

\$700,000,000



FannieMae

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 1999-44**

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will indirectly own Fannie Mae MBS.

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

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
OA	1	\$ 57,857,000	PAC	7.00%	FIX	31359WYU9	December 2013
OL	1	7,524,857 (1)	NTL	7.00	FIX/IO	31359WYV7	March 2022
OB	1	34,022,000	PAC	6.25	FIX	31359WYW5	November 2017
OC	1	54,315,000	PAC	6.50	FIX	31359WYX3	March 2022
OD	1	170,564,000	PAC	7.00	FIX	31359WYY1	September 2029
CK	1	51,863,000	PAC	7.00	FIX	31359WYZ8	September 2029
CA	1	12,966,411	SUP	7.00	FIX	31359WZA2	February 2028
CB	1	8,484,269	SUP	7.00	FIX	31359WZB0	May 2028
CD	1	6,075,192	SUP	7.00	FIX	31359WZC8	June 2028
CE	1	4,035,128	SUP	7.00	FIX	31359WZD6	August 2028
CG	1	7,459,500	SUP	7.50	FIX	31359WZE4	October 2028
CH	1	4,413,000	SUP	7.50	FIX	31359WZF1	November 2028
CN	1	1,875,000	SUP/AD	7.50	FIX	31359WZG9	January 2009
CP	1	4,860,000	SUP/AD	7.50	FIX	31359WZH7	February 2020
ZC	1	1,875,000	SUP	7.50	FIX/Z	31359WZJ3	February 2029
CL	1	11,277,000	SUP	7.50	FIX	31359WZK0	May 2029
CM	1	13,737,300	SUP	7.50	FIX	31359WZL8	September 2029
CQ	1	500,000	SUP	7.25	FIX	31359WZM6	September 2029
CT	1	500,000	SUP	7.75	FIX	31359WZN4	September 2029
CO	1	3,321,200	SUP	(2)	PO	31359WZP9	September 2029
PA	2	18,144,000	PAC	6.50	FIX	31359WZQ7	May 2010
PB	2	14,724,000	PAC	6.50	FIX	31359WZR5	September 2014
PC	2	16,183,000	PAC	6.50	FIX	31359WZS3	February 2018
PD	2	12,957,000	PAC	6.50	FIX	31359WZT1	March 2020
PT	2	101,488,000	PAC	6.50	FIX	31359WZU8	September 2029
FA	2	54,290,167	SUP	(3)	FLT	31359WZV6	August 2026
SH(4)	2	11,618,000	TAC	(3)	INV	31359WZW4	May 2026
SK(4)	2	4,082,000	TAC	(3)	INV	31359WZX2	May 2026
SJ(4)	2	5,180,833	SUP	(3)	INV	31359WZY0	August 2026
Z	2	11,333,000	SUP	6.50	FIX/Z	31359WZZ7	September 2029
R		0	NPR	0	NPR	31359WA27	September 2029
RL		0	NPR	0	NPR	31359WA35	September 2029

- (1) Notional balance. This is an interest only class.
(2) Principal only class.
(3) Based on LIBOR.
(4) Exchangeable classes.

If you own certificates of certain classes, you can exchange them for the corresponding RCR certificates to be issued at the time of the exchange. The SL and SA Classes are the RCR classes, as further described in this prospectus supplement.

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

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.

July 22, 1999

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AVAILABLE INFORMATION

You should purchase the certificates only if you have read and understood this prospectus supplement and the following documents (the “Disclosure Documents”):

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

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

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

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

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

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.

Assets underlying each Group of Classes

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

Assumed Characteristics of the Mortgage Loans underlying the Group 1 and Group 2 MBS (as of August 1, 1999)

	<u>Approximate Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Approximate Weighted Average Remaining Term to Maturity (in months)</u>	<u>Approximate Calculated Loan Age (in months)</u>	<u>Approximate Weighted Average Coupon</u>
Group 1 MBS	\$450,000,000	360	327	30	7.55%
Group 2 MBS	250,000,000	360	343	16	7.05%

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 distributions 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 August 27, 1999.

Distribution Dates

We will make distributions on the classes of certificates on the 25th day of each calendar month, or on the next business day if the 25th is not a business day.

Book-Entry and Physical Certificates

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

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

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

Exchanging Certificates Through Combination and Recombination

If you own certain certificates, you will be able to exchange them for a proportionate interest in the related RCR certificates as shown on Schedule 1. We will issue the RCR certificates upon such

exchange. You can exchange your certificates by notifying us and paying an exchange fee. We use the principal and interest of the certificates exchanged to pay principal and interest on the related RCR certificates. Schedule 1 lists all of the available combinations of the certificates eligible for exchange and the related RCR certificates.

Interest Rates

During each interest accrual period, the fixed rate classes will accrue interest at the applicable annual interest rates listed on the cover.

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

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate (1)</u>
FA	5.68000%	9.00000%	0.50%	LIBOR + 50 basis points
SH	8.15135%	26.35135%	0.00%	26.35135% - (3.51351351 × LIBOR)
SK	10.00000%	10.00000%	0.00%	85% - (10 × LIBOR)
SJ	8.63200%	22.10000%	0.00%	22.1% - (2.6 × LIBOR)
SL	8.63200%	22.10000%	0.00%	22.1% - (2.6 × LIBOR)
SA	8.63200%	22.10000%	0.00%	22.1% - (2.6 × LIBOR)

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

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

Notional Class

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

<u>Class</u>	
OL	10.7142857143% of the OB Class 7.1428571429% of the OC Class

Distributions of Principal

Group 1 Principal Distribution Amount

ZC Accrual Amount

To the CN and CP Classes, in that order, to zero, and thereafter to the ZC Class.

Group 1 Cash Flow Distribution Amount

1. To the OA, OB, OC and OD Classes, in that order, to their Planned Balances.
2. To the CK Class to its Planned Balance.
3. To the CA, CB, CD and CE Classes, in that order, to zero.
4. (a) 6.666666667% of the remaining amount to the CO Class to zero, and
(b) 93.333333333% of such remaining amount as follows:
first, to the CG, CH, CN, CP, ZC and CL Classes, in that order, to zero; and

second, to the CM, CQ and CT Classes, pro rata, to zero.

5. To the CK Class to zero.

6. To the OA, OB, OC and OD Classes, in that order, to zero.

Group 2 Principal Distribution Amount

Z Accrual Amount

1. (a) 72.2222226657% of such amount to the FA Class to zero, and

(b) 27.7777773343% of such amount as follows:

first, to the SH and SK Classes, pro rata, to their Targeted Balances;

second, to the SJ Class to zero; and

third, to the SH and SK Classes, pro rata, to zero.

2. To the Z Class.

Group 2 Cash Flow Distribution Amount

1. To the PA, PB, PC, PD and PT Classes, in that order, to their Planned Balances.

2. (a) 72.2222226657% of the remaining amount to the FA Class to zero, and

(b) 27.7777773343% of such remaining amount as follows:

first, to the SH and SK Classes, pro rata, to their Targeted Balances;

second, to the SJ Class to zero; and

third, to the SH and SK Classes, pro rata, to zero.

3. To the Z Class to zero.

4. To the PA, PB, PC, PD and PT Classes, in that order, to zero.

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

Weighted Average Lives (years) *

<u>Group 1 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>180%</u>	<u>250%</u>	<u>500%</u>
OA	7.0	1.0	1.0	1.0	1.0	0.9
OL	15.7	3.3	3.3	3.3	3.3	2.0
OB	13.8	2.5	2.5	2.5	2.5	1.7
OC	17.5	4.1	4.1	4.1	4.1	2.3
OD	23.4	10.5	10.5	10.5	10.5	5.3
CK	27.3	13.3	2.5	2.5	2.5	1.0
CA	28.2	17.6	9.1	0.9	0.3	0.1
CB	28.5	18.9	11.9	2.7	0.6	0.2
CD	28.7	19.8	13.4	5.0	0.9	0.2
CE	28.8	20.4	14.4	7.5	1.2	0.3
CG	29.0	21.1	15.5	10.0	1.4	0.4
CH	29.1	21.9	16.8	12.0	1.8	0.4
CN	5.2	5.2	5.2	5.2	1.8	0.5
CP	15.6	15.6	15.1	12.7	2.2	0.5
ZC	29.3	22.8	18.5	14.5	2.4	0.5
CL	29.5	24.2	20.7	17.2	3.0	0.6
CM, CQ and CT	29.9	26.1	24.6	22.8	4.9	0.8
CO	29.5	23.8	20.3	16.7	3.1	0.6

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>145%</u>	<u>175%</u>	<u>250%</u>	<u>500%</u>
PA	5.0	1.5	1.5	1.5	1.5	1.4
PB	10.1	2.5	2.5	2.5	2.5	1.9
PC	13.4	3.5	3.5	3.5	3.5	2.2
PD	15.9	4.5	4.5	4.5	4.5	2.6
PT	21.9	10.5	10.5	10.5	10.5	5.4
FA and SA	19.3	11.0	6.0	3.8	1.6	0.7
SH, SK and SL	16.9	8.9	3.7	2.1	1.8	0.8
SJ	26.5	17.5	13.1	8.9	1.1	0.3
Z	28.6	23.5	21.0	18.9	5.3	1.5

* 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.

ADDITIONAL RISK FACTORS

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

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

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

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

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

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

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

mortgage loan characteristics and the actual mortgage loans could affect the weighted average lives of the classes of certificates.

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

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

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

Unpredictable timing of last payment affects yields on certificates. The actual final payment of your class is likely to occur earlier, and could occur much earlier, than the final distribution date listed on the cover page. 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 get 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 compa-

able 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.

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 such term in the applicable Disclosure Documents or in the Trust Agreement.

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover (the “Trust”) and a separate trust (the “Lower Tier REMIC”) pursuant to a trust agreement dated as of August 1, 1999. We will issue the Guaranteed REMIC Pass-Through Certificates (the “REMIC Certificates”) pursuant to that trust agreement. We will issue the Combinable and Recombinable REMIC Certificates (the “RCR Certificates” and, together with the REMIC Certificates, the “Certificates”) pursuant to a separate trust agreement dated as of August 1, 1999 (together with the trust agreement relating to the REMIC Certificates, the “Trust Agreement”). We will execute the Trust Agreement in our corporate capacity and as trustee (the “Trustee”). In general, the term “Classes” includes the Classes of REMIC Certificates and RCR Certificates.

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

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

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

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

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

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

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

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

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

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

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

We will issue the R and RL Certificates in fully registered, certificated form. The “Holder” or “Certificateholder” of the R or RL Certificate is its registered owner. The R or RL Certificate can be transferred at the corporate trust office of the Transfer Agent, or at the office of the Transfer Agent in New York, New York. State Street Bank and Trust Company in Boston, Massachusetts (“State Street”) will be the initial Transfer Agent. We may impose a service charge for any registration of transfer of the R or RL Certificate and may require payment to cover any tax or other governmental charge. See also “—Characteristics of the R and RL Classes” below.

