PROSPECTUS SUPPLEMENT
(To REMIC Prospectus dated May 1, 2002)

$1,231,090,969

FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2005-14

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 BA, BE, PB, PT, PC, PE, OE, EH, EM, EJ, E, EC, IE, VB, MA, MJ, MB, ML, MC, MG, CA, ST, SU, LG, LB and LD 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 February 28, 2005.

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
IB(1)	1	$ 10,500,000(2)	NTL	4.5%	FIX/IO	31394CWG3	April 2019
BG(1)	1	94,500,000	AS/SEQ	4.0	FIX	31394CWH1	April 2019
BC	1	40,500,000	NAS/SEQ	4.5	FIX	31394CWJ7	October 2017
BD	1	15,000,000	SEQ	4.5	FIX	31394CWK4	March 2020
PA	2	15,916,000	PAC	5.0	FIX	31394CWL2	June 2020
IP(1)	2	1,480,900(2)	NTL	5.0	FIX/IO	31394CWM0	December 2023
PQ(1)	2	7,404,500	PAC	4.0	FIX	31394CWN8	December 2023
IQ(1)	2	1,505,000(2)	NTL	5.0	FIX/IO	31394CWP3	March 2029
PV(1)	2	15,050,000	PAC	4.5	FIX	31394CWQ1	March 2029
IT	2	502,450(2)	NTL	5.0	FIX/IO	31394CWR9	July 2030
PX	2	5,024,500	PAC	4.5	FIX	31394CWS7	July 2030
PI(1)	2	15,095,000(2)	NTL	5.0	FIX/IO	31394CWT5	December 2033
PO(1)	2	15,095,000	PAC	(3)	PO	31394CWU2	December 2033
PG	2	6,758,000	PAC	5.0	FIX	31394CWV0	March 2035
JA	2	22,000,000	JMP/SCH/AD	5.0	FIX	31394CWW8	August 2034
JZ	2	1,000,000	JMP/SCH/AD	5.0	FIX/Z	31394CWX6	March 2035
ZA	2	11,252,000	JMP/SUP/AD	5.0	FIX/Z	31394CWY4	March 2035
Z	2	500,000	NSJ/SUP	5.0	FIX/Z	31394CWZ1	March 2035
FE	3	120,000,000	PT	(4)	FLT	31394CXA5	March 2035
SE	3	120,000,000(2)	NTL	(4)	INV/IO	31394CXB3	March 2035
OA	4	24,933,659	PAC	5.0	FIX	31394CXC1	November 2019
OM	4	13,379,572	PAC	4.5	FIX	31394CXD9	October 2023
OP	4	23,472,887	PAC	4.5	FIX	31394CXE7	October 2028
IM	4	3,685,245(2)	NTL	5.0	FIX/IO	31394CXF4	October 2028
IN	4	946,119(2)	NTL	5.0	FIX/IO	31394CXG2	May 2030
OW	4	9,461,194	PAC	4.5	FIX	31394CXH0	May 2030
EI(1)	4	25,377,627(2)	NTL	5.0	FIX/IO	31394CXJ6	November 2033
EO(1)	4	25,377,627	PAC	(3)	PO	31394CXK3	November 2033
OG	4	12,333,770	PAC	5.0	FIX	31394CXL1	March 2035
JF	4	30,000,000	NSJ/TAC/AD	(4)	FLT	31394CXM9	March 2035
JS	4	9,000,000	NSJ/TAC/AD	(4)	INV	31394CXN7	March 2035
KZ	4	100,000	NSJ/TAC/AD	5.0	FIX/Z	31394CXP2	March 2035
ZH	4	13,032,260	NSJ/SUP	5.0	FIX/Z	31394CXQ0	March 2035
IG(1)	5	22,400,000(2)	NTL	5.0	FIX/IO	31394CXR8	August 2032
EK(1)	5	112,000,000	AS/SEQ	4.0	FIX	31394CXS6	August 2032
IH(1)	5	9,600,000(2)	NTL	5.0	FIX/IO	31394CXT4	June 2028
ET(1)	5	48,000,000	NAS/SEQ	4.0	FIX	31394CXU1	June 2028
VA	5	11,378,000	SEQ/AD	5.0	FIX	31394CXV9	March 2016
VI(1)	5	12,942,000(2)	NTL	5.0	FIX/IO	31394CXW7	January 2024
VO(1)	5	12,942,000	SEQ/AD	(3)	PO	31394CXX5	January 2024
ZB	5	15,680,000	SEQ	5.0	FIX/Z	31394CXY3	March 2035
IL(1)	6	10,364,800(2)	NTL	5.0	FIX/IO	31394CXZ0	January 2020
MH(1)	6	51,824,000	PAC	4.0	FIX	31394CYA4	January 2020
IK(1)	6	5,288,600(2)	NTL	5.0	FIX/IO	31394CYB2	December 2023
MK(1)	6	26,443,000	PAC	4.0	FIX	31394CYC0	December 2023
IU(1)	6	4,327,400(2)	NTL	5.0	FIX/IO	31394CYD8	September 2028
MN(1)	6	43,274,000	PAC	4.5	FIX	31394CYE6	September 2028
MD	6	18,950,000	PAC	5.0	FIX	31394CYF3	April 2030
ME	6	49,238,000	PAC	5.0	FIX	31394CYG1	October 2033
MI(1)	6	24,952,000(2)	NTL	5.0	FIX/IO	31394CYH9	March 2035
MO(1)	6	24,952,000	PAC	(3)	PO	31394CYJ5	March 2035
JH	6	16,368,000	PAC	5.0	FIX	31394CYK2	March 2035
CF(1)	6	16,310,000	SUP	(4)	FLT	31394CYL0	September 2033
CS(1)	6	16,310,000	SUP	(4)	INV	31394CYM8	September 2033
FL	6	30,275,833	SUP	(4)	FLT	31394CYN6	March 2035
SL(1)	6	30,275,833(2)	NTL	(4)	INV/IO	31394CYP1	March 2035
CO(1)	6	6,055,167	SUP	(3)	PO	31394CYQ9	March 2035
IW(1)	7	19,298,454(2)	NTL	5.5	FIX/IO	31394CYR7	June 2028
LE(1)	7	70,761,000	PAC	4.0	FIX	31394CYS5	June 2028
IX(1)	7	2,631,545(2)	NTL	5.5	FIX/IO	31394CYT3	March 2032
LJ(1)	7	28,947,000	PAC	5.0	FIX	31394CYU0	March 2032
LC	7	14,926,000	PAC	5.5	FIX	31394CYV8	October 2033
LI(1)	7	15,817,000(2)	NTL	5.5	FIX/IO	31394CYW6	March 2035
LO(1)	7	15,817,000	PAC	(3)	PO	31394CYX4	March 2035
FN	7	4,838,750	SCH/AD	(4)	FLT	31394CYY2	March 2035
SN	7	4,838,750(2)	NTL	(4)	INV/IO	31394CYZ9	March 2035
KA	7	14,516,250	SCH/AD	5.0	FIX	31394CZA3	March 2035
ZL	7	10,194,000	SUP	5.5	FIX/Z	31394CZB1	September 2032
SM	7	20,000,000(2)	NTL	(4)	INV/IO	31394CZC9	March 2035
FM	7	36,666,667	SUP	(4)	FLT	31394CZD7	March 2035
SP	7	3,333,333	SUP	(4)	INV	31394CZE5	March 2035
R		0	NPR	0	NPR	31394CZF2	March 2035
RL		0	NPR	0	NPR	31394CZG0	March 2035

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

UBS Investment Bank

The date of this Prospectus Supplement is January 18, 2005.

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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.

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

UBS Securities LLC
Prospectus Department
1000 Harbor Boulevard
Weehawken, New Jersey 07087
(telephone 201-352-6858).

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. 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. 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
7	Group 7 MBS

Assumed Characteristics of the Mortgage Loans Underlying the MBS (as of February 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	$150,000,000	180	161	17	4.890%
Group 2 MBS	$100,000,000	360	341	17	5.535%
Group 3 MBS	$120,000,000	360	334	22	7.120%
Group 4 MBS	$161,090,969	360	351	8	5.500%
Group 5 MBS	$200,000,000	360	341	18	5.525%
Group 6 MBS	$300,000,000	360	356	3	5.540%
Group 7 MBS	$200,000,000	360	357	2	5.990%

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 February 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:

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

Exchanging Certificates Through Combination and Recombination

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

Interest Rates

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

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

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate (1)
FE	3.00000%	6.50000%	0.45%	LIBOR + 45 basis points
SE	3.50000%	6.05000%	0.00%	6.05% − LIBOR
JF	3.14000%	6.50000%	0.55%	LIBOR + 55 basis points
JS	11.19999%	19.83333%	0.00%	19.83333% − (3.333333 × LIBOR)
CF	3.29000%	7.00000%	0.70%	LIBOR + 70 basis points
CS	6.71000%	9.30000%	3.00%	9.3% − LIBOR
FL	3.94000%	6.00000%	1.35%	LIBOR + 135 basis points
SL	2.06000%	4.65000%	0.00%	4.65% − LIBOR
FN	2.89000%	7.00000%	0.30%	LIBOR + 30 basis points
SN	4.11000%	6.70000%	0.00%	6.7% − LIBOR
SM	2.06000%	4.65000%	0.00%	4.65% − LIBOR
FM	3.94000%	6.00000%	1.35%	LIBOR + 135 basis points
SP	10.30000%	23.25000%	0.00%	23.25% − (5 × LIBOR)
ST	18.54000%	41.85000%	0.00%	41.85000% − (9 × LIBOR)
SU	10.30000%	23.25000%	0.00%	23.25% − (5 × LIBOR)

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

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

Notional Classes

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

Class	
IB	11.1111111111% of the BG Class
IP	20% of the PQ Class
IQ	10% of the PV Class
IT	10% of the PX Class
PI	100% of the PO Class
SE	100% of the FE Class
IM	10% of the OM and OP Classes
IN	10% of the OW Class
EI	100% of the EO Class
IG	20% of the EK Class
IH	20% of the ET Class
VI	100% of the VO Class
IL	20% of the MH Class
IK	20% of the MK Class
IU	10% of the MN Class
MI	100% of the MO Class
SL	100% of the FL Class
IW	27.2727272727% of the LE Class
IX	9.0909090909% of the LJ Class
LI	100% of the LO Class
SN	100% of the FN Class
SM	54.5454545454% of the FM Class
IE	20% of the EK and ET Classes

Distributions of Principal

Group 1 Principal Distribution Amount

1. Beginning in June 2007, to the BC Class the amount specified under "Description of the Certificates—Distributions of Principal—*Group 1 Principal Distribution Amount*" in this prospectus supplement.

2. To the BG Class to zero.

3. To the BC and BD Classes, in that order, to zero.

Group 2 Principal Distribution Amount

JZ Accrual Amount

To the JA Class to zero, and thereafter to the JZ Class.

ZA and Z Accrual Amounts

1. To Aggregate Group II to its Scheduled Balance.

2. To the ZA Class to zero.

3. Thereafter to the Z Class.

Group 2 Cash Flow Distribution Amount

1. To Aggregate Group I to its Planned Balance.

2. If and only if the principal balance of the Group 2 MBS is *less than* the Group 2 MBS Specified Balance, to the Z Class to zero.

3. If and only if the principal balance of the Z Class has been reduced to zero on this or a previous Distribution Date, to the ZA Class to zero.

4. To Aggregate Group II to its Scheduled Balance.

5. To the ZA and Z Classes, in that order, to zero.

6. To Aggregate Group II to zero.

7. To Aggregate Group I to zero.

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

Group 3 Principal Distribution Amount

To the FE Class to zero.

Group 4 Principal Distribution Amount

KZ Accrual Amount

To the JF and JS Classes, pro rata, to zero, and thereafter to the KZ Class.

ZH Accrual Amount

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

Group 4 Cash Flow Distribution Amount

1. To Aggregate Group IV to its Planned Balance.

2. If and only if the principal balance of the Group 4 MBS is *less than* the Group 4 MBS Specified Balance, to the ZH Class to zero.

3. To Aggregate Group III to its Targeted Balance.

4. To the ZH Class to zero.

5. To Aggregate Group III to zero.

6. To Aggregate Group IV 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

ZB Accrual Amount

To the VA and VO Classes, in that order, to zero, and thereafter to the ZB Class.

Group 5 Cash Flow Distribution Amount

1. Beginning in June 2007, to the ET Class the amount specified under "Description of the Certificates—Distributions of Principal—*Group 5 Principal Distribution Amount"* in this prospectus supplement.

2. To the EK Class to zero.

3. To the ET, VA, VO and ZB Classes, in that order, to zero.

Group 6 Principal Distribution Amount

1. To Aggregate Group V to its Planned Balance.

2. To the JH Class to its Planned Balance.

3. To the CF and CS Classes, pro rata, to zero.

4. To the FL and CO Classes, pro rata, to zero.

5. To the JH Class to zero.

6. To Aggregate Group V to zero.

For a description of Aggregate Group V, see "Description of the Certificates—Distributions of Principal—*Group 6 Principal Distribution Amount"* in this prospectus supplement.

Group 7 Principal Distribution Amount

ZL Accrual Amount

To the FN and KA Classes, pro rata, to zero, and thereafter to the ZL Class.

Group 7 Cash Flow Distribution Amount

1. To Aggregate Group VI to its Planned Balance.

2. To Aggregate Group VII to its Scheduled Balance.

3. To the ZL Class to zero.

4. To the FM and SP Classes, pro rata, to zero.

5. To Aggregate Group VII to zero.

6. To Aggregate Group VI to zero.

For a description of Aggregate Groups VI and VII, see "Description of the Certificates—Distributions of Principal—*Group 7 Principal Distribution Amount"* in this prospectus supplement.

Weighted Average Lives (years)*

Group 1 Classes	PSA Prepayment Assumption 0%	100%	191%	350%	500%
IB, BG, BA and BE	9.5	5.6	4.1	2.4	1.4
BC	5.0	3.7	3.5	3.3	3.3
BD	14.6	12.4	11.5	9.4	7.5

Group 2 Classes	PSA Prepayment Assumption 0%	100%	160%	204%	218%	250%	251%	252%	350%	500%
PA	7.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.1	1.7
IP, PQ, PB and PT	13.4	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.4	2.4
IQ, PV and PC	17.4	6.0	6.0	6.0	6.0	6.0	6.0	6.0	4.5	3.1
IT and PX	20.2	8.0	8.0	8.0	8.0	8.0	8.0	7.9	5.8	4.0
PI, PO and PE	22.5	11.0	11.0	11.0	11.0	11.0	11.0	10.9	8.0	5.6
PG	24.7	18.5	18.5	18.5	18.5	18.5	18.4	18.4	14.2	10.0
JA	10.9	6.1	1.9	1.9	1.9	1.9	1.9	2.6	1.5	1.0
JZ	20.4	13.1	5.7	5.7	5.7	5.8	5.8	6.1	2.7	1.5
ZA	27.6	19.9	15.3	8.8	6.1	1.8	1.7	0.5	0.4	0.3
Z	29.9	27.6	26.3	24.0	22.7	6.8	6.4	0.1	0.1	0.1

	CPR Prepayment Assumption 9%	9.1%
PA	2.2	2.2
IP, PQ, PB and PT	4.0	4.0
IQ, PV and PC	6.0	6.0
IT and PX	8.0	8.0
PI, PO and PE	11.0	11.0
PG	18.5	18.5
JA	2.3	11.4
JZ	7.9	25.3
ZA	15.5	0.7
Z	26.6	0.1

Group 3 Classes	PSA Prepayment Assumption 0%	400%	791%	1200%	1600%
FE and SE	21.1	3.5	1.6	0.9	0.5

Group 4 Classes	PSA Prepayment Assumption 0%	100%	175%	220%	235%	236%	250%	350%	500%
OA	7.0	2.2	2.2	2.2	2.2	2.2	2.2	2.2	1.9
OM	13.4	4.0	4.0	4.0	4.0	4.0	4.0	3.6	2.7
OP	17.4	6.0	6.0	6.0	6.0	6.0	6.0	4.7	3.4
IM	16.0	5.3	5.3	5.3	5.3	5.3	5.3	4.3	3.2
IN and OW	20.3	8.0	8.0	8.0	8.0	8.0	8.0	5.9	4.3
EI, EO and OE	22.7	11.0	11.0	11.0	11.0	11.0	11.0	8.2	5.8
OG	25.0	18.5	18.5	18.5	18.5	18.5	18.5	14.2	10.1
JF and JS	15.9	9.6	2.9	2.9	3.0	4.2	3.2	1.9	1.3
KZ	25.9	16.7	7.9	9.3	11.9	26.0	7.9	3.2	2.1
ZH	28.1	22.5	17.2	8.9	5.0	0.6	0.6	0.5	0.4

Group 5 Classes	PSA Prepayment Assumption 0%	100%	230%	350%	500%
IG, EK, EH and EM	21.5	8.4	3.6	2.0	1.2
IH, ET and EJ	10.1	4.4	4.1	3.9	3.3
VA	6.0	6.0	5.9	5.0	3.9
VI, VO and VB	15.1	15.0	10.7	7.7	5.6
ZB	28.8	22.5	16.3	12.1	8.8
E, EC and IE	18.1	7.2	3.8	2.6	1.8

Group 6 Classes	PSA Prepayment Assumption						
	0%	100%	145%	220%	250%	350%	500%
IL, MH, MA and MJ	6.9	1.9	1.9	1.9	1.9	1.9	1.8
IK, MK, MB and ML	13.9	4.0	4.0	4.0	4.0	3.8	2.9
IU, MN and MC	17.8	6.0	6.0	6.0	6.0	4.8	3.6
MD	20.7	8.0	8.0	8.0	8.0	6.1	4.5
ME	23.1	11.0	11.0	11.0	11.0	8.2	6.0
MI, MO and MG	25.5	18.5	18.5	18.5	18.5	14.3	10.3
JH	26.5	12.2	2.0	2.0	2.0	2.0	1.8
CF, CS and CA	27.7	17.6	9.0	2.3	1.8	1.2	0.9
FL, SL, CO, ST and SU	29.3	25.0	21.3	9.5	4.8	2.7	1.8

Group 7 Classes	PSA Prepayment Assumption						
	0%	100%	155%	200%	250%	300%	500%
IW, LE and LG	11.8	3.5	3.5	3.5	3.5	3.5	2.8
IX, LJ and LB	20.7	8.0	8.0	8.0	8.0	8.0	5.2
LC	23.2	11.0	11.0	11.0	11.0	11.0	6.9
LI, LO and LD	24.6	16.5	16.5	16.5	16.5	16.5	10.5
FN, SN and KA	11.4	8.9	2.8	2.8	2.8	2.8	2.2
ZL	26.4	15.1	7.8	2.0	1.3	1.0	0.6
SM, FM and SP	28.8	23.2	18.4	13.1	7.7	3.7	1.8

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

ADDITIONAL RISK FACTORS

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

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

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

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

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

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

Weighted average lives 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 the ZA Class will, and any change in principal priority of the other Jump Classes or a Non-Sticky Jump Class may, remain in effect for an extended period. Once a change in payment priority of the ZA Class occurs, it will continue in effect permanently. Once a change in principal priority of the other Jump or Non-Sticky Jump Classes occurs, under many prepayment scenarios the new payment priority may continue in effect for subsequent periods. Moreover, it is possible that under various prepayment scenarios the change in payment priority of the other Jump or Non-Sticky Jump Classes 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 expect, even if the mortgage loans prepay at the indicated constant prepayment rates. In addition, slight differences between the assumed mortgage loan characteristics and the actual mortgage loans could affect the weighted average lives of the classes of certificates.

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

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

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

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

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

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

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 February 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 seven 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," "Group 6 MBS" and "Group 7 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:

Classes	Denomination
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 IB, BG, IP, PQ, IQ, PV, PI, PO, EI, EO, IG, EK, IH, ET, VI, VO, IL, MH, IK, MK, IU, MN, MI, MO, CF, CS, SL, CO, IW, LE, IX, LJ, LI and LO 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 15 years in the case of the Group 1 MBS, and up to 30 years in the case of the Group 2, Group 3, Group 4, Group 5, Group 6 and Group 7 MBS.

See "The Mortgage Pools" and "Yield, Maturity, and Prepayment Considerations" in the MBS Prospectus.

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

Group 1 MBS

Aggregate Unpaid Principal Balance	$150,000,000
MBS Pass-Through Rate	4.50%
Range of WACs (annual percentages)	4.75% to 7.00%
Range of WAMs	121 months to 180 months
Approximate Weighted Average WAM	161 months
Approximate Weighted Average WALA (weighted average loan age)	17 months

Group 2 MBS	
Aggregate Unpaid Principal Balance	$100,000,000
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	341 months
Approximate Weighted Average WALA	17 months
Group 3 MBS	
Aggregate Unpaid Principal Balance	$120,000,000
MBS Pass-Through Rate	6.50%
Range of WACs (annual percentages)	6.75% to 9.00%
Range of WAMs	220 months to 360 months
Approximate Weighted Average WAM	334 months
Approximate Weighted Average WALA	22 months
Group 4 MBS	
Aggregate Unpaid Principal Balance	$161,090,969
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	351 months
Approximate Weighted Average WALA	8 months
Group 5 MBS	
Aggregate Unpaid Principal Balance	$200,000,000
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	341 months
Approximate Weighted Average WALA	18 months
Group 6 MBS	
Aggregate Unpaid Principal Balance	$300,000,000
MBS Pass-Through Rate	5.00%
Range of WACs (annual percentages)	5.25% to 7.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	356 months
Approximate Weighted Average WALA	3 months
Group 7 MBS	
Aggregate Unpaid Principal Balance	$200,000,000
MBS Pass-Through Rate	5.50%
Range of WACs (annual percentages)	5.75% to 8.00%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	357 months
Approximate Weighted Average WALA	2 months

Final Data Statement

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

Distributions of Interest

Categories of Classes

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

Interest Type*	Classes
Group 1 Classes	
Fixed Rate	IB, BG, BC and BD
Interest Only	IB
RCR**	BA and BE
Group 2 Classes	
Fixed Rate	PA, IP, PQ, IQ, PV, IT, PX, PI, PG, JA, JZ, ZA and Z
Interest Only	IP, IQ, IT and PI
Principal Only	PO
Accrual	JZ, ZA and Z
RCR**	PB, PT, PC and PE
Group 3 Classes	
Floating Rate	FE
Inverse Floating Rate	SE
Interest Only	SE
Group 4 Classes	
Fixed Rate	OA, OM, OP, IM, IN, OW, EI, OG, KZ and ZH
Floating Rate	JF
Inverse Floating Rate	JS
Accrual	KZ and ZH
Interest Only	IM, IN and EI
Principal Only	EO
RCR**	OE
Group 5 Classes	
Fixed Rate	IG, EK, IH, ET, VA, VI and ZB
Accrual	ZB
Interest Only	IG, IH and VI
Principal Only	VO
RCR**	EH, EM, EJ, E, EC, IE and VB
Group 6 Classes	
Fixed Rate	IL, MH, IK, MK, IU, MN, MD, ME, MI and JH
Floating Rate	CF and FL
Inverse Floating Rate	CS and SL
Interest Only	IL, IK, IU, MI and SL
Principal Only	MO and CO
RCR**	MA, MJ, MB, ML, MC, MG, CA, ST and SU
Group 7 Classes	
Fixed Rate	IW, LE, IX, LJ, LC, LI, KA and ZL
Floating Rate	FN and FM
Inverse Floating Rate	SN, SM and SP
Accrual	ZL
Interest Only	IW, IX, LI, SN and SM
Principal Only	LO
RCR**	LG, LB and LD
No Payment Residual	R and RL

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

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

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

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

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

Classes	Interest Accrual Periods
All 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 PO, EO, VO, MO, CO and LO Classes as Delay Classes for the sole purpose of facilitating trading.

Accrual Classes. The JZ, ZA, Z, KZ, ZH, ZB and ZL 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 2.55% in the case of the FE and SE Classes, and will be equal to 2.59% in the case of all other Floating Rate and Inverse Floating Rate Classes.

