PROSPECTUS SUPPLEMENT
(To REMIC Prospectus dated September 18, 1998)

$621,216,128

FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2001-6

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 an accrual class), and
- principal to the extent available for payment on your class.

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will indirectly own

- underlying REMIC certificates backed by Fannie Mae MBS, and
- Fannie Mae MBS.

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

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
AD	1	$80,000,000	SEQ	5.750%	FIX	31359SBD1	November 2028
A	1	59,992,000	SEQ	6.000	FIX	31359SBE9	November 2028
GW	1	20,000,000	SEQ	7.000	FIX	31359SBF6	November 2028
VA	1	7,407,000	SEQ/AD	6.000	FIX	31359SBG4	August 2008
VB	1	19,267,667	SEQ	6.000	FIX	31359SBH2	August 2019
Z	1	13,333,333	SEQ	6.000	FIX/Z	31359SBJ8	March 2031
PJ	2	10,327,866	PAC	7.000	FIX	31359SBK5	October 2009
PK	2	50,000,000	PAC	5.875	FIX	31359SBL3	December 2022
IO	2	8,035,714(1)	NTL	7.000	FIX/IO	31359SBM1	December 2022
PC	2	21,988,000	PAC	7.000	FIX	31359SBN9	November 2025
PD(2)	2	45,436,000	PAC	7.000	FIX	31359SBP4	February 2030
PE	2	15,535,134	PAC	7.000	FIX	31359SBQ2	March 2031
FA	2	8,500,000	SUP	(3)	FLT	31359SBR0	March 2031
SA	2	8,500,000	SUP	(3)	INV	31359SBS8	March 2031
SD	2	8,500,000(1)	NTL	(3)	INV/IO	31359SBT6	March 2031
G	2	20,915,000	SCH	7.000	FIX	31359SBU3	March 2031
F	2	26,010,000	SUP	(3)	FLT	31359SBV1	March 2031
S	2	3,715,745	SUP	(3)	INV	31359SBW9	March 2031
VM	3	8,902,000	SC/SEQ/AD	6.500	FIX	31359SBX7	September 2030
VN	3	10,666,000	SC/SEQ/AD	6.500	FIX	31359SBY5	September 2030
ZC	3	14,600,000	SC/SEQ	6.500	FIX/Z	31359SBZ2	September 2030
QA	4	20,299,000	PAC	5.850	FIX	31359SCA6	January 2020
AI	4	2,029,900(1)	NTL	6.500	FIX/IO	31359SCB4	January 2020
QB	4	19,845,000	PAC	6.500	FIX	31359SCC2	July 2026
QC	4	18,753,000	PAC	6.500	FIX	31359SCD0	May 2030
QD	4	5,135,000	PAC	6.500	FIX	31359SCE8	March 2031
L	4	21,900,000	SCH	6.500	FIX	31359SCF5	March 2031
FG	4	11,430,000	SUP	(3)	FLT	31359SCG3	March 2031
SG	4	2,638,000	SUP	(3)	INV	31359SCH1	March 2031
PM	5	23,776,636	SC/PT	(4)	PO	31359SCJ7	August 2028
SB	5	23,776,636(1)	NTL	(3)	INV/IO	31359SCK4	August 2028
PN	6	32,856,958	SC/PT	(4)	PO	31359SCL2	March 2028
SC	6	32,856,958(1)	NTL	(3)	INV/IO	31359SCM0	March 2028
SJ(2)	7	10,886,789	SC/PT	(3)	INV	31359SCN8	April 2023
SI(2)	7	6,196,682(1)	NTL	(3)	INV/IO	31359SCP3	April 2023
SK(2)	8	8,600,000	SC/PT	(3)	INV	31359SCQ1	November 2023
R		0	NPR	0	NPR	31359SCR9	March 2031
RL		0	NPR	0	NPR	31359SCS7	March 2031

(1) Notional balances. These classes are interest only classes.
(2) Exchangeable classes.
(3) Based on LIBOR.
(4) Principal 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 PG, PI, SH and SL Classes are the RCR classes, as further described in this prospectus supplement.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be February 28, 2001.

Carefully consider the risk factors starting on page S-9 of this prospectus supplement and on page 10 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.

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

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

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

Merrill Lynch & Co.

January 19, 2001

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AVAILABLE INFORMATION

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

- 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 30, 2000 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.

Assets Underlying Each Group of Classes

Group	Assets
1	Group 1 MBS
2	Group 2 MBS
3	Class 2000-28-BE REMIC Certificate
4	Group 4 MBS
5	Class 1998-44-SD REMIC Certificate
6	Class 1999-26-S REMIC Certificate
7	Class 1997-7-WJ RCR Certificate
8	Class 1993-206-SE REMIC Certificates

Assumed Characteristics of the Mortgage Loans Underlying the Trust MBS (as of February 1, 2001)

	Approximate Principal Balance	Original Term to Maturity (in months)	Approximate Weighted Average Remaining Term to Maturity (in months)	Approximate Calculated Loan Age (in months)	Approximate Weighted Average Coupon
Group 1 MBS	$ 14,560,000	360	264	81	6.70%
	$185,440,000	360	332	26	6.65%
Group 2 MBS	$210,927,745	360	358	2	7.65%
Group 4 MBS	$100,000,000	360	328	30	7.08%

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 28, 2001.

Distribution Dates

We will make payments on the Group 1, Group 2, Group 3, Group 4, Group 6, Group 7 and Group 8 Classes on the 25th day of each calendar month, or on the next business day if the 25th day is not a business day. We will make payments on the Group 5 Classes on the 18th day of each calendar month, or on the next business day if the 18th day is not a business day.

Book-Entry and Physical Certificates

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

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

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

Exchanging Certificates Through Combination and Recombination

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

Interest Rates

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

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

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate (1)
FA	6.44125%	8.50000%	0.70%	LIBOR + 70 basis points
SA	7.35875%	13.10000%	5.50%	13.1% − LIBOR
SD	0.20000%	0.20000%	0.00%	7.8% − LIBOR
F	6.74125%	8.00000%	1.00%	LIBOR + 100 basis points
S	8.81123%	48.99965%	0.00%	48.99965% − (6.99994214 × LIBOR)
FG	6.74125%	8.00000%	1.00%	LIBOR + 100 basis points
SG	5.45470%	30.33055%	0.00%	30.33055% − (4.33282789 × LIBOR)
SB	6.17500% (2)	30.55000%	0.00%	30.55% − (4.33333333 × LIBOR)
SC	5.36700% (2)	19.08000%	0.00%	19.08% − (2.4 × LIBOR)
SJ	4.11264% (2)	22.46913%	0.00%	22.46913% − (3.20987654 × LIBOR)
SI	1.28125% (2)	7.00000%	0.00%	7% − LIBOR
SK	4.11264% (2)	22.46913%	0.00%	22.46913% − (3.20987654 × LIBOR)
SH	4.84192% (2)	26.45348%	0.00%	26.45348% − (3.77906977 × LIBOR)
SL	4.11264% (2)	22.46913%	0.00%	22.46913% − (3.20987654 × LIBOR)

(1) We will establish LIBOR on the basis of the "BBA Method" in the case of the FA, SA, SD, F, S, FG, SG, SB and SC Classes and on the basis of the "LIBO Method" in the case of the SJ, SI, SH, SK and SL Classes.
(2) Assumed initial interest rates. We will calculate the actual initial interest rates for the SC, SJ, SI, SK, SH and SL Classes on February 22, 2001, in each case using the applicable formulas. We will calculate the actual initial interest rates for the SB Class on January 30, 2001, using the applicable formula.

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

Notional Classes

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

Class	
IO	16.0714285714% of the PK Class
SD	100% of the SA Class
AI	10% of the QA Class
SB	100% of the PM Class
SC	100% of the PN Class
SI	56.9192807907% of the SJ Class
PI	7.1428571429% of the PD Class

Distributions of Principal

Group 1 Principal Distribution Amount

Z Accrual Amount

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

Group 1 Cash Flow Distribution Amount

1. To the A, AD and GW Classes, pro rata, to zero.
2. To the VA, VB and Z Classes, in that order, to zero.

Group 2 Principal Distribution Amount

1. To the PJ, PK, PC, PD and PE Classes, in that order, to their Planned Balances.
2. (a) 25.1327805452% of the remaining amount to the FA and SA Classes, pro rata, to zero, and

   (b) 74.8672194548% of such remaining amount as follows:

   first, to the G Class to its Scheduled Balance;

   second, to the F and S Classes, pro rata, to zero; and

   third, to the G Class to zero.
3. To the PJ, PK, PC, PD and PE Classes, in that order, to zero.

Group 3 Principal Distribution Amount

ZC Accrual Amount

To the VM and VN Classes, in that order, to zero, and thereafter to the ZC Class.

Group 3 Cash Flow Distribution Amount

To the VM, VN and ZC Classes, in that order, to zero.

Group 4 Principal Distribution Amount

1. To the QA, QB, QC and QD Classes, in that order, to their Planned Balances.
2. To the L Class to its Scheduled Balance.
3. To the FG and SG Classes, pro rata, to zero.

4. To the L Class to zero.

5. To the QA, QB, QC and QD Classes, in that order, to zero.

Group 5 Principal Distribution Amount

To the PM Class to zero.

Group 6 Principal Distribution Amount

To the PN Class to zero.

Group 7 Principal Distribution Amount

To the SJ Class to zero.

Group 8 Principal Distribution Amount

To the SK Class 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)*

	PSA Prepayment Assumption				
Group 1 Classes	**0%**	**100%**	**162%**	**300%**	**500%**
AD, A and GW	18.8	7.2	5.0	2.8	1.7
VA	4.0	4.0	4.0	4.0	3.3
VB	13.5	13.4	12.2	8.5	5.4
Z	28.9	22.0	19.3	13.8	8.9

	PSA Prepayment Assumption				
Group 2 Classes	**0%**	**100%**	**221%**	**250%**	**500%**
PJ	4.1	1.5	1.5	1.5	1.5
PK and IO	13.6	3.9	3.9	3.9	2.9
PC	19.8	7.0	7.0	7.0	4.1
PD, PG and PI	23.3	11.0	11.0	11.0	5.9
PE	25.9	19.6	19.6	19.6	10.8

	PSA Prepayment Assumption						
	0%	**100%**	**150%**	**221%**	**225%**	**250%**	**500%**
FA, SA and SD	27.8	19.0	11.8	5.1	4.8	3.1	1.5
F and S	29.0	23.7	18.1	6.7	6.2	3.3	1.3
G	26.0	12.2	2.8	2.8	2.8	2.8	1.8

	PSA Prepayment Assumption				
Group 3 Classes	**0%**	**100%**	**165%**	**350%**	**500%**
VM	4.0	4.0	4.0	3.8	3.1
VN	10.4	10.4	10.3	6.6	4.8
ZC	28.2	21.1	17.5	11.0	7.9

	PSA Prepayment Assumption				
Group 4 Classes	**0%**	**100%**	**172%**	**250%**	**500%**
QA and AI	9.5	2.5	2.5	2.5	1.7
QB	18.4	6.0	6.0	6.0	3.0
QC	23.0	11.0	11.0	11.0	5.4
QD	25.2	19.4	19.4	19.4	10.5

	PSA Prepayment Assumption						
	0%	100%	150%	172%	225%	250%	500%
L	26.3	10.3	3.8	3.8	3.8	2.3	0.8
FG and SG	29.3	22.8	17.6	12.4	2.6	1.4	0.3

	PSA Prepayment Assumption				
Group 5 Classes	0%	100%	180%	350%	500%
PM and SB	26.9	23.4	14.2	0.5	0.3

	PSA Prepayment Assumption				
Group 6 Classes	0%	100%	157%	350%	500%
PN and SC	25.3	15.8	7.9	1.0	0.6

	PSA Prepayment Assumption				
Group 7 Classes	0%	100%	180%	350%	500%
SJ, SI and SH	20.4	12.6	5.3	0.8	0.5

	PSA Prepayment Assumption				
Group 8 Classes	0%	100%	180%	350%	500%
SK	22.2	18.6	14.7	2.9	1.3
SL†	21.2	15.3	9.4	1.8	0.8

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

† The SL Class is an RCR Class and is formed from the SJ Class in Group 7 and the SK Class in Group 8.

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 related underlying REMIC certificates. If you invest in the Group 3, Group 5, Group 6, Group 7 or Group 8 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 document, each underlying REMIC certificate is subsequent in payment priority to certain other classes issued from the underlying REMIC trust. As a result, such other classes may receive principal before principal is paid on that underlying REMIC certificate, possibly for long periods.

In particular, most of the underlying REMIC certificates are Support classes or are backed by other REMIC certificates that are Support classes. A Support class is entitled to receive principal payments on any distribution date only if scheduled payments have been made on other securities in the related underlying REMIC trust. Accordingly, those underlying REMIC certificates may receive no principal payments for extended periods or may receive principal payments that vary widely from period to period.

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

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

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

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

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

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

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

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, 2001. We will issue the Guaranteed REMIC Pass-Through Certificates (the "REMIC Certificates"), pursuant to that trust agreement. We will issue the Combinable and Recombinable REMIC Certificates (the "RCR Certificates" and, together with the REMIC Certificates, the "Certificates") pursuant to a separate trust agreement dated as of February 1, 2001 (together with the trust agreement relating to the REMIC Certificates, the "Trust Agreement"). We will execute the Trust Agreement in our corporate capacity and as trustee (the "Trustee"). In general, the term "Classes" includes the Classes of REMIC Certificates and RCR Certificates.

