

\$4,078,133,865



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2001-53
(The Group 1, 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 an accrual class), and
- principal to the extent available for payment on your class.

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own

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

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

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

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

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.

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 OD, OG, OM, ON, OP, OQ, OE, OK, OR, PR, RI, PA, LD, IB, LG, PW, LJ, OB, IC, LH, LK, OC, IP, LM, LN, LT, IT, PE, PB, PU, PL, PN, OA, PD, PT, OX, PJ, DA, DB, DC, DE, DH, DM, GA, GB, GC, GD, GE, GH, G, TU, TP, LV, LX and LW 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 2 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 to be September 28, 2001.

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
LA(1)	1	\$374,882,083	PAC	6.50%	FIX	313921UE6	November 2014
LB(1)	1	424,666,667	PAC	6.50	FIX	313921UF3	February 2021
LC(1)	1	64,166,667	PAC	6.50	FIX	313921UG1	October 2021
PC(1)	1	324,625,000	PAC	6.50	FIX	313921UH9	October 2024
OT(1)	1	122,500,000	PAC	6.50	FIX	313921UJ5	September 2025
OU(1)	1	140,000,000	PAC	6.50	FIX	313921UK2	September 2026
OW(1)	1	2,916,667	PAC	6.50	FIX	313921UL0	October 2026
OH(1)	1	649,833,333	PAC	6.50	FIX	313921UM8	June 2030
OS(1)	1	32,000,000(2)	NTL	(3)	INV/IO	313921UN6	October 2031
OF(1)	1	32,000,000	PAC	(3)	FLT	313921UP1	October 2031
EP(1)	1	265,500,000	PAC	(4)	PO	313921UQ9	October 2031
OJ(1)	1	253,192,308(2)	NTL	6.50	FIX/IO	313921UR7	October 2031
YA	1	1,000,000	SEG(PAC)/PT	6.00	FIX	313921US5	May 2031
YB	1	185,543,914	SEG(PAC)/PT/AD	6.00	FIX	313921UT3	May 2031
YZ	1	20,108	SEG(PAC)/SUP	6.50	FIX/Z	313921UU0	May 2031
YF	1	46,635,978	SEG(PAC)/PT/AD	(3)	FLT	313921UV8	May 2031
YS	1	46,635,978(2)	NTL	(3)	INV/IO	313921UW6	May 2031
YQ	1	118,800,000	PAC/AD	6.50	FIX	313921UX4	October 2031
ZO	1	14,446,000	SUP	6.50	FIX/Z	313921UY2	February 2030
FO	1	99,883,333	SUP	(3)	FLT	313921UZ9	October 2031
SY	1	2,270,076	SUP	(3)	INV	313921VA3	October 2031
SW	1	16,226,838	SUP	(3)	INV	313921VB1	October 2031
EW	1	4,553,086	SUP	(4)	PO	313921VC9	October 2031
JA	1	44,250,000	PAC/AD	6.50	FIX	313921VD7	October 2031
JZ	1	5,417,250	SUP	6.50	FIX/Z	313921VE5	February 2030
FT	1	34,468,571	SUP	(3)	FLT	313921VF2	October 2031
JT	1	2,929,829	SUP	(3)	INV	313921VG0	October 2031
JQ	1	1,566,753	SUP	(3)	INV	313921VH8	October 2031
JS	1	7,434,847	SUP	(3)	INV	313921VJ4	October 2031
B	1	10,926,000	PAC	6.50	FIX	313921VK1	October 2031
BA	1	34,160,000	PAC	6.50	FIX	313921VL9	July 2031
BC	1	22,239,000	PAC	6.50	FIX	313921VM7	September 2031
BE	1	8,925,000	PAC	6.50	FIX	313921VN5	October 2031
BG	1	11,158,000	PAC	6.50	FIX	313921VP0	October 2031
AB	1	74,825,000	SUP	6.75	FIX	313921VQ8	October 2030
FD	1	14,243,344	SUP	(3)	FLT	313921VR6	October 2030
SG	1	427,300	SUP	(3)	INV	313921VS4	October 2030
SD	1	2,210,356	SUP	(3)	INV	313921VT2	October 2030
AP	1	33,500,000	SUP	6.50	FIX	313921VU9	October 2030
AQ	1	22,000,000	SUP	7.00	FIX	313921VV7	October 2030
FM	1	11,103,447	SUP	(3)	FLT	313921VW5	October 2030
SR	1	277,587	SUP	(3)	INV	313921VX3	October 2030
SM	1	118,966	SUP	(3)	INV	313921VY1	October 2030
AC	1	23,260,000	SUP	6.75	FIX	313921VZ8	January 2031
AS	1	3,000,000	SUP	6.50	FIX	313921WA2	January 2031
AT	1	3,000,000	SUP	7.00	FIX	313921WB0	January 2031
AW	1	1,755,035	SUP/AD	6.75	FIX	313921WC8	November 2011
AX	1	1,755,035	SUP/AD	6.75	FIX	313921WD6	October 2017
AY	1	1,755,035	SUP/AD	6.75	FIX	313921WE4	January 2022
AZ	1	1,922,895	SUP	6.75	FIX/Z	313921WF1	January 2031
AD	1	20,680,000	SUP	6.75	FIX	313921WG9	March 2031
AU	1	5,818,000	SUP	6.50	FIX	313921WH7	March 2031
AV	1	5,818,000	SUP	7.00	FIX	313921WJ3	March 2031
AE	1	22,339,500	SUP	6.75	FIX	313921WK0	October 2031
AG	1	7,900,000	SUP	6.50	FIX	313921WL8	October 2031
AH	1	7,900,000	SUP	7.00	FIX	313921WN6	October 2031
FE	1	48,933,703	SUP	(3)	FLT	313921WN4	October 2031
SE	1	6,639,922	SUP	(3)	INV	313921WP9	October 2031
SQ	1	135,000	SUP	(3)	INV	313921WQ7	October 2031
SL	1	1,115,000	SUP	(3)	INV	313921WR5	October 2031
SO	1	38,352	SUP	(3)	INV	313921WS3	October 2031
SN	1	352,273	SUP	(3)	INV	313921WT1	October 2031
ST	1	70,312	SUP	(3)	INV	313921WU8	October 2031
SF	1	710,938	SUP	(3)	INV	313921WV6	October 2031
AJ	1	9,575,000	SUP	7.00	FIX	313921WW4	December 2030
FK	1	3,668,966	SUP	(3)	FLT	313921WX2	December 2030
SP	1	91,724	SUP	(3)	INV	313921WY0	December 2030
SK	1	39,310	SUP	(3)	INV	313921WZ7	December 2030
FJ	1	5,000,000	SUP	(3)	FLT	313921XA1	December 2030
SJ	1	5,000,000	SUP	(3)	INV	313921XB9	December 2030
AM	1	5,210,000	SUP	7.00	FIX	313921XC7	October 2030
AN	1	790,000	SUP	7.00	FIX	313921XD5	December 2030
AK	1	5,227,000	SUP	7.00	FIX	313921XE3	March 2031
AL	1	17,399,875	SUP	7.00	FIX	313921XF0	October 2031
A	1	53,917,500	SUP	6.75	FIX	313921XG8	October 2031
EA	1	18,515,625	SUP	(4)	PO	313921XH6	October 2031
FX	3	214,801,961	PT	(3)	FLT	313921XJ2	October 2031
SX	3	214,801,961(2)	NTL	(3)	INV/IO	313921XK9	October 2031
ED(1)	4	210,000,000	SC/SEQ	(4)	PO	313921XL7	September 2016
EG(1)	4	41,041,722	SC/SEQ	(4)	PO	313921XM5	September 2016
ID(1)	4	157,500,000(2)	NTL	8.00	FIX/IO	313921XN3	September 2016
IG(1)	4	30,781,291(2)	NTL	8.00	FIX/IO	313921XP8	September 2016
HC	4	4,415,182	SC/PT	6.00	FIX	313921XQ6	September 2016
TV(1)	5	59,350,000	SC/SEQ	5.00	FIX	313921XR4	June 2018
TW(1)	5	26,650,000	SC/SEQ	5.50	FIX	313921XS2	June 2018
IV(1)	5	4,565,384(2)	NTL	6.50	FIX/IO	313921XT0	June 2018
R		0	NPR	0	NPR	313921XU7	October 2031
RL		0	NPR	0	NPR	313921XV5	October 2031

- (1) Exchangeable classes.
(2) Notional balances. These classes are interest only classes.

- (3) Based on LIBOR.
(4) Principal only classes.

Salomon Smith Barney

The date of this Prospectus Supplement is August 17, 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”);
- our Information Statement dated March 30, 2001 and its supplements (the “Information Statement”);
- if you are purchasing any Group 4 or Group 5 Classes or the R or RL Class, the disclosure document relating to the underlying REMIC and RCR certificates (the “Underlying REMIC Disclosure Document”); and
- if you are purchasing the R or RL Class, the Prospectus Supplement for Fannie Mae Guaranteed REMIC Pass-Through Certificates, Fannie Mae REMIC Trust 2001-53 (Group 2 Classes Only), dated August 17, 2001 (the “Related Prospectus Supplement”).

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

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

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

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

Salomon Smith Barney Inc.
Prospectus Department
Brooklyn Army Terminal
140 58th Street, Suite 8-G
Brooklyn, New York 11220
(telephone 718-765-6732).

REFERENCE SHEET

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

Assets Underlying Each Group of Classes

<u>Group</u>	<u>Assets</u>
1	Group 1 MBS
3	Group 3 MBS
4	Class 2001-42-HC REMIC Certificate Class 2001-42-ZH REMIC Certificate Class 2001-42-HE RCR Certificate Class 2001-42-HD RCR Certificate
5	Class 2001-42-OA REMIC Certificate

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

	<u>Approximate Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Approximate Weighted Average Remaining Term to Maturity (in months)</u>	<u>Approximate Weighted Average Loan Age (in months)</u>	<u>Approximate Weighted Average Coupon</u>
Group 1 MBS	\$3,521,875,000	360	357	2	7.05000%
Group 3 MBS	\$ 214,801,961	360	342	14	9.64455%

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.

Characteristics of the Underlying REMIC Certificates

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

Class Factors

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

Settlement Date

We expect to issue the certificates on September 28, 2001.

Distribution Dates

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

Book-Entry and Physical Certificates

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

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

Fed Book-Entry

All classes other than the R and RL Classes

Physical

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 or periods, 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>
OS	4.45000%	8.05000%	0.00%	8.05% – LIBOR
OF	4.55000%	9.00000%	0.95%	LIBOR + 95 basis points
YF	4.00000%	8.50000%	0.40%	LIBOR + 40 basis points
YS	4.50000%	8.10000%	0.00%	8.1% – LIBOR
FQ	4.85000%	8.00000%	1.25%	LIBOR + 125 basis points
SY	11.00000%	11.00000%	0.00%	297% – (44 × LIBOR)
SW	17.85077%	40.01036%	0.00%	40.01036% – (6.15544041 × LIBOR)
FT	4.47690%	8.75000%	0.90%	LIBOR + 90 basis points
JT	10.00000%	10.00000%	0.00%	92.35293% – (11.76470552 × LIBOR)
JQ	11.00000%	11.00000%	0.00%	154% – (22 × LIBOR)
JS	13.55173%	30.13454%	0.00%	30.13454% – (4.63608352 × LIBOR)
FD	4.78000%	8.00000%	1.20%	LIBOR + 120 basis points
SG	10.00000%	10.00000%	0.00%	226.66666% – (33.33333333 × LIBOR)
SD	18.81622%	41.88544%	0.00%	41.88544% – (6.44391436 × LIBOR)
FM	5.35000% (2)	7.25000%	1.75%	LIBOR + 175 basis points
SR	20.00000% (2)	20.00000%	0.00%	220% – (40 × LIBOR)
SM	130.66667% (2)	466.66667%	0.00%	466.66667% – (93.33333333 × LIBOR)
FE	4.90000%	8.00000%	1.30%	LIBOR + 130 basis points
SE	16.74000%	36.18000%	0.00%	36.18% – (5.4 × LIBOR)
SQ	10.00000%	10.00000%	0.00%	335% – (50 × LIBOR)
SL	17.55605%	39.34978%	0.00%	39.34978% – (6.05381166 × LIBOR)
SO	11.00000%	11.00000%	0.00%	368.5% – (55 × LIBOR)
SN	17.36493%	38.92137%	0.00%	38.92137% – (5.9879 × LIBOR)
ST	12.00000%	12.00000%	0.00%	402% – (60 × LIBOR)
SF	17.20879%	38.57143%	0.00%	38.57143% – (5.93406593 × LIBOR)
FK	5.35000% (2)	7.25000%	1.75%	LIBOR + 175 basis points
SP	20.00000% (2)	20.00000%	0.00%	220% – (40 × LIBOR)
SK	130.66667% (2)	466.66667%	0.00%	466.66667% – (93.33333333 × LIBOR)
FJ	4.83000%	8.00000%	1.25%	LIBOR + 125 basis points
SJ	9.17000%	12.75000%	6.00%	12.75% – LIBOR
FX	3.35000%	9.00000%	0.35%	LIBOR + 35 basis points

<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>
SX	5.65000%	8.65000%	0.00%	8.65% – LIBOR
OX	14.24000%	25.76000%	0.00%	25.76% – (3.2 × LIBOR)

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

(2) Interest will accrue on the FM, SR, SM, FK, SP and SK Classes at their respective initial interest rates during the initial twelve interest accrual periods ending on August 31, 2002, and thereafter will bear interest during each interest accrual period on the basis of the applicable formulas, subject to the specified maximum and minimum rates.

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>	
OS	100% of the OF Class
OJ	95.3643344633% of the EP Class
YS	100% of the YF Class
SX	100% of the FX Class
ID	75% of the ED Class
IG	75% of the EG Class
IV	7.6923066554% of the TV Class
RI	23.0769230974% of the LA Class
IB	23.0769230588% of the LB Class
IC	20.1923063886% of the LC Class
IP	15.3846151714% of the PC Class
IT	7.6923069388% of the OT Class

Distributions of Principal

Group 1 Principal Distribution Amount

ZQ Accrual Amount

To the YQ Class to its Planned Balance, and thereafter to the ZQ Class.

JZ Accrual Amount

To the JA Class to its Planned Balance, and thereafter to the JZ Class.

AZ Accrual Amount

To the AW, AX and AY Classes, in that order, to zero, and thereafter to the AZ Class.

YZ Accrual Amount

To Segment Group III to its Planned Balance, and thereafter to the YZ Class.

Group 1 Cash Flow Distribution Amount

1. To the LA, LB, LC, PC, OT, OU, OW and OH Classes, in that order, to their Planned Balances.
2. To the EP and OF Classes, pro rata, to their Planned Balances.

