate II Balance is reduced to zero, and } TAC Group
- (b) 12.3134997330% of such remaining amount to the YJ Class, until its principal balance is reduced to zero; } Support Classes
- (iv) sequentially, to the YK, YL and YM Classes, in that order, until their principal balances are reduced to zero; } Support Classes
- (v) to Aggregate Group I, without regard to its Scheduled Balance and until the Aggregate I Balance is reduced to zero; and } Scheduled Group
- (vi) to the L Class, without regard to its Planned Balance and until its principal balance is reduced to zero. } PAC Class

“Aggregate Group I” consists of the YA, YB, YC, YD, YP and YN Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I as follows:

first, sequentially, to the YA, YB and YC Classes, in that order, until their principal balances are reduced to zero; and

second, concurrently, to the YD, YP and YN Classes, pro rata (or 66.6070491183%, 11.1309808445% and 22.2619700372%, respectively), until their principal balances are reduced to zero.

The “Aggregate I Balance” for any Distribution Date is equal to \$29,698,455 *minus* the sum of all amounts previously applied to it as specified above.

“Aggregate Group II” consists of the YE and YG Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II, concurrently, to the YE and YG Classes, pro rata (or 50% and 50%), until their principal balances are reduced to zero.

The “Aggregate II Balance” for any Distribution Date is equal to \$11,393,868 *minus* the sum of all amounts previously applied to it as specified above.

Group 2 Principal Distribution Amount

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

- (i) 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) to Aggregate Group IV (described below), until the Aggregate IV Balance (described below) is reduced to its Targeted Balance for that Distribution Date; } TAC Group
- (iii) to the XU Class, until its principal balance is reduced to zero; } Support Class
- (iv) to Aggregate Group IV, without regard to its Targeted Balance and until the Aggregate IV Balance is reduced to zero; and } TAC Group
- (v) to Aggregate Group III, without regard to its Planned Balance and until the Aggregate III Balance is reduced to zero. } PAC Group

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

The “Aggregate III Balance” for any Distribution Date is equal to \$71,919,061 *minus* the sum of all amounts previously applied to it as specified above.

“Aggregate Group IV” consists of the XQ and X Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group IV, concurrently, to the XQ and X Classes, pro rata (or 16.2429187924% and 83.7570812076%, respectively), until their principal balances are reduced to zero.

The “Aggregate IV Balance” for any Distribution Date is equal to \$34,753,606 *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 V (described below), until the Aggregate V Balance (described below) is reduced to its Planned Balance for that Distribution Date; } PAC Group
- (ii) concurrently, to the WF and WO Classes, pro rata (or 53.3333302728% and 46.6666697272%, respectively), until their principal balances are reduced to zero; and } Support Classes
- (iii) to Aggregate Group V, without regard to its Planned Balance and until the Aggregate V Balance is reduced to zero. } PAC Group

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

The “Aggregate V Balance” for any Distribution Date is equal to \$53,217,040 *minus* the sum of all amounts previously applied to it as specified above.

Group 4 Principal Distribution Amount

ZT Accrual Amount

On each Distribution Date, we will pay the ZT Accrual Amount as principal of the TA Class, until its principal balance is reduced to its Targeted Balance for that Distribution Date. Thereafter, we will pay the ZT Accrual Amount as principal of the ZT Class. } Accretion
Directed/
TAC Class
and
Accrual
Class

ZJ Accrual Amount

On each Distribution Date, we will pay the ZJ Accrual Amount as principal of the VA Class, until its principal balance is reduced to its Targeted Balance for that Distribution Date. Thereafter, we will pay the ZJ Accrual Amount as principal of the ZJ Class. } Accretion
Directed/
TAC Class
and
Accrual
Class

Group 4 Cash Flow Distribution Amount

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

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

(ii) (a) 38.6157030054% of the remaining amount as follows:

first, to the TA Class, until its principal balance is reduced to its Targeted Balance for that Distribution Date; } TAC
Class

second, to the ZT Class, until its principal balance is reduced to zero; and } Support
Class

third, to the TA Class, without regard to its Targeted Balance and until its principal balance is reduced to zero, and } TAC
Class

(b) 61.3842969946% of such remaining amount as follows:

first, to the VA Class, until its principal balance is reduced to its Targeted Balance for that Distribution Date; } TAC
Class

second, to the ZJ Class, until its principal balance is reduced to zero; and } Support
Class

third, to the VA Class, without regard to its Targeted Balance and until its principal balance is reduced to zero; and } TAC
Class

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

“Aggregate Group VI” consists of the UG, BW, BY, UD and UE Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group VI, sequentially, to the UG, BW, BY, UD and UE Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate VI Balance” for any Distribution Date is equal to \$356,672,621 *minus* the sum of all amounts previously applied to it as specified above.

Group 5 Principal Distribution Amount

HZ Accrual Amount

On each Distribution Date, we will pay the HZ Accrual Amount as principal of the HT Class, until its principal balance is reduced to its Targeted Balance for that Distribution Date. Thereafter, we will pay the HZ Accrual amount as principal of the HZ Class.

} Accretion-Directed/
TAC Class
and
Accrual
Class

Group 5 Cash Flow Distribution Amount

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

(i) (a) 23.0769220388% of that amount to the HF Class, until its principal balance is reduced to zero, and

} Sequential
Pay
Class

(b) 76.9230779612% of that amount as follows:

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

} PAC
Class

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

} TAC
Class

third, to the HZ Class, until its principal balance is reduced to zero;

} Support
Class

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

} TAC
Class

fifth, to the N Class, without regard to its Planned Balance and until its principal balance is reduced to zero; and

} PAC
Class

(ii) to the HY Class, until its principal balance is reduced to zero.

} Sequential
Pay
Class

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 May 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 (other than the HT Class) is The Bond Market Association’s standard prepay-

ment model (“PSA”). To assume a specified rate of PSA is to assume a specified rate of prepayment each month of the then-outstanding principal balance of a pool of new mortgage loans computed as described under “Description of Certificates—Prepayment Models” in the REMIC Prospectus.

The model used in this prospectus supplement with respect to the HT Class is the constant prepayment rate model (“CPR”). CPR represents the annual rate of prepayment relative to the then outstanding principal balance of a pool of new mortgage loans. Thus, “0% CPR” means no prepayments, “15% CPR” means an annual prepayment rate of 15%, and so forth.

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

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

<u>Principal Balance Schedule References</u>	<u>Related Classes and Groups (1)</u>	<u>Structuring Ranges and Rates</u>
Planned Balances	L Class	Between 100% and 250% PSA
Scheduled Balances	Aggregate Group I	Between 130% and 200% PSA
Targeted Balances	Aggregate Group II	150% PSA
Planned Balances	Aggregate Group III	Between 100% and 250% PSA
Targeted Balances	Aggregate Group IV	200% PSA
Planned Balances	Aggregate Group V	Between 150% and 350% PSA
Planned Balances	Aggregate Group VI	Between 100% and 250% PSA
Targeted Balances	TA and VA Classes	170% PSA
Planned Balances	N Class	Between 85% and 500% PSA
Targeted Balances	HT Class	4% CPR

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

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

Initial Effective Ranges. The Effective Range for a Class or Group is the range of prepayment rates (measured by *constant* PSA rates) which would reduce that Class or Group to its scheduled

balance on each Distribution Date. The Initial Effective Ranges shown in the table below are based upon the assumed characteristics of the related Mortgage Loans specified in the Pricing Assumptions.

<u>Groups and Classes</u>	<u>Initial Effective Ranges</u>
L Class	Between 100% and 250% PSA
Aggregate Group I	Between 130% and 200% PSA
Aggregate Group III	Between 100% and 250% PSA
Aggregate Group V	Between 150% and 350% PSA
Aggregate Group VI	Between 100% and 250% PSA
N Class	Between 85% and 500% PSA

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

Yield Tables

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

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

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

We cannot assure you that

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

In addition, it is unlikely that the Index will correspond to the levels shown here. Furthermore, because some of the Mortgage Loans are likely to have remaining terms to maturity shorter or longer than those assumed and interest rates higher or lower than those assumed, the principal payments on

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

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

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

<u>Class</u>	<u>% PSA</u>
CI	654%
GI	584%
IX	854%
IW	722%
UI	626%
VI	592%
KI	608%

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

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

<u>Class</u>	<u>Price*</u>
CI	10.750000%
GI	16.625000%
IX	5.187500%
IW	15.703125%
UI	11.625000%
VI	17.718750%
KI	21.000000%

* 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 CI Class to Prepayments

	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>215%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>
Pre-Tax Yields to Maturity ...	27.0%	21.0%	21.0%	21.0%	21.0%	10.8%	(9.9)%

Sensitivity of the GI Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>215%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>
Pre-Tax Yields to Maturity . . .	25.1%	21.4%	21.4%	21.4%	21.4%	5.7%	(13.8)%

Sensitivity of the IX Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>215%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>
Pre-Tax Yields to Maturity . . .	93.8%	89.4%	72.6%	72.6%	69.5%	35.1%	5.0%

Sensitivity of the IW Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>315%</u>	<u>350%</u>	<u>500%</u>	<u>800%</u>
Pre-Tax Yields to Maturity . . .	36.0%	33.5%	30.9%	22.3%	20.5%	12.4%	(4.5)%

Sensitivity of the UI Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>170%</u>	<u>215%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>
Pre-Tax Yields to Maturity . . .	32.2%	19.2%	19.2%	19.2%	19.2%	8.1%	(10.4)%

Sensitivity of the VI Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>170%</u>	<u>215%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>
Pre-Tax Yields to Maturity . . .	29.4%	23.3%	23.3%	23.3%	23.3%	6.7%	(14.0)%

Sensitivity of the KI Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>170%</u>	<u>215%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>
Pre-Tax Yields to Maturity . . .	25.4%	21.6%	21.6%	21.6%	21.6%	7.1%	(12.4)%

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 SW and HS Classes would lose money on their initial investments under certain Index and prepayment scenarios.

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

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

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

<u>Class</u>	<u>Price*</u>
SW	13.15625%
HS	10.75000%
WS	98.00000%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>315%</u>	<u>350%</u>	<u>500%</u>	<u>800%</u>
0.32%	48.3%	48.3%	48.1%	20.9%	7.7%	(29.5)%	(76.2)%
1.32%	39.6%	39.6%	39.2%	12.4%	(3.4)%	(42.3)%	(88.3)%
3.32%	22.6%	22.4%	21.4%	(2.8)%	(27.8)%	(71.1)%	*
5.32%	4.2%	3.0%	0.8%	(17.4)%	(62.4)%	*	*
6.15%	*	*	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						<u>CPR Prepayment Assumption</u>
	<u>50%</u>	<u>85%</u>	<u>150%</u>	<u>366%</u>	<u>500%</u>	<u>800%</u>	<u>4%</u>
0.32%	64.3%	62.4%	58.7%	45.7%	37.2%	18.7%	60.3%
1.32%	52.9%	50.9%	47.0%	33.1%	24.1%	4.7%	49.2%
3.32%	30.4%	28.2%	23.7%	7.2%	(3.3)%	(24.9)%	27.4%
5.32%	7.2%	4.4%	(1.4)%	(22.6)%	(35.5)%	(60.5)%	4.5%
7.15%	*	*	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>315%</u>	<u>350%</u>	<u>500%</u>	<u>800%</u>
0.32%	6.9%	6.9%	7.0%	7.4%	7.6%	8.1%	8.7%
1.32%	5.7%	5.8%	5.8%	6.2%	6.5%	6.9%	7.6%
3.32%	3.4%	3.4%	3.4%	3.9%	4.2%	4.7%	5.4%
5.32%	1.1%	1.1%	1.1%	1.6%	1.9%	2.4%	3.2%
6.15%	0.1%	0.1%	0.1%	0.6%	0.9%	1.5%	2.2%

The Principal Only Class. **The WO Class will not bear interest. As indicated in the table 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 WO Class.**

The information shown in the yield table has been prepared on the basis of the Pricing Assumptions and the assumption that the aggregate purchase price of the WO Class (expressed as a percentage of the original principal balance) is as follows:

<u>Class</u>	<u>Price</u>
WO	83.0%

Sensitivity of the WO Class to Prepayments

	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>315%</u>	<u>350%</u>	<u>500%</u>	<u>800%</u>
Pre-Tax Yields to Maturity . . .	0.7%	0.9%	1.1%	5.1%	7.6%	12.1%	18.3%

Weighted Average Lives of the Certificates

The weighted average life of a Certificate is determined by

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

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

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

- the timing of changes in the rate of principal payments,
- the priority sequences of payments of principal of the Classes, and
- the payment of principal of certain Classes in accordance with the Principal Balance Schedules.

See “—Distributions of Principal” above.

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

Decrement Tables

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

<u>Mortgage Loans Relating to Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	360 months	8.00%
Group 2 MBS	240 months	240 months	7.50%
Group 3 MBS	360 months	360 months	8.50%
Group 4 MBS	360 months	360 months	8.00%
Group 5 MBS	240 months	240 months	7.50%

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 or CPR level, as applicable.

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

Percent of Original Principal Balances Outstanding

<u>Date</u>	<u>L Class</u>									<u>YA Class</u>								
	<u>PSA Prepayment Assumption</u>									<u>PSA Prepayment Assumption</u>								
	<u>0%</u>	<u>100%</u>	<u>130%</u>	<u>150%</u>	<u>200%</u>	<u>215%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>0%</u>	<u>100%</u>	<u>130%</u>	<u>150%</u>	<u>200%</u>	<u>215%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>
Initial Percent.....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2004.....	99	96	96	96	96	96	96	96	96	100	100	85	85	85	85	85	85	85
May 2005.....	98	89	89	89	89	89	89	89	79	100	100	52	52	52	52	52	0	0
May 2006.....	96	79	79	79	79	79	79	69	41	100	100	10	10	10	10	10	0	0
May 2007.....	95	70	70	70	70	70	70	47	21	100	100	0	0	0	0	0	0	0
May 2008.....	93	62	62	62	62	62	62	33	11	100	100	0	0	0	0	0	0	0
May 2009.....	91	54	54	54	54	54	54	22	5	100	100	0	0	0	0	0	0	0
May 2010.....	89	47	47	47	47	47	47	15	3	100	100	0	0	0	0	0	0	0
May 2011.....	87	40	40	40	40	40	40	11	1	100	100	0	0	0	0	0	0	0
May 2012.....	85	33	33	33	33	33	33	7	1	100	100	0	0	0	0	0	0	0
May 2013.....	83	27	27	27	27	27	27	5	*	100	90	0	0	0	0	0	0	0
May 2014.....	80	23	23	23	23	23	23	3	*	100	69	0	0	0	0	0	0	0
May 2015.....	77	19	19	19	19	19	19	2	*	100	40	0	0	0	0	0	0	0
May 2016.....	74	15	15	15	15	15	15	2	*	100	3	0	0	0	0	0	0	0
May 2017.....	71	13	13	13	13	13	13	1	*	100	0	0	0	0	0	0	0	0
May 2018.....	67	10	10	10	10	10	10	1	*	100	0	0	0	0	0	0	0	0
May 2019.....	64	8	8	8	8	8	8	*	*	100	0	0	0	0	0	0	0	0
May 2020.....	59	7	7	7	7	7	7	*	*	100	0	0	0	0	0	0	0	0
May 2021.....	55	5	5	5	5	5	5	*	*	100	0	0	0	0	0	0	0	0
May 2022.....	50	4	4	4	4	4	4	*	*	100	0	0	0	0	0	0	0	0
May 2023.....	45	3	3	3	3	3	3	*	*	100	0	0	0	0	0	0	0	0
May 2024.....	39	3	3	3	3	3	3	*	*	100	0	0	0	0	0	0	0	0
May 2025.....	33	2	2	2	2	2	2	*	*	100	0	0	0	0	0	0	0	0
May 2026.....	26	2	2	2	2	2	2	*	*	100	0	0	0	0	0	0	0	0
May 2027.....	18	1	1	1	1	1	1	*	*	100	0	0	0	0	0	0	0	0
May 2028.....	11	1	1	1	1	1	1	*	*	100	0	0	0	0	0	0	0	0
May 2029.....	2	1	1	1	1	1	1	*	*	100	0	0	0	0	0	0	0	0
May 2030.....	*	*	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0
May 2031.....	*	*	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0
May 2032.....	*	*	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0
May 2033.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**.....	17.4	7.7	7.7	7.7	7.7	7.7	7.7	4.6	3.1	26.5	11.6	2.0	2.0	2.0	2.0	2.0	1.5	1.1

* 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.