The Holder of the R Class will receive the proceeds of any remaining assets of the Trust, and the Holder of the RL Class will receive the proceeds of any remaining assets of the Lower Tier REMIC, in each case only by presenting and surrendering the related Certificate at the office of the Paying Agent. State Street will be the initial Paying Agent.

Authorized Denominations. We will issue the Certificates, other than the R and RL Certificates, in minimum denominations of \$1,000 and whole dollar increments. We will issue the R and RL Classes as single Certificates with no principal balances.

Distribution Dates. We will make monthly payments on the 25th day of each month (or, if the 25th is not a business day, on the first business day after the 25th). We refer to each 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 factor is multiplied by the original principal balance (or notional principal balance) of a Certificate of that Class, the product will equal the current principal balance (or notional principal balance) of that Certificate after taking into account payments on the Distribution Date in the same month (as well as any addition to principal in the case of the Accrual Classes).

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

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

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

Combination and Recombination

General. You are permitted to exchange all or a portion of the SH, SJ and SK Classes of REMIC Certificates for a proportionate interest in the related RCR Certificates in the combinations shown on

Schedule 1. You also may exchange all or a portion of the RCR Certificates for the related REMIC Certificates in the same manner. This process may occur repeatedly.

Holders of RCR Certificates will be the beneficial owners of a proportionate interest in the related REMIC Certificates and will receive a proportionate share of the distributions on the related REMIC Certificates.

The Classes of REMIC Certificates and RCR Certificates that are outstanding at any given time, and the outstanding principal balances (or notional principal balances) of these Classes, will depend upon any related distributions of principal, as well as any exchanges that occur. The principal balances and/or notional principal balances of the REMIC Certificates and RCR Certificates involved in any exchange will bear the same relationship as that borne by the original principal balances and/or original notional principal balances of the related Classes.

Procedures. If a Certificateholder wishes to exchange Certificates, the Certificateholder must notify our Structured Transactions Department through one of our “REMIC Dealer Group” dealers in writing or by telefax no later than two business days before the proposed exchange date. The exchange date can be any business day other than the first or last business day of the month subject to our approval. The notice must include the outstanding principal balance of both the Certificates to be exchanged and the Certificates to be received, and the proposed exchange date. After receiving the Holder’s notice, we will telephone the dealer with delivery and wire payment instructions. Notice becomes irrevocable on the second business day before the proposed exchange date.

In connection with each exchange, the Holder must pay us a fee equal to 1/32 of 1% of the outstanding principal balance (exclusive of any notional principal balance) of the Certificates to be exchanged. In no event, however, will our fee be less than \$2,000.

We will make the first distribution on a REMIC Certificate or an RCR Certificate received in an exchange transaction on the Distribution Date in the following month. We will make such distribution to the Holder of record as of the close of business on the last day of the month of the exchange.

Additional Considerations. The characteristics of RCR Certificates will reflect the characteristics of the REMIC Certificates used to form such RCR Certificates. You should also consider the factors listed below, which will limit a Certificateholder’s ability to exchange REMIC Certificates for RCR Certificates or vice versa.

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

The MBS

The following table contains certain information about the MBS. The MBS included in each specified Group will have the aggregate unpaid principal balance and Pass-Through Rate shown below and the general characteristics described in the MBS Prospectus. The MBS will provide that principal and interest on the related Mortgage Loans will be passed through monthly. The Mortgage Loans underlying the MBS will be 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 will have original maturities of up to 30 years. See “The Mortgage Pools” and “Yield Considerations” in the MBS Prospectus. We expect the characteristics of the Group 1 and Group 2 MBS and the related Mortgage Loans as of August 1, 1999 (the “Issue Date”) to be as follows:

Group 1 MBS

Aggregate Unpaid Principal Balance	\$450,000,000
MBS Pass-Through Rate	7.00%

Related Mortgage Loans

Range of WACs (per annum percentages)	7.25% to 9.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM.....	327 months
Approximate Weighted Average CAGE	30 months

Group 2 MBS

Aggregate Unpaid Principal Balance	\$250,000,000
MBS Pass-Through Rate	6.50%

Related Mortgage Loans

Range of WACs (per annum percentages)	6.75% to 9.00%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM.....	343 months
Approximate Weighted Average CAGE	16 months

Final Data Statement

After issuing the Certificates, we will prepare a Final Data Statement containing certain information, including the Pool number, the current WAC (or original WAC, if the current WAC is not available) and the current WAM (or Adjusted WAM, if the current WAM is not available) of the Mortgage Loans underlying the MBS. The Final Data Statement will also include the weighted averages of all the current or original WACs and the weighted averages of all the current or Adjusted WAMs, based on the current unpaid principal balances of the Mortgage Loans underlying each of the MBS as of the Issue Date. You may obtain the Final Data Statement by telephoning us at 1-800-237-8627 or 202-752-6547. The contents of the Final Data Statement and other data specific to the Certificates are available in electronic form by calling us at 1-800-752-6440 or 202-752-6000.

Distributions of Interest

Categories of Classes

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

<u>Interest Type*</u>	<u>Classes</u>
Group 1 Classes	
Fixed Rate	OA, OL, OB, OC, OD, CK, CA, CB, CD, CE, CG, CH, CN, CP, ZC, CL, CM, CQ and CT
Interest Only	OL
Principal Only	CO
Accrual	ZC

<u>Interest Type*</u>	<u>Classes</u>
Group 2 Classes	
Fixed Rate	PA, PB, PC, PD, PT and Z
Floating Rate	FA
Inverse Floating Rate	SH, SK and SJ
Accrual	Z
RCR**	SL and SA
No Payment Residual	R and RL

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

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

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

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

Interest payments on exchangeable REMIC Certificates will be applied to the corresponding RCR Certificates, on a pro rata basis, following any exchange.

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

<u>Classes</u>	<u>Interest Accrual Period</u>
All Fixed-Rate Classes (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
All Floating Rate and Inverse Floating Rate Classes	One-month period beginning on the 25th day of the month preceding the month in which the Distribution Date occurs

See “Additional Risk Factors” in this Prospectus Supplement.

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

Accrual Classes. The ZC and Z Classes are Accrual Classes. Interest will accrue on the Accrual Classes at the applicable annual rates listed on the cover. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on each Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on the Accrual Classes as described under “—Distributions of Principal” below.

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

We use the notional principal balance of a Notional Class to determine interest payments on that Class. Although a Notional Class will not have a principal balance and will not be entitled to any principal payments, we will publish a class factor for that Class. References in this Prospectus

Supplement to the principal balances of the Certificates generally shall refer also to the notional principal balance of the Notional Class.

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

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 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 5.18%

Distributions of Principal

Categories of Classes

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

<u>Principal Type*</u>	<u>Classes</u>
Group 1 Classes	
PAC	OA, OB, OC, OD and CK
Support	CA, CB, CD, CE, CG, CH, CN, CP, ZC, CL, CM, CQ, CT and CO
Accretion Directed	CN and CP
Notional	OL
Group 2 Classes	
PAC	PA, PB, PC, PD and PT
TAC	SH and SK
Support	FA, SJ and Z
Accretion Directed	FA, SH, SK and SJ
RCR**	SL and SA
No Payment Residual	R and RL

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

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

Principal Distribution Amount

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

- the principal then paid on the Group 1 MBS (the “Group 1 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the ZC Class (the

“ZC Accrual Amount” and together with the Group 1 Cash Flow Distribution Amount, the “Group 1 Principal Distribution Amount”), and

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

Group 1 Principal Distribution Amount

ZC Accrual Amount

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

Group 1 Cash Flow Distribution Amount

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

- (i) sequentially, to the OA, OB, OC and OD Classes, in that order, until their principal balances are reduced to their Planned Balances for such Distribution Date;
 - (ii) to the CK Class, until its principal balance is reduced to its Planned Balance for such Distribution Date;
 - (iii) sequentially, to the CA, CB, CD and CE Classes, in that order, until their principal balances are reduced to zero;
 - (iv) (a) 6.666666667% of the remaining amount to the CO Class, until its principal balance is reduced to zero, and
 - (b) 93.333333333% of such remaining amount as follows:
 - first*, sequentially, to the CG, CH, CN, CP, ZC and CL Classes, in that order, until their principal balances are reduced to zero; and
 - second*, concurrently, to the CM, CQ and CT Classes, pro rata (or 93.2144965496%, 3.3927517252% and 3.3927517252%, respectively), until their principal balances are reduced to zero;
 - (v) to the CK Class, without regard to its Planned Balance and until its principal balance is reduced to zero; and
 - (vi) sequentially, to the OA, OB, OC and OD Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero.
- } PAC Classes
- } Support Classes
- } PAC Classes

Group 2 Principal Distribution Amount

Z Accrual Amount

On each Distribution Date, we will pay the Z Accrual Amount as principal of the Classes listed below as follows:

- (i) (a) 72.2222226657% of such amount to the FA Class, until its principal balance is reduced to zero, and
- (b) 27.7777773343% of such amount as follows:
 - first*, concurrently, to the SH and SK Classes, pro rata (or 74% and 26%, respectively), until their principal balances are reduced to their Targeted Balances for such Distribution Date;
 - second*, to the SJ Class, until its principal balance is reduced to zero; and
 - third*, concurrently, to the SH and SK Classes, pro rata, without regard to their Targeted Balances and until their principal balances are reduced to zero; and
- (ii) thereafter to the Z Class.

Accretion
Directed
Classes
and
Accrual
Class

Group 2 Cash Flow Distribution Amount

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

- (i) sequentially, to the PA, PB, PC, PD and PT Classes, in that order, until their principal balances are reduced to their Planned Balances for such Distribution Date;
- (ii) (a) 72.2222226657% of the remaining amount to the FA Class, until its principal balance is reduced to zero, and
- (b) 27.7777773343% of such remaining amount as follows:
 - first*, concurrently, to the SH and SK Classes, pro rata (or 74% and 26%, respectively), until their principal balances are reduced to their Targeted Balances for such Distribution Date;
 - second*, to the SJ Class, until its principal balance is reduced to zero;and
 - third*, concurrently, to the SH and SK Classes, pro rata, without regard to their Targeted Balances and until their principal balances are reduced to zero;
- (iii) to the Z Class, until its principal balance is reduced to zero; and
- (iv) sequentially, to the PA, PB, PC, PD and PT Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero.

PAC
Classes

Support
Class

TAC
Classes

Support
Class

TAC
Classes

Support
Class

PAC
Classes

Principal payments on exchangeable REMIC Certificates will be applied to the corresponding RCR Certificates, on a pro rata basis, following any exchange.

Structuring Assumptions

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

- the Mortgage Loans underlying the Group 1 and Group 2 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 Group 1 and Group 2 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 August 27, 1999.

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

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

<u>Principal Balance Schedule References</u>	<u>Related Classes</u>	<u>Structuring Ranges and Rate</u>
Planned Balances	OA, OB, OC, OD, PA, PB, PC, PD and PT	Between 100% and 250%
Planned Balances	CK	Between 150% and 250%
Targeted Balances	SH, SK and SL	175%

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 related Mortgage Loans prepay at rates falling within the applicable Structuring Range, 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. Moreover, because of the diverse remaining terms to maturity of the related 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 Range or at the rate 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 such Class to its scheduled balance on each

Distribution Date. The Initial Effective Ranges shown in the table below are based upon the assumed characteristics of the related Mortgage Loans specified in the Pricing Assumptions.

