Prospectus Supplement
(To REMIC Prospectus dated September 18, 1998)

$700,000,000

FannieMae

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 1999-30

The Certificates

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

Payments to Certificateholders

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

- interest accrued on the balance of your certificate, 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 directly own

- Fannie Mae MBS and
- a separate non-interest bearing cash deposit of $999.99.

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

Class	*Original Class Balance*	*Principal Type*	*Interest Rate*	*Interest Type*	*CUSIP Number*	*Final Distribution Date*
PA	$ 28,829,000	PAC	6.00%	FIX	31359V4L4	December 2007
PB	41,169,000	PAC	6.00	FIX	31359V4M2	April 2013
PC	41,664,000	PAC	6.00	FIX	31359V4N0	January 2017
PJ	289,559,000	PAC	6.00	FIX	31359V4P5	June 2029
A	139,223,000	SCH	6.00	FIX	31359V4Q3	June 2029
AT	20,000,000	SCH	6.00	FIX	31359V4R1	May 2029
AH	10,000,000	SCH	6.00	FIX	31359V4S9	June 2029
BE	1,509,000	SUP	6.50	FIX	31359V4T7	June 2027
BG	1,832,000	SUP	6.50	FIX	31359V4U4	August 2027
BH	4,246,000	SUP	6.50	FIX	31359V4V2	February 2028
BJ	605,308	SUP	6.50	FIX	31359V4W0	June 2029
BK	10,714,286	SUP	7.00	FIX	31359V4X8	June 2029
FL	2,000,000	SUP	(1)	FLT	31359V4Y6	June 2029
SL	285,714	SUP	(1)	INV	31359V4Z3	June 2029
PO	12,803,788	SUP	(2)	PO	31359V5A7	June 2029
FA	25,000,000	SUP	(1)	FLT	31359V5B5	June 2029
SA	8,333,333	SUP	(1)	INV	31359V5C3	June 2029
T	20,400,000	SUP	7.00	FIX	31359V5D1	January 2028
TU	8,128,000	SUP	7.00	FIX	31359V5E9	May 2028
J	13,698,571	SUP	7.00	FIX	31359V5F6	June 2029
UU(3)	10,000,000(4)	SUP/RTL	7.00	FIX	31359V5G4	June 2029
BL	10,000,000	SUP	6.75	FIX	31359V5H2	June 2029
R	0	NPR	0	NPR	31359V5J8	June 2029

(1) Based on LIBOR.
(2) Principal only class.
(3) The UU Class is a retail class.
(4) The retail certificates are offered in $1,000 increments.

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.

Carefully consider the risk factors starting on page S-8 of this prospectus supplement and on page 10 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.

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

Prospective investors in the UU Class 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.

Goldman, Sachs & Co.

April 28, 1999

TABLE OF CONTENTS

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:

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

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 (UU Class)

Description

The retail certificates represent an indirect interest in the mortgage loans underlying the 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 retail certificates for a substantial period. Thereafter, the amount 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-22.

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. Goldman, Sachs & Co. 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.

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

Approximate Principal Balance	Original Term to Maturity (in months)	Approximate Weighted Average Remaining Term to Maturity (in months)	Approximate Calculated Loan Age (in months)	Approximate Weighted Average Coupon
$700,000,000	360	348	11	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 certificates 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 UU Class consists of retail certificates. We will issue the 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 the retail certificates exceeds the total amount of principal requested by retail investors, then remaining retail investors 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:

Fed Book-Entry	DTC Book-Entry	Physical
All Classes other than the UU and R Classes	UU Class	R Class

Interest Payments

We will make the first interest payment in June 1999 in an amount equal to approximately $5.83 with respect to each retail class unit. We will continue to pay interest in that approximate amount 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 interest accrual period, the floating rate and inverse floating rate classes will bear interest at the initial interest rates listed below. During subsequent interest accrual periods, the floating rate and inverse floating rate classes will bear interest based on the formulas indicated below, but always subject to the specified maximum and minimum interest rates:

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate*
FL	5.9000%	8.0%	1.0%	LIBOR + 100 basis points
SL	14.7000%	49.0%	0.0%	49.0% − (7 × LIBOR)
FA	5.8025%	8.0%	0.9%	LIBOR + 90 basis points
SA	6.5925%	21.3%	0.0%	21.3% − (3 × LIBOR)

* We will establish LIBOR on the basis of the "BBA Method".

Distributions of Principal

Principal Distribution Amount

1. To the PA, PB, PC and PJ Classes, in that order, to their Planned Balances.
2. To the A, AT and AH Classes, in the proportions of 82.2719133924%, 12.2262666259% and 5.5018199817%, respectively, to their Scheduled Balances.
3. To the A and AH Classes, in the proportions of 82.2719133924% and 17.7280866076%, respectively, to their Scheduled Balances.
4. (a) 25.7288994720% of the remaining amount to the FA and SA Classes, pro rata, to zero, and

   (b) 74.2711005280% of such remaining amount as follows:

   first, to the T, PO and BE Classes, in the proportions of 64.2981844931%, 12.6383225776% and 23.0634929293%, respectively, until the BE Class is reduced to zero;

   second, to the T, PO and BG Classes, in the proportions of 64.2981844931%, 12.6383225776% and 23.0634929293%, respectively, until the BG Class is reduced to zero;

   third, to the T, PO and BH Classes, in the proportions of 64.2981844931%, 12.6383225776% and 23.0634929293%, respectively, until the T Class is reduced to zero;

   fourth, to the TU, PO and BH Classes, in the proportions of 64.2981844931%, 12.6383225776% and 23.0634929293%, respectively, until the BH Class is reduced to zero;

   fifth, to the TU, PO, BJ, BK, FL and SL Classes, in the proportions of 64.2981844931%, 14.2174397677%, 0.9558522681%, 16.9191132021%, 3.1582343802% and 0.4511758888%, respectively, until the TU Class is reduced to zero; and

   sixth, to the BL, J, UU, PO, BJ, BK, FL and SL Classes, in the proportions of 19.2847722617%, 26.4173822046%, 19.2847722617%, 13.5286975328%, 0.9558522681%, 16.9191132021%, 3.1582343802% and 0.4511758888%, respectively, to zero.
5. To the A, AT and AH Classes, in the proportions of 82.2719133924%, 12.2262666259% and 5.5018199817%, respectively, until the AT Class is reduced to zero.

6. To the A and AH Classes, in the proportions of 82.2719133924% and 17.7280866076%, respectively, to zero.

7. To the PA, PB, PC and PJ Classes, in that order, to zero.

Weighted Average Lives (years)*

Classes	PSA Prepayment Assumption 0%	100%	153%	250%	500%
PA	4.4	2.7	2.7	2.7	2.2
PB	8.4	3.5	3.5	3.5	2.4
PC	11.9	4.5	4.5	4.5	2.7
PJ	19.8	10.6	10.6	10.6	5.6
BE	27.9	17.6	2.0	0.3	0.1
BG	28.1	18.4	8.0	0.7	0.2
BH	28.4	19.8	12.0	1.2	0.5
BJ, BK, FL and SL	29.3	24.7	20.3	3.3	1.0
PO	29.0	22.9	16.6	2.5	0.8
FA and SA	29.0	22.8	16.4	2.5	0.8
T	28.2	19.0	8.9	0.9	0.3
TU	28.7	21.4	14.7	1.8	0.7
J, UU** and BL	29.5	25.5	21.5	3.6	1.1

Classes	PSA Prepayment Assumption 0%	100%	145%	153%	250%	500%
A	24.2	6.9	2.1	2.1	2.1	1.4
AT	24.1	6.5	2.0	2.0	2.0	1.3
AH	24.5	7.6	2.5	2.5	2.5	1.4

* 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 class and are not likely to reflect the experience of any particular investor in the retail certificates. Because investors will receive principal distributions subject to the distribution priorities and allocations as described under "Description of the 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—Characteristics of the Retail Certificates—*Certain Principal Payment Considerations*" 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 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 fail to recoup your investment if prepayments occur at a rapid rate.

