

\$917,774,552



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2001-19
(The Group 2, 3, 4, 5 and Residual Classes Only)**

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will indirectly own

- Fannie Mae MBS and
- Ginnie Mae certificates.

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

In addition, the mortgage loans underlying the Ginnie Mae certificates are either insured or guaranteed by the Federal Housing Administration, the Department of Veterans Affairs or the Rural Housing Service.

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.

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
AD(1)	2	\$200,800,714	SEQ	6.00%	FIX	31359SH29	December 2025
IO(1)	2	28,685,816(2)	NTL	7.00	FIX/IO	31359SH37	December 2025
B	2	149,199,286	SEQ	7.00	FIX	31359SH45	May 2031
PG(1)	3	61,581,172	PAC	5.75	FIX	31359SH52	January 2020
PI(1)	3	7,105,519(2)	NTL	6.50	FIX/IO	31359SH60	January 2020
PK(1)	3	35,227,538	PAC	5.75	FIX	31359SH78	March 2024
HI(1)	3	4,064,715(2)	NTL	6.50	FIX/IO	31359SH86	March 2024
PJ	3	25,356,366	PAC	6.50	FIX	31359SH94	June 2026
PD	3	50,893,600	PAC	6.50	FIX	31359S J 27	December 2029
PE	3	26,482,478	PAC	6.50	FIX	31359S J 35	May 2031
LA	3	42,289,000	PAC	6.50	FIX	31359S J 43	May 2031
KA	3	17,723,000	TAC	7.00	FIX	31359S J 50	January 2030
KB	3	5,539,000	TAC	7.00	FIX	31359S J 68	April 2030
KC	3	7,566,000	TAC	7.00	FIX	31359S J 76	August 2030
KD	3	5,114,000	TAC	7.00	FIX	31359S J 84	October 2030
KE	3	9,120,384	TAC	7.00	FIX	31359S J 92	May 2031
FC	3	2,058,823	TAC	(3)	FLT	31359SK 25	May 2031
SC	3	255,882	TAC	(3)	INV	31359SK 33	May 2031
SD	3	185,295	TAC	(3)	INV	31359SK 41	May 2031
KG	3	1,000,000	TAC	7.00	FIX	31359SK 58	November 2011
KH	3	1,000,000	TAC	7.00	FIX	31359SK 66	March 2021
KJ	3	1,000,000	TAC	7.00	FIX	31359SK 74	April 2027
KZ	3	1,000,000	TAC	7.00	FIX/Z	31359SK 82	May 2031
LO	3	3,966,338	TAC	(4)	PO	31359SK 90	May 2031
LZ	3	2,641,124	SUP	6.50	FIX/Z	31359SL 24	May 2031
FA	4	100,000,000	PT	(3)	FLT	31359SL 32	April 2031
ST(1)	4	100,000,000(2)	NTL	(3)	INV/IO	31359SL 40	April 2031
SI(1)	4	100,000,000(2)	NTL	(3)	INV/IO	31359SL 57	April 2031
PO(1)	4	30,769,231	PT	(4)	PO	31359SL 65	April 2031
MK	5	110,000,000	SEQ	6.00	FIX	31359SN 48	January 2029
VA(1)	5	3,669,294	SEQ/AD	6.00	FIX	31359SN 55	August 2006
VB(1)	5	13,336,027	SEQ	6.00	FIX	31359SN 63	January 2018
ZE(1)	5	10,000,000	SEQ	6.00	FIX/Z	31359SN 71	May 2031
R		0	NPR	0	NPR	31359SVJ 6	May 2031
RL		0	NPR	0	NPR	31359SL 73	May 2031

(1) Exchangeable classes.

(2) Notional balances. These classes are interest only 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 AB, PA, PN, PQ, PL, PH, PT, PY, SA, SB, SL, SK and E Classes are the RCR classes, as further described in this prospectus supplement.

Only the classes listed in the chart above are offered by this prospectus supplement. The Group 1 Classes are offered by a separate prospectus supplement.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date for the certificates offered by this prospectus supplement to be April 27, 2001.

Credit Suisse First Boston

The date of this Prospectus Supplement is March 29, 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”):

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated September 18, 1998 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Mortgage Pass-Through Certificates dated October 1, 1999 (the “MBS Prospectus”);
- if you are purchasing the R or RL Class, the Prospectus Supplement for Fannie Mae Guaranteed REMIC Pass-Through Certificates, Fannie Mae REMIC Trust 2001-19 (Group 1 Classes Only), dated April 5, 2001 (the “Related Prospectus Supplement”); and
- our Information Statement dated March 30, 2001 and its supplements (the “Information Statement”).

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 by writing or calling the dealer at:

Credit Suisse First Boston Corporation
Prospectus Department
11 Madison Avenue
New York, New York 10010
(telephone 212-325-2580).

REFERENCE SHEET

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

Assets Underlying Each Group of Classes

<u>Group</u>	<u>Assets</u>
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 Ginnie Mae Certificates
5	Group 5 MBS

Assumed Characteristics of the Mortgage Loans Underlying the MBS and the Ginnie Mae Certificates (as of April 1, 2001)

	<u>Approximate Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Approximate Weighted Average Remaining Term to Maturity or WARM (in months)</u>	<u>Approximate Weighted Average Loan Age (in months)</u>	<u>Approximate Weighted Average Coupon</u>
Group 2 MBS	\$350,000,000	360	355	4	7.750%
Group 3 MBS	\$300,000,000	360	355	3	7.250%
Group 4 Ginnie Mae Certificates	\$130,769,231	360	355	2	7.250%
Group 5 MBS	\$137,005,321	360	329	25	6.604%

The actual remaining terms to maturity, weighted average loan ages and interest rates of most of the mortgage loans will differ from the weighted averages shown above, perhaps significantly.

Class Factors

The class factors are numbers that, when multiplied by the initial principal balance of a 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 offered by this prospectus supplement on April 27, 2001.

Distribution Dates

We will make payments on the Group 2, Group 3 and Group 5 Classes on the 25th day of each calendar month, or on the next business day if the 25th day is not a business day. We will make payments on the Group 4 Classes on the first business day following the 20th day of each calendar month, or on the 20th day if the 19th and 20th are both business days.

Book-Entry and Physical Certificates

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

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

<u>Fed Book-Entry</u>	<u>DTC Book-Entry</u>	<u>Physical</u>
All Group 2, Group 3 and Group 5 Classes and the related RCR Classes	All Group 4 Classes and the related RCR Classes	R and RL Classes

Exchanging Certificates Through Combination and Recombination

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

Interest Rates

During each interest accrual period, the fixed rate classes will bear interest at the applicable annual interest rates listed on the cover of this prospectus supplement or on Schedule 1.

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

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate (1)</u>
FC	5.95600%	8.50000%	0.90%	LIBOR + 90 basis points
SC	13.22758%	53.90804%	0.00%	$53.90804\% - (8.045977 \times \text{LIBOR})$
SD	10.00000%	10.00000%	0.00%	$84.44444\% - (11.11111 \times \text{LIBOR})$
FA	5.42600%	8.50000%	0.37%	LIBOR + 37 basis points
ST	0.18000%	0.18000%	0.00%	$8.13\% - \text{LIBOR}$
SI	2.89400%	7.95000%	0.00%	$7.95\% - \text{LIBOR}$
SA	3.07400%	8.13000%	0.00%	$8.13\% - \text{LIBOR}$
SB	9.99050%	26.42250%	0.00%	$26.4225\% - (3.25 \times \text{LIBOR})$
SL	12.00000%	12.00000%	0.00%	$542\% - (66.66666 \times \text{LIBOR})$
SK	9.00000%	9.00000%	0.00%	$406.5\% - (50 \times \text{LIBOR})$

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

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

Notional Classes

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

<u>Class</u>	
IO	14.2857142857% of the AD Class
PI	11.5384615385% of the PG Class
HI	11.5384615385% of the PK Class
ST	100% of the FA Class
SI	100% of the FA Class
SA	100% of the FA Class

Distributions of Principal

Group 2 Principal Distribution Amount

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

Group 3 Principal Distribution Amount

KZ Accrual Amount

To the KG, KH and KJ Classes, in that order, to zero, and thereafter to the KZ Class.

LZ Accrual Amount

1. (a) 92.8571415708% of such amount in the following priority:

first, to the KA, KB, KC and KD Classes, in that order, to their Targeted Balances; and

second, (x) 74.3924349107% of the remaining amount to the KE, FC, SC and SD Classes, pro rata, to their Targeted Balances, and

(y) 25.6075650893% of such remaining amount to the KG, KH, KJ and KZ Classes, in that order, to their Targeted Balances, and

(b) 7.1428584292% of such amount to the LO Class to its Targeted Balance.

2. To the LZ Class.

Group 3 Cash Flow Distribution Amount

1. To the PG, PK, PJ, PD and PE Classes, in that order, to their Planned Balances.

2. To the LA Class to its Planned Balance.

3. (a) 92.8571415708% of the remaining amount as follows:

first, to the KA, KB, KC and KD Classes, in that order, to their Targeted Balances; and

second, (x) 74.3924349107% of the remaining amount to the KE, FC, SC and SD Classes, pro rata, to their Targeted Balances, and

(y) 25.6075650893% of such remaining amount to the KG, KH, KJ and KZ Classes, in that order, to their Targeted Balances, and

(b) 7.1428584292% of such remaining amount to the LO Class to its Targeted Balance.

4. To the LZ Class to zero.

5. (a) 92.8571415708% of the remaining amount as follows:

first, to the KA, KB, KC and KD Classes, in that order, to zero; and

second, (x) 74.3924349107% of the remaining amount to the KE, FC, SC and SD Classes, pro rata, to zero, and

(y) 25.6075650893% of such remaining amount to the KG, KH, KJ and KZ Classes, in that order, to zero, and

(b) 7.1428584292% of such remaining amount to the LO Class to zero.

6. To the LA Class to zero.

7. To the PG, PK, PJ, PD and PE Classes, in that order, to zero.

Group 4 Principal Distribution Amount

To the FA and PO Classes, pro rata, to zero.

Group 5 Principal Distribution Amount

ZE Accrual Amount

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

Group 5 Cash Flow Distribution Amount

To the MK, VA, VB and ZE Classes, in that order, to zero.

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

Weighted Average Lives (years) *

Group 2 Classes		PSA Prepayment Assumption							
		0%	100%	317%	450%	600%			
AD, IO and AB		16.7	5.7	2.5	2.0	1.6			
B		27.6	19.3	9.1	6.6	5.0			
Group 3 Classes		PSA Prepayment Assumption							
		0%	100%	178%	250%	500%			
PG, PI, PA and PQ		9.7	3.0	3.0	3.0	2.5			
PK, HI, PN and PH		17.3	5.7	5.7	5.7	3.5			
PJ		20.2	7.7	7.7	7.7	4.3			
PD		23.0	11.0	11.0	11.0	5.9			
PE		25.4	18.6	18.6	18.6	10.2			
PL, PT and PY		12.5	4.0	4.0	4.0	2.9			
		PSA Prepayment Assumption							
		0%	100%	140%	178%	240%	250%	500%	
LA		25.3	10.4	3.0	3.0	3.0	3.0	1.7	
		PSA Prepayment Assumption							
		0%	100%	140%	178%	193%	240%	250%	500%
KA		20.9	16.2	11.5	2.5	2.0	1.6	1.5	0.7
KB		28.1	20.3	15.4	6.0	3.9	2.6	2.4	1.2
KC		28.4	21.5	17.1	10.7	5.8	3.2	2.9	1.4
KD		28.7	22.7	18.8	13.7	10.1	3.9	3.5	1.5
KE, FC, SC and SD		29.1	24.7	21.7	17.8	15.7	8.0	5.0	1.8
KG		5.6	5.6	5.6	5.6	5.6	3.6	3.3	1.5
KH		13.1	13.1	13.1	13.0	12.0	4.9	4.3	1.7
KJ		17.9	17.9	17.9	15.5	13.6	5.7	4.9	1.8
KZ		29.1	24.7	21.7	18.5	16.9	12.9	6.0	1.9
LO		26.0	20.6	16.6	9.8	7.7	4.1	3.0	1.3
LZ		29.7	27.9	26.6	24.7	23.7	0.7	0.6	0.2
Group 4 Classes		PSA Prepayment Assumption							
		0%	100%	174%	350%	500%			
FA, ST, SI, PO, SA, SB, SL and SK		20.5	11.5	8.4	5.0	3.7			
Group 5 Classes		PSA Prepayment Assumption							
		0%	100%	164%	300%	500%			
MK		18.8	7.3	5.0	2.9	1.7			
VA		2.8	2.8	2.8	2.8	2.7			
VB		11.6	11.6	11.0	8.2	5.2			
ZE		28.9	22.0	18.9	13.5	8.7			
E		28.9	22.0	18.1	11.7	7.1			

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

ADDITIONAL RISK FACTORS

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

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

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

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

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

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

Weighted average lives and yields on the certificates are affected by actual characteristics of the underlying mortgage loans. We have assumed that the mortgage loans underlying the Group 2, Group 3 and Group 5 MBS and the Group 4 Ginnie Mae Certificates 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 April 1, 2001. We will issue the Guaranteed REMIC Pass-Through Certificates offered by this prospectus supplement (the “REMIC Certificates”), pursuant to that trust agreement. We will issue the related 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 April 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 “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 that underlie the Classes will consist of

- three groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 2 MBS,” “Group 3 MBS” and “Group 5 MBS” and, together, the “MBS”), and
- certain “fully modified pass-through” mortgage-backed securities guaranteed as to timely payment of principal and interest by Ginnie Mae (the “Group 4 Ginnie Mae Certificates”).

Each MBS represents a beneficial ownership interest in a pool of first lien, single-family, fixed-rate residential mortgage loans having the characteristics described in this Prospectus Supplement.

Each Ginnie Mae Certificate is based on and backed by a pool of mortgage loans (together with the pools and mortgage loans underlying the MBS, the “Pools” and “Mortgage Loans”) which are either insured or guaranteed by the Federal Housing Administration (“FHA”), the Department of Veterans Affairs (“VA”) or the Rural Housing Service (“FmHA”).

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 or the Group 4 Ginnie Mae Certificates.

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

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

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

Characteristics of Certificates. We will issue the Certificates of the Group 2, Group 3 and Group 5 Classes and the related RCR Classes in book-entry form on the book-entry system of the U.S. Federal Reserve Banks. Entities whose names appear on the book-entry records of a Federal Reserve Bank as having had Certificates deposited in their accounts are “Holders” or “Certificateholders.” The Group 4 Classes and the related RCR Classes will be represented by one or more certificates (the “DTC Certificates”) to be registered at all times in the name of the nominee of the Depository Trust Company (“DTC”), a New York-chartered limited purpose trust company, or any successor or depository selected or approved by us. We refer to the nominee of DTC as the “Holder” or “Certificateholder” of the Certificates. DTC will maintain the DTC Certificates through its book-entry facilities.

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

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

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

Authorized Denominations. We will issue the Certificates, other than the 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 2, Group 3 and Group 5 Classes on the 25th day of each month (or, if the 25th day is not a business day, on the first business day after the 25th). We will make monthly payments on the Group 4 Classes on the first business day following the 20th day of each month (or, if the 19th and 20th are both business days, on the 20th day). We refer to each of these dates as a “Distribution Date.” We will make the first payments to Certificateholders the month after we issue the Certificates.

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

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

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

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

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

Combination and Recombination

General. You are permitted to exchange all or a portion of the AD, IO, PG, PI, PK, HI, ST, SI, PO, VA, VB and ZE 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 and RCR Certificates in any combination may be exchanged only in the proportions shown on Schedule 1.