Date	YB Class									YC Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	130%	150%	200%	215%	250%	500%	800%	0%	100%	130%	150%	200%	215%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2005	100	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	80	0
May 2006	100	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	100	0
May 2007	100	100	75	75	75	75	21	0	0	100	100	100	100	100	100	100	100	0
May 2008	100	100	45	45	45	45	0	0	0	100	100	100	100	100	100	0	0	0
May 2009	100	100	22	22	22	0	0	0	0	100	100	100	100	100	85	0	0	0
May 2010	100	100	5	5	5	0	0	0	0	100	100	100	100	100	12	0	0	0
May 2011	100	100	0	0	0	0	0	0	0	100	100	86	86	86	0	0	0	0
May 2012	100	100	0	0	0	0	0	0	0	100	100	71	71	71	0	0	0	0
May 2013	100	100	0	0	0	0	0	0	0	100	100	53	53	53	0	0	0	0
May 2014	100	100	0	0	0	0	0	0	0	100	100	31	31	31	0	0	0	0
May 2015	100	100	0	0	0	0	0	0	0	100	100	6	6	6	0	0	0	0
May 2016	100	100	0	0	0	0	0	0	0	100	100	0	0	0	0	0	0	0
May 2017	100	61	0	0	0	0	0	0	0	100	100	0	0	0	0	0	0	0
May 2018	100	15	0	0	0	0	0	0	0	100	100	0	0	0	0	0	0	0
May 2019	100	0	0	0	0	0	0	0	0	100	45	0	0	0	0	0	0	0
May 2020	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
May 2021	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
May 2022	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
May 2023	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
May 2024	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
May 2025	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
May 2026	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
May 2027	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
May 2028	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
May 2029	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
May 2030	39	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
May 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.0	14.3	5.0	5.0	5.0	4.7	3.8	1.9	1.4	27.4	16.0	10.0	10.0	10.0	6.5	4.5	2.1	1.5

Date	YD, YP and YN Classes									YE and YG Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	130%	150%	200%	215%	250%	500%	800%	0%	100%	130%	150%	200%	215%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2004	100	100	100	100	100	100	100	100	100	100	100	100	95	95	95	94	28	0
May 2005	100	100	100	100	100	100	100	100	0	100	100	100	83	66	54	25	0	0
May 2006	100	100	100	100	100	100	100	100	0	100	100	100	69	18	0	0	0	0
May 2007	100	100	100	100	100	100	100	100	0	100	100	100	57	0	0	0	0	0
May 2008	100	100	100	100	100	100	84	0	0	100	100	100	48	0	0	0	0	0
May 2009	100	100	100	100	100	100	42	0	0	100	100	100	41	0	0	0	0	0
May 2010	100	100	100	100	100	100	16	0	0	100	100	100	37	0	0	0	0	0
May 2011	100	100	100	100	100	90	3	0	0	100	100	100	34	0	0	0	0	0
May 2012	100	100	100	100	100	84	*	0	0	100	100	100	32	0	0	0	0	0
May 2013	100	100	100	100	100	79	*	0	0	100	100	98	30	0	0	0	0	0
May 2014	100	100	100	100	100	74	*	0	0	100	100	93	25	0	0	0	0	0
May 2015	100	100	100	100	100	68	*	0	0	100	100	85	19	0	0	0	0	0
May 2016	100	100	93	93	93	62	*	0	0	100	100	76	12	0	0	0	0	0
May 2017	100	100	84	84	84	55	*	0	0	100	100	65	4	0	0	0	0	0
May 2018	100	100	76	76	76	49	*	0	0	100	100	54	0	0	0	0	0	0
May 2019	100	100	67	67	67	44	*	0	0	100	100	41	0	0	0	0	0	0
May 2020	100	87	59	59	59	38	*	0	0	100	100	29	0	0	0	0	0	0
May 2021	100	59	51	51	51	33	*	0	0	100	100	16	0	0	0	0	0	0
May 2022	100	44	44	44	44	28	*	0	0	100	87	3	0	0	0	0	0	0
May 2023	100	38	38	38	38	24	*	0	0	100	67	0	0	0	0	0	0	0
May 2024	100	32	32	32	32	20	*	0	0	100	47	0	0	0	0	0	0	0
May 2025	100	26	26	26	26	16	*	0	0	100	27	0	0	0	0	0	0	0
May 2026	100	21	21	21	21	13	*	0	0	100	8	0	0	0	0	0	0	0
May 2027	100	17	17	17	17	10	*	0	0	100	0	0	0	0	0	0	0	0
May 2028	100	13	13	13	13	8	*	0	0	100	0	0	0	0	0	0	0	0
May 2029	100	10	10	10	10	6	*	0	0	100	0	0	0	0	0	0	0	0
May 2030	100	7	7	7	7	4	*	0	0	100	0	0	0	0	0	0	0	0
May 2031	38	4	4	4	4	2	*	0	0	100	0	0	0	0	0	0	0	0
May 2032	2	2	2	2	2	1	*	0	0	15	0	0	0	0	0	0	0	0
May 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.9	20.1	19.0	19.0	19.0	15.6	6.0	2.3	1.6	28.7	20.9	15.1	6.4	2.3	2.0	1.7	0.9	0.6

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

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

Date	YH Class										YJ Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	130%	150%	200%	215%	250%	500%	800%	0%	100%	130%	150%	200%	215%	250%	500%	800%	0%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2004	100	100	100	100	48	32	0	0	0	100	100	100	96	85	82	75	23	0	100	0
May 2005	100	100	100	100	0	0	0	0	0	100	100	100	87	53	43	20	0	0	100	0
May 2006	100	100	100	100	0	0	0	0	0	100	100	100	75	14	0	0	0	0	100	0
May 2007	100	100	100	100	0	0	0	0	0	100	100	100	66	0	0	0	0	0	100	0
May 2008	100	100	100	100	0	0	0	0	0	100	100	100	58	0	0	0	0	0	100	0
May 2009	100	100	100	100	0	0	0	0	0	100	100	100	53	0	0	0	0	0	100	0
May 2010	100	100	100	100	0	0	0	0	0	100	100	100	49	0	0	0	0	0	100	0
May 2011	100	100	100	100	0	0	0	0	0	100	100	100	47	0	0	0	0	0	100	0
May 2012	100	100	100	100	0	0	0	0	0	100	100	100	46	0	0	0	0	0	100	0
May 2013	100	100	100	100	0	0	0	0	0	100	100	98	44	0	0	0	0	0	100	0
May 2014	100	100	100	100	0	0	0	0	0	100	100	94	40	0	0	0	0	0	100	0
May 2015	100	100	100	100	0	0	0	0	0	100	100	88	35	0	0	0	0	0	100	0
May 2016	100	100	100	100	0	0	0	0	0	100	100	81	30	0	0	0	0	0	100	0
May 2017	100	100	100	100	0	0	0	0	0	100	100	72	23	0	0	0	0	0	100	0
May 2018	100	100	100	82	0	0	0	0	0	100	100	63	16	0	0	0	0	0	100	0
May 2019	100	100	100	47	0	0	0	0	0	100	100	53	9	0	0	0	0	0	100	0
May 2020	100	100	100	11	0	0	0	0	0	100	100	43	2	0	0	0	0	0	100	0
May 2021	100	100	100	0	0	0	0	0	0	100	100	32	0	0	0	0	0	0	100	0
May 2022	100	100	100	0	0	0	0	0	0	100	90	22	0	0	0	0	0	0	100	0
May 2023	100	100	59	0	0	0	0	0	0	100	74	12	0	0	0	0	0	0	100	0
May 2024	100	100	9	0	0	0	0	0	0	100	58	2	0	0	0	0	0	0	100	0
May 2025	100	100	0	0	0	0	0	0	0	100	42	0	0	0	0	0	0	0	100	0
May 2026	100	100	0	0	0	0	0	0	0	100	26	0	0	0	0	0	0	0	100	0
May 2027	100	53	0	0	0	0	0	0	0	100	11	0	0	0	0	0	0	0	100	0
May 2028	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	100	0
May 2029	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	100	0
May 2030	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	100	0
May 2031	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	100	0
May 2032	100	0	0	0	0	0	0	0	0	32	0	0	0	0	0	0	0	0	0	0
May 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.2	24.1	20.2	15.9	0.9	0.8	0.6	0.3	0.2	28.8	21.5	16.1	8.3	2.0	1.8	1.5	0.7	0.5		

Date	YK Class										YL Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	130%	150%	200%	215%	250%	500%	800%	0%	100%	130%	150%	200%	215%	250%	500%	800%	0%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2004	100	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	100	100	100	0
May 2005	100	100	100	100	100	100	100	0	0	100	100	100	100	100	100	100	0	0	100	0
May 2006	100	100	100	100	100	0	0	0	0	100	100	100	100	100	94	0	0	0	100	0
May 2007	100	100	100	100	0	0	0	0	0	100	100	100	100	59	0	0	0	0	100	0
May 2008	100	100	100	100	0	0	0	0	0	100	100	100	100	0	0	0	0	0	100	0
May 2009	100	100	100	100	0	0	0	0	0	100	100	100	100	0	0	0	0	0	100	0
May 2010	100	100	100	100	0	0	0	0	0	100	100	100	100	0	0	0	0	0	100	0
May 2011	100	100	100	100	0	0	0	0	0	100	100	100	100	0	0	0	0	0	100	0
May 2012	100	100	100	100	0	0	0	0	0	100	100	100	100	0	0	0	0	0	100	0
May 2013	100	100	100	100	0	0	0	0	0	100	100	100	100	0	0	0	0	0	100	0
May 2014	100	100	100	100	0	0	0	0	0	100	100	100	100	0	0	0	0	0	100	0
May 2015	100	100	100	100	0	0	0	0	0	100	100	100	100	0	0	0	0	0	100	0
May 2016	100	100	100	100	0	0	0	0	0	100	100	100	100	0	0	0	0	0	100	0
May 2017	100	100	100	100	0	0	0	0	0	100	100	100	100	0	0	0	0	0	100	0
May 2018	100	100	100	100	0	0	0	0	0	100	100	100	100	0	0	0	0	0	100	0
May 2019	100	100	100	100	0	0	0	0	0	100	100	100	100	0	0	0	0	0	100	0
May 2020	100	100	100	100	0	0	0	0	0	100	100	100	100	0	0	0	0	0	100	0
May 2021	100	100	100	0	0	0	0	0	0	100	100	100	91	0	0	0	0	0	100	0
May 2022	100	100	100	0	0	0	0	0	0	100	100	100	71	0	0	0	0	0	100	0
May 2023	100	100	100	0	0	0	0	0	0	100	100	100	52	0	0	0	0	0	100	0
May 2024	100	100	100	0	0	0	0	0	0	100	100	100	33	0	0	0	0	0	100	0
May 2025	100	100	0	0	0	0	0	0	0	100	100	82	15	0	0	0	0	0	100	0
May 2026	100	100	0	0	0	0	0	0	0	100	100	56	0	0	0	0	0	0	100	0
May 2027	100	100	0	0	0	0	0	0	0	100	100	30	0	0	0	0	0	0	100	0
May 2028	100	0	0	0	0	0	0	0	0	100	92	6	0	0	0	0	0	0	100	0
May 2029	100	0	0	0	0	0	0	0	0	100	51	0	0	0	0	0	0	0	100	0
May 2030	100	0	0	0	0	0	0	0	0	100	11	0	0	0	0	0	0	0	100	0
May 2031	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	100	0
May 2032	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	100	0
May 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.4	24.8	21.3	17.5	3.5	3.0	2.3	1.2	0.8	29.5	26.1	23.3	20.2	4.2	3.4	2.6	1.3	0.9		

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

Date	YM Class									CI†, CE and CH Classes						
	PSA Prepayment Assumption									PSA Prepayment Assumption						
	0%	100%	130%	150%	200%	215%	250%	500%	800%	0%	100%	200%	215%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2004	100	100	100	100	100	100	100	100	90	100	100	100	100	100	100	100
May 2005	100	100	100	100	100	100	100	100	0	100	100	100	100	100	100	43
May 2006	100	100	100	100	100	100	78	0	0	83	48	48	48	48	0	0
May 2007	100	100	100	100	100	93	0	0	0	65	0	0	0	0	0	0
May 2008	100	100	100	100	97	14	0	0	0	45	0	0	0	0	0	0
May 2009	100	100	100	100	50	0	0	0	0	24	0	0	0	0	0	0
May 2010	100	100	100	100	20	0	0	0	0	1	0	0	0	0	0	0
May 2011	100	100	100	100	4	0	0	0	0	0	0	0	0	0	0	0
May 2012	100	100	100	100	*	0	0	0	0	0	0	0	0	0	0	0
May 2013	100	100	100	100	*	0	0	0	0	0	0	0	0	0	0	0
May 2014	100	100	100	100	*	0	0	0	0	0	0	0	0	0	0	0
May 2015	100	100	100	100	*	0	0	0	0	0	0	0	0	0	0	0
May 2016	100	100	100	100	*	0	0	0	0	0	0	0	0	0	0	0
May 2017	100	100	100	100	*	0	0	0	0	0	0	0	0	0	0	0
May 2018	100	100	100	100	*	0	0	0	0	0	0	0	0	0	0	0
May 2019	100	100	100	100	*	0	0	0	0	0	0	0	0	0	0	0
May 2020	100	100	100	100	*	0	0	0	0	0	0	0	0	0	0	0
May 2021	100	100	100	100	*	0	0	0	0	0	0	0	0	0	0	0
May 2022	100	100	100	100	*	0	0	0	0	0	0	0	0	0	0	0
May 2023	100	100	100	100	*	0	0	0	0	0	0	0	0	0	0	0
May 2024	100	100	100	100	*	0	0	0	0	0	0	0	0	0	0	0
May 2025	100	100	100	100	*	0	0	0	0	0	0	0	0	0	0	0
May 2026	100	100	100	98	*	0	0	0	0	0	0	0	0	0	0	0
May 2027	100	100	100	80	*	0	0	0	0	0	0	0	0	0	0	0
May 2028	100	100	100	64	*	0	0	0	0	0	0	0	0	0	0	0
May 2029	100	100	81	48	*	0	0	0	0	0	0	0	0	0	0	0
May 2030	100	100	58	34	*	0	0	0	0	0	0	0	0	0	0	0
May 2031	100	70	36	21	*	0	0	0	0	0	0	0	0	0	0	0
May 2032	100	29	15	9	*	0	0	0	0	0	0	0	0	0	0	0
May 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.9	28.5	27.4	26.1	6.2	4.6	3.2	1.5	1.1	4.7	3.0	3.0	3.0	3.0	2.5	2.0

Date	GI†, CG and CJ Classes							CD Class							XQ, IX† and X Classes						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	200%	215%	250%	500%	800%	0%	100%	200%	215%	250%	500%	800%	0%	100%	200%	215%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	93	86	82	82	82	77	63
May 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	85	66	50	50	50	14	0
May 2006	100	100	100	100	100	92	24	100	100	100	100	100	100	100	85	66	37	37	32	0	0
May 2007	100	99	99	99	99	35	0	100	100	100	100	100	100	100	85	66	26	26	17	0	0
May 2008	100	72	72	72	72	0	0	100	100	100	100	100	96	32	85	66	19	19	8	0	0
May 2009	100	48	48	48	48	0	0	100	100	100	100	100	64	16	85	66	14	14	2	0	0
May 2010	100	25	25	25	25	0	0	100	100	100	100	100	43	8	85	66	12	12	*	0	0
May 2011	87	4	4	4	4	0	0	100	100	100	100	100	28	4	85	65	11	11	0	0	0
May 2012	72	0	0	0	0	0	0	100	84	84	84	84	19	2	85	63	10	10	0	0	0
May 2013	56	0	0	0	0	0	0	100	66	66	66	66	12	1	85	59	8	9	0	0	0
May 2014	39	0	0	0	0	0	0	100	52	52	52	52	8	*	85	54	6	8	0	0	0
May 2015	20	0	0	0	0	0	0	100	40	40	40	40	5	*	85	48	4	6	0	0	0
May 2016	*	0	0	0	0	0	0	100	31	31	31	31	3	*	85	41	2	5	0	0	0
May 2017	0	0	0	0	0	0	0	74	23	23	23	23	2	*	85	34	*	4	0	0	0
May 2018	0	0	0	0	0	0	0	46	16	16	16	16	1	*	85	27	0	2	0	0	0
May 2019	0	0	0	0	0	0	0	15	11	11	11	11	1	*	85	19	0	1	0	0	0
May 2020	0	0	0	0	0	0	0	7	7	7	7	7	*	*	68	12	0	*	0	0	0
May 2021	0	0	0	0	0	0	0	4	4	4	4	4	*	*	45	4	0	0	0	0	0
May 2022	0	0	0	0	0	0	0	2	2	2	2	2	*	*	19	0	0	0	0	0	0
May 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.3	6.0	6.0	6.0	6.0	3.8	2.7	15.0	11.9	11.9	11.9	11.9	7.3	4.8	15.6	9.6	3.3	3.5	2.4	1.4	1.1