3. (a) 22.8571428342% of the remaining amount as follows:
- first*, to the YQ Class to its Planned Balance;
 - second*, to the ZQ Class to zero;
 - third*, to the FQ, SY, SW and EW Classes, pro rata, to zero; and
 - fourth*, to the YQ Class to zero,
- (b) 8.5714285740% of such remaining amount as follows:
- first*, to the JA Class to its Planned Balance;
 - second*, to the JZ Class to zero;
 - third*, to the FT, JT, JS and JQ Classes, pro rata, to zero; and
 - fourth*, to the JA Class to zero, and
- (c) 68.5714285918% of such remaining amount as follows:
- first*, to Segment Group I and Segment Group II, pro rata, to their Planned Balances;
 - second*,
 - 12.50% of the remaining amount to the B Class to its Planned Balance, and
 - 87.50% of such remaining amount to the BA, BC, BE and BG Classes, in that order, to their Planned Balances;
 - third*,
 - 72.222222223% of the remaining amount in the following priority:
 - (aa) to the FD, SG, SD, AP, AQ, FM, SM, SR and AB Classes, pro rata, to zero;
 - (bb) (ww) 8.2535490261% of the remaining amount to the AS Class to zero,
 - (xx) 8.2535490261% of such remaining amount to the AT Class to zero,
 - (yy) 63.9925167822% of such remaining amount to the AC Class to zero, and
 - (zz) 19.5003851656% of such remaining amount to the AW, AX, AY and AZ Classes, in that order, to zero;
 - (cc) to the AU, AV and AD Classes, pro rata, to zero; and
 - (dd) to the AG, AH, FE, SE, SL, SQ, SN, SO, SF, ST and AE Classes, pro rata, to zero,
 - 11.6071428571% of such remaining amount in the following priority:
 - (aa) (i) 79.5744680851% of the remaining amount to the FK, SK, SP, FJ, SJ and AJ Classes, pro rata, to zero;
 - (ii) 20.4255319149% of the remaining amount to the AM and AN Classes, in that order, to zero;
 - (bb) to the AK and AL Classes, in that order, to zero.
 - 4.1335978836% of such remaining amount to the EA Class to zero, and
 - 12.0370370370% of such remaining amount to the A Class to zero;
 - fourth*, to Segment Group I and Segment Group II, pro rata, to zero; and

fifth,

- 12.50% of the remaining amount to the B Class to zero, and
- 87.50% of such remaining amount to the BA, BC, BE and BG Classes, in that order, to zero.

4. To the LA, LB, LC, PC, OT, OU, OW and OH Classes, in that order, to zero.

5. To the EP and OF Classes, pro rata, to zero.

For a description of the Segment Groups, see “Description of the Certificates—Distributions of Principal” in this prospectus supplement.

Group 3 Principal Distribution Amount

To the FX Class to zero.

Group 4 Principal Distribution Amount

The portion of the Group 4 Principal Distribution Amount attributable to the Class 2001-42-HC REMIC Certificate as follows:

(a) 84.9122824643% of such amount to the ED and EG Classes, in that order, to zero, and

(b) 15.0877175357% of such amount to the HC Class to zero.

The portion of the Group 4 Principal Distribution Amount attributable to the Class 2001-42-ZH REMIC Certificate, the Class 2001-42-HE RCR Certificate and the Class 2001-42-HD RCR Certificate to the ED and EG Classes, in that order, to zero.

Group 5 Principal Distribution Amount

To the TV and TW Classes, in that order, to zero.

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

Weighted Average Lives (years) *

Group 1 Classes	PSA Prepayment Assumption							
	0%	100%	140%	152%	206%	240%	250%	500%
LA, PR, PA, RI and LV . . .	6.4	2.0	2.0	2.0	2.0	2.0	2.0	2.0
LB, LD, LG, PW, LJ, IB and LW	13.5	3.8	3.8	3.8	3.8	3.8	3.8	2.9
LC, OB, LH, LK and IC . . .	16.4	5.0	5.0	5.0	5.0	5.0	5.0	3.3
PC, OC, LM, LN and IP . . .	18.1	6.0	6.0	6.0	6.0	6.0	6.0	3.7
OT, LT and IT	19.9	7.2	7.2	7.2	7.2	7.2	7.2	4.2
OU	20.9	8.0	8.0	8.0	8.0	8.0	8.0	4.5
OW	21.3	8.4	8.4	8.4	8.4	8.4	8.4	4.7
OH	23.2	11.0	11.0	11.0	11.0	11.0	11.0	5.9
OS, OF, EP, OJ, OE, OM, ON, OP, OQ, OK, OR and OX	25.6	18.8	18.8	18.8	18.8	18.8	18.8	10.4
YA, YF and YS	25.1	10.1	2.2	2.2	2.2	2.2	2.2	1.6
YB	25.1	10.1	2.2	2.2	2.2	2.2	2.2	1.6
YZ	27.4	15.8	5.2	5.2	5.2	5.2	5.2	2.0
YQ	20.1	10.7	3.8	3.2	3.2	3.2	3.2	1.8
ZQ	27.7	18.3	12.4	10.3	1.0	0.7	0.7	0.3
FQ, SY, SW and EW	29.2	24.6	21.0	19.5	9.8	4.7	3.3	1.3
JA	20.0	10.7	3.8	3.2	3.2	3.2	3.2	1.8
JZ	27.6	18.3	12.3	10.1	1.0	0.7	0.7	0.3
FT, JT, JQ and JS	29.2	24.5	20.9	19.5	9.7	4.7	3.4	1.3
B	27.7	17.0	8.9	8.9	8.9	8.9	6.9	2.4
BA	27.5	16.3	6.0	6.0	6.0	6.0	5.9	2.4
BC	27.7	17.1	7.9	7.9	7.9	7.9	6.8	2.4
BE	27.8	17.5	12.2	12.2	12.2	12.2	7.4	2.5
BG	27.9	18.3	17.2	17.2	17.2	17.2	9.4	2.5
AB, FD, SG, SD, AP, AQ, FM, SR, SM and AM	28.5	20.6	14.5	10.6	2.3	1.7	1.6	0.8
AC, AS and AT	29.1	24.0	19.8	18.1	4.8	3.1	2.9	1.4
AW	5.6	5.6	5.6	5.6	3.6	2.6	2.4	1.3
AX	13.2	13.2	13.2	13.2	4.5	3.0	2.8	1.4
AY	18.2	18.2	18.0	17.0	4.8	3.1	2.9	1.4
AZ	29.1	24.0	19.9	18.3	5.2	3.3	3.0	1.5
AD, AU and AV	29.3	25.2	21.7	20.3	6.8	3.7	3.4	1.5
AE, AG, AH, FE, SE, SQ, SL, SO, SN, ST and SF	29.7	27.8	25.9	25.1	18.2	6.6	4.7	1.8
AJ, FK, SP, SK, FJ and SJ	28.5	21.0	15.1	11.5	2.6	1.9	1.8	0.9
AN	29.1	23.7	19.4	17.7	4.5	3.0	2.8	1.4
AK	29.3	24.8	21.0	19.5	5.8	3.5	3.2	1.5
AL	29.7	27.5	25.5	24.6	17.1	6.3	4.5	1.8
A and EA	29.0	23.6	19.2	16.7	7.8	3.5	2.9	1.3
OD	22.4	10.0	10.0	10.0	10.0	10.0	10.0	5.5
OG	20.4	7.6	7.6	7.6	7.6	7.6	7.6	4.3
PE, PL and PN	12.7	3.9	3.9	3.9	3.9	3.9	3.9	2.9
PB, PU and PD	13.9	4.0	4.0	4.0	4.0	4.0	4.0	3.0
OA and LX	10.2	3.0	3.0	3.0	3.0	3.0	3.0	2.5
PT	9.0	2.7	2.7	2.7	2.7	2.7	2.7	2.3
PJ	19.3	6.8	6.8	6.8	6.8	6.8	6.8	4.0
Group 3 Classes	PSA Prepayment Assumption							
	0%	100%	400%	700%	900%	1100%		
FX and SX	22.3	11.2	3.9	2.2	1.7	1.3		

<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>300%</u>	<u>600%</u>	<u>800%</u>	<u>1000%</u>
ED, ID, DA, DB, DC, DE, DH and DM ...	8.4	5.1	2.9	1.7	1.3	1.1
EG, IG and G	14.3	12.2	9.5	5.9	4.4	3.4
HC	12.8	9.9	7.3	5.9	4.4	3.4
GA, GB, GC, GD, GE and GH	9.4	6.2	4.0	2.4	1.8	1.4
<u>Group 5 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>500%</u>	
TV, IV and TU	6.7	2.0	2.0	2.0	1.9	
TW	12.4	3.4	3.3	3.3	2.7	
TP	8.5	2.4	2.4	2.4	2.2	

* 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, including prepayments. Because borrowers generally may prepay their mortgage loans at any time without penalty, the rate of principal payments on the mortgage loans is likely to vary over time. It is highly unlikely that the mortgage loans will prepay

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

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

As described in the related disclosure document, the underlying REMIC and RCR certificates may be subsequent in payment priority to certain other classes issued from the underlying REMIC trust. As a result, such other classes may receive principal before principal is paid on the underlying REMIC and RCR certificates, possibly for long periods.

In particular, one of the Group 4 Underlying REMIC Certificates is a Support class. A Support class is entitled to receive principal payments on any distribution date only if scheduled payments have been made on other classes in the related underlying REMIC trust. Accordingly, that Group 4 Underlying REMIC Certificate may receive no principal payments for extended periods or may receive principal payments that vary widely from period to period.

In addition, certain of the underlying REMIC and RCR certificates have principal balance schedules and, as a result, may receive principal payments at rates faster or slower than would otherwise have been the case. In some

cases, they may receive no principal payments for extended periods. Prepayments on the related mortgage loans may have occurred at rates faster or slower than the rates initially assumed. This prospectus supplement contains no information as to whether

- those classes have adhered to their principal balance schedules,
- any related Support classes remain outstanding, or
- those classes otherwise have performed as originally anticipated.

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

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

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

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

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

Weighted average lives and yields on the certificates are affected by actual characteristics of the underlying mortgage loans. We have assumed that the mortgage loans underlying the Group 1 and Group 3 MBS have certain characteristics. However, the actual mortgage loans probably will have different characteristics from those we assumed. As a result, your yields could be lower than you expect, even if the mortgage

loans prepay at the indicated constant prepayment rates. In addition, slight differences between the assumed mortgage loan characteristics and the actual mortgage loans could affect the weighted average lives of the classes of certificates.

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

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

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

Unpredictable timing of last payment affects yields on certificates. The actual final 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 September 1, 2001 (the “Issue Date”). We will issue the Guaranteed REMIC Pass-Through Certificates (the “REMIC Certificates”), pursuant to that trust agreement. We will issue the Combinable and Recombinable REMIC Certificates (the “RCR Certificates” and, together with the REMIC Certificates, the “Certificates”) pursuant to a separate trust agreement dated as of the Issue Date (together with the trust agreement relating to the REMIC Certificates, the “Trust Agreement”). We will execute the Trust Agreement in our corporate capacity and as trustee (the “Trustee”). In general, the term “Classes” includes the Classes of REMIC Certificates and RCR Certificates.

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

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

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

The assets of the Lower Tier REMIC will consist of

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

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

Each MBS represents a beneficial ownership interest in a pool of first lien, one- to four-family (“single-family”), fixed-rate residential mortgage loans (the “Mortgage Loans”) having the characteristics described in this prospectus supplement.

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

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

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

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

Our guaranty obligations with respect to the Underlying REMIC Certificates are described in the Underlying REMIC Disclosure Document. Our guarantees are not backed by the full faith and credit of the United States. See “Description of Certificates—The Fannie Mae Guaranty” in the REMIC Prospectus, “Description of Certificates—The Fannie Mae Guaranty” in the MBS Prospectus and “Description of the Certificates—General—Fannie Mae Guaranty” in the Underlying REMIC Disclosure Document.

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

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

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

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

Distribution Dates. We will make monthly payments on the Certificates on the 25th day of each month (or, if the 25th day is not a business day, on the first business day after the 25th). We refer to each such date as a “Distribution Date.” We will make the first payments to Certificateholders the month after we issue the Certificates.

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

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

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

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

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

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

Combination and Recombination

General. You are permitted to exchange all or a portion of the LA, LB, LC, PC, OT, OU, OW, OH, OS, EP, OJ, ED, EG, ID, IG, TV, TW and IV 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.

The Trust MBS

The following table contains certain information about the Trust MBS. The Trust MBS included in each specified Group will have the aggregate unpaid principal balance and Pass-Through Rate shown below and the general characteristics described in the MBS Prospectus. The Trust MBS provides that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the Trust MBS are conventional Level Payment Mortgage Loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years. See “The Mortgage Pools” and “Yield Considerations” in

the MBS Prospectus. We expect the characteristics of the Trust MBS and the related Mortgage Loans as of the Issue Date to be as follows:

Group 1 MBS

Aggregate Unpaid Principal Balance	\$3,521,875,000
MBS Pass-Through Rate	6.50%
Range of WACs (annual percentages)	6.75% to 9.00%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	357 months
Approximate Weighted Average WALA (Weighted Average Loan Age)	2 months

Group 3 MBS

Aggregate Unpaid Principal Balance	\$214,801,961
MBS Pass-Through Rate	9.00%
Range of WACs (annual percentages)	9.25% to 11.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	342 months
Approximate Weighted Average WALA	14 months

The Underlying REMIC Certificates

The Underlying REMIC Certificates represent beneficial ownership interests in the related Underlying REMIC Trust. The assets of this trust evidence direct or indirect beneficial ownership interests in certain MBS having the general characteristics set forth in the MBS Prospectus. Distributions on the Underlying REMIC Certificates will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Underlying REMIC Certificates are described in the Underlying REMIC Disclosure Document. See Exhibit A for additional information about the Underlying REMIC Certificates.

Each MBS evidences beneficial ownership interests in a pool of conventional Level Payment Mortgage Loans secured by first mortgages or deeds of trust on single-family residential properties, as described under “The Mortgage Pools” and “Yield Considerations” in the MBS Prospectus.

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

Final Data Statement

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

Distributions of Interest

Categories of Classes

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

<u>Interest Type*</u>	<u>Classes</u>
Group 1 Classes	
Fixed Rate	LA, LB, LC, PC, OT, OU, OW, OH, OJ, YA, YB, YZ, YQ, ZQ, JA, JZ, B, BA, BC, BE, BG, AB, AP, AQ, AC, AS, AT, AW, AX, AY, AZ, AD, AU, AV, AE, AG, AH, AJ, AM, AN, AK, AL and A
Floating Rate	OF, YF, FQ, FT, FD, FM, FE, FK and FJ
Inverse Floating Rate	OS, YS, SY, SW, JT, JQ, JS, SG, SD, SR, SM, SE, SQ, SL, SO, SN, ST, SF, SP, SK and SJ
Accrual	YZ, ZQ, JZ and AZ
Interest Only	OS, OJ and YS
Principal Only	EP, EW and EA
RCR**	OD, OG, OM, ON, OP, OQ, OE, OK, OR, PR, RI, PA, LD, IB, LG, PW, LJ, OB, IC, LH, LK, OC, IP, LM, LN, LT, IT, PE, PB, PU, PL, PN, OA, PD, PT, OX, PJ, LV, LW and LX
Group 3 Classes	
Floating Rate	FX
Inverse Floating Rate	SX
Interest Only	SX
Group 4 Classes	
Fixed Rate	HC, ID and IG
Principal Only	ED and EG
Interest Only	ID and IG
RCR**	DA, DB, DC, DE, DH, DM, GA, GB, GC, GD, GE, GH and G
Group 5 Classes	
Fixed Rate	TV, TW and IV
Interest Only	IV
RCR**	TU and TP
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 an Accrual Class) on each Distribution Date, beginning in the month after the Settlement Date specified in the Reference Sheet.

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

We will apply interest payments from exchanged REMIC Certificates 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 FQ, SY, SW, FD, SG, SD, FM, SR, SM, FE, SE, SQ, SL, SO, SN, ST, SF, FK, SP, SK, FJ and SJ Classes (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
The OS, OF, YF, YS, FT, JT, JQ, JS, FX, SX and OX Classes (the “No-Delay Classes”)	One-month period beginning on the 25th day of the month preceding the month in which the Distribution Date occurs

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

The Dealer will treat the EP, EW, EA, ED and EG Classes as Delay Classes for the sole purpose of facilitating trading.

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

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

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 3.0% in the case of the FX and SX Classes, 3.5769% in the case of the JQ, FT, JT and JS Classes, 3.58% in the case of FD, SD, SG, FJ and SJ Classes and 3.60% in the case of the remaining Floating Rate and Inverse Floating Rate Classes.