<u>Classes</u>	<u>Initial Effective Ranges</u>
OA	Between 100% and 416%
OB	Between 100% and 323%
OC	Between 100% and 265%
OD	Between 100% and 250%
CK	Between 150% and 253%
PA	Between 100% and 447%
PB	Between 100% and 344%
PC	Between 100% and 298%
PD	Between 100% and 274%
PT	Between 100% and 250%

The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. The actual Effective Ranges calculated on the basis of the actual characteristics are likely to differ from the Initial Effective Ranges. As a result, the applicable Classes might not be reduced to their scheduled balances even if prepayments were to occur at a *constant* PSA rate within the Initial Effective Ranges. This is so particularly if such rate were at the lower or higher end of such ranges. In addition, even if prepayments occur at rates falling within the actual Effective Ranges, principal distributions may be insufficient to reduce the applicable Classes to their scheduled balances if such prepayments do not occur at a *constant* PSA rate. It is highly unlikely that the related Mortgage Loans will prepay at any *constant* PSA rate. In general, the actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time. The stability in principal payment of the PAC Classes will be supported in part by the related Support and TAC Classes. When the related Support and TAC Classes are retired, the PAC 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 to changes in the Index. We calculated the yields set forth in the tables by

- determining the monthly discount rates that, when applied to the assumed streams of cash flows to be paid on the applicable Classes, would cause the discounted present values of such assumed streams of cash flows to equal the assumed aggregate purchase prices of such Classes, and
- converting such monthly rates to corporate bond equivalent rates.

These calculations do not take into account variations in the interest rates at which you could reinvest distributions on the Certificates. Accordingly, these calculations do not illustrate the return on any investment in the Certificates when such reinvestment rates are taken into account.

We cannot assure you that

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

In addition, it is unlikely that the Index will correspond to the levels shown here. Furthermore, because some of the Mortgage Loans are likely to have remaining terms to maturity shorter or longer than those assumed and interest rates higher or lower than those assumed, the principal payments on

the Certificates are likely to differ from those assumed. This would be the case even if all Mortgage Loans prepay at the indicated constant percentages of PSA. Moreover, it is unlikely that

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

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

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:

<u>Class</u>	<u>Price*</u>
SH	83.00%
SK	95.75%
SJ	67.75%
SL	86.50%
SA	81.75%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>145%</u>	<u>175%</u>	<u>250%</u>	<u>500%</u>
3.18%	20.1%	20.9%	24.8%	28.6%	29.8%	42.7%
5.18%	11.2%	12.0%	15.9%	19.9%	21.3%	34.5%
7.18%	2.8%	3.6%	7.2%	11.5%	13.0%	26.5%
7.50% and above	1.5%	2.3%	5.9%	10.2%	11.7%	25.3%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>145%</u>	<u>175%</u>	<u>250%</u>	<u>500%</u>
7.5% and below	10.9%	11.1%	11.9%	12.8%	13.1%	16.1%
8.0%	5.6%	5.8%	6.6%	7.6%	8.0%	11.2%
8.5%	0.4%	0.6%	1.4%	2.5%	2.9%	6.4%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>145%</u>	<u>175%</u>	<u>250%</u>	<u>500%</u>
3.18%	21.3%	21.5%	22.0%	23.2%	61.2%	208.6%
5.18%	13.5%	13.8%	14.5%	15.9%	53.5%	199.7%
7.18%	6.3%	6.7%	7.4%	8.9%	45.9%	190.9%
8.50%	1.9%	2.3%	3.1%	4.6%	41.0%	185.1%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>145%</u>	<u>175%</u>	<u>250%</u>	<u>500%</u>
3.18%	17.3%	18.0%	20.9%	23.8%	24.8%	34.7%
5.18%	11.1%	11.7%	14.6%	17.7%	18.8%	29.0%
7.18%	5.1%	5.7%	8.5%	11.8%	12.9%	23.3%
8.50%	1.2%	1.8%	4.5%	7.9%	9.0%	19.6%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>145%</u>	<u>175%</u>	<u>250%</u>	<u>500%</u>
3.18%	18.4%	19.0%	21.3%	23.6%	30.8%	49.6%
5.18%	11.8%	12.4%	14.6%	17.0%	24.4%	43.4%
7.18%	5.4%	6.0%	8.0%	10.4%	18.1%	37.3%
8.50%	1.4%	2.0%	3.8%	6.2%	14.0%	33.3%

The Principal Only Class. **The CO Class will not bear interest. As indicated in the table 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 CO 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 CO Class (expressed as a percentage of its original principal balance) is as follows:

<u>Class</u>	<u>Price</u>
CO	50%

Sensitivity of the CO Class to Prepayments

	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>180%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity	2.7%	2.9%	3.5%	4.3%	25.9%	167.7%

The OL Class. **The yield to investors in the OL Class will be very sensitive to the rate of principal payments (including prepayments) of the related Mortgage Loans. The Mortgage Loans generally can be prepaid at any time without penalty. On the basis of the assumptions described below, the yield to maturity on the OL Class would be 0% if prepayments of the related Mortgage Loans were to occur at a constant rate of 348% PSA. If the actual prepayment rate of the related Mortgage Loans were to exceed the level specified with respect to the OL Class for as little as one month while equaling such level for the**

remaining months, the investors in the OL Class would lose money on their initial investments.

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

<u>Class</u>	<u>Price*</u>
OL	20%

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

Sensitivity of the OL Class to Prepayments

	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>180%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity	26.1%	7.5%	7.5%	7.5%	7.5%	(30.5)%

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 Dates” in the REMIC Prospectus.

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

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

See “—Distributions of Principal” herein.

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

Decrement Tables

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

<u>Mortgage Loans Relating to Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>	<u>Related Groups</u>
Group 1 MBS	360 months	360 months	9.5%	Group 1
Group 2 MBS	360 months	360 months	9.0%	Group 2

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

<u>Date</u>	<u>OA Class</u>						<u>OL† Class</u>						<u>OB Class</u>					
	<u>PSA Prepayment Assumption</u>						<u>PSA Prepayment Assumption</u>						<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>180%</u>	<u>250%</u>	<u>500%</u>	<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>180%</u>	<u>250%</u>	<u>500%</u>	<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>180%</u>	<u>250%</u>	<u>500%</u>
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2000	95	45	45	45	45	45	100	100	100	100	100	100	100	100	100	100	100	100
August 2001	90	0	0	0	0	0	100	94	94	94	94	42	100	88	88	88	88	0
August 2002	84	0	0	0	0	0	100	54	54	54	54	0	100	5	5	5	5	0
August 2003	78	0	0	0	0	0	100	28	28	28	28	0	100	0	0	0	0	0
August 2004	71	0	0	0	0	0	100	4	4	4	4	0	100	0	0	0	0	0
August 2005	63	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
August 2006	55	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
August 2007	45	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
August 2008	35	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
August 2009	24	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
August 2010	11	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
August 2011	0	0	0	0	0	0	98	0	0	0	0	0	96	0	0	0	0	0
August 2012	0	0	0	0	0	0	86	0	0	0	0	0	71	0	0	0	0	0
August 2013	0	0	0	0	0	0	72	0	0	0	0	0	43	0	0	0	0	0
August 2014	0	0	0	0	0	0	58	0	0	0	0	0	12	0	0	0	0	0
August 2015	0	0	0	0	0	0	45	0	0	0	0	0	0	0	0	0	0	0
August 2016	0	0	0	0	0	0	33	0	0	0	0	0	0	0	0	0	0	0
August 2017	0	0	0	0	0	0	20	0	0	0	0	0	0	0	0	0	0	0
August 2018	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0
August 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.0	1.0	1.0	1.0	1.0	0.9	15.7	3.3	3.3	3.3	3.3	2.0	13.8	2.5	2.5	2.5	2.5	1.7

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

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

Date	OC Class						OD Class						CK Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	150%	180%	250%	500%	0%	100%	150%	180%	250%	500%	0%	100%	150%	180%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2000	100	100	100	100	100	100	100	100	100	100	100	100	100	100	74	74	74	51
August 2001	100	100	100	100	100	82	100	100	100	100	100	100	100	100	53	53	53	0
August 2002	100	100	100	100	100	0	100	100	100	100	100	87	100	100	36	36	36	0
August 2003	100	54	54	54	54	0	100	100	100	100	100	60	100	100	22	22	22	0
August 2004	100	8	8	8	8	0	100	100	100	100	100	41	100	100	11	11	11	0
August 2005	100	0	0	0	0	0	100	89	89	89	89	28	100	100	3	3	3	0
August 2006	100	0	0	0	0	0	100	75	75	75	75	20	100	100	0	0	0	0
August 2007	100	0	0	0	0	0	100	63	63	63	63	13	100	100	0	0	0	0
August 2008	100	0	0	0	0	0	100	52	52	52	52	9	100	97	0	0	0	0
August 2009	100	0	0	0	0	0	100	43	43	43	43	6	100	90	0	0	0	0
August 2010	100	0	0	0	0	0	100	36	36	36	36	4	100	81	0	0	0	0
August 2011	100	0	0	0	0	0	100	29	29	29	29	3	100	70	0	0	0	0
August 2012	100	0	0	0	0	0	100	24	24	24	24	2	100	57	0	0	0	0
August 2013	100	0	0	0	0	0	100	20	20	20	20	1	100	43	0	0	0	0
August 2014	100	0	0	0	0	0	100	16	16	16	16	1	100	28	0	0	0	0
August 2015	87	0	0	0	0	0	100	13	13	13	13	1	100	12	0	0	0	0
August 2016	63	0	0	0	0	0	100	10	10	10	10	*	100	0	0	0	0	0
August 2017	38	0	0	0	0	0	100	8	8	8	8	*	100	0	0	0	0	0
August 2018	10	0	0	0	0	0	100	6	6	6	6	*	100	0	0	0	0	0
August 2019	0	0	0	0	0	0	93	5	5	5	5	*	100	0	0	0	0	0
August 2020	0	0	0	0	0	0	83	4	4	4	4	*	100	0	0	0	0	0
August 2021	0	0	0	0	0	0	71	3	3	3	3	*	100	0	0	0	0	0
August 2022	0	0	0	0	0	0	58	2	2	2	2	*	100	0	0	0	0	0
August 2023	0	0	0	0	0	0	43	1	1	1	1	*	100	0	0	0	0	0
August 2024	0	0	0	0	0	0	28	1	1	1	1	*	100	0	0	0	0	0
August 2025	0	0	0	0	0	0	10	*	*	*	*	*	100	0	0	0	0	0
August 2026	0	0	0	0	0	0	*	*	*	*	*	*	71	0	0	0	0	0
August 2027	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0
August 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.5	4.1	4.1	4.1	4.1	2.3	23.4	10.5	10.5	10.5	10.5	5.3	27.3	13.3	2.5	2.5	2.5	1.0