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

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

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

The assets of the Lower Tier REMIC will consist of

- three groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 1 MBS," "Group 2 MBS" and "Group 4 MBS" and, together, the "Trust MBS"), and
- five groups of previously issued REMIC certificates (the "Group 3 Underlying REMIC Certificate," "Group 5 Underlying REMIC Certificate," "Group 6 Underlying REMIC Certificate," "Group 7 Underlying RCR Certificate" and "Group 8 Underlying REMIC Certificate" and, together, the "Underlying REMIC Certificates") evidencing beneficial ownership interests in the related 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 R and RL Classes) in book-entry form on the book-entry system of the U.S. Federal Reserve Banks. Entities whose names appear on the book-entry records of a Federal Reserve Bank as having had Certificates deposited in their accounts are "Holders" or "Certificateholders." A Holder is not necessarily the beneficial owner of a Certificate. Beneficial owners ordinarily will hold Certificates through one or more financial intermediaries, such as banks, brokerage firms and securities clearing organizations. See "Description of Certificates—Denominations and Form" in the REMIC Prospectus.

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

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

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

Distribution Dates. We will make monthly payments on the Group 1, Group 2, Group 3, Group 4, Group 6, Group 7 and Group 8 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 will make monthly payments on the Group 5 Classes on the 18th day of each month (or, if the 18th day is not a business day, on the first business day after the 18th). We refer to each such date as a "Distribution Date." We will make the first payments to Certificateholders the month after we issue the Certificates.

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

Class Factors. On or shortly after the eleventh calendar day of each month, we will publish a factor (carried to eight decimal places) for each Class of Certificates. When the factor is multiplied by the original principal balance (or notional principal balance) of a Certificate of any Class, the product will equal the current principal balance (or notional principal balance) of that Certificate after taking into account payments on the Distribution Date in the same month (as well as any addition to principal in the case of an Accrual 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.

Combination and Recombination

General. You are permitted to exchange all or a portion of the PD, SJ, SI and SK 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. REMIC Certificates of like percentage interests may be exchanged for the same percentage interest in the related RCR Certificates.

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.

The Underlying REMIC Certificates

The 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. 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.

Each MBS evidences beneficial ownership interests in a Pool of conventional Level Payment Mortgage Loans secured by first mortgages or deeds of trust on one- to four-family (''single-family'') residential properties, as described under ''The Mortgage Pools'' and ''Yield Considerations'' in the MBS Prospectus.

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.

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 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, 2001 (the "Issue Date") to be as follows:

Group 1 MBS	
Aggregate Unpaid Principal Balance	$200,000,000
MBS Pass-Through Rate	6.00%
Related Mortgage Loans	
Range of WACs (annual percentages)	6.25% to 8.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	327 months
Approximate Weighted Average CAGE	30 months
Group 2 MBS	
Aggregate Unpaid Principal Balance	$210,927,745
MBS Pass-Through Rate	7.00%
Related Mortgage Loans	
Range of WACs (annual percentages)	7.25% to 9.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	358 months
Approximate Weighted Average CAGE	2 months
Group 4 MBS	
Aggregate Unpaid Principal Balance	$100,000,000
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	328 months
Approximate Weighted Average CAGE	30 months

Final Data Statement

After issuing the Certificates, we will prepare a Final Data Statement containing certain information, including the principal balances of the Underlying REMIC Certificates as of the Issue Date and, with respect to the Trust MBS, 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:

Interest Type*	Classes
Group 1 Classes	
Fixed Rate	AD, A, GW, VA, VB and Z
Accrual	Z
Group 2 Classes	
Fixed Rate	PJ, PK, IO, PC, PD, PE and G
Floating Rate	FA and F
Inverse Floating Rate	SA, SD and S
Interest Only	IO and SD
RCR**	PG and PI
Group 3 Classes	
Fixed Rate	VM, VN and ZC
Accrual	ZC
Group 4 Classes	
Fixed Rate	QA, AI, QB, QC, QD and L
Floating Rate	FG
Inverse Floating Rate	SG
Interest Only	AI
Group 5 Classes	
Inverse Floating Rate	SB
Interest Only	SB
Principal Only	PM
Group 6 Classes	
Inverse Floating Rate	SC
Interest Only	SC
Principal Only	PN
Group 7 Classes	
Inverse Floating Rate	SJ and SI
Interest Only	SI
RCR**	SH and SL†
Group 8 Classes	
Inverse Floating Rate	SK
RCR**	SL†
No Payment Residual	R and RL

* See "Description of Certificates—Class Definitions and Abbreviations" in the REMIC Prospectus.
** See "—Combination and Recombination" above and Schedule 1 for a further description of the RCR Classes.
† The SL Class is formed from the SJ Class in Group 7 and the SK Class in Group 8.

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 an Accrual Class) 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 an Accrual Class) 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").

Classes	Interest Accrual Periods
All Fixed Rate Classes and the FA, SA, SD and SB Classes (collectively, the "Delay Classes")	Calendar month preceding the month in which the Distribution Date occurs
All Floating Rate and Inverse Floating Rate Classes other than the FA, SA, SD and SB Classes (the "No-Delay Classes")	One-month period beginning on the 25th day of the month preceding the month in which the Distribution Date occurs

See "Additional Risk Factors—*Delay classes have lower yields and market values*" in this prospectus supplement.

The Dealer will treat the PN Class as a No-Delay Class and the PM Class as a Delay Class for the sole purpose of facilitating trading.

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

Notional Classes. The Notional Classes will not have principal balances. During each Interest Accrual Period, the Notional Classes will bear interest on their notional principal balances at their applicable interest rates. The notional principal balances of the Notional Classes will be calculated as 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.

Inverse Floating Rate Classes. During each Interest Accrual Period, the 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 such 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" in the case of the FA, SA, SD, F, S, FG, SG, SB and SC Classes, and on the basis of the "LIBO Method" in the case of SJ, SI, SH, SK and SL Classes, 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 LIBOR as determined for that Interest Accrual Period for the related Underlying REMIC Certificate in the case of the SB, SC, SJ, SI, SK, SH and SL Classes, and will be equal to 5.74125% in the case of the FA, SA, SD, F, S, FG and SG Classes.

Distributions of Principal

Categories of Classes

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

Principal Type*	Classes
Group 1 Classes	
Sequential Pay	AD, A, GW, VA, VB and Z
Accretion Directed	VA and VB
Group 2 Classes	
PAC	PJ, PK, PC, PD and PE
Scheduled	G
Support	FA, SA, F and S
Notional	IO and SD
RCR**	PG and PI
Group 3 Classes	
Structured Collateral/Sequential Pay	VM, VN and ZC
Accretion Directed	VM and VN
Group 4 Classes	
PAC	QA, QB, QC and QD
Scheduled	L
Support	FG and SG
Notional	AI
Group 5 Classes	
Structured Collateral/Pass-Through	PM
Notional	SB
Group 6 Classes	
Structured Collateral/Pass-Through	PN
Notional	SC
Group 7 Classes	
Structured Collateral/Pass-Through	SJ
Notional	SI
RCR**	SH and SL†
Group 8 Classes	
Structured Collateral/Pass-Through	SK
RCR**	SL†
No Payment Residual	R and RL

* See "Description of Certificates—Class Definitions and Abbreviations" in the REMIC Prospectus.
** See "—Combination and Recombination" above and Schedule 1 for a further description of the RCR Classes.
† The SL Class is formed from the SJ Class in Group 7 and the SK Class in Group 8.

Principal Distribution Amount

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

- the principal then paid on the Group 1 MBS (the "Group 1 Cash Flow Distribution Amount") plus any interest then accrued and added to the principal balance of the Z Class (the "Z Accrual Amount" and, together with the Group 1 Cash Flow Distribution Amount, the "Group 1 Principal Distribution Amount"),
- the principal then paid on the Group 2 MBS (the "Group 2 Principal Distribution Amount"),
- the principal then paid on the Group 3 Underlying REMIC Certificate (the "Group 3 Cash Flow Distribution Amount"), plus any interest then accrued and added to the principal balance of the ZC Class (the "ZC Accrual Amount" and, together with the Group 3 Cash Flow Distribution Amount, the "Group 3 Principal Distribution Amount"),
- the principal then paid on the Group 4 MBS (the "Group 4 Principal Distribution Amount"),
- the principal then paid on the Group 5 Underlying REMIC Certificate (the "Group 5 Principal Distribution Amount"),
- the principal then paid on the Group 6 Underlying REMIC Certificate (the "Group 6 Principal Distribution Amount"),
- the principal then paid on the Group 7 Underlying RCR Certificate (the "Group 7 Principal Distribution Amount"), and
- the principal then paid on the Group 8 Underlying REMIC Certificate (the "Group 8 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

Z Accrual Amount

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

Group 1 Cash Flow Distribution Amount

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

(i) concurrently, to the AD, A and GW Classes, pro rata (or 50.0025001250%, 37.4968748437% and 12.5006250313%, respectively), until their principal balances are reduced to zero; and

(ii) sequentially, to the VA, VB and Z Classes, in that order, until their principal balances are reduced to zero.

Sequential Pay Classes

Group 2 Principal Distribution Amount

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

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

(ii) (a) 25.1327805452% of the remaining amount, concurrently, to the FA and SA Classes, pro rata (or 50% and 50%, respectively), until their principal balances are reduced to zero, and — **Support Classes**

(b) 74.8672194548% of such remaining amount, as follows:

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

second, concurrently to the F and S Classes, pro rata (or 87.4999095902% and 12.5000904098%, respectively), until their principal balances are reduced to zero; and — **Support Classes**

third, to the G Class, without regard to its Scheduled Balance and until its principal balance is reduced to zero; and — **Scheduled Class**

(iii) sequentially, to the PJ, PK, PC, PD and PE 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

ZC Accrual Amount

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

Group 3 Cash Flow Distribution Amount

On each Distribution Date, we will pay the Group 3 Cash Flow Distribution Amount, sequentially, as principal of the VM, VN and ZC Classes, in that order, until their principal balances are reduced to zero. — **Structured Collateral / Sequential Pay Classes**

Group 4 Principal Distribution Amount

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

(i) sequentially, to the QA, QB, QC and QD Classes, in that order, until their principal balances are reduced to their Planned Balances for such Distribution Date; — **PAC Classes**

(ii) to the L Class, until its principal balance is reduced to its Scheduled Balance for such Distribution Date; — **Scheduled Class**

(iii) concurrently, to the FG and SG Classes, pro rata (or 81.2482229173% and 18.7517770827%, respectively), until their principal balances are reduced to zero; — **Support Classes**

(iv) to the L Class, without regard to its Scheduled Balance and until its principal balance is reduced to zero; and — **Scheduled Class**

(v) sequentially, to the QA, QB, QC and QD Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero. — **PAC Classes**

Group 5 Principal Distribution Amount

On each Distribution Date, we will pay the Group 5 Principal Distribution Amount as principal of the PM Class, until its principal balance is reduced to zero. **Structured Collateral/ Pass-Through Class**

Group 6 Principal Distribution Amount

On each Distribution Date, we will pay the Group 6 Principal Distribution Amount as principal of the PN Class, until its principal balance is reduced to zero. **Structured Collateral/ Pass-Through Class**

Group 7 Principal Distribution Amount

On each Distribution Date, we will pay the Group 7 Principal Distribution Amount as principal of the SJ Class, until its principal balance is reduced to zero. **Structured Collateral/ Pass-Through Class**

Group 8 Principal Distribution Amount

On each Distribution Date, we will pay the Group 8 Principal Distribution Amount as principal of the SK Class, until its principal balance is reduced to zero. **Structured Collateral/ Pass-Through Class**

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

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each Pool of Mortgage Loans backing the 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;
- the settlement date for the sale of the Certificates is February 28, 2001;
- each Distribution Date occurs on the 18th day of a month in the case of the Group 5 Classes, and on the 25th day of a month in the case of the Group 1, Group 2, Group 3, Group 4, Group 6, Group 7 and Group 8 Classes; and
- the Fannie Mae repurchase option is not exercised.

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

Structuring Ranges. The Principal Balance Schedules are found beginning on page 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 set forth below.

Principal Balance Schedule References	Related Classes	Structuring Ranges
Planned Balances	PJ, PK, PC, PD, PE, QA, QB, QC, QD and PG	Between 100% and 250%
Scheduled Balances	G and L	Between 150% and 225%

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 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.

Classes	Initial Effective Ranges
PJ	Between 100% and 713%
PK	Between 100% and 272%
PC	Between 100% and 252%
PD	Between 100% and 250%
PE	Between 79% and 250%
QA	Between 100% and 284%
QB	Between 100% and 250%
QC	Between 100% and 250%
QD	Between 61% and 250%
PG	Between 100% and 250%
G	Between 150% and 260%
L	Between 150% and 225%

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 Support Classes. When the related Support Classes are retired, the PAC and Scheduled

Classes, if still outstanding, may no longer have Effective Ranges and will be more sensitive to prepayments.