Distributions of Principal

Categories of Classes

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

<u>Principal Type*</u>	<u>Classes</u>
Group 1 Classes	
PAC	LA, LB, LC, PC, OT, OU, OW, OH, OF, EP, YQ, JA, B, BA, BC, BE and BG
Segment (PAC) /PT	YA, YB and YF
Segment (PAC) /Support	YZ
Support	ZQ, FQ, SY, SW, EW, JZ, FT, JT, JQ, JS, AB, FD, SG, SD, AP, AQ, FM, SR, SM, AC, AS, AT, AW, AX, AY, AZ, AD, AU, AV, AE, AG, AH, FE, SE, SQ, SL, SO, SN, ST, SF, AJ, FK, SP, SK, FJ, SJ, AM, AN, AK, AL, A and EA
Notional	OS, OJ and YS
Accretion Directed	YB, YF, YQ, JA, AW, AX and AY
RCR**	OD, OG, OM, ON, OP, OQ, OE, OK, OR, PR, RI, PA, LD, IB, LG, PW, LJ, OB, IC, LH, LK, OC, IP, LM, LN, LT, IT, PE, PB, PU, PL, PN, OA, PD, PT, OX, PJ, LV, LW and LX
Group 3 Classes	
Pass-Through	FX
Notional	SX
Group 4 Classes	
Structured Collateral/Sequential Pay	ED and EG
Structured Collateral/Pass-Through	HC
Notional	ID and IG
RCR**	DA, DB, DC, DE, DH, DM, GA, GB, GC, GD, GE, GH and G
Group 5 Classes	
Structured Collateral/Sequential Pay	TV and TW
Notional	IV
RCR**	TU and TP
No Payment Residual	R and RL

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

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

Principal Distribution Amount

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

- the principal then paid on the Group 1 MBS (the “Group 1 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balances of the ZQ, JZ, AZ and YZ Classes (the “ZQ Accrual Amount,” “JZ Accrual Amount,” “AZ Accrual Amount” and “YZ Accrual Amount,” respectively, and, together with the Group 1 Cash Flow Distribution Amount, the “Group 1 Principal Distribution Amount”),
- the principal then paid on the Group 3 MBS (the “Group 3 Principal Distribution Amount”),
- the principal then paid on the Group 4 Underlying REMIC Certificates (the “Group 4 Principal Distribution Amount”), and
- the principal then paid on the Group 5 Underlying REMIC Certificate (the “Group 5 Principal Distribution Amount”).

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

Group 1 Principal Distribution Amount

ZQ Accrual Amount

On each Distribution Date, we will pay the ZQ Accrual Amount as principal of the YQ Class, until its principal balance is reduced to its Planned Balance for such Distribution Date. Thereafter, we will pay the ZQ Accrual Amount as principal of the ZQ Class. } Accretion Directed Class and Accrual Class

JZ Accrual Amount

On each Distribution Date, we will pay the JZ Accrual Amount as principal of the JA Class, until its principal balance is reduced to its Planned Balance for such Distribution Date. Thereafter, we will pay the JZ Accrual Amount as principal of the JZ Class. } Accretion Directed Class and Accrual Class

AZ Accrual Amount

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

YZ Accrual Amount

On each Distribution Date, we will pay the YZ Accrual Amount as principal of Segment Group III (described below), until the Segment III Balance (described below) is reduced to its Planned Balance for such Distribution Date. Thereafter, we will pay the YZ Accrual Amount as principal of the YZ Class. } Accretion Directed Group and Accrual Class

Group 1 Cash Flow Distribution Amount

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

- (i) sequentially, to the LA, LB, LC, PC, OT, OU, OW and OH Classes, in that order, until their principal balances are reduced to their Planned Balances for that Distribution Date;
- (ii) concurrently, to the EP and OF Classes, pro rata (or 89.2436974790% and 10.7563025210%, respectively), until their principal balances are reduced to their Planned Balances for that Distribution Date;

PAC
Classes

- (iii) (a) 22.8571428342% of the remaining amount as follows:

- first*, to the YQ Class, until its principal balance is reduced to its Planned Balance for that Distribution Date;
- second*, to the ZQ Class, until its principal balance is reduced to zero;
- third*, concurrently, to the FQ, SY, SW and EW Classes, pro rata (or 81.2499999492%, 1.8465911113%, 13.1997055672% and 3.7037033723%, respectively), until their principal balances are reduced to zero; and
- fourth*, to the YQ Class, without regard to its Planned Balance and until its principal balance is reduced to zero,

PAC
Class

Support
Classes

PAC
Class

- (b) 8.5714285740% of such remaining amount as follows:

- first*, to the JA Class, until its principal balance is reduced to its Planned Balance for that Distribution Date;
- second*, to the JZ Class, until its principal balance is reduced to zero;
- third*, concurrently, to the FT, JT, JS and JQ Classes, pro rata (or 74.2857133621%, 6.3142866379%, 16.0233771552% and 3.3766228448%, respectively), until their principal balances are reduced to zero; and
- fourth*, to the JA Class, without regard to its Planned Balance and until its principal balance is reduced to zero, and

PAC
Class

Support
Classes

PAC
Class

- (c) 68.5714285918% of such remaining amount as follows:

- first*, concurrently, to Segment Group I (described below) and Segment Group II (described below), pro rata (or 0.5360205832% and 99.4639794168%, respectively), until the Segment I Balance (described below) and the Segment II Balance (described below) are reduced to their Planned Balances for that Distribution Date;
- second*, • 12.50% of the remaining amount to the B Class, until its principal balance is reduced to its Planned Balance for that Distribution Date, and
- 87.50% of such remaining amount, sequentially, to the BA, BC, BE and BG Classes, in that order, until their principal balances are reduced to their Planned Balances for that Distribution Date;

PAC
Groups

PAC
Classes

third, • 72.222222223% of the remaining amount in the following priority:

(aa) concurrently, to the FD, SG, SD, AP, AQ, FM, SM, SR and AB Classes, pro rata (or 8.9746726652%, 0.2692399783%, 1.3927362545%, 21.1082126700%, 13.8621098131%, 6.9962364372%, 0.0749599889%, 0.1749064308% and 47.1469257620%, respectively), until their principal balances are reduced to zero;

(bb) (ww) 8.2535490261% of the remaining amount to the AS Class, until its principal balance is reduced to zero,

(xx) 8.2535490261% of such remaining amount to the AT Class, until its principal balance is reduced to zero,

(yy) 63.9925167822% of such remaining amount to the AC Class, until its principal balance is reduced to zero, and

(zz) 19.5003851656% of such remaining amount, sequentially, to the AW, AX, AY and AZ Classes, in that order, until their principal balances are reduced to zero;

(cc) concurrently, to the AU, AV and AD Classes, pro rata (or 18.0034657755%, 18.0034657755%, and 63.9930684490%, respectively), until their principal balances are reduced to zero; and

(dd) concurrently, to the AG, AH, FE, SE, SL, SQ, SN, SO, SF, ST and AE Classes, pro rata (or 8.2176106517%, 8.2176106517%, 50.9010277214%, 6.9068726270%, 1.1598273262%, 0.1404275238%, 0.3664357414%, 0.0398938992%, 0.7395204660%, 0.0731388152%, and 23.2376345764%, respectively), until their principal balances are reduced to zero,

• 11.6071428571% of such remaining amount in the following priority:

(aa) (i) 79.5744680851% of the remaining amount to the FK, SK, SP, FJ, SJ and AJ Classes, pro rata (or 15.6961112299%, 0.1681711230%, 0.3924021390%, 21.3903743316%, 21.3903743316% and 40.9625668449%, respectively), until their principal balances are reduced to zero; and

(ii) 20.4255319149% of the remaining amount to the AM and AN Classes, in that order, to zero;

Support
Classes

Support
Classes

- (bb) to the AK and AL Classes, in that order, to zero.
 - 4.1335978836% of such remaining amount to the EA Class, until its principal balance is reduced to zero, and
 - 12.0370370370% of such remaining amount to the A Class, until its principal balance is reduced to zero;
- fourth*, concurrently, to Segment Group I and Segment Group II, pro rata, without regard to their Planned Balances and until the Segment I Balance and the Segment II Balance are reduced to zero; and
- fifth*, • 12.50% of the remaining amount to the B Class, without regard to its Planned Balance and until its principal balance is reduced to zero, and
- 87.50% of such remaining amount, sequentially, to the BA, BC, BE and BG Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero;
- (iv) sequentially, to the LA, LB, LC, PC, OT, OU, OW and OH Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero; and
- (v) concurrently, to the EP and OF Classes, pro rata, without regard to their Planned Balances and until their principal balances are reduced to zero.

Support
Classes

PAC
Groups

PAC
Classes

PAC
Classes

“Segment Group I” consists of the YA and YF Classes. We will apply payments of principal of Segment Group I, concurrently, to the YA and YF Classes, in the proportions of 80% and 20%, respectively, until their principal balances are reduced to zero.

The “Segment I Balance” for any Distribution Date is equal to \$1,250,000 minus the sum of all amounts previously applied to it as specified above.

“Segment Group II” consists of Segment Group III and the YZ Class. We will apply payments of principal of Segment Group II as follows:

first, to Segment Group III until the Segment III Balance is reduced to its Planned Balance for that Distribution Date;

second, to the YZ Class, until its principal balance is reduced to zero; and

third, to Segment Group III without regard to its Planned Balance and until its principal balance is reduced to zero.

The “Segment II Balance” for any Distribution Date is equal to \$231,950,000 minus the sum of all amounts previously applied to it as specified above.

“Segment Group III” consists of the YB and YF Classes. We will apply payments of principal of Segment Group III, concurrently, to the YB and YF Classes, in the proportions of 80% and 20%, respectively, until their principal balances are reduced to zero.

The “Segment III Balance” for any Distribution Date is equal to \$231,929,892 minus the sum of all amounts previously applied to it as specified above.

Group 3 Principal Distribution Amount

On each Distribution Date, we will pay the Group 3 Principal Distribution Amount as principal of the FX Class, until its principal balance is reduced to zero.

Pass-Through
Class

Group 4 Principal Distribution Amount

On each Distribution Date, we will pay the portion of the Group 4 Principal Distribution Amount attributable to the Class 2001-42-HC REMIC Certificate as follows:

- | | |
|--|--|
| (a) 84.9122824643% of such amount, sequentially, as principal of the ED and EG Classes, in that order, until their principal balances are reduced to zero, and | } Structured Collateral / Sequential Pay Classes |
| (b) 15.0877175357% of such amount as principal of the HC Class, until its principal balance is reduced to zero. | |

On each Distribution Date, we will pay the portion of the Group 4 Principal Distribution Amount attributable to the Class 2001-42-ZH REMIC Certificate, the Class 2001-42-HE RCR Certificate and the Class 2001-42-HD RCR Certificate, sequentially, as principal of the ED and EG Classes, in that order, until their principal balances are reduced to zero.	} Structured Collateral / Sequential Pay Classes

Group 5 Principal Distribution Amount

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

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

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each Pool of Mortgage Loans backing the Underlying REMIC Certificates, the priority sequences affecting the principal payments on the Underlying REMIC Certificates and the following assumptions (such characteristics and assumptions, collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, WALAs and interest rates specified under “Reference Sheet—Assumed Characteristics of the Mortgage Loans Underlying the Trust MBS”;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related table;
- the settlement date for the sale of the Certificates is September 28, 2001;
- each Distribution Date occurs on the 25th day of a month; and
- the Fannie Mae repurchase option is not exercised.

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

Structuring Ranges. The Principal Balance Schedules are found beginning on page B-1 of this prospectus supplement. The Principal Balance Schedules have been prepared on the basis of the

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

<u>Principal Balance Schedule References</u>	<u>Related Classes and Groups (1)</u>	<u>Structuring Ranges</u>
Planned Balances	LA, LB, LC, PC, OT, OU, OW, OH, OF, EP, OD, OG, OE, OM, ON, OP, OQ, OK, OR, OX, PR, PA, LD, LG, PW, LJ, OB, LH, LK, OC, LM, LN, LT, PE, PB, PU, PL, PN, OA, PD, PT, PJ, LV, LW and LX	Between 100% and 250%
Planned Balances	B, BA, BC, BE, BG, Segment Group I, Segment Group II and Segment Group III	Between 140% and 240%
Planned Balances	YQ and JA	Between 152% and 250%

(1) The Structuring Range for the Segment Groups is associated with the related Segment Balances but not with the individual balances of the related Classes.

We cannot assure you that the balance of any Class or Group 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 or Group 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 or Group to its scheduled balance on a Distribution Date. Accordingly, the ability to reduce a Class or Group 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 and Groups 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 and Groups specified above may not be reduced to their scheduled balances, even if prepayments occur at a *constant* rate within the applicable Structuring Ranges specified above.

Initial Effective Ranges. The Effective Range for a Class or Group is the range of prepayment rates (measured by *constant* PSA rates) which would reduce that Class or Group 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 and Groups</u>	<u>Initial Effective Ranges</u>
LA	Between 100% and 450%
LB	Between 100% and 299%
LC	Between 100% and 289%
PC	Between 100% and 259%
OT	Between 100% and 254%
OU	Between 100% and 251%
OW	Between 100% and 252%
OH	Between 100% and 250%
OF	Between 82% and 250%
EP	Between 82% and 250%
OD	Between 100% and 250%
OG	Between 100% and 251%
OE	Between 82% and 250%
OM	Between 82% and 250%
ON	Between 82% and 250%

<u>Classes and Groups</u>	<u>Initial Effective Ranges</u>
OP	Between 82% and 250%
OQ	Between 82% and 250%
OK	Between 82% and 250%
OR	Between 82% and 250%
OX	Between 82% and 250%
PR	Between 100% and 450%
PA	Between 100% and 450%
LD	Between 100% and 299%
LG	Between 100% and 299%
PW	Between 100% and 299%
LJ	Between 100% and 299%
OB	Between 100% and 289%
LH	Between 100% and 289%
LK	Between 100% and 289%
OC	Between 100% and 259%
LM	Between 100% and 259%
LN	Between 100% and 259%
LT	Between 100% and 254%
PE	Between 100% and 259%
PB	Between 100% and 289%
PU	Between 100% and 289%
PL	Between 100% and 259%
PN	Between 100% and 259%
OA	Between 100% and 299%
PD	Between 100% and 289%
PT	Between 100% and 289%
PJ	Between 100% and 254%
LV	Between 100% and 450%
LW	Between 100% and 299%
LX	Between 100% and 299%
B	Between 140% and 240%
BA	Between 140% and 245%
BC	Between 100% and 240%
BE	Between 138% and 240%
BG	Between 122% and 240%
YQ	Between 150% and 250%
JA	Between 150% and 250%
Segment Group I	Between 140% and 261%
Segment Group II	Between 140% and 261%
Segment Group III	Between 140% and 261%

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

Yield Tables

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

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

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

We cannot assure you that

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

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

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

The Inverse Floating Rate Classes. The yields on the Inverse Floating Rate Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from Pool to Pool. As illustrated in the applicable tables below, it is possible that investors in the OS, YS, SX, SY, SG, SD, SQ and OX 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>
OS	16.50%
YS	6.00%
SY	100.50%
SW	92.00%
JT	97.00%
JQ	96.00%
JS	91.00%
SG	100.25%
SD	100.25%
SR	101.00%
SM	98.00%
SE	92.00%
SQ	100.75%
SL	93.00%
SO	99.50%
SN	95.00%
ST	99.00%
SF	96.00%
SP	100.50%
SK	102.00%
SJ	100.50%
SX	7.00%
OX	115.00%

