



Guaranteed REMIC Pass-Through Certificates Fannie Mae REMIC Trust 1999-25

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 an accrual class), 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 indirectly own

- Fannie Mae MBS and
- two separate non-interest bearing cash deposits of \$999.99 each.

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-12 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.

Prospective investors in the EE and HH Classes and all other classes should consider carefully whether such an investment is appropriate for their investment objectives.

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

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

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
AC	1	\$ 50,000,000	SEQ	6.0%	FIX	31359VT45	July 2025
A	1	235,772,000	SEQ	6.0	FIX	31359VT52	March 2026
BD	1	17,623,000	SEQ	6.0	FIX	31359VT60	October 2026
AB	1	25,000,000	SEQ	6.0	FIX	31359VT78	October 2026
VA	1	31,650,000	SEQ/AD	6.0	FIX	31359VT86	April 2010
VB	1	28,955,000	SEQ/AD	6.0	FIX	31359VT94	April 2016
Z	1	35,000,000	SEQ	6.0	FIX/Z	31359VU27	June 2029
PA	2	113,444,000	PAC	6.0	FIX	31359VU35	February 2020
PC	2	20,000,000	PAC	6.0	FIX	31359VU43	August 2018
PB	2	200,000,000	PAC	6.0	FIX	31359VU50	June 2029
EE(1)	2	13,000,000(2)	SEG(TAC)/SEQ	6.0	FIX	31359VU68	June 2029
PT(3)	2	46,149,000	SEG(TAC)/SCH	6.0	FIX	31359VU76	June 2029
FE(3)	2	33,636,000	SEG(TAC)/SUP	(4)	FLT	31359VU84	June 2029
SE(3)	2	14,015,000	SEG(TAC)/SUP	(4)	INV	31359VU92	June 2029
ZB	2	4,700,000	TAC	6.0	FIX/Z	31359VV26	June 2029
CA(3)	2	8,651,000	SUP	(5)	PO	31359VV34	June 2029
CD	2	10,000,000	SUP	7.0	FIX	31359VV42	June 2029
FC	2	35,924,000	SUP	(4)	FLT	31359VV59	June 2029
SK	2	700,000	SUP	(4)	INV	31359VV67	June 2029
SY	2	3,300,000	SUP	(4)	INV	31359VV75	June 2029
SX	2	28,000,000(6)	NTL	(4)	INV/IO	31359VV83	June 2029
SW	2	1,981,000	SUP	(4)	INV	31359VV91	June 2029
SV	2	7,924,000(6)	NTL	(4)	INV/IO	31359VW25	June 2029
PJ	3	40,868,000	PAC	6.0	FIX	31359VW33	July 2010
PK	3	101,665,000	PAC	6.0	FIX	31359VW41	August 2020
PH	3	200,000,000	PAC	6.0	FIX	31359VW58	June 2029
GF(3)	3	27,720,000	SEG(TAC)/SCH	(4)	FLT	31359VW66	June 2029
GS(3)	3	11,550,000	SEG(TAC)/SCH	(4)	INV	31359VW74	June 2029
GP(3)	3	60,265,000	SEG(TAC)/SUP	6.0	FIX	31359VW82	June 2029
GC	3	20,000,000	SEG(TAC)/SCH	6.0	FIX	31359VW90	June 2029
GD	3	10,415,000	SEG(TAC)/TAC	6.0	FIX	31359VX24	June 2029
ZG	3	7,321,000	TAC	6.0	FIX/Z	31359VX32	June 2029
GA(3)	3	10,778,000	SUP	(5)	PO	31359VX40	June 2029
FG	3	33,428,250	SUP	(4)	FLT	31359VX57	June 2029
SG	3	4,489,750	SUP	(4)	INV	31359VX65	June 2029
SU	3	500,000	SUP	(4)	INV	31359VX73	June 2029
ST	3	2,000,000(6)	NTL	(4)	INV/IO	31359VX81	June 2029
HA	3	6,782,000	SUP	6.5	FIX	31359VX99	June 2028
HB	3	6,782,000	SUP	7.0	FIX	31359VY23	June 2028
HC	3	9,218,000	SUP	6.5	FIX	31359VY31	June 2029
HH(1)	3	10,718,000(2)	SUP	7.0	FIX	31359VY49	June 2029
HD	3	1,500,000	SUP	(7)	DRB	31359VY56	June 2029
PI(3)	4	40,868,000	PAC	6.0	FIX	31359VY64	July 2010
PY(3)	4	101,665,000	PAC	6.0	FIX	31359VY72	August 2020
PQ	4	200,000,000	PAC	6.0	FIX	31359VY80	June 2029
PR	4	92,622,000	TAC	6.0	FIX	31359VY98	June 2029
FJ	4	23,280,000	TAC	(4)	FLT	31359VZ22	June 2029
SJ	4	9,700,000	TAC	(4)	INV	31359VZ30	June 2029
KA(3)	4	13,695,000	SUP	(5)	PO	31359VZ48	June 2029
KB	4	82,170,000	SUP	7.0	FIX	31359VZ55	June 2029
R		0	NPR	0	NPR	31359VZ63	June 2029
RL		0	NPR	0	NPR	31359VZ71	June 2029

- (1) The EE and HH Classes are retail classes.
- (2) The retail certificates are offered in \$1,000 increments.
- (3) Exchangeable classes.
- (4) Based on LIBOR.
- (5) Principal only classes.
- (6) Notional balances. These classes are interest only classes.
- (7) The HD Class will bear interest during the first twelve interest accrual periods at the annual rate of 8.00% and will bear interest thereafter at the annual rate of 6.50%.

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 EA, G, PG and PO Classes are the RCR classes, as further described in this prospectus supplement.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be May 27, 1999.

LEHMAN BROTHERS

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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 Guaranteed REMIC Pass-Through Certificates dated September 18, 1998 (the “REMIC Prospectus”);
- our Prospectus for Guaranteed Mortgage Pass-Through Certificates dated October 1, 1998 (the “MBS Prospectus”); and
- our Information Statement dated March 31, 1999 and its supplements (the “Information Statement”).

You can obtain the Disclosure Documents by writing or calling us at:

Fannie Mae
MBS Helpline
3900 Wisconsin Avenue, N.W., Area 2H-3S
Washington, D.C. 20016
(telephone 1-800-237-8627 or 202-752-6547).

Most of the Disclosure Documents, together with the class factors, are available on our website located at <http://www.fanniemae.com>.

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

Lehman Brothers Inc.
Prospectus Department
536 Broadhollow Road
Melville, New York 11747
(telephone 516-254-7106).

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.

The Retail Certificates (the EE and HH Classes)

Description

The retail certificates represent indirect interests in the mortgage loans underlying the related MBS. The retail certificates are guaranteed by us but are not guaranteed by, and are not a debt or obligation of, the United States.

Timing of Principal Payments

It is possible that no principal will be available for payment to holders of the classes of retail certificates for a substantial period. Thereafter, the amounts of principal available for payment to such holders is likely to fluctuate, and may vary widely from period to period. See “Description of the Certificates—Distributions of Principal—*Principal Distribution Amount*” beginning on page S-30.

Investment Objective

We have structured the retail certificates to provide monthly payments to individual investors for the long-term portion of their investment portfolios. You should determine, after consulting with your investment advisor, whether or not the retail certificates satisfy your individual investment objectives.

Liquidity

If you sell a retail certificate before its maturity, you may receive sales proceeds that, after taking into account transaction costs, are less than the amount originally invested. Lehman Brothers Inc. intends to make a market for the purchase and sale of the retail certificates after their initial issuance, but is not obligated to do so. We cannot be sure that a market for resale of the retail certificates will develop or, if it develops, that it will continue.

Federal Income Taxes

Interest on the retail certificates will be taxed in the year it is earned, which may not be the year it is paid. Annually, relevant federal income tax information for the preceding calendar year will be mailed to investors who owned retail certificates during that year, as required by the Internal Revenue Service. You should be aware, however, that this information need not be furnished before March 15 of any calendar year following a calendar year in which income accrues on a retail certificate.

Maturity

Unlike many other fixed income securities, the retail certificates do not have fixed principal redemption schedules or fixed principal distribution dates. The timing of principal payments may vary considerably based upon a number of factors, including changes in prevailing interest rates. If prevailing interest rates decrease, principal payments on the retail certificates may accelerate due to increased mortgage loan prepayments, and any reinvestment of those payments might be at such lower prevailing interest rates. Conversely, if prevailing interest rates increase, principal payments on the retail certificates may slow down due to decreased mortgage loan prepayments, and you might not be able to reinvest your principal at such higher prevailing interest rates. In such case, the market value of your retail certificates is likely to have declined.

Assets Underlying Each Group of Classes

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

Assumed Characteristics of the Mortgage Loans Underlying the MBS (as of May 1, 1999)

	<u>Approximate Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Approximate Weighted Average Remaining Term to Maturity (in months)</u>	<u>Approximate Calculated Loan Age (in months)</u>	<u>Approximate Weighted Average Coupon</u>
Group 1 MBS	\$424,000,000	360	340	16	6.65%
Group 2 MBS	\$505,500,000	360	344	14	6.65%
Group 3 MBS	\$564,000,000	360	350	9	6.72%
Group 4 MBS	\$564,000,000	360	350	9	6.72%

The actual remaining terms to maturity, calculated 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 class, can be used to calculate the current principal balance of that class (after taking into account principal payments in the same month). We publish the class factors on or shortly after the 11th day of each month.

Settlement Date

We expect to issue the certificates on May 27, 1999.

Distribution Dates

We will make payments on the Group 1, Group 2, Group 3 and Group 4 Classes on the 25th day of each calendar month, or on the next business day if the 25th day is not a business day.

Retail Class Units

The EE and HH Classes consist of retail certificates. We will issue each class of retail certificates in units having \$1,000 denominations. Since these units cannot be divided into smaller denominations, you can purchase one or more retail class units in whole but not in part. On each distribution date, principal on the retail certificates may be paid to owners of retail class units, but only in increments of \$1,000. Accordingly, certain retail class units will be paid in full on a particular distribution date, while the remaining retail class units will receive no principal payments on that date. The investors in retail class units who receive principal payments on a particular distribution date will first be selected from those investors who request them. If on any distribution date the amount of principal payable on either class of retail certificates exceeds the total amount of principal requested by retail investors in that class, then remaining retail investors in that class will be selected randomly to receive principal payments on that date in the amount of the excess.

Book-Entry and Physical Certificates

We will issue the book-entry certificates through the U.S. Federal Reserve Banks and DTC, as applicable, which will electronically track ownership of the certificates and payments on them. We will issue physical certificates in registered, certificated form.

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

<u>Fed Book-Entry</u>	<u>DTC Book-Entry</u>	<u>Physical</u>
The Group 1, 2, 3 and 4 Classes (other than the EE and HH Classes) and the related RCR Classes	EE and HH 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 all of the available combinations of the certificates eligible for exchange and the related RCR certificates.

Interest Payments

We will make the first interest payment in June 1999 in an amount equal to approximately \$5.00 with respect to each retail class unit of the EE Class and \$5.83 with respect to each retail class unit of the HH Class. We will continue to pay interest in those approximate amounts on each monthly distribution date on each retail class unit until it is retired.

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.

During the initial twelve interest accrual periods, the HD Class will bear interest at the annual rate of 8.00%. During each subsequent interest accrual period, the HD Class will bear interest at the annual rate of 6.50%.

During the initial interest accrual period, the floating rate and inverse floating rate classes will bear interest at the initial interest rates listed below. During subsequent interest accrual periods, the

floating rate and inverse floating rate classes will bear interest based on the formulas indicated below, but always subject to the specified maximum and minimum interest rates:

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate (1)</u>
FE	5.30000%	8.50000%	0.40%	LIBOR + 40 basis points
SE	7.68000%	19.44000%	0.00%	19.44% - (2.4 × LIBOR)
FC	5.93000%	8.00000%	1.00%	LIBOR + 100 basis points
SK	10.00000%	10.00000%	0.00%	278% - (40 × LIBOR)
SY	15.01817%	56.84848%	0.00%	56.84848% - (8.48485 × LIBOR)
SX	0.05000%	0.05000%	0.00%	7% - LIBOR
SW	9.28000%	29.00000%	3.00%	29% - (4 × LIBOR)
SV	0.50000%	0.50000%	0.00%	7% - LIBOR
GF	5.20000%	8.50000%	0.30%	LIBOR + 30 basis points
GS	7.92000%	19.68000%	0.00%	19.68% - (2.4 × LIBOR)
FG	5.90000%	8.00000%	1.00%	LIBOR + 100 basis points
SG	14.70000%	49.00000%	0.00%	49% - (7 × LIBOR)
SU	9.40000%	29.00000%	3.00%	29% - (4 × LIBOR)
ST	0.50000%	0.50000%	0.00%	7% - LIBOR
FJ	5.25000%	8.50000%	0.35%	LIBOR + 35 basis points
SJ	7.80000%	19.56000%	0.00%	19.56% - (2.4 × LIBOR)

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

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

Notional Classes

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

<u>Class</u>	
SX	700% of the SK and SY Classes
SV	400% of the SW Class
ST	400% of the SU Class

Distributions of Principal

Group 1 Principal Distribution Amount

Z Accrual Amount

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

Group 1 Cash Flow Distribution Amount

1. (a) 17.1074468247% of such amount to the AC and BD Classes, in that order, to zero,
(b) 75.2797697894% of such amount to the A and BD Classes, in that order, to zero, and
(c) 7.6127833859% of such amount to the AB Class to zero.
2. To the VA, VB and Z Classes, in that order, to zero.

Group 2 Principal Distribution Amount

ZB Accrual Amount

To the Aggregate Group I to its Maximum Targeted Balance, and thereafter to the ZB Class.

Group 2 Cash Flow Distribution Amount

1. To the PA and PC Classes, in the order and proportions specified in this prospectus supplement under “Description of the Certificates—Distributions of Principal,” to their Planned Balances.
2. To the PB Class to its Planned Balance.
3. To the Aggregate Group I to its Maximum Targeted Balance.
4. To the ZB Class to its Targeted Balance.
5. To the Aggregate Group I to its Minimum Targeted Balance.
6. To the CA, CD, FC, SK, SY and SW Classes, pro rata, to zero.
7. To the ZB Class to zero.
8. To the Aggregate Group I to zero.
9. To the PA and PC Classes in the order and proportions specified in this prospectus supplement under “Description of the Certificates—Distributions of Principal,” to zero.
10. To the PB Class to zero.

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

Group 3 Principal Distribution Amount

ZG Accrual Amount

To the Aggregate Group II to its Maximum Targeted Balance, and thereafter to the ZG Class.

Group 3 Cash Flow Distribution Amount

1. To the PJ, PK and PH Classes, in that order, to their Planned Balances.
2. To the Aggregate Group II to its Maximum Targeted Balance.
3. To the ZG Class to its Targeted Balance.
4. To the Aggregate Group II to its Minimum Targeted Balance.
5. (a) 58.4303292318% of the remaining amount to the GA, FG, SG and SU Classes, pro rata, to zero, and
(b) 41.5696707682% of such remaining amount as follows:
first, to the HA and HB Classes, pro rata, to zero; and
second, to the HC, HH and HD Classes, pro rata, to zero.
6. To the ZG Class to zero.
7. To the Aggregate Group II to zero.
8. To the PJ, PK and PH Classes, in that order, to zero.

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

Group 4 Principal Distribution Amount

1. To the PI, PY and PQ Classes, in that order, to their Planned Balances.
2. To the PR Class to its Targeted Balance.
3. To the FJ and SJ Classes, pro rata, to their Targeted Balances.
4. To the KA and KB Classes, pro rata, to zero.
5. To the FJ and SJ Classes, pro rata, to zero.
6. To the PR Class to zero.
7. To the PI, PY and PQ Classes, in that order, to zero.

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

Weighted Average Lives (years) *

<u>Group 1 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>75%</u>	<u>150%</u>	<u>300%</u>	<u>500%</u>
AC	17.5	7.4	4.5	2.5	1.6
A	18.1	8.1	5.0	2.7	1.7
BD	26.9	18.3	12.2	6.7	4.0
AB	18.5	8.6	5.3	2.9	1.8
VA	6.0	6.0	6.0	5.4	3.9
VB	14.0	14.0	13.1	8.5	5.5
Z	28.7	23.6	19.6	13.4	8.7

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>145%</u>	<u>250%</u>	<u>500%</u>
PA	10.6	3.0	3.0	3.0	2.1
PC	11.2	3.0	3.0	3.0	2.1
PB	21.9	10.6	10.6	10.6	5.6

	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>114%</u>	<u>145%</u>	<u>148%</u>	<u>250%</u>	<u>500%</u>
EE** and EA	24.3	11.2	8.6	5.3	5.0	2.9	1.1

	PSA Prepayment Assumption								
	<u>0%</u>	<u>100%</u>	<u>109%</u>	<u>114%</u>	<u>145%</u>	<u>148%</u>	<u>175%</u>	<u>250%</u>	<u>500%</u>
PT	21.1	6.0	4.0	4.0	4.0	4.0	4.0	2.7	1.1
FE and SE	27.3	16.2	14.8	13.1	6.6	5.9	6.3	3.0	1.2

	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>145%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>
ZB	28.3	19.9	0.5	0.2	0.2	0.2

	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>114%</u>	<u>145%</u>	<u>148%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>
CA, CD, FC, SK, SY, SX, SW and SV	29.4	24.5	23.6	20.9	20.6	6.0	1.4	0.5

<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>153%</u>	<u>250%</u>	<u>500%</u>
PJ	5.4	2.5	2.5	2.5	2.2
PK	13.1	4.6	4.6	4.6	2.9
PH	21.4	11.5	11.5	11.5	6.1

	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>108%</u>	<u>120%</u>	<u>140%</u>	<u>153%</u>	<u>250%</u>	<u>500%</u>
GF and GS	19.9	8.1	6.9	6.9	6.9	5.1	4.2	1.8
GP	24.2	7.9	6.6	6.2	2.3	1.6	1.6	1.1
G	22.5	8.0	6.7	6.5	4.1	3.0	2.7	1.4

	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>108%</u>	<u>149%</u>	<u>153%</u>	<u>155%</u>	<u>250%</u>	<u>500%</u>
GC	26.2	7.5	5.6	2.0	2.0	2.0	2.0	1.5

	PSA Prepayment Assumption						
	<u>0%</u>	<u>100%</u>	<u>108%</u>	<u>133%</u>	<u>153%</u>	<u>250%</u>	<u>500%</u>
GD.....	15.4	8.9	8.9	8.9	4.9	3.9	1.2

	PSA Prepayment Assumption						
	<u>0%</u>	<u>100%</u>	<u>108%</u>	<u>153%</u>	<u>250%</u>	<u>260%</u>	<u>500%</u>
ZG	27.8	18.3	17.3	0.6	0.2	0.2	0.2
GA, FG, SG, SU and ST	29.2	24.0	23.4	18.9	2.2	2.0	0.8
HA and HB	28.6	21.1	20.2	14.0	1.0	1.0	0.4
HC, HH** and HD	29.5	25.9	25.5	22.1	2.9	2.6	1.0

	PSA Prepayment Assumption				
<u>Group 4 Classes</u>	<u>0%</u>	<u>100%</u>	<u>140%</u>	<u>250%</u>	<u>500%</u>
PI	5.4	2.5	2.5	2.5	2.2
PY	13.1	4.6	4.6	4.6	2.9
PQ	21.4	11.5	11.5	11.5	6.1
PG	10.9	4.0	4.0	4.0	2.7

	PSA Prepayment Assumption					
	<u>0%</u>	<u>100%</u>	<u>140%</u>	<u>147%</u>	<u>250%</u>	<u>500%</u>
PR	23.8	5.6	4.0	4.0	2.6	1.4

	PSA Prepayment Assumption					
	<u>0%</u>	<u>100%</u>	<u>136%</u>	<u>140%</u>	<u>250%</u>	<u>500%</u>
FJ and SJ	27.6	16.5	3.0	3.0	2.8	1.4

	PSA Prepayment Assumption						
	<u>0%</u>	<u>100%</u>	<u>136%</u>	<u>140%</u>	<u>147%</u>	<u>250%</u>	<u>500%</u>
KA and KB	29.1	23.4	19.7	18.8	17.2	2.1	0.8

	PSA Prepayment Assumption					
<u>Groups 2, 3 and 4 Class</u>	<u>0%</u>	<u>100%</u>	<u>140%</u>	<u>153%</u>	<u>250%</u>	<u>500%</u>
PO†	29.2	23.9	20.0	17.7	1.9	0.7

* Determined as specified under “Description of the Certificates—Weighted Average Lives of the Certificates” in this prospectus supplement. Prepayments will not occur at any assumed rate shown or any other constant rate, and the actual weighted average lives of the certificates are likely to differ from those shown, perhaps significantly.

** The weighted average lives shown in the table apply to the entire retail classes as a whole and are not likely to reflect the experience of any particular investor in the classes of retail certificates. Because investors will receive principal distributions subject to the distribution priorities and allocations as described under “Description of the Certificates—Description of the Retail Certificates—Characteristics of the Retail Certificates—*Retail Principal Payments*” in this prospectus supplement, the weighted average lives of retail class units will vary among different individual investors. See “Description of the Certificates—Description of the Retail Certificates—Characteristics of the Retail Certificates—*Certain Principal Payment Considerations*” in this prospectus supplement.

† The PO Class is formed from a combination of the CA Class in Group 2, the GA Class in Group 3 and the KA Class in Group 4. See Schedule 1 in this prospectus supplement.

ADDITIONAL RISK FACTORS

Risk Factors Affecting the Certificates

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

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

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

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

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

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

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

tion, 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 mar-

ket. 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.

Additional Risk Factors Affecting the Retail Certificates

Unpredictable timing of honoring requests for principal payments on the retail certificates. Owners of retail certificates may request payments of principal, but several factors affect the timing of honoring these requests.

- Principal payments on the classes of retail certificates will be affected by the timing of principal distributions on the Group 2 MBS and Group 3 MBS, as applicable.
- Principal payments on the classes of retail certificates will also be affected by the payment priorities governing the Group 2 and Group 3 Classes, as applicable, including the classes of retail certificates. In particular, the retail certificates are enti-

tled to receive principal payments on any distribution date only after scheduled payments have been made on specified classes and, in the case of the HH Class, only after certain other classes have been retired. As a result, the retail certificates may receive no principal payments for a substantial period and thereafter may receive principal payments that vary widely from period to period.

- Other owners might be entitled to earlier principal payments because they submitted earlier requests.
- Requests submitted on behalf of deceased owners are honored in substantially greater amounts than requests submitted by living owners.

We cannot provide any assurance about whether or when any request for principal payment will be honored.

Retail certificates may not be appropriate for all investors. If you require a principal payment on a specific date or a predictable stream of principal payments, the retail certificates would not be an appropriate investment for you.

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the “Trust”) and a separate trust (the “Lower Tier REMIC”) pursuant to a trust agreement dated as of May 1, 1999 (the “Trust Agreement”). We will execute the Trust Agreement in our corporate capacity and as trustee (the “Trustee”). We will issue the Guaranteed REMIC Pass-Through Certificates (the “REMIC Certificates”), which includes the EE and HH Classes (the “Retail Classes” or “Retail Certificates”), and the Combinable and Recombinable REMIC Certificates (the “RCR Certificates” and, together with the REMIC Certificates, the “Certificates”) pursuant to the Trust Agreement. 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, and
- two separate non-interest bearing cash deposits of \$999.99 each relating to a Retail Class (the “Retail Cash Deposits”).

The assets of the Lower Tier REMIC will consist of

- four groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS,” “Group 3 MBS” and “Group 4 MBS” and, together, the “MBS”).

Each MBS represents a beneficial ownership interest in a pool (each, a “Pool”) of first lien, single-family, fixed-rate residential mortgage loans (the “Mortgage Loans”) having the characteristics described herein.

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 guaranties 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 Certificates—The Fannie Mae Guaranty” in the MBS Prospectus.

Characteristics of Certificates. We will issue the Certificates of the Group 1, Group 2, Group 3 and Group 4 Classes (other than the EE and HH Classes) and the related RCR 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.”

The EE and HH Classes will be represented by one or more certificates (the “DTC Certificates”) to be registered at all times in the name of the nominee of The Depository Trust Company (“DTC”), a New York-chartered limited purpose trust company, or any successor or depository selected or approved by us. We refer to the nominee of DTC as the “Holder” or “Certificateholder” of the Certificates. DTC will maintain the DTC Certificates through its book-entry facilities.

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. State Street Bank and Trust Company in Boston, Massachusetts (“State

Street”) 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. State Street will be the initial Paying Agent.

Authorized Denominations. We will issue the Certificates, other than the Retail Certificates and the R and RL Certificates, in minimum denominations of \$1,000 and whole dollar increments. We will issue each Class of Retail Certificates in an integral number of units (the “Retail Class Units”), each of which will be issued in a denomination of \$1,000. We will issue the R and RL Classes as single Certificates with no principal balances.

Distribution Dates. We will make monthly payments on the Group 1, Group 2, Group 3 and Group 4 Classes on the 25th day of each month (or, if the 25th day is not a business day, on the first business day after the 25th). We refer to each such date 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 other than the Retail Classes, 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 an Accrual Class).
- When the applicable class factor is multiplied by the original principal balance of a Class of Retail Certificates, the product will equal the current aggregate principal balance of the Retail Certificates of that class after taking into account payments on the Distribution Date in the same month. As a result, the factor for each Class of Retail Certificates will reflect the reduction in aggregate principal balance of such Class taken as a whole, and will not reflect the reduction in principal balance of the Retail Certificates owned by any particular investor. For purposes of determining the factor for each Class of Retail Certificates, we will disregard any rounding of the principal payment on such Class.

Optional Termination. We will not terminate the Lower Tier REMIC or the Trust by exercising our right to repurchase the Mortgage Loans underlying any MBS unless

- only one Mortgage Loan remains in the related Pool, or
- the principal balance of the Pool is less than one percent of its original level.

See “Description of Certificates—Termination” in the MBS Prospectus.