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

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

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

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

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

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

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

Uncertain market for the certificates could make them difficult to sell and cause their values to fluctuate. We cannot be sure that a market for resale of the certificates will develop. Further, if a market develops, it may not continue or be sufficiently liquid to allow you to sell your certificates. Even if you are able to sell your certificates, the sale price may not be comparable to similar investments that have a developed market. Moreover, you may not be able to sell small or large amounts of certificates at prices comparable to those available to other investors. You should purchase certificates only if you 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 class of retail certificates will be affected by the timing of principal distributions on the MBS.
- Principal payments on the retail certificates will also be affected by the payment priorities governing the various classes of certificates, including the class 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 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'') 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 ''Certificates''), which includes the UU Class (the ''UU Class,'' ''Retail Class'' or ''Retail Certificates''), pursuant to the Trust Agreement.

The Trust will constitute a ''real estate mortgage investment conduit'' (''REMIC'') under the Internal Revenue Code of 1986, as amended (the ''Code'').

- The Certificates (except the R Class) will be ''regular interests'' in the Trust.
- The R Class will be the ''residual interest'' in the Trust.

The assets of the Trust will consist of

- certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the ''MBS''), and

- a non-interest bearing cash deposit of $999.99 relating to the Retail Class (the "Retail Cash Deposit").

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 (other than the UU and R 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 UU Class will be represented by one certificate (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 Certificate in fully registered, certificated form. The "Holder" or "Certificateholder" of the R Certificate is its registered owner. The R 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 Certificate and may require payment to cover any tax or other governmental charge. See also "—Characteristics of the R Class" below.

The Holder of the R Class will receive the proceeds of any remaining assets of the Trust only by presenting and surrendering its 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 Certificate, in minimum denominations of $1,000 and whole dollar increments. We will issue the 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 Class as a single Certificate with no principal balance.

Distribution Dates. We will make monthly payments on the Certificates 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 of a Certificate of any Class other than the Retail Class, the product will equal the current principal balance of that Certificate after taking into account payments on the Distribution Date in the same month.
- When the applicable class factor is multiplied by the original principal balance of the Class of Retail Certificates, the product will equal the current aggregate principal balance of the Retail Certificates after taking into account payments on the Distribution Date in the same month. As a result, the factor for the 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 the Class of Retail Certificates, we will disregard any rounding of the principal payment on such Class.

Optional Termination. We will not terminate 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 UU Class will consist of Retail Certificates. The Class of Retail Certificates will be represented by one certificate to be registered at all times in the name of the nominee of The Depository Trust Company, a New York-chartered limited purpose trust company, 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 Retail Certificates. The Depository will maintain the Class 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:

Class	Initial Principal Balance Per Unit	Number of Retail Class Units
UU	$1,000	10,000

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 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 Retail Certificates on each Distribution Date equal in an amount to one month's interest at the annual interest rate of 7.00% 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 the 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 the 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, we will round that payment upward to the nearest $1,000 by withdrawing from the Retail Cash Deposit the necessary amount. After the initial Retail Principal Payment, we will apply the amount available as principal of the Class of Retail Certificates, first, to replenish the 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 the Class of Retail Certificates is reduced to zero. On any Distribution Date, the 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 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 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 exceed the aggregate amount of principal available for payment on the Class of Retail Certificates, 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 exceeds the amount evidenced by the related Retail Principal Payment Requests received by State Street, the Retail Certificates 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 Class 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 Class 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 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 the Class of Retail Certificates on any Distribution Date may exceed the amount necessary to satisfy the Retail Principal Payment Requests. 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 the 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 Mortgage Loans. That slower rate would reduce the funds available for the Retail Principal Payments. By contrast, Retail Principal Payments may be greater when prevailing interest rates decline relative to the interest rates on the 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 the Retail Certificates.

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

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

In addition, it is possible that you might not receive Retail Principal Payments until the Final Distribution Date for the 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 the Class of Retail Certificates, the following table shows the approximate aggregate principal payments to the Class of Retail Certificates during the periods specified. The following table shows 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 table:

- are hypothetical numbers only,
- apply to the Class of Retail Certificates taken as a whole, and
- are presented solely to show the relationship between prepayments and principal payments on the 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 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 Retail Certificates
(for illustrative purposes only)

(Amounts in thousands)

	PSA Prepayment Assumption					
Distribution Date	**50%**	**100%**	**145%**	**153%**	**250%**	**500%**
May 2000	$ 0	$ 0	$ 0	$ 0	$ 0	$ 3,823
May 2001	0	0	0	0	56	6,177
May 2002	0	0	0	0	3,908	0
May 2003	0	0	0	0	2,733	0
May 2004	0	0	0	0	1,788	0
May 2005	0	0	0	0	1,035	0
May 2006	0	0	0	0	440	0
May 2007	0	0	0	0	40	0
May 2008	0	0	0	0	0	0
May 2009	0	0	0	0	0	0
May 2010	0	0	0	0	0	0
May 2011	0	0	0	0	0	0
May 2012	0	0	0	0	0	0
May 2013	0	0	0	0	0	0
May 2014	0	0	0	0	0	0
May 2015	0	0	0	197	0	0
May 2016	0	0	40	1,041	0	0
May 2017	0	0	1,114	1,008	0	0
May 2018	0	0	1,074	966	0	0
May 2019	0	0	1,026	918	0	0
May 2020	0	0	974	866	0	0
May 2021	0	0	918	812	0	0
May 2022	0	1,381	861	757	0	0
May 2023	0	1,574	804	702	0	0
May 2024	0	1,521	746	648	0	0
May 2025	542	1,466	690	595	0	0
May 2026	3,111	1,410	636	544	0	0
May 2027	3,153	1,352	583	496	0	0
May 2028	3,193	1,295	533	450	0	0
May 2029	0	0	0	0	0	0
Total*	$10,000	$10,000	$10,000	$10,000	$10,000	$10,000

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

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

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

The rates of the Retail Principal Payments will depend, in part, on the actual amortization and prepayments of the 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 Class of Retail Certificates are likely to differ from those shown in the table above even if all the 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 various Classes of Certificates, including the Class 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 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 life of the Class of Retail Certificates shown in the table referenced under "—Decrement Tables" below relates to the 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 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 the 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 distributed 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.

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 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 MBS and the Mortgage Loans as of May 1, 1999 (the ''Issue Date'') to be as follows:

MBS	
Aggregate Unpaid Principal Balance	$700,000,000
MBS Pass-Through Rate	6.00%
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	348 months
Approximate Weighted Average CAGE	11 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:

Interest Type*	Classes
Fixed Rate	PA, PB, PC, PJ, A, AT, AH, BE, BG, BH, BJ, BK, T, TU, J, UU and BL
Floating Rate	FL and FA
Inverse Floating Rate	SL and SA
Principal Only	PO
No Payment Residual	R

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

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 on each Distribution Date, beginning in the month after the Settlement Date specified in the Reference Sheet.

Interest to be paid 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.

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").

Classes	Interest Accrual Periods
All Fixed Rate Classes and the FL and SL Classes (collectively, the "Delay Classes")	Calendar month preceding the month in which the Distribution Date occurs
The FA and SA Classes	One month period ending on the day preceding the Distribution Date

See "Additional Risk Factors" in this prospectus supplement.

We will treat the PO Class as a Delay Class for the sole purpose of facilitating trading.

