

\$959,502,122



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2000-6**

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will indirectly own

- Fannie Mae MBS,
- underlying REMIC certificates backed directly or indirectly by Fannie Mae MBS and
- a separate non-interest bearing cash deposit of \$999.99.

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

Carefully consider the risk factors starting on page S-11 of this prospectus supplement and on page 10 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.

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

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

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

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

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
PA	1	\$ 15,783,000	PAC	6.5%	FIX	31359X E 5 4	February 2010
PB	1	17,096,000	PAC	6.5	FIX	31359X E 6 2	May 2015
PC	1	13,858,000	PAC	6.5	FIX	31359X E 7 0	April 2018
PD	1	15,267,000	PAC	6.5	FIX	31359X E 8 8	November 2020
PE	1	25,108,000	PAC	6.5	FIX	31359X E 9 6	January 2024
PF	1	23,382,000	PAC	6.5	FIX	31359X F 2 0	May 2026
PG	1	28,986,000	PAC	6.5	FIX	31359X F 3 8	October 2028
PH	1	21,780,000	PAC	6.5	FIX	31359X F 4 6	March 2030
G	1	38,136,000	SCH	6.5	FIX	31359X F 5 3	March 2030
SA	1	14,056,667	SUP	(1)	INV	31359X F 6 1	March 2030
FA	1	36,547,333	SUP	(1)	FLT	31359X F 7 9	March 2030
TJ	2	127,477,000	PAC	7.5	FIX	31359X F 8 7	October 2028
TK(2)	2	5,000,000	PAC/AD	7.5	FIX	31359X F 9 5	September 2007
TL(2)	2	10,065,435	PAC/AD	7.5	FIX	31359X G 2 9	January 2016
TZ(2)	2	6,665,000	PAC	7.5	FIX/Z	31359X G 3 7	March 2030
GA	2	16,254,000	SCH	7.5	FIX	31359X G 4 5	December 2028
GB	2	9,339,000	SCH	7.5	FIX	31359X G 5 2	November 2029
GC	2	2,883,000	SCH	7.5	FIX	31359X G 6 0	February 2030
GD	2	1,524,000	SCH	7.5	FIX	31359X G 7 8	March 2030
SG	2	4,559,833	SCH	(1)	INV	31359X G 8 6	March 2030
FG	2	22,799,167	SCH	(1)	FLT	31359X G 9 4	March 2030
T	2	2,667,000	SUP	(3)	PO	31359X H 2 8	March 2030
HA	2	2,111,000	SUP	8.0	FIX	31359X H 3 6	July 2028
HB	2	1,655,000	SUP	8.0	FIX	31359X H 4 4	August 2028
HC	2	1,015,000	SUP	8.0	FIX	31359X H 5 1	September 2028
HD	2	6,922,000	SUP	8.0	FIX	31359X H 6 9	January 2029
UU(4)	2	5,302,000(5)	RTL/SUP	8.0	FIX	31359X H 7 7	March 2030
YS	2	1,082,353	SUP	(1)	INV	31359X H 8 5	March 2030
SH	2	1,473,202	SUP	(1)	INV	31359X H 9 3	March 2030
FY(2)	2	20,444,445	SUP	(1)	FLT	31359X J 2 6	March 2030
SY(2)	2	20,444,445(6)	NTL	(1)	INV/IO	31359X J 3 4	March 2030
K	3	138,369,000	PAC	7.5	FIX	31359X J 4 2	September 2028
KA	3	25,000,000	PAC	7.5	FIX	31359X J 5 9	March 2030
SL	3	5,032,000	SCH	(1)	INV	31359X J 6 7	March 2030
FM	3	25,160,000	SCH	(1)	FLT	31359X J 7 5	March 2030
SM	3	25,160,000(6)	NTL	(1)	INV/IO	31359X J 8 3	March 2030
SV(2)	3	3,372,222	TAC/AD	(1)	INV	31359X J 9 1	January 2030
FV(2)	3	26,977,778	TAC/AD	(1)	FLT	31359X K 2 4	January 2030
KZ(2)	3	17,061,562	SUP	8.0	FIX/Z	31359X K 3 2	January 2030
SK	3	323,529	SUP	(1)	INV	31359X K 4 0	March 2030
FK	3	5,176,472	SUP	(1)	FLT	31359X K 5 7	March 2030
KO	3	3,527,437	SUP	(3)	PO	31359X K 6 5	March 2030
A	4	52,566,000	SC/SEQ	7.5	FIX	31359X K 7 3	December 2016
B	4	10,926,508	SC/SEQ	7.5	FIX	31359X K 8 1	December 2016
C	5	121,202,000	SC/SEQ	7.5	FIX	31359X K 9 9	September 2026
D	5	25,569,179	SC/SEQ	7.5	FIX	31359X L 2 3	September 2026
R		0	NPR	0	NPR	31359X L 3 1	March 2030
RL		0	NPR	0	NPR	31359X L 4 9	March 2030

- (1) Based on LIBOR.
- (2) Exchangeable classes.
- (3) Principal only classes.
- (4) The UU Class is a retail class.

- (5) The retail certificates are offered in \$1,000 increments.
- (6) Notional balances. These classes are interest only 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 FH, KV, TM and KC Classes are the RCR classes, as further described in this prospectus supplement.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be February 29, 2000.

Merrill Lynch & Co.

January 25, 2000

TABLE OF CONTENTS

	<u>Page</u>		<u>Page</u>
AVAILABLE INFORMATION	S- 3	<i>Floating Rate and Inverse Floating Rate</i>	
REFERENCE SHEET	S- 4	<i>Classes</i>	S-27
ADDITIONAL RISK FACTORS	S-11	CALCULATION OF LIBOR	S-27
DESCRIPTION OF THE CERTIFICATES ..	S-12	DISTRIBUTIONS OF PRINCIPAL	S-27
GENERAL	S-12	<i>Categories of Classes</i>	S-27
<i>Structure</i>	S-12	<i>Principal Distribution Amount</i>	S-28
<i>Fannie Mae Guaranty</i>	S-13	<i>Group 1 Principal Distribution Amount</i>	S-28
<i>Characteristics of Certificates</i>	S-14	<i>Group 2 Principal Distribution Amount</i>	S-29
<i>Authorized Denominations</i>	S-14	<i>TZ Accrual Amount</i>	S-29
<i>Distribution Dates</i>	S-14	<i>Group 2 Cash Flow Distribution Amount</i> ...	S-29
<i>Record Date</i>	S-14	<i>Group 3 Principal Distribution Amount</i>	S-29
<i>Class Factors</i>	S-14	<i>KZ Accrual Amount</i>	S-29
<i>Optional Termination</i>	S-15	<i>Group 3 Cash Flow Distribution Amount</i> ...	S-30
<i>Voting the Underlying REMIC Certificates</i> ...	S-15	<i>Group 4 Principal Distribution Amount</i>	S-30
CHARACTERISTICS OF THE RETAIL		<i>Group 5 Principal Distribution Amount</i>	S-30
CERTIFICATES	S-15	STRUCTURING ASSUMPTIONS	S-30
<i>General</i>	S-15	<i>Pricing Assumptions</i>	S-30
<i>Method of Payment</i>	S-16	<i>Prepayment Assumptions</i>	S-31
<i>Retail Interest Payments</i>	S-16	<i>Structuring Ranges and Rate</i>	S-31
<i>Retail Principal Payments</i>	S-16	<i>Initial Effective Ranges</i>	S-31
<i>General</i>	S-16	YIELD TABLES	S-32
<i>Rounding of Retail Principal Payments</i>	S-16	<i>General</i>	S-32
<i>Retail Principal Payment Requests</i>	S-16	<i>The Inverse Floating Rate Classes</i>	S-33
<i>Withdrawing a Retail Principal</i>		<i>The Principal Only Classes</i>	S-36
<i>Payment Request</i>	S-17	WEIGHTED AVERAGE LIVES OF THE	
<i>Excess Retail Principal Payment by</i>		CERTIFICATES	S-36
<i>Random Lot</i>	S-17	DECREMENT TABLES	S-37
<i>Beneficial Owners</i>	S-18	CHARACTERISTICS OF THE R AND RL CLASSES ..	S-44
<i>Tax Information</i>	S-18	CERTAIN ADDITIONAL FEDERAL	
<i>Certain Principal Payment Considerations</i>	S-19	INCOME TAX CONSEQUENCES	S-44
<i>Weighted Average Lives of the Retail</i>		REMIC ELECTIONS AND SPECIAL TAX	
<i>Certificates</i>	S-19	ATTRIBUTES	S-45
<i>Investment Determination</i>	S-22	TAXATION OF BENEFICIAL OWNERS OF REGULAR	
COMBINATION AND RECOMBINATION	S-22	CERTIFICATES	S-45
<i>General</i>	S-22	TAXATION OF BENEFICIAL OWNERS OF RESIDUAL	
<i>Procedures</i>	S-22	CERTIFICATES	S-46
<i>Additional Considerations</i>	S-22	TAXATION OF BENEFICIAL OWNERS OF RCR	
BOOK-ENTRY PROCEDURES	S-23	CERTIFICATES	S-46
<i>General</i>	S-23	<i>General</i>	S-46
<i>Method of Payment</i>	S-23	<i>Combination RCR Classes</i>	S-46
THE TRUST MBS	S-24	<i>Exchanges</i>	S-46
THE UNDERLYING REMIC CERTIFICATES	S-24	PLAN OF DISTRIBUTION	S-46
FINAL DATA STATEMENT	S-25	<i>General</i>	S-46
DISTRIBUTIONS OF INTEREST	S-25	<i>Increase in Certificates</i>	S-46
<i>Categories of Classes</i>	S-25	LEGAL MATTERS	S-47
<i>General</i>	S-26	EXHIBIT A	A- 1
<i>Interest Accrual Periods</i>	S-26	SCHEDULE 1	A- 2
<i>Accrual Classes</i>	S-26	PRINCIPAL BALANCE SCHEDULES	B- 1
<i>Notional Classes</i>	S-26		

AVAILABLE INFORMATION

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

- the Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated September 18, 1998 (the “REMIC Prospectus”);
- the Prospectus for Fannie Mae Guaranteed Mortgage Pass-Through Certificates dated October 1, 1999 (the “MBS Prospectus”);
- our Information Statement dated March 31, 1999 and its supplements (the “Information Statement”); and
- the disclosure documents relating to the underlying REMIC certificates (the “Underlying REMIC Disclosure Documents”).

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

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

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

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

Merrill Lynch, Pierce, Fenner & Smith Incorporated
Prospectus Department
44B Colonial Drive
Piscataway, New Jersey 08854
(telephone 732-885-2760).

REFERENCE SHEET

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

The Retail Certificates (UU Class)

Description

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

Timing of Principal Payments

It is possible that no principal will be available for payment to holders of the retail certificates for a substantial period. Thereafter, the amount of principal available for payment to such holders is likely to fluctuate, and may vary widely from period to period. See “Description of the Certificates—Distributions of Principal—*Principal Distribution Amount*” in this prospectus supplement.

Investment Objective

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

Liquidity

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

Federal Income Taxes

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

Maturity

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

Assets Underlying Each Group of Classes

<u>Group</u>	<u>Assets</u>
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Class 1999-57-DA REMIC Certificate
5	Class 2000-2-CA REMIC Certificate Class 2000-2-CB REMIC Certificate

Assumed Characteristics of the Mortgage Loans Underlying the Trust MBS (as of February 1, 2000)

	<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	\$250,000,000	360	338	18	7.04%
Group 2 MBS	\$249,238,435	360	351	9	8.03%
Group 3 MBS	\$250,000,000	360	357	2	8.00%

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.

Characteristics of the Underlying REMIC Certificates

Exhibit A describes the underlying REMIC certificates, including certain information about the related mortgage loans. To learn more about the underlying REMIC certificates, you should obtain the current class factors and disclosure documents for the underlying REMIC certificates from us as described on page S-3.

Class Factors

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

Settlement Date

We expect to issue the certificates on February 29, 2000.

Distribution Dates

We will make payments on the Group 1, Group 2, Group 3, Group 4 and Group 5 Classes on the 25th day of each calendar month, or on the next business day if the 25th day is not a business day.

Retail Class Units

The UU Class consists of retail certificates. We will issue the retail certificates in units having \$1,000 denominations. Since these units cannot be divided into smaller denominations, you can purchase one or more retail class units in whole but not in part. On each distribution date, principal on the retail certificates may be paid to owners of retail class units, but only in increments of \$1,000. Accordingly, certain retail class units will be paid in full on a particular distribution date, while the remaining retail class units will receive no principal payments on that date. The investors in retail

class units who receive principal payments on a particular distribution date will first be selected from those investors who request them. If on any distribution date the amount of principal payable on the retail certificates exceeds the total amount of principal requested by retail investors, then remaining retail investors will be selected randomly to receive principal payments on that date in the amount of the excess.

Book-Entry and Physical Certificates

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

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

<u>Fed Book-Entry</u>	<u>DTC Book-Entry</u>	<u>Physical</u>
All Group 1, 2, 3, 4 and 5 Classes (other than the UU Class) and the RCR Classes	The UU Class	R and RL Classes

Exchanging Certificates Through Combination and Recombination

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

Interest Payments

We will make the first interest payment in March 2000 in an amount equal to approximately \$6.67 with respect to each retail class unit. We will continue to pay interest in that approximate amount on each monthly distribution date on each retail class unit until it is retired.

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

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

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

<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>
SA	5.53800%	20.6700%	0.00%	20.67% – (2.6 × LIBOR)
FA	6.87000%	9.0000%	1.05%	LIBOR + 105 basis points
SG	12.80000%	42.2500%	0.00%	42.25% – (5 × LIBOR)
FG	6.44000%	9.00000%	0.55%	LIBOR + 55 basis points
YS	17.00000%	17.00000%	0.00%	149.22222% – (18.88888888 × LIBOR)
SH	15.40407%	97.14285%	0.00%	97.14285% – (13.87755102 × LIBOR)
FY	6.94000%	9.00000%	1.05%	LIBOR + 105 basis points
SY	0.05000%	0.05000%	0.00%	7.95% – LIBOR
SL	12.55000%	42.00000%	0.00%	42% – (5 × LIBOR)
FM	6.44000%	9.00000%	0.55%	LIBOR + 55 basis points
SM	0.05000%	0.05000%	0.00%	8.45% – LIBOR
SV	19.28000%	66.40000%	0.00%	66.4% – (8 × LIBOR)
FV	6.59000%	9.00000%	0.70%	LIBOR + 70 basis points
SK	17.76000%	112.0000%	0.00%	112% – (16 × LIBOR)
FK	7.39000%	8.50000%	1.50%	LIBOR + 150 basis points
FH	6.99000%	9.00000%	1.10%	LIBOR + 110 basis points

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

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

Notional Classes

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

<u>Class</u>	
SY	100% of the FY Class
SM	100% of the FM Class

Distributions of Principal

Group 1 Principal Distribution Amount

1. To the PA, PB, PC, PD, PE, PF, PG and PH Classes, in that order, to their Planned Balances.
2. To the G Class, to its Scheduled Balance.
3. To the FA and SA Classes, pro rata, to zero.
4. To the G Class, to zero.
5. To the PA, PB, PC, PD, PE, PF, PG and PH Classes, in that order, to zero.

Group 2 Principal Distribution Amount

TZ Accrual Amount

To the TK and TL Classes, in that order, to zero, and thereafter to the TZ Class.

Group 2 Cash Flow Distribution Amount

1. To the TJ, TK, TL and TZ Classes, in that order, to their Planned Balances.
2. (a) 52.3021670531% of the remaining amount to the GA, GB, GC and GD Classes, in that order, to their Scheduled Balances, and
 - (b) 47.6978329469% of such remaining amount to the FG and SG Classes, pro rata, to their Scheduled Balances.
3. (a) 93.75% of the remaining amount as follows:
 - first*, to the HA, HB, HC and HD Classes, in that order, to zero; and
 - second*, to the UU, FY, SH and YS Classes, pro rata, to zero, and
 - (b) 6.25% of such remaining amount to the T Class to zero.
4. (a) 52.3021670531% of the remaining amount to the GA, GB, GC and GD Classes, in that order, to zero, and
 - (b) 47.6978329469% of such remaining amount to the FG and SG Classes, pro rata, to zero.
5. To the TJ, TK, TL and TZ Classes, in that order, to zero.

Group 3 Principal Distribution Amount

KZ Accrual Amount

To the FV and SV Classes, pro rata, to zero, and thereafter to the KZ Class.

Group 3 Cash Flow Distribution Amount

1. To the K and KA Classes, in that order, to their Planned Balances.
2. To the FM and SL Classes, pro rata, to their Scheduled Balances.
3. (a) 93.7500008859% of the remaining amount as follows:
 - first*, to the FV and SV Classes, pro rata, to their Targeted Balances;
 - second*, to the KZ Class to zero;
 - third*, to the FV and SV Classes, pro rata, to zero; and
 - fourth*, to the FK and SK Classes, pro rata, to zero, and
 - (b) 6.2499991141% of such remaining amount to the KO Class to zero.
4. To the FM and SL Classes, pro rata, to zero.
5. To the K and KA Classes, in that order, to zero.

Group 4 Principal Distribution Amount

To the A and B Classes, in that order, to zero.

Group 5 Principal Distribution Amount

To the C and D 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) *

Group 1 Classes		PSA Prepayment Assumption				
		0%	100%	134%	250%	500%
PA		4.6	1.5	1.5	1.5	1.4
PB		9.9	2.5	2.5	2.5	1.9
PC		13.3	3.5	3.5	3.5	2.2
PD		15.7	4.5	4.5	4.5	2.5
PE		18.4	6.0	6.0	6.0	3.1
PF		20.9	8.0	8.0	8.0	4.0
PG		23.1	11.0	11.0	11.0	5.5
PH		25.0	17.7	17.7	17.7	9.4

		PSA Prepayment Assumption						
		0%	100%	128%	134%	154%	250%	500%
G		25.5	8.0	3.0	3.0	3.0	2.4	1.0
SA and FA		28.9	21.7	19.0	17.7	14.0	1.9	0.6

Group 2 Classes		PSA Prepayment Assumption				
		0%	100%	150%	250%	500%
TJ		16.7	6.9	6.9	6.9	3.9
TK		4.1	4.1	4.1	4.1	4.1
TL		12.1	11.9	11.9	11.9	7.9
TZ		24.8	18.9	18.9	18.9	11.3
TM		24.8	18.4	18.4	18.4	9.9

		PSA Prepayment Assumption						
		0%	100%	144%	150%	170%	250%	500%
GA		23.8	3.1	1.1	1.1	1.1	1.1	1.1
GB		27.4	14.7	3.5	3.5	3.5	3.4	1.8
GC		28.0	17.5	7.9	7.9	7.9	6.0	2.0
GD		28.2	18.5	10.9	10.9	10.9	7.5	2.0
SG and FG		25.5	8.9	3.0	3.0	3.0	2.6	1.4
T		29.2	23.8	19.5	18.1	13.9	2.2	0.8
HA		28.3	19.1	11.7	2.0	0.6	0.2	0.1
HB		28.4	19.5	12.7	7.5	1.4	0.5	0.2
HC		28.4	19.8	13.2	12.0	1.9	0.7	0.2
HD		28.6	20.8	14.7	13.6	3.6	1.1	0.4
UU**, YS, SH, FY, SY and FH		29.4	25.3	21.9	21.2	18.6	2.8	1.0

Group 3 Classes		PSA Prepayment Assumption				
		0%	100%	151%	250%	500%
K		17.2	6.7	6.7	6.7	4.0
KA		25.5	18.3	18.3	18.3	10.0

		PSA Prepayment Assumption						
		0%	100%	125%	151%	165%	250%	500%
SL, FM and SM		25.0	8.6	3.2	3.2	3.2	3.0	1.7

		PSA Prepayment Assumption							
		0%	100%	120%	125%	151%	165%	250%	500%
SV, FV and KV		7.5	7.5	7.5	7.5	7.9	8.3	3.3	1.6
KZ		28.7	22.0	19.9	19.8	17.6	14.3	1.5	0.7
SK and FK		29.9	29.0	28.6	28.5	27.7	27.0	5.9	2.1
KO		28.9	22.7	20.6	20.0	15.1	12.9	3.0	1.4
KC		28.7	22.0	19.6	19.0	13.7	11.2	2.7	1.3

<u>Group 4 Classes</u>		<u>PSA Prepayment Assumption</u>				
		<u>0%</u>	<u>100%</u>	<u>160%</u>	<u>300%</u>	<u>500%</u>
A	.....	9.4	4.5	3.5	2.4	1.7
B	.....	16.0	10.3	8.1	5.2	3.5
<u>Group 5 Classes</u>		<u>PSA Prepayment Assumption</u>				
		<u>0%</u>	<u>100%</u>	<u>158%</u>	<u>300%</u>	<u>500%</u>
C	.....	17.0	5.0	3.5	2.0	1.3
D	.....	25.6	12.3	8.9	5.0	3.1

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

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

ADDITIONAL RISK FACTORS

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

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

Principal payments on certain classes also will be affected by payment priorities governing the underlying REMIC certificates. If you invest in the Group 4 or 5 Classes, the rate at which you receive principal payments also will be affected by the priority sequences governing principal payments on the related underlying REMIC certificates.

As described in the related disclosure documents, certain of the underlying REMIC certificates are subsequent in payment priority to certain other classes issued from the related underlying REMIC trusts. As a result, such other classes may receive principal before principal is paid on the related underlying REMIC certificates, possibly for long periods.

You may obtain additional information about the underlying REMIC certificates by reviewing their current class factors in light of other information available in the related disclosure documents. You may obtain these documents from us as described on page S-3.

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

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

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

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

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

Weighted average lives and yields on the certificates are affected by actual characteristics of the underlying mortgage loans. We have assumed that the mortgage loans underlying the Group 1, Group 2 and Group 3 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 pay-

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

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

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

Additional Risk Factors Affecting the Retail Certificates

Timing of honoring requests for principal payments on the retail certificates cannot be

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

- Principal payments on the class of retail certificates will be affected by the timing of principal payments on the Group 2 MBS
- Principal payments on the retail certificates will also be affected by the payment priorities governing the Group 2 Classes, including the class of retail certificates. As a result, the class of retail certificates is likely to receive no principal payments for an extended period and thereafter may receive principal payments that vary widely from period to period.
- Other owners of retail certificates might be entitled to earlier principal payments because they submitted earlier requests.
- Requests submitted on behalf of deceased owners of retail certificates are honored in substantially greater amounts than requests submitted by living owners.

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

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

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover (the “Trust”) and a separate trust (the “Lower Tier REMIC”) pursuant to a trust agreement dated as of February 1, 2000. We will issue the Guaranteed REMIC Pass-Through Certificates (the “REMIC Certificates”), which includes the UU Class (the “UU Class,” “Retail Class” or “Retail 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 February 1, 2000 (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, and
- a non-interest bearing cash deposit of \$999.99 relating to the Retail Class (the “Retail Cash Deposit”).

The assets of the Lower Tier REMIC will consist of

- three groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS” and “Group 3 MBS” and, together, the “Trust MBS”), and
- certain previously issued REMIC certificates (the “Group 4 Underlying REMIC Certificate” and the “Group 5 Underlying REMIC Certificates” and, together, the “Underlying REMIC Certificates”) evidencing beneficial ownership interests in the related Fannie Mae REMIC trusts (the “Underlying REMIC Trusts”) as further described in Exhibit A.

The assets of the Underlying REMIC Trusts evidence direct or indirect beneficial ownership interests in certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS, 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 in this Prospectus Supplement.