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

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

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

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

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

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

Book-Entry Procedures

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

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

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

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

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

The MBS

The following table contains certain information about the MBS. The MBS included in each specified Group will have the aggregate unpaid principal balance and Pass-Through Rate shown below and the general characteristics described in the MBS Prospectus. The MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the MBS are conventional Level Payment Mortgage Loans secured by first mortgages or deeds of trust on one- to four-family ("single-family") residential properties. These Mortgage Loans have original maturities of up to 30 years. See "The Mortgage Pools" and "Yield Considerations" in the MBS Prospectus. We expect the characteristics of the MBS and the related Mortgage Loans as of April 1, 2001 (the "Issue Date") to be as follows:

Group 2 MBS

Aggregate Unpaid Principal Balance	\$350,000,000
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	355 months
Approximate Weighted Average Loan Age ("WALA")	4 months

Group 3 MBS

Aggregate Unpaid Principal Balance	\$300,000,000
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	355 months
Approximate WALA	3 months

Group 5 MBS

Aggregate Unpaid Principal Balance	\$137,005,321
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	329 months
Approximate WALA	25 months

The Group 4 Ginnie Mae Certificates

The Group 4 Ginnie Mae Certificates will have the aggregate unpaid principal balance and Pass-Through Rate shown below and the general characteristics described in the REMIC Prospectus. All of the Group 4 Ginnie Mae Certificates are Ginnie Mae II Certificates. See "Ginnie Mae and the Ginnie

Mae Programs” in the REMIC Prospectus. We expect the characteristics of the Group 4 Ginnie Mae Certificates and the related Mortgage Loans as of the Issue Date to be as follows:

Group 4 Ginnie Mae Certificates

Aggregate Unpaid Principal Balance	\$130,769,231
Ginnie Mae Pass-Through Rate	6.50%

Related Mortgage Loans

Range of WACs	7.00% to 8.00%
Range of WARMS	241 months to 360 months
Approximate Weighted Average WARM	355 months
Approximate WALA	2 months

Final Data Statement

After issuing the Certificates, we will prepare a Final Data Statement containing certain information, including (a) with respect to the each 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 MBS as of the Issue Date, and (b) with respect to each Group 4 Ginnie Mae Certificate, the Pool number, the original unpaid principal balance, the unpaid principal balance as of the Issue Date, and the remaining term to maturity of the latest maturity Mortgage Loan underlying that Group 4 Ginnie Mae Certificate 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 MBS as of the Issue Date. You may obtain the Final Data Statement by telephoning us at 1-800-237-8627 or 202-752-6547. The contents of the Final Data Statement and other data specific to the Certificates are available in electronic form by calling us at 1-800-752-6440 or 202-752-6000.

Distributions of Interest

Categories of Classes

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

<u>Interest Type*</u>	<u>Classes</u>
Group 2 Classes	
Fixed Rate	AD, IO and B
Interest Only	IO
RCR**	AB
Group 3 Classes	
Fixed Rate	PG, PI, PK, HI, PJ, PD, PE, LA, KA, KB, KC, KD, KE, KG, KH, KJ, KZ and LZ
Floating Rate	FC
Inverse Floating Rate	SC and SD
Accrual	KZ and LZ
Interest Only	PI and HI
Principal Only	LO
RCR**	PA, PN, PQ, PL, PH, PT and PY

<u>Interest Type*</u>	<u>Classes</u>
Group 4 Classes	
Floating Rate	FA
Inverse Floating Rate	ST and SI
Interest Only	ST and SI
Principal Only	PO
RCR**	SA, SB, SL and SK
Group 5 Classes	
Fixed Rate	MK, VA, VB and ZE
Accrual	ZE
RCR**	E
No Payment Residual	R and RL

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

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

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

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

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

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

<u>Classes</u>	<u>Interest Accrual Periods</u>
All Fixed Rate Classes and the FC, SC and SD Classes (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
All other Floating Rate and Inverse Floating Rate Classes (collectively, the “20th Pay No-Delay Classes”)	One-month period beginning on the 20th 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 LO Class as a Delay Class and will treat the PO Class as a 20th Pay No-Delay Class for the sole purpose of facilitating trading.

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

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

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

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

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

Our establishment of each Index value and our determination of the interest rate for each applicable Class for the related Interest Accrual Period will be final and binding in the absence of manifest error. You may obtain each such interest rate by telephoning us at 1-800-237-8627 or 202-752-6547.

Calculation of LIBOR

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

If we are unable to calculate LIBOR on the initial Index Determination Date, LIBOR for the following Interest Accrual Period will be equal to 5.056%.

Distributions of Principal

Categories of Classes

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

<u>Principal Type*</u>	<u>Classes</u>
Group 2 Classes	
Sequential Pay	AD and B
Notional	IO
RCR**	AB
Group 3 Classes	
PAC	PG, PK, PJ, PD, PE and LA
TAC	KA, KB, KC, KD, KE, FC, SC, SD, KG, KH, KJ, KZ and LO
Support	LZ
Accretion Directed	KA, KB, KC, KD, KE, FC, SC, SD, KG, KH, KJ, KZ and LO
Notional	PI and HI
RCR**	PA, PN, PQ, PL, PH, PT and PY
Group 4 Classes	
Pass-Through	FA and PO
Notional	ST and SI
RCR**	SA, SB, SL and SK

<u>Principal Type*</u>	<u>Classes</u>
Group 5 Classes	
Sequential Pay	MK, VA, VB and ZE
Accretion Directed	VA and VB
RCR**	E
No Payment Residual	R and RL

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

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

Principal Distribution Amount

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

- the principal then paid on the Group 2 MBS (the “Group 2 Principal Distribution Amount”),
- the principal then paid on the Group 3 MBS (the “Group 3 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balances of the KZ and LZ Classes (the “KZ Accrual Amount” and “LZ Accrual Amount,” respectively, and, together with the Group 3 Cash Flow Distribution Amount, the “Group 3 Principal Distribution Amount”),
- the principal payable on the Group 4 Ginnie Mae Certificates, calculated as described below (the “Group 4 Principal Distribution Amount”), and
- the principal then paid on the Group 5 MBS (the “Group 5 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the ZE Class (the “ZE Accrual Amount” and, together with the Group 5 Cash Flow Distribution Amount, the “Group 5 Principal Distribution Amount”).

Certain Calculations Relating to the Group 4 Ginnie Mae Certificates

On or about the fifth business day of each month, we will aggregate the amount of principal reported to be payable on the Group 4 Ginnie Mae Certificates that month based on published Ginnie Mae factors applicable to the Group 4 Ginnie Mae Certificates.

For any Group 4 Ginnie Mae Certificate for which a factor is not then available, we will calculate the amount of scheduled principal payments distributable in respect of that Certificate during that month based on the assumed amortization schedules of the related Mortgage Loans. The amortization schedules will be prepared on the assumptions that:

- each Mortgage Loan underlying a Group 4 Ginnie Mae Certificate amortizes on a level installment basis, had an original term to maturity of 360 months, and a remaining term to maturity equal to the remaining term to maturity of the latest maturing Mortgage Loan underlying that Group 4 Ginnie Mae Certificate at its origination, adjusted to the Issue Date; and
- each Mortgage Loan underlying a Group 4 Ginnie Mae Certificate bears an annual interest rate of 8.00%.

All such amounts (whether reported in Ginnie Mae factors or calculated by us) will be reflected in the class factors for the Distribution Date in that month. We will pay those amounts to Holders of Certificates of the Group 4 Classes on that Distribution Date, whether or not we receive them. The class factors will also reflect (and we will also pay) the excess of

- (a) the distributions of principal of the Group 4 Ginnie Mae Certificates that we receive during the month prior to the month of that Distribution Date

over

- (b) the amount of principal that we calculated and paid previously in accordance with the Ginnie Mae factors and the assumed distribution schedules specified above.

Group 2 Principal Distribution Amount

On each Distribution Date, we will pay the Group 2 Principal Distribution Amount, sequentially, as principal of the AD and B Classes, in that order, until their principal balances are reduced to zero. } Sequential Pay Classes

Group 3 Principal Distribution Amount

KZ Accrual Amount

On each Distribution Date, we will pay the KZ Accrual Amount, sequentially, as principal of the KG, KH and KJ Classes, in that order, until their principal balances are reduced to zero for such Distribution Date. Thereafter, we will pay the KZ Accrual Amount as principal of the KZ Class. } Accretion Directed Classes and Accrual Class

LZ Accrual Amount

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

- (i) (a) 92.8571415708% of such amount in the following priority: }

 first, sequentially, to the KA, KB, KC and KD Classes, in that order, until their principal balances are reduced to their Targeted Balances for such Distribution Date; and

 second, (x) 74.3924349107% of the remaining amount, concurrently, to the KE, FC, SC and SD Classes, pro rata (or 78.4860810108%, 17.7173404941%, 2.2020098475% and 1.5945686476%, respectively), until their principal balances are reduced to their Targeted Balances for such Distribution Date, and } Accretion Directed Classes and Accrual Class

 (y) 25.6075650893% of such remaining amount, sequentially, to the KG, KH, KJ and KZ Classes, in that order, until their principal balances are reduced to their Targeted Balances for such Distribution Date, and

 (b) 7.1428584292% of such amount to the LO Class, until its principal balance is reduced to its Targeted Balance for such Distribution Date; and

 (ii) to the LZ Class.

Group 3 Cash Flow Distribution Amount

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

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

 (ii) to the LA Class, until its principal balance is reduced to its Planned Balance for such Distribution Date;

(iii) (a) 92.8571415708% of the remaining amount as follows:

first, sequentially, to the KA, KB, KC and KD Classes, in that order, until their principal balances are reduced to their Targeted Balances for such Distribution Date; and

second, (x) 74.3924349107% of the remaining amount, concurrently, to the KE, FC, SC and SD Classes, pro rata (or 78.4860810108%, 17.7173404941%, 2.2020098475% and 1.5945686476%, respectively), until their principal balances are reduced to their Targeted Balances for such Distribution Date, and

TAC
Classes

(y) 25.6075650893% of such remaining amount, sequentially, to the KG, KH, KJ and KZ Classes, in that order, until their principal balances are reduced to their Targeted Balances for such Distribution Date, and

(b) 7.1428584292% of such remaining amount to the LO Class, until its principal balance is reduced to its Targeted Balance for such Distribution Date;

(iv) to the LZ Class, until its principal balance is reduced to zero;

Support
Class

(v) (a) 92.8571415708% of the remaining amount as follows:

first, sequentially, to the KA, KB, KC and KD Classes, in that order, without regard to their Targeted Balances and until their principal balances are reduced to zero; and

second, (x) 74.3924349107% of the remaining amount, concurrently, to the KE, FC, SC and SD Classes, pro rata, without regard to their Targeted Balances and until their principal balances are reduced to zero, and

TAC
Classes

(y) 25.6075650893% of such remaining amount, sequentially, to the KG, KH, KJ and KZ Classes, in that order, without regard to their Targeted Balances and until their principal balances are reduced to zero, and

(b) 7.1428584292% of such remaining amount to the LO Class, without regard to its Targeted Balance and until its principal balance is reduced to zero;

(vi) to the LA Class, without regard to its Planned Balance and until its principal balance is reduced to zero; and

(vii) sequentially, to the PG, PK, PJ, 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 4 Principal Distribution Amount

On each Distribution Date, we will pay the Group 4 Principal Distribution Amount, concurrently, as principal of the FA and PO Classes, pro rata (or 76.4705881003% and 23.5294118997%, respectively), until their principal balances are reduced to zero.

Pass-Through
Classes

Group 5 Principal Distribution Amount

ZE Accrual Amount

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

} Accretion
Directed
Classes
and
Accrual
Class

Group 5 Cash Flow Distribution Amount

On each Distribution Date, we will pay the Group 5 Cash Flow Distribution Amount, sequentially, as principal of the MK, VA, VB and ZE Classes, in that order, until their principal balances are reduced to zero.

} Sequential
Pay
Classes

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

Structuring Assumptions

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

- the Mortgage Loans underlying the MBS and Ginnie Mae Certificates have the original terms to maturity, remaining terms to maturity, WALAs and interest rates specified under “Reference Sheet—Assumed Characteristics of the Mortgage Loans Underlying the MBS and the Ginnie Mae Certificates;”
- we pay all payments (including prepayments) on the Mortgage Loans underlying the Group 4 Ginnie Mae Certificates in the month we receive them;
- 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 April 27, 2001;
- each Distribution Date occurs on the 25th day of a month in the case of the Group 2, Group 3 and Group 5 Classes and on the 20th day of a month in the case of the Group 4 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 and Rate. The Principal Balance Schedules are found beginning on page B-1 of this Prospectus Supplement. The Principal Balance Schedules have been prepared on the basis of

the Pricing Assumptions and the assumption that the related Mortgage Loans will prepay at a constant PSA rate within the applicable Structuring Ranges or at the rate set forth below.

<u>Principal Balance Schedule References</u>	<u>Related Classes</u>	<u>Structuring Ranges and Rate</u>
Planned Balances	PG, PK, PJ, PD, PE, PA, PN, PQ, PL, PH, PT and PY	Between 100% and 250%
Planned Balances	LA	Between 140% and 240%
Targeted Balances	KA, KB, KC, KD, KE, FC, SC, SD, KG, KH, KJ, KZ and LO	193%

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

Initial Effective Ranges. The Effective Range for a Class is the range of prepayment rates (measured by *constant* PSA rates) which would reduce that Class to its scheduled balance on each Distribution Date. The Initial Effective Ranges shown in the table below are based upon the assumed characteristics of the related Mortgage Loans specified in the Pricing Assumptions.

<u>Classes</u>	<u>Initial Effective Ranges</u>
PG	Between 100% and 302%
PK	Between 100% and 259%
PJ	Between 100% and 250%
PD	Between 100% and 250%
PE	Between 83% and 250%
LA	Between 140% and 240%
PA	Between 100% and 302%
PN	Between 100% and 259%
PQ	Between 100% and 302%
PL	Between 100% and 259%
PH	Between 100% and 259%
PT	Between 100% and 259%
PY	Between 100% and 259%

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 Classes will be supported in part by the related TAC and Support Classes. When the related TAC and Support Classes are retired, the PAC Classes, if still outstanding, may no longer have Effective Ranges and will be more sensitive to prepayments.

Yield Tables

General. The tables below illustrate the sensitivity of the pre-tax corporate bond equivalent yields to maturity of the applicable Classes to various constant percentages of PSA and, 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 IO, PI and HI Classes. The yields to investors in the IO, PI and HI 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, PI and HI Classes would be 0% if prepayments of the related Mortgage Loans were to occur at constant rates of 421% PSA, 628% PSA, and 517% 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 that level for the remaining months, the investors in the IO, PI and HI 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, PI and HI Classes (expressed in each case as a percentage of the original principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
IO	14.0%
PI	14.0%
HI	22.0%

* 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 IO Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>317%</u>	<u>450%</u>	<u>600%</u>
Pre-Tax Yields to Maturity	46.4%	41.0%	13.2%	(3.5)%	(20.5)%

Sensitivity of the PI Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>178%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity	31.9%	19.9%	19.9%	19.9%	9.3%

Sensitivity of the HI Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>178%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity	26.7%	20.0%	20.0%	20.0%	1.4%

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

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

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

- the interest rates for the Inverse Floating Rate Classes for the initial Interest Accrual Period are the rates listed in the table under “Reference Sheet—Interest Rates” above and for each following Interest Accrual Period will be based on the specified level of the Index, and
- the aggregate purchase prices of those Classes (expressed in each case as a percentage of original principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
SC	95.9375%
SD	97.3125%
ST	1.0000%
SI	8.0000%
SA	9.0000%
SB	104.2500%
SL	116.6700%
SK	106.2500%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>140%</u>	<u>178%</u>	<u>193%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
3.056%	31.8%	31.8%	31.8%	31.8%	31.8%	32.0%	32.0%	32.8%
5.056%	14.1%	14.1%	14.1%	14.1%	14.1%	14.4%	14.6%	15.8%
6.056%	5.5%	5.5%	5.5%	5.6%	5.6%	5.9%	6.2%	7.6%
6.700% and above	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.9%	2.4%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>140%</u>	<u>178%</u>	<u>193%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
6.70% and below	10.4%	10.4%	10.5%	10.5%	10.5%	10.6%	10.8%	11.5%
7.00%	7.0%	7.0%	7.0%	7.0%	7.0%	7.2%	7.3%	8.2%
7.25%	4.1%	4.1%	4.1%	4.1%	4.1%	4.3%	4.5%	5.4%
7.60%	0.1%	0.1%	0.1%	0.2%	0.2%	0.4%	0.6%	1.6%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>174%</u>	<u>350%</u>	<u>500%</u>
7.95% and below	14.1%	11.4%	7.4%	(2.5)%	(11.3)%
8.00%	8.2%	5.5%	1.4%	(8.7)%	(17.8)%
8.05%	1.8%	(0.9)%	(5.1)%	(15.4)%	(24.7)%
8.13%	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>174%</u>	<u>350%</u>	<u>500%</u>
3.056%	64.6%	62.3%	58.9%	50.7%	43.6%
5.056%	35.1%	32.6%	28.9%	19.8%	11.9%
7.056%	6.2%	3.4%	(0.7)%	(10.9)%	(20.0)%
7.950% and above.....	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>174%</u>	<u>350%</u>	<u>500%</u>
3.056%	58.7%	56.4%	53.0%	44.6%	37.4%
5.056%	32.7%	30.2%	26.4%	17.3%	9.3%
7.056%	7.1%	4.4%	0.2%	(9.9)%	(19.0)%
8.130%	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>174%</u>	<u>350%</u>	<u>500%</u>
3.056%	16.1%	16.0%	15.8%	15.4%	15.1%
5.056%	9.6%	9.5%	9.3%	9.0%	8.7%
7.056%	3.2%	3.1%	3.0%	2.7%	2.4%
8.130%	(0.2)%	(0.3)%	(0.4)%	(0.7)%	(0.9)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>174%</u>	<u>350%</u>	<u>500%</u>
7.95%.....	9.8%	9.5%	8.9%	7.7%	6.7%
8.00%.....	6.8%	6.5%	6.0%	4.8%	3.8%
8.05%.....	3.8%	3.5%	3.0%	1.8%	0.9%
8.13%.....	(1.0)%	(1.2)%	(1.7)%	(2.8)%	(3.8)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>174%</u>	<u>350%</u>	<u>500%</u>
7.95%.....	8.3%	8.2%	8.0%	7.5%	7.1%
8.00%.....	5.9%	5.8%	5.6%	5.1%	4.7%
8.05%.....	3.5%	3.4%	3.2%	2.7%	2.3%
8.13%.....	(0.4)%	(0.5)%	(0.6)%	(1.1)%	(1.5)%