Characteristics of the Retail Certificates

General

The EE and HH Classes will consist of Retail Certificates. Each Class of Retail Certificates will be represented by one certificate to be registered at all times in the name of the nominee of DTC, or any successor or depository selected or approved by us (the “Depository”). We refer to the nominee of the Depository as the “Holder” or “Certificateholder” of the Classes of Retail Certificates. The Depository will maintain the Classes of Retail Certificates in even \$1,000 increments through its book-entry

facilities. For purposes of calculating principal payments, each Retail Class Unit will have the initial principal balance shown below:

<u>Class</u>	<u>Initial Principal Balance Per Unit</u>	<u>Number of Retail Class Units</u>
EE	\$1,000	13,000
HH	1,000	10,718

Under its normal procedures, the Depository will record the amount of Retail Certificates held by each firm which participates in the book-entry system of the Depository (each, a “Depository Participant”), whether held for its own account or on behalf of another person. Initially, State Street will act as paying agent for the Retail Certificates. State Street will also perform certain administrative functions in connection with the Retail Certificates.

A “beneficial owner” or an “investor” is anyone who acquires a beneficial ownership interest in the Retail Certificates. As an investor, you will not receive a physical certificate. Instead, your interest will be recorded on the records of the brokerage firm, bank, thrift institution or other financial intermediary (a “financial intermediary”) that maintains an account for you. In turn, the record ownership of the financial intermediary that holds your Retail Class Units will be recorded by the Depository. If the intermediary is not a Depository Participant, the record ownership of the intermediary will be recorded by a Depository Participant acting on its behalf. Therefore, you must rely on these various arrangements to record your ownership of the Retail Certificates and to relay the distributions to your account. You may transfer your beneficial ownership interest in the Retail Certificates only under the procedures of your financial intermediary and of Depository Participants. In general, ownership of Retail Certificates will be subject to the prevailing rules, regulations and procedures governing the Depository and Depository Participants.

Method of Payment

State Street will direct payments on the Classes of Retail Certificates to the Depository in immediately available funds. In turn, the Depository will credit the payments to the accounts of the appropriate Depository Participants, in accordance with the Depository’s procedures. These procedures currently provide for payments made in same-day funds to be settled through the New York Clearing House. Depository Participants and financial intermediaries will direct the payments to the investors in Retail Certificates that they represent.

Retail Interest Payments

We will pay interest on the Classes of Retail Certificates on each Distribution Date equal in an amount to one month’s interest at the annual interest rates of 6.0% in the case of the EE Class, and 7.0% in the case of the HH Class, accrued on their outstanding principal balances immediately before that Distribution Date. See “—Distributions of Interest” below.

Retail Principal Payments

General. We will pay principal on each Class of Retail Certificates on any Distribution Date (each, a “Retail Principal Payment”) in increments of \$1,000, based on the priorities and limitations described in this prospectus supplement. Either State Street or the Depository will determine the portion of the Retail Principal Payment to be paid to particular Retail Class Units held for the account of Depository Participants. Financial intermediaries and Depository Participants will in turn determine the portion of the Retail Principal Payment to be paid to particular Retail Class Units held for the account of each investor that they represent.

Rounding of Retail Principal Payments. On each Distribution Date when principal is to be paid on a Class of Retail Certificates (as described below under “—Distributions of Principal”), the payment amount will be rounded to the nearest \$1,000 increment. When we first make a Retail

Principal Payment to a Class of Retail Certificates, we will round that payment upward to the nearest \$1,000 by withdrawing from the related Retail Cash Deposit the necessary amount. After the initial Retail Principal Payment, we will apply the amount available as principal of that Class of Retail Certificates, first, to replenish the related Retail Cash Deposit and, second, as a Retail Principal Payment (rounded to the nearest \$1,000).

We will repeat this procedure on each Distribution Date until the principal balance of each Class of Retail Certificates is reduced to zero. On any Distribution Date, a Retail Principal Payment may be slightly more or less than it would be in the absence of rounding, but any such difference will never exceed \$999.99. The total amount of all Retail Principal Payments made through any Distribution Date will never be *less* than it would have been in the absence of rounding.

Retail Principal Payment Requests. As an investor, you may request that principal of your Retail Class Unit or Units be paid to you in increments of \$1,000 on the earliest possible Distribution Date (each, a “Retail Principal Payment Request”). You must submit a Retail Principal Payment Request to the financial intermediary that maintains the account reflecting your interest in the applicable Retail Class. If the financial intermediary is not a Depository Participant, it must notify the related Depository Participant of the request. The Depository Participant must then make the request to the Depository in writing, on a form that the Depository requires.

The Depository will establish procedures for determining the order in which it receives requests. When the Depository receives a request, it will date and time stamp the request and forward it to State Street. State Street will not be liable for any delay in delivery to it of Retail Principal Payment Requests or for the withdrawal of such requests.

State Street will maintain a list of Depository Participants representing investors that have submitted Retail Principal Payment Requests. The list will include the order of receipt and the amounts of such requests. State Street will notify the Depository and the applicable Depository Participants as to which requests to honor on each Distribution Date. The Depository will honor Retail Principal Payment Requests according to the procedures, and subject to the priorities and limitations, described below. Either State Street or the Depository will establish the procedures for determining such priorities and limitations. The decisions of State Street and the Depository concerning such matters will be final and binding on all affected persons.

You may withdraw a Retail Principal Payment Request by notifying the financial intermediary that maintains the account reflecting your interest in the applicable Retail Class. If the financial intermediary is not a Depository Participant, it must notify the related Depository Participant, which will forward the withdrawal to State Street, on a form that the Depository requires. A Retail Principal Payment Request will be considered withdrawn upon the transfer of beneficial ownership of the related Retail Certificate, but only if State Street receives notification of the withdrawal on the proper form.

The Depository can honor a Retail Principal Payment Request on any Distribution Date only if it receives the request and forwards it to State Street by the last day of the month before the month in which that Distribution Date occurs (the “Record Date”). The Depository can honor the withdrawal of a request on any Distribution Date only if the Depository Participant receives the withdrawal and forwards it to State Street by the Record Date. Priority will be given to investors on whose behalf Retail Principal Payment Requests have been duly received and not withdrawn. The Depository will honor requests in the following order of priority:

- (i) the Depository will honor requests on behalf of Deceased Owners (as defined below) in the order it receives them, until it has honored each such request in an initial amount up to \$100,000 of original principal balance per Deceased Owner; and

- (ii) the Depository will honor requests on behalf of Living Owners (as defined below) in the order it receives them, until it has honored each such request in an initial amount up to \$10,000 of original principal balance per Living Owner.

After that, the Depository will honor requests on behalf of

- Deceased Owners, as provided in clause (i), up to an additional \$100,000 of original principal balance; and
- Living Owners as provided in clause (ii), up to an additional \$10,000 of original principal balance.

The Depository will repeat this sequence of priorities until it has honored all Retail Principal Payment Requests.

If a Retail Principal Payment Request is submitted on behalf of a Living Owner who becomes a Deceased Owner, that request takes on the priority of a newly-submitted request on behalf of a Deceased Owner. The Depository must receive appropriate evidence of death and any required tax waivers and forward these items to State Street on or before the related Record Date.

On any Distribution Date, if the Retail Principal Payment Requests for a Class of Retail Certificates exceed the aggregate amount of principal available for payment on that Class, those requests will automatically be honored on later Distribution Dates, without the investor making any additional Retail Principal Payment Requests, all in accordance with State Street's procedures.

Excess Retail Principal Payment by Random Lot. On any Distribution Date, if a Retail Principal Payment for a Class of Retail Certificates exceeds the amount evidenced by the related Retail Principal Payment Requests received by State Street for that Class, the Retail Certificates of that Class in respect of which principal payments are to be made (in increments of \$1,000) will be determined under the random lot procedures of the Depository and the established procedures of the Depository Participants and financial intermediaries. Accordingly, a Depository Participant or financial intermediary may choose to allot the excess portion of the Retail Principal Payment to the accounts of some investors (which could include that Depository Participant or financial intermediary) without allotting such distributions to the accounts of other investors.

Beneficial Owners. A "Deceased Owner" is a beneficial owner of Retail Certificates who was living when that interest was acquired and whose authorized representative provides the Depository with evidence of death satisfactory to State Street and any tax waivers requested by State Street. A "Living Owner" is any beneficial owner of Retail Certificates other than a Deceased Owner.

- Retail Certificates beneficially owned by tenants by the entirety, joint tenants or tenants in common ("Tenants") are considered beneficially owned by a single owner. The death of an individual Tenant will be considered the death of the beneficial owner. In the event of such a death, the Retail Certificates beneficially owned by the Tenants will be eligible for the priority in principal payment described above.
- Retail Certificates beneficially owned by a trust will be considered beneficially owned by each beneficiary of the trust. However, a trust's beneficiaries as a group will not be considered to own more than the principal amount of Retail Certificates owned by the related trust.
- The death of a beneficiary of a trust will be considered the death of a beneficial owner of a share of the related Retail Certificates which corresponds to that beneficiary's interest in the trust.
- The death of a Tenant in a tenancy which is the beneficiary of a trust will be considered the death of the beneficiary of the trust.
- The death of a person who had been entitled to substantially all of the beneficial ownership interests in any Retail Certificates will be considered the death of the beneficial owner of such Retail Certificates, regardless of the owner identified in the relevant records, if that beneficial interest can be established to State Street's satisfaction. Such beneficial interests are considered to exist in the case of street name or nominee ownership, ownership by a trustee,

ownership under the Uniform Gifts to Minors Act and community property or other joint ownership arrangements between spouses.

Beneficial interest will include the power to sell, transfer or otherwise dispose of Retail Certificates and the right to receive the related proceeds, as well as interest and principal payments on the Retail Certificates.

Tax Information. As required by federal law, we will provide to Depository Participants and financial intermediaries information that will allow beneficial owners of the Retail Certificates to calculate properly the taxable income attributable to the Retail Certificates. Financial intermediaries, in turn, will be obligated to supply such information to individuals and other beneficial owners who are not “exempt recipients.” Beneficial owners should be aware, however, that such information need not be furnished before March 15 of any calendar year following a calendar year in which income accrues on a Retail Certificate. The Retail Certificates may be issued with “original issue discount” or at a premium for federal income tax purposes. **You should be aware that the beneficial owners of Retail Certificates must include in gross income original issue discount, if any, as it accrues under a method that generally results in recognition of some taxable income in advance of receipt of the cash attributable to such income.** You also should be aware that beneficial owners of Retail Certificates should treat any premium, any original issue discount and any market discount with respect to such Certificates in the same manner as beneficial owners of other “regular interests” in a REMIC. See “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*” in the REMIC Prospectus. Because the Retail Certificates will not receive payments of principal on a pro rata basis, however, a payment in full of a Retail Certificate may be treated as a prepayment for purposes of the premium, original issue discount and market discount rules. Additional tax consequences affecting beneficial owners of the Retail Certificates are discussed under “Certain Additional Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*” in this prospectus supplement and “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*” in the REMIC Prospectus.

Certain Principal Payment Considerations

The Classes of Retail Certificates may receive no principal at all for a significant period. Thereafter, the rate of principal payments may vary widely so that the Classes of Retail Certificates may receive little or no principal on any particular Distribution Date. Accordingly, **we cannot assure you that a Retail Principal Payment Request will be honored, either in whole or in part, within any particular time after it is submitted.** In addition, the timing for honoring a Retail Principal Payment Request will also be affected by the aggregate principal balance of the related Class of Retail Certificates beneficially owned by persons having priority to right of payment, either:

- due to their status as Deceased Owners, or
- because they submitted their Retail Principal Payment Requests earlier.

By contrast, the amount of principal available for payment to a Class of Retail Certificates on any Distribution Date may exceed the amount necessary to satisfy the Retail Principal Payment Requests relating to that Class. In that event, you may receive principal payments under the random lot procedures referred to in this prospectus supplement even if you did not request a payment.

If prevailing interest rates are higher than the interest rate on a Class of Retail Certificates, more investors are likely to submit Retail Principal Payment Requests. Under those circumstances, however, there may be a slower rate of prepayments on the related Mortgage Loans. That slower rate would reduce the funds available for the Retail Principal Payments for that Class. By contrast, Retail Principal Payments may be greater when prevailing interest rates decline relative to the interest rates on the related Mortgage Loans. In that event, investors are less likely to submit Retail Principal Payment Requests, but mortgagors are more likely to prepay the Mortgage Loans. If your Retail

Certificates are selected for payment under those conditions, you may be unable to reinvest the amounts you receive at effective interest rates equal to the interest rate on your Retail Certificates.

The rate of Retail Principal Payments for a Class depends on the rate of principal payments (including prepayments) on the related Mortgage Loans. Accordingly, we cannot predict:

- the rate at which the payments on any Class of Retail Certificates will continue after they begin, or
- the date on which the principal balance of any Class of Retail Certificates will be paid in full.

In addition, it is possible that you might not receive Retail Principal Payments until the applicable Final Distribution Date for each Retail Class.

The actual yield on your Retail Certificates probably will be lower than you expect:

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

See “Risk Factors—Yield Considerations” in the REMIC Prospectus and “Additional Risk Factors” in this prospectus supplement. Also see “—*Weighted Average Lives of the Retail Certificates*” and “—Distributions of Principal” below.

Weighted Average Lives of the Retail Certificates

To illustrate the effect of prepayments on principal payments to each Class of Retail Certificates, the following tables show the approximate aggregate principal payments to each Class of Retail Certificates during the periods specified. The following tables show the amounts that would be available for principal payments at various constant percentages of PSA (as defined below under “—Structuring Assumptions—*Prepayment Assumptions*”) based on the principal allocations described under “—Distributions of Principal.” The amounts shown have been calculated on the basis of the Pricing Assumptions (as defined in this prospectus supplement) and on the assumption that principal payments on the Retail Certificates are not rounded to integral multiples of \$1,000 and are made on the Distribution Date of each month in which those payments are required to be made. The amounts in the tables:

- are hypothetical numbers only,
- apply to each Class of Retail Certificates taken as a whole, and
- are presented solely to show the relationship between prepayments and principal payments on each Class of Retail Certificates in order to assist investors in analyzing that relationship.

Because of the payment allocations described above and because investors in the Retail Certificates will receive principal payments in increments of \$1,000, we cannot assure you that you will receive a principal payment on any particular Distribution Date. You are urged to consult your own financial advisors as to the significance of prepayments in terms of your financial and investment objectives.

**Aggregate Retail Principal Payments on the EE Class
(for illustrative purposes only)**

(Amounts in thousands)

Distribution Date	PSA Prepayment Assumption						
	50%	100%	114%	145%	148%	250%	500%
May 2000	\$ 1,830	\$ 2,949	\$ 3,298	\$ 3,465	\$ 3,540	\$ 3,540	\$ 4,984
May 2001	37	37	485	1,418	1,511	1,511	8,016
May 2002	40	40	423	1,187	1,262	1,634	0
May 2003	42	42	360	958	1,015	2,538	0
May 2004	45	45	303	754	797	1,772	0
May 2005	48	48	252	575	606	1,145	0
May 2006	51	51	207	418	437	635	0
May 2007	54	54	167	280	290	223	0
May 2008	57	168	243	270	273	3	0
May 2009	60	432	472	425	422	0	0
May 2010	64	642	651	540	531	0	0
May 2011	68	806	787	620	607	0	0
May 2012	72	930	888	673	656	0	0
May 2013	77	1,023	959	703	684	0	0
May 2014	82	1,090	1,007	714	369	0	0
May 2015	87	1,136	1,035	0	0	0	0
May 2016	92	1,164	1,049	0	0	0	0
May 2017	98	1,178	413	0	0	0	0
May 2018	1,515	1,165	0	0	0	0	0
May 2019	1,772	0	0	0	0	0	0
May 2020	1,834	0	0	0	0	0	0
May 2021	1,888	0	0	0	0	0	0
May 2022	1,936	0	0	0	0	0	0
May 2023	1,154	0	0	0	0	0	0
May 2024	0	0	0	0	0	0	0
May 2025	0	0	0	0	0	0	0
May 2026	0	0	0	0	0	0	0
May 2027	0	0	0	0	0	0	0
May 2028	0	0	0	0	0	0	0
May 2029	0	0	0	0	0	0	0
Total*	\$13,000	\$13,000	\$13,000	\$13,000	\$13,000	\$13,000	\$13,000

* Total principal payments may not equal the sums of the respective columns due to rounding.

**Aggregate Retail Principal Payments on the HH Class
(for illustrative purposes only)**

(Amounts in thousands)

Distribution Date	PSA Prepayment Assumption						
	50%	100%	108%	153%	250%	280%	500%
May 2000.....	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5,759
May 2001.....	0	0	0	0	1,923	4,544	4,959
May 2002.....	0	0	0	0	4,338	5,489	0
May 2003.....	0	0	0	0	3,022	684	0
May 2004.....	0	0	0	0	1,435	0	0
May 2005.....	0	0	0	0	0	0	0
May 2006.....	0	0	0	0	0	0	0
May 2007.....	0	0	0	0	0	0	0
May 2008.....	0	0	0	0	0	0	0
May 2009.....	0	0	0	0	0	0	0
May 2010.....	0	0	0	0	0	0	0
May 2011.....	0	0	0	0	0	0	0
May 2012.....	0	0	0	0	0	0	0
May 2013.....	0	0	0	0	0	0	0
May 2014.....	0	0	0	0	0	0	0
May 2015.....	0	0	0	0	0	0	0
May 2016.....	0	0	0	330	0	0	0
May 2017.....	0	0	0	1,181	0	0	0
May 2018.....	0	0	0	1,133	0	0	0
May 2019.....	0	0	0	1,078	0	0	0
May 2020.....	0	0	0	1,018	0	0	0
May 2021.....	0	0	0	955	0	0	0
May 2022.....	0	377	1,629	891	0	0	0
May 2023.....	0	1,842	1,651	827	0	0	0
May 2024.....	0	1,781	1,584	763	0	0	0
May 2025.....	0	1,717	1,515	701	0	0	0
May 2026.....	2,715	1,651	1,445	642	0	0	0
May 2027.....	3,666	1,584	1,376	585	0	0	0
May 2028.....	3,713	1,518	1,307	531	0	0	0
May 2029.....	624	247	211	84	0	0	0
Total*.....	\$10,718	\$10,718	\$10,718	\$10,718	\$10,718	\$10,718	\$10,718

* Total principal payments may not equal the sums of the respective columns due to rounding.

The tables above were prepared on the basis of assumptions, which are likely to differ from actual experience. We cannot assure you that:

- the related Mortgage Loans will have the assumed characteristics,
- the related Mortgage Loans will prepay at any of the constant rates shown in the tables or at any other particular rate, or
- the amounts available for principal payments on the Classes of Retail Certificates will correspond to any of the amounts shown in this prospectus supplement.

The rates of Retail Principal Payments for any Class of Retail Certificates will depend, in part, on the actual amortization and prepayments of the related Mortgage Loans, which will likely include Mortgage Loans that have remaining terms to maturity shorter or longer than those assumed and interest rates higher or lower than those assumed. As a result, the amounts available for principal payments on the Classes of Retail Certificates are likely to differ from those shown in the tables above even if all the related Mortgage Loans prepay at the indicated constant percentages of PSA. In particular, the diverse remaining terms to maturity of the Mortgage Loans could produce lower yields

than those produced by Mortgage Loans having the assumed characteristics. In addition, it is extremely unlikely that the Mortgage Loans will prepay at a constant level of PSA until maturity or that all of such Mortgage Loans will prepay at the same rate. The timing of changes in the prepayment rates may significantly affect the amount of principal payments and yield to maturity, even if the average prepayment rate is consistent with an investor's expectation. In general, the earlier the distribution of principal of the Mortgage Loans, the greater the effect on an investor's yield to maturity. As a result, the effect on your yield of principal prepayments at a rate slower (or faster) than the rate you expect during the period immediately following the issuance of the Retail Certificates will not be offset completely by a subsequent like increase (or decrease) in the prepayment rate. You are urged to consult your own financial advisors as to the appropriate prepayment assumption to be used in deciding whether to purchase any Retail Certificates.

Principal payments on the Retail Certificates will also be affected by the payment priorities governing the Group 2 and Group 3 Classes, as applicable, including the Classes of Retail Certificates. In particular, the Retail Certificates are entitled to receive principal payments on any Distribution Date only after scheduled payments have been made on specified Classes and, in the case of the HH Class, only after certain other Classes have been retired. As a result, the Retail Certificates may receive no principal payments for a substantial period and thereafter may receive principal payments that vary widely from period to period.

The weighted average lives of the Classes of Retail Certificates shown in the tables referenced under "—Decrement Tables" below relate to each Class taken as a whole. As a result of the payment priorities and allocations described above, the weighted average lives of the Retail Certificates beneficially owned by individual investors may vary significantly from the weighted average life of the related Class as a whole. Although we guarantee payments of principal and interest on the Retail Certificates as described in this prospectus supplement, we can give no assurance as to:

- any particular principal payment scenario,
- any particular weighted average life for a Class of Retail Certificates, or
- the date or dates on which any particular investor will receive payments of principal.

In addition, the procedures of the financial intermediaries or the Depository may change. You should understand that you are assuming all risks and benefits associated with the rate of principal payments on your Retail Certificates, whether such rate is rapid or slow, and variations in that rate from time to time. You should also consider that the effective yields to Holders of the Retail Certificates will be lower than the yields otherwise produced because principal and interest payable on a Distribution Date will not be paid until on or after the 25th day following the end of the related Interest Accrual Period and will not bear interest during that delay.

Investment Determination

The Retail Certificates may not be an appropriate investment for you if you require a particular payment of principal on a specified date or an otherwise predictable stream of principal payments. We cannot assure you that any investor in the Retail Certificates will receive a principal payment (in integral multiples of \$1,000) on any particular Distribution Date. In addition, although the Dealer intends to make a secondary market in the Retail Certificates, it is not obligated to do so. Any market making by the Dealer may be discontinued at any time. We cannot assure you that such a secondary market will develop, that any secondary market will continue, or that information on any secondary market will be as readily available as information regarding certain other types of investments. The price of the Retail Certificates in any secondary market will be affected by various factors. Furthermore, the volatility of the price may differ from the volatility associated with other types of investments. Finally, we cannot assure you that the price at which you may be able to sell a Retail Certificate will be the same as or higher than the purchase price at which you purchased that Retail Certificate.

Combination and Recombination

General. You are permitted to exchange all or a portion of the PT, FE, SE, GF, GS, GP, PI, PY, CA, GA and KA Classes of REMIC Certificates for a proportionate interest in the related Combinable and Recombinable REMIC Certificates (“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. The principal balances and/or notional principal balances of the REMIC Certificates and RCR Certificates involved in any exchange will bear the same relationship as that borne by the original principal balances and/or original notional principal balances of the related Classes.

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 such 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 such RCR Certificates. You should also consider a number of factors that will limit a Certificateholder’s ability to exchange REMIC Certificates for RCR Certificates or vice versa:

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

Book-Entry Procedures

General. The Fed Book-Entry Certificates will be issued and maintained only on the book-entry system of the Federal Reserve Banks. The Fed Book-Entry Certificates may be held of record only by entities eligible to maintain book-entry accounts with the Federal Reserve Banks. Beneficial owners ordinarily will hold Fed Book-Entry Certificates through one or more financial intermediaries, such as banks, brokerage firms and securities clearing organizations. A Holder that is not the beneficial owner of a Fed Book-Entry Certificate, and each other financial intermediary in the chain to the beneficial owner, will have to establish and maintain accounts for their respective customers. A beneficial owner's rights with respect to us and the Federal Reserve Banks may be exercised only through the Holder of such Certificate. Neither we nor the Federal Reserve Banks will have any direct obligation to a beneficial owner of a Fed Book-Entry Certificate that is not the Holder of such Certificate. The Federal Reserve Banks will act only upon the instructions of the Holder in recording transfers of a Fed Book-Entry Certificate. See "Description of Certificates—Denominations and Form" in the REMIC Prospectus.

The DTC Certificates will be registered at all times in the name of the nominee of DTC. Under its normal procedures, DTC will record the amount of DTC Certificates held by each firm which participates in the book-entry system of DTC (each, a "DTC Participant"), whether held for its own account or on behalf of another person.

A "beneficial owner" or an "investor" is anyone who acquires a beneficial ownership interest in the DTC Certificates. As an investor, you will not receive a physical certificate. Instead, your interest will be recorded on the records of the brokerage firm, bank, thrift institution or other financial intermediary (a "financial intermediary") that maintains an account for you. In turn, the record ownership of the financial intermediary that holds your DTC Certificates will be recorded by DTC. If the intermediary is not a DTC Participant, the record ownership of the intermediary will be recorded by a DTC Participant acting on its behalf. Therefore, you must rely on these various arrangements to record your ownership of the DTC Certificates and to relay the payments to your account. You may transfer your beneficial ownership interest in the DTC Certificates only under the procedures of your financial intermediary and of DTC Participants. In general, ownership of DTC Certificates will be subject to the prevailing rules, regulations and procedures governing the DTC and DTC Participants.

Method of Payment. Our fiscal agent for the Fed Book-Entry Certificates is the Federal Reserve Bank of New York. On each applicable Distribution Date, the Federal Reserve Banks will make payments on such Certificates on our behalf by crediting Holders' accounts at the Federal Reserve Banks.

State Street will direct payments on the DTC Certificates to DTC in immediately available funds. In turn, DTC will credit the payments to the accounts of the appropriate DTC Participants, in accordance with the DTC's procedures. These procedures currently provide for payments made in same-day funds to be settled through the New York Clearing House. DTC Participants and financial intermediaries will direct the payments to the investors in DTC Certificates that they represent.