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

LIBOR	PSA Prepayment Assumption							
	50%	100%	140%	152%	206%	240%	250%	500%
1.60%	42.0%	42.0%	42.0%	42.0%	42.0%	42.0%	42.0%	40.7%
3.60%	28.4%	28.2%	28.2%	28.2%	28.2%	28.2%	28.2%	25.8%
5.60%	14.5%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	9.0%
7.60%	(5.1)%	(5.9)%	(5.9)%	(5.9)%	(5.9)%	(5.9)%	(5.9)%	(17.1)%
8.05%	*	*	*	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>140%</u>	<u>152%</u>	<u>206%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
1.6%	115.0%	107.5%	82.2%	82.2%	82.2%	82.2%	82.2%	65.4%
3.6%	75.4%	69.9%	40.2%	40.2%	40.2%	40.2%	40.2%	17.2%
5.6%	39.5%	35.8%	(2.7)%	(2.7)%	(2.7)%	(2.7)%	(2.7)%	(34.4)%
7.6%	4.5%	(1.7)%	(61.3)%	(61.3)%	(61.3)%	(61.3)%	(61.3)%	*
8.1%	*	*	*	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>140%</u>	<u>152%</u>	<u>206%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
6.50% and below	11.1%	11.1%	11.1%	11.1%	11.0%	10.9%	10.8%	10.2%
6.65%	4.4%	4.4%	4.4%	4.4%	4.3%	4.2%	4.2%	3.9%
6.75%	(0.0)%	(0.0)%	(0.0)%	(0.0)%	(0.0)%	(0.1)%	(0.1)%	(0.3)%

**Sensitivity of the SW 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>152%</u>	<u>206%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
1.6%	34.3%	34.3%	34.3%	34.3%	34.8%	35.5%	35.7%	38.8%
3.6%	19.9%	20.0%	20.0%	20.0%	20.6%	21.5%	21.8%	25.2%
5.6%	6.2%	6.2%	6.3%	6.3%	6.9%	7.9%	8.4%	12.2%
6.5% and above	0.3%	0.3%	0.4%	0.4%	0.9%	1.9%	2.6%	6.6%

**Sensitivity of the JT 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>152%</u>	<u>206%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
7.00% and below	10.6%	10.6%	10.6%	10.6%	10.8%	11.2%	11.4%	12.8%
7.50%	4.4%	4.4%	4.4%	4.4%	4.7%	5.1%	5.3%	7.0%
7.85%	0.1%	0.2%	0.2%	0.2%	0.4%	0.8%	1.1%	2.9%

**Sensitivity of the JQ 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>152%</u>	<u>206%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
6.50% and below	11.8%	11.8%	11.8%	11.8%	12.1%	12.6%	12.9%	14.8%
6.75%	5.9%	5.9%	5.9%	6.0%	6.3%	6.8%	7.1%	9.2%
7.00% and above	0.2%	0.2%	0.2%	0.3%	0.5%	1.1%	1.5%	3.8%

**Sensitivity of the JS 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>152%</u>	<u>206%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
1.5769%	26.2%	26.2%	26.2%	26.3%	27.1%	28.0%	28.4%	32.7%
3.5769%	15.4%	15.4%	15.5%	15.5%	16.3%	17.4%	17.9%	22.5%
5.5769%	5.0%	5.0%	5.1%	5.1%	5.8%	7.1%	7.8%	12.6%
6.5000% and above	0.4%	0.4%	0.5%	0.5%	1.1%	2.4%	3.2%	8.2%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>140%</u>	<u>152%</u>	<u>206%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
6.50% and below	10.1%	10.1%	10.1%	10.1%	9.7%	9.6%	9.6%	9.0%
6.65%	5.0%	5.0%	5.0%	5.0%	4.8%	4.7%	4.7%	4.4%
6.80%	(0.0)%	(0.0)%	(0.0)%	(0.0)%	(0.1)%	(0.1)%	(0.1)%	(0.2)%

**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>152%</u>	<u>206%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
1.58%	33.0%	33.0%	33.0%	32.9%	32.1%	31.7%	31.6%	30.0%
3.58%	19.3%	19.3%	19.2%	19.2%	18.7%	18.5%	18.4%	17.4%
5.58%	6.0%	6.0%	5.9%	5.9%	5.7%	5.7%	5.6%	5.3%
6.50% and above	(0.0)%	(0.0)%	(0.0)%	(0.0)%	(0.0)%	(0.1)%	(0.1)%	(0.1)%

**Sensitivity of the SR 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>152%</u>	<u>206%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
5.00% and below	20.4%	20.3%	20.3%	20.2%	19.5%	19.1%	19.0%	17.5%
5.25%	11.1%	11.1%	11.2%	11.5%	13.8%	14.6%	14.8%	16.8%
5.50%	0.8%	0.9%	1.3%	1.8%	7.8%	9.9%	10.4%	16.1%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>140%</u>	<u>152%</u>	<u>206%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
1.6%	226.3%	226.3%	226.3%	224.0%	212.1%	204.0%	201.6%	158.7%
3.6%	158.2%	158.2%	158.2%	157.9%	156.3%	155.3%	155.0%	149.2%
4.6%	98.7%	98.7%	98.7%	101.9%	116.3%	123.0%	124.6%	144.2%
5.0% and above	40.8%	40.9%	42.2%	56.9%	94.9%	107.3%	110.1%	142.2%

**Sensitivity of the SE 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>152%</u>	<u>206%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
1.6%	31.2%	31.2%	31.2%	31.2%	31.2%	31.7%	31.9%	34.2%
3.6%	18.7%	18.7%	18.7%	18.7%	18.8%	19.5%	19.8%	22.3%
5.6%	6.6%	6.6%	6.6%	6.7%	6.8%	7.7%	8.1%	10.9%
6.7%	0.3%	0.3%	0.3%	0.3%	0.5%	1.3%	1.8%	4.7%

**Sensitivity of the SQ 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>152%</u>	<u>206%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
6.5% and below	10.1%	10.1%	10.1%	10.1%	10.0%	9.9%	9.8%	9.3%
6.6%	5.0%	5.0%	5.0%	5.0%	5.0%	4.9%	4.8%	4.4%
6.7%	(0.0)%	(0.0)%	(0.0)%	(0.0)%	(0.0)%	(0.1)%	(0.1)%	(0.4)%

**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>140%</u>	<u>152%</u>	<u>206%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
1.6%	33.3%	33.3%	33.3%	33.3%	33.3%	33.7%	33.9%	35.7%
3.6%	19.4%	19.4%	19.4%	19.4%	19.5%	20.1%	20.3%	22.4%
5.6%	6.0%	6.0%	6.0%	6.0%	6.2%	6.9%	7.3%	9.7%
6.5% and above	0.3%	0.3%	0.3%	0.3%	0.4%	1.1%	1.6%	4.1%

**Sensitivity of the SO 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>152%</u>	<u>206%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
6.5% and below	11.2%	11.2%	11.2%	11.2%	11.2%	11.2%	11.2%	11.1%
6.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.7%
6.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%

**Sensitivity of the SN 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>152%</u>	<u>206%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
1.6%	32.2%	32.2%	32.2%	32.2%	32.2%	32.5%	32.6%	33.7%
3.6%	18.8%	18.8%	18.8%	18.8%	18.8%	19.2%	19.3%	20.8%
5.6%	5.8%	5.8%	5.8%	5.8%	5.9%	6.4%	6.7%	8.3%
6.5% and above	0.2%	0.2%	0.2%	0.2%	0.3%	0.8%	1.1%	2.9%

**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>140%</u>	<u>152%</u>	<u>206%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
6.5% and below	12.3%	12.3%	12.3%	12.3%	12.3%	12.4%	12.4%	12.4%
6.6%	6.1%	6.1%	6.1%	6.1%	6.1%	6.2%	6.2%	6.5%
6.7%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%	0.6%

**Sensitivity of the SF 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>152%</u>	<u>206%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
1.6%	31.6%	31.6%	31.6%	31.6%	31.6%	31.7%	31.8%	32.5%
3.6%	18.4%	18.4%	18.4%	18.4%	18.4%	18.7%	18.8%	19.9%
5.6%	5.7%	5.7%	5.7%	5.7%	5.7%	6.2%	6.4%	7.7%
6.5% and above	0.1%	0.2%	0.2%	0.2%	0.2%	0.6%	0.9%	2.3%

**Sensitivity of the SP 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>152%</u>	<u>206%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
5.00% and below	20.5%	20.5%	20.4%	20.4%	19.8%	19.6%	19.5%	18.4%
5.25%	11.1%	11.2%	11.3%	11.5%	13.7%	14.6%	14.8%	17.3%
5.50%	0.8%	0.9%	1.3%	1.7%	7.2%	9.5%	10.0%	16.2%

**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>140%</u>	<u>152%</u>	<u>206%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
1.6%	218.2%	218.2%	218.2%	216.1%	205.5%	198.0%	195.8%	153.0%
3.6%	151.1%	151.1%	151.1%	150.7%	148.6%	147.2%	146.8%	138.8%
4.6%	92.2%	92.2%	92.2%	94.8%	106.5%	112.5%	113.9%	131.2%
5.0% and above	32.4%	32.7%	34.8%	47.9%	83.2%	95.1%	97.7%	128.0%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>140%</u>	<u>152%</u>	<u>206%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
1.58%	11.3%	11.3%	11.3%	11.2%	10.8%	10.7%	10.6%	9.9%
3.58%	9.2%	9.2%	9.2%	9.2%	8.8%	8.7%	8.6%	8.0%
5.58%	7.2%	7.2%	7.2%	7.1%	6.9%	6.7%	6.7%	6.1%
6.75%	6.0%	6.0%	6.0%	6.0%	5.7%	5.6%	5.5%	5.0%

**Sensitivity of the SX 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>400%</u>	<u>700%</u>	<u>900%</u>	<u>1100%</u>
1.00%	129.4%	125.7%	103.0%	78.1%	60.0%	40.3%
3.00%	91.1%	87.7%	66.1%	42.4%	25.1%	6.2%
5.00%	55.2%	52.0%	31.4%	8.7%	(8.0)%	(26.4)%
7.00%	21.5%	18.4%	(1.3)%	(23.4)%	(39.7)%	(58.1)%
8.65%	*	*	*	*	*	*

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

**Sensitivity of the OX 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>152%</u>	<u>206%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
1.60%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	17.8%
3.60%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	11.8%
5.60%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	5.9%
7.60%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%
8.05%	(0.7)%	(0.7)%	(0.7)%	(0.7)%	(0.7)%	(0.7)%	(0.7)%	(1.3)%

The Fixed Rate Interest Only Classes. The yields to investors in the Fixed Rate Interest Only 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 Fixed Rate Interest Only Classes would be 0% if prepayments of the related Mortgage Loans were to occur at the constant rates shown in the table below:

<u>Class</u>	<u>% PSA</u>
OJ	609%
ID	906%
IV	1,014%
IG	794%
RI	1,143%
IB	697%
IC	538%
IP	544%
IT	539%

For any Fixed Rate Interest Only Class, 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 applicable Class 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 Fixed Rate Interest Only Classes (expressed in each case as a percentage of the original principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
OJ	55.00%
ID	8.75%
IG	35.00%
IV	9.00%
RI	9.00%
IB	15.00%
IC	20.00%
IP	22.00%
IT	25.00%

* 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 OJ Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>140%</u>	<u>152%</u>	<u>206%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity	10.4%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	3.8%

Sensitivity of the ID Class to Prepayments

	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>300%</u>	<u>600%</u>	<u>800%</u>	<u>1000%</u>
Pre-Tax Yields to Maturity	91.3%	87.1%	69.0%	36.9%	13.0%	(11.7)%

Sensitivity of the IG Class to Prepayments

	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>300%</u>	<u>600%</u>	<u>800%</u>	<u>1000%</u>
Pre-Tax Yields to Maturity	21.8%	21.5%	19.0%	9.5%	(0.3)%	(12.9)%

Sensitivity of the IV Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity	49.4%	32.5%	32.5%	32.5%	30.3%

Sensitivity of the RI Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>140%</u>	<u>152%</u>	<u>206%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity	49.0%	32.7%	32.7%	32.7%	32.7%	32.7%	32.7%	31.9%

Sensitivity of the IB Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>140%</u>	<u>152%</u>	<u>206%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . .	38.5%	27.9%	27.9%	27.9%	27.9%	27.9%	27.9%	15.0%

Sensitivity of the IC Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>140%</u>	<u>152%</u>	<u>206%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . .	29.2%	20.8%	20.8%	20.8%	20.8%	20.8%	20.8%	3.2%

Sensitivity of the IP Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>140%</u>	<u>152%</u>	<u>206%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . .	27.4%	21.1%	21.1%	21.1%	21.1%	21.1%	21.1%	3.5%

Sensitivity of the IT Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>140%</u>	<u>152%</u>	<u>206%</u>	<u>240%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . .	24.6%	19.8%	19.8%	19.8%	19.8%	19.8%	19.8%	2.9%

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

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

<u>Class</u>	<u>Price</u>
EP	48.0%
EW	74.0%
EA	76.0%
ED	96.0%
EG	76.0%

Sensitivity of the EP Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>140%</u>	<u>152%</u>	<u>206%</u>	<u>240%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	3.7%	4.0%	4.0%	4.0%	4.0%	4.0%	7.3%

Sensitivity of the EW Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>140%</u>	<u>152%</u>	<u>206%</u>	<u>240%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	1.1%	1.2%	1.5%	1.6%	3.5%	7.5%	24.5%

Sensitivity of the EA Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>140%</u>	<u>152%</u>	<u>206%</u>	<u>240%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	1.0%	1.2%	1.5%	1.7%	4.1%	8.8%	23.8%

Sensitivity of the ED Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>300%</u>	<u>600%</u>	<u>800%</u>	<u>1000%</u>
Pre-Tax Yields to Maturity ...	0.7%	0.8%	1.4%	2.5%	3.2%	3.9%

Sensitivity of the EG Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>300%</u>	<u>600%</u>	<u>800%</u>	<u>1000%</u>
Pre-Tax Yields to Maturity ...	2.2%	2.3%	2.9%	4.8%	6.4%	8.3%

Weighted Average Lives of the Certificates

The weighted average life of a Certificate is determined by

- 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,
- summing the results, and
- dividing the sum by the aggregate amount of the reductions in principal balance of the Certificate referred to in clause (a).

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

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

- the timing of changes in the rate of principal payments,
- the priority sequences of payments of principal of the Group 1, Group 4 and Group 5 Classes,

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

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

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

Decrement Tables

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

<u>Mortgage Loans Relating to Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	360 months	9.00%
Group 3 MBS	360 months	360 months	11.50%
Group 4 Underlying REMIC Certificates	180 months	179 months	10.50%
Group 5 Underlying REMIC Certificate	360 months	359 months	9.00%

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 weighted average WALAs of the Mortgage Loans are identical to the dispersion specified in the Pricing Assumptions.

Percent of Original Principal Balances Outstanding

Date	LA, PR, PA, RI† and LV Classes								LB, LD, LG, PW, LJ, IB† and LW Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	140%	152%	206%	240%	250%	500%	0%	100%	140%	152%	206%	240%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2002	99	97	97	97	97	97	97	97	100	100	100	100	100	100	100	100
September 2003	92	50	50	50	50	50	50	50	100	100	100	100	100	100	100	100
September 2004	85	0	0	0	0	0	0	0	100	90	90	90	90	90	90	33
September 2005	76	0	0	0	0	0	0	0	100	39	39	39	39	39	39	0
September 2006	67	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2007	57	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2008	46	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2009	34	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2010	21	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2011	7	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2012	0	0	0	0	0	0	0	0	92	0	0	0	0	0	0	0
September 2013	0	0	0	0	0	0	0	0	77	0	0	0	0	0	0	0
September 2014	0	0	0	0	0	0	0	0	60	0	0	0	0	0	0	0
September 2015	0	0	0	0	0	0	0	0	42	0	0	0	0	0	0	0
September 2016	0	0	0	0	0	0	0	0	22	0	0	0	0	0	0	0
September 2017	0	0	0	0	0	0	0	0	*	0	0	0	0	0	0	0
September 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.4	2.0	2.0	2.0	2.0	2.0	2.0	2.0	13.5	3.8	3.8	3.8	3.8	3.8	3.8	2.9

Date	LC, OB, LH, LK and IC† Classes								PC, OC, LM, LN and IP† Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	140%	152%	206%	240%	250%	500%	0%	100%	140%	152%	206%	240%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2002	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2005	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	0
September 2006	100	35	35	35	35	35	35	0	100	100	100	100	100	100	100	0
September 2007	100	0	0	0	0	0	0	0	100	47	47	47	47	47	47	0
September 2008	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2009	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2010	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2011	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2012	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2013	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2014	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2015	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2016	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2017	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2018	0	0	0	0	0	0	0	0	89	0	0	0	0	0	0	0
September 2019	0	0	0	0	0	0	0	0	55	0	0	0	0	0	0	0
September 2020	0	0	0	0	0	0	0	0	18	0	0	0	0	0	0	0
September 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.4	5.0	5.0	5.0	5.0	5.0	5.0	3.3	18.1	6.0	6.0	6.0	6.0	6.0	6.0	3.7

* 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” above.