Yield Tables

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

- determining the monthly discount rates that, when applied to the assumed streams of cash flows to be paid on the applicable Classes, would cause the discounted present values of 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 tables below, it is possible that investors in the SD, SB, SC and SI 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:

Class	Price*
SA	97.500%
SD	0.375%
S	88.000%
SG	79.000%
SB	19.125%
SC	19.000%
SJ	84.000%
SI	10.000%
SK	74.500%
SH	89.000%
SL	80.000%

* 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)

	PSA Prepayment Assumption						
LIBOR	50%	100%	150%	221%	225%	250%	500%
3.74125%	9.8%	9.8%	9.9%	10.1%	10.2%	10.3%	11.0%
5.74125%	7.7%	7.7%	7.8%	8.1%	8.1%	8.3%	9.0%
6.74125%	6.6%	6.7%	6.8%	7.0%	7.1%	7.3%	8.0%
7.60000% and above	5.7%	5.8%	5.9%	6.1%	6.2%	6.4%	7.2%

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

	PSA Prepayment Assumption						
LIBOR	50%	100%	150%	221%	225%	250%	500%
7.60% and below	55.1%	54.0%	47.2%	34.7%	33.8%	27.0%	(25.2)%
7.70%	26.5%	25.5%	19.3%	6.3%	5.2%	(8.3)%	(69.5)%
7.75%	12.3%	11.0%	5.6%	(5.8)%	(6.8)%	(29.9)%	(98.2)%
7.80%	*	*	*	*	*	*	*

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

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

	PSA Prepayment Assumption						
LIBOR	50%	100%	150%	221%	225%	250%	500%
3.74125%	27.1%	27.1%	27.2%	29.1%	29.2%	30.3%	36.5%
5.74125%	10.3%	10.4%	10.6%	12.4%	12.6%	14.0%	20.6%
6.74125%	2.5%	2.5%	2.7%	4.3%	4.4%	6.2%	13.0%
7.00000%	0.5%	0.6%	0.8%	2.2%	2.4%	4.2%	11.0%

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

	PSA Prepayment Assumption						
LIBOR	50%	100%	150%	172%	225%	250%	500%
3.74125%	18.5%	18.5%	18.8%	20.3%	30.2%	37.1%	112.4%
5.74125%	7.4%	7.5%	7.8%	8.8%	18.8%	26.1%	101.2%
6.74125%	2.2%	2.3%	2.7%	3.4%	13.2%	20.7%	95.6%
7.00000%	1.0%	1.1%	1.4%	2.1%	11.7%	19.3%	94.2%

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

	PSA Prepayment Assumption				
LIBOR	50%	100%	180%	350%	500%
3.625%	87.7%	87.7%	80.0%	*	*
5.625%	34.0%	34.0%	28.0%	*	*
6.625%	8.6%	8.3%	3.5%	*	*
7.050%	*	*	*	*	*

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

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

	PSA Prepayment Assumption				
LIBOR	50%	100%	157%	350%	500%
3.71375%	58.8%	58.8%	44.8%	(69.3)%	*
5.71375%	29.9%	29.4%	17.9%	*	*
7.71375%	(4.3)%	(7.7)%	(17.3)%	*	*
7.95000%	*	*	*	*	*

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

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

	PSA Prepayment Assumption				
LIBOR	50%	100%	180%	350%	500%
3.71875%	13.2%	13.4%	15.7%	35.1%	57.0%
5.71875%	5.7%	6.0%	8.2%	27.7%	49.6%
6.71875%	2.1%	2.4%	4.5%	24.0%	46.0%
7.00000%	1.1%	1.4%	3.5%	23.0%	45.0%

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

LIBOR	PSA Prepayment Assumption 50%	100%	180%	350%	500%
3.71875%	34.4%	33.8%	18.5%	*	*
5.71875%	10.6%	8.3%	(9.9)%	*	*
6.71875%	(8.4)%	(13.1)%	(35.6)%	*	*
7.00000%	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption 50%	100%	180%	350%	500%
3.71875%	14.8%	14.9%	15.2%	23.6%	37.5%
5.71875%	6.5%	6.6%	7.0%	15.6%	29.4%
6.71875%	2.6%	2.7%	3.1%	11.7%	25.4%
7.00000%	1.5%	1.6%	2.1%	10.6%	24.3%

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

LIBOR	PSA Prepayment Assumption 50%	100%	180%	350%	500%
3.71875%	14.5%	14.6%	16.1%	28.5%	42.1%
5.71875%	6.0%	6.2%	7.6%	20.3%	34.2%
6.71875%	1.9%	2.1%	3.5%	16.3%	30.3%
7.00000%	0.7%	1.0%	2.3%	15.1%	29.2%

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

LIBOR	PSA Prepayment Assumption 50%	100%	180%	350%	500%
3.71875%	13.8%	14.0%	15.4%	27.1%	43.6%
5.71875%	6.0%	6.3%	7.4%	19.1%	35.7%
6.71875%	2.3%	2.5%	3.6%	15.2%	31.8%
7.00000%	1.3%	1.5%	2.5%	14.1%	30.7%

The IO, AI and PI Classes. **The yield to investors in the IO, AI and PI Classes will be very sensitive to the rate of principal payments (including prepayments) of the related Mortgage Loans. The Mortgage Loans generally can be prepaid at any time without penalty. On the basis of the assumptions described below, the yield to maturity on the IO, AI and PI Classes would be 0% if prepayments of the related Mortgage Loans were to occur at constant rates of 598% PSA, 406% PSA and 595% PSA, respectively. If the actual prepayment rate of the related Mortgage Loans were to exceed the level specified for as little as one month while equaling such level for the remaining months, the investors in the IO, AI and PI Classes, as applicable, would lose money on their initial investments.**

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

Class	Price*
IO	18.0%
AI	13.0%
PI	35.0%

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

Sensitivity of the IO Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	221%	250%	500%
Pre-Tax Yields to Maturity	31.5%	20.9%	20.9%	20.9%	7.5%

Sensitivity of the AI Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	172%	250%	500%
Pre-Tax Yields to Maturity	30.4%	14.0%	14.0%	14.0%	(19.4)%

Sensitivity of the PI Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	221%	250%	500%
Pre-Tax Yields to Maturity	19.2%	16.8%	16.8%	16.8%	5.4%

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

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

Class	Price
PM	66.0%
PN	72.5%

Sensitivity of the PM Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	180%	350%	500%
Pre-Tax Yields to Maturity	1.7%	1.8%	3.2%	104.5%	249.9%

Sensitivity of the PN Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	157%	350%	500%
Pre-Tax Yields to Maturity	1.6%	2.1%	4.5%	39.0%	71.0%

Weighted Average Lives of the Certificates

The weighted average life of a Certificate is determined by

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

(b) summing the results, and

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

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

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

- the timing of changes in the rate of principal payments,
- the priority sequences of payments of principal of the Group 1, Group 2, Group 3 and Group 4 Classes,
- in the case of the Group 3, Group 5, Group 6, Group 7 and Group 8 Classes, the priority sequences affecting distributions on the related Underlying REMIC Certificates, and
- in the case of the Group 2 and Group 4 Classes, the payment of principal of certain 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.

Mortgage Loans Relating to Trust Assets Specified Below	Original Terms to Maturity	Remaining Terms to Maturity	Interest Rates
Group 1 MBS	360 months	360 months	8.50%
Group 2 MBS	360 months	360 months	9.50%
Group 3 Underlying REMIC Certificate	360 months	354 months	9.00%
Group 4 MBS	360 months	360 months	9.00%
Group 5 Underlying REMIC Certificate	360 months	329 months	9.00%
Group 6 Underlying REMIC Certificate	360 months	339 months	8.50%
Group 7 Underlying RCR Certificate	360 months	273 months	9.00%
Group 8 Underlying REMIC Certificate	360 months	273 months	9.00%

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

	AD, A and GW Classes					VA Class					VB Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
Date	**0%**	**100%**	**162%**	**300%**	**500%**	**0%**	**100%**	**162%**	**300%**	**500%**	**0%**	**100%**	**162%**	**300%**	**500%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2002	99	91	87	76	62	89	89	89	89	89	100	100	100	100	100
February 2003	98	82	74	57	35	77	77	77	77	77	100	100	100	100	100
February 2004	97	74	63	41	16	65	65	65	65	65	100	100	100	100	100
February 2005	96	67	53	28	3	51	51	51	51	51	100	100	100	100	100
February 2006	94	60	44	18	0	37	37	37	37	0	100	100	100	100	69
February 2007	93	53	36	9	0	22	22	22	22	0	100	100	100	100	12
February 2008	91	47	29	3	0	6	6	6	6	0	100	100	100	100	0
February 2009	90	41	23	0	0	0	0	0	0	0	96	96	96	72	0
February 2010	88	35	17	0	0	0	0	0	0	0	89	89	89	28	0
February 2011	86	30	12	0	0	0	0	0	0	0	82	82	82	0	0
February 2012	84	25	7	0	0	0	0	0	0	0	74	74	74	0	0
February 2013	81	20	3	0	0	0	0	0	0	0	66	66	66	0	0
February 2014	79	16	0	0	0	0	0	0	0	0	57	57	50	0	0
February 2015	76	12	0	0	0	0	0	0	0	0	48	48	13	0	0
February 2016	73	8	0	0	0	0	0	0	0	0	38	38	0	0	0
February 2017	69	4	0	0	0	0	0	0	0	0	27	27	0	0	0
February 2018	66	1	0	0	0	0	0	0	0	0	16	16	0	0	0
February 2019	62	0	0	0	0	0	0	0	0	0	4	0	0	0	0
February 2020	57	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2021	53	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2022	47	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023	42	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	36	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.8	7.2	5.0	2.8	1.7	4.0	4.0	4.0	4.0	3.3	13.5	13.4	12.2	8.5	5.4

	Z Class					PJ Class					PK and IO† Classes				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
Date	**0%**	**100%**	**162%**	**300%**	**500%**	**0%**	**100%**	**221%**	**250%**	**500%**	**0%**	**100%**	**221%**	**250%**	**500%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2002	106	106	106	106	106	99	94	94	94	94	100	100	100	100	100
February 2003	113	113	113	113	113	85	0	0	0	0	100	99	99	99	99
February 2004	120	120	120	120	120	70	0	0	0	0	100	72	72	72	44
February 2005	127	127	127	127	127	53	0	0	0	0	100	46	46	46	0
February 2006	135	135	135	135	135	35	0	0	0	0	100	22	22	22	0
February 2007	143	143	143	143	143	15	0	0	0	0	100	0	0	0	0
February 2008	152	152	152	152	110	0	0	0	0	0	98	0	0	0	0
February 2009	161	161	161	161	75	0	0	0	0	0	93	0	0	0	0
February 2010	171	171	171	171	51	0	0	0	0	0	88	0	0	0	0
February 2011	182	182	182	168	35	0	0	0	0	0	82	0	0	0	0
February 2012	193	193	193	134	24	0	0	0	0	0	75	0	0	0	0
February 2013	205	205	205	106	16	0	0	0	0	0	68	0	0	0	0
February 2014	218	218	218	83	11	0	0	0	0	0	60	0	0	0	0
February 2015	231	231	231	65	7	0	0	0	0	0	51	0	0	0	0
February 2016	245	245	215	51	5	0	0	0	0	0	41	0	0	0	0
February 2017	261	261	183	39	3	0	0	0	0	0	30	0	0	0	0
February 2018	277	277	155	30	2	0	0	0	0	0	18	0	0	0	0
February 2019	294	268	130	23	1	0	0	0	0	0	5	0	0	0	0
February 2020	300	231	108	17	1	0	0	0	0	0	0	0	0	0	0
February 2021	300	197	88	13	1	0	0	0	0	0	0	0	0	0	0
February 2022	300	164	70	9	*	0	0	0	0	0	0	0	0	0	0
February 2023	300	133	55	7	*	0	0	0	0	0	0	0	0	0	0
February 2024	300	106	42	5	*	0	0	0	0	0	0	0	0	0	0
February 2025	300	81	31	3	*	0	0	0	0	0	0	0	0	0	0
February 2026	300	57	21	2	*	0	0	0	0	0	0	0	0	0	0
February 2027	300	35	12	1	*	0	0	0	0	0	0	0	0	0	0
February 2028	300	13	5	*	*	0	0	0	0	0	0	0	0	0	0
February 2029	254	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	132	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.9	22.0	19.3	13.8	8.9	4.1	1.5	1.5	1.5	1.5	13.6	3.9	3.9	3.9	2.9

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

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

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

PC Class

Date	PSA Prepayment Assumption 0%	100%	221%	250%	500%
Initial Percent	100	100	100	100	100
February 2002	100	100	100	100	100
February 2003	100	100	100	100	100
February 2004	100	100	100	100	100
February 2005	100	100	100	100	52
February 2006	100	100	100	100	0
February 2007	100	97	97	97	0
February 2008	100	48	48	48	0
February 2009	100	1	1	1	0
February 2010	100	0	0	0	0
February 2011	100	0	0	0	0
February 2012	100	0	0	0	0
February 2013	100	0	0	0	0
February 2014	100	0	0	0	0
February 2015	100	0	0	0	0
February 2016	100	0	0	0	0
February 2017	100	0	0	0	0
February 2018	100	0	0	0	0
February 2019	100	0	0	0	0
February 2020	80	0	0	0	0
February 2021	44	0	0	0	0
February 2022	5	0	0	0	0
February 2023	0	0	0	0	0
February 2024	0	0	0	0	0
February 2025	0	0	0	0	0
February 2026	0	0	0	0	0
February 2027	0	0	0	0	0
February 2028	0	0	0	0	0
February 2029	0	0	0	0	0
February 2030	0	0	0	0	0
February 2031	0	0	0	0	0
Weighted Average Life (years)**	19.8	7.0	7.0	7.0	4.1