The MBS

The following table contains certain information about the MBS. The MBS included in each specified Group will have the aggregate unpaid principal balance and Pass-Through Rate shown below and the general characteristics described in the MBS Prospectus. The MBS provides that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the MBS are conventional Level Payment Mortgage Loans secured by first mortgages or deeds of trust on one- to four-family ("single-family") residential properties. These Mortgage Loans have original maturities of up to 30 years. See "The Mortgage Pools" and "Yield Considerations" in the MBS Prospectus. We expect the characteristics of the Group 1 MBS, Group 2 MBS, Group 3

MBS and Group 4 MBS and the related Mortgage Loans as of May 1, 1999 (the “Issue Date”) to be as follows:

Group 1 MBS

Aggregate Unpaid Principal Balance	\$424,000,000
MBS Pass-Through Rate	6.00%

Related Mortgage Loans

Range of WACs (per annum percentages)	6.25% to 8.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	340 months
Approximate Weighted Average CAGE	16 months

Group 2 MBS

Aggregate Unpaid Principal Balance	\$505,500,000
MBS Pass-Through Rate	6.00%

Related Mortgage Loans

Range of WACs (per annum percentages)	6.25% to 8.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	344 months
Approximate Weighted Average CAGE	14 months

Group 3 MBS

Aggregate Unpaid Principal Balance	\$564,000,000
MBS Pass-Through Rate	6.00%

Related Mortgage Loans

Range of WACs (per annum percentages)	6.25% to 8.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	350 months
Approximate Weighted Average CAGE	9 months

Group 4 MBS

Aggregate Unpaid Principal Balance	\$564,000,000
MBS Pass-Through Rate	6.00%

Related Mortgage Loans

Range of WACs (per annum percentages)	6.25% to 8.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	350 months
Approximate Weighted Average CAGE	9 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 the MBS. The Final Data Statement will also include the weighted averages of all the current or original WACs and the weighted averages of all the current or Adjusted WAMs, based on the current unpaid principal balances of the Mortgage Loans underlying each of the MBS as of the Issue Date. You may obtain the Final Data Statement by telephoning us at 1-800-237-8627 or 202-752-6547. The contents of the Final Data Statement and other data specific to the Certificates are available in electronic form by calling us at 1-800-752-6440 or 202-752-6000.

Distributions of Interest

Categories of Classes

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

<u>Interest Type*</u>	<u>Classes</u>
Group 1 Classes	
Fixed Rate	AC, A, BD, AB, VA, VB and Z
Accrual	Z
Group 2 Classes	
Fixed Rate	PA, PC, PB, EE, PT, ZB and CD
Floating Rate	FE and FC
Inverse Floating Rate	SE, SK, SY, SX, SW and SV
Interest Only	SX and SV
Principal Only	CA
Accrual	ZB
RCR**	EA and PO†
Group 3 Classes	
Fixed Rate	PJ, PK, PH, GP, GC, GD, ZG, HA, HB, HC and HH
Floating Rate	GF and FG
Inverse Floating Rate	GS, SG, SU and ST
Descending Rate	HD
Interest Only	ST
Principal Only	GA
Accrual	ZG
RCR**	G and PO†
Group 4 Classes	
Fixed Rate	PI, PY, PQ, PR and KB
Floating Rate	FJ
Inverse Floating Rate	SJ
Principal Only	KA
RCR**	PG and PO†
No Payment Residual	R and RL

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

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

† The PO Class is formed from a combination of the CA Class in Group 2, the GA Class in Group 3 and the KA Class in Group 4. See Schedule 1 in this prospectus supplement.

General. We will pay interest on the interest-bearing Certificates at the applicable annual interest rates specified on the cover or described in this prospectus supplement. We calculate interest based on a 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 (or added to principal, in the case of the Accrual Classes) on each Certificate on a Distribution Date will consist of one month’s interest on the outstanding balance of that Certificate immediately prior to such Distribution Date. For a description of the Accrual Classes, see “—Accrual Classes” below.

Interest payments on exchangeable REMIC Certificates will be applied 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 interest-bearing Certificates during the applicable one-month periods set forth below (each, an “Interest Accrual Period”).

<u>Classes</u>	<u>Interest Accrual Periods</u>
All interest-bearing Classes other than the FE, SE, GF, GS, FJ and SJ Classes (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
The FE, SE, GF, GS, FJ and SJ Classes (collectively, the “No Delay Classes”)	One month period ending on the day preceding the Distribution Date

See “Additional Risk Factors” in this prospectus supplement.

We will treat the CA, GA, KA and PO Classes as Delay Classes for the sole purpose of facilitating trading.

Accrual Classes. The Z, ZB and ZG 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 each Accrual Class will be added as principal to its principal balance 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 indicated under “Reference Sheet—Notional Classes.”

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.

Descending Rate Class. The HD Class will bear interest at the annual interest rates specified under “Reference Sheet—Interest Payments” in this prospectus supplement. An initial cash deposit of \$22,500 will be applied as necessary to the payments of interest on the HD Class through the 12th Distribution Date. As of any Distribution Date, to the extent that the remaining portion of the cash deposit exceeds the amount necessary to pay interest on the HD Class on subsequent Distribution Dates, the excess will be paid to the Holder of the RL Class.

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

Changes in the 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 or 202-752-6547.

Calculation of LIBOR

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

If we are unable to calculate LIBOR on the initial Index Determination Date, LIBOR for the following Interest Accrual Period will be equal to 4.93% in the case of the FC, SK, SY, SX, SW and SV Classes and 4.90% 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:

<u>Principal Type*</u>	<u>Classes</u>
Group 1 Classes	
Sequential Pay	AC, A, BD, AB, VA, VB and Z
Accretion Directed	VA and VB
Group 2 Classes	
PAC	PA, PC and PB
TAC	ZB
Support	CA, CD, FC, SK, SY and SW
Segment (TAC) / Sequential Pay	EE
Segment (TAC) / Scheduled	PT
Segment (TAC) / Support	FE and SE
Notional	SX and SV
Accretion Directed	EE, PT, FE and SE
Retail	EE
RCR**	EA and PO†
Group 3 Classes	
PAC	PJ, PK and PH
Segment (TAC) / Scheduled	GF, GS and GC
Segment (TAC) / TAC	GD
Segment (TAC) / Support	GP
TAC	ZG
Support	GA, FG, SG, SU, HA, HB, HC, HH and HD
Accretion Directed	GF, GS, GP, GD and GC
Notional	ST
Retail	HH
RCR**	G and PO†
Group 4 Classes	
PAC	PI, PY and PQ
TAC	PR, FJ and SJ
Support	KA and KB
RCR**	PG and PO†
No Payment Residual	R and RL

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

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

† The PO Class is formed from a combination of the CA Class in Group 2, the GA Class in Group 3, and the KA Class in Group 4. See Schedule 1 in this prospectus supplement.

Principal Distribution Amount

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

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

Group 1 Principal Distribution Amount

Z Accrual Amount

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

} Accretion
Directed
Classes and
Accrual
Class

Group 1 Cash Flow Distribution Amount

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

- (i) (a) 17.1074468247% of such amount, sequentially, to the AC and BD Classes, in that order, until their principal balances are reduced to zero,
- (b) 75.2797697894% of such amount, sequentially, to the A and BD Classes, in that order, until their principal balances are reduced to zero, and
- (c) 7.6127833859% of such amount to the AB Class, until its principal balance is reduced to zero; and
- (ii) sequentially, to the VA, VB and Z Classes, in that order, until their principal balances are reduced to zero.

} Sequential
Pay
Classes

Group 2 Principal Distribution Amount

ZB Accrual Amount

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

} Accretion
Directed
Group and
Accrual
Class

Group 2 Cash Flow Distribution Amount

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

- (i) to the PA and PC Classes as specified below, until their principal balances are reduced to their Planned Balances for such Distribution Date:
 - (a) 78.3429753305% to the PA Class, and
 - (b) 21.6570246695% to the PA and PC Classes as follows:
 - first*, to the PA Class, until an aggregate amount of \$4,600,000 has been paid pursuant to this clause *first* and clause *first* of (ix) (b) below;
 - second*, to the PC Class; and
 - third*, to the PA Class;
- (ii) to the PB Class, until its principal balance is reduced to its Planned Balance for such Distribution Date;
- (iii) to the Aggregate Group I, until the Aggregate I Balance is reduced to its Maximum Targeted Balance for such Distribution Date;
- (iv) to the ZB Class, until its principal balance is reduced to its Targeted Balance for such Distribution Date;
- (v) to the Aggregate Group I, until the Aggregate I Balance is reduced to its Minimum Targeted Balance for such Distribution Date;
- (vi) concurrently, to the CA, CD, FC, SK, SY and SW Classes, pro rata (or 14.2859501949%, 16.5136402668%, 59.3236012946%, 1.1559548187%, 5.4495012881% and 3.2713521369%, respectively), until their principal balances are reduced to zero;
- (vii) to the ZB Class, without regard to its Targeted Balance and until its principal balance is reduced to zero;
- (viii) to the Aggregate Group I, without regard to its Maximum and Minimum Targeted Balances and until the Aggregate I Balance is reduced to zero;
- (ix) to the PA and PC Classes as specified below, without regard to their Planned Balances and until their principal balances are reduced to zero:
 - (a) 78.3429753305% to the PA Class, and
 - (b) 21.6570246695% to the PA and PC Classes as follows:
 - first*, to the PA Class, until an aggregate amount of \$4,600,000 has been paid pursuant to this clause *first* and clause *first* of (i) (b) above;
 - second*, to the PC Class; and
 - third*, to the PA Class; and
 - (x) to the PB Class, without regard to its Planned Balance and until its principal balance is reduced to zero.

The “Aggregate Group I” consists of the EE, FE, SE and PT Classes. On each Distribution Date we will apply payments of principal of the Aggregate Group I as follows:

- (a) 12.1722846442% to the EE Class, until its principal balance is reduced to zero, and
- (b) 87.8277153558% to the PT, FE and SE Classes as follows:

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

second, concurrently, to the FE and SE Classes, pro rata (or 70.5882352941% and 29.4117647059%, respectively), until their principal balances are reduced to zero; and

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

The “Aggregate I Balance” for any Distribution Date is equal to \$106,800,000 minus the amounts previously applied to it as described above.

Group 3 Principal Distribution Amount

ZG Accrual Amount

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

Group 3 Cash Flow Distribution Amount

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

(i) sequentially, to the PJ, PK and PH Classes, in that order, until their principal balances are reduced to their Planned Balances for such Distribution Date; } PAC
Classes

(ii) to the Aggregate Group II, until the Aggregate II Balance is reduced to its Maximum Targeted Balance for such Distribution Date;

(iii) to the ZG Class, until its principal balance is reduced to its Targeted Balance for such Distribution Date; } TAC
Group and
Class

(iv) to the Aggregate Group II, until the Aggregate II Balance is reduced to its Minimum Targeted Balance for such Distribution Date;

(v) (a) 58.4303292318% of the remaining amount, concurrently, to the GA, FG, SG and SU Classes, pro rata (or 21.9082852264%, 67.9491218799%, 9.1262501016% and 1.0163427921%, respectively), until their principal balances are reduced to zero, and

(b) 41.5696707682% of such remaining amount to the HA, HB, HC, HH and HD Classes as follows: } Support
Classes

first, concurrently, to the HA and HB Classes, pro rata (or 50% and 50%, respectively), until their principal balances are reduced to zero; and

second, concurrently, to the HC, HH and HD Classes, pro rata (or 43.0024258257%, 50.0000000000% and 6.9975741743%, respectively), until their principal balances are reduced to zero.

- (vi) to the ZG Class, without regard to its Targeted Balance and until its principal balance is reduced to zero;
- (vii) to the Aggregate Group II, without regard to its Maximum and Minimum Targeted Balances and until the Aggregate II Balance is reduced to zero; and
- (viii) sequentially, to the PJ, PK and PH Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero.

TAC
Class and
Group

PAC
Classes

The “Aggregate Group II” consists of the GF, GS, GP, GD and GC Classes. We will apply payments of principal of the Aggregate Group II as follows:

- (a) 76.5948441708% to the GF, GS and GP Classes as follows:

first, concurrently, to the GF and GS Classes, pro rata (or 70.5882352941% and 29.4117647059%, respectively), until their principal balances are reduced to their Scheduled Balances for such Distribution Date;

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

third, concurrently, to the GF and GS Classes, pro rata, without regard to their Scheduled Balances and until their principal balances are reduced to zero, and

- (b) 23.4051558292% to the GC and GD Classes as follows:

first, to the GD Class, until its principal balance is reduced to its Targeted Balance for such Distribution Date;

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

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

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

The “Aggregate II Balance” for any Distribution Date is equal to \$129,950,000 minus the sum of all amounts previously applied to it as specified above.

Group 4 Principal Distribution Amount

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

- (i) sequentially, to the PI, PY and PQ Classes, in that order, until their principal balances are reduced to their Planned Balances for such Distribution Date;

PAC
Classes

- (ii) to the PR Class, until its principal balance is reduced to its Targeted Balance for such Distribution Date;

- (iii) concurrently, to the FJ and SJ Classes, pro rata (or 70.5882352941% and 29.4117647059%, respectively), until their principal balances are reduced to their Targeted Balances for such Distribution Date;

TAC
Classes

- (iv) concurrently, to the KA and KB Classes, pro rata (or 14.2857142857% and 85.7142857143%, respectively), until their principal balances are reduced to zero;

Support
Classes

- | | |
|---|------------------|
| (v) concurrently, to the FJ and SJ Classes, pro rata, without regard to their Targeted Balances and until their principal balances are reduced to zero; | } TAC
Classes |
| (vi) to the PR Class, without regard to its Targeted Balance and until its principal balance is reduced to zero; and | |
| (vii) sequentially, to the PI, PY and PQ Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero. | } PAC
Classes |

Structuring Assumptions

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

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, CAGEs and interest rates specified under “Reference Sheet—Assumed Characteristics of the Mortgage Loans underlying the MBS”;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related table; and
- the settlement date for the sale of the Certificates is May 27, 1999.

Prepayment Assumptions. Prepayments of mortgage loans commonly are measured relative to a prepayment standard or model. The model used here is The Bond Market Association’s standard prepayment model (“PSA”). To assume a specified rate of PSA is to assume a specified rate of prepayment each month of the then-outstanding principal balance of a pool of new mortgage loans computed as described under “Description of Certificates—Prepayment Models” in the REMIC Prospectus. It is highly unlikely that prepayments will occur at any *constant* PSA rate or at any other constant rate.

Structuring Ranges and Rates. The Principal Balance Schedules are found beginning on page B-1. 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 rates set forth below.

<u>Principal Balance Schedule References</u>	<u>Related Classes and Groups (1)</u>	<u>Structuring Ranges and Rates</u>
Planned Balances	PA, PC, PB, PJ, PK, PH, PI, PY, PG and PQ	Between 100% and 250%
Maximum Targeted Balances	Aggregate Group I	114%
Minimum Targeted Balances	Aggregate Group I	148%
Targeted Balances	ZB	200%
Maximum Targeted Balances	Aggregate Group II	108%
Minimum Targeted Balances	Aggregate Group II	153%
Scheduled Balances	PT	(2)
Scheduled Balances	GF and GS	Between 120% and 140%
Scheduled Balances	GC	Between 149% and 155%
Targeted Balances	GD	133%
Targeted Balances	ZG	260%
Targeted Balances	PR	147%
Targeted Balances	FJ and SJ	136%

- (1) The Structuring rates for the Aggregate Groups are associated with the related Aggregate Group Balances but not with the individual balances of the related Classes.
- (2) The Scheduled Balances for the PT Class were structured at 109% to 175% PSA, but do not hold at certain percentages of PSA within that range.

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

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

<u>Classes</u>	<u>Initial Effective Ranges</u>
PA	Between 100% and 272%
PC	Between 100% and 286%
PB	Between 100% and 250%
PJ	Between 100% and 363%
PK	Between 100% and 261%
PH	Between 100% and 250%
PI	Between 100% and 363%
PY	Between 100% and 261%
PG	Between 100% and 261%
PQ	Between 100% and 250%
PT	Between 127% and 175%
GF	Between 120% and 140%
GS	Between 120% and 140%
GC	Between 149% and 286%

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

Yield Tables

General. The tables below illustrate the sensitivity of the pre-tax corporate bond equivalent yields to maturity of the applicable Classes to various constant percentages of PSA and, where specified, to changes in the 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 such assumed streams of cash flows to equal the assumed aggregate purchase prices of such Classes, and
- converting such 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 such reinvestment rates are taken into account.

We cannot assure you that

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

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

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

***The Inverse Floating Rate Classes.* The yields on the Inverse Floating Rate Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from Pool to Pool. As illustrated in the applicable tables below, it is possible that investors in the SX, SV and ST 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 Payments” and for each following Interest Accrual Period will be based on the specified level of the Index, and

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

<u>Class</u>	<u>Price*</u>
SE	81.00000%
SK	98.50000%
SY	98.50000%
SX	0.03125%
SW	98.50000%
SV	98.50000%
GS	89.00000%
SG	98.50000%
SU	98.50000%
ST	0.28125%
SJ	89.00000%

* The prices do not include accrued interest. Accrued interest has been added to such 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)

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>109%</u>	<u>114%</u>	<u>145%</u>	<u>148%</u>	<u>175%</u>	<u>250%</u>	<u>500%</u>
2.9%	16.0%	16.2%	16.3%	16.6%	19.0%	19.5%	19.4%	22.1%	34.2%
4.9%	10.0%	10.3%	10.4%	10.7%	13.0%	13.4%	13.3%	16.4%	28.6%
6.9%	4.3%	4.6%	4.8%	5.0%	7.0%	7.5%	7.3%	10.8%	23.1%
8.1%	1.0%	1.4%	1.5%	1.7%	3.5%	4.0%	3.8%	7.5%	19.8%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>114%</u>	<u>145%</u>	<u>148%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>
6.70% and below	10.3%	10.3%	10.3%	10.3%	10.3%	10.5%	10.9%	12.0%
6.80%	6.2%	6.2%	6.2%	6.2%	6.2%	6.4%	6.9%	8.5%
6.95%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	1.1%	3.2%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>114%</u>	<u>145%</u>	<u>148%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>
2.93%	33.9%	33.9%	33.9%	33.9%	33.9%	33.7%	33.4%	32.2%
4.93%	15.6%	15.6%	15.6%	15.6%	15.6%	15.7%	15.9%	16.6%
6.70% and above	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	1.2%	3.3%

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

LIBOR	PSA Prepayment Assumption							
	50%	100%	114%	145%	148%	200%	250%	500%
6.950%	195.7%	195.7%	195.7%	195.7%	195.7%	164.3%	119.7%	(68.6)%
6.975%	89.5%	89.5%	89.5%	89.5%	89.5%	60.3%	10.4%	*
7.000%	*	*	*	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption							
	50%	100%	114%	145%	148%	200%	250%	500%
2.93%	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%	18.1%	18.5%
4.93%	9.6%	9.6%	9.6%	9.6%	9.6%	9.7%	10.2%	11.3%
6.50% and above	3.1%	3.1%	3.1%	3.1%	3.1%	3.3%	4.0%	5.8%

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

LIBOR	PSA Prepayment Assumption							
	50%	100%	114%	145%	148%	200%	250%	500%
6.50% and below	(11.5)%	(12.8)%	(13.4)%	(15.0)%	(15.2)%	(21.6)%	*	*
6.75%	(14.7)%	(16.2)%	(16.8)%	(18.5)%	(18.7)%	(24.5)%	*	*
7.00%	*	*	*	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption							
	50%	100%	108%	120%	140%	153%	250%	500%
2.9%	15.3%	15.8%	16.1%	16.1%	16.1%	16.6%	17.0%	20.6%
4.9%	9.7%	10.3%	10.7%	10.7%	10.7%	11.2%	11.6%	15.4%
6.9%	4.3%	5.0%	5.3%	5.3%	5.3%	5.9%	6.3%	10.2%
8.2%	0.9%	1.6%	1.8%	1.8%	1.8%	2.5%	3.0%	6.9%

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

LIBOR	PSA Prepayment Assumption						
	50%	100%	108%	153%	250%	260%	500%
2.9%	30.3%	30.3%	30.3%	30.3%	30.1%	30.0%	29.6%
4.9%	15.2%	15.2%	15.2%	15.2%	15.5%	15.5%	15.9%
7.0%	0.1%	0.1%	0.1%	0.1%	0.8%	0.8%	2.1%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>108%</u>	<u>153%</u>	<u>250%</u>	<u>260%</u>	<u>500%</u>
2.9%.....	18.1%	18.1%	18.1%	18.1%	18.2%	18.2%	18.4%
4.9%.....	9.7%	9.7%	9.7%	9.7%	10.1%	10.1%	10.8%
6.5%.....	3.1%	3.1%	3.1%	3.1%	3.7%	3.8%	4.8%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>108%</u>	<u>153%</u>	<u>250%</u>	<u>260%</u>	<u>500%</u>
6.50%.....	221.7%	221.7%	221.7%	221.7%	184.1%	179.1%	52.7%
6.75%.....	100.6%	100.6%	100.6%	100.6%	58.4%	52.3%	(60.9)%
7.00%.....	*	*	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>136%</u>	<u>140%</u>	<u>250%</u>	<u>500%</u>
2.90%.....	14.6%	14.7%	18.2%	18.2%	18.4%	22.5%
4.90%.....	9.1%	9.3%	12.8%	12.8%	13.1%	17.3%
6.90%.....	3.8%	4.0%	7.5%	7.5%	7.8%	12.2%
8.15%.....	0.5%	0.7%	4.3%	4.3%	4.6%	9.1%

The Principal Only Classes. The CA, GA, KA and PO 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 CA, GA, KA and PO Classes.

The information shown in the following tables has been prepared on the basis of the Pricing Assumptions and the assumption that the aggregate purchase prices of the CA, GA, KA and PO Classes (expressed in each case as a percentage of original principal balance) are as follows:

<u>Class</u>	<u>Price</u>
CA	55.0%
GA	55.0%
KA	55.0%
PO	55.0%

**Sensitivity of the CA Class to Prepayments
(Pre-Tax Yields to Maturity)**

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>114%</u>	<u>145%</u>	<u>148%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity....	2.2%	2.5%	2.6%	2.9%	2.9%	19.2%	51.0%	177.5%

**Sensitivity of the GA Class to Prepayments
(Pre-Tax Yields to Maturity)**

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>108%</u>	<u>153%</u>	<u>250%</u>	<u>260%</u>	<u>500%</u>
Pre-Tax Yields to Maturity....	2.2%	2.5%	2.6%	3.2%	32.1%	35.5%	99.1%

**Sensitivity of the KA Class to Prepayments
(Pre-Tax Yields to Maturity)**

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>136%</u>	<u>140%</u>	<u>147%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity...	2.3%	2.6%	3.1%	3.3%	3.8%	34.5%	98.5%

**Sensitivity of the PO Class to Prepayments
(Pre-Tax Yields to Maturity)**

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>140%</u>	<u>153%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . .	2.3%	2.5%	3.1%	3.6%	37.1%	113.5%

Weighted Average Lives of the Certificates

The weighted average life of a Certificate is determined by

- (a) multiplying the amount of the reduction, if any, of the principal balance of such 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 such 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 such rate of principal payments,
- the priority sequences of distributions of principal of the Group 1, Group 2, Group 3 and Group 4 Classes, and
- in the case of certain Group 2, Group 3 and Group 4 Classes, the payment of principal of such 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 such Classes of Certificates could result in variability in the related yields to maturity. For an example

of how the weighted average lives of the Classes may be affected at various constant prepayment rates, see the Decrement Tables below.