Date	CA Class						CB Class						CD Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	150%	180%	250%	500%	0%	100%	150%	180%	250%	500%	0%	100%	150%	180%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2000	100	100	100	38	0	0	100	100	100	100	0	0	100	100	100	100	14	0
August 2001	100	100	100	0	0	0	100	100	100	85	0	0	100	100	100	100	0	0
August 2002	100	100	100	0	0	0	100	100	100	29	0	0	100	100	100	100	0	0
August 2003	100	100	100	0	0	0	100	100	100	0	0	0	100	100	100	83	0	0
August 2004	100	100	100	0	0	0	100	100	100	0	0	0	100	100	100	43	0	0
August 2005	100	100	100	0	0	0	100	100	100	0	0	0	100	100	100	18	0	0
August 2006	100	100	90	0	0	0	100	100	100	0	0	0	100	100	100	0	0	0
August 2007	100	100	75	0	0	0	100	100	100	0	0	0	100	100	100	0	0	0
August 2008	100	100	56	0	0	0	100	100	100	0	0	0	100	100	100	0	0	0
August 2009	100	100	30	0	0	0	100	100	100	0	0	0	100	100	100	0	0	0
August 2010	100	100	0	0	0	0	100	100	97	0	0	0	100	100	100	0	0	0
August 2011	100	100	0	0	0	0	100	100	43	0	0	0	100	100	100	0	0	0
August 2012	100	100	0	0	0	0	100	100	0	0	0	0	100	100	78	0	0	0
August 2013	100	100	0	0	0	0	100	100	0	0	0	0	100	100	0	0	0	0
August 2014	100	100	0	0	0	0	100	100	0	0	0	0	100	100	0	0	0	0
August 2015	100	100	0	0	0	0	100	100	0	0	0	0	100	100	0	0	0	0
August 2016	100	85	0	0	0	0	100	100	0	0	0	0	100	100	0	0	0	0
August 2017	100	21	0	0	0	0	100	100	0	0	0	0	100	100	0	0	0	0
August 2018	100	0	0	0	0	0	100	34	0	0	0	0	100	100	0	0	0	0
August 2019	100	0	0	0	0	0	100	0	0	0	0	0	100	12	0	0	0	0
August 2020	100	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
August 2021	100	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
August 2022	100	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
August 2023	100	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
August 2024	100	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
August 2025	100	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
August 2026	100	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
August 2027	100	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
August 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.2	17.6	9.1	0.9	0.3	0.1	28.5	18.9	11.9	2.7	0.6	0.2	28.7	19.8	13.4	5.0	0.9	0.2

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

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

Date	CE Class						CG Class						CH Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	150%	180%	250%	500%	0%	100%	150%	180%	250%	500%	0%	100%	150%	180%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2000	100	100	100	100	100	0	100	100	100	100	100	0	100	100	100	100	100	0
August 2001	100	100	100	100	0	0	100	100	100	100	0	0	100	100	100	100	0	0
August 2002	100	100	100	100	0	0	100	100	100	100	0	0	100	100	100	100	0	0
August 2003	100	100	100	100	0	0	100	100	100	100	0	0	100	100	100	100	0	0
August 2004	100	100	100	100	0	0	100	100	100	100	0	0	100	100	100	100	0	0
August 2005	100	100	100	100	0	0	100	100	100	100	0	0	100	100	100	100	0	0
August 2006	100	100	100	74	0	0	100	100	100	100	0	0	100	100	100	100	0	0
August 2007	100	100	100	22	0	0	100	100	100	100	0	0	100	100	100	100	0	0
August 2008	100	100	100	0	0	0	100	100	100	84	0	0	100	100	100	100	0	0
August 2009	100	100	100	0	0	0	100	100	100	50	0	0	100	100	100	100	0	0
August 2010	100	100	100	0	0	0	100	100	100	11	0	0	100	100	100	100	0	0
August 2011	100	100	100	0	0	0	100	100	100	0	0	0	100	100	100	47	0	0
August 2012	100	100	100	0	0	0	100	100	100	0	0	0	100	100	100	0	0	0
August 2013	100	100	92	0	0	0	100	100	100	0	0	0	100	100	100	0	0	0
August 2014	100	100	0	0	0	0	100	100	82	0	0	0	100	100	100	0	0	0
August 2015	100	100	0	0	0	0	100	100	19	0	0	0	100	100	100	0	0	0
August 2016	100	100	0	0	0	0	100	100	0	0	0	0	100	100	27	0	0	0
August 2017	100	100	0	0	0	0	100	100	0	0	0	0	100	100	0	0	0	0
August 2018	100	100	0	0	0	0	100	100	0	0	0	0	100	100	0	0	0	0
August 2019	100	100	0	0	0	0	100	100	0	0	0	0	100	100	0	0	0	0
August 2020	100	0	0	0	0	0	100	58	0	0	0	0	100	100	0	0	0	0
August 2021	100	0	0	0	0	0	100	0	0	0	0	0	100	29	0	0	0	0
August 2022	100	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
August 2023	100	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
August 2024	100	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
August 2025	100	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
August 2026	100	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
August 2027	100	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
August 2028	0	0	0	0	0	0	17	0	0	0	0	0	100	0	0	0	0	0
August 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.8	20.4	14.4	7.5	1.2	0.3	29.0	21.1	15.5	10.0	1.4	0.4	29.1	21.9	16.8	12.0	1.8	0.4

Date	CN Class					CP Class					ZC Class							
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption							
	0%	100%	150%	180%	250%	500%	0%	100%	150%	180%	250%	500%	0%	100%	150%	180%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2000	92	92	92	92	92	0	100	100	100	100	100	0	108	108	108	108	108	0
August 2001	84	84	84	84	0	0	100	100	100	100	92	0	116	116	116	116	116	0
August 2002	75	75	75	75	0	0	100	100	100	100	0	0	125	125	125	125	0	0
August 2003	65	65	65	65	0	0	100	100	100	100	0	0	135	135	135	135	0	0
August 2004	55	55	55	55	0	0	100	100	100	100	0	0	145	145	145	145	0	0
August 2005	43	43	43	43	0	0	100	100	100	100	0	0	157	157	157	157	0	0
August 2006	31	31	31	31	0	0	100	100	100	100	0	0	169	169	169	169	0	0
August 2007	18	18	18	18	0	0	100	100	100	100	0	0	182	182	182	182	0	0
August 2008	4	4	4	4	0	0	100	100	100	100	0	0	196	196	196	196	0	0
August 2009	0	0	0	0	0	0	96	96	96	96	0	0	211	211	211	211	0	0
August 2010	0	0	0	0	0	0	89	89	89	89	0	0	228	228	228	228	0	0
August 2011	0	0	0	0	0	0	83	83	83	83	0	0	245	245	245	245	0	0
August 2012	0	0	0	0	0	0	75	75	75	51	0	0	264	264	264	264	0	0
August 2013	0	0	0	0	0	0	67	67	67	0	0	0	285	285	285	221	0	0
August 2014	0	0	0	0	0	0	59	59	59	0	0	0	307	307	307	48	0	0
August 2015	0	0	0	0	0	0	50	50	50	0	0	0	331	331	331	0	0	0
August 2016	0	0	0	0	0	0	40	40	40	0	0	0	356	356	356	0	0	0
August 2017	0	0	0	0	0	0	29	29	0	0	0	0	384	384	282	0	0	0
August 2018	0	0	0	0	0	0	17	17	0	0	0	0	414	414	52	0	0	0
August 2019	0	0	0	0	0	0	5	5	0	0	0	0	446	446	0	0	0	0
August 2020	0	0	0	0	0	0	0	0	0	0	0	0	459	459	0	0	0	0
August 2021	0	0	0	0	0	0	0	0	0	0	0	0	459	459	0	0	0	0
August 2022	0	0	0	0	0	0	0	0	0	0	0	0	459	141	0	0	0	0
August 2023	0	0	0	0	0	0	0	0	0	0	0	0	459	0	0	0	0	0
August 2024	0	0	0	0	0	0	0	0	0	0	0	0	459	0	0	0	0	0
August 2025	0	0	0	0	0	0	0	0	0	0	0	0	459	0	0	0	0	0
August 2026	0	0	0	0	0	0	0	0	0	0	0	0	459	0	0	0	0	0
August 2027	0	0	0	0	0	0	0	0	0	0	0	0	459	0	0	0	0	0
August 2028	0	0	0	0	0	0	0	0	0	0	0	0	459	0	0	0	0	0
August 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	5.2	5.2	5.2	5.2	1.8	0.5	15.6	15.6	15.1	12.7	2.2	0.5	29.3	22.8	18.5	14.5	2.4	0.5

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

Date	CL Class						CM, CQ and CT Classes						CO Class						
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption						
	0%	100%	150%	180%	250%	500%	0%	100%	150%	180%	250%	500%	0%	100%	150%	180%	250%	500%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
August 2000	100	100	100	100	100	0	100	100	100	100	100	0	100	100	100	100	100	0	
August 2001	100	100	100	100	100	0	100	100	100	100	100	0	100	100	100	100	100	0	
August 2002	100	100	100	100	43	0	100	100	100	100	100	0	100	100	100	100	42	0	
August 2003	100	100	100	100	0	0	100	100	100	100	73	0	100	100	100	100	23	0	
August 2004	100	100	100	100	0	0	100	100	100	100	36	0	100	100	100	100	11	0	
August 2005	100	100	100	100	0	0	100	100	100	100	18	0	100	100	100	100	6	0	
August 2006	100	100	100	100	0	0	100	100	100	100	5	0	100	100	100	100	2	0	
August 2007	100	100	100	100	0	0	100	100	100	100	*	0	100	100	100	100	*	0	
August 2008	100	100	100	100	0	0	100	100	100	100	*	0	100	100	100	100	97	*	0
August 2009	100	100	100	100	0	0	100	100	100	100	*	0	100	100	100	92	*	0	
August 2010	100	100	100	100	0	0	100	100	100	100	*	0	100	100	100	86	*	0	
August 2011	100	100	100	100	0	0	100	100	100	100	*	0	100	100	100	79	*	0	
August 2012	100	100	100	100	0	0	100	100	100	100	*	0	100	100	100	72	*	0	
August 2013	100	100	100	100	0	0	100	100	100	100	*	0	100	100	100	65	*	0	
August 2014	100	100	100	100	0	0	100	100	100	100	*	0	100	100	97	58	*	0	
August 2015	100	100	100	80	0	0	100	100	100	100	*	0	100	100	87	51	*	0	
August 2016	100	100	100	54	0	0	100	100	100	100	*	0	100	100	77	45	*	0	
August 2017	100	100	100	28	0	0	100	100	100	100	*	0	100	100	67	39	*	0	
August 2018	100	100	100	5	0	0	100	100	100	100	*	0	100	100	58	33	*	0	
August 2019	100	100	72	0	0	0	100	100	100	87	*	0	100	100	49	27	*	0	
August 2020	100	100	38	0	0	0	100	100	100	71	*	0	100	93	41	22	*	0	
August 2021	100	100	5	0	0	0	100	100	100	56	*	0	100	77	33	18	*	0	
August 2022	100	100	0	0	0	0	100	100	81	43	*	0	100	62	26	14	*	0	
August 2023	100	61	0	0	0	0	100	100	59	31	*	0	100	46	19	10	*	0	
August 2024	100	0	0	0	0	0	100	100	39	20	*	0	100	32	13	6	*	0	
August 2025	100	0	0	0	0	0	100	54	21	11	*	0	100	17	7	3	*	0	
August 2026	100	0	0	0	0	0	100	11	4	2	*	0	100	3	1	1	*	0	
August 2027	100	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0	0
August 2028	100	0	0	0	0	0	100	0	0	0	0	0	87	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.5	24.2	20.7	17.2	3.0	0.6	29.9	26.1	24.6	22.8	4.9	0.8	29.5	23.8	20.3	16.7	3.1	0.6	

