

\$1,250,000,000



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2004-30**

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.

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
PT	1	\$177,749,000	PAC	5.50%	FIX	31393XN86	May 2034
JN	1	7,170,000	PAC	4.00	FIX	31393XN94	January 2034
JP	1	4,302,000	PAC	8.00	FIX	31393XP27	January 2034
JL	1	978,000	PAC	5.00	FIX	31393XP35	February 2034
JM	1	978,000	PAC	6.00	FIX	31393XP43	February 2034
JH	1	2,920,000	PAC	5.50	FIX	31393XP50	May 2034
JK	1	1,331,000	PAC	5.50	FIX	31393XP68	May 2034
JA	1	10,000,000	SUP	5.50	FIX	31393XP76	December 2033
LF	1	10,725,000	SUP	(1)	FLT	31393XP84	December 2033
LS	1	10,725,000	SUP	(1)	INV	31393XP92	December 2033
JF	1	9,040,625	SUP	(1)	FLT	31393XQ26	December 2033
JS	1	3,104,862	SUP	(1)	INV	31393XQ34	December 2033
JT	1	1,004,513	SUP	(1)	INV	31393XQ42	December 2033
JB	1	720,000	SUP	5.50	FIX	31393XQ59	December 2033
JC	1	1,654,000	SUP	5.50	FIX	31393XQ67	January 2034
JD	1	7,598,000	SUP	5.50	FIX	31393XQ75	May 2034
PW	2	355,498,000	PAC	5.50	FIX	31393XQ83	May 2034
EK(2)	2	10,000,000	PAC	5.50	FIX	31393XQ91	December 2033
EL(2)	2	7,679,000	PAC	5.50	FIX	31393XR25	May 2034
LA	2	11,472,000	PAC	5.50	FIX	31393XR33	January 2034
LB	2	1,956,000	PAC	5.50	FIX	31393XR41	February 2034
LC	2	120,000	PAC	5.50	FIX	31393XR58	May 2034
MF	2	2,053,333	PAC	(1)	FLT	31393XR66	May 2034
MS	2	644,001	PAC	(1)	INV	31393XR74	May 2034
MT	2	102,666	PAC	(1)	INV	31393XR82	May 2034
LD	2	1,331,000	PAC	5.50	FIX	31393XR90	May 2034
NF	2	42,878,000	SUP	(1)	FLT	31393XS24	May 2034
NS	2	11,694,000	SUP	(1)	INV	31393XS32	May 2034
FN(2)	2	20,625,000	SUP	(1)	FLT	31393XS40	March 2033
SN(2)	2	9,375,000	SUP	(1)	INV	31393XS57	March 2033
FP	2	19,302,642	SUP/AD	(1)	FLT	31393XS65	May 2034
SP	2	4,395,739	SUP/AD	(1)	INV	31393XS73	May 2034
PS	2	868,619	SUP/AD	(1)	INV	31393XS81	May 2034
LZ	2	5,000	SUP	5.50	FIX/Z	31393XS99	May 2034
EH(2)	3	215,056,000	SEQ	3.75	FIX	31393XT23	January 2018
EI(2)	3	35,842,666(3)	NLT	4.50	FIX/IO	31393XT31	January 2018
EB	3	34,944,000	SEQ	4.50	FIX	31393XT49	May 2019
TW	4	178,685,000	PAC	4.50	FIX	31393XT56	May 2019
CK	4	56,815,000	TAC/AD	4.50	FIX	31393XT64	May 2019
KZ	4	500,000	TAC/AD	4.50	FIX/Z	31393XT72	May 2019
ZK	4	14,000,000	SUP	4.50	FIX/Z	31393XT80	May 2019
R		0	NPR	0	NPR	31393XT98	May 2034
RL		0	NPR	0	NPR	31393XU21	May 2034

(1) Based on LIBOR.

(2) Exchangeable classes.

(3) Notional balance. This class is an interest 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 LE, P, EC and EG Classes are the RCR classes, as further described in this prospectus supplement.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be April 30, 2004.

Carefully consider the risk factors starting on page S-8 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.

Goldman, Sachs & Co.

The date of this Prospectus Supplement is March 18, 2004

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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).

In addition, the Disclosure Documents, together with the class factors, are available on our corporate Web site at www.fanniemae.com.

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

Goldman, Sachs & Co.
Prospectus Department
85 Broad Street, Concourse Level
New York, New York 10004
(telephone 212-902-1171)

In the first quarter of 2003, we began filing periodic reports with the SEC under the Securities Exchange Act of 1934. These filings include the Form 10-Ks, Form 10-Qs and Form 8-Ks. Our SEC filings are available at the SEC’s Web site at www.sec.gov. You may also read and copy any document we file with the SEC by visiting the SEC’s Public Reference Room at 450 Fifth Street, NW, Washington, D.C. 20549. Please call the SEC at 1-800-SEC-0330 for further information about the operation of the Public Reference Room. We are providing the address of the SEC’s Web site solely for the information of prospective investors. We do not intend the Internet address to be an active link.

Information contained in any Form 10-K, Form 10-Q and Form 8-K that we file with the SEC prior to the termination of the offering of the certificates is hereby incorporated by reference in this prospectus supplement. In cases where we “furnish” information to the SEC on Form 8-K, as provided under the Securities Exchange Act of 1934, 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

Assets

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

Assumed Characteristics of the Mortgage Loans Underlying the MBS (as of April 1, 2004)

	<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	\$250,000,000	360	351	9	6.00%
Group 2 MBS	\$500,000,000	360	351	9	6.00%
Group 3 MBS	\$250,000,000	180	166	12	5.05%
Group 4 MBS	\$250,000,000	180	166	12	5.03%

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

Class Factors

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

Settlement Date

We expect to issue the certificates on April 30, 2004.

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>
LF	2.59000%	7.50000%	1.50%	LIBOR + 150 basis points
LS	8.41000%	9.50000%	3.50%	9.5% – LIBOR
JF	2.09000%	8.00000%	1.00%	LIBOR + 100 basis points
JS	14.29675%	17.47058%	0.00%	17.47058% – (2.9117643 × LIBOR)
JT	9.00000%	9.00000%	0.00%	63% – (9 × LIBOR)
MF	2.59000%	7.50000%	1.50%	LIBOR + 150 basis points
MS	14.06085%	17.53621%	0.00%	17.53621% – (3.18840217 × LIBOR)
MT	10.00000%	10.00000%	0.00%	119.99999% – (19.99999971 × LIBOR)
NF	2.65000%	7.00000%	1.55%	LIBOR + 155 basis points
NS	15.94999%	19.98333%	0.00%	19.98333% – (3.66666667 × LIBOR)
FN	1.88000%	8.00000%	0.80%	LIBOR + 80 basis points
SN	13.46400%	15.84000%	0.00%	15.84% – (2.2 × LIBOR)
FP	2.63000%	7.00000%	1.55%	LIBOR + 155 basis points
SP	17.21356%	21.95608%	0.00%	21.95608% – (4.39121673 × LIBOR)
PS	10.00000%	10.00000%	0.00%	121.11105% – (22.22221158 × 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 Class

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

Class

EI 16.666666667% of the EH Class

Distributions of Principal

Group 1 Principal Distribution Amount

1. To the PT Class to its Planned Balance.

2. To Aggregate Group I to its Planned Balance.
3. To the JA, LF, LS, JF, JS and JT Classes, pro rata, to zero.
4. To the JB, JC and JD Classes, in that order, to zero.
5. To Aggregate Group I to zero.
6. To the PT Class to zero.

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

Group 2 Principal Distribution Amount

LZ Accrual Amount

To the FP, SP and PS Classes, pro rata, to zero, and thereafter to the LZ Class.

Group 2 Cash Flow Distribution Amount

1. To the PW Class to its Planned Balance.
2. To Aggregate Group II to its Planned Balance.
3. (a) 50% of the remaining amount to the NF and NS Classes, pro rata, to zero, and
(b) 50% of such remaining amount as follows:
first, to the FN and SN Classes, pro rata, to zero;
second, to the FP, SP and PS Classes, pro rata, to zero; and
third, to the LZ Class, to zero.
4. To Aggregate Group II to zero.
5. To the PW Class to zero.

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

Group 3 Principal Distribution Amount

To the EH and EB Classes, in that order, to zero.

Group 4 Principal Distribution Amount

KZ Accrual Amount

To the CK Class to zero, and thereafter to the KZ Class.

ZK Accrual Amount

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

Group 4 Cash Flow Distribution Amount

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

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

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

Weighted Average Lives (years) *

<u>Group 1 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>120%</u>	<u>170%</u>	<u>200%</u>	<u>250%</u>	<u>350%</u>	<u>700%</u>
PT	17.4	7.3	7.3	7.3	7.3	7.3	5.7	3.0
JN and JP	26.5	11.6	3.0	3.0	3.0	2.9	2.1	1.2
JL and JM	26.9	13.7	8.0	8.0	8.0	5.8	2.9	1.4
JH	27.1	14.3	10.6	10.6	10.6	6.5	3.0	1.4
JK	27.2	14.8	12.3	12.3	12.3	7.5	3.1	1.5
JA, LF, LS, JF, JS and JT	28.4	20.4	17.9	8.0	3.9	1.9	1.2	0.6
JB	29.6	26.2	25.1	20.5	16.0	3.8	2.1	1.1
JC	29.6	26.6	25.5	21.3	17.0	3.9	2.2	1.1
JD	29.9	28.0	27.5	25.1	22.3	4.6	2.4	1.1
<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>120%</u>	<u>170%</u>	<u>200%</u>	<u>250%</u>	<u>350%</u>	<u>700%</u>
PW	17.4	7.3	7.3	7.3	7.3	7.3	5.7	3.0
EK	26.5	11.3	2.6	2.6	2.6	2.6	2.0	1.2
EL	27.0	14.0	9.3	9.3	9.3	6.3	3.0	1.4
LA	26.5	11.6	3.0	3.0	3.0	2.9	2.1	1.2
LB	26.9	13.7	8.0	8.0	8.0	5.8	2.9	1.4
LC, MF, MS and MT	27.1	14.3	10.6	10.6	10.6	6.5	3.0	1.4
LD	27.2	14.8	12.3	12.3	12.3	7.5	3.1	1.5
NF and NS	28.7	21.7	19.5	10.9	7.0	2.4	1.4	0.7
FN, SN and LE	28.1	18.5	15.7	3.8	2.0	1.3	0.9	0.4
FP, SP and PS	29.4	25.5	24.2	19.6	13.1	3.6	2.0	1.0
LZ	30.0	29.2	29.2	29.2	29.2	5.3	2.6	1.2
P	26.7	12.5	5.5	5.5	5.5	4.2	2.4	1.3
<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>224%</u>	<u>350%</u>	<u>500%</u>			
EH, EI, EC and EG			7.9	5.0	3.5	2.6	2.0	
EB			14.4	12.4	10.8	9.0	7.1	
<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>145%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>		
TW			7.6	5.4	5.4	5.4	5.4	3.5
CK			9.8	5.2	2.9	2.7	1.6	0.8
KZ			14.0	10.9	9.3	13.4	5.0	1.4
ZK			14.5	12.4	11.6	1.1	0.8	0.3

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

ADDITIONAL RISK FACTORS

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

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

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

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

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

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

Weighted average lives 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 April 1, 2004 (the “Issue Date”). We will issue the Guaranteed REMIC Pass-Through Certificates (the “REMIC Certificates”) pursuant to that trust agreement. We will issue the Combinable and Recombinable REMIC Certificates (the “RCR Certificates” and, together with the REMIC Certificates, the “Certificates”) pursuant to a separate trust agreement dated as of the Issue Date (together with the trust agreement relating to the REMIC Certificates, the “Trust Agreement”). We will execute the Trust Agreement in our corporate capacity and as trustee (the “Trustee”). In general, the term “Classes” includes the Classes of REMIC Certificates and RCR Certificates.