PD, PG and PI† Classes

Date	PSA Prepayment Assumption 0%	100%	221%	250%	500%
Initial Percent	100	100	100	100	100
February 2002	100	100	100	100	100
February 2003	100	100	100	100	100
February 2004	100	100	100	100	100
February 2005	100	100	100	100	100
February 2006	100	100	100	100	76
February 2007	100	100	100	100	42
February 2008	100	100	100	100	18
February 2009	100	100	100	100	2
February 2010	100	80	80	80	0
February 2011	100	61	61	61	0
February 2012	100	45	45	45	0
February 2013	100	31	31	31	0
February 2014	100	20	20	20	0
February 2015	100	10	10	10	0
February 2016	100	2	2	2	0
February 2017	100	0	0	0	0
February 2018	100	0	0	0	0
February 2019	100	0	0	0	0
February 2020	100	0	0	0	0
February 2021	100	0	0	0	0
February 2022	100	0	0	0	0
February 2023	81	0	0	0	0
February 2024	58	0	0	0	0
February 2025	33	0	0	0	0
February 2026	5	0	0	0	0
February 2027	0	0	0	0	0
February 2028	0	0	0	0	0
February 2029	0	0	0	0	0
February 2030	0	0	0	0	0
February 2031	0	0	0	0	0
Weighted Average Life (years)**	23.3	11.0	11.0	11.0	5.9

PE Class

Date	PSA Prepayment Assumption 0%	100%	221%	250%	500%
Initial Percent	100	100	100	100	100
February 2002	100	100	100	100	100
February 2003	100	100	100	100	100
February 2004	100	100	100	100	100
February 2005	100	100	100	100	100
February 2006	100	100	100	100	100
February 2007	100	100	100	100	100
February 2008	100	100	100	100	100
February 2009	100	100	100	100	100
February 2010	100	100	100	100	73
February 2011	100	100	100	100	50
February 2012	100	100	100	100	34
February 2013	100	100	100	100	23
February 2014	100	100	100	100	16
February 2015	100	100	100	100	11
February 2016	100	100	100	100	7
February 2017	100	87	87	87	5
February 2018	100	71	71	71	3
February 2019	100	58	58	58	2
February 2020	100	46	46	46	1
February 2021	100	37	37	37	1
February 2022	100	29	29	29	1
February 2023	100	23	23	23	*
February 2024	100	17	17	17	*
February 2025	100	13	13	13	*
February 2026	100	10	10	10	*
February 2027	27	7	7	7	*
February 2028	4	4	4	4	*
February 2029	2	2	2	2	*
February 2030	1	1	1	1	*
February 2031	0	0	0	0	0
Weighted Average Life (years)**	25.9	19.6	19.6	19.6	10.8

FA, SA and SD† Classes

Date	PSA Prepayment Assumption 0%	100%	150%	221%	225%	250%	500%
Initial Percent	100	100	100	100	100	100	100
February 2002	98	93	90	86	86	85	72
February 2003	98	93	84	72	71	67	27
February 2004	98	93	77	55	53	46	0
February 2005	98	93	70	41	39	30	0
February 2006	98	93	65	30	29	18	0
February 2007	98	93	61	23	21	9	0
February 2008	98	93	58	18	16	4	0
February 2009	98	93	56	15	13	1	0
February 2010	98	93	55	13	11	*	0
February 2011	98	92	53	13	11	*	0
February 2012	98	90	51	12	10	*	0
February 2013	98	87	48	11	9	*	0
February 2014	98	84	45	10	8	*	0
February 2015	98	80	42	9	8	*	0
February 2016	98	75	39	8	7	*	0
February 2017	98	70	35	7	6	*	0
February 2018	98	65	32	6	5	*	0
February 2019	98	59	29	5	5	*	0
February 2020	98	54	25	5	4	*	0
February 2021	98	48	22	4	3	*	0
February 2022	98	43	19	3	3	*	0
February 2023	98	38	16	3	2	*	0
February 2024	98	32	14	2	2	*	0
February 2025	98	27	11	2	1	*	0
February 2026	98	22	9	1	1	*	0
February 2027	98	17	7	1	1	*	0
February 2028	81	13	5	1	1	*	0
February 2029	57	8	3	*	*	*	0
February 2030	30	4	1	*	*	*	0
February 2031	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.8	19.0	11.8	5.1	4.8	3.1	1.5

G Class

Date	PSA Prepayment Assumption 0%	100%	150%	221%	225%	250%	500%
Initial Percent	100	100	100	100	100	100	100
February 2002	96	83	76	76	76	76	76
February 2003	96	83	62	62	62	62	62
February 2004	96	83	44	44	44	44	0
February 2005	96	83	28	28	28	28	0
February 2006	96	83	16	16	16	16	0
February 2007	96	83	6	6	6	6	0
February 2008	96	83	0	0	0	0	0
February 2009	96	83	0	0	0	0	0
February 2010	96	83	0	0	0	0	0
February 2011	96	81	0	0	0	0	0
February 2012	96	77	0	0	0	0	0
February 2013	96	70	0	0	0	0	0
February 2014	96	61	0	0	0	0	0
February 2015	96	51	0	0	0	0	0
February 2016	96	39	0	0	0	0	0
February 2017	96	27	0	0	0	0	0
February 2018	96	14	0	0	0	0	0
February 2019	96	1	0	0	0	0	0
February 2020	96	0	0	0	0	0	0
February 2021	96	0	0	0	0	0	0
February 2022	96	0	0	0	0	0	0
February 2023	96	0	0	0	0	0	0
February 2024	96	0	0	0	0	0	0
February 2025	96	0	0	0	0	0	0
February 2026	96	0	0	0	0	0	0
February 2027	96	0	0	0	0	0	0
February 2028	54	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.0	12.2	2.8	2.8	2.8	2.8	1.8

F and S Classes

Date	PSA Prepayment Assumption 0%	100%	150%	221%	225%	250%	500%
Initial Percent	100	100	100	100	100	100	100
February 2002	100	100	100	94	93	91	68
February 2003	100	100	100	79	78	71	2
February 2004	100	100	100	63	60	48	0
February 2005	100	100	100	50	47	31	0
February 2006	100	100	100	41	38	19	0
February 2007	100	100	100	35	31	12	0
February 2008	100	100	99	30	27	7	0
February 2009	100	100	95	25	22	2	0
February 2010	100	100	93	23	19	*	0
February 2011	100	100	90	21	18	*	0
February 2012	100	100	87	20	17	*	0
February 2013	100	100	82	18	16	*	0
February 2014	100	100	77	17	14	*	0
February 2015	100	100	72	15	13	*	0
February 2016	100	100	66	14	11	*	0
February 2017	100	100	60	12	10	*	0
February 2018	100	100	54	11	9	*	0
February 2019	100	100	49	9	8	*	0
February 2020	100	92	43	8	7	*	0
February 2021	100	82	38	7	6	*	0
February 2022	100	73	33	6	5	*	0
February 2023	100	64	28	5	4	*	0
February 2024	100	55	24	4	3	*	0
February 2025	100	46	19	3	3	*	0
February 2026	100	38	15	2	2	*	0
February 2027	100	29	12	2	1	*	0
February 2028	100	21	8	1	1	*	0
February 2029	96	14	5	1	1	*	0
February 2030	51	6	2	*	*	*	0
February 2031	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.0	23.7	18.1	6.7	6.2	3.3	1.3

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

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

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

Date	VM Class PSA Prepayment Assumption 0%	100%	165%	350%	500%	VN Class PSA Prepayment Assumption 0%	100%	165%	350%	500%	ZC Class PSA Prepayment Assumption 0%	100%	165%	350%	500%	QA and AI† Classes PSA Prepayment Assumption 0%	100%	172%	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 2002	89	89	89	89	89	100	100	100	100	100	107	107	107	107	107	100	97	97	97	97
February 2003	77	77	77	77	77	100	100	100	100	100	114	114	114	114	114	96	64	64	64	20
February 2004	65	65	65	65	65	100	100	100	100	100	121	121	121	121	121	92	33	33	33	0
February 2005	51	51	51	51	38	100	100	100	100	100	130	130	130	130	130	88	3	3	3	0
February 2006	37	37	37	37	0	100	100	100	100	23	138	138	138	138	138	83	0	0	0	0
February 2007	22	22	22	0	0	100	100	100	98	0	148	148	148	148	107	78	0	0	0	0
February 2008	6	6	6	0	0	100	100	100	17	0	157	157	157	157	73	72	0	0	0	0
February 2009	0	0	0	0	0	90	90	90	0	0	168	168	168	131	50	65	0	0	0	0
February 2010	0	0	0	0	0	75	75	75	0	0	179	179	179	101	34	59	0	0	0	0
February 2011	0	0	0	0	0	59	59	59	0	0	191	191	191	77	23	51	0	0	0	0
February 2012	0	0	0	0	0	41	41	41	0	0	204	204	204	59	16	43	0	0	0	0
February 2013	0	0	0	0	0	22	22	*	0	0	218	218	218	45	11	34	0	0	0	0
February 2014	0	0	0	0	0	2	2	0	0	0	232	232	189	34	7	24	0	0	0	0
February 2015	0	0	0	0	0	0	0	0	0	0	234	234	163	26	5	13	0	0	0	0
February 2016	0	0	0	0	0	0	0	0	0	0	234	234	140	20	3	1	0	0	0	0
February 2017	0	0	0	0	0	0	0	0	0	0	234	234	120	15	2	0	0	0	0	0
February 2018	0	0	0	0	0	0	0	0	0	0	234	208	101	11	1	0	0	0	0	0
February 2019	0	0	0	0	0	0	0	0	0	0	234	182	85	8	1	0	0	0	0	0
February 2020	0	0	0	0	0	0	0	0	0	0	234	158	71	6	1	0	0	0	0	0
February 2021	0	0	0	0	0	0	0	0	0	0	234	135	58	4	*	0	0	0	0	0
February 2022	0	0	0	0	0	0	0	0	0	0	234	113	47	3	*	0	0	0	0	0
February 2023	0	0	0	0	0	0	0	0	0	0	234	93	37	2	*	0	0	0	0	0
February 2024	0	0	0	0	0	0	0	0	0	0	234	73	28	1	*	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0	0	234	55	20	1	*	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0	0	234	38	13	*	*	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0	0	234	21	7	*	*	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	0	0	212	6	2	*	*	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0	0	133	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	46	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	4.0	4.0	4.0	3.8	3.1	10.4	10.4	10.3	6.6	4.8	28.2	21.1	17.5	11.0	7.9	9.5	2.5	2.5	2.5	1.7

Date	QB Class PSA Prepayment Assumption 0%	100%	172%	250%	500%	QC Class PSA Prepayment Assumption 0%	100%	172%	250%	500%	QD Class PSA Prepayment Assumption 0%	100%	172%	250%	500%	L Class PSA Prepayment Assumption 0%	100%	150%	172%	225%	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	100
February 2002	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	97	70	56	56	56	56	26
February 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	97	70	45	45	45	45	0
February 2004	100	100	100	100	46	100	100	100	100	100	100	100	100	100	100	97	70	36	36	36	36	0
February 2005	100	100	100	100	0	100	100	100	100	94	100	100	100	100	100	97	70	29	29	29	23	0
February 2006	100	75	75	75	0	100	100	100	100	56	100	100	100	100	100	97	70	23	23	23	11	0
February 2007	100	48	48	48	0	100	100	100	100	30	100	100	100	100	100	97	70	19	19	19	4	0
February 2008	100	23	23	23	0	100	100	100	100	12	100	100	100	100	100	97	70	16	16	16	1	0
February 2009	100	0	0	0	0	100	99	99	99	0	100	100	100	100	98	97	70	15	15	15	*	0
February 2010	100	0	0	0	0	100	77	77	77	0	100	100	100	100	67	97	68	14	14	14	*	0
February 2011	100	0	0	0	0	100	59	59	59	0	100	100	100	100	45	97	65	13	13	13	*	0
February 2012	100	0	0	0	0	100	44	44	44	0	100	100	100	100	31	97	60	12	12	12	*	0
February 2013	100	0	0	0	0	100	31	31	31	0	100	100	100	100	21	97	54	10	10	10	*	0
February 2014	100	0	0	0	0	100	21	21	21	0	100	100	100	100	14	97	47	9	9	9	*	0
February 2015	100	0	0	0	0	100	12	12	12	0	100	100	100	100	9	97	39	8	8	8	*	0
February 2016	100	0	0	0	0	100	4	4	4	0	100	100	100	100	6	97	31	7	7	7	*	0
February 2017	88	0	0	0	0	100	0	0	0	0	100	93	93	93	4	97	23	6	6	6	*	0
February 2018	74	0	0	0	0	100	0	0	0	0	100	74	74	74	3	97	15	5	5	5	*	0
February 2019	58	0	0	0	0	100	0	0	0	0	100	59	59	59	2	97	7	4	4	4	*	0
February 2020	41	0	0	0	0	100	0	0	0	0	100	46	46	46	1	97	3	3	3	3	*	0
February 2021	22	0	0	0	0	100	0	0	0	0	100	36	36	36	1	97	2	2	2	2	*	0
February 2022	1	0	0	0	0	100	0	0	0	0	100	27	27	27	*	97	1	1	1	1	*	0
February 2023	0	0	0	0	0	77	0	0	0	0	100	20	20	20	*	97	1	1	1	1	*	0
February 2024	0	0	0	0	0	51	0	0	0	0	100	14	14	14	*	97	*	*	*	*	*	0
February 2025	0	0	0	0	0	22	0	0	0	0	100	10	10	10	*	97	0	0	0	0	*	0
February 2026	0	0	0	0	0	0	0	0	0	0	67	6	6	6	*	97	0	0	0	0	*	0
February 2027	0	0	0	0	0	0	0	0	0	0	3	3	3	3	*	83	0	0	0	0	*	0
February 2028	0	0	0	0	0	0	0	0	0	0	1	1	1	1	*	51	0	0	0	0	*	0
February 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16	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
February 2031	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)**	18.4	6.0	6.0	6.0	3.0	23.0	11.0	11.0	11.0	5.4	25.2	19.4	19.4	19.4	10.5	26.3	10.3	3.8	3.8	3.8	2.3	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" above.

