

\$1,644,968,414



Guaranteed REMIC Pass-Through Certificates  
Fannie Mae REMIC Trust 2005-1

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own Fannie Mae MBS.

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

Carefully consider the risk factors starting on page S-13 of this prospectus supplement and on page 10 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.

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

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

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

If you own certificates of certain classes, you can exchange them for the corresponding RCR certificates to be issued at the time of the exchange. The GN, GJ, GR, GK, GE, HP, HJ, HT, HL, HC, HE, HG, HK, JA, QA, QH, QB, QJ, QC, QX, QI, CA and CK 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 January 28, 2005.

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
GU(1)	1	\$ 7,216,400(2)	NTL	5.0%	FIX/IO	31394CDC3	November 2017
GA(1)	1	36,082,000	PAC	4.0	FIX	31394CDD1	November 2017
GW(1)	1	6,918,200(2)	NTL	5.0	FIX/IO	31394CDE9	September 2023
GB(1)	1	34,591,000	PAC	4.0	FIX	31394CDF6	September 2023
GC	1	38,291,000	PAC	5.0	FIX	31394CDG4	February 2028
GD	1	26,035,000	PAC	5.0	FIX	31394CDH2	June 2030
IG(1)	1	42,190,000(2)	NTL	5.0	FIX/IO	31394CDJ8	July 2033
OG(1)	1	42,190,000	PAC	(3)	PO	31394CDK5	July 2033
GH	1	26,142,000	PAC	5.0	FIX	31394CDL3	February 2035
ZG	1	48,000,000	JMP/SUP/AD	5.0	FIX/Z	31394CDM1	February 2035
FG	1	23,779,333	JMP/SUP/AD	(4)	FLT	31394CDN9	February 2035
SG	1	11,889,667	JMP/SUP/AD	(4)	INV	31394CDP4	February 2035
GZ	1	32,000,000	JMP/SUP/AD	5.0	FIX/Z	31394CDQ2	February 2035
GY	1	1,000,000	NSJ/SUP	5.0	FIX/Z	31394CDR0	February 2035
KA	2	300,061,000	SEQ	5.0	FIX	31394CD88	August 2033
VK	2	12,032,000	SEQ/AD	5.0	FIX	31394CDT6	February 2016
VL	2	13,171,000	SEQ/AD	5.0	FIX	31394CDU3	September 2023
KZ	2	16,599,000	SEQ	5.0	FIX/Z	31394CDV1	February 2035
HQ(1)	3	18,761,600(2)	NTL	5.0	FIX/IO	31394CDW9	July 2019
HA(1)	3	93,808,000	PAC	4.0	FIX	31394CDX7	July 2019
HU(1)	3	13,331,600(2)	NTL	5.0	FIX/IO	31394CDY5	June 2024
HB(1)	3	66,658,000	PAC	4.0	FIX	31394CDZ2	June 2024
IJ(1)	3	8,009,200(2)	NTL	5.0	FIX/IO	31394CEA6	September 2028
JH(1)	3	80,092,000	PAC	4.5	FIX	31394CEB4	September 2028
HD	3	49,409,000	PAC	5.0	FIX	31394CEC2	October 2030
IH(1)	3	84,224,000(2)	NTL	5.0	FIX/IO	31394CED0	September 2033
OH(1)	3	84,224,000	PAC	(3)	PO	31394CEE8	September 2033
VG(1)	3	15,708,000	PAC/AD	5.0	FIX	31394CEF5	February 2016
VH(1)	3	12,506,000	PAC/AD	5.0	FIX	31394CEG3	November 2021
Z(1)	3	21,672,000	PAC	5.0	FIX/Z	31394CEH1	February 2035
IT(1)	3	29,250,000(2)	NTL	5.0	FIX/IO	31394CEJ7	February 2035
JT(1)	3	146,250,000	JMP/TAC/AD	4.0	FIX	31394CEK4	February 2035
HZ	3	78,673,000	JMP/SUP/AD	5.0	FIX/Z	31394CEL2	February 2035
ZH	3	1,000,000	NSJ/SUP	5.0	FIX/Z	31394CEM0	February 2035
QN(1)	4	4,908,600(2)	NTL	5.0	FIX/IO	31394CEN8	June 2020
QK(1)	4	24,543,000	PAC	4.0	FIX	31394CEP3	June 2020
QT(1)	4	2,089,600(2)	NTL	5.0	FIX/IO	31394CEQ1	October 2023
QO(1)	4	10,448,000	PAC	4.0	FIX	31394CER9	October 2023
IQ(1)	4	23,665,000(2)	NTL	5.0	FIX/IO	31394CES7	February 2029
OQ(1)	4	23,665,000	PAC	(3)	PO	31394CET5	February 2029
QD	4	6,896,000	PAC	5.0	FIX	31394CEU2	May 2030
QE	4	9,301,000	PAC	5.0	FIX	31394CEV0	November 2031
QG	4	35,000,000	NSJ/TAC/AD	5.0	FIX	31394CEW8	October 2032
QY	4	100,000	NSJ/TAC	5.0	FIX/Z	31394CEX6	October 2032
QZ	4	17,734,560	NSJ/SUP	5.0	FIX/Z	31394CEY4	February 2033
VP(1)	4	7,000,000	SEQ/AD	5.0	FIX	31394CEZ1	February 2016
VQ(1)	4	7,663,000	SEQ/AD	5.0	FIX	31394CFA5	September 2023
ZQ(1)	4	9,658,440	SEQ	5.0	FIX/Z	31394CFB3	February 2035
LV	5	29,641,715	SEQ/AD	4.0	FIX	31394CF C1	March 2034
LF	5	4,940,285	SEQ/AD	(4)	FLT	31394CFD9	March 2034
LS	5	4,940,285(2)	NTL	(4)	INV/IO	31394CFE7	March 2034
ZL	5	681,081	SEQ	4.5	FIX/Z	31394CF F4	February 2035
CI(1)	6	10,500,000(2)	NTL	5.0	FIX/IO	31394CFG2	April 2031
CD(1)	6	105,000,000	SEQ	4.5	FIX	31394CFH0	April 2031
VA(1)	6	13,461,000	SEQ/AD	5.0	FIX	31394CF J6	February 2016
VB(1)	6	8,801,100	SEQ/AD	5.0	FIX	31394CF K3	December 2020
CZ(1)	6	18,571,233	SEQ	5.0	FIX/Z	31394CF L1	February 2035
R		0	NPR	0	NPR	31394CFM9	February 2035
RL		0	NPR	0	NPR	31394CFN7	February 2035

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

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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 July 1, 2004 (the “MBS Prospectus”); and
- any information incorporated by reference in this prospectus supplement as discussed below under the heading “Incorporation by Reference.”

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](http://www.fanniemae.com).

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

Lehman Brothers  
c/o ADP Financial Services  
Prospectus Department  
1155 Long Island Avenue  
Edgewood, New York 11717  
(telephone 631-254-7106).

## INCORPORATION BY REFERENCE

In this prospectus supplement, we are incorporating by reference the MBS Prospectus described above. In addition, we are incorporating by reference the documents listed below. This means that we are disclosing information to you by referring you to these documents. These documents are considered part of this prospectus supplement, so you should read this prospectus supplement, and any applicable supplements or amendments, together with these documents.

You should rely only on the information provided or incorporated by reference in this prospectus supplement, the REMIC Prospectus and the MBS Prospectus and any applicable supplements or amendments.

We incorporate by reference the following documents we have filed, or may file, with the Securities and Exchange Commission (“SEC”):

- our Annual Report on Form 10-K for the fiscal year ended December 31, 2003 (“Form 10-K”);
- all other reports we have filed pursuant to Section 13(a) or 15(d) of the Securities Exchange Act of 1934 since the end of the fiscal year covered by the Form 10-K until the date of this prospectus supplement, excluding any information “furnished” to the SEC on Form 8-K; and
- all proxy statements that we file with the SEC and all documents that we file with the SEC pursuant to Section 13(a), 13(c), 14 or 15(d) of the Securities Exchange Act of 1934 subsequent to the date of this prospectus supplement and prior to the completion of the offering of the certificates, excluding any information we “furnish” to the SEC on Form 8-K.

Any information incorporated by reference in this prospectus supplement is deemed to be modified or superseded for purposes of this prospectus supplement to the extent information contained or incorporated by reference in this prospectus supplement modifies or supersedes such information. In such case, the information will constitute a part of this prospectus supplement only as so modified or superseded.

We file annual, quarterly and current reports, proxy statements and other information with the SEC. You can obtain copies of the periodic reports we file with the SEC without charge by calling or writing our Office of Investor Relations, Fannie Mae, 3900 Wisconsin Avenue, NW, Washington, DC 20016, telephone: (202) 752-7115. The periodic and current reports that we file with the SEC are also available on our Web site. Information appearing on our Web site is not incorporated in this prospectus supplement except as specifically stated in this prospectus supplement.

In addition, you may read our SEC filings and other information about Fannie Mae at the offices of the New York Stock Exchange, the Chicago Stock Exchange and the Pacific Exchange. Our SEC filings are also available at the SEC's Web site at [www.sec.gov](http://www.sec.gov). You also may read and copy any document we file with the SEC by visiting the SEC's Public Reference Room at 450 Fifth Street, NW, Washington, DC 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. Information appearing on the SEC's Web site is not incorporated in this prospectus supplement except as specifically stated in this prospectus supplement.

## RECENT DEVELOPMENTS

On December 21, 2004, our Board of Directors (the "Board") announced the retirement of Chairman and Chief Executive Officer Franklin D. Raines and the resignation of Vice Chairman and Chief Financial Officer J. Timothy Howard. A member of the Board, Stephen B. Ashley, currently is serving as the non-executive chairman of the Board, Vice Chairman and Chief Operating Officer Daniel H. Mudd currently is serving as interim chief executive officer, and Executive Vice President Robert Levin currently is serving as interim chief financial officer. The Board further announced that the Audit Committee of the Board dismissed KPMG LLP as our independent auditor. On January 4, 2005, the Audit Committee of the Board approved the engagement of Deloitte & Touche LLP ("Deloitte") as our independent auditor, effective upon completion of Deloitte's customary client acceptance procedures and execution of an engagement letter. Upon such completion, Deloitte will serve as the company's auditor for each of the fiscal years 2001, 2002, 2003 and 2004.

On December 21, 2004, the Office of Federal Housing Enterprise Oversight ("OFHEO") issued a letter (the "Letter") to the Board stating that we were significantly undercapitalized at September 30, 2004. In accordance with the provisions of the Federal Housing Enterprise Financial Safety and Soundness Act of 1992, we must submit a capital restoration plan proposal to OFHEO for review and approval, and we are prohibited from making any capital distribution that would result in Fannie Mae being reclassified as critically undercapitalized. In addition, even if a capital distribution would not cause the company to become critically undercapitalized, we are prohibited from making the capital distribution unless OFHEO provides prior approval of the distribution after it finds that the distribution (i) will enhance the ability of the company to meet its capital requirements promptly; (ii) will contribute to long term safety and soundness; or (iii) is otherwise in the public interest. The Letter further states that the reclassification to significantly undercapitalized may lead to structural changes and restrictions on growth as well as OFHEO directives to terminate or modify any business activities that pose excessive risk. On January 18, 2005, the Board decided to reduce the first quarter 2005 dividend on our common stock by 50 percent in order to accelerate an increase in our capital.

On December 15, 2004, the Office of the Chief Accountant of the Securities and Exchange Commission (the "SEC") issued a statement (the "Statement") regarding certain accounting issues relating to Fannie Mae, including determinations by the SEC that Fannie Mae should (i) restate our

financial statements to eliminate the use of hedge accounting under Financial Accounting Standard No. 133, Accounting for Derivative Instruments and Hedging Activities (“FAS 133”), (ii) evaluate the accounting under Financial Accounting Standard No. 91, Accounting for Nonrefundable Fees and Costs Associated with Originating or Acquiring Loans and Initial Direct Costs of Leases (“FAS 91”) and restate our financial statements filed with the SEC if the amounts required for correction are material, and (iii) re-evaluate the information prepared under generally accepted accounting principles (“GAAP”) and non-GAAP information that we previously provided to investors. On December 16, 2004, we filed a Current Report on Form 8-K with the SEC that includes a copy of the Statement.

As a result of the SEC’s findings, we will restate our financial results from 2001 through June 30, 2004 to comply fully with the SEC’s determination. In a Form 12b-25 filed with the SEC on November 15, 2004, we estimated that a loss of hedge accounting under FAS 133 for all derivatives could result in recording into earnings a net cumulative loss on derivative transactions of approximately \$9.0 billion as of September 30, 2004. We also stated that there would be a corresponding decrease to retained earnings and, accordingly, regulatory capital. We are working to determine the effect of the restatement, including the effect on each prior reporting period. We expect that the impact will be material to our reported GAAP and core business results for many, if not all, periods and will vary substantially from period to period based on the amount and types of derivatives held and fluctuations in interest rates and volatility. Our restated financial statements also will reflect corrections as a result of our misapplication of FAS 91 for each prior reporting period described above. We also will consider the impact, if any, of the SEC’s decision on FAS 91 for periods prior to those described above.

Accordingly, on December 17, 2004, the Audit Committee of the Board concluded that our previously filed interim and audited financial statements and the independent auditor’s reports thereon for the periods from January 2001 through the second quarter of 2004 should no longer be relied upon because such financial statements were prepared applying accounting practices that did not comply with GAAP. We have not yet filed our quarterly report on Form 10-Q for the quarter ended September 30, 2004. The financial information regarding our anticipated results of operations for the quarter ended September 30, 2004 that was contained in our Form 12b-25 filed on November 15, 2004 and in a Form 8-K filed on November 16, 2004 was prepared applying the same policies and practices, and, accordingly, should not be relied upon. The Audit Committee has discussed the matters described above and in a Form 8-K filed with the SEC on December 22, 2004 with KPMG LLP, our independent auditor through December 21, 2004.

On September 20, 2004, OFHEO delivered its report to the Board of its findings to date of the agency’s special examination. Among other matters, the OFHEO report raised a number of questions and concerns about our accounting policies and practices with respect to FAS 91 and FAS 133.

Forms 8-K that we file with the SEC prior to the completion of the offering of the certificates are incorporated by reference in this prospectus supplement. This means that we are disclosing information to you by referring you to those documents. You should refer to “Incorporation by Reference” above for further details on the information that we incorporate by reference in this prospectus supplement and where to find it.

## REFERENCE SHEET

This reference sheet is not a summary of the transaction and does not contain complete information about the certificates. You should purchase the certificates only after reading this prospectus supplement and each of the additional disclosure documents listed on page S-3.

### Assets Underlying Each Group of Classes

Group	Assets
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS
6	Group 6 MBS

### Assumed Characteristics of the Mortgage Loans Underlying the MBS (as of January 1, 2005)

	Approximate Principal Balance	Original Term to Maturity (in months)	Approximate Weighted Average Remaining Term to Maturity (in months)	Approximate Weighted Average Loan Age (in months)	Approximate Weighted Average Coupon
Group 1 MBS	\$320,000,000	360	347	12	5.52%
Group 2 MBS	\$341,863,000	360	340	19	5.50%
Group 3 MBS	\$650,000,000	360	342	17	5.50%
Group 4 MBS	\$152,009,000	360	342	17	5.50%
Group 5 MBS	\$ 35,263,081	360	353	7	5.10%
Group 6 MBS	\$145,833,333	360	338	20	5.45%

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

### Class Factors

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

### Settlement Date

We expect to issue the certificates on January 28, 2005.

### 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:

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

### **Exchanging Certificates Through Combination and Recombination**

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

### **Interest Rates**

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

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

<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>
FG .....	2.90%	7.50%	0.50%	LIBOR + 50 basis points
SG .....	9.20%	14.00%	0.00%	14% - (2 × LIBOR)
LF .....	2.75%	7.50%	0.35%	LIBOR + 35 basis points
LS .....	4.75%	7.15%	0.00%	7.15% - LIBOR

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

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

### **Notional Classes**

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

<u>Class</u>	
GU .....	20% of the GA Class
GW .....	20% of the GB Class
IG .....	100% of the OG Class
HQ .....	20% of the HA Class
HU .....	20% of the HB Class
IJ .....	10% of the JH Class
IH .....	100% of the OH Class
IT .....	20% of the JT Class
QN .....	20% of the QK Class
QT .....	20% of the QO Class
IQ .....	100% of the OQ Class

Class

LS .....	100% of the LF Class
CI .....	10% of the CD Class
QI .....	20% of the QK and QO Classes

**Distributions of Principal**

*Group 1 Principal Distribution Amount*

*ZG Accrual Amount*

1. If and only if the principal balance of the Group 1 MBS is *less than or equal to* the Group 1 MBS First Specified Balance *and* provided that the principal balance of the GY Class has been reduced to zero on a previous Distribution Date, as follows:

*first*, to the GZ Class to zero; and

*second*, to the FG and SG Classes, pro rata, to zero.

2. Thereafter to the ZG Class.

*GZ Accrual Amount*

1. If and only if the principal balance of the Group 1 MBS is *less than or equal to* the Group 1 MBS First Specified Balance *and* provided that the principal balance of the GY Class has been reduced to zero on a previous Distribution Date, to the GZ Class.

2. To the ZG Class to zero.

3. To the FG and SG Classes, pro rata, to zero.

4. Thereafter to the GZ Class.

*GY Accrual Amount*

1. If and only if the principal balance of the Group 1 MBS is *less than or equal to* the Group 1 MBS Second Specified Balance, to the GY Class.

2. To the ZG Class to zero.

3. To the FG and SG Classes, pro rata, to zero.

4. To the GZ Class to zero.

5. Thereafter to the GY Class.

*Group 1 Cash Flow Distribution Amount*

1. To Aggregate Group I to its Planned Balance.

2. If and only if the principal balance of the Group 1 MBS is *less than or equal to* the Group 1 MBS Second Specified Balance, to the GY Class to zero.

3. If and only if the principal balance of the Group 1 MBS is *less than or equal to* the Group 1 MBS First Specified Balance *and* provided that the principal balance of the GY Class has been reduced to zero on a previous Distribution Date, as follows:

*first*, to the GZ Class to zero; and

*second*, to the FG and SG Classes, pro rata, to zero.

4. To the ZG Class to zero.

5. To the FG and SG Classes, pro rata, to zero.

6. To the GZ Class to zero.
7. To the GY Class to zero.
8. To Aggregate Group I to zero.

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

*Group 2 Principal Distribution Amount*

*KZ Accrual Amount*

To the VK and VL Classes, in that order, to zero, and thereafter to the KZ Class.

*Group 2 Cash Flow Distribution Amount*

To the KA, VK, VL and KZ Classes, in that order, to zero.

*Group 3 Principal Distribution Amount*

*Z Accrual Amount*

To the VG and VH Classes, in that order, to zero, and thereafter to the Z Class.

*HZ Accrual Amount*

1. If and only if the principal balance of the Group 3 MBS is *less than or equal to* the Group 3 MBS First Specified Balance *and* provided that the principal balance of the ZH Class has been reduced to zero on a previous Distribution Date, as long as both the JT and HZ Classes are outstanding, to the JT and HZ Classes, in the proportions of 1% and 99%, respectively.

2. To the JT Class to its Targeted Balance.
3. Thereafter to the HZ Class.

*ZH Accrual Amount*

1. If and only if the principal balance of the Group 3 MBS is *less than or equal to* the Group 3 MBS Second Specified Balance, to the ZH Class.

2. To the JT Class to its Targeted Balance.
3. To the HZ Class to zero.
4. To the JT Class to zero.
5. Thereafter to the ZH Class.

*Group 3 Cash Flow Distribution Amount*

1. To Aggregate Group II to its Planned Balance.
2. If and only if the principal balance of the Group 3 MBS is *less than or equal to* the Group 3 MBS Second Specified Balance, to the ZH Class to zero.

3. If and only if the principal balance of the Group 3 MBS is *less than or equal to* the Group 3 MBS First Specified Balance *and* provided that the principal balance of the ZH Class has been reduced to zero on a previous Distribution Date, as follows:

*first*, as long as both the JT and HZ Classes are outstanding, to the JT and HZ Classes, in the proportions of 1% and 99% respectively; and

*second*, to the JT Class to zero.

4. To the JT Class to its Targeted Balance.
5. To the HZ Class to zero.
6. To the JT Class to zero.
7. To the ZH Class to zero.
8. To Aggregate Group II to zero.

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

*Group 4 Principal Distribution Amount*

*ZQ Accrual Amount*

To the VP and VQ Classes, in that order, to zero, and thereafter to the ZQ Class.

*QY Accrual Amount*

To the QG Class to zero, and thereafter to the QY Class.

*QZ Accrual Amount*

1. If and only if the principal balance of the Group 4 MBS is *less than or equal to* the Group 4 MBS Specified Balance, to the QZ Class.
2. To Aggregate Group IV to its Targeted Balance.
3. Thereafter to the QZ Class.

*Group 4 Cash Flow Distribution Amount*

1. To Aggregate Group III to its Planned Balance.
2. If and only if the principal balance of the Group 4 MBS is *less than or equal to* the Group 4 MBS Specified Balance, to the QZ Class to zero.
3. To Aggregate Group IV to its Targeted Balance.
4. To the QZ Class to zero.
5. To Aggregate Group IV to zero.
6. To Aggregate Group III to zero.
7. To the VP, VQ and ZQ Classes, in that order, to zero.

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

*Group 5 Principal Distribution Amount*

1. To the LV and LF Classes, pro rata, to zero.
2. To the ZL Class to zero.

*Group 6 Principal Distribution Amount*

*CZ Accrual Amount*

To the VA and VB Classes, in that order, to zero, and thereafter to the CZ Class.

*Group 6 Cash Flow Distribution Amount*

To the CD, VA, VB and CZ Classes, in that order, to zero.

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

**Weighted Average Lives (years) \***

<u>Group 1 Classes</u>	<u>PSA Prepayment Assumption</u>									
	<u>0%</u>	<u>100%</u>	<u>106%</u>	<u>107%</u>	<u>150%</u>	<u>250%</u>	<u>300%</u>	<u>465%</u>	<u>466%</u>	<u>500%</u>
GU, GA, GN and GJ .....	6.0	2.3	2.3	2.3	2.3	2.3	2.3	2.0	2.0	1.9
GW, GB, GR and GK .....	12.3	4.0	4.0	4.0	4.0	4.0	3.9	2.7	2.7	2.5
GC .....	16.6	6.0	6.0	6.0	6.0	6.0	5.3	3.5	3.5	3.3
GD .....	19.6	8.0	8.0	8.0	8.0	8.0	6.8	4.5	4.5	4.2
IG, OG and GE .....	22.1	11.0	11.0	11.0	11.0	11.0	9.3	6.1	6.1	5.7
GH .....	24.3	18.0	18.0	18.0	18.0	18.0	15.7	10.5	10.5	9.7
ZG .....	8.9	3.1	2.5	2.4	1.1	0.7	0.6	0.5	1.4	1.3
FG and SG .....	21.0	12.5	11.7	11.6	5.5	1.9	1.6	1.1	0.9	0.9
GZ .....	27.6	21.0	20.6	20.5	17.3	4.2	2.9	1.6	0.4	0.4
GY .....	30.0	28.4	28.3	28.3	27.6	7.3	3.9	2.0	0.1	0.1

	<u>CPR Prepayment Assumption</u>	
	<u>12.1%</u>	<u>12.2%</u>
GU, GA, GN and GJ .....	2.3	2.3
GW, GB, GR and GK .....	4.0	4.0
GC .....	6.0	6.0
GD .....	8.0	8.0
IG, OG and GE .....	11.0	11.0
GH .....	18.0	18.0
ZG .....	0.6	7.9
FG and SG .....	1.9	1.3
GZ .....	9.4	0.5
GY .....	25.4	0.1

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>205%</u>	<u>300%</u>	<u>410%</u>	<u>500%</u>
KA .....	19.0	8.2	4.8	3.4	2.5	2.1
VK .....	6.0	6.0	6.0	5.9	5.3	4.6
VL .....	15.0	15.0	13.5	10.6	8.1	6.7
KZ .....	29.3	24.2	19.1	15.2	11.9	9.9

Group 3 Classes	PSA Prepayment Assumption										
	0%	100%	106%	107%	150%	160%	250%	251%	300%	400%	500%
HQ, HA, HP and HJ . . . . .	6.7	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	1.9	1.7
HU, HB, HT and HL . . . . .	13.4	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.9	3.0	2.4
IJ, JH and HC . . . . .	17.4	6.0	6.0	6.0	6.0	6.0	6.0	6.0	5.2	3.9	3.1
HD . . . . .	20.2	8.0	8.0	8.0	8.0	8.0	8.0	8.0	6.8	5.1	4.1
IH, OH and HE . . . . .	22.5	11.0	11.0	11.0	11.0	11.0	11.0	11.0	9.3	7.0	5.6
VG . . . . .	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	5.8	5.2
VH . . . . .	14.0	13.3	13.3	13.3	13.3	13.3	13.3	13.3	12.1	9.6	7.8
Z . . . . .	24.6	18.5	18.5	18.5	18.5	18.5	18.5	18.4	16.5	13.2	10.8
IT, JT, HK and JA . . . . .	11.4	6.3	5.7	5.5	2.3	2.0	2.0	2.9	2.0	1.3	1.0
HZ . . . . .	27.7	20.2	19.8	19.7	16.8	15.8	2.2	0.6	0.5	0.4	0.3
ZH . . . . .	30.0	28.3	28.2	28.2	27.8	27.7	7.3	0.1	0.1	0.1	0.1
HG . . . . .	24.6	18.0	18.0	18.0	18.0	18.0	18.0	17.9	15.7	12.1	9.7

Group 3 Classes	CPR Prepayment Assumption	
	9.0%	9.1%
HQ, HA, HP and HJ . . . . .	2.1	2.1
HU, HB, HT and HL . . . . .	4.0	4.0
IJ, JH and HC . . . . .	6.0	6.0
HD . . . . .	8.0	8.0
IH, OH and HE . . . . .	11.0	11.0
VG . . . . .	6.0	6.0
VH . . . . .	13.3	13.3
Z . . . . .	18.5	18.5
IT, JT, HK and JA . . . . .	2.5	13.3
HZ . . . . .	16.1	0.8
ZH . . . . .	27.8	0.1
HG . . . . .	18.0	18.0

Group 4 Classes	PSA Prepayment Assumption									
	0%	100%	150%	160%	200%	201%	250%	300%	400%	500%
QN, QK, QA and QH . . . . .	7.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.0	1.7
QT, QO, QB and QJ . . . . .	13.4	4.0	4.0	4.0	4.0	4.0	4.0	3.9	3.0	2.4
IQ, OQ and QC . . . . .	17.4	6.0	6.0	6.0	6.0	6.0	6.0	5.2	3.9	3.1
QD . . . . .	20.2	8.0	8.0	8.0	8.0	8.0	8.0	6.8	5.1	4.1
QE . . . . .	21.5	9.3	9.3	9.3	9.3	9.3	9.3	7.9	5.9	4.7
QG . . . . .	12.0	6.3	2.5	2.1	2.1	5.7	2.9	2.0	1.3	1.0
QY . . . . .	21.3	11.8	7.6	6.2	6.2	12.2	7.5	3.7	2.2	1.6
QZ . . . . .	25.3	15.2	12.2	11.6	7.8	0.6	0.5	0.4	0.4	0.3
VP . . . . .	6.0	6.0	6.0	6.0	6.0	6.0	6.0	5.7	5.0	4.3
VQ . . . . .	15.0	15.0	14.4	14.1	12.8	12.8	11.1	9.6	7.6	6.1
ZQ . . . . .	29.0	23.3	20.8	20.3	18.5	18.4	16.3	14.4	11.4	9.3
QX . . . . .	29.0	23.3	20.2	19.6	17.3	17.2	14.8	12.7	9.8	7.8
QI . . . . .	9.1	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.3	1.9

Group 5 Classes	PSA Prepayment Assumption				
	0%	200%	400%	600%	800%
LV, LF and LS . . . . .	19.1	6.4	3.7	2.7	2.1
ZL . . . . .	29.6	23.1	15.2	10.5	7.8

Group 6 Classes	PSA Prepayment Assumption					
	0%	100%	157%	250%	314%	500%
CI, CD and CA . . . . .	17.1	6.2	4.4	3.0	2.4	1.5
VA . . . . .	6.0	6.0	6.0	5.3	4.7	3.4
VB . . . . .	13.5	13.3	11.3	8.4	7.0	4.6
CZ . . . . .	28.2	20.5	17.6	13.6	11.5	7.6
CK . . . . .	28.2	20.2	16.5	12.0	9.9	6.2

\* 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.

*The rate of prepayment of relocation mortgage loans may be higher than that of non-relocation mortgage loans.* The mortgage loans underlying the Group 5 MBS are relocation mortgage loans made to borrowers whose employers frequently relocate their employees. Accordingly, the prepayment rate of these mortgage loans will be influenced by:

- the circumstances of individual employees and employers,
- the characteristics of the relocation programs and
- the occurrence and timing of the relocation of the borrowers.

Borrowers under relocation mortgage loans may be more likely than other borrowers to be transferred by their employers. If so, relocation mortgage loans would experience a higher rate of prepayment than non-relocation mortgage loans. Because many unpredictable factors affect the prepayment rate of relocation mortgage loans, we cannot estimate the prepayment experience of these mortgage loans. We are unaware of any conclusive data on the prepayment rate of relocation mortgage loans.

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

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

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

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

*Weighted average lives of the Jump and Non-Sticky Jump Classes are especially sensitive to prepayments under certain scenarios.* The weighted average lives of the Jump and Non-Sticky Jump Classes are especially sensitive to the rate of principal payments, including prepayments, of the related mortgage loans. This sensitivity to prepayments is not necessarily proportional to the changes in prepayment rates. In some scenarios, small changes in prepayment rates of the related mortgage loans may have a dramatic effect on the weighted average lives of the Jump and Non-Sticky Jump Classes. For an illustration of this sensitivity, see the related decrement tables for these classes in this prospectus supplement.