The Principal Only Classes. The LO and PO Classes will not bear interest. As indicated in the tables below, a low rate of principal payments (including prepayments) on the related Mortgage Loans will have a negative effect on the yields to investors in the LO and PO 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 LO and PO Classes (expressed in each case as a percentage of the original principal balance) are as follows:

<u>Class</u>	<u>Price</u>
LO	74.0%
PO	75.0%

Sensitivity of the LO Class to Prepayments

	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>140%</u>	<u>178%</u>	<u>193%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity	1.3%	1.5%	1.8%	3.3%	4.4%	8.6%	10.6%	25.8%

Sensitivity of the PO Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>174%</u>	<u>350%</u>	<u>500%</u>
Pre-Tax Yields to Maturity	2.1%	2.7%	3.8%	6.4%	8.5%

Weighted Average Lives of the Certificates

The weighted average life of a Certificate is determined by

- (a) multiplying the amount of the reduction, if any, of the principal balance of 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 2, Group 3 and Group 5 Classes, and
- in the case of the Group 3 Classes, the payment of principal of certain Classes in accordance with the Principal Balance Schedules.

See “—Distributions of Principal” above.

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

Decrement Tables

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

<u>Mortgage Loans Relating to Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 2 MBS	360 months	360 months	9.50%
Group 3 MBS	360 months	360 months	9.00%
Group 4 Ginnie Mae Certificates	360 months	360 months	8.00%
Group 5 MBS	360 months	360 months	8.50%

It is unlikely

- that all of the underlying Mortgage Loans will have the interest rates, WALAs 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 WALAs of the Mortgage Loans are identical to the dispersion specified in the Pricing Assumptions.

Percent of Original Principal Balances Outstanding

Date	AD, IO† and AB Classes					B Class					PG, PI†, PA and PQ Classes					PK, HI†, PN and PH Classes				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	317%	450%	600%	0%	100%	317%	450%	600%	0%	100%	178%	250%	500%	0%	100%	178%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2002	99	95	87	82	76	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2003	98	86	62	49	35	100	100	100	100	100	97	80	80	80	80	100	100	100	100	100
April 2004	96	74	35	15	0	100	100	100	100	93	93	48	48	48	11	100	100	100	100	100
April 2005	95	64	13	0	0	100	100	100	87	59	89	18	18	18	0	100	100	100	100	0
April 2006	93	54	0	0	0	100	100	94	62	37	84	0	0	0	0	100	83	83	83	0
April 2007	92	44	0	0	0	100	100	75	45	23	79	0	0	0	0	100	36	36	36	0
April 2008	90	36	0	0	0	100	100	60	32	15	73	0	0	0	0	100	0	0	0	0
April 2009	88	27	0	0	0	100	100	48	23	9	67	0	0	0	0	100	0	0	0	0
April 2010	85	19	0	0	0	100	100	38	17	6	60	0	0	0	0	100	0	0	0	0
April 2011	83	12	0	0	0	100	100	30	12	4	53	0	0	0	0	100	0	0	0	0
April 2012	80	5	0	0	0	100	100	24	8	2	45	0	0	0	0	100	0	0	0	0
April 2013	77	0	0	0	0	100	98	19	6	1	36	0	0	0	0	100	0	0	0	0
April 2014	74	0	0	0	0	100	89	15	4	1	26	0	0	0	0	100	0	0	0	0
April 2015	70	0	0	0	0	100	81	12	3	1	15	0	0	0	0	100	0	0	0	0
April 2016	66	0	0	0	0	100	74	9	2	*	4	0	0	0	0	100	0	0	0	0
April 2017	62	0	0	0	0	100	67	7	1	*	0	0	0	0	0	84	0	0	0	0
April 2018	57	0	0	0	0	100	60	5	1	*	0	0	0	0	0	59	0	0	0	0
April 2019	51	0	0	0	0	100	54	4	1	*	0	0	0	0	0	33	0	0	0	0
April 2020	45	0	0	0	0	100	48	3	*	*	0	0	0	0	0	3	0	0	0	0
April 2021	39	0	0	0	0	100	42	2	*	*	0	0	0	0	0	0	0	0	0	0
April 2022	32	0	0	0	0	100	37	2	*	*	0	0	0	0	0	0	0	0	0	0
April 2023	24	0	0	0	0	100	31	1	*	*	0	0	0	0	0	0	0	0	0	0
April 2024	15	0	0	0	0	100	27	1	*	*	0	0	0	0	0	0	0	0	0	0
April 2025	6	0	0	0	0	100	22	1	*	*	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	94	18	*	*	*	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	79	13	*	*	*	0	0	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	62	9	*	*	*	0	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	43	6	*	*	*	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	22	2	*	*	*	0	0	0	0	0	0	0	0	0	0
April 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)**	16.7	5.7	2.5	2.0	1.6	27.6	19.3	9.1	6.6	5.0	9.7	3.0	3.0	3.0	2.5	17.3	5.7	5.7	5.7	3.5

Date	PJ Class					PD Class					PE Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	178%	250%	500%	0%	100%	178%	250%	500%	0%	100%	178%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2002	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	89	100	100	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	0	100	100	100	100	83	100	100	100	100	100
April 2007	100	100	100	100	0	100	100	100	100	41	100	100	100	100	100
April 2008	100	90	90	90	0	100	100	100	100	12	100	100	100	100	100
April 2009	100	32	32	32	0	100	100	100	100	0	100	100	100	100	85
April 2010	100	0	0	0	0	100	89	89	89	0	100	100	100	100	58
April 2011	100	0	0	0	0	100	65	65	65	0	100	100	100	100	40
April 2012	100	0	0	0	0	100	45	45	45	0	100	100	100	100	27
April 2013	100	0	0	0	0	100	29	29	29	0	100	100	100	100	19
April 2014	100	0	0	0	0	100	14	14	14	0	100	100	100	100	13
April 2015	100	0	0	0	0	100	3	3	3	0	100	100	100	100	9
April 2016	100	0	0	0	0	100	0	0	0	0	100	86	86	86	6
April 2017	100	0	0	0	0	100	0	0	0	0	100	70	70	70	4
April 2018	100	0	0	0	0	100	0	0	0	0	100	57	57	57	3
April 2019	100	0	0	0	0	100	0	0	0	0	100	46	46	46	2
April 2020	100	0	0	0	0	100	0	0	0	0	100	37	37	37	1
April 2021	60	0	0	0	0	100	0	0	0	0	100	29	29	29	1
April 2022	12	0	0	0	0	100	0	0	0	0	100	23	23	23	*
April 2023	0	0	0	0	0	79	0	0	0	0	100	18	18	18	*
April 2024	0	0	0	0	0	50	0	0	0	0	100	14	14	14	*
April 2025	0	0	0	0	0	19	0	0	0	0	100	10	10	10	*
April 2026	0	0	0	0	0	0	0	0	0	0	70	7	7	7	*
April 2027	0	0	0	0	0	0	0	0	0	0	5	5	5	5	*
April 2028	0	0	0	0	0	0	0	0	0	0	3	3	3	3	*
April 2029	0	0	0	0	0	0	0	0	0	0	2	2	2	2	*
April 2030	0	0	0	0	0	0	0	0	0	0	1	1	1	1	*
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.2	7.7	7.7	7.7	4.3	23.0	11.0	11.0	11.0	5.9	25.4	18.6	18.6	18.6	10.2

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

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

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

Date	LA Class							KA Class							
	PSA Prepayment Assumption							PSA Prepayment Assumption							
	0%	100%	140%	178%	240%	250%	500%	0%	100%	140%	178%	193%	240%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2002	95	80	74	74	74	74	74	99	99	99	88	83	83	81	6
April 2003	94	72	55	55	55	55	50	98	98	98	63	50	23	14	0
April 2004	94	72	41	41	41	41	0	97	97	97	35	11	0	0	0
April 2005	94	72	30	30	30	30	0	96	96	96	12	0	0	0	0
April 2006	94	72	21	21	21	21	0	95	95	95	0	0	0	0	0
April 2007	94	72	13	13	13	13	0	93	93	93	0	0	0	0	0
April 2008	94	72	8	8	8	8	0	92	92	92	0	0	0	0	0
April 2009	94	72	4	4	4	2	0	91	91	91	0	0	0	0	0
April 2010	94	72	2	2	2	*	0	89	89	87	0	0	0	0	0
April 2011	94	70	1	1	1	*	0	87	87	79	0	0	0	0	0
April 2012	94	65	*	*	*	*	0	86	86	68	0	0	0	0	0
April 2013	94	58	0	0	0	*	0	84	84	52	0	0	0	0	0
April 2014	94	50	0	0	0	*	0	82	82	34	0	0	0	0	0
April 2015	94	40	0	0	0	*	0	80	80	14	0	0	0	0	0
April 2016	94	29	0	0	0	*	0	77	77	0	0	0	0	0	0
April 2017	94	17	0	0	0	*	0	75	75	0	0	0	0	0	0
April 2018	94	5	0	0	0	*	0	72	72	0	0	0	0	0	0
April 2019	94	0	0	0	0	*	0	69	53	0	0	0	0	0	0
April 2020	94	0	0	0	0	*	0	66	23	0	0	0	0	0	0
April 2021	94	0	0	0	0	*	0	63	0	0	0	0	0	0	0
April 2022	94	0	0	0	0	*	0	60	0	0	0	0	0	0	0
April 2023	94	0	0	0	0	*	0	56	0	0	0	0	0	0	0
April 2024	94	0	0	0	0	*	0	52	0	0	0	0	0	0	0
April 2025	94	0	0	0	0	*	0	48	0	0	0	0	0	0	0
April 2026	94	0	0	0	0	*	0	44	0	0	0	0	0	0	0
April 2027	89	0	0	0	0	*	0	39	0	0	0	0	0	0	0
April 2028	40	0	0	0	0	*	0	34	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	*	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	*	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.3	10.4	3.0	3.0	3.0	3.0	1.7	20.9	16.2	11.5	2.5	2.0	1.6	1.5	0.7

Date	KB Class								KC Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	140%	178%	193%	240%	250%	500%	0%	100%	140%	178%	193%	240%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2002	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2003	100	100	100	100	100	100	100	100	0	100	100	100	100	100	100	0
April 2004	100	100	100	100	100	0	0	0	0	100	100	100	100	100	66	30
April 2005	100	100	100	100	38	0	0	0	0	100	100	100	100	100	0	0
April 2006	100	100	100	85	0	0	0	0	0	100	100	100	100	75	0	0
April 2007	100	100	100	44	0	0	0	0	0	100	100	100	100	37	0	0
April 2008	100	100	100	15	0	0	0	0	0	100	100	100	100	11	0	0
April 2009	100	100	100	0	0	0	0	0	0	100	100	100	98	0	0	0
April 2010	100	100	100	0	0	0	0	0	0	100	100	100	86	0	0	0
April 2011	100	100	100	0	0	0	0	0	0	100	100	100	69	0	0	0
April 2012	100	100	100	0	0	0	0	0	0	100	100	100	46	0	0	0
April 2013	100	100	100	0	0	0	0	0	0	100	100	100	19	0	0	0
April 2014	100	100	100	0	0	0	0	0	0	100	100	100	0	0	0	0
April 2015	100	100	100	0	0	0	0	0	0	100	100	100	0	0	0	0
April 2016	100	100	77	0	0	0	0	0	0	100	100	100	0	0	0	0
April 2017	100	100	8	0	0	0	0	0	0	100	100	100	0	0	0	0
April 2018	100	100	0	0	0	0	0	0	0	100	100	55	0	0	0	0
April 2019	100	100	0	0	0	0	0	0	0	100	100	5	0	0	0	0
April 2020	100	100	0	0	0	0	0	0	0	100	100	0	0	0	0	0
April 2021	100	76	0	0	0	0	0	0	0	100	100	0	0	0	0	0
April 2022	100	0	0	0	0	0	0	0	0	100	84	0	0	0	0	0
April 2023	100	0	0	0	0	0	0	0	0	100	13	0	0	0	0	0
April 2024	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0
April 2025	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0
April 2026	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0
April 2027	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0
April 2028	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0
April 2029	95	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.1	20.3	15.4	6.0	3.9	2.6	2.4	1.2	28.4	21.5	17.1	10.7	5.8	3.2	2.9	1.4

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

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

Date	KD Class								KE, FC, SC and SD Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	140%	178%	193%	240%	250%	500%	0%	100%	140%	178%	193%	240%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2002	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2003	100	100	100	100	100	100	100	100	0	100	100	100	100	100	100	0
April 2004	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	0
April 2005	100	100	100	100	100	21	0	0	100	100	100	100	100	100	85	0
April 2006	100	100	100	100	100	0	0	0	100	100	100	100	100	67	42	0
April 2007	100	100	100	100	100	0	0	0	100	100	100	100	100	41	15	0
April 2008	100	100	100	100	100	0	0	0	100	100	100	100	100	26	0	0
April 2009	100	100	100	100	94	0	0	0	100	100	100	100	100	21	0	0
April 2010	100	100	100	100	77	0	0	0	100	100	100	100	100	20	0	0
April 2011	100	100	100	100	55	0	0	0	100	100	100	100	100	20	0	0
April 2012	100	100	100	100	27	0	0	0	100	100	100	100	100	20	0	0
April 2013	100	100	100	100	0	0	0	0	100	100	100	100	98	20	0	0
April 2014	100	100	100	81	0	0	0	0	100	100	100	100	85	18	0	0
April 2015	100	100	100	31	0	0	0	0	100	100	100	100	72	16	0	0
April 2016	100	100	100	0	0	0	0	0	100	100	100	94	58	14	0	0
April 2017	100	100	100	0	0	0	0	0	100	100	100	77	45	12	0	0
April 2018	100	100	100	0	0	0	0	0	100	100	100	61	31	11	0	0
April 2019	100	100	100	0	0	0	0	0	100	100	100	45	19	9	0	0
April 2020	100	100	33	0	0	0	0	0	100	100	100	30	6	8	0	0
April 2021	100	100	0	0	0	0	0	0	100	100	87	15	0	7	0	0
April 2022	100	100	0	0	0	0	0	0	100	100	64	*	0	5	0	0
April 2023	100	100	0	0	0	0	0	0	100	100	42	0	0	4	0	0
April 2024	100	15	0	0	0	0	0	0	100	100	20	0	0	4	0	0
April 2025	100	0	0	0	0	0	0	0	100	71	0	0	0	3	0	0
April 2026	100	0	0	0	0	0	0	0	100	38	0	0	0	2	0	0
April 2027	100	0	0	0	0	0	0	0	100	5	0	0	0	2	0	0
April 2028	100	0	0	0	0	0	0	0	100	0	0	0	0	1	0	0
April 2029	100	0	0	0	0	0	0	0	100	0	0	0	0	1	0	0
April 2030	0	0	0	0	0	0	0	0	60	0	0	0	0	*	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.7	22.7	18.8	13.7	10.1	3.9	3.5	1.5	29.1	24.7	21.7	17.8	15.7	8.0	5.0	1.8