Decrement Tables

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

<u>Mortgage Loans Relating to Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	360 months	8.5%
Group 2 MBS	360 months	360 months	8.5%
Group 3 MBS	360 months	360 months	8.5%
Group 4 MBS	360 months	360 months	8.5%

It is unlikely

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

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

Percent of Original Principal Balances Outstanding

Date	AC Class					A Class					BD Class					AB Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	75%	150%	300%	500%	0%	75%	150%	300%	500%	0%	75%	150%	300%	500%	0%	75%	150%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2000	99	93	89	79	66	99	94	89	80	68	100	100	100	100	100	99	94	90	81	70
May 2001	98	85	75	55	32	98	86	77	58	36	100	100	100	100	100	98	87	78	60	39
May 2002	96	78	63	36	8	97	79	65	40	14	100	100	100	100	100	97	80	67	43	18
May 2003	95	70	51	20	0	95	72	55	26	0	100	100	100	100	57	96	74	57	29	3
May 2004	93	63	41	8	0	94	66	45	14	0	100	100	100	100	0	94	67	48	18	0
May 2005	92	56	32	0	0	92	59	36	4	0	100	100	100	93	0	93	61	39	9	0
May 2006	90	50	24	0	0	91	53	29	0	0	100	100	100	21	0	91	55	32	1	0
May 2007	88	44	16	0	0	89	47	22	0	0	100	100	100	0	0	89	50	25	0	0
May 2008	86	38	9	0	0	87	42	15	0	0	100	100	100	0	0	87	45	19	0	0
May 2009	83	32	3	0	0	85	36	9	0	0	100	100	100	0	0	85	39	14	0	0
May 2010	81	26	0	0	0	82	31	4	0	0	100	100	93	0	0	83	34	9	0	0
May 2011	78	21	0	0	0	80	26	0	0	0	100	100	72	0	0	81	30	4	0	0
May 2012	75	16	0	0	0	77	21	0	0	0	100	100	2	0	0	78	25	*	0	0
May 2013	72	11	0	0	0	74	17	0	0	0	100	100	0	0	0	75	21	0	0	0
May 2014	68	6	0	0	0	70	12	0	0	0	100	100	0	0	0	72	16	0	0	0
May 2015	64	1	0	0	0	67	8	0	0	0	100	100	0	0	0	68	12	0	0	0
May 2016	60	0	0	0	0	63	4	0	0	0	100	91	0	0	0	64	8	0	0	0
May 2017	55	0	0	0	0	58	0	0	0	0	100	74	0	0	0	60	4	0	0	0
May 2018	50	0	0	0	0	54	0	0	0	0	100	10	0	0	0	56	1	0	0	0
May 2019	45	0	0	0	0	49	0	0	0	0	100	0	0	0	0	51	0	0	0	0
May 2020	39	0	0	0	0	43	0	0	0	0	100	0	0	0	0	46	0	0	0	0
May 2021	32	0	0	0	0	37	0	0	0	0	100	0	0	0	0	40	0	0	0	0
May 2022	25	0	0	0	0	30	0	0	0	0	100	0	0	0	0	34	0	0	0	0
May 2023	18	0	0	0	0	23	0	0	0	0	100	0	0	0	0	27	0	0	0	0
May 2024	9	0	0	0	0	15	0	0	0	0	100	0	0	0	0	19	0	0	0	0
May 2025	*	0	0	0	0	7	0	0	0	0	100	0	0	0	0	11	0	0	0	0
May 2026	0	0	0	0	0	0	0	0	0	0	40	0	0	0	0	2	0	0	0	0
May 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.5	7.4	4.5	2.5	1.6	18.1	8.1	5.0	2.7	1.7	26.9	18.3	12.2	6.7	4.0	18.5	8.6	5.3	2.9	1.8

Date	VA Class					VB Class					Z Class					PA Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	75%	150%	300%	500%	0%	75%	150%	300%	500%	0%	75%	150%	300%	500%	0%	100%	145%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2000	93	93	93	93	93	100	100	100	100	100	106	106	106	106	106	100	98	98	98	98
May 2001	86	86	86	86	86	100	100	100	100	100	113	113	113	113	113	96	71	71	71	56
May 2002	78	78	78	78	78	100	100	100	100	100	120	120	120	120	120	92	48	48	48	0
May 2003	70	70	70	70	70	100	100	100	100	100	127	127	127	127	127	88	27	27	27	0
May 2004	61	61	61	61	0	100	100	100	100	90	135	135	135	135	135	83	4	4	4	0
May 2005	52	52	52	52	0	100	100	100	100	1	143	143	143	143	143	79	0	0	0	0
May 2006	42	42	42	42	0	100	100	100	100	0	152	152	152	152	99	74	0	0	0	0
May 2007	32	32	32	0	0	100	100	100	81	0	161	161	161	161	68	69	0	0	0	0
May 2008	21	21	21	0	0	100	100	100	14	0	171	171	171	171	46	64	0	0	0	0
May 2009	9	9	9	0	0	100	100	100	0	0	182	182	182	146	31	59	0	0	0	0
May 2010	0	0	0	0	0	97	97	97	0	0	193	193	193	116	21	52	0	0	0	0
May 2011	0	0	0	0	0	82	82	82	0	0	205	205	205	92	14	46	0	0	0	0
May 2012	0	0	0	0	0	67	67	67	0	0	218	218	218	73	10	38	0	0	0	0
May 2013	0	0	0	0	0	51	51	11	0	0	231	231	231	58	7	30	0	0	0	0
May 2014	0	0	0	0	0	34	34	0	0	0	245	245	209	45	4	22	0	0	0	0
May 2015	0	0	0	0	0	15	15	0	0	0	261	261	181	35	3	11	0	0	0	0
May 2016	0	0	0	0	0	0	0	0	0	0	273	273	156	27	2	0	0	0	0	0
May 2017	0	0	0	0	0	0	0	0	0	0	273	273	133	21	1	0	0	0	0	0
May 2018	0	0	0	0	0	0	0	0	0	0	273	273	113	16	1	0	0	0	0	0
May 2019	0	0	0	0	0	0	0	0	0	0	273	245	94	12	1	0	0	0	0	0
May 2020	0	0	0	0	0	0	0	0	0	0	273	212	78	9	*	0	0	0	0	0
May 2021	0	0	0	0	0	0	0	0	0	0	273	180	63	7	*	0	0	0	0	0
May 2022	0	0	0	0	0	0	0	0	0	0	273	149	50	5	*	0	0	0	0	0
May 2023	0	0	0	0	0	0	0	0	0	0	273	120	38	3	*	0	0	0	0	0
May 2024	0	0	0	0	0	0	0	0	0	0	273	91	28	2	*	0	0	0	0	0
May 2025	0	0	0	0	0	0	0	0	0	0	273	63	18	1	*	0	0	0	0	0
May 2026	0	0	0	0	0	0	0	0	0	0	273	35	10	1	*	0	0	0	0	0
May 2027	0	0	0	0	0	0	0	0	0	0	205	9	2	*	*	0	0	0	0	0
May 2028	0	0	0	0	0	0	0	0	0	0	107	0	0	0	0	0	0	0	0	0
May 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.0	6.0	6.0	5.4	3.9	14.0	14.0	13.1	8.5	5.5	28.7	23.6	19.6	13.4	8.7	10.6	3.0	3.0	3.0	2.1

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

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

Date	PC Class					PB Class					EE†† and EA Classes						
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption						
	0%	100%	145%	250%	500%	0%	100%	145%	250%	500%	0%	100%	114%	145%	148%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2000	100	100	100	100	100	100	100	100	100	100	96	77	75	73	73	73	62
May 2001	100	83	83	83	61	100	100	100	100	100	96	77	71	62	61	61	0
May 2002	100	48	48	48	0	100	100	100	100	95	96	77	68	53	51	49	0
May 2003	100	15	15	15	0	100	100	100	100	66	96	76	65	46	44	29	0
May 2004	100	0	0	0	0	100	100	100	100	45	95	76	63	40	38	15	0
May 2005	96	0	0	0	0	100	89	89	89	31	95	76	61	36	33	7	0
May 2006	89	0	0	0	0	100	76	76	76	21	94	75	59	32	29	2	0
May 2007	81	0	0	0	0	100	64	64	64	15	94	75	58	30	27	*	0
May 2008	73	0	0	0	0	100	53	53	53	10	94	74	56	28	25	*	0
May 2009	64	0	0	0	0	100	44	44	44	7	93	70	52	25	22	*	0
May 2010	55	0	0	0	0	100	36	36	36	5	93	65	47	21	18	*	0
May 2011	44	0	0	0	0	100	30	30	30	3	92	59	41	16	13	*	0
May 2012	33	0	0	0	0	100	25	25	25	2	92	52	34	11	8	*	0
May 2013	20	0	0	0	0	100	20	20	20	1	91	44	27	5	3	*	0
May 2014	7	0	0	0	0	100	16	16	16	1	90	36	19	0	0	*	0
May 2015	0	0	0	0	0	100	13	13	13	1	90	27	11	0	0	*	0
May 2016	0	0	0	0	0	99	11	11	11	*	89	18	3	0	0	*	0
May 2017	0	0	0	0	0	91	9	9	9	*	88	9	0	0	0	*	0
May 2018	0	0	0	0	0	82	7	7	7	*	87	0	0	0	0	*	0
May 2019	0	0	0	0	0	72	5	5	5	*	87	0	0	0	0	*	0
May 2020	0	0	0	0	0	62	4	4	4	*	86	0	0	0	0	*	0
May 2021	0	0	0	0	0	51	3	3	3	*	85	0	0	0	0	*	0
May 2022	0	0	0	0	0	38	2	2	2	*	84	0	0	0	0	*	0
May 2023	0	0	0	0	0	25	2	2	2	*	83	0	0	0	0	*	0
May 2024	0	0	0	0	0	10	1	1	1	*	81	0	0	0	0	*	0
May 2025	0	0	0	0	0	1	1	1	1	*	69	0	0	0	0	*	0
May 2026	0	0	0	0	0	*	*	*	*	*	36	0	0	0	0	*	0
May 2027	0	0	0	0	0	*	*	*	*	*	0	0	0	0	0	*	0
May 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.2	3.0	3.0	3.0	2.1	21.9	10.6	10.6	10.6	5.6	24.3	11.2	8.6	5.3	5.0	2.9	1.1

Date	PT Class									FE and SE Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	109%	114%	145%	148%	175%	250%	500%	0%	100%	109%	114%	145%	148%	175%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2000	93	54	50	50	50	50	50	50	50	100	100	100	98	96	94	94	94	73
May 2001	92	53	45	45	45	45	45	45	0	100	100	100	96	79	77	77	77	0
May 2002	92	53	41	41	41	41	41	41	0	100	100	100	94	65	62	62	56	0
May 2003	91	52	37	37	37	37	37	37	0	100	100	100	92	55	50	50	21	0
May 2004	90	51	34	34	34	34	34	31	0	100	100	100	91	46	41	41	0	0
May 2005	89	51	31	31	31	31	31	13	0	100	100	100	90	41	35	35	0	0
May 2006	89	50	28	28	28	28	28	4	0	100	100	100	89	37	31	31	0	0
May 2007	88	49	26	26	26	26	26	*	0	100	100	100	88	34	28	28	0	0
May 2008	87	46	23	23	23	23	23	*	0	100	100	100	88	33	27	27	0	0
May 2009	86	40	17	17	17	17	17	*	0	100	100	98	86	32	26	27	0	0
May 2010	85	30	11	11	11	11	11	*	0	100	100	95	83	31	25	27	0	0
May 2011	84	17	3	3	3	3	3	*	0	100	100	90	78	29	23	27	0	0
May 2012	83	2	0	0	0	0	0	*	0	100	100	80	68	21	16	23	0	0
May 2013	82	0	0	0	0	0	0	*	0	100	87	65	53	11	6	15	0	0
May 2014	80	0	0	0	0	0	0	*	0	100	70	49	38	0	0	8	0	0
May 2015	79	0	0	0	0	0	0	*	0	100	53	33	22	0	0	1	0	0
May 2016	78	0	0	0	0	0	0	*	0	100	35	16	6	0	0	0	0	0
May 2017	76	0	0	0	0	0	0	*	0	100	18	0	0	0	0	0	0	0
May 2018	74	0	0	0	0	0	0	*	0	100	0	0	0	0	0	0	0	0
May 2019	73	0	0	0	0	0	0	*	0	100	0	0	0	0	0	0	0	0
May 2020	71	0	0	0	0	0	0	*	0	100	0	0	0	0	0	0	0	0
May 2021	69	0	0	0	0	0	0	*	0	100	0	0	0	0	0	0	0	0
May 2022	67	0	0	0	0	0	0	*	0	100	0	0	0	0	0	0	0	0
May 2023	65	0	0	0	0	0	0	*	0	100	0	0	0	0	0	0	0	0
May 2024	62	0	0	0	0	0	0	*	0	100	0	0	0	0	0	0	0	0
May 2025	36	0	0	0	0	0	0	*	0	100	0	0	0	0	0	0	0	0
May 2026	0	0	0	0	0	0	0	*	0	70	0	0	0	0	0	0	0	0
May 2027	0	0	0	0	0	0	0	*	0	0	0	0	0	0	0	0	0	0
May 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.1	6.0	4.0	4.0	4.0	4.0	4.0	2.7	1.1	27.3	16.2	14.8	13.1	6.6	5.9	6.3	3.0	1.2

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

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

†† The weighted average lives shown in the table apply to the entire EE Class and are not likely to reflect the experience of any particular investor in the Retail Certificates. Because investors will receive principal payments subject to the payment priorities and allocations as described under “—Description of the Retail Certificates—Characteristics of the Retail Certificates—*Retail Principal Payments*” above, the weighted average lives of retail class units will vary among different individual investors. See “—Description of the Retail Certificates—Characteristics of the Retail Certificates—*Certain Principal Payment Considerations*” above.

Date	ZB Class						CA, CD, FC, SK, SY, SX [†] , SW and SV [†] Classes										PJ Class				
	PSA Prepayment Assumption						PSA Prepayment Assumption										PSA Prepayment Assumption				
	0%	100%	145%	200%	250%	500%	0%	100%	114%	145%	148%	200%	250%	500%	0%	100%	153%	250%	500%	0%	100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2000	106	106	0	0	0	0	100	100	100	100	100	82	65	0	100	100	100	100	100	100	100
May 2001	113	113	0	0	0	0	100	100	100	100	100	61	25	0	99	92	92	92	92	92	92
May 2002	120	120	0	0	0	0	100	100	100	100	100	45	0	0	87	3	3	3	3	0	0
May 2003	127	127	0	0	0	0	100	100	100	100	100	33	0	0	73	0	0	0	0	0	0
May 2004	135	135	0	0	0	0	100	100	100	100	100	25	0	0	59	0	0	0	0	0	0
May 2005	143	143	0	0	0	0	100	100	100	100	100	20	0	0	43	0	0	0	0	0	0
May 2006	152	152	0	0	0	0	100	100	100	100	100	17	0	0	25	0	0	0	0	0	0
May 2007	161	161	0	0	0	0	100	100	100	100	100	16	0	0	6	0	0	0	0	0	0
May 2008	171	171	0	0	0	0	100	100	100	100	100	16	0	0	0	0	0	0	0	0	0
May 2009	182	182	0	0	0	0	100	100	100	100	100	16	0	0	0	0	0	0	0	0	0
May 2010	193	193	0	0	0	0	100	100	100	100	100	16	0	0	0	0	0	0	0	0	0
May 2011	205	205	0	0	0	0	100	100	100	100	100	16	0	0	0	0	0	0	0	0	0
May 2012	218	218	0	0	0	0	100	100	100	100	100	16	0	0	0	0	0	0	0	0	0
May 2013	231	231	0	0	0	0	100	100	100	100	100	16	0	0	0	0	0	0	0	0	0
May 2014	245	245	0	0	0	0	100	100	100	100	96	16	0	0	0	0	0	0	0	0	0
May 2015	261	261	0	0	0	0	100	100	100	90	86	16	0	0	0	0	0	0	0	0	0
May 2016	277	277	0	0	0	0	100	100	100	81	77	16	0	0	0	0	0	0	0	0	0
May 2017	294	294	0	0	0	0	100	100	100	71	68	16	0	0	0	0	0	0	0	0	0
May 2018	312	309	0	0	0	0	100	100	100	63	60	16	0	0	0	0	0	0	0	0	0
May 2019	331	122	0	0	0	0	100	100	89	54	51	16	0	0	0	0	0	0	0	0	0
May 2020	351	0	0	0	0	0	100	95	77	46	44	14	0	0	0	0	0	0	0	0	0
May 2021	373	0	0	0	0	0	100	81	65	38	36	12	0	0	0	0	0	0	0	0	0
May 2022	396	0	0	0	0	0	100	68	54	31	30	9	0	0	0	0	0	0	0	0	0
May 2023	421	0	0	0	0	0	100	55	43	25	23	7	0	0	0	0	0	0	0	0	0
May 2024	446	0	0	0	0	0	100	42	33	19	18	5	0	0	0	0	0	0	0	0	0
May 2025	474	0	0	0	0	0	100	30	23	13	12	4	0	0	0	0	0	0	0	0	0
May 2026	503	0	0	0	0	0	100	18	14	8	7	2	0	0	0	0	0	0	0	0	0
May 2027	525	0	0	0	0	0	100	7	6	3	3	1	0	0	0	0	0	0	0	0	0
May 2028	0	0	0	0	0	0	74	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.3	19.9	0.5	0.2	0.2	0.2	29.4	24.5	23.6	20.9	20.6	6.0	1.4	0.5	5.4	2.5	2.5	2.5	2.5	2.2	

Date	PK Class					PH Class					GF and GS Classes							
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption							
	0%	100%	153%	250%	500%	0%	100%	153%	250%	500%	0%	100%	108%	120%	140%	153%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2000	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2001	100	100	100	100	100	100	100	100	100	100	96	69	69	69	69	69	69	0
May 2002	100	100	100	100	34	100	100	100	100	100	95	68	64	64	64	64	64	0
May 2003	100	67	67	67	0	100	100	100	100	81	94	67	59	59	59	59	59	0
May 2004	100	35	35	35	0	100	100	100	100	56	93	66	56	56	56	49	44	0
May 2005	100	5	5	5	0	100	100	100	100	38	91	65	52	52	52	36	20	0
May 2006	100	0	0	0	0	100	88	88	88	26	90	63	50	50	50	27	7	0
May 2007	100	0	0	0	0	100	75	75	75	18	89	62	47	47	47	20	1	0
May 2008	94	0	0	0	0	100	62	62	62	12	87	60	44	44	44	16	*	0
May 2009	85	0	0	0	0	100	52	52	52	8	86	53	38	38	38	9	*	0
May 2010	76	0	0	0	0	100	43	43	43	6	84	42	29	29	29	*	*	0
May 2011	65	0	0	0	0	100	35	35	35	4	82	28	19	19	19	0	*	0
May 2012	53	0	0	0	0	100	29	29	29	3	81	12	8	8	8	0	*	0
May 2013	41	0	0	0	0	100	24	24	24	2	79	0	0	0	0	0	*	0
May 2014	27	0	0	0	0	100	19	19	19	1	77	0	0	0	0	0	*	0
May 2015	12	0	0	0	0	100	16	16	16	1	75	0	0	0	0	0	*	0
May 2016	0	0	0	0	0	98	13	13	13	1	72	0	0	0	0	0	*	0
May 2017	0	0	0	0	0	89	10	10	10	*	70	0	0	0	0	0	*	0
May 2018	0	0	0	0	0	79	8	8	8	*	67	0	0	0	0	0	*	0
May 2019	0	0	0	0	0	68	6	6	6	*	65	0	0	0	0	0	*	0
May 2020	0	0	0	0	0	57	5	5	5	*	62	0	0	0	0	0	*	0
May 2021	0	0	0	0	0	44	4	4	4	*	59	0	0	0	0	0	*	0
May 2022	0	0	0	0	0	30	3	3	3	*	55	0	0	0	0	0	*	0
May 2023	0	0	0	0	0	15	2	2	2	*	52	0	0	0	0	0	*	0
May 2024	0	0	0	0	0	2	2	2	2	*	39	0	0	0	0	0	*	0
May 2025	0	0	0	0	0	1	1	1	1	*	0	0	0	0	0	0	*	0
May 2026	0	0	0	0	0	1	1	1	1	*	0	0	0	0	0	0	*	0
May 2027	0	0	0	0	0	*	*	*	*	*	0	0	0	0	0	0	*	0
May 2028	0	0	0	0	0	*	*	*	*	*	0	0	0	0	0	0	*	0
May 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.1	4.6	4.6	4.6	2.9	21.4	11.5	11.5	11.5	6.1	19.9	8.1	6.9	6.9	6.9	5.1	4.2	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” herein.

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

Date	GP Class								G Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	108%	120%	140%	153%	250%	500%	0%	100%	108%	120%	140%	153%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2000	94	69	67	67	67	67	67	67	96	81	80	80	80	80	80	80
May 2001	91	48	43	43	36	29	29	0	93	56	53	53	49	44	44	0
May 2002	91	48	43	43	26	15	15	0	92	56	51	51	41	34	34	0
May 2003	91	48	43	41	18	4	4	0	92	55	50	48	34	26	26	0
May 2004	91	48	43	39	12	0	0	0	91	55	48	46	29	19	17	0
May 2005	91	48	43	37	8	0	0	0	91	54	47	43	25	14	8	0
May 2006	91	48	43	37	5	0	0	0	91	54	45	42	22	11	3	0
May 2007	91	48	43	36	3	0	0	0	90	53	44	41	20	8	*	0
May 2008	91	48	42	36	2	0	0	0	89	52	43	39	19	6	*	0
May 2009	91	48	42	36	2	0	0	0	89	50	40	37	16	4	*	0
May 2010	91	48	40	35	1	0	0	0	88	46	36	33	12	*	*	0
May 2011	91	48	38	34	1	0	0	0	88	40	30	28	8	0	*	0
May 2012	91	48	35	33	*	0	0	0	87	34	24	23	3	0	*	0
May 2013	91	43	28	28	0	0	0	0	86	26	17	17	0	0	*	0
May 2014	91	31	16	18	0	0	0	0	85	19	10	11	0	0	*	0
May 2015	91	17	3	8	0	0	0	0	84	10	2	5	0	0	*	0
May 2016	91	4	0	0	0	0	0	0	84	2	0	0	0	0	*	0
May 2017	91	0	0	0	0	0	0	0	83	0	0	0	0	0	*	0
May 2018	91	0	0	0	0	0	0	0	82	0	0	0	0	0	*	0
May 2019	91	0	0	0	0	0	0	0	80	0	0	0	0	0	*	0
May 2020	91	0	0	0	0	0	0	0	79	0	0	0	0	0	*	0
May 2021	91	0	0	0	0	0	0	0	78	0	0	0	0	0	*	0
May 2022	91	0	0	0	0	0	0	0	77	0	0	0	0	0	*	0
May 2023	91	0	0	0	0	0	0	0	75	0	0	0	0	0	*	0
May 2024	91	0	0	0	0	0	0	0	70	0	0	0	0	0	*	0
May 2025	70	0	0	0	0	0	0	0	42	0	0	0	0	0	*	0
May 2026	19	0	0	0	0	0	0	0	12	0	0	0	0	0	*	0
May 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*	0
May 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*	0
May 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																
Life (years)**	24.2	7.9	6.6	6.2	2.3	1.6	1.6	1.1	22.5	8.0	6.7	6.5	4.1	3.0	2.7	1.4

Date	GC Class								GD Class						
	PSA Prepayment Assumption								PSA Prepayment Assumption						
	0%	100%	108%	149%	153%	155%	250%	500%	0%	100%	108%	133%	153%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2000	100	87	86	86	86	86	86	86	89	70	70	70	70	70	70
May 2001	100	49	45	33	33	33	33	0	79	70	70	70	66	66	0
May 2002	100	48	41	18	18	18	18	0	78	70	70	70	64	64	0
May 2003	100	47	39	7	7	7	7	0	76	70	70	70	63	63	0
May 2004	100	47	36	0	0	0	0	0	75	70	70	70	56	50	0
May 2005	100	46	34	0	0	0	0	0	74	70	70	70	41	23	0
May 2006	100	45	32	0	0	0	0	0	72	70	70	70	31	8	0
May 2007	100	45	31	0	0	0	0	0	71	70	70	70	23	1	0
May 2008	99	43	29	0	0	0	0	0	70	70	70	70	18	*	0
May 2009	99	41	26	0	0	0	0	0	70	67	67	67	11	*	0
May 2010	99	40	25	0	0	0	0	0	68	56	56	56	1	*	0
May 2011	99	38	24	0	0	0	0	0	66	43	43	43	0	*	0
May 2012	99	36	22	0	0	0	0	0	64	29	29	29	0	*	0
May 2013	99	33	19	0	0	0	0	0	61	13	13	13	0	*	0
May 2014	99	28	15	0	0	0	0	0	59	0	0	0	0	*	0
May 2015	99	16	3	0	0	0	0	0	57	0	0	0	0	*	0
May 2016	99	3	0	0	0	0	0	0	54	0	0	0	0	*	0
May 2017	99	0	0	0	0	0	0	0	51	0	0	0	0	*	0
May 2018	99	0	0	0	0	0	0	0	48	0	0	0	0	*	0
May 2019	99	0	0	0	0	0	0	0	45	0	0	0	0	*	0
May 2020	99	0	0	0	0	0	0	0	42	0	0	0	0	*	0
May 2021	99	0	0	0	0	0	0	0	38	0	0	0	0	*	0
May 2022	99	0	0	0	0	0	0	0	34	0	0	0	0	*	0
May 2023	99	0	0	0	0	0	0	0	30	0	0	0	0	*	0
May 2024	99	0	0	0	0	0	0	0	16	0	0	0	0	*	0
May 2025	64	0	0	0	0	0	0	0	0	0	0	0	0	*	0
May 2026	18	0	0	0	0	0	0	0	0	0	0	0	0	*	0
May 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	*	0
May 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	*	0
May 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average															
Life (years)**	26.2	7.5	5.6	2.0	2.0	2.0	2.0	1.5	15.4	8.9	8.9	8.9	4.9	3.9	1.2

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

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

Date	ZG Class							GA, FG, SG, SU and ST† Classes							HA and HB Classes						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	108%	153%	250%	260%	500%	0%	100%	108%	153%	250%	260%	500%	0%	100%	108%	153%	250%	260%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2000	106	106	106	0	0	0	0	100	100	100	100	80	78	28	100	100	100	100	48	43	0
May 2001	113	113	113	0	0	0	0	100	100	100	100	50	45	0	100	100	100	100	0	0	0
May 2002	120	120	120	0	0	0	0	100	100	100	100	25	18	0	100	100	100	100	0	0	0
May 2003	127	127	127	0	0	0	0	100	100	100	100	8	0	0	100	100	100	100	0	0	0
May 2004	135	135	135	0	0	0	0	100	100	100	100	0	0	0	100	100	100	100	0	0	0
May 2005	143	143	143	0	0	0	0	100	100	100	100	0	0	0	100	100	100	100	0	0	0
May 2006	152	152	152	0	0	0	0	100	100	100	100	0	0	0	100	100	100	100	0	0	0
May 2007	161	161	161	0	0	0	0	100	100	100	100	0	0	0	100	100	100	100	0	0	0
May 2008	171	171	171	0	0	0	0	100	100	100	100	0	0	0	100	100	100	100	0	0	0
May 2009	182	182	182	0	0	0	0	100	100	100	100	0	0	0	100	100	100	100	0	0	0
May 2010	193	193	193	0	0	0	0	100	100	100	100	0	0	0	100	100	100	100	0	0	0
May 2011	205	205	205	0	0	0	0	100	100	100	94	0	0	0	100	100	100	85	0	0	0
May 2012	218	218	218	0	0	0	0	100	100	100	87	0	0	0	100	100	100	68	0	0	0
May 2013	231	231	231	0	0	0	0	100	100	100	81	0	0	0	100	100	100	50	0	0	0
May 2014	245	245	245	0	0	0	0	100	100	100	73	0	0	0	100	100	100	31	0	0	0
May 2015	261	261	261	0	0	0	0	100	100	100	66	0	0	0	100	100	100	13	0	0	0
May 2016	277	277	168	0	0	0	0	100	100	100	59	0	0	0	100	100	100	0	0	0	0
May 2017	294	180	43	0	0	0	0	100	100	100	53	0	0	0	100	100	100	0	0	0	0
May 2018	312	46	0	0	0	0	0	100	100	93	46	0	0	0	100	100	82	0	0	0	0
May 2019	331	0	0	0	0	0	0	100	92	82	40	0	0	0	100	81	54	0	0	0	0
May 2020	351	0	0	0	0	0	0	100	81	72	34	0	0	0	100	51	27	0	0	0	0
May 2021	373	0	0	0	0	0	0	100	70	62	29	0	0	0	100	22	1	0	0	0	0
May 2022	396	0	0	0	0	0	0	100	59	52	24	0	0	0	100	0	0	0	0	0	0
May 2023	421	0	0	0	0	0	0	100	49	43	19	0	0	0	100	0	0	0	0	0	0
May 2024	446	0	0	0	0	0	0	100	38	33	15	0	0	0	100	0	0	0	0	0	0
May 2025	474	0	0	0	0	0	0	100	29	25	11	0	0	0	100	0	0	0	0	0	0
May 2026	503	0	0	0	0	0	0	100	19	17	7	0	0	0	100	0	0	0	0	0	0
May 2027	145	0	0	0	0	0	0	100	10	9	4	0	0	0	100	0	0	0	0	0	0
May 2028	0	0	0	0	0	0	0	59	1	1	*	0	0	0	0	0	0	0	0	0	0
May 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.8	18.3	17.3	0.6	0.2	0.2	0.2	29.2	24.0	23.4	18.9	2.2	2.0	0.8	28.6	21.1	20.2	14.0	1.0	1.0	0.4

Date	HC, HH†† and HD Classes							PI Class					PY Class				
	PSA Prepayment Assumption							PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	108%	153%	250%	260%	500%	0%	100%	140%	250%	500%	0%	100%	140%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2000	100	100	100	100	100	100	46	100	100	100	100	100	100	100	100	100	100
May 2001	100	100	100	100	82	74	0	99	92	92	92	92	100	100	100	100	100
May 2002	100	100	100	100	42	30	0	87	3	3	3	0	100	100	100	100	34
May 2003	100	100	100	100	13	0	0	73	0	0	0	0	100	67	67	67	0
May 2004	100	100	100	100	0	0	0	59	0	0	0	0	100	35	35	35	0
May 2005	100	100	100	100	0	0	0	43	0	0	0	0	100	5	5	5	0
May 2006	100	100	100	100	0	0	0	25	0	0	0	0	100	0	0	0	0
May 2007	100	100	100	100	0	0	0	6	0	0	0	0	100	0	0	0	0
May 2008	100	100	100	100	0	0	0	0	0	0	0	0	94	0	0	0	0
May 2009	100	100	100	100	0	0	0	0	0	0	0	0	85	0	0	0	0
May 2010	100	100	100	100	0	0	0	0	0	0	0	0	76	0	0	0	0
May 2011	100	100	100	100	0	0	0	0	0	0	0	0	65	0	0	0	0
May 2012	100	100	100	100	0	0	0	0	0	0	0	0	53	0	0	0	0
May 2013	100	100	100	100	0	0	0	0	0	0	0	0	41	0	0	0	0
May 2014	100	100	100	100	0	0	0	0	0	0	0	0	27	0	0	0	0
May 2015	100	100	100	100	0	0	0	0	0	0	0	0	12	0	0	0	0
May 2016	100	100	100	97	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2017	100	100	100	86	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2018	100	100	100	75	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2019	100	100	100	65	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2020	100	100	100	56	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2021	100	100	100	47	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2022	100	96	85	39	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2023	100	79	69	31	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2024	100	63	55	24	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2025	100	47	40	17	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2026	100	31	27	11	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2027	100	16	14	6	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2028	96	2	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.5	25.9	25.5	22.1	2.9	2.6	1.0	5.4	2.5	2.5	2.5	2.2	13.1	4.6	4.6	4.6	2.9

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

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

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

†† The weighted average lives shown in the table apply to the entire HH Class and are not likely to reflect the experience of any particular investor in the Retail Certificates. Because investors will receive principal payments subject to the payment priorities and allocations as described under “—Description of the Retail Certificates—Characteristics of the Retail Certificates—*Retail Principal Payments*” above, the weighted average lives of retail class units will vary among different individual investors. See “—Description of the Retail Certificates—Characteristics of the Retail Certificates—*Certain Principal Payment Considerations*” above.