Distributions of Principal

Categories of Classes

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

Principal Type*	Classes
Group 1 Classes	
Sequential Pay	BG, BC and BD
NAS†	BC
AS††	BG
Notional	IB
RCR**	BA and BE
Group 2 Classes	
PAC	PA, PQ, PV, PX, PO and PG
Scheduled	JA and JZ
Support	ZA and Z
Jump†††	JA, JZ and ZA
Non-Sticky Jump	Z
Accretion Directed	JA, JZ and ZA
Notional	IP, IQ, IT and PI
RCR**	PB, PT, PC and PE
Group 3 Classes	
Pass Through	FE
Notional	SE
Group 4 Classes	
PAC	OA, OM, OP, OW, EO and OG
TAC	JF, JS and KZ
Support	ZH
Non-Sticky Jump	JF, JS, KZ and ZH
Accretion Directed	JF, JS and KZ
Notional	IM, IN and EI
RCR**	OE

Principal Type*	Classes
Group 5 Classes	
Sequential Pay	EK, ET, VA, VO and ZB
NAS†	ET
AS††	EK
Accretion Directed	VA and VO
Notional	IG, IH and VI
RCR**	EH, EM, EJ, E, EC, IE and VB
Group 6 Classes	
PAC	MH, MK, MN, MD, ME, MO and JH
Support	CF, CS, FL and CO
Notional	IL, IK, IU, MI and SL
RCR**	MA, MJ, MB, ML, MC, MG, CA, ST and SU
Group 7 Classes	
PAC	LE, LJ, LC and LO
Scheduled	FN and KA
Support	ZL, FM, and SP
Accretion Directed	FN and KA
Notional	IW, IX, LI, SN and SM
RCR**	LG, LB and LD
No Payment Residual	R and RL

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

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

† The "NAS" designation refers to a "non-accelerated security" that is designed to receive limited or no principal payments prior to a designated date and thereafter to receive a gradually increasing percentage of principal payments in each month.

†† The "AS" designation refers to an "accelerated security" that is generally expected to receive principal payment more rapidly than the related NAS Class during the period in which the NAS Class is receiving limited or no principal payments.

††† 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.

Principal Distribution Amount

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

- the principal then paid on the Group 1 MBS (the "Group 1 Principal Distribution Amount"),
- the principal then paid on the Group 2 MBS (the "Group 2 Cash Flow Distribution Amount"), plus any interest then accrued and added to the principal balances of the JZ, ZA and Z Classes (the "JZ Accrual Amount," "ZA Accrual Amount" and "Z Accrual Amount," respectively, and together with the Group 2 Cash Flow Distribution Amount, the "Group 2 Principal Distribution Amount"),
- the principal then paid on the Group 3 MBS (the "Group 3 Principal Distribution Amount"),
- the principal then paid on the Group 4 MBS (the "Group 4 Cash Flow Distribution Amount"), plus any interest then accrued and added to the principal balances of the KZ and ZH Classes (the "KZ Accrual Amount" and "ZH Accrual Amount," respectively, and, together with the Group 4 Cash Flow Distribution Amount, the "Group 4 Principal Distribution Amount"),

• the principal then paid on the Group 5 MBS (the "Group 5 Cash Flow Distribution Amount"), plus any interest then accrued and added to the principal balance of the ZB Class (the "ZB Accrual Amount," and together with the Group 5 Cash Flow Distribution Amount, the "Group 5 Principal Distribution Amount"),

• the principal then paid on the Group 6 MBS (the "Group 6 Principal Distribution Amount"), and

• the principal then paid on the Group 7 MBS (the "Group 7 Cash Flow Distribution Amount"), plus any interest then accrued and added to the principal balance of the ZL Class (the "ZL Accrual Amount" and, together with the Group 7 Cash Flow Distribution Amount, the "Group 7 Principal Distribution Amount").

Group 1 Principal Distribution Amount

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

(i) beginning in June 2007, to the BC Class, an amount equal to the *lesser* of

• 99.0% of the Group 1 Principal Distribution Amount

and

• the *sum* of

(A) the *product* of

• the aggregate amount of scheduled payments of principal included in the Group 1 Principal Distribution Amount for that Distribution Date *multiplied* by

• the BC Class Specified Percentage (described below) for that date *multiplied* by

• 2.0

plus

(B) the *product* of

• the aggregate amount of unscheduled payments of principal included in the Group 1 Principal Distribution Amount for that Distribution Date *multiplied* by

• the BC Class Specified Percentage for that date *multiplied* by

• 100% minus the BC Class Lockout Percentage (described below) for that date;

(ii) to the BG Class, until its principal balance is reduced to zero; and

(iii) sequentially, to the BC and BD Classes, in that order, until their principal balances are reduced to zero.

NAS Class

AS Class

Sequential Pay Classes

The "BC Class Specified Percentage" for any Distribution Date will be equal to

- the principal balance of the BC Class on that date (before taking into account payments made on that date) *plus* $150,000,000

  divided by

- the aggregate principal balance of the BG and BC Classes on that date (before taking into account payments made on that date).

The "BC Class Lockout Percentage" for any Distribution Date during the periods specified below will be as follows:

Distribution Date in	BC Class Lockout Percentage
March 2005 through February 2010	100%
March 2010 through February 2011	70%
March 2011 through February 2012	60%
March 2012 through February 2013	40%
March 2013 through February 2014	20%
March 2014 and thereafter	0%

Group 2 Principal Distribution Amount

JZ Accrual Amount

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

Accretion Directed Class and Accrual Class

ZA and Z Accrual Amounts

On each Distribution Date, we will pay the ZA and Z Accrual Amounts as principal of the 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 Scheduled Balance for that Distribution Date;

Scheduled Group

(ii) to the ZA Class, until its principal balance is reduced to zero; and

Support Class

Accretion Directed Group and Class

(iii) thereafter to the Z Class.

Accrual Class

Group 2 Cash Flow Distribution Amount

On each Distribution Date, we will pay the Group 2 Cash Flow Distribution Amount as principal of the Group 2 Classes specified below 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 2 MBS for that Distribution Date (after giving effect to distributions made on that date) is *less than* the Group 2 MBS Specified Balance for that Distribution Date, to the Z Class, until its principal balance is reduced to zero;

Non-Sticky Jump Class

(iii) if and only if the principal balance of the Z Class has been reduced to zero on this or a previous Distribution Date, to the ZA Class, until its principal balance is reduced to zero;

(iv) to Aggregate Group II, until the Aggregate II Balance is reduced to its Scheduled Balance for that Distribution Date;

Scheduled Group

Jump Class and Group

(v) sequentially, to the ZA and Z Classes, in that order, until their principal balances are reduced to zero;

Support Classes

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

Scheduled Group

(vii) 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 PA, PQ, PV, PX, PO and PG Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I, sequentially, to the PA, PQ, PV, PX, PO and PG Classes, in that order, until their principal balances are reduced to zero.

The "Aggregate I Balance" is equal to the aggregate principal balance of the Classes included in Aggregate Group I.

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

The "Aggregate II Balance" is equal to the aggregate 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 JZ Class on that date.

Group 3 Principal Distribution Amount

On each Distribution Date, we will pay the Group 3 Principal Distribution Amount as principal of the FE Class, until its principal balance is reduced to zero.

Pass-Through Class

Group 4 Principal Distribution Amount

KZ Accrual Amount

On each Distribution Date, we will pay the KZ Accrual Amount, concurrently, as principal of the JF and JS Classes, pro rata (or 76.9230769231% and 23.0769230769%, respectively), 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

ZH Accrual Amount

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

TAC/ Accretion Directed Group and Accrual Class

Group 4 Cash Flow Distribution Amount

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

(i) to Aggregate Group IV (described below), until the Aggregate IV 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 for that Distribution Date (after giving effect to distributions made on that date) is *less than* the Group 4 MBS Specified Balance for that Distribution Date, to the ZH Class, until its principal balance is reduced to zero; **Non-Sticky Jump Class**

(iii) to Aggregate Group III, until the Aggregate III Balance is reduced to its Targeted Balance for that Distribution Date; **TAC Group**

(iv) to the ZH Class, until its principal balance is reduced to zero; **Support Class**

(v) to Aggregate Group III, without regard to its Targeted Balance and until the Aggregate III Balance is reduced to zero; and **TAC Group**

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

"Aggregate Group III" consists of the JF, JS and KZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group III as follows:

first, to the JF and JS Classes, pro rata, until their principal balances are reduced to zero; *and*

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

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

"Aggregate Group IV" consists of the OA, OM, OP, OW, EO and OG Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group IV, sequentially, to the OA, OM, OP, OW, EO and OG Classes, in that order, until their principal balances are reduced to zero.

The "Aggregate IV Balance" is equal to the aggregate principal balance of the Classes included in Aggregate Group IV.

Group 5 Principal Distribution Amount

ZB Accrual Amount

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

Group 5 Cash Flow Distribution Amount

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

(i) beginning in June 2007, to the ET Class, an amount equal to the *lesser* of • 99.0% of the Group 5 Principal Distribution Amount *and* • the *sum* of (A) the *product* of • the aggregate amount of scheduled payments of principal included in the Group 5 Principal Distribution Amount for that Distribution Date *multiplied* by • the ET Class Specified Percentage (described below) for that date *multiplied* by • 2.0 *plus* (B) the *product* of • the aggregate amount of unscheduled payments of principal included in the Group 5 Principal Distribution Amount for that Distribution Date *multiplied* by • the ET Class Specified Percentage for that date *multiplied* by • 100% minus the ET Class Lockout Percentage (described below) for that date;	Sequential Pay Classes	NAS Class
(ii) to the EK Class, until its principal balance is reduced to zero; and		AS Class
(iii) sequentially, to the ET, VA, VO and ZB Classes, in that order, until their principal balances are reduced to zero.		

The "ET Class Specified Percentage" for any Distribution Date will be equal to

- the principal balance of the ET Class on that date (before taking into account payments made on that date) *plus* $200,000,000

  divided by

- the aggregate principal balance of the EK and ET Classes on that date (before taking into account payments made on that date).

The "ET Class Lockout Percentage" for any Distribution Date during the periods specified below will be as follows:

Distribution Date in	ET Class Lockout Percentage
March 2005 through February 2010	100%
March 2010 through February 2011	70%
March 2011 through February 2012	60%
March 2012 through February 2013	40%
March 2013 through February 2014	20%
March 2014 and thereafter	0%

Group 6 Principal Distribution Amount

On each Distribution Date, we will pay the Group 6 Principal Distribution Amount as principal of the Group 6 Classes in the following priority:

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

(ii) to the JH Class, until its principal balance is reduced to its Planned Balance for that Distribution Date; — **PAC Class**

(iii) concurrently, to the CF and CS Classes, pro rata (or 50% and 50%, respectively), until their principal balances are reduced to zero;

(iv) concurrently, to the FL and CO Classes, pro rata (or 83.3333324158% and 16.6666675842%, respectively), until their principal balances are reduced to zero; — **Support Classes**

(v) to the JH Class, without regard to its Planned Balance and until its principal balance is reduced to zero; and — **PAC Class**

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

"Aggregate Group V" consists of the MH, MK, MN, MD, ME and MO Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group V, sequentially, to the MH, MK, MN, MD, ME and MO Classes, in that order, until their principal balances are reduced to zero.

The "Aggregate V Balance" is equal to the aggregate principal balance of the Classes included in Aggregate Group V.

Group 7 Principal Distribution Amount

ZL Accrual Amount

On each Distribution Date, we will pay the ZL Accrual Amount, concurrently, as principal of the FN and KA Classes, pro rata (or 25% and 75%, respectively), until their principal balances are reduced to zero. Thereafter, we will pay the ZL Accrual Amount as principal of the ZL Class. — **Accretion Directed Classes and Accrual Class**

Group 7 Cash Flow Distribution Amount

On each Distribution Date, we will pay the Group 7 Cash Flow Distribution Amount as principal of the Group 7 Classes specified below in the following priority:

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

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

(iii) to the ZL Class, until its principal balance is reduced to zero;

(iv) concurrently, to the FM and SP Classes, pro rata (or 91.6666675% and 8.3333325%, respectively), until their principal balances are reduced to zero; **Support Classes**

(v) to Aggregate Group VII, without regard to its Scheduled Balance and until the Aggregate VII Balance is reduced to zero; and **Scheduled Group**

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

"Aggregate Group VI" consists of the LE, LJ, LC and LO Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group VI, sequentially, to the LE, LJ, LC and LO Classes, in that order, until their principal balances are reduced to zero.

The "Aggregate VI Balance" is equal to the aggregate principal balance of the Classes included in Aggregate Group VI.

"Aggregate Group VII" consists of the FN and KA Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group VII, concurrently, to the FN and KA Classes, pro rata, until their principal balances are reduced to zero.

The "Aggregate VII Balance" is equal to the aggregate principal balance of the Classes included in Aggregate Group VII.

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 February 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.

Principal Balance Schedule References	Related Groups(1), MBS and Class	Structuring Ranges and Rates
Planned Balances	Aggregate Group I	Between 100% and 250% PSA
Scheduled Balances	Aggregate Group II	(2)
Specified Balances	Group 2 MBS	251% PSA
Targeted Balances	Aggregate Group III	(3)
Planned Balances	Aggregate Group IV	Between 100% and 250% PSA
Specified Balances	Group 4 MBS	235% PSA
Planned Balances	JH	Between 145% and 250% PSA
Planned Balances	Aggregate Group V	Between 100% and 250% PSA
Scheduled Balances	Aggregate Group VII	Between 155% and 200% PSA
Planned Balances	Aggregate Group VI	Between 100% and 300% 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.

(2) The Scheduled Balances for Aggregate Group II have been structured to hold between 160% and 218% PSA, but will have an Initial Effective Range between 160% and 164% PSA.

(3) The Targeted Balances for Aggregate Group III have been structured at 175% PSA but do not hold at any constant PSA level.

We cannot assure you that the balance of any Group, MBS or Class listed above will conform on any Distribution Date to the specified balance in the Principal Balance Schedules. As a result, we cannot assure you that payments of principal of any Group or Class listed above will begin or end on the Distribution Dates specified in the Principal Balance Schedules. We will distribute any excess of principal payments over the amount needed to reduce a Group or Class to its scheduled balance on a Distribution Date. Accordingly, the ability to reduce a Group or Class to its scheduled balance will not be improved by the averaging of high and low principal payments from month to month. In addition, even if the related Mortgage Loans prepay at rates falling within the applicable Structuring Ranges, principal distributions may be insufficient to reduce the applicable Groups and Class 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 and Class is the range of prepayment rates (measured by *constant* PSA rates) which would reduce that Group or Class to its scheduled balance on each Distribution Date. The Initial Effective Ranges shown in the table below are based upon the assumed characteristics of the related Mortgage Loans specified in the Pricing Assumptions.

Groups and Class	Initial Effective Ranges
Aggregate Group I	Between 100% and 250% PSA
Aggregate Group II	Between 160% and 164% PSA
Aggregate Group IV	Between 100% and 250% PSA
JH	Between 145% and 363% PSA
Aggregate Group V	Between 100% and 250% PSA
Aggregate Group VI	Between 100% and 300% PSA
Aggregate Group VII	Between 149% and 337% PSA

The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the

Pricing Assumptions. The actual Effective Ranges calculated on the basis of the actual characteristics are likely to differ from the Initial Effective Ranges. As a result, the applicable Groups and Class might not be reduced to their scheduled balances even if prepayments were to occur at a *constant* PSA rate within the Initial Effective Ranges. This is so particularly if the rate were at the lower or higher end of this range. In addition, even if prepayments occur at rates falling within the actual Effective Ranges, principal distributions may be insufficient to reduce the applicable Groups and Class 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:

Classes	Supporting Classes
Group 2	
PAC	Scheduled and Support
Scheduled	Support
Group 4	
PAC	TAC and Support
Group 6	
MH, MK, MN, MD, ME and MO	JH and Support
JH	Support
Group 7	
PAC	Scheduled and Support
Scheduled	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 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:**

Class	% PSA
IB	297% PSA
IP	400% PSA
IQ	388% PSA
IT	428% PSA
PI	502% PSA
IM	407% PSA
IN	479% PSA
EI	522% PSA
IG	291% PSA
IH	528% PSA
VI	484% PSA
IL	748% PSA
IK	539% PSA
IU	495% PSA
MI	730% PSA
IW	660% PSA
IX	658% PSA
LI	815% PSA
IE	324% 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:

Class	Price*
IB	12.5%
IP	14.5%
IQ	20.0%
IT	23.5%
PI	27.5%
IM	18.5%
IN	22.0%
EI	27.5%
IG	13.0%
IH	15.5%
VI	28.5%
IL	7.5%
IK	13.5%
IU	18.0%
MI	34.5%
IW	13.0%
IX	22.0%
LI	34.5%
IE	13.5%

* 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 IB Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	191%	350%	500%
Pre-Tax Yields to Maturity	25.5%	21.3%	12.5%	(7.3)%	(35.7)%

Sensitivity of the IP Class to Prepayments

	PSA Prepayment Assumption										CPR Prepayment Assumption	
	50%	100%	160%	204%	218%	250%	251%	252%	350%	500%	9%	9.1%
Pre-Tax Yields to Maturity	27.2%	15.9%	15.9%	15.9%	15.9%	15.9%	15.9%	15.9%	7.7%	(16.7)%	15.9%	15.9%

Sensitivity of the IQ Class to Prepayments

	PSA Prepayment Assumption										CPR Prepayment Assumption	
	50%	100%	160%	204%	218%	250%	251%	252%	350%	500%	9%	9.1%
Pre-Tax Yields to Maturity	20.9%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	4.6%	(14.5)%	14.0%	14.0%

Sensitivity of the IT Class to Prepayments

	PSA Prepayment Assumption										CPR Prepayment Assumption	
	50%	100%	160%	204%	218%	250%	251%	252%	350%	500%	9%	9.1%
Pre-Tax Yields to Maturity . .	19.0%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.5%	7.1%	(7.5)%	14.6%	14.6%

Sensitivity of the PI Class to Prepayments

	PSA Prepayment Assumption										CPR Prepayment Assumption	
	50%	100%	160%	204%	218%	250%	251%	252%	350%	500%	9%	9.1%
Pre-Tax Yields to Maturity . .	16.6%	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	14.3%	9.8%	0.2%	14.4%	14.4%

Sensitivity of the IM Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	175%	220%	235%	236%	250%	350%	500%
Pre-Tax Yields to Maturity . .	21.6%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	6.1%	(10.1)%

Sensitivity of the IN Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	175%	220%	235%	236%	250%	350%	500%
Pre-Tax Yields to Maturity . .	21.0%	16.8%	16.8%	16.8%	16.8%	16.8%	16.8%	10.3%	(1.8)%

Sensitivity of the EI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	175%	220%	235%	236%	250%	350%	500%
Pre-Tax Yields to Maturity . .	16.8%	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	10.0%	1.4%

Sensitivity of the IG Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	230%	350%	500%
Pre-Tax Yields to Maturity . . .	35.0%	30.1%	11.5%	(13.7)%	(70.3)%

Sensitivity of the IH Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	230%	350%	500%
Pre-Tax Yields to Maturity . . .	20.1%	15.1%	12.7%	10.4%	3.2%

Sensitivity of the VI Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	230%	350%	500%
Pre-Tax Yields to Maturity . . .	16.1%	16.1%	13.4%	8.1%	(1.1)%

Sensitivity of the IL Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	145%	220%	250%	350%	500%
Pre-Tax Yields to Maturity ...	39.4%	18.8%	18.8%	18.8%	18.8%	18.8%	14.4%

Sensitivity of the IK Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	145%	220%	250%	350%	500%
Pre-Tax Yields to Maturity ...	31.5%	20.1%	20.1%	20.1%	20.1%	17.5%	3.6%

Sensitivity of the IU Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	145%	220%	250%	350%	500%
Pre-Tax Yields to Maturity ...	25.1%	18.4%	18.4%	18.4%	18.4%	12.1%	(0.4)%

Sensitivity of the MI Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	145%	220%	250%	350%	500%
Pre-Tax Yields to Maturity ...	13.6%	13.3%	13.3%	13.3%	13.3%	11.6%	7.9%

Sensitivity of the IW Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	155%	200%	250%	300%	500%
Pre-Tax Yields to Maturity ...	30.1%	19.0%	19.0%	19.0%	19.0%	19.0%	10.2%

Sensitivity of the IX Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	155%	200%	250%	300%	500%
Pre-Tax Yields to Maturity ...	23.9%	19.9%	19.9%	19.9%	19.9%	19.9%	9.6%

Sensitivity of the LI Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	155%	200%	250%	300%	500%
Pre-Tax Yields to Maturity ...	15.0%	14.5%	14.5%	14.5%	14.5%	14.5%	10.4%

Sensitivity of the IE Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	230%	350%	500%
Pre-Tax Yields to Maturity ...	32.0%	27.3%	12.7%	(3.7)%	(26.4)%

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
PO	72.0%
EO	72.0%
VO	71.5%
MO	63.5%
CO	67.5%
LO	68.5%

Sensitivity of the PO Class to Prepayments

	PSA Prepayment Assumption										CPR Prepayment Assumption	
	50%	100%	160%	204%	218%	250%	251%	252%	350%	500%	9%	9.1%
Pre-Tax Yields to Maturity	2.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	4.1%	6.0%	3.0%	3.0%

Sensitivity of the EO Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	175%	220%	235%	236%	250%	350%	500%
Pre-Tax Yields to Maturity	2.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	4.1%	5.8%

Sensitivity of the VO Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	230%	350%	500%
Pre-Tax Yields to Maturity	2.2%	2.3%	3.2%	4.4%	6.1%

Sensitivity of the MO Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	145%	220%	250%	350%	500%
Pre-Tax Yields to Maturity	2.3%	2.5%	2.5%	2.5%	2.5%	3.2%	4.5%

Sensitivity of the CO Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	145%	220%	250%	350%	500%
Pre-Tax Yields to Maturity	1.4%	1.6%	1.9%	4.6%	8.4%	15.3%	22.7%

Sensitivity of the LO Class to Prepayments

	PSA Prepayment Assumption						
	50%	**100%**	**155%**	**200%**	**250%**	**300%**	**500%**
Pre-Tax Yields to Maturity . . .	2.1%	2.3%	2.3%	2.3%	2.3%	2.3%	3.7%

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 SE, SL, SN and SM Classes would lose money on their initial investments under certain Index and prepayment scenarios.**

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

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

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

Class	**Price***
SE	5.0%
JS	97.0%
CS	98.5%
SL	3.0%
SN	5.5%
SM	2.5%
SP	88.5%
ST	94.5%
SU	82.5%

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

	PSA Prepayment Assumption				
LIBOR	**50%**	**400%**	**791%**	**1200%**	**1600%**
0.55%	128.5%	95.8%	53.4%	(2.0)%	(88.4)%
2.55%	75.8%	47.1%	9.9%	(39.0)%	*
4.55%	27.9%	2.9%	(29.5)%	(72.5)%	*
6.05%	*	*	*	*	*

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

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

	PSA Prepayment Assumption								
LIBOR	**50%**	**100%**	**175%**	**220%**	**235%**	**236%**	**250%**	**350%**	**500%**
0.59%	19.2%	19.3%	20.0%	20.0%	20.0%	19.7%	19.8%	20.4%	21.0%
2.59%	12.0%	12.1%	12.9%	12.9%	12.9%	12.6%	12.7%	13.4%	14.2%
4.59%	5.0%	5.1%	6.0%	6.0%	6.0%	5.6%	5.8%	6.6%	7.5%
5.95%	0.3%	0.4%	1.4%	1.4%	1.3%	0.9%	1.2%	2.1%	3.0%

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

	PSA Prepayment Assumption						
LIBOR	**50%**	**100%**	**145%**	**220%**	**250%**	**350%**	**500%**
0.59%	9.0%	9.0%	9.1%	9.6%	9.7%	10.2%	10.7%
2.59%	6.9%	7.0%	7.1%	7.6%	7.7%	8.2%	8.8%
4.59%	4.9%	4.9%	5.0%	5.6%	5.8%	6.3%	6.8%
6.30%	3.1%	3.2%	3.3%	3.8%	4.1%	4.6%	5.2%

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

	PSA Prepayment Assumption						
LIBOR	**50%**	**100%**	**145%**	**220%**	**250%**	**350%**	**500%**
0.59%	171.2%	171.2%	171.2%	170.9%	170.0%	160.7%	139.9%
2.59%	79.6%	79.6%	79.6%	77.6%	74.2%	55.4%	26.5%
4.65%	*	*	*	*	*	*	*

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

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

	PSA Prepayment Assumption						
LIBOR	**50%**	**100%**	**155%**	**200%**	**250%**	**300%**	**500%**
0.59%	132.0%	132.0%	111.6%	111.6%	111.6%	111.6%	106.2%
2.59%	83.3%	83.3%	58.9%	58.9%	58.9%	58.9%	50.0%
4.59%	38.5%	38.0%	5.0%	5.0%	5.0%	5.0%	(10.0)%
6.70%	*	*	*	*	*	*	*

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

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

	PSA Prepayment Assumption						
LIBOR	**50%**	**100%**	**155%**	**200%**	**250%**	**300%**	**500%**
0.59%	215.1%	215.1%	215.1%	215.0%	213.1%	209.1%	183.2%
2.59%	98.4%	98.4%	98.4%	97.8%	93.0%	85.3%	47.8%
4.65%	*	*	*	*	*	*	*

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

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

	PSA Prepayment Assumption						
LIBOR	**50%**	**100%**	**155%**	**200%**	**250%**	**300%**	**500%**
0.59%	23.9%	23.9%	24.0%	24.3%	25.1%	26.4%	29.9%
2.59%	12.0%	12.1%	12.2%	12.6%	13.4%	15.0%	18.6%
4.65%	0.5%	0.6%	0.7%	1.0%	1.8%	3.6%	7.5%

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

	PSA Prepayment Assumption						
LIBOR	**50%**	**100%**	**145%**	**220%**	**250%**	**350%**	**500%**
0.59%	41.4%	41.4%	41.4%	41.6%	41.8%	42.6%	43.5%
2.59%	20.5%	20.5%	20.5%	20.9%	21.3%	22.3%	23.4%
4.65%	0.3%	0.3%	0.3%	0.8%	1.5%	2.7%	3.9%

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

	PSA Prepayment Assumption						
LIBOR	**50%**	**100%**	**145%**	**220%**	**250%**	**350%**	**500%**
0.59%	25.7%	25.7%	25.7%	26.9%	28.2%	31.4%	35.0%
2.59%	12.9%	13.0%	13.1%	14.5%	16.1%	19.5%	23.1%
4.65%	0.7%	0.8%	1.0%	2.2%	4.2%	7.7%	11.3%

Weighted Average Lives of the Certificates

The weighted average life of a Certificate is determined by

(a) multiplying the amount of the reduction, if any, of the principal balance of the Certificate from one Distribution Date to the next Distribution Date by the number of years from the Settlement Date to the second such Distribution Date,

(b) summing the results, and

(c) dividing the sum by the aggregate amount of the reductions in principal balance of the Certificate referred to in clause (a).