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

FG and SG Classes

Date	PSA Prepayment Assumption 0%	100%	150%	172%	225%	250%	500%
Initial Percent	100	100	100	100	100	100	100
February 2002	100	100	100	91	68	58	0
February 2003	100	100	100	83	45	27	0
February 2004	100	100	100	78	27	5	0
February 2005	100	100	100	74	15	0	0
February 2006	100	100	100	71	8	0	0
February 2007	100	100	100	69	4	0	0
February 2008	100	100	100	68	2	0	0
February 2009	100	100	99	67	2	0	0
February 2010	100	100	97	65	2	0	0
February 2011	100	100	93	62	2	0	0
February 2012	100	100	88	58	2	0	0
February 2013	100	100	83	54	2	0	0
February 2014	100	100	77	50	2	0	0
February 2015	100	100	71	46	2	0	0
February 2016	100	100	65	42	2	0	0
February 2017	100	100	58	37	2	0	0
February 2018	100	100	52	33	2	0	0
February 2019	100	100	46	29	2	0	0
February 2020	100	93	40	25	2	0	0
February 2021	100	81	35	22	2	0	0
February 2022	100	70	29	18	2	0	0
February 2023	100	58	24	15	2	0	0
February 2024	100	47	19	12	2	0	0
February 2025	100	36	15	9	2	0	0
February 2026	100	25	10	6	1	0	0
February 2027	100	14	5	3	1	0	0
February 2028	100	3	1	1	*	0	0
February 2029	100	0	0	0	0	0	0
February 2030	65	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.3	22.8	17.6	12.4	2.6	1.4	0.3

PM and SB† Classes

Date	PSA Prepayment Assumption 0%	100%	180%	350%	500%
Initial Percent	100	100	100	100	100
February 2002	100	100	96	1	0
February 2003	100	100	86	0	0
February 2004	100	100	79	0	0
February 2005	100	100	75	0	0
February 2006	100	100	73	0	0
February 2007	100	100	72	0	0
February 2008	100	100	72	0	0
February 2009	100	100	72	0	0
February 2010	100	100	72	0	0
February 2011	100	100	71	0	0
February 2012	100	100	70	0	0
February 2013	100	100	69	0	0
February 2014	100	100	68	0	0
February 2015	100	100	67	0	0
February 2016	100	100	60	0	0
February 2017	100	100	53	0	0
February 2018	100	100	46	0	0
February 2019	100	100	39	0	0
February 2020	100	100	33	0	0
February 2021	100	100	27	0	0
February 2022	100	89	22	0	0
February 2023	100	72	17	0	0
February 2024	100	55	12	0	0
February 2025	100	40	8	0	0
February 2026	100	24	5	0	0
February 2027	100	9	2	0	0
February 2028	38	*	*	0	0
February 2029	0	0	0	0	0
February 2030	0	0	0	0	0
February 2031	0	0	0	0	0
Weighted Average Life (years)**	26.9	23.4	14.2	0.5	0.3

PN and SC† Classes

Date	PSA Prepayment Assumption 0%	100%	157%	350%	500%
Initial Percent	100	100	100	100	100
February 2002	100	100	88	44	9
February 2003	100	100	78	2	0
February 2004	100	100	69	0	0
February 2005	100	100	62	0	0
February 2006	100	100	56	0	0
February 2007	100	100	53	0	0
February 2008	100	100	50	0	0
February 2009	100	100	48	0	0
February 2010	100	100	46	0	0
February 2011	100	97	44	0	0
February 2012	100	93	40	0	0
February 2013	100	85	34	0	0
February 2014	100	76	27	0	0
February 2015	100	67	21	0	0
February 2016	100	58	15	0	0
February 2017	100	49	8	0	0
February 2018	100	40	2	0	0
February 2019	100	30	0	0	0
February 2020	100	21	0	0	0
February 2021	100	12	0	0	0
February 2022	100	2	0	0	0
February 2023	100	0	0	0	0
February 2024	98	0	0	0	0
February 2025	89	0	0	0	0
February 2026	60	0	0	0	0
February 2027	29	0	0	0	0
February 2028	0	0	0	0	0
February 2029	0	0	0	0	0
February 2030	0	0	0	0	0
February 2031	0	0	0	0	0
Weighted Average Life (years)**	25.3	15.8	7.9	1.0	0.6

SJ, SI† and SH Classes

Date	PSA Prepayment Assumption 0%	100%	180%	350%	500%
Initial Percent	100	100	100	100	100
February 2002	100	100	91	37	0
February 2003	100	100	81	0	0
February 2004	100	100	71	0	0
February 2005	100	100	62	0	0
February 2006	100	100	52	0	0
February 2007	100	100	43	0	0
February 2008	100	100	34	0	0
February 2009	100	100	25	0	0
February 2010	100	100	14	0	0
February 2011	100	88	3	0	0
February 2012	100	74	0	0	0
February 2013	100	59	0	0	0
February 2014	100	45	0	0	0
February 2015	100	30	0	0	0
February 2016	100	16	0	0	0
February 2017	100	1	0	0	0
February 2018	100	0	0	0	0
February 2019	100	0	0	0	0
February 2020	100	0	0	0	0
February 2021	68	0	0	0	0
February 2022	23	0	0	0	0
February 2023	0	0	0	0	0
February 2024	0	0	0	0	0
February 2025	0	0	0	0	0
February 2026	0	0	0	0	0
February 2027	0	0	0	0	0
February 2028	0	0	0	0	0
February 2029	0	0	0	0	0
February 2030	0	0	0	0	0
February 2031	0	0	0	0	0
Weighted Average Life (years)**	20.4	12.6	5.3	0.8	0.5

SK Class

Date	PSA Prepayment Assumption 0%	100%	180%	350%	500%
Initial Percent	100	100	100	100	100
February 2002	100	100	100	100	83
February 2003	100	100	100	87	0
February 2004	100	100	100	42	0
February 2005	100	100	100	12	0
February 2006	100	100	100	0	0
February 2007	100	100	100	0	0
February 2008	100	100	100	0	0
February 2009	100	100	100	0	0
February 2010	100	100	100	0	0
February 2011	100	100	100	0	0
February 2012	100	100	90	0	0
February 2013	100	100	77	0	0
February 2014	100	100	65	0	0
February 2015	100	100	53	0	0
February 2016	100	100	43	0	0
February 2017	100	100	33	0	0
February 2018	100	81	25	0	0
February 2019	100	60	17	0	0
February 2020	100	40	10	0	0
February 2021	100	21	4	0	0
February 2022	100	4	0	0	0
February 2023	61	0	0	0	0
February 2024	0	0	0	0	0
February 2025	0	0	0	0	0
February 2026	0	0	0	0	0
February 2027	0	0	0	0	0
February 2028	0	0	0	0	0
February 2029	0	0	0	0	0
February 2030	0	0	0	0	0
February 2031	0	0	0	0	0
Weighted Average Life (years)**	22.2	18.6	14.7	2.9	1.3

SL Class

Date	PSA Prepayment Assumption 0%	100%	180%	350%	500%
Initial Percent	100	100	100	100	100
February 2002	100	100	95	65	36
February 2003	100	100	89	38	0
February 2004	100	100	84	18	0
February 2005	100	100	79	5	0
February 2006	100	100	73	0	0
February 2007	100	100	68	0	0
February 2008	100	100	63	0	0
February 2009	100	100	58	0	0
February 2010	100	100	52	0	0
February 2011	100	93	46	0	0
February 2012	100	85	40	0	0
February 2013	100	77	34	0	0
February 2014	100	69	28	0	0
February 2015	100	61	23	0	0
February 2016	100	53	19	0	0
February 2017	100	45	15	0	0
February 2018	100	36	11	0	0
February 2019	100	26	8	0	0
February 2020	100	18	5	0	0
February 2021	82	9	2	0	0
February 2022	57	2	0	0	0
February 2023	27	0	0	0	0
February 2024	0	0	0	0	0
February 2025	0	0	0	0	0
February 2026	0	0	0	0	0
February 2027	0	0	0	0	0
February 2028	0	0	0	0	0
February 2029	0	0	0	0	0
February 2030	0	0	0	0	0
February 2031	0	0	0	0	0
Weighted Average Life (years)**	21.2	15.3	9.4	1.8	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" above.

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

Characteristics of the R and RL Classes

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

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." 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. The affidavit must also state that the transferee is a "U.S. Person" and that, if the transferee is a partnership for U.S. federal income tax purposes, each person or entity that holds an interest (directly, or indirectly through a pass-through entity) in the partnership is a "U.S. Person." In addition, the transferee must receive an affidavit containing these same representations from any new transferee. 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 IRS has since issued a Revenue Procedure creating a safe harbor that may be used for transfers of noneconomic residual interests pending the finalization of the proposed amendment. Under this safe harbor, a transferor of a noneconomic residual interest will be presumed not to have improper knowledge if, in addition to meeting the two conditions contained in the Regulations, either (i) the terms of the proposed amendment are complied with or (ii) the transferee's gross assets exceed $100 million and its net assets exceed $10 million (in each case, at the time of the transfer and at the close of each of the transferee's two fiscal years preceding the year of transfer), the transferee is an "eligible corporation" as defined in section 860L(a)(2) of the Code, the transferee agrees in writing that any subsequent transfer of the residual interest will be to an eligible corporation and will comply with the safe harbor, and the facts and circumstances known to the transferor do not reasonably indicate that the taxes associated with the residual interest will not be paid. The Revenue

Procedure contains additional details regarding its application, and you should consult your own tax advisor regarding the application of the Revenue Procedure to an actual 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 S, SG, SJ 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:

Certificate Group	PSA Prepayment Assumption
1	162%
2	221%
3	165%
4	172%
5	180%
6	157%
7	180%
8	180%

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

Taxation of Beneficial Owners of Residual Certificates

For purposes of determining the portion of the taxable income of the Trust (or the Lower Tier REMIC) that generally will not be treated as excess inclusions, the rate to be used is 120% of the ''federal long-term rate.'' The rate will be published on or about January 20, 2001. 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 will represent the beneficial ownership of the underlying REMIC Certificates set forth in Schedule 1. The ownership interest represented by RCR Class Certificates will be one of two types. A Certificate of a Strip RCR Class (a ''Strip RCR Certificate'') will represent the right to receive a disproportionate part of the principal or interest payments on one underlying REMIC Certificate. A Certificate of a Combination RCR Class (a ''Combination RCR Certificate'') will represent beneficial ownership of undivided interests in two underlying REMIC Certificates.

The PG and PI Classes are Strip RCR Classes. The SH and SL Classes are Combination RCR Classes.

Strip RCR Classes. The tax consequences to a beneficial owner of a Strip RCR Certificate will be determined under section 1286 of the Code, except as discussed below. Under section 1286, a beneficial owner of a Strip RCR Certificate will be treated as owning ''stripped bonds'' to the extent of its share of principal payments and ''stripped coupons'' to the extent of its share of interest payments on the underlying REMIC Certificates. If a Strip RCR Certificate entitles the holder to payments of principal and interest on an underlying REMIC Certificate, the IRS could contend that the Strip RCR Certificate should be treated (i) as an interest in the underlying REMIC Certificate to the extent that the Strip RCR Certificate represents an equal pro rata portion of principal and interest on the underlying REMIC Certificate, and (ii) with respect to the remainder, as an installment obligation consisting of "stripped bonds" to the extent of its share of principal payments or "stripped coupons" to the extent of its share of interest payments. For purposes of information reporting, however, Fannie Mae intends to treat each Strip RCR Certificate as a single debt instrument, regardless of whether it entitles the holder to payments of principal and interest. You should consult your own tax advisors as to the proper treatment of a Strip RCR Certificate in this regard.

Under section 1286, the beneficial owner of a Strip RCR Certificate must treat the Strip RCR Certificate as a debt instrument originally issued on the date the owner acquires it and as having OID equal to the excess, if any, of its "stated redemption price at maturity" over the price paid by the owner to acquire it. The stated redemption price at maturity for a Strip RCR Certificate is determined in the same manner as described with respect to Regular Certificates under "Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*—Treatment of Original Issue Discount" in the REMIC Prospectus.