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

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

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

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

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

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

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

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

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

Our guarantees are not backed by the full faith and credit of the United States. See “Description of the 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 (“US Bank”) in Boston, Massachusetts 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 in the following denominations:

<u>Classes</u>	<u>Denomination</u>
All Interest Only and Inverse Floating	
Rate Classes	\$100,000 minimum plus whole dollar increments
All other Classes (except the R and	
RL Classes)	\$1,000 minimum plus 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 applicable class 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 EK, EL, FN, SN, EH and EI 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 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 and Group 2 MBS, and up to 15 years

in the case of the Group 3 and Group 4 MBS. See “The Mortgage Pools” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

We expect the characteristics of the MBS and the related Mortgage Loans as of the Issue Date to be as follows:

Group 1 MBS

Aggregate Unpaid Principal Balance	\$250,000,000
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	351 months
Approximate Weighted Average WALA (weighted average loan age)	9 months

Group 2 MBS

Aggregate Unpaid Principal Balance	\$500,000,000
MBS Pass-Through Rate	5.50%
Range of WACs (annual percentages)	5.75% to 8.00%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	351 months
Approximate Weighted Average WALA	9 months

Group 3 MBS

Aggregate Unpaid Principal Balance	\$250,000,000
MBS Pass-Through Rate	4.50%
Range of WACs (annual percentages)	4.75% to 7.00%
Range of WAMs	121 months to 180 months
Approximate Weighted Average WAM	166 months
Approximate Weighted Average WALA	12 months

Group 4 MBS

Aggregate Unpaid Principal Balance	\$250,000,000
MBS Pass-Through Rate	4.50%
Range of WACs (annual percentages)	4.75% to 7.00%
Range of WAMs	121 months to 180 months
Approximate Weighted Average WAM	166 months
Approximate Weighted Average WALA	12 months

Final Data Statement

After issuing the Certificates, we will prepare a Final Data Statement containing certain information, including the Pool number, the current WAC (or original WAC, if the current WAC is not available) and the current WAM (or Adjusted WAM, if the current WAM is not available) of the Mortgage Loans underlying each of the MBS as of the Issue Date. The Final Data Statement also will include the weighted averages of all the current or original WACs and the weighted averages of all the current or Adjusted WAMs, based on the current unpaid principal balances of the Mortgage Loans underlying each of the MBS as of the Issue Date. You may obtain the Final Data Statement by telephoning us at 1-800-237-8627. In addition, the Final Data Statement is available on our corporate Web site at www.fanniemae.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	PT, JN, JP, JL, JM, JH, JK, JA, JB, JC and JD
Floating Rate	LF and JF
Inverse Floating Rate	LS, JS and JT
Group 2 Classes	
Fixed Rate	PW, EK, EL, LA, LB, LC, LD and LZ
Floating Rate	MF, NF, FN and FP
Inverse Floating Rate	MS, MT, NS, SN, SP and PS
Accrual	LZ
RCR**	LE and P
Group 3 Classes	
Fixed Rate	EH, EI and EB
Interest Only	EI
RCR**	EC and EG
Group 4 Classes	
Fixed Rate	TW, CK, KZ and ZK
Accrual	KZ and ZK
No Payment Residual	R and RL

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

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

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

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

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

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

<u>Classes</u>	<u>Interest Accrual Periods</u>
All Fixed Rate Classes and the LF, LS, JF, JS, JT, MF, MS and MT Classes (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
All other Floating Rate and Inverse Floating Rate 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.

Accrual Classes. The LZ, KZ and ZK 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 Class. The Notional Class will not have a principal balance. During each Interest Accrual Period, the Notional Class will bear interest on its notional principal balance at its applicable interest rate. The notional principal balance of the Notional Class will be calculated as specified under “Reference Sheet—Notional Class” 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 balance of the Notional Class.

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

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

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

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 1.09% in the case of the LF, LS, JF, JS, JT, MF, MS and MT Classes, 1.10% in the case of the NF and NS Classes, and 1.08% in the case of all other Floating Rate and Inverse Floating Rate Classes.

Distributions of Principal

Categories of Classes

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

Principal Type*

Group 1 Classes

PAC
Support

Classes

PT, JN, JP, JL, JM, JH and JK
JA, LF, LS, JF, JS, JT, JB, JC and JD

<u>Principal Type*</u>	<u>Classes</u>
Group 2 Classes	
PAC	PW, EK, EL, LA, LB, LC, MF, MS, MT and LD
Support	NF, NS, FN, SN, FP, SP, PS and LZ
Accretion Directed	FP, SP and PS
RCR**	LE and P
Group 3 Classes	
Sequential Pay	EH and EB
Notional	EI
RCR**	EC and EG
Group 4 Classes	
PAC	TW
TAC	CK and KZ
Support	ZK
Accretion Directed	CK and KZ
No Payment Residual	R and RL

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

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

Principal Distribution Amount

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

- the principal then paid on the Group 1 MBS (the “Group 1 Principal Distribution Amount”),
- the principal then paid on the Group 2 MBS (the “Group 2 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the LZ Class (the “LZ Accrual Amount,” and together with the Group 2 Cash Flow Distribution Amount, the “Group 2 Principal Distribution Amount”),
- the principal then paid on the Group 3 MBS (the “Group 3 Principal Distribution Amount”), and
- the principal then paid on the Group 4 MBS (the “Group 4 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balances of the KZ and ZK Classes (the “KZ Accrual Amount” and “ZK Accrual Amount,” respectively, and together with the Group 4 Cash Flow Distribution Amount, the “Group 4 Principal Distribution Amount”).

Group 1 Principal Distribution Amount

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

- | | |
|--|-----------------------|
| (i) to the PT Class, until its principal balance is reduced to its Planned Balance for that Distribution Date; | } PAC Class and Group |
| (ii) to Aggregate Group I (described below), until the Aggregate I Balance (described below) is reduced to its Planned Balance for that Distribution Date; | |
| (iii) concurrently, to the JA, LF, LS, JF, JS and JT Classes, pro rata (or 22.4215246637%, 24.0470852018%, 24.0470852018%, 20.2704596413%, 6.9615739910% and 2.2522713004%, respectively), until their principal balances are reduced to zero; | } Support Classes |
| (iv) sequentially, to the JB, JC and JD Classes, in that order, until their principal balances are reduced to zero; | |

(v) to Aggregate Group I, without regard to its Planned Balance and until the Aggregate I Balance is reduced to zero; and

(vi) to the PT Class, without regard to its Planned Balance and until its principal balance is reduced to zero.

PAC Group and Class

“Aggregate Group I” consists of the JN, JP, JL, JM, JH and JK Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I as follows:

first, concurrently, to the JN and JP Classes, pro rata (or 62.5% and 37.5%, respectively), until their principal balances are reduced to zero;

second, concurrently, to the JL and JM Classes, pro rata (or 50% and 50%, respectively), until their principal balances are reduced to zero; and

third, sequentially, to the JH and JK Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate I Balance” is equal to the aggregate of the principal balances of the Classes included in Aggregate Group I.

Group 2 Principal Distribution Amount

LZ Accrual Amount

On each Distribution Date, we will pay the LZ Accrual Amount, concurrently, as principal of the FP, SP and PS Classes, pro rata (or 78.5714250824%, 17.8928603411% and 3.5357145765%, respectively), until their principal balances are reduced to zero. Thereafter, we will pay the LZ Accrual Amount as principal of the LZ Class.

Accretion Directed Classes and Accrual Class

Group 2 Cash Flow Distribution Amount

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

(i) to the PW Class, until its principal balance is reduced to its Planned Balance for that Distribution Date;

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

PAC Class and Group

(iii) (a) 50% of the remaining amount, concurrently, to the NF and NS Classes, pro rata (or 78.5714285714% and 21.4285714286%, respectively), until their principal balances are reduced to zero, and

(b) 50% of such remaining amount as follows:

first, concurrently, to the FN and SN Classes, pro rata (or 68.75% and 31.25%, respectively), until their principal balances are reduced to zero;

second, concurrently, to the FP, SP and PS Classes, pro rata, until their principal balances are reduced to zero; and

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

Support Classes

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

(v) to the PW Class, without regard to its Planned Balance and until its principal balance is reduced to zero.

PAC Group and Class

“Aggregate Group II” consists of the EK, EL, LA, LB, LC, MF, MS, MT and LD Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II as follows:

(a) 50% of such amount, sequentially, to the EK and EL Classes, in that order, until their principal balances are reduced to zero, and

(b) 50% of such amount as follows:

first, sequentially, to the LA and LB Classes, in that order, until their principal balances are reduced to zero;

second, concurrently, to the LC, MF, MS and MT Classes, pro rata (or 4.1095890411%, 70.3196232877%, 22.0548287671% and 3.5159589041%, respectively), until their principal balances are reduced to zero; and

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

The “Aggregate II Balance” is equal to the aggregate of the principal balances of the Classes included in Aggregate Group II.

Group 3 Principal Distribution Amount

On each Distribution Date, we will pay the Group 3 Principal Distribution Amount, sequentially, to the EH and EB Classes, in that order, until their principal balances are reduced to zero. } Sequential Pay Classes

Group 4 Principal Distribution Amount

KZ Accrual Amount

On each Distribution Date, we will pay the KZ Accrual Amount as principal of the CK Class, until its principal balance is reduced to zero. Thereafter, we will pay the KZ Accrual Amount as principal of the KZ Class. } Accretion Directed Class and Accrual Class

ZK Accrual Amount

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

Group 4 Cash Flow Distribution Amount

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

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

(v) to the TW Class, without regard to its Planned Balance and until its principal balance is reduced to zero. } PAC Class

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

The “Aggregate III Balance” is equal to the aggregate of the principal balances of the Classes included in Aggregate Group III. For determining principal payments on a Distribution Date, the Aggregate III Balance will include any increase in the principal balance of the KZ Class on that date.

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 (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 tables;
- the settlement date for the sale of the Certificates is April 30, 2004; 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 is The Bond Market Association’s standard prepayment model (“PSA”). To assume a specified rate of PSA is to assume a specified rate of prepayment each month of the then-outstanding principal balance of a pool of new mortgage loans computed as described under “Description of Certificates—Prepayment Models” in the REMIC Prospectus.

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

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

<u>Principal Balance Schedule References</u>	<u>Related Classes, and Groups (1)</u>	<u>Structuring Ranges and Rate</u>
Planned Balances	PT Class	Between 100% and 250% PSA
Planned Balances	Aggregate Group I	Between 120% and 200% PSA
Planned Balances	PW Class	Between 100% and 250% PSA
Planned Balances	Aggregate Group II	Between 120% and 200% PSA
Planned Balances	TW Class	Between 100% and 250% PSA
Targeted Balances	Aggregate Group III	145% PSA

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

We cannot assure you that the balance of any 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>Classes and Groups</u>	<u>Initial Effective Ranges</u>
PT Class	Between 100% and 250% PSA
Aggregate Group I	Between 120% and 200% PSA
PW Class	Between 100% and 250% PSA
Aggregate Group II	Between 120% and 200% PSA
TW Class	Between 100% and 250% 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 Classes specified below will be supported by the corresponding supporting Classes as indicated in the following table:

<u>Classes</u>	<u>Supporting Classes</u>
Group 1	
PT	Aggregate Group I and Support
Aggregate Group I	Support
Group 2	
PW	Aggregate Group II and Support
Aggregate Group II	Support
Group 4	
PAC	TAC and Support

When the supporting Classes are retired, the Classes they support, 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 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 Index will remain constant.

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

<u>Class</u>	<u>% PSA</u>
EI	309% PSA

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 table has been prepared on the basis of the Pricing Assumptions and the assumption that the aggregate purchase price of the Fixed Rate Interest Only Class (expressed as a percentage of the original principal balance) is as follows:

<u>Class</u>	<u>Price*</u>
EI	12.625%

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table below.

Sensitivity of the EI Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	224%	350%	500%
Pre-Tax Yields to Maturity	23.4%	19.4%	8.4%	(4.3)%	(20.8)%

The Inverse Floating Rate Classes. The yields on the Inverse Floating Rate Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the 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.