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

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

Our establishment of each Index value and our determination of the interest rate for each applicable Class for the related Interest Accrual Period will be final and binding in the absence of manifest error. You may obtain each such interest rate by telephoning us at 1-800-237-8627 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 the 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 4.90% in the case of the FL and SL Classes, and 4.9025% in the case of the FA and SA Classes.

Distributions of Principal

Categories of Classes

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

Principal Type*	Classes
PAC	PA, PB, PC and PJ
Scheduled	A, AT and AH
Support	BE, BG, BH, BJ, BK, FL, SL, PO, FA, SA, T, TU, J, UU and BL
Retail	UU
No Payment Residual	R

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

Principal Distribution Amount

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

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

(i) sequentially, to the PA, PB, PC, and PJ Classes, in that order, until their principal balances are reduced to their Planned Balances for that Distribution Date;

PAC Classes

(ii) concurrently, to the A, AT and AH Classes, in the proportions of 82.2719133924%, 12.2262666259% and 5.5018199817%, respectively, until their principal balances are reduced to their Scheduled Balances for such Distribution Date;

(iii) concurrently, to the A and AH Classes, in the proportions of 82.2719133924% and 17.7280866076%, respectively, until their principal balances are reduced to their Scheduled Balances for such Distribution Date;

Scheduled Classes

(iv) (a) 25.7288994720% of the remaining amount, concurrently, to the FA and SA Classes, pro rata (or 75.0000007500% and 24.9999992500%, respectively), until their principal balances are reduced to zero, and

(b) 74.2711005280% of such remaining amount as follows:

first, concurrently, to the T, PO and BE Classes, in the proportions of 64.2981844931%, 12.6383225776% and 23.0634929293%, respectively, until the principal balance of the BE Class is reduced to zero;

second, concurrently, to the T, PO and BG Classes, in the proportions of 64.2981844931%, 12.6383225776% and 23.0634929293%, respectively, until the principal balance of the BG Class is reduced to zero;

third, concurrently, to the T, PO and BH Classes, in the proportions of 64.2981844931%, 12.6383225776% and 23.0634929293%, respectively, until the principal balance of the T Class is reduced to zero;

fourth, concurrently, to the TU, PO and BH Classes, in the proportions of 64.2981844931%, 12.6383225776% and 23.0634929293%, respectively, until the principal balance of the BH Class is reduced to zero;

fifth, concurrently, to the TU, PO, BJ, BK, FL and SL Classes, in the proportions of 64.2981844931%, 14.2174397677%, 0.9558522681%, 16.9191132021%, 3.1582343802% and 0.4511758888%, respectively, until the principal balance of the TU Class is reduced to zero; and

sixth, concurrently, to the BL, J, UU, PO, BJ, BK, FL and SL Classes, in the proportions of 19.2847722617%, 26.4173822046%, 19.2847722617%, 13.5286975328%, 0.9558522681%, 16.9191132021%, 3.1582343802% and 0.4511758888%, respectively, until their principal balances are reduced to zero;

Support Classes

(v) concurrently, to the A, AT and AH Classes, in the proportions of 82.2719133924%, 12.2262666259% and 5.5018199817%, respectively, without regard to their Scheduled Balances and until the principal balance of the AT Class is reduced to zero;

(vi) concurrently, to the A and AH Classes, in the proportions of 82.2719133924% and 17.7280866076%, respectively, without regard to their Scheduled Balances and until their principal balances are reduced to zero; and

Scheduled Classes

(vii) sequentially, to the PA, PB, PC and PJ 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. The Principal Balance Schedules are found beginning on page A-1. The Principal Balance Schedules have been prepared on the basis of the Pricing Assumptions and the assumption that the Mortgage Loans will prepay at a constant PSA rate within the applicable Structuring Ranges set forth below.

Principal Balance Schedule References	Related Classes	Structuring Ranges
Planned Balances	PA, PB, PC and PJ	Between 100% and 250%
Scheduled Balance	A, AT and AH	Between 145% and 250%

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

Classes	Initial Effective Ranges
PA	Between 100% and 360%
PB	Between 100% and 306%
PC	Between 100% and 278%
PJ	Between 100% and 250%
A	Between 145% and 250%
AT	Between 145% and 250%
AH	Between 145% and 250%

The actual Effective Ranges at any time will be based upon the actual characteristics of the 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 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 payments 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 applicable 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 Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from Pool to Pool.**

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

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

- the interest rates for the Inverse Floating Rate Classes for the initial Interest Accrual Period are the rates listed in the table under "Reference Sheet—Interest Rates" 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:

Class	Price*
SL	90.75%
SA	70.00%

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

	PSA Prepayment Assumption				
LIBOR	50%	100%	153%	250%	500%
2.9%	33.0%	33.0%	33.0%	34.7%	40.3%
4.9%	16.6%	16.6%	16.6%	18.9%	25.1%
6.9%	1.1%	1.1%	1.2%	3.8%	10.5%
7.0%	0.4%	0.4%	0.5%	3.0%	9.8%

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

	PSA Prepayment Assumption				
LIBOR	50%	100%	153%	250%	500%
2.9025%	18.6%	18.7%	19.6%	34.1%	72.0%
4.9025%	10.0%	10.2%	11.0%	25.6%	63.3%
6.9025%	2.1%	2.3%	3.1%	17.3%	54.9%
7.1000%	1.4%	1.6%	2.3%	16.5%	54.0%

The Principal Only Class. **The PO Class 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 yield to investors in the PO Class.**

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

Class	Price
PO	50.0%

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

	PSA Prepayment Assumption				
Class	**50%**	**100%**	**153%**	**250%**	**500%**
PO	2.7%	3.1%	4.5%	34.9%	120.5%

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 payments of principal of the Classes, and
- in the case of certain 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 of 360 months and bear interest at an annual rate of 8.50%.

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

	PA Class PSA Prepayment Assumption					PB Class PSA Prepayment Assumption					PC Class PSA Prepayment Assumption					PJ Class PSA Prepayment Assumption				
Date	0%	100%	153%	250%	500%	0%	100%	153%	250%	500%	0%	100%	153%	250%	500%	0%	100%	153%	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	100	100	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	100	100	100	100	100	100	100	100	100	100
May 2002	85	0	0	0	0	100	97	97	97	0	100	100	100	100	0	100	100	100	100	96
May 2003	62	0	0	0	0	100	0	0	0	0	100	94	94	94	0	100	100	100	100	66
May 2004	36	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	100	100	100	46
May 2005	8	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	87	87	87	31
May 2006	0	0	0	0	0	84	0	0	0	0	100	0	0	0	0	100	74	74	74	22
May 2007	0	0	0	0	0	61	0	0	0	0	100	0	0	0	0	100	63	63	63	15
May 2008	0	0	0	0	0	36	0	0	0	0	100	0	0	0	0	100	52	52	52	10
May 2009	0	0	0	0	0	8	0	0	0	0	100	0	0	0	0	100	43	43	43	7
May 2010	0	0	0	0	0	0	0	0	0	0	78	0	0	0	0	100	36	36	36	5
May 2011	0	0	0	0	0	0	0	0	0	0	46	0	0	0	0	100	30	30	30	3
May 2012	0	0	0	0	0	0	0	0	0	0	11	0	0	0	0	100	24	24	24	2
May 2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	96	20	20	20	1
May 2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	90	16	16	16	1
May 2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	84	13	13	13	1
May 2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	76	11	11	11	*
May 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	69	9	9	9	*
May 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	60	7	7	7	*
May 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	51	5	5	5	*
May 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	41	4	4	4	*
May 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30	3	3	3	*
May 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19	2	2	2	*
May 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	2	2	2	*
May 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	*
May 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	*
May 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*
May 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*
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)**	4.4	2.7	2.7	2.7	2.2	8.4	3.5	3.5	3.5	2.4	11.9	4.5	4.5	4.5	2.7	19.8	10.6	10.6	10.6	5.6