Date	PQ Class					PG Class					PR Class					
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					
	0%	100%	140%	250%	500%	0%	100%	140%	250%	500%	0%	100%	140%	147%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2000	100	100	100	100	100	100	100	100	100	100	95	74	72	72	72	72
May 2001	100	100	100	100	100	100	98	98	98	98	91	39	35	35	35	0
May 2002	100	100	100	100	100	96	72	72	72	24	91	39	32	32	32	0
May 2003	100	100	100	100	81	92	48	48	48	0	91	39	29	29	29	0
May 2004	100	100	100	100	56	88	25	25	25	0	91	39	27	27	24	0
May 2005	100	100	100	100	38	84	4	4	4	0	91	39	26	26	11	0
May 2006	100	88	88	88	26	79	0	0	0	0	91	39	25	25	4	0
May 2007	100	75	75	75	18	73	0	0	0	0	91	39	24	24	*	0
May 2008	100	62	62	62	12	67	0	0	0	0	91	39	23	23	*	0
May 2009	100	52	52	52	8	61	0	0	0	0	91	36	19	19	*	0
May 2010	100	43	43	43	6	54	0	0	0	0	91	31	15	15	*	0
May 2011	100	35	35	35	4	46	0	0	0	0	91	24	11	11	*	0
May 2012	100	29	29	29	3	38	0	0	0	0	91	16	6	6	*	0
May 2013	100	24	24	24	2	29	0	0	0	0	91	7	1	1	*	0
May 2014	100	19	19	19	1	19	0	0	0	0	91	0	0	0	*	0
May 2015	100	16	16	16	1	9	0	0	0	0	91	0	0	0	*	0
May 2016	98	13	13	13	1	0	0	0	0	0	91	0	0	0	*	0
May 2017	89	10	10	10	*	0	0	0	0	0	91	0	0	0	*	0
May 2018	79	8	8	8	*	0	0	0	0	0	91	0	0	0	*	0
May 2019	68	6	6	6	*	0	0	0	0	0	91	0	0	0	*	0
May 2020	57	5	5	5	*	0	0	0	0	0	91	0	0	0	*	0
May 2021	44	4	4	4	*	0	0	0	0	0	91	0	0	0	*	0
May 2022	30	3	3	3	*	0	0	0	0	0	91	0	0	0	*	0
May 2023	15	2	2	2	*	0	0	0	0	0	91	0	0	0	*	0
May 2024	2	2	2	2	*	0	0	0	0	0	86	0	0	0	*	0
May 2025	1	1	1	1	*	0	0	0	0	0	49	0	0	0	*	0
May 2026	1	1	1	1	*	0	0	0	0	0	8	0	0	0	*	0
May 2027	*	*	*	*	*	0	0	0	0	0	0	0	0	0	*	0
May 2028	*	*	*	*	*	0	0	0	0	0	0	0	0	0	*	0
May 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.4	11.5	11.5	11.5	6.1	10.9	4.0	4.0	4.0	2.7	23.8	5.6	4.0	4.0	2.6	1.4

Date	FJ and SJ Classes						KA and KB Classes								PO Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption								PSA Prepayment Assumption					
	0%	100%	136%	140%	250%	500%	0%	100%	136%	140%	147%	250%	500%	0%	100%	140%	153%	250%	500%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
May 2000	100	100	86	86	86	86	100	100	100	99	98	79	34	100	100	100	98	76	23	
May 2001	100	100	65	65	65	0	100	100	100	98	95	48	0	100	100	99	96	43	0	
May 2002	100	100	45	45	45	0	100	100	100	97	92	22	0	100	100	99	94	18	0	
May 2003	100	100	29	29	29	0	100	100	100	96	90	4	0	100	100	98	92	4	0	
May 2004	100	100	16	16	0	0	100	100	100	96	88	0	0	100	100	98	91	0	0	
May 2005	100	100	6	6	0	0	100	100	100	95	87	0	0	100	100	98	90	0	0	
May 2006	100	100	0	0	0	0	100	100	99	94	86	0	0	100	100	98	89	0	0	
May 2007	100	100	0	0	0	0	100	100	98	92	83	0	0	100	100	97	88	0	0	
May 2008	100	100	0	0	0	0	100	100	97	91	82	0	0	100	100	96	87	0	0	
May 2009	100	100	0	0	0	0	100	100	96	91	82	0	0	100	100	96	87	0	0	
May 2010	100	100	0	0	0	0	100	100	95	90	81	0	0	100	100	96	87	0	0	
May 2011	100	100	0	0	0	0	100	100	93	88	79	0	0	100	100	95	84	0	0	
May 2012	100	100	0	0	0	0	100	100	91	86	78	0	0	100	100	94	82	0	0	
May 2013	100	100	0	0	0	0	100	100	89	84	76	0	0	100	100	93	79	0	0	
May 2014	100	92	0	0	0	0	100	100	83	78	71	0	0	100	100	87	74	0	0	
May 2015	100	64	0	0	0	0	100	100	75	71	64	0	0	100	100	81	66	0	0	
May 2016	100	34	0	0	0	0	100	100	68	64	57	0	0	100	100	73	59	0	0	
May 2017	100	5	0	0	0	0	100	100	61	57	51	0	0	100	100	65	53	0	0	
May 2018	100	0	0	0	0	0	100	91	54	50	45	0	0	100	96	57	46	0	0	
May 2019	100	0	0	0	0	0	100	81	47	44	39	0	0	100	90	50	40	0	0	
May 2020	100	0	0	0	0	0	100	71	40	38	33	0	0	100	81	43	34	0	0	
May 2021	100	0	0	0	0	0	100	61	34	32	28	0	0	100	69	36	28	0	0	
May 2022	100	0	0	0	0	0	100	52	28	26	23	0	0	100	58	30	23	0	0	
May 2023	100	0	0	0	0	0	100	43	23	21	19	0	0	100	48	24	19	0	0	
May 2024	100	0	0	0	0	0	100	34	18	16	14	0	0	100	37	18	14	0	0	
May 2025	100	0	0	0	0	0	100	25	13	12	10	0	0	100	28	13	10	0	0	
May 2026	100	0	0	0	0	0	100	17	9	8	7	0	0	100	18	8	6	0	0	
May 2027	0	0	0	0	0	0	99	9	4	4	4	0	0	100	9	4	3	0	0	
May 2028	0	0	0	0	0	0	52	1	1	1	*	0	0	60	1	*	*	0	0	
May 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	27.6	16.5	3.0	3.0	2.8	1.4	29.1	23.4	19.7	18.8	17.2	2.1	0.8	29.2	23.9	20.0	17.7	1.9	0.7	

* 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” herein.

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.

The R and RL Classes will be subject to certain transfer restrictions. We will not permit transfer of record or beneficial ownership of an R or RL Certificate to a “disqualified organization.” In addition, we will not permit transfer of record or beneficial ownership of an R or RL Certificate to any person that is not a “U.S. Person” without our written consent. Treasury Department regulations (the “Regulations”) provide that a transfer of a “noneconomic residual interest” to a U.S. Person 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. Any transferee of an R or RL Certificate must execute and deliver an affidavit and an Internal Revenue Service Form W-9 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. Transferors of an R or RL Certificate should consult with their own tax advisors for further information regarding such transfers.

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

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

<u>Certificate Group</u>	<u>PSA Prepayment Assumption</u>
1	150%
2	145%
3	153%
4	140%

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

Taxation of Beneficial Owners of Residual Certificates

For purposes of determining the portion of the taxable income of the Trust (or the Lower Tier REMIC) that generally will not be treated as excess inclusions, the rate to be used is 120% of the “federal long-term rate.” The rate will be published on or about April 20, 1999. See “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Residual Certificates—Treatment of Excess Inclusions*” and “—*Foreign Investors—Residual Certificates*” in the REMIC Prospectus.

Taxation of Beneficial Owners of RCR Certificates

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

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

Combination RCR Classes. A beneficial owner of a Combination RCR Certificate will be treated as the beneficial owner of a proportionate interest in the REMIC Certificates underlying that Combination RCR Certificate. 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 owner should account for its ownership interest in each underlying REMIC Certificate as described under “—Taxation of Beneficial Owners of Regular Certificates” in this prospectus supplement 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.

PLAN OF DISTRIBUTION

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

Increase in Certificates. Before the Settlement Date, we and the Dealer may agree to offer Group 1, Group 2, Group 3 or Group 4 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.” The proportion that the original principal balance of each Group 1, Group 2, Group 3 or Group 4 Class bears to the aggregate original principal balance of all Group 1, Group 2, Group 3 or Group 4 Classes, respectively, will remain the same.

LEGAL MATTERS

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

Available Recombinations (1)

REMIC Certificates		RCR Certificates						
Classes	Original Principal Balance	RCR Classes	Original Principal Balance	Interest Rate	Interest Type(2)	Principal Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
PT	\$ 46,149,000	EA	\$ 93,800,000	6.0%	FIX	SEG(TAC)/SUP	31359VZ89	June 2029
FE	33,636,000							
SE	14,015,000							
Recombination 2								
GF	27,720,000	G	99,535,000	6.0	FIX	SEG(TAC)/SUP	31359VZ97	June 2029
GS	11,550,000							
GP	60,265,000							
Recombination 3								
PI	40,868,000	PG	142,533,000	6.0	FIX	PAC	31359V2V4	August 2020
PY	101,665,000							
Recombination 4								
CA	8,651,000	PO	33,124,000	(3)	PO	SUP	31359V2W2	June 2029
GA	10,778,000							
KA	13,695,000							

(1) The balances of the REMIC Certificates and RCR Certificates involved in any exchange will bear the same proportionate relationship as that borne by the original balances of the related Classes.

(2) See "Description of Certificates—Class Definitions and Abbreviations" in the REMIC Prospectus and "Description of the Certificates—Distributions of Interest," and "—Distributions of Principal" herein.

(3) Principal Only Class.

Principal Balance Schedules

PA Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through April 2000	\$113,444,000.00	September 2001	\$ 71,356,262.83	March 2003	\$ 34,396,895.76
May 2000	110,804,327.08	October 2001	69,213,006.04	April 2003	32,441,076.39
June 2000	108,092,016.85	November 2001	67,080,625.56	May 2003	30,495,168.36
July 2000	105,308,268.55	December 2001	64,959,065.40	June 2003	28,559,120.64
August 2000	102,454,316.22	January 2002	62,848,269.85	July 2003	26,632,882.46
September 2000	99,531,427.76	February 2002	60,748,183.50	August 2003	24,716,403.32
October 2000	96,623,385.67	March 2002	58,658,751.22	September 2003	22,809,632.97
November 2000	93,730,113.52	April 2002	56,579,918.16	October 2003	20,912,521.42
December 2000	91,144,390.95	May 2002	54,511,629.75	November 2003	18,795,583.00
January 2001	88,900,679.50	June 2002	52,453,831.70	December 2003	16,398,504.19
February 2001	86,668,361.49	July 2002	50,406,470.02	January 2004	14,013,564.79
March 2001	84,447,378.27	August 2002	48,369,490.97	February 2004	11,640,702.30
April 2001	82,237,671.49	September 2002	46,342,841.10	March 2004	9,279,854.55
May 2001	80,039,183.09	October 2002	44,326,467.23	April 2004	6,930,959.67
June 2001	77,851,855.34	November 2002	42,320,316.46	May 2004	4,593,956.11
July 2001	75,675,630.76	December 2002	40,324,336.15	June 2004	2,268,782.66
August 2001	73,510,452.22	January 2003	38,338,473.95	July 2004 and thereafter	0.00
		February 2003	36,362,677.76		

PC Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through November 2000	\$20,000,000.00	November 2001	\$13,054,990.04	December 2002	\$ 5,658,518.09
December 2000	19,707,144.34	December 2001	12,468,508.86	January 2003	5,109,549.06
January 2001	19,086,895.83	January 2002	11,885,003.43	February 2003	4,563,362.67
February 2001	18,469,796.90	February 2002	11,304,458.44	March 2003	4,019,944.59
March 2001	17,855,831.34	March 2002	10,726,858.65	April 2003	3,479,280.57
April 2001	17,244,983.03	April 2002	10,152,188.88	May 2003	2,941,356.42
May 2001	16,637,235.91	May 2002	9,580,434.07	June 2003	2,406,158.04
June 2001	16,032,574.03	June 2002	9,011,579.20	July 2003	1,873,671.40
July 2001	15,430,981.49	July 2002	8,445,609.35	August 2003	1,343,882.54
August 2001	14,832,442.50	August 2002	7,882,509.65	September 2003	816,777.56
September 2001	14,236,941.34	September 2002	7,322,265.34	October 2003	292,342.64
October 2001	13,644,462.38	October 2002	6,764,861.71	November 2003 and thereafter	0.00
		November 2002	6,210,284.14		

PB Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through June 2004	\$200,000,000.00	April 2005	\$179,654,456.70	April 2006	\$153,987,956.59
July 2004	199,955,378.39	May 2005	177,455,462.25	May 2006	151,918,680.87
August 2004	197,653,682.71	June 2005	175,267,587.29	June 2006	149,859,856.63
September 2004	195,363,635.34	July 2005	173,090,774.54	July 2006	147,811,430.05
October 2004	193,085,176.29	August 2005	170,924,967.04	August 2006	145,773,347.60
November 2004	190,818,245.89	September 2005	168,770,108.13	September 2006	143,745,555.98
December 2004	188,562,784.78	October 2005	166,626,141.42	October 2006	141,728,002.22
January 2005	186,318,733.91	November 2005	164,493,010.83	November 2006	139,720,633.58
February 2005	184,086,034.53	December 2005	162,370,660.55	December 2006	137,723,397.62
March 2005	181,864,628.17	January 2006	160,259,035.07	January 2007	135,736,242.14
		February 2006	158,158,079.17	February 2007	133,759,115.24
		March 2006	156,067,737.90	March 2007	131,791,965.26

PB Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
April 2007	\$129,834,740.82	November 2011	\$ 54,271,617.99	June 2016	\$ 21,004,039.77
May 2007	127,887,390.81	December 2011	53,387,134.70	July 2016	20,622,128.05
June 2007	125,949,864.38	January 2012	52,515,782.40	August 2016	20,246,147.11
July 2007	124,022,110.91	February 2012	51,657,374.60	September 2016	19,876,010.86
August 2007	122,119,482.42	March 2012	50,811,727.41	October 2016	19,511,634.37
September 2007	120,244,318.65	April 2012	49,978,659.49	November 2016	19,152,933.95
October 2007	118,396,235.23	May 2012	49,157,992.01	December 2016	18,799,827.04
November 2007	116,574,853.05	June 2012	48,349,548.62	January 2017	18,452,232.28
December 2007	114,779,798.23	July 2012	47,553,155.44	February 2017	18,110,069.43
January 2008	113,010,702.03	August 2012	46,768,640.97	March 2017	17,773,259.37
February 2008	111,267,200.79	September 2012	45,995,836.12	April 2017	17,441,724.12
March 2008	109,548,935.86	October 2012	45,234,574.14	May 2017	17,115,386.78
April 2008	107,855,553.53	November 2012	44,484,690.59	June 2017	16,794,171.53
May 2008	106,186,704.95	December 2012	43,746,023.33	July 2017	16,478,003.62
June 2008	104,542,046.10	January 2013	43,018,412.46	August 2017	16,166,809.36
July 2008	102,921,237.67	February 2013	42,301,700.31	September 2017	15,860,516.09
August 2008	101,323,945.04	March 2013	41,595,731.40	October 2017	15,559,052.17
September 2008	99,749,838.20	April 2013	40,900,352.41	November 2017	15,262,346.98
October 2008	98,198,591.70	May 2013	40,215,412.15	December 2017	14,970,330.89
November 2008	96,669,884.55	June 2013	39,540,761.56	January 2018	14,682,935.23
December 2008	95,163,400.22	July 2013	38,876,253.61	February 2018	14,400,092.35
January 2009	93,678,826.50	August 2013	38,221,743.35	March 2018	14,121,735.50
February 2009	92,215,855.53	September 2013	37,577,087.84	April 2018	13,847,798.90
March 2009	90,774,183.67	October 2013	36,942,146.12	May 2018	13,578,217.69
April 2009	89,353,511.48	November 2013	36,316,779.21	June 2018	13,312,927.94
May 2009	87,953,543.64	December 2013	35,700,850.05	July 2018	13,051,866.60
June 2009	86,573,988.92	January 2014	35,094,223.50	August 2018	12,794,971.53
July 2009	85,214,560.09	February 2014	34,496,766.30	September 2018	12,542,181.45
August 2009	83,874,973.91	March 2014	33,908,347.05	October 2018	12,293,435.96
September 2009	82,554,951.03	April 2014	33,328,836.17	November 2018	12,048,675.52
October 2009	81,254,215.96	May 2014	32,758,105.90	December 2018	11,807,841.40
November 2009	79,972,497.01	June 2014	32,196,030.26	January 2019	11,570,875.74
December 2009	78,709,526.27	July 2014	31,642,485.03	February 2019	11,337,721.47
January 2010	77,465,039.49	August 2014	31,097,347.72	March 2019	11,108,322.35
February 2010	76,238,776.10	September 2014	30,560,497.53	April 2019	10,882,622.92
March 2010	75,030,479.13	October 2014	30,031,815.39	May 2019	10,660,568.51
April 2010	73,839,895.13	November 2014	29,511,183.85	June 2019	10,442,105.22
May 2010	72,666,774.20	December 2014	28,998,487.12	July 2019	10,227,179.93
June 2010	71,510,869.86	January 2015	28,493,611.03	August 2019	10,015,740.26
July 2010	70,371,939.04	February 2015	27,996,443.00	September 2019	9,807,734.56
August 2010	69,249,742.06	March 2015	27,506,872.02	October 2019	9,603,111.95
September 2010	68,144,042.52	April 2015	27,024,788.64	November 2019	9,401,822.24
October 2010	67,054,607.30	May 2015	26,550,084.93	December 2019	9,203,815.95
November 2010	65,981,206.53	June 2015	26,082,654.48	January 2020	9,009,044.33
December 2010	64,923,613.48	July 2015	25,622,392.36	February 2020	8,817,459.31
January 2011	63,881,604.60	August 2015	25,169,195.11	March 2020	8,629,013.49
February 2011	62,854,959.39	September 2015	24,722,960.72	April 2020	8,443,660.16
March 2011	61,843,460.44	October 2015	24,283,588.62	May 2020	8,261,353.26
April 2011	60,846,893.34	November 2015	23,850,979.61	June 2020	8,082,047.41
May 2011	59,865,046.64	December 2015	23,425,035.93	July 2020	7,905,697.84
June 2011	58,897,711.82	January 2016	23,005,661.15	August 2020	7,732,260.44
July 2011	57,944,683.26	February 2016	22,592,760.21	September 2020	7,561,691.74
August 2011	57,005,758.18	March 2016	22,186,239.37	October 2020	7,393,948.86
September 2011	56,080,736.62	April 2016	21,786,006.22	November 2020	7,228,989.55
October 2011	55,169,421.38	May 2016	21,391,969.64	December 2020	7,066,772.15

PB Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
January 2021	\$ 6,907,255.60	June 2023	\$ 3,291,103.02	November 2025	\$ 1,134,184.52
February 2021	6,750,399.44	July 2023	3,196,152.77	December 2025	1,078,759.62
March 2021	6,596,163.76	August 2023	3,102,884.35	January 2026	1,024,400.94
April 2021	6,444,509.24	September 2023	3,011,271.92	February 2026	971,091.58
May 2021	6,295,397.12	October 2023	2,921,289.99	March 2026	918,814.88
June 2021	6,148,789.18	November 2023	2,832,913.46	April 2026	867,554.43
July 2021	6,004,647.75	December 2023	2,746,117.56	May 2026	817,294.06
August 2021	5,862,935.72	January 2024	2,660,877.91	June 2026	768,017.84
September 2021	5,723,616.47	February 2024	2,577,170.48	July 2026	719,710.08
October 2021	5,586,653.96	March 2024	2,494,971.57	August 2026	672,355.29
November 2021	5,452,012.60	April 2024	2,414,257.83	September 2026	625,938.25
December 2021	5,319,657.37	May 2024	2,335,006.27	October 2026	580,443.93
January 2022	5,189,553.71	June 2024	2,257,194.19	November 2026	535,857.54
February 2022	5,061,667.58	July 2024	2,180,799.26	December 2026	492,164.51
March 2022	4,935,965.40	August 2024	2,105,799.46	January 2027	449,350.48
April 2022	4,812,414.11	September 2024	2,032,173.08	February 2027	407,401.29
May 2022	4,690,981.10	October 2024	1,959,898.74	March 2027	366,303.00
June 2022	4,571,634.22	November 2024	1,888,955.37	April 2027	326,041.88
July 2022	4,454,341.80	December 2024	1,819,322.19	May 2027	286,604.40
August 2022	4,339,072.62	January 2025	1,750,978.73	June 2027	247,977.23
September 2022	4,225,795.91	February 2025	1,683,904.84	July 2027	210,147.22
October 2022	4,114,481.33	March 2025	1,618,080.64	August 2027	173,101.45
November 2022	4,005,098.99	April 2025	1,553,486.54	September 2027	136,827.16
December 2022	3,897,619.43	May 2025	1,490,103.24	October 2027	101,311.79
January 2023	3,792,013.60	June 2025	1,427,911.72	November 2027	66,542.98
February 2023	3,688,252.89	July 2025	1,366,893.25	December 2027	32,508.52
March 2023	3,586,309.08	August 2025	1,307,029.36	January 2028 and thereafter	0.00
April 2023	3,486,154.36	September 2025	1,248,301.85		
May 2023	3,387,761.35	October 2025	1,190,692.79		