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

Date	OT, LT and IT [†] Classes								OU Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	140%	152%	206%	240%	250%	500%	0%	100%	140%	152%	206%	240%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2002	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2005	100	100	100	100	100	100	100	93	100	100	100	100	100	100	100	100
September 2006	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	0
September 2007	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	0
September 2008	100	77	77	77	77	77	77	0	100	100	100	100	100	100	100	0
September 2009	100	0	0	0	0	0	0	0	100	44	44	44	44	44	44	0
September 2010	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2011	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2012	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2013	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2014	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2015	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2016	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2017	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2018	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2019	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2020	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2021	39	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2022	0	0	0	0	0	0	0	0	31	0	0	0	0	0	0	0
September 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.9	7.2	7.2	7.2	7.2	7.2	7.2	4.2	20.9	8.0	8.0	8.0	8.0	8.0	8.0	4.5

Date	OW Class								OH Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	140%	152%	206%	240%	250%	500%	0%	100%	140%	152%	206%	240%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2002	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2006	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	82
September 2007	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	42
September 2008	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	15
September 2009	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	0
September 2010	100	0	0	0	0	0	0	0	100	85	85	85	85	85	85	0
September 2011	100	0	0	0	0	0	0	0	100	63	63	63	63	63	63	0
September 2012	100	0	0	0	0	0	0	0	100	44	44	44	44	44	44	0
September 2013	100	0	0	0	0	0	0	0	100	29	29	29	29	29	29	0
September 2014	100	0	0	0	0	0	0	0	100	16	16	16	16	16	16	0
September 2015	100	0	0	0	0	0	0	0	100	5	5	5	5	5	5	0
September 2016	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2017	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2018	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2019	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2020	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2021	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2022	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2023	0	0	0	0	0	0	0	0	83	0	0	0	0	0	0	0
September 2024	0	0	0	0	0	0	0	0	56	0	0	0	0	0	0	0
September 2025	0	0	0	0	0	0	0	0	27	0	0	0	0	0	0	0
September 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.3	8.4	8.4	8.4	8.4	8.4	8.4	4.7	23.2	11.0	11.0	11.0	11.0	11.0	11.0	5.9

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

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

OS†, OF, EP, OJ†, OE, OM, ON, OP, OQ, OK, OR and OX Classes									YA, YF and YS† Classes							
Date	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	140%	152%	206%	240%	250%	500%	0%	100%	140%	152%	206%	240%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2002	100	100	100	100	100	100	100	100	94	75	68	68	68	68	68	68
September 2003	100	100	100	100	100	100	100	100	94	75	52	52	52	52	52	48
September 2004	100	100	100	100	100	100	100	100	94	75	32	32	32	32	32	0
September 2005	100	100	100	100	100	100	100	100	94	75	15	15	15	15	15	0
September 2006	100	100	100	100	100	100	100	100	94	75	2	2	2	2	2	0
September 2007	100	100	100	100	100	100	100	100	94	75	0	0	0	0	0	0
September 2008	100	100	100	100	100	100	100	100	94	75	0	0	0	0	0	0
September 2009	100	100	100	100	100	100	100	91	94	75	0	0	0	0	0	0
September 2010	100	100	100	100	100	100	100	62	94	75	0	0	0	0	0	0
September 2011	100	100	100	100	100	100	100	43	94	73	0	0	0	0	0	0
September 2012	100	100	100	100	100	100	100	29	94	66	0	0	0	0	0	0
September 2013	100	100	100	100	100	100	100	20	94	56	0	0	0	0	0	0
September 2014	100	100	100	100	100	100	100	14	94	44	0	0	0	0	0	0
September 2015	100	100	100	100	100	100	100	9	94	29	0	0	0	0	0	0
September 2016	100	90	90	90	90	90	90	6	94	13	0	0	0	0	0	0
September 2017	100	74	74	74	74	74	74	4	94	0	0	0	0	0	0	0
September 2018	100	60	60	60	60	60	60	3	94	0	0	0	0	0	0	0
September 2019	100	48	48	48	48	48	48	2	94	0	0	0	0	0	0	0
September 2020	100	39	39	39	39	39	39	1	94	0	0	0	0	0	0	0
September 2021	100	31	31	31	31	31	31	1	94	0	0	0	0	0	0	0
September 2022	100	24	24	24	24	24	24	1	94	0	0	0	0	0	0	0
September 2023	100	19	19	19	19	19	19	*	94	0	0	0	0	0	0	0
September 2024	100	14	14	14	14	14	14	*	94	0	0	0	0	0	0	0
September 2025	100	10	10	10	10	10	10	*	94	0	0	0	0	0	0	0
September 2026	90	7	7	7	7	7	7	*	94	0	0	0	0	0	0	0
September 2027	13	5	5	5	5	5	5	*	94	0	0	0	0	0	0	0
September 2028	3	3	3	3	3	3	3	*	30	0	0	0	0	0	0	0
September 2029	2	2	2	2	2	2	2	*	0	0	0	0	0	0	0	0
September 2030	*	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.6	18.8	18.8	18.8	18.8	18.8	18.8	10.4	25.1	10.1	2.2	2.2	2.2	2.2	2.2	1.6

YB Class									YZ Class							
Date	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	140%	152%	206%	240%	250%	500%	0%	100%	140%	152%	206%	240%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2002	94	75	68	68	68	68	68	68	107	107	107	107	107	107	107	107
September 2003	94	75	52	52	52	52	52	48	114	114	114	114	114	114	114	0
September 2004	94	75	32	32	32	32	32	*	121	121	121	121	121	121	121	0
September 2005	94	75	15	15	15	15	15	*	130	130	130	130	130	130	130	0
September 2006	94	75	2	2	2	2	2	*	138	138	138	138	138	138	138	0
September 2007	94	75	*	*	*	*	*	*	148	148	0	0	0	0	0	0
September 2008	94	75	*	*	*	*	*	*	157	157	0	0	0	0	0	0
September 2009	94	75	*	*	*	*	*	*	168	168	0	0	0	0	0	0
September 2010	94	75	*	*	*	*	*	*	179	179	0	0	0	0	0	0
September 2011	94	73	*	*	*	*	*	*	191	191	0	0	0	0	0	0
September 2012	94	66	*	*	*	*	*	*	204	204	0	0	0	0	0	0
September 2013	94	56	*	*	*	*	*	*	218	218	0	0	0	0	0	0
September 2014	94	43	*	*	*	*	*	*	232	232	0	0	0	0	0	0
September 2015	94	29	*	*	*	*	*	*	248	248	0	0	0	0	0	0
September 2016	94	13	*	*	*	*	*	*	264	264	0	0	0	0	0	0
September 2017	94	*	*	*	*	*	*	*	282	0	0	0	0	0	0	0
September 2018	94	*	*	*	*	*	*	*	301	0	0	0	0	0	0	0
September 2019	94	*	*	*	*	*	*	*	321	0	0	0	0	0	0	0
September 2020	94	*	*	*	*	*	*	*	343	0	0	0	0	0	0	0
September 2021	94	*	*	*	*	*	*	*	366	0	0	0	0	0	0	0
September 2022	94	*	*	*	*	*	*	*	390	0	0	0	0	0	0	0
September 2023	94	*	*	*	*	*	*	*	416	0	0	0	0	0	0	0
September 2024	94	*	*	*	*	*	*	*	444	0	0	0	0	0	0	0
September 2025	94	*	*	*	*	*	*	*	474	0	0	0	0	0	0	0
September 2026	94	*	*	*	*	*	*	*	506	0	0	0	0	0	0	0
September 2027	94	*	*	*	*	*	*	*	539	0	0	0	0	0	0	0
September 2028	30	*	*	*	*	*	*	*	576	0	0	0	0	0	0	0
September 2029	*	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0
September 2030	*	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.1	10.1	2.2	2.2	2.2	2.2	2.2	1.6	27.4	15.8	5.2	5.2	5.2	5.2	5.2	2.0

* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.
 ** Determined as specified under “—Weighted Average Lives of the Certificates” above.
 † In the case of a Notional Class, the Decrement Table indicates the percentage of the original notional principal balance outstanding.

Date	YQ Class								ZQ Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	140%	152%	206%	240%	250%	500%	0%	100%	140%	152%	206%	240%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2002	95	83	78	78	78	78	78	78	107	107	106	100	49	17	8	0
September 2003	94	82	67	64	64	64	64	56	114	114	114	100	0	0	0	0
September 2004	93	81	53	47	47	47	47	0	121	121	121	100	0	0	0	0
September 2005	92	80	41	33	33	33	33	0	130	130	129	100	0	0	0	0
September 2006	91	79	31	22	22	22	22	0	138	138	138	100	0	0	0	0
September 2007	90	78	23	13	13	13	13	0	148	148	147	100	0	0	0	0
September 2008	89	77	16	6	6	6	6	0	157	157	157	100	0	0	0	0
September 2009	88	76	11	2	2	2	2	0	168	168	167	100	0	0	0	0
September 2010	86	74	7	0	0	0	0	0	179	179	179	89	0	0	0	0
September 2011	85	71	2	0	0	0	0	0	191	191	191	62	0	0	0	0
September 2012	83	65	0	0	0	0	0	0	204	204	170	23	0	0	0	0
September 2013	81	57	0	0	0	0	0	0	218	218	119	0	0	0	0	0
September 2014	80	47	0	0	0	0	0	0	232	232	61	0	0	0	0	0
September 2015	78	36	0	0	0	0	0	0	248	248	0	0	0	0	0	0
September 2016	76	23	0	0	0	0	0	0	264	264	0	0	0	0	0	0
September 2017	74	10	0	0	0	0	0	0	282	282	0	0	0	0	0	0
September 2018	71	0	0	0	0	0	0	0	301	271	0	0	0	0	0	0
September 2019	69	0	0	0	0	0	0	0	321	175	0	0	0	0	0	0
September 2020	66	0	0	0	0	0	0	0	343	79	0	0	0	0	0	0
September 2021	63	0	0	0	0	0	0	0	366	0	0	0	0	0	0	0
September 2022	60	0	0	0	0	0	0	0	390	0	0	0	0	0	0	0
September 2023	57	0	0	0	0	0	0	0	416	0	0	0	0	0	0	0
September 2024	54	0	0	0	0	0	0	0	444	0	0	0	0	0	0	0
September 2025	50	0	0	0	0	0	0	0	474	0	0	0	0	0	0	0
September 2026	46	0	0	0	0	0	0	0	506	0	0	0	0	0	0	0
September 2027	42	0	0	0	0	0	0	0	539	0	0	0	0	0	0	0
September 2028	0	0	0	0	0	0	0	0	544	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	0	0	123	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.1	10.7	3.8	3.2	3.2	3.2	3.2	1.8	27.7	18.3	12.4	10.3	1.0	0.7	0.7	0.3

Date	FQ, SY, SW and EW Classes								JA Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	140%	152%	206%	240%	250%	500%	0%	100%	140%	152%	206%	240%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2002	100	100	100	100	100	100	100	73	95	83	78	78	78	78	78	78
September 2003	100	100	100	100	92	80	77	0	94	82	67	64	64	64	64	56
September 2004	100	100	100	100	77	55	49	0	93	81	53	47	47	47	47	0
September 2005	100	100	100	100	65	37	29	0	92	80	41	33	33	33	33	0
September 2006	100	100	100	100	56	24	15	0	91	79	31	21	21	21	21	0
September 2007	100	100	100	100	50	16	6	0	90	78	22	12	12	12	12	0
September 2008	100	100	100	100	47	11	2	0	89	77	16	6	6	6	6	0
September 2009	100	100	100	100	45	10	*	0	87	75	10	1	1	1	1	0
September 2010	100	100	100	100	43	9	*	0	86	74	6	0	0	0	0	0
September 2011	100	100	100	100	41	9	*	0	85	71	2	0	0	0	0	0
September 2012	100	100	100	100	39	8	*	0	83	65	0	0	0	0	0	0
September 2013	100	100	100	97	36	7	*	0	81	57	0	0	0	0	0	0
September 2014	100	100	100	91	33	7	*	0	80	47	0	0	0	0	0	0
September 2015	100	100	100	84	30	6	*	0	78	35	0	0	0	0	0	0
September 2016	100	100	92	77	27	5	*	0	76	23	0	0	0	0	0	0
September 2017	100	100	84	70	24	5	*	0	73	10	0	0	0	0	0	0
September 2018	100	100	76	63	21	4	*	0	71	0	0	0	0	0	0	0
September 2019	100	100	68	57	18	4	*	0	69	0	0	0	0	0	0	0
September 2020	100	100	61	50	16	3	*	0	66	0	0	0	0	0	0	0
September 2021	100	98	53	44	14	3	*	0	63	0	0	0	0	0	0	0
September 2022	100	87	46	38	12	2	*	0	60	0	0	0	0	0	0	0
September 2023	100	76	40	32	10	2	*	0	57	0	0	0	0	0	0	0
September 2024	100	65	33	27	8	2	*	0	54	0	0	0	0	0	0	0
September 2025	100	54	27	22	6	1	*	0	50	0	0	0	0	0	0	0
September 2026	100	44	22	17	5	1	*	0	46	0	0	0	0	0	0	0
September 2027	100	34	17	13	4	1	*	0	42	0	0	0	0	0	0	0
September 2028	100	25	12	9	3	1	*	0	0	0	0	0	0	0	0	0
September 2029	100	15	7	6	2	*	*	0	0	0	0	0	0	0	0	0
September 2030	60	7	3	2	1	*	*	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.2	24.6	21.0	19.5	9.8	4.7	3.3	1.3	20.0	10.7	3.8	3.2	3.2	3.2	3.2	1.8