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

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

- the timing of changes in the rate of principal payments,
- the priority sequences of payments of principal of the Group 1, Group 2, Group 4, Group 5, Group 6 and Group 7 Classes, and
- in the case of the Group 2, Group 4, Group 6 and Group 7 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.

Mortgage Loans Relating to Trust Assets Specified Below	Original Terms to Maturity	Remaining Terms to Maturity	Interest Rates
Group 1 MBS	180 months	180 months	7.00%
Group 2 MBS	360 months	360 months	7.50%
Group 3 MBS	360 months	360 months	9.00%
Group 4 MBS	360 months	360 months	7.50%
Group 5 MBS	360 months	360 months	7.50%
Group 6 MBS	360 months	360 months	7.50%
Group 7 MBS	360 months	360 months	8.00%

It is unlikely

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

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

	IB†, BG, BA and BE Classes					BC Class					BD Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
Date	0%	100%	191%	350%	500%	0%	100%	191%	350%	500%	0%	100%	191%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2006	94	84	78	67	56	100	100	100	100	100	100	100	100	100	100
February 2007	87	68	55	34	17	100	100	100	100	100	100	100	100	100	100
February 2008	85	64	50	27	9	88	73	66	59	57	100	100	100	100	100
February 2009	85	63	49	27	9	70	40	27	16	17	100	100	100	100	100
February 2010	85	63	46	20	5	51	8	0	0	0	100	100	100	100	100
February 2011	85	54	34	10	0	31	0	0	0	0	100	100	100	100	81
February 2012	85	43	23	2	0	9	0	0	0	0	100	100	100	100	50
February 2013	79	32	14	0	0	0	0	0	0	0	100	100	100	78	30
February 2014	68	21	6	0	0	0	0	0	0	0	100	100	100	51	18
February 2015	56	12	0	0	0	0	0	0	0	0	100	100	97	32	10
February 2016	44	3	0	0	0	0	0	0	0	0	100	100	62	18	5
February 2017	30	0	0	0	0	0	0	0	0	0	100	67	33	9	2
February 2018	16	0	0	0	0	0	0	0	0	0	100	19	9	2	*
February 2019	1	0	0	0	0	0	0	0	0	0	100	0	0	0	0
February 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	9.5	5.6	4.1	2.4	1.4	5.0	3.7	3.5	3.3	3.3	14.6	12.4	11.5	9.4	7.5

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

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

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

Date	PA Class PSA Prepayment Assumption 0%	100%	160%	204%	218%	250%	251%	252%	350%	500%	PA Class CPR Prepayment Assumption 9%	9.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	100	100	100	100	100	100
February 2007	94	56	56	56	56	56	56	56	56	16	56	56
February 2008	87	14	14	14	14	14	14	14	2	0	14	14
February 2009	80	0	0	0	0	0	0	0	0	0	0	0
February 2010	72	0	0	0	0	0	0	0	0	0	0	0
February 2011	64	0	0	0	0	0	0	0	0	0	0	0
February 2012	54	0	0	0	0	0	0	0	0	0	0	0
February 2013	45	0	0	0	0	0	0	0	0	0	0	0
February 2014	34	0	0	0	0	0	0	0	0	0	0	0
February 2015	23	0	0	0	0	0	0	0	0	0	0	0
February 2016	11	0	0	0	0	0	0	0	0	0	0	0
February 2017	0	0	0	0	0	0	0	0	0	0	0	0
February 2018	0	0	0	0	0	0	0	0	0	0	0	0
February 2019	0	0	0	0	0	0	0	0	0	0	0	0
February 2020	0	0	0	0	0	0	0	0	0	0	0	0
February 2021	0	0	0	0	0	0	0	0	0	0	0	0
February 2022	0	0	0	0	0	0	0	0	0	0	0	0
February 2023	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0	0	0	0	0	0
February 2035	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	2.1	1.7	2.2	2.2

Date	IP†, PQ, PB and PT Classes PSA Prepayment Assumption 0%	100%	160%	204%	218%	250%	251%	252%	350%	500%	IP†, PQ, PB and PT Classes CPR Prepayment Assumption 9%	9.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	100	100	100	100	100	100
February 2007	100	100	100	100	100	100	100	100	100	100	100	100
February 2008	100	100	100	100	100	100	100	100	100	0	100	100
February 2009	100	47	47	47	47	47	47	47	0	0	47	47
February 2010	100	0	0	0	0	0	0	0	0	0	0	0
February 2011	100	0	0	0	0	0	0	0	0	0	0	0
February 2012	100	0	0	0	0	0	0	0	0	0	0	0
February 2013	100	0	0	0	0	0	0	0	0	0	0	0
February 2014	100	0	0	0	0	0	0	0	0	0	0	0
February 2015	100	0	0	0	0	0	0	0	0	0	0	0
February 2016	100	0	0	0	0	0	0	0	0	0	0	0
February 2017	94	0	0	0	0	0	0	0	0	0	0	0
February 2018	64	0	0	0	0	0	0	0	0	0	0	0
February 2019	31	0	0	0	0	0	0	0	0	0	0	0
February 2020	0	0	0	0	0	0	0	0	0	0	0	0
February 2021	0	0	0	0	0	0	0	0	0	0	0	0
February 2022	0	0	0	0	0	0	0	0	0	0	0	0
February 2023	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0	0	0	0	0	0
February 2035	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	3.4	2.4	4.0	4.0

** 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	IQ†, PV and PC Classes PSA Prepayment Assumption										IQ†, PV and PC Classes CPR Prepayment Assumption	
	0%	100%	160%	204%	218%	250%	251%	252%	350%	500%	9%	9.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	100	100	100	100	100	100
February 2007	100	100	100	100	100	100	100	100	100	100	100	100
February 2008	100	100	100	100	100	100	100	100	100	58	100	100
February 2009	100	100	100	100	100	100	100	100	77	0	100	100
February 2010	100	84	84	84	84	84	84	84	19	0	84	84
February 2011	100	48	48	48	48	48	48	48	0	0	48	48
February 2012	100	14	14	14	14	14	14	13	0	0	14	14
February 2013	100	0	0	0	0	0	0	0	0	0	0	0
February 2014	100	0	0	0	0	0	0	0	0	0	0	0
February 2015	100	0	0	0	0	0	0	0	0	0	0	0
February 2016	100	0	0	0	0	0	0	0	0	0	0	0
February 2017	100	0	0	0	0	0	0	0	0	0	0	0
February 2018	100	0	0	0	0	0	0	0	0	0	0	0
February 2019	100	0	0	0	0	0	0	0	0	0	0	0
February 2020	98	0	0	0	0	0	0	0	0	0	0	0
February 2021	79	0	0	0	0	0	0	0	0	0	0	0
February 2022	59	0	0	0	0	0	0	0	0	0	0	0
February 2023	37	0	0	0	0	0	0	0	0	0	0	0
February 2024	13	0	0	0	0	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0	0	0	0	0	0
February 2035	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	6.0	4.5	3.1	6.0	6.0

Date	IT† and PX Classes PSA Prepayment Assumption										IT† and PX Classes CPR Prepayment Assumption	
	0%	100%	160%	204%	218%	250%	251%	252%	350%	500%	9%	9.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	100	100	100	100	100	100
February 2007	100	100	100	100	100	100	100	100	100	100	100	100
February 2008	100	100	100	100	100	100	100	100	100	100	100	100
February 2009	100	100	100	100	100	100	100	100	100	53	100	100
February 2010	100	100	100	100	100	100	100	100	100	0	100	100
February 2011	100	100	100	100	100	100	100	100	24	0	100	100
February 2012	100	100	100	100	100	100	100	100	0	0	100	100
February 2013	100	46	46	46	46	46	43	41	0	0	46	46
February 2014	100	0	0	0	0	0	0	0	0	0	0	0
February 2015	100	0	0	0	0	0	0	0	0	0	0	0
February 2016	100	0	0	0	0	0	0	0	0	0	0	0
February 2017	100	0	0	0	0	0	0	0	0	0	0	0
February 2018	100	0	0	0	0	0	0	0	0	0	0	0
February 2019	100	0	0	0	0	0	0	0	0	0	0	0
February 2020	100	0	0	0	0	0	0	0	0	0	0	0
February 2021	100	0	0	0	0	0	0	0	0	0	0	0
February 2022	100	0	0	0	0	0	0	0	0	0	0	0
February 2023	100	0	0	0	0	0	0	0	0	0	0	0
February 2024	100	0	0	0	0	0	0	0	0	0	0	0
February 2025	64	0	0	0	0	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0	0	0	0	0	0
February 2035	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	7.9	5.8	4.0	8.0	8.0

** 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	PI†, PO and PE Classes — PSA Prepayment Assumption 0%	100%	160%	204%	218%	250%	251%	252%	350%	500%	PI†, PO and PE Classes — CPR Prepayment Assumption 9%	9.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	100	100	100	100	100	100
February 2007	100	100	100	100	100	100	100	100	100	100	100	100
February 2008	100	100	100	100	100	100	100	100	100	100	100	100
February 2009	100	100	100	100	100	100	100	100	100	100	100	100
February 2010	100	100	100	100	100	100	100	100	100	67	100	100
February 2011	100	100	100	100	100	100	100	100	100	32	100	100
February 2012	100	100	100	100	100	100	100	100	73	7	100	100
February 2013	100	100	100	100	100	100	100	100	46	0	100	100
February 2014	100	88	88	88	88	88	87	86	25	0	88	88
February 2015	100	64	64	64	64	64	64	63	9	0	64	64
February 2016	100	45	45	45	45	45	44	44	0	0	45	45
February 2017	100	29	29	29	29	29	28	28	0	0	29	29
February 2018	100	15	15	15	15	15	15	14	0	0	15	15
February 2019	100	4	4	4	4	4	4	3	0	0	4	4
February 2020	100	0	0	0	0	0	0	0	0	0	0	0
February 2021	100	0	0	0	0	0	0	0	0	0	0	0
February 2022	100	0	0	0	0	0	0	0	0	0	0	0
February 2023	100	0	0	0	0	0	0	0	0	0	0	0
February 2024	100	0	0	0	0	0	0	0	0	0	0	0
February 2025	100	0	0	0	0	0	0	0	0	0	0	0
February 2026	94	0	0	0	0	0	0	0	0	0	0	0
February 2027	65	0	0	0	0	0	0	0	0	0	0	0
February 2028	33	0	0	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0	0	0	0	0	0
February 2035	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	10.9	8.0	5.6	11.0	11.0

Date	PG Class — PSA Prepayment Assumption 0%	100%	160%	204%	218%	250%	251%	252%	350%	500%	PG Class — CPR Prepayment Assumption 9%	9.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	100	100	100	100	100	100
February 2007	100	100	100	100	100	100	100	100	100	100	100	100
February 2008	100	100	100	100	100	100	100	100	100	100	100	100
February 2009	100	100	100	100	100	100	100	100	100	100	100	100
February 2010	100	100	100	100	100	100	100	100	100	100	100	100
February 2011	100	100	100	100	100	100	100	100	100	100	100	100
February 2012	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	100	100	100	100	100	100	100	100	100	80	100	100
February 2014	100	100	100	100	100	100	100	100	100	54	100	100
February 2015	100	100	100	100	100	100	100	100	100	37	100	100
February 2016	100	100	100	100	100	100	100	100	91	25	100	100
February 2017	100	100	100	100	100	100	100	100	70	17	100	100
February 2018	100	100	100	100	100	100	100	100	53	11	100	100
February 2019	100	100	100	100	100	100	100	100	40	8	100	100
February 2020	100	89	89	89	89	89	88	87	30	5	89	89
February 2021	100	71	71	71	71	71	71	70	23	3	71	71
February 2022	100	57	57	57	57	57	57	56	17	2	57	57
February 2023	100	46	46	46	46	46	45	44	12	1	46	46
February 2024	100	36	36	36	36	36	35	35	9	1	36	36
February 2025	100	28	28	28	28	28	28	27	7	1	28	28
February 2026	100	21	21	21	21	21	21	21	5	*	21	21
February 2027	100	16	16	16	16	16	16	16	3	*	16	16
February 2028	100	12	12	12	12	12	12	12	2	*	12	12
February 2029	98	8	8	8	8	8	8	8	1	*	8	8
February 2030	16	6	6	6	6	6	6	6	1	*	6	6
February 2031	4	4	4	4	4	4	3	3	1	*	4	4
February 2032	2	2	2	2	2	2	2	2	*	*	2	2
February 2033	*	*	*	*	*	*	*	*	*	*	*	*
February 2034	0	0	0	0	0	0	0	0	0	0	0	0
February 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.7	18.5	18.5	18.5	18.5	18.5	18.4	18.4	14.2	10.0	18.5	18.5

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

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

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

	JA Class PSA Prepayment Assumption										JA Class CPR Prepayment Assumption	
Date	**0%**	**100%**	**160%**	**204%**	**218%**	**250%**	**251%**	**252%**	**350%**	**500%**	**9%**	**9.1%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
February 2006	93	69	57	57	57	57	57	93	73	41	57	98
February 2007	90	66	40	40	40	40	40	60	21	0	43	94
February 2008	86	63	25	25	25	25	25	35	0	0	32	85
February 2009	83	59	13	13	13	13	13	17	0	0	22	78
February 2010	79	56	3	3	3	3	3	5	0	0	14	73
February 2011	76	52	0	0	0	0	0	0	0	0	7	69
February 2012	72	48	0	0	0	0	0	0	0	0	1	66
February 2013	67	44	0	0	0	0	0	0	0	0	0	64
February 2014	63	38	0	0	0	0	0	0	0	0	0	62
February 2015	58	30	0	0	0	0	0	0	0	0	0	59
February 2016	53	20	0	0	0	0	0	0	0	0	0	55
February 2017	48	9	0	0	0	0	0	0	0	0	0	50
February 2018	43	0	0	0	0	0	0	0	0	0	0	45
February 2019	37	0	0	0	0	0	0	0	0	0	0	40
February 2020	31	0	0	0	0	0	0	0	0	0	0	35
February 2021	25	0	0	0	0	0	0	0	0	0	0	30
February 2022	18	0	0	0	0	0	0	0	0	0	0	25
February 2023	11	0	0	0	0	0	0	0	0	0	0	20
February 2024	4	0	0	0	0	0	0	0	0	0	0	15
February 2025	0	0	0	0	0	0	0	0	0	0	0	11
February 2026	0	0	0	0	0	0	0	0	0	0	0	6
February 2027	0	0	0	0	0	0	0	0	0	0	0	2
February 2028	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0	0	0	0	0	0
February 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.9	6.1	1.9	1.9	1.9	1.9	1.9	2.6	1.5	1.0	2.3	11.4

	JZ Class PSA Prepayment Assumption										JZ Class CPR Prepayment Assumption	
Date	**0%**	**100%**	**160%**	**204%**	**218%**	**250%**	**251%**	**252%**	**350%**	**500%**	**9%**	**9.1%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
February 2006	105	105	105	105	105	105	105	105	105	105	105	105
February 2007	110	110	110	110	110	110	110	110	110	0	110	110
February 2008	116	116	116	116	116	116	116	116	0	0	116	116
February 2009	122	122	122	122	122	122	122	122	0	0	122	122
February 2010	128	128	128	128	128	128	128	128	0	0	128	128
February 2011	135	135	12	14	17	30	31	73	0	0	135	135
February 2012	142	142	0	0	0	0	0	0	0	0	142	142
February 2013	149	149	0	0	0	0	0	0	0	0	63	149
February 2014	157	157	0	0	0	0	0	0	0	0	0	157
February 2015	165	165	0	0	0	0	0	0	0	0	0	165
February 2016	173	173	0	0	0	0	0	0	0	0	0	173
February 2017	182	182	0	0	0	0	0	0	0	0	0	182
February 2018	191	126	0	0	0	0	0	0	0	0	0	191
February 2019	201	0	0	0	0	0	0	0	0	0	0	201
February 2020	211	0	0	0	0	0	0	0	0	0	0	211
February 2021	222	0	0	0	0	0	0	0	0	0	0	222
February 2022	234	0	0	0	0	0	0	0	0	0	0	234
February 2023	246	0	0	0	0	0	0	0	0	0	0	246
February 2024	258	0	0	0	0	0	0	0	0	0	0	258
February 2025	195	0	0	0	0	0	0	0	0	0	0	271
February 2026	32	0	0	0	0	0	0	0	0	0	0	285
February 2027	0	0	0	0	0	0	0	0	0	0	0	300
February 2028	0	0	0	0	0	0	0	0	0	0	0	283
February 2029	0	0	0	0	0	0	0	0	0	0	0	219
February 2030	0	0	0	0	0	0	0	0	0	0	0	161
February 2031	0	0	0	0	0	0	0	0	0	0	0	108
February 2032	0	0	0	0	0	0	0	0	0	0	0	60
February 2033	0	0	0	0	0	0	0	0	0	0	0	17
February 2034	0	0	0	0	0	0	0	0	0	0	0	0
February 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.4	13.1	5.7	5.7	5.7	5.8	5.8	6.1	2.7	1.5	7.9	25.3

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

Date	ZA Class PSA Prepayment Assumption 0%	100%	160%	204%	218%	250%	251%	252%	350%	500%	ZA Class CPR Prepayment Assumption 9%	9.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
February 2006	105	105	105	87	81	68	68	0	0	0	92	15
February 2007	110	110	110	74	62	36	36	0	0	0	96	0
February 2008	116	116	116	66	50	16	15	0	0	0	101	0
February 2009	122	122	122	62	44	5	3	0	0	0	106	0
February 2010	128	128	128	62	43	*	0	0	0	0	112	0
February 2011	135	135	135	65	44	*	0	0	0	0	118	0
February 2012	142	142	129	58	38	0	0	0	0	0	124	0
February 2013	149	149	125	54	34	0	0	0	0	0	130	0
February 2014	157	157	120	50	31	0	0	0	0	0	131	0
February 2015	165	165	113	46	28	0	0	0	0	0	125	0
February 2016	173	173	106	42	25	0	0	0	0	0	118	0
February 2017	182	182	97	37	22	0	0	0	0	0	109	0
February 2018	191	191	88	32	18	0	0	0	0	0	100	0
February 2019	201	188	79	27	15	0	0	0	0	0	90	0
February 2020	211	173	70	23	11	0	0	0	0	0	80	0
February 2021	222	157	61	18	8	0	0	0	0	0	70	0
February 2022	234	141	52	14	5	0	0	0	0	0	61	0
February 2023	246	125	43	10	2	0	0	0	0	0	52	0
February 2024	258	109	35	6	0	0	0	0	0	0	43	0
February 2025	271	94	28	3	0	0	0	0	0	0	34	0
February 2026	285	79	21	0	0	0	0	0	0	0	26	0
February 2027	287	64	14	0	0	0	0	0	0	0	19	0
February 2028	287	50	8	0	0	0	0	0	0	0	12	0
February 2029	286	36	2	0	0	0	0	0	0	0	5	0
February 2030	285	23	0	0	0	0	0	0	0	0	0	0
February 2031	239	10	0	0	0	0	0	0	0	0	0	0
February 2032	182	0	0	0	0	0	0	0	0	0	0	0
February 2033	120	0	0	0	0	0	0	0	0	0	0	0
February 2034	53	0	0	0	0	0	0	0	0	0	0	0
February 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.6	19.9	15.3	8.8	6.1	1.8	1.7	0.5	0.4	0.3	15.5	0.7

Date	Z Class PSA Prepayment Assumption 0%	100%	160%	204%	218%	250%	251%	252%	350%	500%	Z Class CPR Prepayment Assumption 9%	9.1%	FE and SE† Classes PSA Prepayment Assumption 0%	400%	791%	1200%	1600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2006	105	105	105	105	105	105	105	0	0	0	105	0	99	77	55	33	9
February 2007	110	110	110	110	110	110	110	0	0	0	110	0	99	58	29	9	*
February 2008	116	116	116	116	116	116	116	0	0	0	116	0	98	43	15	2	*
February 2009	122	122	122	122	122	122	122	0	0	0	122	0	97	32	8	1	*
February 2010	128	128	128	128	128	128	111	0	0	0	128	0	96	24	4	*	*
February 2011	135	135	135	135	135	135	114	0	0	0	135	0	95	18	2	*	0
February 2012	142	142	142	142	142	38	10	0	0	0	142	0	94	13	1	*	0
February 2013	149	149	149	149	149	0	0	0	0	0	149	0	92	10	1	*	0
February 2014	157	157	157	157	157	0	0	0	0	0	157	0	91	7	*	*	0
February 2015	165	165	165	165	165	0	0	0	0	0	165	0	89	5	*	*	0
February 2016	173	173	173	173	173	0	0	0	0	0	173	0	88	4	*	*	0
February 2017	182	182	182	182	182	0	0	0	0	0	182	0	86	3	*	*	0
February 2018	191	191	191	191	191	0	0	0	0	0	191	0	84	2	*	*	0
February 2019	201	201	201	201	201	0	0	0	0	0	201	0	82	2	*	*	0
February 2020	211	211	211	211	211	0	0	0	0	0	211	0	79	1	*	0	0
February 2021	222	222	222	222	222	0	0	0	0	0	222	0	77	1	*	0	0
February 2022	234	234	234	234	234	0	0	0	0	0	234	0	74	1	*	0	0
February 2023	246	246	246	246	246	0	0	0	0	0	246	0	71	*	*	0	0
February 2024	258	258	258	258	252	0	0	0	0	0	258	0	67	*	*	0	0
February 2025	271	271	271	271	210	0	0	0	0	0	271	0	64	*	*	0	0
February 2026	285	285	285	273	171	0	0	0	0	0	285	0	59	*	*	0	0
February 2027	300	300	300	220	137	0	0	0	0	0	300	0	55	*	*	0	0
February 2028	315	315	315	173	107	0	0	0	0	0	315	0	50	*	*	0	0
February 2029	331	331	331	131	80	0	0	0	0	0	331	0	45	*	*	0	0
February 2030	348	348	279	94	57	0	0	0	0	0	333	0	39	*	*	0	0
February 2031	366	366	186	61	37	0	0	0	0	0	224	0	32	*	0	0	0
February 2032	385	338	103	33	20	0	0	0	0	0	124	0	25	*	0	0	0
February 2033	404	97	29	9	5	0	0	0	0	0	35	0	18	0	0	0	0
February 2034	425	0	0	0	0	0	0	0	0	0	0	0	9	0	0	0	0
February 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.9	27.6	26.3	24.0	22.7	6.8	6.4	0.1	0.1	0.1	26.6	0.1	21.1	3.5	1.6	0.9	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.