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

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

A Class

Date	PSA Prepayment Assumption 0%	100%	145%	153%	250%	500%
Initial Percent	100	100	100	100	100	100
May 2000	97	81	74	74	74	74
May 2001	93	54	38	38	38	2
May 2002	92	45	21	21	21	0
May 2003	92	45	14	14	14	0
May 2004	92	45	9	9	9	0
May 2005	92	45	5	5	5	0
May 2006	92	45	2	2	2	0
May 2007	92	45	*	*	*	0
May 2008	92	44	0	0	0	0
May 2009	92	42	0	0	0	0
May 2010	92	39	0	0	0	0
May 2011	92	34	0	0	0	0
May 2012	92	28	0	0	0	0
May 2013	92	22	0	0	0	0
May 2014	92	15	0	0	0	0
May 2015	92	8	0	0	0	0
May 2016	92	1	0	0	0	0
May 2017	92	0	0	0	0	0
May 2018	92	0	0	0	0	0
May 2019	92	0	0	0	0	0
May 2020	92	0	0	0	0	0
May 2021	92	0	0	0	0	0
May 2022	92	0	0	0	0	0
May 2023	92	0	0	0	0	0
May 2024	76	0	0	0	0	0
May 2025	51	0	0	0	0	0
May 2026	23	0	0	0	0	0
May 2027	0	0	0	0	0	0
May 2028	0	0	0	0	0	0
May 2029	0	0	0	0	0	0
Weighted Average Life (years)**	24.2	6.9	2.1	2.1	2.1	1.4

AT Class

Date	PSA Prepayment Assumption 0%	100%	145%	153%	250%	500%
Initial Percent	100	100	100	100	100	100
May 2000	97	80	74	74	74	74
May 2001	93	52	36	36	36	0
May 2002	92	43	18	18	18	0
May 2003	92	43	11	11	11	0
May 2004	92	43	6	6	6	0
May 2005	92	43	2	2	2	0
May 2006	92	43	0	0	0	0
May 2007	92	43	0	0	0	0
May 2008	92	42	0	0	0	0
May 2009	92	40	0	0	0	0
May 2010	92	36	0	0	0	0
May 2011	92	32	0	0	0	0
May 2012	92	26	0	0	0	0
May 2013	92	19	0	0	0	0
May 2014	92	12	0	0	0	0
May 2015	92	5	0	0	0	0
May 2016	92	0	0	0	0	0
May 2017	92	0	0	0	0	0
May 2018	92	0	0	0	0	0
May 2019	92	0	0	0	0	0
May 2020	92	0	0	0	0	0
May 2021	92	0	0	0	0	0
May 2022	92	0	0	0	0	0
May 2023	92	0	0	0	0	0
May 2024	76	0	0	0	0	0
May 2025	49	0	0	0	0	0
May 2026	21	0	0	0	0	0
May 2027	0	0	0	0	0	0
May 2028	0	0	0	0	0	0
May 2029	0	0	0	0	0	0
Weighted Average Life (years)**	24.1	6.5	2.0	2.0	2.0	1.3

AH Class

Date	PSA Prepayment Assumption 0%	100%	145%	153%	250%	500%
Initial Percent	100	100	100	100	100	100
May 2000	97	82	76	76	76	76
May 2001	94	57	42	42	42	5
May 2002	93	49	26	26	26	0
May 2003	93	49	20	20	20	0
May 2004	93	49	15	15	15	0
May 2005	93	49	11	11	11	0
May 2006	93	49	6	6	6	0
May 2007	93	49	*	*	*	0
May 2008	93	48	0	0	0	0
May 2009	93	46	0	0	0	0
May 2010	93	43	0	0	0	0
May 2011	93	38	0	0	0	0
May 2012	93	33	0	0	0	0
May 2013	93	27	0	0	0	0
May 2014	93	21	0	0	0	0
May 2015	93	15	0	0	0	0
May 2016	93	4	0	0	0	0
May 2017	93	0	0	0	0	0
May 2018	93	0	0	0	0	0
May 2019	93	0	0	0	0	0
May 2020	93	0	0	0	0	0
May 2021	93	0	0	0	0	0
May 2022	93	0	0	0	0	0
May 2023	93	0	0	0	0	0
May 2024	78	0	0	0	0	0
May 2025	54	0	0	0	0	0
May 2026	29	0	0	0	0	0
May 2027	0	0	0	0	0	0
May 2028	0	0	0	0	0	0
May 2029	0	0	0	0	0	0
Weighted Average Life (years)**	24.5	7.6	2.5	2.5	2.5	1.4

BE Class

Date	PSA Prepayment Assumption 0%	100%	153%	250%	500%
Initial Percent	100	100	100	100	100
May 2000	100	100	78	0	0
May 2001	100	100	47	0	0
May 2002	100	100	20	0	0
May 2003	100	100	0	0	0
May 2004	100	100	0	0	0
May 2005	100	100	0	0	0
May 2006	100	100	0	0	0
May 2007	100	100	0	0	0
May 2008	100	100	0	0	0
May 2009	100	100	0	0	0
May 2010	100	100	0	0	0
May 2011	100	100	0	0	0
May 2012	100	100	0	0	0
May 2013	100	100	0	0	0
May 2014	100	100	0	0	0
May 2015	100	100	0	0	0
May 2016	100	100	0	0	0
May 2017	100	0	0	0	0
May 2018	100	0	0	0	0
May 2019	100	0	0	0	0
May 2020	100	0	0	0	0
May 2021	100	0	0	0	0
May 2022	100	0	0	0	0
May 2023	100	0	0	0	0
May 2024	100	0	0	0	0
May 2025	100	0	0	0	0
May 2026	100	0	0	0	0
May 2027	0	0	0	0	0
May 2028	0	0	0	0	0
May 2029	0	0	0	0	0
Weighted Average Life (years)**	27.9	17.6	2.0	0.3	0.1

BG Class

Date	PSA Prepayment Assumption 0%	100%	153%	250%	500%
Initial Percent	100	100	100	100	100
May 2000	100	100	100	0	0
May 2001	100	100	100	0	0
May 2002	100	100	100	0	0
May 2003	100	100	100	0	0
May 2004	100	100	87	0	0
May 2005	100	100	79	0	0
May 2006	100	100	73	0	0
May 2007	100	100	65	0	0
May 2008	100	100	40	0	0
May 2009	100	100	0	0	0
May 2010	100	100	0	0	0
May 2011	100	100	0	0	0
May 2012	100	100	0	0	0
May 2013	100	100	0	0	0
May 2014	100	100	0	0	0
May 2015	100	100	0	0	0
May 2016	100	100	0	0	0
May 2017	100	87	0	0	0
May 2018	100	0	0	0	0
May 2019	100	0	0	0	0
May 2020	100	0	0	0	0
May 2021	100	0	0	0	0
May 2022	100	0	0	0	0
May 2023	100	0	0	0	0
May 2024	100	0	0	0	0
May 2025	100	0	0	0	0
May 2026	100	0	0	0	0
May 2027	72	0	0	0	0
May 2028	0	0	0	0	0
May 2029	0	0	0	0	0
Weighted Average Life (years)**	28.1	18.4	8.0	0.7	0.2