*Any change in principal priority of a Jump or Non-Sticky Jump Class may remain in effect for an extended period.* Once a change in principal priority of a Jump or Non-Sticky Jump Class occurs, under many prepayment scenarios the new payment priority will continue in effect for subsequent periods. Moreover, it is possible that under various prepayment scenarios the change in payment priority would remain in effect indefinitely.

*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 ex-

pect, even if the mortgage loans prepay at the indicated constant prepayment rates. In addition, slight differences between the assumed mortgage loan characteristics and the actual mortgage loans could affect the weighted average lives of the classes of certificates.

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

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

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

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

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

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

*Terrorist activities and related military and political actions by the U.S. government could cause reductions in investor confidence and substantial market volatility in real estate and securities markets.* It is impossible to predict the extent to which terrorist activities may occur or, if they do occur, the extent of the effect on the certificates. Moreover, it is uncertain what effects any past or future terrorist activities or any related military or political actions on the part of the United States government and others will have on the United States and world financial markets, local, regional and national economies, real estate markets across the United States, or particular business sectors, including those affecting the performance of mortgage loan borrowers. Among other things, reduced investor confidence could result in substantial volatility in securities markets and a decline in real estate-related investments. In addition, defaults on the mortgage loans could increase, causing early payments of principal to you and, regardless of the performance of the underlying mortgage loans, the liquidity and market value of the certificates may be impaired.

## 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 January 1, 2005 (the “Issue Date”). We will issue the Guaranteed REMIC Pass-Through Certificates (the “REMIC Certificates”) pursuant to that trust agreement. We will issue the Combinable and Recombinable REMIC Certificates (the “RCR Certificates” and, together with the REMIC Certificates, the “Certificates”) pursuant to a separate trust agreement dated as of the Issue Date (together with the trust agreement relating to the REMIC Certificates, the “Trust Agreement”). We will execute the Trust Agreement in our corporate capacity and as trustee (the “Trustee”). In general, the term “Classes” includes the Classes of REMIC Certificates and RCR Certificates.

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

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

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

The assets of the Lower Tier REMIC will consist of six groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS,” “Group 3 MBS,” “Group 4 MBS,” “Group 5 MBS” and “Group 6 MBS” and, together, the “MBS”).

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

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

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

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

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

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

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

We will issue the R and RL Certificates in fully registered, certificated form. The “Holder” or “Certificateholder” of the R or RL Certificate is its registered owner. The R or RL Certificate can be transferred at the corporate trust office of the Transfer Agent, or at the office of the Transfer Agent in New York, New York. U.S. Bank National Association (“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>
The Jump Classes	\$1,000,000 minimum plus whole dollar increments
The Principal Only, Interest Only, Inverse Floating Rate and Non- Sticky Jump 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 GU, GA, GW, GB, IG, OG, HQ, HA, HU, HB, IJ, JH, IH, OH, VG, VH, Z, IT, JT, QN, QK, QT, QO, IQ, OQ, VP, VQ, ZQ, CI, CD, VA, VB and CZ 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.
- If, as a result of a proposed exchange, a Certificateholder would hold a REMIC Certificate or RCR Certificate of a Class in an amount less than the applicable minimum denomination for that Class, the Certificateholder will be unable to effect the proposed exchange.
- 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 provide 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.

Furthermore, the Mortgage Loans underlying the Group 5 MBS will be relocation mortgage loans. This type of loan is originated pursuant to agreements between lenders and employers in connection with relocation programs maintained by employers that frequently relocate their employees.

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 .....	\$320,000,000
MBS Pass-Through Rate .....	5.00%
Range of WACs (annual percentages) .....	5.25% to 7.50%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM .....	347 months
Approximate Weighted Average WALA (weighted average loan age) .....	12 months

**Group 2 MBS**

Aggregate Unpaid Principal Balance .....	\$341,863,000
MBS Pass-Through Rate .....	5.00%
Range of WACs (annual percentages) .....	5.25% to 7.50%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM .....	340 months
Approximate Weighted Average WALA .....	19 months

**Group 3 MBS**

Aggregate Unpaid Principal Balance .....	\$650,000,000
MBS Pass-Through Rate .....	5.00%
Range of WACs (annual percentages) .....	5.25% to 7.50%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM .....	342 months
Approximate Weighted Average WALA .....	17 months

**Group 4 MBS**

Aggregate Unpaid Principal Balance .....	\$152,009,000
MBS Pass-Through Rate .....	5.00%
Range of WACs (annual percentages) .....	5.25% to 7.50%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM .....	342 months
Approximate Weighted Average WALA .....	17 months

**Group 5 MBS**

Aggregate Unpaid Principal Balance .....	\$35,263,081
MBS Pass-Through Rate .....	4.50%
Range of WACs (annual percentages) .....	4.75% to 7.00%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM .....	353 months
Approximate Weighted Average WALA .....	7 months

### Group 6 MBS

Aggregate Unpaid Principal Balance .....	\$145,833,333
MBS Pass-Through Rate .....	5.00%
Range of WACs (annual percentages) .....	5.25% to 7.50%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM.....	338 months
Approximate Weighted Average WALA.....	20 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](http://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>
<b>Group 1 Classes</b>	
Fixed Rate	GU, GA, GW, GB, GC, GD, IG, GH, ZG, GZ and GY
Floating Rate	FG
Inverse Floating Rate	SG
Interest Only	GU, GW and IG
Principal Only	OG
Accrual	ZG, GZ and GY
RCR**	GN, GJ, GR, GK and GE
<b>Group 2 Classes</b>	
Fixed Rate	KA, VK, VL and KZ
Accrual	KZ
<b>Group 3 Classes</b>	
Fixed Rate	HQ, HA, HU, HB, IJ, JH, HD, IH, VG, VH, Z, IT, JT, HZ and ZH
Accrual	Z, HZ and ZH
Interest Only	HQ, HU, IJ, IH and IT
Principal Only	OH
RCR**	HP, HJ, HT, HL, HC, HE, HG, HK and JA
<b>Group 4 Classes</b>	
Fixed Rate	QN, QK, QT, QO, IQ, QD, QE, QG, QY, QZ, VP, VQ and ZQ
Accrual	QY, QZ and ZQ
Interest Only	QN, QT and IQ
Principal Only	OQ
RCR**	QA, QH, QB, QJ, QC, QX and QI

<u>Interest Type*</u>	<u>Classes</u>
<b>Group 5 Classes</b>	
Fixed Rate	LV and ZL
Floating Rate	LF
Inverse Floating Rate	LS
Interest Only	LS
Accrual	ZL
<b>Group 6 Classes</b>	
Fixed Rate	CI, CD, VA, VB and CZ
Accrual	CZ
Interest Only	CI
RCR**	CA and CK
<b>No Payment Residual</b>	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 (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
All 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.

The Dealer will treat the OG, OH and OQ Classes as Delay Classes for the sole purpose of facilitating trading.

*Accrual Classes.* The ZG, GZ, GY, KZ, Z, HZ, ZH, QY, QZ, ZQ, ZL and CZ Classes are Accrual Classes. Interest will accrue on the Accrual Classes at the applicable annual rates specified on the cover of this prospectus supplement. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on the Accrual Classes will be added as principal to their respective principal balances on each Distribution Date. We will pay principal on the Accrual Classes as described under “—Distributions of Principal” below.

*Notional Classes.* The Notional Classes will not have principal balances. During each Interest Accrual Period, the Notional Classes will bear interest on their notional principal balances at their

applicable interest rates. The notional principal balances of the Notional Classes will be calculated as specified under “Reference Sheet—Notional Classes” in this prospectus supplement.

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

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

Changes in 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 2.40%.

### Distributions of Principal

#### *Categories of Classes*

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

<u>Principal Type*</u>	<u>Classes</u>
<b>Group 1 Classes</b>	
PAC	GA, GB, GC, GD, OG and GH
Support	ZG, FG, SG, GZ and GY
Jump†	ZG, FG, SG and GZ
Non-Sticky Jump	GY
Accretion Directed	ZG, FG, SG and GZ
Notional	GU, GW and IG
RCR**	GN, GJ, GR, GK and GE
<b>Group 2 Classes</b>	
Sequential Pay	KA, VK, VL and KZ
Accretion Directed	VK and VL

<u>Principal Type*</u>	<u>Classes</u>
<b>Group 3 Classes</b>	
PAC	HA, HB, JH, HD, OH, VG, VH and Z
TAC	JT
Support	HZ and ZH
Jump†	JT and HZ
Non-Sticky Jump	ZH
Accretion Directed	VG, VH, JT and HZ
Notional	HQ, HU, IJ, IH and IT
RCR**	HP, HJ, HT, HL, HC, HE, HG, HK and JA
<b>Group 4 Classes</b>	
PAC	QK, QO, OQ, QD and QE
TAC	QG and QY
Support	QZ
Sequential Pay	VP, VQ and ZQ
Non-Sticky Jump	QG, QY and QZ
Accretion Directed	QG, VP and VQ
Notional	QN, QT and IQ
RCR**	QA, QH, QB, QJ, QC, QX and QI
<b>Group 5 Classes</b>	
Sequential Pay	LV, LF and ZL
Accretion Directed	LV and LF
Notional	LS
<b>Group 6 Classes</b>	
Sequential Pay	CD, VA, VB and CZ
Accretion Directed	VA and VB
Notional	CI
RCR**	CA and CK
<b>No Payment Residual</b>	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.

† The “JMP” or “Jump” designation refers to a security that has principal payment priorities that change upon the occurrence of (i) multiple “trigger events” or (ii) any “trigger event” calculated with reference to a prepayment speed or schedule that is not structured at a single PSA or CPR speed. Generally, a “Jump” class adjusts to its new priority on each Distribution Date when the trigger condition is met. It reverts to its original priority (i.e., does not “stick” to the new priority) on each Distribution Date when the trigger condition is not met.

#### *Principal Distribution Amount*

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

- the principal then paid on the Group 1 MBS (the “Group 1 Cash Flow Distribution Amount”), plus any interest then accrued and added to the principal balances of the ZG, GZ and GY Classes (the “ZG Accrual Amount,” “GZ Accrual Amount” and “GY Accrual Amount,” respectively, and together with the Group 1 Cash Flow Distribution Amount, the “Group 1 Principal Distribution Amount”),
- the principal then paid on the Group 2 MBS (the “Group 2 Cash Flow Distribution Amount”), plus any interest then accrued and added to the principal balance of the KZ Class (the “KZ 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 Cash Flow Distribution Amount”), plus any interest then accrued and added to the principal balances of the Z, HZ and ZH Classes

(the “Z Accrual Amount,” “HZ Accrual Amount” and “ZH Accrual Amount,” respectively, and, together with the Group 3 Cash Flow Distribution Amount, the “Group 3 Principal Distribution Amount”),

- the principal then paid on the Group 4 MBS (the “Group 4 Cash Flow Distribution Amount”), plus any interest then accrued and added to the principal balances of the ZQ, QY and QZ Classes (the “ZQ Accrual Amount,” “QY Accrual Amount” and “QZ Accrual Amount,” respectively, and together with the Group 4 Cash Flow Distribution Amount, the “Group 4 Principal Distribution Amount”),
- the principal then paid on the Group 5 MBS, plus any interest then accrued and added to the principal balance of the ZL Class (the “Group 5 Principal Distribution Amount”), and
- the principal then paid on the Group 6 MBS (the “Group 6 Cash Flow Distribution Amount”), plus any interest then accrued and added to the principal balance of the CZ Class (the “CZ Accrual Amount” and, together with the Group 6 Cash Flow Distribution Amount, the “Group 6 Principal Distribution Amount”).

*Group 1 Principal Distribution Amount*

*ZG Accrual Amount*

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

(i) if and only if the principal balance of the Group 1 MBS on that Distribution Date (after giving effect to distributions made on that date) is *less than or equal to* the Group 1 MBS First Specified Balance for that Distribution Date *and* provided that the principal balance of the GY Class has been reduced to zero on a previous Distribution Date, as follows:

- |  |                                     |                       |
|--|-------------------------------------|-----------------------|
| <p><i>first</i>, to the GZ Class, until its principal balance is reduced to zero;<br/>and</p> <p><i>second</i>, concurrently, to the FG and SG Classes, pro rata (or 66.6666657321% and 33.3333342679%, respectively), until their principal balances are reduced to zero; and</p> | <p>} Accretion Directed Classes</p> | <p>} Jump Classes</p> |
| <p>(ii) thereafter to the ZG Class.</p>  | <p>} Accrual Class</p>              |                       |

*GZ Accrual Amount*

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

- |  |                                     |                       |
|--|-------------------------------------|-----------------------|
| <p>(i) if and only if the principal balance of the Group 1 MBS on that Distribution Date (after giving effect to distributions made on that date) is <i>less than or equal to</i> the Group 1 MBS First Specified Balance for that Distribution Date <i>and</i> provided that the principal balance of the GY Class has been reduced to zero on a previous Distribution Date, to the GZ Class;</p> | <p>} Accretion Directed Classes</p> | <p>} Jump Classes</p> |
| <p>(ii) to the ZG Class, until its principal balance is reduced to zero;</p> <p>(iii) concurrently, to the FG and SG Classes, pro rata, until their principal balances are reduced to zero; and</p>  | <p>} Accretion Directed Classes</p> |                       |
| <p>(iv) thereafter to the GZ Class.</p>  | <p>} Accrual Class</p>              |                       |

*GY Accrual Amount*

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

- (i) if and only if the principal balance of the Group 1 MBS on that Distribution Date (after giving effect to distributions made on that date) is *less than or equal to* the Group 1 MBS Second Specified Balance for that Distribution Date, to the GY Class; } Non-Sticky Jump Class
- (ii) to the ZG Class, until its principal balance is reduced to zero; } Accretion Directed Classes
- (iii) concurrently, to the FG and SG Classes, pro rata, until their principal balances are reduced to zero; } Jump Classes
- (iv) to the GZ Class, until its principal balance is reduced to zero; and } Accretion Directed Classes
- (v) thereafter to the GY Class. } Accrual Class

*Group 1 Cash Flow Distribution Amount*

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

- (i) to Aggregate Group I (described below), until the Aggregate I Balance (described below) is reduced to its Planned Balance for that Distribution Date; } PAC Group
- (ii) if and only if the principal balance of the Group 1 MBS on that Distribution Date (after giving effect to distributions made on that date) is *less than or equal to* the Group 1 MBS Second Specified Balance for that Distribution Date, to the GY Class, until its principal balance is reduced to zero; } Non-Sticky Jump Class
- (iii) if and only if the principal balance of the Group 1 MBS on that Distribution Date (after giving effect to distributions made on that date) is *less than or equal to* the Group 1 MBS First Specified Balance for that Distribution Date *and* provided that the principal balance of the GY Class has been reduced to zero on a previous Distribution Date, as follows: } Support Classes
  - first*, to the GZ Class, until its principal balance is reduced to zero; and
  - second*, concurrently, to the FG and SG Classes, pro rata, until their principal balances are reduced to zero;
- (iv) to the ZG Class, until its principal balance is reduced to zero; } Jump Classes
- (v) concurrently, to the FG and SG Classes, pro rata, until their principal balances are reduced to zero;
- (vi) to the GZ Class, until its principal balance is reduced to zero;
- (vii) to the GY Class, until its principal balance is reduced to zero; and } Support Classes
- (viii) to Aggregate Group I, without regard to its Planned Balance and until the Aggregate I Balance is reduced to zero. } PAC Group

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

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

*Group 2 Principal Distribution Amount*

*KZ Accrual Amount*

On each Distribution Date, we will pay the KZ Accrual Amount, sequentially, to the VK and VL Classes, in that order, until their principal balances are reduced to zero. Thereafter, we will pay the KZ Accrual Amount as principal of the KZ 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, sequentially, as principal of the KA, VK, VL and KZ Classes, in that order, until their principal balances are reduced to zero. } Sequential Pay Classes

*Group 3 Principal Distribution Amount*

*Z Accrual Amount*

On each Distribution Date, we will pay the Z Accrual Amount, sequentially, as principal of the VG and VH Classes, in that order, until their principal balances are reduced to zero. Thereafter, we will pay the Z Accrual Amount as principal of the Z Class. } Accretion Directed Classes and Accrual Class

*HZ Accrual Amount*

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

- (i) if and only if the principal balance of the Group 3 MBS for that Distribution Date (after giving effect to distributions made on that date) is *less than or equal to* the Group 3 MBS First Specified Balance for that Distribution Date *and* provided that the principal balance of the ZH Class has been reduced to zero on a previous Distribution Date, as long as both the JT and HZ Classes are outstanding, concurrently, to the JT and HZ Classes, in the proportions of 1% and 99%, respectively; } Accretion Directed and Accrual Class
  - (ii) to the JT Class, until its principal balance is reduced to its Targeted Balance for that Distribution Date; and } Accretion Directed Class
  - (iii) thereafter to the HZ Class. } Accrual Class
- } Jump Classes

*ZH Accrual Amount*

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

- (i) if and only if the principal balance of the Group 3 MBS for that Distribution Date (after giving effect to distributions made on that date) is *less than or equal to* the Group 3 MBS Second Specified Balance for that Distribution Date, to the ZH Class; } Non-Sticky Jump Classes
- (ii) to the JT Class, until its principal balance is reduced to its Targeted Balance for that Distribution Date; } TAC / Accretion Directed Class
- (iii) to the HZ Class, until its principal balance is reduced to zero; } Support / Accretion Directed Class
- (iv) to the JT Class, without regard to its Targeted Balance and until its principal balance is reduced to zero; and } TAC / Accretion Directed Class
- (v) thereafter to the ZH Class. } Accrual Class

*Group 3 Cash Flow Distribution Amount*

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

- (i) to Aggregate Group II (described below), until the Aggregate II Balance (described below) is reduced to its Planned Balance for that Distribution Date; } PAC Group
- (ii) if and only if the principal balance of the Group 3 MBS for that Distribution Date (after giving effect to distributions made on that date) is *less than or equal to* the Group 3 MBS Second Specified Balance for that Distribution Date, to the ZH Class, until its principal balance is reduced to zero; } Non-Sticky Jump Class
- (iii) if and only if the principal balance of the Group 3 MBS for that Distribution Date (after giving effect to distributions made on that date) is *less than or equal to* the Group 3 MBS First Specified Balance for that Distribution Date *and* provided that the principal balance of the ZH Class has been reduced to zero on a previous Distribution Date, as follows:
  - first*, as long as both the JT and HZ Classes are outstanding, concurrently, to the JT and HZ Classes, in the proportions of 1% and 99%, respectively; and
  - second*, to the JT Class, until its principal balance is reduced to zero; } Jump Classes
- (iv) to the JT Class, until its principal balance is reduced to its Targeted Balance for that Distribution Date; } TAC Class

- (v) to the HZ Class, until its principal balance is reduced to zero; } Support Class
- (vi) to the JT Class, without regard to its Targeted Balance and until its principal balance is reduced to zero; } TAC Class
- (vii) to the ZH Class, until its principal balance is reduced to zero; and } Support Class
- (viii) to Aggregate Group II, without regard to its Planned Balance and until its principal balance is reduced to zero. } PAC Group

“Aggregate Group II” consists of the HA, HB, JH, HD, OH, VG, VH and Z Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II, sequentially, to the HA, HB, JH, HD, OH, VG, VH and Z Classes, in that order, until their principal balances are reduced to zero.

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

*Group 4 Principal Distribution Amount*

*ZQ Accrual Amount*

On each Distribution Date, we will pay the ZQ Accrual Amount, sequentially, as principal of the VP and VQ Classes, in that order, until their principal balances are reduced to zero. Thereafter, we will pay the ZQ Accrual Amount as principal of the ZQ Class. } Accretion Directed Classes and Accrual Class

*QY Accrual Amount*

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

*QZ Accrual Amount*

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

- (i) if and only if the principal balance of the Group 4 MBS on that Distribution Date (after giving effect to distributions made on that date) is less than or equal to the Group 4 MBS Specified Balance for that Distribution Date, to the QZ Class; } Non-Sticky Jump Class and Group
- (ii) to Aggregate Group IV (described below), until the Aggregate IV Balance (described below) is reduced to its Targeted Balance for that Distribution Date; and } TAC/Accretion Directed Group
- (iii) thereafter to the QZ Class. } 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 Aggregate Group III (described below), until the Aggregate III Balance (described below) is reduced to its Planned Balance for that Distribution Date; } PAC Group
  - (ii) if and only if the principal balance of the Group 4 MBS on that Distribution Date (after giving effect to distributions made on that date) is less than or equal to the Group 4 MBS Specified Balance for that Distribution Date, to the QZ Class, until its principal balance is reduced to zero; } Support Class
  - (iii) to Aggregate Group IV, until the Aggregate IV Balance is reduced to its Targeted Balance for that Distribution Date; } TAC Group
  - (iv) to the QZ Class, until its principal balance is reduced to zero; } Support Class
  - (v) to Aggregate Group IV, without regard to its Targeted Balance and until the Aggregate IV Balance is reduced to zero; } TAC Group
  - (vi) to Aggregate Group III, without regard to its Planned Balance and until the Aggregate III Balance is reduced to zero; and } PAC Group
  - (vii) sequentially, to the VP, VQ and ZQ Classes, in that order, until their principal balances are reduced to zero. } Sequential Pay Classes
- } Non-Sticky Jump Class and Group

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

The “Aggregate III Balance” is equal to the principal balance of the Classes included in Aggregate Group III.

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

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

*Group 5 Principal Distribution Amount*

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

- (i) concurrently, to the LV and LF Classes, pro rata (or 85.7142877798% and 14.2857122202%, respectively), until their principal balances are reduced to zero; and } Sequential Pay Classes
- (ii) to the ZL Class, until its principal balance is reduced to zero.

### *Group 6 Principal Distribution Amount*

#### *CZ Accrual Amount*

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

#### *Group 6 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the Group 6 Cash Flow Distribution Amount, sequentially, as principal of the CD, VA, VB and CZ Classes, in that order, until their principal balances are reduced to zero. } Sequential Pay Classes

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

## **Structuring Assumptions**

*Pricing Assumptions.* Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the 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 table;
- the settlement date for the sale of the Certificates is January 28, 2005; 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. An additional model used in this prospectus supplement with respect to the Jump and Non-Sticky Jump Classes is the constant prepayment rate model (“CPR”) which represents the annual rate of prepayments relative to the then outstanding principal balance of a pool of new mortgage loans. Thus, “0% CPR” means no prepayments, “15% CPR” means an annual prepayment rate of 15%, and so forth. It is highly unlikely that prepayments will occur at any *constant* PSA or CPR rate or at any other *constant* rate.

*Structuring Rates and Ranges.* 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 rates set forth below.

<u>Principal Balance Schedule References</u>	<u>Related MBS, Groups (1), and Class</u>	<u>Structuring Rates and Ranges</u>
First Specified Balances	Group 1 MBS	107% PSA
Second Specified Balances	Group 1 MBS	466% PSA
Planned Balances	Aggregate Group I	Between 100% and 250% PSA
First Specified Balances	Group 3 MBS	107% PSA
Second Specified Balances	Group 3 MBS	251% PSA
Targeted Balances	JT	160% PSA
Planned Balances	Aggregate Group II	Between 100% and 250% PSA
Specified Balances	Group 4 MBS	201% PSA
Targeted Balances	Aggregate Group IV	160% PSA
Planned Balances	Aggregate Group III	Between 100% and 250% 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 MBS, Group or Class listed above will conform on any Distribution Date to the specified balance in the Principal Balance Schedules. As a result, we cannot assure you that payments of principal of any Group or Class listed above will begin or end on the Distribution Dates specified in the Principal Balance Schedules.** We will distribute any excess of principal payments over the amount needed to reduce a Group or Class to its scheduled balance on a Distribution Date. Accordingly, the ability to reduce a Group or Class to its scheduled balance will not be improved by the averaging of high and low principal payments from month to month. In addition, even if the related Mortgage Loans prepay at rates falling within the applicable Structuring Ranges, principal distributions may be insufficient to reduce the applicable Groups to their scheduled balances if the prepayments do not occur at a *constant* PSA rate. Moreover, because of the diverse remaining terms to maturity of the related Mortgage Loans, which may include recently originated Mortgage Loans, the Groups and Class 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 PSA rates specified above.

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

<u>Groups</u>	<u>Initial Effective Ranges</u>
Aggregate Group I	Between 100% and 250% PSA
Aggregate Group II	Between 100% and 250% PSA
Aggregate Group III	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 Groups might not be reduced to their scheduled balances even if prepayments were to occur at a *constant* PSA rate within the Initial Effective Ranges. This is so particularly if the rate were at the lower or higher end of this range. In addition, even if prepayments occur at rates falling within the actual Effective Ranges, principal distributions may be insufficient to reduce the applicable Groups to their scheduled balances if such prepayments do not occur at a *constant* PSA rate. It is highly unlikely that the related Mortgage Loans will prepay at any *constant* PSA rate. In general, the actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time.

The stability in principal payment of the Classes specified below will be supported by the corresponding supporting Classes as indicated in the follow table:

<u>Classes</u>	<u>Supporting Classes</u>
<b>Group 1</b>	
PAC .....	Support
<b>Group 3</b>	
PAC .....	TAC and Support
<b>Group 4</b>	
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 or CPR 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 or CPR, as applicable. Moreover, it is unlikely that

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

*The Inverse Floating Rate Classes.* **The yields on the Inverse Floating Rate Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool. As illustrated in the applicable table below, it is possible that**

**investors in the LS Class would lose money on their initial investments under certain Index and prepayment scenarios.**

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

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

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

<u>Class</u>	<u>Price*</u>
SG .....	96.875%
LS .....	11.375%

\* 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 SG 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>106%</u>	<u>107%</u>	<u>150%</u>	<u>250%</u>	<u>300%</u>	<u>465%</u>	<u>466%</u>	<u>500%</u>
0.40% .....	14.0%	14.1%	14.1%	14.1%	14.4%	15.4%	15.7%	16.6%	17.1%	17.3%
2.40% .....	9.8%	9.8%	9.8%	9.8%	10.2%	11.3%	11.7%	12.6%	13.1%	13.3%
4.40% .....	5.6%	5.6%	5.7%	5.7%	6.0%	7.2%	7.7%	8.6%	9.2%	9.4%
6.40% .....	1.4%	1.5%	1.6%	1.6%	1.9%	3.2%	3.7%	4.7%	5.4%	5.6%
7.00% .....	0.2%	0.3%	0.3%	0.3%	0.7%	2.0%	2.5%	3.6%	4.2%	4.5%

<u>LIBOR</u>	<u>CPR Prepayment Assumption</u>	
	<u>12.1%</u>	<u>12.2%</u>
0.40% .....	15.5%	16.2%
2.40% .....	11.3%	12.1%
4.40% .....	7.3%	8.2%
6.40% .....	3.3%	4.2%
7.00% .....	2.1%	3.1%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>200%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>
0.40% .....	61.2%	52.6%	40.6%	27.8%	14.1%
2.40% .....	40.5%	31.7%	19.1%	5.5%	(9.1)%
4.40% .....	20.4%	11.1%	(2.9)%	(18.2)%	(34.4)%
6.40% .....	(1.5)%	(12.8)%	(30.9)%	(50.2)%	(69.5)%
7.15% .....	*	*	*	*	*

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

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

<u>Class</u>	<u>% PSA</u>
GU .....	486% PSA
GW .....	389% PSA
IG .....	403% PSA
HQ .....	450% PSA
HU .....	370% PSA
IJ .....	352% PSA
IH .....	397% PSA
IT .....	269% PSA (*)
QN .....	453% PSA
QT .....	379% PSA
IQ .....	384% PSA
CI .....	246% PSA
QI .....	409% PSA

\* In addition, based on the assumptions described below, the yield to maturity on the IT Class would be 0% if prepayments on the related Mortgage Loans were to occur at a constant rate of 148% PSA, and will turn negative if prepayments occur at a constant rate above 148% PSA up to and including 250% PSA.