If a Strip RCR Certificate has OID, the beneficial owner must include the OID in its ordinary income for federal income tax purposes as the OID accrues, which may be prior to the receipt of the cash attributable to that income. Although the matter is not entirely clear, a beneficial owner should accrue OID using a method similar to that described with respect to the accrual of OID on a Regular Certificate under "Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*—Treatment of Original Issue Discount" in the REMIC Prospectus. A beneficial owner, however, determines its yield to maturity based on its purchase price. For a particular beneficial owner, it is not clear whether the prepayment assumption used for calculating OID would be one determined at the time the Strip RCR Certificate is acquired or would be the original Prepayment Assumption for the underlying REMIC Certificates. For purposes of information reporting, Fannie Mae will use the original yield to maturity of the Strip RCR Certificate, calculated based on the original Prepayment Assumption. You should consult your own tax advisors regarding the proper method of accruing OID on a Strip RCR Certificate.

The rules of section 1286 of the Code also apply if (i) a beneficial owner of REMIC Certificates exchanges them for Strip RCR Certificates, (ii) the beneficial owner sells some, but not all, of the Strip RCR Certificates, and (iii) the combination of retained Strip RCR Certificates cannot be exchanged for the related REMIC Certificates. As of the date of such a sale, the beneficial owner must allocate its basis in the REMIC Certificates between the part of the REMIC Certificates underlying the Strip RCR Certificates sold and the part of the REMIC Certificates underlying the Strip RCR Certificates retained in proportion to their relative fair market values. Section 1286 of the Code treats the beneficial owner as purchasing the Strip RCR Certificates retained for the amount of the basis allocated to the retained Certificates, and the beneficial owner must then accrue any OID with respect to the retained Certificates as described above. Section 1286 does not apply, however, if a beneficial owner exchanges REMIC Certificates for the related RCR Certificates and retains all the RCR Certificates. See "—Taxation of Beneficial Owners of RCR Certificates—*Exchanges.*"

Upon the sale of a Strip RCR Certificate, a beneficial owner will realize gain or loss on the sale in an amount equal to the difference between the amount realized and its adjusted basis in the Certificate. The owner's adjusted basis generally is equal to the owner's cost of the Certificate (or portion of the cost of REMIC Certificates allocable to the RCR Certificate), increased by income previously included, and reduced (but not below zero) by distributions previously received and by any amortized premium. If the beneficial owner holds the Certificate as a capital asset, any gain or loss realized will be capital gain or loss, except to the extent provided under "Certain Federal Income Tax

Consequences—*Taxation of Beneficial Owners of Regular Certificates*—Sales and Other Dispositions of Regular Certificates'' in the REMIC Prospectus.

Although the matter is not free from doubt, if a beneficial owner acquires in one transaction (other than an exchange described under ''—Taxation of Beneficial Owners of RCR Certificates—*Exchanges''*) a combination of Strip RCR Certificates that may be exchanged for underlying REMIC Certificates, the owner should be treated as owning the underlying REMIC Certificates, in which case section 1286 would not apply. If a beneficial owner acquires such a combination in separate transactions, the law is unclear as to whether the combination should be aggregated or each Strip RCR Certificate should be treated as a separate debt instrument. You should consult your tax advisors regarding the proper treatment of Strip RCR Certificates in this regard. For the treatment of Strip RCR Certificates received in exchange for REMIC Certificates, see ''—Taxation of Beneficial Owners of RCR Certificates—*Exchanges.''*

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 Underlying REMIC Certificates and the Trust MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

Increase in Certificates. Before the Settlement Date, we and the Dealer may agree to offer Group 1, Group 2 or Group 4 Classes in addition to those contemplated as of the date of this prospectus supplement. In this event, we will increase the related 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 4 Class bears to the aggregate original principal balance of all Group 1, Group 2 or Group 4 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.

Exhibit A

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 2001 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
2000-028	BE	August 2000	31358SHJ3	6.5%	FIX	September 2030	SEQ	$34,168,000	1.000000000	$34,168,000	7.037%	328	25	MBS	3
1998-044	SD	July 1998	31359UMY8	(2)	INV	August 2028	SUP	37,823,625	0.628618660	23,776,636	7.125	320	32	MBS	5
1999-026	S	May 1999	31359WCE9	(2)	INV	March 2028	SUP	34,318,530	0.957411600	32,856,958	6.647	322	29	MBS	6
1997-007	WJ	February 1997	31359NZZ7	(2)	INV	April 2023	SC/PT	11,873,319	0.916912050	10,886,789	7.074	254	88	MBS	7
1993-206	SE	November 1993	31359EX55	(2)	INV	November 2023	SUP	16,200,000	1.000000000	8,600,000	7.074	254	88	MBS	8

(1) See "Description of Certificates—Definitions and Abbreviations" in the REMIC Prospectus.
(2) These Classes bear interest during their respective interest accrual periods, subject to the applicable maximum and minimum interest rates, as further described in the related Underlying REMIC Disclosure Documents.

Available Recombinations (1)

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Classes	Original Principal or Notional Principal Balances	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 1								
PD	$45,436,000	PG	$45,436,000	6.50%	FIX	PAC	31359SCT5	February 2030
		PI	3,245,428 (4)	7.00	FIX/IO	NTL	31359SCU2	February 2030
Recombination 2								
SJ	10,886,789	SH	10,886,789	(3)	INV	SC/PT	31359SCV0	April 2023
SI	6,196,682 (4)							
Recombination 3								
SJ	10,886,789	SL	19,486,789	(3)	INV	SC/PT	31359SCW8	November 2023
SK	8,600,000							

(1) REMIC Certificates of like percentage interests may be exchanged for the same percentage interest in the related RCR Certificates.
(2) See "Description of Certificates—Class Definitions and Abbreviations" in the REMIC Prospectus and "Description of the Certificates—Distributions of Interest" and "—Distributions of Principal" in this prospectus supplement.
(3) For a description of these interest rates, see "Description of the Certificates—Distributions of Interest" in this prospectus supplement.
(4) Notional Principal Balance.

Principal Balance Schedules

PJ Class Planned Balances

Distribution Date	Planned Balance
Initial Balance through January 2002	$10,327,866.00
February 2002	9,678,266.40
March 2002	8,994,402.61
April 2002	8,276,549.23
May 2002	7,524,998.51
June 2002	$ 6,740,060.08
July 2002	5,922,060.80
August 2002	5,071,344.55
September 2002	4,188,271.94
October 2002	3,273,220.15
November 2002	$ 2,326,582.59
December 2002	1,348,768.67
January 2003	340,203.51
February 2003 and thereafter	0.00

PK Class Planned Balances

Distribution Date	Planned Balance
Initial Balance through January 2003	$50,000,000.00
February 2003	49,301,327.62
March 2003	48,232,596.60
April 2003	47,134,480.79
May 2003	46,007,464.94
June 2003	44,852,047.87
July 2003	43,702,370.37
August 2003	42,558,402.69
September 2003	41,420,115.21
October 2003	40,287,478.47
November 2003	39,160,463.18
December 2003	38,039,040.17
January 2004	36,923,180.44
February 2004	35,812,855.14
March 2004	34,708,035.54
April 2004	33,608,693.10
May 2004	32,514,799.40
June 2004	$31,426,326.17
July 2004	30,343,245.28
August 2004	29,265,528.75
September 2004	28,193,148.76
October 2004	27,126,077.60
November 2004	26,064,287.73
December 2004	25,007,751.73
January 2005	23,956,442.34
February 2005	22,910,332.42
March 2005	21,869,395.00
April 2005	20,833,603.21
May 2005	19,802,930.34
June 2005	18,777,349.82
July 2005	17,756,835.21
August 2005	16,741,360.20
September 2005	15,730,898.62
October 2005	14,725,424.44
November 2005	$13,724,911.76
December 2005	12,729,334.81
January 2006	11,738,667.95
February 2006	10,752,885.68
March 2006	9,771,962.62
April 2006	8,795,873.54
May 2006	7,824,593.31
June 2006	6,858,096.94
July 2006	5,896,359.60
August 2006	4,939,356.54
September 2006	3,987,063.15
October 2006	3,039,454.98
November 2006	2,096,507.66
December 2006	1,158,196.96
January 2007	224,498.80
February 2007 and thereafter	0.00

PC Class Planned Balances

Distribution Date	Planned Balance
Initial Balance through January 2007	$21,988,000.00
February 2007	21,283,389.18
March 2007	20,358,844.26
April 2007	19,438,840.29
May 2007	18,523,353.68
June 2007	17,612,360.93
July 2007	16,705,838.67
August 2007	15,803,763.66
September 2007	14,906,112.75
October 2007	$14,012,862.95
November 2007	13,123,991.35
December 2007	12,239,475.18
January 2008	11,359,291.79
February 2008	10,483,418.62
March 2008	9,611,833.26
April 2008	8,744,513.39
May 2008	7,881,436.81
June 2008	7,022,581.44
July 2008	6,167,925.30
August 2008	$ 5,317,446.55
September 2008	4,471,123.43
October 2008	3,628,934.30
November 2008	2,790,857.66
December 2008	1,956,872.07
January 2009	1,126,956.25
February 2009	301,088.99
March 2009 and thereafter	0.00

PD and PG Classes Planned Balances

Distribution Date	Planned Balance
Initial Balance through February 2009	$45,436,000.00
March 2009	44,915,249.21
April 2009	44,097,415.94
May 2009	43,283,568.29
June 2009	42,473,685.52
July 2009	41,667,746.97
August 2009	40,865,732.07
September 2009	40,067,620.40
October 2009	39,273,391.61
November 2009	38,483,025.46
December 2009	37,696,501.82
January 2010	36,913,800.67
February 2010	36,134,902.07
March 2010	35,359,786.21
April 2010	34,592,348.67
May 2010	33,835,827.66
June 2010	33,090,072.09
July 2010	32,354,932.92
August 2010	31,630,263.17
September 2010	30,915,917.83
October 2010	30,211,753.90
November 2010	29,517,630.32
December 2010	28,833,407.95
January 2011	28,158,949.58
February 2011	27,494,119.84
March 2011	26,838,785.23
April 2011	26,192,814.07
May 2011	25,556,076.47
June 2011	24,928,444.34
July 2011	24,309,791.31
August 2011	$23,699,992.77
September 2011	23,098,925.77
October 2011	22,506,469.09
November 2011	21,922,503.14
December 2011	21,346,909.97
January 2012	20,779,573.25
February 2012	20,220,378.22
March 2012	19,669,211.72
April 2012	19,125,962.12
May 2012	18,590,519.33
June 2012	18,062,774.74
July 2012	17,542,621.27
August 2012	17,029,953.26
September 2012	16,524,666.53
October 2012	16,026,658.30
November 2012	15,535,827.23
December 2012	15,052,073.34
January 2013	14,575,298.04
February 2013	14,105,404.06
March 2013	13,642,295.49
April 2013	13,185,877.74
May 2013	12,736,057.48
June 2013	12,292,742.70
July 2013	11,855,842.63
August 2013	11,425,267.74
September 2013	11,000,929.74
October 2013	10,582,741.55
November 2013	10,170,617.27
December 2013	9,764,472.19
January 2014	9,364,222.77
February 2014	$ 8,969,786.59
March 2014	8,581,082.39
April 2014	8,198,030.01
May 2014	7,820,550.39
June 2014	7,448,565.55
July 2014	7,081,998.60
August 2014	6,720,773.69
September 2014	6,364,816.02
October 2014	6,014,051.80
November 2014	5,668,408.28
December 2014	5,327,813.68
January 2015	4,992,197.23
February 2015	4,661,489.13
March 2015	4,335,620.53
April 2015	4,014,523.53
May 2015	3,698,131.16
June 2015	3,386,377.37
July 2015	3,079,197.03
August 2015	2,776,525.90
September 2015	2,478,300.61
October 2015	2,184,458.69
November 2015	1,894,938.50
December 2015	1,609,679.27
January 2016	1,328,621.05
February 2016	1,051,704.73
March 2016	778,872.01
April 2016	510,065.37
May 2016	245,228.12
June 2016 and thereafter	0.00

PE Class Planned Balances

Distribution Date	Planned Balance
Initial Balance through May 2016	$15,535,134.00
June 2016	15,519,438.33
July 2016	15,262,372.84
August 2016	15,009,111.25
September 2016	14,759,599.92
October 2016	14,513,785.94
November 2016	14,271,617.13
December 2016	14,033,042.03
January 2017	13,798,009.89
February 2017	13,566,470.66
March 2017	13,338,374.98
April 2017	13,113,674.18
May 2017	12,892,320.25
June 2017	12,674,265.84
July 2017	$12,459,464.26
August 2017	12,247,869.47
September 2017	12,039,436.06
October 2017	11,834,119.23
November 2017	11,631,874.84
December 2017	11,432,659.33
January 2018	11,236,429.73
February 2018	11,043,143.70
March 2018	10,852,759.46
April 2018	10,665,235.82
May 2018	10,480,532.14
June 2018	10,298,608.37
July 2018	10,119,424.99
August 2018	9,942,943.04
September 2018	9,769,124.10
October 2018	$ 9,597,930.27
November 2018	9,429,324.18
December 2018	9,263,268.99
January 2019	9,099,728.36
February 2019	8,938,666.44
March 2019	8,780,047.90
April 2019	8,623,837.89
May 2019	8,470,002.04
June 2019	8,318,506.45
July 2019	8,169,317.71
August 2019	8,022,402.86
September 2019	7,877,729.40
October 2019	7,735,265.28
November 2019	7,594,978.88
December 2019	7,456,839.06