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

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

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

Class	Price*
LS	99.9375%
JS	99.9375%
JT	99.6250%
MS	99.3750%
MT	99.0625%
NS	92.6250%
SN	99.5000%
SP	99.0000%
PS	98.7500%

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

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

LIBOR	PSA Prepayment Assumption							
	50%	100%	120%	170%	200%	250%	350%	700%
0.09%	9.5%	9.5%	9.5%	9.5%	9.4%	9.2%	9.1%	8.5%
1.09%	8.5%	8.5%	8.5%	8.5%	8.4%	8.3%	8.1%	7.6%
3.09%	6.5%	6.5%	6.5%	6.4%	6.4%	6.3%	6.2%	5.8%
5.09%	4.4%	4.4%	4.4%	4.4%	4.4%	4.3%	4.3%	4.1%
6.00%	3.5%	3.5%	3.5%	3.5%	3.5%	3.4%	3.4%	3.2%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>170%</u>	<u>200%</u>	<u>250%</u>	<u>350%</u>	
0.09%	17.6%	17.6%	17.6%	17.5%	17.4%	17.1%	16.7%	15.7%
1.09%	14.6%	14.6%	14.6%	14.5%	14.4%	14.1%	13.8%	13.0%
3.09%	8.6%	8.6%	8.6%	8.5%	8.5%	8.3%	8.2%	7.7%
5.09%	2.7%	2.7%	2.7%	2.7%	2.6%	2.6%	2.6%	2.5%
6.00% and above	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%

**Sensitivity of the JT 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>120%</u>	<u>170%</u>	<u>200%</u>	<u>250%</u>	<u>350%</u>	
6.0% and below	9.1%	9.1%	9.1%	9.1%	9.1%	9.0%	9.0%	8.8%
6.5%	4.5%	4.5%	4.5%	4.6%	4.6%	4.6%	4.6%	4.7%
7.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.3%	0.7%

**Sensitivity of the MS 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>120%</u>	<u>170%</u>	<u>200%</u>	<u>250%</u>	<u>350%</u>	
0.09%	17.8%	17.8%	17.8%	17.8%	17.8%	17.7%	17.6%	17.4%
1.09%	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	14.3%	14.2%
3.09%	7.8%	7.8%	7.8%	7.8%	7.8%	7.8%	7.9%	7.9%
5.09%	1.3%	1.4%	1.4%	1.4%	1.4%	1.4%	1.5%	1.7%
5.50% and above	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%

**Sensitivity of the MT 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>120%</u>	<u>170%</u>	<u>200%</u>	<u>250%</u>	<u>350%</u>	
5.50% and below	10.2%	10.2%	10.3%	10.3%	10.3%	10.3%	10.3%	10.4%
5.75%	5.1%	5.1%	5.1%	5.1%	5.1%	5.2%	5.3%	5.5%
6.00%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.7%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>170%</u>	<u>200%</u>	<u>250%</u>	<u>350%</u>	<u>700%</u>
0.10%	22.1%	22.1%	22.1%	22.8%	23.5%	25.1%	27.5%	34.0%
1.10%	17.9%	17.9%	17.9%	18.6%	19.3%	21.0%	23.5%	30.1%
3.10%	9.6%	9.7%	9.7%	10.3%	10.9%	13.0%	15.6%	22.5%
5.10%	1.7%	1.8%	1.8%	2.2%	2.7%	5.2%	7.9%	15.0%
5.45%	0.3%	0.4%	0.5%	0.8%	1.3%	3.9%	6.6%	13.7%

**Sensitivity of the SN 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>120%</u>	<u>170%</u>	<u>200%</u>	<u>250%</u>	<u>350%</u>	<u>700%</u>
0.08%	16.2%	16.2%	16.2%	16.3%	16.4%	16.5%	16.7%	17.1%
1.08%	13.9%	13.9%	13.9%	14.0%	14.2%	14.3%	14.5%	15.2%
3.08%	9.3%	9.3%	9.3%	9.5%	9.7%	9.9%	10.3%	11.3%
5.08%	4.8%	4.8%	4.8%	5.1%	5.3%	5.6%	6.1%	7.5%
7.20%	0.1%	0.1%	0.1%	0.4%	0.7%	1.1%	1.7%	3.5%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>170%</u>	<u>200%</u>	<u>250%</u>	<u>350%</u>	<u>700%</u>
0.08%	22.8%	22.8%	22.8%	22.8%	22.8%	22.9%	23.1%	23.5%
1.08%	18.0%	18.0%	18.0%	18.0%	18.1%	18.3%	18.5%	19.1%
3.08%	8.7%	8.7%	8.7%	8.8%	8.8%	9.1%	9.5%	10.4%
5.00% and above	0.1%	0.1%	0.1%	0.1%	0.2%	0.6%	1.1%	2.3%

**Sensitivity of the PS 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>120%</u>	<u>170%</u>	<u>200%</u>	<u>250%</u>	<u>350%</u>	<u>700%</u>
5.00% and below	10.4%	10.4%	10.4%	10.4%	10.4%	10.7%	10.9%	11.6%
5.25%	4.6%	4.6%	4.6%	4.6%	4.7%	5.0%	5.4%	6.2%
5.45%	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%	1.0%	2.0%

Weighted Average Lives of the Certificates

The weighted average life of a Certificate is determined by

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

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

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

- the timing of changes in the rate of principal payments,
- the priority sequences of payments of principal of the Classes, and
- in the case of the Group 1, Group 2 and Group 4 Classes, the payment of principal of certain Classes in accordance with the Principal Balance Schedules.

See “—Distributions of Principal” above.

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

Decrement Tables

The following tables indicate the percentages of original principal balances of the specified Classes that would be outstanding after each date shown at various constant PSA rates, and the corresponding weighted average lives of those Classes. The tables have been prepared on the basis of the Pricing Assumptions. However, in the case of the information set forth for each 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	360 months	360 months	8.00%
Group 3 MBS	180 months	180 months	7.00%
Group 4 MBS	180 months	180 months	7.00%

It is unlikely

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

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

Percent of Original Principal Balances Outstanding

Date	PT Class								JN and JP Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	120%	170%	200%	250%	350%	700%	0%	100%	120%	170%	200%	250%	350%	700%
Initial Percent.....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005.....	99	94	94	94	94	94	94	94	100	100	87	87	87	87	87	87
April 2006.....	98	85	85	85	85	85	85	66	100	100	65	65	65	65	65	0
April 2007.....	96	76	76	76	76	76	76	38	100	100	45	45	45	45	0	0
April 2008.....	95	67	67	67	67	67	60	22	100	100	29	29	29	29	0	0
April 2009.....	93	59	59	59	59	59	46	12	100	100	16	16	16	16	0	0
April 2010.....	91	51	51	51	51	51	36	7	100	100	5	5	5	0	0	0
April 2011.....	89	44	44	44	44	44	28	4	100	100	0	0	0	0	0	0
April 2012.....	87	37	37	37	37	37	22	2	100	100	0	0	0	0	0	0
April 2013.....	85	31	31	31	31	31	17	1	100	98	0	0	0	0	0	0
April 2014.....	83	25	25	25	25	25	13	1	100	86	0	0	0	0	0	0
April 2015.....	80	21	21	21	21	21	10	*	100	67	0	0	0	0	0	0
April 2016.....	77	17	17	17	17	17	7	*	100	42	0	0	0	0	0	0
April 2017.....	74	14	14	14	14	14	6	*	100	12	0	0	0	0	0	0
April 2018.....	71	12	12	12	12	12	4	*	100	0	0	0	0	0	0	0
April 2019.....	67	9	9	9	9	9	3	*	100	0	0	0	0	0	0	0
April 2020.....	63	8	8	8	8	8	2	*	100	0	0	0	0	0	0	0
April 2021.....	59	6	6	6	6	6	2	*	100	0	0	0	0	0	0	0
April 2022.....	55	5	5	5	5	5	1	*	100	0	0	0	0	0	0	0
April 2023.....	50	4	4	4	4	4	1	*	100	0	0	0	0	0	0	0
April 2024.....	44	3	3	3	3	3	1	*	100	0	0	0	0	0	0	0
April 2025.....	39	2	2	2	2	2	1	*	100	0	0	0	0	0	0	0
April 2026.....	32	2	2	2	2	2	*	*	100	0	0	0	0	0	0	0
April 2027.....	26	1	1	1	1	1	*	*	100	0	0	0	0	0	0	0
April 2028.....	18	1	1	1	1	1	*	*	100	0	0	0	0	0	0	0
April 2029.....	10	1	1	1	1	1	*	*	100	0	0	0	0	0	0	0
April 2030.....	2	*	*	*	*	*	*	*	100	0	0	0	0	0	0	0
April 2031.....	*	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0
April 2032.....	*	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0
April 2033.....	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0
April 2034.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**.....	17.4	7.3	7.3	7.3	7.3	7.3	5.7	3.0	26.5	11.6	3.0	3.0	3.0	2.9	2.1	1.2

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

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

Date	JL and JM Classes								JH Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	120%	170%	200%	250%	350%	700%	0%	100%	120%	170%	200%	250%	350%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2007	100	100	100	100	100	100	0	0	100	100	100	100	100	100	42	0
April 2008	100	100	100	100	100	100	0	0	100	100	100	100	100	100	0	0
April 2009	100	100	100	100	100	100	0	0	100	100	100	100	100	100	0	0
April 2010	100	100	100	100	100	0	0	0	100	100	100	100	100	99	0	0
April 2011	100	100	82	82	82	0	0	0	100	100	100	100	100	0	0	0
April 2012	100	100	49	49	49	0	0	0	100	100	100	100	100	0	0	0
April 2013	100	100	14	14	14	0	0	0	100	100	100	100	100	0	0	0
April 2014	100	100	0	0	0	0	0	0	100	100	74	74	74	0	0	0
April 2015	100	100	0	0	0	0	0	0	100	100	33	33	33	0	0	0
April 2016	100	100	0	0	0	0	0	0	100	100	0	0	0	0	0	0
April 2017	100	100	0	0	0	0	0	0	100	100	0	0	0	0	0	0
April 2018	100	0	0	0	0	0	0	0	100	87	0	0	0	0	0	0
April 2019	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2020	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2021	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2022	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2023	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2024	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2025	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2026	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2027	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2028	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2029	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2030	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	72	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.9	13.7	8.0	8.0	8.0	5.8	2.9	1.4	27.1	14.3	10.6	10.6	10.6	6.5	3.0	1.4

Date	JK Class								JA, LF, LS, JF, JS and JT Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	120%	170%	200%	250%	350%	700%	0%	100%	120%	170%	200%	250%	350%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	100	100	100	100	91	86	78	60	0
April 2006	100	100	100	100	100	100	100	0	100	100	100	78	65	44	3	0
April 2007	100	100	100	100	100	100	100	0	100	100	100	66	47	15	0	0
April 2008	100	100	100	100	100	100	0	0	100	100	100	57	33	0	0	0
April 2009	100	100	100	100	100	100	0	0	100	100	100	50	22	0	0	0
April 2010	100	100	100	100	100	100	0	0	100	100	100	45	15	0	0	0
April 2011	100	100	100	100	100	96	0	0	100	100	100	41	11	0	0	0
April 2012	100	100	100	100	100	5	0	0	100	100	100	39	9	0	0	0
April 2013	100	100	100	100	100	*	0	0	100	100	100	39	9	0	0	0
April 2014	100	100	100	100	100	*	0	0	100	100	99	38	9	0	0	0
April 2015	100	100	100	100	100	*	0	0	100	100	96	36	9	0	0	0
April 2016	100	100	76	76	76	*	0	0	100	100	93	35	9	0	0	0
April 2017	100	100	0	0	0	*	0	0	100	100	88	32	8	0	0	0
April 2018	100	100	0	0	0	*	0	0	100	100	81	28	5	0	0	0
April 2019	100	0	0	0	0	*	0	0	100	100	73	23	2	0	0	0
April 2020	100	0	0	0	0	*	0	0	100	90	65	18	0	0	0	0
April 2021	100	0	0	0	0	*	0	0	100	81	57	13	0	0	0	0
April 2022	100	0	0	0	0	*	0	0	100	71	48	9	0	0	0	0
April 2023	100	0	0	0	0	*	0	0	100	62	41	5	0	0	0	0
April 2024	100	0	0	0	0	*	0	0	100	52	33	1	0	0	0	0
April 2025	100	0	0	0	0	*	0	0	100	43	26	0	0	0	0	0
April 2026	100	0	0	0	0	*	0	0	100	34	18	0	0	0	0	0
April 2027	100	0	0	0	0	*	0	0	100	25	12	0	0	0	0	0
April 2028	100	0	0	0	0	*	0	0	100	17	5	0	0	0	0	0
April 2029	100	0	0	0	0	*	0	0	100	8	0	0	0	0	0	0
April 2030	100	0	0	0	0	*	0	0	100	1	0	0	0	0	0	0
April 2031	100	0	0	0	0	*	0	0	100	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	*	0	0	68	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	*	0	0	25	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.2	14.8	12.3	12.3	12.3	7.5	3.1	1.5	28.4	20.4	17.9	8.0	3.9	1.9	1.2	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	JB Class								JC Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	120%	170%	200%	250%	350%	700%	0%	100%	120%	170%	200%	250%	350%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	82	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	0
April 2007	100	100	100	100	100	100	0	0	100	100	100	100	100	100	0	0
April 2008	100	100	100	100	100	0	0	0	100	100	100	100	100	3	0	0
April 2009	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	0
April 2010	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	0
April 2011	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	0
April 2012	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	0
April 2013	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	0
April 2014	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	0
April 2015	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	0
April 2016	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	0
April 2017	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	0
April 2018	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	0
April 2019	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	0
April 2020	100	100	100	100	43	0	0	0	100	100	100	100	100	0	0	0
April 2021	100	100	100	100	0	0	0	0	100	100	100	100	47	0	0	0
April 2022	100	100	100	100	0	0	0	0	100	100	100	100	0	0	0	0
April 2023	100	100	100	100	0	0	0	0	100	100	100	100	0	0	0	0
April 2024	100	100	100	100	0	0	0	0	100	100	100	100	0	0	0	0
April 2025	100	100	100	0	0	0	0	0	100	100	100	75	0	0	0	0
April 2026	100	100	100	0	0	0	0	0	100	100	100	0	0	0	0	0
April 2027	100	100	100	0	0	0	0	0	100	100	100	0	0	0	0	0
April 2028	100	100	100	0	0	0	0	0	100	100	100	0	0	0	0	0
April 2029	100	100	59	0	0	0	0	0	100	100	100	0	0	0	0	0
April 2030	100	100	0	0	0	0	0	0	100	100	0	0	0	0	0	0
April 2031	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2032	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2033	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.6	26.2	25.1	20.5	16.0	3.8	2.1	1.1	29.6	26.6	25.5	21.3	17.0	3.9	2.2	1.1