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

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

<u>Class</u>	<u>Price*</u>
GU .....	9.500%
GW .....	15.500%
IG .....	35.000%
HQ .....	8.750%
HU .....	15.625%
IJ .....	22.000%
IH .....	35.125%
IT .....	11.875%
QN .....	9.000%
QT .....	15.250%
IQ .....	20.250%
QI .....	11.000%
CI .....	14.625%

\* 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 GU Class to Prepayments

	PSA Prepayment Assumption										CPR Prepayment Assumption	
	50%	100%	106%	107%	150%	250%	300%	465%	466%	500%	12.1%	12.2%
Pre-Tax Yields to Maturity ..	25.4%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	2.7%	2.5%	(1.8)%	12.3%	12.3%

### Sensitivity of the GW Class to Prepayments

	PSA Prepayment Assumption										CPR Prepayment Assumption	
	50%	100%	106%	107%	150%	250%	300%	465%	466%	500%	12.1%	12.2%
Pre-Tax Yields to Maturity ..	22.6%	12.0%	12.0%	12.0%	12.0%	12.0%	11.0%	(10.8)%	(11.0)%	(15.9)%	12.0%	12.0%

### Sensitivity of the IG Class to Prepayments

	PSA Prepayment Assumption										CPR Prepayment Assumption	
	50%	100%	106%	107%	150%	250%	300%	465%	466%	500%	12.1%	12.2%
Pre-Tax Yields to Maturity ..	11.5%	8.7%	8.7%	8.7%	8.7%	8.7%	6.2%	(4.4)%	(4.4)%	(7.0)%	8.7%	8.7%

### Sensitivity of the HQ Class to Prepayments

	PSA Prepayment Assumption										CPR Prepayment Assumption		
	50%	100%	106%	107%	150%	160%	250%	251%	300%	400%	500%	9.0%	9.1%
Pre-Tax Yields to Maturity ..	29.8%	11.8%	11.8%	11.8%	11.8%	11.8%	11.8%	11.8%	11.8%	6.7%	(7.9)%	11.8%	11.8%

### Sensitivity of the HU Class to Prepayments

	PSA Prepayment Assumption										CPR Prepayment Assumption		
	50%	100%	106%	107%	150%	160%	250%	251%	300%	400%	500%	9.0%	9.1%
Pre-Tax Yields to Maturity ..	23.3%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	10.1%	(4.8)%	(21.5)%	11.6%	11.6%

### Sensitivity of the IJ Class to Prepayments

	PSA Prepayment Assumption										CPR Prepayment Assumption		
	50%	100%	106%	107%	150%	160%	250%	251%	300%	400%	500%	9.0%	9.1%
Pre-Tax Yields to Maturity ..	17.7%	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%	6.0%	(5.9)%	(19.4)%	10.3%	10.3%

### Sensitivity of the IH Class to Prepayments

	PSA Prepayment Assumption										CPR Prepayment Assumption		
	50%	100%	106%	107%	150%	160%	250%	251%	300%	400%	500%	9.0%	9.1%
Pre-Tax Yields to Maturity ..	11.4%	8.7%	8.7%	8.7%	8.7%	8.7%	8.7%	8.6%	6.1%	(0.2)%	(7.8)%	8.7%	8.7%

### Sensitivity of the IT Class to Prepayments

	PSA Prepayment Assumption											CPR Prepayment Assumption	
	50%	100%	106%	107%	150%	160%	250%	251%	300%	400%	500%	9.0%	9.1%
Pre-Tax Yields to Maturity . .	32.8%	27.1%	24.8%	24.4%	(1.8)%	(10.7)%	(10.6)%	9.3%	(15.7)%	(60.7)%	(95.2)%	0.3%	39.5%

### Sensitivity of the QN Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	150%	160%	200%	201%	250%	300%	400%	500%
Pre-Tax Yields to Maturity . .	31.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	7.4%	(7.7)%

### Sensitivity of the QT Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	150%	160%	200%	201%	250%	300%	400%	500%
Pre-Tax Yields to Maturity . .	24.6%	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	11.7%	(3.3)%	(20.0)%

### Sensitivity of the IQ Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	150%	160%	200%	201%	250%	300%	400%	500%
Pre-Tax Yields to Maturity . .	20.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	9.4%	(2.0)%	(15.1)%

### Sensitivity of the CI Class to Prepayments

	PSA Prepayment Assumption					
	50%	100%	157%	250%	314%	500%
Pre-Tax Yields to Maturity . .	27.6%	21.7%	14.0%	(0.6)%	(11.8)%	(46.5)%

### Sensitivity of the QI Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	150%	160%	200%	201%	250%	300%	400%	500%
Pre-Tax Yields to Maturity . .	26.9%	12.6%	12.6%	12.6%	12.6%	12.6%	12.6%	12.0%	1.2%	(14.6)%

***The Principal Only Classes.*** The Principal Only Classes will not bear interest. As indicated in the tables below, a low rate of principal payments (including prepayments) on the related Mortgage Loans will have a negative effect on the yields to investors in the Principal Only Classes.

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

Class	Price
OG . . . . .	62.00%
OH . . . . .	61.50%
OQ . . . . .	79.25%

### Sensitivity of the OG Class to Prepayments

	PSA Prepayment Assumption									CPR Prepayment Assumption		
	50%	100%	106%	107%	150%	250%	300%	465%	466%	500%	12.1%	12.2%
Pre-Tax Yields to Maturity ..	3.4%	4.4%	4.4%	4.4%	4.4%	4.4%	5.2%	8.0%	8.0%	8.6%	4.4%	4.4%

### Sensitivity of the OH Class to Prepayments

	PSA Prepayment Assumption									CPR Prepayment Assumption			
	50%	100%	106%	107%	150%	160%	250%	251%	300%	400%	500%	9.0%	9.1%
Pre-Tax Yields to Maturity ..	3.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	5.3%	7.0%	8.9%	4.5%	4.5%

### Sensitivity of the OQ Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	150%	160%	200%	201%	250%	300%	400%	500%
Pre-Tax Yields to Maturity ..	2.7%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	4.5%	6.0%	7.5%

### 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 3 and Group 4 Classes, the payment of principal of certain Classes in accordance with the Principal Balance Schedules.

See “—Distributions of Principal” above.

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

## Decrement Tables

The following tables indicate the percentages of original principal balances of the specified Classes that would be outstanding after each date shown at various constant PSA or CPR rates, as applicable, 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	7.50%
Group 2 MBS	360 months	360 months	7.50%
Group 3 MBS	360 months	360 months	7.50%
Group 4 MBS	360 months	360 months	7.50%
Group 5 MBS	360 months	360 months	7.00%
Group 6 MBS	360 months	360 months	7.50%

It is unlikely

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

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

### Percent of Original Principal Balances Outstanding

Date	GU†, GA, GN and GJ Classes										GU†, GA, GN and GJ Classes	
	PSA Prepayment Assumption										CPR Prepayment Assumption	
	0%	100%	106%	107%	150%	250%	300%	465%	466%	500%	12.1%	12.2%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100
January 2006 .....	100	100	100	100	100	100	100	100	100	100	100	100
January 2007 .....	95	64	64	64	64	64	64	58	57	36	64	64
January 2008 .....	85	5	5	5	5	5	5	0	0	0	5	5
January 2009 .....	75	0	0	0	0	0	0	0	0	0	0	0
January 2010 .....	64	0	0	0	0	0	0	0	0	0	0	0
January 2011 .....	52	0	0	0	0	0	0	0	0	0	0	0
January 2012 .....	39	0	0	0	0	0	0	0	0	0	0	0
January 2013 .....	26	0	0	0	0	0	0	0	0	0	0	0
January 2014 .....	11	0	0	0	0	0	0	0	0	0	0	0
January 2015 .....	0	0	0	0	0	0	0	0	0	0	0	0
January 2016 .....	0	0	0	0	0	0	0	0	0	0	0	0
January 2017 .....	0	0	0	0	0	0	0	0	0	0	0	0
January 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0
January 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0
January 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0
January 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0
January 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0
January 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0
January 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0
January 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0
January 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0
January 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0
January 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0
January 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0
January 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0
January 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0
January 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0
January 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0
January 2034 .....	0	0	0	0	0	0	0	0	0	0	0	0
January 2035 .....	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	6.0	2.3	2.3	2.3	2.3	2.3	2.3	2.0	2.0	1.9	2.3	2.3

\*\* 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	GW†, GB, GR and GK Classes										GW†, GB, GR and GK Classes	
	PSA Prepayment Assumption										CPR Prepayment Assumption	
	0%	100%	106%	107%	150%	250%	300%	465%	466%	500%	12.1%	12.2%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	100	100	100	100	100	100	100	100	100	100	100	100
January 2007	100	100	100	100	100	100	100	100	100	100	100	100
January 2008	100	100	100	100	100	100	100	2	1	0	100	100
January 2009	100	47	47	47	47	47	45	0	0	0	47	47
January 2010	100	0	0	0	0	0	0	0	0	0	0	0
January 2011	100	0	0	0	0	0	0	0	0	0	0	0
January 2012	100	0	0	0	0	0	0	0	0	0	0	0
January 2013	100	0	0	0	0	0	0	0	0	0	0	0
January 2014	100	0	0	0	0	0	0	0	0	0	0	0
January 2015	94	0	0	0	0	0	0	0	0	0	0	0
January 2016	76	0	0	0	0	0	0	0	0	0	0	0
January 2017	57	0	0	0	0	0	0	0	0	0	0	0
January 2018	36	0	0	0	0	0	0	0	0	0	0	0
January 2019	14	0	0	0	0	0	0	0	0	0	0	0
January 2020	0	0	0	0	0	0	0	0	0	0	0	0
January 2021	0	0	0	0	0	0	0	0	0	0	0	0
January 2022	0	0	0	0	0	0	0	0	0	0	0	0
January 2023	0	0	0	0	0	0	0	0	0	0	0	0
January 2024	0	0	0	0	0	0	0	0	0	0	0	0
January 2025	0	0	0	0	0	0	0	0	0	0	0	0
January 2026	0	0	0	0	0	0	0	0	0	0	0	0
January 2027	0	0	0	0	0	0	0	0	0	0	0	0
January 2028	0	0	0	0	0	0	0	0	0	0	0	0
January 2029	0	0	0	0	0	0	0	0	0	0	0	0
January 2030	0	0	0	0	0	0	0	0	0	0	0	0
January 2031	0	0	0	0	0	0	0	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0	0	0
January 2033	0	0	0	0	0	0	0	0	0	0	0	0
January 2034	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.3	4.0	4.0	4.0	4.0	4.0	3.9	2.7	2.7	2.5	4.0	4.0

Date	GC Class										GC Class	
	PSA Prepayment Assumption										CPR Prepayment Assumption	
	0%	100%	106%	107%	150%	250%	300%	465%	466%	500%	12.1%	12.2%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	100	100	100	100	100	100	100	100	100	100	100	100
January 2007	100	100	100	100	100	100	100	100	100	100	100	100
January 2008	100	100	100	100	100	100	100	100	100	77	100	100
January 2009	100	100	100	100	100	100	100	*	0	0	100	100
January 2010	100	93	93	93	93	93	65	0	0	0	93	93
January 2011	100	47	47	47	47	47	4	0	0	0	47	47
January 2012	100	4	4	4	4	4	0	0	0	0	4	4
January 2013	100	0	0	0	0	0	0	0	0	0	0	0
January 2014	100	0	0	0	0	0	0	0	0	0	0	0
January 2015	100	0	0	0	0	0	0	0	0	0	0	0
January 2016	100	0	0	0	0	0	0	0	0	0	0	0
January 2017	100	0	0	0	0	0	0	0	0	0	0	0
January 2018	100	0	0	0	0	0	0	0	0	0	0	0
January 2019	100	0	0	0	0	0	0	0	0	0	0	0
January 2020	90	0	0	0	0	0	0	0	0	0	0	0
January 2021	67	0	0	0	0	0	0	0	0	0	0	0
January 2022	41	0	0	0	0	0	0	0	0	0	0	0
January 2023	14	0	0	0	0	0	0	0	0	0	0	0
January 2024	0	0	0	0	0	0	0	0	0	0	0	0
January 2025	0	0	0	0	0	0	0	0	0	0	0	0
January 2026	0	0	0	0	0	0	0	0	0	0	0	0
January 2027	0	0	0	0	0	0	0	0	0	0	0	0
January 2028	0	0	0	0	0	0	0	0	0	0	0	0
January 2029	0	0	0	0	0	0	0	0	0	0	0	0
January 2030	0	0	0	0	0	0	0	0	0	0	0	0
January 2031	0	0	0	0	0	0	0	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0	0	0
January 2033	0	0	0	0	0	0	0	0	0	0	0	0
January 2034	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.6	6.0	6.0	6.0	6.0	6.0	5.3	3.5	3.5	3.3	6.0	6.0

\* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.  
\*\* Determined as specified under “—Weighted Average Lives of the Certificates” above.  
† In the case of a Notional Class, the Decrement Table indicates the percentage of the original notional principal balance outstanding.

Date	GD Class										GD Class	
	PSA Prepayment Assumption										CPR Prepayment Assumption	
	0%	100%	106%	107%	150%	250%	300%	465%	466%	500%	12.1%	12.2%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	100	100	100	100	100	100	100	100	100	100	100	100
January 2007	100	100	100	100	100	100	100	100	100	100	100	100
January 2008	100	100	100	100	100	100	100	100	100	100	100	100
January 2009	100	100	100	100	100	100	100	100	99	65	100	100
January 2010	100	100	100	100	100	100	100	0	0	0	100	100
January 2011	100	100	100	100	100	100	100	0	0	0	100	100
January 2012	100	100	100	100	100	100	32	0	0	0	100	100
January 2013	100	47	47	47	47	47	0	0	0	0	47	47
January 2014	100	0	0	0	0	0	0	0	0	0	0	0
January 2015	100	0	0	0	0	0	0	0	0	0	0	0
January 2016	100	0	0	0	0	0	0	0	0	0	0	0
January 2017	100	0	0	0	0	0	0	0	0	0	0	0
January 2018	100	0	0	0	0	0	0	0	0	0	0	0
January 2019	100	0	0	0	0	0	0	0	0	0	0	0
January 2020	100	0	0	0	0	0	0	0	0	0	0	0
January 2021	100	0	0	0	0	0	0	0	0	0	0	0
January 2022	100	0	0	0	0	0	0	0	0	0	0	0
January 2023	100	0	0	0	0	0	0	0	0	0	0	0
January 2024	77	0	0	0	0	0	0	0	0	0	0	0
January 2025	30	0	0	0	0	0	0	0	0	0	0	0
January 2026	0	0	0	0	0	0	0	0	0	0	0	0
January 2027	0	0	0	0	0	0	0	0	0	0	0	0
January 2028	0	0	0	0	0	0	0	0	0	0	0	0
January 2029	0	0	0	0	0	0	0	0	0	0	0	0
January 2030	0	0	0	0	0	0	0	0	0	0	0	0
January 2031	0	0	0	0	0	0	0	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0	0	0
January 2033	0	0	0	0	0	0	0	0	0	0	0	0
January 2034	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.6	8.0	8.0	8.0	8.0	8.0	6.8	4.5	4.5	4.2	8.0	8.0

Date	IG†, OG and GE Classes										IG†, OG and GE Classes	
	PSA Prepayment Assumption										CPR Prepayment Assumption	
	0%	100%	106%	107%	150%	250%	300%	465%	466%	500%	12.1%	12.2%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	100	100	100	100	100	100	100	100	100	100	100	100
January 2007	100	100	100	100	100	100	100	100	100	100	100	100
January 2008	100	100	100	100	100	100	100	100	100	100	100	100
January 2009	100	100	100	100	100	100	100	100	100	100	100	100
January 2010	100	100	100	100	100	100	100	96	96	77	100	100
January 2011	100	100	100	100	100	100	100	50	49	33	100	100
January 2012	100	100	100	100	100	100	100	17	16	3	100	100
January 2013	100	100	100	100	100	100	84	0	0	0	100	100
January 2014	100	96	96	96	96	96	54	0	0	0	96	96
January 2015	100	68	68	68	68	68	31	0	0	0	68	68
January 2016	100	45	45	45	45	45	12	0	0	0	45	45
January 2017	100	26	26	26	26	26	0	0	0	0	26	26
January 2018	100	10	10	10	10	10	0	0	0	0	10	10
January 2019	100	0	0	0	0	0	0	0	0	0	0	0
January 2020	100	0	0	0	0	0	0	0	0	0	0	0
January 2021	100	0	0	0	0	0	0	0	0	0	0	0
January 2022	100	0	0	0	0	0	0	0	0	0	0	0
January 2023	100	0	0	0	0	0	0	0	0	0	0	0
January 2024	100	0	0	0	0	0	0	0	0	0	0	0
January 2025	100	0	0	0	0	0	0	0	0	0	0	0
January 2026	87	0	0	0	0	0	0	0	0	0	0	0
January 2027	54	0	0	0	0	0	0	0	0	0	0	0
January 2028	17	0	0	0	0	0	0	0	0	0	0	0
January 2029	0	0	0	0	0	0	0	0	0	0	0	0
January 2030	0	0	0	0	0	0	0	0	0	0	0	0
January 2031	0	0	0	0	0	0	0	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0	0	0
January 2033	0	0	0	0	0	0	0	0	0	0	0	0
January 2034	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	22.1	11.0	11.0	11.0	11.0	11.0	9.3	6.1	6.1	5.7	11.0	11.0

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

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

Date	GH Class										GH Class		
	PSA Prepayment Assumption										CPR Prepayment Assumption		
	0%	100%	106%	107%	150%	250%	300%	465%	466%	500%	12.1%	12.2%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2007	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2008	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2009	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2010	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2011	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2012	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2013	100	100	100	100	100	100	100	89	89	72	100	100	100
January 2014	100	100	100	100	100	100	100	63	62	49	100	100	100
January 2015	100	100	100	100	100	100	100	44	44	33	100	100	100
January 2016	100	100	100	100	100	100	100	31	30	23	100	100	100
January 2017	100	100	100	100	100	100	94	21	21	15	100	100	100
January 2018	100	100	100	100	100	100	74	15	15	10	100	100	100
January 2019	100	95	95	95	95	95	59	10	10	7	95	95	95
January 2020	100	77	77	77	77	77	46	7	7	5	77	77	77
January 2021	100	62	62	62	62	62	36	5	5	3	62	62	62
January 2022	100	50	50	50	50	50	28	3	3	2	50	50	50
January 2023	100	40	40	40	40	40	21	2	2	1	40	40	40
January 2024	100	32	32	32	32	32	16	2	1	1	32	32	32
January 2025	100	25	25	25	25	25	12	1	1	1	25	25	25
January 2026	100	19	19	19	19	19	9	1	1	*	19	19	19
January 2027	100	15	15	15	15	15	7	*	*	*	15	15	15
January 2028	100	11	11	11	11	11	5	*	*	*	11	11	11
January 2029	65	8	8	8	8	8	3	*	*	*	8	8	8
January 2030	6	6	6	6	6	6	2	*	*	*	6	6	6
January 2031	4	4	4	4	4	4	1	*	*	*	4	4	4
January 2032	2	2	2	2	2	2	1	*	*	*	2	2	2
January 2033	1	1	1	1	1	1	1	*	*	*	1	1	1
January 2034	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.3	18.0	18.0	18.0	18.0	18.0	15.7	10.5	10.5	9.7	18.0	18.0	18.0

Date	ZG Class										ZG Class		
	PSA Prepayment Assumption										CPR Prepayment Assumption		
	0%	100%	106%	107%	150%	250%	300%	465%	466%	500%	12.1%	12.2%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	90	63	61	61	50	26	14	0	98	98	100	7	98
January 2007	84	40	37	36	12	0	0	0	0	0	0	0	102
January 2008	80	37	31	30	0	0	0	0	0	0	0	0	79
January 2009	76	32	26	25	0	0	0	0	0	0	0	0	61
January 2010	72	28	20	19	0	0	0	0	0	0	0	0	49
January 2011	67	24	15	13	0	0	0	0	0	0	0	0	40
January 2012	62	19	9	8	0	0	0	0	0	0	0	0	36
January 2013	57	14	4	2	0	0	0	0	0	0	0	0	34
January 2014	52	7	0	0	0	0	0	0	0	0	0	0	34
January 2015	47	0	0	0	0	0	0	0	0	0	0	0	33
January 2016	41	0	0	0	0	0	0	0	0	0	0	0	31
January 2017	35	0	0	0	0	0	0	0	0	0	0	0	29
January 2018	28	0	0	0	0	0	0	0	0	0	0	0	27
January 2019	22	0	0	0	0	0	0	0	0	0	0	0	24
January 2020	15	0	0	0	0	0	0	0	0	0	0	0	22
January 2021	7	0	0	0	0	0	0	0	0	0	0	0	19
January 2022	0	0	0	0	0	0	0	0	0	0	0	0	17
January 2023	0	0	0	0	0	0	0	0	0	0	0	0	15
January 2024	0	0	0	0	0	0	0	0	0	0	0	0	12
January 2025	0	0	0	0	0	0	0	0	0	0	0	0	11
January 2026	0	0	0	0	0	0	0	0	0	0	0	0	9
January 2027	0	0	0	0	0	0	0	0	0	0	0	0	7
January 2028	0	0	0	0	0	0	0	0	0	0	0	0	6
January 2029	0	0	0	0	0	0	0	0	0	0	0	0	4
January 2030	0	0	0	0	0	0	0	0	0	0	0	0	3
January 2031	0	0	0	0	0	0	0	0	0	0	0	0	2
January 2032	0	0	0	0	0	0	0	0	0	0	0	0	1
January 2033	0	0	0	0	0	0	0	0	0	0	0	0	1
January 2034	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.9	3.1	2.5	2.4	1.1	0.7	0.6	0.5	1.4	1.3	0.6	7.9	7.9

\* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.  
\*\* Determined as specified under “—Weighted Average Lives of the Certificates” above.

Date	FG and SG Classes										FG and SG Classes	
	PSA Prepayment Assumption										CPR Prepayment Assumption	
	0%	100%	106%	107%	150%	250%	300%	465%	466%	500%	12.1%	12.2%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	100	100	100	100	100	100	100	64	29	18	100	74
January 2007	100	100	100	100	100	41	4	0	0	0	37	0
January 2008	100	100	100	100	91	0	0	0	0	0	*	0
January 2009	100	100	100	100	70	0	0	0	0	0	0	0
January 2010	100	100	100	100	53	0	0	0	0	0	0	0
January 2011	100	100	100	100	37	0	0	0	0	0	0	0
January 2012	100	100	100	100	25	0	0	0	0	0	0	0
January 2013	100	100	100	100	14	0	0	0	0	0	0	0
January 2014	100	100	95	93	3	0	0	0	0	0	0	0
January 2015	100	97	82	80	0	0	0	0	0	0	0	0
January 2016	100	80	65	63	0	0	0	0	0	0	0	0
January 2017	100	61	46	44	0	0	0	0	0	0	0	0
January 2018	100	40	25	23	0	0	0	0	0	0	0	0
January 2019	100	17	3	1	0	0	0	0	0	0	0	0
January 2020	100	0	0	0	0	0	0	0	0	0	0	0
January 2021	100	0	0	0	0	0	0	0	0	0	0	0
January 2022	99	0	0	0	0	0	0	0	0	0	0	0
January 2023	88	0	0	0	0	0	0	0	0	0	0	0
January 2024	76	0	0	0	0	0	0	0	0	0	0	0
January 2025	64	0	0	0	0	0	0	0	0	0	0	0
January 2026	51	0	0	0	0	0	0	0	0	0	0	0
January 2027	38	0	0	0	0	0	0	0	0	0	0	0
January 2028	24	0	0	0	0	0	0	0	0	0	0	0
January 2029	9	0	0	0	0	0	0	0	0	0	0	0
January 2030	0	0	0	0	0	0	0	0	0	0	0	0
January 2031	0	0	0	0	0	0	0	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0	0	0
January 2033	0	0	0	0	0	0	0	0	0	0	0	0
January 2034	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.0	12.5	11.7	11.6	5.5	1.9	1.6	1.1	0.9	0.9	1.9	1.3

Date	GZ Class										GZ Class	
	PSA Prepayment Assumption										CPR Prepayment Assumption	
	0%	100%	106%	107%	150%	250%	300%	465%	466%	500%	12.1%	12.2%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	105	105	105	105	105	105	105	105	0	0	105	0
January 2007	110	110	110	110	110	110	110	0	0	0	110	0
January 2008	116	116	116	116	116	98	44	0	0	0	116	0
January 2009	122	122	122	122	122	57	0	0	0	0	90	0
January 2010	128	128	128	128	128	28	0	0	0	0	71	0
January 2011	135	135	135	135	135	9	0	0	0	0	59	0
January 2012	142	142	142	142	142	0	0	0	0	0	52	0
January 2013	149	149	149	149	149	0	0	0	0	0	50	0
January 2014	157	157	157	157	157	0	0	0	0	0	49	0
January 2015	165	165	165	165	153	0	0	0	0	0	47	0
January 2016	173	173	173	173	144	0	0	0	0	0	43	0
January 2017	182	182	182	182	134	0	0	0	0	0	40	0
January 2018	191	191	191	191	123	0	0	0	0	0	36	0
January 2019	201	201	201	201	112	0	0	0	0	0	32	0
January 2020	211	203	188	186	100	0	0	0	0	0	27	0
January 2021	222	186	172	170	89	0	0	0	0	0	23	0
January 2022	234	168	155	153	78	0	0	0	0	0	19	0
January 2023	246	151	138	136	68	0	0	0	0	0	15	0
January 2024	258	134	122	120	58	0	0	0	0	0	12	0
January 2025	271	116	106	104	48	0	0	0	0	0	8	0
January 2026	285	100	90	89	39	0	0	0	0	0	5	0
January 2027	300	83	75	74	31	0	0	0	0	0	2	0
January 2028	315	68	60	59	23	0	0	0	0	0	0	0
January 2029	331	52	46	46	15	0	0	0	0	0	0	0
January 2030	334	38	33	32	9	0	0	0	0	0	0	0
January 2031	275	24	20	20	2	0	0	0	0	0	0	0
January 2032	211	11	8	8	0	0	0	0	0	0	0	0
January 2033	142	0	0	0	0	0	0	0	0	0	0	0
January 2034	67	0	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.6	21.0	20.6	20.5	17.3	4.2	2.9	1.6	0.4	0.4	9.4	0.5

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

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

Date	GY Class										GY Class		
	PSA Prepayment Assumption										CPR Prepayment Assumption		
	0%	100%	106%	107%	150%	250%	300%	465%	466%	500%	12.1%	12.2%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	105	105	105	105	105	105	105	105	0	0	0	105	0
January 2007	110	110	110	110	110	110	110	0	0	0	0	110	0
January 2008	116	116	116	116	116	116	116	0	0	0	0	116	0
January 2009	122	122	122	122	122	122	0	0	0	0	0	122	0
January 2010	128	128	128	128	128	128	0	0	0	0	0	128	0
January 2011	135	135	135	135	135	135	0	0	0	0	0	135	0
January 2012	142	142	142	142	142	104	0	0	0	0	0	142	0
January 2013	149	149	149	149	149	*	0	0	0	0	0	149	0
January 2014	157	157	157	157	157	0	0	0	0	0	0	157	0
January 2015	165	165	165	165	165	0	0	0	0	0	0	165	0
January 2016	173	173	173	173	173	0	0	0	0	0	0	173	0
January 2017	182	182	182	182	182	0	0	0	0	0	0	182	0
January 2018	191	191	191	191	191	0	0	0	0	0	0	191	0
January 2019	201	201	201	201	201	0	0	0	0	0	0	201	0
January 2020	211	211	211	211	211	0	0	0	0	0	0	211	0
January 2021	222	222	222	222	222	0	0	0	0	0	0	222	0
January 2022	234	234	234	234	234	0	0	0	0	0	0	234	0
January 2023	246	246	246	246	246	0	0	0	0	0	0	246	0
January 2024	258	258	258	258	258	0	0	0	0	0	0	258	0
January 2025	271	271	271	271	271	0	0	0	0	0	0	271	0
January 2026	285	285	285	285	285	0	0	0	0	0	0	285	0
January 2027	300	300	300	300	300	0	0	0	0	0	0	300	0
January 2028	315	315	315	315	315	0	0	0	0	0	0	289	0
January 2029	331	331	331	331	331	0	0	0	0	0	0	224	0
January 2030	348	348	348	348	348	0	0	0	0	0	0	166	0
January 2031	366	366	366	366	366	0	0	0	0	0	0	115	0
January 2032	385	385	385	385	275	0	0	0	0	0	0	70	0
January 2033	404	337	301	295	125	0	0	0	0	0	0	31	0
January 2034	425	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	30.0	28.4	28.3	28.3	27.6	7.3	3.9	2.0	0.1	0.1		25.4	0.1

Date	KA Class						VK Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	205%	300%	410%	500%	0%	100%	205%	300%	410%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	99	93	87	81	75	70	93	93	93	93	93	93
January 2007	98	85	73	63	52	44	86	86	86	86	86	86
January 2008	97	77	61	48	35	26	78	78	78	78	78	78
January 2009	95	70	50	36	22	13	70	70	70	70	70	70
January 2010	94	63	41	26	13	5	61	61	61	61	61	61
January 2011	92	57	33	18	6	0	52	52	52	52	52	23
January 2012	91	51	27	12	1	0	42	42	42	42	42	0
January 2013	89	46	21	7	0	0	32	32	32	32	32	0
January 2014	87	41	16	2	0	0	22	22	22	22	22	0
January 2015	85	36	11	0	0	0	11	11	11	0	0	0
January 2016	83	31	7	0	0	0	0	0	0	0	0	0
January 2017	80	27	4	0	0	0	0	0	0	0	0	0
January 2018	78	23	1	0	0	0	0	0	0	0	0	0
January 2019	75	19	0	0	0	0	0	0	0	0	0	0
January 2020	72	16	0	0	0	0	0	0	0	0	0	0
January 2021	69	13	0	0	0	0	0	0	0	0	0	0
January 2022	65	10	0	0	0	0	0	0	0	0	0	0
January 2023	62	7	0	0	0	0	0	0	0	0	0	0
January 2024	58	4	0	0	0	0	0	0	0	0	0	0
January 2025	53	2	0	0	0	0	0	0	0	0	0	0
January 2026	48	0	0	0	0	0	0	0	0	0	0	0
January 2027	43	0	0	0	0	0	0	0	0	0	0	0
January 2028	38	0	0	0	0	0	0	0	0	0	0	0
January 2029	32	0	0	0	0	0	0	0	0	0	0	0
January 2030	26	0	0	0	0	0	0	0	0	0	0	0
January 2031	19	0	0	0	0	0	0	0	0	0	0	0
January 2032	12	0	0	0	0	0	0	0	0	0	0	0
January 2033	4	0	0	0	0	0	0	0	0	0	0	0
January 2034	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.0	8.2	4.8	3.4	2.5	2.1	6.0	6.0	6.0	5.9	5.3	4.6