PT Class Scheduled Balances

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance	\$46,149,000.00	February 2001	\$21,466,874.81	November 2002	\$17,894,256.64
June 1999	44,469,057.09	March 2001	21,275,638.15	December 2002	17,745,930.50
July 1999	42,709,568.57	April 2001	21,086,633.96	January 2003	17,599,449.49
August 1999	40,871,313.25	May 2001	20,899,842.50	February 2003	17,454,796.53
September 1999	38,955,114.17	June 2001	20,715,244.16	March 2003	17,311,954.65
October 1999	36,961,838.02	July 2001	20,532,819.45	April 2003	17,170,907.01
November 1999	34,892,394.47	August 2001	20,352,549.04	May 2003	17,031,636.86
December 1999	32,747,735.50	September 2001	20,174,413.73	June 2003	16,894,127.59
January 2000	30,528,854.73	October 2001	19,998,394.43	July 2003	16,758,362.70
February 2000	28,236,786.62	November 2001	19,824,472.21	August 2003	16,624,325.78
March 2000	25,872,605.66	December 2001	19,652,628.24	September 2003	16,492,000.57
April 2000	23,437,425.59	January 2002	19,482,843.85	October 2003	16,361,370.90
May 2000	23,250,762.91	February 2002	19,315,100.47	November 2003	16,232,420.70
June 2000	23,059,238.40	March 2002	19,149,379.69	December 2003	16,105,134.02
July 2000	22,863,024.80	April 2002	18,985,663.19	January 2004	15,979,495.04
August 2000	22,662,299.82	May 2002	18,823,932.80	February 2004	15,855,488.01
September 2000	22,457,245.93	June 2002	18,664,170.48	March 2004	15,733,097.32
October 2000	22,254,545.90	July 2002	18,506,358.29	April 2004	15,612,307.44
November 2000	22,054,179.14	August 2002	18,350,478.43	May 2004	15,493,102.97
December 2000	21,856,125.21	September 2002	18,196,513.22	June 2004	15,375,468.61
January 2001	21,660,363.82	October 2002	18,044,445.11	July 2004	15,259,389.14

PT Class (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
August 2004	\$15,144,849.48	February 2007	\$12,353,823.49	August 2009	\$ 7,238,984.32
September 2004	15,031,834.63	March 2007	12,280,061.38	September 2009	6,987,880.10
October 2004	14,920,329.69	April 2007	12,207,406.40	October 2009	6,733,859.52
November 2004	14,810,319.87	May 2007	12,135,846.48	November 2009	6,477,028.25
December 2004	14,701,790.50	June 2007	12,065,369.62	December 2009	6,217,489.94
January 2005	14,594,726.96	July 2007	11,995,963.93	January 2010	5,955,346.20
February 2005	14,489,114.78	August 2007	11,914,090.06	February 2010	5,690,696.64
March 2005	14,384,939.56	September 2007	11,817,637.32	March 2010	5,423,638.92
April 2005	14,282,187.01	October 2007	11,706,887.87	April 2010	5,154,268.79
May 2005	14,180,842.93	November 2007	11,582,119.54	May 2010	4,882,680.07
June 2005	14,080,893.21	December 2007	11,443,605.90	June 2010	4,608,964.74
July 2005	13,982,323.85	January 2008	11,291,616.26	July 2010	4,333,212.94
August 2005	13,885,120.94	February 2008	11,126,415.79	August 2010	4,055,513.01
September 2005	13,789,270.67	March 2008	10,948,440.92	September 2010	3,775,951.52
October 2005	13,694,759.31	April 2008	10,765,253.78	October 2010	3,494,613.27
November 2005	13,601,573.22	May 2008	10,577,003.47	November 2010	3,211,581.38
December 2005	13,509,698.88	June 2008	10,383,836.33	December 2010	2,926,937.27
January 2006	13,419,122.84	July 2008	10,185,896.00	January 2011	2,640,760.68
February 2006	13,329,831.74	August 2008	9,983,323.43	February 2011	2,353,129.76
March 2006	13,241,812.31	September 2008	9,776,256.96	March 2011	2,064,121.02
April 2006	13,155,051.38	October 2008	9,564,832.34	April 2011	1,773,809.40
May 2006	13,069,535.86	November 2008	9,349,182.76	May 2011	1,482,268.31
June 2006	12,985,252.75	December 2008	9,129,438.93	June 2011	1,189,569.61
July 2006	12,902,189.15	January 2009	8,905,729.07	July 2011	895,783.66
August 2006	12,820,332.22	February 2009	8,678,179.02	August 2011	600,979.36
September 2006	12,739,669.23	March 2009	8,446,912.19	September 2011	305,224.16
October 2006	12,660,187.53	April 2009	8,212,049.67	October 2011	8,584.08
November 2006	12,581,874.55	May 2009	7,973,710.23	November 2011 and thereafter	0.00
December 2006	12,504,717.80	June 2009	7,732,010.37		
January 2007	12,428,704.88	July 2009	7,487,064.38		

ZB Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$4,700,000.00
June 1999	3,588,576.49
July 1999	2,409,977.43
August 1999	1,165,856.92
September 1999 and thereafter	0.00

PJ Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through April 2001	\$40,868,000.00	December 2001	\$16,068,793.91
May 2001	37,712,688.78	January 2002	13,039,161.95
June 2001	34,573,372.79	February 2002	10,024,878.04
July 2001	31,449,969.67	March 2002	7,025,863.17
August 2001	28,342,397.47	April 2002	4,042,038.70
September 2001	25,250,574.69	May 2002	1,073,326.40
October 2001	22,174,420.23	June 2002 and thereafter	0.00
November 2001	19,113,853.39		

PK Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through May 2002	\$101,665,000.00	June 2003	\$ 65,485,405.65	August 2004	\$ 28,020,400.43
June 2002	99,784,648.46	July 2003	62,720,271.80	September 2004	25,444,647.93
July 2002	96,845,927.45	August 2003	59,969,123.90	October 2004	22,881,905.98
August 2002	93,922,086.35	September 2003	57,231,889.91	November 2004	20,332,107.54
September 2002	91,013,048.53	October 2003	54,508,498.17	December 2004	17,795,185.96
October 2002	88,118,737.76	November 2003	51,798,877.39	January 2005	15,271,074.91
November 2002	85,239,078.19	December 2003	49,102,956.65	February 2005	12,759,708.39
December 2002	82,373,994.37	January 2004	46,420,665.38	March 2005	10,261,020.77
January 2003	79,523,411.25	February 2004	43,751,933.38	April 2005	7,774,946.73
February 2003	76,687,254.13	March 2004	41,096,690.83	May 2005	5,301,421.30
March 2003	73,865,448.74	April 2004	38,454,868.24	June 2005	2,840,379.85
April 2003	71,057,921.15	May 2004	35,826,396.49	July 2005	391,758.05
May 2003	68,264,597.84	June 2004	33,211,206.82	August 2005 and thereafter	0.00
		July 2004	30,609,230.82		

PH Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through July 2005	\$200,000,000.00	April 2008	\$126,473,978.53	February 2011	\$ 74,018,295.25
August 2005	197,955,491.95	May 2008	124,530,409.82	March 2011	72,837,786.29
September 2005	195,531,517.88	June 2008	122,614,906.16	April 2011	71,674,622.47
October 2005	193,119,772.54	July 2008	120,727,074.78	May 2011	70,528,558.85
November 2005	190,720,192.92	August 2008	118,866,528.33	June 2011	69,399,353.89
December 2005	188,332,716.36	September 2008	117,032,884.81	July 2011	68,286,769.37
January 2006	185,957,280.51	October 2008	115,225,767.45	August 2011	67,190,570.38
February 2006	183,593,823.34	November 2008	113,444,804.68	September 2011	66,110,525.25
March 2006	181,242,283.14	December 2008	111,689,630.03	October 2011	65,046,405.51
April 2006	178,902,598.52	January 2009	109,959,882.10	November 2011	63,997,985.87
May 2006	176,574,708.40	February 2009	108,255,204.45	December 2011	62,965,044.15
June 2006	174,258,552.03	March 2009	106,575,245.55	January 2012	61,947,361.24
July 2006	171,954,068.96	April 2009	104,919,658.72	February 2012	60,944,721.07
August 2006	169,661,199.04	May 2009	103,288,102.04	March 2012	59,956,910.56
September 2006	167,379,882.45	June 2009	101,680,238.32	April 2012	58,983,719.58
October 2006	165,110,059.67	July 2009	100,095,735.00	May 2012	58,024,940.92
November 2006	162,851,671.48	August 2009	98,534,264.12	June 2012	57,080,370.23
December 2006	160,604,658.97	September 2009	96,995,502.23	July 2012	56,149,805.99
January 2007	158,368,963.53	October 2009	95,479,130.34	August 2012	55,233,049.50
February 2007	156,144,526.86	November 2009	93,984,833.85	September 2012	54,329,904.77
March 2007	153,931,290.95	December 2009	92,512,302.52	October 2012	53,440,178.56
April 2007	151,729,198.09	January 2010	91,061,230.37	November 2012	52,563,680.31
May 2007	149,538,190.87	February 2010	89,631,315.64	December 2012	51,700,222.09
June 2007	147,358,212.18	March 2010	88,222,260.75	January 2013	50,849,618.57
July 2007	145,189,205.19	April 2010	86,833,772.21	February 2013	50,011,687.02
August 2007	143,031,113.37	May 2010	85,465,560.58	March 2013	49,186,247.21
September 2007	140,883,880.49	June 2010	84,117,340.43	April 2013	48,373,121.46
October 2007	138,747,450.58	July 2010	82,788,830.25	May 2013	47,572,134.50
November 2007	136,626,931.70	August 2010	81,479,752.43	June 2013	46,783,113.53
December 2007	134,536,952.11	September 2010	80,189,833.20	July 2013	46,005,888.15
January 2008	132,477,085.02	October 2010	78,918,802.55	August 2013	45,240,290.31
February 2008	130,446,909.53	November 2010	77,666,394.21	September 2013	44,486,154.30
March 2008	128,446,010.50	December 2010	76,432,345.59	October 2013	43,743,316.73
		January 2011	75,216,397.73	November 2013	43,011,616.45

PH Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
December 2013	\$ 42,290,894.59	July 2018	\$ 15,722,439.17	February 2023	\$ 4,652,316.23
January 2014	41,580,994.44	August 2018	15,419,918.70	March 2023	4,530,973.74
February 2014	40,881,761.52	September 2018	15,122,189.17	April 2023	4,411,729.25
March 2014	40,193,043.45	October 2018	14,829,180.43	May 2023	4,294,550.83
April 2014	39,514,690.02	November 2018	14,540,823.28	June 2023	4,179,407.03
May 2014	38,846,553.07	December 2018	14,257,049.54	July 2023	4,066,266.85
June 2014	38,188,486.52	January 2019	13,977,791.96	August 2023	3,955,099.73
July 2014	37,540,346.33	February 2019	13,702,984.24	September 2023	3,845,875.55
August 2014	36,901,990.44	March 2019	13,432,561.04	October 2023	3,738,564.63
September 2014	36,273,278.80	April 2019	13,166,457.92	November 2023	3,633,137.71
October 2014	35,654,073.28	May 2019	12,904,611.36	December 2023	3,529,565.96
November 2014	35,044,237.71	June 2019	12,646,958.73	January 2024	3,427,820.96
December 2014	34,443,637.79	July 2019	12,393,438.29	February 2024	3,327,874.70
January 2015	33,852,141.09	August 2019	12,143,989.18	March 2024	3,229,699.56
February 2015	33,269,617.05	September 2019	11,898,551.38	April 2024	3,133,268.35
March 2015	32,695,936.91	October 2019	11,657,065.75	May 2024	3,038,554.26
April 2015	32,130,973.72	November 2019	11,419,473.95	June 2024	2,945,530.84
May 2015	31,574,602.29	December 2019	11,185,718.49	July 2024	2,854,172.06
June 2015	31,026,699.18	January 2020	10,955,742.70	August 2024	2,764,452.25
July 2015	30,487,142.67	February 2020	10,729,490.68	September 2024	2,676,346.11
August 2015	29,955,812.76	March 2020	10,506,907.36	October 2024	2,589,828.71
September 2015	29,432,591.08	April 2020	10,287,938.42	November 2024	2,504,875.48
October 2015	28,917,360.97	May 2020	10,072,530.34	December 2024	2,421,462.20
November 2015	28,410,007.36	June 2020	9,860,630.32	January 2025	2,339,565.01
December 2015	27,910,416.79	July 2020	9,652,186.35	February 2025	2,259,160.39
January 2016	27,418,477.41	August 2020	9,447,147.13	March 2025	2,180,225.17
February 2016	26,934,078.91	September 2020	9,245,462.10	April 2025	2,102,736.50
March 2016	26,457,112.53	October 2020	9,047,081.41	May 2025	2,026,671.88
April 2016	25,987,471.04	November 2020	8,851,955.92	June 2025	1,952,009.13
May 2016	25,525,048.70	December 2020	8,660,037.21	July 2025	1,878,726.37
June 2016	25,069,741.25	January 2021	8,471,277.51	August 2025	1,806,802.09
July 2016	24,621,445.88	February 2021	8,285,629.75	September 2025	1,736,215.03
August 2016	24,180,061.24	March 2021	8,103,047.54	October 2025	1,666,944.29
September 2016	23,745,487.40	April 2021	7,923,485.13	November 2025	1,598,969.26
October 2016	23,317,625.80	May 2021	7,746,897.42	December 2025	1,532,269.61
November 2016	22,896,379.28	June 2021	7,573,239.98	January 2026	1,466,825.33
December 2016	22,481,652.05	July 2021	7,402,468.99	February 2026	1,402,616.69
January 2017	22,073,349.65	August 2021	7,234,541.24	March 2026	1,339,624.26
February 2017	21,671,378.95	September 2021	7,069,414.18	April 2026	1,277,828.87
March 2017	21,275,648.12	October 2021	6,907,045.82	May 2026	1,217,211.66
April 2017	20,886,066.63	November 2021	6,747,394.80	June 2026	1,157,754.03
May 2017	20,502,545.19	December 2021	6,590,420.34	July 2026	1,099,437.65
June 2017	20,124,995.81	January 2022	6,436,082.24	August 2026	1,042,244.46
July 2017	19,753,331.69	February 2022	6,284,340.87	September 2026	986,156.67
August 2017	19,387,467.28	March 2022	6,135,157.18	October 2026	931,156.74
September 2017	19,027,318.22	April 2022	5,988,492.67	November 2026	877,227.39
October 2017	18,672,801.33	May 2022	5,844,309.39	December 2026	824,351.61
November 2017	18,323,834.61	June 2022	5,702,569.93	January 2027	772,512.62
December 2017	17,980,337.19	July 2022	5,563,237.43	February 2027	721,693.89
January 2018	17,642,229.38	August 2022	5,426,275.52	March 2027	671,879.14
February 2018	17,309,432.56	September 2022	5,291,648.40	April 2027	623,052.32
March 2018	16,981,869.25	October 2022	5,159,320.75	May 2027	575,197.63
April 2018	16,659,463.06	November 2022	5,029,257.77	June 2027	528,299.49
May 2018	16,342,138.65	December 2022	4,901,425.15	July 2027	482,342.54
June 2018	16,029,821.76	January 2023	4,775,789.08	August 2027	437,311.67

PH Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
September 2027.....	\$ 393,191.99	March 2028	\$ 146,801.69
October 2027	349,968.81	April 2028.....	108,661.20
November 2027	307,627.67	May 2028	71,320.36
December 2027	266,154.32	June 2028	34,766.14
January 2028	225,534.72	July 2028 and	
February 2028	185,755.06	thereafter	0.00

GF Class Scheduled Balances

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance through November 2000	\$27,720,000.00	June 2004	\$15,372,960.93	February 2008	\$12,580,057.81
December 2000	26,050,549.66	July 2004	15,293,760.38	March 2008	12,496,471.02
January 2001	24,339,223.95	August 2004	15,215,415.52	April 2008.....	12,404,449.32
February 2001	22,586,831.26	September 2004.....	15,137,917.46	May 2008	12,304,161.11
March 2001	20,843,976.95	October 2004	15,061,257.36	June 2008	12,195,772.16
April 2001.....	19,110,606.82	November 2004	14,985,426.47	July 2008	12,079,445.65
May 2001	18,991,694.65	December 2004	14,910,416.07	August 2008	11,955,342.25
June 2001	18,874,022.79	January 2005	14,836,217.50	September 2008.....	11,823,620.11
July 2001	18,757,579.84	February 2005	14,762,822.16	October 2008	11,684,434.90
August 2001	18,642,354.46	March 2005	14,690,221.51	November 2008	11,538,101.53
September 2001.....	18,528,335.39	April 2005.....	14,618,407.06	December 2008	11,386,709.74
October 2001	18,415,511.45	May 2005	14,547,370.37	January 2009	11,230,384.01
November 2001	18,303,871.53	June 2005	14,477,103.06	February 2009	11,069,246.66
December 2001	18,193,404.60	July 2005	14,407,596.79	March 2009	10,903,418.01
January 2002	18,084,099.67	August 2005	14,338,843.31	April 2009.....	10,733,016.29
February 2002	17,975,945.87	September 2005.....	14,270,834.37	May 2009	10,558,157.74
March 2002	17,868,932.38	October 2005	14,203,561.83	June 2009	10,378,956.65
April 2002.....	17,763,048.45	November 2005	14,137,017.54	July 2009	10,195,525.34
May 2002	17,658,283.40	December 2005	14,071,193.46	August 2009	10,007,974.22
June 2002	17,554,626.62	January 2006	14,006,081.56	September 2009.....	9,816,411.80
July 2002	17,452,067.59	February 2006	13,941,673.89	October 2009	9,620,944.75
August 2002	17,350,595.83	March 2006	13,877,962.53	November 2009	9,421,677.92
September 2002.....	17,250,200.95	April 2006.....	13,814,939.61	December 2009	9,218,714.32
October 2002	17,150,872.62	May 2006	13,752,597.32	January 2010	9,012,155.20
November 2002	17,052,600.57	June 2006	13,690,927.90	February 2010	8,802,100.07
December 2002	16,955,374.62	July 2006	13,629,923.63	March 2010	8,588,646.71
January 2003	16,859,184.64	August 2006	13,569,576.85	April 2010.....	8,371,891.20
February 2003	16,764,020.56	September 2006.....	13,509,879.94	May 2010	8,151,927.96
March 2003	16,669,872.41	October 2006	13,450,983.25	June 2010	7,928,849.75
April 2003.....	16,576,730.23	November 2006	13,393,181.49	July 2010	7,702,747.71
May 2003	16,484,584.18	December 2006	13,336,463.88	August 2010	7,473,711.39
June 2003	16,393,424.46	January 2007	13,280,819.67	September 2010.....	7,241,828.76
July 2003	16,303,241.33	February 2007	13,226,238.23	October 2010	7,007,186.26
August 2003	16,214,025.12	March 2007	13,172,709.01	November 2010	6,769,868.78
September 2003.....	16,125,766.23	April 2007.....	13,120,221.49	December 2010	6,529,959.72
October 2003	16,038,455.11	May 2007	13,068,765.28	January 2011	6,287,541.01
November 2003	15,952,082.28	June 2007	13,018,330.04	February 2011	6,042,693.11
December 2003	15,866,638.31	July 2007	12,968,905.48	March 2011	5,795,495.05
January 2004	15,782,113.86	August 2007.....	12,920,481.43	April 2011.....	5,546,024.44
February 2004	15,698,499.62	September 2007.....	12,873,047.76	May 2011	5,294,357.52
March 2004	15,615,786.35	October 2007	12,826,594.43	June 2011	5,040,569.14
April 2004.....	15,533,964.88	November 2007	12,778,484.81	July 2011	4,784,732.82
May 2004	15,453,026.10	December 2007	12,721,239.81	August 2011	4,526,920.72
		January 2008	12,655,038.65	September 2011.....	4,267,203.74

GF Class (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
October 2011	\$ 4,005,651.45	July 2012	\$ 1,579,961.80
November 2011	3,742,332.18	August 2012	1,303,614.34
December 2011	3,477,312.99	September 2012	1,026,117.54
January 2012	3,210,659.74	October 2012	747,526.99
February 2012	2,942,437.04	November 2012	467,897.25
March 2012	2,672,708.35	December 2012	187,281.85
April 2012	2,401,535.93	January 2013 and thereafter	0.00
May 2012	2,128,980.90		
June 2012	1,855,103.24		

GS Class Scheduled Balances

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance through November 2000	\$11,550,000.00	March 2004	\$ 6,506,577.65	August 2007	\$ 5,383,533.93
December 2000	10,854,395.69	April 2004	6,472,485.37	September 2007	5,363,769.90
January 2001	10,141,343.31	May 2004	6,438,760.87	October 2007	5,344,414.35
February 2001	9,411,179.69	June 2004	6,405,400.39	November 2007	5,324,368.67
March 2001	8,684,990.40	July 2004	6,372,400.16	December 2007	5,300,516.59
April 2001	7,962,752.84	August 2004	6,339,756.47	January 2008	5,272,932.77
May 2001	7,913,206.10	September 2004	6,307,465.61	February 2008	5,241,690.75
June 2001	7,864,176.16	October 2004	6,275,523.90	March 2008	5,206,862.92
July 2001	7,815,658.27	November 2004	6,243,927.69	April 2008	5,168,520.55
August 2001	7,767,647.69	December 2004	6,212,673.36	May 2008	5,126,733.79
September 2001	7,720,139.75	January 2005	6,181,757.29	June 2008	5,081,571.73
October 2001	7,673,129.77	February 2005	6,151,175.90	July 2008	5,033,102.35
November 2001	7,626,613.14	March 2005	6,120,925.63	August 2008	4,981,392.60
December 2001	7,580,585.25	April 2005	6,091,002.94	September 2008	4,926,508.38
January 2002	7,535,041.53	May 2005	6,061,404.32	October 2008	4,868,514.54
February 2002	7,489,977.45	June 2005	6,032,126.27	November 2008	4,807,542.30
March 2002	7,445,388.49	July 2005	6,003,165.33	December 2008	4,744,462.39
April 2002	7,401,270.19	August 2005	5,974,518.05	January 2009	4,679,326.67
May 2002	7,357,618.08	September 2005	5,946,180.99	February 2009	4,612,186.11
June 2002	7,314,427.76	October 2005	5,918,150.76	March 2009	4,543,090.84
July 2002	7,271,694.83	November 2005	5,890,423.98	April 2009	4,472,090.12
August 2002	7,229,414.93	December 2005	5,862,997.28	May 2009	4,399,232.39
September 2002	7,187,583.73	January 2006	5,835,867.32	June 2009	4,324,565.27
October 2002	7,146,196.92	February 2006	5,809,030.79	July 2009	4,248,135.56
November 2002	7,105,250.24	March 2006	5,782,484.39	August 2009	4,169,989.26
December 2002	7,064,739.42	April 2006	5,756,224.84	September 2009	4,090,171.58
January 2003	7,024,660.27	May 2006	5,730,248.88	October 2009	4,008,726.98
February 2003	6,985,008.57	June 2006	5,704,553.29	November 2009	3,925,699.13
March 2003	6,945,780.17	July 2006	5,679,134.85	December 2009	3,841,130.97
April 2003	6,906,970.93	August 2006	5,653,990.35	January 2010	3,755,064.67
May 2003	6,868,576.74	September 2006	5,629,116.64	February 2010	3,667,541.70
June 2003	6,830,593.52	October 2006	5,604,576.35	March 2010	3,578,602.80
July 2003	6,793,017.22	November 2006	5,580,492.29	April 2010	3,488,288.00
August 2003	6,755,843.80	December 2006	5,556,859.95	May 2010	3,396,636.65
September 2003	6,719,069.26	January 2007	5,533,674.86	June 2010	3,303,687.40
October 2003	6,682,689.63	February 2007	5,510,932.60	July 2010	3,209,478.21
November 2003	6,646,700.95	March 2007	5,488,628.75	August 2010	3,114,046.41
December 2003	6,611,099.30	April 2007	5,466,758.95	September 2010	3,017,428.65
January 2004	6,575,880.77	May 2007	5,445,318.87	October 2010	2,919,660.94
February 2004	6,541,041.51	June 2007	5,424,304.18	November 2010	2,820,778.66
		July 2007	5,403,710.62	December 2010	2,720,816.55

GS Class (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
January 2011	\$ 2,619,808.75	October 2011	\$ 1,669,021.44	July 2012	\$ 658,317.42
February 2011	2,517,788.80	November 2011	1,559,305.07	August 2012	543,172.64
March 2011	2,414,789.60	December 2011	1,448,880.41	September 2012.....	427,548.97
April 2011.....	2,310,843.52	January 2012	1,337,774.89	October 2012	311,469.58
May 2011	2,205,982.30	February 2012	1,226,015.43	November 2012	194,957.19
June 2011	2,100,237.14	March 2012	1,113,628.48	December 2012	78,034.10
July 2011	1,993,638.67	April 2012.....	1,000,639.97	January 2013 and thereafter	0.00
August 2011	1,886,216.97	May 2012	887,075.37		
September 2011.....	1,778,001.56	June 2012	772,959.68		

GC Class Scheduled Balances

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance through December 1999	\$20,000,000.00	May 2001	\$ 6,563,685.48	November 2002	\$ 2,415,225.13
January 2000	19,465,305.43	June 2001	6,298,433.34	December 2002	2,221,297.12
February 2000	18,907,967.26	July 2001	6,037,499.90	January 2003	2,030,954.36
March 2000	18,328,233.71	August 2001	5,780,841.22	February 2003	1,844,159.50
April 2000.....	17,726,365.42	September 2001.....	5,528,413.74	March 2003	1,660,875.54
May 2000	17,102,635.17	October 2001	5,280,174.31	April 2003.....	1,481,065.78
June 2000	16,434,732.64	November 2001	5,036,080.15	May 2003	1,304,693.90
July 2000	15,581,708.08	December 2001	4,796,088.87	June 2003	1,131,723.85
August 2000	14,701,200.57	January 2002	4,560,158.46	July 2003	962,119.97
September 2000.....	13,793,777.38	February 2002	4,328,247.28	August 2003	795,846.88
October 2000	12,860,025.38	March 2002	4,100,314.07	September 2003.....	632,869.53
November 2000	11,900,550.52	April 2002.....	3,876,317.95	October 2003	473,153.20
December 2000	10,915,977.07	May 2002	3,656,218.38	November 2003	316,663.47
January 2001	9,906,947.02	June 2002	3,439,975.23	December 2003	163,366.24
February 2001	8,874,119.32	July 2002	3,227,548.68	January 2004	13,227.73
March 2001	7,849,592.25	August 2002	3,018,899.30	February 2004 and thereafter	0.00
April 2001.....	6,833,300.67	September 2002.....	2,813,988.01		
		October 2002	2,612,776.08		