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

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

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

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

Our guaranty obligations with respect to the Underlying REMIC Certificates are described in the Underlying REMIC Disclosure Documents. 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, “Description of Certificates—The Fannie Mae Guaranty” in the MBS Prospectus, and “Description of the Certificates—General—Fannie Mae Guaranty” in the Underlying REMIC Disclosure Documents.

Characteristics of Certificates. We will issue the Certificates (except the UU, 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.”

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

A Holder is not necessarily the beneficial owner of a Certificate. Beneficial owners ordinarily will hold Certificates through one or more financial intermediaries, such as banks, brokerage firms and securities clearing organizations. See “Description of Certificates—Denominations and Form” in the REMIC Prospectus.

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

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

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

Distribution Dates. We will make monthly payments on the Group 1, Group 2, Group 3, Group 4 and Group 5 Classes on the 25th day of each month (or, if the 25th day is not a business day, on the first business day after the 25th). We refer to each of these dates as a “Distribution Date.” We will make the first payments to Certificateholders the month after we issue the Certificates.

Record Date. On each Distribution Date, we will make each monthly payment on the Certificates to Holders of record on the last day of the preceding month.

Class Factors. On or shortly after the eleventh calendar day of each month, we will publish a factor (carried to eight decimal places) for each Class of Certificates.

- When the applicable class factor is multiplied by the original principal balance (or notional principal balance) of a Certificate of any Class other than the Retail 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).
- When the applicable class factor is multiplied by the original aggregate principal balance of the Retail Class, the product will equal the current aggregate principal balance of the Retail Class after taking into account payments on the Distribution Date in the same month. As a result, the factor for the Retail Class will reflect the reduction in aggregate principal balance of the Class taken as a whole, and will not reflect the reduction in principal balance of the Retail Certificates

owned by any particular investor. For purposes of determining the factor for the Retail Class, we will disregard any rounding of the principal payment on the Retail Class.

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

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

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

Voting the Underlying REMIC Certificates. Holders of the Underlying REMIC Certificates may be asked to vote on issues arising under the applicable trust agreements. If so, the Trustee will vote the related Underlying REMIC Certificates as instructed by Holders of Certificates of the Classes backed by those Underlying REMIC Certificates. The Trustee must receive instructions from Holders of Certificates having principal balances totaling at least 51% of the aggregate principal balance of all the related Classes outstanding. In the absence of such instructions, the Trustee will vote in a manner consistent, in its sole judgment, with the best interests of Certificateholders.

Characteristics of the Retail Certificates

General

The UU Class will consist of Retail Certificates. The Class of Retail Certificates will be represented by one certificate to be registered at all times in the name of the nominee of DTC, a New York-chartered limited purpose trust company, or any successor or depository selected or approved by us (the “Depository”). We refer to the nominee of the Depository as the “Holder” or “Certificateholder” of the Retail Certificates. The Depository will maintain the Class of Retail Certificates in even \$1,000 increments through its book-entry facilities. For purposes of calculating principal payments, each Retail Class Unit will have the initial principal balance shown below:

<u>Class</u>	<u>Initial Principal Balance Per Unit</u>	<u>Number of Retail Class Units</u>
UU	\$1,000	5,302

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

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

Method of Payment

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

Retail Interest Payments

We will pay interest on the Retail Certificates on each Distribution Date equal in an amount to one month's interest at the annual interest rate of 8.00% accrued on their outstanding principal balances immediately before that Distribution Date. See "—Distributions of Interest" below.

Retail Principal Payments

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

Rounding of Retail Principal Payments. On each Distribution Date when principal is to be paid on the Retail Certificates (as described below under "—Distributions of Principal"), the payment amount will be rounded to the nearest \$1,000 increment. When we first make a Retail Principal Payment, we will round that payment upward to the nearest \$1,000 by withdrawing from the Retail Cash Deposit the necessary amount. After the initial Retail Principal Payment, we will apply the amount available as principal of the Retail Class, first, to replenish the Retail Cash Deposit and, second, as a Retail Principal Payment (rounded to the nearest \$1,000).

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

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

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

State Street will maintain a list of Depository Participants representing investors that have submitted Retail Principal Payment Requests. The list will include the order of receipt and the amounts of such requests. State Street will notify the Depository and the applicable Depository Participants as to which requests to honor on each Distribution Date. The Depository will honor Retail Principal Payment Requests according to the procedures, and subject to the priorities and

limitations, described below. Either State Street or the Depository will establish the procedures for determining such priorities and limitations. The decisions of State Street and the Depository concerning such matters will be final and binding on all affected persons.

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

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

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

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

After that, the Depository will honor requests on behalf of

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

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

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

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

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

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

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

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

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

Certain Principal Payment Considerations

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

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

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

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

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

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

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

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

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

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

Weighted Average Lives of the Retail Certificates

To illustrate the effect of prepayments on principal payments to the Retail Class, the following table shows the approximate aggregate principal payments to the Retail Class during the periods specified. The following table shows the amounts that would be available for principal payments at various constant percentages of PSA (as defined below under “—Structuring Assumptions—*Prepayment Assumptions*”) based on the principal allocations described under “—Distributions of Principal.” The amounts shown have been calculated on the basis of the Pricing Assumptions (as defined in this Prospectus Supplement) and on the assumption that principal payments on the

Retail Certificates are not rounded to integral multiples of \$1,000 and are made on the Distribution Date of each month in which those payments are required to be made. The amounts in the table:

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

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

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

(Amounts in thousands)

Distribution Date	PSA Prepayment Assumption						
	0%	100%	144%	150%	170%	250%	500%
February 2001	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$2,624
February 2002	0	0	0	0	0	1,385	2,678
February 2003	0	0	0	0	0	1,813	0
February 2004	0	0	0	0	0	1,289	0
February 2005	0	0	0	0	0	815	0
February 2006	0	0	0	0	31	0	0
February 2007	0	0	0	0	128	0	0
February 2008	0	0	0	0	71	0	0
February 2009	0	0	0	0	23	0	0
February 2010	0	0	0	0	0	0	0
February 2011	0	0	0	0	0	0	0
February 2012	0	0	0	0	103	0	0
February 2013	0	0	0	0	363	0	0
February 2014	0	0	0	0	377	0	0
February 2015	0	0	0	3	381	0	0
February 2016	0	0	21	482	378	0	0
February 2017	0	0	511	478	369	0	0
February 2018	0	0	502	467	356	0	0
February 2019	0	0	488	453	340	0	0
February 2020	0	0	471	435	322	0	0
February 2021	0	0	451	414	302	0	0
February 2022	0	287	429	392	282	0	0
February 2023	0	747	406	370	262	0	0
February 2024	0	731	383	347	242	0	0
February 2025	0	714	360	324	223	0	0
February 2026	0	695	336	301	204	0	0
February 2027	0	676	313	279	186	0	0
February 2028	0	656	291	258	169	0	0
February 2029	938	636	270	238	152	0	0
February 2030	4,364	160	69	61	40	0	0
Total	<u>\$5,302</u>	<u>\$5,302</u>	<u>\$5,302</u>	<u>\$5,302</u>	<u>\$5,302</u>	<u>\$5,302</u>	<u>\$5,302</u>

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

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

The rates of the Retail Principal Payments will depend, in part, on the actual amortization and prepayments of the related Mortgage Loans, which will likely include Mortgage Loans that have remaining terms to maturity shorter or longer than those assumed and interest rates higher or lower than those assumed. As a result, the amounts available for principal payments on the Retail Class are likely to differ from those shown in the table above even if all the Mortgage Loans prepay at the indicated constant percentages of PSA. In particular, the diverse remaining terms to maturity of the Mortgage Loans could produce lower yields than those produced by Mortgage Loans having the assumed characteristics. In addition, it is extremely unlikely that the Mortgage Loans will prepay at a constant level of PSA until maturity or that all of such Mortgage Loans will prepay at the same rate. The timing of changes in the prepayment rates may significantly affect the amount of principal payments and yield to maturity, even if the average prepayment rate is consistent with an investor's expectation. In general, the earlier the distribution of principal of the Mortgage Loans, the greater the effect on an investor's yield to maturity. As a result, the effect on your yield of principal prepayments at a rate slower (or faster) than the rate you expect during the period immediately following the issuance of the Retail Certificates will not be offset completely by a subsequent like increase (or decrease) in the prepayment rate. You are urged to consult your own financial advisors as to the appropriate prepayment assumption to be used in deciding whether to purchase any Retail Certificates.

Principal payments on the Retail Certificates will also be affected by the payment priorities governing the Group 2 Classes, including the Retail Class. As a result, the Class of Retail Certificates is likely to receive no principal payments for an extended period and thereafter may receive principal payments that vary widely from period to period.

The weighted average life of the Retail Class shown in the applicable table under “—Decrement Tables” below relates to the Class taken as a whole. As a result of the payment priorities and allocations described above, the weighted average lives of the Retail Certificates beneficially owned by individual investors may vary significantly from the weighted average life of the Retail Class as a whole. Although we guarantee payments of principal and interest on the Retail Certificates as described in this Prospectus Supplement, we can give no assurance as to:

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

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

Investment Determination

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

Combination and Recombination

General. You are permitted to exchange all or a portion of the TK, TL, TZ, FY, SY, FV, SV and KZ Classes of REMIC Certificates for a proportionate interest in the related Combinable and Recombinable REMIC Certificates (“RCR Certificates”) in the combinations shown on Schedule 1. You also may exchange all or a portion of the RCR Certificates for the related REMIC Certificates in the same manner. This process may occur repeatedly.

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

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

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

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

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

Additional Considerations. The characteristics of RCR Certificates will reflect the characteristics of the REMIC Certificates used to form those RCR Certificates. You should also consider a

number of factors that will limit a Certificateholder's ability to exchange REMIC Certificates for RCR Certificates or vice versa:

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

Book-Entry Procedures

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

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

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

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

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

The Trust MBS

The following table contains certain information about the Trust MBS. The Trust 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 Trust MBS provides that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the Trust MBS are conventional Level Payment Mortgage Loans secured by first mortgages or deeds of trust on one- to four-family ("single-family") residential properties. These Mortgage Loans have original maturities of up to 30 years. See "The Mortgage Pools" and "Yield Considerations" in the MBS Prospectus. We expect the characteristics of the Trust MBS and the related Mortgage Loans as of February 1, 2000 (the "Issue Date") to be as follows:

Group 1 MBS

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

Related Mortgage Loans

Range of WACs (annual percentages)	6.75% to 9.00%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	338 months
Approximate Weighted Average CAGE	18 months

Group 2 MBS

Aggregate Unpaid Principal Balance	\$249,238,435
MBS Pass-Through Rate	7.50%

Related Mortgage Loans

Range of WACs (annual percentages)	7.75% to 10.00%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	351 months
Approximate Weighted Average CAGE	9 months

Group 3 MBS

Aggregate Unpaid Principal Balance	\$250,000,000
MBS Pass-Through Rate	7.50%

Related Mortgage Loans

Range of WACs (annual percentages)	7.75% to 10.00%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	357 months
Approximate Weighted Average CAGE	2 months

The Underlying REMIC Certificates

The Group 4 and Group 5 Underlying REMIC Certificates represent beneficial ownership interests in the related Underlying REMIC Trusts. The assets of these trusts evidence direct or indirect beneficial ownership interests in certain MBS having the general characteristics set forth in the MBS Prospectus. Each MBS evidences beneficial ownership interests in a Pool of conventional Level Payment Mortgage Loans secured by first mortgages or deeds of trust on single-family residential properties, as described under "The Mortgage Pools" and "Yield Considerations" in the MBS Prospectus. Distributions on the Underlying REMIC Certificates will be passed through

monthly, beginning in the month after we issue the Certificates. The general characteristics of the Underlying REMIC Certificates are described in the related Underlying REMIC Disclosure Documents.

See Exhibit A for additional information about the Underlying REMIC Certificates.

For further information about the Underlying REMIC Certificates, telephone us at 1-800-237-8627 or 202-752-6547. You also may obtain certain information in electronic form by calling us at 1-800-752-6440 or 202-752-6000. There may have been material changes in facts and circumstances since the dates we prepared the Underlying REMIC Disclosure Documents. These may include changes in prepayment speeds, prevailing interest rates and other economic factors. As a result, the usefulness of the information set forth in those documents may be limited.

Final Data Statement

After issuing the Certificates, we will prepare a Final Data Statement containing certain information, including the principal balances of the Group 4 and Group 5 Underlying REMIC Certificates as of the Issue Date and 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 Trust MBS as of the Issue Date. 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 Trust 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	PA, PB, PC, PD, PE, PF, PG, PH and G
Floating Rate	FA
Inverse Floating Rate	SA
Group 2 Classes	
Fixed Rate	TJ, TK, TL, TZ, GA, GB, GC, GD, HA, HB, HC, HD and UU
Floating Rate	FG and FY
Inverse Floating Rate	SG, YS, SH and SY
Accrual	TZ
Interest Only	SY
Principal Only	T
RCR**	FH and TM
Group 3 Classes	
Fixed Rate	K, KA and KZ
Floating Rate	FM, FV and FK
Inverse Floating Rate	SL, SM, SV and SK
Accrual	KZ
Interest Only	SM
Principal Only	KO
RCR**	KV and KC

<u>Interest Type*</u>	<u>Classes</u>
Group 4 Classes	
Fixed Rate	A and B
Group 5 Classes	
Fixed Rate	C and D
No Payment Residual	R and RL

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

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

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

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 Certificates during the applicable one-month periods set forth below (each, an “Interest Accrual Period”).

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

See “Additional Risk Factors—*Delay classes have lower yields and market values*” in this Prospectus Supplement.

We will treat the T and KO Classes as Delay Classes for the sole purpose of facilitating trading.

Accrual Classes. The TZ and KZ Classes are Accrual Classes. Interest will accrue on the Accrual Classes at the applicable annual rates specified on the cover of this Prospectus Supplement. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on the Accrual Classes will be added as principal to their principal balances on each Distribution Date. We will pay principal on the Accrual Classes as described under “—Distributions of Principal” below.

Notional Classes. The Notional Classes will not have principal balances. During each Interest Accrual Period, the Notional Classes will bear interest on their notional principal balances at their applicable interest rates. The notional principal balances of the Notional Classes will be calculated as specified under “Reference Sheet—Notional Classes” above.

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

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

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 5.82% in the case of the FA and SA Classes, and 5.89% in the case of all other Floating Rate and Inverse Floating Rate Classes.

Distributions of Principal

Categories of Classes

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

<u>Principal Type*</u>	<u>Classes</u>
Group 1 Classes	
PAC	PA, PB, PC, PD, PE, PF, PG and PH
Scheduled	G
Support	FA and SA
Group 2 Classes	
PAC	TJ, TK, TL and TZ
Scheduled	GA, GB, GC, GD, SG and FG
Support	T, HA, HB, HC, HD, UU, YS, SH and FY
Accretion Directed	TK and TL
Retail	UU
Notional	SY
RCR**	FH and TM
Group 3 Classes	
PAC	K and KA
TAC	SV and FV
Scheduled	SL and FM
Support	KZ, FK, SK and KO
Accretion Directed	FV and SV
Notional	SM
RCR**	KV and KC
Group 4 Classes	
Structured Collateral/Sequential Pay	A and B

Principal Type***Classes****Group 5 Classes**

Structured Collateral/Sequential Pay

C and D

No Payment Residual

R and RL

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

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

Principal Distribution Amount

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

- the principal then paid on the Group 1 MBS (the “Group 1 Principal Distribution Amount”),
- the principal then paid on the Group 2 MBS (the “Group 2 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the TZ Class (the “TZ Accrual Amount” and, together with the Group 2 Cash Flow Distribution Amount, the “Group 2 Principal Distribution Amount”),
- the principal then paid on the Group 3 MBS (the “Group 3 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the KZ Class (the “KZ Accrual Amount” and, together with the Group 3 Cash Flow Distribution Amount, the “Group 3 Principal Distribution Amount”),
- the principal then paid on the Group 4 Underlying REMIC Certificate (the “Group 4 Principal Distribution Amount”) and
- the principal then paid on the Group 5 Underlying REMIC Certificates (the “Group 5 Principal Distribution Amount”).

The portion of each class of Underlying REMIC Certificates held by the Lower Tier REMIC will be set forth in Exhibit A.

Group 1 Principal Distribution Amount

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

- (i) sequentially, to the PA, PB, PC, PD, PE, PF, PG and PH Classes, in that order, until their principal balances are reduced to their Planned Balances for such Distribution Date; } PAC Classes
- (ii) to the G Class, until its principal balance is reduced to its Scheduled Balance for such Distribution Date; } Scheduled Class
- (iii) concurrently, to the FA and SA Classes, pro rata (or 72.2222215635% and 27.7777784365%, respectively), until their principal balances are reduced to zero; } Support Classes
- (iv) to the G Class, without regard to its Scheduled Balance and until its principal balance is reduced to zero; and } Scheduled Class
- (v) sequentially, to the PA, PB, PC, PD, PE, PF, PG and PH Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero. } PAC Classes

Group 2 Principal Distribution Amount

TZ Accrual Amount

On each Distribution Date, we will pay the TZ Accrual Amount, sequentially, as principal of the TK and TL Classes, in that order, until their principal balances are reduced to zero. Thereafter, we will pay the TZ Accrual Amount as principal of the TZ 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 TJ, TK, TL and TZ Classes, in that order, until their principal balances are reduced to their Planned Balances for such Distribution Date;

PAC
Classes

(ii) (a) 52.3021670531% of the remaining amount, sequentially, to the GA, GB, GC and GD Classes, in that order, until their principal balances are reduced to their Scheduled Balances for such Distribution Date, and

(b) 47.6978329469% of such remaining amount, concurrently, to the FG and SG Classes, pro rata (or 83.3333345517% and 16.6666654483%, respectively), until their principal balances are reduced to their Scheduled Balances for such Distribution Date;

Scheduled
Classes

(iii) (a) 93.75% of the remaining amount as follows:

first, sequentially, to the HA, HB, HC and HD Classes, in that order, until their principal balances are reduced to zero; and

second, concurrently, to the UU, FY, SH and YS Classes, pro rata (or 18.7336583987%, 72.2367500530%, 5.2052929122% and 3.8242986361% respectively), until their principal balances are reduced to zero; and

Support
Classes

(b) 6.25% of such remaining amount to the T Class, until its principal balance is reduced to zero;

(iv) (a) 52.3021670531% of the remaining amount, sequentially, to the GA, GB, GC and GD Classes, in that order, without regard to their Scheduled Balances and until their principal balances are reduced to zero, and

(b) 47.6978329469% of such remaining amount, concurrently, to the FG and SG Classes, pro rata, without regard to their Scheduled Balances and until their principal balances are reduced to zero; and

Scheduled
Classes

(v) sequentially, to the TJ, TK, TL and TZ Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero.

PAC
Classes

Group 3 Principal Distribution Amount

KZ Accrual Amount

On each Distribution Date, we will pay the KZ Accrual Amount, concurrently, as principal of the FV and SV Classes, pro rata (or 88.8888896211% and 11.1111103789%, respectively), until their principal balances are reduced to zero. Thereafter, we will pay the KZ Accrual Amount as principal of the KZ Class.

Accretion
Directed
Classes and
Accrual Class

Group 3 Cash Flow Distribution Amount

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

- (i) sequentially, to the K and KA Classes, in that order, until their principal balances are reduced to their Planned Balances for such Distribution Date; } PAC Classes
- (ii) concurrently, to the FM and SL Classes, pro rata (or 83.3333333333% and 16.6666666667%, respectively), until their principal balances are reduced to their Scheduled Balances for such Distribution Date; } Scheduled Classes
- (iii) (a) 93.7500008859% of the remaining amount as follows:
 - first*, concurrently, to the FV and SV Classes, pro rata, until their principal balances are reduced to their Targeted Balances for such Distribution Date; } TAC Classes
 - second*, to the KZ Class, until its principal balance is reduced to zero; } Support Class
 - third*, concurrently, to the FV and SV Classes, pro rata, without regard to their Targeted Balances and until their principal balances are reduced to zero; } TAC Classes
 - fourth*, concurrently, to the FK and SK Classes, pro rata (or 94.1176556150% and 5.8823443850%, respectively), until their principal balances are reduced to zero, and } Support Classes
- (b) 6.2499991141% of such remaining amount to the KO Class, until its principal balance is reduced to zero; } Support Class
- (iv) concurrently, to the FM and SL Classes, pro rata, without regard to their Scheduled Balances and until their principal balances are reduced to zero; and } Scheduled Classes
- (v) sequentially, to the K and KA Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero. } PAC Classes

Group 4 Principal Distribution Amount

On each Distribution Date, we will pay the Group 4 Principal Distribution Amount, sequentially, as principal of the A and B Classes, in that order, until their principal balances are reduced to zero. } Structured Collateral / Sequential Pay Classes

Group 5 Principal Distribution Amount

On each Distribution Date, we will pay the Group 5 Principal Distribution Amount, sequentially, to the C and D Classes, in that order, until their principal balances are reduced to zero. } Structured Collateral / Sequential Pay Classes

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this Prospectus Supplement has been prepared based on the actual characteristics of each Pool of Mortgage Loans backing the Group 4 and Group 5 Underlying REMIC Certificates, the priority

sequences affecting the principal payments on the Underlying REMIC Certificates and the following assumptions (such characteristics and assumptions, collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the Trust 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 Trust 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 February 29, 2000.

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 of this Prospectus Supplement. The Principal Balance Schedules have been prepared on the basis of the Pricing Assumptions and the assumption that the related Mortgage Loans will prepay at a constant PSA rate within the applicable Structuring Ranges or at the rate set forth below.

<u>Principal Balance Schedule References</u>	<u>Related Classes</u>	<u>Structuring Ranges and Rate</u>
Planned Balances	PA, PB, PC, PD, PE, PF, PG, PH, TJ, TK, TL, TZ, K, KA and TM	Between 100% and 250%
Scheduled Balances	G	Between 128% and 154%
Scheduled Balances	GA, GB, GC, GD, FG and SG	Between 144% and 170%
Scheduled Balances	SL and FM	Between 125% and 165%
Targeted Balances	FV, SV and KV	(1)

(1) The Targeted Balances relating to the specified Classes have been structured to hold at 120% PSA; however the specified Classes will have an Initial Effective Range (as defined below) of between 150% and 151% PSA.

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 Ranges, principal distributions may be insufficient to reduce the applicable Classes to their scheduled balances if the prepayments do not occur at a *constant* PSA rate. Moreover, because of the diverse remaining terms to maturity of the related Mortgage Loans, which may include recently originated Mortgage Loans, the Classes specified above may not be reduced to their scheduled balances, even if prepayments occur at a *constant* rate within the applicable Structuring Ranges or at the rate specified above.

Initial Effective Ranges. The Effective Range for a Class is the range of prepayment rates (measured by *constant* PSA rates) which would reduce that Class to its scheduled balance on each

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

<u>Classes</u>	<u>Initial Effective Ranges</u>
PA	Between 100% and 433%
PB	Between 100% and 334%
PC	Between 100% and 295%
PD	Between 100% and 271%
PE	Between 100% and 252%
PF	Between 100% and 250%
PG	Between 99% and 250%
PH	Between 80% and 250%
TJ	Between 100% and 250%
TK	Between 0% and 488%
TL	Between 79% and 250%
TZ	Between 76% and 250%
TM	Between 79% and 250%
K	Between 100% and 250%
KA	Between 86% and 250%
G	Between 128% and 154%
GA	Between 144% and 397%
GB	Between 144% and 240%
GC	Between 144% and 170%
GD	Between 144% and 170%
FG	Between 144% and 170%
SG	Between 144% and 170%
SL	Between 125% and 165%
FM	Between 125% and 165%

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

Yield Tables

General. The tables below illustrate the sensitivity of the pre-tax corporate bond equivalent yields to maturity of the applicable Classes to various constant percentages of PSA and, where specified, to changes in the Index. We calculated the yields set forth in the tables by

- determining the monthly discount rates that, when applied to the assumed streams of cash flows to be paid on the applicable Classes, would cause the discounted present values of the

assumed streams of cash flows to equal the assumed aggregate purchase prices of those Classes, and

- converting the monthly rates to corporate bond equivalent rates.