Date	JD Class								PW Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	120%	170%	200%	250%	350%	700%	0%	100%	120%	170%	200%	250%	350%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	100	99	94	94	94	94	94	94	94
April 2006	100	100	100	100	100	100	100	0	98	85	85	85	85	85	85	66
April 2007	100	100	100	100	100	100	0	0	96	76	76	76	76	76	76	38
April 2008	100	100	100	100	100	100	0	0	95	67	67	67	67	67	60	22
April 2009	100	100	100	100	100	18	0	0	93	59	59	59	59	59	46	12
April 2010	100	100	100	100	100	0	0	0	91	51	51	51	51	51	36	7
April 2011	100	100	100	100	100	0	0	0	89	44	44	44	44	44	28	4
April 2012	100	100	100	100	100	0	0	0	87	37	37	37	37	37	22	2
April 2013	100	100	100	100	100	0	0	0	85	31	31	31	31	31	17	1
April 2014	100	100	100	100	100	0	0	0	83	25	25	25	25	25	13	1
April 2015	100	100	100	100	100	0	0	0	80	21	21	21	21	21	10	*
April 2016	100	100	100	100	100	0	0	0	77	17	17	17	17	17	7	*
April 2017	100	100	100	100	100	0	0	0	74	14	14	14	14	14	6	*
April 2018	100	100	100	100	100	0	0	0	71	12	12	12	12	12	4	*
April 2019	100	100	100	100	100	0	0	0	67	9	9	9	9	9	3	*
April 2020	100	100	100	100	100	0	0	0	63	8	8	8	8	8	2	*
April 2021	100	100	100	100	100	0	0	0	59	6	6	6	6	6	2	*
April 2022	100	100	100	100	96	0	0	0	55	5	5	5	5	5	1	*
April 2023	100	100	100	100	82	0	0	0	50	4	4	4	4	4	1	*
April 2024	100	100	100	100	69	0	0	0	44	3	3	3	3	3	1	*
April 2025	100	100	100	100	58	0	0	0	39	2	2	2	2	2	1	*
April 2026	100	100	100	97	48	0	0	0	32	2	2	2	2	2	*	*
April 2027	100	100	100	79	38	0	0	0	26	1	1	1	1	1	*	*
April 2028	100	100	100	63	30	0	0	0	18	1	1	1	1	1	*	*
April 2029	100	100	100	48	23	0	0	0	10	1	1	1	1	1	*	*
April 2030	100	100	94	34	16	0	0	0	2	*	*	*	*	*	*	*
April 2031	100	91	63	22	10	0	0	0	*	*	*	*	*	*	*	*
April 2032	100	49	34	12	5	0	0	0	*	*	*	*	*	*	*	*
April 2033	100	10	7	2	1	0	0	0	*	*	*	*	*	*	*	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.9	28.0	27.5	25.1	22.3	4.6	2.4	1.1	17.4	7.3	7.3	7.3	7.3	7.3	5.7	3.0

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

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

Date	EK Class								EL Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	120%	170%	200%	250%	350%	700%	0%	100%	120%	170%	200%	250%	350%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	85	85	85	85	85	85	100	100	100	100	100	100	100	100
April 2006	100	100	60	60	60	60	60	0	100	100	100	100	100	100	100	0
April 2007	100	100	37	37	37	37	0	0	100	100	100	100	100	100	33	0
April 2008	100	100	18	18	18	18	0	0	100	100	100	100	100	100	0	0
April 2009	100	100	3	3	3	3	0	0	100	100	100	100	100	100	0	0
April 2010	100	100	0	0	0	0	0	0	100	100	88	88	88	55	0	0
April 2011	100	100	0	0	0	0	0	0	100	100	76	76	76	17	0	0
April 2012	100	100	0	0	0	0	0	0	100	100	68	68	68	1	0	0
April 2013	100	97	0	0	0	0	0	0	100	100	59	59	59	*	0	0
April 2014	100	84	0	0	0	0	0	0	100	100	45	45	45	*	0	0
April 2015	100	62	0	0	0	0	0	0	100	100	30	30	30	*	0	0
April 2016	100	33	0	0	0	0	0	0	100	100	13	13	13	*	0	0
April 2017	100	0	0	0	0	0	0	0	100	99	0	0	0	*	0	0
April 2018	100	0	0	0	0	0	0	0	100	51	0	0	0	*	0	0
April 2019	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2020	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2021	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2022	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2023	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2024	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2025	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2026	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2027	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2028	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2029	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2030	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2031	0	0	0	0	0	0	0	0	45	0	0	0	0	*	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	*	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	*	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.5	11.3	2.6	2.6	2.6	2.6	2.0	1.2	27.0	14.0	9.3	9.3	9.3	6.3	3.0	1.4

Date	LA Class								LB Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	120%	170%	200%	250%	350%	700%	0%	100%	120%	170%	200%	250%	350%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	87	87	87	87	87	87	100	100	100	100	100	100	100	100
April 2006	100	100	65	65	65	65	65	0	100	100	100	100	100	100	100	0
April 2007	100	100	45	45	45	45	0	0	100	100	100	100	100	100	0	0
April 2008	100	100	29	29	29	29	0	0	100	100	100	100	100	100	0	0
April 2009	100	100	16	16	16	16	0	0	100	100	100	100	100	100	0	0
April 2010	100	100	5	5	5	5	0	0	100	100	100	100	100	0	0	0
April 2011	100	100	0	0	0	0	0	0	100	100	82	82	82	0	0	0
April 2012	100	100	0	0	0	0	0	0	100	100	49	49	49	0	0	0
April 2013	100	98	0	0	0	0	0	0	100	100	14	14	14	0	0	0
April 2014	100	86	0	0	0	0	0	0	100	100	0	0	0	0	0	0
April 2015	100	67	0	0	0	0	0	0	100	100	0	0	0	0	0	0
April 2016	100	42	0	0	0	0	0	0	100	100	0	0	0	0	0	0
April 2017	100	12	0	0	0	0	0	0	100	100	0	0	0	0	0	0
April 2018	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2019	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2020	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2021	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2022	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2023	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2024	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2025	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2026	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2027	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2028	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2029	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2030	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.5	11.6	3.0	3.0	3.0	2.9	2.1	1.2	26.9	13.7	8.0	8.0	8.0	5.8	2.9	1.4

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

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

Date	LC, MF, MS and MT Classes								LD Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	120%	170%	200%	250%	350%	700%	0%	100%	120%	170%	200%	250%	350%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2007	100	100	100	100	100	100	42	0	100	100	100	100	100	100	100	0
April 2008	100	100	100	100	100	100	0	0	100	100	100	100	100	100	0	0
April 2009	100	100	100	100	100	100	0	0	100	100	100	100	100	100	0	0
April 2010	100	100	100	100	100	99	0	0	100	100	100	100	100	100	0	0
April 2011	100	100	100	100	100	0	0	0	100	100	100	100	100	96	0	0
April 2012	100	100	100	100	100	0	0	0	100	100	100	100	100	5	0	0
April 2013	100	100	100	100	100	0	0	0	100	100	100	100	100	*	0	0
April 2014	100	100	74	74	74	0	0	0	100	100	100	100	100	*	0	0
April 2015	100	100	33	33	33	0	0	0	100	100	100	100	100	*	0	0
April 2016	100	100	0	0	0	0	0	0	100	100	76	76	76	*	0	0
April 2017	100	100	0	0	0	0	0	0	100	100	0	0	0	*	0	0
April 2018	100	87	0	0	0	0	0	0	100	100	0	0	0	*	0	0
April 2019	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2020	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2021	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2022	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2023	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2024	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2025	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2026	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2027	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2028	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2029	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2030	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2031	72	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	*	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	*	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.1	14.3	10.6	10.6	10.6	6.5	3.0	1.4	27.2	14.8	12.3	12.3	12.3	7.5	3.1	1.5

Date	NF and NS Classes								FN, SN and LE Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	120%	170%	200%	250%	350%	700%	0%	100%	120%	170%	200%	250%	350%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	93	89	82	68	18	100	100	100	87	80	67	41	0
April 2006	100	100	100	82	72	54	21	0	100	100	100	67	48	17	0	0
April 2007	100	100	100	72	56	31	0	0	100	100	100	50	21	0	0	0
April 2008	100	100	100	65	45	14	0	0	100	100	100	36	0	0	0	0
April 2009	100	100	100	59	37	3	0	0	100	100	100	25	0	0	0	0
April 2010	100	100	100	55	31	0	0	0	100	100	100	18	0	0	0	0
April 2011	100	100	100	52	27	0	0	0	100	100	100	13	0	0	0	0
April 2012	100	100	100	51	26	0	0	0	100	100	100	10	0	0	0	0
April 2013	100	100	100	50	25	0	0	0	100	100	100	9	0	0	0	0
April 2014	100	100	99	49	25	0	0	0	100	100	98	7	0	0	0	0
April 2015	100	100	97	48	25	0	0	0	100	100	95	6	0	0	0	0
April 2016	100	100	94	47	25	0	0	0	100	100	90	3	0	0	0	0
April 2017	100	100	90	45	25	0	0	0	100	100	83	0	0	0	0	0
April 2018	100	100	84	41	22	0	0	0	100	100	71	0	0	0	0	0
April 2019	100	100	78	37	20	0	0	0	100	100	60	0	0	0	0	0
April 2020	100	92	71	33	18	0	0	0	100	86	47	0	0	0	0	0
April 2021	100	84	64	29	15	0	0	0	100	71	35	0	0	0	0	0
April 2022	100	76	58	26	13	0	0	0	100	57	23	0	0	0	0	0
April 2023	100	69	51	22	11	0	0	0	100	43	12	0	0	0	0	0
April 2024	100	61	45	19	10	0	0	0	100	29	*	0	0	0	0	0
April 2025	100	53	39	16	8	0	0	0	100	15	0	0	0	0	0	0
April 2026	100	46	33	13	7	0	0	0	100	2	0	0	0	0	0	0
April 2027	100	39	28	11	5	0	0	0	100	0	0	0	0	0	0	0
April 2028	100	32	23	9	4	0	0	0	100	0	0	0	0	0	0	0
April 2029	100	25	18	7	3	0	0	0	100	0	0	0	0	0	0	0
April 2030	100	19	13	5	2	0	0	0	100	0	0	0	0	0	0	0
April 2031	100	13	9	3	1	0	0	0	100	0	0	0	0	0	0	0
April 2032	74	7	5	2	1	0	0	0	52	0	0	0	0	0	0	0
April 2033	39	1	1	*	*	0	0	0	0	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.7	21.7	19.5	10.9	7.0	2.4	1.4	0.7	28.1	18.5	15.7	3.8	2.0	1.3	0.9	0.4

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

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

Date	FP, SP and PS Classes								LZ Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	120%	170%	200%	250%	350%	700%	0%	100%	120%	170%	200%	250%	350%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	40	106	106	106	106	106	106	106	106
April 2006	100	100	100	100	100	100	46	0	112	112	112	112	112	112	112	0
April 2007	100	100	100	100	100	68	0	0	118	118	118	118	118	118	0	0
April 2008	100	100	100	100	100	31	0	0	125	125	125	125	125	125	0	0
April 2009	100	100	100	100	81	6	0	0	132	132	132	132	132	132	0	0
April 2010	100	100	100	100	68	0	0	0	139	139	139	139	139	0	0	0
April 2011	100	100	100	100	61	0	0	0	147	147	147	147	147	0	0	0
April 2012	100	100	100	100	57	0	0	0	155	155	155	155	155	0	0	0
April 2013	100	100	100	100	56	0	0	0	164	164	164	164	164	0	0	0
April 2014	100	100	100	100	56	0	0	0	173	173	173	173	173	0	0	0
April 2015	100	100	100	100	56	0	0	0	183	183	183	183	183	0	0	0
April 2016	100	100	100	100	56	0	0	0	193	193	193	193	193	0	0	0
April 2017	100	100	100	99	55	0	0	0	204	204	204	204	204	0	0	0
April 2018	100	100	100	91	49	0	0	0	216	216	216	216	216	0	0	0
April 2019	100	100	100	82	44	0	0	0	228	228	228	228	228	0	0	0
April 2020	100	100	100	73	39	0	0	0	241	241	241	241	241	0	0	0
April 2021	100	100	100	65	34	0	0	0	254	254	254	254	254	0	0	0
April 2022	100	100	100	57	29	0	0	0	269	269	269	269	269	0	0	0
April 2023	100	100	100	50	25	0	0	0	284	284	284	284	284	0	0	0
April 2024	100	100	100	42	21	0	0	0	300	300	300	300	300	0	0	0
April 2025	100	100	87	36	18	0	0	0	317	317	317	317	317	0	0	0
April 2026	100	100	74	30	15	0	0	0	334	334	334	334	334	0	0	0
April 2027	100	86	62	24	12	0	0	0	353	353	353	353	353	0	0	0
April 2028	100	71	50	19	9	0	0	0	373	373	373	373	373	0	0	0
April 2029	100	56	39	15	7	0	0	0	394	394	394	394	394	0	0	0
April 2030	100	42	29	11	5	0	0	0	417	417	417	417	417	0	0	0
April 2031	100	28	19	7	3	0	0	0	440	440	440	440	440	0	0	0
April 2032	100	15	10	4	2	0	0	0	465	465	465	465	465	0	0	0
April 2033	86	3	2	1	*	0	0	0	491	491	491	491	491	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.4	25.5	24.2	19.6	13.1	3.6	2.0	1.0	30.0	29.2	29.2	29.2	29.2	5.3	2.6	1.2