* 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	XU Class							IW† Class							WA Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	200%	215%	250%	500%	800%	0%	100%	150%	315%	350%	500%	800%	0%	100%	150%	315%	350%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2004	100	100	100	92	74	0	0	99	97	96	93	92	89	84	99	96	94	94	94	94	94
May 2005	100	100	100	74	14	0	0	98	92	89	79	77	69	54	98	88	84	84	84	84	75
May 2006	100	100	100	53	0	0	0	98	85	80	63	60	48	28	96	78	70	70	70	67	38
May 2007	100	100	100	39	0	0	0	97	79	71	51	47	33	14	95	69	59	59	59	45	18
May 2008	100	100	100	30	0	0	0	95	73	64	40	36	23	7	93	60	48	48	48	30	8
May 2009	100	100	100	26	0	0	0	94	67	57	32	28	16	4	92	52	38	38	38	20	3
May 2010	100	100	100	26	0	0	0	93	62	51	26	22	11	2	90	45	29	29	29	13	*
May 2011	100	100	100	26	0	0	0	92	57	45	20	17	7	1	88	38	22	22	22	8	0
May 2012	100	100	100	26	0	0	0	90	52	40	16	13	5	*	86	31	16	16	16	5	0
May 2013	100	100	100	26	0	0	0	89	48	36	13	10	3	*	84	25	12	12	12	2	0
May 2014	100	100	100	26	0	0	0	87	44	32	10	8	2	*	81	19	9	9	9	1	0
May 2015	100	100	100	26	0	0	0	85	40	28	8	6	2	*	78	13	6	6	6	0	0
May 2016	100	100	100	26	0	0	0	83	36	25	6	5	1	*	75	8	4	4	4	0	0
May 2017	100	100	100	26	0	0	0	81	33	22	5	3	1	*	72	3	2	2	2	0	0
May 2018	100	100	81	26	0	0	0	78	30	19	4	3	*	*	68	1	1	1	1	0	0
May 2019	100	100	61	26	0	0	0	75	27	17	3	2	*	*	64	*	*	*	*	0	0
May 2020	100	100	43	26	0	0	0	72	24	14	2	1	*	*	60	0	0	0	0	0	0
May 2021	100	100	26	17	0	0	0	69	21	12	2	1	*	*	56	0	0	0	0	0	0
May 2022	100	66	11	7	0	0	0	66	19	11	1	1	*	*	51	0	0	0	0	0	0
May 2023	0	0	0	0	0	0	0	62	17	9	1	1	*	*	45	0	0	0	0	0	0
May 2024	0	0	0	0	0	0	0	58	14	8	1	*	*	*	39	0	0	0	0	0	0
May 2025	0	0	0	0	0	0	0	53	12	6	1	*	*	*	33	0	0	0	0	0	0
May 2026	0	0	0	0	0	0	0	49	10	5	*	*	*	*	26	0	0	0	0	0	0
May 2027	0	0	0	0	0	0	0	43	9	4	*	*	*	*	18	0	0	0	0	0	0
May 2028	0	0	0	0	0	0	0	37	7	3	*	*	*	*	10	0	0	0	0	0	0
May 2029	0	0	0	0	0	0	0	31	5	2	*	*	*	*	*	0	0	0	0	0	0
May 2030	0	0	0	0	0	0	0	24	4	2	*	*	*	*	0	0	0	0	0	0	0
May 2031	0	0	0	0	0	0	0	17	2	1	*	*	*	*	0	0	0	0	0	0	0
May 2032	0	0	0	0	0	0	0	9	1	*	*	*	*	*	0	0	0	0	0	0	0
May 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.9	19.2	16.7	6.8	1.4	0.5	0.3	20.8	11.2	9.0	5.3	4.9	3.6	2.5	17.5	6.8	5.5	5.5	5.5	4.2	2.9

Date	WB Class							WF, SW†, WO, WS and WY Classes							UI†, UG and UL Classes						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	150%	315%	350%	500%	800%	0%	100%	150%	315%	350%	500%	800%	0%	100%	170%	215%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2004	100	100	100	100	100	100	100	100	100	100	89	87	77	57	97	90	90	90	90	90	90
May 2005	100	100	100	100	100	100	100	100	100	100	68	61	33	0	94	73	73	73	73	73	56
May 2006	100	100	100	100	100	100	100	100	100	100	45	34	0	0	91	50	50	50	50	28	0
May 2007	100	100	100	100	100	100	100	100	100	100	29	16	0	0	87	28	28	28	28	0	0
May 2008	100	100	100	100	100	100	100	100	100	100	19	6	0	0	83	7	7	7	7	0	0
May 2009	100	100	100	100	100	100	100	100	100	100	14	1	0	0	79	0	0	0	0	0	0
May 2010	100	100	100	100	100	100	100	100	100	100	13	*	0	0	74	0	0	0	0	0	0
May 2011	100	100	100	100	100	100	52	100	100	98	12	*	0	0	69	0	0	0	0	0	0
May 2012	100	100	100	100	100	100	27	100	100	94	10	*	0	0	63	0	0	0	0	0	0
May 2013	100	100	100	100	100	100	13	100	100	89	9	*	0	0	57	0	0	0	0	0	0
May 2014	100	100	100	100	100	100	7	100	100	83	8	*	0	0	51	0	0	0	0	0	0
May 2015	100	100	100	100	100	86	3	100	100	76	7	*	0	0	44	0	0	0	0	0	0
May 2016	100	100	100	100	100	58	2	100	100	69	6	*	0	0	36	0	0	0	0	0	0
May 2017	100	100	100	100	100	39	1	100	100	63	5	*	0	0	28	0	0	0	0	0	0
May 2018	100	100	100	100	100	26	*	100	94	56	4	*	0	0	19	0	0	0	0	0	0
May 2019	100	100	100	100	100	18	*	100	86	50	3	*	0	0	10	0	0	0	0	0	0
May 2020	100	81	81	81	81	12	*	100	78	44	3	*	0	0	0	0	0	0	0	0	0
May 2021	100	60	60	60	60	8	*	100	70	39	2	*	0	0	0	0	0	0	0	0	0
May 2022	100	45	45	45	45	5	*	100	62	33	2	*	0	0	0	0	0	0	0	0	0
May 2023	100	33	33	33	33	3	*	100	55	29	1	*	0	0	0	0	0	0	0	0	0
May 2024	100	24	24	24	24	2	*	100	48	24	1	*	0	0	0	0	0	0	0	0	0
May 2025	100	17	17	17	17	1	*	100	41	20	1	*	0	0	0	0	0	0	0	0	0
May 2026	100	12	12	12	12	1	*	100	35	17	1	*	0	0	0	0	0	0	0	0	0
May 2027	100	8	8	8	8	1	*	100	29	13	*	*	0	0	0	0	0	0	0	0	0
May 2028	100	6	6	6	6	*	*	100	23	10	*	*	0	0	0	0	0	0	0	0	0
May 2029	100	4	4	4	4	*	*	100	18	8	*	*	0	0	0	0	0	0	0	0	0
May 2030	2	2	2	2	2	*	*	84	12	5	*	*	0	0	0	0	0	0	0	0	0
May 2031	1	1	1	1	1	*	*	58	8	3	*	*	0	0	0	0	0	0	0	0	0
May 2032	*	*	*	*	*	*	*	30	3	1	*	*	0	0	0	0	0	0	0	0	0
May 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.3	19.5	19.5	19.5	19.5	14.2	8.5	28.3	21.1	16.8	4.0	2.6	1.6	1.1	10.3	3.0	3.0	3.0	3.0	2.4	1.9

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

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

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

Date	VI† and BW Classes							KI†, BY and CY Classes							UD Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	170%	215%	250%	500%	800%	0%	100%	170%	215%	250%	500%	800%	0%	100%	170%	215%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2006	100	100	100	100	100	100	0	100	100	100	100	100	100	64	100	100	100	100	100	100	100
May 2007	100	100	100	100	100	0	0	100	100	100	100	100	94	0	100	100	100	100	100	100	41
May 2008	100	100	100	100	100	0	0	100	100	100	100	100	13	0	100	100	100	100	100	100	0
May 2009	100	47	47	47	47	0	0	100	100	100	100	100	0	0	100	100	100	100	100	100	47
May 2010	100	0	0	0	0	0	0	100	85	85	85	85	0	0	100	100	100	100	100	0	0
May 2011	100	0	0	0	0	0	0	100	48	48	48	48	0	0	100	100	100	100	100	0	0
May 2012	100	0	0	0	0	0	0	100	13	13	13	13	0	0	100	100	100	100	100	0	0
May 2013	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	78	78	78	78	0	0
May 2014	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	46	46	46	46	0	0
May 2015	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	20	20	20	20	0	0
May 2016	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
May 2017	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
May 2018	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
May 2019	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
May 2020	96	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
May 2021	50	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
May 2022	*	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
May 2023	0	0	0	0	0	0	0	72	0	0	0	0	0	0	100	0	0	0	0	0	0
May 2024	0	0	0	0	0	0	0	41	0	0	0	0	0	0	100	0	0	0	0	0	0
May 2025	0	0	0	0	0	0	0	8	0	0	0	0	0	0	100	0	0	0	0	0	0
May 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	65	0	0	0	0	0	0
May 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17	0	0	0	0	0	0
May 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.0	6.0	6.0	6.0	6.0	3.7	2.7	20.7	8.0	8.0	8.0	8.0	4.6	3.1	23.3	11.0	11.0	11.0	11.0	6.0	4.0

Date	UE Class							TA Class							ZT Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	170%	215%	250%	500%	800%	0%	100%	170%	215%	250%	500%	800%	0%	100%	170%	215%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2004	100	100	100	100	100	100	100	96	96	89	89	89	89	89	106	106	106	100	96	66	29
May 2005	100	100	100	100	100	100	100	91	91	69	69	69	55	0	112	112	112	93	79	0	0
May 2006	100	100	100	100	100	100	100	86	86	44	44	44	0	0	118	118	118	84	58	0	0
May 2007	100	100	100	100	100	100	100	81	81	22	22	22	0	0	125	125	125	78	44	0	0
May 2008	100	100	100	100	100	100	71	76	76	4	4	4	0	0	132	132	132	77	38	0	0
May 2009	100	100	100	100	100	100	36	70	70	0	0	0	0	0	139	139	123	63	22	0	0
May 2010	100	100	100	100	100	99	18	64	64	0	0	0	0	0	147	147	114	51	9	0	0
May 2011	100	100	100	100	100	68	9	58	58	0	0	0	0	0	155	155	107	44	2	0	0
May 2012	100	100	100	100	100	46	5	51	51	0	0	0	0	0	164	164	104	41	0	0	0
May 2013	100	100	100	100	100	32	2	44	43	0	0	0	0	0	173	173	100	38	0	0	0
May 2014	100	100	100	100	100	22	1	37	31	0	0	0	0	0	183	183	95	36	0	0	0
May 2015	100	100	100	100	100	15	1	29	17	0	0	0	0	0	193	193	89	33	0	0	0
May 2016	100	97	97	97	97	10	*	21	1	0	0	0	0	0	204	204	82	30	0	0	0
May 2017	100	80	80	80	80	7	*	12	0	0	0	0	0	0	216	194	75	27	0	0	0
May 2018	100	65	65	65	65	5	*	3	0	0	0	0	0	0	228	182	68	24	0	0	0
May 2019	100	53	53	53	53	3	*	0	0	0	0	0	0	0	232	168	61	21	0	0	0
May 2020	100	43	43	43	43	2	*	0	0	0	0	0	0	0	232	155	55	19	0	0	0
May 2021	100	35	35	35	35	1	*	0	0	0	0	0	0	0	232	141	48	16	0	0	0
May 2022	100	28	28	28	28	1	*	0	0	0	0	0	0	0	232	127	42	14	0	0	0
May 2023	100	22	22	22	22	1	*	0	0	0	0	0	0	0	232	114	36	12	0	0	0
May 2024	100	17	17	17	17	*	*	0	0	0	0	0	0	0	232	100	31	10	0	0	0
May 2025	100	13	13	13	13	*	*	0	0	0	0	0	0	0	232	87	26	8	0	0	0
May 2026	100	10	10	10	10	*	*	0	0	0	0	0	0	0	232	75	22	7	0	0	0
May 2027	100	8	8	8	8	*	*	0	0	0	0	0	0	0	232	62	17	5	0	0	0
May 2028	66	5	5	5	5	*	*	0	0	0	0	0	0	0	232	50	14	4	0	0	0
May 2029	12	4	4	4	4	*	*	0	0	0	0	0	0	0	232	39	10	3	0	0	0
May 2030	2	2	2	2	2	*	*	0	0	0	0	0	0	0	187	28	7	2	0	0	0
May 2031	1	1	1	1	1	*	*	0	0	0	0	0	0	0	130	18	4	1	0	0	0
May 2032	1	1	1	1	1	*	0	0	0	0	0	0	0	0	68	8	2	*	0	0	0
May 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.4	17.4	17.4	17.4	17.4	9.6	6.0	8.7	8.2	2.8	2.8	2.8	1.9	1.4	28.2	21.1	15.6	9.8	4.0	1.2	0.8

* 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	VA Class							ZJ Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	170%	215%	250%	500%	800%	0%	100%	170%	215%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2004	95	95	89	89	89	89	89	106	106	106	100	96	68	33
May 2005	90	90	67	67	67	57	0	112	112	112	94	81	0	0
May 2006	85	85	41	41	41	0	0	118	118	118	85	61	0	0
May 2007	80	80	18	18	18	0	0	125	125	125	81	48	0	0
May 2008	74	74	0	0	0	0	0	132	132	130	78	41	0	0
May 2009	67	67	0	0	0	0	0	139	139	117	60	21	0	0
May 2010	61	61	0	0	0	0	0	147	147	108	49	8	0	0
May 2011	54	54	0	0	0	0	0	155	155	102	42	2	0	0
May 2012	47	47	0	0	0	0	0	164	164	98	39	0	0	0
May 2013	39	37	0	0	0	0	0	173	173	95	36	0	0	0
May 2014	31	25	0	0	0	0	0	183	183	90	34	0	0	0
May 2015	22	10	0	0	0	0	0	193	193	84	31	0	0	0
May 2016	13	0	0	0	0	0	0	204	195	78	28	0	0	0
May 2017	4	0	0	0	0	0	0	216	184	71	26	0	0	0
May 2018	0	0	0	0	0	0	0	220	173	65	23	0	0	0
May 2019	0	0	0	0	0	0	0	220	160	58	20	0	0	0
May 2020	0	0	0	0	0	0	0	220	147	52	18	0	0	0
May 2021	0	0	0	0	0	0	0	220	134	46	15	0	0	0
May 2022	0	0	0	0	0	0	0	220	121	40	13	0	0	0
May 2023	0	0	0	0	0	0	0	220	108	35	11	0	0	0
May 2024	0	0	0	0	0	0	0	220	95	30	9	0	0	0
May 2025	0	0	0	0	0	0	0	220	83	25	8	0	0	0
May 2026	0	0	0	0	0	0	0	220	71	21	6	0	0	0
May 2027	0	0	0	0	0	0	0	220	59	17	5	0	0	0
May 2028	0	0	0	0	0	0	0	220	48	13	4	0	0	0
May 2029	0	0	0	0	0	0	0	220	37	10	3	0	0	0
May 2030	0	0	0	0	0	0	0	178	27	7	2	0	0	0
May 2031	0	0	0	0	0	0	0	123	17	4	1	0	0	0
May 2032	0	0	0	0	0	0	0	64	7	2	*	0	0	0
May 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.1	7.8	2.7	2.7	2.7	1.9	1.4	28.2	20.9	15.2	9.6	4.1	1.2	0.8