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

We cannot assure you that

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

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

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

***The Inverse Floating Rate Classes.* The yields on the Inverse Floating Rate Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from Pool to Pool. As illustrated in the applicable tables below, it is possible that investors in the SY and SM Classes would lose money on their initial investments under certain Index and prepayment scenarios.**

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

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

- the interest rates for the Inverse Floating Rate Classes for the initial Interest Accrual Period are the rates listed in the table under “Reference Sheet—Interest Rates” above and for each following Interest Accrual Period will be based on the specified level of the Index, and

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

<u>Class</u>	<u>Price*</u>
SA	57.93750%
SG	95.00000%
SH	76.50000%
YS	96.25000%
SY	0.25000%
SL	94.00000%
SM	0.03125%
SV	97.50000%
SK	75.00000%

* The prices do not include accrued interest. Accrued interest has been added to the prices in calculating the yields set forth in the tables below.

Sensitivity of the 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>128%</u>	<u>134%</u>	<u>154%</u>	<u>250%</u>	<u>500%</u>
3.82%	19.3%	19.5%	19.8%	20.4%	23.2%	54.2%	150.9%
5.82%	10.4%	10.7%	11.2%	11.6%	13.7%	45.0%	140.4%
7.82%	2.7%	3.0%	3.5%	3.7%	5.0%	36.1%	130.2%
7.95%	2.2%	2.6%	3.0%	3.3%	4.5%	35.5%	129.5%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>144%</u>	<u>150%</u>	<u>170%</u>	<u>250%</u>	<u>500%</u>
3.89%	25.4%	25.7%	26.7%	26.7%	26.7%	26.8%	28.2%
5.89%	14.1%	14.5%	15.7%	15.7%	15.7%	15.9%	17.5%
7.89%	3.3%	3.7%	5.0%	5.0%	5.0%	5.3%	7.2%
8.45%	0.4%	0.7%	2.1%	2.1%	2.1%	2.4%	4.4%

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>144%</u>	<u>150%</u>	<u>170%</u>	<u>250%</u>	<u>500%</u>
3.89%	61.8%	61.8%	61.8%	61.8%	61.9%	67.8%	87.3%
5.89%	21.0%	21.1%	21.1%	21.1%	21.3%	29.5%	49.3%
7.00% and above	1.0%	1.1%	1.3%	1.3%	1.5%	10.4%	29.9%

**Sensitivity of the YS 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>144%</u>	<u>150%</u>	<u>170%</u>	<u>250%</u>	<u>500%</u>
7.00% and below	18.3%	18.3%	18.4%	18.4%	18.4%	19.5%	22.1%
7.89%	0.4%	0.4%	0.4%	0.4%	0.5%	2.0%	5.3%
7.90% and above	0.2%	0.2%	0.2%	0.2%	0.3%	1.8%	5.1%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>144%</u>	<u>150%</u>	<u>170%</u>	<u>250%</u>	<u>500%</u>
7.90% and below	20.8%	20.7%	20.5%	20.4%	19.8%	(28.8)%	*
7.95%	*	*	*	*	*	*	*

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

**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>125%</u>	<u>151%</u>	<u>165%</u>	<u>250%</u>	<u>500%</u>
3.89%	25.4%	25.8%	27.0%	27.0%	27.0%	27.0%	28.2%
5.89%	14.1%	14.5%	15.8%	15.8%	15.8%	15.9%	17.4%
7.89%	3.1%	3.6%	5.0%	5.0%	5.0%	5.1%	7.0%
8.40% and above	0.4%	0.9%	2.3%	2.3%	2.3%	2.5%	4.3%

**Sensitivity of the SM 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>125%</u>	<u>151%</u>	<u>165%</u>	<u>250%</u>	<u>500%</u>
8.40% and below	199.7%	185.8%	174.9%	174.9%	174.9%	174.9%	167.6%
8.45%	*	*	*	*	*	*	*

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

**Sensitivity of the SV 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>120%</u>	<u>125%</u>	<u>151%</u>	<u>165%</u>	<u>250%</u>	<u>500%</u>
3.89%	38.7%	38.7%	38.7%	38.7%	38.7%	38.7%	38.9%	39.4%
5.89%	20.9%	20.9%	20.9%	20.9%	20.8%	20.8%	21.3%	22.2%
7.89%	3.9%	3.9%	3.9%	3.9%	3.9%	3.8%	4.5%	5.8%
8.30%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	1.2%	2.5%

**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>120%</u>	<u>125%</u>	<u>151%</u>	<u>165%</u>	<u>250%</u>	<u>500%</u>
3.89%	73.9%	73.9%	73.9%	73.9%	73.9%	73.9%	74.5%	82.3%
5.89%	24.9%	24.9%	24.9%	24.9%	24.9%	24.9%	27.6%	37.2%
7.00%	1.0%	1.1%	1.1%	1.1%	1.1%	1.1%	5.2%	14.9%

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

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

<u>Class</u>	<u>Price</u>
T	52.875%
KO	61.000%

Sensitivity of the T Class to Prepayments

	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>144%</u>	<u>150%</u>	<u>170%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity	2.4%	2.7%	3.4%	3.7%	5.4%	34.4%	106.2%

Sensitivity of the KO Class to Prepayments

	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>125%</u>	<u>151%</u>	<u>165%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity	1.9%	2.2%	2.5%	2.5%	3.6%	4.4%	18.4%	41.6%

Weighted Average Lives of the Certificates

The weighted average life of a Certificate is determined by

- (a) multiplying the amount of the reduction, if any, of the principal balance of the Certificate from one Distribution Date to the next Distribution Date by the number of years from the Settlement Date to the second such Distribution Date,
- (b) summing the results, and
- (c) dividing the sum by the aggregate amount of the reductions in principal balance of the Certificate referred to in clause (a).

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

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

- the timing of changes in the rate of principal payments,
- the priority sequences of distributions of principal of the Group 1, Group 2, and Group 3 Classes,
- in the case of the Group 4 and Group 5 Classes, the priority sequences affecting distributions on the related Underlying REMIC Certificates, and
- in the case of certain Group 1, Group 2 and Group 3 Classes, the payment of principal of those Classes in accordance with the Principal Balance Schedules.

See “—Distributions of Principal” above and “Description of the Certificates—Distributions of Principal” in the Underlying REMIC Disclosure Documents.

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

Decrement Tables

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

<u>Mortgage Loans Relating to Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	360 months	9.00%
Group 2 MBS	360 months	360 months	10.00%
Group 3 MBS	360 months	360 months	10.00%
Group 4 Underlying REMIC Certificate	240 months	237 months	10.00%
Group 5 Underlying REMIC Certificates	360 months	359 months	10.00%

It is unlikely

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

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

Percent of Original Principal Balances Outstanding

Date	PA Class					PB Class					PC Class					PD Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	134%	250%	500%	0%	100%	134%	250%	500%	0%	100%	134%	250%	500%	0%	100%	134%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2001	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2002	88	0	0	0	0	100	93	93	93	2	100	100	100	100	100	100	100	100	100	100
February 2003	75	0	0	0	0	100	*	*	*	0	100	100	100	100	0	100	100	100	100	0
February 2004	61	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	93	93	93	0
February 2005	46	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	1	1	1	0
February 2006	29	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
February 2007	10	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
February 2008	0	0	0	0	0	91	0	0	0	0	100	0	0	0	0	100	0	0	0	0
February 2009	0	0	0	0	0	70	0	0	0	0	100	0	0	0	0	100	0	0	0	0
February 2010	0	0	0	0	0	48	0	0	0	0	100	0	0	0	0	100	0	0	0	0
February 2011	0	0	0	0	0	23	0	0	0	0	100	0	0	0	0	100	0	0	0	0
February 2012	0	0	0	0	0	0	0	0	0	0	96	0	0	0	0	100	0	0	0	0
February 2013	0	0	0	0	0	0	0	0	0	0	59	0	0	0	0	100	0	0	0	0
February 2014	0	0	0	0	0	0	0	0	0	0	20	0	0	0	0	100	0	0	0	0
February 2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	79	0	0	0	0
February 2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36	0	0	0	0
February 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	4.6	1.5	1.5	1.5	1.4	9.9	2.5	2.5	2.5	1.9	13.3	3.5	3.5	3.5	2.2	15.7	4.5	4.5	4.5	2.5

Date	PE Class					PF Class					PG Class					PH Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	134%	250%	500%	0%	100%	134%	250%	500%	0%	100%	134%	250%	500%	0%	100%	134%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2001	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2002	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2003	100	100	100	100	59	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	0	100	100	100	100	45	100	100	100	100	100	100	100	100	100	100
February 2005	100	100	100	100	0	100	100	100	100	0	100	100	100	100	70	100	100	100	100	100
February 2006	100	48	48	48	0	100	100	100	100	0	100	100	100	100	25	100	100	100	100	100
February 2007	100	0	0	0	0	100	98	98	98	0	100	100	100	100	0	100	100	100	100	91
February 2008	100	0	0	0	0	100	47	47	47	0	100	100	100	100	0	100	100	100	100	63
February 2009	100	0	0	0	0	100	2	2	2	0	100	100	100	100	0	100	100	100	100	43
February 2010	100	0	0	0	0	100	0	0	0	0	100	71	71	71	0	100	100	100	100	29
February 2011	100	0	0	0	0	100	0	0	0	0	100	46	46	46	0	100	100	100	100	20
February 2012	100	0	0	0	0	100	0	0	0	0	100	25	25	25	0	100	100	100	100	13
February 2013	100	0	0	0	0	100	0	0	0	0	100	7	7	7	0	100	100	100	100	9
February 2014	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	89	89	89	6
February 2015	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	72	72	72	4
February 2016	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	59	59	59	3
February 2017	93	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	47	47	47	2
February 2018	62	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	38	38	38	1
February 2019	28	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	30	30	30	1
February 2020	0	0	0	0	0	90	0	0	0	0	100	0	0	0	0	100	23	23	23	*
February 2021	0	0	0	0	0	46	0	0	0	0	100	0	0	0	0	100	18	18	18	*
February 2022	0	0	0	0	0	0	0	0	0	0	98	0	0	0	0	100	14	14	14	*
February 2023	0	0	0	0	0	0	0	0	0	0	56	0	0	0	0	100	10	10	10	*
February 2024	0	0	0	0	0	0	0	0	0	0	10	0	0	0	0	100	7	7	7	*
February 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	45	5	5	5	*
February 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	3	3	3	*
February 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	*
February 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*
February 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.4	6.0	6.0	6.0	3.1	20.9	8.0	8.0	8.0	4.0	23.1	11.0	11.0	11.0	5.5	25.0	17.7	17.7	17.7	9.4

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

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

Date	G Class							SA and FA Classes							TJ Class				
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption				
	0%	100%	128%	134%	154%	250%	500%	0%	100%	128%	134%	154%	250%	500%	0%	100%	150%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2001	96	61	52	52	52	52	52	100	100	100	99	94	71	11	100	100	100	100	100
February 2002	96	61	42	42	42	42	0	100	100	100	97	87	42	0	100	100	100	100	100
February 2003	96	61	34	34	34	34	0	100	100	100	96	82	22	0	99	88	88	88	65
February 2004	96	61	28	28	28	28	0	100	100	100	95	78	7	0	97	76	76	76	40
February 2005	96	61	23	23	23	19	0	100	100	100	94	75	0	0	96	65	65	65	22
February 2006	96	61	19	19	19	8	0	100	100	100	94	73	0	0	94	55	55	55	10
February 2007	96	61	16	16	16	2	0	100	100	100	93	72	0	0	92	45	45	45	2
February 2008	96	61	14	14	14	*	0	100	100	100	93	71	0	0	90	36	36	36	0
February 2009	96	59	11	11	11	*	0	100	100	100	93	71	0	0	87	27	27	27	0
February 2010	96	55	6	6	6	*	0	100	100	100	93	71	0	0	85	20	20	20	0
February 2011	96	48	1	1	1	*	0	100	100	99	92	71	0	0	82	14	14	14	0
February 2012	96	40	0	0	0	*	0	100	100	94	87	67	0	0	78	8	8	8	0
February 2013	96	31	0	0	0	*	0	100	100	88	81	62	0	0	75	4	4	4	0
February 2014	96	20	0	0	0	*	0	100	100	82	75	56	0	0	71	*	*	*	0
February 2015	96	9	0	0	0	*	0	100	100	75	69	51	0	0	66	0	0	0	0
February 2016	96	0	0	0	0	*	0	100	99	68	62	46	0	0	62	0	0	0	0
February 2017	96	0	0	0	0	*	0	100	90	61	56	41	0	0	56	0	0	0	0
February 2018	96	0	0	0	0	*	0	100	81	54	50	36	0	0	50	0	0	0	0
February 2019	96	0	0	0	0	*	0	100	72	48	43	31	0	0	44	0	0	0	0
February 2020	96	0	0	0	0	*	0	100	63	41	38	27	0	0	37	0	0	0	0
February 2021	96	0	0	0	0	*	0	100	55	35	32	22	0	0	29	0	0	0	0
February 2022	96	0	0	0	0	*	0	100	46	29	27	18	0	0	20	0	0	0	0
February 2023	96	0	0	0	0	*	0	100	38	24	21	15	0	0	10	0	0	0	0
February 2024	96	0	0	0	0	*	0	100	30	19	17	11	0	0	0	0	0	0	0
February 2025	96	0	0	0	0	*	0	100	23	14	12	8	0	0	0	0	0	0	0
February 2026	78	0	0	0	0	*	0	100	15	9	8	5	0	0	0	0	0	0	0
February 2027	32	0	0	0	0	*	0	100	8	5	4	3	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	*	0	87	1	1	1	*	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	45	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.5	8.0	3.0	3.0	3.0	2.4	1.0	28.9	21.7	19.0	17.7	14.0	1.9	0.6	16.7	6.9	6.9	6.9	3.9

Date	TK Class					TL Class					TZ Class					TM Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	150%	250%	500%	0%	100%	150%	250%	500%	0%	100%	150%	250%	500%	0%	100%	150%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2001	90	90	90	90	90	100	100	100	100	100	108	108	108	108	108	100	100	100	100	100
February 2002	78	78	78	78	78	100	100	100	100	100	116	116	116	116	116	100	100	100	100	100
February 2003	66	66	66	66	66	100	100	100	100	100	125	125	125	125	125	100	100	100	100	100
February 2004	54	54	54	54	54	100	100	100	100	100	135	135	135	135	135	100	100	100	100	100
February 2005	40	40	40	40	40	100	100	100	100	100	145	145	145	145	145	100	100	100	100	100
February 2006	25	25	25	25	25	100	100	100	100	100	157	157	157	157	157	100	100	100	100	100
February 2007	8	8	8	8	8	100	100	100	100	100	169	169	169	169	169	100	100	100	100	100
February 2008	0	0	0	0	0	95	95	95	95	42	182	182	182	182	182	100	100	100	100	75
February 2009	0	0	0	0	0	86	86	86	86	0	196	196	196	196	168	100	100	100	100	52
February 2010	0	0	0	0	0	76	76	76	76	0	211	211	211	211	115	100	100	100	100	35
February 2011	0	0	0	0	0	65	65	65	65	0	228	228	228	228	79	100	100	100	100	24
February 2012	0	0	0	0	0	53	53	53	53	0	245	245	245	245	54	100	100	100	100	17
February 2013	0	0	0	0	0	41	41	41	41	0	264	264	264	264	37	100	100	100	100	11
February 2014	0	0	0	0	0	27	27	27	27	0	285	285	285	285	25	100	100	100	100	8
February 2015	0	0	0	0	0	13	0	0	0	0	307	271	271	271	17	100	83	83	83	5
February 2016	0	0	0	0	0	0	0	0	0	0	326	221	221	221	11	100	68	68	68	3
February 2017	0	0	0	0	0	0	0	0	0	0	326	180	180	180	8	100	55	55	55	2
February 2018	0	0	0	0	0	0	0	0	0	0	326	145	145	145	5	100	45	45	45	2
February 2019	0	0	0	0	0	0	0	0	0	0	326	116	116	116	3	100	36	36	36	1
February 2020	0	0	0	0	0	0	0	0	0	0	326	92	92	92	2	100	28	28	28	1
February 2021	0	0	0	0	0	0	0	0	0	0	326	72	72	72	1	100	22	22	22	*
February 2022	0	0	0	0	0	0	0	0	0	0	326	56	56	56	1	100	17	17	17	*
February 2023	0	0	0	0	0	0	0	0	0	0	326	42	42	42	1	100	13	13	13	*
February 2024	0	0	0	0	0	0	0	0	0	0	314	31	31	31	*	96	10	10	10	*
February 2025	0	0	0	0	0	0	0	0	0	0	87	22	22	22	*	27	7	7	7	*
February 2026	0	0	0	0	0	0	0	0	0	0	15	15	15	15	*	5	5	5	5	*
February 2027	0	0	0	0	0	0	0	0	0	0	9	9	9	9	*	3	3	3	3	*
February 2028	0	0	0	0	0	0	0	0	0	0	4	4	4	4	*	1	1	1	1	*
February 2029	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	*	*	*
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	4.1	4.1	4.1	4.1	4.1	12.1	11.9	11.9	11.9	7.9	24.8	18.9	18.9	18.9	11.3	24.8	18.4	18.4	18.4	9.9

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

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

Date	GA Class								GB Class								GC Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	144%	150%	170%	250%	500%		0%	100%	144%	150%	170%	250%	500%		0%	100%	144%	150%	170%	250%	500%	
Initial Percent	100	100	100	100	100	100	100		100	100	100	100	100	100	100		100	100	100	100	100	100	100	
February 2001	96	68	57	57	57	57	57		100	100	100	100	100	100	100		100	100	100	100	100	100	100	
February 2002	91	20	0	0	0	0	0		100	100	85	85	85	85	0		100	100	100	100	100	100	100	0
February 2003	91	20	0	0	0	0	0		100	100	57	57	57	57	0		100	100	100	100	100	100	100	0
February 2004	91	20	0	0	0	0	0		100	100	34	34	34	34	0		100	100	100	100	100	100	100	0
February 2005	91	20	0	0	0	0	0		100	100	16	16	16	14	0		100	100	100	100	100	100	100	0
February 2006	91	20	0	0	0	0	0		100	100	1	1	1	0	0		100	100	100	100	100	100	44	0
February 2007	91	20	0	0	0	0	0		100	100	0	0	0	0	0		100	100	68	68	68	0	0	0
February 2008	91	20	0	0	0	0	0		100	100	0	0	0	0	0		100	100	43	43	43	0	0	0
February 2009	91	19	0	0	0	0	0		100	100	0	0	0	0	0		100	100	25	25	25	0	0	0
February 2010	91	16	0	0	0	0	0		100	100	0	0	0	0	0		100	100	2	2	2	0	0	0
February 2011	91	10	0	0	0	0	0		100	100	0	0	0	0	0		100	100	0	0	0	0	0	0
February 2012	91	2	0	0	0	0	0		100	100	0	0	0	0	0		100	100	0	0	0	0	0	0
February 2013	91	0	0	0	0	0	0		100	85	0	0	0	0	0		100	100	0	0	0	0	0	0
February 2014	91	0	0	0	0	0	0		100	65	0	0	0	0	0		100	100	0	0	0	0	0	0
February 2015	91	0	0	0	0	0	0		100	44	0	0	0	0	0		100	100	0	0	0	0	0	0
February 2016	91	0	0	0	0	0	0		100	20	0	0	0	0	0		100	100	0	0	0	0	0	0
February 2017	91	0	0	0	0	0	0		100	0	0	0	0	0	0		100	88	0	0	0	0	0	0
February 2018	91	0	0	0	0	0	0		100	0	0	0	0	0	0		100	9	0	0	0	0	0	0
February 2019	91	0	0	0	0	0	0		100	0	0	0	0	0	0		100	0	0	0	0	0	0	0
February 2020	91	0	0	0	0	0	0		100	0	0	0	0	0	0		100	0	0	0	0	0	0	0
February 2021	91	0	0	0	0	0	0		100	0	0	0	0	0	0		100	0	0	0	0	0	0	0
February 2022	91	0	0	0	0	0	0		100	0	0	0	0	0	0		100	0	0	0	0	0	0	0
February 2023	91	0	0	0	0	0	0		100	0	0	0	0	0	0		100	0	0	0	0	0	0	0
February 2024	91	0	0	0	0	0	0		100	0	0	0	0	0	0		100	0	0	0	0	0	0	0
February 2025	91	0	0	0	0	0	0		100	0	0	0	0	0	0		100	0	0	0	0	0	0	0
February 2026	52	0	0	0	0	0	0		100	0	0	0	0	0	0		100	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0		90	0	0	0	0	0	0		100	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0		0	0	0	0	0	0	0		28	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0		0	0	0	0	0	0	0		0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0		0	0	0	0	0	0	0		0	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.8	3.1	1.1	1.1	1.1	1.1	1.1		27.4	14.7	3.5	3.5	3.5	3.4	1.8		28.0	17.5	7.9	7.9	7.9	6.0	2.0	

Date	GD Class								SG and FG Classes								T Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	144%	150%	170%	250%	500%		0%	100%	144%	150%	170%	250%	500%		0%	100%	144%	150%	170%	250%	500%	
Initial Percent	100	100	100	100	100	100	100		100	100	100	100	100	100	100		100	100	100	100	100	100	100	
February 2001	100	100	100	100	100	100	100		98	83	77	77	77	77	77		100	100	100	99	95	81	36	
February 2002	100	100	100	100	100	100	50		95	56	41	41	41	41	3		100	100	100	97	88	52	0	
February 2003	100	100	100	100	100	100	0		95	56	32	32	32	32	0		100	100	100	96	82	28	0	
February 2004	100	100	100	100	100	100	0		95	56	25	25	25	25	0		100	100	100	95	77	11	0	
February 2005	100	100	100	100	100	100	0		95	56	20	20	20	19	0		100	100	100	94	73	0	0	
February 2006	100	100	100	100	100	100	0		95	56	15	15	15	9	0		100	100	100	93	70	0	0	
February 2007	100	100	100	100	100	66	0		95	56	12	12	12	3	0		100	100	100	92	69	0	0	
February 2008	100	100	100	100	100	10	0		95	56	9	9	9	1	0		100	100	100	92	68	0	0	
February 2009	100	100	100	100	100	1	0		95	56	8	8	8	*	0		100	100	100	92	67	0	0	
February 2010	100	100	100	100	100	1	0		95	55	5	5	5	*	0		100	100	100	92	67	0	0	
February 2011	100	100	46	46	46	1	0		95	51	2	2	2	*	0		100	100	99	91	67	0	0	
February 2012	100	100	0	0	0	1	0		95	47	0	0	0	*	0		100	100	97	89	66	0	0	
February 2013	100	100	0	0	0	1	0		95	41	0	0	0	*	0		100	100	91	83	61	0	0	
February 2014	100	100	0	0	0	1	0		95	35	0	0	0	*	0		100	100	84	77	56	0	0	
February 2015	100	100	0	0	0	1	0		95	28	0	0	0	*	0		100	100	77	71	51	0	0	
February 2016	100	100	0	0	0	1	0		95	21	0	0	0	*	0		100	100	70	64	46	0	0	
February 2017	100	100	0	0	0	1	0		95	14	0	0	0	*	0		100	100	64	58	41	0	0	
February 2018	100	100	0	0	0	1	0		95	6	0	0	0	*	0		100	100	57	52	36	0	0	
February 2019	100	0	0	0	0	1	0		95	0	0	0	0	*	0		100	98	50	46	32	0	0	
February 2020	100	0	0	0	0	1	0		95	0	0	0	0	*	0		100	87	44	40	28	0	0	
February 2021	100	0	0	0	0	1	0		95	0	0	0	0	*	0		100	77	38	34	23	0	0	
February 2022	100	0	0	0	0	1	0		95	0	0	0	0	*	0		100	67	32	29	20	0	0	
February 2023	100	0	0	0	0	1	0		95	0	0	0	0	*	0		100	57	27	24	16	0	0	
February 2024	100	0	0	0	0	1	0		95	0	0	0	0	*	0		100	47	22	20	13	0	0	
February 2025	100	0	0	0	0	1	0		95	0	0	0	0	*	0		100	38	17	15	10	0	0	
February 2026	100	0	0	0	0	1	0		74	0	0	0	0	*	0		100	28	13	11	7	0	0	
February 2027	100	0	0	0	0	1	0		43	0	0	0	0	*	0		100	19	8	7	5	0	0	
February 2028	100	0	0	0	0	1	0		8	0	0	0	0	*	0		100	11	5	4	3	0	0	
February 2029	0	0	0	0	0	1	0		0	0	0	0	0	*	0		58	2	1	1	1	0	0	
February 2030	0	0	0	0	0	0	0		0	0	0	0	0	0	0		0	0	0	0	0	0	0	
Weighted Average Life (years)**	28.2	18.5	10.9	10.9	10.9	7.5	2.0		25.5	8.9	3.0	3.0	3.0	2.6	1.4		29.2	23.8	19.5	18.1	13.9	2.2	0.8	