BH Class

Date	PSA Prepayment Assumption 0%	100%	153%	250%	500%
Initial Percent	100	100	100	100	100
May 2000	100	100	100	76	0
May 2001	100	100	100	0	0
May 2002	100	100	100	0	0
May 2003	100	100	100	0	0
May 2004	100	100	100	0	0
May 2005	100	100	100	0	0
May 2006	100	100	100	0	0
May 2007	100	100	100	0	0
May 2008	100	100	100	0	0
May 2009	100	100	99	0	0
May 2010	100	100	76	0	0
May 2011	100	100	50	0	0
May 2012	100	100	22	0	0
May 2013	100	100	0	0	0
May 2014	100	100	0	0	0
May 2015	100	100	0	0	0
May 2016	100	100	0	0	0
May 2017	100	100	0	0	0
May 2018	100	88	0	0	0
May 2019	100	40	0	0	0
May 2020	100	0	0	0	0
May 2021	100	0	0	0	0
May 2022	100	0	0	0	0
May 2023	100	0	0	0	0
May 2024	100	0	0	0	0
May 2025	100	0	0	0	0
May 2026	100	0	0	0	0
May 2027	100	0	0	0	0
May 2028	0	0	0	0	0
May 2029	0	0	0	0	0
Weighted Average Life (years)**	28.4	19.8	12.0	1.2	0.5

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

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

BJ, BK, FL and SL Classes

Date	0%	100%	153%	250%	500%
	PSA Prepayment Assumption				
Initial Percent	100	100	100	100	100
May 2000	100	100	100	100	51
May 2001	100	100	100	81	0
May 2002	100	100	100	49	0
May 2003	100	100	100	27	0
May 2004	100	100	100	12	0
May 2005	100	100	100	4	0
May 2006	100	100	100	*	0
May 2007	100	100	100	*	0
May 2008	100	100	100	*	0
May 2009	100	100	100	*	0
May 2010	100	100	100	*	0
May 2011	100	100	100	*	0
May 2012	100	100	100	*	0
May 2013	100	100	98	*	0
May 2014	100	100	89	*	0
May 2015	100	100	80	*	0
May 2016	100	100	72	*	0
May 2017	100	100	63	*	0
May 2018	100	100	56	*	0
May 2019	100	100	48	*	0
May 2020	100	98	41	*	0
May 2021	100	84	34	*	0
May 2022	100	71	28	*	0
May 2023	100	58	22	*	0
May 2024	100	45	17	*	0
May 2025	100	33	12	*	0
May 2026	100	22	8	*	0
May 2027	100	11	4	*	0
May 2028	72	0	0	0	0
May 2029	0	0	0	0	0
Weighted Average Life (years)**	29.3	24.7	20.3	3.3	1.0

PO Class

Date	0%	100%	153%	250%	500%
	PSA Prepayment Assumption				
Initial Percent	100	100	100	100	100
May 2000	100	100	99	81	34
May 2001	100	100	97	54	0
May 2002	100	100	95	33	0
May 2003	100	100	94	18	0
May 2004	100	100	93	8	0
May 2005	100	100	92	3	0
May 2006	100	100	91	*	0
May 2007	100	100	91	*	0
May 2008	100	100	89	*	0
May 2009	100	100	86	*	0
May 2010	100	100	81	*	0
May 2011	100	100	77	*	0
May 2012	100	100	71	*	0
May 2013	100	100	66	*	0
May 2014	100	100	60	*	0
May 2015	100	100	54	*	0
May 2016	100	100	48	*	0
May 2017	100	93	42	*	0
May 2018	100	84	37	*	0
May 2019	100	75	32	*	0
May 2020	100	66	27	*	0
May 2021	100	56	23	*	0
May 2022	100	47	19	*	0
May 2023	100	39	15	*	0
May 2024	100	30	11	*	0
May 2025	100	22	8	*	0
May 2026	100	15	5	*	0
May 2027	91	7	2	*	0
May 2028	48	0	0	0	0
May 2029	0	0	0	0	0
Weighted Average Life (years)**	29.0	22.9	16.6	2.5	0.8

FA and SA Classes

Date	0%	100%	153%	250%	500%
	PSA Prepayment Assumption				
Initial Percent	100	100	100	100	100
May 2000	100	100	99	80	33
May 2001	100	100	96	54	0
May 2002	100	100	95	33	0
May 2003	100	100	93	18	0
May 2004	100	100	92	8	0
May 2005	100	100	91	3	0
May 2006	100	100	91	*	0
May 2007	100	100	90	*	0
May 2008	100	100	88	*	0
May 2009	100	100	85	*	0
May 2010	100	100	80	*	0
May 2011	100	100	75	*	0
May 2012	100	100	70	*	0
May 2013	100	100	64	*	0
May 2014	100	100	59	*	0
May 2015	100	100	53	*	0
May 2016	100	100	47	*	0
May 2017	100	92	42	*	0
May 2018	100	83	37	*	0
May 2019	100	73	32	*	0
May 2020	100	64	27	*	0
May 2021	100	55	23	*	0
May 2022	100	46	19	*	0
May 2023	100	38	15	*	0
May 2024	100	30	11	*	0
May 2025	100	22	8	*	0
May 2026	100	14	5	*	0
May 2027	91	7	2	*	0
May 2028	48	0	0	0	0
May 2029	0	0	0	0	0
Weighted Average Life (years)**	29.0	22.8	16.4	2.5	0.8

T Class

Date	0%	100%	153%	250%	500%
	PSA Prepayment Assumption				
Initial Percent	100	100	100	100	100
May 2000	100	100	95	40	0
May 2001	100	100	89	0	0
May 2002	100	100	84	0	0
May 2003	100	100	79	0	0
May 2004	100	100	76	0	0
May 2005	100	100	74	0	0
May 2006	100	100	73	0	0
May 2007	100	100	71	0	0
May 2008	100	100	64	0	0
May 2009	100	100	54	0	0
May 2010	100	100	41	0	0
May 2011	100	100	25	0	0
May 2012	100	100	9	0	0
May 2013	100	100	0	0	0
May 2014	100	100	0	0	0
May 2015	100	100	0	0	0
May 2016	100	100	0	0	0
May 2017	100	76	0	0	0
May 2018	100	48	0	0	0
May 2019	100	19	0	0	0
May 2020	100	0	0	0	0
May 2021	100	0	0	0	0
May 2022	100	0	0	0	0
May 2023	100	0	0	0	0
May 2024	100	0	0	0	0
May 2025	100	0	0	0	0
May 2026	100	0	0	0	0
May 2027	72	0	0	0	0
May 2028	0	0	0	0	0
May 2029	0	0	0	0	0
Weighted Average Life (years)**	28.2	19.0	8.9	0.9	0.3

TU Class

Date	0%	100%	153%	250%	500%
	PSA Prepayment Assumption				
Initial Percent	100	100	100	100	100
May 2000	100	100	100	100	0
May 2001	100	100	100	0	0
May 2002	100	100	100	0	0
May 2003	100	100	100	0	0
May 2004	100	100	100	0	0
May 2005	100	100	100	0	0
May 2006	100	100	100	0	0
May 2007	100	100	100	0	0
May 2008	100	100	100	0	0
May 2009	100	100	100	0	0
May 2010	100	100	100	0	0
May 2011	100	100	100	0	0
May 2012	100	100	100	0	0
May 2013	100	100	79	0	0
May 2014	100	100	35	0	0
May 2015	100	100	0	0	0
May 2016	100	100	0	0	0
May 2017	100	100	0	0	0
May 2018	100	100	0	0	0
May 2019	100	100	0	0	0
May 2020	100	78	0	0	0
May 2021	100	10	0	0	0
May 2022	100	0	0	0	0
May 2023	100	0	0	0	0
May 2024	100	0	0	0	0
May 2025	100	0	0	0	0
May 2026	100	0	0	0	0
May 2027	100	0	0	0	0
May 2028	0	0	0	0	0
May 2029	0	0	0	0	0
Weighted Average Life (years)**	28.7	21.4	14.7	1.8	0.7