Date	KG Class								KH Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	140%	178%	193%	240%	250%	500%	0%	100%	140%	178%	193%	240%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2002	93	93	93	93	93	93	93	93	100	100	100	100	100	100	100	100
April 2003	85	85	85	85	85	85	85	0	100	100	100	100	100	100	100	0
April 2004	77	77	77	77	77	77	77	0	100	100	100	100	100	100	100	0
April 2005	68	68	68	68	68	68	7	0	100	100	100	100	100	100	100	0
April 2006	58	58	58	58	58	0	0	0	100	100	100	100	100	25	0	0
April 2007	48	48	48	48	48	0	0	0	100	100	100	100	100	0	0	0
April 2008	37	37	37	37	37	0	0	0	100	100	100	100	100	0	0	0
April 2009	25	25	25	25	25	0	0	0	100	100	100	100	100	0	0	0
April 2010	13	13	13	13	13	0	0	0	100	100	100	100	100	0	0	0
April 2011	0	0	0	0	0	0	0	0	99	99	99	99	99	0	0	0
April 2012	0	0	0	0	0	0	0	0	85	85	85	85	85	0	0	0
April 2013	0	0	0	0	0	0	0	0	69	69	69	69	60	0	0	0
April 2014	0	0	0	0	0	0	0	0	52	52	52	52	0	0	0	0
April 2015	0	0	0	0	0	0	0	0	34	34	34	34	0	0	0	0
April 2016	0	0	0	0	0	0	0	0	15	15	15	0	0	0	0	0
April 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	5.6	5.6	5.6	5.6	5.6	3.6	3.3	1.5	13.1	13.1	13.1	13.0	12.0	4.9	4.3	1.7

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

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

Date	KJ Class								KZ Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	140%	178%	193%	240%	250%	500%	0%	100%	140%	178%	193%	240%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2002	100	100	100	100	100	100	100	100	107	107	107	107	107	107	107	107
April 2003	100	100	100	100	100	100	100	100	115	115	115	115	115	115	115	0
April 2004	100	100	100	100	100	100	100	0	123	123	123	123	123	123	123	0
April 2005	100	100	100	100	100	100	100	0	132	132	132	132	132	132	132	0
April 2006	100	100	100	100	100	100	26	0	142	142	142	142	142	142	142	0
April 2007	100	100	100	100	100	11	0	0	152	152	152	152	152	152	59	0
April 2008	100	100	100	100	100	0	0	0	163	163	163	163	163	105	0	0
April 2009	100	100	100	100	100	0	0	0	175	175	175	175	175	82	0	0
April 2010	100	100	100	100	100	0	0	0	187	187	187	187	187	82	0	0
April 2011	100	100	100	100	100	0	0	0	201	201	201	201	201	82	0	0
April 2012	100	100	100	100	100	0	0	0	215	215	215	215	215	82	0	0
April 2013	100	100	100	100	100	0	0	0	231	231	231	231	231	78	0	0
April 2014	100	100	100	100	92	0	0	0	248	248	248	248	248	71	0	0
April 2015	100	100	100	100	20	0	0	0	266	266	266	266	266	63	0	0
April 2016	100	100	100	90	0	0	0	0	285	285	285	285	232	56	0	0
April 2017	95	95	95	4	0	0	0	0	305	305	305	305	179	49	0	0
April 2018	72	72	72	0	0	0	0	0	328	328	328	244	126	43	0	0
April 2019	49	49	49	0	0	0	0	0	351	351	351	181	74	37	0	0
April 2020	23	23	23	0	0	0	0	0	377	377	377	119	24	31	0	0
April 2021	0	0	0	0	0	0	0	0	400	400	348	58	0	26	0	0
April 2022	0	0	0	0	0	0	0	0	400	400	256	*	0	22	0	0
April 2023	0	0	0	0	0	0	0	0	400	400	166	0	0	18	0	0
April 2024	0	0	0	0	0	0	0	0	400	400	79	0	0	14	0	0
April 2025	0	0	0	0	0	0	0	0	400	285	0	0	0	11	0	0
April 2026	0	0	0	0	0	0	0	0	400	152	0	0	0	8	0	0
April 2027	0	0	0	0	0	0	0	0	400	22	0	0	0	6	0	0
April 2028	0	0	0	0	0	0	0	0	400	0	0	0	0	4	0	0
April 2029	0	0	0	0	0	0	0	0	400	0	0	0	0	2	0	0
April 2030	0	0	0	0	0	0	0	0	241	0	0	0	0	1	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.9	17.9	17.9	15.5	13.6	5.7	4.9	1.8	29.1	24.7	21.7	18.5	16.9	12.9	6.0	1.9

Date	LO Class								LZ Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	140%	178%	193%	240%	250%	500%	0%	100%	140%	178%	193%	240%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2002	100	100	100	96	94	94	94	68	107	107	107	107	107	6	0	0
April 2003	99	99	99	87	83	74	70	0	114	114	114	114	114	0	0	0
April 2004	99	99	99	78	69	50	45	0	121	121	121	121	121	0	0	0
April 2005	99	99	99	70	59	32	26	0	130	130	130	130	130	0	0	0
April 2006	98	98	98	64	51	20	13	0	138	138	138	138	138	0	0	0
April 2007	98	98	98	60	46	12	4	0	148	148	148	148	148	0	0	0
April 2008	97	97	97	57	42	8	0	0	157	157	157	157	157	0	0	0
April 2009	97	97	97	55	40	6	0	0	168	168	168	168	168	0	0	0
April 2010	96	96	96	53	38	6	0	0	179	179	179	179	179	0	0	0
April 2011	96	96	93	50	36	6	0	0	191	191	191	191	191	0	0	0
April 2012	95	95	89	47	33	6	0	0	204	204	204	204	204	0	0	0
April 2013	94	94	84	43	30	6	0	0	218	218	218	218	218	0	0	0
April 2014	94	94	77	38	26	5	0	0	232	232	232	232	232	0	0	0
April 2015	93	93	70	33	22	5	0	0	248	248	248	248	248	0	0	0
April 2016	92	92	63	28	18	4	0	0	264	264	264	264	264	0	0	0
April 2017	91	91	56	23	14	4	0	0	282	282	282	282	282	0	0	0
April 2018	90	90	48	19	10	3	0	0	301	301	301	301	301	0	0	0
April 2019	89	84	41	14	6	3	0	0	321	321	321	321	321	0	0	0
April 2020	88	74	34	9	2	2	0	0	343	343	343	343	343	0	0	0
April 2021	87	63	26	4	0	2	0	0	366	366	366	366	327	0	0	0
April 2022	86	53	19	*	0	2	0	0	390	390	390	390	277	0	0	0
April 2023	85	42	13	0	0	1	0	0	416	416	416	328	231	0	0	0
April 2024	84	32	6	0	0	1	0	0	444	444	444	270	188	0	0	0
April 2025	82	22	0	0	0	1	0	0	474	474	466	216	150	0	0	0
April 2026	81	12	0	0	0	1	0	0	506	506	368	168	116	0	0	0
April 2027	79	2	0	0	0	*	0	0	539	539	277	124	85	0	0	0
April 2028	77	0	0	0	0	*	0	0	576	406	192	84	57	0	0	0
April 2029	65	0	0	0	0	*	0	0	614	244	113	49	33	0	0	0
April 2030	18	0	0	0	0	*	0	0	655	88	40	17	11	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.0	20.6	16.6	9.8	7.7	4.1	3.0	1.3	29.7	27.9	26.6	24.7	23.7	0.7	0.6	0.2

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

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

Date	PL, PT and PY Classes					FA, ST†, SI†, PO, SA†, SB, SL and SK Classes					MK Class					VA Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	178%	250%	500%	0%	100%	174%	350%	500%	0%	100%	164%	300%	500%	0%	100%	164%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2002	100	100	100	100	100	99	97	96	93	91	99	91	87	77	62	83	83	83	83	83
April 2003	98	87	87	87	87	98	92	88	79	71	98	83	74	57	35	65	65	65	65	65
April 2004	96	67	67	67	43	97	86	78	62	50	97	75	63	42	17	46	46	46	46	46
April 2005	93	48	48	48	0	96	80	69	48	34	96	67	53	29	4	26	26	26	26	26
April 2006	90	30	30	30	0	95	74	61	38	24	94	60	44	18	0	5	5	5	5	0
April 2007	87	13	13	13	0	94	68	54	29	16	93	53	36	10	0	0	0	0	0	0
April 2008	83	0	0	0	0	92	63	47	23	11	91	47	29	3	0	0	0	0	0	0
April 2009	79	0	0	0	0	91	58	42	18	8	90	41	23	0	0	0	0	0	0	0
April 2010	75	0	0	0	0	89	54	37	14	5	88	36	17	0	0	0	0	0	0	0
April 2011	70	0	0	0	0	88	49	32	11	4	86	30	12	0	0	0	0	0	0	0
April 2012	65	0	0	0	0	86	45	28	8	2	84	25	7	0	0	0	0	0	0	0
April 2013	59	0	0	0	0	84	41	24	6	2	81	21	3	0	0	0	0	0	0	0
April 2014	53	0	0	0	0	82	38	21	5	1	79	16	0	0	0	0	0	0	0	0
April 2015	46	0	0	0	0	79	34	18	4	1	76	12	0	0	0	0	0	0	0	0
April 2016	39	0	0	0	0	77	31	16	3	1	73	8	0	0	0	0	0	0	0	0
April 2017	30	0	0	0	0	74	28	14	2	*	69	5	0	0	0	0	0	0	0	0
April 2018	22	0	0	0	0	71	25	12	2	*	66	1	0	0	0	0	0	0	0	0
April 2019	12	0	0	0	0	68	23	10	1	*	62	0	0	0	0	0	0	0	0	0
April 2020	1	0	0	0	0	64	20	8	1	*	57	0	0	0	0	0	0	0	0	0
April 2021	0	0	0	0	0	60	18	7	1	*	53	0	0	0	0	0	0	0	0	0
April 2022	0	0	0	0	0	56	15	6	*	*	48	0	0	0	0	0	0	0	0	0
April 2023	0	0	0	0	0	52	13	5	*	*	42	0	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	47	11	4	*	*	36	0	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	42	9	3	*	*	29	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	36	7	2	*	*	22	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	30	6	2	*	*	14	0	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	23	4	1	*	*	6	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	16	2	1	*	*	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	8	1	*	*	*	0	0	0	0	0	0	0	0	0	0
April 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)**	12.5	4.0	4.0	4.0	2.9	20.5	11.5	8.4	5.0	3.7	18.8	7.3	5.0	2.9	1.7	2.8	2.8	2.8	2.8	2.7

Date	VB Class					ZE Class					E Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	164%	300%	500%	0%	100%	164%	300%	500%	0%	100%	164%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2002	100	100	100	100	100	106	106	106	106	106	100	100	100	100	100
April 2003	100	100	100	100	100	113	113	113	113	113	100	100	100	100	100
April 2004	100	100	100	100	100	120	120	120	120	120	100	100	100	100	100
April 2005	100	100	100	100	100	127	127	127	127	127	100	100	100	100	100
April 2006	100	100	100	100	60	135	135	135	135	135	100	100	100	100	80
April 2007	95	95	95	95	3	143	143	143	143	143	100	100	100	100	55
April 2008	88	88	88	88	0	152	152	152	152	101	100	100	100	100	37
April 2009	81	81	81	61	0	161	161	161	161	69	100	100	100	90	26
April 2010	74	74	74	17	0	171	171	171	171	47	100	100	100	72	17
April 2011	66	66	66	0	0	182	182	182	155	32	100	100	100	57	12
April 2012	58	58	58	0	0	193	193	193	123	22	100	100	100	45	8
April 2013	49	49	49	0	0	205	205	205	97	15	100	100	100	36	5
April 2014	39	39	33	0	0	218	218	218	77	10	100	100	97	28	4
April 2015	29	29	0	0	0	231	231	226	60	7	100	100	84	22	2
April 2016	18	18	0	0	0	245	245	194	47	4	100	100	72	17	2
April 2017	7	7	0	0	0	261	261	166	36	3	100	100	61	13	1
April 2018	0	0	0	0	0	270	270	140	28	2	100	100	52	10	1
April 2019	0	0	0	0	0	270	249	118	21	1	100	92	44	8	*
April 2020	0	0	0	0	0	270	216	98	16	1	100	80	36	6	*
April 2021	0	0	0	0	0	270	184	80	12	1	100	68	30	4	*
April 2022	0	0	0	0	0	270	154	64	9	*	100	57	24	3	*
April 2023	0	0	0	0	0	270	126	51	6	*	100	47	19	2	*
April 2024	0	0	0	0	0	270	100	38	4	*	100	37	14	2	*
April 2025	0	0	0	0	0	270	75	28	3	*	100	28	10	1	*
April 2026	0	0	0	0	0	270	51	18	2	*	100	19	7	1	*
April 2027	0	0	0	0	0	270	29	10	1	*	100	11	4	*	*
April 2028	0	0	0	0	0	270	8	3	*	*	100	3	1	*	*
April 2029	0	0	0	0	0	232	0	0	0	0	86	0	0	0	0
April 2030	0	0	0	0	0	121	0	0	0	0	45	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average															
Life (years)**	11.6	11.6	11.0	8.2	5.2	28.9	22.0	18.9	13.5	8.7	28.9	22.0	18.1	11.7	7.1

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

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

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

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, including the Group 1 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, including the Lower Tier Regular Interests relating to the Group 1 Classes, 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. Since this prospectus supplement does not describe the Group 1 Classes, an investor in the R or RL Class should also read the Related Prospectus Supplement for information about those Classes and the related assets.

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 “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.

Under the Regulations, a REMIC may issue its regular and residual interests over any ten-day period and designate any of those ten days as the REMIC’s startup day. Fannie Mae intends to designate April 27, 2001 as the startup day for the Trust and the Lower Tier REMIC.

Taxation of Beneficial Owners of Regular Certificates

The Notional Classes, the Accrual Classes and the Principal Only 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 Certifi-*

cates—Treatment of Original Issue Discount” in the REMIC Prospectus. In addition, certain Classes of REMIC Certificates may be treated as having been issued at a premium. See “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*—Regular Certificates Purchased at a Premium” in the REMIC Prospectus.

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

<u>Certificate Group</u>	<u>PSA Prepayment Assumption</u>
2	317%
3	178%
4	174%
5	164%

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 or the Group 4 Ginnie Mae Certificates 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

In addition to the MBS and the Group 4 Ginnie Mae Certificates described in this prospectus supplement, the assets of the Lower Tier REMIC will include the MBS backing the Group 1 Classes (the “Group 1 MBS”), and the Lower Tier REMIC will issue Lower Tier Regular Interests in respect of the Group 1 MBS. Likewise, the assets of the REMIC constituted by the Trust will include the Lower Tier Regular Interests in respect of the Group 1 MBS, and the REMIC constituted by the Trust will issue the Group 1 Classes, in addition to the Group 2, 3, 4 and 5 Classes described in this prospectus supplement. Therefore, in considering the tax consequences of holding a Residual Certificate, you should take into account the Group 1 MBS, the Group 1 Classes, and the Lower Tier Regular Interests issued in respect of the Group 1 Classes. See the related REMIC Prospectus Supplement for a description of the Group 1 MBS and the Group 1 Classes, and see the discussion under “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Residual Certificates*” in the REMIC Prospectus for a discussion of certain federal income tax consequences of holding a Residual Certificate.

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 6.38% (which is 120% of the “federal long-term rate”). See “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Residual Certificates*—Treatment of Excess Inclusions” and “—*Foreign Investors*—Residual Certificates” in the REMIC Prospectus.

Taxation of Beneficial Owners of RCR Certificates

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

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

Class (a “Combination RCR Certificate”) will represent beneficial ownership of undivided interests in two or more underlying REMIC Certificates.

Combination RCR Classes. A beneficial owner of a Combination RCR Certificate will be treated as the beneficial owner of a proportionate interest in the REMIC Certificates underlying that Combination RCR Certificate. A beneficial owner of a Combination RCR Certificate must allocate its cost to acquire that Certificate among the underlying REMIC Certificates in proportion to their relative fair market values at the time of acquisition. Such owner should account for its ownership interest in each underlying REMIC Certificate as described under “—Taxation of Beneficial Owners of Regular Certificates” in this prospectus supplement and “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*” in the REMIC Prospectus. When a beneficial owner sells a Combination RCR Certificate, the owner must allocate the sale proceeds among the underlying REMIC Certificates in proportion to their relative fair market values at the time of sale.