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

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

Date	HA Class								HB Class								HC Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	144%	150%	170%	250%	500%		0%	100%	144%	150%	170%	250%	500%		0%	100%	144%	150%	170%	250%	500%	
Initial Percent	100	100	100	100	100	100	100		100	100	100	100	100	100	100		100	100	100	100	100	100	100	
February 2001	100	100	100	80	11	0	0		100	100	100	100	100	0	0		100	100	100	100	100	0	0	
February 2002	100	100	100	48	0	0	0		100	100	100	100	100	0	0		100	100	100	100	100	2	0	
February 2003	100	100	100	19	0	0	0		100	100	100	100	100	0	0		100	100	100	100	100	0	0	
February 2004	100	100	100	0	0	0	0		100	100	100	100	95	0	0		100	100	100	100	100	0	0	
February 2005	100	100	100	0	0	0	0		100	100	100	73	0	0	0		100	100	100	100	100	0	0	
February 2006	100	100	100	0	0	0	0		100	100	100	57	0	0	0		100	100	100	100	100	0	0	
February 2007	100	100	100	0	0	0	0		100	100	100	46	0	0	0		100	100	100	100	100	0	0	
February 2008	100	100	100	0	0	0	0		100	100	100	40	0	0	0		100	100	100	100	100	0	0	
February 2009	100	100	100	0	0	0	0		100	100	100	37	0	0	0		100	100	100	100	100	0	0	
February 2010	100	100	96	0	0	0	0		100	100	100	31	0	0	0		100	100	100	100	100	0	0	
February 2011	100	100	83	0	0	0	0		100	100	100	18	0	0	0		100	100	100	100	100	0	0	
February 2012	100	100	38	0	0	0	0		100	100	100	0	0	0	0		100	100	100	43	0	0	0	
February 2013	100	100	0	0	0	0	0		100	100	1	0	0	0	0		100	100	100	0	0	0	0	
February 2014	100	100	0	0	0	0	0		100	100	0	0	0	0	0		100	100	0	0	0	0	0	
February 2015	100	100	0	0	0	0	0		100	100	0	0	0	0	0		100	100	0	0	0	0	0	
February 2016	100	100	0	0	0	0	0		100	100	0	0	0	0	0		100	100	0	0	0	0	0	
February 2017	100	100	0	0	0	0	0		100	100	0	0	0	0	0		100	100	0	0	0	0	0	
February 2018	100	100	0	0	0	0	0		100	100	0	0	0	0	0		100	100	0	0	0	0	0	
February 2019	100	56	0	0	0	0	0		100	100	0	0	0	0	0		100	100	0	0	0	0	0	
February 2020	100	0	0	0	0	0	0		100	0	0	0	0	0	0		100	0	0	0	0	0	0	
February 2021	100	0	0	0	0	0	0		100	0	0	0	0	0	0		100	0	0	0	0	0	0	
February 2022	100	0	0	0	0	0	0		100	0	0	0	0	0	0		100	0	0	0	0	0	0	
February 2023	100	0	0	0	0	0	0		100	0	0	0	0	0	0		100	0	0	0	0	0	0	
February 2024	100	0	0	0	0	0	0		100	0	0	0	0	0	0		100	0	0	0	0	0	0	
February 2025	100	0	0	0	0	0	0		100	0	0	0	0	0	0		100	0	0	0	0	0	0	
February 2026	100	0	0	0	0	0	0		100	0	0	0	0	0	0		100	0	0	0	0	0	0	
February 2027	100	0	0	0	0	0	0		100	0	0	0	0	0	0		100	0	0	0	0	0	0	
February 2028	100	0	0	0	0	0	0		100	0	0	0	0	0	0		100	0	0	0	0	0	0	
February 2029	0	0	0	0	0	0	0		0	0	0	0	0	0	0		0	0	0	0	0	0	0	
February 2030	0	0	0	0	0	0	0		0	0	0	0	0	0	0		0	0	0	0	0	0	0	
Weighted Average Life (years)**	28.3	19.1	11.7	2.0	0.6	0.2	0.1		28.4	19.5	12.7	7.5	1.4	0.5	0.2		28.4	19.8	13.2	12.0	1.9	0.7	0.2	

Date	HD Class								UU††, YS, SH, FY, SY† and FH Classes								K Class				
	PSA Prepayment Assumption								PSA Prepayment Assumption								PSA Prepayment Assumption				
	0%	100%	144%	150%	170%	250%	500%		0%	100%	144%	150%	170%	250%	500%		0%	100%	151%	250%	500%
Initial Percent	100	100	100	100	100	100	100		100	100	100	100	100	100	100		100	100	100	100	100
February 2001	100	100	100	100	100	59	0		100	100	100	100	100	100	51		100	100	100	100	100
February 2002	100	100	100	100	100	0	0		100	100	100	100	100	74	0		99	95	95	95	95
February 2003	100	100	100	100	63	0	0		100	100	100	100	100	40	0		98	84	84	84	72
February 2004	100	100	100	100	34	0	0		100	100	100	100	100	15	0		97	73	73	73	44
February 2005	100	100	100	100	13	0	0		100	100	100	100	100	0	0		95	62	62	62	25
February 2006	100	100	100	100	0	0	0		100	100	100	100	99	0	0		94	53	53	53	12
February 2007	100	100	100	100	0	0	0		100	100	100	100	97	0	0		92	43	43	43	2
February 2008	100	100	100	100	0	0	0		100	100	100	100	96	0	0		90	35	35	35	0
February 2009	100	100	100	100	0	0	0		100	100	100	100	95	0	0		88	26	26	26	0
February 2010	100	100	100	100	0	0	0		100	100	100	100	95	0	0		85	19	19	19	0
February 2011	100	100	100	100	0	0	0		100	100	100	100	95	0	0		82	13	13	13	0
February 2012	100	100	100	100	0	0	0		100	100	100	100	93	0	0		79	8	8	8	0
February 2013	100	100	100	72	0	0	0		100	100	100	100	86	0	0		76	3	3	3	0
February 2014	100	100	77	37	0	0	0		100	100	100	100	79	0	0		72	0	0	0	0
February 2015	100	100	38	0	0	0	0		100	100	100	100	72	0	0		68	0	0	0	0
February 2016	100	100	0	0	0	0	0		100	100	100	91	65	0	0		64	0	0	0	0
February 2017	100	100	0	0	0	0	0		100	100	90	82	58	0	0		59	0	0	0	0
February 2018	100	100	0	0	0	0	0		100	100	80	73	51	0	0		54	0	0	0	0
February 2019	100	100	0	0	0	0	0		100	100	71	64	45	0	0		48	0	0	0	0
February 2020	100	96	0	0	0	0	0		100	100	62	56	39	0	0		41	0	0	0	0
February 2021	100	36	0	0	0	0	0		100	100	54	48	33	0	0		33	0	0	0	0
February 2022	100	0	0	0	0	0	0		100	95	46	41	28	0	0		25	0	0	0	0
February 2023	100	0	0	0	0	0	0		100	81	38	34	23	0	0		16	0	0	0	0
February 2024	100	0	0	0	0	0	0		100	67	31	28	18	0	0		6	0	0	0	0
February 2025	100	0	0	0	0	0	0		100	53	24	21	14	0	0		0	0	0	0	0
February 2026	100	0	0	0	0	0	0		100	40	18	16	10	0	0		0	0	0	0	0
February 2027	100	0	0	0	0	0	0		100	27	12	10	7	0	0		0	0	0	0	0
February 2028	100	0	0	0	0	0	0		100	15	6	6	4	0	0		0	0	0	0	0
February 2029	0	0	0	0	0	0	0		82	3	1	1	1	0	0		0	0	0	0	0
February 2030	0	0	0	0	0	0	0		0	0	0	0	0	0	0		0	0	0	0	0
Weighted Average Life (years)**	28.6	20.8	14.7	13.6	3.6	1.1	0.4		29.4	25.3	21.9	21.2	18.6	2.8	1.0		17.2	6.7	6.7	6.7	4.0

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

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

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

Date	KA Class					SL, FM and SM† Classes							SV, FV and KV Classes							
	PSA Prepayment Assumption					PSA Prepayment Assumption							PSA Prepayment Assumption							
	0%	100%	151%	250%	500%	0%	100%	125%	151%	165%	250%	500%	0%	100%	120%	125%	151%	165%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2001	100	100	100	100	100	95	79	75	75	75	75	75	95	95	95	95	95	95	95	95
February 2002	100	100	100	100	100	93	61	50	50	50	50	50	90	90	90	90	90	90	90	3
February 2003	100	100	100	100	100	93	61	39	39	39	39	0	85	85	85	85	85	85	60	0
February 2004	100	100	100	100	100	93	61	31	31	31	31	0	79	79	79	79	79	79	28	0
February 2005	100	100	100	100	100	93	61	23	23	23	23	0	72	72	72	72	72	72	5	0
February 2006	100	100	100	100	100	93	61	18	18	18	18	0	66	66	66	66	66	66	0	0
February 2007	100	100	100	100	100	93	61	13	13	13	11	0	58	58	58	58	58	58	0	0
February 2008	100	100	100	100	78	93	61	9	9	9	3	0	50	50	50	50	51	52	0	0
February 2009	100	100	100	100	54	93	61	7	7	7	*	0	41	41	41	41	45	47	0	0
February 2010	100	100	100	100	37	93	60	4	4	4	*	0	31	31	31	31	39	44	0	0
February 2011	100	100	100	100	25	93	55	0	0	0	*	0	21	21	21	21	31	39	0	0
February 2012	100	100	100	100	17	93	47	0	0	0	*	0	10	10	10	10	19	29	0	0
February 2013	100	100	100	100	12	93	38	0	0	0	*	0	0	0	0	0	5	19	0	0
February 2014	100	97	97	97	8	93	26	0	0	0	*	0	0	0	0	0	0	7	0	0
February 2015	100	79	79	79	5	93	14	0	0	0	*	0	0	0	0	0	0	0	0	0
February 2016	100	65	65	65	4	93	1	0	0	0	*	0	0	0	0	0	0	0	0	0
February 2017	100	53	53	53	2	93	0	0	0	0	*	0	0	0	0	0	0	0	0	0
February 2018	100	43	43	43	2	93	0	0	0	0	*	0	0	0	0	0	0	0	0	0
February 2019	100	35	35	35	1	93	0	0	0	0	*	0	0	0	0	0	0	0	0	0
February 2020	100	28	28	28	1	93	0	0	0	0	*	0	0	0	0	0	0	0	0	0
February 2021	100	22	22	22	*	93	0	0	0	0	*	0	0	0	0	0	0	0	0	0
February 2022	100	17	17	17	*	93	0	0	0	0	*	0	0	0	0	0	0	0	0	0
February 2023	100	13	13	13	*	93	0	0	0	0	*	0	0	0	0	0	0	0	0	0
February 2024	100	10	10	10	*	93	0	0	0	0	*	0	0	0	0	0	0	0	0	0
February 2025	75	7	7	7	*	93	0	0	0	0	*	0	0	0	0	0	0	0	0	0
February 2026	8	5	5	5	*	93	0	0	0	0	*	0	0	0	0	0	0	0	0	0
February 2027	3	3	3	3	*	36	0	0	0	0	*	0	0	0	0	0	0	0	0	0
February 2028	2	2	2	2	*	0	0	0	0	0	*	0	0	0	0	0	0	0	0	0
February 2029	1	1	1	1	*	0	0	0	0	0	*	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.5	18.3	18.3	18.3	10.0	25.0	8.6	3.2	3.2	3.2	3.0	1.7	7.5	7.5	7.5	7.5	7.9	8.3	3.3	1.6

Date	KZ Class									SK and FK Classes							
	PSA Prepayment Assumption									PSA Prepayment Assumption							
	0%	100%	120%	125%	151%	165%	250%	500%	0%	100%	120%	125%	151%	165%	250%	500%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
February 2001	108	108	108	108	102	99	79	21	100	100	100	100	100	100	100	100	
February 2002	117	117	117	117	98	87	24	0	100	100	100	100	100	100	100	100	
February 2003	127	127	127	127	90	71	0	0	100	100	100	100	100	100	100	0	
February 2004	138	138	138	138	87	60	0	0	100	100	100	100	100	100	100	0	
February 2005	149	149	149	149	87	55	0	0	100	100	100	100	100	100	100	0	
February 2006	161	161	161	161	91	55	0	0	100	100	100	100	100	100	40	0	
February 2007	175	175	175	175	98	59	0	0	100	100	100	100	100	100	0	0	
February 2008	189	189	189	189	106	64	0	0	100	100	100	100	100	100	0	0	
February 2009	205	205	205	205	115	70	0	0	100	100	100	100	100	100	0	0	
February 2010	222	222	222	222	125	75	0	0	100	100	100	100	100	100	0	0	
February 2011	240	240	240	237	135	82	0	0	100	100	100	100	100	100	0	0	
February 2012	260	260	260	244	146	88	0	0	100	100	100	100	100	100	0	0	
February 2013	278	278	264	247	158	96	0	0	100	100	100	100	100	100	0	0	
February 2014	278	278	247	230	152	104	0	0	100	100	100	100	100	100	0	0	
February 2015	278	278	228	212	138	104	0	0	100	100	100	100	100	100	0	0	
February 2016	278	278	209	193	123	91	0	0	100	100	100	100	100	100	0	0	
February 2017	278	256	189	174	108	79	0	0	100	100	100	100	100	100	0	0	
February 2018	278	232	169	155	93	67	0	0	100	100	100	100	100	100	0	0	
February 2019	278	208	149	136	79	55	0	0	100	100	100	100	100	100	0	0	
February 2020	278	184	129	117	66	44	0	0	100	100	100	100	100	100	0	0	
February 2021	278	159	109	99	53	33	0	0	100	100	100	100	100	100	0	0	
February 2022	278	136	91	81	40	23	0	0	100	100	100	100	100	100	0	0	
February 2023	278	112	72	64	28	14	0	0	100	100	100	100	100	100	0	0	
February 2024	278	89	55	48	17	5	0	0	100	100	100	100	100	100	0	0	
February 2025	278	67	38	32	7	0	0	0	100	100	100	100	100	92	0	0	
February 2026	278	45	22	17	0	0	0	0	100	100	100	100	93	69	0	0	
February 2027	278	23	6	3	0	0	0	0	100	100	100	100	65	48	0	0	
February 2028	227	3	0	0	0	0	0	0	100	100	74	67	40	29	0	0	
February 2029	104	0	0	0	0	0	0	0	100	46	31	28	16	12	0	0	
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	28.7	22.0	19.9	19.8	17.6	14.3	1.5	0.7	29.9	29.0	28.6	28.5	27.7	27.0	5.9	2.1	

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

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

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

Date	KO Class								KC Class								A Class				
	PSA Prepayment Assumption								PSA Prepayment Assumption								PSA Prepayment Assumption				
	0%	100%	120%	125%	151%	165%	250%	500%	0%	100%	120%	125%	151%	165%	250%	500%	0%	100%	160%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2001	100	100	100	100	98	97	91	72	100	100	100	100	98	97	90	68	97	92	90	84	76
February 2002	100	100	100	100	94	90	70	12	100	100	100	100	93	89	66	2	94	80	74	58	38
February 2003	100	100	100	100	88	82	45	0	100	100	100	100	87	80	39	0	90	67	56	32	2
February 2004	100	100	100	100	84	75	26	0	100	100	100	100	82	72	18	0	86	55	40	10	0
February 2005	100	100	100	100	80	70	13	0	100	100	100	100	78	66	3	0	82	43	25	0	0
February 2006	100	100	100	100	77	66	4	0	100	100	100	100	75	62	0	0	77	32	12	0	0
February 2007	100	100	100	100	75	63	0	0	100	100	100	100	73	59	0	0	71	21	1	0	0
February 2008	100	100	100	100	74	61	0	0	100	100	100	100	71	57	0	0	65	11	0	0	0
February 2009	100	100	100	100	73	60	0	0	100	100	100	100	70	55	0	0	59	1	0	0	0
February 2010	100	100	100	100	73	60	0	0	100	100	100	100	70	55	0	0	52	0	0	0	0
February 2011	100	100	100	99	72	59	0	0	100	100	100	99	69	54	0	0	44	0	0	0	0
February 2012	100	100	100	95	68	56	0	0	100	100	100	94	65	50	0	0	35	0	0	0	0
February 2013	100	100	96	90	64	52	0	0	100	100	95	89	60	46	0	0	25	0	0	0	0
February 2014	100	100	90	85	60	48	0	0	100	100	89	83	55	42	0	0	14	0	0	0	0
February 2015	100	100	84	79	55	44	0	0	100	100	82	76	50	37	0	0	2	0	0	0	0
February 2016	100	100	78	73	50	40	0	0	100	100	75	70	44	33	0	0	0	0	0	0	0
February 2017	100	93	71	67	45	36	0	0	100	92	68	63	39	28	0	0	0	0	0	0	0
February 2018	100	85	65	60	41	32	0	0	100	83	61	56	34	24	0	0	0	0	0	0	0
February 2019	100	77	58	54	36	28	0	0	100	75	53	49	29	20	0	0	0	0	0	0	0
February 2020	100	70	52	48	32	24	0	0	100	66	46	42	24	16	0	0	0	0	0	0	0
February 2021	100	62	46	42	27	21	0	0	100	57	39	36	19	12	0	0	0	0	0	0	0
February 2022	100	54	40	37	23	18	0	0	100	49	33	29	14	8	0	0	0	0	0	0	0
February 2023	100	47	34	31	20	15	0	0	100	40	26	23	10	5	0	0	0	0	0	0	0
February 2024	100	39	28	26	16	12	0	0	100	32	20	17	6	2	0	0	0	0	0	0	0
February 2025	100	32	23	21	13	10	0	0	100	24	14	11	3	0	0	0	0	0	0	0	0
February 2026	100	25	17	16	10	7	0	0	100	16	8	6	0	0	0	0	0	0	0	0	0
February 2027	100	18	12	11	7	5	0	0	100	8	2	1	0	0	0	0	0	0	0	0	0
February 2028	83	11	8	7	4	3	0	0	82	1	0	0	0	0	0	0	0	0	0	0	0
February 2029	44	5	3	3	2	1	0	0	37	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.9	22.7	20.6	20.0	15.1	12.9	3.0	1.4	28.7	22.0	19.6	19.0	13.7	11.2	2.7	1.3	9.4	4.5	3.5	2.4	1.7

Date	B Class					C Class					D Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	160%	300%	500%	0%	100%	158%	300%	500%	0%	100%	158%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2001	100	100	100	100	100	99	90	86	75	58	100	100	100	100	100
February 2002	100	100	100	100	100	98	79	70	47	19	100	100	100	100	100
February 2003	100	100	100	100	100	97	68	54	24	0	100	100	100	100	52
February 2004	100	100	100	100	0	96	57	40	5	0	100	100	100	100	0
February 2005	100	100	100	63	0	94	47	27	0	0	100	100	100	49	0
February 2006	100	100	100	0	0	93	38	16	0	0	100	100	100	0	0
February 2007	100	100	100	0	0	91	29	6	0	0	100	100	100	0	0
February 2008	100	100	53	0	0	89	21	0	0	0	100	100	83	0	0
February 2009	100	100	7	0	0	87	13	0	0	0	100	100	43	0	0
February 2010	100	63	0	0	0	84	5	0	0	0	100	100	7	0	0
February 2011	100	22	0	0	0	82	0	0	0	0	100	91	0	0	0
February 2012	100	0	0	0	0	79	0	0	0	0	100	59	0	0	0
February 2013	100	0	0	0	0	76	0	0	0	0	100	29	0	0	0
February 2014	100	0	0	0	0	72	0	0	0	0	100	*	0	0	0
February 2015	100	0	0	0	0	68	0	0	0	0	100	0	0	0	0
February 2016	46	0	0	0	0	64	0	0	0	0	100	0	0	0	0
February 2017	0	0	0	0	0	59	0	0	0	0	100	0	0	0	0
February 2018	0	0	0	0	0	54	0	0	0	0	100	0	0	0	0
February 2019	0	0	0	0	0	48	0	0	0	0	100	0	0	0	0
February 2020	0	0	0	0	0	41	0	0	0	0	100	0	0	0	0
February 2021	0	0	0	0	0	34	0	0	0	0	100	0	0	0	0
February 2022	0	0	0	0	0	26	0	0	0	0	100	0	0	0	0
February 2023	0	0	0	0	0	17	0	0	0	0	100	0	0	0	0
February 2024	0	0	0	0	0	7	0	0	0	0	100	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0	0	83	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0	0	26	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.0	10.3	8.1	5.2	3.5	17.0	5.0	3.5	2.0	1.3	25.6	12.3	8.9	5.0	3.1

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

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

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. 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.

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. Having a significant purpose to impede the assessment or collection of tax means that the transferor of a Residual Certificate knew or should have known that the transferee would be unwilling or unable to pay taxes due on its share of the taxable income of the REMIC trust (that is, the transferor had “improper knowledge”). As discussed under the caption “Special Characteristics of Residual Certificates” in the REMIC Prospectus, the Regulations presume that a transferor does not have improper knowledge if two conditions are met. The Treasury Department has proposed an amendment to the Regulations that would add a third condition, effective February 4, 2000. According to the proposed amendment, a transferor of a Residual Certificate would be presumed not to have improper knowledge only if the present value of the anticipated tax liabilities associated with holding the Residual Certificate is less than or equal to the present value of the sum of (i) any consideration given to the transferee to acquire the Residual Certificate, (ii) expected future distributions on the Residual Certificate, and (iii) anticipated tax savings associated with holding the Residual Certificate as the related REMIC trust generates losses. The application of the proposed amendment to an actual transfer is uncertain, and you should consult your own tax advisor regarding its effect on the transfer of a Residual Certificate.

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

The Certificates and payments on the Certificates are not generally exempt from taxation. Therefore, you should consider the tax consequences of holding a Certificate before you acquire one. The following tax discussion supplements the discussion under the caption “Certain Federal Income Tax Consequences” in the REMIC Prospectus. When read together, the two discussions describe the current federal income tax treatment of beneficial owners of Certificates. These two tax discussions do

not purport to deal with all federal tax consequences applicable to all categories of beneficial owners, some of which may be subject to special rules. In addition, these discussions may not apply to your particular circumstances for one of the reasons explained in the REMIC Prospectus. You should consult your own tax advisors regarding the federal income tax consequences of holding and disposing of Certificates as well as any tax consequences arising under the laws of any state, local or foreign taxing jurisdiction.