Date	H Class							HF and HS† Classes						HF and HS† Classes
	PSA Prepayment Assumption							PSA Prepayment Assumption						CPR Prepayment Assumption
	0%	100%	170%	215%	250%	500%	800%	0%	85%	150%	366%	500%	800%	4%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2004	99	96	96	96	96	96	96	97	95	94	90	88	82	92
May 2005	98	89	89	89	89	89	82	94	88	84	71	63	47	84
May 2006	96	80	80	80	80	71	43	91	79	71	49	37	14	76
May 2007	95	71	71	71	71	49	22	88	70	60	31	18	0	69
May 2008	93	62	62	62	62	34	11	84	62	49	18	5	0	62
May 2009	91	54	54	54	54	23	6	80	54	40	8	0	0	55
May 2010	89	47	47	47	47	16	3	76	47	32	*	0	0	48
May 2011	87	40	40	40	40	11	1	71	40	24	0	0	0	42
May 2012	85	34	34	34	34	7	1	66	33	18	0	0	0	35
May 2013	83	28	28	28	28	5	*	61	27	12	0	0	0	29
May 2014	80	23	23	23	23	3	*	55	21	6	0	0	0	23
May 2015	77	19	19	19	19	2	*	49	15	1	0	0	0	18
May 2016	74	16	16	16	16	2	*	42	9	0	0	0	0	12
May 2017	71	13	13	13	13	1	*	35	4	0	0	0	0	7
May 2018	67	10	10	10	10	1	*	27	0	0	0	0	0	2
May 2019	64	8	8	8	8	*	*	19	0	0	0	0	0	0
May 2020	59	7	7	7	7	*	*	10	0	0	0	0	0	0
May 2021	55	6	6	6	6	*	*	*	0	0	0	0	0	0
May 2022	50	4	4	4	4	*	*	0	0	0	0	0	0	0
May 2023	45	3	3	3	3	*	*	0	0	0	0	0	0	0
May 2024	39	3	3	3	3	*	*	0	0	0	0	0	0	0
May 2025	33	2	2	2	2	*	*	0	0	0	0	0	0	0
May 2026	26	2	2	2	2	*	*	0	0	0	0	0	0	0
May 2027	18	1	1	1	1	*	*	0	0	0	0	0	0	0
May 2028	11	1	1	1	1	*	*	0	0	0	0	0	0	0
May 2029	2	1	1	1	1	*	*	0	0	0	0	0	0	0
May 2030	*	*	*	*	*	*	*	0	0	0	0	0	0	0
May 2031	*	*	*	*	*	*	0	0	0	0	0	0	0	0
May 2032	*	*	*	*	*	*	0	0	0	0	0	0	0	0
May 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.4	7.7	7.7	7.7	7.7	4.6	3.2	11.0	6.9	5.4	3.2	2.6	2.0	7.1

* 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	N Class						N Class		HT Class						HT Class	
	PSA Prepayment Assumption						CPR Prepayment Assumption		PSA Prepayment Assumption						CPR Prepayment Assumption	
	0%	85%	150%	366%	500%	800%	4%		0%	85%	150%	366%	500%	800%	4%	
Initial Percent	100	100	100	100	100	100	100		100	100	100	100	100	100	100	
May 2004	95	90	90	90	90	90	90		99	98	96	92	87	78	93	
May 2005	88	72	72	72	72	72	73		99	98	91	71	58	30	91	
May 2006	80	51	51	51	51	34	54		99	98	87	48	27	0	91	
May 2007	72	30	30	30	30	0	36		98	98	82	33	9	0	91	
May 2008	63	10	10	10	10	0	19		98	98	79	24	1	0	91	
May 2009	53	0	0	0	0	0	2		98	91	69	14	0	0	91	
May 2010	43	0	0	0	0	0	0		98	81	55	*	0	0	81	
May 2011	31	0	0	0	0	0	0		98	68	42	0	0	0	69	
May 2012	19	0	0	0	0	0	0		98	57	30	0	0	0	58	
May 2013	6	0	0	0	0	0	0		98	46	20	0	0	0	48	
May 2014	0	0	0	0	0	0	0		92	35	11	0	0	0	37	
May 2015	0	0	0	0	0	0	0		81	25	2	0	0	0	27	
May 2016	0	0	0	0	0	0	0		70	16	0	0	0	0	18	
May 2017	0	0	0	0	0	0	0		57	7	0	0	0	0	8	
May 2018	0	0	0	0	0	0	0		43	0	0	0	0	0	0	
May 2019	0	0	0	0	0	0	0		29	0	0	0	0	0	0	
May 2020	0	0	0	0	0	0	0		13	0	0	0	0	0	0	
May 2021	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
May 2022	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
May 2023	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
May 2024	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
May 2025	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
May 2026	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
May 2027	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
May 2028	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
May 2029	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
May 2030	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
May 2031	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
May 2032	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
May 2033	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
Weighted Average Life (years)**	6.0	3.0	3.0	3.0	3.0	2.5	3.3		14.2	9.7	7.2	3.4	2.4	1.6	9.5	

Date	HZ Class						HZ Class		HY Class						HY Class	
	PSA Prepayment Assumption						CPR Prepayment Assumption		PSA Prepayment Assumption						CPR Prepayment Assumption	
	0%	85%	150%	366%	500%	800%	4%		0%	85%	150%	366%	500%	800%	4%	
Initial Percent	100	100	100	100	100	100	100		100	100	100	100	100	100	100	
May 2004	104	104	104	0	0	0	104		100	100	100	100	100	100	100	
May 2005	109	109	103	0	0	0	109		100	100	100	100	100	100	100	
May 2006	114	114	0	0	0	0	114		100	100	100	100	100	100	100	
May 2007	118	118	0	0	0	0	118		100	100	100	100	100	82	100	
May 2008	124	124	0	0	0	0	124		100	100	100	100	100	41	100	
May 2009	129	127	0	0	0	0	129		100	100	100	100	81	20	100	
May 2010	135	4	0	0	0	0	135		100	100	100	100	54	10	100	
May 2011	140	0	0	0	0	0	140		100	100	100	75	36	5	100	
May 2012	146	0	0	0	0	0	146		100	100	100	55	24	2	100	
May 2013	153	0	0	0	0	0	153		100	100	100	40	15	1	100	
May 2014	159	0	0	0	0	0	159		100	100	100	29	10	1	100	
May 2015	166	0	0	0	0	0	166		100	100	100	20	6	*	100	
May 2016	174	0	0	0	0	0	174		100	100	87	14	4	*	100	
May 2017	181	0	0	0	0	0	181		100	100	69	10	2	*	100	
May 2018	189	0	0	0	0	0	142		100	96	54	6	1	*	100	
May 2019	197	0	0	0	0	0	0		100	74	40	4	1	*	84	
May 2020	206	0	0	0	0	0	0		100	53	27	2	*	*	61	
May 2021	5	0	0	0	0	0	0		100	34	17	1	*	*	39	
May 2022	0	0	0	0	0	0	0		52	15	7	*	*	*	18	
May 2023	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
May 2024	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
May 2025	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
May 2026	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
May 2027	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
May 2028	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
May 2029	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
May 2030	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
May 2031	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
May 2032	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
May 2033	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
Weighted Average Life (years)**	17.9	6.3	2.2	0.8	0.6	0.3	15.1		19.1	17.2	15.5	10.1	7.9	5.2	17.6	

* 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.

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

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

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

<u>Certificate Group</u>	<u>PSA Prepayment Assumption</u>
1	215%
2	215%
3	315%
4	215%
5	366%

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 April 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, 4 or 5 Class bears to the aggregate original principal balance of all Group 1, 2, 3, 4 or 5 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.

Available Recombinations (1)

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal Balances	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 1								
CI	\$ 1,679,983 (3)	CH	\$ 16,799,831	4.0%	FIX	PAC	31393CQL0	April 2012
CE	16,799,831							
Recombination 2								
GI	3,021,988 (3)	CJ	30,219,887	4.5	FIX	PAC	31393CQM8	July 2019
CG	30,219,887							
Recombination 3								
WO	10,165,382	WS	10,165,382	(4)	INV	SUP	31393CQN6	June 2033
SW	11,617,578 (3)							
Recombination 4								
WO	10,165,382	WY	21,782,960	4.0	FIX	SUP	31393CQP1	June 2033
WF	11,617,578							
SW	11,617,578 (3)							
Recombination 5								
UI	26,115,345 (3)	UL	143,634,398	4.0	FIX	PAC	31393CQQ9	September 2023
UG	143,634,398							
Recombination 6								
KI	6,109,447 (3)	CY	67,203,915	5.0	FIX	PAC	31393CQR7	May 2029
BY	67,203,915							
Recombination 7								
UI	65,288,362 (3) (5)	H	356,672,621	5.5	FIX	PAC	31393CQS5	June 2033
UG	143,634,398 (5)							
VI	6,372,718 (3) (5)							
BW	35,049,952 (5)							
KI	12,218,893 (3) (5)							
BY	67,203,915 (5)							
UD	53,727,423 (5)							
UE	57,056,933 (5)							

(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 Recombination 7.

(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 this interest rate, see "Description of the Certificates—Distributions of Interest" in this prospectus supplement.

(5) In any exchange under Recombination 7, the relative proportions of the REMIC Classes to be delivered (or, if applicable, received) in such exchange will equal the proportions reflected by the outstanding principal or notional principal balances of such respective Classes at the time of exchange.

Principal Balance Schedules

L Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$142,661,934.00	August 2007	\$ 97,086,542.38	November 2011	\$ 51,718,775.99
June 2003	142,355,804.56	September 2007	96,076,156.61	December 2011	50,944,329.65
July 2003	142,015,454.84	October 2007	95,071,018.80	January 2012	50,173,917.21
August 2003	141,640,985.51	November 2007	94,071,101.94	February 2012	49,407,517.90
September 2003	141,232,514.94	December 2007	93,076,379.17	March 2012	48,645,111.08
October 2003	140,790,179.18	January 2008	92,086,823.77	April 2012	47,893,626.69
November 2003	140,314,131.91	February 2008	91,102,409.15	May 2012	47,153,085.26
December 2003	139,804,544.35	March 2008	90,123,108.85	June 2012	46,423,332.42
January 2004	139,261,605.20	April 2008	89,148,896.56	July 2012	45,704,215.95
February 2004	138,685,520.52	May 2008	88,179,746.10	August 2012	44,995,585.72
March 2004	138,076,513.65	June 2008	87,215,631.43	September 2012	44,297,293.69
April 2004	137,434,825.04	July 2008	86,256,526.63	October 2012	43,609,193.88
May 2004	136,760,712.14	August 2008	85,302,405.93	November 2012	42,931,142.32
June 2004	136,054,449.21	September 2008	84,353,243.68	December 2012	42,262,997.03
July 2004	135,316,327.19	October 2008	83,409,014.36	January 2013	41,604,618.02
August 2004	134,546,653.47	November 2008	82,469,692.60	February 2013	40,955,867.23
September 2004	133,745,751.70	December 2008	81,535,253.14	March 2013	40,316,608.51
October 2004	132,913,961.59	January 2009	80,605,670.86	April 2013	39,686,707.60
November 2004	132,051,638.65	February 2009	79,680,920.77	May 2013	39,066,032.10
December 2004	131,159,153.96	March 2009	78,760,978.00	June 2013	38,454,451.46
January 2005	130,236,893.92	April 2009	77,845,817.82	July 2013	37,851,836.93
February 2005	129,285,259.96	May 2009	76,935,415.61	August 2013	37,258,061.56
March 2005	128,304,668.26	June 2009	76,029,746.90	September 2013	36,673,000.14
April 2005	127,295,549.46	July 2009	75,128,787.33	October 2013	36,096,529.22
May 2005	126,258,348.33	August 2009	74,232,512.66	November 2013	35,528,527.05
June 2005	125,193,523.46	September 2009	73,340,898.79	December 2013	34,968,873.57
July 2005	124,101,546.92	October 2009	72,453,921.74	January 2014	34,417,450.40
August 2005	122,982,903.91	November 2009	71,571,557.65	February 2014	33,874,140.80
September 2005	121,838,092.41	December 2009	70,693,782.78	March 2014	33,338,829.65
October 2005	120,699,220.52	January 2010	69,820,573.52	April 2014	32,811,403.43
November 2005	119,566,257.67	February 2010	68,951,906.37	May 2014	32,291,750.20
December 2005	118,439,173.47	March 2010	68,087,757.96	June 2014	31,779,759.57
January 2006	117,317,937.66	April 2010	67,228,105.04	July 2014	31,275,322.69
February 2006	116,202,520.16	May 2010	66,372,924.48	August 2014	30,778,332.23
March 2006	115,092,891.03	June 2010	65,522,193.26	September 2014	30,288,682.34
April 2006	113,989,020.49	July 2010	64,675,888.49	October 2014	29,806,268.65
May 2006	112,890,878.91	August 2010	63,833,987.39	November 2014	29,330,988.24
June 2006	111,798,436.81	September 2010	62,996,467.30	December 2014	28,862,739.63
July 2006	110,711,664.87	October 2010	62,163,305.67	January 2015	28,401,422.74
August 2006	109,630,533.91	November 2010	61,334,480.08	February 2015	27,946,938.89
September 2006	108,555,014.91	December 2010	60,509,968.22	March 2015	27,499,190.78
October 2006	107,485,079.00	January 2011	59,689,747.89	April 2015	27,058,082.45
November 2006	106,420,697.45	February 2011	58,873,797.00	May 2015	26,623,519.29
December 2006	105,361,841.68	March 2011	58,062,093.59	June 2015	26,195,408.01
January 2007	104,308,483.26	April 2011	57,254,615.79	July 2015	25,773,656.60
February 2007	103,260,593.90	May 2011	56,451,341.87	August 2015	25,358,174.36
March 2007	102,218,145.47	June 2011	55,652,250.19	September 2015	24,948,871.83
April 2007	101,181,109.97	July 2011	54,857,319.23	October 2015	24,545,660.82
May 2007	100,149,459.55	August 2011	54,066,527.57	November 2015	24,148,454.35
June 2007	99,123,166.50	September 2011	53,279,853.92	December 2015	23,757,166.66
July 2007	98,102,203.25	October 2011	52,497,277.09	January 2016	23,371,713.19

L Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
February 2016	\$ 22,992,010.56	July 2020	\$ 9,282,395.97	December 2024	\$ 3,303,974.70
March 2016	22,617,976.54	August 2020	9,116,539.22	January 2025	3,233,579.19
April 2016	22,249,530.07	September 2020	8,953,265.61	February 2025	3,164,353.51
May 2016	21,886,591.21	October 2020	8,792,537.36	March 2025	3,096,280.01
June 2016	21,529,081.14	November 2020	8,634,317.23	April 2025	3,029,341.29
July 2016	21,176,922.13	December 2020	8,478,568.51	May 2025	2,963,520.20
August 2016	20,830,037.55	January 2021	8,325,255.02	June 2025	2,898,799.84
September 2016	20,488,351.83	February 2021	8,174,341.07	July 2025	2,835,163.56
October 2016	20,151,790.47	March 2021	8,025,791.49	August 2025	2,772,594.94
November 2016	19,820,279.99	April 2021	7,879,571.60	September 2025	2,711,077.81
December 2016	19,493,747.96	May 2021	7,735,647.21	October 2025	2,650,596.21
January 2017	19,172,122.95	June 2021	7,593,984.63	November 2025	2,591,134.43
February 2017	18,855,334.53	July 2021	7,454,550.63	December 2025	2,532,676.98
March 2017	18,543,313.26	August 2021	7,317,312.46	January 2026	2,475,208.59
April 2017	18,235,990.67	September 2021	7,182,237.84	February 2026	2,418,714.22
May 2017	17,933,299.25	October 2021	7,049,294.93	March 2026	2,363,179.04
June 2017	17,635,172.43	November 2021	6,918,452.35	April 2026	2,308,588.44
July 2017	17,341,544.57	December 2021	6,789,679.17	May 2026	2,254,928.01
August 2017	17,052,350.96	January 2022	6,662,944.90	June 2026	2,202,183.56
September 2017	16,767,527.79	February 2022	6,538,219.48	July 2026	2,150,341.10
October 2017	16,487,012.14	March 2022	6,415,473.27	August 2026	2,099,386.84
November 2017	16,210,741.98	April 2022	6,294,677.06	September 2026	2,049,307.20
December 2017	15,938,656.15	May 2022	6,175,802.05	October 2026	2,000,088.78
January 2018	15,670,694.34	June 2022	6,058,819.85	November 2026	1,951,718.39
February 2018	15,406,797.09	July 2022	5,943,702.48	December 2026	1,904,183.03
March 2018	15,146,905.77	August 2022	5,830,422.35	January 2027	1,857,469.88
April 2018	14,890,962.58	September 2022	5,718,952.27	February 2027	1,811,566.31
May 2018	14,638,910.53	October 2022	5,609,265.43	March 2027	1,766,459.87
June 2018	14,390,693.42	November 2022	5,501,335.41	April 2027	1,722,138.30
July 2018	14,146,255.86	December 2022	5,395,136.16	May 2027	1,678,589.51
August 2018	13,905,543.21	January 2023	5,290,642.00	June 2027	1,635,801.59
September 2018	13,668,501.62	February 2023	5,187,827.62	July 2027	1,593,762.80
October 2018	13,435,077.98	March 2023	5,086,668.07	August 2027	1,552,461.57
November 2018	13,205,219.94	April 2023	4,987,138.75	September 2027	1,511,886.50
December 2018	12,978,875.88	May 2023	4,889,215.42	October 2027	1,472,026.36
January 2019	12,755,994.91	June 2023	4,792,874.18	November 2027	1,432,870.08
February 2019	12,536,526.85	July 2023	4,698,091.48	December 2027	1,394,406.75
March 2019	12,320,422.22	August 2023	4,604,844.09	January 2028	1,356,625.62
April 2019	12,107,632.25	September 2023	4,513,109.13	February 2028	1,319,516.10
May 2019	11,898,108.86	October 2023	4,422,864.04	March 2028	1,283,067.75
June 2019	11,691,804.62	November 2023	4,334,086.57	April 2028	1,247,270.29
July 2019	11,488,672.80	December 2023	4,246,754.81	May 2028	1,212,113.58
August 2019	11,288,667.31	January 2024	4,160,847.15	June 2028	1,177,587.64
September 2019	11,091,742.70	February 2024	4,076,342.29	July 2028	1,143,682.62
October 2019	10,897,854.19	March 2024	3,993,219.23	August 2028	1,110,388.83
November 2019	10,706,957.60	April 2024	3,911,457.29	September 2028	1,077,696.71
December 2019	10,519,009.40	May 2024	3,831,036.07	October 2028	1,045,596.85
January 2020	10,333,966.65	June 2024	3,751,935.46	November 2028	1,014,079.98
February 2020	10,151,787.04	July 2024	3,674,135.65	December 2028	983,136.95
March 2020	9,972,428.83	August 2024	3,597,617.11	January 2029	952,758.75
April 2020	9,795,850.89	September 2024	3,522,360.58	February 2029	922,936.51
May 2020	9,622,012.66	October 2024	3,448,347.09	March 2029	893,661.49
June 2020	9,450,874.16	November 2024	3,375,557.94	April 2029	864,925.07

L Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
May 2029	\$ 836,718.77	September 2030	\$ 451,050.46	January 2032	\$ 169,220.68
June 2029	809,034.21	October 2030	430,671.70	February 2032	154,477.89
July 2029	781,863.16	November 2030	410,689.98	March 2032	140,040.48
August 2029	755,197.50	December 2030	391,098.91	April 2032	125,903.43
September 2029	729,029.23	January 2031	371,892.19	May 2032	112,061.79
October 2029	703,350.47	February 2031	353,063.60	June 2032	98,510.67
November 2029	678,153.45	March 2031	334,607.03	July 2032	85,245.28
December 2029	653,430.52	April 2031	316,516.46	August 2032	72,260.88
January 2030	629,174.14	May 2031	298,785.95	September 2032	59,552.81
February 2030	605,376.89	June 2031	281,409.66	October 2032	47,116.48
March 2030	582,031.45	July 2031	264,381.83	November 2032	34,947.37
April 2030	559,130.61	August 2031	247,696.79	December 2032	23,041.02
May 2030	536,667.26	September 2031	231,348.94	January 2033	11,393.05
June 2030	514,634.41	October 2031	215,332.79	February 2033 and thereafter	0.00
July 2030	493,025.17	November 2031	199,642.91		
August 2030	471,832.75	December 2031	184,273.96		

Aggregate Group I Scheduled Balances

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance	\$29,698,455.00	January 2006	\$24,419,236.15	September 2008	\$18,510,525.45
June 2003	29,668,295.07	February 2006	24,182,008.95	October 2008	18,376,381.32
July 2003	29,628,115.67	March 2006	23,948,505.04	November 2008	18,244,969.09
August 2003	29,577,948.39	April 2006	23,718,689.33	December 2008	18,116,261.82
September 2003	29,517,836.71	May 2006	23,492,527.01	January 2009	17,990,232.79
October 2003	29,447,835.98	June 2006	23,269,983.57	February 2009	17,866,855.48
November 2003	29,368,013.39	July 2006	23,051,024.77	March 2009	17,746,103.62
December 2003	29,278,447.96	August 2006	22,835,616.65	April 2009	17,627,951.13
January 2004	29,179,230.44	September 2006	22,623,725.53	May 2009	17,512,372.17
February 2004	29,070,463.28	October 2006	22,415,317.99	June 2009	17,399,341.10
March 2004	28,952,260.47	November 2006	22,210,360.91	July 2009	17,288,832.49
April 2004	28,824,747.49	December 2006	22,008,821.42	August 2009	17,180,821.15
May 2004	28,688,061.12	January 2007	21,810,666.93	September 2009	17,075,282.07
June 2004	28,542,349.36	February 2007	21,615,865.12	October 2009	16,972,190.45
July 2004	28,387,771.19	March 2007	21,424,383.91	November 2009	16,871,521.71
August 2004	28,224,496.45	April 2007	21,236,191.50	December 2009	16,773,251.48
September 2004	28,052,705.60	May 2007	21,051,256.36	January 2010	16,677,355.57
October 2004	27,872,589.51	June 2007	20,869,547.20	February 2010	16,583,810.02
November 2004	27,684,349.25	July 2007	20,691,033.01	March 2010	16,492,591.05
December 2004	27,488,195.82	August 2007	20,515,683.01	April 2010	16,403,675.08
January 2005	27,284,349.89	September 2007	20,343,466.68	May 2010	16,317,038.74
February 2005	27,073,041.52	October 2007	20,174,353.75	June 2010	16,232,658.85
March 2005	26,854,509.88	November 2007	20,008,314.21	July 2010	16,150,512.42
April 2005	26,629,002.91	December 2007	19,845,318.29	August 2010	16,070,576.66
May 2005	26,396,777.02	January 2008	19,685,336.46	September 2010	15,992,828.96
June 2005	26,158,096.76	February 2008	19,528,339.43	October 2010	15,917,246.92
July 2005	25,913,234.46	March 2008	19,374,298.18	November 2010	15,843,808.31
August 2005	25,662,469.85	April 2008	19,223,183.90	December 2010	15,772,491.09
September 2005	25,406,089.72	May 2008	19,074,968.02	January 2011	15,703,273.41
October 2005	25,153,612.69	June 2008	18,929,622.21	February 2011	15,636,133.61
November 2005	24,905,002.21	July 2008	18,787,118.38	March 2011	15,571,050.20
December 2005	24,660,222.01	August 2008	18,647,428.67	April 2011	15,508,001.88

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
May 2011	\$15,446,967.52	October 2015	\$11,787,728.79	March 2020	\$ 7,232,928.46
June 2011	15,387,926.18	November 2015	11,700,445.96	April 2020	7,153,779.36
July 2011	15,330,857.10	December 2015	11,612,947.06	May 2020	7,075,020.11
August 2011	15,275,739.69	January 2016	11,525,252.97	June 2020	6,996,655.14
September 2011	15,222,553.52	February 2016	11,437,384.08	July 2020	6,918,688.69
October 2011	15,171,278.34	March 2016	11,349,360.32	August 2020	6,841,124.85
November 2011	15,121,894.09	April 2016	11,261,201.12	September 2020	6,763,967.51
December 2011	15,074,380.87	May 2016	11,172,925.48	October 2020	6,687,220.43
January 2012	15,028,718.93	June 2016	11,084,551.92	November 2020	6,610,887.20
February 2012	14,984,888.72	July 2016	10,996,098.55	December 2020	6,534,971.25
March 2012	14,942,870.83	August 2016	10,907,583.01	January 2021	6,459,475.84
April 2012	14,895,695.54	September 2016	10,819,022.54	February 2021	6,384,404.10
May 2012	14,844,317.61	October 2016	10,730,433.93	March 2021	6,309,759.02
June 2012	14,791,266.35	November 2016	10,641,833.60	April 2021	6,235,543.43
July 2012	14,736,593.26	December 2016	10,553,237.52	May 2021	6,161,760.02
August 2012	14,680,348.83	January 2017	10,464,661.28	June 2021	6,088,411.35
September 2012	14,622,582.54	February 2017	10,376,120.09	July 2021	6,015,499.84
October 2012	14,563,342.89	March 2017	10,287,628.77	August 2021	5,943,027.78
November 2012	14,502,677.41	April 2017	10,199,201.76	September 2021	5,870,997.33
December 2012	14,440,632.69	May 2017	10,110,853.13	October 2021	5,799,410.53
January 2013	14,377,254.37	June 2017	10,022,596.60	November 2021	5,728,269.29
February 2013	14,312,587.18	July 2017	9,934,445.52	December 2021	5,657,575.40
March 2013	14,246,674.94	August 2017	9,846,412.91	January 2022	5,587,330.53
April 2013	14,179,560.60	September 2017	9,758,511.42	February 2022	5,517,536.24
May 2013	14,111,286.23	October 2017	9,670,753.40	March 2022	5,448,193.97
June 2013	14,041,893.03	November 2017	9,583,150.84	April 2022	5,379,305.06
July 2013	13,971,421.37	December 2017	9,495,715.42	May 2022	5,310,870.74
August 2013	13,899,910.78	January 2018	9,408,458.50	June 2022	5,242,892.13
September 2013	13,827,400.00	February 2018	9,321,391.14	July 2022	5,175,370.25
October 2013	13,753,926.94	March 2018	9,234,524.08	August 2022	5,108,306.02
November 2013	13,679,528.74	April 2018	9,147,867.77	September 2022	5,041,700.25
December 2013	13,604,241.78	May 2018	9,061,432.36	October 2022	4,975,553.67
January 2014	13,528,101.65	June 2018	8,975,227.72	November 2022	4,909,866.91
February 2014	13,451,143.21	July 2018	8,889,263.42	December 2022	4,844,640.51
March 2014	13,373,400.59	August 2018	8,803,548.78	January 2023	4,779,874.92
April 2014	13,294,907.20	September 2018	8,718,092.82	February 2023	4,715,570.50
May 2014	13,215,695.73	October 2018	8,632,904.33	March 2023	4,651,727.53
June 2014	13,135,798.18	November 2018	8,547,991.80	April 2023	4,588,346.21
July 2014	13,055,245.88	December 2018	8,463,363.49	May 2023	4,525,426.65
August 2014	12,974,069.46	January 2019	8,379,027.40	June 2023	4,462,968.89
September 2014	12,892,298.92	February 2019	8,294,991.28	July 2023	4,400,972.87
October 2014	12,809,963.60	March 2019	8,211,262.65	August 2023	4,339,438.49
November 2014	12,727,092.19	April 2019	8,127,848.78	September 2023	4,278,365.55
December 2014	12,643,712.77	May 2019	8,044,756.71	October 2023	4,217,753.79
January 2015	12,559,852.80	June 2019	7,961,993.27	November 2023	4,157,602.88
February 2015	12,475,539.14	July 2019	7,879,565.05	December 2023	4,097,912.41
March 2015	12,390,798.05	August 2019	7,797,478.42	January 2024	4,038,681.92
April 2015	12,305,655.22	September 2019	7,715,739.56	February 2024	3,979,910.88
May 2015	12,220,135.75	October 2019	7,634,354.40	March 2024	3,921,598.70
June 2015	12,134,264.18	November 2019	7,553,328.70	April 2024	3,863,744.71
July 2015	12,048,064.52	December 2019	7,472,668.00	May 2024	3,806,348.20
August 2015	11,961,560.21	January 2020	7,392,377.66	June 2024	3,749,408.41
September 2015	11,874,774.17	February 2020	7,312,462.82	July 2024	3,692,924.50

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
August 2024	\$ 3,636,895.58	July 2027	\$ 1,952,362.31	June 2030	\$ 752,333.09
September 2024	3,581,320.72	August 2027	1,911,767.03	July 2030	724,256.50
October 2024	3,526,198.93	September 2027	1,871,566.83	August 2030	696,496.93
November 2024	3,471,529.16	October 2027	1,831,759.61	September 2030	669,052.11
December 2024	3,417,310.32	November 2027	1,792,343.27	October 2030	641,919.78
January 2025	3,363,541.28	December 2027	1,753,315.67	November 2030	615,097.66
February 2025	3,310,220.85	January 2028	1,714,674.69	December 2030	588,583.49
March 2025	3,257,347.79	February 2028	1,676,418.17	January 2031	562,375.01
April 2025	3,204,920.84	March 2028	1,638,543.95	February 2031	536,469.97
May 2025	3,152,938.68	April 2028	1,601,049.86	March 2031	510,866.12
June 2025	3,101,399.96	May 2028	1,563,933.71	April 2031	485,561.20
July 2025	3,050,303.27	June 2028	1,527,193.31	May 2031	460,552.97
August 2025	2,999,647.18	July 2028	1,490,826.47	June 2031	435,839.19
September 2025	2,949,430.20	August 2028	1,454,830.97	July 2031	411,417.63
October 2025	2,899,650.84	September 2028	1,419,204.60	August 2031	387,286.05
November 2025	2,850,307.54	October 2028	1,383,945.13	September 2031	363,442.25
December 2025	2,801,398.72	November 2028	1,349,050.32	October 2031	339,883.99
January 2026	2,752,922.77	December 2028	1,314,517.94	November 2031	316,609.06
February 2026	2,704,878.04	January 2029	1,280,345.75	December 2031	293,615.26
March 2026	2,657,262.85	February 2029	1,246,531.50	January 2032	270,900.38
April 2026	2,610,075.49	March 2029	1,213,072.93	February 2032	248,462.23
May 2026	2,563,314.23	April 2029	1,179,967.78	March 2032	226,298.63
June 2026	2,516,977.29	May 2029	1,147,213.78	April 2032	204,407.39
July 2026	2,471,062.89	June 2029	1,114,808.68	May 2032	182,786.33
August 2026	2,425,569.21	July 2029	1,082,750.20	June 2032	161,433.30
September 2026	2,380,494.40	August 2029	1,051,036.07	July 2032	140,346.13
October 2026	2,335,836.60	September 2029	1,019,664.02	August 2032	119,522.67
November 2026	2,291,593.92	October 2029	988,631.76	September 2032	98,960.77
December 2026	2,247,764.43	November 2029	957,937.03	October 2032	78,658.30
January 2027	2,204,346.20	December 2029	927,577.54	November 2032	58,613.13
February 2027	2,161,337.27	January 2030	897,551.02	December 2032	38,823.15
March 2027	2,118,735.67	February 2030	867,855.18	January 2033	19,286.24
April 2027	2,076,539.40	March 2030	838,487.74	February 2033 and thereafter	0.00
May 2027	2,034,746.44	April 2030	809,446.43		
June 2027	1,993,354.76	May 2030	780,728.97		

Aggregate Group II Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$11,393,868.00	June 2004	\$10,717,734.74	July 2005	\$ 9,197,600.28
June 2003	11,376,212.76	July 2004	10,627,595.05	August 2005	9,054,273.58
July 2003	11,352,687.20	August 2004	10,532,472.00	September 2005	8,908,079.08
August 2003	11,323,309.72	September 2004	10,432,489.52	October 2005	8,764,554.42
September 2003	11,288,107.14	October 2004	10,327,778.82	November 2005	8,623,668.41
October 2003	11,247,114.73	November 2004	10,218,478.19	December 2005	8,485,390.16
November 2003	11,200,376.20	December 2004	10,104,732.84	January 2006	8,349,689.10
December 2003	11,147,943.63	January 2005	9,986,694.62	February 2006	8,216,534.95
January 2004	11,089,877.48	February 2005	9,864,521.85	March 2006	8,085,897.74
February 2004	11,026,246.48	March 2005	9,738,379.05	April 2006	7,957,747.79
March 2004	10,957,127.61	April 2005	9,608,436.68	May 2006	7,832,055.76
April 2004	10,882,605.95	May 2005	9,474,870.89	June 2006	7,708,792.55
May 2004	10,802,774.65	June 2005	9,337,863.20	July 2006	7,587,929.37

Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
August 2006	\$ 7,469,437.74	June 2010	\$ 4,145,516.87	April 2014	\$ 2,921,171.72
September 2006	7,353,289.43	July 2010	4,111,099.93	May 2014	2,871,577.68
October 2006	7,239,456.54	August 2010	4,077,979.20	June 2014	2,820,761.27
November 2006	7,127,911.40	September 2010	4,046,137.49	July 2014	2,768,750.98
December 2006	7,018,626.66	October 2010	4,015,557.77	August 2014	2,715,574.89
January 2007	6,911,575.22	November 2010	3,986,223.22	September 2014	2,661,260.66
February 2007	6,806,730.26	December 2010	3,958,117.17	October 2014	2,605,835.51
March 2007	6,704,065.25	January 2011	3,931,223.14	November 2014	2,549,326.30
April 2007	6,603,553.89	February 2011	3,905,524.84	December 2014	2,491,759.44
May 2007	6,505,170.19	March 2011	3,881,006.11	January 2015	2,433,160.96
June 2007	6,408,888.38	April 2011	3,857,651.00	February 2015	2,373,556.48
July 2007	6,314,682.99	May 2011	3,835,443.70	March 2015	2,312,971.26
August 2007	6,222,528.78	June 2011	3,814,368.59	April 2015	2,251,430.15
September 2007	6,132,400.78	July 2011	3,794,410.20	May 2015	2,188,957.64
October 2007	6,044,274.27	August 2011	3,775,553.23	June 2015	2,125,577.82
November 2007	5,958,124.79	September 2011	3,757,782.55	July 2015	2,061,314.44
December 2007	5,873,928.10	October 2011	3,741,083.18	August 2015	1,996,190.87
January 2008	5,791,660.24	November 2011	3,725,440.31	September 2015	1,930,230.12
February 2008	5,711,297.49	December 2011	3,710,839.26	October 2015	1,863,454.86
March 2008	5,632,816.34	January 2012	3,697,265.54	November 2015	1,795,887.38
April 2008	5,556,193.56	February 2012	3,684,704.80	December 2015	1,727,549.65
May 2008	5,481,406.13	March 2012	3,673,142.84	January 2016	1,658,463.28
June 2008	5,408,431.29	April 2012	3,662,565.63	February 2016	1,588,649.57
July 2008	5,337,246.50	May 2012	3,652,069.42	March 2016	1,518,129.46
August 2008	5,267,829.43	June 2012	3,639,523.56	April 2016	1,446,923.58
September 2008	5,200,158.01	July 2012	3,624,968.59	May 2016	1,375,052.22
October 2008	5,134,210.38	August 2012	3,608,444.49	June 2016	1,302,535.37
November 2008	5,069,964.93	September 2012	3,589,990.65	July 2016	1,229,392.69
December 2008	5,007,400.23	October 2012	3,569,645.92	August 2016	1,155,643.53
January 2009	4,946,495.09	November 2012	3,547,448.56	September 2016	1,081,306.94
February 2009	4,887,228.56	December 2012	3,523,436.31	October 2016	1,006,401.65
March 2009	4,829,579.86	January 2013	3,497,646.35	November 2016	930,946.12
April 2009	4,773,528.48	February 2013	3,470,115.33	December 2016	854,958.48
May 2009	4,719,054.08	March 2013	3,440,879.37	January 2017	778,456.61
June 2009	4,666,136.53	April 2013	3,409,974.06	February 2017	701,458.07
July 2009	4,614,755.95	May 2013	3,377,434.48	March 2017	623,980.13
August 2009	4,564,892.61	June 2013	3,343,295.19	April 2017	546,039.82
September 2009	4,516,527.02	July 2013	3,307,590.26	May 2017	467,653.85
October 2009	4,469,639.89	August 2013	3,270,353.26	June 2017	388,838.69
November 2009	4,424,212.11	September 2013	3,231,617.27	July 2017	309,610.53
December 2009	4,380,224.80	October 2013	3,191,414.87	August 2017	229,985.28
January 2010	4,337,659.24	November 2013	3,149,778.19	September 2017	149,978.62
February 2010	4,296,496.94	December 2013	3,106,738.85	October 2017	69,605.94
March 2010	4,256,719.58	January 2014	3,062,328.05	November 2017 and thereafter	0.00
April 2010	4,218,309.04	February 2014	3,016,576.50		
May 2010	4,181,247.38	March 2014	2,969,514.45		

Aggregate Group III Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through May 2005	\$71,919,061.00	June 2005	\$71,218,378.56	August 2005	\$69,775,581.09
		July 2005	70,503,776.47	September 2005	69,034,125.16

Aggregate Group III (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
October 2005	\$68,279,747.56	March 2010	\$33,558,539.96	August 2014	\$12,117,201.03
November 2005	67,529,382.76	April 2010	32,993,703.48	September 2014	11,863,542.56
December 2005	66,783,010.08	May 2010	32,431,901.45	October 2014	11,614,098.44
January 2006	66,040,608.91	June 2010	31,873,118.21	November 2014	11,368,804.89
February 2006	65,302,158.75	July 2010	31,317,338.15	December 2014	11,127,599.03
March 2006	64,567,639.23	August 2010	30,764,545.78	January 2015	10,890,418.91
April 2006	63,837,030.06	September 2010	30,214,725.66	February 2015	10,657,203.45
May 2006	63,110,311.06	October 2010	29,670,615.69	March 2015	10,427,892.49
June 2006	62,387,462.17	November 2010	29,135,043.11	April 2015	10,202,426.70
July 2006	61,668,463.40	December 2010	28,607,882.29	May 2015	9,980,747.64
August 2006	60,953,294.90	January 2011	28,089,009.40	June 2015	9,762,797.69
September 2006	60,241,936.89	February 2011	27,578,302.37	July 2015	9,548,520.08
October 2006	59,534,369.72	March 2011	27,075,640.85	August 2015	9,337,858.85
November 2006	58,830,573.81	April 2011	26,580,906.22	September 2015	9,130,758.88
December 2006	58,130,529.72	May 2011	26,093,981.53	October 2015	8,927,165.81
January 2007	57,434,218.07	June 2011	25,614,751.51	November 2015	8,727,026.09
February 2007	56,741,619.61	July 2011	25,143,102.52	December 2015	8,530,286.94
March 2007	56,052,715.16	August 2011	24,678,922.55	January 2016	8,336,896.35
April 2007	55,367,485.68	September 2011	24,222,101.16	February 2016	8,146,803.07
May 2007	54,685,912.19	October 2011	23,772,529.53	March 2016	7,959,956.59
June 2007	54,007,975.82	November 2011	23,330,100.34	April 2016	7,776,307.12
July 2007	53,333,657.80	December 2011	22,894,707.83	May 2016	7,595,805.61
August 2007	52,662,939.45	January 2012	22,466,247.74	June 2016	7,418,403.72
September 2007	51,995,802.21	February 2012	22,044,617.30	July 2016	7,244,053.81
October 2007	51,332,227.57	March 2012	21,629,715.21	August 2016	7,072,708.94
November 2007	50,672,197.16	April 2012	21,221,441.61	September 2016	6,904,322.85
December 2007	50,015,692.68	May 2012	20,819,698.07	October 2016	6,738,849.95
January 2008	49,362,695.93	June 2012	20,424,387.55	November 2016	6,576,245.32
February 2008	48,713,188.81	July 2012	20,035,414.43	December 2016	6,416,464.69
March 2008	48,067,153.30	August 2012	19,652,684.43	January 2017	6,259,464.44
April 2008	47,424,571.48	September 2012	19,276,104.61	February 2017	6,105,201.59
May 2008	46,785,425.53	October 2012	18,905,583.40	March 2017	5,953,633.78
June 2008	46,149,697.70	November 2012	18,541,030.50	April 2017	5,804,719.26
July 2008	45,517,370.36	December 2012	18,182,356.92	May 2017	5,658,416.92
August 2008	44,888,425.94	January 2013	17,829,474.94	June 2017	5,514,686.22
September 2008	44,262,846.99	February 2013	17,482,298.10	July 2017	5,373,487.23
October 2008	43,640,616.13	March 2013	17,140,741.18	August 2017	5,234,780.60
November 2008	43,021,716.08	April 2013	16,804,720.17	September 2017	5,098,527.56
December 2008	42,406,129.64	May 2013	16,474,152.28	October 2017	4,964,689.89
January 2009	41,793,839.70	June 2013	16,148,955.90	November 2017	4,833,229.97
February 2009	41,184,829.24	July 2013	15,829,050.59	December 2017	4,704,110.68
March 2009	40,579,081.34	August 2013	15,514,357.05	January 2018	4,577,295.49
April 2009	39,976,579.14	September 2013	15,204,797.16	February 2018	4,452,748.37
May 2009	39,377,305.89	October 2013	14,900,293.87	March 2018	4,330,433.86
June 2009	38,781,244.92	November 2013	14,600,771.29	April 2018	4,210,316.97
July 2009	38,188,379.64	December 2013	14,306,154.57	May 2018	4,092,363.26
August 2009	37,598,693.55	January 2014	14,016,369.96	June 2018	3,976,538.80
September 2009	37,012,170.24	February 2014	13,731,344.79	July 2018	3,862,810.14
October 2009	36,428,793.37	March 2014	13,451,007.40	August 2018	3,751,144.32
November 2009	35,848,546.70	April 2014	13,175,287.18	September 2018	3,641,508.89
December 2009	35,271,414.07	May 2014	12,904,114.53	October 2018	3,533,871.85
January 2010	34,697,379.38	June 2014	12,637,420.86	November 2018	3,428,201.69
February 2010	34,126,426.65	July 2014	12,375,138.58	December 2018	3,324,467.36

Aggregate Group III (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
January 2019	\$ 3,222,638.27	July 2020	\$ 1,683,213.66	December 2021	\$ 651,574.69
February 2019	3,122,684.28	August 2020	1,612,335.81	January 2022	601,338.27
March 2019	3,024,575.70	September 2020	1,542,838.18	February 2022	552,144.56
April 2019	2,928,283.26	October 2020	1,474,698.45	March 2022	503,976.30
May 2019	2,833,778.15	November 2020	1,407,894.60	April 2022	456,816.47
June 2019	2,741,031.97	December 2020	1,342,404.96	May 2022	410,648.33
July 2019	2,650,016.74	January 2021	1,278,208.16	June 2022	365,455.36
August 2019	2,560,704.91	February 2021	1,215,283.17	July 2022	321,221.31
September 2019	2,473,069.31	March 2021	1,153,609.27	August 2022	277,930.19
October 2019	2,387,083.21	April 2021	1,093,166.05	September 2022	235,566.23
November 2019	2,302,720.24	May 2021	1,033,933.41	October 2022	194,113.90
December 2019	2,219,954.45	June 2021	975,891.54	November 2022	153,557.93
January 2020	2,138,760.25	July 2021	919,020.95	December 2022	113,883.24
February 2020	2,059,112.46	August 2021	863,302.42	January 2023	75,075.03
March 2020	1,980,986.26	September 2021	808,717.02	February 2023	37,118.68
April 2020	1,904,357.18	October 2021	755,246.13	March 2023 and thereafter	0.00
May 2020	1,829,201.15	November 2021	702,871.38		
June 2020	1,755,494.43				

Aggregate Group IV Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$34,753,606.00	November 2005	\$14,959,930.02	May 2008	\$ 6,580,129.25
June 2003	34,427,738.25	December 2005	14,557,247.43	June 2008	6,415,240.35
July 2003	34,064,339.60	January 2006	14,164,215.55	July 2008	6,256,642.86
August 2003	33,663,625.78	February 2006	13,780,701.90	August 2008	6,104,244.44
September 2003	33,225,851.65	March 2006	13,406,575.52	September 2008	5,957,953.81
October 2003	32,751,311.08	April 2006	13,041,707.03	October 2008	5,817,680.84
November 2003	32,240,336.68	May 2006	12,685,968.59	November 2008	5,683,336.47
December 2003	31,693,299.54	June 2006	12,339,233.85	December 2008	5,554,832.73
January 2004	31,110,608.85	July 2006	12,001,377.98	January 2009	5,432,082.73
February 2004	30,492,711.44	August 2006	11,672,277.63	February 2009	5,315,000.60
March 2004	29,840,091.33	September 2006	11,351,810.90	March 2009	5,203,501.54
April 2004	29,153,269.11	October 2006	11,039,857.36	April 2009	5,097,501.78
May 2004	28,432,801.35	November 2006	10,736,298.00	May 2009	4,996,918.58
June 2004	27,679,279.87	December 2006	10,441,015.21	June 2009	4,901,670.18
July 2004	26,893,331.01	January 2007	10,153,892.82	July 2009	4,811,675.84
August 2004	26,075,614.74	February 2007	9,874,816.02	August 2009	4,726,855.81
September 2004	25,226,823.86	March 2007	9,603,671.38	September 2009	4,647,131.30
October 2004	24,347,682.98	April 2007	9,340,346.79	October 2009	4,572,424.49
November 2004	23,438,947.55	May 2007	9,084,731.53	November 2009	4,502,658.52
December 2004	22,501,402.77	June 2007	8,836,716.19	December 2009	4,437,757.45
January 2005	21,535,862.52	July 2007	8,596,192.64	January 2010	4,377,646.32
February 2005	20,543,168.13	August 2007	8,363,054.08	February 2010	4,322,251.03
March 2005	19,524,187.20	September 2007	8,137,194.96	March 2010	4,271,498.45
April 2005	18,479,812.31	October 2007	7,918,511.03	April 2010	4,225,316.29
May 2005	17,410,959.74	November 2007	7,706,899.26	May 2010	4,183,633.20
June 2005	17,019,250.50	December 2007	7,502,257.87	June 2010	4,146,378.69
July 2005	16,618,881.31	January 2008	7,304,486.31	July 2010	4,113,483.15
August 2005	16,210,504.81	February 2008	7,113,485.23	August 2010	4,084,877.81
September 2005	15,794,785.29	March 2008	6,929,156.47	September 2010	4,060,494.77
October 2005	15,372,397.40	April 2008	6,751,403.08	October 2010	4,037,513.72

Aggregate Group IV (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
November 2010	\$ 4,013,025.90	February 2013	\$ 2,927,235.82	May 2015	\$ 1,423,497.15
December 2010	3,987,076.34	March 2013	2,875,900.57	June 2015	1,365,442.03
January 2011	3,959,709.15	April 2013	2,824,051.12	July 2015	1,307,369.36
February 2011	3,930,967.57	May 2013	2,771,711.90	August 2015	1,249,292.02
March 2011	3,900,893.99	June 2013	2,718,906.82	September 2015	1,191,222.51
April 2011	3,869,529.92	July 2013	2,665,659.28	October 2015	1,133,173.05
May 2011	3,836,916.08	August 2013	2,611,992.16	November 2015	1,075,155.55
June 2011	3,803,092.31	September 2013	2,557,927.78	December 2015	1,017,181.58
July 2011	3,768,097.69	October 2013	2,503,488.03	January 2016	959,262.42
August 2011	3,731,970.48	November 2013	2,448,694.23	February 2016	901,409.05
September 2011	3,694,748.20	December 2013	2,393,567.30	March 2016	843,632.16
October 2011	3,656,467.55	January 2014	2,338,127.64	April 2016	785,942.16
November 2011	3,617,164.51	February 2014	2,282,395.16	May 2016	728,349.17
December 2011	3,576,874.32	March 2014	2,226,389.36	June 2016	670,863.03
January 2012	3,535,631.48	April 2014	2,170,129.27	July 2016	613,493.31
February 2012	3,493,469.78	May 2014	2,113,633.49	August 2016	556,249.33
March 2012	3,450,422.31	June 2014	2,056,920.15	September 2016	499,140.13
April 2012	3,406,521.47	July 2014	2,000,006.99	October 2016	442,174.50
May 2012	3,361,798.99	August 2014	1,942,911.34	November 2016	385,360.99
June 2012	3,316,285.92	September 2014	1,885,650.08	December 2016	328,707.89
July 2012	3,270,012.65	October 2014	1,828,239.73	January 2017	272,223.26
August 2012	3,223,008.94	November 2014	1,770,696.37	February 2017	215,914.91
September 2012	3,175,303.94	December 2014	1,713,035.73	March 2017	159,790.44
October 2012	3,126,926.13	January 2015	1,655,273.15	April 2017	103,857.20
November 2012	3,077,903.41	February 2015	1,597,423.59	May 2017	48,122.33
December 2012	3,028,263.07	March 2015	1,539,501.64	June 2017 and thereafter	0.00
January 2013	2,978,031.83	April 2015	1,481,521.53		