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

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

Date	JZ Class								FT, JT, JQ and JS Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	140%	152%	206%	240%	250%	500%	0%	100%	140%	152%	206%	240%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2002	107	107	106	100	49	17	8	0	100	100	100	100	100	100	100	73
September 2003	114	114	114	100	0	0	0	0	100	100	100	100	93	81	77	0
September 2004	121	121	121	100	0	0	0	0	100	100	100	100	77	55	49	0
September 2005	130	130	129	100	0	0	0	0	100	100	100	100	65	37	29	0
September 2006	138	138	138	100	0	0	0	0	100	100	100	100	56	24	15	0
September 2007	148	148	147	100	0	0	0	0	100	100	100	100	50	16	7	0
September 2008	157	157	157	100	0	0	0	0	100	100	100	100	47	12	2	0
September 2009	168	168	167	100	0	0	0	0	100	100	100	100	45	10	1	0
September 2010	179	179	179	83	0	0	0	0	100	100	100	100	43	9	*	0
September 2011	191	191	191	56	0	0	0	0	100	100	100	100	41	9	*	0
September 2012	204	204	164	17	0	0	0	0	100	100	100	100	39	8	*	0
September 2013	218	218	113	0	0	0	0	0	100	100	100	96	36	7	*	0
September 2014	232	232	55	0	0	0	0	0	100	100	100	90	33	7	*	0
September 2015	248	248	0	0	0	0	0	0	100	100	99	84	30	6	*	0
September 2016	264	264	0	0	0	0	0	0	100	100	91	77	27	5	*	0
September 2017	282	282	0	0	0	0	0	0	100	100	84	70	24	5	*	0
September 2018	301	266	0	0	0	0	0	0	100	100	76	63	21	4	*	0
September 2019	321	170	0	0	0	0	0	0	100	100	68	56	18	4	*	0
September 2020	343	73	0	0	0	0	0	0	100	100	60	50	16	3	*	0
September 2021	366	0	0	0	0	0	0	0	100	97	53	43	14	3	*	0
September 2022	390	0	0	0	0	0	0	0	100	86	46	38	11	2	*	0
September 2023	416	0	0	0	0	0	0	0	100	75	39	32	10	2	*	0
September 2024	444	0	0	0	0	0	0	0	100	64	33	27	8	2	*	0
September 2025	474	0	0	0	0	0	0	0	100	54	27	22	6	1	*	0
September 2026	506	0	0	0	0	0	0	0	100	44	22	17	5	1	*	0
September 2027	539	0	0	0	0	0	0	0	100	34	17	13	4	1	*	0
September 2028	539	0	0	0	0	0	0	0	100	24	12	9	3	1	*	0
September 2029	117	0	0	0	0	0	0	0	100	15	7	6	2	*	*	0
September 2030	0	0	0	0	0	0	0	0	60	7	3	2	1	*	*	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.6	18.3	12.3	10.1	1.0	0.7	0.7	0.3	29.2	24.5	20.9	19.5	9.7	4.7	3.4	1.3

Date	B Class								BA Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	140%	152%	206%	240%	250%	500%	0%	100%	140%	152%	206%	240%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2002	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2004	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	0
September 2005	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	0
September 2006	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	0
September 2007	100	100	75	75	75	75	75	0	100	100	45	45	45	45	45	0
September 2008	100	100	53	53	53	53	33	0	100	100	0	0	0	0	0	0
September 2009	100	100	37	37	37	37	8	0	100	100	0	0	0	0	0	0
September 2010	100	100	29	29	29	29	1	0	100	100	0	0	0	0	0	0
September 2011	100	100	27	27	27	27	1	0	100	100	0	0	0	0	0	0
September 2012	100	100	24	24	24	24	1	0	100	100	0	0	0	0	0	0
September 2013	100	100	21	21	21	21	1	0	100	100	0	0	0	0	0	0
September 2014	100	100	18	18	18	18	1	0	100	100	0	0	0	0	0	0
September 2015	100	100	15	15	15	15	1	0	100	100	0	0	0	0	0	0
September 2016	100	100	12	12	12	12	1	0	100	100	0	0	0	0	0	0
September 2017	100	91	7	7	7	7	1	0	100	79	0	0	0	0	0	0
September 2018	100	44	5	5	5	5	1	0	100	0	0	0	0	0	0	0
September 2019	100	5	5	5	5	5	1	0	100	0	0	0	0	0	0	0
September 2020	100	3	3	3	3	3	1	0	100	0	0	0	0	0	0	0
September 2021	100	1	1	1	1	1	1	0	100	0	0	0	0	0	0	0
September 2022	100	0	0	0	0	0	1	0	100	0	0	0	0	0	0	0
September 2023	100	0	0	0	0	0	1	0	100	0	0	0	0	0	0	0
September 2024	100	0	0	0	0	0	1	0	100	0	0	0	0	0	0	0
September 2025	100	0	0	0	0	0	1	0	100	0	0	0	0	0	0	0
September 2026	100	0	0	0	0	0	1	0	100	0	0	0	0	0	0	0
September 2027	100	0	0	0	0	0	1	0	100	0	0	0	0	0	0	0
September 2028	100	0	0	0	0	0	1	0	100	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.7	17.0	8.9	8.9	8.9	8.9	6.9	2.4	27.5	16.3	6.0	6.0	6.0	6.0	5.9	2.4

* 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” above.

Date	BC Class								BE Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	140%	152%	206%	240%	250%	500%	0%	100%	140%	152%	206%	240%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2002	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2004	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	0
September 2005	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	0
September 2006	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	0
September 2007	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	0
September 2008	100	100	93	93	93	93	22	0	100	100	100	100	100	100	100	0
September 2009	100	100	38	38	38	38	0	0	100	100	100	100	100	100	0	0
September 2010	100	100	9	9	9	9	0	0	100	100	100	100	100	100	0	0
September 2011	100	100	1	1	1	1	0	0	100	100	100	100	100	100	0	0
September 2012	100	100	0	0	0	0	0	0	100	100	80	80	80	80	0	0
September 2013	100	100	0	0	0	0	0	0	100	100	56	56	56	56	0	0
September 2014	100	100	0	0	0	0	0	0	100	100	31	31	31	31	0	0
September 2015	100	100	0	0	0	0	0	0	100	100	6	6	6	6	0	0
September 2016	100	100	0	0	0	0	0	0	100	100	0	0	0	0	0	0
September 2017	100	100	0	0	0	0	0	0	100	100	0	0	0	0	0	0
September 2018	100	61	0	0	0	0	0	0	100	100	0	0	0	0	0	0
September 2019	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2020	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2021	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2022	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2023	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2024	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2025	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2026	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2027	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2028	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.7	17.1	7.9	7.9	7.9	7.9	6.8	2.4	27.8	17.5	12.2	12.2	12.2	12.2	7.4	2.5

Date	BG Class								AB, FD, SG, SD, AP, AQ, FM, SR, SM and AM Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	140%	152%	206%	240%	250%	500%	0%	100%	140%	152%	206%	240%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2002	100	100	100	100	100	100	100	100	100	100	100	98	88	81	80	33
September 2003	100	100	100	100	100	100	100	100	100	100	100	93	60	40	34	0
September 2004	100	100	100	100	100	100	100	0	100	100	100	87	28	0	0	0
September 2005	100	100	100	100	100	100	100	0	100	100	100	82	2	0	0	0
September 2006	100	100	100	100	100	100	100	0	100	100	100	78	0	0	0	0
September 2007	100	100	100	100	100	100	100	0	100	100	100	75	0	0	0	0
September 2008	100	100	100	100	100	100	100	0	100	100	100	73	0	0	0	0
September 2009	100	100	100	100	100	100	55	0	100	100	100	72	0	0	0	0
September 2010	100	100	100	100	100	100	6	0	100	100	99	70	0	0	0	0
September 2011	100	100	100	100	100	100	6	0	100	100	95	66	0	0	0	0
September 2012	100	100	100	100	100	100	6	0	100	100	88	59	0	0	0	0
September 2013	100	100	100	100	100	100	6	0	100	100	79	51	0	0	0	0
September 2014	100	100	100	100	100	100	6	0	100	100	69	41	0	0	0	0
September 2015	100	100	100	100	100	100	6	0	100	100	57	31	0	0	0	0
September 2016	100	100	86	86	86	86	6	0	100	100	46	21	0	0	0	0
September 2017	100	100	67	67	67	67	6	0	100	100	33	10	0	0	0	0
September 2018	100	100	50	50	50	50	6	0	100	100	21	0	0	0	0	0
September 2019	100	35	35	35	35	35	6	0	100	97	9	0	0	0	0	0
September 2020	100	20	20	20	20	20	6	0	100	78	0	0	0	0	0	0
September 2021	100	7	7	7	7	7	6	0	100	60	0	0	0	0	0	0
September 2022	100	0	0	0	0	0	6	0	100	42	0	0	0	0	0	0
September 2023	100	0	0	0	0	0	6	0	100	23	0	0	0	0	0	0
September 2024	100	0	0	0	0	0	6	0	100	5	0	0	0	0	0	0
September 2025	100	0	0	0	0	0	6	0	100	0	0	0	0	0	0	0
September 2026	100	0	0	0	0	0	6	0	100	0	0	0	0	0	0	0
September 2027	100	0	0	0	0	0	6	0	100	0	0	0	0	0	0	0
September 2028	100	0	0	0	0	0	6	0	100	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	6	0	88	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.9	18.3	17.2	17.2	17.2	17.2	9.4	2.5	28.5	20.6	14.5	10.6	2.3	1.7	1.6	0.8

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

Date	AC, AS and AT Classes								AW Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	140%	152%	206%	240%	250%	500%	0%	100%	140%	152%	206%	240%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2002	100	100	100	100	100	100	100	100	93	93	93	93	93	93	93	93
September 2003	100	100	100	100	100	100	100	100	85	85	85	85	85	85	85	85
September 2004	100	100	100	100	100	64	18	0	77	77	77	77	77	0	0	0
September 2005	100	100	100	100	100	0	0	0	68	68	68	68	68	0	0	0
September 2006	100	100	100	100	30	0	0	0	58	58	58	58	0	0	0	0
September 2007	100	100	100	100	0	0	0	0	48	48	48	48	0	0	0	0
September 2008	100	100	100	100	0	0	0	0	37	37	37	37	0	0	0	0
September 2009	100	100	100	100	0	0	0	0	26	26	26	26	0	0	0	0
September 2010	100	100	100	100	0	0	0	0	14	14	14	14	0	0	0	0
September 2011	100	100	100	100	0	0	0	0	*	*	*	*	0	0	0	0
September 2012	100	100	100	100	0	0	0	0	0	0	0	0	0	0	0	0
September 2013	100	100	100	100	0	0	0	0	0	0	0	0	0	0	0	0
September 2014	100	100	100	100	0	0	0	0	0	0	0	0	0	0	0	0
September 2015	100	100	100	100	0	0	0	0	0	0	0	0	0	0	0	0
September 2016	100	100	100	100	0	0	0	0	0	0	0	0	0	0	0	0
September 2017	100	100	100	100	0	0	0	0	0	0	0	0	0	0	0	0
September 2018	100	100	100	98	0	0	0	0	0	0	0	0	0	0	0	0
September 2019	100	100	100	52	0	0	0	0	0	0	0	0	0	0	0	0
September 2020	100	100	87	8	0	0	0	0	0	0	0	0	0	0	0	0
September 2021	100	100	37	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2022	100	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2023	100	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2024	100	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2025	100	45	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2026	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2027	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2028	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2029	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2030	87	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.1	24.0	19.8	18.1	4.8	3.1	2.9	1.4	5.6	5.6	5.6	5.6	3.6	2.6	2.4	1.3

Date	AX Class								AY Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	140%	152%	206%	240%	250%	500%	0%	100%	140%	152%	206%	240%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2002	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2003	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	0
September 2004	100	100	100	100	100	30	0	0	100	100	100	100	100	100	0	0
September 2005	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	0
September 2006	100	100	100	100	0	0	0	0	100	100	100	100	0	0	0	0
September 2007	100	100	100	100	0	0	0	0	100	100	100	100	0	0	0	0
September 2008	100	100	100	100	0	0	0	0	100	100	100	100	0	0	0	0
September 2009	100	100	100	100	0	0	0	0	100	100	100	100	0	0	0	0
September 2010	100	100	100	100	0	0	0	0	100	100	100	100	0	0	0	0
September 2011	100	100	100	100	0	0	0	0	100	100	100	100	0	0	0	0
September 2012	86	86	86	86	0	0	0	0	100	100	100	100	0	0	0	0
September 2013	71	71	71	71	0	0	0	0	100	100	100	100	0	0	0	0
September 2014	55	55	55	55	0	0	0	0	100	100	100	100	0	0	0	0
September 2015	37	37	37	37	0	0	0	0	100	100	100	100	0	0	0	0
September 2016	19	19	19	19	0	0	0	0	100	100	100	100	0	0	0	0
September 2017	0	0	0	0	0	0	0	0	99	99	99	99	0	0	0	0
September 2018	0	0	0	0	0	0	0	0	78	78	78	69	0	0	0	0
September 2019	0	0	0	0	0	0	0	0	55	55	55	0	0	0	0	0
September 2020	0	0	0	0	0	0	0	0	31	31	0	0	0	0	0	0
September 2021	0	0	0	0	0	0	0	0	5	5	0	0	0	0	0	0
September 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.2	13.2	13.2	13.2	4.5	3.0	2.8	1.4	18.2	18.2	18.0	17.0	4.8	3.1	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” above.

Date	AZ Class								AD, AU and AV Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	140%	152%	206%	240%	250%	500%	0%	100%	140%	152%	206%	240%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2002	107	107	107	107	107	107	107	107	100	100	100	100	100	100	100	100
September 2003	114	114	114	114	114	114	114	0	100	100	100	100	100	100	100	0
September 2004	122	122	122	122	122	122	71	0	100	100	100	100	100	100	100	0
September 2005	131	131	131	131	131	0	0	0	100	100	100	100	100	0	0	0
September 2006	140	140	140	140	116	0	0	0	100	100	100	100	100	0	0	0
September 2007	150	150	150	150	0	0	0	0	100	100	100	100	72	0	0	0
September 2008	160	160	160	160	0	0	0	0	100	100	100	100	33	0	0	0
September 2009	171	171	171	171	0	0	0	0	100	100	100	100	13	0	0	0
September 2010	183	183	183	183	0	0	0	0	100	100	100	100	4	0	0	0
September 2011	196	196	196	196	0	0	0	0	100	100	100	100	0	0	0	0
September 2012	210	210	210	210	0	0	0	0	100	100	100	100	0	0	0	0
September 2013	224	224	224	224	0	0	0	0	100	100	100	100	0	0	0	0
September 2014	240	240	240	240	0	0	0	0	100	100	100	100	0	0	0	0
September 2015	257	257	257	257	0	0	0	0	100	100	100	100	0	0	0	0
September 2016	274	274	274	274	0	0	0	0	100	100	100	100	0	0	0	0
September 2017	294	294	294	294	0	0	0	0	100	100	100	100	0	0	0	0
September 2018	314	314	314	314	0	0	0	0	100	100	100	100	0	0	0	0
September 2019	336	336	336	203	0	0	0	0	100	100	100	100	0	0	0	0
September 2020	359	359	339	30	0	0	0	0	100	100	100	100	0	0	0	0
September 2021	384	384	143	0	0	0	0	0	100	100	100	61	0	0	0	0
September 2022	389	389	0	0	0	0	0	0	100	100	85	14	0	0	0	0
September 2023	389	389	0	0	0	0	0	0	100	100	30	0	0	0	0	0
September 2024	389	389	0	0	0	0	0	0	100	100	0	0	0	0	0	0
September 2025	389	173	0	0	0	0	0	0	100	100	0	0	0	0	0	0
September 2026	389	0	0	0	0	0	0	0	100	66	0	0	0	0	0	0
September 2027	389	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2028	389	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2029	389	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2030	337	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.1	24.0	19.9	18.3	5.2	3.3	3.0	1.5	29.3	25.2	21.7	20.3	6.8	3.7	3.4	1.5