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

PLAN OF DISTRIBUTION

General. We are obligated to deliver the Certificates to Credit Suisse First Boston Corporation (the “Dealer”) in exchange for the MBS and the Group 4 Ginnie Mae Certificates. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

Increase in Certificates. Before the Settlement Date, we and the Dealer may agree to offer Group 2, Group 3, Group 4 or Group 5 Classes in addition to those contemplated as of the date of this Prospectus Supplement. In this event, we will increase the related MBS or Group 4 Ginnie Mae Certificates in principal balance, but we expect that all these additional MBS or Group 4 Ginnie Mae Certificates will have the same characteristics as described under “Description of the Certificates—The MBS” and “—The Group 4 Ginnie Mae Certificates.” The proportion that the original principal balance of each Group 2, Group 3, Group 4 or Group 5 Class bears to the aggregate original principal balance of all Group 2, Group 3, Group 4 or Group 5 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. Brown & Wood LLP will also provide legal representation for the Dealer.

Available Recombinations (1)
RCR Certificates

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal or Notional Principal Balance	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 3								
AD	\$200,800,714	AB	\$200,800,714	6.50%	FIX	SEQ	31359SL81	December 2025
IO	14,342,908 (3)							
Recombination 4								
PG	61,581,172	PA	61,581,172	6.50	FIX	PAC	31359SL99	January 2020
PI	7,105,519 (3)							
Recombination 5								
PK	35,227,538	PN	35,227,538	6.00	FIX	PAC	31359SM23	March 2024
HI	1,354,905 (3)							
Recombination 6								
PG	61,581,172	PQ	61,581,172	6.00	FIX	PAC	31359SM31	January 2020
PI	2,368,506 (3)							
Recombination 7								
PG	61,581,172	PL	96,808,710	6.50	FIX	PAC	31359SM49	March 2024
PI	7,105,519 (3)							
PK	35,227,538							
HI	4,064,715 (3)							
Recombination 8								
PK	35,227,538	PH	35,227,538	6.50	FIX	PAC	31359SM56	March 2024
HI	4,064,715 (3)							
Recombination 9								
PG	61,581,172	PT	96,808,710	6.00	FIX	PAC	31359SM64	March 2024
PI	2,368,506 (3)							
PK	35,227,538							
HI	1,354,905 (3)							
Recombination 10								
PG	61,581,172	PY	96,808,710	5.75	FIX	PAC	31359SM72	March 2024
PK	35,227,538							
Recombination 11								
ST	100,000,000 (3)	SA	100,000,000 (3)	(4)	INV/IO	NTL	31359SM80	April 2031
SI	100,000,000 (3)							
Recombination 12								
PO	30,769,231	SB	30,769,231	(4)	INV	PT	31359SM98	April 2031
ST	100,000,000 (3)							
SI	100,000,000 (3)							
Recombination 13								
PO	1,500,000	SL	1,500,000	(4)	INV	PT	31359SN22	April 2031
ST	100,000,000 (3)							
Recombination 14								
PO	2,000,000	SK	2,000,000	(4)	INV	PT	31359SN30	April 2031
ST	100,000,000 (3)							
Recombination 15								
VA	3,669,294	E(5)	27,005,321	6.00	FIX	SEQ	31359SN89	May 2031
VB	13,336,027							
ZE	10,000,000							

(1) REMIC Certificates and RCR Certificates in any Recombination may be exchanged only in the proportions shown above.

(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) Notional principal balance.

(4) For a description of these interest rates, see “Description of the Certificates—Distributions of Interest” in this prospectus supplement.

(5) Principal payments on the REMIC Certificates in Recombination 15 from the ZE Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.

Principal Balance Schedules

PG Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through July 2002	\$61,581,172.00	September 2003	\$41,114,642.28	December 2004	\$17,373,321.77
August 2002	60,395,731.08	October 2003	39,475,746.08	January 2005	15,853,089.34
September 2002	59,163,846.26	November 2003	37,845,050.92	February 2005	14,340,444.68
October 2002	57,886,041.82	December 2003	36,222,514.43	March 2005	12,835,348.57
November 2002	56,562,865.51	January 2004	34,608,094.45	April 2005	11,337,761.98
December 2002	55,194,888.11	February 2004	33,001,749.04	May 2005	9,847,646.09
January 2003	53,782,703.05	March 2004	31,403,436.47	June 2005	8,364,962.28
February 2003	52,326,926.01	April 2004	29,813,115.23	July 2005	6,889,672.12
March 2003	50,828,194.43	May 2004	28,230,744.03	August 2005	5,421,737.40
April 2003	49,287,167.12	June 2004	26,656,281.77	September 2005	3,961,120.07
May 2003	47,704,523.70	July 2004	25,089,687.59	October 2005	2,507,782.30
June 2003	46,080,964.19	August 2004	23,530,920.81	November 2005	1,061,686.46
July 2003	44,417,208.41	September 2004	21,979,940.98	December 2005 and thereafter	0.00
August 2003	42,761,782.12	October 2004	20,436,707.86		
		November 2004	18,901,181.40		

PK Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through November 2005	\$35,227,538.00	August 2006	\$23,594,132.65	June 2007	\$10,140,695.78
December 2005	34,850,333.09	September 2006	22,218,427.87	July 2007	8,831,824.59
January 2006	33,418,608.95	October 2006	20,849,563.51	August 2007	7,529,448.04
February 2006	31,994,014.96	November 2006	19,487,504.19	September 2007	6,233,532.55
March 2006	30,576,514.25	December 2006	18,132,214.71	October 2007	4,944,044.66
April 2006	29,166,070.15	January 2007	16,783,660.04	November 2007	3,660,951.13
May 2006	27,762,646.15	February 2007	15,441,805.36	December 2007	2,384,218.85
June 2006	26,366,205.95	March 2007	14,106,615.98	January 2008	1,113,814.90
July 2006	24,976,713.43	April 2007	12,778,057.44	February 2008 and thereafter	0.00
		May 2007	11,456,095.42		

PJ Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through January 2008	\$25,356,366.00	September 2008	\$16,530,874.08	June 2009	\$ 5,810,453.37
February 2008	25,206,072.53	October 2008	15,315,971.26	July 2009	4,648,518.39
March 2008	23,948,227.16	November 2008	14,107,076.71	August 2009	3,492,317.40
April 2008	22,696,612.37	December 2008	12,904,159.33	September 2009	2,341,820.68
May 2008	21,451,195.90	January 2009	11,707,188.15	October 2009	1,196,998.70
June 2008	20,211,945.68	February 2009	10,516,132.40	November 2009	57,822.04
July 2008	18,978,829.78	March 2009	9,330,961.45	December 2009 and thereafter	0.00
August 2008	17,751,816.45	April 2009	8,151,644.81		
		May 2009	6,978,152.17		

PD Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through		October 2011	\$27,924,128.97	October 2013	\$10,769,427.53
November 2009	\$50,893,600.00	November 2011	27,083,156.75	November 2013	10,177,234.24
December 2009	49,817,861.48	December 2011	26,254,314.56	December 2013	9,593,689.45
January 2010	48,689,887.92	January 2012	25,437,433.09	January 2014	9,018,671.71
February 2010	47,567,472.40	February 2012	24,632,345.38	February 2014	8,452,061.25
March 2010	46,450,586.14	March 2012	23,838,886.75	March 2014	7,893,739.93
April 2010	45,343,641.17	April 2012	23,056,894.77	April 2014	7,343,591.25
May 2010	44,252,529.60	May 2012	22,286,209.25	May 2014	6,801,500.31
June 2010	43,177,031.38	June 2012	21,526,672.21	June 2014	6,267,353.79
July 2010	42,116,929.47	July 2012	20,778,127.82	July 2014	5,741,039.95
August 2010	41,072,009.79	August 2012	20,040,422.40	August 2014	5,222,448.57
September 2010	40,042,061.22	September 2012	19,313,404.38	September 2014	4,711,470.95
October 2010	39,026,875.51	October 2012	18,596,924.27	October 2014	4,207,999.89
November 2010	38,026,247.26	November 2012	17,890,834.63	November 2014	3,711,929.68
December 2010	37,039,973.91	December 2012	17,194,990.07	December 2014	3,223,156.06
January 2011	36,067,855.64	January 2013	16,509,247.16	January 2015	2,741,576.19
February 2011	35,109,695.39	February 2013	15,833,464.47	February 2015	2,267,088.68
March 2011	34,165,298.80	March 2013	15,167,502.50	March 2015	1,799,593.51
April 2011	33,234,474.16	April 2013	14,511,223.67	April 2015	1,338,992.06
May 2011	32,317,032.42	May 2013	13,864,492.31	May 2015	885,187.07
June 2011	31,412,787.08	June 2013	13,227,174.58	June 2015	438,082.60
July 2011	30,521,554.23	July 2013	12,599,138.50	July 2015 and thereafter	0.00
August 2011	29,643,152.46	August 2013	11,980,253.93		
September 2011	28,777,402.86	September 2013	11,370,392.47		

PE Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through		March 2017	\$18,922,641.28	January 2019	\$12,866,042.38
June 2015	\$26,482,478.00	April 2017	18,601,177.64	February 2019	12,636,254.97
July 2015	26,480,062.06	May 2017	18,284,539.62	March 2019	12,409,983.53
August 2015	26,046,076.16	June 2017	17,972,658.55	April 2019	12,187,177.57
September 2015	25,618,510.89	July 2017	17,665,466.72	May 2019	11,967,787.32
October 2015	25,197,275.51	August 2017	17,362,897.36	June 2019	11,751,763.70
November 2015	24,782,280.55	September 2017	17,064,884.60	July 2019	11,539,058.30
December 2015	24,373,437.75	October 2017	16,771,363.51	August 2019	11,329,623.40
January 2016	23,970,660.09	November 2017	16,482,270.04	September 2019	11,123,411.94
February 2016	23,573,861.75	December 2017	16,197,541.06	October 2019	10,920,377.51
March 2016	23,182,958.09	January 2018	15,917,114.28	November 2019	10,720,474.37
April 2016	22,797,865.64	February 2018	15,640,928.29	December 2019	10,523,657.38
May 2016	22,418,502.09	March 2018	15,368,922.54	January 2020	10,329,882.07
June 2016	22,044,786.27	April 2018	15,101,037.32	February 2020	10,139,104.55
July 2016	21,676,638.11	May 2018	14,837,213.73	March 2020	9,951,281.58
August 2016	21,313,978.68	June 2018	14,577,393.71	April 2020	9,766,370.51
September 2016	20,956,730.12	July 2018	14,321,519.99	May 2020	9,584,329.26
October 2016	20,604,815.66	August 2018	14,069,536.12	June 2020	9,405,116.39
November 2016	20,258,159.59	September 2018	13,821,386.40	July 2020	9,228,690.98
December 2016	19,916,687.24	October 2018	13,577,015.94	August 2020	9,055,012.74
January 2017	19,580,324.98	November 2018	13,336,370.58	September 2020	8,884,041.89
February 2017	19,249,000.19	December 2018	13,099,396.95	October 2020	8,715,739.24

PE Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
November 2020	\$ 8,550,066.15	April 2024	\$ 3,610,496.46	September 2027	\$ 1,119,583.26
December 2020	8,386,984.48	May 2024	3,526,614.30	October 2027	1,078,577.96
January 2021	8,226,456.68	June 2024	3,444,125.08	November 2027	1,038,318.63
February 2021	8,068,445.69	July 2024	3,363,008.06	December 2027	998,793.77
March 2021	7,912,914.97	August 2024	3,283,242.84	January 2028	959,992.07
April 2021	7,759,828.50	September 2024	3,204,809.27	February 2028	921,902.35
May 2021	7,609,150.77	October 2024	3,127,687.51	March 2028	884,513.62
June 2021	7,460,846.75	November 2024	3,051,857.97	April 2028	847,815.04
July 2021	7,314,881.92	December 2024	2,977,301.37	May 2028	811,795.92
August 2021	7,171,222.22	January 2025	2,903,998.70	June 2028	776,445.72
September 2021	7,029,834.10	February 2025	2,831,931.20	July 2028	741,754.07
October 2021	6,890,684.46	March 2025	2,761,080.39	August 2028	707,710.74
November 2021	6,753,740.65	April 2025	2,691,428.06	September 2028	674,305.65
December 2021	6,618,970.52	May 2025	2,622,956.24	October 2028	641,528.85
January 2022	6,486,342.32	June 2025	2,555,647.22	November 2028	609,370.56
February 2022	6,355,824.80	July 2025	2,489,483.57	December 2028	577,821.13
March 2022	6,227,387.10	August 2025	2,424,448.06	January 2029	546,871.04
April 2022	6,100,998.81	September 2025	2,360,523.74	February 2029	516,510.92
May 2022	5,976,629.98	October 2025	2,297,693.90	March 2029	486,731.54
June 2022	5,854,251.02	November 2025	2,235,942.05	April 2029	457,523.79
July 2022	5,733,832.81	December 2025	2,175,251.94	May 2029	428,878.71
August 2022	5,615,346.61	January 2026	2,115,607.57	June 2029	400,787.44
September 2022	5,498,764.09	February 2026	2,056,993.15	July 2029	373,241.29
October 2022	5,384,057.33	March 2026	1,999,393.12	August 2029	346,231.65
November 2022	5,271,198.78	April 2026	1,942,792.14	September 2029	319,750.08
December 2022	5,160,161.31	May 2026	1,887,175.09	October 2029	293,788.24
January 2023	5,050,918.13	June 2026	1,832,527.07	November 2029	268,337.90
February 2023	4,943,442.87	July 2026	1,778,833.39	December 2029	243,390.97
March 2023	4,837,709.51	August 2026	1,726,079.56	January 2030	218,939.48
April 2023	4,733,692.39	September 2026	1,674,251.33	February 2030	194,975.56
May 2023	4,631,366.23	October 2026	1,623,334.61	March 2030	171,491.47
June 2023	4,530,706.10	November 2026	1,573,315.54	April 2030	148,479.56
July 2023	4,431,687.41	December 2026	1,524,180.45	May 2030	125,932.33
August 2023	4,334,285.94	January 2027	1,475,915.87	June 2030	103,842.34
September 2023	4,238,477.78	February 2027	1,428,508.51	July 2030	82,202.31
October 2023	4,144,239.39	March 2027	1,381,945.30	August 2030	61,005.03
November 2023	4,051,547.54	April 2027	1,336,213.32	September 2030	40,243.42
December 2023	3,960,379.35	May 2027	1,291,299.87	October 2030	19,910.47
January 2024	3,870,712.24	June 2027	1,247,192.40	November 2030 and thereafter	0.00
February 2024	3,782,523.96	July 2027	1,203,878.56		
March 2024	3,695,792.57	August 2027	1,161,346.18		

LA Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$42,289,000.00	November 2001	\$37,135,857.33	June 2002	\$28,596,122.16
May 2001	41,765,639.11	December 2001	36,119,169.21	July 2002	27,111,608.58
June 2001	41,170,898.56	January 2002	35,033,687.63	August 2002	26,748,768.31
July 2001	40,504,994.36	February 2002	33,879,984.58	September 2002	26,369,510.95
August 2001	39,768,193.90	March 2002	32,658,681.63	October 2002	25,974,263.69
September 2001	38,960,815.85	April 2002	31,370,449.45	November 2002	25,563,474.22
October 2001	38,083,230.06	May 2002	30,016,007.24	December 2002	25,137,610.20