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

OA Class

Date	PSA Prepayment Assumption 0%	100%	175%	220%	235%	236%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100
February 2006	99	97	97	97	97	97	97	97	97
February 2007	93	56	56	56	56	56	56	56	56
February 2008	86	12	12	12	12	12	12	12	0
February 2009	79	0	0	0	0	0	0	0	0
February 2010	71	0	0	0	0	0	0	0	0
February 2011	62	0	0	0	0	0	0	0	0
February 2012	53	0	0	0	0	0	0	0	0
February 2013	43	0	0	0	0	0	0	0	0
February 2014	32	0	0	0	0	0	0	0	0
February 2015	20	0	0	0	0	0	0	0	0
February 2016	8	0	0	0	0	0	0	0	0
February 2017	0	0	0	0	0	0	0	0	0
February 2018	0	0	0	0	0	0	0	0	0
February 2019	0	0	0	0	0	0	0	0	0
February 2020	0	0	0	0	0	0	0	0	0
February 2021	0	0	0	0	0	0	0	0	0
February 2022	0	0	0	0	0	0	0	0	0
February 2023	0	0	0	0	0	0	0	0	0
February 2024	0	0	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0	0	0
February 2035	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.0	2.2	2.2	2.2	2.2	2.2	2.2	2.2	1.9

OM Class

Date	PSA Prepayment Assumption 0%	100%	175%	220%	235%	236%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	100	100	100
February 2007	100	100	100	100	100	100	100	100	100
February 2008	100	100	100	100	100	100	100	100	0
February 2009	100	47	47	47	47	47	47	0	0
February 2010	100	0	0	0	0	0	0	0	0
February 2011	100	0	0	0	0	0	0	0	0
February 2012	100	0	0	0	0	0	0	0	0
February 2013	100	0	0	0	0	0	0	0	0
February 2014	100	0	0	0	0	0	0	0	0
February 2015	100	0	0	0	0	0	0	0	0
February 2016	100	0	0	0	0	0	0	0	0
February 2017	89	0	0	0	0	0	0	0	0
February 2018	62	0	0	0	0	0	0	0	0
February 2019	32	0	0	0	0	0	0	0	0
February 2020	1	0	0	0	0	0	0	0	0
February 2021	0	0	0	0	0	0	0	0	0
February 2022	0	0	0	0	0	0	0	0	0
February 2023	0	0	0	0	0	0	0	0	0
February 2024	0	0	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0	0	0
February 2035	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	3.6	2.7

OP Class

Date	PSA Prepayment Assumption 0%	100%	175%	220%	235%	236%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	100	100	100
February 2007	100	100	100	100	100	100	100	100	100
February 2008	100	100	100	100	100	100	100	100	88
February 2009	100	100	100	100	100	100	100	94	0
February 2010	100	86	86	86	86	86	86	27	0
February 2011	100	48	48	48	48	48	48	0	0
February 2012	100	12	12	12	12	12	12	0	0
February 2013	100	0	0	0	0	0	0	0	0
February 2014	100	0	0	0	0	0	0	0	0
February 2015	100	0	0	0	0	0	0	0	0
February 2016	100	0	0	0	0	0	0	0	0
February 2017	100	0	0	0	0	0	0	0	0
February 2018	100	0	0	0	0	0	0	0	0
February 2019	100	0	0	0	0	0	0	0	0
February 2020	100	0	0	0	0	0	0	0	0
February 2021	81	0	0	0	0	0	0	0	0
February 2022	60	0	0	0	0	0	0	0	0
February 2023	37	0	0	0	0	0	0	0	0
February 2024	13	0	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0	0	0
February 2035	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	4.7	3.4

IM† Class

Date	PSA Prepayment Assumption 0%	100%	175%	220%	235%	236%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	100	100	100
February 2007	100	100	100	100	100	100	100	100	100
February 2008	100	100	100	100	100	100	100	100	56
February 2009	100	81	81	81	81	81	81	60	0
February 2010	100	55	55	55	55	55	55	17	0
February 2011	100	30	30	30	30	30	30	0	0
February 2012	100	8	8	8	8	8	8	0	0
February 2013	100	0	0	0	0	0	0	0	0
February 2014	100	0	0	0	0	0	0	0	0
February 2015	100	0	0	0	0	0	0	0	0
February 2016	100	0	0	0	0	0	0	0	0
February 2017	96	0	0	0	0	0	0	0	0
February 2018	86	0	0	0	0	0	0	0	0
February 2019	75	0	0	0	0	0	0	0	0
February 2020	64	0	0	0	0	0	0	0	0
February 2021	52	0	0	0	0	0	0	0	0
February 2022	38	0	0	0	0	0	0	0	0
February 2023	24	0	0	0	0	0	0	0	0
February 2024	8	0	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0	0	0
February 2035	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.0	5.3	5.3	5.3	5.3	5.3	5.3	4.3	3.2

** 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.

	IN† and OW Classes								
	PSA Prepayment Assumption								
Date	0%	100%	175%	220%	235%	236%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	100	100	100
February 2007	100	100	100	100	100	100	100	100	100
February 2008	100	100	100	100	100	100	100	100	100
February 2009	100	100	100	100	100	100	100	100	94
February 2010	100	100	100	100	100	100	100	100	0
February 2011	100	100	100	100	100	100	100	40	0
February 2012	100	100	100	100	100	100	100	0	0
February 2013	100	47	47	47	47	47	47	0	0
February 2014	100	0	0	0	0	0	0	0	0
February 2015	100	0	0	0	0	0	0	0	0
February 2016	100	0	0	0	0	0	0	0	0
February 2017	100	0	0	0	0	0	0	0	0
February 2018	100	0	0	0	0	0	0	0	0
February 2019	100	0	0	0	0	0	0	0	0
February 2020	100	0	0	0	0	0	0	0	0
February 2021	100	0	0	0	0	0	0	0	0
February 2022	100	0	0	0	0	0	0	0	0
February 2023	100	0	0	0	0	0	0	0	0
February 2024	100	0	0	0	0	0	0	0	0
February 2025	68	0	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0	0	0
February 2035	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.3	8.0	8.0	8.0	8.0	8.0	8.0	5.9	4.3

	EI†, EO and OE Classes								
	PSA Prepayment Assumption								
Date	0%	100%	175%	220%	235%	236%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	100	100	100
February 2007	100	100	100	100	100	100	100	100	100
February 2008	100	100	100	100	100	100	100	100	100
February 2009	100	100	100	100	100	100	100	100	100
February 2010	100	100	100	100	100	100	100	100	78
February 2011	100	100	100	100	100	100	100	100	38
February 2012	100	100	100	100	100	100	100	78	11
February 2013	100	100	100	100	100	100	100	49	0
February 2014	100	89	89	89	89	89	89	26	0
February 2015	100	65	65	65	65	65	65	9	0
February 2016	100	45	45	45	45	45	45	0	0
February 2017	100	28	28	28	28	28	28	0	0
February 2018	100	15	15	15	15	15	15	0	0
February 2019	100	3	3	3	3	3	3	0	0
February 2020	100	0	0	0	0	0	0	0	0
February 2021	100	0	0	0	0	0	0	0	0
February 2022	100	0	0	0	0	0	0	0	0
February 2023	100	0	0	0	0	0	0	0	0
February 2024	100	0	0	0	0	0	0	0	0
February 2025	100	0	0	0	0	0	0	0	0
February 2026	99	0	0	0	0	0	0	0	0
February 2027	71	0	0	0	0	0	0	0	0
February 2028	41	0	0	0	0	0	0	0	0
February 2029	8	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0	0	0
February 2035	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	22.7	11.0	11.0	11.0	11.0	11.0	11.0	8.2	5.8

	OG Class								
	PSA Prepayment Assumption								
Date	0%	100%	175%	220%	235%	236%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	100	100	100
February 2007	100	100	100	100	100	100	100	100	100
February 2008	100	100	100	100	100	100	100	100	100
February 2009	100	100	100	100	100	100	100	100	100
February 2010	100	100	100	100	100	100	100	100	100
February 2011	100	100	100	100	100	100	100	100	100
February 2012	100	100	100	100	100	100	100	100	100
February 2013	100	100	100	100	100	100	100	100	83
February 2014	100	100	100	100	100	100	100	100	57
February 2015	100	100	100	100	100	100	100	100	39
February 2016	100	100	100	100	100	100	100	91	26
February 2017	100	100	100	100	100	100	100	69	18
February 2018	100	100	100	100	100	100	100	53	12
February 2019	100	100	100	100	100	100	100	40	8
February 2020	100	86	86	86	86	86	86	30	5
February 2021	100	70	70	70	70	70	70	23	4
February 2022	100	56	56	56	56	56	56	17	2
February 2023	100	45	45	45	45	45	45	13	2
February 2024	100	36	36	36	36	36	36	9	1
February 2025	100	28	28	28	28	28	28	7	1
February 2026	100	22	22	22	22	22	22	5	*
February 2027	100	17	17	17	17	17	17	4	*
February 2028	100	13	13	13	13	13	13	2	*
February 2029	100	9	9	9	9	9	9	2	*
February 2030	44	7	7	7	7	7	7	1	*
February 2031	4	4	4	4	4	4	4	1	*
February 2032	3	3	3	3	3	3	3	*	*
February 2033	1	1	1	1	1	1	1	*	*
February 2034	*	*	*	*	*	*	*	*	*
February 2035	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.0	18.5	18.5	18.5	18.5	18.5	18.5	14.2	10.1

	JF and JS Classes								
	PSA Prepayment Assumption								
Date	0%	100%	175%	220%	235%	236%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100
February 2006	95	82	74	74	74	99	99	88	70
February 2007	93	81	57	57	57	76	72	43	1
February 2008	91	79	42	42	42	53	46	5	0
February 2009	89	77	29	29	29	35	28	0	0
February 2010	87	75	19	19	19	23	15	0	0
February 2011	85	72	11	11	11	15	7	0	0
February 2012	82	70	4	5	6	10	2	0	0
February 2013	80	68	0	2	3	8	0	0	0
February 2014	77	65	0	*	2	7	0	0	0
February 2015	75	60	0	0	2	7	0	0	0
February 2016	72	53	0	0	1	6	0	0	0
February 2017	69	45	0	0	0	5	0	0	0
February 2018	66	37	0	0	0	5	0	0	0
February 2019	62	27	0	0	0	4	0	0	0
February 2020	59	17	0	0	0	4	0	0	0
February 2021	55	6	0	0	0	3	0	0	0
February 2022	52	0	0	0	0	2	0	0	0
February 2023	48	0	0	0	0	2	0	0	0
February 2024	43	0	0	0	0	2	0	0	0
February 2025	39	0	0	0	0	1	0	0	0
February 2026	34	0	0	0	0	1	0	0	0
February 2027	29	0	0	0	0	*	0	0	0
February 2028	24	0	0	0	0	*	0	0	0
February 2029	19	0	0	0	0	0	0	0	0
February 2030	13	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0	0	0
February 2035	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.9	9.6	2.9	2.9	3.0	4.2	3.2	1.9	1.3

* 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.

KZ Class

Date	PSA Prepayment Assumption 0%	100%	175%	220%	235%	236%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100
February 2006	105	105	105	105	105	105	105	105	105
February 2007	110	110	110	110	110	110	110	110	110
February 2008	116	116	116	116	116	116	116	116	0
February 2009	122	122	122	122	122	122	122	0	0
February 2010	128	128	128	128	128	128	128	0	0
February 2011	135	135	135	135	135	135	135	0	0
February 2012	142	142	142	142	142	142	142	0	0
February 2013	149	149	0	149	149	149	38	0	0
February 2014	157	157	0	157	157	157	*	0	0
February 2015	165	165	0	0	165	165	*	0	0
February 2016	173	173	0	0	173	173	*	0	0
February 2017	182	182	0	0	56	182	*	0	0
February 2018	191	191	0	0	0	191	*	0	0
February 2019	201	201	0	0	0	201	*	0	0
February 2020	211	211	0	0	0	211	*	0	0
February 2021	222	222	0	0	0	222	*	0	0
February 2022	234	0	0	0	0	234	*	0	0
February 2023	246	0	0	0	0	246	*	0	0
February 2024	258	0	0	0	0	258	*	0	0
February 2025	271	0	0	0	0	271	*	0	0
February 2026	285	0	0	0	0	285	*	0	0
February 2027	300	0	0	0	0	300	0	0	0
February 2028	315	0	0	0	0	315	0	0	0
February 2029	331	0	0	0	0	293	0	0	0
February 2030	348	0	0	0	0	217	0	0	0
February 2031	0	0	0	0	0	152	0	0	0
February 2032	0	0	0	0	0	96	0	0	0
February 2033	0	0	0	0	0	48	0	0	0
February 2034	0	0	0	0	0	9	0	0	0
February 2035	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.9	16.7	7.9	9.3	11.9	26.0	7.9	3.2	2.1

ZH Class

Date	PSA Prepayment Assumption 0%	100%	175%	220%	235%	236%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100
February 2006	105	105	105	89	84	7	2	0	0
February 2007	110	110	110	70	56	0	0	0	0
February 2008	116	116	116	54	34	0	0	0	0
February 2009	122	122	122	45	20	0	0	0	0
February 2010	128	128	128	41	14	0	0	0	0
February 2011	135	135	135	42	14	0	0	0	0
February 2012	142	142	142	44	14	0	0	0	0
February 2013	149	149	149	47	15	0	0	0	0
February 2014	157	157	143	49	16	0	0	0	0
February 2015	165	165	137	48	17	0	0	0	0
February 2016	173	173	128	44	18	0	0	0	0
February 2017	182	182	119	40	19	0	0	0	0
February 2018	191	191	109	36	17	0	0	0	0
February 2019	201	201	99	32	15	0	0	0	0
February 2020	211	211	89	29	13	0	0	0	0
February 2021	222	222	80	25	12	0	0	0	0
February 2022	234	222	70	22	10	0	0	0	0
February 2023	246	201	61	19	9	0	0	0	0
February 2024	258	180	53	16	7	0	0	0	0
February 2025	271	159	45	13	6	0	0	0	0
February 2026	285	139	38	11	5	0	0	0	0
February 2027	300	120	32	9	4	0	0	0	0
February 2028	315	101	26	7	3	0	0	0	0
February 2029	331	83	20	5	2	0	0	0	0
February 2030	348	65	15	4	2	0	0	0	0
February 2031	353	49	11	3	1	0	0	0	0
February 2032	275	33	7	2	1	0	0	0	0
February 2033	191	18	4	1	*	0	0	0	0
February 2034	99	3	1	*	*	0	0	0	0
February 2035	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.1	22.5	17.2	8.9	5.0	0.6	0.6	0.5	0.4

IG†, EK, EH and EM Classes

Date	PSA Prepayment Assumption 0%	100%	230%	350%	500%
Initial Percent	100	100	100	100	100
February 2006	98	89	77	67	54
February 2007	97	76	54	35	13
February 2008	96	72	42	18	0
February 2009	96	71	36	13	0
February 2010	96	71	35	13	0
February 2011	96	71	32	5	0
February 2012	96	67	21	0	0
February 2013	96	58	12	0	0
February 2014	96	50	4	0	0
February 2015	96	43	0	0	0
February 2016	96	36	0	0	0
February 2017	96	29	0	0	0
February 2018	96	23	0	0	0
February 2019	96	17	0	0	0
February 2020	96	11	0	0	0
February 2021	94	6	0	0	0
February 2022	88	2	0	0	0
February 2023	83	0	0	0	0
February 2024	76	0	0	0	0
February 2025	69	0	0	0	0
February 2026	62	0	0	0	0
February 2027	54	0	0	0	0
February 2028	46	0	0	0	0
February 2029	37	0	0	0	0
February 2030	27	0	0	0	0
February 2031	16	0	0	0	0
February 2032	4	0	0	0	0
February 2033	0	0	0	0	0
February 2034	0	0	0	0	0
February 2035	0	0	0	0	0
Weighted Average Life (years)**	21.5	8.4	3.6	2.0	1.2

IH†, ET and EJ Classes

Date	PSA Prepayment Assumption 0%	100%	230%	350%	500%
Initial Percent	100	100	100	100	100
February 2006	100	100	100	100	100
February 2007	100	100	100	100	100
February 2008	97	82	81	79	63
February 2009	92	58	53	46	17
February 2010	87	34	22	10	0
February 2011	81	11	0	0	0
February 2012	75	0	0	0	0
February 2013	69	0	0	0	0
February 2014	62	0	0	0	0
February 2015	55	0	0	0	0
February 2016	46	0	0	0	0
February 2017	38	0	0	0	0
February 2018	28	0	0	0	0
February 2019	18	0	0	0	0
February 2020	8	0	0	0	0
February 2021	0	0	0	0	0
February 2022	0	0	0	0	0
February 2023	0	0	0	0	0
February 2024	0	0	0	0	0
February 2025	0	0	0	0	0
February 2026	0	0	0	0	0
February 2027	0	0	0	0	0
February 2028	0	0	0	0	0
February 2029	0	0	0	0	0
February 2030	0	0	0	0	0
February 2031	0	0	0	0	0
February 2032	0	0	0	0	0
February 2033	0	0	0	0	0
February 2034	0	0	0	0	0
February 2035	0	0	0	0	0
Weighted Average Life (years)**	10.1	4.4	4.1	3.9	3.3

VA Class

Date	PSA Prepayment Assumption 0%	100%	230%	350%	500%
Initial Percent	100	100	100	100	100
February 2006	93	93	93	93	93
February 2007	86	86	86	86	86
February 2008	78	78	78	78	78
February 2009	70	70	70	70	70
February 2010	61	61	61	61	1
February 2011	52	52	52	52	0
February 2012	42	42	42	1	0
February 2013	32	32	32	0	0
February 2014	22	22	22	0	0
February 2015	11	11	0	0	0
February 2016	0	0	0	0	0
February 2017	0	0	0	0	0
February 2018	0	0	0	0	0
February 2019	0	0	0	0	0
February 2020	0	0	0	0	0
February 2021	0	0	0	0	0
February 2022	0	0	0	0	0
February 2023	0	0	0	0	0
February 2024	0	0	0	0	0
February 2025	0	0	0	0	0
February 2026	0	0	0	0	0
February 2027	0	0	0	0	0
February 2028	0	0	0	0	0
February 2029	0	0	0	0	0
February 2030	0	0	0	0	0
February 2031	0	0	0	0	0
February 2032	0	0	0	0	0
February 2033	0	0	0	0	0
February 2034	0	0	0	0	0
February 2035	0	0	0	0	0
Weighted Average Life (years)**	6.0	6.0	5.9	5.0	3.9

VI†, VO and VB Classes

Date	PSA Prepayment Assumption 0%	100%	230%	350%	500%
Initial Percent	100	100	100	100	100
February 2006	100	100	100	100	100
February 2007	100	100	100	100	100
February 2008	100	100	100	100	100
February 2009	100	100	100	100	100
February 2010	100	100	100	100	100
February 2011	100	100	100	100	12
February 2012	100	100	100	100	0
February 2013	100	100	100	29	0
February 2014	100	100	100	0	0
February 2015	100	100	91	0	0
February 2016	99	99	32	0	0
February 2017	89	89	0	0	0
February 2018	77	77	0	0	0
February 2019	65	65	0	0	0
February 2020	53	53	0	0	0
February 2021	40	40	0	0	0
February 2022	26	26	0	0	0
February 2023	12	0	0	0	0
February 2024	0	0	0	0	0
February 2025	0	0	0	0	0
February 2026	0	0	0	0	0
February 2027	0	0	0	0	0
February 2028	0	0	0	0	0
February 2029	0	0	0	0	0
February 2030	0	0	0	0	0
February 2031	0	0	0	0	0
February 2032	0	0	0	0	0
February 2033	0	0	0	0	0
February 2034	0	0	0	0	0
February 2035	0	0	0	0	0
Weighted Average Life (years)**	15.1	15.0	10.7	7.7	5.6

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

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

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

Date	ZB Class PSA Prepayment Assumption 0%	100%	230%	350%	500%
Initial Percent	100	100	100	100	100
February 2006	105	105	105	105	105
February 2007	110	110	110	110	110
February 2008	116	116	116	116	116
February 2009	122	122	122	122	122
February 2010	128	128	128	128	128
February 2011	135	135	135	135	135
February 2012	142	142	142	142	99
February 2013	149	149	149	149	68
February 2014	157	157	157	133	46
February 2015	165	165	165	102	31
February 2016	173	173	173	78	21
February 2017	182	182	166	59	14
February 2018	191	191	138	45	10
February 2019	201	201	114	34	6
February 2020	211	211	93	26	4
February 2021	222	222	76	19	3
February 2022	234	234	62	14	2
February 2023	246	234	50	11	1
February 2024	255	204	40	8	1
February 2025	255	176	32	6	1
February 2026	255	149	25	4	*
February 2027	255	125	19	3	*
February 2028	255	101	14	2	*
February 2029	255	80	10	1	*
February 2030	255	60	7	1	*
February 2031	255	41	4	*	*
February 2032	255	23	2	*	*
February 2033	198	7	1	*	*
February 2034	103	0	0	0	0
February 2035	0	0	0	0	0
Weighted Average Life (years)**	28.8	22.5	16.3	12.1	8.8

Date	E, EC and IE† Classes PSA Prepayment Assumption 0%	100%	230%	350%	500%
Initial Percent	100	100	100	100	100
February 2006	99	92	84	77	68
February 2007	98	83	68	54	39
February 2008	96	75	53	37	19
February 2009	95	67	41	23	5
February 2010	93	60	31	12	0
February 2011	92	53	22	4	0
February 2012	90	47	15	0	0
February 2013	88	41	8	0	0
February 2014	86	35	3	0	0
February 2015	83	30	0	0	0
February 2016	81	25	0	0	0
February 2017	78	20	0	0	0
February 2018	76	16	0	0	0
February 2019	73	12	0	0	0
February 2020	69	8	0	0	0
February 2021	66	4	0	0	0
February 2022	62	1	0	0	0
February 2023	58	0	0	0	0
February 2024	53	0	0	0	0
February 2025	49	0	0	0	0
February 2026	43	0	0	0	0
February 2027	38	0	0	0	0
February 2028	32	0	0	0	0
February 2029	26	0	0	0	0
February 2030	19	0	0	0	0
February 2031	11	0	0	0	0
February 2032	3	0	0	0	0
February 2033	0	0	0	0	0
February 2034	0	0	0	0	0
February 2035	0	0	0	0	0
Weighted Average Life (years)**	18.1	7.2	3.8	2.6	1.8

Date	IL†, MH, MA and MJ Classes PSA Prepayment Assumption 0%	100%	145%	220%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100
February 2006	95	81	81	81	81	81	81
February 2007	89	49	49	49	49	49	49
February 2008	83	10	10	10	10	10	0
February 2009	76	0	0	0	0	0	0
February 2010	69	0	0	0	0	0	0
February 2011	61	0	0	0	0	0	0
February 2012	53	0	0	0	0	0	0
February 2013	44	0	0	0	0	0	0
February 2014	34	0	0	0	0	0	0
February 2015	24	0	0	0	0	0	0
February 2016	12	0	0	0	0	0	0
February 2017	*	0	0	0	0	0	0
February 2018	0	0	0	0	0	0	0
February 2019	0	0	0	0	0	0	0
February 2020	0	0	0	0	0	0	0
February 2021	0	0	0	0	0	0	0
February 2022	0	0	0	0	0	0	0
February 2023	0	0	0	0	0	0	0
February 2024	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0
February 2035	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.9	1.9	1.9	1.9	1.9	1.9	1.8

Date	IK†, MK, MB and ML Classes PSA Prepayment Assumption 0%	100%	145%	220%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	100
February 2007	100	100	100	100	100	100	100
February 2008	100	100	100	100	100	100	25
February 2009	100	47	47	47	47	13	0
February 2010	100	0	0	0	0	0	0
February 2011	100	0	0	0	0	0	0
February 2012	100	0	0	0	0	0	0
February 2013	100	0	0	0	0	0	0
February 2014	100	0	0	0	0	0	0
February 2015	100	0	0	0	0	0	0
February 2016	100	0	0	0	0	0	0
February 2017	100	0	0	0	0	0	0
February 2018	75	0	0	0	0	0	0
February 2019	47	0	0	0	0	0	0
February 2020	17	0	0	0	0	0	0
February 2021	0	0	0	0	0	0	0
February 2022	0	0	0	0	0	0	0
February 2023	0	0	0	0	0	0	0
February 2024	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0
February 2035	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.9	4.0	4.0	4.0	4.0	3.8	2.9