Aggregate Group V Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$53,217,040.00	February 2005	\$46,272,885.07	November 2006	\$34,734,236.99
June 2003	53,068,761.58	March 2005	45,757,226.83	December 2006	34,220,734.38
July 2003	52,901,397.40	April 2005	45,226,862.71	January 2007	33,711,440.77
August 2003	52,715,016.07	May 2005	44,682,139.48	February 2007	33,206,322.71
September 2003	52,509,700.89	June 2005	44,123,414.17	March 2007	32,705,347.00
October 2003	52,285,549.89	July 2005	43,551,053.68	April 2007	32,208,480.73
November 2003	52,042,675.71	August 2005	42,965,434.40	May 2007	31,715,691.22
December 2003	51,781,205.57	September 2005	42,384,596.92	June 2007	31,226,946.05
January 2004	51,501,281.17	October 2005	41,808,503.27	July 2007	30,742,213.07
February 2004	51,203,058.60	November 2005	41,237,115.80	August 2007	30,261,460.38
March 2004	50,886,708.21	December 2005	40,670,397.15	September 2007	29,784,656.33
April 2004	50,552,414.46	January 2006	40,108,310.23	October 2007	29,311,769.50
May 2004	50,200,375.74	February 2006	39,550,818.28	November 2007	28,842,768.74
June 2004	49,830,804.24	March 2006	38,997,884.80	December 2007	28,377,623.15
July 2004	49,443,925.72	April 2006	38,449,473.60	January 2008	27,916,302.04
August 2004	49,039,979.29	May 2006	37,905,548.74	February 2008	27,458,775.00
September 2004	48,619,217.18	June 2006	37,366,074.61	March 2008	27,005,011.84
October 2004	48,181,904.49	July 2006	36,831,015.84	April 2008	26,554,982.61
November 2004	47,728,318.94	August 2006	36,300,337.36	May 2008	26,108,657.59
December 2004	47,258,750.55	September 2006	35,774,004.36	June 2008	25,666,007.30
January 2005	46,773,501.35	October 2006	35,251,982.32	July 2008	25,227,002.49

Aggregate Group V (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
August 2008	\$24,791,614.16	January 2013	\$ 8,265,793.23	June 2017	\$ 2,545,223.00
September 2008.....	24,359,813.50	February 2013	8,087,980.03	July 2017	2,487,796.08
October 2008	23,931,571.95	March 2013	7,913,869.90	August 2017	2,431,599.79
November 2008	23,506,861.19	April 2013.....	7,743,387.29	September 2017.....	2,376,608.57
December 2008	23,085,653.08	May 2013	7,576,458.19	October 2017	2,322,797.38
January 2009	22,667,919.74	June 2013	7,413,010.08	November 2017	2,270,141.67
February 2009	22,253,633.49	July 2013	7,252,971.89	December 2017	2,218,617.41
March 2009	21,842,766.89	August 2013	7,096,273.97	January 2018	2,168,201.06
April 2009.....	21,435,292.68	September 2013.....	6,942,848.11	February 2018	2,118,869.54
May 2009	21,031,183.84	October 2013	6,792,627.43	March 2018	2,070,600.26
June 2009	20,630,413.57	November 2013	6,645,546.42	April 2018.....	2,023,371.09
July 2009	20,232,955.25	December 2013	6,501,540.90	May 2018	1,977,160.34
August 2009	19,838,782.50	January 2014	6,360,547.95	June 2018	1,931,946.77
September 2009.....	19,447,869.14	February 2014	6,222,505.95	July 2018	1,887,709.58
October 2009	19,060,189.18	March 2014	6,087,354.50	August 2018	1,844,428.38
November 2009	18,675,716.85	April 2014.....	5,955,034.43	September 2018.....	1,802,083.20
December 2009	18,294,426.58	May 2014	5,825,487.77	October 2018	1,760,654.50
January 2010	17,916,293.00	June 2014	5,698,657.70	November 2018	1,720,123.10
February 2010	17,541,290.95	July 2014	5,574,488.57	December 2018	1,680,470.25
March 2010	17,171,844.98	August 2014	5,452,925.81	January 2019	1,641,677.56
April 2010.....	16,809,990.44	September 2014.....	5,333,916.01	February 2019	1,603,727.03
May 2010	16,455,573.86	October 2014	5,217,406.79	March 2019	1,566,601.02
June 2010	16,108,444.84	November 2014	5,103,346.86	April 2019.....	1,530,282.25
July 2010	15,768,455.97	December 2014	4,991,685.95	May 2019	1,494,753.80
August 2010	15,435,462.80	January 2015	4,882,374.79	June 2019	1,459,999.09
September 2010.....	15,109,323.77	February 2015	4,775,365.14	July 2019	1,426,001.89
October 2010	14,789,900.14	March 2015	4,670,609.72	August 2019	1,392,746.29
November 2010	14,477,055.96	April 2015.....	4,568,062.20	September 2019.....	1,360,216.72
December 2010	14,170,658.00	May 2015	4,467,677.18	October 2019	1,328,397.92
January 2011	13,870,575.69	June 2015	4,369,410.21	November 2019	1,297,274.94
February 2011	13,576,681.08	July 2015	4,273,217.70	December 2019	1,266,833.15
March 2011	13,288,848.77	August 2015	4,179,056.96	January 2020	1,237,058.21
April 2011.....	13,006,955.90	September 2015.....	4,086,886.17	February 2020	1,207,936.07
May 2011	12,730,882.03	October 2015	3,996,664.36	March 2020	1,179,452.98
June 2011	12,460,509.16	November 2015	3,908,351.36	April 2020.....	1,151,595.47
July 2011	12,195,721.66	December 2015	3,821,907.85	May 2020	1,124,350.35
August 2011	11,936,406.20	January 2016	3,737,295.27	June 2020	1,097,704.68
September 2011.....	11,682,451.72	February 2016	3,654,475.89	July 2020	1,071,645.82
October 2011	11,433,749.41	March 2016	3,573,412.69	August 2020	1,046,161.37
November 2011	11,190,192.61	April 2016	3,494,069.44	September 2020.....	1,021,239.18
December 2011	10,951,676.83	May 2016	3,416,410.62	October 2020	996,867.36
January 2012	10,718,099.64	June 2016	3,340,401.45	November 2020	973,034.27
February 2012	10,489,360.71	July 2016	3,266,007.85	December 2020	949,728.50
March 2012	10,265,361.68	August 2016	3,193,196.42	January 2021	926,938.88
April 2012.....	10,046,006.20	September 2016.....	3,121,934.44	February 2021	904,654.47
May 2012	9,831,199.82	October 2016	3,052,189.88	March 2021	882,864.54
June 2012	9,620,850.01	November 2016	2,983,931.33	April 2021.....	861,558.62
July 2012	9,414,866.10	December 2016	2,917,128.02	May 2021	840,726.41
August 2012	9,213,159.21	January 2017	2,851,749.83	June 2021	820,357.87
September 2012.....	9,015,642.29	February 2017	2,787,767.23	July 2021	800,443.12
October 2012	8,822,230.00	March 2017	2,725,151.30	August 2021	780,972.51
November 2012	8,632,838.74	April 2017.....	2,663,873.69	September 2021.....	761,936.60
December 2012	8,447,386.58	May 2017	2,603,906.66	October 2021	743,326.12

Aggregate Group V (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
November 2021	\$ 725,132.00	September 2025	\$ 214,929.54	June 2029	\$ 48,447.14
December 2021	707,345.37	October 2025	208,854.79	July 2029	46,516.19
January 2022	689,957.54	November 2025	202,925.38	August 2029	44,636.99
February 2022	672,959.98	December 2025	197,138.08	September 2029	42,808.33
March 2022	656,344.37	January 2026	191,489.76	October 2029	41,029.00
April 2022	640,102.52	February 2026	185,977.32	November 2029	39,297.87
May 2022	624,226.46	March 2026	180,597.75	December 2029	37,613.80
June 2022	608,708.34	April 2026	175,348.09	January 2030	35,975.68
July 2022	593,540.51	May 2026	170,225.47	February 2030	34,382.42
August 2022	578,715.44	June 2026	165,227.04	March 2030	32,832.97
September 2022	564,225.80	July 2026	160,350.05	April 2030	31,326.30
October 2022	550,064.38	August 2026	155,591.78	May 2030	29,861.38
November 2022	536,224.12	September 2026	150,949.57	June 2030	28,437.23
December 2022	522,698.14	October 2026	146,420.85	July 2030	27,052.88
January 2023	509,479.66	November 2026	142,003.06	August 2030	25,707.38
February 2023	496,562.08	December 2026	137,693.72	September 2030	24,399.81
March 2023	483,938.90	January 2027	133,490.40	October 2030	23,129.25
April 2023	471,603.79	February 2027	129,390.71	November 2030	21,894.83
May 2023	459,550.53	March 2027	125,392.33	December 2030	20,695.67
June 2023	447,773.03	April 2027	121,492.98	January 2031	19,530.93
July 2023	436,265.35	May 2027	117,690.43	February 2031	18,399.78
August 2023	425,021.64	June 2027	113,982.49	March 2031	17,301.41
September 2023	414,036.20	July 2027	110,367.02	April 2031	16,235.03
October 2023	403,303.44	August 2027	106,841.94	May 2031	15,199.85
November 2023	392,817.88	September 2027	103,405.20	June 2031	14,195.14
December 2023	382,574.16	October 2027	100,054.80	July 2031	13,220.13
January 2024	372,567.03	November 2027	96,788.77	August 2031	12,274.12
February 2024	362,791.36	December 2027	93,605.21	September 2031	11,356.39
March 2024	353,242.12	January 2028	90,502.24	October 2031	10,466.26
April 2024	343,914.38	February 2028	87,478.01	November 2031	9,603.03
May 2024	334,803.31	March 2028	84,530.75	December 2031	8,766.06
June 2024	325,904.21	April 2028	81,658.67	January 2032	7,954.70
July 2024	317,212.45	May 2028	78,860.08	February 2032	7,168.31
August 2024	308,723.50	June 2028	76,133.29	March 2032	6,406.29
September 2024	300,432.94	July 2028	73,476.65	April 2032	5,668.01
October 2024	292,336.42	August 2028	70,888.55	May 2032	4,952.90
November 2024	284,429.71	September 2028	68,367.42	June 2032	4,260.37
December 2024	276,708.65	October 2028	65,911.71	July 2032	3,589.87
January 2025	269,169.17	November 2028	63,519.92	August 2032	2,940.84
February 2025	261,807.29	December 2028	61,190.57	September 2032	2,312.74
March 2025	254,619.10	January 2029	58,922.22	October 2032	1,705.05
April 2025	247,600.80	February 2029	56,713.46	November 2032	1,117.25
May 2025	240,748.65	March 2029	54,562.91	December 2032	548.84
June 2025	234,058.99	April 2029	52,469.21	January 2033 and thereafter	0.00
July 2025	227,528.24	May 2029	50,431.05		
August 2025	221,152.90				

Aggregate Group VI Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$356,672,621.00	July 2003	\$355,236,266.54	September 2003	\$353,458,205.23
June 2003	355,997,265.32	August 2003	354,389,829.98	October 2003	352,441,686.11

Aggregate Group VI (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
November 2003	\$351,340,610.56	April 2008	\$224,979,367.04	September 2012	\$112,375,238.14
December 2003	350,155,360.52	May 2008	222,548,919.78	October 2012	110,632,232.39
January 2004	348,886,361.77	June 2008	220,131,085.05	November 2012	108,914,653.79
February 2004	347,534,083.70	July 2008	217,725,797.95	December 2012	107,222,143.37
March 2004	346,099,039.07	August 2008	215,332,993.94	January 2013	105,554,347.09
April 2004	344,581,783.76	September 2008	212,952,608.79	February 2013	103,910,915.83
May 2004	342,982,916.41	October 2008	210,584,578.60	March 2013	102,291,505.33
June 2004	341,303,078.09	November 2008	208,228,839.80	April 2013	100,695,776.07
July 2004	339,542,951.89	December 2008	205,885,329.17	May 2013	99,123,393.25
August 2004	337,703,262.49	January 2009	203,553,983.79	June 2013	97,574,026.73
September 2004	335,784,775.70	February 2009	201,234,741.06	July 2013	96,047,350.92
October 2004	333,788,297.94	March 2009	198,927,538.72	August 2013	94,543,044.77
November 2004	331,714,675.73	April 2009	196,632,314.83	September 2013	93,060,791.66
December 2004	329,564,795.07	May 2009	194,349,007.74	October 2013	91,600,279.40
January 2005	327,339,580.85	June 2009	192,077,556.16	November 2013	90,161,200.09
February 2005	325,039,996.22	July 2009	189,817,899.08	December 2013	88,743,250.13
March 2005	322,667,041.90	August 2009	187,569,975.82	January 2014	87,346,130.14
April 2005	320,221,755.44	September 2009	185,333,726.02	February 2014	85,969,544.87
May 2005	317,705,210.50	October 2009	183,109,089.60	March 2014	84,613,203.20
June 2005	315,118,516.11	November 2009	180,896,006.83	April 2014	83,276,818.03
July 2005	312,462,815.76	December 2009	178,694,418.24	May 2014	81,960,106.27
August 2005	309,739,286.69	January 2010	176,504,264.72	June 2014	80,662,788.74
September 2005	306,949,138.90	February 2010	174,325,487.41	July 2014	79,384,590.16
October 2005	304,093,614.34	March 2010	172,158,027.80	August 2014	78,125,239.07
November 2005	301,252,889.24	April 2010	170,001,827.65	September 2014	76,884,467.78
December 2005	298,426,887.43	May 2010	167,856,829.02	October 2014	75,662,012.32
January 2006	295,615,533.19	June 2010	165,722,974.29	November 2014	74,457,612.40
February 2006	292,818,751.15	July 2010	163,600,206.12	December 2014	73,271,011.35
March 2006	290,036,466.35	August 2010	161,488,467.47	January 2015	72,101,956.06
April 2006	287,268,604.19	September 2010	159,387,701.58	February 2015	70,950,196.95
May 2006	284,515,090.49	October 2010	157,297,852.01	March 2015	69,815,487.92
June 2006	281,775,851.42	November 2010	155,218,862.58	April 2015	68,697,586.27
July 2006	279,050,813.55	December 2010	153,150,677.42	May 2015	67,596,252.72
August 2006	276,339,903.81	January 2011	151,093,240.94	June 2015	66,511,251.28
September 2006	273,643,049.52	February 2011	149,046,497.83	July 2015	65,442,349.27
October 2006	270,960,178.37	March 2011	147,010,393.08	August 2015	64,389,317.25
November 2006	268,291,218.42	April 2011	144,984,871.94	September 2015	63,351,928.96
December 2006	265,636,098.10	May 2011	142,969,879.97	October 2015	62,329,961.33
January 2007	262,994,746.21	June 2011	140,965,362.98	November 2015	61,323,194.35
February 2007	260,367,091.91	July 2011	138,971,267.09	December 2015	60,331,411.11
March 2007	257,753,064.73	August 2011	136,987,538.66	January 2016	59,354,397.73
April 2007	255,152,594.57	September 2011	135,014,124.37	February 2016	58,391,943.28
May 2007	252,565,611.67	October 2011	133,050,971.13	March 2016	57,443,839.80
June 2007	249,992,046.66	November 2011	131,098,026.15	April 2016	56,509,882.22
July 2007	247,431,830.49	December 2011	129,155,236.91	May 2016	55,589,868.33
August 2007	244,884,894.49	January 2012	127,222,551.16	June 2016	54,683,598.75
September 2007	242,351,170.33	February 2012	125,299,916.90	July 2016	53,790,876.88
October 2007	239,830,590.05	March 2012	123,387,282.42	August 2016	52,911,508.86
November 2007	237,323,086.01	April 2012	121,484,596.27	September 2016	52,045,303.55
December 2007	234,828,590.95	May 2012	119,608,890.74	October 2016	51,192,072.46
January 2008	232,347,037.94	June 2012	117,760,484.44	November 2016	50,351,629.74
February 2008	229,878,360.39	July 2012	115,938,992.42	December 2016	49,523,792.16
March 2008	227,422,492.06	August 2012	114,144,035.10	January 2017	48,708,379.02