Date	AE, AG, AH, FE, SE, SQ, SL, SO, SN, ST and SF Classes								AJ, FK, SP, SK, FJ and SJ Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	140%	152%	206%	240%	250%	500%	0%	100%	140%	152%	206%	240%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2002	100	100	100	100	100	100	100	100	100	100	100	98	89	84	82	42
September 2003	100	100	100	100	100	100	100	0	100	100	100	94	66	48	43	0
September 2004	100	100	100	100	100	100	100	0	100	100	100	88	37	6	0	0
September 2005	100	100	100	100	100	98	76	0	100	100	100	84	15	0	0	0
September 2006	100	100	100	100	100	56	31	0	100	100	100	81	0	0	0	0
September 2007	100	100	100	100	100	29	2	0	100	100	100	78	0	0	0	0
September 2008	100	100	100	100	100	13	0	0	100	100	100	76	0	0	0	0
September 2009	100	100	100	100	100	7	0	0	100	100	100	75	0	0	0	0
September 2010	100	100	100	100	100	7	0	0	100	100	99	74	0	0	0	0
September 2011	100	100	100	100	97	7	0	0	100	100	95	70	0	0	0	0
September 2012	100	100	100	100	92	7	0	0	100	100	90	64	0	0	0	0
September 2013	100	100	100	100	86	7	0	0	100	100	82	57	0	0	0	0
September 2014	100	100	100	100	79	7	0	0	100	100	73	49	0	0	0	0
September 2015	100	100	100	100	73	7	0	0	100	100	63	40	0	0	0	0
September 2016	100	100	100	100	66	7	0	0	100	100	53	31	0	0	0	0
September 2017	100	100	100	100	60	7	0	0	100	100	42	22	0	0	0	0
September 2018	100	100	100	100	53	7	0	0	100	100	32	13	0	0	0	0
September 2019	100	100	100	100	48	7	0	0	100	97	21	4	0	0	0	0
September 2020	100	100	100	100	42	7	0	0	100	81	11	0	0	0	0	0
September 2021	100	100	100	100	37	7	0	0	100	65	1	0	0	0	0	0
September 2022	100	100	100	100	32	6	0	0	100	49	0	0	0	0	0	0
September 2023	100	100	100	89	27	5	0	0	100	33	0	0	0	0	0	0
September 2024	100	100	93	74	22	4	0	0	100	17	0	0	0	0	0	0
September 2025	100	100	76	61	17	3	0	0	100	2	0	0	0	0	0	0
September 2026	100	100	61	48	14	3	0	0	100	0	0	0	0	0	0	0
September 2027	100	95	46	36	10	2	0	0	100	0	0	0	0	0	0	0
September 2028	100	68	33	26	7	2	0	0	100	0	0	0	0	0	0	0
September 2029	100	43	20	16	4	1	0	0	90	0	0	0	0	0	0	0
September 2030	100	18	9	7	2	1	0	0	11	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.7	27.8	25.9	25.1	18.2	6.6	4.7	1.8	28.5	21.0	15.1	11.5	2.6	1.9	1.8	0.9

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

Date	AN Class								AK Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	140%	152%	206%	240%	250%	500%	0%	100%	140%	152%	206%	240%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2002	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2003	100	100	100	100	100	100	100	100	0	100	100	100	100	100	100	0
September 2004	100	100	100	100	100	45	0	0	100	100	100	100	100	100	83	0
September 2005	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	0
September 2006	100	100	100	100	0	0	0	0	100	100	100	100	96	0	0	0
September 2007	100	100	100	100	0	0	0	0	100	100	100	100	34	0	0	0
September 2008	100	100	100	100	0	0	0	0	100	100	100	100	0	0	0	0
September 2009	100	100	100	100	0	0	0	0	100	100	100	100	0	0	0	0
September 2010	100	100	100	100	0	0	0	0	100	100	100	100	0	0	0	0
September 2011	100	100	100	100	0	0	0	0	100	100	100	100	0	0	0	0
September 2012	100	100	100	100	0	0	0	0	100	100	100	100	0	0	0	0
September 2013	100	100	100	100	0	0	0	0	100	100	100	100	0	0	0	0
September 2014	100	100	100	100	0	0	0	0	100	100	100	100	0	0	0	0
September 2015	100	100	100	100	0	0	0	0	100	100	100	100	0	0	0	0
September 2016	100	100	100	100	0	0	0	0	100	100	100	100	0	0	0	0
September 2017	100	100	100	100	0	0	0	0	100	100	100	100	0	0	0	0
September 2018	100	100	100	97	0	0	0	0	100	100	100	100	0	0	0	0
September 2019	100	100	100	28	0	0	0	0	100	100	100	100	0	0	0	0
September 2020	100	100	81	0	0	0	0	0	100	100	100	71	0	0	0	0
September 2021	100	100	4	0	0	0	0	0	100	100	100	23	0	0	0	0
September 2022	100	100	0	0	0	0	0	0	100	100	48	0	0	0	0	0
September 2023	100	100	0	0	0	0	0	0	100	100	0	0	0	0	0	0
September 2024	100	100	0	0	0	0	0	0	100	100	0	0	0	0	0	0
September 2025	100	16	0	0	0	0	0	0	100	100	0	0	0	0	0	0
September 2026	100	0	0	0	0	0	0	0	100	28	0	0	0	0	0	0
September 2027	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2028	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2029	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2030	80	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.1	23.7	19.4	17.7	4.5	3.0	2.8	1.4	29.3	24.8	21.0	19.5	5.8	3.5	3.2	1.5

Date	AL Class								A and EA Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	140%	152%	206%	240%	250%	500%	0%	100%	140%	152%	206%	240%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2002	100	100	100	100	100	100	100	100	100	100	100	99	94	91	90	67
September 2003	100	100	100	100	100	100	100	0	100	100	100	96	81	71	68	0
September 2004	100	100	100	100	100	100	100	0	100	100	100	93	64	47	42	0
September 2005	100	100	100	100	100	87	67	0	100	100	100	91	52	29	22	0
September 2006	100	100	100	100	100	50	27	0	100	100	100	89	43	17	9	0
September 2007	100	100	100	100	100	25	2	0	100	100	100	88	37	9	1	0
September 2008	100	100	100	100	99	12	0	0	100	100	100	87	33	4	0	0
September 2009	100	100	100	100	93	6	0	0	100	100	100	86	31	2	0	0
September 2010	100	100	100	100	90	6	0	0	100	100	100	85	30	2	0	0
September 2011	100	100	100	100	86	6	0	0	100	100	97	83	29	2	0	0
September 2012	100	100	100	100	82	6	0	0	100	100	94	80	27	2	0	0
September 2013	100	100	100	100	76	6	0	0	100	100	90	76	25	2	0	0
September 2014	100	100	100	100	70	6	0	0	100	100	85	71	24	2	0	0
September 2015	100	100	100	100	65	6	0	0	100	100	79	66	22	2	0	0
September 2016	100	100	100	100	59	6	0	0	100	100	73	61	20	2	0	0
September 2017	100	100	100	100	53	6	0	0	100	100	67	56	18	2	0	0
September 2018	100	100	100	100	48	6	0	0	100	100	61	51	16	2	0	0
September 2019	100	100	100	100	42	6	0	0	100	98	55	46	14	2	0	0
September 2020	100	100	100	100	37	6	0	0	100	89	50	41	13	2	0	0
September 2021	100	100	100	100	33	6	0	0	100	80	44	36	11	2	0	0
September 2022	100	100	100	93	28	6	0	0	100	71	38	31	9	2	0	0
September 2023	100	100	98	79	24	5	0	0	100	62	33	26	8	2	0	0
September 2024	100	100	82	66	19	4	0	0	100	53	28	22	6	1	0	0
September 2025	100	100	68	54	15	3	0	0	100	45	23	18	5	1	0	0
September 2026	100	100	54	43	12	2	0	0	100	36	18	14	4	1	0	0
September 2027	100	84	41	32	9	2	0	0	100	28	14	11	3	1	0	0
September 2028	100	61	29	23	6	1	0	0	100	20	10	8	2	*	0	0
September 2029	100	38	18	14	4	1	0	0	94	13	6	5	1	*	0	0
September 2030	100	16	8	6	2	1	0	0	49	5	3	2	1	*	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.7	27.5	25.5	24.6	17.1	6.3	4.5	1.8	29.0	23.6	19.2	16.7	7.8	3.5	2.9	1.3

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

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

Date	OD Class								OG Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	140%	152%	206%	240%	250%	500%	0%	100%	140%	152%	206%	240%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2002	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2005	100	100	100	100	100	100	100	99	100	100	100	100	100	100	100	97
September 2006	100	100	100	100	100	100	100	58	100	100	100	100	100	100	100	0
September 2007	100	100	100	100	100	100	100	30	100	100	100	100	100	100	100	0
September 2008	100	97	97	97	97	97	97	11	100	89	89	89	89	89	89	0
September 2009	100	78	78	78	78	78	78	0	100	24	24	24	24	24	24	0
September 2010	100	60	60	60	60	60	60	0	100	0	0	0	0	0	0	0
September 2011	100	45	45	45	45	45	45	0	100	0	0	0	0	0	0	0
September 2012	100	32	32	32	32	32	32	0	100	0	0	0	0	0	0	0
September 2013	100	20	20	20	20	20	20	0	100	0	0	0	0	0	0	0
September 2014	100	11	11	11	11	11	11	0	100	0	0	0	0	0	0	0
September 2015	100	3	3	3	3	3	3	0	100	0	0	0	0	0	0	0
September 2016	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2017	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2018	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2019	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2020	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2021	92	0	0	0	0	0	0	0	72	0	0	0	0	0	0	0
September 2022	76	0	0	0	0	0	0	0	17	0	0	0	0	0	0	0
September 2023	59	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2024	40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2025	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	22.4	10.0	10.0	10.0	10.0	10.0	10.0	5.5	20.4	7.6	7.6	7.6	7.6	7.6	7.6	4.3

Date	PE, PL and PN Classes								PB, PU and PD Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	140%	152%	206%	240%	250%	500%	0%	100%	140%	152%	206%	240%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2002	100	99	99	99	99	99	99	99	100	100	100	100	100	100	100	100
September 2003	98	84	84	84	84	84	84	84	100	100	100	100	100	100	100	100
September 2004	95	65	65	65	65	65	65	45	100	91	91	91	91	91	91	42
September 2005	93	47	47	47	47	47	47	0	100	47	47	47	47	47	47	0
September 2006	90	29	29	29	29	29	29	0	100	5	5	5	5	5	5	0
September 2007	86	13	13	13	13	13	13	0	100	0	0	0	0	0	0	0
September 2008	83	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2009	79	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2010	75	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2011	71	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2012	66	0	0	0	0	0	0	0	93	0	0	0	0	0	0	0
September 2013	60	0	0	0	0	0	0	0	80	0	0	0	0	0	0	0
September 2014	54	0	0	0	0	0	0	0	65	0	0	0	0	0	0	0
September 2015	48	0	0	0	0	0	0	0	50	0	0	0	0	0	0	0
September 2016	41	0	0	0	0	0	0	0	32	0	0	0	0	0	0	0
September 2017	33	0	0	0	0	0	0	0	13	0	0	0	0	0	0	0
September 2018	24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2019	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2020	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.7	3.9	3.9	3.9	3.9	3.9	3.9	2.9	13.9	4.0	4.0	4.0	4.0	4.0	4.0	3.0

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

Date	OA and LX Classes								PT Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	140%	152%	206%	240%	250%	500%	0%	100%	140%	152%	206%	240%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2002	100	99	99	99	99	99	99	99	100	98	98	98	98	98	98	98
September 2003	96	76	76	76	76	76	76	76	95	68	68	68	68	68	68	68
September 2004	93	48	48	48	48	48	48	18	90	32	32	32	32	32	32	15
September 2005	89	21	21	21	21	21	21	0	85	17	17	17	17	17	17	0
September 2006	85	0	0	0	0	0	0	0	79	2	2	2	2	2	2	0
September 2007	80	0	0	0	0	0	0	0	72	0	0	0	0	0	0	0
September 2008	75	0	0	0	0	0	0	0	65	0	0	0	0	0	0	0
September 2009	69	0	0	0	0	0	0	0	57	0	0	0	0	0	0	0
September 2010	63	0	0	0	0	0	0	0	49	0	0	0	0	0	0	0
September 2011	56	0	0	0	0	0	0	0	40	0	0	0	0	0	0	0
September 2012	49	0	0	0	0	0	0	0	33	0	0	0	0	0	0	0
September 2013	41	0	0	0	0	0	0	0	28	0	0	0	0	0	0	0
September 2014	32	0	0	0	0	0	0	0	23	0	0	0	0	0	0	0
September 2015	22	0	0	0	0	0	0	0	18	0	0	0	0	0	0	0
September 2016	12	0	0	0	0	0	0	0	11	0	0	0	0	0	0	0
September 2017	*	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0
September 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.2	3.0	3.0	3.0	3.0	3.0	3.0	2.5	9.0	2.7	2.7	2.7	2.7	2.7	2.7	2.3

Date	PJ Class								FX and SX† Classes						ED, ID†, DA, DB, DC, DE, DH and DM Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption						PSA Prepayment Assumption							
	0%	100%	140%	152%	206%	240%	250%	500%	0%	100%	400%	700%	900%	1100%	0%	100%	300%	600%	800%	1000%		
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
September 2002	100	100	100	100	100	100	100	100	100	95	83	71	62	54	96	91	81	68	58	49		
September 2003	100	100	100	100	100	100	100	100	99	89	63	41	29	19	93	79	60	34	20	8		
September 2004	100	100	100	100	100	100	100	100	99	83	47	24	13	6	88	69	42	13	0	0		
September 2005	100	100	100	100	100	100	100	61	98	77	36	14	6	2	83	58	28	*	0	0		
September 2006	100	100	100	100	100	100	100	0	97	72	27	8	3	1	78	48	17	0	0	0		
September 2007	100	82	82	82	82	82	82	0	97	67	20	4	1	*	72	39	8	0	0	0		
September 2008	100	50	50	50	50	50	50	0	96	62	15	3	1	*	66	30	1	0	0	0		
September 2009	100	0	0	0	0	0	0	0	95	57	11	1	*	*	58	22	0	0	0	0		
September 2010	100	0	0	0	0	0	0	0	94	53	8	1	*	*	50	14	0	0	0	0		
September 2011	100	0	0	0	0	0	0	0	93	49	6	*	*	*	41	6	0	0	0	0		
September 2012	100	0	0	0	0	0	0	0	92	45	5	*	*	*	31	0	0	0	0	0		
September 2013	100	0	0	0	0	0	0	0	90	41	3	*	*	*	20	0	0	0	0	0		
September 2014	100	0	0	0	0	0	0	0	89	38	3	*	*	*	8	0	0	0	0	0		
September 2015	100	0	0	0	0	0	0	0	87	35	2	*	*	*	0	0	0	0	0	0		
September 2016	100	0	0	0	0	0	0	0	85	31	1	*	*	*	0	0	0	0	0	0		
September 2017	100	0	0	0	0	0	0	0	83	28	1	*	*	*	0	0	0	0	0	0		
September 2018	96	0	0	0	0	0	0	0	80	26	1	*	*	*	0	0	0	0	0	0		
September 2019	84	0	0	0	0	0	0	0	77	23	1	*	*	0	0	0	0	0	0	0		
September 2020	72	0	0	0	0	0	0	0	74	20	*	*	*	0	0	0	0	0	0	0		
September 2021	26	0	0	0	0	0	0	0	70	18	*	*	*	0	0	0	0	0	0	0		
September 2022	0	0	0	0	0	0	0	0	66	15	*	*	*	0	0	0	0	0	0	0		
September 2023	0	0	0	0	0	0	0	0	62	13	*	*	*	0	0	0	0	0	0	0		
September 2024	0	0	0	0	0	0	0	0	57	11	*	*	*	0	0	0	0	0	0	0		
September 2025	0	0	0	0	0	0	0	0	51	9	*	*	*	0	0	0	0	0	0	0		
September 2026	0	0	0	0	0	0	0	0	45	7	*	*	*	0	0	0	0	0	0	0		
September 2027	0	0	0	0	0	0	0	0	38	5	*	*	*	0	0	0	0	0	0	0		
September 2028	0	0	0	0	0	0	0	0	30	3	*	*	*	0	0	0	0	0	0	0		
September 2029	0	0	0	0	0	0	0	0	21	1	*	*	*	0	0	0	0	0	0	0		
September 2030	0	0	0	0	0	0	0	0	11	0	0	0	0	0	0	0	0	0	0	0		
September 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)**	19.3	6.8	6.8	6.8	6.8	6.8	6.8	4.0	22.3	11.2	3.9	2.2	1.7	1.3	8.4	5.1	2.9	1.7	1.3	1.1		