J, UU† and BL Classes

Date	0%	100%	153%	250%	500%
	PSA Prepayment Assumption				
Initial Percent	100	100	100	100	100
May 2000	100	100	100	100	62
May 2001	100	100	100	99	0
May 2002	100	100	100	60	0
May 2003	100	100	100	33	0
May 2004	100	100	100	15	0
May 2005	100	100	100	5	0
May 2006	100	100	100	*	0
May 2007	100	100	100	*	0
May 2008	100	100	100	*	0
May 2009	100	100	100	*	0
May 2010	100	100	100	*	0
May 2011	100	100	100	*	0
May 2012	100	100	100	*	0
May 2013	100	100	100	*	0
May 2014	100	100	100	*	0
May 2015	100	100	98	*	0
May 2016	100	100	88	*	0
May 2017	100	100	78	*	0
May 2018	100	100	68	*	0
May 2019	100	100	59	*	0
May 2020	100	100	50	*	0
May 2021	100	100	42	*	0
May 2022	100	86	34	*	0
May 2023	100	70	27	*	0
May 2024	100	55	21	*	0
May 2025	100	41	15	*	0
May 2026	100	26	9	*	0
May 2027	100	13	4	*	0
May 2028	88	0	0	0	0
May 2029	0	0	0	0	0
Weighted Average Life (years)**	29.5	25.5	21.5	3.6	1.1

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

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

† The weighted average lives shown in the table apply to the entire UU 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.

Characteristics of the R Class

The R Class will not have a principal balance 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. Fannie Mae does not expect that any material assets will remain in such case.

The R Class will be subject to certain transfer restrictions. We will not permit transfer of record or beneficial ownership of an R Certificate to a "disqualified organization." In addition, we will not permit transfer of record or beneficial ownership of an R 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 Class will constitute a noneconomic residual interest under the Regulations. Any transferee of an R 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 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. See "Certain Federal Income Tax Consequences" in the REMIC Prospectus. Pursuant to the Trust Agreement, we will be obligated to provide to this Holder (i) information necessary to enable it to prepare its federal income tax returns and (ii) any reports regarding the R 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 Election and Special Tax Attributes

We will elect to treat the Trust as a REMIC for federal income tax purposes. The Certificates, other than the R Class, 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.

Because the Trust will qualify as a REMIC, the 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 Class, 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 Principal Only Class and the SA Class will be issued with original issue discount ("OID"), and certain other Classes of 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 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 Assumption that will be used in determining the rate of accrual of OID will be 153% PSA. See "Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*—Treatment of Original Issue Discount—*Daily Portions of Original Issue Discount*" in the REMIC Prospectus. No representation is made as to whether the Mortgage Loans underlying the MBS will prepay at that rate 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 that generally will not be treated as excess inclusions, the rate to be used is 6.64% (which is 120% of the "federal long-term rate"). 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.

PLAN OF DISTRIBUTION

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

Increase in Certificates. Before the Settlement Date, we and the Dealer may agree to offer Classes in addition to those contemplated as of the date of this prospectus supplement. In this event, we will increase the 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 Class bears to the aggregate original principal balance of all Classes will remain the same. In addition, the dollar amounts shown in the Principal Balance Schedules will be increased to correspond to the increase of the principal balances of the applicable Classes.

LEGAL MATTERS

Brown & Wood LLP will provide legal representation for Fannie Mae. Cadwalader, Wickersham & Taft will provide legal representation for the Dealer.

Principal Balance Schedules

PA Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance through September 2001	$28,829,000.00	January 2002	$13,745,057.77
October 2001	25,029,236.73	February 2002	10,021,706.32
November 2001	21,248,724.61	March 2002	6,317,212.52
December 2001	17,487,364.50	April 2002	2,631,479.28
		May 2002 and thereafter	0.00

PB Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance through April 2002	$41,169,000.00	November 2002	$18,517,588.89
May 2002	40,133,409.97	December 2002	14,978,503.47
June 2002	36,484,908.48	January 2003	11,457,326.76
July 2002	32,854,879.20	February 2003	7,953,966.55
August 2002	29,243,227.00	March 2003	4,468,331.08
September 2002	25,649,857.24	April 2003	1,000,329.07
October 2002	22,074,675.76	May 2003 and thereafter	0.00

PC Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance through April 2003	$41,664,000.00	November 2003	$18,874,481.82
May 2003	39,213,869.69	December 2003	15,544,317.04
June 2003	35,780,862.61	January 2004	12,230,985.01
July 2003	32,365,217.94	February 2004	8,934,399.00
August 2003	28,966,846.26	March 2004	5,654,472.79
September 2003	25,585,658.60	April 2004	2,391,120.56
October 2003	22,221,566.47	May 2004 and thereafter	0.00

PJ Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance through April 2004	$289,559,000.00	November 2005	$232,984,528.95	August 2007	$174,073,962.81
May 2004	288,703,256.94	December 2005	230,035,299.94	September 2007	171,421,439.71
June 2004	285,472,797.00	January 2006	227,100,941.46	October 2007	168,799,212.82
July 2004	282,258,656.26	February 2006	224,181,376.92	November 2007	166,214,767.08
August 2004	279,060,750.66	March 2006	221,276,530.10	December 2007	163,667,574.38
September 2004	275,878,996.58	April 2006	218,386,325.17	January 2008	161,157,113.88
October 2004	272,713,310.81	May 2006	215,510,686.71	February 2008	158,682,871.89
November 2004	269,563,610.60	June 2006	212,649,539.68	March 2008	156,244,341.81
December 2004	266,429,813.61	July 2006	209,802,809.41	April 2008	153,841,023.98
January 2005	263,311,837.91	August 2006	206,970,421.63	May 2008	151,472,425.64
February 2005	260,209,602.01	September 2006	204,152,302.46	June 2008	149,138,060.79
March 2005	257,123,024.84	October 2006	201,348,378.38	July 2008	146,837,450.13
April 2005	254,052,025.73	November 2006	198,558,576.25	August 2008	144,570,120.94
May 2005	250,996,524.45	December 2006	195,782,823.32	September 2008	142,335,607.03
June 2005	247,956,441.15	January 2007	193,021,047.21	October 2008	140,133,448.62
July 2005	244,931,696.41	February 2007	190,273,175.91	November 2008	137,963,192.25
August 2005	241,922,211.23	March 2007	187,539,137.77	December 2008	135,824,390.71
September 2005	238,927,907.00	April 2007	184,818,861.52	January 2009	133,716,602.96
October 2005	235,948,705.50	May 2007	182,112,276.26	February 2009	131,639,394.01
		June 2007	179,419,311.45	March 2009	129,592,334.89
		July 2007	176,739,896.91	April 2009	127,575,002.53

PJ Class (Continued)