\* 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	VL Class						KZ Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	205%	300%	410%	500%	0%	100%	205%	300%	410%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	100	100	100	100	100	100	105	105	105	105	105	105
January 2007	100	100	100	100	100	100	110	110	110	110	110	110
January 2008	100	100	100	100	100	100	116	116	116	116	116	116
January 2009	100	100	100	100	100	100	122	122	122	122	122	122
January 2010	100	100	100	100	100	100	128	128	128	128	128	128
January 2011	100	100	100	100	100	100	135	135	135	135	135	135
January 2012	100	100	100	100	100	20	142	142	142	142	142	142
January 2013	100	100	100	100	55	0	149	149	149	149	149	108
January 2014	100	100	100	100	0	0	157	157	157	157	141	73
January 2015	100	100	100	89	0	0	165	165	165	165	103	50
January 2016	99	99	99	17	0	0	173	173	173	173	75	34
January 2017	88	88	88	0	0	0	182	182	182	148	55	23
January 2018	76	76	76	0	0	0	191	191	191	116	40	15
January 2019	64	64	38	0	0	0	201	201	201	91	29	10
January 2020	51	51	0	0	0	0	211	211	193	71	21	7
January 2021	37	37	0	0	0	0	222	222	161	55	15	5
January 2022	23	23	0	0	0	0	234	234	133	43	10	3
January 2023	8	8	0	0	0	0	246	246	109	33	7	2
January 2024	0	0	0	0	0	0	252	252	88	25	5	1
January 2025	0	0	0	0	0	0	252	252	71	19	4	1
January 2026	0	0	0	0	0	0	252	238	56	14	2	1
January 2027	0	0	0	0	0	0	252	198	44	10	2	*
January 2028	0	0	0	0	0	0	252	161	33	7	1	*
January 2029	0	0	0	0	0	0	252	126	24	5	1	*
January 2030	0	0	0	0	0	0	252	94	17	3	*	*
January 2031	0	0	0	0	0	0	252	63	11	2	*	*
January 2032	0	0	0	0	0	0	252	35	5	1	*	*
January 2033	0	0	0	0	0	0	252	8	1	*	*	*
January 2034	0	0	0	0	0	0	166	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.0	15.0	13.5	10.6	8.1	6.7	29.3	24.2	19.1	15.2	11.9	9.9

Date	HQ†, HA, HP and HJ Classes											HQ†, HA, HP and HJ Classes	
	PSA Prepayment Assumption											CPR Prepayment Assumption	
	0%	100%	106%	107%	150%	160%	250%	251%	300%	400%	500%	9.0%	9.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2007	93	51	51	51	51	51	51	51	51	51	7	51	51
January 2008	86	5	5	5	5	5	5	5	5	0	0	5	5
January 2009	78	0	0	0	0	0	0	0	0	0	0	0	0
January 2010	69	0	0	0	0	0	0	0	0	0	0	0	0
January 2011	60	0	0	0	0	0	0	0	0	0	0	0	0
January 2012	50	0	0	0	0	0	0	0	0	0	0	0	0
January 2013	39	0	0	0	0	0	0	0	0	0	0	0	0
January 2014	27	0	0	0	0	0	0	0	0	0	0	0	0
January 2015	15	0	0	0	0	0	0	0	0	0	0	0	0
January 2016	1	0	0	0	0	0	0	0	0	0	0	0	0
January 2017	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2018	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2019	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2020	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2021	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2022	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2023	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2024	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2025	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2026	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2027	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2028	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2029	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2030	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2034	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.7	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	1.9	1.7	2.1	2.1

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

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

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

Date	HU†, HB, HT and HL Classes											HU†, HB, HT and HL Classes	
	PSA Prepayment Assumption											CPR Prepayment Assumption	
	0%	100%	106%	107%	150%	160%	250%	251%	300%	400%	500%	9.0%	9.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2007	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2008	100	100	100	100	100	100	100	100	100	100	40	0	100
January 2009	100	47	47	47	47	47	47	47	36	0	0	47	47
January 2010	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2011	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2012	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2013	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2014	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2015	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2016	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2017	82	0	0	0	0	0	0	0	0	0	0	0	0
January 2018	59	0	0	0	0	0	0	0	0	0	0	0	0
January 2019	36	0	0	0	0	0	0	0	0	0	0	0	0
January 2020	10	0	0	0	0	0	0	0	0	0	0	0	0
January 2021	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2022	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2023	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2024	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2025	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2026	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2027	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2028	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2029	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2030	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2034	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.4	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.9	3.0	2.4	4.0	4.0

Date	IJ†, JH and HC Classes											IJ†, JH and HC Classes	
	PSA Prepayment Assumption											CPR Prepayment Assumption	
	0%	100%	106%	107%	150%	160%	250%	251%	300%	400%	500%	9.0%	9.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2007	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2008	100	100	100	100	100	100	100	100	100	100	100	60	100
January 2009	100	100	100	100	100	100	100	100	100	41	0	100	100
January 2010	100	92	92	92	92	92	92	60	0	0	92	92	92
January 2011	100	48	48	48	48	48	48	3	0	0	48	48	48
January 2012	100	6	6	6	6	6	6	0	0	0	6	6	6
January 2013	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2014	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2015	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2016	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2017	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2018	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2019	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2020	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2021	85	0	0	0	0	0	0	0	0	0	0	0	0
January 2022	61	0	0	0	0	0	0	0	0	0	0	0	0
January 2023	34	0	0	0	0	0	0	0	0	0	0	0	0
January 2024	5	0	0	0	0	0	0	0	0	0	0	0	0
January 2025	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2026	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2027	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2028	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2029	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2030	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2034	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.4	6.0	6.0	6.0	6.0	6.0	6.0	5.2	3.9	3.1	6.0	6.0	6.0

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

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

Date	HD Class											HD Class	
	PSA Prepayment Assumption											CPR Prepayment Assumption	
	0%	100%	106%	107%	150%	160%	250%	251%	300%	400%	500%	9.0%	9.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2007	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2008	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2009	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2010	100	100	100	100	100	100	100	100	100	55	0	100	100
January 2011	100	100	100	100	100	100	100	100	100	0	0	100	100
January 2012	100	100	100	100	100	100	100	100	29	0	0	100	100
January 2013	100	46	46	46	46	46	46	45	0	0	0	46	46
January 2014	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2015	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2016	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2017	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2018	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2019	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2020	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2021	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2022	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2023	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2024	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2025	58	0	0	0	0	0	0	0	0	0	0	0	0
January 2026	4	0	0	0	0	0	0	0	0	0	0	0	0
January 2027	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2028	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2029	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2030	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2034	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.2	8.0	8.0	8.0	8.0	8.0	8.0	8.0	6.8	5.1	4.1	8.0	8.0

Date	IH†, OH and HE Classes											IH†, OH and HE Classes	
	PSA Prepayment Assumption											CPR Prepayment Assumption	
	0%	100%	106%	107%	150%	160%	250%	251%	300%	400%	500%	9.0%	9.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2007	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2008	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2009	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2010	100	100	100	100	100	100	100	100	100	100	71	100	100
January 2011	100	100	100	100	100	100	100	100	83	30	100	100	100
January 2012	100	100	100	100	100	100	100	100	46	2	100	100	100
January 2013	100	100	100	100	100	100	100	82	19	0	100	100	100
January 2014	100	95	95	95	95	95	94	53	0	0	95	95	95
January 2015	100	68	68	68	68	68	67	30	0	0	68	68	68
January 2016	100	45	45	45	45	45	45	12	0	0	45	45	45
January 2017	100	27	27	27	27	27	26	0	0	0	27	27	27
January 2018	100	11	11	11	11	11	11	10	11	0	11	11	11
January 2019	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2020	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2021	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2022	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2023	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2024	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2025	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2026	100	0	0	0	0	0	0	0	0	0	0	0	0
January 2027	68	0	0	0	0	0	0	0	0	0	0	0	0
January 2028	31	0	0	0	0	0	0	0	0	0	0	0	0
January 2029	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2030	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2034	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	22.5	11.0	11.0	11.0	11.0	11.0	11.0	11.0	9.3	7.0	5.6	11.0	11.0

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

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

Date	VG Class											VG Class	
	PSA Prepayment Assumption											CPR Prepayment Assumption	
	0%	100%	106%	107%	150%	160%	250%	251%	300%	400%	500%	9.0%	9.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	93	93	93	93	93	93	93	93	93	93	93	93	93
January 2007	86	86	86	86	86	86	86	86	86	86	86	86	86
January 2008	78	78	78	78	78	78	78	78	78	78	78	78	78
January 2009	70	70	70	70	70	70	70	70	70	70	70	70	70
January 2010	61	61	61	61	61	61	61	61	61	61	61	61	61
January 2011	52	52	52	52	52	52	52	52	52	52	52	52	52
January 2012	42	42	42	42	42	42	42	42	42	42	42	42	42
January 2013	32	32	32	32	32	32	32	32	32	32	32	32	32
January 2014	22	22	22	22	22	22	22	22	22	15	0	22	22
January 2015	11	11	11	11	11	11	11	11	11	0	0	11	11
January 2016	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2017	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2018	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2019	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2020	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2021	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2022	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2023	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2024	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2025	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2026	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2027	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2028	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2029	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2030	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2034	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	5.8	5.2	6.0	6.0

Date	VH Class											VH Class	
	PSA Prepayment Assumption											CPR Prepayment Assumption	
	0%	100%	106%	107%	150%	160%	250%	251%	300%	400%	500%	9.0%	9.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2007	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2008	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2009	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2010	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2011	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2012	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2013	100	100	100	100	100	100	100	100	100	100	21	100	100
January 2014	100	100	100	100	100	100	100	100	100	100	0	100	100
January 2015	100	100	100	100	100	100	100	100	100	2	0	100	100
January 2016	99	99	99	99	99	99	99	99	99	0	0	99	99
January 2017	84	84	84	84	84	84	84	84	64	0	0	84	84
January 2018	67	67	67	67	67	67	67	67	0	0	0	67	67
January 2019	50	36	36	36	36	36	36	33	0	0	0	36	36
January 2020	33	0	0	0	0	0	0	0	0	0	0	0	0
January 2021	14	0	0	0	0	0	0	0	0	0	0	0	0
January 2022	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2023	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2024	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2025	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2026	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2027	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2028	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2029	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2030	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2034	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.0	13.3	13.3	13.3	13.3	13.3	13.3	13.3	12.1	9.6	7.8	13.3	13.3

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

Date	Z Class											Z Class	
	PSA Prepayment Assumption											CPR Prepayment Assumption	
	0%	100%	106%	107%	150%	160%	250%	251%	300%	400%	500%	9.0%	9.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	105	105	105	105	105	105	105	105	105	105	105	105	105
January 2007	110	110	110	110	110	110	110	110	110	110	110	110	110
January 2008	116	116	116	116	116	116	116	116	116	116	116	116	116
January 2009	122	122	122	122	122	122	122	122	122	122	122	122	122
January 2010	128	128	128	128	128	128	128	128	128	128	128	128	128
January 2011	135	135	135	135	135	135	135	135	135	135	135	135	135
January 2012	142	142	142	142	142	142	142	142	142	142	142	142	142
January 2013	149	149	149	149	149	149	149	149	149	149	149	149	149
January 2014	157	157	157	157	157	157	157	157	157	157	157	157	157
January 2015	165	165	165	165	165	165	165	165	165	165	75	165	165
January 2016	173	173	173	173	173	173	173	173	173	122	51	173	173
January 2017	182	182	182	182	182	182	182	182	182	90	34	182	182
January 2018	191	191	191	191	191	191	191	191	172	65	23	191	191
January 2019	201	201	201	201	201	201	201	201	135	48	15	201	201
January 2020	211	180	180	180	180	180	180	178	106	35	10	180	180
January 2021	222	145	145	145	145	145	145	144	82	25	7	145	145
January 2022	230	116	116	116	116	116	116	115	64	18	5	116	116
January 2023	230	93	93	93	93	93	93	91	49	13	3	93	93
January 2024	230	73	73	73	73	73	73	72	37	9	2	73	73
January 2025	230	57	57	57	57	57	57	56	28	6	1	57	57
January 2026	230	44	44	44	44	44	44	43	21	4	1	44	44
January 2027	230	33	33	33	33	33	33	33	15	3	*	33	33
January 2028	230	24	24	24	24	24	24	24	11	2	*	24	24
January 2029	198	17	17	17	17	17	17	17	7	1	*	17	17
January 2030	32	12	12	12	12	12	12	12	5	1	*	12	12
January 2031	7	7	7	7	7	7	7	7	3	*	*	7	7
January 2032	4	4	4	4	4	4	4	4	1	*	*	4	4
January 2033	1	1	1	1	1	1	1	1	*	*	*	1	1
January 2034	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.6	18.5	18.5	18.5	18.5	18.5	18.5	18.4	16.5	13.2	10.8	18.5	18.5

Date	IT†, JT, HK and JA Classes											IT†, JT, HK and JA Classes	
	PSA Prepayment Assumption											CPR Prepayment Assumption	
	0%	100%	106%	107%	150%	160%	250%	251%	300%	400%	500%	9.0%	9.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	93	70	69	69	60	58	58	96	86	65	45	58	97
January 2007	90	67	64	64	46	41	41	64	45	7	0	45	96
January 2008	87	64	60	60	33	27	27	40	15	0	0	34	89
January 2009	84	61	56	55	23	16	16	23	0	0	0	25	82
January 2010	80	57	52	51	14	6	6	11	0	0	0	17	77
January 2011	77	54	48	47	6	0	0	4	0	0	0	10	73
January 2012	73	50	43	42	0	0	0	*	0	0	0	4	71
January 2013	69	46	39	38	0	0	0	0	0	0	0	0	70
January 2014	65	40	33	32	0	0	0	0	0	0	0	0	68
January 2015	61	33	26	24	0	0	0	0	0	0	0	0	65
January 2016	56	23	16	15	0	0	0	0	0	0	0	0	61
January 2017	51	13	6	5	0	0	0	0	0	0	0	0	57
January 2018	46	1	0	0	0	0	0	0	0	0	0	0	53
January 2019	41	0	0	0	0	0	0	0	0	0	0	0	48
January 2020	35	0	0	0	0	0	0	0	0	0	0	0	44
January 2021	29	0	0	0	0	0	0	0	0	0	0	0	39
January 2022	23	0	0	0	0	0	0	0	0	0	0	0	35
January 2023	17	0	0	0	0	0	0	0	0	0	0	0	30
January 2024	10	0	0	0	0	0	0	0	0	0	0	0	26
January 2025	3	0	0	0	0	0	0	0	0	0	0	0	23
January 2026	0	0	0	0	0	0	0	0	0	0	0	0	19
January 2027	0	0	0	0	0	0	0	0	0	0	0	0	16
January 2028	0	0	0	0	0	0	0	0	0	0	0	0	13
January 2029	0	0	0	0	0	0	0	0	0	0	0	0	10
January 2030	0	0	0	0	0	0	0	0	0	0	0	0	7
January 2031	0	0	0	0	0	0	0	0	0	0	0	0	5
January 2032	0	0	0	0	0	0	0	0	0	0	0	0	3
January 2033	0	0	0	0	0	0	0	0	0	0	0	0	1
January 2034	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.4	6.3	5.7	5.5	2.3	2.0	2.0	2.9	2.0	1.3	1.0	2.5	13.3

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

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

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

Date	HZ Class											HZ Class	
	PSA Prepayment Assumption											CPR Prepayment Assumption	
	0%	100%	106%	107%	150%	160%	250%	251%	300%	400%	500%	9.0%	9.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	105	105	105	105	105	105	71	0	0	0	0	93	21
January 2007	110	110	110	110	110	110	42	0	0	0	0	97	2
January 2008	116	116	116	116	116	116	23	0	0	0	0	102	0
January 2009	122	122	122	122	122	122	13	0	0	0	0	108	0
January 2010	128	128	128	128	128	128	9	0	0	0	0	113	0
January 2011	135	135	135	135	135	130	7	0	0	0	0	119	0
January 2012	142	142	142	142	141	124	0	0	0	0	0	125	0
January 2013	149	149	149	149	137	120	0	0	0	0	0	130	0
January 2014	157	157	157	157	133	116	0	0	0	0	0	127	0
January 2015	165	165	165	165	127	110	0	0	0	0	0	121	0
January 2016	173	173	173	173	119	103	0	0	0	0	0	114	0
January 2017	182	182	182	182	111	95	0	0	0	0	0	106	0
January 2018	191	191	181	179	102	87	0	0	0	0	0	98	0
January 2019	201	181	168	166	93	79	0	0	0	0	0	89	0
January 2020	211	167	155	153	83	71	0	0	0	0	0	81	0
January 2021	222	153	141	139	74	63	0	0	0	0	0	72	0
January 2022	234	138	127	126	66	55	0	0	0	0	0	63	0
January 2023	246	124	114	112	57	47	0	0	0	0	0	55	0
January 2024	258	109	100	99	49	40	0	0	0	0	0	47	0
January 2025	271	95	87	86	41	34	0	0	0	0	0	40	0
January 2026	276	82	74	73	34	28	0	0	0	0	0	33	0
January 2027	276	69	62	61	27	22	0	0	0	0	0	26	0
January 2028	276	56	50	49	21	17	0	0	0	0	0	20	0
January 2029	275	43	39	38	15	12	0	0	0	0	0	15	0
January 2030	275	32	28	28	10	7	0	0	0	0	0	10	0
January 2031	232	20	18	18	5	3	0	0	0	0	0	5	0
January 2032	180	10	8	8	1	0	0	0	0	0	0	1	0
January 2033	123	0	0	0	0	0	0	0	0	0	0	0	0
January 2034	61	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.7	20.2	19.8	19.7	16.8	15.8	2.2	0.6	0.5	0.4	0.3	16.1	0.8

Date	ZH Class											ZH Class	
	PSA Prepayment Assumption											CPR Prepayment Assumption	
	0%	100%	106%	107%	150%	160%	250%	251%	300%	400%	500%	9.0%	9.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	105	105	105	105	105	105	105	0	0	0	0	105	0
January 2007	110	110	110	110	110	110	110	0	0	0	0	110	0
January 2008	116	116	116	116	116	116	116	0	0	0	0	116	0
January 2009	122	122	122	122	122	122	122	0	0	0	0	122	0
January 2010	128	128	128	128	128	128	128	0	0	0	0	128	0
January 2011	135	135	135	135	135	135	135	0	0	0	0	135	0
January 2012	142	142	142	142	142	142	124	0	0	0	0	142	0
January 2013	149	149	149	149	149	149	0	0	0	0	0	149	0
January 2014	157	157	157	157	157	157	0	0	0	0	0	157	0
January 2015	165	165	165	165	165	165	0	0	0	0	0	165	0
January 2016	173	173	173	173	173	173	0	0	0	0	0	173	0
January 2017	182	182	182	182	182	182	0	0	0	0	0	182	0
January 2018	191	191	191	191	191	191	0	0	0	0	0	191	0
January 2019	201	201	201	201	201	201	0	0	0	0	0	201	0
January 2020	211	211	211	211	211	211	0	0	0	0	0	211	0
January 2021	222	222	222	222	222	222	0	0	0	0	0	222	0
January 2022	234	234	234	234	234	234	0	0	0	0	0	234	0
January 2023	246	246	246	246	246	246	0	0	0	0	0	246	0
January 2024	258	258	258	258	258	258	0	0	0	0	0	258	0
January 2025	271	271	271	271	271	271	0	0	0	0	0	271	0
January 2026	285	285	285	285	285	285	0	0	0	0	0	285	0
January 2027	300	300	300	300	300	300	0	0	0	0	0	300	0
January 2028	315	315	315	315	315	315	0	0	0	0	0	315	0
January 2029	331	331	331	331	331	331	0	0	0	0	0	331	0
January 2030	348	348	348	348	348	348	0	0	0	0	0	348	0
January 2031	366	366	366	366	366	366	0	0	0	0	0	366	0
January 2032	385	385	385	385	385	352	0	0	0	0	0	385	0
January 2033	404	374	334	328	138	110	0	0	0	0	0	134	0
January 2034	425	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	30.0	28.3	28.2	28.2	27.8	27.7	7.3	0.1	0.1	0.1	0.1	27.8	0.1

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

Date	HG Class											HG Class	
	PSA Prepayment Assumption											CPR Prepayment Assumption	
	0%	100%	106%	107%	150%	160%	250%	251%	300%	400%	500%	9.0%	9.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2007	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2008	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2009	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2010	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2011	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2012	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2013	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2014	100	100	100	100	100	100	100	100	100	98	48	100	100
January 2015	100	100	100	100	100	100	100	100	100	72	32	100	100
January 2016	100	100	100	100	100	100	100	100	100	53	22	100	100
January 2017	100	100	100	100	100	100	100	100	95	39	15	100	100
January 2018	100	100	100	100	100	100	100	100	75	28	10	100	100
January 2019	100	96	96	96	96	96	96	96	59	21	7	96	96
January 2020	100	78	78	78	78	78	78	77	46	15	4	78	78
January 2021	100	63	63	63	63	63	63	62	36	11	3	63	63
January 2022	100	51	51	51	51	51	51	50	28	8	2	51	51
January 2023	100	40	40	40	40	40	40	40	21	6	1	40	40
January 2024	100	32	32	32	32	32	32	31	16	4	1	32	32
January 2025	100	25	25	25	25	25	25	24	12	3	1	25	25
January 2026	100	19	19	19	19	19	19	19	9	2	*	19	19
January 2027	100	14	14	14	14	14	14	14	7	1	*	14	14
January 2028	100	11	11	11	11	11	11	10	5	1	*	11	11
January 2029	86	8	8	8	8	8	8	7	3	1	*	8	8
January 2030	14	5	5	5	5	5	5	5	2	*	*	5	5
January 2031	3	3	3	3	3	3	3	3	1	*	*	3	3
January 2032	2	2	2	2	2	2	2	2	1	*	*	2	2
January 2033	*	*	*	*	*	*	*	*	*	*	*	*	*
January 2034	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.6	18.0	18.0	18.0	18.0	18.0	18.0	17.9	15.7	12.1	9.7	18.0	18.0

Date	QN†, QK, QA and QH Classes										QT†, QO, QB and QJ Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	150%	160%	200%	201%	250%	300%	400%	500%	0%	100%	150%	160%	200%	201%	250%	300%	400%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2007	94	56	56	56	56	56	56	56	56	17	100	100	100	100	100	100	100	100	100	100
January 2008	87	15	15	15	15	15	15	15	0	0	100	100	100	100	100	100	100	100	35	0
January 2009	80	0	0	0	0	0	0	0	0	0	100	46	46	46	46	46	46	30	0	0
January 2010	72	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
January 2011	64	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
January 2012	55	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
January 2013	45	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
January 2014	35	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
January 2015	24	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
January 2016	12	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
January 2017	0	0	0	0	0	0	0	0	0	0	97	0	0	0	0	0	0	0	0	0
January 2018	0	0	0	0	0	0	0	0	0	0	64	0	0	0	0	0	0	0	0	0
January 2019	0	0	0	0	0	0	0	0	0	0	29	0	0	0	0	0	0	0	0	0
January 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.0	1.7	13.4	4.0	4.0	4.0	4.0	4.0	4.0	3.9	3.0	2.4

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

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

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

Date	IQ†, OQ and QC Classes										QD Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	150%	160%	200%	201%	250%	300%	400%	500%	0%	100%	150%	160%	200%	201%	250%	300%	400%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2007	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2008	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2009	100	100	100	100	100	100	100	100	43	0	100	100	100	100	100	100	100	100	100	53
January 2010	100	83	83	83	83	83	83	57	0	0	100	100	100	100	100	100	100	100	100	59
January 2011	100	48	48	48	48	48	48	12	0	0	100	100	100	100	100	100	100	100	100	0
January 2012	100	15	15	15	15	15	15	0	0	0	100	100	100	100	100	100	100	17	0	0
January 2013	100	0	0	0	0	0	0	0	0	0	100	45	45	45	45	45	45	0	0	0
January 2014	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
January 2015	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
January 2016	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
January 2017	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
January 2018	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
January 2019	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
January 2020	96	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
January 2021	78	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
January 2022	58	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
January 2023	37	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
January 2024	14	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
January 2025	0	0	0	0	0	0	0	0	0	0	65	0	0	0	0	0	0	0	0	0
January 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.4	6.0	6.0	6.0	6.0	6.0	6.0	5.2	3.9	3.1	20.2	8.0	8.0	8.0	8.0	8.0	8.0	6.8	5.1	4.1

Date	QE Class										QG Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	150%	160%	200%	201%	250%	300%	400%	500%	0%	100%	150%	160%	200%	201%	250%	300%	400%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	100	100	100	100	100	100	100	100	100	100	93	71	61	59	59	100	94	84	64	43
January 2007	100	100	100	100	100	100	100	100	100	100	91	68	47	43	43	82	63	43	7	0
January 2008	100	100	100	100	100	100	100	100	100	100	88	65	35	29	29	65	39	15	0	0
January 2009	100	100	100	100	100	100	100	100	100	100	85	62	25	18	18	53	23	0	0	0
January 2010	100	100	100	100	100	100	100	100	100	13	82	59	17	9	9	43	11	0	0	0
January 2011	100	100	100	100	100	100	100	100	40	0	78	56	9	1	37	4	0	0	0	0
January 2012	100	100	100	100	100	100	100	0	0	0	75	52	3	0	33	*	0	0	0	0
January 2013	100	100	100	100	100	100	100	37	0	0	71	48	0	0	31	0	0	0	0	0
January 2014	100	65	65	65	65	65	65	0	0	0	67	43	0	0	30	0	0	0	0	0
January 2015	100	8	8	8	8	8	8	0	0	0	63	36	0	0	28	0	0	0	0	0
January 2016	100	0	0	0	0	0	0	0	0	0	59	16	0	0	15	0	0	0	0	0
January 2017	100	0	0	0	0	0	0	0	0	0	54	0	0	0	2	0	0	0	0	0
January 2018	100	0	0	0	0	0	0	0	0	0	49	0	0	0	0	0	0	0	0	0
January 2019	100	0	0	0	0	0	0	0	0	0	44	0	0	0	0	0	0	0	0	0
January 2020	100	0	0	0	0	0	0	0	0	0	39	0	0	0	0	0	0	0	0	0
January 2021	100	0	0	0	0	0	0	0	0	0	34	0	0	0	0	0	0	0	0	0
January 2022	100	0	0	0	0	0	0	0	0	0	28	0	0	0	0	0	0	0	0	0
January 2023	100	0	0	0	0	0	0	0	0	0	22	0	0	0	0	0	0	0	0	0
January 2024	100	0	0	0	0	0	0	0	0	0	15	0	0	0	0	0	0	0	0	0
January 2025	100	0	0	0	0	0	0	0	0	0	9	0	0	0	0	0	0	0	0	0
January 2026	81	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0
January 2027	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.5	9.3	9.3	9.3	9.3	9.3	9.3	7.9	5.9	4.7	12.0	6.3	2.5	2.1	2.1	5.7	2.9	2.0	1.3	1.0

\* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.  
\*\* Determined as specified under “—Weighted Average Lives of the Certificates” above.  
† In the case of a Notional Class, the Decrement Table indicates the percentage of the original notional principal balance outstanding.