GD Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$10,415,000.00	November 2000	\$ 7,324,335.44	May 2002	\$ 7,324,335.44
June 1999	10,044,687.36	December 2000	7,324,335.44	June 2002	7,324,335.44
July 1999	9,650,353.47	January 2001	7,324,335.44	July 2002	7,324,335.44
August 1999	9,232,155.59	February 2001	7,324,335.44	August 2002	7,324,335.44
September 1999.....	8,790,264.36	March 2001	7,324,335.44	September 2002.....	7,324,335.44
October 1999	8,324,863.71	April 2001.....	7,324,335.44	October 2002	7,324,335.44
November 1999	7,836,150.71	May 2001	7,324,335.44	November 2002	7,324,335.44
December 1999	7,324,335.44	June 2001	7,324,335.44	December 2002	7,324,335.44
January 2000	7,324,335.44	July 2001	7,324,335.44	January 2003	7,324,335.44
February 2000	7,324,335.44	August 2001	7,324,335.44	February 2003	7,324,335.44
March 2000	7,324,335.44	September 2001.....	7,324,335.44	March 2003	7,324,335.44
April 2000.....	7,324,335.44	October 2001	7,324,335.44	April 2003.....	7,324,335.44
May 2000	7,324,335.44	November 2001	7,324,335.44	May 2003	7,324,335.44
June 2000	7,324,335.44	December 2001	7,324,335.44	June 2003	7,324,335.44
July 2000	7,324,335.44	January 2002	7,324,335.44	July 2003	7,324,335.44
August 2000	7,324,335.44	February 2002	7,324,335.44	August 2003	7,324,335.44
September 2000.....	7,324,335.44	March 2002	7,324,335.44	September 2003.....	7,324,335.44
October 2000	7,324,335.44	April 2002.....	7,324,335.44	October 2003	7,324,335.44

GD Class (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
November 2003	\$ 7,324,335.44	May 2007	\$ 7,324,335.44	November 2010	\$ 5,209,732.81
December 2003	7,324,335.44	June 2007	7,324,335.44	December 2010	5,095,226.58
January 2004	7,324,335.44	July 2007	7,324,335.44	January 2011	4,979,411.64
February 2004	7,324,335.44	August 2007	7,324,335.44	February 2011	4,862,327.35
March 2004	7,324,335.44	September 2007.....	7,324,335.44	March 2011	4,744,012.38
April 2004	7,324,335.44	October 2007	7,324,335.44	April 2011	4,624,504.74
May 2004	7,324,335.44	November 2007	7,324,335.44	May 2011	4,503,841.77
June 2004	7,324,335.44	December 2007	7,324,335.44	June 2011	4,382,060.14
July 2004	7,324,335.44	January 2008	7,324,335.44	July 2011	4,259,195.90
August 2004	7,324,335.44	February 2008	7,324,335.44	August 2011	4,135,284.45
September 2004.....	7,324,335.44	March 2008	7,324,335.44	September 2011.....	4,010,360.57
October 2004	7,324,335.44	April 2008	7,324,335.44	October 2011	3,884,458.42
November 2004	7,324,335.44	May 2008	7,324,335.44	November 2011	3,757,611.56
December 2004	7,324,335.44	June 2008	7,324,335.44	December 2011	3,629,852.95
January 2005	7,324,335.44	July 2008	7,324,335.44	January 2012	3,501,214.95
February 2005	7,324,335.44	August 2008	7,324,335.44	February 2012	3,371,729.36
March 2005	7,324,335.44	September 2008.....	7,324,335.44	March 2012	3,241,427.41
April 2005	7,324,335.44	October 2008	7,324,335.44	April 2012	3,110,339.74
May 2005	7,324,335.44	November 2008	7,324,335.44	May 2012	2,978,496.48
June 2005	7,324,335.44	December 2008	7,324,335.44	June 2012	2,845,927.17
July 2005	7,324,335.44	January 2009	7,308,709.94	July 2012	2,712,660.85
August 2005	7,324,335.44	February 2009	7,234,480.78	August 2012	2,578,726.01
September 2005.....	7,324,335.44	March 2009	7,157,880.81	September 2012.....	2,444,150.63
October 2005	7,324,335.44	April 2009	7,078,967.38	October 2012	2,308,962.18
November 2005	7,324,335.44	May 2009	6,997,796.92	November 2012	2,173,187.61
December 2005	7,324,335.44	June 2009	6,914,424.89	December 2012	2,036,853.39
January 2006	7,324,335.44	July 2009	6,828,905.83	January 2013	1,899,985.50
February 2006	7,324,335.44	August 2009	6,741,293.39	February 2013	1,762,609.42
March 2006	7,324,335.44	September 2009.....	6,651,640.28	March 2013	1,624,750.19
April 2006	7,324,335.44	October 2009	6,559,998.37	April 2013	1,486,432.34
May 2006	7,324,335.44	November 2009	6,466,418.63	May 2013	1,347,679.98
June 2006	7,324,335.44	December 2009	6,370,951.19	June 2013	1,208,516.74
July 2006	7,324,335.44	January 2010	6,273,645.31	July 2013	1,068,965.83
August 2006	7,324,335.44	February 2010	6,174,549.43	August 2013	929,049.99
September 2006.....	7,324,335.44	March 2010	6,073,711.18	September 2013.....	788,791.56
October 2006	7,324,335.44	April 2010	5,971,177.37	October 2013	648,212.43
November 2006	7,324,335.44	May 2010	5,866,994.02	November 2013	507,334.09
December 2006	7,324,335.44	June 2010	5,761,206.34	December 2013	366,177.61
January 2007	7,324,335.44	July 2010	5,653,858.81	January 2014	224,763.64
February 2007	7,324,335.44	August 2010	5,544,995.11	February 2014	83,112.47
March 2007	7,324,335.44	September 2010.....	5,434,658.20	March 2014 and thereafter	0.00
April 2007.....	7,324,335.44	October 2010	5,322,890.27		

ZG Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$7,321,000.00
June 1999	5,880,102.56
July 1999	4,298,980.12
August 1999	2,579,968.51
September 1999.....	725,673.49
October 1999 and thereafter	0.00

PI Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through April 2001.....	\$40,868,000.00	December 2001	\$16,068,793.91
May 2001	37,712,688.78	January 2002	13,039,161.95
June 2001	34,573,372.79	February 2002	10,024,878.04
July 2001	31,449,969.67	March 2002	7,025,863.17
August 2001	28,342,397.47	April 2002.....	4,042,038.70
September 2001.....	25,250,574.69	May 2002	1,073,326.40
October 2001	22,174,420.23	June 2002 and thereafter	0.00
November 2001	19,113,853.39		

PY Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through May 2002	\$101,665,000.00	June 2003	\$ 65,485,405.65	August 2004	\$ 28,020,400.43
June 2002	99,784,648.46	July 2003	62,720,271.80	September 2004.....	25,444,647.93
July 2002	96,845,927.45	August 2003	59,969,123.90	October 2004	22,881,905.98
August 2002	93,922,086.35	September 2003.....	57,231,889.91	November 2004	20,332,107.54
September 2002.....	91,013,048.53	October 2003	54,508,498.17	December 2004	17,795,185.96
October 2002	88,118,737.76	November 2003	51,798,877.39	January 2005	15,271,074.91
November 2002	85,239,078.19	December 2003	49,102,956.65	February 2005	12,759,708.39
December 2002	82,373,994.37	January 2004	46,420,665.38	March 2005	10,261,020.77
January 2003	79,523,411.25	February 2004	43,751,933.38	April 2005.....	7,774,946.73
February 2003	76,687,254.13	March 2004	41,096,690.83	May 2005	5,301,421.30
March 2003	73,865,448.74	April 2004	38,454,868.24	June 2005	2,840,379.85
April 2003.....	71,057,921.15	May 2004	35,826,396.49	July 2005	391,758.05
May 2003	68,264,597.84	June 2004	33,211,206.82	August 2005 and thereafter	0.00
		July 2004	30,609,230.82		

PQ Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through July 2005	\$200,000,000.00	January 2007	\$158,368,963.53	September 2008.....	\$117,032,884.81
August 2005	197,955,491.95	February 2007	156,144,526.86	October 2008	115,225,767.45
September 2005.....	195,531,517.88	March 2007	153,931,290.95	November 2008	113,444,804.68
October 2005	193,119,772.54	April 2007	151,729,198.09	December 2008	111,689,630.03
November 2005	190,720,192.92	May 2007	149,538,190.87	January 2009	109,959,882.10
December 2005	188,332,716.36	June 2007	147,358,212.18	February 2009	108,255,204.45
January 2006	185,957,280.51	July 2007	145,189,205.19	March 2009	106,575,245.55
February 2006	183,593,823.34	August 2007	143,031,113.37	April 2009.....	104,919,658.72
March 2006	181,242,283.14	September 2007.....	140,883,880.49	May 2009	103,288,102.04
April 2006.....	178,902,598.52	October 2007	138,747,450.58	June 2009	101,680,238.32
May 2006	176,574,708.40	November 2007	136,626,931.70	July 2009	100,095,735.00
June 2006	174,258,552.03	December 2007	134,536,952.11	August 2009	98,534,264.12
July 2006	171,954,068.96	January 2008	132,477,085.02	September 2009.....	96,995,502.23
August 2006	169,661,199.04	February 2008	130,446,909.53	October 2009	95,479,130.34
September 2006.....	167,379,882.45	March 2008	128,446,010.50	November 2009	93,984,833.85
October 2006	165,110,059.67	April 2008.....	126,473,978.53	December 2009	92,512,302.52
November 2006	162,851,671.48	May 2008	124,530,409.82	January 2010	91,061,230.37
December 2006	160,604,658.97	June 2008	122,614,906.16	February 2010	89,631,315.64
		July 2008	120,727,074.78	March 2010	88,222,260.75
		August 2008	118,866,528.33	April 2010.....	86,833,772.21

PQ Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
May 2010	\$ 85,465,560.58	December 2014	\$ 34,443,637.79	July 2019	\$ 12,393,438.29
June 2010	84,117,340.43	January 2015	33,852,141.09	August 2019	12,143,989.18
July 2010	82,788,830.25	February 2015	33,269,617.05	September 2019	11,898,551.38
August 2010	81,479,752.43	March 2015	32,695,936.91	October 2019	11,657,065.75
September 2010	80,189,833.20	April 2015	32,130,973.72	November 2019	11,419,473.95
October 2010	78,918,802.55	May 2015	31,574,602.29	December 2019	11,185,718.49
November 2010	77,666,394.21	June 2015	31,026,699.18	January 2020	10,955,742.70
December 2010	76,432,345.59	July 2015	30,487,142.67	February 2020	10,729,490.68
January 2011	75,216,397.73	August 2015	29,955,812.76	March 2020	10,506,907.36
February 2011	74,018,295.25	September 2015	29,432,591.08	April 2020	10,287,938.42
March 2011	72,837,786.29	October 2015	28,917,360.97	May 2020	10,072,530.34
April 2011	71,674,622.47	November 2015	28,410,007.36	June 2020	9,860,630.32
May 2011	70,528,558.85	December 2015	27,910,416.79	July 2020	9,652,186.35
June 2011	69,399,353.89	January 2016	27,418,477.41	August 2020	9,447,147.13
July 2011	68,286,769.37	February 2016	26,934,078.91	September 2020	9,245,462.10
August 2011	67,190,570.38	March 2016	26,457,112.53	October 2020	9,047,081.41
September 2011	66,110,525.25	April 2016	25,987,471.04	November 2020	8,851,955.92
October 2011	65,046,405.51	May 2016	25,525,048.70	December 2020	8,660,037.21
November 2011	63,997,985.87	June 2016	25,069,741.25	January 2021	8,471,277.51
December 2011	62,965,044.15	July 2016	24,621,445.88	February 2021	8,285,629.75
January 2012	61,947,361.24	August 2016	24,180,061.24	March 2021	8,103,047.54
February 2012	60,944,721.07	September 2016	23,745,487.40	April 2021	7,923,485.13
March 2012	59,956,910.56	October 2016	23,317,625.80	May 2021	7,746,897.42
April 2012	58,983,719.58	November 2016	22,896,379.28	June 2021	7,573,239.98
May 2012	58,024,940.92	December 2016	22,481,652.05	July 2021	7,402,468.99
June 2012	57,080,370.23	January 2017	22,073,349.65	August 2021	7,234,541.24
July 2012	56,149,805.99	February 2017	21,671,378.95	September 2021	7,069,414.18
August 2012	55,233,049.50	March 2017	21,275,648.12	October 2021	6,907,045.82
September 2012	54,329,904.77	April 2017	20,886,066.63	November 2021	6,747,394.80
October 2012	53,440,178.56	May 2017	20,502,545.19	December 2021	6,590,420.34
November 2012	52,563,680.31	June 2017	20,124,995.81	January 2022	6,436,082.24
December 2012	51,700,222.09	July 2017	19,753,331.69	February 2022	6,284,340.87
January 2013	50,849,618.57	August 2017	19,387,467.28	March 2022	6,135,157.18
February 2013	50,011,687.02	September 2017	19,027,318.22	April 2022	5,988,492.67
March 2013	49,186,247.21	October 2017	18,672,801.33	May 2022	5,844,309.39
April 2013	48,373,121.46	November 2017	18,323,834.61	June 2022	5,702,569.93
May 2013	47,572,134.50	December 2017	17,980,337.19	July 2022	5,563,237.43
June 2013	46,783,113.53	January 2018	17,642,229.38	August 2022	5,426,275.52
July 2013	46,005,888.15	February 2018	17,309,432.56	September 2022	5,291,648.40
August 2013	45,240,290.31	March 2018	16,981,869.25	October 2022	5,159,320.75
September 2013	44,486,154.30	April 2018	16,659,463.06	November 2022	5,029,257.77
October 2013	43,743,316.73	May 2018	16,342,138.65	December 2022	4,901,425.15
November 2013	43,011,616.45	June 2018	16,029,821.76	January 2023	4,775,789.08
December 2013	42,290,894.59	July 2018	15,722,439.17	February 2023	4,652,316.23
January 2014	41,580,994.44	August 2018	15,419,918.70	March 2023	4,530,973.74
February 2014	40,881,761.52	September 2018	15,122,189.17	April 2023	4,411,729.25
March 2014	40,193,043.45	October 2018	14,829,180.43	May 2023	4,294,550.83
April 2014	39,514,690.02	November 2018	14,540,823.28	June 2023	4,179,407.03
May 2014	38,846,553.07	December 2018	14,257,049.54	July 2023	4,066,266.85
June 2014	38,188,486.52	January 2019	13,977,791.96	August 2023	3,955,099.73
July 2014	37,540,346.33	February 2019	13,702,984.24	September 2023	3,845,875.55
August 2014	36,901,990.44	March 2019	13,432,561.04	October 2023	3,738,564.63
September 2014	36,273,278.80	April 2019	13,166,457.92	November 2023	3,633,137.71
October 2014	35,654,073.28	May 2019	12,904,611.36	December 2023	3,529,565.96
November 2014	35,044,237.71	June 2019	12,646,958.73	January 2024	3,427,820.96

PQ Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
February 2024	\$ 3,327,874.70	September 2025	\$ 1,736,215.03	March 2027	\$ 671,879.14
March 2024	3,229,699.56	October 2025	1,666,944.29	April 2027	623,052.32
April 2024	3,133,268.35	November 2025	1,598,969.26	May 2027	575,197.63
May 2024	3,038,554.26	December 2025	1,532,269.61	June 2027	528,299.49
June 2024	2,945,530.84	January 2026	1,466,825.33	July 2027	482,342.54
July 2024	2,854,172.06	February 2026	1,402,616.69	August 2027	437,311.67
August 2024	2,764,452.25	March 2026	1,339,624.26	September 2027	393,191.99
September 2024	2,676,346.11	April 2026	1,277,828.87	October 2027	349,968.81
October 2024	2,589,828.71	May 2026	1,217,211.66	November 2027	307,627.67
November 2024	2,504,875.48	June 2026	1,157,754.03	December 2027	266,154.32
December 2024	2,421,462.20	July 2026	1,099,437.65	January 2028	225,534.72
January 2025	2,339,565.01	August 2026	1,042,244.46	February 2028	185,755.06
February 2025	2,259,160.39	September 2026	986,156.67	March 2028	146,801.69
March 2025	2,180,225.17	October 2026	931,156.74	April 2028	108,661.20
April 2025	2,102,736.50	November 2026	877,227.39	May 2028	71,320.36
May 2025	2,026,671.88	December 2026	824,351.61	June 2028	34,766.14
June 2025	1,952,009.13	January 2027	772,512.62	July 2028 and thereafter	0.00
July 2025	1,878,726.37	February 2027	721,693.89		
August 2025	1,806,802.09				

PR Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$92,622,000.00	December 2001	\$30,440,870.21	July 2004	\$25,123,423.17
June 1999	91,057,255.00	January 2002	30,226,141.43	August 2004	24,994,142.00
July 1999	89,388,215.82	February 2002	30,014,529.02	September 2004	24,867,261.39
August 1999	87,615,575.53	March 2002	29,806,007.25	October 2004	24,742,760.86
September 1999	85,740,086.45	April 2002	29,600,550.58	November 2004	24,620,620.09
October 1999	83,762,559.68	May 2002	29,398,133.63	December 2004	24,500,818.93
November 1999	81,683,864.55	June 2002	29,198,731.25	January 2005	24,383,337.36
December 1999	79,504,928.05	July 2002	29,002,318.45	February 2005	24,268,155.52
January 2000	77,226,734.18	August 2002	28,808,870.40	March 2005	24,155,253.70
February 2000	74,850,323.26	September 2002	28,618,362.51	April 2005	24,044,612.31
March 2000	72,376,791.17	October 2002	28,430,770.30	May 2005	23,936,211.94
April 2000	69,807,288.55	November 2002	28,246,069.54	June 2005	23,830,033.32
May 2000	67,143,019.92	December 2002	28,064,236.11	July 2005	23,726,057.29
June 2000	64,385,242.81	January 2003	27,885,246.13	August 2005	23,624,264.87
July 2000	61,535,266.74	February 2003	27,709,075.85	September 2005	23,524,637.22
August 2000	58,594,452.25	March 2003	27,535,701.71	October 2005	23,427,155.61
September 2000	55,564,209.81	April 2003	27,365,100.32	November 2005	23,331,801.48
October 2000	52,445,998.72	May 2003	27,197,248.47	December 2005	23,238,556.40
November 2000	49,241,325.94	June 2003	27,032,123.12	January 2006	23,147,402.07
December 2000	45,951,744.92	July 2003	26,869,701.39	February 2006	23,058,320.33
January 2001	42,578,854.27	August 2003	26,709,960.58	March 2006	22,971,293.18
February 2001	39,124,296.56	September 2003	26,552,878.13	April 2006	22,886,302.71
March 2001	35,689,395.95	October 2003	26,398,431.70	May 2006	22,803,331.18
April 2001	32,274,040.91	November 2003	26,246,599.05	June 2006	22,722,360.97
May 2001	32,033,431.77	December 2003	26,097,358.16	July 2006	22,643,374.59
June 2001	31,796,151.79	January 2004	25,950,687.14	August 2006	22,566,354.69
July 2001	31,562,173.68	February 2004	25,806,564.27	September 2006	22,491,284.04
August 2001	31,331,470.37	March 2004	25,664,967.99	October 2006	22,418,145.55
September 2001	31,104,014.97	April 2004	25,525,876.90	November 2006	22,346,922.26
October 2001	30,879,780.77	May 2004	25,389,269.77	December 2006	22,277,597.32
November 2001	30,658,741.29	June 2004	25,255,125.50	January 2007	22,210,154.02

PR Class (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
February 2007	\$22,144,575.78	May 2009	\$18,027,197.12	August 2011	\$ 8,994,528.54
March 2007	22,080,846.13	June 2009	17,737,920.34	September 2011	8,626,181.81
April 2007	22,018,948.74	July 2009	17,444,039.73	October 2011	8,256,414.73
May 2007	21,958,867.40	August 2009	17,145,705.93	November 2011	7,885,314.82
June 2007	21,900,586.01	September 2009	16,843,066.69	December 2011	7,512,967.79
July 2007	21,844,088.61	October 2009	16,536,266.95	January 2012	7,139,457.50
August 2007	21,789,359.35	November 2009	16,225,448.86	February 2012	6,764,866.09
September 2007	21,736,382.50	December 2009	15,910,751.83	March 2012	6,389,273.92
October 2007	21,685,142.45	January 2010	15,592,312.61	April 2012	6,012,759.64
November 2007	21,630,460.00	February 2010	15,270,265.26	May 2012	5,635,400.22
December 2007	21,557,636.15	March 2010	14,944,741.27	June 2012	5,257,270.98
January 2008	21,467,027.32	April 2010	14,615,869.56	July 2012	4,878,445.60
February 2008	21,358,984.48	May 2010	14,283,776.53	August 2012	4,498,996.16
March 2008	21,233,853.20	June 2010	13,948,586.10	September 2012	4,118,993.16
April 2008	21,091,973.74	July 2010	13,610,419.75	October 2012	3,738,505.57
May 2008	20,933,681.12	August 2010	13,269,396.57	November 2012	3,357,600.83
June 2008	20,759,305.19	September 2010	12,925,633.30	December 2012	2,976,344.87
July 2008	20,569,170.71	October 2010	12,579,244.34	January 2013	2,594,802.17
August 2008	20,363,597.45	November 2010	12,230,341.83	February 2013	2,213,035.76
September 2008	20,142,900.18	December 2010	11,879,035.64	March 2013	1,831,107.25
October 2008	19,907,388.85	January 2011	11,525,433.45	April 2013	1,449,076.85
November 2008	19,657,368.55	February 2011	11,169,640.78	May 2013	1,067,003.41
December 2008	19,399,044.73	March 2011	10,811,761.00	June 2013	684,944.42
January 2009	19,135,150.32	April 2011	10,451,895.39	July 2013	302,956.04
February 2009	18,865,854.20	May 2011	10,090,143.15	August 2013 and thereafter	0.00
March 2009	18,591,322.08	June 2011	9,726,601.46		
April 2009	18,311,716.54	July 2011	9,361,365.52		

FJ Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$23,280,000.00	April 2001	\$15,528,407.82	March 2003	\$ 7,220,599.49
June 1999	23,103,660.84	May 2001	15,096,172.41	April 2003	6,931,095.40
July 1999	22,910,388.13	June 2001	14,670,855.08	May 2003	6,647,070.20
August 1999	22,700,384.99	July 2001	14,252,387.08	June 2003	6,368,467.67
September 1999	22,473,876.24	August 2001	13,840,700.22	July 2003	6,095,232.06
October 1999	22,231,108.07	September 2001	13,435,726.93	August 2003	5,827,308.14
November 1999	21,972,347.84	October 2001	13,037,400.22	September 2003	5,564,641.14
December 1999	21,697,883.75	November 2001	12,645,653.68	October 2003	5,307,176.77
January 2000	21,408,024.49	December 2001	12,260,421.47	November 2003	5,054,861.26
February 2000	21,103,098.86	January 2002	11,881,638.32	December 2003	4,807,641.25
March 2000	20,783,455.38	February 2002	11,509,239.54	January 2004	4,565,463.90
April 2000	20,449,461.81	March 2002	11,143,161.00	February 2004	4,328,276.81
May 2000	20,101,504.73	April 2002	10,783,339.12	March 2004	4,096,028.05
June 2000	19,739,988.97	May 2002	10,429,710.86	April 2004	3,868,666.14
July 2000	19,365,337.13	June 2002	10,082,213.77	May 2004	3,646,140.08
August 2000	18,977,988.96	July 2002	9,740,785.90	June 2004	3,428,399.28
September 2000	18,578,400.79	August 2002	9,405,365.86	July 2004	3,215,393.64
October 2000	18,167,044.91	September 2002	9,075,892.81	August 2004	3,007,073.48
November 2000	17,744,408.90	October 2002	8,752,306.40	September 2004	2,803,389.55
December 2000	17,310,994.96	November 2002	8,434,546.86	October 2004	2,604,293.06
January 2001	16,867,319.21	December 2002	8,122,554.90	November 2004	2,409,735.65
February 2001	16,413,910.94	January 2003	7,816,271.76	December 2004	2,219,669.36
March 2001	15,967,630.67	February 2003	7,515,639.20	January 2005	2,034,046.69

FJ Class (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
February 2005	\$ 1,852,820.55	October 2005	\$ 555,771.90
March 2005	1,675,944.25	November 2005	412,063.31
April 2005	1,503,371.56	December 2005	272,302.81
May 2005	1,335,056.61	January 2006	136,447.69
June 2005	1,170,953.98	February 2006	4,455.70
July 2005	1,011,018.62	March 2006 and thereafter	0.00
August 2005	855,205.91		
September 2005	703,471.62		

SJ Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$9,700,000.00	September 2001	\$5,598,219.56	January 2004	\$1,902,276.62
June 1999	9,626,525.35	October 2001	5,432,250.09	February 2004	1,803,448.67
July 1999	9,545,995.05	November 2001	5,269,022.37	March 2004	1,706,678.35
August 1999	9,458,493.75	December 2001	5,108,508.94	April 2004	1,611,944.23
September 1999	9,364,115.10	January 2002	4,950,682.63	May 2004	1,519,225.03
October 1999	9,262,961.69	February 2002	4,795,516.48	June 2004	1,428,499.70
November 1999	9,155,144.94	March 2002	4,642,983.75	July 2004	1,339,747.35
December 1999	9,040,784.90	April 2002	4,493,057.96	August 2004	1,252,947.28
January 2000	8,920,010.21	May 2002	4,345,712.86	September 2004	1,168,078.98
February 2000	8,792,957.86	June 2002	4,200,922.40	October 2004	1,085,122.11
March 2000	8,659,773.07	July 2002	4,058,660.79	November 2004	1,004,056.52
April 2000	8,520,609.09	August 2002	3,918,902.44	December 2004	924,862.23
May 2000	8,375,626.97	September 2002	3,781,622.00	January 2005	847,519.45
June 2000	8,224,995.41	October 2002	3,646,794.34	February 2005	772,008.56
July 2000	8,068,890.47	November 2002	3,514,394.53	March 2005	698,310.11
August 2000	7,907,495.40	December 2002	3,384,397.88	April 2005	626,404.81
September 2000	7,741,000.33	January 2003	3,256,779.90	May 2005	556,273.59
October 2000	7,569,602.04	February 2003	3,131,516.34	June 2005	487,897.49
November 2000	7,393,503.71	March 2003	3,008,583.12	July 2005	421,257.76
December 2000	7,212,914.57	April 2003	2,887,956.42	August 2005	356,335.80
January 2001	7,028,049.67	May 2003	2,769,612.59	September 2005	293,113.17
February 2001	6,839,129.56	June 2003	2,653,528.19	October 2005	231,571.63
March 2001	6,653,179.45	July 2003	2,539,680.03	November 2005	171,693.05
April 2001	6,470,169.92	August 2003	2,428,045.06	December 2005	113,459.50
May 2001	6,290,071.84	September 2003	2,318,600.47	January 2006	56,853.21
June 2001	6,112,856.29	October 2003	2,211,323.66	February 2006	1,856.54
July 2001	5,938,494.61	November 2003	2,106,192.19	March 2006 and thereafter	0.00
August 2001	5,766,958.42	December 2003	2,003,183.86		