Date	IU†, MN and MC Classes PSA Prepayment Assumption 0%	100%	145%	220%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	100
February 2007	100	100	100	100	100	100	100
February 2008	100	100	100	100	100	100	100
February 2009	100	100	100	100	100	100	12
February 2010	100	87	87	87	87	35	0
February 2011	100	48	48	48	48	0	0
February 2012	100	11	11	11	11	0	0
February 2013	100	0	0	0	0	0	0
February 2014	100	0	0	0	0	0	0
February 2015	100	0	0	0	0	0	0
February 2016	100	0	0	0	0	0	0
February 2017	100	0	0	0	0	0	0
February 2018	100	0	0	0	0	0	0
February 2019	100	0	0	0	0	0	0
February 2020	100	0	0	0	0	0	0
February 2021	91	0	0	0	0	0	0
February 2022	70	0	0	0	0	0	0
February 2023	47	0	0	0	0	0	0
February 2024	22	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0
February 2035	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.8	6.0	6.0	6.0	6.0	4.8	3.6

Date	MD Class PSA Prepayment Assumption 0%	100%	145%	220%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	100
February 2007	100	100	100	100	100	100	100
February 2008	100	100	100	100	100	100	100
February 2009	100	100	100	100	100	100	100
February 2010	100	100	100	100	100	100	0
February 2011	100	100	100	100	100	52	0
February 2012	100	100	100	100	100	0	0
February 2013	100	47	47	47	47	0	0
February 2014	100	0	0	0	0	0	0
February 2015	100	0	0	0	0	0	0
February 2016	100	0	0	0	0	0	0
February 2017	100	0	0	0	0	0	0
February 2018	100	0	0	0	0	0	0
February 2019	100	0	0	0	0	0	0
February 2020	100	0	0	0	0	0	0
February 2021	100	0	0	0	0	0	0
February 2022	100	0	0	0	0	0	0
February 2023	100	0	0	0	0	0	0
February 2024	100	0	0	0	0	0	0
February 2025	91	0	0	0	0	0	0
February 2026	26	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0
February 2035	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.7	8.0	8.0	8.0	8.0	6.1	4.5

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

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

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

ME Class

Date	PSA Prepayment Assumption						
	0%	100%	145%	220%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	100
February 2007	100	100	100	100	100	100	100
February 2008	100	100	100	100	100	100	100
February 2009	100	100	100	100	100	100	100
February 2010	100	100	100	100	100	100	87
February 2011	100	100	100	100	100	100	44
February 2012	100	100	100	100	100	81	14
February 2013	100	100	100	100	100	51	0
February 2014	100	90	90	90	90	28	0
February 2015	100	66	66	66	66	10	0
February 2016	100	45	45	45	45	0	0
February 2017	100	28	28	28	28	0	0
February 2018	100	14	14	14	14	0	0
February 2019	100	2	2	2	2	0	0
February 2020	100	0	0	0	0	0	0
February 2021	100	0	0	0	0	0	0
February 2022	100	0	0	0	0	0	0
February 2023	100	0	0	0	0	0	0
February 2024	100	0	0	0	0	0	0
February 2025	100	0	0	0	0	0	0
February 2026	100	0	0	0	0	0	0
February 2027	83	0	0	0	0	0	0
February 2028	54	0	0	0	0	0	0
February 2029	22	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0
February 2035	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.1	11.0	11.0	11.0	11.0	8.2	6.0

MI†, MO and MG Classes

Date	PSA Prepayment Assumption						
	0%	100%	145%	220%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	100
February 2007	100	100	100	100	100	100	100
February 2008	100	100	100	100	100	100	100
February 2009	100	100	100	100	100	100	100
February 2010	100	100	100	100	100	100	100
February 2011	100	100	100	100	100	100	100
February 2012	100	100	100	100	100	100	100
February 2013	100	100	100	100	100	100	87
February 2014	100	100	100	100	100	100	60
February 2015	100	100	100	100	100	100	41
February 2016	100	100	100	100	100	91	28
February 2017	100	100	100	100	100	70	19
February 2018	100	100	100	100	100	53	13
February 2019	100	100	100	100	100	41	9
February 2020	100	85	85	85	85	31	6
February 2021	100	69	69	69	69	23	4
February 2022	100	56	56	56	56	17	3
February 2023	100	45	45	45	45	13	2
February 2024	100	36	36	36	36	10	1
February 2025	100	28	28	28	28	7	1
February 2026	100	22	22	22	22	5	*
February 2027	100	17	17	17	17	4	*
February 2028	100	13	13	13	13	3	*
February 2029	100	10	10	10	10	2	*
February 2030	78	7	7	7	7	1	*
February 2031	6	5	5	5	5	1	*
February 2032	3	3	3	3	3	*	*
February 2033	2	2	2	2	2	*	*
February 2034	1	1	1	1	1	*	*
February 2035	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.5	18.5	18.5	18.5	18.5	14.3	10.3

JH Class

Date	PSA Prepayment Assumption						
	0%	100%	145%	220%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100
February 2006	100	100	84	84	84	84	84
February 2007	100	100	52	52	52	52	52
February 2008	100	100	13	13	13	13	0
February 2009	100	100	0	0	0	0	0
February 2010	100	100	0	0	0	0	0
February 2011	100	100	0	0	0	0	0
February 2012	100	100	0	0	0	0	0
February 2013	100	100	0	0	0	0	0
February 2014	100	99	0	0	0	0	0
February 2015	100	92	0	0	0	0	0
February 2016	100	78	0	0	0	0	0
February 2017	100	58	0	0	0	0	0
February 2018	100	35	0	0	0	0	0
February 2019	100	8	0	0	0	0	0
February 2020	100	0	0	0	0	0	0
February 2021	100	0	0	0	0	0	0
February 2022	100	0	0	0	0	0	0
February 2023	100	0	0	0	0	0	0
February 2024	100	0	0	0	0	0	0
February 2025	100	0	0	0	0	0	0
February 2026	100	0	0	0	0	0	0
February 2027	100	0	0	0	0	0	0
February 2028	100	0	0	0	0	0	0
February 2029	100	0	0	0	0	0	0
February 2030	100	0	0	0	0	0	0
February 2031	100	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0
February 2035	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.5	12.2	2.0	2.0	2.0	2.0	1.8

CF, CS and CA Classes

Date	PSA Prepayment Assumption						
	0%	100%	145%	220%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100
February 2006	100	100	100	87	82	64	38
February 2007	100	100	100	60	45	0	0
February 2008	100	100	100	30	4	0	0
February 2009	100	100	90	0	0	0	0
February 2010	100	100	77	0	0	0	0
February 2011	100	100	67	0	0	0	0
February 2012	100	100	60	0	0	0	0
February 2013	100	100	55	0	0	0	0
February 2014	100	100	52	0	0	0	0
February 2015	100	100	46	0	0	0	0
February 2016	100	100	39	0	0	0	0
February 2017	100	100	31	0	0	0	0
February 2018	100	100	21	0	0	0	0
February 2019	100	100	11	0	0	0	0
February 2020	100	90	1	0	0	0	0
February 2021	100	75	0	0	0	0	0
February 2022	100	59	0	0	0	0	0
February 2023	100	44	0	0	0	0	0
February 2024	100	28	0	0	0	0	0
February 2025	100	13	0	0	0	0	0
February 2026	100	0	0	0	0	0	0
February 2027	100	0	0	0	0	0	0
February 2028	100	0	0	0	0	0	0
February 2029	100	0	0	0	0	0	0
February 2030	100	0	0	0	0	0	0
February 2031	100	0	0	0	0	0	0
February 2032	93	0	0	0	0	0	0
February 2033	30	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0
February 2035	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.7	17.6	9.0	2.3	1.8	1.2	0.9

FL, SL†, CO, ST and SU Classes

Date	PSA Prepayment Assumption						
	0%	100%	145%	220%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	100
February 2007	100	100	100	100	100	94	27
February 2008	100	100	100	100	100	27	0
February 2009	100	100	100	98	68	0	0
February 2010	100	100	100	73	39	0	0
February 2011	100	100	100	55	19	0	0
February 2012	100	100	100	44	7	0	0
February 2013	100	100	100	37	1	0	0
February 2014	100	100	100	35	0	0	0
February 2015	100	100	100	33	0	0	0
February 2016	100	100	100	30	0	0	0
February 2017	100	100	100	28	0	0	0
February 2018	100	100	100	25	0	0	0
February 2019	100	100	100	22	0	0	0
February 2020	100	100	100	20	0	0	0
February 2021	100	100	91	17	0	0	0
February 2022	100	100	82	15	0	0	0
February 2023	100	100	73	13	0	0	0
February 2024	100	100	64	11	0	0	0
February 2025	100	100	56	9	0	0	0
February 2026	100	98	48	8	0	0	0
February 2027	100	85	41	6	0	0	0
February 2028	100	72	34	5	0	0	0
February 2029	100	60	27	4	0	0	0
February 2030	100	48	21	3	0	0	0
February 2031	100	37	16	2	0	0	0
February 2032	100	26	11	1	0	0	0
February 2033	100	16	7	1	0	0	0
February 2034	66	6	3	*	0	0	0
February 2035	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.3	25.0	21.3	9.5	4.8	2.7	1.8

IW†, LE and LG Classes

Date	PSA Prepayment Assumption						
	0%	100%	155%	200%	250%	300%	500%
Initial Percent	100	100	100	100	100	100	100
February 2006	98	92	92	92	92	92	92
February 2007	95	77	77	77	77	77	77
February 2008	92	58	58	58	58	58	55
February 2009	89	40	40	40	40	40	11
February 2010	86	23	23	23	23	23	0
February 2011	83	7	7	7	7	7	0
February 2012	79	0	0	0	0	0	0
February 2013	75	0	0	0	0	0	0
February 2014	70	0	0	0	0	0	0
February 2015	65	0	0	0	0	0	0
February 2016	60	0	0	0	0	0	0
February 2017	54	0	0	0	0	0	0
February 2018	48	0	0	0	0	0	0
February 2019	42	0	0	0	0	0	0
February 2020	34	0	0	0	0	0	0
February 2021	27	0	0	0	0	0	0
February 2022	18	0	0	0	0	0	0
February 2023	9	0	0	0	0	0	0
February 2024	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0
February 2035	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.8	3.5	3.5	3.5	3.5	3.5	2.8

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

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

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

Date	IX†, LJ and LB Classes — PSA Prepayment Assumption 0%	100%	155%	200%	250%	300%	500%
Initial Percent	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	100
February 2007	100	100	100	100	100	100	100
February 2008	100	100	100	100	100	100	100
February 2009	100	100	100	100	100	100	100
February 2010	100	100	100	100	100	100	55
February 2011	100	100	100	100	100	100	4
February 2012	100	81	81	81	81	81	0
February 2013	100	47	47	47	47	47	0
February 2014	100	17	17	17	17	17	0
February 2015	100	0	0	0	0	0	0
February 2016	100	0	0	0	0	0	0
February 2017	100	0	0	0	0	0	0
February 2018	100	0	0	0	0	0	0
February 2019	100	0	0	0	0	0	0
February 2020	100	0	0	0	0	0	0
February 2021	100	0	0	0	0	0	0
February 2022	100	0	0	0	0	0	0
February 2023	100	0	0	0	0	0	0
February 2024	98	0	0	0	0	0	0
February 2025	71	0	0	0	0	0	0
February 2026	43	0	0	0	0	0	0
February 2027	12	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0
February 2035	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.7	8.0	8.0	8.0	8.0	8.0	5.2

Date	LC Class — PSA Prepayment Assumption 0%	100%	155%	200%	250%	300%	500%
Initial Percent	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	100
February 2007	100	100	100	100	100	100	100
February 2008	100	100	100	100	100	100	100
February 2009	100	100	100	100	100	100	100
February 2010	100	100	100	100	100	100	100
February 2011	100	100	100	100	100	100	100
February 2012	100	100	100	100	100	100	41
February 2013	100	100	100	100	100	100	0
February 2014	100	100	100	100	100	100	0
February 2015	100	85	85	85	85	85	0
February 2016	100	46	46	46	46	46	0
February 2017	100	15	15	15	15	15	0
February 2018	100	0	0	0	0	0	0
February 2019	100	0	0	0	0	0	0
February 2020	100	0	0	0	0	0	0
February 2021	100	0	0	0	0	0	0
February 2022	100	0	0	0	0	0	0
February 2023	100	0	0	0	0	0	0
February 2024	100	0	0	0	0	0	0
February 2025	100	0	0	0	0	0	0
February 2026	100	0	0	0	0	0	0
February 2027	100	0	0	0	0	0	0
February 2028	59	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0
February 2035	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.2	11.0	11.0	11.0	11.0	11.0	6.9

Date	LI†, LO and LD Classes — PSA Prepayment Assumption 0%	100%	155%	200%	250%	300%	500%
Initial Percent	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	100
February 2007	100	100	100	100	100	100	100
February 2008	100	100	100	100	100	100	100
February 2009	100	100	100	100	100	100	100
February 2010	100	100	100	100	100	100	100
February 2011	100	100	100	100	100	100	100
February 2012	100	100	100	100	100	100	100
February 2013	100	100	100	100	100	100	95
February 2014	100	100	100	100	100	100	65
February 2015	100	100	100	100	100	100	44
February 2016	100	100	100	100	100	100	30
February 2017	100	100	100	100	100	100	21
February 2018	100	91	91	91	91	91	14
February 2019	100	72	72	72	72	72	9
February 2020	100	56	56	56	56	56	6
February 2021	100	44	44	44	44	44	4
February 2022	100	35	35	35	35	35	3
February 2023	100	27	27	27	27	27	2
February 2024	100	21	21	21	21	21	1
February 2025	100	16	16	16	16	16	1
February 2026	100	12	12	12	12	12	1
February 2027	100	9	9	9	9	9	*
February 2028	100	7	7	7	7	7	*
February 2029	89	5	5	5	5	5	*
February 2030	18	3	3	3	3	3	*
February 2031	2	2	2	2	2	2	*
February 2032	1	1	1	1	1	1	*
February 2033	1	1	1	1	1	1	*
February 2034	*	*	*	*	*	*	*
February 2035	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.6	16.5	16.5	16.5	16.5	16.5	10.5

Date	FN, SN† and KA Classes — PSA Prepayment Assumption 0%	100%	155%	200%	250%	300%	500%
Initial Percent	100	100	100	100	100	100	100
February 2006	97	97	90	90	90	90	90
February 2007	94	94	69	69	69	69	69
February 2008	91	91	42	42	42	42	0
February 2009	87	87	19	19	19	19	0
February 2010	83	83	2	2	2	2	0
February 2011	79	79	0	0	0	0	0
February 2012	75	75	0	0	0	0	0
February 2013	71	71	0	0	0	0	0
February 2014	66	64	0	0	0	0	0
February 2015	61	51	0	0	0	0	0
February 2016	56	33	0	0	0	0	0
February 2017	51	11	0	0	0	0	0
February 2018	45	0	0	0	0	0	0
February 2019	39	0	0	0	0	0	0
February 2020	33	0	0	0	0	0	0
February 2021	26	0	0	0	0	0	0
February 2022	19	0	0	0	0	0	0
February 2023	11	0	0	0	0	0	0
February 2024	3	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0
February 2035	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.4	8.9	2.8	2.8	2.8	2.8	2.2

Date	ZL Class — PSA Prepayment Assumption 0%	100%	155%	200%	250%	300%	500%
Initial Percent	100	100	100	100	100	100	100
February 2006	106	106	100	85	69	52	0
February 2007	112	112	100	52	0	0	0
February 2008	118	118	100	13	0	0	0
February 2009	125	125	100	0	0	0	0
February 2010	132	132	100	0	0	0	0
February 2011	139	139	77	0	0	0	0
February 2012	147	147	58	0	0	0	0
February 2013	155	155	45	0	0	0	0
February 2014	164	164	32	0	0	0	0
February 2015	173	173	13	0	0	0	0
February 2016	183	183	0	0	0	0	0
February 2017	193	193	0	0	0	0	0
February 2018	204	181	0	0	0	0	0
February 2019	216	143	0	0	0	0	0
February 2020	228	104	0	0	0	0	0
February 2021	241	64	0	0	0	0	0
February 2022	254	24	0	0	0	0	0
February 2023	269	0	0	0	0	0	0
February 2024	284	0	0	0	0	0	0
February 2025	290	0	0	0	0	0	0
February 2026	290	0	0	0	0	0	0
February 2027	290	0	0	0	0	0	0
February 2028	290	0	0	0	0	0	0
February 2029	290	0	0	0	0	0	0
February 2030	290	0	0	0	0	0	0
February 2031	194	0	0	0	0	0	0
February 2032	65	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0
February 2035	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.4	15.1	7.8	2.0	1.3	1.0	0.6

Date	SM†, FM and SP Classes — PSA Prepayment Assumption 0%	100%	155%	200%	250%	300%	500%
Initial Percent	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	96
February 2007	100	100	100	100	100	87	35
February 2008	100	100	100	100	79	57	0
February 2009	100	100	100	96	65	36	0
February 2010	100	100	100	90	55	23	0
February 2011	100	100	100	81	43	10	0
February 2012	100	100	100	74	35	3	0
February 2013	100	100	100	70	31	*	0
February 2014	100	100	100	66	29	0	0
February 2015	100	100	100	62	27	0	0
February 2016	100	100	97	57	24	0	0
February 2017	100	100	90	52	22	0	0
February 2018	100	100	83	47	19	0	0
February 2019	100	100	76	42	17	0	0
February 2020	100	100	68	37	14	0	0
February 2021	100	100	61	33	12	0	0
February 2022	100	100	54	28	10	0	0
February 2023	100	96	48	24	9	0	0
February 2024	100	86	41	21	7	0	0
February 2025	100	76	36	17	6	0	0
February 2026	100	67	30	14	5	0	0
February 2027	100	58	25	12	4	0	0
February 2028	100	49	21	10	3	0	0
February 2029	100	40	17	7	2	0	0
February 2030	100	33	13	6	2	0	0
February 2031	100	25	10	4	1	0	0
February 2032	100	18	7	3	1	0	0
February 2033	81	11	4	2	*	0	0
February 2034	42	5	2	1	*	0	0
February 2035	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.8	23.2	18.4	13.1	7.7	3.7	1.8

* 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.

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

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

Group	Prepayment Assumption
1	191% PSA
2	204% PSA
3	791% PSA
4	220% PSA
5	230% PSA
6	220% PSA
7	250% 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 January 20, 2005. 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 UBS Securities LLC (the "Dealer") in exchange for the MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

Increase in Certificates. Before the Settlement Date, we and the Dealer may agree to offer Classes in addition to those contemplated as of the date of this prospectus supplement. In this event, we will increase the related MBS in principal balance, but we expect that all these additional MBS will have the same characteristics as described under "Description of the Certificates—The MBS" in this prospectus supplement. The proportion that the original principal balance of each Group 1, 2, 3, 4, 5, 6 or 7 Class bears to the aggregate original principal balance of all Group 1, 2, 3, 4, 5, 6 or 7 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.

Schedule 1

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
Recombination 1								
IB	$10,500,000 (4)	BA	$ 94,500,000	4.50%	FIX	AS/SEQ	31394CZH8	April 2019
BG	94,500,000							
Recombination 2								
IB	5,250,000 (4)	BE	94,500,000	4.25	FIX	AS/SEQ	31394CZJ4	April 2019
BG	94,500,000							
Recombination 3								
IP	1,480,900 (4)	PB	7,404,500	5.00	FIX	PAC	31394CZK1	December 2023
PQ	7,404,500							
Recombination 4								
IP	740,450 (4)	PT	7,404,500	4.50	FIX	PAC	31394CZN5	December 2023
PQ	7,404,500							
Recombination 5								
IQ	1,505,000 (4)	PC	15,050,000	5.00	FIX	PAC	31394CZL9	March 2029
PV	15,050,000							
Recombination 6								
PI	15,095,000 (4)	PE	15,095,000	5.00	FIX	PAC	31394CZM7	December 2033
PO	15,095,000							
Recombination 7								
EI	25,377,627 (4)	OE	25,377,627	5.00	FIX	PAC	31394CZP0	November 2033
EO	25,377,627							
Recombination 8								
IG	22,400,000 (4)	EH	112,000,000	5.00	FIX	AS/SEQ	31394CZR6	August 2032
EK	112,000,000							
Recombination 9								
IG	11,200,000 (4)	EM	112,000,000	4.50	FIX	AS/SEQ	31394CZU9	August 2032
EK	112,000,000							

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
Recombination 10								
IH	$ 9,600,000 (4)	EJ	$ 48,000,000	5.00%	FIX	NAS/SEQ	31394CZS4	June 2028
ET	48,000,000							
Recombination 11								
IG	22,400,000 (4)	E	160,000,000	5.00	FIX	SEQ	31394CZQ8	August 2032
EK	112,000,000							
IH	9,600,000 (4)							
ET	48,000,000							
Recombination 12								
IG	11,200,000 (4)	EC	160,000,000	4.50	FIX	SEQ	31394CZV7	August 2032
EK	112,000,000							
IH	4,800,000 (4)							
ET	48,000,000							
Recombination 13								
IG	22,400,000 (4)	IE	32,000,000 (4)	5.00	FIX/IO	NTL	31394CZW5	August 2032
IH	9,600,000 (4)							
Recombination 14								
VI	12,942,000 (4)	VB	12,942,000	5.00	FIX	SEQ/AD	31394CZT2	January 2024
VO	12,942,000							
Recombination 15								
IL	10,364,800 (4)	MA	51,824,000	5.00	FIX	PAC	31394CZX3	January 2020
MH	51,824,000							
Recombination 16								
IL	5,182,400 (4)	MJ	51,824,000	4.50	FIX	PAC	31394CA44	January 2020
MH	51,824,000							
Recombination 17								
IK	5,288,600 (4)	MB	26,443,000	5.00	FIX	PAC	31394CZY1	December 2023
MK	26,443,000							
Recombination 18								
IK	2,644,300 (4)	ML	26,443,000	4.50	FIX	PAC	31394CA51	December 2023
MK	26,443,000							

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
Recombination 19								
IU	$ 4,327,400 (4)	MC	$ 43,274,000	5.00%	FIX	PAC	31394CZZ8	September 2028
MN	43,274,000							
Recombination 20								
MI	24,952,000 (4)	MG	24,952,000	5.00	FIX	PAC	31394CA28	March 2035
MO	24,952,000							
Recombination 21								
CF	16,310,000	CA	32,620,000	5.00	FIX	SUP	31394CA36	September 2033
CS	16,310,000							
Recombination 22								
CO	3,363,981	ST	3,363,981	(5)	INV	SUP	31394CA69	March 2035
SL	30,275,833 (4)							
Recombination 23								
CO	6,055,167	SU	6,055,167	(5)	INV	SUP	31394CA77	March 2035
SL	30,275,833 (4)							
Recombination 24								
IW	12,865,636 (4)	LG	70,761,000	5.00	FIX	PAC	31394CB27	June 2028
LE	70,761,000							
Recombination 25								
IX	2,631,545 (4)	LB	28,947,000	5.50	FIX	PAC	31394CA85	March 2032
LJ	28,947,000							
Recombination 26								
LI	15,817,000 (4)	LD	15,817,000	5.50	FIX	PAC	31394CA93	March 2035
LO	15,817,000							

(1) REMIC Certificates and RCR Certificates in any Recombination (other than Recombination 11, 12 or 13) may be exchanged only in the proportions shown in this Schedule 1. In any exchange under Recombination 11, 12 or 13 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) For a description of these interest rates, see "Description of the Certificates—Distributions of Interest" in this prospectus supplement.