Date	QY Class										QZ Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	150%	160%	200%	201%	250%	300%	400%	500%	0%	100%	150%	160%	200%	201%	250%	300%	400%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	89	7	0	0	0
January 2007	110	110	110	110	110	110	110	110	110	110	110	110	110	110	78	0	0	0	0	0
January 2008	116	116	116	116	116	116	116	116	116	116	116	116	116	116	72	0	0	0	0	0
January 2009	122	122	122	122	122	122	122	122	122	122	122	122	122	122	69	0	0	0	0	0
January 2010	128	128	128	128	128	128	128	128	128	128	128	128	128	128	70	0	0	0	0	0
January 2011	135	135	135	135	135	135	135	135	135	135	135	135	135	135	73	0	0	0	0	0
January 2012	142	142	142	0	0	142	142	0	0	0	0	142	142	131	68	0	0	0	0	0
January 2013	149	149	0	0	0	149	*	0	0	0	0	149	149	145	127	64	0	0	0	0
January 2014	157	157	0	0	0	157	*	0	0	0	0	157	157	140	123	61	0	0	0	0
January 2015	165	165	0	0	0	165	*	0	0	0	0	165	165	134	116	57	0	0	0	0
January 2016	173	173	0	0	0	173	0	0	0	0	0	173	173	105	88	32	0	0	0	0
January 2017	182	0	0	0	0	182	0	0	0	0	0	182	174	76	60	6	0	0	0	0
January 2018	191	0	0	0	0	0	0	0	0	0	0	191	144	49	34	0	0	0	0	0
January 2019	201	0	0	0	0	0	0	0	0	0	0	201	116	25	11	0	0	0	0	0
January 2020	211	0	0	0	0	0	0	0	0	0	0	211	90	4	0	0	0	0	0	0
January 2021	222	0	0	0	0	0	0	0	0	0	0	222	66	0	0	0	0	0	0	0
January 2022	234	0	0	0	0	0	0	0	0	0	0	234	42	0	0	0	0	0	0	0
January 2023	246	0	0	0	0	0	0	0	0	0	0	246	21	0	0	0	0	0	0	0
January 2024	258	0	0	0	0	0	0	0	0	0	0	258	1	0	0	0	0	0	0	0
January 2025	271	0	0	0	0	0	0	0	0	0	0	271	0	0	0	0	0	0	0	0
January 2026	285	0	0	0	0	0	0	0	0	0	0	285	0	0	0	0	0	0	0	0
January 2027	0	0	0	0	0	0	0	0	0	0	0	290	0	0	0	0	0	0	0	0
January 2028	0	0	0	0	0	0	0	0	0	0	0	254	0	0	0	0	0	0	0	0
January 2029	0	0	0	0	0	0	0	0	0	0	0	209	0	0	0	0	0	0	0	0
January 2030	0	0	0	0	0	0	0	0	0	0	0	162	0	0	0	0	0	0	0	0
January 2031	0	0	0	0	0	0	0	0	0	0	0	111	0	0	0	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0	0	56	0	0	0	0	0	0	0	0
January 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.3	11.8	7.6	6.2	6.2	12.2	7.5	3.7	2.2	1.6	25.3	15.2	12.2	11.6	7.8	0.6	0.5	0.4	0.4	0.3

Date	VP Class										VQ Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	150%	160%	200%	201%	250%	300%	400%	500%	0%	100%	150%	160%	200%	201%	250%	300%	400%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93
January 2007	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86	86
January 2008	78	78	78	78	78	78	78	78	78	78	78	78	78	78	78	78	78	78	78	78
January 2009	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70
January 2010	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61
January 2011	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	58
January 2012	42	42	42	42	42	42	42	42	42	42	0	0	100	100	100	100	100	100	100	93
January 2013	32	32	32	32	32	32	32	32	32	32	0	0	100	100	100	100	100	100	100	13
January 2014	22	22	22	22	22	22	22	22	22	22	0	0	100	100	100	100	100	100	92	0
January 2015	11	11	11	11	11	11	11	11	11	11	0	0	100	100	100	100	100	100	23	0
January 2016	0	0	0	0	0	0	0	0	0	0	0	0	99	99	99	99	99	99	51	0
January 2017	0	0	0	0	0	0	0	0	0	0	0	0	88	88	88	88	88	88	0	0
January 2018	0	0	0	0	0	0	0	0	0	0	0	0	76	76	76	76	40	37	0	0
January 2019	0	0	0	0	0	0	0	0	0	0	0	0	64	64	64	64	0	0	0	0
January 2020	0	0	0	0	0	0	0	0	0	0	0	0	51	51	51	29	0	0	0	0
January 2021	0	0	0	0	0	0	0	0	0	0	0	0	37	37	1	0	0	0	0	0
January 2022	0	0	0	0	0	0	0	0	0	0	0	0	23	23	0	0	0	0	0	0
January 2023	0	0	0	0	0	0	0	0	0	0	0	0	8	8	0	0	0	0	0	0
January 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.0	6.0	6.0	6.0	6.0	6.0	6.0	5.7	5.0	4.3	15.0	15.0	14.4	14.1	12.8	12.8	11.1	9.6	7.6	6.1

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

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

Date	ZQ Class										QX Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	150%	160%	200%	201%	250%	300%	400%	500%	0%	100%	150%	160%	200%	201%	250%	300%	400%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	105	105	105	105	105	105	105	105	105	105	100	100	100	100	100	100	100	100	100	100
January 2007	110	110	110	110	110	110	110	110	110	110	100	100	100	100	100	100	100	100	100	100
January 2008	116	116	116	116	116	116	116	116	116	116	100	100	100	100	100	100	100	100	100	100
January 2009	122	122	122	122	122	122	122	122	122	122	100	100	100	100	100	100	100	100	100	100
January 2010	128	128	128	128	128	128	128	128	128	128	100	100	100	100	100	100	100	100	100	100
January 2011	135	135	135	135	135	135	135	135	135	135	100	100	100	100	100	100	100	100	100	72
January 2012	142	142	142	142	142	142	142	142	142	124	100	100	100	100	100	100	100	100	86	49
January 2013	149	149	149	149	149	149	149	149	149	85	100	100	100	100	100	100	100	100	63	34
January 2014	157	157	157	157	157	157	157	157	118	58	100	100	100	100	100	100	100	91	47	23
January 2015	165	165	165	165	165	165	165	165	87	39	100	100	100	100	100	100	100	73	35	16
January 2016	173	173	173	173	173	173	173	145	64	27	100	100	100	100	100	100	85	58	25	11
January 2017	182	182	182	182	182	182	175	115	47	18	100	100	100	100	100	100	70	46	19	7
January 2018	191	191	191	191	191	191	143	90	34	12	100	100	100	100	88	88	57	36	14	5
January 2019	201	201	201	201	188	186	117	71	25	8	100	100	100	100	75	74	46	28	10	3
January 2020	211	211	211	211	158	156	94	56	18	5	100	100	100	93	63	62	38	22	7	2
January 2021	222	222	222	201	132	130	76	43	13	4	100	100	89	80	52	52	30	17	5	1
January 2022	234	234	191	171	109	108	61	33	9	2	100	100	76	68	43	43	24	13	4	1
January 2023	246	246	163	145	90	89	49	26	7	2	100	100	65	58	36	35	19	10	3	1
January 2024	252	252	138	122	73	72	38	20	5	1	100	100	55	48	29	29	15	8	2	*
January 2025	252	218	115	101	59	58	30	15	3	1	100	87	46	40	24	23	12	6	1	**
January 2026	252	186	95	83	47	47	23	11	2	*	100	74	38	33	19	18	9	4	1	*
January 2027	252	155	77	66	37	36	17	8	2	*	100	62	30	26	15	14	7	3	1	*
January 2028	252	127	61	52	28	28	13	6	1	*	100	50	24	21	11	11	5	2	*	*
January 2029	252	100	46	40	21	21	9	4	1	*	100	40	18	16	8	8	4	2	*	*
January 2030	252	75	34	29	15	14	6	3	*	*	100	30	13	11	6	6	2	1	*	*
January 2031	252	52	22	19	9	9	4	2	*	*	100	21	9	8	4	4	2	1	*	*
January 2032	252	30	13	11	5	5	2	1	*	*	100	12	5	4	2	2	1	*	*	*
January 2033	245	10	4	3	2	2	1	*	*	*	97	4	2	1	1	1	*	*	*	*
January 2034	127	0	0	0	0	0	0	0	0	0	50	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.0	23.3	20.8	20.3	18.5	18.4	16.3	14.4	11.4	9.3	29.0	23.3	20.2	19.6	17.3	17.2	14.8	12.7	9.8	7.8

Date	QI† Class										LV, LF and LS† Classes					ZL Class				
	PSA Prepayment Assumption										PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	150%	160%	200%	201%	250%	300%	400%	500%	0%	200%	400%	600%	800%	0%	200%	400%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	100	100	100	100	100	100	100	100	100	100	99	93	87	82	76	105	105	105	105	105
January 2007	96	69	69	69	69	69	69	69	69	42	98	82	68	55	44	109	109	109	109	109
January 2008	91	41	41	41	41	41	41	41	11	0	96	70	50	34	21	114	114	114	114	114
January 2009	86	14	14	14	14	14	14	9	0	0	95	60	37	20	10	120	120	120	120	120
January 2010	81	0	0	0	0	0	0	0	0	0	94	52	27	12	4	125	125	125	125	125
January 2011	75	0	0	0	0	0	0	0	0	0	92	44	19	6	1	131	131	131	131	131
January 2012	69	0	0	0	0	0	0	0	0	0	90	37	13	3	0	137	137	137	137	80
January 2013	62	0	0	0	0	0	0	0	0	0	88	32	9	1	0	143	143	143	143	40
January 2014	54	0	0	0	0	0	0	0	0	0	86	27	6	0	0	150	150	150	110	20
January 2015	47	0	0	0	0	0	0	0	0	0	84	22	3	0	0	157	157	157	68	10
January 2016	38	0	0	0	0	0	0	0	0	0	82	18	2	0	0	164	164	164	42	5
January 2017	29	0	0	0	0	0	0	0	0	0	80	15	*	0	0	171	171	171	26	3
January 2018	19	0	0	0	0	0	0	0	0	0	77	12	0	0	0	179	179	131	16	1
January 2019	9	0	0	0	0	0	0	0	0	0	75	9	0	0	0	188	188	96	10	1
January 2020	0	0	0	0	0	0	0	0	0	0	72	7	0	0	0	196	196	69	6	*
January 2021	0	0	0	0	0	0	0	0	0	0	68	5	0	0	0	205	205	50	4	**
January 2022	0	0	0	0	0	0	0	0	0	0	65	3	0	0	0	215	215	36	2	*
January 2023	0	0	0	0	0	0	0	0	0	0	62	2	0	0	0	224	224	26	1	**
January 2024	0	0	0	0	0	0	0	0	0	0	58	1	0	0	0	235	235	18	1	*
January 2025	0	0	0	0	0	0	0	0	0	0	54	0	0	0	0	246	216	13	*	*
January 2026	0	0	0	0	0	0	0	0	0	0	49	0	0	0	0	257	174	9	*	*
January 2027	0	0	0	0	0	0	0	0	0	0	44	0	0	0	0	269	138	6	*	*
January 2028	0	0	0	0	0	0	0	0	0	0	39	0	0	0	0	281	108	4	*	*
January 2029	0	0	0	0	0	0	0	0	0	0	34	0	0	0	0	294	82	3	*	*
January 2030	0	0	0	0	0	0	0	0	0	0	28	0	0	0	0	307	60	2	*	*
January 2031	0	0	0	0	0	0	0	0	0	0	22	0	0	0	0	321	42	1	*	*
January 2032	0	0	0	0	0	0	0	0	0	0	15	0	0	0	0	336	27	1	*	*
January 2033	0	0	0	0	0	0	0	0	0	0	8	0	0	0	0	352	14	*	*	*
January 2034	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	368	4	*	*	*
January 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	9.1	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.3	1.9	19.1	6.4	3.7	2.7	2.1	29.6	23.1	15.2	10.5	7.8

\* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.  
\*\* Determined as specified under “—Weighted Average Lives of the Certificates” above.  
† In the case of a Notional Class, the Decrement Table indicates the percentage of the original notional principal balance outstanding.

Date	CI†, CD and CA Classes						VA Class						VB Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	157%	250%	314%	500%	0%	100%	157%	250%	314%	500%	0%	100%	157%	250%	314%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	99	91	87	80	75	62	93	93	93	93	93	93	100	100	100	100	100	100
January 2007	97	81	73	60	52	30	86	86	86	86	86	86	100	100	100	100	100	100
January 2008	96	72	61	44	34	9	78	78	78	78	78	78	100	100	100	100	100	100
January 2009	94	63	49	30	19	0	70	70	70	70	70	22	100	100	100	100	100	100
January 2010	93	55	40	19	7	0	61	61	61	61	61	0	100	100	100	100	100	0
January 2011	91	47	31	9	0	0	52	52	52	52	33	0	100	100	100	100	100	0
January 2012	89	40	23	1	0	0	42	42	42	42	0	0	100	100	100	100	46	0
January 2013	86	34	15	0	0	0	32	32	32	0	0	0	100	100	100	78	0	0
January 2014	84	27	9	0	0	0	22	22	22	0	0	0	100	100	100	0	0	0
January 2015	82	21	3	0	0	0	11	11	11	0	0	0	100	100	100	0	0	0
January 2016	79	16	0	0	0	0	0	0	0	0	0	0	99	99	72	0	0	0
January 2017	76	11	0	0	0	0	0	0	0	0	0	0	80	80	0	0	0	0
January 2018	73	6	0	0	0	0	0	0	0	0	0	0	60	60	0	0	0	0
January 2019	70	1	0	0	0	0	0	0	0	0	0	0	40	40	0	0	0	0
January 2020	66	0	0	0	0	0	0	0	0	0	0	0	18	0	0	0	0	0
January 2021	62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2022	58	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2023	53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2024	48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2025	43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2026	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2027	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2028	24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2029	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2030	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2031	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.1	6.2	4.4	3.0	2.4	1.5	6.0	6.0	6.0	5.3	4.7	3.4	13.5	13.3	11.3	8.4	7.0	4.6

Date	CZ Class						CK Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	157%	250%	314%	500%	0%	100%	157%	250%	314%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	105	105	105	105	105	105	100	100	100	100	100	100
January 2007	110	110	110	110	110	110	100	100	100	100	100	100
January 2008	116	116	116	116	116	116	100	100	100	100	100	100
January 2009	122	122	122	122	122	122	100	100	100	100	100	84
January 2010	128	128	128	128	128	127	100	100	100	100	100	58
January 2011	135	135	135	135	135	87	100	100	100	100	94	40
January 2012	142	142	142	142	142	59	100	100	100	100	74	27
January 2013	149	149	149	149	129	40	100	100	100	85	59	18
January 2014	157	157	157	153	102	28	100	100	100	70	46	13
January 2015	165	165	165	127	80	19	100	100	100	58	36	9
January 2016	173	173	173	104	63	13	100	100	94	47	29	6
January 2017	182	182	181	85	49	9	100	100	82	39	22	4
January 2018	191	191	157	70	38	6	100	100	72	32	17	3
January 2019	201	201	136	57	30	4	100	100	62	26	14	2
January 2020	211	204	118	46	23	3	100	93	54	21	10	1
January 2021	220	182	101	37	18	2	100	83	46	17	8	1
January 2022	220	161	86	29	13	1	100	73	39	13	6	1
January 2023	220	141	73	23	10	1	100	64	33	11	5	*
January 2024	220	122	61	18	8	*	100	56	28	8	3	*
January 2025	220	105	50	14	6	*	100	48	23	6	3	*
January 2026	220	89	41	11	4	*	100	40	19	5	2	*
January 2027	220	74	33	8	3	*	100	34	15	4	1	*
January 2028	220	60	26	6	2	*	100	27	12	3	1	*
January 2029	220	46	19	4	1	*	100	21	9	2	1	*
January 2030	220	34	14	3	1	*	100	15	6	1	*	*
January 2031	220	22	9	2	1	*	100	10	4	1	*	*
January 2032	177	12	4	1	*	*	80	5	2	*	*	*
January 2033	122	2	1	*	*	*	55	1	*	*	*	*
January 2034	63	0	0	0	0	0	29	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.2	20.5	17.6	13.6	11.5	7.6	28.2	20.2	16.5	12.0	9.9	6.2

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

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

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

## Characteristics of the R and RL Classes

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

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

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

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

A transfer satisfies the asset test if (i) the transferee’s gross assets exceed \$100 million and its net assets exceed \$10 million (in each case, at the time of the transfer and at the close of each of the transferee’s two fiscal years preceding the year of transfer), (ii) the transferee is an “eligible corporation” and the transferee agrees in writing that any subsequent transfer of the Residual Certificate will be to an eligible corporation and will comply with the safe harbor and satisfy the asset test, and (iii) the facts and circumstances known to the transferor do not reasonably indicate that the taxes associated with the Residual Certificate will not be paid. A transfer satisfies the formula test if

the present value of the anticipated tax liabilities associated with holding the Residual Certificate is less than or equal to the present value of the sum of (i) any consideration given to the transferee to acquire the Residual Certificate, (ii) expected future distributions on the Residual Certificate, and (iii) anticipated tax savings associated with holding the Residual Certificate as the related REMIC trust generates losses. The Regulations contain additional details regarding their application and you should consult your own tax advisor regarding the application of the Regulations to a transfer of a Residual Certificate.

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

### **CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES**

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

#### **REMIC Elections and Special Tax Attributes**

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

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

#### **Taxation of Beneficial Owners of Regular Certificates**

The Notional Classes, the Principal Only Classes 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 Consequences—*Taxation of Beneficial Owners of Regular Certificates—Regular Certificates Purchased at a Premium*” in the REMIC Prospectus.

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	150% PSA
2	205% PSA
3	150% PSA
4	150% PSA
5	400% PSA
6	157% 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 December 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 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 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. In addition, under the Regulations an inducement fee shall be treated as income from sources within the United States. The Regulations, which are effective for taxable years ending on or after May 11, 2004, contain additional details regarding their application. You should consult your own tax advisor regarding the application of the Regulations to the transfer of a Residual Certificate.

### **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 Lehman Brothers Inc. (the “Dealer”) in exchange for the MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

*Increase in Certificates.* Before the Settlement Date, we and the Dealer may agree to offer Classes in addition to those contemplated as of the date of this prospectus supplement. In this event, we will increase the related MBS in principal balance, but we expect that all these additional MBS will have the same characteristics as described under “Description of the Certificates—The MBS” in this prospectus supplement. The proportion that the original principal balance of each Group 1, 2, 3, 4, 5 or 6 Class bears to the aggregate original principal balance of all Group 1, 2, 3, 4, 5 or 6 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 LLP will provide legal representation for the Dealer.

Available Recombinations (1) (2)

REMIC Certificates		RCR Certificates							
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal or Notional Principal Balance	Interest Rate	Interest Type(3)	Principal Type(3)	CUSIP Number	Final Distribution Date	
<b>Recombination 1</b>									
GU	\$ 3,608,200(4)	GN	\$ 36,082,000	4.5%	FIX	PAC	31394CFP2	November 2017	
GA	36,082,000								
<b>Recombination 2</b>									
GU	7,216,400(4)	GJ	36,082,000	5.0	FIX	PAC	31394CFQ0	November 2017	
GA	36,082,000								
<b>Recombination 3</b>									
GW	3,459,100(4)	GR	34,591,000	4.5	FIX	PAC	31394CFR8	September 2023	
GB	34,591,000								
<b>Recombination 4</b>									
GW	6,918,200(4)	GK	34,591,000	5.0	FIX	PAC	31394CFS6	September 2023	
GB	34,591,000								
<b>Recombination 5</b>									
IG	42,190,000(4)	GE	42,190,000	5.0	FIX	PAC	31394CFT4	July 2033	
OG	42,190,000								
<b>Recombination 6</b>									
HQ	9,380,800(4)	HP	93,808,000	4.5	FIX	PAC	31394CFU1	July 2019	
HA	93,808,000								
<b>Recombination 7</b>									
HQ	18,761,600(4)	HJ	93,808,000	5.0	FIX	PAC	31394CFV9	July 2019	
HA	93,808,000								
<b>Recombination 8</b>									
HU	6,665,800(4)	HT	66,658,000	4.5	FIX	PAC	31394CFW7	June 2024	
HB	66,658,000								
<b>Recombination 9</b>									
HU	13,331,600(4)	HL	66,658,000	5.0	FIX	PAC	31394CFX5	June 2024	
HB	66,658,000								

REMIC Certificates			RCR Certificates					
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal or Notional Principal Balance	Interest Rate	Interest Type (3)	Principal Type (3)	CUSIP Number	Final Distribution Date
<b>Recombination 10</b>								
IJ	\$ 8,009,200(4)	HC	\$ 80,092,000	5.0%	FIX	PAC	31394CFY3	September 2028
JH	80,092,000							
<b>Recombination 11</b>								
IH	84,224,000(4)	HE	84,224,000	5.0	FIX	PAC	31394CFZ0	September 2033
OH	84,224,000							
<b>Recombination 12</b>								
VG	15,708,000	HG(5)	49,886,000	5.0	FIX	PAC	31394CGA4	February 2035
VH	12,506,000							
Z	21,672,000							
<b>Recombination 13</b>								
IT	29,250,000(4)	HK	146,250,000	5.0	FIX	JMP/TAC/AD	31394CGB2	February 2035
JT	146,250,000							
<b>Recombination 14</b>								
IT	29,250,000(4)	JA	146,250,000	5.0	FIX	JMP/TAC/AD	31394CGC0	February 2035
JT	146,250,000							
<b>Recombination 15</b>								
QN	2,454,300(4)	QA	24,543,000	4.5	FIX	PAC	31394CGD8	June 2020
QK	24,543,000							
<b>Recombination 16</b>								
QN	4,908,600(4)	QH	24,543,000	5.0	FIX	PAC	31394CGE6	June 2020
QK	24,543,000							
<b>Recombination 17</b>								
QT	1,044,800(4)	QB	10,448,000	4.5	FIX	PAC	31394CGF3	October 2023
QO	10,448,000							
<b>Recombination 18</b>								
QT	2,089,600(4)	QJ	10,448,000	5.0	FIX	PAC	31394CGG1	October 2023
QO	10,448,000							
<b>Recombination 19</b>								
IQ	23,665,000(4)	QC	23,665,000	5.0	FIX	PAC	31394CGH9	February 2029
OQ	23,665,000							

REMIC Certificates			RCR Certificates					
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal or Notional Principal Balance	Interest Rate	Interest Type (3)	Principal Type (3)	CUSIP Number	Final Distribution Date
<b>Recombination 20</b>								
VP	\$ 7,000,000	QX (6)	\$ 24,321,440	5.0%	FIX	SEQ	31394CGJ5	February 2035
VQ	7,663,000							
ZQ	9,658,440							
<b>Recombination 21</b>								
QN	4,908,600 (4)	QI	6,998,200 (4)	5.0	FIX/IO	NTL	31394CGK2	October 2023
QT	2,089,600 (4)							
<b>Recombination 22</b>								
CI	10,500,000 (4)	CA	105,000,000	5.0	FIX	SEQ	31394CGL0	April 2031
CD	105,000,000							
<b>Recombination 23</b>								
VA	13,461,000	CK (7)	40,833,333	5.0	FIX	SEQ	31394CGM8	February 2035
VB	8,801,100							
CZ	18,571,233							

- (1) REMIC Certificates and RCR Certificates in any Recombination (other than Recombination 12, 20, 21 or 23) may be exchanged only in the proportions shown in this Schedule 1. In any exchange under Recombination 12, 20, 21, or 23 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.
- (2) If, as a result of a proposed exchange, a Certificateholder would hold a REMIC Certificate or RCR Certificate of a Class in an amount less than the applicable minimum denomination for that Class, the Certificateholder will be unable to effect the proposed exchange. See "Description of the Certificates—General—Authorized Denominations" in this prospectus supplement.
- (3) 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.
- (4) Notional principal balance.
- (5) Principal payments on the REMIC Certificates in Recombination 12 from the Z Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.
- (6) Principal payments on the REMIC Certificates in Recombination 20 from the ZQ Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.
- (7) Principal payments on the REMIC Certificates in Recombination 23 from the CZ Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.

## Principal Balance Schedules

### *Aggregate Group I Planned Balances*

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through		August 2010 . . . . .	\$119,751,642.26	November 2014 . . . . .	\$ 56,827,755.99
June 2006 . . . . .	\$203,331,000.00	September 2010 . . . . .	118,295,211.09	December 2014 . . . . .	55,924,695.56
July 2006 . . . . .	201,434,906.00	October 2010 . . . . .	116,846,479.91	January 2015 . . . . .	55,035,018.66
August 2006 . . . . .	199,547,962.20	November 2010 . . . . .	115,405,408.99	February 2015 . . . . .	54,158,534.23
September 2006 . . . . .	197,670,938.42	December 2010 . . . . .	113,971,958.83	March 2015 . . . . .	53,295,053.90
October 2006 . . . . .	195,803,783.52	January 2011 . . . . .	112,546,090.11	April 2015 . . . . .	52,444,391.91
November 2006 . . . . .	193,946,446.62	February 2011 . . . . .	111,127,763.72	May 2015 . . . . .	51,606,365.12
December 2006 . . . . .	192,098,877.11	March 2011 . . . . .	109,716,940.75	June 2015 . . . . .	50,780,792.92
January 2007 . . . . .	190,261,024.64	April 2011 . . . . .	108,313,582.50	July 2015 . . . . .	49,967,497.26
February 2007 . . . . .	188,432,839.10	May 2011 . . . . .	106,917,650.45	August 2015 . . . . .	49,166,302.54
March 2007 . . . . .	186,614,270.65	June 2011 . . . . .	105,529,106.29	September 2015 . . . . .	48,377,035.64
April 2007 . . . . .	184,805,269.72	July 2011 . . . . .	104,147,911.91	October 2015 . . . . .	47,599,525.86
May 2007 . . . . .	183,005,786.98	August 2011 . . . . .	102,774,029.40	November 2015 . . . . .	46,833,604.87
June 2007 . . . . .	181,215,773.35	September 2011 . . . . .	101,407,421.02	December 2015 . . . . .	46,079,106.72
July 2007 . . . . .	179,435,180.01	October 2011 . . . . .	100,048,049.24	January 2016 . . . . .	45,335,867.77
August 2007 . . . . .	177,663,958.39	November 2011 . . . . .	98,695,876.75	February 2016 . . . . .	44,603,726.66
September 2007 . . . . .	175,902,060.17	December 2011 . . . . .	97,350,866.38	March 2016 . . . . .	43,882,524.31
October 2007 . . . . .	174,149,437.28	January 2012 . . . . .	96,012,981.18	April 2016 . . . . .	43,172,103.84
November 2007 . . . . .	172,406,041.90	February 2012 . . . . .	94,682,184.40	May 2016 . . . . .	42,472,310.60
December 2007 . . . . .	170,671,826.45	March 2012 . . . . .	93,358,439.46	June 2016 . . . . .	41,782,992.09
January 2008 . . . . .	168,946,743.58	April 2012 . . . . .	92,041,709.98	July 2016 . . . . .	41,103,997.93
February 2008 . . . . .	167,230,746.23	May 2012 . . . . .	90,731,959.75	August 2016 . . . . .	40,435,179.87
March 2008 . . . . .	165,523,787.52	June 2012 . . . . .	89,429,152.76	September 2016 . . . . .	39,776,391.74
April 2008 . . . . .	163,825,820.87	July 2012 . . . . .	88,133,253.20	October 2016 . . . . .	39,127,489.39
May 2008 . . . . .	162,136,799.90	August 2012 . . . . .	86,844,225.41	November 2016 . . . . .	38,488,330.73
June 2008 . . . . .	160,456,678.48	September 2012 . . . . .	85,562,033.93	December 2016 . . . . .	37,858,775.63
July 2008 . . . . .	158,785,410.72	October 2012 . . . . .	84,286,643.50	January 2017 . . . . .	37,238,685.95
August 2008 . . . . .	157,122,950.97	November 2012 . . . . .	83,018,019.01	February 2017 . . . . .	36,627,925.48
September 2008 . . . . .	155,469,253.81	December 2012 . . . . .	81,756,125.56	March 2017 . . . . .	36,026,359.90
October 2008 . . . . .	153,824,274.05	January 2013 . . . . .	80,500,928.40	April 2017 . . . . .	35,433,856.81
November 2008 . . . . .	152,187,966.74	February 2013 . . . . .	79,252,392.98	May 2017 . . . . .	34,850,285.65
December 2008 . . . . .	150,560,287.14	March 2013 . . . . .	78,019,002.03	June 2017 . . . . .	34,275,517.70
January 2009 . . . . .	148,941,190.78	April 2013 . . . . .	76,803,693.81	July 2017 . . . . .	33,709,426.04
February 2009 . . . . .	147,330,633.39	May 2013 . . . . .	75,606,211.77	August 2017 . . . . .	33,151,885.53
March 2009 . . . . .	145,728,570.92	June 2013 . . . . .	74,426,302.94	September 2017 . . . . .	32,602,772.81
April 2009 . . . . .	144,134,959.58	July 2013 . . . . .	73,263,717.87	October 2017 . . . . .	32,061,966.23
May 2009 . . . . .	142,549,755.78	August 2013 . . . . .	72,118,210.58	November 2017 . . . . .	31,529,345.87
June 2009 . . . . .	140,972,916.15	September 2013 . . . . .	70,989,538.51	December 2017 . . . . .	31,004,793.48
July 2009 . . . . .	139,404,397.56	October 2013 . . . . .	69,877,462.50	January 2018 . . . . .	30,488,192.47
August 2009 . . . . .	137,844,157.10	November 2013 . . . . .	68,781,746.69	February 2018 . . . . .	29,979,427.92
September 2009 . . . . .	136,292,152.07	December 2013 . . . . .	67,702,158.52	March 2018 . . . . .	29,478,386.48
October 2009 . . . . .	134,748,340.00	January 2014 . . . . .	66,638,468.67	April 2018 . . . . .	28,984,956.45
November 2009 . . . . .	133,212,678.62	February 2014 . . . . .	65,590,451.02	May 2018 . . . . .	28,499,027.65
December 2009 . . . . .	131,685,125.91	March 2014 . . . . .	64,557,882.58	June 2018 . . . . .	28,020,491.49
January 2010 . . . . .	130,165,640.04	April 2014 . . . . .	63,540,543.50	July 2018 . . . . .	27,549,240.90
February 2010 . . . . .	128,654,179.40	May 2014 . . . . .	62,538,216.96	August 2018 . . . . .	27,085,170.29
March 2010 . . . . .	127,150,702.60	June 2014 . . . . .	61,550,689.20	September 2018 . . . . .	26,628,175.60
April 2010 . . . . .	125,655,168.46	July 2014 . . . . .	60,577,749.40	October 2018 . . . . .	26,178,154.22
May 2010 . . . . .	124,167,536.00	August 2014 . . . . .	59,619,189.71	November 2018 . . . . .	25,735,004.96
June 2010 . . . . .	122,687,764.49	September 2014 . . . . .	58,674,805.18	December 2018 . . . . .	25,298,628.11
July 2010 . . . . .	121,215,813.35	October 2014 . . . . .	57,744,393.70	January 2019 . . . . .	24,868,925.32