Date	PA Class						PB Class						PC Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	145%	175%	250%	500%	0%	100%	145%	175%	250%	500%	0%	100%	145%	175%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2000	99	92	92	92	92	92	100	100	100	100	100	100	100	100	100	100	100	100
August 2001	89	0	0	0	0	0	100	100	100	100	100	13	100	100	100	100	100	100
August 2002	78	0	0	0	0	0	100	0	0	0	0	0	100	92	92	92	92	0
August 2003	65	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
August 2004	52	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
August 2005	37	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
August 2006	21	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
August 2007	3	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
August 2008	0	0	0	0	0	0	80	0	0	0	0	0	100	0	0	0	0	0
August 2009	0	0	0	0	0	0	54	0	0	0	0	0	100	0	0	0	0	0
August 2010	0	0	0	0	0	0	26	0	0	0	0	0	100	0	0	0	0	0
August 2011	0	0	0	0	0	0	0	0	0	0	0	0	95	0	0	0	0	0
August 2012	0	0	0	0	0	0	0	0	0	0	0	0	64	0	0	0	0	0
August 2013	0	0	0	0	0	0	0	0	0	0	0	0	30	0	0	0	0	0
August 2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	5.0	1.5	1.5	1.5	1.5	1.4	10.1	2.5	2.5	2.5	2.5	1.9	13.4	3.5	3.5	3.5	3.5	2.2

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

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

Date	PD Class						PT Class						FA and SA Classes						
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption						
	0%	100%	145%	175%	250%	500%	0%	100%	145%	175%	250%	500%	0%	100%	145%	175%	250%	500%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
August 2000	100	100	100	100	100	100	100	100	100	100	100	100	100	97	82	76	71	60	23
August 2001	100	100	100	100	100	100	100	100	100	100	100	100	96	81	67	57	35	0	
August 2002	100	100	100	100	100	0	100	100	100	100	100	90	95	80	59	46	15	0	
August 2003	100	100	100	100	100	0	100	100	100	100	100	62	93	79	53	37	*	0	
August 2004	100	0	0	0	0	0	100	99	99	99	99	43	92	77	48	29	0	0	
August 2005	100	0	0	0	0	0	100	86	86	86	86	29	91	76	43	24	0	0	
August 2006	100	0	0	0	0	0	100	73	73	73	73	20	89	75	39	19	0	0	
August 2007	100	0	0	0	0	0	100	62	62	62	62	14	88	73	36	16	0	0	
August 2008	100	0	0	0	0	0	100	51	51	51	51	10	86	71	33	12	0	0	
August 2009	100	0	0	0	0	0	100	43	43	43	43	6	84	67	29	9	0	0	
August 2010	100	0	0	0	0	0	100	35	35	35	35	4	82	62	24	4	0	0	
August 2011	100	0	0	0	0	0	100	29	29	29	29	3	80	56	19	0	0	0	
August 2012	100	0	0	0	0	0	100	24	24	24	24	2	78	49	13	0	0	0	
August 2013	100	0	0	0	0	0	100	20	20	20	20	1	76	41	7	0	0	0	
August 2014	92	0	0	0	0	0	100	16	16	16	16	1	73	33	*	0	0	0	
August 2015	41	0	0	0	0	0	100	13	13	13	13	1	70	25	0	0	0	0	
August 2016	0	0	0	0	0	0	98	10	10	10	10	*	68	16	0	0	0	0	
August 2017	0	0	0	0	0	0	90	8	8	8	8	*	65	8	0	0	0	0	
August 2018	0	0	0	0	0	0	82	7	7	7	7	*	61	0	0	0	0	0	
August 2019	0	0	0	0	0	0	73	5	5	5	5	*	58	0	0	0	0	0	
August 2020	0	0	0	0	0	0	63	4	4	4	4	*	54	0	0	0	0	0	
August 2021	0	0	0	0	0	0	52	3	3	3	3	*	50	0	0	0	0	0	
August 2022	0	0	0	0	0	0	39	2	2	2	2	*	46	0	0	0	0	0	
August 2023	0	0	0	0	0	0	26	2	2	2	2	*	42	0	0	0	0	0	
August 2024	0	0	0	0	0	0	12	1	1	1	1	*	37	0	0	0	0	0	
August 2025	0	0	0	0	0	0	1	1	1	1	1	*	25	0	0	0	0	0	
August 2026	0	0	0	0	0	0	*	*	*	*	*	*	0	0	0	0	0	0	
August 2027	0	0	0	0	0	0	*	*	*	*	*	*	0	0	0	0	0	0	
August 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
August 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	15.9	4.5	4.5	4.5	4.5	2.6	21.9	10.5	10.5	10.5	10.5	5.4	19.3	11.0	6.0	3.8	1.6	0.7	

Date	SH, SK and SL Classes						SJ Class						Z Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	145%	175%	250%	500%	0%	100%	145%	175%	250%	500%	0%	100%	145%	175%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2000	96	76	68	62	62	30	100	100	100	100	55	0	107	107	107	107	107	107
August 2001	94	75	56	43	43	0	100	100	100	100	8	0	114	114	114	114	114	0
August 2002	93	73	46	28	20	0	100	100	100	100	0	0	121	121	121	121	121	0
August 2003	91	72	37	16	1	0	100	100	100	100	0	0	130	130	130	130	130	0
August 2004	90	70	30	6	0	0	100	100	100	100	0	0	138	138	138	138	70	0
August 2005	88	68	24	0	0	0	100	100	100	95	0	0	148	148	148	148	30	0
August 2006	86	66	19	0	0	0	100	100	100	77	0	0	157	157	157	157	8	0
August 2007	84	64	15	0	0	0	100	100	100	63	0	0	168	168	168	168	*	0
August 2008	81	61	11	0	0	0	100	100	100	50	0	0	179	179	179	179	*	0
August 2009	79	56	6	0	0	0	100	100	100	35	0	0	191	191	191	191	*	0
August 2010	76	49	0	0	0	0	100	100	97	18	0	0	204	204	204	204	*	0
August 2011	74	41	0	0	0	0	100	100	75	0	0	0	218	218	218	216	*	0
August 2012	71	32	0	0	0	0	100	100	52	0	0	0	232	232	232	199	*	0
August 2013	68	22	0	0	0	0	100	100	27	0	0	0	248	248	248	181	*	0
August 2014	64	12	0	0	0	0	100	100	1	0	0	0	264	264	264	163	*	0
August 2015	61	*	0	0	0	0	100	100	0	0	0	0	282	282	241	145	*	0
August 2016	57	0	0	0	0	0	100	66	0	0	0	0	301	301	216	128	*	0
August 2017	53	0	0	0	0	0	100	30	0	0	0	0	321	321	191	112	*	0
August 2018	49	0	0	0	0	0	100	0	0	0	0	0	343	332	167	97	*	0
August 2019	44	0	0	0	0	0	100	0	0	0	0	0	366	294	145	83	*	0
August 2020	39	0	0	0	0	0	100	0	0	0	0	0	390	255	123	69	*	0
August 2021	34	0	0	0	0	0	100	0	0	0	0	0	416	218	103	57	*	0
August 2022	28	0	0	0	0	0	100	0	0	0	0	0	444	182	84	46	*	0
August 2023	22	0	0	0	0	0	100	0	0	0	0	0	474	147	66	36	*	0
August 2024	16	0	0	0	0	0	100	0	0	0	0	0	506	113	50	26	*	0
August 2025	1	0	0	0	0	0	100	0	0	0	0	0	539	80	34	18	*	0
August 2026	0	0	0	0	0	0	0	0	0	0	0	0	555	48	20	10	*	0
August 2027	0	0	0	0	0	0	0	0	0	0	0	0	387	17	7	4	*	0
August 2028	0	0	0	0	0	0	0	0	0	0	0	0	203	0	0	0	0	0
August 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.9	8.9	3.7	2.1	1.8	0.8	26.5	17.5	13.1	8.9	1.1	0.3	28.6	23.5	21.0	18.9	5.3	1.5

* 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.

Characteristics of the R and RL Classes

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

The R and RL Classes will be subject to certain transfer restrictions. We will not permit transfer of record or beneficial ownership of an R or RL Certificate to a “disqualified organization.” In addition, we will not permit transfer of record or beneficial ownership of an R or RL Certificate to any person that is not a “U.S. Person” without our written consent. Treasury Department regulations (the “Regulations”) provide that a transfer of a “noneconomic residual interest” to a U.S. Person will be disregarded for all federal tax purposes unless no significant purpose of the transfer is to impede the assessment or collection of tax. The R and RL Classes will constitute noneconomic residual interests under the Regulations. Any transferee of an R or RL Certificate must execute and deliver an affidavit and an Internal Revenue Service Form W-9 on which the transferee provides its taxpayer identification number. See “Description of Certificates—Special Characteristics of Residual Certificates” and “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Residual Certificates*” in the REMIC Prospectus. Transferors of an R or RL Certificate should consult with their own tax advisors for further information regarding such transfers.

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

REMIC Elections and Special Tax Attributes

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

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

“Certain Federal Income Tax Consequences—*REMIC Election and Special Tax Attributes*” in the REMIC Prospectus.

Taxation of Beneficial Owners of Regular Certificates

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

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

<u>Class Group</u>	<u>PSA Prepayment Assumption</u>
1	180%
2	145%

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 either of those rates or any other rate. See “Description of the Certificates—*Weighted Average Lives of the Certificates*” in this prospectus supplement and “Description of Certificates—*Weighted Average Life and Final Distribution Date*” in the REMIC Prospectus.

Taxation of Beneficial Owners of Residual Certificates

For purposes of determining the portion of the taxable income of the Trust (or the Lower Tier REMIC) that generally will not be treated as excess inclusions, the rate to be used is 7.30% (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.

Taxation of Beneficial Owners of RCR Certificates

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

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

Combination RCR Classes. A beneficial owner of a Combination RCR Certificate will be treated as the beneficial owner of a proportionate interest in the REMIC Certificates underlying that Combination RCR Certificate. A beneficial owner of a Combination RCR Certificate must allocate its cost to acquire that Certificate among the underlying REMIC Certificates in proportion to their relative fair market values at the time of acquisition. Such owner should account for its ownership interest in each underlying REMIC Certificate as described under “—Taxation of Beneficial Owners

of Regular Certificates” in this prospectus supplement and “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*” in the REMIC Prospectus. When a beneficial owner sells a Combination RCR Certificate, the owner must allocate the sale proceeds among the underlying REMIC Certificates in proportion to their relative fair market values at the time of sale.