Principal Balance Schedules

Aggregate Group I Planned Balances

Distribution Date	Planned Balance
Initial Balance through February 2006	$65,248,000.00
March 2006	64,643,721.06
April 2006	64,042,581.54
May 2006	63,444,601.00
June 2006	62,849,763.16
July 2006	62,258,051.81
August 2006	61,669,450.84
September 2006	61,083,944.21
October 2006	60,501,515.97
November 2006	59,922,150.26
December 2006	59,345,831.28
January 2007	58,772,543.33
February 2007	58,202,270.79
March 2007	57,634,998.10
April 2007	57,070,709.81
May 2007	56,509,390.52
June 2007	55,951,024.93
July 2007	55,395,597.81
August 2007	54,843,094.02
September 2007	54,293,498.48
October 2007	53,746,796.19
November 2007	53,202,972.24
December 2007	52,662,011.79
January 2008	52,123,900.08
February 2008	51,588,622.41
March 2008	51,056,164.18
April 2008	50,526,510.85
May 2008	49,999,647.95
June 2008	49,475,561.10
July 2008	48,954,235.98
August 2008	48,435,658.35
September 2008	47,919,814.05
October 2008	47,406,688.98
November 2008	46,896,269.12
December 2008	46,388,540.52
January 2009	45,883,489.30
February 2009	45,381,101.66
March 2009	44,881,363.86
April 2009	44,384,262.23
May 2009	43,889,783.18
June 2009	43,397,913.19
July 2009	42,908,638.80
August 2009	42,421,946.63
September 2009	41,937,823.36
October 2009	41,456,255.74
November 2009	40,977,230.59
December 2009	40,500,734.79
January 2010	40,026,755.31
February 2010	39,555,279.16
March 2010	39,086,293.44
April 2010	$38,619,785.30
May 2010	38,155,741.96
June 2010	37,694,150.70
July 2010	37,234,998.88
August 2010	36,778,273.92
September 2010	36,323,963.30
October 2010	35,872,054.57
November 2010	35,422,535.34
December 2010	34,975,393.28
January 2011	34,530,616.13
February 2011	34,088,191.69
March 2011	33,648,107.83
April 2011	33,210,352.47
May 2011	32,774,913.60
June 2011	32,341,779.27
July 2011	31,910,937.59
August 2011	31,482,376.74
September 2011	31,056,084.95
October 2011	30,632,050.51
November 2011	30,210,261.78
December 2011	29,790,707.17
January 2012	29,373,375.15
February 2012	28,958,254.26
March 2012	28,545,333.09
April 2012	28,134,600.29
May 2012	27,726,044.58
June 2012	27,319,654.71
July 2012	26,915,419.52
August 2012	26,513,327.88
September 2012	26,113,368.74
October 2012	25,715,531.09
November 2012	25,319,803.99
December 2012	24,926,176.55
January 2013	24,537,276.57
February 2013	24,154,085.12
March 2013	23,776,521.17
April 2013	23,404,504.80
May 2013	23,037,957.22
June 2013	22,676,800.73
July 2013	22,320,958.71
August 2013	21,970,355.60
September 2013	21,624,916.91
October 2013	21,284,569.18
November 2013	20,949,239.98
December 2013	20,618,857.87
January 2014	20,293,352.43
February 2014	19,972,654.20
March 2014	19,656,694.70
April 2014	19,345,406.41
May 2014	19,038,722.75
June 2014	18,736,578.06
July 2014	$18,438,907.60
August 2014	18,145,647.53
September 2014	17,856,734.91
October 2014	17,572,107.68
November 2014	17,291,704.64
December 2014	17,015,465.45
January 2015	16,743,330.60
February 2015	16,475,241.43
March 2015	16,211,140.09
April 2015	15,950,969.54
May 2015	15,694,673.53
June 2015	15,442,196.61
July 2015	15,193,484.10
August 2015	14,948,482.09
September 2015	14,707,137.41
October 2015	14,469,397.65
November 2015	14,235,211.12
December 2015	14,004,526.86
January 2016	13,777,294.63
February 2016	13,553,464.89
March 2016	13,332,988.79
April 2016	13,115,818.16
May 2016	12,901,905.52
June 2016	12,691,204.04
July 2016	12,483,667.56
August 2016	12,279,250.56
September 2016	12,077,908.16
October 2016	11,879,596.11
November 2016	11,684,270.77
December 2016	11,491,889.14
January 2017	11,302,408.79
February 2017	11,115,787.92
March 2017	10,931,985.29
April 2017	10,750,960.25
May 2017	10,572,672.72
June 2017	10,397,083.18
July 2017	10,224,152.67
August 2017	10,053,842.78
September 2017	9,886,115.64
October 2017	9,720,933.91
November 2017	9,558,260.77
December 2017	9,398,059.93
January 2018	9,240,295.60
February 2018	9,084,932.50
March 2018	8,931,935.84
April 2018	8,781,271.33
May 2018	8,632,905.16
June 2018	8,486,803.99
July 2018	8,342,934.96
August 2018	8,201,265.67
September 2018	8,061,764.17

Aggregate Group I (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
October 2018	$ 7,924,398.97	March 2023	$ 3,017,034.50	August 2027	$ 943,408.52
November 2018	7,789,139.02	April 2023	2,958,605.68	September 2027	919,608.72
December 2018	7,655,953.71	May 2023	2,901,121.67	October 2027	896,227.96
January 2019	7,524,812.86	June 2023	2,844,568.36	November 2027	873,259.72
February 2019	7,395,686.72	July 2023	2,788,931.82	December 2027	850,697.58
March 2019	7,268,545.95	August 2023	2,734,198.33	January 2028	828,535.22
April 2019	7,143,361.64	September 2023	2,680,354.37	February 2028	806,766.40
May 2019	7,020,105.27	October 2023	2,627,386.61	March 2028	785,384.98
June 2019	6,898,748.74	November 2023	2,575,281.91	April 2028	764,384.90
July 2019	6,779,264.35	December 2023	2,524,027.32	May 2028	743,760.20
August 2019	6,661,624.77	January 2024	2,473,610.08	June 2028	723,505.00
September 2019	6,545,803.07	February 2024	2,424,017.60	July 2028	703,613.52
October 2019	6,431,772.71	March 2024	2,375,237.49	August 2028	684,080.05
November 2019	6,319,507.51	April 2024	2,327,257.52	September 2028	664,898.97
December 2019	6,208,981.67	May 2024	2,280,065.65	October 2028	646,064.74
January 2020	6,100,169.75	June 2024	2,233,650.01	November 2028	627,571.90
February 2020	5,993,046.67	July 2024	2,187,998.90	December 2028	609,415.08
March 2020	5,887,587.71	August 2024	2,143,100.79	January 2029	591,588.98
April 2020	5,783,768.50	September 2024	2,098,944.31	February 2029	574,088.38
May 2020	5,681,565.01	October 2024	2,055,518.26	March 2029	556,908.14
June 2020	5,580,953.56	November 2024	2,012,811.60	April 2029	540,043.19
July 2020	5,481,910.79	December 2024	1,970,813.45	May 2029	523,488.55
August 2020	5,384,413.69	January 2025	1,929,513.08	June 2029	507,239.29
September 2020	5,288,439.57	February 2025	1,888,899.93	July 2029	491,290.58
October 2020	5,193,966.06	March 2025	1,848,963.58	August 2029	475,637.64
November 2020	5,100,971.11	April 2025	1,809,693.76	September 2029	460,275.77
December 2020	5,009,432.98	May 2025	1,771,080.35	October 2029	445,200.33
January 2021	4,919,330.24	June 2025	1,733,113.39	November 2029	430,406.77
February 2021	4,830,641.76	July 2025	1,695,783.05	December 2029	415,890.58
March 2021	4,743,346.72	August 2025	1,659,079.64	January 2030	401,647.34
April 2021	4,657,424.59	September 2025	1,622,993.62	February 2030	387,672.69
May 2021	4,572,855.14	October 2025	1,587,515.59	March 2030	373,962.33
June 2021	4,489,618.42	November 2025	1,552,636.27	April 2030	360,512.02
July 2021	4,407,694.76	December 2025	1,518,346.53	May 2030	347,317.59
August 2021	4,327,064.78	January 2026	1,484,637.37	June 2030	334,374.93
September 2021	4,247,709.37	February 2026	1,451,499.92	July 2030	321,680.00
October 2021	4,169,609.69	March 2026	1,418,925.43	August 2030	309,228.80
November 2021	4,092,747.18	April 2026	1,386,905.28	September 2030	297,017.41
December 2021	4,017,103.53	May 2026	1,355,430.99	October 2030	285,041.96
January 2022	3,942,660.70	June 2026	1,324,494.19	November 2030	273,298.64
February 2022	3,869,400.90	July 2026	1,294,086.63	December 2030	261,783.69
March 2022	3,797,306.61	August 2026	1,264,200.18	January 2031	250,493.41
April 2022	3,726,360.54	September 2026	1,234,826.84	February 2031	239,424.16
May 2022	3,656,545.66	October 2026	1,205,958.72	March 2031	228,572.35
June 2022	3,587,845.18	November 2026	1,177,588.04	April 2031	217,934.45
July 2022	3,520,242.55	December 2026	1,149,707.14	May 2031	207,506.97
August 2022	3,453,721.45	January 2027	1,122,308.46	June 2031	197,286.49
September 2022	3,388,265.81	February 2027	1,095,384.57	July 2031	187,269.62
October 2022	3,323,859.77	March 2027	1,068,928.13	August 2031	177,453.04
November 2022	3,260,487.71	April 2027	1,042,931.92	September 2031	167,833.47
December 2022	3,198,134.22	May 2027	1,017,388.82	October 2031	158,407.68
January 2023	3,136,784.13	June 2027	992,291.81	November 2031	149,172.50
February 2023	3,076,422.47	July 2027	967,633.98	December 2031	140,124.79

Aggregate Group I (Continued)

Distribution Date	Planned Balance
January 2032	$ 131,261.46
February 2032	122,579.48
March 2032	114,075.85
April 2032	105,747.63
May 2032	97,591.91
June 2032	89,605.84
July 2032	81,786.60
August 2032	$ 74,131.42
September 2032	66,637.56
October 2032	59,302.34
November 2032	52,123.11
December 2032	45,097.26
January 2033	38,222.22
February 2033	31,495.46
March 2033	$ 24,914.49
April 2033	18,476.86
May 2033	12,180.15
June 2033	6,021.98
July 2033 and thereafter	0.00

Group 2 MBS Specified Balances

Distribution Date	Specified Balance
Initial Balance	$100,000,000.00
March 2005	99,093,554.93
April 2005	98,149,357.57
May 2005	97,168,393.23
June 2005	96,151,693.98
July 2005	95,100,336.88
August 2005	94,015,442.11
September 2005	92,898,170.99
October 2005	91,749,723.96
November 2005	90,571,338.36
December 2005	89,364,286.24
January 2006	88,129,872.02
February 2006	86,869,430.10
March 2006	85,584,322.39
April 2006	84,317,575.53
May 2006	83,068,932.49
June 2006	81,838,139.84
July 2006	80,624,947.61
August 2006	79,429,109.31
September 2006	78,250,381.87
October 2006	77,088,525.55
November 2006	75,943,303.94
December 2006	74,814,483.90
January 2007	73,701,835.53
February 2007	72,605,132.08
March 2007	71,524,149.96
April 2007	70,458,668.66
May 2007	69,408,470.74
June 2007	68,373,341.76
July 2007	67,353,070.24
August 2007	66,347,447.63
September 2007	65,356,268.28
October 2007	64,379,329.39
November 2007	63,416,430.94
December 2007	62,467,375.71
January 2008	61,531,969.20
February 2008	60,610,019.60
March 2008	59,701,337.77
April 2008	58,805,737.19
May 2008	57,923,033.91
June 2008	57,053,046.55
July 2008	$ 56,195,596.23
August 2008	55,350,506.55
September 2008	54,517,603.56
October 2008	53,696,715.73
November 2008	52,887,673.90
December 2008	52,090,311.26
January 2009	51,304,463.30
February 2009	50,529,967.83
March 2009	49,766,664.86
April 2009	49,014,396.67
May 2009	48,273,007.69
June 2009	47,542,344.53
July 2009	46,822,255.94
August 2009	46,112,592.73
September 2009	45,413,207.83
October 2009	44,723,956.18
November 2009	44,044,694.75
December 2009	43,375,282.49
January 2010	42,715,580.32
February 2010	42,065,451.08
March 2010	41,424,759.53
April 2010	40,793,372.29
May 2010	40,171,157.86
June 2010	39,557,986.56
July 2010	38,953,730.50
August 2010	38,358,263.58
September 2010	37,771,461.45
October 2010	37,193,201.51
November 2010	36,623,362.83
December 2010	36,061,826.19
January 2011	35,508,474.02
February 2011	34,963,190.39
March 2011	34,425,860.99
April 2011	33,896,373.09
May 2011	33,374,615.53
June 2011	32,860,478.70
July 2011	32,353,854.54
August 2011	31,854,636.46
September 2011	31,362,719.38
October 2011	30,877,999.67
November 2011	30,400,375.16
December 2011	$ 29,929,745.09
January 2012	29,466,010.11
February 2012	29,009,072.26
March 2012	28,558,834.94
April 2012	28,115,202.91
May 2012	27,678,082.25
June 2012	27,247,380.34
July 2012	26,823,005.87
August 2012	26,404,868.80
September 2012	25,992,880.34
October 2012	25,586,952.96
November 2012	25,187,000.33
December 2012	24,792,937.33
January 2013	24,404,680.03
February 2013	24,022,145.70
March 2013	23,645,252.73
April 2013	23,273,920.65
May 2013	22,908,070.16
June 2013	22,547,623.01
July 2013	22,192,502.09
August 2013	21,842,631.34
September 2013	21,497,935.79
October 2013	21,158,341.50
November 2013	20,823,775.56
December 2013	20,494,166.10
January 2014	20,169,442.25
February 2014	19,849,534.12
March 2014	19,534,372.82
April 2014	19,223,890.40
May 2014	18,918,019.89
June 2014	18,616,695.23
July 2014	18,319,851.31
August 2014	18,027,423.92
September 2014	17,739,349.76
October 2014	17,455,566.40
November 2014	17,176,012.30
December 2014	16,900,626.79
January 2015	16,629,350.03
February 2015	16,362,123.04
March 2015	16,098,887.65
April 2015	15,839,586.53

Group 2 MBS (Continued)

Distribution Date	Specified Balance	Distribution Date	Specified Balance	Distribution Date	Specified Balance
May 2015	$ 15,584,163.13	October 2019	$ 6,366,598.06	March 2024	$ 2,343,847.39
June 2015	15,332,561.71	November 2019	6,255,102.38	April 2024	2,296,366.37
July 2015	15,084,727.31	December 2019	6,145,341.33	May 2024	2,249,668.53
August 2015	14,840,605.74	January 2020	6,037,289.43	June 2024	2,203,742.01
September 2015	14,600,143.57	February 2020	5,930,921.56	July 2024	2,158,575.14
October 2015	14,363,288.13	March 2020	5,826,212.96	August 2024	2,114,156.40
November 2015	14,129,987.49	April 2020	5,723,139.22	September 2024	2,070,474.45
December 2015	13,900,190.43	May 2020	5,621,676.28	October 2024	2,027,518.11
January 2016	13,673,846.48	June 2020	5,521,800.42	November 2024	1,985,276.37
February 2016	13,450,905.85	July 2020	5,423,488.27	December 2024	1,943,738.37
March 2016	13,231,319.48	August 2020	5,326,716.78	January 2025	1,902,893.41
April 2016	13,015,038.98	September 2020	5,231,463.22	February 2025	1,862,730.95
May 2016	12,802,016.65	October 2020	5,137,705.22	March 2025	1,823,240.58
June 2016	12,592,205.46	November 2020	5,045,420.68	April 2025	1,784,412.08
July 2016	12,385,559.04	December 2020	4,954,587.86	May 2025	1,746,235.35
August 2016	12,182,031.68	January 2021	4,865,185.30	June 2025	1,708,700.45
September 2016	11,981,578.30	February 2021	4,777,191.86	July 2025	1,671,797.57
October 2016	11,784,154.48	March 2021	4,690,586.70	August 2025	1,635,517.06
November 2016	11,589,716.39	April 2021	4,605,349.27	September 2025	1,599,849.40
December 2016	11,398,220.86	May 2021	4,521,459.34	October 2025	1,564,785.21
January 2017	11,209,625.29	June 2021	4,438,896.93	November 2025	1,530,315.25
February 2017	11,023,887.71	July 2021	4,357,642.37	December 2025	1,496,430.41
March 2017	10,840,966.72	August 2021	4,277,676.27	January 2026	1,463,121.72
April 2017	10,660,821.53	September 2021	4,198,979.51	February 2026	1,430,380.33
May 2017	10,483,411.89	October 2021	4,121,533.26	March 2026	1,398,197.52
June 2017	10,308,698.16	November 2021	4,045,318.94	April 2026	1,366,564.71
July 2017	10,136,641.22	December 2021	3,970,318.23	May 2026	1,335,473.44
August 2017	9,967,202.54	January 2022	3,896,513.11	June 2026	1,304,915.36
September 2017	9,800,344.10	February 2022	3,823,885.77	July 2026	1,274,882.27
October 2017	9,636,028.43	March 2022	3,752,418.70	August 2026	1,245,366.05
November 2017	9,474,218.61	April 2022	3,682,094.61	September 2026	1,216,358.74
December 2017	9,314,878.21	May 2022	3,612,896.47	October 2026	1,187,852.47
January 2018	9,157,971.33	June 2022	3,544,807.49	November 2026	1,159,839.49
February 2018	9,003,462.58	July 2022	3,477,811.12	December 2026	1,132,312.18
March 2018	8,851,317.06	August 2022	3,411,891.07	January 2027	1,105,263.00
April 2018	8,701,500.39	September 2022	3,347,031.25	February 2027	1,078,684.55
May 2018	8,553,978.64	October 2022	3,283,215.81	March 2027	1,052,569.52
June 2018	8,408,718.39	November 2022	3,220,429.15	April 2027	1,026,910.72
July 2018	8,265,686.67	December 2022	3,158,655.87	May 2027	1,001,701.06
August 2018	8,124,851.00	January 2023	3,097,880.80	June 2027	976,933.55
September 2018	7,986,179.34	February 2023	3,038,088.98	July 2027	952,601.31
October 2018	7,849,640.12	March 2023	2,979,265.69	August 2027	928,697.55
November 2018	7,715,202.21	April 2023	2,921,396.40	September 2027	905,215.60
December 2018	7,582,834.91	May 2023	2,864,466.78	October 2027	882,148.87
January 2019	7,452,507.98	June 2023	2,808,462.74	November 2027	859,490.86
February 2019	7,324,191.59	July 2023	2,753,370.36	December 2027	837,235.20
March 2019	7,197,856.34	August 2023	2,699,175.94	January 2028	815,375.58
April 2019	7,073,473.25	September 2023	2,645,865.98	February 2028	793,905.80
May 2019	6,951,013.75	October 2023	2,593,427.15	March 2028	772,819.74
June 2019	6,830,449.66	November 2023	2,541,846.33	April 2028	752,111.38
July 2019	6,711,753.23	December 2023	2,491,110.60	May 2028	731,774.78
August 2019	6,594,897.08	January 2024	2,441,207.21	June 2028	711,804.10
September 2019	6,479,854.22	February 2024	2,392,123.60	July 2028	692,193.58

Group 2 MBS (Continued)

Distribution Date	Specified Balance
August 2028	$ 672,937.55
September 2028	654,030.40
October 2028	635,466.64
November 2028	617,240.84
December 2028	599,347.64
January 2029	581,781.79
February 2029	564,538.08
March 2029	547,611.42
April 2029	530,996.76
May 2029	514,689.14
June 2029	498,683.68
July 2029	482,975.55
August 2029	467,560.02
September 2029	452,432.41
October 2029	437,588.11
November 2029	423,022.60
December 2029	408,731.41
January 2030	394,710.13
February 2030	380,954.43
March 2030	367,460.04
April 2030	354,222.75
May 2030	$ 341,238.42
June 2030	328,502.97
July 2030	316,012.38
August 2030	303,762.68
September 2030	291,749.98
October 2030	279,970.43
November 2030	268,420.25
December 2030	257,095.72
January 2031	245,993.15
February 2031	235,108.93
March 2031	224,439.50
April 2031	213,981.36
May 2031	203,731.04
June 2031	193,685.14
July 2031	183,840.30
August 2031	174,193.24
September 2031	164,740.69
October 2031	155,479.45
November 2031	146,406.36
December 2031	137,518.33
January 2032	$ 128,812.29
February 2032	120,285.22
March 2032	111,934.17
April 2032	103,756.20
May 2032	95,748.44
June 2032	87,908.05
July 2032	80,232.24
August 2032	72,718.27
September 2032	65,363.42
October 2032	58,165.03
November 2032	51,120.48
December 2032	44,227.17
January 2033	37,482.57
February 2033	30,884.17
March 2033	24,429.49
April 2033	18,116.11
May 2033	11,941.64
June 2033	5,903.70
July 2033 and thereafter	0.00

Aggregate Group II Scheduled Balances

Distribution Date	Scheduled Balance
Initial Balance	$23,000,000.00
March 2005	22,337,187.63
April 2005	21,649,246.11
May 2005	20,936,604.90
June 2005	20,199,713.28
July 2005	19,439,039.84
August 2005	18,655,071.96
September 2005	17,848,315.25
October 2005	17,019,292.98
November 2005	16,168,545.48
December 2005	15,296,629.51
January 2006	14,404,117.61
February 2006	13,491,597.42
March 2006	13,163,949.96
April 2006	12,840,769.39
May 2006	12,521,968.06
June 2006	12,207,494.73
July 2006	11,897,298.64
August 2006	11,591,329.49
September 2006	11,289,537.46
October 2006	10,991,873.18
November 2006	10,698,287.76
December 2006	10,408,732.74
January 2007	10,123,160.14
February 2007	9,841,522.40
March 2007	$ 9,563,772.42
April 2007	9,289,863.54
May 2007	9,019,749.53
June 2007	8,753,384.60
July 2007	8,490,723.37
August 2007	8,231,720.88
September 2007	7,976,332.62
October 2007	7,724,514.48
November 2007	7,476,222.76
December 2007	7,231,414.15
January 2008	6,990,045.78
February 2008	6,752,075.16
March 2008	6,517,460.20
April 2008	6,286,159.20
May 2008	6,058,130.86
June 2008	5,833,334.26
July 2008	5,611,728.85
August 2008	5,393,274.49
September 2008	5,177,931.39
October 2008	4,965,660.13
November 2008	4,756,421.67
December 2008	4,550,177.34
January 2009	4,346,888.83
February 2009	4,146,518.17
March 2009	3,949,027.77
April 2009	$ 3,754,380.38
May 2009	3,562,539.10
June 2009	3,373,467.37
July 2009	3,187,128.98
August 2009	3,003,488.06
September 2009	2,822,509.07
October 2009	2,644,156.81
November 2009	2,468,396.41
December 2009	2,295,193.32
January 2010	2,124,513.31
February 2010	1,956,322.49
March 2010	1,790,587.26
April 2010	1,627,274.36
May 2010	1,466,350.84
June 2010	1,307,784.04
July 2010	1,151,541.62
August 2010	997,591.54
September 2010	845,902.06
October 2010	696,441.73
November 2010	549,179.42
December 2010	404,084.27
January 2011	261,125.72
February 2011	120,273.48
March 2011 and thereafter	0.00