LA Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
January 2003	\$24,697,158.61	May 2006	\$ 8,435,721.29	September 2009	\$ 1,029,474.62
February 2003	24,242,625.10	June 2006	8,153,868.40	October 2009	951,888.91
March 2003	23,774,533.37	July 2006	7,877,606.13	November 2009	885,353.27
April 2003	23,293,424.39	August 2006	7,606,878.66	December 2009	829,675.40
May 2003	22,799,855.69	September 2006	7,341,630.67	January 2010	784,665.73
June 2003	22,294,400.63	October 2006	7,081,807.33	February 2010	750,137.41
July 2003	21,777,647.54	November 2006	6,827,354.25	March 2010	725,906.27
August 2003	21,268,776.24	December 2006	6,578,217.56	April 2010	707,350.09
September 2003	20,767,711.25	January 2007	6,334,343.82	May 2010	688,369.32
October 2003	20,274,377.73	February 2007	6,095,680.08	June 2010	668,979.30
November 2003	19,788,701.47	March 2007	5,862,173.84	July 2010	649,195.03
December 2003	19,310,608.91	April 2007	5,633,773.05	August 2010	629,031.17
January 2004	18,840,027.11	May 2007	5,410,426.13	September 2010	608,502.08
February 2004	18,376,883.75	June 2007	5,192,081.94	October 2010	587,621.80
March 2004	17,921,107.11	July 2007	4,978,689.79	November 2010	566,404.04
April 2004	17,472,626.13	August 2007	4,770,199.43	December 2010	544,862.24
May 2004	17,031,370.30	September 2007	4,566,561.05	January 2011	523,009.51
June 2004	16,597,269.76	October 2007	4,367,725.28	February 2011	500,858.68
July 2004	16,170,255.22	November 2007	4,173,643.18	March 2011	478,422.30
August 2004	15,750,257.99	December 2007	3,984,266.22	April 2011	455,712.62
September 2004	15,337,209.98	January 2008	3,799,546.33	May 2011	432,741.63
October 2004	14,931,043.65	February 2008	3,619,435.83	June 2011	409,521.05
November 2004	14,531,692.09	March 2008	3,443,887.48	July 2011	386,062.31
December 2004	14,139,088.91	April 2008	3,272,854.45	August 2011	362,376.60
January 2005	13,753,168.33	May 2008	3,106,290.30	September 2011	338,474.85
February 2005	13,373,865.12	June 2008	2,944,149.03	October 2011	314,367.74
March 2005	13,001,114.61	July 2008	2,786,385.02	November 2011	290,065.68
April 2005	12,634,852.68	August 2008	2,632,953.07	December 2011	265,578.87
May 2005	12,275,015.77	September 2008	2,483,808.36	January 2012	240,917.25
June 2005	11,921,540.87	October 2008	2,338,906.48	February 2012	216,090.55
July 2005	11,574,365.50	November 2008	2,198,203.40	March 2012	191,108.23
August 2005	11,233,427.73	December 2008	2,061,655.49	April 2012	165,979.57
September 2005	10,898,666.16	January 2009	1,929,219.50	May 2012	140,713.61
October 2005	10,570,019.91	February 2009	1,800,852.55	June 2012	115,319.16
November 2005	10,247,428.64	March 2009	1,676,512.16	July 2012	89,804.85
December 2005	9,930,832.52	April 2009	1,556,156.21	August 2012	64,179.07
January 2006	9,620,172.25	May 2009	1,439,742.97	September 2012	38,450.03
February 2006	9,315,389.03	June 2009	1,327,231.05	October 2012	12,625.73
March 2006	9,016,424.56	July 2009	1,218,579.45	November 2012 and thereafter	0.00
April 2006	8,723,221.08	August 2009	1,118,305.49		

KA Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$17,723,000.00	December 2001	\$16,131,980.55	August 2002	\$13,064,242.32
May 2001	17,610,150.14	January 2002	15,825,240.63	September 2002	12,588,756.09
June 2001	17,472,411.38	February 2002	15,495,607.77	October 2002	12,094,939.51
July 2001	17,309,885.56	March 2002	15,143,518.20	November 2002	11,583,523.65
August 2001	17,122,716.93	April 2002	14,769,448.10	December 2002	11,055,271.42
September 2001	16,911,092.12	May 2002	14,373,912.91	January 2003	10,510,976.22
October 2001	16,675,240.07	June 2002	13,957,466.50	February 2003	9,951,460.47
November 2001	16,415,431.88	July 2002	13,520,700.30	March 2003	9,377,574.12

KA Class (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
April 2003	\$ 8,790,193.02	October 2003	\$ 5,164,378.03	April 2004	\$ 1,904,045.78
May 2003	8,190,217.33	November 2003	4,591,623.37	May 2004	1,400,609.98
June 2003	7,578,569.76	December 2003	4,030,839.31	June 2004	908,156.93
July 2003	6,956,193.86	January 2004	3,481,856.15	July 2004	426,528.90
August 2003	6,346,488.34	February 2004	2,944,506.25	August 2004 and thereafter	0.00
September 2003	5,749,275.07	March 2004	2,418,624.00		

KB Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance through July 2004	\$5,539,000.00	December 2004	\$3,714,376.63	June 2005	\$1,338,837.78
August 2004	5,494,570.08	January 2005	3,294,492.30	July 2005	975,483.58
September 2004	5,034,126.57	February 2005	2,884,381.36	August 2005	621,070.63
October 2004	4,584,046.31	March 2005	2,483,900.83	September 2005	275,466.14
November 2004	4,144,179.12	April 2005	2,092,909.44	October 2005 and thereafter	0.00
		May 2005	1,711,267.70		

KC Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance through September 2005	\$7,566,000.00	October 2006	\$4,092,642.32	December 2007	\$1,396,648.51
October 2005	7,504,538.93	November 2006	3,857,292.61	January 2008	1,249,902.46
November 2005	7,176,159.47	December 2006	3,628,945.00	February 2008	1,108,752.64
December 2005	6,856,199.77	January 2007	3,407,490.67	March 2008	973,107.85
January 2006	6,544,533.45	February 2007	3,192,822.13	April 2008	842,878.00
February 2006	6,241,035.70	March 2007	2,984,833.24	May 2008	717,974.15
March 2006	5,945,583.21	April 2007	2,783,419.20	June 2008	598,308.50
April 2006	5,658,054.22	May 2007	2,588,476.49	July 2008	483,794.35
May 2006	5,378,328.47	June 2007	2,399,902.91	August 2008	374,346.10
June 2006	5,106,287.19	July 2007	2,217,597.53	September 2008	269,879.21
July 2006	4,841,813.07	August 2007	2,041,460.67	October 2008	170,310.26
August 2006	4,584,790.25	September 2007	1,871,393.91	November 2008	75,556.85
September 2006	4,335,104.33	October 2007	1,707,300.08	December 2008 and thereafter	0.00
		November 2007	1,549,083.20		

KD Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance through November 2008	\$5,114,000.00	September 2009	\$4,473,905.42	August 2010	\$3,607,119.17
December 2008	5,099,537.66	October 2009	4,408,658.34	September 2010	3,513,525.98
January 2009	5,014,172.36	November 2009	4,340,491.33	October 2010	3,417,740.25
February 2009	4,933,381.70	December 2009	4,269,476.85	November 2010	3,319,820.93
March 2009	4,857,087.39	January 2010	4,195,686.03	December 2010	3,219,825.84
April 2009	4,785,212.17	February 2010	4,119,188.72	January 2011	3,117,811.73
May 2009	4,717,679.76	March 2010	4,040,053.45	February 2011	3,013,834.24
June 2009	4,654,414.85	April 2010	3,958,347.50	March 2011	2,907,947.98
July 2009	4,595,343.10	May 2010	3,874,136.90	April 2011	2,800,206.48
August 2009	4,536,158.73	June 2010	3,787,486.45	May 2011	2,690,662.26
		July 2010	3,698,459.74	June 2011	2,579,366.83

KD Class (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
July 2011	\$2,466,370.69	February 2012	\$1,631,818.61	September 2012	\$ 731,895.99
August 2011	2,351,723.38	March 2012	1,506,920.69	October 2012	598,819.53
September 2011	2,235,473.44	April 2012	1,380,734.35	November 2012	452,390.29
October 2011	2,117,668.50	May 2012	1,253,300.98	December 2012	293,183.09
November 2011	1,998,355.24	June 2012	1,124,661.13	January 2013	132,963.80
December 2011	1,877,579.42	July 2012	994,854.53	February 2013 and thereafter	0.00
January 2012	1,755,385.88	August 2012	863,920.10		

KE Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance through January 2013	\$9,120,384.00	August 2015	\$6,116,535.80	April 2018	\$2,872,916.53
February 2013	9,103,903.20	September 2015	6,014,246.45	May 2018	2,773,796.45
March 2013	9,009,244.40	October 2015	5,911,927.15	June 2018	2,674,873.66
April 2013	8,914,065.07	November 2015	5,809,588.78	July 2018	2,576,151.97
May 2013	8,818,387.68	December 2015	5,707,241.93	August 2018	2,477,635.02
June 2013	8,722,234.19	January 2016	5,604,896.90	September 2018	2,379,326.30
July 2013	8,625,626.07	February 2016	5,502,563.71	October 2018	2,281,229.14
August 2013	8,528,584.35	March 2016	5,400,252.11	November 2018	2,183,346.72
September 2013	8,431,129.56	April 2016	5,297,971.57	December 2018	2,085,682.09
October 2013	8,333,281.78	May 2016	5,195,731.30	January 2019	1,988,238.13
November 2013	8,235,060.64	June 2016	5,093,540.25	February 2019	1,891,017.58
December 2013	8,136,485.33	July 2016	4,991,407.13	March 2019	1,794,023.07
January 2014	8,037,574.60	August 2016	4,889,340.38	April 2019	1,697,257.07
February 2014	7,938,346.78	September 2016	4,787,348.21	May 2019	1,600,721.91
March 2014	7,838,819.76	October 2016	4,685,438.56	June 2019	1,504,419.80
April 2014	7,739,011.05	November 2016	4,583,619.16	July 2019	1,408,352.83
May 2014	7,638,937.71	December 2016	4,481,897.50	August 2019	1,312,522.94
June 2014	7,538,616.44	January 2017	4,380,280.85	September 2019	1,216,931.97
July 2014	7,438,063.52	February 2017	4,278,776.24	October 2019	1,121,581.63
August 2014	7,337,294.87	March 2017	4,177,390.48	November 2019	1,026,473.50
September 2014	7,236,326.00	April 2017	4,076,130.17	December 2019	931,609.06
October 2014	7,135,172.08	May 2017	3,975,001.71	January 2020	836,989.67
November 2014	7,033,847.90	June 2017	3,874,011.27	February 2020	742,616.58
December 2014	6,932,367.88	July 2017	3,773,164.83	March 2020	648,490.93
January 2015	6,830,746.11	August 2017	3,672,468.17	April 2020	554,613.75
February 2015	6,728,996.31	September 2017	3,571,926.86	May 2020	460,985.96
March 2015	6,627,131.88	October 2017	3,471,546.29	June 2020	367,608.39
April 2015	6,525,165.87	November 2017	3,371,331.65	July 2020	274,481.75
May 2015	6,423,111.01	December 2017	3,271,287.96	August 2020	181,606.68
June 2015	6,320,979.71	January 2018	3,171,420.04	September 2020	88,983.70
July 2015	6,218,784.05	February 2018	3,071,732.54	October 2020 and thereafter	0.00
		March 2018	2,972,229.94		

FC Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance through January 2013	\$2,058,823.00	March 2013	\$2,033,734.50	July 2013	\$1,947,137.02
February 2013	2,055,102.65	April 2013	2,012,248.85	August 2013	1,925,230.96
		May 2013	1,990,650.76	September 2013	1,903,231.65
		June 2013	1,968,945.21	October 2013	1,881,143.62

FC Class (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
November 2013	\$1,858,971.32	April 2016	\$1,195,956.85	August 2018	\$ 559,297.94
December 2013	1,836,719.06	May 2016	1,172,877.27	September 2018	537,105.86
January 2014	1,814,391.09	June 2016	1,149,808.80	October 2018	514,961.54
February 2014	1,791,991.54	July 2016	1,126,753.41	November 2018	492,865.70
March 2014	1,769,524.44	August 2016	1,103,713.01	December 2018	470,819.02
April 2014	1,746,993.76	September 2016	1,080,689.43	January 2019	448,822.15
May 2014	1,724,403.34	October 2016	1,057,684.49	February 2019	426,875.72
June 2014	1,701,756.96	November 2016	1,034,699.92	March 2019	404,980.31
July 2014	1,679,058.28	December 2016	1,011,737.41	April 2019	383,136.49
August 2014	1,656,310.90	January 2017	988,798.60	May 2019	361,344.77
September 2014	1,633,518.33	February 2017	965,885.09	June 2019	339,605.67
October 2014	1,610,683.98	March 2017	942,998.41	July 2019	317,919.64
November 2014	1,587,811.20	April 2017	920,140.05	August 2019	296,287.13
December 2014	1,564,903.24	May 2017	897,311.44	September 2019	274,708.56
January 2015	1,541,963.28	June 2017	874,514.00	October 2019	253,184.30
February 2015	1,518,994.42	July 2017	851,749.06	November 2019	231,714.72
March 2015	1,495,999.68	August 2017	829,017.94	December 2019	210,300.15
April 2015	1,472,982.01	September 2017	806,321.88	January 2020	188,940.90
May 2015	1,449,944.29	October 2017	783,662.11	February 2020	167,637.25
June 2015	1,426,889.31	November 2017	761,039.79	March 2020	146,389.46
July 2015	1,403,819.80	December 2017	738,456.07	April 2020	125,197.75
August 2015	1,380,738.42	January 2018	715,912.02	May 2020	104,062.34
September 2015	1,357,647.76	February 2018	693,408.70	June 2020	82,983.41
October 2015	1,334,550.34	March 2018	670,947.12	July 2020	61,961.13
November 2015	1,311,448.62	April 2018	648,528.25	August 2020	40,995.64
December 2015	1,288,344.98	May 2018	626,153.01	September 2020	20,087.06
January 2016	1,265,241.76	June 2018	603,822.32	October 2020 and thereafter	0.00
February 2016	1,242,141.20	July 2018	581,537.02		
March 2016	1,219,045.52				

SC Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance through		July 2014	\$208,682.72	February 2016	\$154,380.23
January 2013	\$255,882.00	August 2014	205,855.55	March 2016	151,509.77
February 2013	255,419.61	September 2014	203,022.76	April 2016	148,640.18
March 2013	252,763.86	October 2014	200,184.78	May 2016	145,771.73
April 2013	250,093.50	November 2014	197,342.03	June 2016	142,904.65
May 2013	247,409.17	December 2014	194,494.90	July 2016	140,039.20
June 2013	244,711.49	January 2015	191,643.79	August 2016	137,175.61
July 2013	242,001.04	February 2015	188,789.09	September 2016	134,314.11
August 2013	239,278.44	March 2015	185,931.18	October 2016	131,454.92
September 2013	236,544.24	April 2015	183,070.42	November 2016	128,598.27
October 2013	233,799.02	May 2015	180,207.16	December 2016	125,744.37
November 2013	231,043.32	June 2015	177,341.76	January 2017	122,893.40
December 2013	228,277.68	July 2015	174,474.55	February 2017	120,045.58
January 2014	225,502.64	August 2015	171,605.87	March 2017	117,201.10
February 2014	222,718.70	September 2015	168,736.03	April 2017	114,360.13
March 2014	219,926.36	October 2015	165,865.36	May 2017	111,522.87
April 2014	217,126.12	November 2015	162,994.15	June 2017	108,689.48
May 2014	214,318.46	December 2015	160,122.70	July 2017	105,860.12
June 2014	211,503.84	January 2016	157,251.30	August 2017	103,034.97

SC Class (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
September 2017.....	\$100,214.18	October 2018	\$ 64,002.29	November 2019	\$ 28,798.80
October 2017	97,397.90	November 2018	61,256.10	December 2019	26,137.28
November 2017	94,586.27	December 2018	58,516.01	January 2020	23,482.63
December 2017	91,779.44	January 2019	55,782.12	February 2020	20,834.89
January 2018	88,977.54	February 2019	53,054.49	March 2020	18,194.10
February 2018	86,180.70	March 2019	50,333.21	April 2020	15,560.27
March 2018	83,389.05	April 2019	47,618.34	May 2020	12,933.45
April 2018	80,602.71	May 2019	44,909.94	June 2020	10,313.64
May 2018	77,821.79	June 2019	42,208.09	July 2020	7,700.88
June 2018	75,046.40	July 2019	39,512.83	August 2020	5,095.17
July 2018	72,276.66	August 2019	36,824.22	September 2020	2,496.53
August 2018	69,512.67	September 2019	34,142.31	October 2020 and thereafter	0.00
September 2018	66,754.51	October 2019	31,467.16		