REMIC Elections and Special Tax Attributes

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

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

Taxation of Beneficial Owners of Regular Certificates

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

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

<u>Certificate Group</u>	<u>PSA Prepayment Assumption</u>
1	134%
2	150%
3	151%
4	160%
5	158%

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

Additional tax consequences affecting beneficial owners of Retail Certificates are discussed under “Description of the Certificates—Characteristics of the Retail Certificates—*Retail Principal Payments—Tax Information*” in this prospectus supplement.

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 7.91% (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 Merrill Lynch, Pierce, Fenner & Smith Incorporated (the “Dealer”) in exchange for the Trust MBS and the Underlying REMIC Certificates. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

Increase in Certificates. Before the Settlement Date, we and the Dealer may agree to offer Group 1, Group 2 or Group 3 Classes in addition to those contemplated as of the date of this Prospectus Supplement. In this event, we will increase the related Trust MBS in principal balance, but we expect that all these additional Trust MBS will have the same characteristics as described under

“Description of the Certificates—The Trust MBS.” The proportion that the original principal balance of each Group 1, Group 2 or Group 3 Class bears to the aggregate original principal balance of all Group 1, Group 2 or Group 3 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. Milbank, Tweed, Hadley & McCloy LLP will provide legal representation for the Dealer.

Underlying REMIC Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type (1)	Final Distribution Date	Principal Type (1)	Original Principal Balance of Class	February 2000 Class Factor	Principal Balance in the Lower Tier REMIC as of Issue Date	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average CAGE (in months)	Underlying Security Type	Class Group
1999-57	DA	November 1999	31359XHB8	7.50%	FIX	December 2016	SEQ	\$ 69,667,000	0.98183785	\$ 63,492,508	8.033%	234	6	MBS	4
2000-2	CA	January 2000	31359XSQ3	7.50%	FIX	October 2013	SEQ	32,917,000	0.94539523	30,174,179	8.001%	326	31	MBS	5
2000-2	CB	January 2000	31359XSR1	7.50%	FIX	September 2026	SEQ	116,597,000	1.00000000	116,597,000	8.001%	326	31	MBS	5

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

Schedule 1

Available Recombinations (1)

REMIC Certificates		RCR Certificates						
<u>Classes</u>	<u>Original Principal or Notional Principal Balance</u>	<u>RCR Class</u>	<u>Original Principal Balance</u>	<u>Interest Rate</u>	<u>Interest Type (2)</u>	<u>Principal Type (2)</u>	<u>CUSIP Number</u>	<u>Final Distribution Date</u>
Recombination 1								
FY	\$20,444,445	FH	\$20,444,445	(3)	FLT	SUP	31359X L 5 6	March 2030
SY	\$20,444,445							
Recombination 2								
SV	\$ 3,372,222	KV	\$30,350,000	8.0%	FIX	TAC/AD	31359X L 6 4	January 2030
FV	\$26,977,778							
Recombination 3								
TK	\$ 5,000,000	TM	\$21,730,435	7.5%	FIX	PAC	31359X L 7 2	March 2030
TL	\$10,065,435							
TZ	\$ 6,665,000							
Recombination 4								
SV	\$ 3,372,222	KC	\$47,411,562	8.0%	FIX	SUP	31359X L 8 0	January 2030
FV	\$26,977,778							
KZ	\$17,061,562							

(1) 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 the borne by the original principal balances and/or original notional principal balances of the related Classes.

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

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

Principal Balance Schedules

PA Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through		June 2001	\$10,035,896.62	November 2001	\$ 3,013,011.63
February 2001	\$15,783,000.00	July 2001	8,617,132.28	December 2001	1,629,533.12
March 2001	14,335,342.53	August 2001	7,205,498.30	January 2002	253,002.92
April 2001	12,894,964.48	September 2001	5,800,957.90	February 2002 and thereafter	0.00
May 2001	11,461,828.29	October 2001	4,403,474.48		

PB Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through		June 2002	\$10,569,328.20	December 2002	\$ 2,655,636.29
January 2002	\$17,096,000.00	July 2002	9,233,741.40	January 2003	1,359,741.46
February 2002	15,979,385.18	August 2002	7,904,855.79	February 2003	70,342.98
March 2002	14,616,644.23	September 2002	6,582,636.79	March 2003 and thereafter	0.00
April 2002	13,260,744.58	October 2002	5,267,049.99		
May 2002	11,911,650.95	November 2002	3,958,061.18		

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		June 2003	\$ 8,835,044.64	November 2003	\$ 2,610,617.01
February 2003	\$13,858,000.00	July 2003	7,577,628.45	December 2003	1,384,366.20
March 2003	12,645,407.33	August 2003	6,326,510.02	January 2004	164,252.27
April 2003	11,368,901.15	September 2003	5,081,656.83	February 2004 and thereafter	0.00
May 2003	10,098,791.26	October 2003	3,843,036.55		

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		June 2004	\$ 9,421,632.79	December 2004	\$ 2,406,088.38
January 2004	\$15,267,000.00	July 2004	8,237,680.56	January 2005	1,257,192.02
February 2004	14,217,243.55	August 2004	7,059,646.85	February 2005	114,033.17
March 2004	13,009,308.52	September 2004	5,887,501.10	March 2005 and thereafter	0.00
April 2004	11,807,415.81	October 2004	4,721,212.91		
May 2004	10,611,534.25	November 2004	3,560,752.03		

PE 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 2005	\$18,481,919.38	April 2006	\$ 9,803,930.89
February 2005	\$25,108,000.00	September 2005	17,378,102.04	May 2006	8,743,363.38
March 2005	24,084,582.21	October 2005	16,279,789.42	June 2006	7,688,077.20
April 2005	22,952,809.66	November 2005	15,186,953.09	July 2006	6,638,045.07
May 2005	21,826,686.20	December 2005	14,099,564.77	August 2006	5,593,239.83
June 2005	20,706,182.66	January 2006	13,017,596.31	September 2006	4,553,634.50
July 2005	19,591,270.01	February 2006	11,941,019.72	October 2006	3,519,202.20
		March 2006	10,869,807.15	November 2006	2,489,916.21

PE Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>
December 2006	\$ 1,465,749.95
January 2007	446,676.95
February 2007 and thereafter	0.00

PF 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 January 2007	\$23,382,000.00	October 2007	\$14,881,919.49	August 2008	\$ 5,556,735.87
February 2007	22,814,670.92	November 2007	13,912,353.95	September 2008	4,689,568.15
March 2007	21,805,705.65	December 2007	12,947,599.54	October 2008	3,834,904.80
April 2007	20,801,755.12	January 2008	11,987,631.39	November 2008	2,992,571.19
May 2007	19,802,793.41	February 2008	11,032,424.76	December 2008	2,162,395.09
June 2007	18,808,794.74	March 2008	10,086,424.75	January 2009	1,344,206.60
July 2007	17,819,733.46	April 2008	9,154,029.22	February 2009	537,838.19
August 2007	16,835,584.06	May 2008	8,235,048.42	March 2009 and thereafter	0.00
September 2007	15,856,321.15	June 2008	7,329,295.23		
		July 2008	6,436,585.05		

PG Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through February 2009	\$28,986,000.00	August 2010	\$16,852,603.74	March 2012	\$ 6,657,835.37
March 2009	28,729,124.62	September 2010	16,241,866.13	April 2012	6,196,619.09
April 2009	27,945,902.92	October 2010	15,640,041.92	May 2012	5,742,209.94
May 2009	27,174,012.35	November 2010	15,047,005.84	June 2012	5,294,511.74
June 2009	26,413,294.41	December 2010	14,462,634.37	July 2012	4,853,429.63
July 2009	25,663,592.73	January 2011	13,886,805.70	August 2012	4,418,870.06
August 2009	24,924,753.15	February 2011	13,319,399.68	September 2012	3,990,740.78
September 2009	24,196,623.57	March 2011	12,760,297.82	October 2012	3,568,950.80
October 2009	23,479,054.02	April 2011	12,209,383.26	November 2012	3,153,410.39
November 2009	22,771,896.58	May 2011	11,666,540.78	December 2012	2,744,031.09
December 2009	22,075,005.37	June 2011	11,131,656.71	January 2013	2,340,725.63
January 2010	21,388,236.51	July 2011	10,604,618.96	February 2013	1,943,407.97
February 2010	20,711,448.11	August 2011	10,085,317.01	March 2013	1,551,993.24
March 2010	20,044,500.21	September 2011	9,573,641.84	April 2013	1,166,397.75
April 2010	19,387,254.81	October 2011	9,069,485.93	May 2013	786,538.99
May 2010	18,739,575.79	November 2011	8,572,743.27	June 2013	412,335.57
June 2010	18,101,328.90	December 2011	8,083,309.29	July 2013	43,707.24
July 2010	17,472,381.74	January 2012	7,601,080.88	August 2013 and thereafter	0.00
		February 2012	7,125,956.34		

PH Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through July 2013	\$21,780,000.00	October 2013	\$20,750,486.76	March 2014	\$19,066,112.76
August 2013	21,460,574.84	November 2013	20,403,378.21	April 2014	18,744,227.16
September 2013	21,102,860.34	December 2013	20,061,459.83	May 2014	18,427,172.78
		January 2014	19,724,657.82	June 2014	18,114,880.78
		February 2014	19,392,899.39	July 2014	17,807,283.31

PH Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
August 2014	\$17,504,313.41	January 2019	\$ 6,610,843.60	June 2023	\$ 1,942,282.87
September 2014.....	17,205,905.10	February 2019	6,480,047.25	July 2023	1,888,304.49
October 2014	16,911,993.27	March 2019	6,351,331.16	August 2023	1,835,265.60
November 2014	16,622,513.75	April 2019.....	6,224,664.90	September 2023.....	1,783,151.94
December 2014	16,337,403.25	May 2019	6,100,018.46	October 2023	1,731,949.42
January 2015	16,056,599.36	June 2019	5,977,362.24	November 2023	1,681,644.19
February 2015	15,780,040.52	July 2019	5,856,667.07	December 2023	1,632,222.58
March 2015	15,507,666.06	August 2019	5,737,904.19	January 2024	1,583,671.11
April 2015.....	15,239,416.12	September 2019.....	5,621,045.23	February 2024	1,535,976.50
May 2015	14,975,231.69	October 2019	5,506,062.23	March 2024	1,489,125.67
June 2015	14,715,054.59	November 2019	5,392,927.64	April 2024.....	1,443,105.71
July 2015	14,458,827.43	December 2019	5,281,614.27	May 2024	1,397,903.92
August 2015	14,206,493.62	January 2020	5,172,095.34	June 2024	1,353,507.76
September 2015.....	13,957,997.37	February 2020	5,064,344.42	July 2024	1,309,904.88
October 2015	13,713,283.66	March 2020	4,958,335.47	August 2024	1,267,083.10
November 2015	13,472,298.24	April 2020.....	4,854,042.82	September 2024.....	1,225,030.42
December 2015	13,234,987.61	May 2020	4,751,441.16	October 2024	1,183,735.03
January 2016	13,001,299.02	June 2020	4,650,505.53	November 2024	1,143,185.26
February 2016	12,771,180.45	July 2020	4,551,211.33	December 2024	1,103,369.63
March 2016	12,544,580.60	August 2020	4,453,534.31	January 2025	1,064,276.82
April 2016.....	12,321,448.91	September 2020.....	4,357,450.54	February 2025	1,025,895.67
May 2016	12,101,735.50	October 2020	4,262,936.47	March 2025	988,215.17
June 2016	11,885,391.19	November 2020	4,169,968.86	April 2025.....	951,224.50
July 2016	11,672,367.49	December 2020	4,078,524.78	May 2025	914,912.97
August 2016	11,462,616.59	January 2021	3,988,581.65	June 2025	879,270.05
September 2016.....	11,256,091.35	February 2021	3,900,117.21	July 2025	844,285.38
October 2016	11,052,745.26	March 2021	3,813,109.51	August 2025	809,948.71
November 2016	10,852,532.51	April 2021.....	3,727,536.90	September 2025.....	776,249.99
December 2016	10,655,407.88	May 2021	3,643,378.06	October 2025	743,179.27
January 2017	10,461,326.80	June 2021	3,560,611.95	November 2025	710,726.77
February 2017	10,270,245.34	July 2021	3,479,217.83	December 2025	678,882.85
March 2017	10,082,120.16	August 2021	3,399,175.28	January 2026	647,638.00
April 2017.....	9,896,908.54	September 2021.....	3,320,464.14	February 2026	616,982.85
May 2017	9,714,568.35	October 2021	3,243,064.55	March 2026	586,908.17
June 2017	9,535,058.05	November 2021	3,166,956.93	April 2026.....	557,404.87
July 2017	9,358,336.68	December 2021	3,092,121.98	May 2026	528,463.98
August 2017.....	9,184,363.86	January 2022	3,018,540.67	June 2026	500,076.67
September 2017.....	9,013,099.77	February 2022	2,946,194.25	July 2026	472,234.23
October 2017	8,844,505.15	March 2022	2,875,064.22	August 2026	444,928.07
November 2017.....	8,678,541.29	April 2022	2,805,132.36	September 2026.....	418,149.76
December 2017	8,515,170.02	May 2022	2,736,380.70	October 2026	391,890.96
January 2018	8,354,353.69	June 2022	2,668,791.53	November 2026	366,143.45
February 2018	8,196,055.21	July 2022	2,602,347.39	December 2026	340,899.16
March 2018	8,040,237.99	August 2022	2,537,031.08	January 2027	316,150.10
April 2018.....	7,886,865.95	September 2022.....	2,472,825.61	February 2027	291,888.42
May 2018	7,735,903.53	October 2022	2,409,714.28	March 2027	268,106.39
June 2018	7,587,315.65	November 2022	2,347,680.60	April 2027.....	244,796.37
July 2018	7,441,067.74	December 2022	2,286,708.31	May 2027	221,950.85
August 2018	7,297,125.71	January 2023	2,226,781.41	June 2027	199,562.43
September 2018.....	7,155,455.94	February 2023	2,167,884.10	July 2027	177,623.81
October 2018	7,016,025.29	March 2023	2,110,000.82	August 2027	156,127.79
November 2018	6,878,801.09	April 2023.....	2,053,116.24	September 2027.....	135,067.30
December 2018	6,743,751.11	May 2023	1,997,215.22	October 2027	114,435.36

PH Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
November 2027	\$ 94,225.08	March 2028	\$ 17,466.57
December 2027	74,429.69	April 2028 and thereafter	0.00
January 2028	55,042.51		
February 2028	36,056.96		

G Class Scheduled Balances

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance	\$38,136,000.00	October 2003	\$11,438,846.91	June 2007	\$ 5,790,190.95
March 2000	36,864,604.96	November 2003	11,244,496.13	July 2007	5,721,826.88
April 2000	35,542,524.29	December 2003	11,053,631.73	August 2007	5,655,748.21
May 2000	34,170,474.87	January 2004	10,866,221.33	September 2007	5,591,932.39
June 2000	32,749,206.03	February 2004	10,682,232.79	October 2007	5,530,357.10
July 2000	31,279,498.91	March 2004	10,501,634.25	November 2007	5,471,000.16
August 2000	29,762,165.73	April 2004	10,324,394.11	December 2007	5,413,839.62
September 2000	28,198,049.06	May 2004	10,150,481.03	January 2008	5,358,853.68
October 2000	26,588,021.08	June 2004	9,979,863.89	February 2008	5,306,020.74
November 2000	24,932,982.73	July 2004	9,812,511.87	March 2008	5,250,849.67
December 2000	23,233,862.90	August 2004	9,648,394.37	April 2008	5,188,896.87
January 2001	21,491,617.56	September 2004	9,487,481.06	May 2008	5,120,306.67
February 2001	19,707,228.86	October 2004	9,329,741.84	June 2008	5,045,221.07
March 2001	19,382,531.27	November 2004	9,175,146.86	July 2008	4,963,779.82
April 2001	19,062,507.89	December 2004	9,023,666.52	August 2008	4,876,120.43
May 2001	18,747,116.77	January 2005	8,875,271.45	September 2008	4,782,378.21
June 2001	18,436,316.31	February 2005	8,729,932.53	October 2008	4,682,686.29
July 2001	18,130,065.25	March 2005	8,587,620.89	November 2008	4,577,175.66
August 2001	17,828,322.64	April 2005	8,448,307.85	December 2008	4,465,975.20
September 2001	17,531,047.86	May 2005	8,311,965.03	January 2009	4,349,211.74
October 2001	17,238,200.64	June 2005	8,178,564.22	February 2009	4,227,010.02
November 2001	16,949,740.99	July 2005	8,048,077.48	March 2009	4,099,492.78
December 2001	16,665,629.29	August 2005	7,920,477.09	April 2009	3,968,305.90
January 2002	16,385,826.19	September 2005	7,795,735.56	May 2009	3,833,561.91
February 2002	16,110,292.68	October 2005	7,673,825.60	June 2009	3,695,355.85
March 2002	15,838,990.07	November 2005	7,554,720.19	July 2009	3,553,781.10
April 2002	15,571,879.96	December 2005	7,438,392.49	August 2009	3,408,929.39
May 2002	15,308,924.26	January 2006	7,324,815.90	September 2009	3,260,890.82
June 2002	15,050,085.20	February 2006	7,213,964.05	October 2009	3,109,753.94
July 2002	14,795,325.31	March 2006	7,105,810.75	November 2009	2,955,605.70
August 2002	14,544,607.42	April 2006	7,000,330.07	December 2009	2,798,531.51
September 2002	14,297,894.64	May 2006	6,897,496.26	January 2010	2,638,615.27
October 2002	14,055,150.40	June 2006	6,797,283.79	February 2010	2,475,939.40
November 2002	13,816,338.43	July 2006	6,699,667.37	March 2010	2,310,584.81
December 2002	13,581,422.72	August 2006	6,604,621.87	April 2010	2,142,630.99
January 2003	13,350,367.58	September 2006	6,512,122.40	May 2010	1,972,156.01
February 2003	13,123,137.59	October 2006	6,422,144.27	June 2010	1,799,236.50
March 2003	12,899,697.63	November 2006	6,334,662.98	July 2010	1,623,947.74
April 2003	12,680,012.85	December 2006	6,249,654.27	August 2010	1,446,363.63
May 2003	12,464,048.69	January 2007	6,167,094.03	September 2010	1,266,556.74
June 2003	12,251,770.87	February 2007	6,086,958.38	October 2010	1,084,598.32
July 2003	12,043,145.37	March 2007	6,009,223.64	November 2010	900,558.31
August 2003	11,838,138.47	April 2007	5,933,866.33	December 2010	714,505.38
September 2003	11,636,716.71	May 2007	5,860,863.13	January 2011	526,506.94

G Class (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>
February 2011	\$ 336,629.16
March 2011	144,936.99
April 2011 and thereafter	0.00

TJ 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 February 2002	\$127,477,000.00	September 2005	\$ 75,288,163.25	May 2009	\$ 32,298,361.87
March 2002	126,133,677.19	October 2005	74,200,470.88	June 2009	31,481,035.04
April 2002	124,796,975.31	November 2005	73,118,065.37	July 2009	30,675,320.73
May 2002	123,466,859.86	December 2005	72,040,919.07	August 2009	29,881,058.50
June 2002	122,143,296.53	January 2006	70,969,004.47	September 2009	29,098,090.08
July 2002	120,826,251.19	February 2006	69,902,294.18	October 2009	28,326,259.37
August 2002	119,515,689.89	March 2006	68,840,760.98	November 2009	27,565,412.42
September 2002	118,211,578.82	April 2006	67,784,377.77	December 2009	26,815,397.35
October 2002	116,913,884.38	May 2006	66,733,117.60	January 2010	26,076,064.35
November 2002	115,622,573.13	June 2006	65,686,953.65	February 2010	25,347,265.67
December 2002	114,337,611.81	July 2006	64,645,859.25	March 2010	24,628,855.58
January 2003	113,058,967.30	August 2006	63,609,807.84	April 2010	23,920,690.31
February 2003	111,786,606.69	September 2006	62,578,773.01	May 2010	23,222,628.08
March 2003	110,520,497.21	October 2006	61,552,728.51	June 2010	22,534,529.03
April 2003	109,260,606.26	November 2006	60,531,648.19	July 2010	21,856,255.20
May 2003	108,006,901.43	December 2006	59,515,506.04	August 2010	21,187,670.55
June 2003	106,759,350.46	January 2007	58,504,276.19	September 2010	20,528,640.85
July 2003	105,517,921.24	February 2007	57,497,932.91	October 2010	19,879,033.72
August 2003	104,282,581.85	March 2007	56,496,450.58	November 2010	19,238,718.61
September 2003	103,053,300.52	April 2007	55,499,803.73	December 2010	18,607,566.72
October 2003	101,830,045.65	May 2007	54,507,967.02	January 2011	17,985,451.01
November 2003	100,612,785.80	June 2007	53,520,915.22	February 2011	17,372,246.21
December 2003	99,401,489.68	July 2007	52,538,623.26	March 2011	16,767,828.72
January 2004	98,196,126.18	August 2007	51,561,066.16	April 2011	16,172,076.65
February 2004	96,996,664.33	September 2007	50,588,219.10	May 2011	15,584,869.77
March 2004	95,803,073.33	October 2007	49,620,057.38	June 2011	15,006,089.49
April 2004	94,615,322.53	November 2007	48,656,556.42	July 2011	14,435,618.84
May 2004	93,433,381.46	December 2007	47,697,691.75	August 2011	13,873,342.45
June 2004	92,257,219.76	January 2008	46,743,439.07	September 2011	13,319,146.54
July 2004	91,086,807.28	February 2008	45,793,774.15	October 2011	12,772,918.85
August 2004	89,922,113.98	March 2008	44,848,672.93	November 2011	12,234,548.69
September 2004	88,763,110.00	April 2008	43,908,111.44	December 2011	11,703,926.87
October 2004	87,609,765.62	May 2008	42,972,065.86	January 2012	11,180,945.69
November 2004	86,462,051.28	June 2008	42,040,512.47	February 2012	10,665,498.93
December 2004	85,319,937.57	July 2008	41,113,427.68	March 2012	10,157,481.80
January 2005	84,183,395.22	August 2008	40,190,788.02	April 2012	9,656,790.97
February 2005	83,052,395.12	September 2008	39,272,570.13	May 2012	9,163,324.52
March 2005	81,926,908.31	October 2008	38,358,750.80	June 2012	8,676,981.91
April 2005	80,806,905.98	November 2008	37,455,453.79	July 2012	8,197,663.99
May 2005	79,692,359.46	December 2008	36,564,956.22	August 2012	7,725,272.94
June 2005	78,583,240.23	January 2009	35,687,081.47	September 2012	7,259,712.33
July 2005	77,479,519.91	February 2009	34,821,655.33	October 2012	6,800,886.99
August 2005	76,381,170.28	March 2009	33,968,505.97	November 2012	6,348,703.09
		April 2009	33,127,463.88	December 2012	5,903,068.07

TJ Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
January 2013	\$ 5,463,890.65	July 2013	\$ 2,959,478.87	December 2013	\$ 1,034,249.74
February 2013	5,031,080.79	August 2013	2,563,051.42	January 2014	665,881.41
March 2013	4,604,549.68	September 2013	2,172,394.87	February 2014	302,891.71
April 2013	4,184,209.73	October 2013	1,787,428.58	March 2014 and thereafter	0.00
May 2013	3,769,974.56	November 2013	1,408,073.01		
June 2013	3,361,758.95				