Group 4 MBS Specified Balances

Distribution Date	Specified Balance	Distribution Date	Specified Balance	Distribution Date	Specified Balance
Initial Balance	$161,090,969.00	May 2009	$ 87,282,213.53	August 2013	$ 41,667,028.08
March 2005	160,326,881.00	June 2009	86,049,474.60	September 2013	41,053,778.67
April 2005	159,499,956.36	July 2009	84,833,332.44	October 2013	40,448,963.49
May 2005	158,610,877.51	August 2009	83,633,569.44	November 2013	39,852,470.59
June 2005	157,660,403.09	September 2009	82,449,970.81	December 2013	39,264,189.53
July 2005	156,649,367.12	October 2009	81,282,324.53	January 2014	38,684,011.27
August 2005	155,578,677.95	November 2009	80,130,421.32	February 2014	38,111,828.20
September 2005	154,449,316.98	December 2009	78,994,054.60	March 2014	37,547,534.10
October 2005	153,262,337.37	January 2010	77,873,020.46	April 2014	36,991,024.15
November 2005	152,018,862.50	February 2010	76,767,117.62	May 2014	36,442,194.88
December 2005	150,720,084.31	March 2010	75,676,147.41	June 2014	35,900,944.16
January 2006	149,367,261.49	April 2010	74,599,913.71	July 2014	35,367,171.22
February 2006	147,961,717.52	May 2010	73,538,222.94	August 2014	34,840,776.56
March 2006	146,504,838.61	June 2010	72,490,884.03	September 2014	34,321,662.00
April 2006	144,998,071.45	July 2010	71,457,708.38	October 2014	33,809,730.65
May 2006	143,442,920.86	August 2010	70,438,509.82	November 2014	33,304,886.85
June 2006	141,840,947.30	September 2010	69,433,104.59	December 2014	32,807,036.22
July 2006	140,193,764.31	October 2010	68,441,311.30	January 2015	32,316,085.58
August 2006	138,503,035.76	November 2010	67,462,950.91	February 2015	31,831,942.98
September 2006	136,770,473.04	December 2010	66,497,846.71	March 2015	31,354,517.66
October 2006	134,997,832.17	January 2011	65,545,824.25	April 2015	30,883,720.07
November 2006	133,186,910.73	February 2011	64,606,711.35	May 2015	30,419,461.78
December 2006	131,339,544.80	March 2011	63,680,338.07	June 2015	29,961,655.56
January 2007	129,516,808.42	April 2011	62,766,536.64	July 2015	29,510,215.28
February 2007	127,718,380.50	May 2011	61,865,141.48	August 2015	29,065,055.97
March 2007	125,943,944.08	June 2011	60,975,989.16	September 2015	28,626,093.74
April 2007	124,193,186.26	July 2011	60,098,918.36	October 2015	28,193,245.80
May 2007	122,465,798.18	August 2011	59,233,769.83	November 2015	27,766,430.45
June 2007	120,761,474.97	September 2011	58,380,386.40	December 2015	27,345,567.05
July 2007	119,079,915.65	October 2011	57,538,612.94	January 2016	26,930,576.01
August 2007	117,420,823.15	November 2011	56,708,296.32	February 2016	26,521,378.80
September 2007	115,783,904.18	December 2011	55,889,285.39	March 2016	26,117,897.88
October 2007	114,168,869.27	January 2012	55,081,430.97	April 2016	25,720,056.75
November 2007	112,575,432.66	February 2012	54,284,585.81	May 2016	25,327,779.91
December 2007	111,003,312.26	March 2012	53,498,604.56	June 2016	24,940,992.82
January 2008	109,452,229.63	April 2012	52,723,343.76	July 2016	24,559,621.95
February 2008	107,921,909.90	May 2012	51,958,661.81	August 2016	24,183,594.72
March 2008	106,412,081.75	June 2012	51,204,418.95	September 2016	23,812,839.47
April 2008	104,922,477.36	July 2012	50,460,477.22	October 2016	23,447,285.52
May 2008	103,452,832.35	August 2012	49,726,700.46	November 2016	23,086,863.08
June 2008	102,002,885.75	September 2012	49,002,954.28	December 2016	22,731,503.30
July 2008	100,572,379.96	October 2012	48,289,106.02	January 2017	22,381,138.22
August 2008	99,161,060.69	November 2012	47,585,024.74	February 2017	22,035,700.77
September 2008	97,768,676.93	December 2012	46,890,581.23	March 2017	21,695,124.75
October 2008	96,394,980.92	January 2013	46,205,647.91	April 2017	21,359,344.83
November 2008	95,039,728.07	February 2013	45,530,098.90	May 2017	21,028,296.55
December 2008	93,702,676.97	March 2013	44,863,809.92	June 2017	20,701,916.28
January 2009	92,383,589.30	April 2013	44,206,658.32	July 2017	20,380,141.23
February 2009	91,082,229.83	May 2013	43,558,523.06	August 2017	20,062,909.43
March 2009	89,798,366.36	June 2013	42,919,284.63	September 2017	19,750,159.71
April 2009	88,531,769.67	July 2013	42,288,825.10	October 2017	19,441,831.73

Group 4 MBS (Continued)

Distribution Date	Specified Balance	Distribution Date	Specified Balance	Distribution Date	Specified Balance
November 2017	$ 19,137,865.92	April 2022	$ 7,959,512.93	September 2026	$ 2,881,877.19
December 2017	18,838,203.50	May 2022	7,821,045.77	October 2026	2,820,670.80
January 2018	18,542,786.46	June 2022	7,684,629.95	November 2026	2,760,435.72
February 2018	18,251,557.54	July 2022	7,550,237.14	December 2026	2,701,158.11
March 2018	17,964,460.25	August 2022	7,417,839.44	January 2027	2,642,824.30
April 2018	17,681,438.82	September 2022	7,287,409.27	February 2027	2,585,420.83
May 2018	17,402,438.24	October 2022	7,158,919.45	March 2027	2,528,934.40
June 2018	17,127,404.19	November 2022	7,032,343.15	April 2027	2,473,351.90
July 2018	16,856,283.10	December 2022	6,907,653.90	May 2027	2,418,660.41
August 2018	16,589,022.06	January 2023	6,784,825.58	June 2027	2,364,847.16
September 2018	16,325,568.90	February 2023	6,663,832.41	July 2027	2,311,899.57
October 2018	16,065,872.11	March 2023	6,544,648.98	August 2027	2,259,805.22
November 2018	15,809,880.86	April 2023	6,427,250.18	September 2027	2,208,551.88
December 2018	15,557,544.99	May 2023	6,311,611.26	October 2027	2,158,127.46
January 2019	15,308,815.00	June 2023	6,197,707.81	November 2027	2,108,520.05
February 2019	15,063,642.04	July 2023	6,085,515.71	December 2027	2,059,717.90
March 2019	14,821,977.90	August 2023	5,975,011.20	January 2028	2,011,709.41
April 2019	14,583,775.02	September 2023	5,866,170.81	February 2028	1,964,483.16
May 2019	14,348,986.45	October 2023	5,758,971.39	March 2028	1,918,027.84
June 2019	14,117,565.85	November 2023	5,653,390.11	April 2028	1,872,332.36
July 2019	13,889,467.53	December 2023	5,549,404.43	May 2028	1,827,385.72
August 2019	13,664,646.35	January 2024	5,446,992.13	June 2028	1,783,177.10
September 2019	13,443,057.80	February 2024	5,346,131.25	July 2028	1,739,695.83
October 2019	13,224,657.94	March 2024	5,246,800.18	August 2028	1,696,931.37
November 2019	13,009,403.43	April 2024	5,148,977.54	September 2028	1,654,873.34
December 2019	12,797,251.47	May 2024	5,052,642.29	October 2028	1,613,511.48
January 2020	12,588,159.85	June 2024	4,957,773.62	November 2028	1,572,835.70
February 2020	12,382,086.91	July 2024	4,864,351.03	December 2028	1,532,836.02
March 2020	12,178,991.53	August 2024	4,772,354.30	January 2029	1,493,502.62
April 2020	11,978,833.15	September 2024	4,681,763.46	February 2029	1,454,825.78
May 2020	11,781,571.72	October 2024	4,592,558.82	March 2029	1,416,795.95
June 2020	11,587,167.75	November 2024	4,504,720.95	April 2029	1,379,403.70
July 2020	11,395,582.26	December 2024	4,418,230.68	May 2029	1,342,639.71
August 2020	11,206,776.76	January 2025	4,333,069.09	June 2029	1,306,494.81
September 2020	11,020,713.31	February 2025	4,249,217.54	July 2029	1,270,959.95
October 2020	10,837,354.44	March 2025	4,166,657.61	August 2029	1,236,026.20
November 2020	10,656,663.19	April 2025	4,085,371.14	September 2029	1,201,684.76
December 2020	10,478,603.08	May 2025	4,005,340.22	October 2029	1,167,926.93
January 2021	10,303,138.13	June 2025	3,926,547.17	November 2029	1,134,744.16
February 2021	10,130,232.81	July 2025	3,848,974.54	December 2029	1,102,127.99
March 2021	9,959,852.08	August 2025	3,772,605.15	January 2030	1,070,070.09
April 2021	9,791,961.36	September 2025	3,697,422.01	February 2030	1,038,562.25
May 2021	9,626,526.53	October 2025	3,623,408.38	March 2030	1,007,596.37
June 2021	9,463,513.90	November 2025	3,550,547.75	April 2030	977,164.44
July 2021	9,302,890.26	December 2025	3,478,823.81	May 2030	947,258.59
August 2021	9,144,622.82	January 2026	3,408,220.49	June 2030	917,871.04
September 2021	8,988,679.22	February 2026	3,338,721.93	July 2030	888,994.12
October 2021	8,835,027.55	March 2026	3,270,312.48	August 2030	860,620.28
November 2021	8,683,636.31	April 2026	3,202,976.71	September 2030	832,742.06
December 2021	8,534,474.41	May 2026	3,136,699.38	October 2030	805,352.10
January 2022	8,387,511.18	June 2026	3,071,465.49	November 2030	778,443.15
February 2022	8,242,716.37	July 2026	3,007,260.21	December 2030	752,008.06
March 2022	8,100,060.11	August 2026	2,944,068.91	January 2031	726,039.77

Group 4 MBS (Continued)

Distribution Date	Specified Balance	Distribution Date	Specified Balance	Distribution Date	Specified Balance
February 2031	$ 700,531.33	April 2032	$ 388,023.34	June 2033	$ 147,575.29
March 2031	675,475.88	May 2032	368,640.43	July 2033	132,771.67
April 2031	650,866.65	June 2032	349,618.33	August 2033	118,258.72
May 2031	626,696.98	July 2032	330,951.55	September 2033	104,031.92
June 2031	602,960.28	August 2032	312,634.70	October 2033	90,086.85
July 2031	579,650.07	September 2032	294,662.44	November 2033	76,419.14
August 2031	556,759.95	October 2032	277,029.52	December 2033	63,024.46
September 2031	534,283.62	November 2032	259,730.75	January 2034	49,898.57
October 2031	512,214.84	December 2032	242,761.02	February 2034	37,037.29
November 2031	490,547.49	January 2033	226,115.30	March 2034	24,436.47
December 2031	469,275.52	February 2033	209,788.61	April 2034	12,092.04
January 2032	448,392.96	March 2033	193,776.06	May 2034 and thereafter	0.00
February 2032	427,893.93	April 2033	178,072.82		
March 2032	407,772.63	May 2033	162,674.13		

Aggregate Group III Targeted Balances

Distribution Date	Targeted Balance	Distribution Date	Targeted Balance	Distribution Date	Targeted Balance
Initial Balance	$39,100,000.00	November 2007	$17,847,869.71	August 2010	$ 5,862,675.65
March 2005	38,431,503.79	December 2007	17,374,919.25	September 2010	5,600,481.83
April 2005	37,715,840.82	January 2008	16,909,766.16	October 2010	5,343,336.39
May 2005	36,953,428.59	February 2008	16,452,312.63	November 2010	5,091,169.84
June 2005	36,144,726.94	March 2008	16,002,461.91	December 2010	4,843,913.37
July 2005	35,290,237.56	April 2008	15,560,118.17	January 2011	4,601,498.92
August 2005	34,390,503.54	May 2008	15,125,186.60	February 2011	4,363,859.13
September 2005	33,446,108.80	June 2008	14,697,573.37	March 2011	4,130,927.34
October 2005	32,457,677.44	July 2008	14,277,185.59	April 2011	3,902,637.55
November 2005	31,425,873.10	August 2008	13,863,931.33	May 2011	3,678,924.48
December 2005	30,351,398.19	September 2008	13,457,719.59	June 2011	3,459,723.53
January 2006	29,234,993.08	October 2008	13,058,460.32	July 2011	3,244,970.73
February 2006	28,792,806.12	November 2008	12,666,064.38	August 2011	3,034,602.83
March 2006	28,334,970.45	December 2008	12,280,443.56	September 2011	2,828,557.21
April 2006	27,861,787.10	January 2009	11,901,510.56	October 2011	2,626,771.89
May 2006	27,373,805.54	February 2009	11,529,178.94	November 2011	2,429,185.56
June 2006	26,871,596.40	March 2009	11,163,363.19	December 2011	2,235,737.51
July 2006	26,355,750.56	April 2009	10,803,978.67	January 2012	2,046,367.71
August 2006	25,826,878.24	May 2009	10,450,941.58	February 2012	1,861,016.71
September 2006	25,285,608.00	June 2009	10,104,169.02	March 2012	1,679,625.73
October 2006	24,732,585.79	July 2009	9,763,578.92	April 2012	1,502,136.55
November 2006	24,168,473.84	August 2009	9,429,090.06	May 2012	1,328,491.60
December 2006	23,593,949.64	September 2009	9,100,622.09	June 2012	1,158,633.88
January 2007	23,028,477.99	October 2009	8,778,095.41	July 2012	992,507.00
February 2007	22,471,948.29	November 2009	8,461,431.33	August 2012	830,055.16
March 2007	21,924,251.08	December 2009	8,150,551.91	September 2012	671,223.12
April 2007	21,385,278.00	January 2010	7,845,380.04	October 2012	515,956.25
May 2007	20,854,921.81	February 2010	7,545,839.39	November 2012	364,200.47
June 2007	20,333,076.34	March 2010	7,251,854.45	December 2012	215,902.27
July 2007	19,819,636.53	April 2010	6,963,350.44	January 2013	71,008.70
August 2007	19,314,498.38	May 2010	6,680,253.40	February 2013 and thereafter	0.00
September 2007	18,817,558.94	June 2010	6,402,490.10		
October 2007	18,328,716.33	July 2010	6,129,988.08		

Aggregate Group IV Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance through January 2006	$108,958,709.00	March 2010	$ 66,601,716.00	June 2014	$ 32,778,703.65
February 2006	108,243,238.96	April 2010	65,837,319.37	July 2014	32,263,021.83
March 2006	107,503,178.60	May 2010	65,076,962.24	August 2014	31,754,944.42
April 2006	106,738,975.76	June 2010	64,320,623.78	September 2014	31,254,363.17
May 2006	105,950,963.98	July 2010	63,568,283.26	October 2014	30,761,171.33
June 2006	105,139,488.73	August 2010	62,819,920.05	November 2014	30,275,263.64
July 2006	104,304,907.15	September 2010	62,075,513.63	December 2014	29,796,536.32
August 2006	103,447,587.79	October 2010	61,335,043.59	January 2015	29,324,887.02
September 2006	102,567,910.35	November 2010	60,598,489.63	February 2015	28,860,214.84
October 2006	101,666,265.38	December 2010	59,865,831.54	March 2015	28,402,420.27
November 2006	100,743,054.02	January 2011	59,137,049.22	April 2015	27,951,405.19
December 2006	99,798,687.69	February 2011	58,412,122.67	May 2015	27,507,072.86
January 2007	98,859,289.00	March 2011	57,691,032.00	June 2015	27,069,327.88
February 2007	97,924,832.35	April 2011	56,973,757.43	July 2015	26,638,076.19
March 2007	96,995,292.25	May 2011	56,260,279.26	August 2015	26,213,225.05
April 2007	96,070,643.35	June 2011	55,550,577.90	September 2015	25,794,683.00
May 2007	95,150,860.44	July 2011	54,844,633.87	October 2015	25,382,359.86
June 2007	94,235,918.42	August 2011	54,142,427.78	November 2015	24,976,166.73
July 2007	93,325,792.33	September 2011	53,443,940.35	December 2015	24,576,015.93
August 2007	92,420,457.34	October 2011	52,749,152.38	January 2016	24,181,821.02
September 2007	91,519,888.74	November 2011	52,058,044.79	February 2016	23,793,496.76
October 2007	90,624,061.96	December 2011	51,370,598.59	March 2016	23,410,959.11
November 2007	89,732,952.54	January 2012	50,686,794.88	April 2016	23,034,125.19
December 2007	88,846,536.16	February 2012	50,006,614.87	May 2016	22,662,913.31
January 2008	87,964,788.61	March 2012	49,330,039.86	June 2016	22,297,242.89
February 2008	87,087,685.83	April 2012	48,657,051.24	July 2016	21,937,034.50
March 2008	86,215,203.86	May 2012	47,987,630.51	August 2016	21,582,209.82
April 2008	85,347,318.87	June 2012	47,321,759.26	September 2016	21,232,691.61
May 2008	84,484,007.15	July 2012	46,659,419.17	October 2016	20,888,403.74
June 2008	83,625,245.12	August 2012	46,000,592.02	November 2016	20,549,271.12
July 2008	82,771,009.32	September 2012	45,345,259.68	December 2016	20,215,219.73
August 2008	81,921,276.40	October 2012	44,693,404.11	January 2017	19,886,176.57
September 2008	81,076,023.14	November 2012	44,045,007.37	February 2017	19,562,069.68
October 2008	80,235,226.44	December 2012	43,400,051.60	March 2017	19,242,828.11
November 2008	79,398,863.32	January 2013	42,758,519.05	April 2017	18,928,381.89
December 2008	78,566,910.91	February 2013	42,120,392.05	May 2017	18,618,662.04
January 2009	77,739,346.46	March 2013	41,485,653.03	June 2017	18,313,600.55
February 2009	76,916,147.34	April 2013	40,854,284.50	July 2017	18,013,130.36
March 2009	76,097,291.03	May 2013	40,226,269.06	August 2017	17,717,185.36
April 2009	75,282,755.14	June 2013	39,601,589.40	September 2017	17,425,700.35
May 2009	74,472,517.38	July 2013	38,985,631.63	October 2017	17,138,611.07
June 2009	73,666,555.59	August 2013	38,378,703.04	November 2017	16,855,854.14
July 2009	72,864,847.71	September 2013	37,780,675.53	December 2017	16,577,367.08
August 2009	72,067,371.80	October 2013	37,191,422.79	January 2018	16,303,088.30
September 2009	71,274,106.03	November 2013	36,610,820.26	February 2018	16,032,957.05
October 2009	70,485,028.68	December 2013	36,038,745.11	March 2018	15,766,913.46
November 2009	69,700,118.15	January 2014	35,475,076.23	April 2018	15,504,898.48
December 2009	68,919,352.94	February 2014	34,919,694.19	May 2018	15,246,853.90
January 2010	68,142,711.68	March 2014	34,372,481.23	June 2018	14,992,722.34
February 2010	67,370,173.09	April 2014	33,833,321.23	July 2018	14,742,447.21
		May 2014	33,302,099.67	August 2018	14,495,972.72

Aggregate Group IV (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
September 2018	$ 14,253,243.87	February 2023	$ 5,553,497.37	July 2027	$ 1,839,113.73
October 2018	14,014,206.44	March 2023	5,449,387.30	August 2027	1,796,095.58
November 2018	13,778,806.96	April 2023	5,346,940.31	September 2027	1,753,819.34
December 2018	13,546,992.72	May 2023	5,246,131.67	October 2027	1,712,273.57
January 2019	13,318,711.76	June 2023	5,146,937.03	November 2027	1,671,447.00
February 2019	13,093,912.84	July 2023	5,049,332.37	December 2027	1,631,328.53
March 2019	12,872,545.45	August 2023	4,953,294.02	January 2028	1,591,907.21
April 2019	12,654,559.78	September 2023	4,858,798.65	February 2028	1,553,172.26
May 2019	12,439,906.74	October 2023	4,765,823.26	March 2028	1,515,113.04
June 2019	12,228,537.93	November 2023	4,674,345.18	April 2028	1,477,719.09
July 2019	12,020,405.62	December 2023	4,584,342.06	May 2028	1,440,980.09
August 2019	11,815,462.77	January 2024	4,495,791.89	June 2028	1,404,885.87
September 2019	11,613,662.98	February 2024	4,408,672.95	July 2028	1,369,426.42
October 2019	11,414,960.54	March 2024	4,322,963.85	August 2028	1,334,591.86
November 2019	11,219,310.35	April 2024	4,238,643.50	September 2028	1,300,372.47
December 2019	11,026,667.97	May 2024	4,155,691.11	October 2028	1,266,758.66
January 2020	10,836,989.59	June 2024	4,074,086.19	November 2028	1,233,740.99
February 2020	10,650,232.00	July 2024	3,993,808.55	December 2028	1,201,310.15
March 2020	10,466,352.62	August 2024	3,914,838.28	January 2029	1,169,456.98
April 2020	10,285,309.46	September 2024	3,837,155.77	February 2029	1,138,172.44
May 2020	10,107,061.13	October 2024	3,760,741.67	March 2029	1,107,447.63
June 2020	9,931,566.82	November 2024	3,685,576.94	April 2029	1,077,273.78
July 2020	9,758,786.31	December 2024	3,611,642.78	May 2029	1,047,642.25
August 2020	9,588,679.93	January 2025	3,538,920.69	June 2029	1,018,544.53
September 2020	9,421,208.59	February 2025	3,467,392.41	July 2029	989,972.23
October 2020	9,256,333.75	March 2025	3,397,039.97	August 2029	961,917.08
November 2020	9,094,017.41	April 2025	3,327,845.63	September 2029	934,370.94
December 2020	8,934,222.11	May 2025	3,259,791.93	October 2029	907,325.79
January 2021	8,776,910.92	June 2025	3,192,861.65	November 2029	880,773.73
February 2021	8,622,047.44	July 2025	3,127,037.82	December 2029	854,706.96
March 2021	8,469,595.78	August 2025	3,062,303.72	January 2030	829,117.82
April 2021	8,319,520.57	September 2025	2,998,642.86	February 2030	803,998.75
May 2021	8,171,786.92	October 2025	2,936,039.00	March 2030	779,342.29
June 2021	8,026,360.46	November 2025	2,874,476.13	April 2030	755,141.12
July 2021	7,883,207.29	December 2025	2,813,938.47	May 2030	731,388.00
August 2021	7,742,294.01	January 2026	2,754,410.46	June 2030	708,075.81
September 2021	7,603,587.67	February 2026	2,695,876.79	July 2030	685,197.54
October 2021	7,467,055.81	March 2026	2,638,322.34	August 2030	662,746.28
November 2021	7,332,666.42	April 2026	2,581,732.23	September 2030	640,715.21
December 2021	7,200,387.95	May 2026	2,526,091.80	October 2030	619,097.63
January 2022	7,070,189.29	June 2026	2,471,386.58	November 2030	597,886.93
February 2022	6,942,039.79	July 2026	2,417,602.33	December 2030	577,076.60
March 2022	6,815,909.22	August 2026	2,364,725.00	January 2031	556,660.23
April 2022	6,691,767.79	September 2026	2,312,740.76	February 2031	536,631.50
May 2022	6,569,586.13	October 2026	2,261,635.97	March 2031	516,984.19
June 2022	6,449,335.29	November 2026	2,211,397.19	April 2031	497,712.16
July 2022	6,330,986.72	December 2026	2,162,011.17	May 2031	478,809.38
August 2022	6,214,512.30	January 2027	2,113,464.87	June 2031	460,269.89
September 2022	6,099,884.30	February 2027	2,065,745.42	July 2031	442,087.84
October 2022	5,987,075.38	March 2027	2,018,840.15	August 2031	424,257.45
November 2022	5,876,058.60	April 2027	1,972,736.56	September 2031	406,773.04
December 2022	5,766,807.40	May 2027	1,927,422.35	October 2031	389,629.00
January 2023	5,659,295.59	June 2027	1,882,885.39	November 2031	372,819.82

Aggregate Group IV (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
December 2031	$ 356,340.06	November 2032	$ 195,329.16	September 2033	$ 77,552.98
January 2032	340,184.36	December 2032	182,406.99	October 2033	67,098.39
February 2032	324,347.46	January 2033	169,750.59	November 2033	56,868.48
March 2032	308,824.16	February 2033	157,355.55	December 2033	46,859.48
April 2032	293,609.34	March 2033	145,217.55	January 2034	37,067.67
May 2032	278,697.96	April 2033	133,332.32	February 2034	27,489.39
June 2032	264,085.06	May 2033	121,695.66	March 2034	18,121.04
July 2032	249,765.75	June 2033	110,303.44	April 2034	8,959.08
August 2032	235,735.21	July 2033	99,151.58	May 2034 and thereafter	0.00
September 2032	221,988.70	August 2033	88,236.08		
October 2032	208,521.55				

JH Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$16,368,000.00	May 2006	$12,728,278.94	July 2007	$ 5,684,870.18
March 2005	16,276,945.72	June 2006	12,323,477.69	August 2007	5,140,482.45
April 2005	16,163,708.34	July 2006	11,900,626.80	September 2007	4,605,134.04
May 2005	16,028,053.72	August 2006	11,460,231.07	October 2007	4,078,732.12
June 2005	15,870,115.20	September 2006	11,002,818.13	November 2007	3,561,184.69
July 2005	15,690,054.52	October 2006	10,528,937.70	December 2007	3,052,400.55
August 2005	15,488,061.74	November 2006	10,039,160.85	January 2008	2,552,289.30
September 2005	15,264,355.07	December 2006	9,534,079.23	February 2008	2,060,761.38
October 2005	15,019,180.70	January 2007	9,014,304.21	March 2008	1,577,727.98
November 2005	14,752,812.51	February 2007	8,480,466.02	April 2008	1,103,101.12
December 2005	14,465,551.80	March 2007	7,933,212.89	May 2008	636,793.56
January 2006	14,157,726.95	April 2007	7,373,210.12	June 2008	178,718.87
February 2006	13,829,693.04	May 2007	6,801,139.10	July 2008 and thereafter	0.00
March 2006	13,481,831.42	June 2007	6,238,390.90		
April 2006	13,114,549.24				