Exchanges. If a beneficial owner exchanges one or more REMIC Certificates for the related RCR Certificate or Certificates in the manner described under “Description of the Certificates—Combination and Recombination” in this prospectus supplement, the exchange will not be taxable. Likewise, if a beneficial owner exchanges one or more RCR Certificates for the related REMIC Certificate or Certificates in the manner described in that discussion, the exchange will not be a taxable exchange. In each of these cases, the beneficial owner will be treated as continuing to own after the exchange the same combination of interests in the related REMIC Certificates (or the same interest in the related REMIC Certificate) that it owned immediately prior to the exchange.

PLAN OF DISTRIBUTION

General. We are obligated to deliver the Certificates to Goldman, Sachs & Co. (the “Dealer”) in exchange for the Group 1 and Group 2 MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

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

LEGAL MATTERS

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

Schedule 1

<u>REMIC Certificates</u>		Available Recombinations (1)						
<u>Classes</u>	<u>Original Principal Balance</u>				<u>RCR Certificates</u>			<u>Final Distribution Date</u>
		<u>RCR Classes</u>	<u>Original Principal Balance</u>	<u>Interest Rate</u>	<u>Interest Type (2)</u>	<u>Principal Type (2)</u>	<u>CUSIP Number</u>	
Recombination 1								
SH	\$11,618,000	SL	\$15,700,000	(3)	INV	TAC	31359WA43	May 2026
SK	4,082,000							
Recombination 2								
SH	11,618,000	SA	20,880,833	(3)	INV	SUP	31359WA50	August 2026
SK	4,082,000							
SJ	5,180,833							

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

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

(3) For a description of this interest rate, see “Description of the Certificates—Distributions of Interest” herein.

I-V

Principal Balance Schedules

OA Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$57,857,000.00	May 2000	\$33,769,043.76	January 2001	\$13,244,841.51
September 1999	55,126,904.62	June 2000	31,158,637.55	February 2001	10,736,226.68
October 1999	52,410,386.07	July 2000	28,561,187.93	March 2001	8,240,040.71
November 1999	49,707,374.00	August 2000	25,976,627.73	April 2001	5,756,219.16
December 1999	47,017,798.43	September 2000	23,404,890.13	May 2001	3,284,697.91
January 2000	44,341,589.74	October 2000	20,845,908.67	June 2001	825,413.16
February 2000	41,678,678.66	November 2000	18,299,617.22	July 2001 and thereafter	0.00
March 2000	39,028,996.28	December 2000	15,765,949.98		
April 2000	36,392,474.05				

OB Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through June 2001	\$34,022,000.00	November 2001	\$22,732,327.18	May 2002	\$ 8,584,970.86
July 2001	32,400,301.45	December 2001	20,345,140.09	June 2002	6,267,666.11
August 2001	29,965,299.65	January 2002	17,969,752.07	July 2002	3,961,797.79
September 2001	27,542,344.94	February 2002	15,606,101.88	August 2002	1,667,306.55
October 2001	25,131,374.84	March 2002	13,254,128.62	September 2002 and thereafter	0.00
		April 2002	10,913,771.70		

OC Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through August 2002	\$54,315,000.00	May 2003	\$35,834,209.97	March 2004	\$14,471,863.68
September 2002	53,699,133.34	June 2003	33,650,291.25	April 2004	12,392,907.36
October 2002	51,427,219.42	July 2003	31,477,116.47	May 2004	10,324,149.69
November 2002	49,166,506.33	August 2003	29,314,629.82	June 2004	8,265,537.66
December 2002	46,916,935.93	September 2003	27,162,775.80	July 2004	6,217,018.53
January 2003	44,678,450.37	October 2003	25,021,499.18	August 2004	4,178,539.85
February 2003	42,450,992.10	November 2003	22,890,745.00	September 2004	2,150,049.43
March 2003	40,234,503.87	December 2003	20,770,458.60	October 2004	131,495.35
April 2003	38,028,928.72	January 2004	18,660,585.61	November 2004 and thereafter	0.00
		February 2004	16,561,071.91		

OD Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through October 2004	\$170,564,000.00	November 2005	\$145,335,352.62	February 2007	\$118,007,480.27
November 2004	168,686,825.94	December 2005	143,450,602.03	March 2007	116,255,648.96
December 2004	166,687,989.82	January 2006	141,575,040.14	April 2007	114,512,314.24
January 2005	164,698,935.85	February 2006	139,708,619.13	May 2007	112,777,431.83
February 2005	162,719,613.18	March 2006	137,851,291.44	June 2007	111,050,957.68
March 2005	160,749,971.20	April 2006	136,003,009.72	July 2007	109,348,967.36
April 2005	158,789,959.56	May 2006	134,163,726.88	August 2007	107,671,380.01
May 2005	156,839,528.17	June 2006	132,333,396.09	September 2007	106,017,856.45
June 2005	154,898,627.22	July 2006	130,511,970.73	October 2007	104,388,062.13
July 2005	152,967,207.11	August 2006	128,699,404.44	November 2007	102,781,667.08
August 2005	151,045,218.54	September 2006	126,895,651.08	December 2007	101,198,345.84
September 2005	149,132,612.44	October 2006	125,100,664.76	January 2008	99,637,777.41
October 2005	147,229,339.99	November 2006	123,314,399.83	February 2008	98,099,645.19
		December 2006	121,536,810.86	March 2008	96,583,636.92
		January 2007	119,767,852.66	April 2008	95,089,444.58

OD Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
May 2008	\$ 93,616,764.43	March 2013	\$ 36,487,040.47	January 2018	\$ 12,572,708.51
June 2008	92,165,296.83	April 2013	35,870,190.25	February 2018	12,320,915.60
July 2008	90,734,746.28	May 2013	35,262,550.88	March 2018	12,073,108.64
August 2008	89,324,821.32	June 2013	34,663,991.85	April 2018	11,829,229.68
September 2008	87,935,234.49	July 2013	34,074,384.44	May 2018	11,589,221.58
October 2008	86,565,702.26	August 2013	33,493,601.70	June 2018	11,353,027.99
November 2008	85,215,944.99	September 2013	32,921,518.47	July 2018	11,120,593.34
December 2008	83,885,686.87	October 2013	32,358,011.29	August 2018	10,891,862.87
January 2009	82,574,655.87	November 2013	31,802,958.41	September 2018	10,666,782.56
February 2009	81,282,583.70	December 2013	31,256,239.79	October 2018	10,445,299.15
March 2009	80,009,205.74	January 2014	30,717,737.01	November 2018	10,227,360.14
April 2009	78,754,261.00	February 2014	30,187,333.32	December 2018	10,012,913.75
May 2009	77,517,492.08	March 2014	29,664,913.58	January 2019	9,801,908.93
June 2009	76,298,645.09	April 2014	29,150,364.24	February 2019	9,594,295.37
July 2009	75,097,469.64	May 2014	28,643,573.30	March 2019	9,390,023.42
August 2009	73,913,718.77	June 2014	28,144,430.36	April 2019	9,189,044.17
September 2009	72,747,148.92	July 2014	27,652,826.51	May 2019	8,991,309.37
October 2009	71,597,519.85	August 2014	27,168,654.36	June 2019	8,796,771.47
November 2009	70,464,594.64	September 2014	26,691,808.01	July 2019	8,605,383.56
December 2009	69,348,139.61	October 2014	26,222,183.02	August 2019	8,417,099.41
January 2010	68,247,924.29	November 2014	25,759,676.41	September 2019	8,231,873.44
February 2010	67,163,721.38	December 2014	25,304,186.62	October 2019	8,049,660.69
March 2010	66,095,306.69	January 2015	24,855,613.49	November 2019	7,870,416.87
April 2010	65,042,459.13	February 2015	24,413,858.27	December 2019	7,694,098.27
May 2010	64,004,960.63	March 2015	23,978,823.56	January 2020	7,520,661.83
June 2010	62,982,596.12	April 2015	23,550,413.32	February 2020	7,350,065.07
July 2010	61,975,153.49	May 2015	23,128,532.85	March 2020	7,182,266.13
August 2010	60,982,423.53	June 2015	22,713,088.74	April 2020	7,017,223.73
September 2010	60,004,199.94	July 2015	22,303,988.91	May 2020	6,854,897.16
October 2010	59,040,279.21	August 2015	21,901,142.54	June 2020	6,695,246.31
November 2010	58,090,460.66	September 2015	21,504,460.06	July 2020	6,538,231.61
December 2010	57,154,546.37	October 2015	21,113,853.16	August 2020	6,383,814.07
January 2011	56,232,341.12	November 2015	20,729,234.77	September 2020	6,231,955.23
February 2011	55,323,652.40	December 2015	20,350,519.00	October 2020	6,082,617.19
March 2011	54,428,290.33	January 2016	19,977,621.18	November 2020	5,935,762.56
April 2011	53,546,067.64	February 2016	19,610,457.79	December 2020	5,791,354.52
May 2011	52,676,799.67	March 2016	19,248,946.50	January 2021	5,649,356.73
June 2011	51,820,304.26	April 2016	18,893,006.11	February 2021	5,509,733.39
July 2011	50,976,401.78	May 2016	18,542,556.55	March 2021	5,372,449.18
August 2011	50,144,915.06	June 2016	18,197,518.87	April 2021	5,237,469.30
September 2011	49,325,669.40	July 2016	17,857,815.21	May 2021	5,104,759.45
October 2011	48,518,492.46	August 2016	17,523,368.80	June 2021	4,974,285.79
November 2011	47,723,214.31	September 2016	17,194,103.93	July 2021	4,846,014.97
December 2011	46,939,667.35	October 2016	16,869,945.98	August 2021	4,719,914.12
January 2012	46,167,686.28	November 2016	16,550,821.31	September 2021	4,595,950.82
February 2012	45,407,108.09	December 2016	16,236,657.36	October 2021	4,474,093.13
March 2012	44,657,772.01	January 2017	15,927,382.56	November 2021	4,354,309.55
April 2012	43,919,519.49	February 2017	15,622,926.32	December 2021	4,236,569.03
May 2012	43,192,194.16	March 2017	15,323,219.07	January 2022	4,120,840.95
June 2012	42,475,641.81	April 2017	15,028,192.19	February 2022	4,007,095.14
July 2012	41,769,710.37	May 2017	14,737,778.01	March 2022	3,895,301.85
August 2012	41,074,249.84	June 2017	14,451,909.82	April 2022	3,785,431.76
September 2012	40,389,112.31	July 2017	14,170,521.84	May 2022	3,677,455.95
October 2012	39,714,151.90	August 2017	13,893,549.20	June 2022	3,571,345.93
November 2012	39,049,224.76	September 2017	13,620,927.94	July 2022	3,467,073.61
December 2012	38,394,188.99	October 2017	13,352,594.99	August 2022	3,364,611.29
January 2013	37,748,904.70	November 2017	13,088,488.18	September 2022	3,263,931.67
February 2013	37,113,233.88	December 2017	12,828,546.17	October 2022	3,165,007.84