TK 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	\$5,000,000.00	September 2002	\$3,579,947.42	April 2005	\$1,857,336.81
March 2000	4,958,343.75	October 2002	3,529,415.85	May 2005	1,796,038.92
April 2000	4,916,427.15	November 2002	3,478,568.44	June 2005	1,734,357.91
May 2000	4,874,248.57	December 2002	3,427,403.25	July 2005	1,672,291.40
June 2000	4,831,806.37	January 2003	3,375,918.27	August 2005	1,609,836.97
July 2000	4,789,098.91	February 2003	3,324,111.51	September 2005	1,546,992.20
August 2000	4,746,124.53	March 2003	3,271,980.95	October 2005	1,483,754.65
September 2000	4,702,881.56	April 2003	3,219,524.58	November 2005	1,420,121.87
October 2000	4,659,368.32	May 2003	3,166,740.36	December 2005	1,356,091.38
November 2000	4,615,583.12	June 2003	3,113,626.24	January 2006	1,291,660.70
December 2000	4,571,524.26	July 2003	3,060,180.15	February 2006	1,226,827.33
January 2001	4,527,190.04	August 2003	3,006,400.03	March 2006	1,161,588.75
February 2001	4,482,578.73	September 2003	2,952,283.78	April 2006	1,095,942.43
March 2001	4,437,688.60	October 2003	2,897,829.30	May 2006	1,029,885.82
April 2001	4,392,517.90	November 2003	2,843,034.49	June 2006	963,416.36
May 2001	4,347,064.89	December 2003	2,787,897.20	July 2006	896,531.46
June 2001	4,301,327.79	January 2004	2,732,415.31	August 2006	829,228.53
July 2001	4,255,304.84	February 2004	2,676,586.66	September 2006	761,504.96
August 2001	4,208,994.25	March 2004	2,620,409.07	October 2006	693,358.11
September 2001	4,162,394.21	April 2004	2,563,880.38	November 2006	624,785.35
October 2001	4,115,502.92	May 2004	2,506,998.38	December 2006	555,784.01
November 2001	4,068,318.57	June 2004	2,449,760.87	January 2007	486,351.41
December 2001	4,020,839.31	July 2004	2,392,165.63	February 2007	416,484.86
January 2002	3,973,063.30	August 2004	2,334,210.41	March 2007	346,181.64
February 2002	3,924,988.70	September 2004	2,275,892.98	April 2007	275,439.02
March 2002	3,876,613.63	October 2004	2,217,211.06	May 2007	204,254.27
April 2002	3,827,936.21	November 2004	2,158,162.38	June 2007	132,624.61
May 2002	3,778,954.57	December 2004	2,098,744.64	July 2007	60,547.26
June 2002	3,729,666.78	January 2005	2,038,955.55	August 2007 and thereafter	0.00
July 2002	3,680,070.95	February 2005	1,978,792.77		
August 2002	3,630,165.14	March 2005	1,918,253.97		

TL 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 2007	\$10,065,435.00	December 2007	\$ 9,758,781.70	June 2008	\$ 9,302,771.33
August 2007	10,053,454.43	January 2008	9,683,958.87	July 2008	9,225,098.43
September 2007	9,980,473.30	February 2008	9,608,668.39	August 2008	9,146,940.08
October 2007	9,907,036.04	March 2008	9,532,907.35	September 2008	9,068,293.24
November 2007	9,833,139.80	April 2008	9,456,672.80	October 2008	8,989,154.85
		May 2008	9,379,961.79	November 2008	8,909,521.85

TL Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
December 2008	\$ 8,829,391.14	December 2010	\$ 6,748,555.74	December 2012	\$ 4,332,098.20
January 2009	8,748,759.62	January 2011	6,654,919.00	January 2013	4,223,358.60
February 2009	8,667,624.15	February 2011	6,560,697.02	February 2013	4,113,939.37
March 2009	8,585,981.58	March 2011	6,465,886.16	March 2013	4,003,836.27
April 2009	8,503,828.75	April 2011	6,370,482.73	April 2013	3,893,045.03
May 2009	8,421,162.46	May 2011	6,274,483.03	May 2013	3,781,561.34
June 2009	8,337,979.50	June 2011	6,177,883.33	June 2013	3,669,380.88
July 2009	8,254,276.66	July 2011	6,080,679.88	July 2013	3,556,499.30
August 2009	8,170,050.67	August 2011	5,982,868.91	August 2013	3,442,912.20
September 2009	8,085,298.27	September 2011	5,884,446.62	September 2013	3,328,615.18
October 2009	8,000,016.16	October 2011	5,785,409.20	October 2013	3,213,603.81
November 2009	7,914,201.04	November 2011	5,685,752.79	November 2013	3,097,873.61
December 2009	7,827,849.58	December 2011	5,585,473.52	December 2013	2,981,420.10
January 2010	7,740,958.42	January 2012	5,484,567.51	January 2014	2,864,238.76
February 2010	7,653,524.19	February 2012	5,383,030.84	February 2014	2,746,325.03
March 2010	7,565,543.50	March 2012	5,280,859.56	March 2014	2,572,879.73
April 2010	7,477,012.93	April 2012	5,178,049.72	April 2014	2,101,030.32
May 2010	7,387,929.04	May 2012	5,074,597.31	May 2014	1,633,590.66
June 2010	7,298,288.38	June 2012	4,970,498.32	June 2014	1,170,483.90
July 2010	7,208,087.46	July 2012	4,865,748.72	July 2014	711,634.13
August 2010	7,117,322.79	August 2012	4,760,344.43	August 2014	256,966.40
September 2010	7,025,990.84	September 2012	4,654,281.37	September 2014 and thereafter	0.00
October 2010	6,934,088.06	October 2012	4,547,555.40		
November 2010	6,841,610.89	November 2012	4,440,162.41		

TZ 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	\$ 6,665,000.00	February 2002	\$ 7,740,011.30	February 2004	\$ 8,988,413.34
March 2000	6,706,656.25	March 2002	7,788,386.37	March 2004	9,044,590.93
April 2000	6,748,572.85	April 2002	7,837,063.79	April 2004	9,101,119.62
May 2000	6,790,751.43	May 2002	7,886,045.43	May 2004	9,158,001.62
June 2000	6,833,193.63	June 2002	7,935,333.22	June 2004	9,215,239.13
July 2000	6,875,901.09	July 2002	7,984,929.05	July 2004	9,272,834.37
August 2000	6,918,875.47	August 2002	8,034,834.86	August 2004	9,330,789.59
September 2000	6,962,118.44	September 2002	8,085,052.58	September 2004	9,389,107.02
October 2000	7,005,631.68	October 2002	8,135,584.15	October 2004	9,447,788.94
November 2000	7,049,416.88	November 2002	8,186,431.56	November 2004	9,506,837.62
December 2000	7,093,475.74	December 2002	8,237,596.75	December 2004	9,566,255.36
January 2001	7,137,809.96	January 2003	8,289,081.73	January 2005	9,626,044.45
February 2001	7,182,421.27	February 2003	8,340,888.49	February 2005	9,686,207.23
March 2001	7,227,311.40	March 2003	8,393,019.05	March 2005	9,746,746.03
April 2001	7,272,482.10	April 2003	8,445,475.42	April 2005	9,807,663.19
May 2001	7,317,935.11	May 2003	8,498,259.64	May 2005	9,868,961.08
June 2001	7,363,672.21	June 2003	8,551,373.76	June 2005	9,930,642.09
July 2001	7,409,695.16	July 2003	8,604,819.85	July 2005	9,992,708.60
August 2001	7,456,005.75	August 2003	8,658,599.97	August 2005	10,055,163.03
September 2001	7,502,605.79	September 2003	8,712,716.22	September 2005	10,118,007.80
October 2001	7,549,497.08	October 2003	8,767,170.70	October 2005	10,181,245.35
November 2001	7,596,681.43	November 2003	8,821,965.51	November 2005	10,244,878.13
December 2001	7,644,160.69	December 2003	8,877,102.80	December 2005	10,308,908.62
January 2002	7,691,936.70	January 2004	8,932,584.69	January 2006	10,373,339.30

TZ 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 2006	\$10,438,172.67	July 2010	\$14,522,347.54	December 2014	\$18,683,198.90
March 2006	10,503,411.25	August 2010	14,613,112.21	January 2015	18,374,627.75
April 2006	10,569,057.57	September 2010	14,704,444.16	February 2015	18,070,597.33
May 2006	10,635,114.18	October 2010	14,796,346.94	March 2015	17,771,043.88
June 2006	10,701,583.64	November 2010	14,888,824.11	April 2015	17,475,904.53
July 2006	10,768,468.54	December 2010	14,981,879.26	May 2015	17,185,117.27
August 2006	10,835,771.47	January 2011	15,075,516.00	June 2015	16,898,620.93
September 2006	10,903,495.04	February 2011	15,169,737.98	July 2015	16,616,355.19
October 2006	10,971,641.89	March 2011	15,264,548.84	August 2015	16,338,260.58
November 2006	11,040,214.65	April 2011	15,359,952.27	September 2015	16,064,278.40
December 2006	11,109,215.99	May 2011	15,455,951.97	October 2015	15,794,350.81
January 2007	11,178,648.59	June 2011	15,552,551.67	November 2015	15,528,420.72
February 2007	11,248,515.14	July 2011	15,649,755.12	December 2015	15,266,431.86
March 2007	11,318,818.36	August 2011	15,747,566.09	January 2016	15,008,328.71
April 2007	11,389,560.98	September 2011	15,845,988.38	February 2016	14,754,056.52
May 2007	11,460,745.73	October 2011	15,945,025.80	March 2016	14,503,561.31
June 2007	11,532,375.39	November 2011	16,044,682.21	April 2016	14,256,789.83
July 2007	11,604,452.74	December 2011	16,144,961.48	May 2016	14,013,689.55
August 2007	11,676,980.57	January 2012	16,245,867.49	June 2016	13,774,208.69
September 2007	11,749,961.70	February 2012	16,347,404.16	July 2016	13,538,296.15
October 2007	11,823,398.96	March 2012	16,449,575.44	August 2016	13,305,901.58
November 2007	11,897,295.20	April 2012	16,552,385.28	September 2016	13,076,975.28
December 2007	11,971,653.30	May 2012	16,655,837.69	October 2016	12,851,468.25
January 2008	12,046,476.13	June 2012	16,759,936.68	November 2016	12,629,332.17
February 2008	12,121,766.61	July 2012	16,864,686.28	December 2016	12,410,519.38
March 2008	12,197,527.65	August 2012	16,970,090.57	January 2017	12,194,982.89
April 2008	12,273,762.20	September 2012	17,076,153.63	February 2017	11,982,676.34
May 2008	12,350,473.21	October 2012	17,182,879.60	March 2017	11,773,554.01
June 2008	12,427,663.67	November 2012	17,290,272.59	April 2017	11,567,570.83
July 2008	12,505,336.57	December 2012	17,398,336.80	May 2017	11,364,682.33
August 2008	12,583,494.92	January 2013	17,507,076.40	June 2017	11,164,844.67
September 2008	12,662,141.76	February 2013	17,616,495.63	July 2017	10,968,014.60
October 2008	12,741,280.15	March 2013	17,726,598.73	August 2017	10,774,149.47
November 2008	12,820,913.15	April 2013	17,837,389.97	September 2017	10,583,207.24
December 2008	12,901,043.86	May 2013	17,948,873.66	October 2017	10,395,146.41
January 2009	12,981,675.38	June 2013	18,061,054.12	November 2017	10,209,926.10
February 2009	13,062,810.85	July 2013	18,173,935.70	December 2017	10,027,505.96
March 2009	13,144,453.42	August 2013	18,287,522.80	January 2018	9,847,846.20
April 2009	13,226,606.25	September 2013	18,401,819.82	February 2018	9,670,907.60
May 2009	13,309,272.54	October 2013	18,516,831.19	March 2018	9,496,651.47
June 2009	13,392,455.50	November 2013	18,632,561.39	April 2018	9,325,039.65
July 2009	13,476,158.34	December 2013	18,749,014.90	May 2018	9,156,034.51
August 2009	13,560,384.33	January 2014	18,866,196.24	June 2018	8,989,598.95
September 2009	13,645,136.73	February 2014	18,984,109.97	July 2018	8,825,696.37
October 2009	13,730,418.84	March 2014	19,102,760.65	August 2018	8,664,290.68
November 2009	13,816,233.96	April 2014	19,222,152.91	September 2018	8,505,346.29
December 2009	13,902,585.42	May 2014	19,342,291.36	October 2018	8,348,828.12
January 2010	13,989,476.58	June 2014	19,463,180.69	November 2018	8,194,701.54
February 2010	14,076,910.81	July 2014	19,584,825.56	December 2018	8,042,932.43
March 2010	14,164,891.50	August 2014	19,707,230.72	January 2019	7,893,487.12
April 2010	14,253,422.07	September 2014	19,636,807.61	February 2019	7,746,332.42
May 2010	14,342,505.96	October 2014	19,314,222.83	March 2019	7,601,435.61
June 2010	14,432,146.62	November 2014	18,996,375.41	April 2019	7,458,764.40

TZ 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 2019	\$ 7,318,286.95	October 2022	\$ 3,108,587.02	February 2026	\$ 994,389.72
June 2019	7,179,971.88	November 2022	3,036,609.82	March 2026	958,022.06
July 2019	7,043,788.23	December 2022	2,965,805.16	April 2026	922,298.80
August 2019	6,909,705.47	January 2023	2,896,155.86	May 2026	887,210.22
September 2019	6,777,693.51	February 2023	2,827,644.99	June 2026	852,746.72
October 2019	6,647,722.65	March 2023	2,760,255.86	July 2026	818,898.84
November 2019	6,519,763.61	April 2023	2,693,972.00	August 2026	785,657.26
December 2019	6,393,787.54	May 2023	2,628,777.19	September 2026	753,012.79
January 2020	6,269,765.97	June 2023	2,564,655.43	October 2026	720,956.37
February 2020	6,147,670.82	July 2023	2,501,590.93	November 2026	689,479.07
March 2020	6,027,474.41	August 2023	2,439,568.15	December 2026	658,572.09
April 2020	5,909,149.44	September 2023	2,378,571.74	January 2027	628,226.75
May 2020	5,792,668.99	October 2023	2,318,586.58	February 2027	598,434.49
June 2020	5,678,006.53	November 2023	2,259,597.76	March 2027	569,186.88
July 2020	5,565,135.87	December 2023	2,201,590.58	April 2027	540,475.61
August 2020	5,454,031.21	January 2024	2,144,550.55	May 2027	512,292.49
September 2020	5,344,667.08	February 2024	2,088,463.38	June 2027	484,629.44
October 2020	5,237,018.40	March 2024	2,033,314.97	July 2027	457,478.50
November 2020	5,131,060.41	April 2024	1,979,091.45	August 2027	430,831.81
December 2020	5,026,768.71	May 2024	1,925,779.10	September 2027	404,681.65
January 2021	4,924,119.23	June 2024	1,873,364.44	October 2027	379,020.39
February 2021	4,823,088.24	July 2024	1,821,834.14	November 2027	353,840.51
March 2021	4,723,652.34	August 2024	1,771,175.09	December 2027	329,134.60
April 2021	4,625,788.46	September 2024	1,721,374.35	January 2028	304,895.37
May 2021	4,529,473.85	October 2024	1,672,419.14	February 2028	281,115.61
June 2021	4,434,686.07	November 2024	1,624,296.91	March 2028	257,788.23
July 2021	4,341,403.00	December 2024	1,576,995.25	April 2028	234,906.24
August 2021	4,249,602.81	January 2025	1,530,501.93	May 2028	212,462.74
September 2021	4,159,264.02	February 2025	1,484,804.90	June 2028	190,450.94
October 2021	4,070,365.39	March 2025	1,439,892.28	July 2028	168,864.14
November 2021	3,982,886.02	April 2025	1,395,752.36	August 2028	147,695.75
December 2021	3,896,805.29	May 2025	1,352,373.59	September 2028	126,939.25
January 2022	3,812,102.87	June 2025	1,309,744.57	October 2028	106,588.24
February 2022	3,728,758.69	July 2025	1,267,854.10	November 2028	86,636.40
March 2022	3,646,753.00	August 2025	1,226,691.09	December 2028	67,077.50
April 2022	3,566,066.30	September 2025	1,186,244.64	January 2029	47,905.40
May 2022	3,486,679.36	October 2025	1,146,504.01	February 2029	29,114.04
June 2022	3,408,573.24	November 2025	1,107,458.57	March 2029	10,697.47
July 2022	3,331,729.24	December 2025	1,069,097.90	April 2029 and thereafter	0.00
August 2022	3,256,128.94	January 2026	1,031,411.66		
September 2022	3,181,754.17				

GA Class Scheduled Balances

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance	\$16,254,000.00	September 2000	\$12,734,267.93	April 2001	\$ 7,761,944.70
March 2000	15,844,275.23	October 2000	12,109,997.32	May 2001	6,940,965.67
April 2000	15,403,099.15	November 2000	11,456,359.12	June 2001	6,093,763.87
May 2000	14,930,700.52	December 2000	10,773,740.46	July 2001	5,220,867.14
June 2000	14,427,331.40	January 2001	10,062,549.89	August 2001	4,322,821.45
July 2000	13,893,267.03	February 2001	9,323,216.95	September 2001	3,400,190.33
August 2000	13,328,805.59	March 2001	8,556,191.78	October 2001	2,453,554.29

GA Class (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>
November 2001	\$ 1,483,510.18
December 2001	520,825.56
January 2002 and thereafter	0.00

GB Class Scheduled Balances

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance through December 2001	\$9,339,000.00	June 2003	\$4,564,697.33	December 2004	\$1,716,424.80
January 2002	8,904,445.16	July 2003	4,381,092.18	January 2005	1,584,895.70
February 2002	7,956,314.10	August 2003	4,200,631.17	February 2005	1,455,993.66
March 2002	7,717,964.87	September 2003	4,023,283.34	March 2005	1,329,692.31
April 2002	7,483,293.60	October 2003	3,849,018.05	April 2005	1,205,965.51
May 2002	7,252,264.69	November 2003	3,677,804.89	May 2005	1,084,787.36
June 2002	7,024,842.85	December 2003	3,509,613.73	June 2005	966,132.18
July 2002	6,800,993.08	January 2004	3,344,414.71	July 2005	849,974.51
August 2002	6,580,680.71	February 2004	3,182,178.23	August 2005	736,289.14
September 2002	6,363,871.36	March 2004	3,022,874.96	September 2005	625,051.05
October 2002	6,150,530.96	April 2004	2,866,475.80	October 2005	516,235.49
November 2002	5,940,625.71	May 2004	2,712,951.94	November 2005	409,817.88
December 2002	5,734,122.15	June 2004	2,562,274.81	December 2005	305,773.90
January 2003	5,530,987.06	July 2004	2,414,416.08	January 2006	204,079.43
February 2003	5,331,187.56	August 2004	2,269,347.69	February 2006	104,710.55
March 2003	5,134,691.02	September 2004	2,127,041.82	March 2006	7,643.59
April 2003	4,941,465.12	October 2004	1,987,470.90	April 2006 and thereafter	0.00
May 2003	4,751,477.81	November 2004	1,850,607.59		

GC Class Scheduled Balances

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance through March 2006	\$2,883,000.00	July 2007	\$1,632,100.79	December 2008	\$ 824,737.06
April 2006	2,795,855.05	August 2007	1,570,740.12	January 2009	781,281.86
May 2006	2,703,321.68	September 2007	1,511,289.48	February 2009	735,162.68
June 2006	2,613,020.41	October 2007	1,453,728.92	March 2009	686,440.47
July 2006	2,524,928.38	November 2007	1,398,038.66	April 2009	635,922.22
August 2006	2,439,022.95	December 2007	1,344,199.10	May 2009	583,711.41
September 2006	2,355,281.67	January 2008	1,292,190.84	June 2009	529,853.25
October 2006	2,273,682.29	February 2008	1,241,994.63	July 2009	474,392.16
November 2006	2,194,202.78	March 2008	1,193,591.39	August 2009	417,371.75
December 2006	2,116,821.28	April 2008	1,146,962.25	September 2009	358,834.85
January 2007	2,041,516.14	May 2008	1,102,088.46	October 2009	298,823.51
February 2007	1,968,265.90	June 2008	1,058,951.49	November 2009	237,379.04
March 2007	1,897,049.31	July 2008	1,017,532.95	December 2009	174,541.99
April 2007	1,827,845.29	August 2008	977,814.63	January 2010	110,352.17
May 2007	1,760,632.96	September 2008	939,778.46	February 2010	44,848.68
June 2007	1,695,391.63	October 2008	903,406.58	March 2010 and thereafter	0.00
		November 2008	865,466.30		

GD Class Scheduled Balances

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance through February 2010	\$1,524,000.00	September 2010	\$1,076,678.48	May 2011	\$ 453,152.47
March 2010	1,502,069.90	October 2010	1,001,989.81	June 2011	371,398.60
April 2010	1,434,053.51	November 2010	926,308.56	July 2011	288,895.32
May 2010	1,364,836.50	December 2010	849,667.19	August 2011	205,670.49
June 2010	1,294,455.18	January 2011	772,097.54	September 2011	121,751.44
July 2010	1,222,945.18	February 2011	693,630.87	October 2011	37,164.97
August 2010	1,150,341.51	March 2011	614,297.85	November 2011 and thereafter	0.00
		April 2011	534,128.54		

SG Class Scheduled Balances

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance	\$4,559,833.00	April 2003	\$1,420,914.76	June 2006	\$ 628,804.12
March 2000	4,497,557.44	May 2003	1,392,037.75	July 2006	615,414.62
April 2000	4,430,501.13	June 2003	1,363,648.15	August 2006	602,357.47
May 2000	4,358,699.16	July 2003	1,335,741.19	September 2006	589,629.26
June 2000	4,282,189.85	August 2003	1,308,312.12	October 2006	577,226.61
July 2000	4,201,015.03	September 2003	1,281,356.23	November 2006	565,146.17
August 2000	4,115,220.03	October 2003	1,254,868.88	December 2006	553,384.61
September 2000	4,024,853.61	November 2003	1,228,845.43	January 2007	541,938.64
October 2000	3,929,967.95	December 2003	1,203,281.30	February 2007	530,805.02
November 2000	3,830,618.57	January 2004	1,178,171.97	March 2007	519,980.49
December 2000	3,726,864.33	February 2004	1,153,512.93	April 2007	509,461.86
January 2001	3,618,767.31	March 2004	1,129,299.72	May 2007	499,245.96
February 2001	3,506,392.81	April 2004	1,105,527.91	June 2007	489,329.64
March 2001	3,389,809.25	May 2004	1,082,193.14	July 2007	479,709.79
April 2001	3,269,088.10	June 2004	1,059,291.05	August 2007	470,383.30
May 2001	3,144,303.85	July 2004	1,036,817.35	September 2007	461,347.14
June 2001	3,015,533.89	August 2004	1,014,767.76	October 2007	452,598.25
July 2001	2,882,858.43	September 2004	993,138.06	November 2007	444,133.64
August 2001	2,746,360.48	October 2004	971,924.05	December 2007	435,950.33
September 2001	2,606,125.67	November 2004	951,121.59	January 2008	428,045.36
October 2001	2,462,242.25	December 2004	930,726.55	February 2008	420,415.82
November 2001	2,314,800.94	January 2005	910,734.86	March 2008	413,058.79
December 2001	2,168,478.22	February 2005	891,142.46	April 2008	405,971.42
January 2002	2,023,265.71	March 2005	871,945.36	May 2008	399,150.86
February 2002	1,879,155.06	April 2005	853,139.57	June 2008	392,594.28
March 2002	1,842,927.30	May 2005	834,721.17	July 2008	386,298.89
April 2002	1,807,258.57	June 2005	816,686.24	August 2008	380,261.92
May 2002	1,772,143.46	July 2005	799,030.92	September 2008	374,480.64
June 2002	1,737,576.60	August 2005	781,751.37	October 2008	368,952.31
July 2002	1,703,552.68	September 2005	764,843.80	November 2008	363,185.60
August 2002	1,670,066.42	October 2005	748,304.44	December 2008	356,994.98
September 2002	1,637,112.61	November 2005	732,129.56	January 2009	350,390.04
October 2002	1,604,686.05	December 2005	716,315.45	February 2009	343,380.18
November 2002	1,572,781.62	January 2006	700,858.46	March 2009	335,974.67
December 2002	1,541,394.23	February 2006	685,754.94	April 2009	328,296.18
January 2003	1,510,518.82	March 2006	671,001.30	May 2009	320,360.42
February 2003	1,480,150.41	April 2006	656,593.97	June 2009	312,174.28
March 2003	1,450,284.02	May 2006	642,529.41	July 2009	303,744.51