Aggregate Group V Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$214,681,000.00	July 2006	$198,828,899.81	December 2007	$171,378,160.78
March 2005	214,147,452.78	August 2006	197,467,595.54	January 2008	169,711,895.41
April 2005	213,562,288.97	September 2006	196,061,784.05	February 2008	168,054,390.03
May 2005	212,926,087.70	October 2006	194,612,078.77	March 2008	166,405,599.49
June 2005	212,239,065.18	November 2006	193,119,115.11	April 2008	164,765,478.86
July 2005	211,501,464.10	December 2006	191,583,550.00	May 2008	163,133,983.45
August 2005	210,713,553.48	January 2007	190,006,061.43	June 2008	161,511,068.79
September 2005	209,875,628.56	February 2007	188,387,347.95	July 2008	159,896,690.65
October 2005	208,988,010.62	March 2007	186,728,128.13	August 2008	158,290,805.02
November 2005	208,051,046.82	April 2007	185,029,140.06	September 2008	156,693,368.12
December 2005	207,065,109.99	May 2007	183,291,140.79	October 2008	155,104,336.39
January 2006	206,030,598.39	June 2007	181,562,271.28	November 2008	153,523,666.50
February 2006	204,947,935.48	July 2007	179,842,484.48	December 2008	151,951,315.34
March 2006	203,817,569.64	August 2007	178,131,733.56	January 2009	150,387,240.02
April 2006	202,639,973.88	September 2007	176,429,971.95	February 2009	148,831,397.88
May 2006	201,415,645.52	October 2007	174,737,153.31	March 2009	147,283,746.47
June 2006	200,145,105.86	November 2007	173,053,231.54	April 2009	145,744,243.56

Aggregate Group V (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
May 2009	$144,212,847.14	October 2013	$ 73,622,356.42	March 2018	$ 31,385,249.46
June 2009	142,689,515.41	November 2013	72,479,035.70	April 2018	30,867,808.83
July 2009	141,174,206.79	December 2013	71,352,455.78	May 2018	30,358,176.25
August 2009	139,666,879.92	January 2014	70,242,379.36	June 2018	29,856,239.13
September 2009	138,167,493.64	February 2014	69,148,572.43	July 2018	29,361,886.49
October 2009	136,676,007.01	March 2014	68,070,804.25	August 2018	28,875,008.89
November 2009	135,192,379.30	April 2014	67,008,847.27	September 2018	28,395,498.44
December 2009	133,716,569.98	May 2014	65,962,477.12	October 2018	27,923,248.76
January 2010	132,248,538.74	June 2014	64,931,472.54	November 2018	27,458,154.97
February 2010	130,788,245.48	July 2014	63,915,615.37	December 2018	27,000,113.66
March 2010	129,335,650.30	August 2014	62,914,690.46	January 2019	26,549,022.88
April 2010	127,890,713.50	September 2014	61,928,485.68	February 2019	26,104,782.11
May 2010	126,453,395.59	October 2014	60,956,791.83	March 2019	25,667,292.25
June 2010	125,023,657.28	November 2014	59,999,402.65	April 2019	25,236,455.59
July 2010	123,601,459.49	December 2014	59,056,114.73	May 2019	24,812,175.79
August 2010	122,186,763.34	January 2015	58,126,727.51	June 2019	24,394,357.88
September 2010	120,779,530.14	February 2015	57,211,043.21	July 2019	23,982,908.23
October 2010	119,379,721.40	March 2015	56,308,866.82	August 2019	23,577,734.51
November 2010	117,987,298.84	April 2015	55,420,006.05	September 2019	23,178,745.70
December 2010	116,602,224.37	May 2015	54,544,271.27	October 2019	22,785,852.08
January 2011	115,224,460.09	June 2015	53,681,475.52	November 2019	22,398,965.17
February 2011	113,853,968.31	July 2015	52,831,434.43	December 2019	22,017,997.75
March 2011	112,490,711.52	August 2015	51,993,966.21	January 2020	21,642,863.83
April 2011	111,134,652.41	September 2015	51,168,891.60	February 2020	21,273,478.63
May 2011	109,785,753.85	October 2015	50,356,033.84	March 2020	20,909,758.57
June 2011	108,443,978.92	November 2015	49,555,218.65	April 2020	20,551,621.25
July 2011	107,109,290.88	December 2015	48,766,274.18	May 2020	20,198,985.43
August 2011	105,781,653.18	January 2016	47,989,030.96	June 2020	19,851,771.02
September 2011	104,461,029.46	February 2016	47,223,321.92	July 2020	19,509,899.06
October 2011	103,147,383.54	March 2016	46,468,982.29	August 2020	19,173,291.71
November 2011	101,840,679.43	April 2016	45,725,849.62	September 2020	18,841,872.22
December 2011	100,540,881.33	May 2016	44,993,763.73	October 2020	18,515,564.94
January 2012	99,247,953.62	June 2016	44,272,566.67	November 2020	18,194,295.28
February 2012	97,961,860.86	July 2016	43,562,102.71	December 2020	17,877,989.70
March 2012	96,682,567.79	August 2016	42,862,218.29	January 2021	17,566,575.72
April 2012	95,410,039.35	September 2016	42,172,761.99	February 2021	17,259,981.87
May 2012	94,144,240.64	October 2016	41,493,584.52	March 2021	16,958,137.69
June 2012	92,885,136.95	November 2016	40,824,538.68	April 2021	16,660,973.73
July 2012	91,632,693.74	December 2016	40,165,479.32	May 2021	16,368,421.51
August 2012	90,386,876.66	January 2017	39,516,263.32	June 2021	16,080,413.54
September 2012	89,147,651.53	February 2017	38,876,749.57	July 2021	15,796,883.26
October 2012	87,914,984.35	March 2017	38,246,798.94	August 2021	15,517,765.08
November 2012	86,688,841.28	April 2017	37,626,274.24	September 2021	15,242,994.32
December 2012	85,469,188.67	May 2017	37,015,040.20	October 2021	14,972,507.22
January 2013	84,255,993.04	June 2017	36,412,963.45	November 2021	14,706,240.94
February 2013	83,049,221.08	July 2017	35,819,912.49	December 2021	14,444,133.51
March 2013	81,848,839.65	August 2017	35,235,757.66	January 2022	14,186,123.86
April 2013	80,654,815.78	September 2017	34,660,371.11	February 2022	13,932,151.78
May 2013	79,467,116.67	October 2017	34,093,626.80	March 2022	13,682,157.91
June 2013	78,285,709.70	November 2017	33,535,400.45	April 2022	13,436,083.73
July 2013	77,110,562.40	December 2017	32,985,569.51	May 2022	13,193,871.57
August 2013	75,941,642.48	January 2018	32,444,013.17	June 2022	12,955,464.56
September 2013	74,778,917.81	February 2018	31,910,612.30	July 2022	12,720,806.65

Aggregate Group V (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
August 2022	$ 12,489,842.59	October 2026	$ 4,632,085.56	November 2030	$ 1,299,336.95
September 2022	12,262,517.90	November 2026	4,531,837.06	December 2030	1,257,374.13
October 2022	12,038,778.89	December 2026	4,433,274.65	January 2031	1,216,193.63
November 2022	11,818,572.64	January 2027	4,336,372.64	February 2031	1,175,783.00
December 2022	11,601,846.96	February 2027	4,241,105.72	March 2031	1,136,129.96
January 2023	11,388,550.42	March 2027	4,147,448.94	April 2031	1,097,222.41
February 2023	11,178,632.33	April 2027	4,055,377.72	May 2031	1,059,048.44
March 2023	10,972,042.70	May 2027	3,964,867.84	June 2031	1,021,596.31
April 2023	10,768,732.27	June 2027	3,875,895.42	July 2031	984,854.45
May 2023	10,568,652.48	July 2027	3,788,436.93	August 2031	948,811.48
June 2023	10,371,755.46	August 2027	3,702,469.18	September 2031	913,456.17
July 2023	10,177,994.03	September 2027	3,617,969.33	October 2031	878,777.47
August 2023	9,987,321.67	October 2027	3,534,914.85	November 2031	844,764.48
September 2023	9,799,692.54	November 2027	3,453,283.56	December 2031	811,406.48
October 2023	9,615,061.44	December 2027	3,373,053.59	January 2032	778,692.90
November 2023	9,433,383.82	January 2028	3,294,203.39	February 2032	746,613.33
December 2023	9,254,615.78	February 2028	3,216,711.73	March 2032	715,157.52
January 2024	9,078,714.03	March 2028	3,140,557.68	April 2032	684,315.37
February 2024	8,905,635.91	April 2028	3,065,720.63	May 2032	654,076.92
March 2024	8,735,339.36	May 2028	2,992,180.25	June 2032	624,432.38
April 2024	8,567,782.93	June 2028	2,919,916.52	July 2032	595,372.09
May 2024	8,402,925.77	July 2028	2,848,909.71	August 2032	566,886.54
June 2024	8,240,727.60	August 2028	2,779,140.38	September 2032	538,966.37
July 2024	8,081,148.73	September 2028	2,710,589.37	October 2032	511,602.34
August 2024	7,924,150.03	October 2028	2,643,237.80	November 2032	484,785.38
September 2024	7,769,692.94	November 2028	2,577,067.07	December 2032	458,506.52
October 2024	7,617,739.44	December 2028	2,512,058.85	January 2033	432,756.96
November 2024	7,468,252.07	January 2029	2,448,195.08	February 2033	407,528.00
December 2024	7,321,193.90	February 2029	2,385,457.96	March 2033	382,811.10
January 2025	7,176,528.53	March 2029	2,323,829.96	April 2033	358,597.83
February 2025	7,034,220.08	April 2029	2,263,293.79	May 2033	334,879.89
March 2025	6,894,233.19	May 2029	2,203,832.43	June 2033	311,649.11
April 2025	6,756,533.01	June 2029	2,145,429.11	July 2033	288,897.44
May 2025	6,621,085.18	July 2029	2,088,067.29	August 2033	266,616.96
June 2025	6,487,855.85	August 2029	2,031,730.69	September 2033	244,799.86
July 2025	6,356,811.65	September 2029	1,976,403.26	October 2033	223,438.44
August 2025	6,227,919.69	October 2029	1,922,069.19	November 2033	202,525.14
September 2025	6,101,147.55	November 2029	1,868,712.90	December 2033	182,052.49
October 2025	5,976,463.28	December 2029	1,816,319.04	January 2034	162,013.15
November 2025	5,853,835.39	January 2030	1,764,872.49	February 2034	142,399.89
December 2025	5,733,232.84	February 2030	1,714,358.34	March 2034	123,205.58
January 2026	5,614,625.05	March 2030	1,664,761.92	April 2034	104,423.21
February 2026	5,497,981.87	April 2030	1,616,068.76	May 2034	86,045.86
March 2026	5,383,273.59	May 2030	1,568,264.61	June 2034	68,066.74
April 2026	5,270,470.93	June 2030	1,521,335.43	July 2034	50,479.14
May 2026	5,159,545.02	July 2030	1,475,267.38	August 2034	33,276.47
June 2026	5,050,467.42	August 2030	1,430,046.84	September 2034	16,452.22
July 2026	4,943,210.10	September 2030	1,385,660.37	October 2034 and thereafter	0.00
August 2026	4,837,745.44	October 2030	1,342,094.75		
September 2026	4,734,046.20				

Aggregate Group VI Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$130,451,000.00	May 2009	$ 84,996,459.26	August 2013	$ 39,777,745.74
March 2005	130,148,171.08	June 2009	83,987,789.60	September 2013	39,049,032.93
April 2005	129,810,679.22	July 2009	82,984,345.40	October 2013	38,333,148.93
May 2005	129,439,064.00	August 2009	81,986,099.77	November 2013	37,629,873.25
June 2005	129,033,442.31	September 2009	80,993,025.97	December 2013	36,938,989.13
July 2005	128,593,948.70	October 2009	80,005,097.40	January 2014	36,260,283.49
August 2005	128,120,735.34	November 2009	79,022,287.58	February 2014	35,593,546.85
September 2005	127,613,971.97	December 2009	78,044,570.19	March 2014	34,938,573.27
October 2005	127,073,845.80	January 2010	77,071,919.02	April 2014	34,295,160.32
November 2005	126,500,561.41	February 2010	76,104,308.02	May 2014	33,663,108.98
December 2005	125,894,340.66	March 2010	75,141,711.26	June 2014	33,042,223.61
January 2006	125,255,422.53	April 2010	74,184,102.94	July 2014	32,432,311.88
February 2006	124,584,063.02	May 2010	73,231,457.40	August 2014	31,833,184.73
March 2006	123,880,534.95	June 2010	72,283,749.10	September 2014	31,244,656.30
April 2006	123,145,127.81	July 2010	71,340,952.65	October 2014	30,666,543.88
May 2006	122,378,147.57	August 2010	70,403,042.79	November 2014	30,098,667.87
June 2006	121,579,916.48	September 2010	69,469,994.37	December 2014	29,540,851.69
July 2006	120,750,772.85	October 2010	68,541,782.38	January 2015	28,992,921.79
August 2006	119,891,070.82	November 2010	67,618,381.95	February 2015	28,454,707.53
September 2006	119,001,180.12	December 2010	66,699,768.32	March 2015	27,926,041.20
October 2006	118,081,485.80	January 2011	65,785,916.86	April 2015	27,406,757.91
November 2006	117,132,387.99	February 2011	64,876,803.08	May 2015	26,896,695.58
December 2006	116,154,301.56	March 2011	63,972,402.60	June 2015	26,395,694.89
January 2007	115,147,655.89	April 2011	63,072,691.18	July 2015	25,903,599.21
February 2007	114,112,894.50	May 2011	62,177,644.69	August 2015	25,420,254.59
March 2007	113,050,474.76	June 2011	61,287,239.14	September 2015	24,945,509.68
April 2007	111,960,867.54	July 2011	60,401,450.65	October 2015	24,479,215.70
May 2007	110,844,556.88	August 2011	59,520,255.47	November 2015	24,021,226.42
June 2007	109,702,039.61	September 2011	58,643,629.97	December 2015	23,571,398.07
July 2007	108,565,436.34	October 2011	57,771,550.64	January 2016	23,129,589.35
August 2007	107,434,716.64	November 2011	56,903,994.09	February 2016	22,695,661.34
September 2007	106,309,850.25	December 2011	56,040,937.05	March 2016	22,269,477.50
October 2007	105,190,807.06	January 2012	55,182,356.38	April 2016	21,850,903.61
November 2007	104,077,557.11	February 2012	54,328,229.05	May 2016	21,439,807.72
December 2007	102,970,070.60	March 2012	53,478,532.15	June 2016	21,036,060.15
January 2008	101,868,317.88	April 2012	52,633,242.88	July 2016	20,639,533.41
February 2008	100,772,269.46	May 2012	51,792,338.57	August 2016	20,250,102.19
March 2008	99,681,895.99	June 2012	50,955,796.66	September 2016	19,867,643.30
April 2008	98,597,168.28	July 2012	50,123,594.71	October 2016	19,492,035.67
May 2008	97,518,057.29	August 2012	49,295,710.40	November 2016	19,123,160.28
June 2008	96,444,534.12	September 2012	48,472,121.51	December 2016	18,760,900.14
July 2008	95,376,570.03	October 2012	47,652,805.94	January 2017	18,405,140.26
August 2008	94,314,136.42	November 2012	46,837,741.71	February 2017	18,055,767.60
September 2008	93,257,204.84	December 2012	46,026,906.94	March 2017	17,712,671.06
October 2008	92,205,746.99	January 2013	45,220,279.88	April 2017	17,375,741.42
November 2008	91,159,734.71	February 2013	44,417,838.88	May 2017	17,044,871.34
December 2008	90,119,139.98	March 2013	43,619,562.40	June 2017	16,719,955.30
January 2009	89,083,934.94	April 2013	42,825,429.02	July 2017	16,400,889.58
February 2009	88,054,091.86	May 2013	42,043,119.21	August 2017	16,087,572.25
March 2009	87,029,583.16	June 2013	41,274,558.77	September 2017	15,779,903.10
April 2009	86,010,381.39	July 2013	40,519,511.64	October 2017	15,477,783.63

Aggregate Group VI (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
November 2017	$ 15,181,117.04	April 2022	$ 5,235,633.12	September 2026	$ 1,592,159.44
December 2017	14,889,808.18	May 2022	5,126,828.33	October 2026	1,553,617.56
January 2018	14,603,763.51	June 2022	5,020,071.64	November 2026	1,515,850.65
February 2018	14,322,891.11	July 2022	4,915,326.43	December 2026	1,478,844.36
March 2018	14,047,100.62	August 2022	4,812,556.72	January 2027	1,442,584.58
April 2018	13,776,303.23	September 2022	4,711,727.14	February 2027	1,407,057.47
May 2018	13,510,411.64	October 2022	4,612,802.95	March 2027	1,372,249.43
June 2018	13,249,340.06	November 2022	4,515,750.01	April 2027	1,338,147.10
July 2018	12,993,004.16	December 2022	4,420,534.76	May 2027	1,304,737.35
August 2018	12,741,321.05	January 2023	4,327,124.24	June 2027	1,272,007.29
September 2018	12,494,209.26	February 2023	4,235,486.06	July 2027	1,239,944.26
October 2018	12,251,588.72	March 2023	4,145,588.39	August 2027	1,208,535.83
November 2018	12,013,380.73	April 2023	4,057,399.95	September 2027	1,177,769.77
December 2018	11,779,507.94	May 2023	3,970,890.00	October 2027	1,147,634.09
January 2019	11,549,894.33	June 2023	3,886,028.35	November 2027	1,118,117.01
February 2019	11,324,465.17	July 2023	3,802,785.33	December 2027	1,089,206.95
March 2019	11,103,147.03	August 2023	3,721,131.79	January 2028	1,060,892.54
April 2019	10,885,867.72	September 2023	3,641,039.08	February 2028	1,033,162.62
May 2019	10,672,556.31	October 2023	3,562,479.05	March 2028	1,006,006.22
June 2019	10,463,143.06	November 2023	3,485,424.05	April 2028	979,412.57
July 2019	10,257,559.45	December 2023	3,409,846.91	May 2028	953,371.09
August 2019	10,055,738.13	January 2024	3,335,720.92	June 2028	927,871.39
September 2019	9,857,612.91	February 2024	3,263,019.86	July 2028	902,903.27
October 2019	9,663,118.73	March 2024	3,191,717.95	August 2028	878,456.71
November 2019	9,472,191.65	April 2024	3,121,789.86	September 2028	854,521.86
December 2019	9,284,768.83	May 2024	3,053,210.72	October 2028	831,089.06
January 2020	9,100,788.51	June 2024	2,985,956.07	November 2028	808,148.82
February 2020	8,920,190.00	July 2024	2,920,001.90	December 2028	785,691.81
March 2020	8,742,913.64	August 2024	2,855,324.61	January 2029	763,708.88
April 2020	8,568,900.81	September 2024	2,791,901.02	February 2029	742,191.04
May 2020	8,398,093.89	October 2024	2,729,708.34	March 2029	721,129.46
June 2020	8,230,436.25	November 2024	2,668,724.20	April 2029	700,515.46
July 2020	8,065,872.25	December 2024	2,608,926.61	May 2029	680,340.54
August 2020	7,904,347.19	January 2025	2,550,293.96	June 2029	660,596.33
September 2020	7,745,807.32	February 2025	2,492,805.04	July 2029	641,274.62
October 2020	7,590,199.83	March 2025	2,436,438.99	August 2029	622,367.34
November 2020	7,437,472.80	April 2025	2,381,175.33	September 2029	603,866.58
December 2020	7,287,575.21	May 2025	2,326,993.93	October 2029	585,764.56
January 2021	7,140,456.93	June 2025	2,273,875.02	November 2029	568,053.65
February 2021	6,996,068.69	July 2025	2,221,799.17	December 2029	550,726.35
March 2021	6,854,362.06	August 2025	2,170,747.30	January 2030	533,775.30
April 2021	6,715,289.46	September 2025	2,120,700.67	February 2030	517,193.27
May 2021	6,578,804.13	October 2025	2,071,640.86	March 2030	500,973.16
June 2021	6,444,860.12	November 2025	2,023,549.78	April 2030	485,108.00
July 2021	6,313,412.26	December 2025	1,976,409.65	May 2030	469,590.95
August 2021	6,184,416.18	January 2026	1,930,203.01	June 2030	454,415.29
September 2021	6,057,828.26	February 2026	1,884,912.71	July 2030	439,574.42
October 2021	5,933,605.64	March 2026	1,840,521.90	August 2030	425,061.86
November 2021	5,811,706.21	April 2026	1,797,014.02	September 2030	410,871.25
December 2021	5,692,088.58	May 2026	1,754,372.81	October 2030	396,996.35
January 2022	5,574,712.08	June 2026	1,712,582.30	November 2030	383,431.02
February 2022	5,459,536.74	July 2026	1,671,626.80	December 2030	370,169.25
March 2022	5,346,523.28	August 2026	1,631,490.89	January 2031	357,205.12

Aggregate Group VI (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
February 2031	$ 344,532.84	June 2032	$ 177,121.01	October 2033	$ 63,372.21
March 2031	332,146.70	July 2032	168,617.87	November 2033	57,679.91
April 2031...........	320,041.11	August 2032	160,318.53	December 2033	52,134.44
May 2031	308,210.58	September 2032......	152,218.90	January 2034	46,732.78
June 2031	296,649.73	October 2032	144,314.98	February 2034	41,471.97
July 2031	285,353.25	November 2032	136,602.84	March 2034	36,349.09
August 2031	274,315.96	December 2032	129,078.61	April 2034...........	31,361.29
September 2031......	263,532.75	January 2033	121,738.51	May 2034	26,505.77
October 2031	252,998.62	February 2033	114,578.82	June 2034	21,779.77
November 2031	242,708.65	March 2033	107,595.90	July 2034	17,180.60
December 2031	232,658.01	April 2033...........	100,786.16	August 2034	12,705.61
January 2032	222,841.97	May 2033	94,146.08	September 2034......	8,352.20
February 2032	213,255.88	June 2033	87,672.22	October 2034	4,117.83
March 2032	203,895.18	July 2033	81,361.19	November 2034 and thereafter	0.00
April 2032...........	194,755.39	August 2033	75,209.68		
May 2032	185,832.10	September 2033......	69,214.42		

Aggregate Group VII Scheduled Balances

Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance
Initial Balance	$19,355,000.00	December 2006	$14,150,305.49	September 2008......	$ 5,436,071.15
March 2005	19,299,557.41	January 2007	13,739,611.80	October 2008	5,086,079.84
April 2005...........	19,225,833.26	February 2007	13,317,060.22	November 2008	4,742,611.76
May 2005	19,133,774.31	March 2007	12,883,177.46	December 2008	4,405,596.03
June 2005	19,023,461.68	April 2007...........	12,438,505.40	January 2009	4,074,962.42
July 2005	18,895,000.61	May 2007	11,983,600.27	February 2009	3,750,641.36
August 2005	18,748,520.45	June 2007	11,519,031.86	March 2009	3,432,563.93
September 2005......	18,584,174.52	July 2007	11,062,216.05	April 2009...........	3,120,661.87
October 2005	18,402,140.02	August 2007	10,613,070.51	May 2009	2,814,867.54
November 2005	18,202,617.90	September 2007......	10,171,513.66	June 2009	2,515,113.95
December 2005	17,985,832.58	October 2007	9,737,464.68	July 2009	2,221,334.73
January 2006	17,752,031.80	November 2007	9,310,843.52	August 2009	1,933,464.15
February 2006	17,501,486.25	December 2007	8,891,570.86	September 2009......	1,651,437.07
March 2006	17,234,489.31	January 2008	8,479,568.11	October 2009	1,375,188.98
April 2006...........	16,951,356.68	February 2008	8,074,757.42	November 2009	1,104,655.99
May 2006	16,652,425.97	March 2008	7,677,061.66	December 2009	839,774.78
June 2006	16,338,056.25	April 2008...........	7,286,404.42	January 2010	580,482.66
July 2006	16,008,627.60	May 2008	6,902,710.00	February 2010	326,717.50
August 2006	15,664,540.58	June 2008	6,525,903.41	March 2010	78,417.78
September 2006......	15,306,215.70	July 2008	6,155,910.36	April 2010 and thereafter	0.00
October 2006	14,934,092.82	August 2008	5,792,657.24		
November 2006	14,548,630.52				

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

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

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$1,231,090,969

FannieMae®

Guaranteed REMIC Pass-Through Certificates

Fannie Mae REMIC Trust 2005-14

PROSPECTUS SUPPLEMENT

UBS Investment Bank

January 18, 2005