**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>
February 2019 .....	\$ 24,445,799.65	July 2023 .....	\$ 9,326,305.23	December 2027 .....	\$ 2,932,601.24
March 2019 .....	24,029,155.52	August 2023 .....	9,146,221.90	January 2028 .....	2,859,165.47
April 2019 .....	23,618,898.71	September 2023 .....	8,969,047.98	February 2028 .....	2,787,020.50
May 2019 .....	23,214,936.31	October 2023 .....	8,794,739.99	March 2028 .....	2,716,146.28
June 2019 .....	22,817,176.74	November 2023 .....	8,623,255.06	April 2028 .....	2,646,523.02
July 2019 .....	22,425,529.71	December 2023 .....	8,454,550.96	May 2028 .....	2,578,131.26
August 2019 .....	22,039,906.19	January 2024 .....	8,288,586.06	June 2028 .....	2,510,951.78
September 2019 .....	21,660,218.44	February 2024 .....	8,125,319.32	July 2028 .....	2,444,965.69
October 2019 .....	21,286,379.93	March 2024 .....	7,964,710.30	August 2028 .....	2,380,154.35
November 2019 .....	20,918,305.36	April 2024 .....	7,806,719.13	September 2028 .....	2,316,499.39
December 2019 .....	20,555,910.65	May 2024 .....	7,651,306.52	October 2028 .....	2,253,982.72
January 2020 .....	20,199,112.91	June 2024 .....	7,498,433.74	November 2028 .....	2,192,586.52
February 2020 .....	19,847,830.39	July 2024 .....	7,348,062.63	December 2028 .....	2,132,293.22
March 2020 .....	19,501,982.54	August 2024 .....	7,200,155.55	January 2029 .....	2,073,085.51
April 2020 .....	19,161,489.92	September 2024 .....	7,054,675.44	February 2029 .....	2,014,946.36
May 2020 .....	18,826,274.24	October 2024 .....	6,911,585.75	March 2029 .....	1,957,858.95
June 2020 .....	18,496,258.29	November 2024 .....	6,770,850.45	April 2029 .....	1,901,806.73
July 2020 .....	18,171,365.97	December 2024 .....	6,632,434.05	May 2029 .....	1,846,773.41
August 2020 .....	17,851,522.27	January 2025 .....	6,496,301.56	June 2029 .....	1,792,742.90
September 2020 .....	17,536,653.22	February 2025 .....	6,362,418.49	July 2029 .....	1,739,699.38
October 2020 .....	17,226,685.91	March 2025 .....	6,230,750.86	August 2029 .....	1,687,627.26
November 2020 .....	16,921,548.48	April 2025 .....	6,101,265.18	September 2029 .....	1,636,511.17
December 2020 .....	16,621,170.05	May 2025 .....	5,973,928.42	October 2029 .....	1,586,335.97
January 2021 .....	16,325,480.79	June 2025 .....	5,848,708.05	November 2029 .....	1,537,086.74
February 2021 .....	16,034,411.83	July 2025 .....	5,725,572.01	December 2029 .....	1,488,748.80
March 2021 .....	15,747,895.29	August 2025 .....	5,604,488.69	January 2030 .....	1,441,307.66
April 2021 .....	15,465,864.25	September 2025 .....	5,485,426.96	February 2030 .....	1,394,749.07
May 2021 .....	15,188,252.75	October 2025 .....	5,368,356.10	March 2030 .....	1,349,058.97
June 2021 .....	14,914,995.77	November 2025 .....	5,253,245.88	April 2030 .....	1,304,223.52
July 2021 .....	14,646,029.18	December 2025 .....	5,140,066.48	May 2030 .....	1,260,229.09
August 2021 .....	14,381,289.82	January 2026 .....	5,028,788.51	June 2030 .....	1,217,062.24
September 2021 .....	14,120,715.37	February 2026 .....	4,919,383.02	July 2030 .....	1,174,709.74
October 2021 .....	13,864,244.43	March 2026 .....	4,811,821.48	August 2030 .....	1,133,158.55
November 2021 .....	13,611,816.48	April 2026 .....	4,706,075.76	September 2030 .....	1,092,395.82
December 2021 .....	13,363,371.83	May 2026 .....	4,602,118.15	October 2030 .....	1,052,408.91
January 2022 .....	13,118,851.67	June 2026 .....	4,499,921.33	November 2030 .....	1,013,185.36
February 2022 .....	12,878,198.01	July 2026 .....	4,399,458.39	December 2030 .....	974,712.87
March 2022 .....	12,641,353.70	August 2026 .....	4,300,702.81	January 2031 .....	936,979.36
April 2022 .....	12,408,262.39	September 2026 .....	4,203,628.43	February 2031 .....	899,972.92
May 2022 .....	12,178,868.55	October 2026 .....	4,108,209.52	March 2031 .....	863,681.80
June 2022 .....	11,953,117.42	November 2026 .....	4,014,420.67	April 2031 .....	828,094.44
July 2022 .....	11,730,955.04	December 2026 .....	3,922,236.87	May 2031 .....	793,199.47
August 2022 .....	11,512,328.22	January 2027 .....	3,831,633.47	June 2031 .....	758,985.65
September 2022 .....	11,297,184.51	February 2027 .....	3,742,586.17	July 2031 .....	725,441.93
October 2022 .....	11,085,472.24	March 2027 .....	3,655,071.05	August 2031 .....	692,557.44
November 2022 .....	10,877,140.45	April 2027 .....	3,569,064.50	September 2031 .....	660,321.45
December 2022 .....	10,672,138.92	May 2027 .....	3,484,543.28	October 2031 .....	628,723.40
January 2023 .....	10,470,418.15	June 2027 .....	3,401,484.48	November 2031 .....	597,752.89
February 2023 .....	10,271,929.35	July 2027 .....	3,319,865.53	December 2031 .....	567,399.66
March 2023 .....	10,076,624.40	August 2027 .....	3,239,664.18	January 2032 .....	537,653.64
April 2023 .....	9,884,455.92	September 2027 .....	3,160,858.52	February 2032 .....	508,504.87
May 2023 .....	9,695,377.16	October 2027 .....	3,083,426.95	March 2032 .....	479,943.57
June 2023 .....	9,509,342.06	November 2027 .....	3,007,348.18	April 2032 .....	451,960.09

**Aggregate Group I (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
May 2032 .....	\$ 424,544.93	December 2032 .....	\$ 247,783.52	July 2033 .....	\$ 95,415.66
June 2032 .....	397,688.74	January 2033 .....	224,589.74	August 2033 .....	75,478.11
July 2032 .....	371,382.30	February 2033 .....	201,885.01	September 2033 .....	55,975.05
August 2032 .....	345,616.54	March 2033 .....	179,661.15	October 2033 .....	36,899.13
September 2032 .....	320,382.52	April 2033 .....	157,910.13	November 2033 .....	18,243.15
October 2032 .....	295,671.43	May 2033 .....	136,624.05	December 2033 and thereafter .....	0.00
November 2032 .....	271,474.61	June 2033 .....	115,795.12		

**Group 1 MBS First Specified Balances**

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
Initial Balance .....	\$320,000,000.00	May 2008 .....	\$250,408,157.85	September 2011 .....	\$187,638,186.11
February 2005 .....	318,873,512.36	June 2008 .....	248,656,841.58	October 2011 .....	186,246,668.78
March 2005 .....	317,690,484.31	July 2008 .....	246,915,530.54	November 2011 .....	184,863,159.84
April 2005 .....	316,451,431.95	August 2008 .....	245,184,169.23	December 2011 .....	183,487,614.80
May 2005 .....	315,156,902.39	September 2008 .....	243,462,702.47	January 2012 .....	182,119,989.43
June 2005 .....	313,807,473.38	October 2008 .....	241,751,075.36	February 2012 .....	180,760,239.76
July 2005 .....	312,403,752.85	November 2008 .....	240,049,233.31	March 2012 .....	179,408,322.04
August 2005 .....	310,946,378.51	December 2008 .....	238,357,122.06	April 2012 .....	178,064,192.77
September 2005 .....	309,436,017.36	January 2009 .....	236,674,687.61	May 2012 .....	176,727,808.68
October 2005 .....	307,873,365.23	February 2009 .....	235,001,876.27	June 2012 .....	175,399,126.76
November 2005 .....	306,259,146.22	March 2009 .....	233,338,634.67	July 2012 .....	174,078,104.22
December 2005 .....	304,594,112.17	April 2009 .....	231,684,909.70	August 2012 .....	172,764,698.51
January 2006 .....	302,879,042.10	May 2009 .....	230,040,648.57	September 2012 .....	171,458,867.33
February 2006 .....	301,114,741.56	June 2009 .....	228,405,798.76	October 2012 .....	170,160,568.59
March 2006 .....	299,302,042.09	July 2009 .....	226,780,308.06	November 2012 .....	168,869,760.44
April 2006 .....	297,441,800.47	August 2009 .....	225,164,124.54	December 2012 .....	167,586,401.27
May 2006 .....	295,534,898.12	September 2009 .....	223,557,196.54	January 2013 .....	166,310,449.69
June 2006 .....	293,582,240.38	October 2009 .....	221,959,472.72	February 2013 .....	165,041,864.54
July 2006 .....	291,584,755.80	November 2009 .....	220,370,901.99	March 2013 .....	163,780,604.90
August 2006 .....	289,598,641.48	December 2009 .....	218,791,433.55	April 2013 .....	162,526,630.05
September 2006 .....	287,623,834.39	January 2010 .....	217,221,016.91	May 2013 .....	161,279,899.53
October 2006 .....	285,660,271.84	February 2010 .....	215,659,601.81	June 2013 .....	160,040,373.06
November 2006 .....	283,707,891.49	March 2010 .....	214,107,138.31	July 2013 .....	158,808,010.63
December 2006 .....	281,766,631.36	April 2010 .....	212,563,576.72	August 2013 .....	157,582,772.41
January 2007 .....	279,836,429.78	May 2010 .....	211,028,867.64	September 2013 .....	156,364,618.81
February 2007 .....	277,917,225.45	June 2010 .....	209,502,961.92	October 2013 .....	155,153,510.46
March 2007 .....	276,008,957.40	July 2010 .....	207,985,810.71	November 2013 .....	153,949,408.20
April 2007 .....	274,111,564.98	August 2010 .....	206,477,365.41	December 2013 .....	152,752,273.09
May 2007 .....	272,224,987.89	September 2010 .....	204,977,577.70	January 2014 .....	151,562,066.40
June 2007 .....	270,349,166.18	October 2010 .....	203,486,399.51	February 2014 .....	150,378,749.63
July 2007 .....	268,484,040.18	November 2010 .....	202,003,783.06	March 2014 .....	149,202,284.46
August 2007 .....	266,629,550.61	December 2010 .....	200,529,680.81	April 2014 .....	148,032,632.82
September 2007 .....	264,785,638.47	January 2011 .....	199,064,045.50	May 2014 .....	146,869,756.83
October 2007 .....	262,952,245.11	February 2011 .....	197,606,830.12	June 2014 .....	145,713,618.81
November 2007 .....	261,129,312.20	March 2011 .....	196,157,987.92	July 2014 .....	144,564,181.31
December 2007 .....	259,316,781.73	April 2011 .....	194,717,472.42	August 2014 .....	143,421,407.08
January 2008 .....	257,514,596.00	May 2011 .....	193,285,237.38	September 2014 .....	142,285,259.06
February 2008 .....	255,722,697.64	June 2011 .....	191,861,236.83	October 2014 .....	141,155,700.41
March 2008 .....	253,941,029.61	July 2011 .....	190,445,425.04	November 2014 .....	140,032,694.49
April 2008 .....	252,169,535.15	August 2011 .....	189,037,756.54	December 2014 .....	138,916,204.87

**Group 1 MBS (Continued)**

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
January 2015	\$137,806,195.31	May 2019	\$ 88,180,986.51	September 2023	\$ 51,681,086.60
February 2015	136,702,629.76	June 2019	87,367,459.22	October 2023	51,084,439.87
March 2015	135,605,472.41	July 2019	86,558,725.38	November 2023	50,491,376.00
April 2015	134,514,687.60	August 2019	85,754,758.27	December 2023	49,901,874.96
May 2015	133,430,239.89	September 2019	84,955,531.32	January 2024	49,315,916.83
June 2015	132,352,094.03	October 2019	84,161,018.10	February 2024	48,733,481.79
July 2015	131,280,214.98	November 2019	83,371,192.33	March 2024	48,154,550.15
August 2015	130,214,567.88	December 2019	82,586,027.88	April 2024	47,579,102.31
September 2015	129,155,118.05	January 2020	81,805,498.75	May 2024	47,007,118.79
October 2015	128,101,831.03	February 2020	81,029,579.09	June 2024	46,438,580.21
November 2015	127,054,672.53	March 2020	80,258,243.21	July 2024	45,873,467.31
December 2015	126,013,608.45	April 2020	79,491,465.54	August 2024	45,311,760.91
January 2016	124,978,604.89	May 2020	78,729,220.65	September 2024	44,753,441.96
February 2016	123,949,628.13	June 2020	77,971,483.28	October 2024	44,198,491.52
March 2016	122,926,644.64	July 2020	77,218,228.26	November 2024	43,646,890.72
April 2016	121,909,621.06	August 2020	76,469,430.62	December 2024	43,098,620.84
May 2016	120,898,524.23	September 2020	75,725,065.47	January 2025	42,553,663.24
June 2016	119,893,321.18	October 2020	74,985,108.09	February 2025	42,011,999.36
July 2016	118,893,979.10	November 2020	74,249,533.90	March 2025	41,473,610.79
August 2016	117,900,465.38	December 2020	73,518,318.44	April 2025	40,938,479.19
September 2016	116,912,747.58	January 2021	72,791,437.38	May 2025	40,406,586.33
October 2016	115,930,793.44	February 2021	72,068,866.55	June 2025	39,877,914.09
November 2016	114,954,570.88	March 2021	71,350,581.89	July 2025	39,352,444.42
December 2016	113,984,048.00	April 2021	70,636,559.48	August 2025	38,830,159.40
January 2017	113,019,193.07	May 2021	69,926,775.55	September 2025	38,311,041.21
February 2017	112,059,974.54	June 2021	69,221,206.43	October 2025	37,795,072.10
March 2017	111,106,361.03	July 2021	68,519,828.59	November 2025	37,282,234.45
April 2017	110,158,321.35	August 2021	67,822,618.65	December 2025	36,772,510.72
May 2017	109,215,824.45	September 2021	67,129,553.35	January 2026	36,265,883.47
June 2017	108,278,839.48	October 2021	66,440,609.53	February 2026	35,762,335.35
July 2017	107,347,335.75	November 2021	65,755,764.21	March 2026	35,261,849.13
August 2017	106,421,282.73	December 2021	65,074,994.48	April 2026	34,764,407.64
September 2017	105,500,650.08	January 2022	64,398,277.61	May 2026	34,269,993.82
October 2017	104,585,407.62	February 2022	63,725,590.96	June 2026	33,778,590.73
November 2017	103,675,525.32	March 2022	63,056,912.02	July 2026	33,290,181.49
December 2017	102,770,973.33	April 2022	62,392,218.42	August 2026	32,804,749.31
January 2018	101,871,721.97	May 2022	61,731,487.91	September 2026	32,322,277.53
February 2018	100,977,741.72	June 2022	61,074,698.34	October 2026	31,842,749.55
March 2018	100,089,003.21	July 2022	60,421,827.70	November 2026	31,366,148.87
April 2018	99,205,477.25	August 2022	59,772,854.12	December 2026	30,892,459.08
May 2018	98,327,134.80	September 2022	59,127,755.81	January 2027	30,421,663.86
June 2018	97,453,946.99	October 2022	58,486,511.14	February 2027	29,953,747.00
July 2018	96,585,885.09	November 2022	57,849,098.57	March 2027	29,488,692.34
August 2018	95,722,920.56	December 2022	57,215,496.69	April 2027	29,026,483.85
September 2018	94,865,025.00	January 2023	56,585,684.22	May 2027	28,567,105.57
October 2018	94,012,170.15	February 2023	55,959,639.98	June 2027	28,110,541.61
November 2018	93,164,327.93	March 2023	55,337,342.91	July 2027	27,656,776.21
December 2018	92,321,470.42	April 2023	54,718,772.08	August 2027	27,205,793.67
January 2019	91,483,569.83	May 2023	54,103,906.66	September 2027	26,757,578.37
February 2019	90,650,598.54	June 2023	53,492,725.94	October 2027	26,312,114.80
March 2019	89,822,529.08	July 2023	52,885,209.32	November 2027	25,869,387.51
April 2019	88,999,334.13	August 2023	52,281,336.33	December 2027	25,429,381.16

**Group 1 MBS (Continued)**

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
January 2028 .....	\$ 24,992,080.48	February 2030 .....	\$ 14,895,935.11	February 2032 .....	\$ 6,582,563.19
February 2028 .....	24,557,470.28	March 2030 .....	14,523,890.58	March 2032 .....	6,262,827.33
March 2028 .....	24,125,535.47	April 2030 .....	14,154,169.95	April 2032 .....	5,945,120.86
April 2028 .....	23,696,261.04	May 2030 .....	13,786,760.17	May 2032 .....	5,629,432.34
May 2028 .....	23,269,632.05	June 2030 .....	13,421,648.23	June 2032 .....	5,315,750.40
June 2028 .....	22,845,633.65	July 2030 .....	13,058,821.20	July 2032 .....	5,004,063.73
July 2028 .....	22,424,251.08	August 2030 .....	12,698,266.25	August 2032 .....	4,694,361.07
August 2028 .....	22,005,469.65	September 2030 .....	12,339,970.57	September 2032 .....	4,386,631.22
September 2028 .....	21,589,274.76	October 2030 .....	11,983,921.45	October 2032 .....	4,080,863.08
October 2028 .....	21,175,651.89	November 2030 .....	11,630,106.26	November 2032 .....	3,777,045.56
November 2028 .....	20,764,586.58	December 2030 .....	11,278,512.42	December 2032 .....	3,475,167.66
December 2028 .....	20,356,064.48	January 2031 .....	10,929,127.43	January 2033 .....	3,175,218.45
January 2029 .....	19,950,071.31	February 2031 .....	10,581,938.86	February 2033 .....	2,877,187.03
February 2029 .....	19,546,592.86	March 2031 .....	10,236,934.34	March 2033 .....	2,581,062.59
March 2029 .....	19,145,615.00	April 2031 .....	9,894,101.56	April 2033 .....	2,286,834.35
April 2029 .....	18,747,123.69	May 2031 .....	9,553,428.32	May 2033 .....	1,994,491.62
May 2029 .....	18,351,104.95	June 2031 .....	9,214,902.43	June 2033 .....	1,704,023.76
June 2029 .....	17,957,544.90	July 2031 .....	8,878,511.82	July 2033 .....	1,415,420.17
July 2029 .....	17,566,429.72	August 2031 .....	8,544,244.45	August 2033 .....	1,128,670.34
August 2029 .....	17,177,745.66	September 2031 .....	8,212,088.36	September 2033 .....	843,763.78
September 2029 .....	16,791,479.07	October 2031 .....	7,882,031.67	October 2033 .....	560,690.10
October 2029 .....	16,407,616.35	November 2031 .....	7,554,062.53	November 2033 .....	279,438.94
November 2029 .....	16,026,144.00	December 2031 .....	7,228,169.20	December 2033 and thereafter .....	0.00
December 2029 .....	15,647,048.57	January 2032 .....	6,904,339.96		
January 2030 .....	15,270,316.71				

**Group 1 MBS Second Specified Balances**

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
Initial Balance .....	\$320,000,000.00	November 2006 .....	\$199,003,411.05	September 2008 .....	\$105,715,278.67
February 2005 .....	316,202,553.87	December 2006 .....	193,379,850.24	October 2008 .....	102,708,477.23
March 2005 .....	312,170,573.47	January 2007 .....	187,913,709.74	November 2008 .....	99,786,262.01
April 2005 .....	307,911,256.80	February 2007 .....	182,600,614.91	December 2008 .....	96,946,273.37
May 2005 .....	303,432,374.91	March 2007 .....	177,436,312.01	January 2009 .....	94,186,217.08
June 2005 .....	298,742,250.62	April 2007 .....	172,416,664.83	February 2009 .....	91,503,862.50
July 2005 .....	293,849,734.65	May 2007 .....	167,537,651.48	March 2009 .....	88,897,040.81
August 2005 .....	288,764,179.47	June 2007 .....	162,795,361.26	April 2009 .....	86,363,643.36
September 2005 .....	283,495,410.74	July 2007 .....	158,185,991.57	May 2009 .....	83,901,619.93
October 2005 .....	278,053,696.66	August 2007 .....	153,705,844.94	June 2009 .....	81,508,977.21
November 2005 .....	272,449,715.16	September 2007 .....	149,351,326.14	July 2009 .....	79,183,777.14
December 2005 .....	266,694,519.19	October 2007 .....	145,118,939.40	August 2009 .....	76,924,135.46
January 2006 .....	260,799,500.19	November 2007 .....	141,005,285.62	September 2009 .....	74,728,220.17
February 2006 .....	254,776,349.96	December 2007 .....	137,007,059.73	October 2009 .....	72,594,250.13
March 2006 .....	248,637,021.03	January 2008 .....	133,121,048.11	November 2009 .....	70,520,493.62
April 2006 .....	242,393,685.73	February 2008 .....	129,344,126.06	December 2009 .....	68,505,267.02
May 2006 .....	236,058,694.24	March 2008 .....	125,673,255.37	January 2010 .....	66,546,933.42
June 2006 .....	229,644,531.69	April 2008 .....	122,105,481.91	February 2010 .....	64,643,901.40
July 2006 .....	223,163,774.60	May 2008 .....	118,637,933.33	March 2010 .....	62,794,623.71
August 2006 .....	216,864,247.14	June 2008 .....	115,267,816.81	April 2010 .....	60,997,596.09
September 2006 .....	210,740,917.06	July 2008 .....	111,992,416.86	May 2010 .....	59,251,356.09
October 2006 .....	204,788,891.08	August 2008 .....	108,809,093.20	June 2010 .....	57,554,481.87

**Group 1 MBS (Continued)**

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
July 2010 .....	\$ 55,905,591.12	November 2014 .....	\$ 12,115,570.14	March 2019 .....	\$ 2,501,454.25
August 2010 .....	54,303,339.95	December 2014 .....	11,759,798.39	April 2019 .....	2,425,082.95
September 2010 .....	52,746,421.83	January 2015 .....	11,414,273.22	May 2019 .....	2,350,971.42
October 2010 .....	51,233,566.56	February 2015 .....	11,078,703.66	June 2019 .....	2,279,054.22
November 2010 .....	49,763,539.26	March 2015 .....	10,752,806.93	July 2019 .....	2,209,267.78
December 2010 .....	48,335,139.40	April 2015 .....	10,436,308.16	August 2019 .....	2,141,550.34
January 2011 .....	46,947,199.85	May 2015 .....	10,128,940.25	September 2019 .....	2,075,841.92
February 2011 .....	45,598,585.95	June 2015 .....	9,830,443.57	October 2019 .....	2,012,084.21
March 2011 .....	44,288,194.61	July 2015 .....	9,540,565.82	November 2019 .....	1,950,220.60
April 2011 .....	43,014,953.47	August 2015 .....	9,259,061.79	December 2019 .....	1,890,196.09
May 2011 .....	41,777,819.99	September 2015 .....	8,985,693.16	January 2020 .....	1,831,957.25
June 2011 .....	40,575,780.67	October 2015 .....	8,720,228.32	February 2020 .....	1,775,452.17
July 2011 .....	39,407,850.25	November 2015 .....	8,462,442.20	March 2020 .....	1,720,630.42
August 2011 .....	38,273,070.87	December 2015 .....	8,212,116.04	April 2020 .....	1,667,443.04
September 2011 .....	37,170,511.41	January 2016 .....	7,969,037.25	May 2020 .....	1,615,842.44
October 2011 .....	36,099,266.64	February 2016 .....	7,732,999.25	June 2020 .....	1,565,782.41
November 2011 .....	35,058,456.60	March 2016 .....	7,503,801.25	July 2020 .....	1,517,218.05
December 2011 .....	34,047,225.83	April 2016 .....	7,281,248.14	August 2020 .....	1,470,105.77
January 2012 .....	33,064,742.73	May 2016 .....	7,065,150.30	September 2020 .....	1,424,403.19
February 2012 .....	32,110,198.88	June 2016 .....	6,855,323.47	October 2020 .....	1,380,069.18
March 2012 .....	31,182,808.41	July 2016 .....	6,651,588.57	November 2020 .....	1,337,063.77
April 2012 .....	30,281,807.37	August 2016 .....	6,453,771.59	December 2020 .....	1,295,348.15
May 2012 .....	29,406,453.13	September 2016 .....	6,261,703.42	January 2021 .....	1,254,884.62
June 2012 .....	28,556,023.76	October 2016 .....	6,075,219.73	February 2021 .....	1,215,636.55
July 2012 .....	27,729,817.51	November 2016 .....	5,894,160.83	March 2021 .....	1,177,568.37
August 2012 .....	26,927,152.19	December 2016 .....	5,718,371.53	April 2021 .....	1,140,645.53
September 2012 .....	26,147,364.68	January 2017 .....	5,547,701.05	May 2021 .....	1,104,834.49
October 2012 .....	25,389,810.36	February 2017 .....	5,382,002.84	June 2021 .....	1,070,102.66
November 2012 .....	24,653,862.61	March 2017 .....	5,221,134.51	July 2021 .....	1,036,418.37
December 2012 .....	23,938,912.35	April 2017 .....	5,064,957.70	August 2021 .....	1,003,750.89
January 2013 .....	23,244,367.47	May 2017 .....	4,913,337.96	September 2021 .....	972,070.36
February 2013 .....	22,569,652.45	June 2017 .....	4,766,144.63	October 2021 .....	941,347.79
March 2013 .....	21,914,207.83	July 2017 .....	4,623,250.76	November 2021 .....	911,555.01
April 2013 .....	21,277,489.80	August 2017 .....	4,484,533.00	December 2021 .....	882,664.68
May 2013 .....	20,658,969.77	September 2017 .....	4,349,871.48	January 2022 .....	854,650.23
June 2013 .....	20,058,133.90	October 2017 .....	4,219,149.74	February 2022 .....	827,485.88
July 2013 .....	19,474,482.77	November 2017 .....	4,092,254.60	March 2022 .....	801,146.56
August 2013 .....	18,907,530.89	December 2017 .....	3,969,076.10	April 2022 .....	775,607.96
September 2013 .....	18,356,806.39	January 2018 .....	3,849,507.40	May 2022 .....	750,846.45
October 2013 .....	17,821,850.59	February 2018 .....	3,733,444.68	June 2022 .....	726,839.08
November 2013 .....	17,302,217.67	March 2018 .....	3,620,787.07	July 2022 .....	703,563.59
December 2013 .....	16,797,474.27	April 2018 .....	3,511,436.57	August 2022 .....	680,998.33
January 2014 .....	16,307,199.18	May 2018 .....	3,405,297.95	September 2022 .....	659,122.30
February 2014 .....	15,830,983.01	June 2018 .....	3,302,278.68	October 2022 .....	637,915.09
March 2014 .....	15,368,427.81	July 2018 .....	3,202,288.88	November 2022 .....	617,356.91
April 2014 .....	14,919,146.80	August 2018 .....	3,105,241.19	December 2022 .....	597,428.51
May 2014 .....	14,482,764.04	September 2018 .....	3,011,050.77	January 2023 .....	578,111.22
June 2014 .....	14,058,914.14	October 2018 .....	2,919,635.17	February 2023 .....	559,386.90
July 2014 .....	13,647,241.94	November 2018 .....	2,830,914.28	March 2023 .....	541,237.95
August 2014 .....	13,247,402.26	December 2018 .....	2,744,810.28	April 2023 .....	523,647.26
September 2014 .....	12,859,059.60	January 2019 .....	2,661,247.57	May 2023 .....	506,598.24
October 2014 .....	12,481,887.87	February 2019 .....	2,580,152.68	June 2023 .....	490,074.76

**Group I MBS (Continued)**

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
July 2023 .....	\$ 474,061.17	February 2027 .....	\$ 105,160.15	August 2030 .....	\$ 17,844.80
August 2023 .....	458,542.29	March 2027 .....	101,295.02	September 2030 .....	16,967.35
September 2023 .....	443,503.35	April 2027 .....	97,557.26	October 2030 .....	16,122.46
October 2023 .....	428,930.04	May 2027 .....	93,942.90	November 2030 .....	15,309.07
November 2023 .....	414,808.44	June 2027 .....	90,448.10	December 2030 .....	14,526.11
December 2023 .....	401,125.06	July 2027 .....	87,069.16	January 2031 .....	13,772.59
January 2024 .....	387,866.80	August 2027 .....	83,802.46	February 2031 .....	13,047.52
February 2024 .....	375,020.91	September 2027 .....	80,644.50	March 2031 .....	12,349.95
March 2024 .....	362,575.06	October 2027 .....	77,591.87	April 2031 .....	11,678.96
April 2024 .....	350,517.25	November 2027 .....	74,641.30	May 2031 .....	11,033.66
May 2024 .....	338,835.84	December 2027 .....	71,789.57	June 2031 .....	10,413.19
June 2024 .....	327,519.53	January 2028 .....	69,033.61	July 2031 .....	9,816.70
July 2024 .....	316,557.34	February 2028 .....	66,370.38	August 2031 .....	9,243.40
August 2024 .....	305,938.63	March 2028 .....	63,796.99	September 2031 .....	8,692.49
September 2024 .....	295,653.06	April 2028 .....	61,310.61	October 2031 .....	8,163.22
October 2024 .....	285,690.59	May 2028 .....	58,908.49	November 2031 .....	7,654.84
November 2024 .....	276,041.48	June 2028 .....	56,587.97	December 2031 .....	7,166.66
December 2024 .....	266,696.29	July 2028 .....	54,346.48	January 2032 .....	6,697.97
January 2025 .....	257,645.82	August 2028 .....	52,181.51	February 2032 .....	6,248.11
February 2025 .....	248,881.18	September 2028 .....	50,090.65	March 2032 .....	5,816.43
March 2025 .....	240,393.72	October 2028 .....	48,071.53	April 2032 .....	5,402.31
April 2025 .....	232,175.04	November 2028 .....	46,121.88	May 2032 .....	5,005.13
May 2025 .....	224,217.00	December 2028 .....	44,239.49	June 2032 .....	4,624.32
June 2025 .....	216,511.70	January 2029 .....	42,422.21	July 2032 .....	4,259.31
July 2025 .....	209,051.46	February 2029 .....	40,667.96	August 2032 .....	3,909.54
August 2025 .....	201,828.84	March 2029 .....	38,974.74	September 2032 .....	3,574.48
September 2025 .....	194,836.60	April 2029 .....	37,340.59	October 2032 .....	3,253.61
October 2025 .....	188,067.75	May 2029 .....	35,763.60	November 2032 .....	2,946.45
November 2025 .....	181,515.47	June 2029 .....	34,241.95	December 2032 .....	2,652.50
December 2025 .....	175,173.15	July 2029 .....	32,773.86	January 2033 .....	2,371.29
January 2026 .....	169,034.39	August 2029 .....	31,357.60	February 2033 .....	2,102.38
February 2026 .....	163,092.97	September 2029 .....	29,991.50	March 2033 .....	1,845.33
March 2026 .....	157,342.85	October 2029 .....	28,673.94	April 2033 .....	1,599.72
April 2026 .....	151,778.17	November 2029 .....	27,403.33	May 2033 .....	1,365.13
May 2026 .....	146,393.25	December 2029 .....	26,178.17	June 2033 .....	1,141.17
June 2026 .....	141,182.58	January 2030 .....	24,996.98	July 2033 .....	927.45
July 2026 .....	136,140.80	February 2030 .....	23,858.32	August 2033 .....	723.61
August 2026 .....	131,262.73	March 2030 .....	22,760.80	September 2033 .....	529.29
September 2026 .....	126,543.32	April 2030 .....	21,703.09	October 2033 .....	344.13
October 2026 .....	121,977.68	May 2030 .....	20,683.88	November 2033 .....	167.81
November 2026 .....	117,561.08	June 2030 .....	19,701.90	December 2033 and thereafter .....	0.00
December 2026 .....	113,288.91	July 2030 .....	18,755.94		
January 2027 .....	109,156.71				