SG Class (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
August 2009	\$ 295,077.72	June 2010	\$ 196,750.00	April 2011	\$ 81,184.57
September 2009	286,180.44	July 2010	185,880.87	May 2011	68,876.66
October 2009	277,059.05	August 2010	174,845.52	June 2011	56,450.52
November 2009	267,719.83	September 2010	163,649.15	July 2011	43,910.48
December 2009	258,168.95	October 2010	152,296.88	August 2011	31,260.77
January 2010	248,412.45	November 2010	140,793.75	September 2011	18,505.54
February 2010	238,456.28	December 2010	129,144.69	October 2011	5,648.87
March 2010	228,306.28	January 2011	117,354.54	November 2011 and thereafter	0.00
April 2010	217,968.17	February 2011	105,428.04		
May 2010	207,447.57	March 2011	93,369.86		

FG Class Scheduled Balances

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance	\$22,799,167.00	April 2003	\$ 7,104,573.81	June 2006	\$ 3,144,020.59
March 2000	22,487,787.22	May 2003	6,960,188.73	July 2006	3,077,073.10
April 2000	22,152,505.66	June 2003	6,818,240.75	August 2006	3,011,787.36
May 2000	21,793,495.82	July 2003	6,678,705.95	September 2006	2,948,146.31
June 2000	21,410,949.27	August 2003	6,541,560.59	October 2006	2,886,133.05
July 2000	21,005,075.19	September 2003	6,406,781.17	November 2006	2,825,730.83
August 2000	20,576,100.18	October 2003	6,274,344.38	December 2006	2,766,923.04
September 2000	20,124,268.07	November 2003	6,144,227.14	January 2007	2,709,693.22
October 2000	19,649,839.74	December 2003	6,016,406.53	February 2007	2,654,025.08
November 2000	19,153,092.87	January 2004	5,890,859.86	March 2007	2,599,902.45
December 2000	18,634,321.65	February 2004	5,767,564.65	April 2007	2,547,309.31
January 2001	18,093,836.57	March 2004	5,646,498.58	May 2007	2,496,229.81
February 2001	17,531,964.07	April 2004	5,527,639.57	June 2007	2,446,648.21
March 2001	16,949,046.25	May 2004	5,410,965.70	July 2007	2,398,548.93
April 2001	16,345,440.53	June 2004	5,296,455.27	August 2007	2,351,916.52
May 2001	15,721,519.27	July 2004	5,184,086.74	September 2007	2,306,735.69
June 2001	15,077,669.44	August 2004	5,073,838.79	October 2007	2,262,991.26
July 2001	14,414,292.17	September 2004	4,965,690.29	November 2007	2,220,668.21
August 2001	13,731,802.40	October 2004	4,859,620.26	December 2007	2,179,751.65
September 2001	13,030,628.37	November 2004	4,755,607.94	January 2008	2,140,226.81
October 2001	12,311,211.27	December 2004	4,653,632.76	February 2008	2,102,079.08
November 2001	11,574,004.69	January 2005	4,553,674.29	March 2008	2,065,293.97
December 2001	10,842,391.13	February 2005	4,455,712.32	April 2008	2,029,857.11
January 2002	10,116,328.56	March 2005	4,359,726.80	May 2008	1,995,754.29
February 2002	9,395,775.29	April 2005	4,265,697.88	June 2008	1,962,971.39
March 2002	9,214,636.50	May 2005	4,173,605.85	July 2008	1,931,494.45
April 2002	9,036,292.85	June 2005	4,083,431.20	August 2008	1,901,309.62
May 2002	8,860,717.30	July 2005	3,995,154.60	September 2008	1,872,403.19
June 2002	8,687,883.01	August 2005	3,908,756.88	October 2008	1,844,761.57
July 2002	8,517,763.41	September 2005	3,824,219.02	November 2008	1,815,928.01
August 2002	8,350,332.13	October 2005	3,741,522.22	December 2008	1,784,974.92
September 2002	8,185,563.05	November 2005	3,660,647.79	January 2009	1,751,950.18
October 2002	8,023,430.26	December 2005	3,581,577.26	February 2009	1,716,900.88
November 2002	7,863,908.11	January 2006	3,504,292.28	March 2009	1,679,873.36
December 2002	7,706,971.13	February 2006	3,428,774.70	April 2009	1,641,480.89
January 2003	7,552,594.11	March 2006	3,355,006.50	May 2009	1,601,802.12
February 2003	7,400,752.04	April 2006	3,282,969.85	June 2009	1,560,871.42
March 2003	7,251,420.13	May 2006	3,212,647.05	July 2009	1,518,722.53

FG Class (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
August 2009	\$ 1,475,388.60	June 2010	\$ 983,749.98	April 2011	\$ 405,922.85
September 2009	1,430,902.18	July 2010	929,404.37	May 2011	344,383.29
October 2009	1,385,295.24	August 2010	874,227.59	June 2011	282,252.62
November 2009	1,338,599.14	September 2010	818,245.74	July 2011	219,552.41
December 2009	1,290,844.73	October 2010	761,484.42	August 2011	156,303.86
January 2010	1,242,062.25	November 2010	703,968.77	September 2011	92,527.71
February 2010	1,192,281.42	December 2010	645,723.46	October 2011	28,244.35
March 2010	1,141,531.40	January 2011	586,772.68	November 2011 and thereafter	0.00
April 2010	1,089,840.83	February 2011	527,140.20		
May 2010	1,037,237.83	March 2011	466,849.30		

K 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 2001	\$138,369,000.00	September 2004	\$ 92,056,895.18	November 2007	\$ 50,865,038.91
September 2001	137,332,688.40	October 2004	90,872,040.78	December 2007	49,880,530.67
October 2001	136,258,375.76	November 2004	89,692,985.63	January 2008	48,900,774.15
November 2001	135,146,522.98	December 2004	88,519,699.46	February 2008	47,925,744.46
December 2001	133,997,609.95	January 2005	87,352,152.16	March 2008	46,955,416.82
January 2002	132,812,135.27	February 2005	86,190,313.77	April 2008	45,989,766.58
February 2002	131,590,615.86	March 2005	85,034,154.49	May 2008	45,028,769.22
March 2002	130,333,586.62	April 2005	83,883,644.68	June 2008	44,072,400.34
April 2002	129,041,600.01	May 2005	82,738,754.84	July 2008	43,120,635.67
May 2002	127,715,225.65	June 2005	81,599,455.62	August 2008	42,173,451.06
June 2002	126,355,049.96	July 2005	80,465,717.82	September 2008	41,230,822.49
July 2002	125,001,587.21	August 2005	79,337,512.40	October 2008	40,292,726.06
August 2002	123,654,802.46	September 2005	78,214,810.46	November 2008	39,359,137.99
September 2002	122,314,660.93	October 2005	77,097,583.25	December 2008	38,430,034.61
October 2002	120,981,128.05	November 2005	75,985,802.17	January 2009	37,505,392.40
November 2002	119,654,169.40	December 2005	74,879,438.77	February 2009	36,585,187.93
December 2002	118,333,750.74	January 2006	73,778,464.73	March 2009	35,669,397.92
January 2003	117,019,838.03	February 2006	72,682,851.88	April 2009	34,758,169.53
February 2003	115,712,397.36	March 2006	71,592,572.21	May 2009	33,859,852.75
March 2003	114,411,395.04	April 2006	70,507,597.84	June 2009	32,974,269.41
April 2003	113,116,797.52	May 2006	69,427,901.03	July 2009	32,101,243.75
May 2003	111,828,571.43	June 2006	68,353,454.20	August 2009	31,240,602.41
June 2003	110,546,683.59	July 2006	67,284,229.88	September 2009	30,392,174.39
July 2003	109,271,100.97	August 2006	66,220,200.77	October 2009	29,555,791.03
August 2003	108,001,790.70	September 2006	65,161,339.69	November 2009	28,731,285.97
September 2003	106,738,720.11	October 2006	64,107,619.62	December 2009	27,918,495.09
October 2003	105,481,856.67	November 2006	63,059,013.65	January 2010	27,117,256.55
November 2003	104,231,168.03	December 2006	62,015,495.04	February 2010	26,327,410.69
December 2003	102,986,622.00	January 2007	60,977,037.16	March 2010	25,548,800.03
January 2004	101,748,186.56	February 2007	59,943,613.54	April 2010	24,781,269.23
February 2004	100,515,829.85	March 2007	58,915,197.81	May 2010	24,024,665.09
March 2004	99,289,520.17	April 2007	57,891,763.77	June 2010	23,278,836.48
April 2004	98,069,225.99	May 2007	56,873,285.34	July 2010	22,543,634.35
May 2004	96,854,915.93	June 2007	55,859,736.58	August 2010	21,818,911.65
June 2004	95,646,558.80	July 2007	54,851,091.67	September 2010	21,104,523.39
July 2004	94,444,123.53	August 2007	53,847,324.93	October 2010	20,400,326.49
August 2004	93,247,579.23	September 2007	52,848,410.82	November 2010	19,706,179.89
		October 2007	51,854,323.90	December 2010	19,021,944.41

K Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
January 2011	\$ 18,347,482.78	February 2012	\$ 10,409,747.82	February 2013	\$ 4,296,930.57
February 2011	17,682,659.61	March 2012	9,858,711.63	March 2013	3,834,058.68
March 2011	17,027,341.36	April 2012	9,315,601.51	April 2013	3,377,886.07
April 2011	16,381,396.31	May 2012	8,780,307.32	May 2013	2,928,319.39
May 2011	15,744,694.53	June 2012	8,252,720.40	June 2013	2,485,266.53
June 2011	15,117,107.87	July 2012	7,732,733.60	July 2013	2,048,636.68
July 2011	14,498,509.93	August 2012	7,220,241.22	August 2013	1,618,340.24
August 2011	13,888,776.05	September 2012	6,715,139.01	September 2013	1,194,288.86
September 2011	13,287,783.24	October 2012	6,217,324.15	October 2013	776,395.39
October 2011	12,695,410.23	November 2012	5,726,695.23	November 2013	364,573.87
November 2011	12,111,537.38	December 2012	5,243,152.20	December 2013 and thereafter	0.00
December 2011	11,536,046.68	January 2013	4,766,596.42		
January 2012	10,968,821.76				

KA Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through November 2013	\$25,000,000.00	September 2016	\$14,433,026.27	August 2019	\$ 7,717,719.28
December 2013	24,958,739.53	October 2016	14,187,754.40	September 2019	7,573,746.13
January 2014	24,558,808.76	November 2016	13,946,133.32	October 2019	7,431,985.73
February 2014	24,164,699.08	December 2016	13,708,111.50	November 2019	7,292,406.40
March 2014	23,776,329.15	January 2017	13,473,638.13	December 2019	7,154,976.93
April 2014	23,393,618.75	February 2017	13,242,663.10	January 2020	7,019,666.53
May 2014	23,016,488.77	March 2017	13,015,136.97	February 2020	6,886,444.83
June 2014	22,644,861.15	April 2017	12,791,011.01	March 2020	6,755,281.88
July 2014	22,278,658.94	May 2017	12,570,237.13	April 2020	6,626,148.17
August 2014	21,917,806.21	June 2017	12,352,767.94	May 2020	6,499,014.57
September 2014	21,562,228.10	July 2017	12,138,556.66	June 2020	6,373,852.36
October 2014	21,211,850.76	August 2017	11,927,557.20	July 2020	6,250,633.24
November 2014	20,866,601.36	September 2017	11,719,724.08	August 2020	6,129,329.28
December 2014	20,526,408.07	October 2017	11,515,012.44	September 2020	6,009,912.96
January 2015	20,191,200.04	November 2017	11,313,378.06	October 2020	5,892,357.10
February 2015	19,860,907.40	December 2017	11,114,777.32	November 2020	5,776,634.95
March 2015	19,535,461.24	January 2018	10,919,167.20	December 2020	5,662,720.10
April 2015	19,214,793.59	February 2018	10,726,505.28	January 2021	5,550,586.52
May 2015	18,898,837.41	March 2018	10,536,749.72	February 2021	5,440,208.54
June 2015	18,587,526.59	April 2018	10,349,859.26	March 2021	5,331,560.83
July 2015	18,280,795.92	May 2018	10,165,793.22	April 2021	5,224,618.43
August 2015	17,978,581.10	June 2018	9,984,511.46	May 2021	5,119,356.74
September 2015	17,680,818.70	July 2018	9,805,974.41	June 2021	5,015,751.47
October 2015	17,387,446.16	August 2018	9,630,143.04	July 2021	4,913,778.69
November 2015	17,098,401.78	September 2018	9,456,978.88	August 2021	4,813,414.80
December 2015	16,813,624.73	October 2018	9,286,443.95	September 2021	4,714,636.53
January 2016	16,533,054.99	November 2018	9,118,500.84	October 2021	4,617,420.92
February 2016	16,256,633.38	December 2018	8,953,112.64	November 2021	4,521,745.36
March 2016	15,984,301.52	January 2019	8,790,242.93	December 2021	4,427,587.51
April 2016	15,716,001.85	February 2019	8,629,855.82	January 2022	4,334,925.39
May 2016	15,451,677.60	March 2019	8,471,915.91	February 2022	4,243,737.29
June 2016	15,191,272.75	April 2019	8,316,388.30	March 2022	4,154,001.83
July 2016	14,934,732.10	May 2019	8,163,238.54	April 2022	4,065,697.91
August 2016	14,682,001.18	June 2019	8,012,432.70	May 2022	3,978,804.73
		July 2019	7,863,937.28	June 2022	3,893,301.78

KA 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>
July 2022	\$ 3,809,168.83	January 2025	\$ 1,832,623.58	July 2027	\$ 647,742.16
August 2022	3,726,385.95	February 2025	1,782,324.83	August 2027	618,175.91
September 2022	3,644,933.47	March 2025	1,732,878.97	September 2027	589,150.70
October 2022	3,564,792.02	April 2025	1,684,273.32	October 2027	560,658.28
November 2022	3,485,942.46	May 2025	1,636,495.38	November 2027	532,690.50
December 2022	3,408,365.95	June 2025	1,589,532.81	December 2027	505,239.34
January 2023	3,332,043.92	July 2025	1,543,373.47	January 2028	478,296.86
February 2023	3,256,958.02	August 2025	1,498,005.36	February 2028	451,855.28
March 2023	3,183,090.20	September 2025	1,453,416.67	March 2028	425,906.91
April 2023	3,110,422.64	October 2025	1,409,595.76	April 2028	400,444.16
May 2023	3,038,937.77	November 2025	1,366,531.14	May 2028	375,459.56
June 2023	2,968,618.27	December 2025	1,324,211.49	June 2028	350,945.75
July 2023	2,899,447.06	January 2026	1,282,625.65	July 2028	326,895.47
August 2023	2,831,407.32	February 2026	1,241,762.62	August 2028	303,301.57
September 2023	2,764,482.42	March 2026	1,201,611.56	September 2028	280,156.99
October 2023	2,698,656.02	April 2026	1,162,161.76	October 2028	257,454.77
November 2023	2,633,911.95	May 2026	1,123,402.69	November 2028	235,188.08
December 2023	2,570,234.33	June 2026	1,085,323.96	December 2028	213,350.15
January 2024	2,507,607.44	July 2026	1,047,915.31	January 2029	191,934.33
February 2024	2,446,015.83	August 2026	1,011,166.66	February 2029	170,934.06
March 2024	2,385,444.24	September 2026	975,068.05	March 2029	150,342.87
April 2024	2,325,877.63	October 2026	939,609.66	April 2029	130,154.40
May 2024	2,267,301.19	November 2026	904,781.81	May 2029	110,362.35
June 2024	2,209,700.28	December 2026	870,574.97	June 2029	90,960.53
July 2024	2,153,060.50	January 2027	836,979.74	July 2029	71,942.85
August 2024	2,097,367.63	February 2027	803,986.84	August 2029	53,303.30
September 2024	2,042,607.68	March 2027	771,587.15	September 2029	35,035.93
October 2024	1,988,766.82	April 2027	739,771.65	October 2029	17,134.92
November 2024	1,935,831.43	May 2027	708,531.47	November 2029 and thereafter	0.00
December 2024	1,883,788.10	June 2027	677,857.84		

SL Class Scheduled Balances

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance	\$5,032,000.00	August 2001	\$2,721,533.31	February 2003	\$1,979,879.00
March 2000	4,977,308.05	September 2001	2,687,093.12	March 2003	1,940,090.08
April 2000	4,913,744.78	October 2001	2,651,276.28	April 2003	1,900,890.93
May 2000	4,841,327.35	November 2001	2,614,120.69	May 2003	1,862,276.38
June 2000	4,760,078.61	December 2001	2,575,665.87	June 2003	1,824,241.29
July 2000	4,670,027.08	January 2002	2,535,952.90	July 2003	1,786,780.58
August 2000	4,571,207.00	February 2002	2,495,024.38	August 2003	1,749,889.21
September 2000	4,463,658.25	March 2002	2,452,924.35	September 2003	1,713,562.15
October 2000	4,347,426.38	April 2002	2,409,698.28	October 2003	1,677,794.44
November 2000	4,222,562.55	May 2002	2,365,392.95	November 2003	1,642,581.15
December 2000	4,089,123.56	June 2002	2,320,056.46	December 2003	1,607,917.40
January 2001	3,947,171.74	July 2002	2,275,358.18	January 2004	1,573,798.32
February 2001	3,796,774.96	August 2002	2,231,292.56	February 2004	1,540,219.11
March 2001	3,638,006.56	September 2002	2,187,854.08	March 2004	1,507,174.98
April 2001	3,470,945.30	October 2002	2,145,037.28	April 2004	1,474,661.21
May 2001	3,295,675.32	November 2002	2,102,836.73	May 2004	1,442,673.10
June 2001	3,112,286.04	December 2002	2,061,247.05	June 2004	1,411,205.98
July 2001	2,920,872.10	January 2003	2,020,262.91	July 2004	1,380,255.22

SL Class (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
August 2004	\$1,349,816.25	October 2006	\$ 723,850.16	December 2008	\$ 370,056.98
September 2004	1,319,884.51	November 2006	705,623.07	January 2009	361,053.73
October 2004	1,290,455.49	December 2006	687,793.27	February 2009	352,362.48
November 2004	1,261,524.70	January 2007	670,357.12	March 2009	343,980.31
December 2004	1,233,087.72	February 2007	653,311.02	April 2009	335,875.92
January 2005	1,205,140.12	March 2007	636,651.40	May 2009	326,650.92
February 2005	1,177,677.54	April 2007	620,374.73	June 2009	316,328.33
March 2005	1,150,695.64	May 2007	604,477.49	July 2009	304,930.81
April 2005	1,124,190.13	June 2007	588,956.20	August 2009	292,480.66
May 2005	1,098,156.73	July 2007	573,807.41	September 2009	278,999.82
June 2005	1,072,591.21	August 2007	559,027.69	October 2009	264,509.89
July 2005	1,047,489.38	September 2007	544,613.65	November 2009	249,032.15
August 2005	1,022,847.06	October 2007	530,561.91	December 2009	232,587.52
September 2005	998,660.13	November 2007	516,869.14	January 2010	215,196.58
October 2005	974,924.49	December 2007	503,532.01	February 2010	196,879.61
November 2005	951,636.08	January 2008	490,547.25	March 2010	177,656.56
December 2005	928,790.86	February 2008	477,911.58	April 2010	157,870.36
January 2006	906,384.83	March 2008	465,621.78	May 2010	137,591.19
February 2006	884,414.03	April 2008	453,674.64	June 2010	116,832.65
March 2006	862,874.52	May 2008	442,066.98	July 2010	95,608.11
April 2006	841,762.40	June 2008	430,795.64	August 2010	73,930.66
May 2006	821,073.79	July 2008	419,857.50	September 2010	51,813.19
June 2006	800,804.86	August 2008	409,249.44	October 2010	29,268.35
July 2006	780,951.79	September 2008	398,968.40	November 2010	6,308.55
August 2006	761,510.81	October 2008	389,011.33	December 2010 and thereafter	0.00
September 2006	742,478.17	November 2008	379,375.19		

FV 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	\$26,977,778.00	December 2001	\$24,590,608.80	October 2003	\$21,827,688.59
March 2000	26,876,672.45	January 2002	24,473,588.79	November 2003	21,692,249.11
April 2000	26,774,892.87	February 2002	24,355,788.65	December 2003	21,555,906.71
May 2000	26,672,434.75	March 2002	24,237,203.17	January 2004	21,418,655.35
June 2000	26,569,293.58	April 2002	24,117,827.13	February 2004	21,280,488.99
July 2000	26,465,464.81	May 2002	23,997,655.24	March 2004	21,141,401.51
August 2000	26,360,943.84	June 2002	23,876,682.21	April 2004	21,001,386.79
September 2000	26,255,726.06	July 2002	23,754,902.69	May 2004	20,860,438.63
October 2000	26,149,806.84	August 2002	23,632,311.31	June 2004	20,718,550.82
November 2000	26,043,181.48	September 2002	23,508,902.65	July 2004	20,575,717.09
December 2000	25,935,845.29	October 2002	23,384,671.26	August 2004	20,431,931.14
January 2001	25,827,793.52	November 2002	23,259,611.67	September 2004	20,287,186.61
February 2001	25,719,021.41	December 2002	23,133,718.35	October 2004	20,141,477.12
March 2001	25,609,524.16	January 2003	23,006,985.74	November 2004	19,994,796.24
April 2001	25,499,296.92	February 2003	22,879,408.24	December 2004	19,847,137.48
May 2001	25,388,334.83	March 2003	22,750,980.23	January 2005	19,698,494.33
June 2001	25,276,632.99	April 2003	22,621,696.03	February 2005	19,548,860.22
July 2001	25,164,186.48	May 2003	22,491,549.94	March 2005	19,398,228.55
August 2001	25,050,990.32	June 2003	22,360,536.20	April 2005	19,246,592.68
September 2001	24,937,039.52	July 2003	22,228,649.04	May 2005	19,093,945.89
October 2001	24,822,329.05	August 2003	22,095,882.63	June 2005	18,940,281.47
November 2001	24,706,853.84	September 2003	21,962,231.12	July 2005	18,785,592.61