PE Class (Continued)

Distribution Date	Planned Balance
January 2020	$ 7,320,815.07
February 2020	7,186,876.60
March 2020	7,054,993.77
April 2020	6,925,137.12
May 2020	6,797,277.56
June 2020	6,671,386.46
July 2020	6,547,435.55
August 2020	6,425,396.96
September 2020	6,305,243.22
October 2020	6,186,947.22
November 2020	6,070,482.25
December 2020	5,955,821.96
January 2021	5,842,940.37
February 2021	5,731,811.86
March 2021	5,622,411.17
April 2021	5,514,713.38
May 2021	5,408,693.94
June 2021	5,304,328.62
July 2021	5,201,593.53
August 2021	5,100,465.13
September 2021	5,000,920.19
October 2021	4,902,935.82
November 2021	4,806,489.43
December 2021	4,711,558.76
January 2022	4,618,121.86
February 2022	4,526,157.09
March 2022	4,435,643.09
April 2022	4,346,558.82
May 2022	4,258,883.53
June 2022	4,172,596.76
July 2022	4,087,678.33
August 2022	4,004,108.34
September 2022	3,921,867.19
October 2022	3,840,935.53
November 2022	3,761,294.28
December 2022	3,682,924.65
January 2023	3,605,808.10
February 2023	3,529,926.34
March 2023	3,455,261.35
April 2023	3,381,795.36
May 2023	3,309,510.84
June 2023	3,238,390.53
July 2023	3,168,417.37
August 2023	3,099,574.59
September 2023	3,031,845.61
October 2023	$ 2,965,214.12
November 2023	2,899,664.00
December 2023	2,835,179.40
January 2024	2,771,744.65
February 2024	2,709,344.34
March 2024	2,647,963.24
April 2024	2,587,586.37
May 2024	2,528,198.93
June 2024	2,469,786.34
July 2024	2,412,334.23
August 2024	2,355,828.43
September 2024	2,300,254.97
October 2024	2,245,600.06
November 2024	2,191,850.14
December 2024	2,138,991.80
January 2025	2,087,011.85
February 2025	2,035,897.28
March 2025	1,985,635.25
April 2025	1,936,213.11
May 2025	1,887,618.40
June 2025	1,839,838.81
July 2025	1,792,862.22
August 2025	1,746,676.70
September 2025	1,701,270.44
October 2025	1,656,631.85
November 2025	1,612,749.46
December 2025	1,569,612.00
January 2026	1,527,208.33
February 2026	1,485,527.49
March 2026	1,444,558.65
April 2026	1,404,291.16
May 2026	1,364,714.51
June 2026	1,325,818.33
July 2026	1,287,592.41
August 2026	1,250,026.68
September 2026	1,213,111.21
October 2026	1,176,836.22
November 2026	1,141,192.07
December 2026	1,106,169.24
January 2027	1,071,758.36
February 2027	1,037,950.18
March 2027	1,004,735.61
April 2027	972,105.66
May 2027	940,051.47
June 2027	$ 908,564.33
July 2027	877,635.63
August 2027	847,256.90
September 2027	817,419.77
October 2027	788,116.01
November 2027	759,337.50
December 2027	731,076.23
January 2028	703,324.32
February 2028	676,073.99
March 2028	649,317.57
April 2028	623,047.50
May 2028	597,256.34
June 2028	571,936.74
July 2028	547,081.48
August 2028	522,683.41
September 2028	498,735.51
October 2028	475,230.85
November 2028	452,162.60
December 2028	429,524.02
January 2029	407,308.49
February 2029	385,509.45
March 2029	364,120.48
April 2029	343,135.20
May 2029	322,547.37
June 2029	302,350.81
July 2029	282,539.44
August 2029	263,107.27
September 2029	244,048.38
October 2029	225,356.95
November 2029	207,027.25
December 2029	189,053.62
January 2030	171,430.49
February 2030	154,152.35
March 2030	137,213.80
April 2030	120,609.51
May 2030	104,334.20
June 2030	88,382.71
July 2030	72,749.92
August 2030	57,430.80
September 2030	42,420.39
October 2030	27,713.81
November 2030	13,306.23
December 2030 and thereafter	0.00

G Class Scheduled Balances

Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance
Initial Balance	$20,915,000.00	June 2003	$11,626,649.14	October 2005	$ 4,113,626.74
March 2001	20,680,815.50	July 2003	11,293,204.46	November 2005	3,908,897.49
April 2001	20,406,385.54	August 2003	10,965,015.96	December 2005	3,708,114.55
May 2001	20,091,794.45	September 2003	10,642,030.92	January 2006	3,511,237.02
June 2001	19,737,157.42	October 2003	10,324,197.09	February 2006	3,318,224.39
July 2001	19,342,620.56	November 2003	10,011,462.71	March 2006	3,129,036.52
August 2001	18,908,360.87	December 2003	9,703,776.45	April 2006	2,943,633.60
September 2001	18,434,586.16	January 2004	9,401,087.46	May 2006	2,761,976.23
October 2001	17,921,534.95	February 2004	9,103,345.35	June 2006	2,584,025.35
November 2001	17,369,476.33	March 2004	8,810,500.19	July 2006	2,409,742.24
December 2001	16,778,709.76	April 2004	8,522,502.46	August 2006	2,239,088.56
January 2002	16,149,564.90	May 2004	8,239,303.14	September 2006	2,072,026.31
February 2002	15,968,738.42	June 2004	7,960,853.61	October 2006	1,908,517.83
March 2002	15,775,934.96	July 2004	7,687,105.71	November 2006	1,748,525.82
April 2002	15,571,367.30	August 2004	7,418,011.71	December 2006	1,592,013.31
May 2002	15,355,263.91	September 2004	7,153,524.30	January 2007	1,438,943.67
June 2002	15,127,868.71	October 2004	6,893,596.60	February 2007	1,289,280.61
July 2002	14,889,440.70	November 2004	6,638,182.17	March 2007	1,142,988.17
August 2002	14,640,253.65	December 2004	6,387,234.98	April 2007	1,000,030.72
September 2002	14,380,595.80	January 2005	6,140,709.40	May 2007	860,372.96
October 2002	14,110,769.37	February 2005	5,898,560.23	June 2007	723,979.91
November 2002	13,831,090.26	March 2005	5,660,742.69	July 2007	590,816.91
December 2002	13,541,887.56	April 2005	5,427,212.37	August 2007	460,849.64
January 2003	13,243,503.08	May 2005	5,197,925.30	September 2007	334,044.06
February 2003	12,936,290.95	June 2005	4,972,837.88	October 2007	210,366.48
March 2003	12,620,617.05	July 2005	4,751,906.92	November 2007	89,783.49
April 2003	12,296,858.51	August 2005	4,535,089.62	December 2007 and thereafter	0.00
May 2003	11,965,403.20	September 2005	4,322,343.57		

QA Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance through January 2002	$20,299,000.00	February 2003	$12,969,841.88	April 2004	$ 5,593,936.31
February 2002	19,718,056.82	March 2003	12,425,638.95	May 2004	5,086,630.58
March 2002	19,140,028.39	April 2003	11,884,161.13	June 2004	4,581,859.44
April 2002	18,564,899.67	May 2003	11,345,394.35	July 2004	4,079,609.81
May 2002	17,992,655.70	June 2003	10,809,324.62	August 2004	3,579,868.65
June 2002	17,423,281.59	July 2003	10,275,938.00	September 2004	3,082,623.02
July 2002	16,856,762.52	August 2003	9,745,220.64	October 2004	2,587,860.03
August 2002	16,293,083.76	September 2003	9,217,158.77	November 2004	2,095,566.85
September 2002	15,732,230.64	October 2003	8,691,738.67	December 2004	1,605,730.72
October 2002	15,174,188.59	November 2003	8,168,946.70	January 2005	1,118,338.96
November 2002	14,618,943.08	December 2003	7,648,769.30	February 2005	633,378.94
December 2002	14,066,479.69	January 2004	7,131,192.95	March 2005	150,838.09
January 2003	13,516,784.05	February 2004	6,616,204.23	April 2005 and thereafter	0.00
		March 2004	6,103,789.78		

QB Class Planned Balances

Distribution Date	Planned Balance
Initial Balance through March 2005	$19,845,000.00
April 2005	19,515,703.93
May 2005	19,037,964.02
June 2005	18,562,605.99
July 2005	18,089,617.54
August 2005	17,618,986.42
September 2005	17,150,700.46
October 2005	16,684,747.55
November 2005	16,221,115.62
December 2005	15,759,792.68
January 2006	15,300,766.81
February 2006	14,844,026.14
March 2006	14,389,558.86
April 2006	13,937,353.22
May 2006	13,487,397.54
June 2006	13,039,680.19
July 2006	$12,594,189.60
August 2006	12,150,914.26
September 2006	11,709,842.73
October 2006	11,270,963.62
November 2006	10,834,265.60
December 2006	10,399,737.39
January 2007	9,967,367.78
February 2007	9,537,145.61
March 2007	9,109,059.78
April 2007	8,683,099.25
May 2007	8,259,253.04
June 2007	7,837,510.21
July 2007	7,417,859.90
August 2007	7,000,291.27
September 2007	6,584,793.58
October 2007	6,171,356.11
November 2007	5,759,968.22
December 2007	$ 5,350,619.31
January 2008	4,943,298.83
February 2008	4,537,996.29
March 2008	4,134,701.27
April 2008	3,733,403.38
May 2008	3,334,092.30
June 2008	2,936,757.74
July 2008	2,541,389.50
August 2008	2,147,977.39
September 2008	1,756,511.31
October 2008	1,366,981.19
November 2008	979,377.02
December 2008	596,354.57
January 2009	218,854.63
February 2009 and thereafter	0.00

QC Class Planned Balances

Distribution Date	Planned Balance
Initial Balance through January 2009	$18,753,000.00
February 2009	18,599,800.09
March 2009	18,233,114.89
April 2009	17,871,724.02
May 2009	17,515,553.50
June 2009	17,164,530.37
July 2009	16,818,582.68
August 2009	16,477,639.43
September 2009	16,141,630.65
October 2009	15,810,487.29
November 2009	15,484,141.27
December 2009	15,162,525.44
January 2010	14,845,573.58
February 2010	14,533,220.36
March 2010	14,225,401.37
April 2010	13,922,053.08
May 2010	13,623,112.84
June 2010	13,328,518.84
July 2010	13,038,210.14
August 2010	12,752,126.63
September 2010	12,470,209.04
October 2010	12,192,398.90
November 2010	11,918,638.56
December 2010	11,648,871.15
January 2011	11,383,040.59
February 2011	11,121,091.57
March 2011	10,862,969.54
April 2011	10,608,620.72
May 2011	$10,357,992.04
June 2011	10,111,031.19
July 2011	9,867,686.56
August 2011	9,627,907.26
September 2011	9,391,643.11
October 2011	9,158,844.61
November 2011	8,929,462.94
December 2011	8,703,449.98
January 2012	8,480,758.23
February 2012	8,261,340.88
March 2012	8,045,151.76
April 2012	7,832,145.32
May 2012	7,622,276.67
June 2012	7,415,501.51
July 2012	7,211,776.16
August 2012	7,011,057.56
September 2012	6,813,303.22
October 2012	6,618,471.25
November 2012	6,426,520.34
December 2012	6,237,409.75
January 2013	6,051,099.30
February 2013	5,867,549.37
March 2013	5,686,720.88
April 2013	5,508,575.30
May 2013	5,333,074.63
June 2013	5,160,181.39
July 2013	4,989,858.62
August 2013	4,822,069.88
September 2013	4,656,779.23
October 2013	$ 4,493,951.23
November 2013	4,333,550.91
December 2013	4,175,543.82
January 2014	4,019,895.97
February 2014	3,866,573.82
March 2014	3,715,544.34
April 2014	3,566,774.91
May 2014	3,420,233.40
June 2014	3,275,888.11
July 2014	3,133,707.77
August 2014	2,993,661.56
September 2014	2,855,719.08
October 2014	2,719,850.35
November 2014	2,586,025.82
December 2014	2,454,216.33
January 2015	2,324,393.13
February 2015	2,196,527.88
March 2015	2,070,592.63
April 2015	1,946,559.82
May 2015	1,824,402.25
June 2015	1,704,093.13
July 2015	1,585,606.03
August 2015	1,468,914.88
September 2015	1,353,993.98
October 2015	1,240,817.99
November 2015	1,129,361.91
December 2015	1,019,601.11
January 2016	911,511.28
February 2016	805,068.47

QC Class (Continued)

Distribution Date	Planned Balance
March 2016	$ 700,249.03
April 2016	597,029.68
May 2016	495,387.44
June 2016	395,299.66
July 2016	$ 296,743.99
August 2016	199,698.40
September 2016	104,141.19
October 2016	$ 10,050.93
November 2016 and thereafter	0.00