**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 through January 2006 .....	\$424,077,000.00	April 2006 .....	\$412,355,143.22	August 2006 .....	\$397,011,197.47
February 2006 .....	420,149,397.89	May 2006 .....	408,488,744.29	September 2006 .....	393,225,550.63
March 2006 .....	416,241,992.42	June 2006 .....	404,642,690.21	October 2006 .....	389,459,832.24
		July 2006 .....	400,816,876.05	November 2006 .....	385,713,939.55

**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>
December 2006	\$381,987,770.32	May 2011	\$210,226,312.31	October 2015	\$ 92,570,248.18
January 2007	378,281,222.85	June 2011	207,427,032.90	November 2015	91,071,097.39
February 2007	374,594,195.96	July 2011	204,642,594.04	December 2015	89,594,380.49
March 2007	370,926,588.98	August 2011	201,872,919.14	January 2016	88,139,775.47
April 2007	367,278,301.76	September 2011	199,117,932.01	February 2016	86,706,964.80
May 2007	363,649,234.69	October 2011	196,377,556.85	March 2016	85,295,635.42
June 2007	360,039,288.65	November 2011	193,651,718.27	April 2016	83,905,478.66
July 2007	356,448,365.02	December 2011	190,940,341.22	May 2016	82,536,190.16
August 2007	352,876,365.72	January 2012	188,243,351.09	June 2016	81,187,469.85
September 2007	349,323,193.14	February 2012	185,560,673.63	July 2016	79,859,021.86
October 2007	345,788,750.19	March 2012	182,892,234.95	August 2016	78,550,554.46
November 2007	342,272,940.29	April 2012	180,237,961.59	September 2016	77,261,780.04
December 2007	338,775,667.34	May 2012	177,597,780.42	October 2016	75,992,415.01
January 2008	335,296,835.73	June 2012	174,971,618.71	November 2016	74,742,179.77
February 2008	331,836,350.36	July 2012	172,359,404.11	December 2016	73,510,798.62
March 2008	328,394,116.60	August 2012	169,761,064.62	January 2017	72,297,999.77
April 2008	324,970,040.32	September 2012	167,176,528.63	February 2017	71,103,515.24
May 2008	321,564,027.88	October 2012	164,605,724.89	March 2017	69,927,080.79
June 2008	318,175,986.11	November 2012	162,048,582.52	April 2017	68,768,435.92
July 2008	314,805,822.31	December 2012	159,521,164.22	May 2017	67,627,323.78
August 2008	311,453,444.29	January 2013	157,030,848.32	June 2017	66,503,491.15
September 2008	308,118,760.29	February 2013	154,577,108.01	July 2017	65,396,688.34
October 2008	304,801,679.06	March 2013	152,159,423.80	August 2017	64,306,669.20
November 2008	301,502,109.80	April 2013	149,777,283.46	September 2017	63,233,191.03
December 2008	298,219,962.18	May 2013	147,430,181.86	October 2017	62,176,014.56
January 2009	294,955,146.35	June 2013	145,117,620.92	November 2017	61,134,903.86
February 2009	291,707,572.89	July 2013	142,839,109.50	December 2017	60,109,626.36
March 2009	288,477,152.87	August 2013	140,594,163.32	January 2018	59,099,952.73
April 2009	285,263,797.81	September 2013	138,382,304.81	February 2018	58,105,656.89
May 2009	282,067,419.67	October 2013	136,203,063.09	March 2018	57,126,515.95
June 2009	278,887,930.88	November 2013	134,055,973.82	April 2018	56,162,310.15
July 2009	275,725,244.32	December 2013	131,940,579.17	May 2018	55,212,822.84
August 2009	272,579,273.31	January 2014	129,856,427.66	June 2018	54,277,840.40
September 2009	269,449,931.61	February 2014	127,803,074.13	July 2018	53,357,152.25
October 2009	266,337,133.45	March 2014	125,780,079.60	August 2018	52,450,550.77
November 2009	263,240,793.48	April 2014	123,787,011.26	September 2018	51,557,831.28
December 2009	260,160,826.78	May 2014	121,823,442.30	October 2018	50,678,791.97
January 2010	257,097,148.89	June 2014	119,888,951.90	November 2018	49,813,233.88
February 2010	254,049,675.78	July 2014	117,983,125.09	December 2018	48,960,960.89
March 2010	251,018,323.84	August 2014	116,105,552.70	January 2019	48,121,779.62
April 2010	248,003,009.90	September 2014	114,255,831.29	February 2019	47,295,499.42
May 2010	245,003,651.22	October 2014	112,433,563.04	March 2019	46,481,932.37
June 2010	242,020,165.47	November 2014	110,638,355.70	April 2019	45,680,893.16
July 2010	239,052,470.75	December 2014	108,869,822.49	May 2019	44,892,199.13
August 2010	236,100,485.61	January 2015	107,127,582.04	June 2019	44,115,670.20
September 2010	233,164,128.98	February 2015	105,411,258.31	July 2019	43,351,128.83
October 2010	230,243,320.21	March 2015	103,720,480.53	August 2019	42,598,399.99
November 2010	227,337,979.10	April 2015	102,054,883.09	September 2019	41,857,311.15
December 2010	224,448,025.83	May 2015	100,414,105.53	October 2019	41,127,692.19
January 2011	221,573,380.99	June 2015	98,797,792.41	November 2019	40,409,375.42
February 2011	218,713,965.61	July 2015	97,205,593.26	December 2019	39,702,195.53
March 2011	215,869,701.09	August 2015	95,637,162.52	January 2020	39,005,989.52
April 2011	213,040,509.25	September 2015	94,092,159.48	February 2020	38,320,596.75

**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>
March 2020 .....	\$ 37,645,858.82	August 2024 .....	\$ 13,694,797.68	January 2029 .....	\$ 3,777,807.91
April 2020 .....	36,981,619.58	September 2024 .....	13,412,466.63	February 2029 .....	3,666,002.54
May 2020 .....	36,327,725.11	October 2024 .....	13,134,809.62	March 2029 .....	3,556,245.80
June 2020 .....	35,684,023.66	November 2024 .....	12,861,755.95	April 2029 .....	3,448,505.25
July 2020 .....	35,050,365.64	December 2024 .....	12,593,235.96	May 2029 .....	3,342,748.97
August 2020 .....	34,426,603.60	January 2025 .....	12,329,180.96	June 2029 .....	3,238,945.48
September 2020 .....	33,812,592.14	February 2025 .....	12,069,523.27	July 2029 .....	3,137,063.79
October 2020 .....	33,208,187.97	March 2025 .....	11,814,196.21	August 2029 .....	3,037,073.33
November 2020 .....	32,613,249.82	April 2025 .....	11,563,134.02	September 2029 .....	2,938,944.03
December 2020 .....	32,027,638.42	May 2025 .....	11,316,271.93	October 2029 .....	2,842,646.24
January 2021 .....	31,451,216.48	June 2025 .....	11,073,546.08	November 2029 .....	2,748,150.76
February 2021 .....	30,883,848.68	July 2025 .....	10,834,893.56	December 2029 .....	2,655,428.80
March 2021 .....	30,325,401.61	August 2025 .....	10,600,252.35	January 2030 .....	2,564,452.04
April 2021 .....	29,775,743.76	September 2025 .....	10,369,561.34	February 2030 .....	2,475,192.54
May 2021 .....	29,234,745.50	October 2025 .....	10,142,760.31	March 2030 .....	2,387,622.80
June 2021 .....	28,702,279.03	November 2025 .....	9,919,789.89	April 2030 .....	2,301,715.72
July 2021 .....	28,178,218.39	December 2025 .....	9,700,591.60	May 2030 .....	2,217,444.61
August 2021 .....	27,662,439.39	January 2026 .....	9,485,107.79	June 2030 .....	2,134,783.17
September 2021 .....	27,154,819.63	February 2026 .....	9,273,281.66	July 2030 .....	2,053,705.49
October 2021 .....	26,655,238.46	March 2026 .....	9,065,057.23	August 2030 .....	1,974,186.06
November 2021 .....	26,163,576.92	April 2026 .....	8,860,379.33	September 2030 .....	1,896,199.74
December 2021 .....	25,679,717.78	May 2026 .....	8,659,193.59	October 2030 .....	1,819,721.78
January 2022 .....	25,203,545.45	June 2026 .....	8,461,446.45	November 2030 .....	1,744,727.76
February 2022 .....	24,734,946.03	July 2026 .....	8,267,085.09	December 2030 .....	1,671,193.68
March 2022 .....	24,273,807.22	August 2026 .....	8,076,057.51	January 2031 .....	1,599,095.86
April 2022 .....	23,820,018.31	September 2026 .....	7,888,312.42	February 2031 .....	1,528,410.99
May 2022 .....	23,373,470.21	October 2026 .....	7,703,799.32	March 2031 .....	1,459,116.10
June 2022 .....	22,934,055.35	November 2026 .....	7,522,468.40	April 2031 .....	1,391,188.58
July 2022 .....	22,501,667.73	December 2026 .....	7,344,270.62	May 2031 .....	1,324,606.15
August 2022 .....	22,076,202.84	January 2027 .....	7,169,157.63	June 2031 .....	1,259,346.86
September 2022 .....	21,657,557.69	February 2027 .....	6,997,081.80	July 2031 .....	1,195,389.08
October 2022 .....	21,245,630.74	March 2027 .....	6,827,996.17	August 2031 .....	1,132,711.54
November 2022 .....	20,840,321.92	April 2027 .....	6,661,854.50	September 2031 .....	1,071,293.27
December 2022 .....	20,441,532.58	May 2027 .....	6,498,611.21	October 2031 .....	1,011,113.59
January 2023 .....	20,049,165.49	June 2027 .....	6,338,221.37	November 2031 .....	952,152.18
February 2023 .....	19,663,124.82	July 2027 .....	6,180,640.74	December 2031 .....	894,388.99
March 2023 .....	19,283,316.09	August 2027 .....	6,025,825.71	January 2032 .....	837,804.28
April 2023 .....	18,909,646.20	September 2027 .....	5,873,733.31	February 2032 .....	782,378.63
May 2023 .....	18,542,023.38	October 2027 .....	5,724,321.18	March 2032 .....	728,092.88
June 2023 .....	18,180,357.17	November 2027 .....	5,577,547.63	April 2032 .....	674,928.18
July 2023 .....	17,824,558.40	December 2027 .....	5,433,371.53	May 2032 .....	622,865.95
August 2023 .....	17,474,539.20	January 2028 .....	5,291,752.39	June 2032 .....	571,887.92
September 2023 .....	17,130,212.95	February 2028 .....	5,152,650.28	July 2032 .....	521,976.06
October 2023 .....	16,791,494.27	March 2028 .....	5,016,025.90	August 2032 .....	473,112.64
November 2023 .....	16,458,299.03	April 2028 .....	4,881,840.48	September 2032 .....	425,280.18
December 2023 .....	16,130,544.28	May 2028 .....	4,750,055.86	October 2032 .....	378,461.49
January 2024 .....	15,808,148.28	June 2028 .....	4,620,634.42	November 2032 .....	332,639.61
February 2024 .....	15,491,030.47	July 2028 .....	4,493,539.10	December 2032 .....	287,797.87
March 2024 .....	15,179,111.43	August 2028 .....	4,368,733.37	January 2033 .....	243,919.82
April 2024 .....	14,872,312.89	September 2028 .....	4,246,181.27	February 2033 .....	200,989.29
May 2024 .....	14,570,557.73	October 2028 .....	4,125,847.34	March 2033 .....	158,990.34
June 2024 .....	14,273,769.92	November 2028 .....	4,007,696.66	April 2033 .....	117,907.27
July 2024 .....	13,981,874.52	December 2028 .....	3,891,694.82	May 2033 .....	77,724.63

**Aggregate Group II (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>
June 2033 .....	\$ 38,427.20
July 2033 and thereafter .....	0.00

**JT Class Targeted Balances**

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance .....	\$146,250,000.00	January 2007 .....	\$ 60,372,878.24	January 2009 .....	\$ 22,972,925.95
February 2005 .....	141,927,726.45	February 2007 .....	58,552,365.03	February 2009 .....	21,672,396.60
March 2005 .....	137,442,080.93	March 2007 .....	56,756,752.89	March 2009 .....	20,390,270.62
April 2005 .....	132,795,854.81	April 2007 .....	54,985,740.91	April 2009 .....	19,126,307.75
May 2005 .....	127,991,968.22	May 2007 .....	53,239,030.95	May 2009 .....	17,880,270.00
June 2005 .....	123,033,466.73	June 2007 .....	51,516,327.66	June 2009 .....	16,651,921.59
July 2005 .....	117,923,518.02	July 2007 .....	49,817,338.47	July 2009 .....	15,441,028.92
August 2005 .....	112,665,408.25	August 2007 .....	48,141,773.50	August 2009 .....	14,247,360.62
September 2005 .....	107,262,538.33	September 2007 .....	46,489,345.62	September 2009 .....	13,070,687.47
October 2005 .....	101,718,419.99	October 2007 .....	44,859,770.34	October 2009 .....	11,910,782.36
November 2005 .....	96,036,671.72	November 2007 .....	43,252,765.83	November 2009 .....	10,767,420.36
December 2005 .....	90,221,014.56	December 2007 .....	41,668,052.90	December 2009 .....	9,640,378.62
January 2006 .....	84,275,267.70	January 2008 .....	40,105,354.96	January 2010 .....	8,529,436.36
February 2006 .....	82,130,946.12	February 2008 .....	38,564,398.01	February 2010 .....	7,434,374.89
March 2006 .....	80,015,831.33	March 2008 .....	37,044,910.62	March 2010 .....	6,354,977.56
April 2006 .....	77,929,120.51	April 2008 .....	35,546,623.85	April 2010 .....	5,291,029.74
May 2006 .....	75,870,480.13	May 2008 .....	34,069,271.31	May 2010 .....	4,242,318.83
June 2006 .....	73,839,579.71	June 2008 .....	32,612,589.09	June 2010 .....	3,208,634.19
July 2006 .....	71,836,091.93	July 2008 .....	31,176,315.75	July 2010 .....	2,189,767.19
August 2006 .....	69,859,692.44	August 2008 .....	29,760,192.26	August 2010 .....	1,185,511.11
September 2006 .....	67,910,059.97	September 2008 .....	28,363,962.07	September 2010 .....	195,661.19
October 2006 .....	65,986,876.19	October 2008 .....	26,987,370.98	October 2010 and thereafter .....	0.00
November 2006 .....	64,089,825.76	November 2008 .....	25,630,167.18		
December 2006 .....	62,218,596.28	December 2008 .....	24,292,101.21		

**Group 3 MBS First Specified Balances**

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
Initial Balance .....	\$650,000,000.00	May 2006 .....	\$591,656,390.89	September 2007 .....	\$529,611,614.30
February 2005 .....	647,089,647.87	June 2006 .....	587,610,024.50	October 2007 .....	525,919,281.14
March 2005 .....	644,068,180.29	July 2006 .....	583,586,720.05	November 2007 .....	522,248,046.33
April 2005 .....	640,936,980.37	August 2006 .....	579,586,349.66	December 2007 .....	518,597,792.83
May 2005 .....	637,697,490.86	September 2006 .....	575,608,786.15	January 2008 .....	514,968,404.23
June 2005 .....	634,351,213.07	October 2006 .....	571,653,903.04	February 2008 .....	511,359,764.78
July 2005 .....	630,899,705.78	November 2006 .....	567,721,574.56	March 2008 .....	507,771,759.35
August 2005 .....	627,344,583.99	December 2006 .....	563,811,675.62	April 2008 .....	504,204,273.48
September 2005 .....	623,687,517.69	January 2007 .....	559,924,081.83	May 2008 .....	500,657,193.29
October 2005 .....	619,930,230.59	February 2007 .....	556,058,669.48	June 2008 .....	497,130,405.58
November 2005 .....	616,074,498.76	March 2007 .....	552,215,315.54	July 2008 .....	493,623,797.74
December 2005 .....	612,122,149.23	April 2007 .....	548,393,897.66	August 2008 .....	490,137,257.79
January 2006 .....	608,075,058.54	May 2007 .....	544,594,294.19	September 2008 .....	486,670,674.39
February 2006 .....	603,935,151.26	June 2007 .....	540,816,384.12	October 2008 .....	483,223,936.78
March 2006 .....	599,818,824.61	July 2007 .....	537,060,047.11	November 2008 .....	479,796,934.84
April 2006 .....	595,725,947.83	August 2007 .....	533,325,163.51	December 2008 .....	476,389,559.04

**Group 3 MBS (Continued)**

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
January 2009	\$473,001,700.45	May 2013	\$321,220,186.56	September 2017	\$208,996,666.83
February 2009	469,633,250.77	June 2013	318,725,581.08	October 2017	207,155,984.72
March 2009	466,284,102.28	July 2013	316,245,422.95	November 2017	205,326,110.54
April 2009	462,954,147.83	August 2013	313,779,631.85	December 2017	203,506,984.07
May 2009	459,643,280.91	September 2013	311,328,127.90	January 2018	201,698,545.41
June 2009	456,351,395.57	October 2013	308,890,831.66	February 2018	199,900,735.01
July 2009	453,078,386.44	November 2013	306,467,664.12	March 2018	198,113,493.62
August 2009	449,824,148.75	December 2013	304,058,546.71	April 2018	196,336,762.34
September 2009	446,588,578.29	January 2014	301,663,401.31	May 2018	194,570,482.60
October 2009	443,371,571.44	February 2014	299,282,150.21	June 2018	192,814,596.12
November 2009	440,173,025.15	March 2014	296,914,716.13	July 2018	191,069,044.99
December 2009	436,992,836.92	April 2014	294,561,022.24	August 2018	189,333,771.57
January 2010	433,830,904.85	May 2014	292,220,992.10	September 2018	187,608,718.58
February 2010	430,687,127.57	June 2014	289,894,549.73	October 2018	185,893,829.04
March 2010	427,561,404.29	July 2014	287,581,619.54	November 2018	184,189,046.27
April 2010	424,453,634.77	August 2014	285,282,126.36	December 2018	182,494,313.93
May 2010	421,363,719.31	September 2014	282,995,995.46	January 2019	180,809,575.97
June 2010	418,291,558.79	October 2014	280,723,152.48	February 2019	179,134,776.66
July 2010	415,237,054.61	November 2014	278,463,523.53	March 2019	177,469,860.59
August 2010	412,200,108.73	December 2014	276,217,035.06	April 2019	175,814,772.62
September 2010	409,180,623.65	January 2015	273,983,613.98	May 2019	174,169,457.95
October 2010	406,178,502.40	February 2015	271,763,187.58	June 2019	172,533,862.06
November 2010	403,193,648.55	March 2015	269,555,683.56	July 2019	170,907,930.76
December 2010	400,225,966.20	April 2015	267,361,030.00	August 2019	169,291,610.12
January 2011	397,275,359.98	May 2015	265,179,155.41	September 2019	167,684,846.54
February 2011	394,341,735.05	June 2015	263,009,988.66	October 2019	166,087,586.70
March 2011	391,424,997.10	July 2015	260,853,459.04	November 2019	164,499,777.58
April 2011	388,525,052.33	August 2015	258,709,496.22	December 2019	162,921,366.45
May 2011	385,641,807.45	September 2015	256,578,030.25	January 2020	161,352,300.87
June 2011	382,775,169.71	October 2015	254,458,991.59	February 2020	159,792,528.70
July 2011	379,925,046.85	November 2015	252,352,311.05	March 2020	158,241,998.08
August 2011	377,091,347.12	December 2015	250,257,919.86	April 2020	156,700,657.44
September 2011	374,273,979.29	January 2016	248,175,749.59	May 2020	155,168,455.49
October 2011	371,472,852.64	February 2016	246,105,732.23	June 2020	153,645,341.22
November 2011	368,687,876.92	March 2016	244,047,800.12	July 2020	152,131,263.92
December 2011	365,918,962.40	April 2016	242,001,885.96	August 2020	150,626,173.14
January 2012	363,166,019.85	May 2016	239,967,922.86	September 2020	149,130,018.71
February 2012	360,428,960.51	June 2016	237,945,844.27	October 2020	147,642,750.76
March 2012	357,707,696.15	July 2016	235,935,584.02	November 2020	146,164,319.67
April 2012	355,002,138.97	August 2016	233,937,076.31	December 2020	144,694,676.11
May 2012	352,312,201.71	September 2016	231,950,255.68	January 2021	143,233,771.01
June 2012	349,637,797.57	October 2016	229,975,057.06	February 2021	141,781,555.58
July 2012	346,978,840.21	November 2016	228,011,415.71	March 2021	140,337,981.30
August 2012	344,335,243.79	December 2016	226,059,267.29	April 2021	138,902,999.91
September 2012	341,706,922.95	January 2017	224,118,547.77	May 2021	137,476,563.42
October 2012	339,093,792.78	February 2017	222,189,193.50	June 2021	136,058,624.12
November 2012	336,495,768.84	March 2017	220,271,141.18	July 2021	134,649,134.54
December 2012	333,912,767.19	April 2017	218,364,327.85	August 2021	133,248,047.49
January 2013	331,344,704.30	May 2017	216,468,690.89	September 2021	131,855,316.03
February 2013	328,791,497.16	June 2017	214,584,168.06	October 2021	130,470,893.49
March 2013	326,253,063.16	July 2017	212,710,697.44	November 2021	129,094,733.44
April 2013	323,729,320.18	August 2017	210,848,217.44	December 2021	127,726,789.72

**Group 3 MBS (Continued)**

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
January 2022	\$126,367,016.43	December 2025	\$ 70,883,708.61	November 2029	\$ 29,266,101.94
February 2022	125,015,367.91	January 2026	69,866,795.50	December 2029	28,506,200.29
March 2022	123,671,798.77	February 2026	68,856,088.43	January 2030	27,751,061.15
April 2022	122,336,263.85	March 2026	67,851,552.62	February 2030	27,000,657.73
May 2022	121,008,718.25	April 2026	66,853,153.47	March 2030	26,254,963.36
June 2022	119,689,117.33	May 2026	65,860,856.56	April 2030	25,513,951.53
July 2022	118,377,416.66	June 2026	64,874,627.67	May 2030	24,777,595.87
August 2022	117,073,572.11	July 2026	63,894,432.77	June 2030	24,045,870.16
September 2022	115,777,539.74	August 2026	62,920,238.03	July 2030	23,318,748.33
October 2022	114,489,275.89	September 2026	61,952,009.78	August 2030	22,596,204.44
November 2022	113,208,737.12	October 2026	60,989,714.56	September 2030	21,878,212.71
December 2022	111,935,880.25	November 2026	60,033,319.08	October 2030	21,164,747.50
January 2023	110,670,662.31	December 2026	59,082,790.25	November 2030	20,455,783.30
February 2023	109,413,040.60	January 2027	58,138,095.14	December 2030	19,751,294.75
March 2023	108,162,972.63	February 2027	57,199,201.03	January 2031	19,051,256.63
April 2023	106,920,416.16	March 2027	56,266,075.36	February 2031	18,355,643.85
May 2023	105,685,329.18	April 2027	55,338,685.74	March 2031	17,664,431.48
June 2023	104,457,669.91	May 2027	54,417,000.00	April 2031	16,977,594.72
July 2023	103,237,396.80	June 2027	53,500,986.12	May 2031	16,295,108.88
August 2023	102,024,468.54	July 2027	52,590,612.25	June 2031	15,616,949.45
September 2023	100,818,844.02	August 2027	51,685,846.73	July 2031	14,943,092.03
October 2023	99,620,482.40	September 2027	50,786,658.07	August 2031	14,273,512.35
November 2023	98,429,343.03	October 2027	49,893,014.96	September 2031	13,608,186.29
December 2023	97,245,385.51	November 2027	49,004,886.26	October 2031	12,947,089.87
January 2024	96,068,569.63	December 2027	48,122,241.00	November 2031	12,290,199.21
February 2024	94,898,855.44	January 2028	47,245,048.39	December 2031	11,637,490.60
March 2024	93,736,203.19	February 2028	46,373,277.79	January 2032	10,988,940.44
April 2024	92,580,573.36	March 2028	45,506,898.75	February 2032	10,344,525.25
May 2024	91,431,926.63	April 2028	44,645,880.97	March 2032	9,704,221.72
June 2024	90,290,223.92	May 2028	43,790,194.35	April 2032	9,068,006.62
July 2024	89,155,426.35	June 2028	42,939,808.92	May 2032	8,435,856.89
August 2024	88,027,495.26	July 2028	42,094,694.89	June 2032	7,807,749.57
September 2024	86,906,392.22	August 2028	41,254,822.65	July 2032	7,183,661.84
October 2024	85,792,078.97	September 2028	40,420,162.72	August 2032	6,563,571.01
November 2024	84,684,517.51	October 2028	39,590,685.82	September 2032	5,947,454.50
December 2024	83,583,670.02	November 2028	38,766,362.80	October 2032	5,335,289.86
January 2025	82,489,498.91	December 2028	37,947,164.70	November 2032	4,727,054.78
February 2025	81,401,966.76	January 2029	37,133,062.70	December 2032	4,122,727.06
March 2025	80,321,036.41	February 2029	36,324,028.14	January 2033	3,522,284.61
April 2025	79,246,670.86	March 2029	35,520,032.53	February 2033	2,925,705.50
May 2025	78,178,833.34	April 2029	34,721,047.53	March 2033	2,332,967.89
June 2025	77,117,487.27	May 2029	33,927,044.96	April 2033	1,744,050.06
July 2025	76,062,596.29	June 2029	33,137,996.79	May 2033	1,158,930.43
August 2025	75,014,124.22	July 2029	32,353,875.16	June 2033	577,587.53
September 2025	73,972,035.09	August 2029	31,574,652.35	July 2033 and thereafter	0.00
October 2025	72,936,293.13	September 2029	30,800,300.79		
November 2025	71,906,862.76	October 2029	30,030,793.07		

**Group 3 MBS Second Specified Balances**

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
Initial Balance .....	\$650,000,000.00	April 2009 .....	\$313,783,112.74	July 2013 .....	\$142,008,716.82
February 2005 .....	644,107,802.28	May 2009 .....	309,034,242.96	August 2013 .....	139,768,596.76
March 2005 .....	637,970,241.02	June 2009 .....	304,354,111.52	September 2013 .....	137,561,631.29
April 2005 .....	631,593,720.70	July 2009 .....	299,741,748.60	October 2013 .....	135,387,346.51
May 2005 .....	624,984,949.68	August 2009 .....	295,196,197.84	November 2013 .....	133,245,275.15
June 2005 .....	618,150,928.70	September 2009 .....	290,716,516.16	December 2013 .....	131,134,956.50
July 2005 .....	611,098,938.74	October 2009 .....	286,301,773.60	January 2014 .....	129,055,936.29
August 2005 .....	603,836,528.22	November 2009 .....	281,951,053.10	February 2014 .....	127,007,766.61
September 2005 .....	596,371,499.53	December 2009 .....	277,663,450.38	March 2014 .....	124,990,005.84
October 2005 .....	588,711,895.08	January 2010 .....	273,438,073.70	April 2014 .....	123,002,218.54
November 2005 .....	580,865,982.72	February 2010 .....	269,274,043.74	May 2014 .....	121,043,975.39
December 2005 .....	572,842,240.66	March 2010 .....	265,170,493.39	June 2014 .....	119,114,853.06
January 2006 .....	564,649,341.94	April 2010 .....	261,126,567.60	July 2014 .....	117,214,434.19
February 2006 .....	556,296,138.42	May 2010 .....	257,141,423.24	August 2014 .....	115,342,307.24
March 2006 .....	548,062,301.52	June 2010 .....	253,214,228.87	September 2014 .....	113,498,066.47
April 2006 .....	539,946,160.03	July 2010 .....	249,344,164.64	October 2014 .....	111,681,311.82
May 2006 .....	531,946,065.87	August 2010 .....	245,530,422.12	November 2014 .....	109,891,648.86
June 2006 .....	524,060,393.71	September 2010 .....	241,772,204.09	December 2014 .....	108,128,688.67
July 2006 .....	516,287,540.72	October 2010 .....	238,068,724.48	January 2015 .....	106,392,047.81
August 2006 .....	508,625,926.24	November 2010 .....	234,419,208.11	February 2015 .....	104,681,348.22
September 2006 .....	501,073,991.45	December 2010 .....	230,822,890.63	March 2015 .....	102,996,217.15
October 2006 .....	493,630,199.12	January 2011 .....	227,279,018.33	April 2015 .....	101,336,287.07
November 2006 .....	486,293,033.27	February 2011 .....	223,786,847.97	May 2015 .....	99,701,195.65
December 2006 .....	479,060,998.88	March 2011 .....	220,345,646.70	June 2015 .....	98,090,585.62
January 2007 .....	471,932,621.66	April 2011 .....	216,954,691.85	July 2015 .....	96,504,104.74
February 2007 .....	464,906,447.69	May 2011 .....	213,613,270.85	August 2015 .....	94,941,405.73
March 2007 .....	457,981,043.17	June 2011 .....	210,320,681.02	September 2015 .....	93,402,146.18
April 2007 .....	451,154,994.18	July 2011 .....	207,076,229.50	October 2015 .....	91,885,988.51
May 2007 .....	444,426,906.33	August 2011 .....	203,879,233.10	November 2015 .....	90,392,599.88
June 2007 .....	437,795,404.58	September 2011 .....	200,729,018.12	December 2015 .....	88,921,652.13
July 2007 .....	431,259,132.90	October 2011 .....	197,624,920.28	January 2016 .....	87,472,821.72
August 2007 .....	424,816,754.05	November 2011 .....	194,566,284.57	February 2016 .....	86,045,789.68
September 2007 .....	418,466,949.31	December 2011 .....	191,552,465.09	March 2016 .....	84,640,241.51
October 2007 .....	412,208,418.24	January 2012 .....	188,582,824.98	April 2016 .....	83,255,867.14
November 2007 .....	406,039,878.39	February 2012 .....	185,656,736.24	May 2016 .....	81,892,360.88
December 2007 .....	399,960,065.10	March 2012 .....	182,773,579.65	June 2016 .....	80,549,421.35
January 2008 .....	393,967,731.23	April 2012 .....	179,932,744.63	July 2016 .....	79,226,751.38
February 2008 .....	388,061,646.93	May 2012 .....	177,133,629.13	August 2016 .....	77,924,058.04
March 2008 .....	382,240,599.38	June 2012 .....	174,375,639.48	September 2016 .....	76,641,052.49
April 2008 .....	376,503,392.60	July 2012 .....	171,658,190.34	October 2016 .....	75,377,449.98
May 2008 .....	370,848,847.15	August 2012 .....	168,980,704.51	November 2016 .....	74,132,969.77
June 2008 .....	365,275,799.99	September 2012 .....	166,342,612.88	December 2016 .....	72,907,335.08
July 2008 .....	359,783,104.18	October 2012 .....	163,743,354.27	January 2017 .....	71,700,273.04
August 2008 .....	354,369,628.70	November 2012 .....	161,182,375.35	February 2017 .....	70,511,514.64
September 2008 .....	349,034,258.20	December 2012 .....	158,659,130.54	March 2017 .....	69,340,794.63
October 2008 .....	343,775,892.84	January 2013 .....	156,173,081.84	April 2017 .....	68,187,851.54
November 2008 .....	338,593,448.00	February 2013 .....	153,723,698.83	May 2017 .....	67,052,427.59
December 2008 .....	333,485,854.15	March 2013 .....	151,310,458.47	June 2017 .....	65,934,268.63
January 2009 .....	328,452,056.56	April 2013 .....	148,932,845.04	July 2017 .....	64,833,124.09
February 2009 .....	323,491,015.17	May 2013 .....	146,590,350.05	August 2017 .....	63,748,746.97
March 2009 .....	318,601,704.36	June 2013 .....	144,282,472.10	September 2017 .....	62,680,893.73