Aggregate Group I Maximum Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$106,800,000.00	February 2000	\$ 85,683,023.85	November 2000	\$ 77,670,634.69
June 1999	104,822,103.44	March 2000	82,893,327.26	December 2000	77,334,876.36
July 1999	102,749,673.47	April 2000	80,019,626.34	January 2001	77,003,330.49
August 1999	100,583,668.12	May 2000	79,703,014.53	February 2001	76,675,960.00
September 1999	98,325,100.36	June 2000	79,377,922.96	March 2001	76,352,728.09
October 1999	95,975,037.33	July 2000	79,044,664.06	April 2001	76,033,598.21
November 1999	93,534,599.51	August 2000	78,703,559.23	May 2001	75,718,534.10
December 1999	91,004,959.88	September 2000	78,354,938.38	June 2001	75,407,499.72
January 2000	88,387,342.95	October 2000	78,010,642.82	July 2001	75,100,459.33

Aggregate Group I Maximum (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
August 2001	\$ 74,797,377.42	March 2006	\$ 63,286,005.40	October 2010	\$ 47,851,295.62
September 2001	74,498,218.75	April 2006	63,155,123.02	November 2010	47,314,592.46
October 2001	74,202,948.34	May 2006	63,026,547.51	December 2010	46,771,233.25
November 2001	73,911,531.45	June 2006	62,900,255.56	January 2011	46,221,385.09
December 2001	73,623,933.59	July 2006	62,776,224.01	February 2011	45,665,212.30
January 2002	73,340,120.52	August 2006	62,654,429.88	March 2011	45,102,876.47
February 2002	73,060,058.26	September 2006	62,534,850.34	April 2011	44,534,536.49
March 2002	72,783,713.06	October 2006	62,417,462.75	May 2011	43,960,348.59
April 2002	72,511,051.42	November 2006	62,302,244.60	June 2011	43,380,466.38
May 2002	72,242,040.09	December 2006	62,189,173.58	July 2011	42,795,040.92
June 2002	71,976,646.04	January 2007	62,078,227.50	August 2011	42,204,220.69
July 2002	71,714,836.49	February 2007	61,969,384.36	September 2011	41,608,151.70
August 2002	71,456,578.91	March 2007	61,862,622.30	October 2011	41,006,977.48
September 2002	71,201,840.98	April 2007	61,757,919.64	November 2011	40,400,839.11
October 2002	70,950,590.62	May 2007	61,655,254.83	December 2011	39,789,875.30
November 2002	70,702,796.00	June 2007	61,554,606.48	January 2012	39,174,222.39
December 2002	70,458,425.50	July 2007	61,455,953.37	February 2012	38,554,014.40
January 2003	70,217,447.73	August 2007	61,343,872.09	March 2012	37,929,383.05
February 2003	69,979,831.54	September 2007	61,215,951.88	April 2012	37,300,457.80
March 2003	69,745,545.99	October 2007	61,072,506.52	May 2012	36,667,365.90
April 2003	69,514,560.38	November 2007	60,913,844.94	June 2012	36,030,232.39
May 2003	69,286,844.21	December 2007	60,740,271.23	July 2012	35,389,180.16
June 2003	69,062,367.22	January 2008	60,552,084.74	August 2012	34,744,329.97
July 2003	68,841,099.35	February 2008	60,349,580.13	September 2012	34,095,800.49
August 2003	68,623,010.78	March 2008	60,133,047.47	October 2012	33,443,708.30
September 2003	68,408,071.89	April 2008	59,902,772.28	November 2012	32,788,167.97
October 2003	68,196,253.27	May 2008	59,659,035.58	December 2012	32,129,292.05
November 2003	67,987,525.74	June 2008	59,402,113.99	January 2013	31,467,191.13
December 2003	67,781,860.31	July 2008	59,132,279.77	February 2013	30,801,973.84
January 2004	67,579,228.22	August 2008	58,849,800.89	March 2013	30,133,746.88
February 2004	67,379,600.91	September 2008	58,554,941.10	April 2013	29,462,615.09
March 2004	67,182,950.01	October 2008	58,247,959.95	May 2013	28,788,681.42
April 2004	66,989,247.37	November 2008	57,929,112.92	June 2013	28,112,047.01
May 2004	66,798,465.06	December 2008	57,598,651.42	July 2013	27,432,811.18
June 2004	66,610,575.31	January 2009	57,256,822.85	August 2013	26,751,071.47
July 2004	66,425,550.60	February 2009	56,903,870.72	September 2013	26,066,923.66
August 2004	66,243,363.56	March 2009	56,540,034.61	October 2013	25,380,461.83
September 2004	66,063,987.05	April 2009	56,165,550.31	November 2013	24,691,778.32
October 2004	65,887,394.12	May 2009	55,780,649.84	December 2013	24,000,963.82
November 2004	65,713,558.01	June 2009	55,385,561.50	January 2014	23,308,107.36
December 2004	65,542,452.15	July 2009	54,980,509.91	February 2014	22,613,296.34
January 2005	65,374,050.18	August 2009	54,565,716.13	March 2014	21,916,616.57
February 2005	65,208,325.90	September 2009	54,141,397.61	April 2014	21,218,152.27
March 2005	65,045,253.32	October 2009	53,707,768.34	May 2014	20,517,986.09
April 2005	64,884,806.64	November 2009	53,265,038.83	June 2014	19,816,199.19
May 2005	64,726,960.23	December 2009	52,813,416.20	July 2014	19,112,871.17
June 2005	64,571,688.67	January 2010	52,353,104.20	August 2014	18,408,080.19
July 2005	64,418,966.69	February 2010	51,884,303.29	September 2014	17,701,902.92
August 2005	64,268,769.24	March 2010	51,407,210.66	October 2014	16,994,414.59
September 2005	64,121,071.41	April 2010	50,922,020.29	November 2014	16,285,689.01
October 2005	63,975,848.51	May 2010	50,428,923.01	December 2014	15,575,798.60
November 2005	63,833,076.00	June 2010	49,928,106.51	January 2015	14,864,814.40
December 2005	63,692,729.52	July 2010	49,419,755.41	February 2015	14,152,806.07
January 2006	63,554,784.90	August 2010	48,904,051.31	March 2015	13,439,841.97
February 2006	63,419,218.14	September 2010	48,381,172.83	April 2015	12,725,989.11

Aggregate Group I Maximum (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
May 2015	\$ 12,011,313.23	December 2015	\$ 6,990,795.00	June 2016	\$ 2,673,294.94
June 2015	11,295,878.77	January 2016	6,271,751.82	July 2016	1,953,316.78
July 2015	10,579,748.93	February 2016	5,552,421.93	August 2016	1,233,358.57
August 2015	9,862,985.65	March 2016	4,832,859.15	September 2016	513,467.76
September 2015	9,145,649.68	April 2016	4,113,116.15	October 2016 and thereafter	0.00
October 2015	8,427,800.55	May 2016	3,393,244.56		
November 2015	7,709,496.59				

Aggregate Group I Minimum Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$106,800,000.00	December 2002	\$ 49,846,379.41	July 2006	\$ 31,005,643.18
June 1999	104,822,103.44	January 2003	49,171,954.82	August 2006	30,779,507.37
July 1999	102,749,673.47	February 2003	48,510,472.66	September 2006	30,561,483.87
August 1999	100,583,668.12	March 2003	47,861,797.72	October 2006	30,351,481.56
September 1999	98,325,100.36	April 2003	47,225,796.02	November 2006	30,149,410.16
October 1999	95,975,037.33	May 2003	46,602,334.80	December 2006	29,955,180.24
November 1999	93,534,599.51	June 2003	45,991,282.47	January 2007	29,768,703.19
December 1999	91,004,959.88	July 2003	45,392,508.65	February 2007	29,589,891.23
January 2000	88,387,342.95	August 2003	44,805,884.13	March 2007	29,418,657.38
February 2000	85,677,090.90	September 2003	44,231,280.87	April 2007	29,254,915.49
March 2000	82,248,379.41	October 2003	43,668,572.00	May 2007	29,098,580.20
April 2000	78,715,223.57	November 2003	43,117,631.76	June 2007	28,949,566.95
May 2000	77,719,567.33	December 2003	42,578,335.59	July 2007	28,807,791.97
June 2000	76,696,719.41	January 2004	42,050,560.00	August 2007	28,657,769.94
July 2000	75,647,895.64	February 2004	41,534,182.66	September 2007	28,497,028.81
August 2000	74,574,345.29	March 2004	41,029,082.33	October 2007	28,325,821.69
September 2000	73,477,349.20	April 2004	40,535,138.88	November 2007	28,144,397.44
October 2000	72,397,620.77	May 2004	40,052,233.27	December 2007	27,953,000.70
November 2000	71,334,986.11	June 2004	39,580,247.54	January 2008	27,751,871.98
December 2000	70,289,272.88	July 2004	39,119,064.81	February 2008	27,541,247.68
January 2001	69,260,310.29	August 2004	38,668,569.25	March 2008	27,321,360.22
February 2001	68,247,929.04	September 2004	38,228,646.10	April 2008	27,092,438.02
March 2001	67,251,961.35	October 2004	37,799,181.64	May 2008	26,854,705.62
April 2001	66,272,240.93	November 2004	37,380,063.18	June 2008	26,608,383.71
May 2001	65,308,602.98	December 2004	36,971,179.08	July 2008	26,353,689.21
June 2001	64,360,884.14	January 2005	36,572,418.69	August 2008	26,090,835.30
July 2001	63,428,922.55	February 2005	36,183,672.39	September 2008	25,820,031.50
August 2001	62,512,557.76	March 2005	35,804,831.56	October 2008	25,541,483.71
September 2001	61,611,630.76	April 2005	35,435,788.58	November 2008	25,255,394.26
October 2001	60,725,983.96	May 2005	35,076,436.80	December 2008	24,961,962.01
November 2001	59,855,461.19	June 2005	34,726,670.56	January 2009	24,661,382.33
December 2001	58,999,907.66	July 2005	34,386,385.15	February 2009	24,353,847.21
January 2002	58,159,169.97	August 2005	34,055,476.86	March 2009	24,039,545.29
February 2002	57,333,096.09	September 2005	33,733,842.88	April 2009	23,718,661.92
March 2002	56,521,535.35	October 2005	33,421,381.38	May 2009	23,391,379.18
April 2002	55,724,338.45	November 2005	33,117,991.46	June 2009	23,057,875.97
May 2002	54,941,357.39	December 2005	32,823,573.14	July 2009	22,718,328.06
June 2002	54,172,445.53	January 2006	32,538,027.38	August 2009	22,372,908.08
July 2002	53,417,457.53	February 2006	32,261,256.01	September 2009	22,021,785.64
August 2002	52,676,249.37	March 2006	31,993,161.82	October 2009	21,665,127.33
September 2002	51,948,678.29	April 2006	31,733,648.45	November 2009	21,303,096.79
October 2002	51,234,602.85	May 2006	31,482,620.45	December 2009	20,935,854.74
November 2002	50,533,882.87	June 2006	31,239,983.26	January 2010	20,563,559.02

Aggregate Group I Minimum (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
February 2010	\$ 20,186,364.67	June 2011	\$ 13,601,242.22	October 2012	\$ 6,324,662.02
March 2010	19,804,423.92	July 2011	13,161,953.82	November 2012	5,856,633.38
April 2010	19,417,886.29	August 2011	12,720,120.83	December 2012	5,387,572.70
May 2010	19,026,898.58	September 2011	12,275,852.19	January 2013	4,917,559.52
June 2010	18,631,604.95	October 2011	11,829,254.77	February 2013	4,446,671.78
July 2010	18,232,146.93	November 2011	11,380,433.42	March 2013	3,974,985.84
August 2010	17,828,663.50	December 2011	10,929,490.96	April 2013	3,502,576.54
September 2010	17,421,291.09	January 2012	10,476,528.28	May 2013	3,029,517.17
October 2010	17,010,163.64	February 2012	10,021,644.30	June 2013	2,555,879.52
November 2010	16,595,412.62	March 2012	9,564,936.05	July 2013	2,081,733.92
December 2010	16,177,167.11	April 2012	9,106,498.68	August 2013	1,607,149.25
January 2011	15,755,553.80	May 2012	8,646,425.49	September 2013	1,132,192.96
February 2011	15,330,697.03	June 2012	8,184,807.95	October 2013	656,931.08
March 2011	14,902,718.83	July 2012	7,721,735.77	November 2013	181,428.29
April 2011	14,471,738.97	August 2012	7,257,296.87	December 2013 and thereafter	0.00
May 2011	14,037,874.99	September 2012	6,791,577.46		

Aggregate Group II Maximum Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$129,950,000.00	March 2002	\$ 67,120,134.29	January 2005	\$ 61,158,144.00
June 1999	128,367,815.98	April 2002	66,911,977.90	February 2005	61,013,856.69
July 1999	126,682,999.62	May 2002	66,706,021.11	March 2005	60,871,131.64
August 1999	124,896,222.86	June 2002	66,502,243.08	April 2005	60,729,952.18
September 1999	123,008,214.82	July 2002	66,300,623.09	May 2005	60,590,301.70
October 1999	121,019,761.29	August 2002	66,101,140.55	June 2005	60,452,163.75
November 1999	118,931,704.25	September 2002	65,903,775.05	July 2005	60,315,521.93
December 1999	116,744,941.33	October 2002	65,708,506.26	August 2005	60,180,360.00
January 2000	114,460,425.17	November 2002	65,515,314.02	September 2005	60,046,661.77
February 2000	112,079,162.76	December 2002	65,324,178.29	October 2005	59,914,411.20
March 2000	109,602,214.74	January 2003	65,135,079.16	November 2005	59,783,592.32
April 2000	107,030,694.60	February 2003	64,947,996.85	December 2005	59,654,189.27
May 2000	104,365,767.91	March 2003	64,762,911.73	January 2006	59,526,186.31
June 2000	101,608,651.39	April 2003	64,579,804.27	February 2006	59,399,567.77
July 2000	98,760,612.05	May 2003	64,398,655.08	March 2006	59,274,318.10
August 2000	95,822,966.19	June 2003	64,219,444.90	April 2006	59,150,421.84
September 2000	92,797,078.41	July 2003	64,042,154.60	May 2006	59,027,863.63
October 2000	89,684,360.53	August 2003	63,866,765.16	June 2006	58,906,628.20
November 2000	86,486,270.50	September 2003	63,693,257.70	July 2006	58,786,700.39
December 2000	83,204,311.24	October 2003	63,521,613.45	August 2006	58,668,065.13
January 2001	79,840,029.49	November 2003	63,351,813.78	September 2006	58,550,707.44
February 2001	76,395,014.52	December 2003	63,183,840.16	October 2006	58,434,612.44
March 2001	72,968,750.96	January 2004	63,017,674.20	November 2006	58,319,765.33
April 2001	69,561,132.29	February 2004	62,853,297.63	December 2006	58,206,151.42
May 2001	69,327,363.78	March 2004	62,690,692.27	January 2007	58,093,756.11
June 2001	69,096,033.60	April 2004	62,529,840.09	February 2007	57,982,564.88
July 2001	68,867,119.32	May 2004	62,370,723.16	March 2007	57,872,563.31
August 2001	68,640,598.66	June 2004	62,213,323.68	April 2007	57,763,737.06
September 2001	68,416,449.47	July 2004	62,057,623.96	May 2007	57,656,071.90
October 2001	68,194,649.78	August 2004	61,903,606.41	June 2007	57,549,553.65
November 2001	67,975,177.74	September 2004	61,751,253.57	July 2007	57,444,168.26
December 2001	67,758,011.66	October 2004	61,600,548.10	August 2007	57,339,901.74
January 2002	67,543,129.97	November 2004	61,451,472.74	September 2007	57,236,740.19
February 2002	67,330,511.27	December 2004	61,304,010.38	October 2007	57,134,669.82

Aggregate Group II Maximum (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
November 2007	\$ 57,028,513.17	July 2010	\$ 45,459,974.79	March 2013	\$ 23,646,640.11
December 2007	56,903,572.99	August 2010	44,895,983.75	April 2013	22,869,073.23
January 2008	56,760,207.39	September 2010	44,322,506.70	May 2013	22,087,337.44
February 2008	56,598,769.01	October 2010	43,739,756.00	June 2013	21,301,556.74
March 2008	56,419,605.05	November 2010	43,147,940.61	July 2013	20,511,853.00
April 2008	56,223,057.38	December 2010	42,547,266.09	August 2013	19,718,345.96
May 2008	56,009,462.58	January 2011	41,937,934.68	September 2013	18,921,153.26
June 2008	55,779,152.03	February 2011	41,320,145.35	October 2013	18,120,390.52
July 2008	55,532,452.02	March 2011	40,694,093.81	November 2013	17,316,171.29
August 2008	55,269,683.75	April 2011	40,059,972.60	December 2013	16,508,607.14
September 2008	54,991,163.47	May 2011	39,417,971.11	January 2014	15,697,807.68
October 2008	54,697,202.51	June 2011	38,768,275.64	February 2014	14,883,880.56
November 2008	54,388,107.36	July 2011	38,111,069.42	March 2014	14,066,931.54
December 2008	54,064,179.74	August 2011	37,446,532.70	April 2014	13,247,064.49
January 2009	53,725,716.68	September 2011	36,774,842.74	May 2014	12,424,381.41
February 2009	53,373,010.55	October 2011	36,096,173.88	June 2014	11,598,982.49
March 2009	53,006,349.19	November 2011	35,410,697.60	July 2014	10,770,966.11
April 2009	52,626,015.89	December 2011	34,718,582.51	August 2014	9,940,428.87
May 2009	52,232,289.53	January 2012	34,019,994.45	September 2014	9,107,465.63
June 2009	51,825,444.61	February 2012	33,315,096.48	October 2014	8,272,169.52
July 2009	51,405,751.30	March 2012	32,604,048.96	November 2014	7,434,631.99
August 2009	50,973,475.53	April 2012	31,887,009.57	December 2014	6,594,942.78
September 2009	50,528,879.04	May 2012	31,164,133.33	January 2015	5,753,190.03
October 2009	50,072,219.42	June 2012	30,435,572.69	February 2015	4,909,460.21
November 2009	49,603,750.20	July 2012	29,701,477.51	March 2015	4,063,838.21
December 2009	49,123,720.88	August 2012	28,961,995.14	April 2015	3,216,407.36
January 2010	48,632,377.03	September 2012	28,217,270.43	May 2015	2,367,249.42
February 2010	48,129,960.29	October 2012	27,467,445.78	June 2015	1,516,444.61
March 2010	47,616,708.47	November 2012	26,712,661.17	July 2015	664,071.66
April 2010	47,092,855.57	December 2012	25,953,054.20	August 2015 and thereafter	0.00
May 2010	46,558,631.86	January 2013	25,188,760.13		
June 2010	46,014,263.95	February 2013	24,419,911.88		

Aggregate Group II Minimum Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$129,950,000.00	November 2000	\$ 80,938,513.48	May 2002	\$ 44,191,492.82
June 1999	128,367,815.98	December 2000	76,639,138.04	June 2002	43,197,965.27
July 1999	126,682,999.62	January 2001	72,233,308.92	July 2002	42,222,249.64
August 1999	124,896,222.86	February 2001	67,723,978.12	August 2002	41,264,158.08
September 1999	123,008,214.82	March 2001	63,251,957.39	September 2002	40,323,504.46
October 1999	121,019,761.29	April 2001	58,816,945.45	October 2002	39,400,104.39
November 1999	118,931,704.25	May 2001	57,573,954.66	November 2002	38,493,775.15
December 1999	116,744,941.33	June 2001	56,351,382.09	December 2002	37,604,335.72
January 2000	114,460,425.17	July 2001	55,149,016.01	January 2003	36,731,606.74
February 2000	112,079,162.76	August 2001	53,966,646.61	February 2003	35,875,410.52
March 2000	109,602,214.74	September 2001	52,804,066.03	March 2003	35,035,570.98
April 2000	107,030,694.60	October 2001	51,661,068.28	April 2003	34,211,913.71
May 2000	104,343,865.91	November 2001	50,537,449.26	May 2003	33,404,265.87
June 2000	100,740,744.18	December 2001	49,433,006.76	June 2003	32,612,456.24
July 2000	97,015,156.05	January 2002	48,347,540.40	July 2003	31,836,315.19
August 2000	93,169,553.00	February 2002	47,280,851.64	August 2003	31,075,674.63
September 2000	89,206,477.25	March 2002	46,232,743.76	September 2003	30,330,368.05
October 2000	85,128,559.00	April 2002	45,203,021.86	October 2003	29,600,230.49

Aggregate Group II Minimum (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
November 2003	\$ 28,885,098.50	February 2006	\$ 14,691,169.25	May 2008	\$ 8,128,121.99
December 2003	28,184,810.16	March 2006	14,335,646.75	June 2008	7,889,710.31
January 2004	27,499,205.04	April 2006	13,990,999.05	July 2008	7,641,866.09
February 2004	26,828,124.22	May 2006	13,657,102.90	August 2008	7,384,828.41
March 2004	26,171,410.24	June 2006	13,333,836.20	September 2008	7,118,832.20
April 2004	25,528,907.11	July 2006	13,021,078.02	October 2008	6,844,108.31
May 2004	24,900,460.29	August 2006	12,718,708.57	November 2008	6,560,883.60
June 2004	24,285,916.68	September 2006	12,426,609.19	December 2008	6,269,380.96
July 2004	23,685,124.62	October 2006	12,144,662.36	January 2009	5,969,819.38
August 2004	23,097,933.83	November 2006	11,872,751.65	February 2009	5,662,414.05
September 2004	22,524,195.46	December 2006	11,610,761.76	March 2009	5,347,376.34
October 2004	21,963,762.05	January 2007	11,358,578.47	April 2009	5,024,913.95
November 2004	21,416,487.51	February 2007	11,116,088.66	May 2009	4,695,230.89
December 2004	20,882,227.10	March 2007	10,883,180.28	June 2009	4,358,527.57
January 2005	20,360,837.46	April 2007	10,659,742.34	July 2009	4,015,000.88
February 2005	19,852,176.56	May 2007	10,445,664.91	August 2009	3,664,844.17
March 2005	19,356,103.70	June 2007	10,240,839.13	September 2009	3,308,247.40
April 2005	18,872,479.49	July 2007	10,045,157.14	October 2009	2,945,397.11
May 2005	18,401,165.86	August 2007	9,858,512.15	November 2009	2,576,476.52
June 2005	17,942,026.03	September 2007	9,680,798.36	December 2009	2,201,665.57
July 2005	17,494,924.51	October 2007	9,511,911.00	January 2010	1,821,140.95
August 2005	17,059,727.07	November 2007	9,346,582.59	February 2010	1,435,076.20
September 2005	16,636,300.75	December 2007	9,170,026.72	March 2010	1,043,641.71
October 2005	16,224,513.84	January 2008	8,982,513.29	April 2010	647,004.77
November 2005	15,824,235.87	February 2008	8,784,307.57	May 2010	245,329.66
December 2005	15,435,337.59	March 2008	8,575,670.33	June 2010 and thereafter	0.00
January 2006	15,057,690.99	April 2008	8,356,857.84		

PG Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through April 2001	\$142,533,000.00	October 2002	\$ 88,118,737.76	April 2004	\$ 38,454,868.24
May 2001	139,377,688.78	November 2002	85,239,078.19	May 2004	35,826,396.49
June 2001	136,238,372.79	December 2002	82,373,994.37	June 2004	33,211,206.82
July 2001	133,114,969.67	January 2003	79,523,411.25	July 2004	30,609,230.82
August 2001	130,007,397.47	February 2003	76,687,254.13	August 2004	28,020,400.43
September 2001	126,915,574.69	March 2003	73,865,448.74	September 2004	25,444,647.93
October 2001	123,839,420.23	April 2003	71,057,921.15	October 2004	22,881,905.98
November 2001	120,778,853.39	May 2003	68,264,597.84	November 2004	20,332,107.54
December 2001	117,733,793.91	June 2003	65,485,405.65	December 2004	17,795,185.96
January 2002	114,704,161.95	July 2003	62,720,271.80	January 2005	15,271,074.91
February 2002	111,689,878.04	August 2003	59,969,123.90	February 2005	12,759,708.39
March 2002	108,690,863.17	September 2003	57,231,889.91	March 2005	10,261,020.77
April 2002	105,707,038.70	October 2003	54,508,498.17	April 2005	7,774,946.73
May 2002	102,738,326.40	November 2003	51,798,877.39	May 2005	5,301,421.30
June 2002	99,784,648.46	December 2003	49,102,956.65	June 2005	2,840,379.85
July 2002	96,845,927.45	January 2004	46,420,665.38	July 2005	391,758.05
August 2002	93,922,086.35	February 2004	43,751,933.38	August 2005 and thereafter	0.00
September 2002	91,013,048.53	March 2004	41,096,690.83		

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.

\$2,057,500,000



FannieMae

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Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 1999-25

PROSPECTUS SUPPLEMENT

LEHMAN BROTHERS

April 9, 1999