Distribution Date	Planned Balance
May 2009	$125,586,979.67
June 2009	123,627,854.84
July 2009	121,697,222.21
August 2009	119,794,681.55
September 2009	117,919,838.17
October 2009	116,072,302.78
November 2009	114,251,691.51
December 2009	112,457,625.74
January 2010	110,689,732.11
February 2010	108,947,642.38
March 2010	107,230,993.41
April 2010	105,539,427.07
May 2010	103,872,590.17
June 2010	102,230,134.40
July 2010	100,611,716.25
August 2010	99,016,996.97
September 2010	97,445,642.49
October 2010	95,897,323.32
November 2010	94,371,714.56
December 2010	92,868,495.80
January 2011	91,387,351.03
February 2011	89,927,968.62
March 2011	88,490,041.27
April 2011	87,073,265.91
May 2011	85,677,343.65
June 2011	84,301,979.75
July 2011	82,946,883.56
August 2011	81,611,768.43
September 2011	80,296,351.68
October 2011	79,000,354.55
November 2011	77,723,502.13
December 2011	76,465,523.34
January 2012	75,226,150.82
February 2012	74,005,120.93
March 2012	72,802,173.69
April 2012	71,617,052.71
May 2012	70,449,505.16
June 2012	69,299,281.71
July 2012	68,166,136.49
August 2012	67,049,827.04
September 2012	65,950,114.25
October 2012	64,866,762.35
November 2012	63,799,538.81
December 2012	62,748,214.36
January 2013	61,712,562.89
February 2013	60,692,361.44
March 2013	59,687,390.12
April 2013	58,697,432.14
May 2013	57,722,273.67
June 2013	56,761,703.89
July 2013	55,815,514.88
August 2013	54,883,501.64
September 2013	53,965,461.99
October 2013	53,061,196.58
November 2013	52,170,508.82
December 2013	51,293,204.86
January 2014	50,429,093.54
February 2014	49,577,986.37
March 2014	48,739,697.48
April 2014	47,914,043.59
May 2014	47,100,843.95
June 2014	$ 46,299,920.35
July 2014	45,511,097.07
August 2014	44,734,200.80
September 2014	43,969,060.68
October 2014	43,215,508.22
November 2014	42,473,377.27
December 2014	41,742,504.01
January 2015	41,022,726.90
February 2015	40,313,886.64
March 2015	39,615,826.18
April 2015	38,928,390.63
May 2015	38,251,427.28
June 2015	37,584,785.56
July 2015	36,928,316.98
August 2015	36,281,875.14
September 2015	35,645,315.68
October 2015	35,018,496.25
November 2015	34,401,276.50
December 2015	33,793,518.05
January 2016	33,195,084.43
February 2016	32,605,841.10
March 2016	32,025,655.38
April 2016	31,454,396.48
May 2016	30,891,935.41
June 2016	30,338,145.00
July 2016	29,792,899.85
August 2016	29,256,076.34
September 2016	28,727,552.55
October 2016	28,207,208.28
November 2016	27,694,925.04
December 2016	27,190,585.96
January 2017	26,694,075.84
February 2017	26,205,281.08
March 2017	25,724,089.68
April 2017	25,250,391.20
May 2017	24,784,076.77
June 2017	24,325,039.04
July 2017	23,873,172.17
August 2017	23,428,371.78
September 2017	22,990,535.01
October 2017	22,559,560.39
November 2017	22,135,347.92
December 2017	21,717,798.99
January 2018	21,306,816.36
February 2018	20,902,304.18
March 2018	20,504,167.94
April 2018	20,112,314.48
May 2018	19,726,651.92
June 2018	19,347,089.69
July 2018	18,973,538.50
August 2018	18,605,910.31
September 2018	18,244,118.33
October 2018	17,888,076.99
November 2018	17,537,701.92
December 2018	17,192,909.95
January 2019	16,853,619.09
February 2019	16,519,748.48
March 2019	16,191,218.43
April 2019	15,867,950.37
May 2019	15,549,866.83
June 2019	15,236,891.44
July 2019	$ 14,928,948.92
August 2019	14,625,965.04
September 2019	14,327,866.62
October 2019	14,034,581.54
November 2019	13,746,038.67
December 2019	13,462,167.90
January 2020	13,182,900.11
February 2020	12,908,167.18
March 2020	12,637,901.92
April 2020	12,372,038.12
May 2020	12,110,510.50
June 2020	11,853,254.71
July 2020	11,600,207.30
August 2020	11,351,305.74
September 2020	11,106,488.38
October 2020	10,865,694.44
November 2020	10,628,864.02
December 2020	10,395,938.04
January 2021	10,166,858.30
February 2021	9,941,567.40
March 2021	9,720,008.76
April 2021	9,502,126.63
May 2021	9,287,866.02
June 2021	9,077,172.75
July 2021	8,869,993.39
August 2021	8,666,275.29
September 2021	8,465,966.54
October 2021	8,269,015.98
November 2021	8,075,373.17
December 2021	7,884,988.40
January 2022	7,697,812.66
February 2022	7,513,797.65
March 2022	7,332,895.75
April 2022	7,155,060.03
May 2022	6,980,244.23
June 2022	6,808,402.75
July 2022	6,639,490.65
August 2022	6,473,463.61
September 2022	6,310,277.98
October 2022	6,149,890.70
November 2022	5,992,259.36
December 2022	5,837,342.14
January 2023	5,685,097.82
February 2023	5,535,485.77
March 2023	5,388,465.96
April 2023	5,243,998.92
May 2023	5,102,045.75
June 2023	4,962,568.12
July 2023	4,825,528.22
August 2023	4,690,888.84
September 2023	4,558,613.24
October 2023	4,428,665.26
November 2023	4,301,009.24
December 2023	4,175,610.03
January 2024	4,052,433.00
February 2024	3,931,444.02
March 2024	3,812,609.44
April 2024	3,695,896.09
May 2024	3,581,271.32
June 2024	3,468,702.90
July 2024	3,358,159.10

PJ Class (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
August 2024	$ 3,249,608.63	December 2025	$ 1,760,053.76	April 2027	$ 663,077.46
September 2024	3,143,020.68	January 2026	1,681,019.28	May 2027	605,416.84
October 2024	3,038,364.85	February 2026	1,603,486.70	June 2027	548,918.13
November 2024	2,935,611.21	March 2026	1,527,432.33	July 2027	493,562.65
December 2024	2,834,730.25	April 2026	1,452,832.85	August 2027	439,331.98
January 2025	2,735,692.89	May 2026	1,379,665.25	September 2027	386,207.98
February 2025	2,638,470.47	June 2026	1,307,906.89	October 2027	334,172.77
March 2025	2,543,034.76	July 2026	1,237,535.42	November 2027	283,208.73
April 2025	2,449,357.92	August 2026	1,168,528.87	December 2027	233,298.53
May 2025	2,357,412.52	September 2026	1,100,865.54	January 2028	184,425.05
June 2025	2,267,171.54	October 2026	1,034,524.08	February 2028	136,571.46
July 2025	2,178,608.35	November 2026	969,483.45	March 2028	89,721.17
August 2025	2,091,696.69	December 2026	905,722.90	April 2028	43,857.83
September 2025	2,006,410.71	January 2027	843,222.01	May 2028 and thereafter	0.00
October 2025	1,922,724.91	February 2027	781,960.65		
November 2025	1,840,614.18	March 2027	721,918.99		