QD Class Planned Balances

Distribution Date	Planned Balance
Initial Balance through October 2016	$5,135,000.00
November 2016	5,052,406.50
December 2016	4,961,187.08
January 2017	4,871,372.13
February 2017	4,782,941.41
March 2017	4,695,874.96
April 2017	4,610,153.08
May 2017	4,525,756.38
June 2017	4,442,665.70
July 2017	4,360,862.18
August 2017	4,280,327.21
September 2017	4,201,042.45
October 2017	4,122,989.80
November 2017	4,046,151.42
December 2017	3,970,509.73
January 2018	3,896,047.38
February 2018	3,822,747.28
March 2018	3,750,592.56
April 2018	3,679,566.60
May 2018	3,609,653.01
June 2018	3,540,835.63
July 2018	3,473,098.53
August 2018	3,406,425.99
September 2018	3,340,802.52
October 2018	3,276,212.85
November 2018	3,212,641.92
December 2018	3,150,074.88
January 2019	3,088,497.09
February 2019	3,027,894.12
March 2019	2,968,251.74
April 2019	2,909,555.92
May 2019	2,851,792.81
June 2019	2,794,948.80
July 2019	2,739,010.41
August 2019	2,683,964.41
September 2019	2,629,797.71
October 2019	2,576,497.42
November 2019	2,524,050.85
December 2019	2,472,445.47
January 2020	2,421,668.91
February 2020	2,371,709.01
March 2020	2,322,553.77
April 2020	2,274,191.33
May 2020	$2,226,610.05
June 2020	2,179,798.40
July 2020	2,133,745.06
August 2020	2,088,438.83
September 2020	2,043,868.69
October 2020	2,000,023.78
November 2020	1,956,893.38
December 2020	1,914,466.93
January 2021	1,872,734.01
February 2021	1,831,684.36
March 2021	1,791,307.85
April 2021	1,751,594.51
May 2021	1,712,534.50
June 2021	1,674,118.12
July 2021	1,636,335.82
August 2021	1,599,178.16
September 2021	1,562,635.86
October 2021	1,526,699.76
November 2021	1,491,360.83
December 2021	1,456,610.16
January 2022	1,422,438.99
February 2022	1,388,838.66
March 2022	1,355,800.64
April 2022	1,323,316.53
May 2022	1,291,378.05
June 2022	1,259,977.01
July 2022	1,229,105.38
August 2022	1,198,755.21
September 2022	1,168,918.68
October 2022	1,139,588.07
November 2022	1,110,755.79
December 2022	1,082,414.32
January 2023	1,054,556.30
February 2023	1,027,174.43
March 2023	1,000,261.53
April 2023	973,810.53
May 2023	947,814.45
June 2023	922,266.42
July 2023	897,159.66
August 2023	872,487.49
September 2023	848,243.32
October 2023	824,420.67
November 2023	801,013.12
December 2023	778,014.39
January 2024	$ 755,418.25
February 2024	733,218.57
March 2024	711,409.32
April 2024	689,984.54
May 2024	668,938.36
June 2024	648,265.01
July 2024	627,958.78
August 2024	608,014.06
September 2024	588,425.31
October 2024	569,187.06
November 2024	550,293.95
December 2024	531,740.67
January 2025	513,521.99
February 2025	495,632.77
March 2025	478,067.93
April 2025	460,822.46
May 2025	443,891.44
June 2025	427,270.01
July 2025	410,953.38
August 2025	394,936.82
September 2025	379,215.69
October 2025	363,785.40
November 2025	348,641.44
December 2025	333,779.35
January 2026	319,194.74
February 2026	304,883.29
March 2026	290,840.74
April 2026	277,062.88
May 2026	263,545.58
June 2026	250,284.76
July 2026	237,276.40
August 2026	224,516.54
September 2026	212,001.27
October 2026	199,726.75
November 2026	187,689.18
December 2026	175,884.84
January 2027	164,310.03
February 2027	152,961.13
March 2027	141,834.57
April 2027	130,926.83
May 2027	120,234.42
June 2027	109,753.94
July 2027	99,482.02
August 2027	89,415.32

QD Class (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
September 2027	$ 79,550.58	January 2028	$ 42,047.42	May 2028	$ 7,525.99
October 2027	69,884.58	February 2028	33,145.05	June 2028 and thereafter	0.00
November 2027	60,414.13	March 2028	24,425.97		
December 2027	51,136.11	April 2028	15,887.26		

L Class Scheduled Balances

Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance
Initial Balance	$21,900,000.00	October 2004	$ 6,824,475.19	June 2008	$ 3,421,356.40
March 2001	21,017,707.51	November 2004	6,699,427.32	July 2008	3,392,404.62
April 2001	20,142,518.35	December 2004	6,576,935.21	August 2008	3,366,948.73
May 2001	19,274,376.53	January 2005	6,456,971.97	September 2008	3,344,931.15
June 2001	18,413,226.49	February 2005	6,339,510.93	October 2008	3,326,295.08
July 2001	17,559,013.11	March 2005	6,224,525.67	November 2008	3,310,984.51
August 2001	16,711,681.70	April 2005	6,111,990.01	December 2008	3,296,278.40
September 2001	15,871,178.00	May 2005	6,001,878.02	January 2009	3,281,171.53
October 2001	15,037,448.18	June 2005	5,894,164.00	February 2009	3,265,677.37
November 2001	14,210,438.82	July 2005	5,788,822.47	March 2009	3,249,809.10
December 2001	13,390,096.93	August 2005	5,685,828.22	April 2009	3,233,579.61
January 2002	12,576,369.94	September 2005	5,585,156.23	May 2009	3,217,001.55
February 2002	12,350,148.86	October 2005	5,486,781.74	June 2009	3,200,087.26
March 2002	12,127,524.00	November 2005	5,390,680.21	July 2009	3,182,848.87
April 2002	11,908,459.05	December 2005	5,296,827.30	August 2009	3,165,298.20
May 2002	11,692,918.03	January 2006	5,205,198.93	September 2009	3,147,446.87
June 2002	11,480,865.28	February 2006	5,115,771.22	October 2009	3,129,306.21
July 2002	11,272,265.46	March 2006	5,028,520.52	November 2009	3,110,887.33
August 2002	11,067,083.56	April 2006	4,943,423.38	December 2009	3,092,201.08
September 2002	10,865,284.86	May 2006	4,860,456.59	January 2010	3,073,258.11
October 2002	10,666,834.97	June 2006	4,779,597.14	February 2010	3,054,068.81
November 2002	10,471,699.80	July 2006	4,700,822.23	March 2010	3,034,643.34
December 2002	10,279,845.58	August 2006	4,624,109.28	April 2010	3,014,991.67
January 2003	10,091,238.83	September 2006	4,549,435.91	May 2010	2,995,123.52
February 2003	9,905,846.38	October 2006	4,476,779.94	June 2010	2,975,048.41
March 2003	9,723,635.35	November 2006	4,406,119.42	July 2010	2,954,775.64
April 2003	9,544,573.17	December 2006	4,337,432.58	August 2010	2,934,314.32
May 2003	9,368,627.54	January 2007	4,270,697.86	September 2010	2,913,673.35
June 2003	9,195,766.48	February 2007	4,205,893.90	October 2010	2,892,861.42
July 2003	9,025,958.28	March 2007	4,142,999.53	November 2010	2,871,887.03
August 2003	8,859,171.52	April 2007	4,081,993.79	December 2010	2,850,758.50
September 2003	8,695,375.07	May 2007	4,022,855.90	January 2011	2,829,483.94
October 2003	8,534,538.08	June 2007	3,965,565.28	February 2011	2,808,071.31
November 2003	8,376,629.96	July 2007	3,910,101.55	March 2011	2,786,528.34
December 2003	8,221,620.44	August 2007	3,856,444.50	April 2011	2,764,862.63
January 2004	8,069,479.47	September 2007	3,804,574.12	May 2011	2,743,081.56
February 2004	7,920,177.32	October 2007	3,754,470.59	June 2011	2,721,192.38
March 2004	7,773,684.49	November 2007	3,706,114.26	July 2011	2,699,202.15
April 2004	7,629,971.79	December 2007	3,659,485.68	August 2011	2,677,117.76
May 2004	7,489,010.25	January 2008	3,614,565.58	September 2011	2,654,945.94
June 2004	7,350,771.20	February 2008	3,571,334.85	October 2011	2,632,693.29
July 2004	7,215,226.20	March 2008	3,529,774.58	November 2011	2,610,366.20
August 2004	7,082,347.10	April 2008	3,489,981.82	December 2011	2,587,970.95
September 2004	6,952,105.98	May 2008	3,453,862.41	January 2012	2,565,513.66

L Class (Continued)

Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance
February 2012	$ 2,543,000.29	June 2016	$ 1,401,930.68	September 2020	$ 535,685.45
March 2012	2,520,436.67	July 2016	1,381,973.45	October 2020	521,882.90
April 2012	2,497,828.47	August 2016	1,362,125.39	November 2020	508,200.88
May 2012	2,475,181.24	September 2016	1,342,387.55	December 2020	494,639.07
June 2012	2,452,500.38	October 2016	1,322,760.95	January 2021	481,197.08
July 2012	2,429,791.16	November 2016	1,303,246.55	February 2021	467,874.54
August 2012	2,407,058.72	December 2016	1,283,845.28	March 2021	454,671.08
September 2012	2,384,308.07	January 2017	1,264,558.00	April 2021	441,586.28
October 2012	2,361,544.09	February 2017	1,245,385.56	May 2021	428,619.74
November 2012	2,338,771.54	March 2017	1,226,328.74	June 2021	415,771.05
December 2012	2,315,995.06	April 2017	1,207,388.30	July 2021	403,039.76
January 2013	2,293,219.16	May 2017	1,188,564.94	August 2021	390,425.43
February 2013	2,270,448.23	June 2017	1,169,859.33	September 2021	377,927.63
March 2013	2,247,686.58	July 2017	1,151,272.10	October 2021	365,545.87
April 2013	2,224,938.36	August 2017	1,132,803.85	November 2021	353,279.71
May 2013	2,202,207.64	September 2017	1,114,455.14	December 2021	341,128.64
June 2013	2,179,498.36	October 2017	1,096,226.48	January 2022	329,092.19
July 2013	2,156,814.39	November 2017	1,078,118.37	February 2022	317,169.87
August 2013	2,134,159.45	December 2017	1,060,131.24	March 2022	305,361.16
September 2013	2,111,537.19	January 2018	1,042,265.53	April 2022	293,665.56
October 2013	2,088,951.14	February 2018	1,024,521.61	May 2022	282,082.54
November 2013	2,066,404.75	March 2018	1,006,899.84	June 2022	270,611.58
December 2013	2,043,901.36	April 2018	989,400.54	July 2022	259,252.15
January 2014	2,021,444.22	May 2018	972,024.01	August 2022	248,003.70
February 2014	1,999,036.50	June 2018	954,770.50	September 2022	236,865.70
March 2014	1,976,681.25	July 2018	937,640.25	October 2022	225,837.58
April 2014	1,954,381.45	August 2018	920,633.46	November 2022	214,918.79
May 2014	1,932,140.00	September 2018	903,750.31	December 2022	204,108.76
June 2014	1,909,959.69	October 2018	886,990.96	January 2023	193,406.94
July 2014	1,887,843.26	November 2018	870,355.51	February 2023	182,812.73
August 2014	1,865,793.34	December 2018	853,844.08	March 2023	172,325.57
September 2014	1,843,812.50	January 2019	837,456.74	April 2023	161,944.87
October 2014	1,821,903.20	February 2019	821,193.54	May 2023	151,670.03
November 2014	1,800,067.86	March 2019	805,054.49	June 2023	141,500.48
December 2014	1,778,308.80	April 2019	789,039.61	July 2023	131,435.61
January 2015	1,756,628.28	May 2019	773,148.87	August 2023	121,474.81
February 2015	1,735,028.48	June 2019	757,382.23	September 2023	111,617.50
March 2015	1,713,511.51	July 2019	741,739.63	October 2023	101,863.05
April 2015	1,692,079.41	August 2019	726,220.99	November 2023	92,210.87
May 2015	1,670,734.16	September 2019	710,826.19	December 2023	82,660.33
June 2015	1,649,477.65	October 2019	695,555.12	January 2024	73,210.81
July 2015	1,628,311.73	November 2019	680,407.63	February 2024	63,861.71
August 2015	1,607,238.18	December 2019	665,383.56	March 2024	54,612.40
September 2015	1,586,258.71	January 2020	650,482.73	April 2024	45,462.24
October 2015	1,565,374.98	February 2020	635,704.94	May 2024	36,410.63
November 2015	1,544,588.57	March 2020	621,049.98	June 2024	27,456.92
December 2015	1,523,901.03	April 2020	606,517.61	July 2024	18,600.50
January 2016	1,503,313.82	May 2020	592,107.59	August 2024	9,840.72
February 2016	1,482,828.37	June 2020	577,819.65	September 2024	1,176.95
March 2016	1,462,446.05	July 2020	563,653.51	October 2024 and thereafter	0.00
April 2016	1,442,168.16	August 2020	549,608.88		
May 2016	1,421,995.97				

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

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

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Merrill Lynch & Co.

January 19, 2001