Date	P Class								EH, EI†, EC and EG Classes					EB Class				
	PSA Prepayment Assumption								PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	120%	170%	200%	250%	350%	700%	0%	100%	224%	350%	500%	0%	100%	224%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	91	91	91	91	91	91	95	90	85	80	74	100	100	100	100	100
April 2006	100	100	78	78	78	78	78	0	91	78	67	56	44	100	100	100	100	100
April 2007	100	100	65	65	65	65	14	0	85	67	51	37	23	100	100	100	100	100
April 2008	100	100	54	54	54	54	0	0	80	56	38	23	9	100	100	100	100	100
April 2009	100	100	45	45	45	45	0	0	74	46	27	12	*	100	100	100	100	100
April 2010	100	100	38	38	38	24	0	0	67	37	18	4	0	100	100	100	100	65
April 2011	100	100	33	33	33	7	0	0	60	29	10	0	0	100	100	100	89	40
April 2012	100	100	29	29	29	*	0	0	53	21	4	0	0	100	100	100	61	25
April 2013	100	98	26	26	26	*	0	0	45	13	0	0	0	100	100	90	41	15
April 2014	100	91	20	20	20	*	0	0	37	6	0	0	0	100	100	63	26	8
April 2015	100	79	13	13	13	*	0	0	27	0	0	0	0	100	99	41	16	4
April 2016	100	62	6	6	6	*	0	0	18	0	0	0	0	100	61	24	8	2
April 2017	100	43	0	0	0	*	0	0	7	0	0	0	0	100	27	10	3	1
April 2018	100	22	0	0	0	*	0	0	0	0	0	0	0	74	0	0	0	0
April 2019	100	0	0	0	0	*	0	0	0	0	0	0	0	0	0	0	0	0
April 2020	100	0	0	0	0	*	0	0	0	0	0	0	0	0	0	0	0	0
April 2021	100	0	0	0	0	*	0	0	0	0	0	0	0	0	0	0	0	0
April 2022	100	0	0	0	0	*	0	0	0	0	0	0	0	0	0	0	0	0
April 2023	100	0	0	0	0	*	0	0	0	0	0	0	0	0	0	0	0	0
April 2024	100	0	0	0	0	*	0	0	0	0	0	0	0	0	0	0	0	0
April 2025	100	0	0	0	0	*	0	0	0	0	0	0	0	0	0	0	0	0
April 2026	100	0	0	0	0	*	0	0	0	0	0	0	0	0	0	0	0	0
April 2027	100	0	0	0	0	*	0	0	0	0	0	0	0	0	0	0	0	0
April 2028	100	0	0	0	0	*	0	0	0	0	0	0	0	0	0	0	0	0
April 2029	100	0	0	0	0	*	0	0	0	0	0	0	0	0	0	0	0	0
April 2030	100	0	0	0	0	*	0	0	0	0	0	0	0	0	0	0	0	0
April 2031	19	0	0	0	0	*	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	*	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	*	0	0	0	0	0	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.7	12.5	5.5	5.5	5.5	4.2	2.4	1.3	7.9	5.0	3.5	2.6	2.0	14.4	12.4	10.8	9.0	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	TW Class						CK Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	145%	220%	250%	500%	0%	100%	145%	220%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	82	61	54	54	54	24
April 2006	94	86	86	86	86	73	80	60	44	44	35	0
April 2007	88	72	72	72	72	48	79	58	36	29	15	0
April 2008	81	60	60	60	60	31	78	57	30	19	4	0
April 2009	74	48	48	48	48	20	76	56	26	14	0	0
April 2010	66	37	37	37	37	13	75	53	23	13	0	0
April 2011	58	28	28	28	28	8	73	47	18	12	0	0
April 2012	49	21	21	21	21	5	72	38	10	10	0	0
April 2013	39	15	15	15	15	3	70	26	1	8	0	0
April 2014	29	10	10	10	10	2	68	13	0	6	0	0
April 2015	18	7	7	7	7	1	66	0	0	4	0	0
April 2016	6	4	4	4	4	*	65	0	0	2	0	0
April 2017	1	1	1	1	1	*	38	0	0	0	0	0
April 2018	0	0	0	0	0	0	0	0	0	0	0	0
April 2019	0	0	0	0	0	0	0	0	0	0	0	0
April 2020	0	0	0	0	0	0	0	0	0	0	0	0
April 2021	0	0	0	0	0	0	0	0	0	0	0	0
April 2022	0	0	0	0	0	0	0	0	0	0	0	0
April 2023	0	0	0	0	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.6	5.4	5.4	5.4	5.4	3.5	9.8	5.2	2.9	2.7	1.6	0.8

Date	KZ Class						ZK Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	145%	220%	250%	500%	0%	100%	145%	220%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	105	105	105	105	105	105	105	105	105	57	39	0
April 2006	109	109	109	109	109	0	109	109	109	5	0	0
April 2007	114	114	114	114	114	0	114	114	114	0	0	0
April 2008	120	120	120	120	120	0	120	120	120	0	0	0
April 2009	125	125	125	125	40	0	125	125	125	0	0	0
April 2010	131	131	131	131	*	0	131	131	131	0	0	0
April 2011	137	137	137	137	*	0	137	137	137	0	0	0
April 2012	143	143	143	143	*	0	143	143	143	0	0	0
April 2013	150	150	150	150	*	0	150	150	150	0	0	0
April 2014	157	157	0	157	*	0	157	157	129	0	0	0
April 2015	164	0	0	164	*	0	164	161	96	0	0	0
April 2016	171	0	0	171	*	0	171	105	62	0	0	0
April 2017	179	0	0	160	*	0	179	48	28	0	0	0
April 2018	0	0	0	0	0	0	185	0	0	0	0	0
April 2019	0	0	0	0	0	0	0	0	0	0	0	0
April 2020	0	0	0	0	0	0	0	0	0	0	0	0
April 2021	0	0	0	0	0	0	0	0	0	0	0	0
April 2022	0	0	0	0	0	0	0	0	0	0	0	0
April 2023	0	0	0	0	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.0	10.9	9.3	13.4	5.0	1.4	14.5	12.4	11.6	1.1	0.8	0.3

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

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

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

quences—*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>Group</u>	<u>Prepayment Assumption</u>
1	170% PSA
2	170% PSA
3	224% PSA
4	220% PSA

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

Taxation of Beneficial Owners of Residual Certificates

For purposes of determining the portion of the taxable income of the Trust (or the Lower Tier REMIC) that generally will not be treated as excess inclusions, the rate to be used is 120% of the “federal long-term rate”. The rate will be published on or about March 20, 2004. 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.

The Treasury Department recently issued proposed regulations providing that, to clearly reflect income, an inducement fee paid to a transferee of a noneconomic residual interest in a REMIC must be included in income over a period that is reasonably related to the period during which the applicable REMIC is expected to generate taxable income or net loss allocable to the transferee. The proposed regulations set forth two safe harbor methods under which a taxpayer’s accounting for the inducement fee will be considered to clearly reflect income for these purposes. The proposed regulations also provide that an inducement fee shall be treated as income from sources within the United States. If finalized as proposed, the regulations would be effective for taxable years ending on or after the publication of the final regulations in the Federal Register. The proposed regulations contain additional details regarding their application and you should consult your own tax advisor regarding the application of the proposed regulations.

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 own 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 Goldman, Sachs & Co. (the “Dealer”) in exchange for the MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

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

LEGAL MATTERS

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

Available Recombinations (1)

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal Balance	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 1								
FN	\$ 20,625,000	LE	\$ 30,000,000	5.5%	FIX	SUP	31393XU39	March 2033
SN	9,375,000							
Recombination 2								
EK	10,000,000 (3)	P	17,679,000	5.5	FIX	PAC	31393XU47	May 2034
EL	7,679,000 (3)							
Recombination 3								
EH	215,056,000	EC	215,056,000	4.0	FIX	SEQ	31393XU54	January 2018
EI	11,947,555 (4)							
Recombination 4								
EH	215,056,000	EG	215,056,000	4.5	FIX	SEQ	31393XU62	January 2018
EI	35,842,666 (4)							

(1) REMIC Certificates and RCR Certificates in any recombination may be exchanged only in the proportions shown in this Schedule 1, except as described in footnote (3) with respect to Recombination 2.

(2) See “Description of Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus and “Description of the Certificates—Distributions of Interest” and “—Distributions of Principal” in this prospectus supplement.

(3) In any exchange under Recombination 2, the relative proportions of the REMIC Certificates to be delivered (or if applicable, received) in such exchange will equal the proportions reflected by the outstanding principal balances of the related REMIC Classes at the time of exchange.

(4) Notional principal balance.

Principal Balance Schedules

PT 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	\$177,749,000.00	July 2008	\$114,988,986.53	October 2012	\$ 59,678,889.77
May 2004	177,066,202.56	August 2008	113,757,208.54	November 2012	58,756,521.24
June 2004	176,341,361.34	September 2008.....	112,531,810.95	December 2012	57,847,578.94
July 2004	175,574,756.56	October 2008	111,312,760.95	January 2013	56,951,873.59
August 2004	174,766,690.23	November 2008	110,100,025.88	February 2013	56,069,218.51
September 2004.....	173,917,485.85	December 2008	108,893,573.25	March 2013	55,199,429.62
October 2004	173,027,488.31	January 2009	107,693,370.74	April 2013.....	54,342,325.39
November 2004	172,097,063.62	February 2009	106,499,386.21	May 2013	53,497,726.81
December 2004	171,126,598.69	March 2009	105,311,587.67	June 2013	52,665,457.33
January 2005	170,116,501.05	April 2009.....	104,129,943.28	July 2013	51,845,342.86
February 2005	169,067,198.63	May 2009	102,954,421.41	August 2013	51,037,211.72
March 2005	167,979,139.42	June 2009	101,784,990.54	September 2013.....	50,240,894.60
April 2005.....	166,852,791.19	July 2009	100,621,619.35	October 2013	49,456,224.56
May 2005	165,688,641.13	August 2009	99,464,276.66	November 2013	48,683,036.94
June 2005	164,487,195.55	September 2009.....	98,312,931.46	December 2013	47,921,169.39
July 2005	163,248,979.50	October 2009	97,167,552.90	January 2014	47,170,461.80
August 2005	161,974,536.38	November 2009	96,028,110.28	February 2014	46,430,756.28
September 2005.....	160,664,427.57	December 2009	94,894,573.07	March 2014	45,701,897.14
October 2005	159,319,232.00	January 2010	93,766,910.89	April 2014.....	44,983,730.84
November 2005	157,939,545.74	February 2010	92,645,093.51	May 2014	44,276,105.97
December 2005	156,525,981.58	March 2010	91,529,090.87	June 2014	43,578,873.23
January 2006	155,079,168.51	April 2010.....	90,418,873.06	July 2014	42,891,885.38
February 2006	153,639,842.01	May 2010	89,314,410.31	August 2014	42,214,997.24
March 2006	152,207,963.58	June 2010	88,215,673.02	September 2014.....	41,548,065.63
April 2006.....	150,783,494.88	July 2010	87,122,631.74	October 2014	40,890,949.36
May 2006	149,366,397.82	August 2010	86,035,257.16	November 2014	40,243,509.22
June 2006	147,956,634.47	September 2010.....	84,953,520.14	December 2014	39,605,607.91
July 2006	146,554,167.10	October 2010	83,877,391.66	January 2015	38,977,110.04
August 2006	145,158,958.19	November 2010	82,806,842.89	February 2015	38,357,882.12
September 2006.....	143,770,970.39	December 2010	81,741,845.10	March 2015	37,747,792.51
October 2006	142,390,166.56	January 2011	80,682,369.76	April 2015.....	37,146,711.38
November 2006	141,016,509.74	February 2011	79,628,388.44	May 2015	36,554,510.73
December 2006	139,649,963.18	March 2011	78,579,872.89	June 2015	35,971,064.32
January 2007	138,290,490.29	April 2011.....	77,536,794.98	July 2015	35,396,247.69
February 2007	136,938,054.68	May 2011	76,499,126.74	August 2015	34,829,938.08
March 2007	135,592,620.16	June 2011	75,466,840.35	September 2015.....	34,272,014.46
April 2007.....	134,254,150.72	July 2011	74,439,908.12	October 2015	33,722,357.49
May 2007	132,922,610.51	August 2011	73,418,302.50	November 2015	33,180,849.46
June 2007	131,597,963.90	September 2011.....	72,401,996.09	December 2015	32,647,374.34
July 2007	130,280,175.43	October 2011	71,390,961.63	January 2016	32,121,817.68
August 2007.....	128,969,209.82	November 2011	70,385,171.99	February 2016	31,604,066.65
September 2007.....	127,665,031.96	December 2011	69,384,600.20	March 2016	31,094,009.97
October 2007	126,367,606.95	January 2012	68,389,219.42	April 2016.....	30,591,537.92
November 2007.....	125,076,900.04	February 2012	67,399,002.93	May 2016	30,096,542.32
December 2007	123,792,876.67	March 2012	66,413,924.17	June 2016	29,608,916.48
January 2008	122,515,502.47	April 2012.....	65,433,956.71	July 2016	29,128,555.21
February 2008	121,244,743.23	May 2012	64,459,074.25	August 2016	28,655,354.76
March 2008	119,980,564.92	June 2012	63,489,250.64	September 2016.....	28,189,212.88
April 2008.....	118,722,933.69	July 2012	62,524,459.85	October 2016	27,730,028.69
May 2008	117,471,815.85	August 2012	61,564,675.98	November 2016	27,277,702.75
June 2008	116,227,177.91	September 2012.....	60,614,876.47	December 2016	26,832,137.00