Aggregate Group VI (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
February 2017	\$ 47,905,212.16	July 2021	\$ 18,985,409.22	December 2025	\$ 6,481,938.10
March 2017	47,114,115.90	August 2021	18,637,019.45	January 2026	6,335,778.67
April 2017	46,334,917.04	September 2021	18,294,112.31	February 2026	6,192,090.13
May 2017	45,567,444.78	October 2021	17,956,607.22	March 2026	6,050,834.91
June 2017	44,811,530.72	November 2021	17,624,424.75	April 2026	5,911,976.01
July 2017	44,067,008.81	December 2021	17,297,486.63	May 2026	5,775,476.93
August 2017	43,333,715.34	January 2022	16,975,715.64	June 2026	5,641,301.72
September 2017	42,611,488.87	February 2022	16,659,035.71	July 2026	5,509,414.95
October 2017	41,900,170.24	March 2022	16,347,371.81	August 2026	5,379,781.70
November 2017	41,199,602.50	April 2022	16,040,650.01	September 2026	5,252,367.54
December 2017	40,509,630.91	May 2022	15,738,797.40	October 2026	5,127,138.55
January 2018	39,830,102.91	June 2022	15,441,742.12	November 2026	5,004,061.32
February 2018	39,160,868.05	July 2022	15,149,413.33	December 2026	4,883,102.88
March 2018	38,501,778.02	August 2022	14,861,741.19	January 2027	4,764,230.79
April 2018	37,852,686.55	September 2022	14,578,656.87	February 2027	4,647,413.03
May 2018	37,213,449.47	October 2022	14,300,092.51	March 2027	4,532,618.08
June 2018	36,583,924.60	November 2022	14,025,981.20	April 2027	4,419,814.87
July 2018	35,963,971.75	December 2022	13,756,257.01	May 2027	4,308,972.76
August 2018	35,353,452.73	January 2023	13,490,854.92	June 2027	4,200,061.59
September 2018	34,752,231.25	February 2023	13,229,710.86	July 2027	4,093,051.60
October 2018	34,160,172.96	March 2023	12,972,761.66	August 2027	3,987,913.50
November 2018	33,577,145.40	April 2023	12,719,945.05	September 2027	3,884,618.40
December 2018	33,003,017.94	May 2023	12,471,199.66	October 2027	3,783,137.84
January 2019	32,437,661.83	June 2023	12,226,464.97	November 2027	3,683,443.77
February 2019	31,880,950.09	July 2023	11,985,681.36	December 2027	3,585,508.55
March 2019	31,332,757.54	August 2023	11,748,790.02	January 2028	3,489,304.95
April 2019	30,792,960.77	September 2023	11,515,733.01	February 2028	3,394,806.12
May 2019	30,261,438.08	October 2023	11,286,453.21	March 2028	3,301,985.63
June 2019	29,738,069.52	November 2023	11,060,894.30	April 2028	3,210,817.40
July 2019	29,222,736.78	December 2023	10,839,000.79	May 2028	3,121,275.76
August 2019	28,715,323.26	January 2024	10,620,717.96	June 2028	3,033,335.39
September 2019	28,215,713.98	February 2024	10,405,991.89	July 2028	2,946,971.37
October 2019	27,723,795.57	March 2024	10,194,769.42	August 2028	2,862,159.12
November 2019	27,239,456.28	April 2024	9,986,998.15	September 2028	2,778,874.42
December 2019	26,762,585.92	May 2024	9,782,626.44	October 2028	2,697,093.43
January 2020	26,293,075.85	June 2024	9,581,603.38	November 2028	2,616,792.62
February 2020	25,830,818.97	July 2024	9,383,878.80	December 2028	2,537,948.84
March 2020	25,375,709.68	August 2024	9,189,403.23	January 2029	2,460,539.26
April 2020	24,927,643.88	September 2024	8,998,127.92	February 2029	2,384,541.38
May 2020	24,486,518.94	October 2024	8,810,004.84	March 2029	2,309,933.05
June 2020	24,052,233.67	November 2024	8,624,986.60	April 2029	2,236,692.43
July 2020	23,624,688.30	December 2024	8,443,026.54	May 2029	2,164,798.01
August 2020	23,203,784.49	January 2025	8,264,078.64	June 2029	2,094,228.59
September 2020	22,789,425.27	February 2025	8,088,097.55	July 2029	2,024,963.27
October 2020	22,381,515.06	March 2025	7,915,038.57	August 2029	1,956,981.48
November 2020	21,979,959.60	April 2025	7,744,857.64	September 2029	1,890,262.95
December 2020	21,584,665.99	May 2025	7,577,511.33	October 2029	1,824,787.69
January 2021	21,195,542.62	June 2025	7,412,956.86	November 2029	1,760,536.02
February 2021	20,812,499.21	July 2025	7,251,152.02	December 2029	1,697,488.55
March 2021	20,435,446.72	August 2025	7,092,055.26	January 2030	1,635,626.16
April 2021	20,064,297.39	September 2025	6,935,625.58	February 2030	1,574,930.03
May 2021	19,698,964.69	October 2025	6,781,822.60	March 2030	1,515,381.61
June 2021	19,339,363.33	November 2025	6,630,606.52	April 2030	1,456,962.63

Aggregate Group VI (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
May 2030	\$ 1,399,655.09	May 2031	\$ 792,455.09	May 2032	\$ 315,274.79
June 2030	1,343,441.24	June 2031	748,073.91	June 2032	280,618.05
July 2030	1,288,303.61	July 2031	704,578.42	July 2032	246,687.89
August 2030	1,234,224.98	August 2031	661,954.21	August 2032	213,472.28
September 2030	1,181,188.39	September 2031	620,187.13	September 2032	180,959.43
October 2030	1,129,177.13	October 2031	579,263.20	October 2032	149,137.67
November 2030	1,078,174.74	November 2031	539,168.69	November 2032	117,995.54
December 2030	1,028,165.01	December 2031	499,890.05	December 2032	87,521.75
January 2031	979,131.94	January 2032	461,413.93	January 2033	57,705.17
February 2031	931,059.81	February 2032	423,727.19	February 2033	28,534.84
March 2031	883,933.10	March 2032	386,816.89	March 2033 and thereafter	0.00
April 2031	837,736.54	April 2032	350,670.27		

TA Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$31,441,793.00	March 2005	\$22,980,752.31	January 2007	\$ 9,145,672.45
June 2003	31,286,998.25	April 2005	22,373,161.23	February 2007	8,592,837.87
July 2003	31,109,094.25	May 2005	21,750,179.45	March 2007	8,047,662.14
August 2003	30,908,117.80	June 2005	21,112,461.13	April 2007	7,510,045.75
September 2003	30,684,136.93	July 2005	20,460,680.61	May 2007	6,979,890.15
October 2003	30,437,250.95	August 2005	19,795,531.34	June 2007	6,457,097.73
November 2003	30,167,590.51	September 2005	19,117,724.84	July 2007	5,941,571.84
December 2003	29,875,317.49	October 2005	18,427,989.48	August 2007	5,433,216.78
January 2004	29,560,624.94	November 2005	17,747,644.41	September 2007	4,931,937.74
February 2004	29,223,736.92	December 2005	17,076,573.35	October 2007	4,437,640.87
March 2004	28,864,908.24	January 2006	16,414,661.11	November 2007	3,950,233.20
April 2004	28,484,424.25	February 2006	15,761,793.65	December 2007	3,469,622.67
May 2004	28,082,600.49	March 2006	15,117,858.00	January 2008	2,995,718.12
June 2004	27,659,782.29	April 2006	14,482,742.34	February 2008	2,528,429.26
July 2004	27,216,344.36	May 2006	13,856,335.88	March 2008	2,067,666.69
August 2004	26,752,690.29	June 2006	13,238,528.92	April 2008	1,613,341.86
September 2004	26,269,252.03	July 2006	12,629,212.83	May 2008	1,165,367.08
October 2004	25,766,489.25	August 2006	12,028,280.03	June 2008	723,655.53
November 2004	25,244,888.71	September 2006	11,435,623.98	July 2008	288,121.20
December 2004	24,704,963.59	October 2006	10,851,139.18	August 2008 and thereafter	0.00
January 2005	24,147,252.71	November 2006	10,274,721.14		
February 2005	23,572,319.73	December 2006	9,706,266.38		

VA Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$47,980,504.00	February 2004	\$44,370,608.65	November 2004	\$37,958,192.36
June 2003	47,725,272.48	March 2004	43,790,655.57	December 2004	37,089,963.43
July 2003	47,433,264.03	April 2004	43,176,235.00	January 2005	36,193,416.28
August 2003	47,104,536.93	May 2004	42,527,848.31	February 2005	35,269,446.70
September 2003	46,739,199.14	June 2004	41,846,044.26	March 2005	34,318,988.64
October 2003	46,337,408.34	July 2004	41,131,418.29	April 2005	33,343,012.80
November 2003	45,899,372.01	August 2004	40,384,611.76	May 2005	32,342,525.15
December 2003	45,425,347.29	September 2004	39,606,311.08	June 2005	31,318,565.31
January 2004	44,915,640.85	October 2004	38,797,246.76	July 2005	30,272,205.04

VA Class (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
August 2005	\$29,204,546.43	August 2006	\$16,729,926.48	July 2007	\$ 6,931,053.20
September 2005	28,116,720.30	September 2006	15,776,872.21	August 2007	6,111,440.25
October 2005	27,009,884.30	October 2006	14,836,756.90	September 2007	5,303,022.69
November 2005	25,917,927.54	November 2006	13,909,414.22	October 2007	4,505,651.07
December 2005	24,840,664.94	December 2006	12,994,679.48	November 2007	3,719,177.37
January 2006	23,777,913.21	January 2007	12,092,389.54	December 2007	2,943,455.01
February 2006	22,729,490.82	February 2007	11,202,382.87	January 2008	2,178,338.81
March 2006	21,695,218.00	March 2007	10,324,499.50	February 2008	1,423,685.03
April 2006	20,674,916.73	April 2007	9,458,580.99	March 2008	679,351.29
May 2006	19,668,410.71	May 2007	8,604,470.44	April 2008 and thereafter	0.00
June 2006	18,675,525.32	June 2007	7,762,012.47		
July 2006	17,696,087.66				

N Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through August 2003	\$23,366,000.00	May 2005	\$16,917,027.34	March 2007	\$ 7,710,874.58
September 2003	23,155,500.70	June 2005	16,512,751.64	April 2007	7,308,456.65
October 2003	22,934,731.65	July 2005	16,100,712.48	May 2007	6,907,740.12
November 2003	22,703,768.83	August 2005	15,681,071.13	June 2007	6,508,717.57
December 2003	22,462,692.92	September 2005	15,253,991.97	July 2007	6,111,381.60
January 2004	22,211,589.26	October 2005	14,819,642.38	August 2007	5,715,724.86
February 2004	21,950,547.81	November 2005	14,387,133.44	September 2007	5,321,740.02
March 2004	21,679,663.13	December 2005	13,956,457.12	October 2007	4,929,419.81
April 2004	21,399,034.25	January 2006	13,527,605.44	November 2007	4,538,756.94
May 2004	21,108,764.69	February 2006	13,100,570.42	December 2007	4,149,744.20
June 2004	20,808,962.34	March 2006	12,675,344.16	January 2008	3,762,374.38
July 2004	20,499,739.47	April 2006	12,251,918.76	February 2008	3,376,640.33
August 2004	20,181,212.56	May 2006	11,830,286.37	March 2008	2,992,534.91
September 2004	19,853,502.32	June 2006	11,410,439.18	April 2008	2,610,051.00
October 2004	19,516,733.57	July 2006	10,992,369.38	May 2008	2,229,181.55
November 2004	19,171,035.18	August 2006	10,576,069.25	June 2008	1,849,919.51
December 2004	18,816,539.98	September 2006	10,161,531.05	July 2008	1,472,257.86
January 2005	18,453,384.67	October 2006	9,748,747.10	August 2008	1,096,189.63
February 2005	18,081,709.76	November 2006	9,337,709.76	September 2008	721,707.86
March 2005	17,701,659.44	December 2006	8,928,411.41	October 2008	348,805.64
April 2005	17,313,381.52	January 2007	8,520,844.45	November 2008 and thereafter	0.00
		February 2007	8,115,001.35		

HT Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$33,000,000.00	February 2004	\$30,882,922.00	November 2004	\$30,219,025.36
June 2003	32,603,003.14	March 2004	30,766,858.61	December 2004	30,196,293.53
July 2003	32,207,139.30	April 2004	30,661,635.54	January 2005	30,183,282.11
August 2003	31,812,404.33	May 2004	30,567,145.25	February 2005	30,179,846.67
September 2003	31,629,293.39	June 2004	30,483,275.81	March 2005	30,177,428.20
October 2003	31,457,572.79	July 2004	30,409,910.97	April 2005	30,175,001.17
November 2003	31,297,162.46	August 2004	30,346,930.23	May 2005	30,172,565.54
December 2003	31,147,977.59	September 2004	30,294,208.92	June 2005	30,170,121.28
January 2004	31,009,928.79	October 2004	30,251,618.24	July 2005	30,167,668.37

HT Class (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
August 2005	\$30,165,206.77	December 2009	\$28,185,035.55	March 2014	\$12,912,628.26
September 2005	30,162,736.45	January 2010	27,865,757.99	April 2014	12,632,466.48
October 2005	30,160,257.38	February 2010	27,547,323.70	May 2014	12,352,996.51
November 2005	30,157,769.53	March 2010	27,229,729.47	June 2014	12,074,215.62
December 2005	30,155,272.87	April 2010	26,912,972.10	July 2014	11,796,121.08
January 2006	30,152,767.37	May 2010	26,597,048.39	August 2014	11,518,710.18
February 2006	30,150,253.00	June 2010	26,281,955.17	September 2014	11,241,980.21
March 2006	30,147,729.72	July 2010	25,967,689.25	October 2014	10,965,928.47
April 2006	30,145,197.50	August 2010	25,654,247.48	November 2014	10,690,552.28
May 2006	30,142,656.32	September 2010	25,341,626.71	December 2014	10,415,848.96
June 2006	30,140,106.13	October 2010	25,029,823.78	January 2015	10,141,815.83
July 2006	30,137,546.92	November 2010	24,718,835.58	February 2015	9,868,450.23
August 2006	30,134,978.63	December 2010	24,408,658.98	March 2015	9,595,749.51
September 2006	30,132,401.26	January 2011	24,099,290.87	April 2015	9,323,711.01
October 2006	30,129,814.75	February 2011	23,790,728.14	May 2015	9,052,332.10
November 2006	30,127,219.09	March 2011	23,482,967.71	June 2015	8,781,610.15
December 2006	30,124,614.23	April 2011	23,176,006.49	July 2015	8,511,542.54
January 2007	30,122,000.15	May 2011	22,869,841.40	August 2015	8,242,126.65
February 2007	30,119,376.80	June 2011	22,564,469.39	September 2015	7,973,359.88
March 2007	30,116,744.17	July 2011	22,259,887.41	October 2015	7,705,239.62
April 2007	30,114,102.21	August 2011	21,956,092.41	November 2015	7,437,763.29
May 2007	30,111,450.90	September 2011	21,653,081.36	December 2015	7,170,928.31
June 2007	30,108,790.20	October 2011	21,350,851.23	January 2016	6,904,732.11
July 2007	30,106,120.07	November 2011	21,049,399.01	February 2016	6,639,172.11
August 2007	30,103,440.48	December 2011	20,748,721.69	March 2016	6,374,245.77
September 2007	30,100,751.41	January 2012	20,448,816.29	April 2016	6,109,950.52
October 2007	30,098,052.81	February 2012	20,149,679.81	May 2016	5,846,283.84
November 2007	30,095,344.66	March 2012	19,851,309.29	June 2016	5,583,243.19
December 2007	30,092,626.91	April 2012	19,553,701.75	July 2016	5,320,826.03
January 2008	30,089,899.54	May 2012	19,256,854.23	August 2016	5,059,029.86
February 2008	30,087,162.50	June 2012	18,960,763.80	September 2016	4,797,852.17
March 2008	30,084,415.78	July 2012	18,665,427.50	October 2016	4,537,290.44
April 2008	30,081,659.33	August 2012	18,370,842.42	November 2016	4,277,342.19
May 2008	30,078,893.11	September 2012	18,077,005.63	December 2016	4,018,004.93
June 2008	30,076,117.10	October 2012	17,783,914.23	January 2017	3,759,276.18
July 2008	30,073,331.25	November 2012	17,491,565.31	February 2017	3,501,153.48
August 2008	30,070,535.54	December 2012	17,199,955.97	March 2017	3,243,634.35
September 2008	30,067,729.93	January 2013	16,909,083.35	April 2017	2,986,716.34
October 2008	30,064,914.38	February 2013	16,618,944.56	May 2017	2,730,397.00
November 2008	30,062,088.86	March 2013	16,329,536.74	June 2017	2,474,673.89
December 2008	30,059,253.33	April 2013	16,040,857.04	July 2017	2,219,544.58
January 2009	30,056,407.76	May 2013	15,752,902.60	August 2017	1,965,006.64
February 2009	30,053,552.11	June 2013	15,465,670.60	September 2017	1,711,057.66
March 2009	30,050,686.35	July 2013	15,179,158.20	October 2017	1,457,695.22
April 2009	30,047,810.44	August 2013	14,893,362.58	November 2017	1,204,916.92
May 2009	30,044,924.34	September 2013	14,608,280.94	December 2017	952,720.36
June 2009	30,042,028.02	October 2013	14,323,910.47	January 2018	701,103.16
July 2009	29,794,185.64	November 2013	14,040,248.38	February 2018	450,062.94
August 2009	29,470,643.15	December 2013	13,757,291.88	March 2018	199,597.31
September 2009	29,147,960.16	January 2014	13,475,038.20	April 2018 and thereafter	0.00
October 2009	28,826,133.39	February 2014	13,193,484.58		
November 2009	28,505,159.60				

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REMIC Pass-Through
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Fannie Mae REMIC Trust 2003-55

PROSPECTUS SUPPLEMENT

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April 16, 2003