**Group 3 MBS (Continued)**

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
October 2017	\$ 61,629,324.31	February 2022	\$ 24,442,554.57	June 2026	\$ 8,335,877.75
November 2017	60,593,802.00	March 2022	23,985,455.42	July 2026	8,143,921.50
December 2017	59,574,093.47	April 2022	23,535,672.15	August 2026	7,955,271.72
January 2018	58,569,968.69	May 2022	23,093,095.68	September 2026	7,769,877.33
February 2018	57,581,200.86	June 2022	22,657,618.48	October 2026	7,587,688.00
March 2018	56,607,566.43	July 2022	22,229,134.57	November 2026	7,408,654.13
April 2018	55,648,844.96	August 2022	21,807,539.49	December 2026	7,232,726.85
May 2018	54,704,819.20	September 2022	21,392,730.30	January 2027	7,059,858.00
June 2018	53,775,274.91	October 2022	20,984,605.51	February 2027	6,890,000.15
July 2018	52,860,000.93	November 2022	20,583,065.10	March 2027	6,723,106.55
August 2018	51,958,789.08	December 2022	20,188,010.51	April 2027	6,559,131.12
September 2018	51,071,434.12	January 2023	19,799,344.56	May 2027	6,398,028.48
October 2018	50,197,733.73	February 2023	19,416,971.50	June 2027	6,239,753.90
November 2018	49,337,488.47	March 2023	19,040,796.95	July 2027	6,084,263.33
December 2018	48,490,501.71	April 2023	18,670,727.87	August 2027	5,931,513.35
January 2019	47,656,579.61	May 2023	18,306,672.59	September 2027	5,781,461.18
February 2019	46,835,531.10	June 2023	17,948,540.74	October 2027	5,634,064.68
March 2019	46,027,167.80	July 2023	17,596,243.27	November 2027	5,489,282.31
April 2019	45,231,304.03	August 2023	17,249,692.40	December 2027	5,347,073.16
May 2019	44,447,756.71	September 2023	16,908,801.61	January 2028	5,207,396.92
June 2019	43,676,345.40	October 2023	16,573,485.66	February 2028	5,070,213.87
July 2019	42,916,892.21	November 2023	16,243,660.51	March 2028	4,935,484.88
August 2019	42,169,221.77	December 2023	15,919,243.34	April 2028	4,803,171.40
September 2019	41,433,161.21	January 2024	15,600,152.54	May 2028	4,673,235.44
October 2019	40,708,540.11	February 2024	15,286,307.66	June 2028	4,545,639.58
November 2019	39,995,190.50	March 2024	14,977,629.43	July 2028	4,420,346.94
December 2019	39,292,946.76	April 2024	14,674,039.73	August 2028	4,297,321.21
January 2020	38,601,645.67	May 2024	14,375,461.53	September 2028	4,176,526.60
February 2020	37,921,126.31	June 2024	14,081,818.98	October 2028	4,057,927.84
March 2020	37,251,230.05	July 2024	13,793,037.26	November 2028	3,941,490.21
April 2020	36,591,800.52	August 2024	13,509,042.69	December 2028	3,827,179.49
May 2020	35,942,683.59	September 2024	13,229,762.63	January 2029	3,714,961.95
June 2020	35,303,727.32	October 2024	12,955,125.50	February 2029	3,604,804.40
July 2020	34,674,781.94	November 2024	12,685,060.74	March 2029	3,496,674.10
August 2020	34,055,699.80	December 2024	12,419,498.84	April 2029	3,390,538.83
September 2020	33,446,335.37	January 2025	12,158,371.29	May 2029	3,286,366.83
October 2020	32,846,545.19	February 2025	11,901,610.57	June 2029	3,184,126.83
November 2020	32,256,187.87	March 2025	11,649,150.14	July 2029	3,083,787.99
December 2020	31,675,124.00	April 2025	11,400,924.42	August 2029	2,985,319.97
January 2021	31,103,216.19	May 2025	11,156,868.82	September 2029	2,888,692.86
February 2021	30,540,329.01	June 2025	10,916,919.64	October 2029	2,793,877.19
March 2021	29,986,328.94	July 2025	10,681,014.13	November 2029	2,700,843.96
April 2021	29,441,084.40	August 2025	10,449,090.45	December 2029	2,609,564.56
May 2021	28,904,465.68	September 2025	10,221,087.68	January 2030	2,520,010.84
June 2021	28,376,344.92	October 2025	9,996,945.75	February 2030	2,432,155.06
July 2021	27,856,596.10	November 2025	9,776,605.49	March 2030	2,345,969.89
August 2021	27,345,094.98	December 2025	9,560,008.59	April 2030	2,261,428.42
September 2021	26,841,719.13	January 2026	9,347,097.58	May 2030	2,178,504.12
October 2021	26,346,347.84	February 2026	9,137,815.84	June 2030	2,097,170.88
November 2021	25,858,862.17	March 2026	8,932,107.57	July 2030	2,017,402.98
December 2021	25,379,144.84	April 2026	8,729,917.79	August 2030	1,939,175.07
January 2022	24,907,080.28	May 2026	8,531,192.31	September 2030	1,862,462.20

**Group 3 MBS (Continued)**

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
October 2030 .....	\$ 1,787,239.76	October 2031 .....	\$ 992,364.24	October 2032 .....	\$ 371,181.38
November 2030 .....	1,713,483.56	November 2031 .....	934,441.17	November 2032 .....	326,221.74
December 2030 .....	1,641,169.74	December 2031 .....	877,700.79	December 2032 .....	282,228.55
January 2031 .....	1,570,274.79	January 2032 .....	822,123.51	January 2033 .....	239,185.53
February 2031 .....	1,500,775.58	February 2032 .....	767,690.05	February 2033 .....	197,076.65
March 2031 .....	1,432,649.32	March 2032 .....	714,381.44	March 2033 .....	155,886.11
April 2031 .....	1,365,873.56	April 2032 .....	662,178.96	April 2033 .....	115,598.37
May 2031 .....	1,300,426.18	May 2032 .....	611,064.22	May 2033 .....	76,198.12
June 2031 .....	1,236,285.40	June 2032 .....	561,019.08	June 2033 .....	37,670.27
July 2031 .....	1,173,429.79	July 2032 .....	512,025.67	July 2033 and thereafter .....	0.00
August 2031 .....	1,111,838.21	August 2032 .....	464,066.42		
September 2031 .....	1,051,489.86	September 2032 .....	417,124.01		

**Aggregate Group III Planned Balances**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through January 2006 .....	\$74,853,000.00	November 2008 .....	\$46,187,527.16	October 2011 .....	\$21,603,099.21
February 2006 .....	73,934,381.95	December 2008 .....	45,419,964.12	November 2011 .....	20,965,634.60
March 2006 .....	73,020,596.11	January 2009 .....	44,656,454.29	December 2011 .....	20,331,551.96
April 2006 .....	72,111,617.56	February 2009 .....	43,896,976.76	January 2012 .....	19,700,833.85
May 2006 .....	71,207,421.50	March 2009 .....	43,141,510.73	February 2012 .....	19,073,462.90
June 2006 .....	70,307,983.29	April 2009 .....	42,390,035.52	March 2012 .....	18,449,421.83
July 2006 .....	69,413,278.40	May 2009 .....	41,642,530.53	April 2012 .....	17,828,693.46
August 2006 .....	68,523,282.40	June 2009 .....	40,898,975.28	May 2012 .....	17,211,260.69
September 2006 .....	67,637,971.03	July 2009 .....	40,159,349.40	June 2012 .....	16,597,106.52
October 2006 .....	66,757,320.13	August 2009 .....	39,423,632.62	July 2012 .....	15,986,214.01
November 2006 .....	65,881,305.67	September 2009 .....	38,691,804.77	August 2012 .....	15,378,566.34
December 2006 .....	65,009,903.73	October 2009 .....	37,963,845.79	September 2012 .....	14,774,146.75
January 2007 .....	64,143,090.54	November 2009 .....	37,239,735.73	October 2012 .....	14,172,938.59
February 2007 .....	63,280,842.43	December 2009 .....	36,519,454.71	November 2012 .....	13,574,925.27
March 2007 .....	62,423,135.86	January 2010 .....	35,802,983.00	December 2012 .....	12,983,863.23
April 2007 .....	61,569,947.41	February 2010 .....	35,090,300.94	January 2013 .....	12,401,477.95
May 2007 .....	60,721,253.79	March 2010 .....	34,381,388.98	February 2013 .....	11,827,646.24
June 2007 .....	59,877,031.81	April 2010 .....	33,676,227.66	March 2013 .....	11,262,246.61
July 2007 .....	59,037,258.41	May 2010 .....	32,974,797.64	April 2013 .....	10,705,159.27
August 2007 .....	58,201,910.65	June 2010 .....	32,277,079.66	May 2013 .....	10,156,266.09
September 2007 .....	57,370,965.71	July 2010 .....	31,583,054.57	June 2013 .....	9,615,450.59
October 2007 .....	56,544,400.88	August 2010 .....	30,892,703.33	July 2013 .....	9,082,597.91
November 2007 .....	55,722,193.58	September 2010 .....	30,206,006.97	August 2013 .....	8,557,594.80
December 2007 .....	54,904,321.33	October 2010 .....	29,522,946.63	September 2013 .....	8,040,329.57
January 2008 .....	54,090,761.77	November 2010 .....	28,843,503.56	October 2013 .....	7,530,692.10
February 2008 .....	53,281,492.66	December 2010 .....	28,167,659.08	November 2013 .....	7,028,573.80
March 2008 .....	52,476,491.87	January 2011 .....	27,495,394.64	December 2013 .....	6,533,867.61
April 2008 .....	51,675,737.39	February 2011 .....	26,826,691.76	January 2014 .....	6,046,467.94
May 2008 .....	50,879,207.32	March 2011 .....	26,161,532.06	February 2014 .....	5,566,270.68
June 2008 .....	50,086,879.88	April 2011 .....	25,499,897.26	March 2014 .....	5,093,173.18
July 2008 .....	49,298,733.37	May 2011 .....	24,841,769.16	April 2014 .....	4,627,074.22
August 2008 .....	48,514,746.24	June 2011 .....	24,187,129.68	May 2014 .....	4,167,873.98
September 2008 .....	47,734,897.05	July 2011 .....	23,535,960.81	June 2014 .....	3,715,474.06
October 2008 .....	46,959,164.43	August 2011 .....	22,888,244.63	July 2014 .....	3,269,777.40
		September 2011 .....	22,243,963.34	August 2014 .....	2,830,688.32

**Aggregate Group III (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
September 2014.....	\$ 2,398,112.47	January 2015 .....	\$ 731,100.10
October 2014 .....	1,971,956.82	February 2015 .....	329,720.63
November 2014 .....	1,552,129.63	March 2015 and thereafter .....	0.00
December 2014 .....	1,138,540.45		

**Aggregate Group IV Targeted Balances**

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance .....	\$35,100,000.00	March 2007 .....	\$14,273,714.93	April 2009 .....	\$ 5,583,033.25
February 2005 .....	34,092,933.81	April 2007 .....	13,863,713.84	May 2009 .....	5,296,259.19
March 2005 .....	33,047,677.03	May 2007 .....	13,459,413.37	June 2009 .....	5,013,641.23
April 2005 .....	31,964,882.53	June 2007 .....	13,060,744.55	July 2009 .....	4,735,124.81
May 2005 .....	30,845,233.26	July 2007 .....	12,667,639.02	August 2009 .....	4,460,655.92
June 2005 .....	29,689,441.54	August 2007 .....	12,280,029.07	September 2009.....	4,190,181.02
July 2005 .....	28,498,248.22	September 2007.....	11,897,847.61	October 2009 .....	3,923,647.09
August 2005 .....	27,272,421.86	October 2007 .....	11,521,028.19	November 2009 .....	3,661,001.59
September 2005.....	26,012,757.88	November 2007.....	11,149,504.97	December 2009 .....	3,402,192.52
October 2005 .....	24,720,077.58	December 2007 .....	10,783,212.74	January 2010 .....	3,147,168.30
November 2005 .....	23,395,227.27	January 2008 .....	10,422,086.89	February 2010 .....	2,895,877.88
December 2005 .....	22,039,077.20	February 2008 .....	10,066,063.42	March 2010 .....	2,648,270.68
January 2006 .....	20,652,520.61	March 2008 .....	9,715,078.92	April 2010 .....	2,404,296.59
February 2006 .....	20,155,090.66	April 2008 .....	9,369,070.58	May 2010 .....	2,163,905.97
March 2006 .....	19,664,398.38	May 2008 .....	9,027,976.17	June 2010 .....	1,927,049.66
April 2006.....	19,180,365.10	June 2008 .....	8,691,734.04	July 2010 .....	1,693,678.93
May 2006 .....	18,702,912.90	July 2008 .....	8,360,283.15	August 2010 .....	1,463,745.53
June 2006 .....	18,231,964.56	August 2008 .....	8,033,562.99	September 2010.....	1,237,201.67
July 2006 .....	17,767,443.58	September 2008.....	7,711,513.62	October 2010 .....	1,013,999.99
August 2006.....	17,309,274.22	October 2008 .....	7,394,075.71	November 2010 .....	794,093.59
September 2006.....	16,857,381.38	November 2008.....	7,081,190.41	December 2010 .....	577,436.00
October 2006 .....	16,411,690.69	December 2008 .....	6,772,799.49	January 2011 .....	363,981.17
November 2006 .....	15,972,128.49	January 2009 .....	6,468,845.21	February 2011 .....	153,683.53
December 2006 .....	15,538,621.79	February 2009 .....	6,169,270.42	March 2011 and thereafter .....	0.00
January 2007 .....	15,111,098.27	March 2009 .....	5,874,018.47		
February 2007 .....	14,689,486.31				

**Group 4 MBS Specified Balances**

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
Initial Balance .....	\$152,009,000.00	February 2006 .....	\$133,958,569.38	March 2007 .....	\$114,509,718.19
February 2005 .....	150,877,217.13	March 2006 .....	132,358,113.77	April 2007 .....	113,129,742.05
March 2005 .....	149,698,616.98	April 2006.....	130,775,768.22	May 2007 .....	111,765,445.95
April 2005.....	148,474,189.67	May 2006 .....	129,211,333.34	June 2007 .....	110,416,656.86
May 2005 .....	147,204,971.89	June 2006 .....	127,664,611.87	July 2007 .....	109,083,203.63
June 2005 .....	145,892,045.47	July 2006 .....	126,135,408.70	August 2007.....	107,764,916.99
July 2005 .....	144,536,535.86	August 2006.....	124,623,530.86	September 2007.....	106,461,629.49
August 2005.....	143,139,610.54	September 2006.....	123,128,787.44	October 2007 .....	105,173,175.49
September 2005.....	141,702,477.36	October 2006 .....	121,650,989.62	November 2007 .....	103,899,391.17
October 2005 .....	140,226,382.79	November 2006 .....	120,189,950.65	December 2007 .....	102,640,114.48
November 2005.....	138,712,610.14	December 2006 .....	118,745,485.76	January 2008 .....	101,395,185.14
December 2005.....	137,162,477.67	January 2007 .....	117,317,412.23	February 2008 .....	100,164,444.61
January 2006 .....	135,577,336.65	February 2007 .....	115,905,549.31	March 2008 .....	98,947,736.06

**Group 4 MBS (Continued)**

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
April 2008.....	\$ 97,744,904.39	September 2012.....	\$ 50,339,220.75	February 2017.....	\$ 24,873,720.51
May 2008.....	96,555,796.16	October 2012.....	49,696,160.39	March 2017.....	24,531,590.38
June 2008.....	95,380,259.63	November 2012.....	49,060,603.76	April 2017.....	24,193,576.87
July 2008.....	94,218,144.67	December 2012.....	48,432,466.92	May 2017.....	23,859,633.23
August 2008.....	93,069,302.82	January 2013.....	47,811,666.86	June 2017.....	23,529,713.25
September 2008.....	91,933,587.22	February 2013.....	47,198,121.47	July 2017.....	23,203,771.19
October 2008.....	90,810,852.61	March 2013.....	46,591,749.56	August 2017.....	22,881,761.87
November 2008.....	89,700,955.31	April 2013.....	45,992,470.79	September 2017.....	22,563,640.56
December 2008.....	88,603,753.19	May 2013.....	45,400,205.75	October 2017.....	22,249,363.04
January 2009.....	87,519,105.69	June 2013.....	44,814,875.85	November 2017.....	21,938,885.59
February 2009.....	86,446,873.77	July 2013.....	44,236,403.39	December 2017.....	21,632,164.96
March 2009.....	85,386,919.91	August 2013.....	43,664,711.52	January 2018.....	21,329,158.39
April 2009.....	84,339,108.06	September 2013.....	43,099,724.22	February 2018.....	21,029,823.56
May 2009.....	83,303,303.69	October 2013.....	42,541,366.32	March 2018.....	20,734,118.66
June 2009.....	82,279,373.72	November 2013.....	41,989,563.44	April 2018.....	20,442,002.32
July 2009.....	81,267,186.50	December 2013.....	41,444,242.07	May 2018.....	20,153,433.62
August 2009.....	80,266,611.83	January 2014.....	40,905,329.45	June 2018.....	19,868,372.11
September 2009.....	79,277,520.95	February 2014.....	40,372,753.65	July 2018.....	19,586,777.78
October 2009.....	78,299,786.45	March 2014.....	39,846,443.52	August 2018.....	19,308,611.06
November 2009.....	77,333,282.37	April 2014.....	39,326,328.69	September 2018.....	19,033,832.82
December 2009.....	76,377,884.07	May 2014.....	38,812,339.56	October 2018.....	18,762,404.36
January 2010.....	75,433,468.29	June 2014.....	38,304,407.31	November 2018.....	18,494,287.41
February 2010.....	74,499,913.13	July 2014.....	37,802,463.84	December 2018.....	18,229,444.13
March 2010.....	73,577,097.98	August 2014.....	37,306,441.83	January 2019.....	17,967,837.08
April 2010.....	72,664,903.59	September 2014.....	36,816,274.69	February 2019.....	17,709,429.26
May 2010.....	71,763,211.97	October 2014.....	36,331,896.55	March 2019.....	17,454,184.07
June 2010.....	70,871,906.43	November 2014.....	35,853,242.27	April 2019.....	17,202,065.30
July 2010.....	69,990,871.56	December 2014.....	35,380,247.44	May 2019.....	16,953,037.15
August 2010.....	69,119,993.22	January 2015.....	34,912,848.32	June 2019.....	16,707,064.24
September 2010.....	68,259,158.47	February 2015.....	34,450,981.92	July 2019.....	16,464,111.54
October 2010.....	67,408,255.65	March 2015.....	33,994,585.89	August 2019.....	16,224,144.45
November 2010.....	66,567,174.30	April 2015.....	33,543,598.60	September 2019.....	15,987,128.71
December 2010.....	65,735,805.16	May 2015.....	33,097,959.10	October 2019.....	15,753,030.49
January 2011.....	64,914,040.16	June 2015.....	32,657,607.08	November 2019.....	15,521,816.29
February 2011.....	64,101,772.42	July 2015.....	32,222,482.91	December 2019.....	15,293,453.00
March 2011.....	63,298,896.23	August 2015.....	31,792,527.62	January 2020.....	15,067,907.89
April 2011.....	62,505,307.02	September 2015.....	31,367,682.88	February 2020.....	14,845,148.57
May 2011.....	61,720,901.37	October 2015.....	30,947,891.02	March 2020.....	14,625,143.03
June 2011.....	60,945,576.98	November 2015.....	30,533,094.96	April 2020.....	14,407,859.59
July 2011.....	60,179,232.68	December 2015.....	30,123,238.30	May 2020.....	14,193,266.95
August 2011.....	59,421,768.40	January 2016.....	29,718,265.24	June 2020.....	13,981,334.15
September 2011.....	58,673,085.16	February 2016.....	29,318,120.57	July 2020.....	13,772,030.55
October 2011.....	57,933,085.06	March 2016.....	28,922,749.72	August 2020.....	13,565,325.89
November 2011.....	57,201,671.28	April 2016.....	28,532,098.71	September 2020.....	13,361,190.21
December 2011.....	56,478,748.04	May 2016.....	28,146,114.15	October 2020.....	13,159,593.90
January 2012.....	55,764,220.63	June 2016.....	27,764,743.24	November 2020.....	12,960,507.68
February 2012.....	55,057,995.35	July 2016.....	27,387,933.76	December 2020.....	12,763,902.59
March 2012.....	54,359,979.55	August 2016.....	27,015,634.08	January 2021.....	12,569,750.01
April 2012.....	53,670,081.57	September 2016.....	26,647,793.12	February 2021.....	12,378,021.60
May 2012.....	52,988,210.76	October 2016.....	26,284,360.36	March 2021.....	12,188,689.38
June 2012.....	52,314,277.47	November 2016.....	25,925,285.85	April 2021.....	12,001,725.65
July 2012.....	51,648,193.01	December 2016.....	25,570,520.19	May 2021.....	11,817,103.02
August 2012.....	50,989,869.69	January 2017.....	25,220,014.52	June 2021.....	11,634,794.43

**Group 4 MBS (Continued)**

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
July 2021 .....	\$ 11,454,773.10	August 2025 .....	\$ 4,950,965.89	September 2029 .....	\$ 1,577,123.91
August 2021 .....	11,277,012.54	September 2025 .....	4,856,962.42	October 2029 .....	1,529,776.36
September 2021 .....	11,101,486.59	October 2025 .....	4,764,212.77	November 2029 .....	1,483,120.06
October 2021 .....	10,928,169.34	November 2025 .....	4,672,702.03	December 2029 .....	1,437,146.51
November 2021 .....	10,757,035.20	December 2025 .....	4,582,415.48	January 2030 .....	1,391,847.30
December 2021 .....	10,588,058.85	January 2026 .....	4,493,338.54	February 2030 .....	1,347,214.12
January 2022 .....	10,421,215.25	February 2026 .....	4,405,456.82	March 2030 .....	1,303,238.75
February 2022 .....	10,256,479.66	March 2026 .....	4,318,756.08	April 2030 .....	1,259,913.06
March 2022 .....	10,093,827.59	April 2026 .....	4,233,222.24	May 2030 .....	1,217,229.04
April 2022 .....	9,933,234.83	May 2026 .....	4,148,841.38	June 2030 .....	1,175,178.73
May 2022 .....	9,774,677.46	June 2026 .....	4,065,599.74	July 2030 .....	1,133,754.29
June 2022 .....	9,618,131.80	July 2026 .....	3,983,483.71	August 2030 .....	1,092,947.97
July 2022 .....	9,463,574.45	August 2026 .....	3,902,479.84	September 2030 .....	1,052,752.11
August 2022 .....	9,310,982.27	September 2026 .....	3,822,574.84	October 2030 .....	1,013,159.11
September 2022 .....	9,160,332.37	October 2026 .....	3,743,755.54	November 2030 .....	974,161.50
October 2022 .....	9,011,602.12	November 2026 .....	3,666,008.96	December 2030 .....	935,751.87
November 2022 .....	8,864,769.16	December 2026 .....	3,589,322.23	January 2031 .....	897,922.90
December 2022 .....	8,719,811.34	January 2027 .....	3,513,682.66	February 2031 .....	860,667.35
January 2023 .....	8,576,706.81	February 2027 .....	3,439,077.67	March 2031 .....	823,978.07
February 2023 .....	8,435,433.92	March 2027 .....	3,365,494.85	April 2031 .....	787,848.00
March 2023 .....	8,295,971.28	April 2027 .....	3,292,921.92	May 2031 .....	752,270.14
April 2023 .....	8,158,297.73	May 2027 .....	3,221,346.73	June 2031 .....	717,237.60
May 2023 .....	8,022,392.38	June 2027 .....	3,150,757.28	July 2031 .....	682,743.54
June 2023 .....	7,888,234.53	July 2027 .....	3,081,141.72	August 2031 .....	648,781.22
July 2023 .....	7,755,803.73	August 2027 .....	3,012,488.29	September 2031 .....	615,343.96
August 2023 .....	7,625,079.77	September 2027 .....	2,944,785.41	October 2031 .....	582,425.19
September 2023 .....	7,496,042.65	October 2027 .....	2,878,021.61	November 2031 .....	550,018.37
October 2023 .....	7,368,672.60	November 2027 .....	2,812,185.55	December 2031 .....	518,117.07
November 2023 .....	7,242,950.08	December 2027 .....	2,747,266.03	January 2032 .....	486,714.92
December 2023 .....	7,118,855.75	January 2028 .....	2,683,251.96	February 2032 .....	455,805.63
January 2024 .....	6,996,370.50	February 2028 .....	2,620,132.39	March 2032 .....	425,382.99
February 2024 .....	6,875,475.44	March 2028 .....	2,557,896.50	April 2032 .....	395,440.84
March 2024 .....	6,756,151.88	April 2028 .....	2,496,533.57	May 2032 .....	365,973.12
April 2024 .....	6,638,381.34	May 2028 .....	2,436,033.02	June 2032 .....	336,973.80
May 2024 .....	6,522,145.56	June 2028 .....	2,376,384.38	July 2032 .....	308,436.97
June 2024 .....	6,407,426.47	July 2028 .....	2,317,577.33	August 2032 .....	280,356.75
July 2024 .....	6,294,206.21	August 2028 .....	2,259,601.62	September 2032 .....	252,727.35
August 2024 .....	6,182,467.12	September 2028 .....	2,202,447.15	October 2032 .....	225,543.04
September 2024 .....	6,072,191.75	October 2028 .....	2,146,103.92	November 2032 .....	198,798.14
October 2024 .....	5,963,362.82	November 2028 .....	2,090,562.06	December 2032 .....	172,487.08
November 2024 .....	5,855,963.26	December 2028 .....	2,035,811.79	January 2033 .....	146,604.30
December 2024 .....	5,749,976.20	January 2029 .....	1,981,843.46	February 2033 .....	121,144.35
January 2025 .....	5,645,384.95	February 2029 .....	1,928,647.53	March 2033 .....	96,101.82
February 2025 .....	5,542,173.01	March 2029 .....	1,876,214.56	April 2033 .....	71,471.36
March 2025 .....	5,440,324.06	April 2029 .....	1,824,535.22	May 2033 .....	47,247.71
April 2025 .....	5,339,821.97	May 2029 .....	1,773,600.29	June 2033 .....	23,425.64
May 2025 .....	5,240,650.79	June 2029 .....	1,723,400.66	July 2033 and thereafter .....	0.00
June 2025 .....	5,142,794.75	July 2029 .....	1,673,927.30		
July 2025 .....	5,046,238.25	August 2029 .....	1,625,171.32		

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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.

**\$1,644,968,414**



**Guaranteed  
REMIC Pass-Through  
Certificates**

**Fannie Mae REMIC Trust 2005-1**

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**PROSPECTUS SUPPLEMENT**

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**LEHMAN BROTHERS**

December 9, 2004

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