PT 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>
January 2017	\$ 26,393,234.74	June 2021	\$ 10,562,430.84	November 2025	\$ 3,682,818.66
February 2017	25,960,900.63	July 2021	10,371,227.53	December 2025	3,602,063.20
March 2017	25,535,040.67	August 2021	10,183,014.64	January 2026	3,522,659.91
April 2017	25,115,562.15	September 2021	9,997,748.40	February 2026	3,444,588.33
May 2017	24,702,373.66	October 2021	9,815,385.61	March 2026	3,367,828.30
June 2017	24,295,385.08	November 2021	9,635,883.73	April 2026	3,292,359.95
July 2017	23,894,507.55	December 2021	9,459,200.80	May 2026	3,218,163.69
August 2017	23,499,653.44	January 2022	9,285,295.44	June 2026	3,145,220.24
September 2017	23,110,736.33	February 2022	9,114,126.89	July 2026	3,073,510.56
October 2017	22,727,671.06	March 2022	8,945,654.94	August 2026	3,003,015.90
November 2017	22,350,373.60	April 2022	8,779,839.95	September 2026	2,933,717.79
December 2017	21,978,761.14	May 2022	8,616,642.87	October 2026	2,865,598.02
January 2018	21,612,752.01	June 2022	8,456,025.16	November 2026	2,798,638.65
February 2018	21,252,265.68	July 2022	8,297,948.88	December 2026	2,732,821.97
March 2018	20,897,222.75	August 2022	8,142,376.57	January 2027	2,668,130.56
April 2018	20,547,544.94	September 2022	7,989,271.35	February 2027	2,604,547.24
May 2018	20,203,155.07	October 2022	7,838,596.83	March 2027	2,542,055.07
June 2018	19,863,977.01	November 2022	7,690,317.16	April 2027	2,480,637.37
July 2018	19,529,935.73	December 2022	7,544,396.99	May 2027	2,420,277.70
August 2018	19,200,957.23	January 2023	7,400,801.47	June 2027	2,360,959.84
September 2018	18,876,968.57	February 2023	7,259,496.24	July 2027	2,302,667.82
October 2018	18,557,897.81	March 2023	7,120,447.44	August 2027	2,245,385.90
November 2018	18,243,674.02	April 2023	6,983,621.70	September 2027	2,189,098.57
December 2018	17,934,227.29	May 2023	6,848,986.09	October 2027	2,133,790.54
January 2019	17,629,488.65	June 2023	6,716,508.18	November 2027	2,079,446.75
February 2019	17,329,390.14	July 2023	6,586,156.00	December 2027	2,026,052.34
March 2019	17,033,864.73	August 2023	6,457,898.02	January 2028	1,973,592.69
April 2019	16,742,846.33	September 2023	6,331,703.16	February 2028	1,922,053.38
May 2019	16,456,269.78	October 2023	6,207,540.80	March 2028	1,871,420.19
June 2019	16,174,070.84	November 2023	6,085,380.75	April 2028	1,821,679.13
July 2019	15,896,186.18	December 2023	5,965,193.23	May 2028	1,772,816.40
August 2019	15,622,553.34	January 2024	5,846,948.90	June 2028	1,724,818.40
September 2019	15,353,110.75	February 2024	5,730,618.86	July 2028	1,677,671.73
October 2019	15,087,797.71	March 2024	5,616,174.58	August 2028	1,631,363.19
November 2019	14,826,554.36	April 2024	5,503,587.98	September 2028	1,585,879.76
December 2019	14,569,321.69	May 2024	5,392,831.34	October 2028	1,541,208.63
January 2020	14,316,041.52	June 2024	5,283,877.37	November 2028	1,497,337.15
February 2020	14,066,656.49	July 2024	5,176,699.14	December 2028	1,454,252.88
March 2020	13,821,110.04	August 2024	5,071,270.14	January 2029	1,411,943.56
April 2020	13,579,346.42	September 2024	4,967,564.21	February 2029	1,370,397.08
May 2020	13,341,310.65	October 2024	4,865,555.57	March 2029	1,329,601.54
June 2020	13,106,948.54	November 2024	4,765,218.83	April 2029	1,289,545.21
July 2020	12,876,206.63	December 2024	4,666,528.93	May 2029	1,250,216.51
August 2020	12,649,032.27	January 2025	4,569,461.19	June 2029	1,211,604.05
September 2020	12,425,373.50	February 2025	4,473,991.28	July 2029	1,173,696.60
October 2020	12,205,179.11	March 2025	4,380,095.22	August 2029	1,136,483.09
November 2020	11,988,398.63	April 2025	4,287,749.37	September 2029	1,099,952.63
December 2020	11,774,982.28	May 2025	4,196,930.43	October 2029	1,064,094.46
January 2021	11,564,880.98	June 2025	4,107,615.43	November 2029	1,028,898.01
February 2021	11,358,046.36	July 2025	4,019,781.74	December 2029	994,352.85
March 2021	11,154,430.73	August 2025	3,933,407.06	January 2030	960,448.69
April 2021	10,953,987.06	September 2025	3,848,469.38	February 2030	927,175.42
May 2021	10,756,669.00	October 2025	3,764,947.03	March 2030	894,523.06

PT 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>
April 2030	\$ 862,481.78	June 2031	\$ 472,895.23	August 2032	\$ 177,745.58
May 2030	831,041.89	July 2031	448,934.41	September 2032	159,740.79
June 2030	800,193.86	August 2031	425,445.77	October 2032	142,111.15
July 2030	769,928.28	September 2031	402,421.67	November 2032	124,850.46
August 2030	740,235.89	October 2031	379,854.61	December 2032	107,952.65
September 2030	711,107.57	November 2031	357,737.19	January 2033	91,411.72
October 2030	682,534.32	December 2031	336,062.10	February 2033	75,221.77
November 2030	654,507.30	January 2032	314,822.16	March 2033	59,376.97
December 2030	627,017.76	February 2032	294,010.30	April 2033	43,871.61
January 2031	600,057.12	March 2032	273,619.55	May 2033	28,700.04
February 2031	573,616.90	April 2032	253,643.03	June 2033	13,856.70
March 2031	547,688.76	May 2032	234,073.99	July 2033 and thereafter	0.00
April 2031	522,264.48	June 2032	214,905.76		
May 2031	497,335.97	July 2032	196,131.78		

Aggregate Group I Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$17,679,000.00	February 2007	\$11,775,258.46	December 2009	\$ 7,155,248.88
May 2004	17,594,039.18	March 2007	11,597,091.75	January 2010	7,059,777.14
June 2004	17,500,924.31	April 2007	11,421,742.02	February 2010	6,966,364.10
July 2004	17,399,748.79	May 2007	11,249,184.00	March 2010	6,874,990.39
August 2004	17,290,615.26	June 2007	11,079,392.58	April 2010	6,785,636.76
September 2004	17,173,635.65	July 2007	10,912,342.84	May 2010	6,698,284.15
October 2004	17,048,930.97	August 2007	10,748,010.08	June 2010	6,612,913.64
November 2004	16,916,631.19	September 2007	10,586,369.79	July 2010	6,529,506.45
December 2004	16,776,875.14	October 2007	10,427,397.62	August 2010	6,448,043.96
January 2005	16,629,810.32	November 2007	10,271,069.44	September 2010	6,368,507.67
February 2005	16,475,592.74	December 2007	10,117,361.29	October 2010	6,290,879.27
March 2005	16,314,386.72	January 2008	9,966,249.40	November 2010	6,215,140.55
April 2005	16,146,364.74	February 2008	9,817,710.18	December 2010	6,141,273.50
May 2005	15,971,707.19	March 2008	9,671,720.24	January 2011	6,069,260.19
June 2005	15,790,602.19	April 2008	9,528,256.34	February 2011	5,999,082.87
July 2005	15,603,245.30	May 2008	9,387,295.48	March 2011	5,930,723.92
August 2005	15,409,839.36	June 2008	9,248,814.76	April 2011	5,864,165.87
September 2005	15,210,594.18	July 2008	9,112,791.51	May 2011	5,799,391.39
October 2005	15,005,726.29	August 2008	8,979,203.24	June 2011	5,736,383.25
November 2005	14,795,458.68	September 2008	8,848,027.62	July 2011	5,675,124.39
December 2005	14,580,020.51	October 2008	8,719,242.47	August 2011	5,615,597.91
January 2006	14,359,646.81	November 2008	8,592,825.83	September 2011	5,557,786.99
February 2006	14,142,465.61	December 2008	8,468,755.89	October 2011	5,501,674.99
March 2006	13,928,448.70	January 2009	8,347,011.01	November 2011	5,447,245.37
April 2006	13,717,568.14	February 2009	8,227,569.70	December 2011	5,394,481.74
May 2006	13,509,796.14	March 2009	8,110,410.67	January 2012	5,343,367.82
June 2006	13,305,105.17	April 2009	7,995,512.81	February 2012	5,293,887.51
July 2006	13,103,467.90	May 2009	7,882,855.10	March 2012	5,246,024.78
August 2006	12,904,857.21	June 2009	7,772,416.78	April 2012	5,199,763.76
September 2006	12,709,246.18	July 2009	7,664,177.17	May 2012	5,155,088.70
October 2006	12,516,608.11	August 2009	7,558,115.82	June 2012	5,111,983.97
November 2006	12,326,916.50	September 2009	7,454,212.40	July 2012	5,070,434.09
December 2006	12,140,145.05	October 2009	7,352,446.74	August 2012	5,030,423.68
January 2007	11,956,267.66	November 2009	7,252,798.85	September 2012	4,986,934.29

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
October 2012	\$ 4,936,096.72	April 2014	\$ 3,491,256.78	October 2015	\$ 1,659,137.34
November 2012	4,878,065.12	May 2014	3,396,889.50	November 2015	1,551,187.74
December 2012	4,812,991.16	June 2014	3,301,431.90	December 2015	1,442,812.83
January 2013	4,742,892.04	July 2014	3,204,928.12	January 2016	1,334,042.36
February 2013	4,670,856.52	August 2014	3,107,421.37	February 2016	1,224,905.37
March 2013	4,596,945.94	September 2014	3,008,953.93	March 2016	1,115,430.25
April 2013	4,521,220.43	October 2014	2,909,567.21	April 2016	1,005,644.74
May 2013	4,443,738.89	November 2014	2,809,301.72	May 2016	895,575.94
June 2013	4,364,559.10	December 2014	2,708,197.12	June 2016	785,250.33
July 2013	4,283,737.63	January 2015	2,606,292.24	July 2016	674,693.76
August 2013	4,201,329.93	February 2015	2,503,625.04	August 2016	563,931.53
September 2013	4,117,390.33	March 2015	2,400,232.66	September 2016	452,988.25
October 2013	4,031,972.04	April 2015	2,296,151.48	October 2016	341,888.04
November 2013	3,945,127.23	May 2015	2,191,417.05	November 2016	230,654.39
December 2013	3,856,906.97	June 2015	2,086,064.17	December 2016	119,310.27
January 2014	3,767,361.28	July 2015	1,980,126.84	January 2017	7,878.08
February 2014	3,676,539.20	August 2015	1,873,638.36	February 2017 and thereafter	0.00
March 2014	3,584,488.69	September 2015	1,766,631.26		