SD Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance through		August 2015	\$124,267.08	April 2018	\$ 58,367.83
January 2013	\$185,295.00	September 2015	122,188.91	May 2018	56,354.05
February 2013	184,960.17	October 2015	120,110.13	June 2018	54,344.28
March 2013	183,037.02	November 2015	118,030.97	July 2018	52,338.59
April 2013	181,103.31	December 2015	115,951.63	August 2018	50,337.07
May 2013	179,159.47	January 2016	113,872.33	September 2018	48,339.77
June 2013	177,205.96	February 2016	111,793.27	October 2018	46,346.77
July 2013	175,243.21	March 2016	109,714.65	November 2018	44,358.14
August 2013	173,271.66	April 2016	107,636.66	December 2018	42,373.92
September 2013	171,291.71	May 2016	105,559.48	January 2019	40,394.20
October 2013	169,303.78	June 2016	103,483.31	February 2019	38,419.01
November 2013	167,308.26	July 2016	101,408.32	March 2019	36,448.41
December 2013	165,305.55	August 2016	99,334.67	April 2019	34,482.46
January 2014	163,296.02	September 2016	97,262.54	May 2019	32,521.19
February 2014	161,280.05	October 2016	95,192.08	June 2019	30,564.66
March 2014	159,258.00	November 2016	93,123.46	July 2019	28,612.91
April 2014	157,230.23	December 2016	91,056.82	August 2019	26,665.98
May 2014	155,197.08	January 2017	88,992.32	September 2019	24,723.89
June 2014	153,158.89	February 2017	86,930.09	October 2019	22,786.70
July 2014	151,116.00	March 2017	84,870.28	November 2019	20,854.43
August 2014	149,068.73	April 2017	82,813.02	December 2019	18,927.11
September 2014	147,017.39	May 2017	80,758.44	January 2020	17,004.77
October 2014	144,962.29	June 2017	78,706.66	February 2020	15,087.43
November 2014	142,903.72	July 2017	76,657.80	March 2020	13,175.12
December 2014	140,842.00	August 2017	74,611.99	April 2020	11,267.85
January 2015	138,777.39	September 2017	72,569.33	May 2020	9,365.66
February 2015	136,710.18	October 2017	70,529.94	June 2020	7,468.54
March 2015	134,640.65	November 2017	68,493.92	July 2020	5,576.53
April 2015	132,569.05	December 2017	66,461.38	August 2020	3,689.63
May 2015	130,495.64	January 2018	64,432.41	September 2020	1,807.84
June 2015	128,420.68	February 2018	62,407.10	October 2020 and thereafter	0.00
July 2015	126,344.42	March 2018	60,385.54		

KG Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$1,000,000.00	September 2004	\$ 730,692.09	February 2008	\$ 388,857.43
May 2001	994,166.67	October 2004	723,287.80	March 2008	379,459.10
June 2001	988,299.31	November 2004	715,840.31	April 2008	370,005.95
July 2001	982,397.72	December 2004	708,349.38	May 2008	360,497.65
August 2001	976,461.70	January 2005	700,814.75	June 2008	350,933.88
September 2001	970,491.06	February 2005	693,236.17	July 2008	341,314.33
October 2001	964,485.60	March 2005	685,613.38	August 2008	331,638.66
November 2001	958,445.10	April 2005	677,946.12	September 2008	321,906.56
December 2001	952,369.36	May 2005	670,234.14	October 2008	312,117.68
January 2002	946,258.18	June 2005	662,477.17	November 2008	302,271.70
February 2002	940,111.35	July 2005	654,674.96	December 2008	292,368.28
March 2002	933,928.67	August 2005	646,827.23	January 2009	282,407.10
April 2002	927,709.92	September 2005	638,933.72	February 2009	272,387.81
May 2002	921,454.89	October 2005	630,994.17	March 2009	262,310.07
June 2002	915,163.38	November 2005	623,008.30	April 2009	252,173.54
July 2002	908,835.17	December 2005	614,975.85	May 2009	241,977.89
August 2002	902,470.04	January 2006	606,896.54	June 2009	231,722.76
September 2002	896,067.78	February 2006	598,770.10	July 2009	221,407.81
October 2002	889,628.18	March 2006	590,596.26	August 2009	211,032.69
November 2002	883,151.01	April 2006	582,374.74	September 2009	200,597.05
December 2002	876,636.05	May 2006	574,105.26	October 2009	190,100.53
January 2003	870,083.10	June 2006	565,787.54	November 2009	179,542.78
February 2003	863,491.92	July 2006	557,421.30	December 2009	168,923.45
March 2003	856,862.29	August 2006	549,006.26	January 2010	158,242.17
April 2003	850,193.98	September 2006	540,542.13	February 2010	147,498.58
May 2003	843,486.78	October 2006	532,028.62	March 2010	136,692.32
June 2003	836,740.45	November 2006	523,465.46	April 2010	125,823.03
July 2003	829,954.77	December 2006	514,852.34	May 2010	114,890.33
August 2003	823,129.51	January 2007	506,188.98	June 2010	103,893.86
September 2003	816,264.43	February 2007	497,475.08	July 2010	92,833.24
October 2003	809,359.31	March 2007	488,710.35	August 2010	81,708.10
November 2003	802,413.90	April 2007	479,894.50	September 2010	70,518.06
December 2003	795,427.98	May 2007	471,027.21	October 2010	59,262.75
January 2004	788,401.31	June 2007	462,108.21	November 2010	47,941.78
February 2004	781,333.65	July 2007	453,137.17	December 2010	36,554.78
March 2004	774,224.77	August 2007	444,113.80	January 2011	25,101.35
April 2004	767,074.41	September 2007	435,037.80	February 2011	13,581.10
May 2004	759,882.35	October 2007	425,908.85	March 2011	1,993.66
June 2004	752,648.33	November 2007	416,726.66	April 2011 and thereafter	0.00
July 2004	745,372.11	December 2007	407,490.90		
August 2004	738,053.45	January 2008	398,201.26		

KH Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance through March 2011	\$1,000,000.00	July 2011	\$ 954,964.00	December 2011	\$ 894,617.16
April 2011	990,338.62	August 2011	943,034.62	January 2012	882,335.76
May 2011	978,615.60	September 2011	931,035.66	February 2012	869,982.72
June 2011	966,824.19	October 2011	918,966.70	March 2012	857,557.62
		November 2011	906,827.34	April 2012	845,060.04

KH Class (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
May 2012	\$ 832,489.56	January 2013	\$ 729,249.64	September 2013	\$ 318,800.50
June 2012	819,845.75	February 2013	708,775.48	October 2013	262,009.65
July 2012	807,128.18	March 2013	653,936.90	November 2013	204,974.11
August 2012	794,336.43	April 2013	598,792.31	December 2013	147,701.81
September 2012	781,470.06	May 2013	543,351.10	January 2014	90,200.51
October 2012	768,528.63	June 2013	487,622.46	February 2014	32,477.77
November 2012	755,511.72	July 2013	431,615.34	March 2014 and thereafter	0.00
December 2012	742,418.87	August 2013	375,338.51		

KJ Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance through February 2014	\$1,000,000.00	August 2014	\$ 681,891.04	March 2015	\$ 265,042.38
March 2014	974,540.95	September 2014	622,814.48	April 2015	204,913.74
April 2014	916,397.24	October 2014	563,570.47	May 2015	144,656.26
May 2014	858,053.66	November 2014	504,164.98	June 2015	84,274.83
June 2014	799,517.03	December 2014	444,603.84	July 2015	23,774.25
July 2014	740,793.99	January 2015	384,892.71	August 2015 and thereafter	0.00
		February 2015	325,037.11		

KZ Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$1,000,000.00	August 2003	\$1,176,870.49	December 2005	\$1,385,024.15
May 2001	1,005,833.33	September 2003	1,183,735.57	January 2006	1,393,103.46
June 2001	1,011,700.69	October 2003	1,190,640.69	February 2006	1,401,229.90
July 2001	1,017,602.28	November 2003	1,197,586.10	March 2006	1,409,403.74
August 2001	1,023,538.30	December 2003	1,204,572.02	April 2006	1,417,625.26
September 2001	1,029,508.94	January 2004	1,211,598.69	May 2006	1,425,894.74
October 2001	1,035,514.40	February 2004	1,218,666.34	June 2006	1,434,212.46
November 2001	1,041,554.90	March 2004	1,225,775.23	July 2006	1,442,578.70
December 2001	1,047,630.64	April 2004	1,232,925.59	August 2006	1,450,993.74
January 2002	1,053,741.82	May 2004	1,240,117.65	September 2006	1,459,457.87
February 2002	1,059,888.65	June 2004	1,247,351.67	October 2006	1,467,971.38
March 2002	1,066,071.33	July 2004	1,254,627.89	November 2006	1,476,534.54
April 2002	1,072,290.08	August 2004	1,261,946.55	December 2006	1,485,147.66
May 2002	1,078,545.11	September 2004	1,269,307.91	January 2007	1,493,811.02
June 2002	1,084,836.62	October 2004	1,276,712.20	February 2007	1,502,524.92
July 2002	1,091,164.83	November 2004	1,284,159.69	March 2007	1,511,289.65
August 2002	1,097,529.96	December 2004	1,291,650.62	April 2007	1,520,105.50
September 2002	1,103,932.22	January 2005	1,299,185.25	May 2007	1,528,972.79
October 2002	1,110,371.82	February 2005	1,306,763.83	June 2007	1,537,891.79
November 2002	1,116,848.99	March 2005	1,314,386.62	July 2007	1,546,862.83
December 2002	1,123,363.95	April 2005	1,322,053.88	August 2007	1,555,886.20
January 2003	1,129,916.90	May 2005	1,329,765.86	September 2007	1,564,962.20
February 2003	1,136,508.08	June 2005	1,337,522.83	October 2007	1,574,091.15
March 2003	1,143,137.71	July 2005	1,345,325.04	November 2007	1,583,273.34
April 2003	1,149,806.02	August 2005	1,353,172.77	December 2007	1,592,509.10
May 2003	1,156,513.22	September 2005	1,361,066.28	January 2008	1,601,798.74
June 2003	1,163,259.55	October 2005	1,369,005.83	February 2008	1,611,142.57
July 2003	1,170,045.23	November 2005	1,376,991.70	March 2008	1,620,540.90

KZ Class (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
April 2008.....	\$1,629,994.05	July 2012	\$2,192,871.82	October 2016	\$2,054,930.39
May 2008	1,639,502.35	August 2012	2,205,663.57	November 2016	2,010,274.64
June 2008	1,649,066.12	September 2012.....	2,218,529.94	December 2016	1,965,661.75
July 2008	1,658,685.67	October 2012	2,231,471.37	January 2017	1,921,094.92
August 2008	1,668,361.34	November 2012	2,244,488.28	February 2017	1,876,577.23
September 2008.....	1,678,093.44	December 2012	2,257,581.13	March 2017	1,832,111.66
October 2008	1,687,882.32	January 2013	2,270,750.36	April 2017.....	1,787,701.12
November 2008	1,697,728.30	February 2013	2,283,996.40	May 2017	1,743,348.40
December 2008	1,707,631.72	March 2013	2,297,319.71	June 2017	1,699,056.21
January 2009	1,717,592.90	April 2013.....	2,310,720.74	July 2017	1,654,827.18
February 2009	1,727,612.19	May 2013	2,324,199.95	August 2017	1,610,663.84
March 2009	1,737,689.93	June 2013	2,337,757.78	September 2017.....	1,566,568.63
April 2009.....	1,747,826.46	July 2013	2,351,394.70	October 2017	1,522,543.91
May 2009	1,758,022.11	August 2013	2,365,111.17	November 2017	1,478,591.98
June 2009	1,768,277.24	September 2013.....	2,378,907.65	December 2017	1,434,715.01
July 2009	1,778,592.19	October 2013	2,392,784.61	January 2018	1,390,915.14
August 2009	1,788,967.31	November 2013	2,406,742.52	February 2018	1,347,194.39
September 2009.....	1,799,402.95	December 2013	2,420,781.86	March 2018	1,303,554.74
October 2009	1,809,899.47	January 2014	2,434,903.08	April 2018.....	1,259,998.06
November 2009	1,820,457.22	February 2014	2,449,106.68	May 2018	1,216,526.17
December 2009	1,831,076.55	March 2014	2,463,393.14	June 2018	1,173,140.81
January 2010	1,841,757.83	April 2014.....	2,477,762.93	July 2018	1,129,843.64
February 2010	1,852,501.42	May 2014	2,492,216.55	August 2018	1,086,636.27
March 2010	1,863,307.68	June 2014	2,506,754.48	September 2018.....	1,043,520.23
April 2010.....	1,874,176.97	July 2014	2,521,377.21	October 2018	1,000,496.97
May 2010	1,885,109.67	August 2014	2,536,085.25	November 2018	957,567.89
June 2010	1,896,106.14	September 2014.....	2,550,879.08	December 2018	914,734.33
July 2010	1,907,166.76	October 2014	2,565,759.21	January 2019	871,997.55
August 2010	1,918,291.90	November 2014	2,580,726.14	February 2019	829,358.76
September 2010.....	1,929,481.94	December 2014	2,595,780.37	March 2019	786,819.10
October 2010	1,940,737.25	January 2015	2,610,922.42	April 2019.....	744,379.65
November 2010	1,952,058.22	February 2015	2,626,152.80	May 2019	702,041.45
December 2010	1,963,445.22	March 2015	2,641,472.03	June 2019	659,805.47
January 2011	1,974,898.65	April 2015.....	2,656,880.62	July 2019	617,672.60
February 2011	1,986,418.90	May 2015	2,672,379.09	August 2019	575,643.72
March 2011	1,998,006.34	June 2015	2,687,967.96	September 2019.....	533,719.62
April 2011.....	2,009,661.38	July 2015	2,703,647.78	October 2019	491,901.05
May 2011	2,021,384.40	August 2015	2,682,578.19	November 2019	450,188.72
June 2011	2,033,175.81	September 2015.....	2,637,716.33	December 2019	408,583.26
July 2011	2,045,036.00	October 2015	2,592,841.33	January 2020	367,085.28
August 2011	2,056,965.38	November 2015	2,547,957.97	February 2020	325,695.31
September 2011.....	2,068,964.34	December 2015	2,503,070.89	March 2020	284,413.87
October 2011	2,081,033.30	January 2016	2,458,184.61	April 2020	243,241.40
November 2011	2,093,172.66	February 2016	2,413,303.52	May 2020	202,178.31
December 2011	2,105,382.84	March 2016	2,368,431.90	June 2020	161,224.96
January 2012	2,117,664.24	April 2016.....	2,323,573.90	July 2020	120,381.66
February 2012	2,130,017.28	May 2016	2,278,733.57	August 2020	79,648.70
March 2012	2,142,442.38	June 2016	2,233,914.82	September 2020.....	39,026.29
April 2012.....	2,154,939.96	July 2016	2,189,121.48	October 2020 and thereafter	0.00
May 2012	2,167,510.44	August 2016	2,144,357.25		
June 2012	2,180,154.25	September 2016.....	2,099,625.72		