FV Class (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
August 2005	\$18,629,872.49	April 2008	\$13,501,755.62	December 2010	\$ 9,008,459.98
September 2005	18,473,114.24	May 2008	13,355,207.51	January 2011	8,744,760.15
October 2005	18,315,310.94	June 2008	13,209,637.77	February 2011	8,477,746.63
November 2005	18,156,455.61	July 2008	13,065,020.11	March 2011	8,207,480.25
December 2005	17,996,541.24	August 2008	12,921,328.42	April 2011	7,934,020.60
January 2006	17,835,560.78	September 2008	12,778,536.80	May 2011	7,657,426.11
February 2006	17,673,507.12	October 2008	12,636,619.50	June 2011	7,377,754.00
March 2006	17,510,373.10	November 2008	12,495,550.98	July 2011	7,095,060.37
April 2006	17,346,151.52	December 2008	12,355,305.86	August 2011	6,809,400.16
May 2006	17,180,835.13	January 2009	12,215,858.94	September 2011	6,520,827.20
June 2006	17,014,416.63	February 2009	12,077,185.20	October 2011	6,229,394.19
July 2006	16,846,888.67	March 2009	11,939,259.80	November 2011	5,935,152.76
August 2006	16,678,243.87	April 2009	11,802,058.04	December 2011	5,638,153.47
September 2006	16,508,474.76	May 2009	11,665,555.42	January 2012	5,338,445.80
October 2006	16,338,076.06	June 2009	11,529,727.58	February 2012	5,036,078.20
November 2006	16,169,194.01	July 2009	11,394,550.35	March 2012	4,731,098.08
December 2006	16,001,798.31	August 2009	11,259,999.70	April 2012	4,423,551.85
January 2007	15,835,858.88	September 2009	11,126,051.76	May 2012	4,113,484.93
February 2007	15,671,345.87	October 2009	10,992,682.83	June 2012	3,800,941.71
March 2007	15,508,229.68	November 2009	10,859,869.35	July 2012	3,485,965.67
April 2007	15,346,480.91	December 2009	10,727,587.94	August 2012	3,168,599.28
May 2007	15,186,070.40	January 2010	10,595,815.34	September 2012	2,848,884.10
June 2007	15,026,969.21	February 2010	10,464,528.44	October 2012	2,526,860.76
July 2007	14,869,148.61	March 2010	10,333,704.31	November 2012	2,202,568.95
August 2007	14,712,580.09	April 2010	10,201,703.64	December 2012	1,876,047.49
September 2007	14,557,235.38	May 2010	10,068,249.37	January 2013	1,547,334.28
October 2007	14,403,086.37	June 2010	9,933,346.05	February 2013	1,216,466.37
November 2007	14,250,105.19	July 2010	9,796,998.06	March 2013	883,479.93
December 2007	14,098,264.19	August 2010	9,659,209.62	April 2013	548,410.29
January 2008	13,947,535.89	September 2010	9,519,984.78	May 2013	211,291.92
February 2008	13,797,893.04	October 2010	9,379,327.44	June 2013 and thereafter	0.00
March 2008	13,649,308.57	November 2010	9,237,241.35		

SV 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	\$3,372,222.00	June 2001	\$3,159,578.89	October 2002	\$2,923,083.69
March 2000	3,359,583.81	July 2001	3,145,523.08	November 2002	2,907,451.24
April 2000	3,346,861.36	August 2001	3,131,373.56	December 2002	2,891,714.58
May 2000	3,334,054.10	September 2001	3,117,129.71	January 2003	2,875,873.00
June 2000	3,321,161.45	October 2001	3,102,790.90	February 2003	2,859,925.82
July 2000	3,308,182.86	November 2001	3,088,356.50	March 2003	2,843,872.32
August 2000	3,295,117.74	December 2001	3,073,825.87	April 2003	2,827,711.79
September 2000	3,281,965.51	January 2002	3,059,198.37	May 2003	2,811,443.53
October 2000	3,268,725.61	February 2002	3,044,473.36	June 2003	2,795,066.82
November 2000	3,255,397.44	March 2002	3,029,650.17	July 2003	2,778,580.92
December 2000	3,241,980.42	April 2002	3,014,728.17	August 2003	2,761,985.12
January 2001	3,228,473.95	May 2002	2,999,706.68	September 2003	2,745,278.69
February 2001	3,214,877.44	June 2002	2,984,585.05	October 2003	2,728,460.87
March 2001	3,201,190.28	July 2002	2,969,362.62	November 2003	2,711,530.94
April 2001	3,187,411.88	August 2002	2,954,038.69	December 2003	2,694,488.14
May 2001	3,173,541.62	September 2002	2,938,612.61	January 2004	2,677,331.72

SV Class (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
February 2004	\$2,660,060.93	April 2007	\$1,918,309.97	June 2010	\$1,241,668.16
March 2004	2,642,674.99	May 2007	1,898,258.66	July 2010	1,224,624.67
April 2004	2,625,173.15	June 2007	1,878,371.01	August 2010	1,207,401.11
May 2004	2,607,554.64	July 2007	1,858,643.44	September 2010	1,189,998.01
June 2004	2,589,818.66	August 2007	1,839,072.38	October 2010	1,172,415.84
July 2004	2,571,964.45	September 2007	1,819,654.29	November 2010	1,154,655.08
August 2004	2,553,991.20	October 2007	1,800,385.66	December 2010	1,126,057.41
September 2004	2,535,898.14	November 2007	1,781,263.02	January 2011	1,093,094.94
October 2004	2,517,684.45	December 2007	1,762,282.89	February 2011	1,059,718.25
November 2004	2,499,349.34	January 2008	1,743,441.86	March 2011	1,025,934.96
December 2004	2,480,892.00	February 2008	1,724,736.50	April 2011	991,752.50
January 2005	2,462,311.61	March 2008	1,706,163.45	May 2011	957,178.19
February 2005	2,443,607.35	April 2008	1,687,719.33	June 2011	922,219.18
March 2005	2,424,778.39	May 2008	1,669,400.82	July 2011	886,882.48
April 2005	2,405,823.91	June 2008	1,651,204.60	August 2011	851,174.96
May 2005	2,386,743.06	July 2008	1,633,127.39	September 2011	815,103.34
June 2005	2,367,535.01	August 2008	1,615,165.93	October 2011	778,674.22
July 2005	2,348,198.90	September 2008	1,597,316.98	November 2011	741,894.04
August 2005	2,328,733.89	October 2008	1,579,577.32	December 2011	704,769.13
September 2005	2,309,139.11	November 2008	1,561,943.76	January 2012	667,305.68
October 2005	2,289,413.70	December 2008	1,544,413.12	February 2012	629,509.73
November 2005	2,269,556.78	January 2009	1,526,982.25	March 2012	591,387.22
December 2005	2,249,567.49	February 2009	1,509,648.04	April 2012	552,943.94
January 2006	2,229,444.93	March 2009	1,492,407.36	May 2012	514,185.58
February 2006	2,209,188.23	April 2009	1,475,257.15	June 2012	475,117.68
March 2006	2,188,796.48	May 2009	1,458,194.32	July 2012	435,745.68
April 2006	2,168,268.78	June 2009	1,441,215.84	August 2012	396,074.88
May 2006	2,147,604.23	July 2009	1,424,318.69	September 2012	356,110.49
June 2006	2,126,801.92	August 2009	1,407,499.86	October 2012	315,857.57
July 2006	2,105,860.93	September 2009	1,390,756.37	November 2012	275,321.10
August 2006	2,084,780.33	October 2009	1,374,085.25	December 2012	234,505.92
September 2006	2,063,559.19	November 2009	1,357,483.57	January 2013	193,416.77
October 2006	2,042,259.36	December 2009	1,340,948.39	February 2013	152,058.29
November 2006	2,021,149.10	January 2010	1,324,476.82	March 2013	110,434.98
December 2006	2,000,224.64	February 2010	1,308,065.96	April 2013	68,551.28
January 2007	1,979,482.21	March 2010	1,291,712.94	May 2013	26,411.49
February 2007	1,958,918.09	April 2010	1,275,212.86	June 2013 and thereafter	0.00
March 2007	1,938,528.57	May 2010	1,258,531.08		

FM Class Scheduled Balances

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance	\$25,160,000.00	December 2000	\$20,445,617.80	October 2001	\$13,256,381.38
March 2000	24,886,540.25	January 2001	19,735,858.70	November 2001	13,070,603.43
April 2000	24,568,723.90	February 2001	18,983,874.79	December 2001	12,878,329.34
May 2000	24,206,636.75	March 2001	18,190,032.79	January 2002	12,679,764.51
June 2000	23,800,393.03	April 2001	17,354,726.52	February 2002	12,475,121.90
July 2000	23,350,135.41	May 2001	16,478,376.62	March 2002	12,264,621.76
August 2000	22,856,035.00	June 2001	15,561,430.20	April 2002	12,048,491.39
September 2000	22,318,291.25	July 2001	14,604,360.51	May 2002	11,826,964.76
October 2000	21,737,131.88	August 2001	13,607,666.54	June 2002	11,600,282.32
November 2000	21,112,812.77	September 2001	13,435,465.59	July 2002	11,376,790.92

FM Class (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
August 2002	\$11,156,462.80	June 2005	\$ 5,362,956.05	April 2008	\$ 2,268,373.20
September 2002	10,939,270.40	July 2005	5,237,446.88	May 2008	2,210,334.89
October 2002	10,725,186.39	August 2005	5,114,235.30	June 2008	2,153,978.20
November 2002	10,514,183.65	September 2005	4,993,300.66	July 2008	2,099,287.48
December 2002	10,306,235.27	October 2005	4,874,622.47	August 2008	2,046,247.21
January 2003	10,101,314.55	November 2005	4,758,180.40	September 2008	1,994,842.02
February 2003	9,899,395.02	December 2005	4,643,954.29	October 2008	1,945,056.64
March 2003	9,700,450.41	January 2006	4,531,924.16	November 2008	1,896,875.94
April 2003	9,504,454.65	February 2006	4,422,070.15	December 2008	1,850,284.90
May 2003	9,311,381.88	March 2006	4,314,372.60	January 2009	1,805,268.65
June 2003	9,121,206.45	April 2006	4,208,811.98	February 2009	1,761,812.41
July 2003	8,933,902.92	May 2006	4,105,368.94	March 2009	1,719,901.56
August 2003	8,749,446.03	June 2006	4,004,024.28	April 2009	1,679,379.60
September 2003	8,567,810.74	July 2006	3,904,758.95	May 2009	1,633,254.61
October 2003	8,388,972.21	August 2006	3,807,554.06	June 2009	1,581,641.67
November 2003	8,212,905.77	September 2006	3,712,390.86	July 2009	1,524,654.06
December 2003	8,039,586.99	October 2006	3,619,250.78	August 2009	1,462,403.28
January 2004	7,868,991.60	November 2006	3,528,115.37	September 2009	1,394,999.08
February 2004	7,701,095.53	December 2006	3,438,966.35	October 2009	1,322,549.47
March 2004	7,535,874.92	January 2007	3,351,785.59	November 2009	1,245,160.76
April 2004	7,373,306.07	February 2007	3,266,555.09	December 2009	1,162,937.58
May 2004	7,213,365.49	March 2007	3,183,257.00	January 2010	1,075,982.90
June 2004	7,056,029.88	April 2007	3,101,873.64	February 2010	984,398.07
July 2004	6,901,276.12	May 2007	3,022,387.44	March 2010	888,282.82
August 2004	6,749,081.26	June 2007	2,944,781.01	April 2010	789,351.78
September 2004	6,599,422.56	July 2007	2,869,037.06	May 2010	687,955.94
October 2004	6,452,277.44	August 2007	2,795,138.47	June 2010	584,163.27
November 2004	6,307,623.52	September 2007	2,723,068.25	July 2010	478,040.54
December 2004	6,165,438.58	October 2007	2,652,809.56	August 2010	369,653.31
January 2005	6,025,700.59	November 2007	2,584,345.69	September 2010	259,065.97
February 2005	5,888,387.70	December 2007	2,517,660.06	October 2010	146,341.76
March 2005	5,753,478.22	January 2008	2,452,736.23	November 2010	31,542.75
April 2005	5,620,950.65	February 2008	2,389,557.90	December 2010 and thereafter	0.00
May 2005	5,490,783.65	March 2008	2,328,108.90		

KV 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	\$30,350,000.00	April 2001	\$28,686,708.80	June 2002	\$26,861,267.26
March 2000	30,236,256.26	May 2001	28,561,876.45	July 2002	26,724,265.31
April 2000	30,121,754.23	June 2001	28,436,211.88	August 2002	26,586,350.00
May 2000	30,006,488.85	July 2001	28,309,709.56	September 2002	26,447,515.26
June 2000	29,890,455.03	August 2001	28,182,363.88	October 2002	26,307,754.95
July 2000	29,773,647.67	September 2001	28,054,169.23	November 2002	26,167,062.91
August 2000	29,656,061.58	October 2001	27,925,119.95	December 2002	26,025,432.93
September 2000	29,537,691.57	November 2001	27,795,210.34	January 2003	25,882,858.74
October 2000	29,418,532.45	December 2001	27,664,434.67	February 2003	25,739,334.06
November 2000	29,298,578.92	January 2002	27,532,787.16	March 2003	25,594,852.55
December 2000	29,177,825.71	February 2002	27,400,262.01	April 2003	25,449,407.82
January 2001	29,056,267.47	March 2002	27,266,853.34	May 2003	25,302,993.47
February 2001	28,933,898.85	April 2002	27,132,555.30	June 2003	25,155,603.02
March 2001	28,810,714.44	May 2002	26,997,361.92	July 2003	25,007,229.96

KV Class (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
August 2003	\$24,857,867.75	December 2006	\$18,002,022.95	April 2010	\$11,476,916.50
September 2003	24,707,509.81	January 2007	17,815,341.09	May 2010	11,326,780.45
October 2003	24,556,149.46	February 2007	17,630,263.96	June 2010	11,175,014.21
November 2003	24,403,780.05	March 2007	17,446,758.25	July 2010	11,021,622.73
December 2003	24,250,394.85	April 2007	17,264,790.88	August 2010	10,866,610.73
January 2004	24,095,987.07	May 2007	17,084,329.06	September 2010	10,709,982.79
February 2004	23,940,549.92	June 2007	16,905,340.22	October 2010	10,551,743.28
March 2004	23,784,076.50	July 2007	16,727,792.05	November 2010	10,391,896.43
April 2004	23,626,559.94	August 2007	16,551,652.47	December 2010	10,134,517.39
May 2004	23,467,993.27	September 2007	16,376,889.67	January 2011	9,837,855.09
June 2004	23,308,369.48	October 2007	16,203,472.03	February 2011	9,537,464.88
July 2004	23,147,681.54	November 2007	16,031,368.21	March 2011	9,233,415.21
August 2004	22,985,922.34	December 2007	15,860,547.08	April 2011	8,925,773.10
September 2004	22,823,084.75	January 2008	15,690,977.75	May 2011	8,614,604.30
October 2004	22,659,161.57	February 2008	15,522,629.54	June 2011	8,299,973.18
November 2004	22,494,145.58	March 2008	15,355,472.02	July 2011	7,981,942.85
December 2004	22,328,029.48	April 2008	15,189,474.95	August 2011	7,660,575.12
January 2005	22,160,805.94	May 2008	15,024,608.33	September 2011	7,335,930.54
February 2005	21,992,467.57	June 2008	14,860,842.37	October 2011	7,008,068.41
March 2005	21,823,006.94	July 2008	14,698,147.50	November 2011	6,677,046.80
April 2005	21,652,416.59	August 2008	14,536,494.35	December 2011	6,342,922.60
May 2005	21,480,688.95	September 2008	14,375,853.78	January 2012	6,005,751.48
June 2005	21,307,816.48	October 2008	14,216,196.82	February 2012	5,665,587.93
July 2005	21,133,791.51	November 2008	14,057,494.74	March 2012	5,322,485.30
August 2005	20,958,606.38	December 2008	13,899,718.98	April 2012	4,976,495.79
September 2005	20,782,253.35	January 2009	13,742,841.19	May 2012	4,627,670.51
October 2005	20,604,724.64	February 2009	13,586,833.24	June 2012	4,276,059.39
November 2005	20,426,012.39	March 2009	13,431,667.16	July 2012	3,921,711.35
December 2005	20,246,108.73	April 2009	13,277,315.19	August 2012	3,564,674.16
January 2006	20,065,005.71	May 2009	13,123,749.74	September 2012	3,204,994.59
February 2006	19,882,695.35	June 2009	12,970,943.42	October 2012	2,842,718.33
March 2006	19,699,169.58	July 2009	12,818,869.04	November 2012	2,477,890.05
April 2006	19,514,420.30	August 2009	12,667,499.56	December 2012	2,110,553.41
May 2006	19,328,439.36	September 2009	12,516,808.13	January 2013	1,740,751.05
June 2006	19,141,218.55	October 2009	12,366,768.08	February 2013	1,368,524.66
July 2006	18,952,749.60	November 2009	12,217,352.92	March 2013	993,914.91
August 2006	18,763,024.20	December 2009	12,068,536.33	April 2013	616,961.57
September 2006	18,572,033.95	January 2010	11,920,292.16	May 2013	237,703.41
October 2006	18,380,335.42	February 2010	11,772,594.40	June 2013 and thereafter	0.00
November 2006	18,190,343.11	March 2010	11,625,417.25		

TM 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		September 2014	\$19,636,807.61	May 2015	\$17,185,117.27
February 2014	\$21,730,435.00	October 2014	19,314,222.83	June 2015	16,898,620.93
March 2014	21,675,640.38	November 2014	18,996,375.41	July 2015	16,616,355.19
April 2014	21,323,183.23	December 2014	18,683,198.90	August 2015	16,338,260.58
May 2014	20,975,882.02	January 2015	18,374,627.75	September 2015	16,064,278.40
June 2014	20,633,664.59	February 2015	18,070,597.33	October 2015	15,794,350.81
July 2014	20,296,459.69	March 2015	17,771,043.88	November 2015	15,528,420.72
August 2014	19,964,197.12	April 2015	17,475,904.53	December 2015	15,266,431.86

TM Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
January 2016	\$15,008,328.71	June 2020	\$ 5,678,006.53	November 2024	\$ 1,624,296.91
February 2016	14,754,056.52	July 2020	5,565,135.87	December 2024	1,576,995.25
March 2016	14,503,561.31	August 2020	5,454,031.21	January 2025	1,530,501.93
April 2016	14,256,789.83	September 2020	5,344,667.08	February 2025	1,484,804.90
May 2016	14,013,689.55	October 2020	5,237,018.40	March 2025	1,439,892.28
June 2016	13,774,208.69	November 2020	5,131,060.41	April 2025	1,395,752.36
July 2016	13,538,296.15	December 2020	5,026,768.71	May 2025	1,352,373.59
August 2016	13,305,901.58	January 2021	4,924,119.23	June 2025	1,309,744.57
September 2016	13,076,975.28	February 2021	4,823,088.24	July 2025	1,267,854.10
October 2016	12,851,468.25	March 2021	4,723,652.34	August 2025	1,226,691.09
November 2016	12,629,332.17	April 2021	4,625,788.46	September 2025	1,186,244.64
December 2016	12,410,519.38	May 2021	4,529,473.85	October 2025	1,146,504.01
January 2017	12,194,982.89	June 2021	4,434,686.07	November 2025	1,107,458.57
February 2017	11,982,676.34	July 2021	4,341,403.00	December 2025	1,069,097.90
March 2017	11,773,554.01	August 2021	4,249,602.81	January 2026	1,031,411.66
April 2017	11,567,570.83	September 2021	4,159,264.02	February 2026	994,389.72
May 2017	11,364,682.33	October 2021	4,070,365.39	March 2026	958,022.06
June 2017	11,164,844.67	November 2021	3,982,886.02	April 2026	922,298.80
July 2017	10,968,014.60	December 2021	3,896,805.29	May 2026	887,210.22
August 2017	10,774,149.47	January 2022	3,812,102.87	June 2026	852,746.72
September 2017	10,583,207.24	February 2022	3,728,758.69	July 2026	818,898.84
October 2017	10,395,146.41	March 2022	3,646,753.00	August 2026	785,657.26
November 2017	10,209,926.10	April 2022	3,566,066.30	September 2026	753,012.79
December 2017	10,027,505.96	May 2022	3,486,679.36	October 2026	720,956.37
January 2018	9,847,846.20	June 2022	3,408,573.24	November 2026	689,479.07
February 2018	9,670,907.60	July 2022	3,331,729.24	December 2026	658,572.09
March 2018	9,496,651.47	August 2022	3,256,128.94	January 2027	628,226.75
April 2018	9,325,039.65	September 2022	3,181,754.17	February 2027	598,434.49
May 2018	9,156,034.51	October 2022	3,108,587.02	March 2027	569,186.88
June 2018	8,989,598.95	November 2022	3,036,609.82	April 2027	540,475.61
July 2018	8,825,696.37	December 2022	2,965,805.16	May 2027	512,292.49
August 2018	8,664,290.68	January 2023	2,896,155.86	June 2027	484,629.44
September 2018	8,505,346.29	February 2023	2,827,644.99	July 2027	457,478.50
October 2018	8,348,828.12	March 2023	2,760,255.86	August 2027	430,831.81
November 2018	8,194,701.54	April 2023	2,693,972.00	September 2027	404,681.65
December 2018	8,042,932.43	May 2023	2,628,777.19	October 2027	379,020.39
January 2019	7,893,487.12	June 2023	2,564,655.43	November 2027	353,840.51
February 2019	7,746,332.42	July 2023	2,501,590.93	December 2027	329,134.60
March 2019	7,601,435.61	August 2023	2,439,568.15	January 2028	304,895.37
April 2019	7,458,764.40	September 2023	2,378,571.74	February 2028	281,115.61
May 2019	7,318,286.95	October 2023	2,318,586.58	March 2028	257,788.23
June 2019	7,179,971.88	November 2023	2,259,597.76	April 2028	234,906.24
July 2019	7,043,788.23	December 2023	2,201,590.58	May 2028	212,462.74
August 2019	6,909,705.47	January 2024	2,144,550.55	June 2028	190,450.94
September 2019	6,777,693.51	February 2024	2,088,463.38	July 2028	168,864.14
October 2019	6,647,722.65	March 2024	2,033,314.97	August 2028	147,695.75
November 2019	6,519,763.61	April 2024	1,979,091.45	September 2028	126,939.25
December 2019	6,393,787.54	May 2024	1,925,779.10	October 2028	106,588.24
January 2020	6,269,765.97	June 2024	1,873,364.44	November 2028	86,636.40
February 2020	6,147,670.82	July 2024	1,821,834.14	December 2028	67,077.50
March 2020	6,027,474.41	August 2024	1,771,175.09	January 2029	47,905.40
April 2020	5,909,149.44	September 2024	1,721,374.35	February 2029	29,114.04
May 2020	5,792,668.99	October 2024	1,672,419.14		

TM Class (Continued)

<u>Distribution Date</u>		<u>Planned Balance</u>
March 2029	\$	10,697.47
April 2029 and thereafter		0.00

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

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

TABLE OF CONTENTS

	<u>Page</u>
Table of Contents	S- 2
Available Information	S- 3
Reference Sheet	S- 4
Additional Risk Factors	S-11
Description of the Certificates	S-12
Certain Additional Federal Income Tax Consequences	S-44
Plan of Distribution	S-46
Legal Matters	S-47
Exhibit A	A- 1
Schedule 1	A- 2
Principal Balance Schedules	B- 1

REMIC Prospectus

Information about Prospectus Supplements	3
Fannie Mae	4
Additional Information about Fannie Mae	4
Summary	6
Risk Factors	10
Description of the Certificates	14
The Trust Agreement	32
Ginnie Mae and the Ginnie Mae Programs	34
Certain Federal Income Tax Consequences	36
Legal Investment Considerations	53
Legal Opinion	53
ERISA Considerations	53
Plan of Distribution	54
Index of Defined Terms	55

\$959,502,122



Guaranteed REMIC Pass-Through Certificates

Fannie Mae REMIC Trust 2000-6

PROSPECTUS SUPPLEMENT

Merrill Lynch & Co.

January 25, 2000