PW 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	\$355,498,000.00	October 2006	\$284,780,333.12	April 2009	\$208,259,886.57
May 2004	354,132,405.13	November 2006	282,033,019.49	May 2009	205,908,842.81
June 2004	352,682,722.67	December 2006	279,299,926.36	June 2009	203,569,981.08
July 2004	351,149,513.13	January 2007	276,580,980.58	July 2009	201,243,238.69
August 2004	349,533,380.45	February 2007	273,876,109.37	August 2009	198,928,553.31
September 2004	347,834,971.70	March 2007	271,185,240.33	September 2009	196,625,862.92
October 2004	346,054,976.63	April 2007	268,508,301.43	October 2009	194,335,105.79
November 2004	344,194,127.25	May 2007	265,845,221.02	November 2009	192,056,220.56
December 2004	342,253,197.38	June 2007	263,195,927.81	December 2009	189,789,146.14
January 2005	340,233,002.11	July 2007	260,560,350.86	January 2010	187,533,821.78
February 2005	338,134,397.27	August 2007	257,938,419.63	February 2010	185,290,187.02
March 2005	335,958,278.85	September 2007	255,330,063.92	March 2010	183,058,181.75
April 2005	333,705,582.37	October 2007	252,735,213.89	April 2010	180,837,746.12
May 2005	331,377,282.26	November 2007	250,153,800.07	May 2010	178,628,820.62
June 2005	328,974,391.10	December 2007	247,585,753.34	June 2010	176,431,346.05
July 2005	326,497,959.00	January 2008	245,031,004.94	July 2010	174,245,263.48
August 2005	323,949,072.76	February 2008	242,489,486.46	August 2010	172,070,514.33
September 2005	321,328,855.13	March 2008	239,961,129.84	September 2010	169,907,040.28
October 2005	318,638,463.99	April 2008	237,445,867.37	October 2010	167,754,783.33
November 2005	315,879,091.49	May 2008	234,943,631.70	November 2010	165,613,685.77
December 2005	313,051,963.15	June 2008	232,454,355.82	December 2010	163,483,690.20
January 2006	310,158,337.02	July 2008	229,977,973.05	January 2011	161,364,739.51
February 2006	307,279,684.03	August 2008	227,514,417.08	February 2011	159,256,776.88
March 2006	304,415,927.15	September 2008	225,063,621.91	March 2011	157,159,745.77
April 2006	301,566,989.77	October 2008	222,625,521.91	April 2011	155,073,589.96
May 2006	298,732,795.64	November 2008	220,200,051.76	May 2011	152,998,253.49
June 2006	295,913,268.94	December 2008	217,787,146.50	June 2011	150,933,680.71
July 2006	293,108,334.20	January 2009	215,386,741.49	July 2011	148,879,816.24
August 2006	290,317,916.38	February 2009	212,998,772.42	August 2011	146,836,605.00
September 2006	287,541,940.78	March 2009	210,623,175.33	September 2011	144,803,992.18

PW 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>
October 2011	\$142,781,923.25	March 2016	\$ 62,188,019.94	August 2020	\$ 25,298,064.54
November 2011	140,770,343.99	April 2016	61,183,075.85	September 2020	24,850,746.99
December 2011	138,769,200.41	May 2016	60,193,084.65	October 2020	24,410,358.22
January 2012	136,778,438.83	June 2016	59,217,832.96	November 2020	23,976,797.26
February 2012	134,798,005.86	July 2016	58,257,110.41	December 2020	23,549,964.55
March 2012	132,827,848.34	August 2016	57,310,709.53	January 2021	23,129,761.96
April 2012	130,867,913.42	September 2016	56,378,425.76	February 2021	22,716,092.73
May 2012	128,918,148.51	October 2016	55,460,057.38	March 2021	22,308,861.46
June 2012	126,978,501.28	November 2016	54,555,405.50	April 2021	21,907,974.13
July 2012	125,048,919.70	December 2016	53,664,273.99	May 2021	21,513,338.00
August 2012	123,129,351.96	January 2017	52,786,469.48	June 2021	21,124,861.68
September 2012	121,229,752.95	February 2017	51,921,801.27	July 2021	20,742,455.06
October 2012	119,357,779.55	March 2017	51,070,081.34	August 2021	20,366,029.29
November 2012	117,513,042.49	April 2017	50,231,124.29	September 2021	19,995,496.79
December 2012	115,695,157.89	May 2017	49,404,747.32	October 2021	19,630,771.22
January 2013	113,903,747.17	June 2017	48,590,770.17	November 2021	19,271,767.46
February 2013	112,138,437.01	July 2017	47,789,015.10	December 2021	18,918,401.59
March 2013	110,398,859.24	August 2017	46,999,306.87	January 2022	18,570,590.88
April 2013	108,684,650.79	September 2017	46,221,472.67	February 2022	18,228,253.78
May 2013	106,995,453.62	October 2017	45,455,342.11	March 2022	17,891,309.87
June 2013	105,330,914.66	November 2017	44,700,747.20	April 2022	17,559,679.90
July 2013	103,690,685.72	December 2017	43,957,522.28	May 2022	17,233,285.73
August 2013	102,074,423.44	January 2018	43,225,504.01	June 2022	16,912,050.33
September 2013	100,481,789.21	February 2018	42,504,531.35	July 2022	16,595,897.75
October 2013	98,912,449.11	March 2018	41,794,445.50	August 2022	16,284,753.14
November 2013	97,366,073.87	April 2018	41,095,089.89	September 2022	15,978,542.70
December 2013	95,842,338.77	May 2018	40,406,310.13	October 2022	15,677,193.66
January 2014	94,340,923.59	June 2018	39,727,954.02	November 2022	15,380,634.32
February 2014	92,861,512.56	July 2018	39,059,871.45	December 2022	15,088,793.98
March 2014	91,403,794.28	August 2018	38,401,914.46	January 2023	14,801,602.93
April 2014	89,967,461.68	September 2018	37,753,937.14	February 2023	14,518,992.48
May 2014	88,552,211.95	October 2018	37,115,795.61	March 2023	14,240,894.88
June 2014	87,157,746.46	November 2018	36,487,348.04	April 2023	13,967,243.39
July 2014	85,783,770.77	December 2018	35,868,454.57	May 2023	13,697,972.18
August 2014	84,429,994.48	January 2019	35,258,977.31	June 2023	13,433,016.37
September 2014	83,096,131.26	February 2019	34,658,780.29	July 2023	13,172,312.00
October 2014	81,781,898.73	March 2019	34,067,729.46	August 2023	12,915,796.04
November 2014	80,487,018.44	April 2019	33,485,692.65	September 2023	12,663,406.33
December 2014	79,211,215.81	May 2019	32,912,539.55	October 2023	12,415,081.61
January 2015	77,954,220.08	June 2019	32,348,141.68	November 2023	12,170,761.49
February 2015	76,715,764.25	July 2019	31,792,372.36	December 2023	11,930,386.45
March 2015	75,495,585.02	August 2019	31,245,106.68	January 2024	11,693,897.81
April 2015	74,293,422.76	September 2019	30,706,221.50	February 2024	11,461,237.72
May 2015	73,109,021.46	October 2019	30,175,595.42	March 2024	11,232,349.17
June 2015	71,942,128.64	November 2019	29,653,108.72	April 2024	11,007,175.96
July 2015	70,792,495.37	December 2019	29,138,643.38	May 2024	10,785,662.68
August 2015	69,659,876.15	January 2020	28,632,083.04	June 2024	10,567,754.73
September 2015	68,544,028.92	February 2020	28,133,312.98	July 2024	10,353,398.28
October 2015	67,444,714.97	March 2020	27,642,220.09	August 2024	10,142,540.28
November 2015	66,361,698.93	April 2020	27,158,692.85	September 2024	9,935,128.42
December 2015	65,294,748.68	May 2020	26,682,621.31	October 2024	9,731,111.15
January 2016	64,243,635.37	June 2020	26,213,897.07	November 2024	9,530,437.65
February 2016	63,208,133.30	July 2020	25,752,413.27	December 2024	9,333,057.85

PW 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>
January 2025	\$ 9,138,922.37	December 2027	\$ 4,052,104.68	November 2030	\$ 1,309,014.59
February 2025	8,947,982.56	January 2028	3,947,185.38	December 2030	1,254,035.52
March 2025	8,760,190.43	February 2028	3,844,106.75	January 2031	1,200,114.24
April 2025	8,575,498.73	March 2028	3,742,840.39	February 2031	1,147,233.80
May 2025	8,393,860.85	April 2028	3,643,358.27	March 2031	1,095,377.53
June 2025	8,215,230.86	May 2028	3,545,632.81	April 2031	1,044,528.97
July 2025	8,039,563.49	June 2028	3,449,636.81	May 2031	994,671.93
August 2025	7,866,814.11	July 2028	3,355,343.47	June 2031	945,790.45
September 2025	7,696,938.75	August 2028	3,262,726.38	July 2031	897,868.82
October 2025	7,529,894.07	September 2028	3,171,759.53	August 2031	850,891.53
November 2025	7,365,637.32	October 2028	3,082,417.26	September 2031	804,843.35
December 2025	7,204,126.41	November 2028	2,994,674.30	October 2031	759,709.23
January 2026	7,045,319.83	December 2028	2,908,505.77	November 2031	715,474.37
February 2026	6,889,176.66	January 2029	2,823,887.11	December 2031	672,124.19
March 2026	6,735,656.60	February 2029	2,740,794.16	January 2032	629,644.32
April 2026	6,584,719.89	March 2029	2,659,203.09	February 2032	588,020.60
May 2026	6,436,327.39	April 2029	2,579,090.42	March 2032	547,239.10
June 2026	6,290,440.47	May 2029	2,500,433.02	April 2032	507,286.07
July 2026	6,147,021.11	June 2029	2,423,208.10	May 2032	468,147.99
August 2026	6,006,031.80	July 2029	2,347,393.20	June 2032	429,811.53
September 2026	5,867,435.59	August 2029	2,272,966.18	July 2032	392,263.56
October 2026	5,731,196.05	September 2029	2,199,905.25	August 2032	355,491.16
November 2026	5,597,277.29	October 2029	2,128,188.92	September 2032	319,481.59
December 2026	5,465,643.94	November 2029	2,057,796.02	October 2032	284,222.29
January 2027	5,336,261.12	December 2029	1,988,705.69	November 2032	249,700.92
February 2027	5,209,094.48	January 2030	1,920,897.38	December 2032	215,905.30
March 2027	5,084,110.14	February 2030	1,854,350.84	January 2033	182,823.44
April 2027	4,961,274.75	March 2030	1,789,046.12	February 2033	150,443.53
May 2027	4,840,555.40	April 2030	1,724,963.55	March 2033	118,753.94
June 2027	4,721,919.67	May 2030	1,662,083.78	April 2033	87,743.22
July 2027	4,605,335.64	June 2030	1,600,387.72	May 2033	57,400.08
August 2027	4,490,771.80	July 2030	1,539,856.56	June 2033	27,713.40
September 2027	4,378,197.14	August 2030	1,480,471.78	July 2033 and thereafter	0.00
October 2027	4,267,581.09	September 2030	1,422,215.14		
November 2027	4,158,893.50	October 2030	1,365,068.65		

Aggregate Group II Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$35,358,000.00	May 2005	\$31,943,414.38	June 2006	\$26,610,210.34
May 2004	35,188,078.34	June 2005	31,581,204.37	July 2006	26,206,935.81
June 2004	35,001,848.63	July 2005	31,206,490.60	August 2006	25,809,714.42
July 2004	34,799,497.57	August 2005	30,819,678.72	September 2006	25,418,492.36
August 2004	34,581,230.53	September 2005	30,421,188.36	October 2006	25,033,216.22
September 2004	34,347,271.31	October 2005	30,011,452.58	November 2006	24,653,832.99
October 2004	34,097,861.93	November 2005	29,590,917.36	December 2006	24,280,290.09
November 2004	33,833,262.37	December 2005	29,160,041.02	January 2007	23,912,535.32
December 2004	33,553,750.27	January 2006	28,719,293.62	February 2007	23,550,516.92
January 2005	33,259,620.63	February 2006	28,284,931.21	March 2007	23,194,183.49
February 2005	32,951,185.46	March 2006	27,856,897.41	April 2007	22,843,484.05
March 2005	32,628,773.43	April 2006	27,435,136.26	May 2007	22,498,368.00
April 2005	32,292,729.48	May 2006	27,019,592.28	June 2007	22,158,785.14

Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
July 2007	\$21,824,685.68	October 2010	\$12,581,758.53	January 2014	\$ 7,534,722.58
August 2007	21,496,020.18	November 2010	12,430,281.11	February 2014	7,353,078.40
September 2007	21,172,739.59	December 2010	12,282,547.00	March 2014	7,168,977.39
October 2007	20,854,795.25	January 2011	12,138,520.38	April 2014	6,982,513.57
November 2007	20,542,138.89	February 2011	11,998,165.74	May 2014	6,793,778.98
December 2007	20,234,722.58	March 2011	11,861,447.85	June 2014	6,602,863.79
January 2008	19,932,498.80	April 2011	11,728,331.75	July 2014	6,409,856.23
February 2008	19,635,420.36	May 2011	11,598,782.76	August 2014	6,214,842.73
March 2008	19,343,440.47	June 2011	11,472,766.48	September 2014	6,017,907.85
April 2008	19,056,512.70	July 2011	11,350,248.79	October 2014	5,819,134.41
May 2008	18,774,590.95	August 2011	11,231,195.82	November 2014	5,618,603.44
June 2008	18,497,629.51	September 2011	11,115,573.99	December 2014	5,416,394.26
July 2008	18,225,583.03	October 2011	11,003,349.98	January 2015	5,212,584.48
August 2008	17,958,406.48	November 2011	10,894,490.73	February 2015	5,007,250.06
September 2008	17,696,055.23	December 2011	10,788,963.46	March 2015	4,800,465.32
October 2008	17,438,484.94	January 2012	10,686,735.65	April 2015	4,592,302.97
November 2008	17,185,651.67	February 2012	10,587,775.01	May 2015	4,382,834.11
December 2008	16,937,511.78	March 2012	10,492,049.55	June 2015	4,172,128.34
January 2009	16,694,022.00	April 2012	10,399,527.51	July 2015	3,960,253.70
February 2009	16,455,139.40	May 2012	10,310,177.39	August 2015	3,747,276.73
March 2009	16,220,821.36	June 2012	10,223,967.95	September 2015	3,533,262.52
April 2009	15,991,025.60	July 2012	10,140,868.18	October 2015	3,318,274.70
May 2009	15,765,710.21	August 2012	10,060,847.35	November 2015	3,102,375.47
June 2009	15,544,833.55	September 2012	9,973,868.56	December 2015	2,885,625.67
July 2009	15,328,354.36	October 2012	9,872,193.43	January 2016	2,668,084.72
August 2009	15,116,231.65	November 2012	9,756,130.22	February 2016	2,449,810.73
September 2009	14,908,424.79	December 2012	9,625,982.32	March 2016	2,230,860.49
October 2009	14,704,893.49	January 2013	9,485,784.09	April 2016	2,011,289.47
November 2009	14,505,597.70	February 2013	9,341,713.05	May 2016	1,791,151.86
December 2009	14,310,497.75	March 2013	9,193,891.88	June 2016	1,570,500.65
January 2010	14,119,554.28	April 2013	9,042,440.84	July 2016	1,349,387.54
February 2010	13,932,728.20	May 2013	8,887,477.79	August 2016	1,127,863.04
March 2010	13,749,980.76	June 2013	8,729,118.20	September 2016	905,976.49
April 2010	13,571,273.51	July 2013	8,567,475.26	October 2016	683,776.07
May 2010	13,396,568.31	August 2013	8,402,659.86	November 2016	461,308.79
June 2010	13,225,827.28	September 2013	8,234,780.65	December 2016	238,620.56
July 2010	13,059,012.90	October 2013	8,063,944.09	January 2017	15,756.16
August 2010	12,896,087.90	November 2013	7,890,254.47	February 2017 and thereafter	0.00
September 2010	12,737,015.33	December 2013	7,713,813.94		

TW 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		December 2005	\$161,769,424.80	September 2006	\$142,979,244.40
April 2005	\$178,685,000.00	January 2006	159,634,204.90	October 2006	140,949,800.30
May 2005	176,656,906.60	February 2006	157,510,985.70	November 2006	138,931,804.10
June 2005	174,598,165.20	March 2006	155,399,704.50	December 2006	136,925,195.80
July 2005	172,509,736.00	April 2006	153,300,298.90	January 2007	134,929,916.00
August 2005	170,392,592.50	May 2006	151,212,706.90	February 2007	132,945,905.30
September 2005	168,247,720.90	June 2006	149,136,866.70	March 2007	130,973,104.90
October 2005	166,076,119.30	July 2006	147,072,716.90	April 2007	129,011,456.10
November 2005	163,916,708.50	August 2006	145,020,196.40	May 2007	127,060,900.60

TW 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>
June 2007	\$125,121,380.30	February 2011	\$ 52,400,000.01	September 2014	\$ 15,568,976.06
July 2007	123,192,837.50	March 2011	51,180,402.47	October 2014	15,015,374.44
August 2007	121,275,214.80	April 2011	49,982,006.21	November 2014	14,472,426.23
September 2007	119,368,455.00	May 2011	48,804,481.36	December 2014	13,939,958.25
October 2007	117,472,501.30	June 2011	47,647,502.89	January 2015	13,417,799.92
November 2007	115,587,297.20	July 2011	46,510,750.57	February 2015	12,905,783.24
December 2007	113,712,786.40	August 2011	45,393,908.88	March 2015	12,403,742.74
January 2008	111,848,912.90	September 2011	44,296,666.94	April 2015	11,911,515.45
February 2008	109,995,621.10	October 2011	43,218,718.47	May 2015	11,428,940.85
March 2008	108,152,855.50	November 2011	42,159,761.70	June 2015	10,955,860.85
April 2008	106,320,561.10	December 2011	41,119,499.30	July 2015	10,492,119.75
May 2008	104,498,683.00	January 2012	40,097,638.35	August 2015	10,037,564.21
June 2008	102,687,166.70	February 2012	39,093,890.25	September 2015	9,592,043.21
July 2008	100,885,958.00	March 2012	38,107,970.66	October 2015	9,155,408.01
August 2008	99,095,002.80	April 2012	37,139,599.45	November 2015	8,727,512.13
September 2008	97,314,247.50	May 2012	36,188,500.62	December 2015	8,308,211.31
October 2008	95,543,638.65	June 2012	35,254,402.28	January 2016	7,897,363.48
November 2008	93,783,123.11	July 2012	34,337,036.54	February 2016	7,494,828.72
December 2008	92,032,648.00	August 2012	33,436,139.49	March 2016	7,100,469.25
January 2009	90,292,160.73	September 2012	32,551,451.14	April 2016	6,714,149.38
February 2009	88,561,608.97	October 2012	31,682,715.34	May 2016	6,335,735.48
March 2009	86,840,940.67	November 2012	30,829,679.75	June 2016	5,965,095.96
April 2009	85,130,104.04	December 2012	29,992,095.77	July 2016	5,602,101.23
May 2009	83,429,047.56	January 2013	29,169,718.50	August 2016	5,246,623.69
June 2009	81,737,719.97	February 2013	28,362,306.68	September 2016	4,898,537.67
July 2009	80,056,070.29	March 2013	27,569,622.63	October 2016	4,557,719.43
August 2009	78,384,047.78	April 2013	26,791,432.21	November 2016	4,224,047.11
September 2009	76,721,601.99	May 2013	26,027,504.77	December 2016	3,897,400.73
October 2009	75,086,052.76	June 2013	25,277,613.09	January 2017	3,577,662.13
November 2009	73,478,127.30	July 2013	24,541,533.33	February 2017	3,264,714.97
December 2009	71,897,401.62	August 2013	23,819,045.00	March 2017	2,958,444.69
January 2010	70,343,457.95	September 2013	23,109,930.89	April 2017	2,658,738.49
February 2010	68,815,884.60	October 2013	22,413,977.03	May 2017	2,365,485.29
March 2010	67,314,275.90	November 2013	21,730,972.66	June 2017	2,078,575.74
April 2010	65,838,232.13	December 2013	21,060,710.15	July 2017	1,797,902.14
May 2010	64,387,359.40	January 2014	20,402,984.99	August 2017	1,523,358.48
June 2010	62,961,269.59	February 2014	19,757,595.72	September 2017	1,254,840.36
July 2010	61,559,580.26	March 2014	19,124,343.91	October 2017	992,244.99
August 2010	60,181,914.57	April 2014	18,503,034.08	November 2017	735,471.17
September 2010	58,827,901.21	May 2014	17,893,473.70	December 2017	484,419.27
October 2010	57,497,174.30	June 2014	17,295,473.12	January 2018	238,991.18
November 2010	56,189,373.34	July 2014	16,708,845.53	February 2018 and thereafter	0.00
December 2010	54,904,143.12	August 2014	16,133,406.92		
January 2011	53,641,133.63				

Aggregate Group III Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$57,315,000.00	August 2004	\$49,400,853.73	December 2004	\$40,631,870.61
May 2004	55,421,143.84	September 2004	47,285,406.10	January 2005	38,316,368.48
June 2004	53,470,010.39	October 2004	45,117,829.59	February 2005	35,954,494.99
July 2004	51,462,824.59	November 2004	42,899,510.21	March 2005	33,547,773.08

Aggregate Group III (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
April 2005	\$31,097,755.82	February 2008	\$18,050,293.34	December 2010	\$11,791,368.33
May 2005	30,634,118.04	March 2008	17,814,307.45	January 2011	11,514,526.56
June 2005	30,161,022.37	April 2008	17,585,988.19	February 2011	11,229,436.50
July 2005	29,679,141.45	May 2008	17,365,240.11	March 2011	10,936,322.49
August 2005	29,189,157.55	June 2008	17,151,968.52	April 2011	10,635,404.76
September 2005	28,691,761.36	July 2008	16,946,079.59	May 2011	10,326,899.48
October 2005	28,187,650.86	August 2008	16,747,480.53	June 2011	10,011,018.91
November 2005	27,694,395.80	September 2008	16,556,079.19	July 2011	9,687,971.32
December 2005	27,211,871.61	October 2008	16,371,784.41	August 2011	9,357,961.18
January 2006	26,739,954.79	November 2008	16,194,505.81	September 2011	9,021,189.17
February 2006	26,278,523.06	December 2008	16,024,153.87	October 2011	8,677,852.21
March 2006	25,827,455.18	January 2009	15,860,639.90	November 2011	8,328,143.57
April 2006	25,386,631.02	February 2009	15,703,876.02	December 2011	7,972,252.91
May 2006	24,955,931.49	March 2009	15,553,775.16	January 2012	7,610,366.33
June 2006	24,535,238.66	April 2009	15,410,251.08	February 2012	7,242,666.41
July 2006	24,124,435.61	May 2009	15,273,218.31	March 2012	6,869,332.31
August 2006	23,723,406.49	June 2009	15,142,592.20	April 2012	6,490,539.79
September 2006	23,332,036.54	July 2009	15,018,288.87	May 2012	6,106,461.29
October 2006	22,950,212.11	August 2009	14,900,225.23	June 2012	5,717,265.93
November 2006	22,577,820.34	September 2009	14,788,318.96	July 2012	5,323,119.64
December 2006	22,214,749.67	October 2009	14,665,118.44	August 2012	4,924,185.15
January 2007	21,860,889.31	November 2009	14,529,765.74	September 2012	4,520,622.05
February 2007	21,516,129.73	December 2009	14,382,555.11	October 2012	4,112,586.88
March 2007	21,180,362.15	January 2010	14,223,775.61	November 2012	3,700,233.13
April 2007	20,853,478.96	February 2010	14,053,711.18	December 2012	3,283,711.31
May 2007	20,535,373.45	March 2010	13,872,640.76	January 2013	2,863,169.01
June 2007	20,225,939.97	April 2010	13,680,838.31	February 2013	2,438,750.91
July 2007	19,925,073.74	May 2010	13,478,572.94	March 2013	2,010,598.87
August 2007	19,632,670.95	June 2010	13,266,108.93	April 2013	1,578,851.95
September 2007	19,348,628.82	July 2010	13,043,705.87	May 2013	1,143,646.45
October 2007	19,072,845.41	August 2010	12,811,618.68	June 2013	705,115.98
November 2007	18,805,219.71	September 2010	12,570,097.70	July 2013	263,391.47
December 2007	18,545,651.72	October 2010	12,319,388.78	August 2013 and thereafter	0.00
January 2008	18,294,042.36	November 2010	12,059,733.32		

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

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

\$1,250,000,000



**Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 2004-30**

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PROSPECTUS SUPPLEMENT

Goldman, Sachs & Co.

March 18, 2004