LO Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$3,966,338.00	July 2005	\$2,251,990.25	October 2009	\$1,540,695.86
May 2001	3,957,657.24	August 2005	2,224,727.71	November 2009	1,535,452.25
June 2001	3,947,061.95	September 2005	2,198,142.74	December 2009	1,529,989.59
July 2001	3,934,559.96	October 2005	2,172,225.26	January 2010	1,524,313.38
August 2001	3,920,162.37	November 2005	2,146,965.30	February 2010	1,518,428.97
September 2001	3,903,883.54	December 2005	2,122,353.01	March 2010	1,512,341.64
October 2001	3,885,741.07	January 2006	2,098,378.67	April 2010	1,506,056.56
November 2001	3,865,755.82	February 2006	2,075,032.69	May 2010	1,499,578.82
December 2001	3,843,951.86	March 2006	2,052,305.57	June 2010	1,492,913.40
January 2002	3,820,356.48	April 2006	2,030,187.95	July 2010	1,486,065.19
February 2002	3,795,000.10	May 2006	2,008,670.58	August 2010	1,479,038.99
March 2002	3,767,916.28	June 2006	1,987,744.32	September 2010	1,471,839.51
April 2002	3,739,141.66	July 2006	1,967,400.16	October 2010	1,464,471.38
May 2002	3,708,715.87	August 2006	1,947,629.17	November 2010	1,456,939.12
June 2002	3,676,681.52	September 2006	1,928,422.55	December 2010	1,449,247.19
July 2002	3,643,084.11	October 2006	1,909,771.63	January 2011	1,441,399.95
August 2002	3,607,971.96	November 2006	1,891,667.80	February 2011	1,433,401.68
September 2002	3,571,396.08	December 2006	1,874,102.59	March 2011	1,425,256.58
October 2002	3,533,410.19	January 2007	1,857,067.64	April 2011	1,416,968.77
November 2002	3,494,070.50	February 2007	1,840,554.67	May 2011	1,408,542.29
December 2002	3,453,435.70	March 2007	1,824,555.53	June 2011	1,399,981.10
January 2003	3,411,566.83	April 2007	1,809,062.14	July 2011	1,391,289.09
February 2003	3,368,527.15	May 2007	1,794,066.54	August 2011	1,382,470.07
March 2003	3,324,382.04	June 2007	1,779,560.88	September 2011	1,373,527.76
April 2003	3,279,198.87	July 2007	1,765,537.38	October 2011	1,364,465.84
May 2003	3,233,046.88	August 2007	1,751,988.39	November 2011	1,355,287.90
June 2003	3,185,997.06	September 2007	1,738,906.33	December 2011	1,345,997.45
July 2003	3,138,121.98	October 2007	1,726,283.73	January 2012	1,336,597.94
August 2003	3,091,221.55	November 2007	1,714,113.19	February 2012	1,327,092.77
September 2003	3,045,282.06	December 2007	1,702,387.45	March 2012	1,317,485.23
October 2003	3,000,289.97	January 2008	1,691,099.29	April 2012	1,307,778.59
November 2003	2,956,231.91	February 2008	1,680,241.61	May 2012	1,297,976.02
December 2003	2,913,094.67	March 2008	1,669,807.39	June 2012	1,288,080.64
January 2004	2,870,865.18	April 2008	1,659,789.71	July 2012	1,278,095.52
February 2004	2,829,530.57	May 2008	1,650,181.72	August 2012	1,268,023.64
March 2004	2,789,078.08	June 2008	1,640,976.66	September 2012	1,257,867.94
April 2004	2,749,495.13	July 2008	1,632,167.88	October 2012	1,247,631.28
May 2004	2,710,769.29	August 2008	1,623,748.78	November 2012	1,236,367.49
June 2004	2,672,888.28	September 2008	1,615,712.87	December 2012	1,224,120.78
July 2004	2,635,839.96	October 2008	1,608,053.72	January 2013	1,211,796.22
August 2004	2,599,612.36	November 2008	1,600,764.99	February 2013	1,199,396.96
September 2004	2,564,193.62	December 2008	1,593,840.44	March 2013	1,186,926.11
October 2004	2,529,572.05	January 2009	1,587,273.87	April 2013	1,174,386.67
November 2004	2,495,736.11	February 2009	1,581,059.21	May 2013	1,161,781.62
December 2004	2,462,674.37	March 2009	1,575,190.41	June 2013	1,149,113.84
January 2005	2,430,375.57	April 2009	1,569,661.55	July 2013	1,136,386.17
February 2005	2,398,828.57	May 2009	1,564,466.75	August 2013	1,123,601.38
March 2005	2,368,022.37	June 2009	1,559,600.21	September 2013	1,110,762.16
April 2005	2,337,946.10	July 2009	1,555,056.23	October 2013	1,097,871.17
May 2005	2,308,589.04	August 2009	1,550,503.59	November 2013	1,084,930.99
June 2005	2,279,940.58	September 2009	1,545,714.87	December 2013	1,071,944.15

LO Class (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
January 2014	\$1,058,913.12	May 2016	\$ 684,513.47	September 2018	\$ 313,465.19
February 2014	1,045,840.32	June 2016	671,050.27	October 2018	300,541.34
March 2014	1,032,728.10	July 2016	657,594.71	November 2018	287,645.79
April 2014	1,019,578.76	August 2016	644,147.89	December 2018	274,778.93
May 2014	1,006,394.56	September 2016	630,710.89	January 2019	261,941.14
June 2014	993,177.70	October 2016	617,284.77	February 2019	249,132.78
July 2014	979,930.32	November 2016	603,870.54	March 2019	236,354.21
August 2014	966,654.52	December 2016	590,469.18	April 2019	223,605.74
September 2014	953,352.34	January 2017	577,081.66	May 2019	210,887.68
October 2014	940,025.78	February 2017	563,708.90	June 2019	198,200.32
November 2014	926,676.79	March 2017	550,351.79	July 2019	185,543.94
December 2014	913,307.27	April 2017	537,011.22	August 2019	172,918.80
January 2015	899,919.08	May 2017	523,688.01	September 2019	160,325.14
February 2015	886,514.01	June 2017	510,382.99	October 2019	147,763.17
March 2015	873,093.85	July 2017	497,096.94	November 2019	135,233.12
April 2015	859,660.30	August 2017	483,830.62	December 2019	122,735.17
May 2015	846,215.04	September 2017	470,584.77	January 2020	110,269.50
June 2015	832,759.72	October 2017	457,360.10	February 2020	97,836.29
July 2015	819,295.92	November 2017	444,157.29	March 2020	85,435.67
August 2015	805,825.18	December 2017	430,977.00	April 2020	73,067.79
September 2015	792,349.04	January 2018	417,819.86	May 2020	60,732.76
October 2015	778,868.94	February 2018	404,686.50	June 2020	48,430.70
November 2015	765,386.34	March 2018	391,577.49	July 2020	36,161.70
December 2015	751,902.62	April 2018	378,493.41	August 2020	23,925.84
January 2016	738,419.14	May 2018	365,434.80	September 2020	11,723.19
February 2016	724,937.21	June 2018	352,402.18	October 2020 and thereafter	0.00
March 2016	711,458.13	July 2018	339,396.06		
April 2016	697,983.15	August 2018	326,416.91		

PA Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through July 2002	\$61,581,172.00	September 2003	\$41,114,642.28	December 2004	\$17,373,321.77
August 2002	60,395,731.08	October 2003	39,475,746.08	January 2005	15,853,089.34
September 2002	59,163,846.26	November 2003	37,845,050.92	February 2005	14,340,444.68
October 2002	57,886,041.82	December 2003	36,222,514.43	March 2005	12,835,348.57
November 2002	56,562,865.51	January 2004	34,608,094.45	April 2005	11,337,761.98
December 2002	55,194,888.11	February 2004	33,001,749.04	May 2005	9,847,646.09
January 2003	53,782,703.05	March 2004	31,403,436.47	June 2005	8,364,962.28
February 2003	52,326,926.01	April 2004	29,813,115.23	July 2005	6,889,672.12
March 2003	50,828,194.43	May 2004	28,230,744.03	August 2005	5,421,737.40
April 2003	49,287,167.12	June 2004	26,656,281.77	September 2005	3,961,120.07
May 2003	47,704,523.70	July 2004	25,089,687.59	October 2005	2,507,782.30
June 2003	46,080,964.19	August 2004	23,530,920.81	November 2005	1,061,686.46
July 2003	44,417,208.41	September 2004	21,979,940.98	December 2005 and thereafter	0.00
August 2003	42,761,782.12	October 2004	20,436,707.86		
		November 2004	18,901,181.40		

PN Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through		August 2006	\$23,594,132.65	June 2007	\$10,140,695.78
November 2005	\$35,227,538.00	September 2006	22,218,427.87	July 2007	8,831,824.59
December 2005	34,850,333.09	October 2006	20,849,563.51	August 2007	7,529,448.04
January 2006	33,418,608.95	November 2006	19,487,504.19	September 2007	6,233,532.55
February 2006	31,994,014.96	December 2006	18,132,214.71	October 2007	4,944,044.66
March 2006	30,576,514.25	January 2007	16,783,660.04	November 2007	3,660,951.13
April 2006	29,166,070.15	February 2007	15,441,805.36	December 2007	2,384,218.85
May 2006	27,762,646.15	March 2007	14,106,615.98	January 2008	1,113,814.90
June 2006	26,366,205.95	April 2007	12,778,057.44	February 2008 and thereafter	0.00
July 2006	24,976,713.43	May 2007	11,456,095.42		

PQ Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through		September 2003	\$41,114,642.28	December 2004	\$17,373,321.77
July 2002	\$61,581,172.00	October 2003	39,475,746.08	January 2005	15,853,089.34
August 2002	60,395,731.08	November 2003	37,845,050.92	February 2005	14,340,444.68
September 2002	59,163,846.26	December 2003	36,222,514.43	March 2005	12,835,348.57
October 2002	57,886,041.82	January 2004	34,608,094.45	April 2005	11,337,761.98
November 2002	56,562,865.51	February 2004	33,001,749.04	May 2005	9,847,646.09
December 2002	55,194,888.11	March 2004	31,403,436.47	June 2005	8,364,962.28
January 2003	53,782,703.05	April 2004	29,813,115.23	July 2005	6,889,672.12
February 2003	52,326,926.01	May 2004	28,230,744.03	August 2005	5,421,737.40
March 2003	50,828,194.43	June 2004	26,656,281.77	September 2005	3,961,120.07
April 2003	49,287,167.12	July 2004	25,089,687.59	October 2005	2,507,782.30
May 2003	47,704,523.70	August 2004	23,530,920.81	November 2005	1,061,686.46
June 2003	46,080,964.19	September 2004	21,979,940.98	December 2005 and thereafter	0.00
July 2003	44,417,208.41	October 2004	20,436,707.86		
August 2003	42,761,782.12	November 2004	18,901,181.40		

PL Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through		September 2003	\$76,342,180.28	January 2005	\$51,080,627.34
July 2002	\$96,808,710.00	October 2003	74,703,284.08	February 2005	49,567,982.68
August 2002	95,623,269.08	November 2003	73,072,588.92	March 2005	48,062,886.57
September 2002	94,391,384.26	December 2003	71,450,052.43	April 2005	46,565,299.98
October 2002	93,113,579.82	January 2004	69,835,632.45	May 2005	45,075,184.09
November 2002	91,790,403.51	February 2004	68,229,287.04	June 2005	43,592,500.28
December 2002	90,422,426.11	March 2004	66,630,974.47	July 2005	42,117,210.12
January 2003	89,010,241.05	April 2004	65,040,653.23	August 2005	40,649,275.40
February 2003	87,554,464.01	May 2004	63,458,282.03	September 2005	39,188,658.07
March 2003	86,055,732.43	June 2004	61,883,819.77	October 2005	37,735,320.30
April 2003	84,514,705.12	July 2004	60,317,225.59	November 2005	36,289,224.46
May 2003	82,932,061.70	August 2004	58,758,458.81	December 2005	34,850,333.09
June 2003	81,308,502.19	September 2004	57,207,478.98	January 2006	33,418,608.95
July 2003	79,644,746.41	October 2004	55,664,245.86	February 2006	31,994,014.96
August 2003	77,989,320.12	November 2004	54,128,719.40	March 2006	30,576,514.25
		December 2004	52,600,859.77	April 2006	29,166,070.15

PL Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
May 2006	\$27,762,646.15	January 2007	\$16,783,660.04	September 2007	\$ 6,233,532.55
June 2006	26,366,205.95	February 2007	15,441,805.36	October 2007	4,944,044.66
July 2006	24,976,713.43	March 2007	14,106,615.98	November 2007	3,660,951.13
August 2006	23,594,132.65	April 2007	12,778,057.44	December 2007	2,384,218.85
September 2006	22,218,427.87	May 2007	11,456,095.42	January 2008	1,113,814.90
October 2006	20,849,563.51	June 2007	10,140,695.78	February 2008 and thereafter	0.00
November 2006	19,487,504.19	July 2007	8,831,824.59		
December 2006	18,132,214.71	August 2007	7,529,448.04		

PH Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through November 2005	\$35,227,538.00	August 2006	\$23,594,132.65	June 2007	\$10,140,695.78
December 2005	34,850,333.09	September 2006	22,218,427.87	July 2007	8,831,824.59
January 2006	33,418,608.95	October 2006	20,849,563.51	August 2007	7,529,448.04
February 2006	31,994,014.96	November 2006	19,487,504.19	September 2007	6,233,532.55
March 2006	30,576,514.25	December 2006	18,132,214.71	October 2007	4,944,044.66
April 2006	29,166,070.15	January 2007	16,783,660.04	November 2007	3,660,951.13
May 2006	27,762,646.15	February 2007	15,441,805.36	December 2007	2,384,218.85
June 2006	26,366,205.95	March 2007	14,106,615.98	January 2008	1,113,814.90
July 2006	24,976,713.43	April 2007	12,778,057.44	February 2008 and thereafter	0.00
		May 2007	11,456,095.42		

PT Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through July 2002	\$96,808,710.00	June 2004	\$61,883,819.77	May 2006	\$27,762,646.15
August 2002	95,623,269.08	July 2004	60,317,225.59	June 2006	26,366,205.95
September 2002	94,391,384.26	August 2004	58,758,458.81	July 2006	24,976,713.43
October 2002	93,113,579.82	September 2004	57,207,478.98	August 2006	23,594,132.65
November 2002	91,790,403.51	October 2004	55,664,245.86	September 2006	22,218,427.87
December 2002	90,422,426.11	November 2004	54,128,719.40	October 2006	20,849,563.51
January 2003	89,010,241.05	December 2004	52,600,859.77	November 2006	19,487,504.19
February 2003	87,554,464.01	January 2005	51,080,627.34	December 2006	18,132,214.71
March 2003	86,055,732.43	February 2005	49,567,982.68	January 2007	16,783,660.04
April 2003	84,514,705.12	March 2005	48,062,886.57	February 2007	15,441,805.36
May 2003	82,932,061.70	April 2005	46,565,299.98	March 2007	14,106,615.98
June 2003	81,308,502.19	May 2005	45,075,184.09	April 2007	12,778,057.44
July 2003	79,644,746.41	June 2005	43,592,500.28	May 2007	11,456,095.42
August 2003	77,989,320.12	July 2005	42,117,210.12	June 2007	10,140,695.78
September 2003	76,342,180.28	August 2005	40,649,275.40	July 2007	8,831,824.59
October 2003	74,703,284.08	September 2005	39,188,658.07	August 2007	7,529,448.04
November 2003	73,072,588.92	October 2005	37,735,320.30	September 2007	6,233,532.55
December 2003	71,450,052.43	November 2005	36,289,224.46	October 2007	4,944,044.66
January 2004	69,835,632.45	December 2005	34,850,333.09	November 2007	3,660,951.13
February 2004	68,229,287.04	January 2006	33,418,608.95	December 2007	2,384,218.85
March 2004	66,630,974.47	February 2006	31,994,014.96	January 2008	1,113,814.90
April 2004	65,040,653.23	March 2006	30,576,514.25	February 2008 and thereafter	0.00
May 2004	63,458,282.03	April 2006	29,166,070.15		

PY Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through July 2002	\$96,808,710.00	June 2004	\$61,883,819.77	May 2006	\$27,762,646.15
August 2002	95,623,269.08	July 2004	60,317,225.59	June 2006	26,366,205.95
September 2002	94,391,384.26	August 2004	58,758,458.81	July 2006	24,976,713.43
October 2002	93,113,579.82	September 2004	57,207,478.98	August 2006	23,594,132.65
November 2002	91,790,403.51	October 2004	55,664,245.86	September 2006	22,218,427.87
December 2002	90,422,426.11	November 2004	54,128,719.40	October 2006	20,849,563.51
January 2003	89,010,241.05	December 2004	52,600,859.77	November 2006	19,487,504.19
February 2003	87,554,464.01	January 2005	51,080,627.34	December 2006	18,132,214.71
March 2003	86,055,732.43	February 2005	49,567,982.68	January 2007	16,783,660.04
April 2003	84,514,705.12	March 2005	48,062,886.57	February 2007	15,441,805.36
May 2003	82,932,061.70	April 2005	46,565,299.98	March 2007	14,106,615.98
June 2003	81,308,502.19	May 2005	45,075,184.09	April 2007	12,778,057.44
July 2003	79,644,746.41	June 2005	43,592,500.28	May 2007	11,456,095.42
August 2003	77,989,320.12	July 2005	42,117,210.12	June 2007	10,140,695.78
September 2003	76,342,180.28	August 2005	40,649,275.40	July 2007	8,831,824.59
October 2003	74,703,284.08	September 2005	39,188,658.07	August 2007	7,529,448.04
November 2003	73,072,588.92	October 2005	37,735,320.30	September 2007	6,233,532.55
December 2003	71,450,052.43	November 2005	36,289,224.46	October 2007	4,944,044.66
January 2004	69,835,632.45	December 2005	34,850,333.09	November 2007	3,660,951.13
February 2004	68,229,287.04	January 2006	33,418,608.95	December 2007	2,384,218.85
March 2004	66,630,974.47	February 2006	31,994,014.96	January 2008	1,113,814.90
April 2004	65,040,653.23	March 2006	30,576,514.25	February 2008 and thereafter	0.00
May 2004	63,458,282.03	April 2006	29,166,070.15		

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.

\$917,774,552



**Guaranteed
REMIC Pass-Through
Certificates**

**Fannie Mae REMIC Trust 2001-19
(The Group 2, 3, 4, 5 and Residual
Classes Only)**

PROSPECTUS SUPPLEMENT

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March 29, 2001