OD Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
November 2022	\$ 3,067,813.28	April 2024	\$ 1,656,130.83	September 2025	\$ 625,539.52
December 2022	2,972,321.84	May 2024	1,585,933.39	October 2025	574,776.64
January 2023	2,878,507.73	June 2024	1,517,027.37	November 2025	525,003.39
February 2023	2,786,345.55	July 2024	1,449,392.87	December 2025	476,204.21
March 2023	2,695,810.26	August 2024	1,383,010.29	January 2026	428,363.81
April 2023	2,606,877.16	September 2024	1,317,860.32	February 2026	381,467.10
May 2023	2,519,521.91	October 2024	1,253,923.91	March 2026	335,499.20
June 2023	2,433,720.54	November 2024	1,191,182.30	April 2026	290,445.46
July 2023	2,349,449.38	December 2024	1,129,616.99	May 2026	246,291.45
August 2023	2,266,685.14	January 2025	1,069,209.75	June 2026	203,022.93
September 2023	2,185,404.83	February 2025	1,009,942.60	July 2026	160,625.88
October 2023	2,105,585.81	March 2025	951,797.85	August 2026	119,086.47
November 2023	2,027,205.76	April 2025	894,758.03	September 2026	78,391.10
December 2023	1,950,242.67	May 2025	838,805.94	October 2026	38,526.34
January 2024	1,874,674.86	June 2025	783,924.63	November 2026 and thereafter	0.00
February 2024	1,800,480.94	July 2025	730,097.40		
March 2024	1,727,639.86	August 2025	677,307.77		

CK Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$51,863,000.00	November 2001	\$25,058,545.68	February 2004	\$ 8,355,023.85
September 1999	50,655,688.82	December 2001	24,276,865.51	March 2004	7,896,302.73
October 1999	49,466,282.08	January 2002	23,508,823.51	April 2004	7,447,879.53
November 1999	48,294,602.62	February 2002	22,754,280.77	May 2004	7,009,645.69
December 1999	47,140,474.87	March 2002	22,013,099.63	June 2004	6,581,493.65
January 2000	46,003,724.84	April 2002	21,285,143.66	July 2004	6,163,316.84
February 2000	44,884,180.06	May 2002	20,570,277.67	August 2004	5,755,009.66
March 2000	43,781,669.62	June 2002	19,868,367.72	September 2004	5,356,467.50
April 2000	42,696,024.14	July 2002	19,179,281.04	October 2004	4,967,586.68
May 2000	41,627,075.72	August 2002	18,502,886.09	November 2004	4,588,264.50
June 2000	40,574,658.00	September 2002	17,839,052.50	December 2004	4,218,399.19
July 2000	39,538,606.09	October 2002	17,187,651.11	January 2005	3,857,889.93
August 2000	38,518,756.56	November 2002	16,548,553.90	February 2005	3,506,636.80
September 2000	37,514,947.47	December 2002	15,921,634.03	March 2005	3,164,540.84
October 2000	36,527,018.30	January 2003	15,306,765.81	April 2005	2,831,503.98
November 2000	35,554,809.98	February 2003	14,703,824.68	May 2005	2,507,429.05
December 2000	34,598,164.89	March 2003	14,112,687.22	June 2005	2,192,219.79
January 2001	33,656,926.77	April 2003	13,533,231.14	July 2005	1,885,780.83
February 2001	32,730,940.81	May 2003	12,965,335.26	August 2005	1,588,017.67
March 2001	31,820,053.57	June 2003	12,408,879.48	September 2005	1,298,836.69
April 2001	30,924,112.97	July 2003	11,863,744.82	October 2005	1,018,145.15
May 2001	30,042,968.33	August 2003	11,329,813.37	November 2005	745,851.16
June 2001	29,176,470.31	September 2003	10,806,968.31	December 2005	481,863.66
July 2001	28,324,470.89	October 2003	10,295,093.87	January 2006	226,092.47
August 2001	27,486,823.41	November 2003	9,794,075.35	February 2006 and thereafter	0.00
September 2001	26,663,382.53	December 2003	9,303,799.08		
October 2001	25,854,004.20	January 2004	8,824,152.44		

PA Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through July 2000	\$18,144,000.00	September 2000	\$15,370,592.57	January 2001	\$ 9,658,578.47
August 2000	16,774,876.63	October 2000	13,931,770.76	February 2001	8,248,481.61
		November 2000	12,500,186.00	March 2001	6,845,473.61
		December 2000	11,075,800.95	April 2001	5,449,517.89

PA Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
May 2001	\$ 4,060,578.08	August 2001 and thereafter	\$ 0.00
June 2001	2,678,617.96		
July 2001	1,303,601.54		

PB Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through July 2001	\$14,724,000.00	December 2001	\$ 9,255,427.29	May 2002	\$ 2,651,548.92
August 2001	14,659,492.98	January 2002	7,921,327.07	June 2002	1,350,588.60
September 2001	13,298,256.64	February 2002	6,593,923.59	July 2002	56,154.01
October 2001	11,943,857.07	March 2002	5,273,182.29	August 2002 and thereafter	0.00
November 2001	10,596,258.98	April 2002	3,959,068.80		

PC Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through July 2002	\$16,183,000.00	December 2002	\$ 9,863,694.24	May 2003	\$ 3,646,398.81
August 2002	14,951,211.47	January 2003	8,607,712.79	June 2003	2,421,562.10
September 2002	13,669,727.47	February 2003	7,358,024.92	July 2003	1,202,858.21
October 2002	12,394,668.68	March 2003	6,114,598.15	August 2003 and thereafter	0.00
November 2002	11,126,001.93	April 2003	4,877,400.17		

PD Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through July 2003	\$12,957,000.00	December 2003	\$ 8,157,228.76	May 2004	\$ 2,303,239.72
August 2003	12,947,255.49	January 2004	6,974,662.66	June 2004	1,149,942.84
September 2003	11,740,722.44	February 2004	5,798,011.16	July 2004	2,409.45
October 2003	10,540,227.72	March 2004	4,627,243.73	August 2004 and thereafter	0.00
November 2003	9,345,740.17	April 2004	3,462,329.99		

PT Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through July 2004	\$101,488,000.00	August 2005	\$ 87,083,618.37	November 2006	\$ 71,582,708.09
August 2004	100,348,609.79	September 2005	86,013,717.56	December 2006	70,589,970.43
September 2004	99,212,514.24	October 2005	84,949,149.55	January 2007	69,602,166.93
October 2004	98,082,093.36	November 2005	83,889,886.79	February 2007	68,619,272.08
November 2004	96,957,317.84	December 2005	82,835,901.89	March 2007	67,641,260.53
December 2004	95,838,158.53	January 2006	81,787,167.57	April 2007	66,668,107.03
January 2005	94,724,586.42	February 2006	80,743,656.72	May 2007	65,699,786.48
February 2005	93,616,572.67	March 2006	79,705,342.35	June 2007	64,736,273.91
March 2005	92,514,088.56	April 2006	78,672,197.61	July 2007	63,777,544.47
April 2005	91,417,105.55	May 2006	77,644,195.81	August 2007	62,823,573.43
May 2005	90,325,595.22	June 2006	76,621,310.36	September 2007	61,874,336.21
June 2005	89,239,529.30	July 2006	75,603,514.84	October 2007	60,930,783.50
July 2005	88,158,879.68	August 2006	74,590,782.95	November 2007	60,000,774.79
		September 2006	73,583,088.52	December 2007	59,084,121.35
		October 2006	72,580,405.53	January 2008	58,180,637.06

PT Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
February 2008	\$ 57,290,138.36	December 2012	\$ 22,711,556.84	October 2017	\$ 8,172,431.59
March 2008	56,412,444.19	January 2013	22,337,499.34	November 2017	8,018,598.70
April 2008	55,547,376.00	February 2013	21,968,998.27	December 2017	7,867,171.09
May 2008	54,694,757.65	March 2013	21,605,974.84	January 2018	7,718,113.84
June 2008	53,854,415.45	April 2013	21,248,351.40	February 2018	7,571,392.51
July 2008	53,026,178.09	May 2013	20,896,051.35	March 2018	7,426,973.13
August 2008	52,209,876.61	June 2013	20,548,999.15	April 2018	7,284,822.24
September 2008	51,405,344.35	July 2013	20,207,120.31	May 2018	7,144,906.83
October 2008	50,612,416.97	August 2013	19,870,341.38	June 2018	7,007,194.33
November 2008	49,830,932.37	September 2013	19,538,589.91	July 2018	6,871,652.68
December 2008	49,060,730.68	October 2013	19,211,794.48	August 2018	6,738,250.23
January 2009	48,301,654.22	November 2013	18,889,884.64	September 2018	6,606,955.77
February 2009	47,553,547.48	December 2013	18,572,790.92	October 2018	6,477,738.57
March 2009	46,816,257.09	January 2014	18,260,444.81	November 2018	6,350,568.28
April 2009	46,089,631.79	February 2014	17,952,778.75	December 2018	6,225,415.02
May 2009	45,373,522.38	March 2014	17,649,726.14	January 2019	6,102,249.30
June 2009	44,667,781.74	April 2014	17,351,221.27	February 2019	5,981,042.07
July 2009	43,972,264.75	May 2014	17,057,199.36	March 2019	5,861,764.66
August 2009	43,286,828.29	June 2014	16,767,596.53	April 2019	5,744,388.83
September 2009	42,611,331.22	July 2014	16,482,349.79	May 2019	5,628,886.71
October 2009	41,945,634.33	August 2014	16,201,397.00	June 2019	5,515,230.86
November 2009	41,289,600.31	September 2014	15,924,676.91	July 2019	5,403,394.19
December 2009	40,643,093.78	October 2014	15,652,129.11	August 2019	5,293,350.00
January 2010	40,005,981.18	November 2014	15,383,694.04	September 2019	5,185,071.99
February 2010	39,378,130.82	December 2014	15,119,312.94	October 2019	5,078,534.20
March 2010	38,759,412.79	January 2015	14,858,927.90	November 2019	4,973,711.06
April 2010	38,149,699.00	February 2015	14,602,481.79	December 2019	4,870,577.34
May 2010	37,548,863.11	March 2015	14,349,918.29	January 2020	4,769,108.17
June 2010	36,956,780.51	April 2015	14,101,181.85	February 2020	4,669,279.05
July 2010	36,373,328.33	May 2015	13,856,217.71	March 2020	4,571,065.81
August 2010	35,798,385.36	June 2015	13,614,971.85	April 2020	4,474,444.61
September 2010	35,231,832.08	July 2015	13,377,391.02	May 2020	4,379,391.98
October 2010	34,673,550.62	August 2015	13,143,422.70	June 2020	4,285,884.74
November 2010	34,123,424.73	September 2015	12,913,015.12	July 2020	4,193,900.08
December 2010	33,581,339.75	October 2015	12,686,117.19	August 2020	4,103,415.48
January 2011	33,047,182.61	November 2015	12,462,678.58	September 2020	4,014,408.75
February 2011	32,520,841.81	December 2015	12,242,649.63	October 2020	3,926,858.01
March 2011	32,002,207.36	January 2016	12,025,981.38	November 2020	3,840,741.71
April 2011	31,491,170.80	February 2016	11,812,625.55	December 2020	3,756,038.57
May 2011	30,987,625.18	March 2016	11,602,534.54	January 2021	3,672,727.64
June 2011	30,491,465.01	April 2016	11,395,661.41	February 2021	3,590,788.26
July 2011	30,002,586.25	May 2016	11,191,959.88	March 2021	3,510,200.06
August 2011	29,520,886.31	June 2016	10,991,384.30	April 2021	3,430,942.94
September 2011	29,046,264.01	July 2016	10,793,889.66	May 2021	3,352,997.12
October 2011	28,578,619.56	August 2016	10,599,431.61	June 2021	3,276,343.08
November 2011	28,117,854.55	September 2016	10,407,966.37	July 2021	3,200,961.58
December 2011	27,663,871.93	October 2016	10,219,450.80	August 2021	3,126,833.66
January 2012	27,216,576.00	November 2016	10,033,842.36	September 2021	3,053,940.61
February 2012	26,775,872.37	December 2016	9,851,099.10	October 2021	2,982,264.01
March 2012	26,341,667.95	January 2017	9,671,179.66	November 2021	2,911,785.68
April 2012	25,913,870.95	February 2017	9,494,043.25	December 2021	2,842,487.72
May 2012	25,492,390.83	March 2017	9,319,649.66	January 2022	2,774,352.47
June 2012	25,077,138.33	April 2017	9,147,959.24	February 2022	2,707,362.52
July 2012	24,668,025.38	May 2017	8,978,932.89	March 2022	2,641,500.72
August 2012	24,264,965.18	June 2017	8,812,532.05	April 2022	2,576,750.14
September 2012	23,867,872.08	July 2017	8,648,718.72	May 2022	2,513,094.13
October 2012	23,476,661.65	August 2017	8,487,455.42	June 2022	2,450,516.24
November 2012	23,091,250.61	September 2017	8,328,705.19	July 2022	2,389,000.27