A Class Scheduled Balances

Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance
Initial Balance	$139,223,000.00	March 2002	$ 30,774,270.40	January 2005	$ 8,472,614.68
June 1999	136,988,113.51	April 2002	29,891,787.35	February 2005	8,030,343.94
July 1999	134,615,122.73	May 2002	29,024,574.75	March 2005	7,598,793.65
August 1999	132,105,358.83	June 2002	28,172,478.17	April 2005	7,177,849.87
September 1999	129,460,255.80	July 2002	27,335,344.55	May 2005	6,767,399.68
October 1999	126,681,349.27	August 2002	26,513,022.18	June 2005	6,367,331.19
November 1999	123,770,275.06	September 2002	25,705,360.67	July 2005	5,977,533.50
December 1999	120,728,767.74	October 2002	24,912,210.98	August 2005	5,597,896.72
January 2000	117,558,658.93	November 2002	24,133,425.37	September 2005	5,228,311.95
February 2000	114,261,875.61	December 2002	23,368,857.44	October 2005	4,868,671.27
March 2000	110,840,438.19	January 2003	22,618,362.05	November 2005	4,518,867.74
April 2000	107,296,458.52	February 2003	21,881,795.35	December 2005	4,178,795.38
May 2000	103,632,137.77	March 2003	21,159,014.78	January 2006	3,848,349.17
June 2000	99,849,764.22	April 2003	20,449,879.03	February 2006	3,527,425.04
July 2000	95,951,710.86	May 2003	19,754,248.04	March 2006	3,215,919.87
August 2000	91,940,432.97	June 2003	19,071,983.02	April 2006	2,913,731.46
September 2000	87,818,465.56	July 2003	18,402,946.39	May 2006	2,620,758.56
October 2000	83,588,420.68	August 2003	17,747,001.78	June 2006	2,336,900.81
November 2000	79,252,984.70	September 2003	17,104,014.06	July 2006	2,062,058.77
December 2000	74,814,915.39	October 2003	16,473,849.28	August 2006	1,796,133.92
January 2001	70,411,459.59	November 2003	15,856,374.69	September 2006	1,539,028.62
February 2001	66,042,353.59	December 2003	15,251,458.74	October 2006	1,290,646.12
March 2001	61,707,335.69	January 2004	14,658,971.01	November 2006	1,056,128.18
April 2001	57,406,146.17	February 2004	14,078,782.29	December 2006	846,332.99
May 2001	53,138,527.26	March 2004	13,510,764.49	January 2007	660,814.19
June 2001	48,904,223.16	April 2004	12,954,790.67	February 2007	499,132.09
July 2001	44,702,980.00	May 2004	12,410,735.03	March 2007	360,853.52
August 2001	40,534,545.84	June 2004	11,878,472.90	April 2007	245,551.77
September 2001	36,398,670.63	July 2004	11,357,880.70	May 2007	152,806.50
October 2001	35,421,244.18	August 2004	10,848,835.97	June 2007	82,203.65
November 2001	34,460,043.99	September 2004	10,351,217.36	July 2007	33,335.35
December 2001	33,514,907.21	October 2004	9,864,904.60	August 2007	5,799.81
January 2002	32,585,672.45	November 2004	9,389,778.47	September 2007 and thereafter	0.00
February 2002	31,672,179.71	December 2004	8,925,720.85		

AT Class Scheduled Balances

Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance
Initial Balance	$20,000,000.00	August 2001	$ 5,334,103.66	November 2003	$ 1,666,729.37
June 1999	19,667,877.93	September 2001	4,719,479.41	December 2003	1,576,834.00
July 1999	19,315,232.46	October 2001	4,574,226.00	January 2004	1,488,785.57
August 1999	18,942,261.40	November 2001	4,431,383.93	February 2004	1,402,564.87
September 1999	18,549,177.86	December 2001	4,290,929.02	March 2004	1,318,152.87
October 1999	18,136,210.04	January 2002	4,152,837.28	April 2004	1,235,530.69
November 1999	17,703,601.05	February 2002	4,017,084.93	May 2004	1,154,679.66
December 1999	17,251,608.65	March 2002	3,883,648.40	June 2004	1,075,581.23
January 2000	16,780,505.04	April 2002	3,752,504.33	July 2004	998,217.05
February 2000	16,290,576.58	May 2002	3,623,629.58	August 2004	922,568.92
March 2000	15,782,123.52	June 2002	3,497,001.19	September 2004	848,618.80
April 2000	15,255,459.70	July 2002	3,372,596.42	October 2004	776,348.82
May 2000	14,710,912.23	August 2002	3,250,392.71	November 2004	705,741.27
June 2000	14,148,821.16	September 2002	3,130,367.73	December 2004	636,778.58
July 2000	13,569,539.15	October 2002	3,012,499.32	January 2005	569,443.37
August 2000	12,973,431.06	November 2002	2,896,765.53	February 2005	503,718.39
September 2000	12,360,873.62	December 2002	2,783,144.60	March 2005	439,586.55
October 2000	11,732,255.00	January 2003	2,671,614.96	April 2005	377,030.93
November 2000	11,087,974.42	February 2003	2,562,155.23	May 2005	316,034.73
December 2000	10,428,441.70	March 2003	2,454,744.24	June 2005	256,581.34
January 2001	9,774,052.83	April 2003	2,349,360.98	July 2005	198,654.28
February 2001	9,124,768.61	May 2003	2,245,984.63	August 2005	142,237.21
March 2001	8,480,550.16	June 2003	2,144,594.57	September 2005	87,313.94
April 2001	7,841,358.88	July 2003	2,045,170.36	October 2005	33,868.45
May 2001	7,207,156.46	August 2003	1,947,691.73	November 2005 and thereafter	0.00
June 2001	6,577,904.88	September 2003	1,852,138.59		
July 2001	5,953,566.43	October 2003	1,758,491.05		

AH Class Scheduled Balances

Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance
Initial Balance	$10,000,000.00	August 2001	$ 3,400,347.00	November 2003	$ 1,750,028.00
June 1999	9,850,545.00	September 2001	3,123,766.00	December 2003	1,709,575.00
July 1999	9,691,855.00	October 2001	3,058,402.00	January 2004	1,669,954.00
August 1999	9,524,018.00	November 2001	2,994,123.00	February 2004	1,631,154.00
September 1999	9,347,130.00	December 2001	2,930,918.00	March 2004	1,593,169.00
October 1999	9,161,295.00	January 2002	2,868,777.00	April 2004	1,555,989.00
November 1999	8,966,620.00	February 2002	2,807,688.00	May 2004	1,519,606.00
December 1999	8,763,224.00	March 2002	2,747,642.00	June 2004	1,484,012.00
January 2000	8,551,227.00	April 2002	2,688,627.00	July 2004	1,449,198.00
February 2000	8,330,759.00	May 2002	2,630,633.00	August 2004	1,415,156.00
March 2000	8,101,956.00	June 2002	2,573,651.00	September 2004	1,381,878.00
April 2000	7,864,957.00	July 2002	2,517,668.00	October 2004	1,349,357.00
May 2000	7,619,911.00	August 2002	2,462,677.00	November 2004	1,317,584.00
June 2000	7,366,970.00	September 2002	2,408,665.00	December 2004	1,286,550.00
July 2000	7,106,293.00	October 2002	2,355,625.00	January 2005	1,256,250.00
August 2000	6,838,044.00	November 2002	2,303,544.00	February 2005	1,226,673.00
September 2000	6,562,393.00	December 2002	2,252,415.00	March 2005	1,197,814.00
October 2000	6,279,515.00	January 2003	2,202,227.00	April 2005	1,169,664.00
November 2000	5,989,588.00	February 2003	2,152,970.00	May 2005	1,142,216.00
December 2000	5,692,799.00	March 2003	2,104,635.00	June 2005	1,115,462.00
January 2001	5,398,324.00	April 2003	2,057,212.00	July 2005	1,089,394.00
February 2001	5,106,146.00	May 2003	2,010,693.00	August 2005	1,064,007.00
March 2001	4,816,248.00	June 2003	1,965,068.00	September 2005	1,039,291.00
April 2001	4,528,611.00	July 2003	1,920,327.00	October 2005	1,015,241.00
May 2001	4,243,220.00	August 2003	1,876,461.00	November 2005	973,733.00
June 2001	3,960,057.00	September 2003	1,833,462.00	December 2005	900,453.70
July 2001	3,679,105.00	October 2003	1,791,321.00	January 2006	829,248.60

AH Class (Continued)

Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance
February 2006	$ 760,095.30	September 2006	$ 331,632.40	April 2007	$ 52,911.90
March 2006	692,971.70	October 2006	278,110.50	May 2007	32,927.00
April 2006	627,855.60	November 2006	227,576.20	June 2007	17,713.38
May 2006	564,725.40	December 2006	182,369.20	July 2007	7,183.16
June 2006	503,559.20	January 2007	142,393.30	August 2007	1,249.75
July 2006	444,335.80	February 2007	107,553.80	September 2007 and thereafter	0.00
August 2006	387,033.90	March 2007	77,757.31		

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.

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TABLE OF CONTENTS

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PROSPECTUS SUPPLEMENT

Goldman, Sachs & Co.

April 28, 1999