PT Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
August 2022	\$ 2,328,530.25	July 2024	\$ 1,192,877.20	June 2026	\$ 444,141.87
September 2022	2,269,090.44	August 2024	1,153,266.51	July 2026	418,417.91
October 2022	2,210,665.32	September 2024	1,114,368.91	August 2026	393,191.04
November 2022	2,153,239.60	October 2024	1,076,173.45	September 2026	368,453.41
December 2022	2,096,798.19	November 2024	1,038,669.29	October 2026	344,197.30
January 2023	2,041,326.24	December 2024	1,001,845.78	November 2026	320,415.09
February 2023	1,986,809.09	January 2025	965,692.43	December 2026	297,099.27
March 2023	1,933,232.30	February 2025	930,198.87	January 2027	274,242.46
April 2023	1,880,581.65	March 2025	895,354.90	February 2027	251,837.35
May 2023	1,828,843.09	April 2025	861,150.46	March 2027	229,876.78
June 2023	1,778,002.79	May 2025	827,575.65	April 2027	208,353.67
July 2023	1,728,047.13	June 2025	794,620.70	May 2027	187,261.04
August 2023	1,678,962.67	July 2025	762,275.97	June 2027	166,592.03
September 2023	1,630,736.17	August 2025	730,532.00	July 2027	146,339.86
October 2023	1,583,354.56	September 2025	699,379.41	August 2027	126,497.86
November 2023	1,536,804.99	October 2025	668,809.01	September 2027	107,059.47
December 2023	1,491,074.76	November 2025	638,811.71	October 2027	88,018.20
January 2024	1,446,151.38	December 2025	609,378.56	November 2027	69,367.68
February 2024	1,402,022.53	January 2026	580,500.74	December 2027	51,101.62
March 2024	1,358,676.07	February 2026	552,169.57	January 2028	33,213.83
April 2024	1,316,100.01	March 2026	524,376.48	February 2028	15,698.19
May 2024	1,274,282.57	April 2026	497,113.02	March 2028 and thereafter	0.00
June 2024	1,233,212.12	May 2026	470,370.89		

SH Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$11,618,000.00	August 2001	\$ 5,040,043.63	August 2003	\$ 1,865,733.27
September 1999	11,296,838.93	September 2001	4,880,654.89	September 2003	1,760,174.87
October 1999	10,961,375.37	October 2001	4,723,840.84	October 2003	1,656,526.67
November 1999	10,611,841.72	November 2001	4,569,570.47	November 2003	1,554,764.30
December 1999	10,248,482.97	December 2001	4,417,813.08	December 2003	1,454,863.69
January 2000	9,871,556.33	January 2002	4,268,538.27	January 2004	1,356,800.94
February 2000	9,481,330.95	February 2002	4,121,715.97	February 2004	1,260,552.47
March 2000	9,078,087.64	March 2002	3,977,316.36	March 2004	1,166,094.86
April 2000	8,662,118.46	April 2002	3,835,309.98	April 2004	1,073,404.97
May 2000	8,233,726.40	May 2002	3,695,667.62	May 2004	982,459.89
June 2000	7,793,224.98	June 2002	3,558,360.37	June 2004	893,236.93
July 2000	7,340,937.88	July 2002	3,423,359.64	July 2004	805,713.62
August 2000	7,158,629.44	August 2002	3,290,637.08	August 2004	719,867.75
September 2000	6,972,438.92	September 2002	3,160,164.67	September 2004	635,677.29
October 2000	6,782,589.89	October 2002	3,031,914.64	October 2004	553,120.46
November 2000	6,595,678.06	November 2002	2,905,859.49	November 2004	472,175.69
December 2000	6,411,668.80	December 2002	2,781,972.04	December 2004	392,821.63
January 2001	6,230,527.83	January 2003	2,660,225.35	January 2005	315,037.15
February 2001	6,052,221.18	February 2003	2,540,592.75	February 2005	238,801.31
March 2001	5,876,715.27	March 2003	2,423,047.84	March 2005	164,093.41
April 2001	5,703,976.80	April 2003	2,307,564.50	April 2005	90,892.93
May 2001	5,533,972.86	May 2003	2,194,116.85	May 2005	19,179.59
June 2001	5,366,670.82	June 2003	2,082,679.29	June 2005 and thereafter	0.00
July 2001	5,202,038.39	July 2003	1,973,226.47		

SK Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$4,082,000.00	August 2001	\$1,770,826.14	August 2003	\$ 655,527.91
September 1999	3,969,159.63	September 2001	1,714,824.69	September 2003	618,439.82
October 1999	3,851,294.05	October 2001	1,659,727.86	October 2003	582,022.88
November 1999	3,728,484.93	November 2001	1,605,524.76	November 2003	546,268.54
December 1999	3,600,818.34	December 2001	1,552,204.59	December 2003	511,168.32
January 2000	3,468,384.65	January 2002	1,499,756.69	January 2004	476,713.85
February 2000	3,331,278.44	February 2002	1,448,170.47	February 2004	442,896.81
March 2000	3,189,598.36	March 2002	1,397,435.48	March 2004	409,709.00
April 2000	3,043,447.03	April 2002	1,347,541.34	April 2004	377,142.29
May 2000	2,892,930.90	May 2002	1,298,477.81	May 2004	345,188.61
June 2000	2,738,160.13	June 2002	1,250,234.73	June 2004	313,840.00
July 2000	2,579,248.45	July 2002	1,202,802.03	July 2004	283,088.57
August 2000	2,515,194.13	August 2002	1,156,169.79	August 2004	252,926.51
September 2000	2,449,775.84	September 2002	1,110,328.13	September 2004	223,346.07
October 2000	2,383,072.12	October 2002	1,065,267.30	October 2004	194,339.62
November 2000	2,317,400.40	November 2002	1,020,977.66	November 2004	165,899.57
December 2000	2,252,748.50	December 2002	977,449.64	December 2004	138,018.41
January 2001	2,189,104.37	January 2003	934,673.77	January 2005	110,688.73
February 2001	2,126,456.09	February 2003	892,640.69	February 2005	83,903.16
March 2001	2,064,791.85	March 2003	851,341.13	March 2005	57,654.44
April 2001	2,004,099.96	April 2003	810,765.90	April 2005	31,935.36
May 2001	1,944,368.84	May 2003	770,905.92	May 2005	6,738.78
June 2001	1,885,587.04	June 2003	731,752.18	June 2005 and thereafter	0.00
July 2001	1,827,743.22	July 2003	693,295.79		

SL Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$15,700,000.00	August 2001	\$ 6,810,869.77	August 2003	\$ 2,521,261.18
September 1999	15,265,998.56	September 2001	6,595,479.58	September 2003	2,378,614.69
October 1999	14,812,669.42	October 2001	6,383,568.70	October 2003	2,238,549.55
November 1999	14,340,326.65	November 2001	6,175,095.23	November 2003	2,101,032.84
December 1999	13,849,301.31	December 2001	5,970,017.67	December 2003	1,966,032.01
January 2000	13,339,940.98	January 2002	5,768,294.96	January 2004	1,833,514.79
February 2000	12,812,609.39	February 2002	5,569,886.44	February 2004	1,703,449.28
March 2000	12,267,686.00	March 2002	5,374,751.84	March 2004	1,575,803.86
April 2000	11,705,565.49	April 2002	5,182,851.32	April 2004	1,450,547.26
May 2000	11,126,657.30	May 2002	4,994,145.43	May 2004	1,327,648.50
June 2000	10,531,385.11	June 2002	4,808,595.10	June 2004	1,207,076.93
July 2000	9,920,186.33	July 2002	4,626,161.67	July 2004	1,088,802.19
August 2000	9,673,823.57	August 2002	4,446,806.87	August 2004	972,794.25
September 2000	9,422,214.76	September 2002	4,270,492.80	September 2004	859,023.36
October 2000	9,165,662.01	October 2002	4,097,181.94	October 2004	747,460.08
November 2000	8,913,078.46	November 2002	3,926,837.15	November 2004	638,075.26
December 2000	8,664,417.30	December 2002	3,759,421.68	December 2004	530,840.04
January 2001	8,419,632.20	January 2003	3,594,899.12	January 2005	425,725.88
February 2001	8,178,677.27	February 2003	3,433,233.44	February 2005	322,704.47
March 2001	7,941,507.12	March 2003	3,274,388.97	March 2005	221,747.85
April 2001	7,708,076.76	April 2003	3,118,330.40	April 2005	122,828.29
May 2001	7,478,341.70	May 2003	2,965,022.77	May 2005	25,918.37
June 2001	7,252,257.86	June 2003	2,814,431.47	June 2005 and thereafter	0.00
July 2001	7,029,781.61	July 2003	2,666,522.25		

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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\$700,000,000



FannieMae

**Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 1999-44**

PROSPECTUS SUPPLEMENT

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Goldman, Sachs & Co.

July 22, 1999