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

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

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

Date	EG, IG† and G Classes						HC Class						GA, GB, GC, GD, GE and GH Classes					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	300%	600%	800%	1000%	0%	100%	300%	600%	800%	1000%	0%	100%	300%	600%	800%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2002	100	100	100	100	100	100	100	100	100	100	100	100	97	92	84	73	65	57
September 2003	100	100	100	100	100	100	100	100	100	100	100	100	94	83	66	45	33	23
September 2004	100	100	100	100	100	53	100	100	100	100	100	54	90	74	52	27	16	9
September 2005	100	100	100	100	49	20	100	100	100	100	50	20	86	65	40	16	8	3
September 2006	100	100	100	60	24	7	100	100	100	62	24	8	82	57	30	10	4	1
September 2007	100	100	100	35	11	3	100	100	96	36	12	3	77	49	23	6	2	*
September 2008	100	100	100	20	5	1	100	100	56	21	5	1	71	42	17	3	1	*
September 2009	100	100	75	11	2	*	100	100	23	12	2	*	65	35	12	2	*	*
September 2010	100	100	52	6	1	*	100	90	0	6	1	*	58	28	9	1	*	*
September 2011	100	100	35	3	*	*	100	43	0	3	*	*	51	21	6	1	*	*
September 2012	100	92	22	2	*	*	100	0	0	2	*	*	43	15	4	*	*	*
September 2013	100	55	11	1	*	*	100	0	0	1	*	*	33	9	2	*	*	*
September 2014	100	20	4	*	*	*	37	0	0	*	*	*	23	3	1	*	*	*
September 2015	71	0	0	0	0	0	0	0	0	0	0	0	12	0	0	0	0	0
September 2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.3	12.2	9.5	5.9	4.4	3.4	12.8	9.9	7.3	5.9	4.4	3.4	9.4	6.2	4.0	2.4	1.8	1.4

Date	TV, IV† and TU Classes					TW Class					TP Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	200%	300%	500%	0%	100%	200%	300%	500%	0%	100%	200%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2002	99	94	94	94	94	100	100	100	100	100	99	96	96	96	96
September 2003	93	50	50	50	50	100	100	100	100	100	95	65	65	65	65
September 2004	86	0	0	0	0	100	88	88	88	0	90	27	27	27	0
September 2005	78	0	0	0	0	100	0	0	0	0	85	0	0	0	0
September 2006	70	0	0	0	0	100	0	0	0	0	79	0	0	0	0
September 2007	60	0	0	0	0	100	0	0	0	0	73	0	0	0	0
September 2008	50	0	0	0	0	100	0	0	0	0	66	0	0	0	0
September 2009	39	0	0	0	0	100	0	0	0	0	58	0	0	0	0
September 2010	27	0	0	0	0	100	0	0	0	0	50	0	0	0	0
September 2011	14	0	0	0	0	100	0	0	0	0	41	0	0	0	0
September 2012	0	0	0	0	0	100	0	0	0	0	31	0	0	0	0
September 2013	0	0	0	0	0	65	0	0	0	0	20	0	0	0	0
September 2014	0	0	0	0	0	27	0	0	0	0	8	0	0	0	0
September 2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.7	2.0	2.0	2.0	1.9	12.4	3.4	3.3	3.3	2.7	8.5	2.4	2.4	2.4	2.2

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

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

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

Characteristics of the R and RL Classes

The R and RL Classes will not have principal balances and will not bear interest. If any assets of the Trust remain after the principal balances of all Classes, including the Group 2 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 2 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 2 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” or a foreign person subject to United States income taxation on a net basis on income derived from that Certificate. Any transferee of an R or RL Certificate must execute and deliver an affidavit and an Internal Revenue Service Form W-9 (or, if applicable, a Form W-8ECI) 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” or a foreign person subject to United States income taxation on a net basis on income derived from that Certificate 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” or a foreign person subject to United States income taxation on a net basis on income derived from that Certificate. 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” 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 "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 September 28, 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 Certificates*—Treatment of Original Issue Discount” in the REMIC Prospectus. In addition, certain Classes of REMIC Certificates may be treated as having been issued at a premium. See “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*—Regular Certificates Purchased at a Premium” in the REMIC Prospectus.

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

<u>Certificate Group</u>	<u>PSA Prepayment Assumption</u>
1	206%
3	700%
4	600%
5	200%

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

Taxation of Beneficial Owners of Residual Certificates

In addition to the MBS described in this prospectus supplement, the assets of the Lower Tier REMIC include the MBS backing the Group 2 Classes (the “Group 2 MBS”), and the Lower Tier REMIC will issue Lower Tier Regular Interests in respect of the Group 2 MBS. Likewise, the assets of the REMIC constituted by the Trust will include the Lower Tier Regular Interests in respect of the Group 2 MBS, and the REMIC constituted by the Trust will issue the Group 2 Classes, in addition to the Group 1, 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 2 MBS, the Group 2 Classes, and the Lower Tier Regular Interests issued in respect of the Group 2 MBS and the Group 2 Classes. See the Related Prospectus Supplement for a description of the Group 2 MBS and the Group 2 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 120% of the “federal long-term rate”. The rate will be published on or about August 20, 2001. See “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Residual Certificates*—Treatment of Excess Inclusions” and “—*Foreign Investors*—Residual Certificates” in the REMIC Prospectus.

Taxation of Beneficial Owners of RCR Certificates

General. The RCR Classes will be created, sold and administered pursuant to an arrangement that will be classified as a grantor trust under subpart E, part I of subchapter J of the Code. The REMIC Certificates that are exchanged for RCR Certificates (including any exchanges effective on the Settlement Date) will be the assets of the trust, and the RCR Certificates will represent an

ownership interest in those REMIC Certificates. For a general discussion of the federal income tax treatment of beneficial owners of REMIC Certificates, see “Certain Federal Income Tax Consequences” in the REMIC Prospectus.

The RCR Classes will represent the beneficial ownership of the underlying REMIC Certificates set forth in Schedule 1. The ownership interest represented by RCR Certificates will be one of two types. A Certificate of a Strip RCR Class (a “Strip RCR Certificate”) will represent the right to receive a disproportionate part of the principal or interest payments on one or more underlying REMIC Certificates. A Certificate of a Combination RCR Class (a “Combination RCR Certificate”) will represent beneficial ownership of undivided interests in (i) two or more underlying REMIC Certificates or (ii) two or more underlying Strip RCR Certificates.

The PR, RI, PA, LD, IB, LG, PW, LJ, OB, IC, LH, LK, OC, IP, LM, LN, LT, IT, LV and LW Classes are Strip RCR Classes. The remaining RCR Classes are Combination RCR Classes.

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

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

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

The rules of Section 1286 of the Code also apply if (i) a beneficial owner of REMIC Certificates exchanges them for Strip RCR Certificates, (ii) the beneficial owner sells some, but not all, of the Strip RCR Certificates, and (iii) the combination of retained Strip RCR Certificates cannot be exchanged for the related REMIC Certificates. As of the date of such a sale, the beneficial owner must

allocate its basis in the REMIC Certificates between the part of the REMIC Certificates underlying the Strip RCR Certificates sold and the part of the REMIC Certificates underlying the Strip RCR Certificates retained in proportion to their relative fair market values. Section 1286 of the Code treats the beneficial owner as purchasing the Strip RCR Certificates retained for the amount of the basis allocated to the retained Certificates, and the beneficial owner must then accrue any OID with respect to the retained Certificates as described above. Section 1286 does not apply, however, if a beneficial owner exchanges REMIC Certificates for the related RCR Certificates and retains all the RCR Certificates, see “—*Exchanges*” below.

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

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

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 or Strip RCR 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 or Strip RCR 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 and should account for its ownership interest in each underlying Strip RCR Certificate as described under “—*Strip RCR Classes*” above. When a beneficial owner sells a Combination RCR Certificate, the owner must allocate the sale proceeds among the underlying REMIC Certificates or Strip RCR 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 (or Strip RCR 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 (or Strip RCR 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 Salomon Smith Barney Inc. (the “Dealer”) in exchange for the Trust MBS and the Underlying REMIC Certificates. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

Increase in Certificates. Before the Settlement Date, we and the Dealer may agree to offer Group 1 or Group 3 Classes in addition to those contemplated as of the date of this prospectus supplement. In this event, we will increase the related Trust MBS in principal balance, but we expect that all these additional Trust MBS will have the same characteristics as described under “Description of the Certificates—The Trust MBS.” The proportion that the original principal balance of each Group 1 or Group 3 Class bears to the aggregate original principal balance of all Group 1 or Group 3 Classes, respectively, will remain the same. In addition, the dollar amounts shown in the Principal Balance Schedules will be increased to correspond to the increase of the principal balances of the applicable Classes.

LEGAL MATTERS

Sidley Austin Brown & Wood LLP will provide legal representation for Fannie Mae. Cleary, Gottlieb, Steen & Hamilton will provide legal representation for the Dealer.

Underlying REMIC Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type (1)	Final Distribution Date	Principal Type (1)	Original Principal Balance of Class	September 2001 Class Factor	Principal Balance in the Lower Tier REMIC as of Issue Date	Approximate Weighted Average WAC (in months)	Approximate Weighted Average WALA (in months)	Underlying Security Type	Class Group
2001-42	HC	August 2001	313920B74	6.0%	FIX	September 2016	TAC/AD	\$ 50,312,546	1.00000000	\$ 29,263,419	163	13	MBS	4
2001-42	ZH	August 2001	313920B82	6.0	FIX/Z	September 2016	SUP	35,500,000	0.70444496	12,350,789	163	13	MBS	4
2001-42	HE	August 2001	313920K66	6.0	FIX	May 2015	TAC/AD	245,000,000	0.98742735	119,478,709	163	13	MBS	4
2001-42	HD	August 2001	313920K58	6.0	FIX	September 2016	PT	330,812,546	0.95897223	94,363,987	163	13	MBS	4
2001-42	OA	August 2001	313920E89	5.5	FIX	June 2018	PAC	102,465,375	1.00000000	86,000,000	356	4	MBS	5

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

Available Recombinations (1)

REMIC Certificates			RCR Certificates					
Classes	Original Principal or Notional Principal Balances	RCR Classes	Original Principal or Notional Principal Balances	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 1 LA	\$374,882,083	PR RI	\$ 374,882,083 28,837,083 (3)	6.0000% 6.5000	FIX FIX/IO	PAC NTL	313921YG7 313921YJ1	November 2014 November 2014
Recombination 2 LA	374,882,083	PA RI	374,882,083 57,674,166 (3)	5.5000 6.5000	FIX FIX/IO	PAC NTL	313921YH5 313921YJ1	November 2014 November 2014
Recombination 3 LB	424,666,667	LD IB	424,666,667 32,666,666 (3)	6.0000 6.5000	FIX FIX/IO	PAC NTL	313921YK8 313921YP7	February 2021 February 2021
Recombination 4 LB	424,666,667	LG IB	424,666,667 65,333,333 (3)	5.5000 6.5000	FIX FIX/IO	PAC NTL	313921YL6 313921YP7	February 2021 February 2021
Recombination 5 LB	424,666,667	PW IB	424,666,667 78,400,000 (3)	5.3000 6.5000	FIX FIX/IO	PAC NTL	313921YM4 313921YP7	February 2021 February 2021
Recombination 6 LB	424,666,667	LJ IB	424,666,667 85,750,000 (3)	5.1875 6.5000	FIX FIX/IO	PAC NTL	313921YN2 313921YP7	February 2021 February 2021
Recombination 7 LC	64,166,667	OB IC	64,166,667 4,935,897 (3)	6.0000 6.5000	FIX FIX/IO	PAC NTL	313921YQ5 313921YT9	October 2021 October 2021
Recombination 8 LC	64,166,667	LH IC	64,166,667 9,871,794 (3)	5.5000 6.5000	FIX FIX/IO	PAC NTL	313921YR3 313921YT9	October 2021 October 2021
Recombination 9 LC	64,166,667	LK IC	64,166,667 12,956,730 (3)	5.1875 6.5000	FIX FIX/IO	PAC NTL	313921YS1 313921YT9	October 2021 October 2021
Recombination 10 PC	324,625,000	OC IP	324,625,000 24,971,153 (3)	6.0000 6.5000	FIX FIX/IO	PAC NTL	313921YU6 313921YX0	October 2024 October 2024
Recombination 11 PC	324,625,000	LM IP	324,625,000 37,456,730 (3)	5.7500 6.5000	FIX FIX/IO	PAC NTL	313921YV4 313921YX0	October 2024 October 2024

REMIC Certificates			RCR Certificates					
Classes	Original Principal or Notional Balances	RCR Classes	Original Principal or Notional Balances	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 12 PC	\$324,625,000	LN IP	\$ 324,625,000 49,942,307 (3)	5.5000% 6.5000	FIX FIX/IO	PAC NTL	313921YW2 313921YX0	October 2024 October 2024
Recombination 13 OT	122,500,000	LT IT	122,500,000 9,423,076 (3)	6.0000 6.5000	FIX FIX/IO	PAC NTL	313921YY8 313921YZ5	September 2025 September 2025
Recombination 14 LA LB LC PC	374,882,083 424,666,667 64,166,667 324,625,000	PE	1,188,340,417	6.5000	FIX	PAC	313921ZA9	October 2024
Recombination 15 LD OB	424,666,667 64,166,667	PB	488,833,334	6.0000	FIX	PAC	313921ZB7	October 2021
Recombination 16 LG LH	424,666,667 64,166,667	PU	488,833,334	5.5000	FIX	PAC	313921ZC5	October 2021
Recombination 17 PR LD OB OC	374,882,083 424,666,667 64,166,667 324,625,000	PL	1,188,340,417	6.0000	FIX	PAC	313921ZD3	October 2024
Recombination 18 PA LG LH LN	374,882,083 424,666,667 64,166,667 324,625,000	PN	1,188,340,417	5.5000	FIX	PAC	313921ZE1	October 2024
Recombination 19 PR LD	374,882,083 424,666,667	OA	799,548,750	6.0000	FIX	PAC	313921ZF8	February 2021
Recombination 20 LJ LK	424,666,667 64,166,667	PD	488,833,334	5.1875	FIX	PAC	313921ZG6	October 2021
Recombination 21 PA LG LH	374,882,083 178,360,000 26,950,000	PT	580,192,083	5.5000	FIX	PAC	313921ZH4	October 2021
Recombination 22 LT OC	122,500,000 64,925,000	PJ	187,425,000	6.0000	FIX	PAC	313921ZJ0	September 2025

REMIC Certificates			RCR Certificates					
Classes	Original Principal or Notional Balances	RCR Classes	Original Principal or Notional Balances	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 23								
OT	\$122,500,000	OD	\$ 915,250,000	6.5000%	FIX	PAC	313921XW3	June 2030
OU	140,000,000							
OW	2,916,667							
OH	649,833,333							
Recombination 24								
OT	122,500,000	OG	265,416,667	6.5000	FIX	PAC	313921XX1	October 2026
OU	140,000,000							
OW	2,916,667							
Recombination 25								
EP	265,500,000	OM	265,500,000	5.5000	FIX	PAC	313921XZ6	October 2031
OJ	224,653,846 (3)							
Recombination 26								
EP	265,500,000	ON	265,500,000	5.7500	FIX	PAC	313921YA0	October 2031
OJ	234,865,384 (3)							
Recombination 27								
EP	265,500,000	OP	265,500,000	6.0000	FIX	PAC	313921YB8	October 2031
OJ	245,076,923 (3)							
Recombination 28								
EP	263,320,000	OQ	263,320,000	6.2500	FIX	PAC	313921YC6	October 2031
OJ	253,192,308 (3)							
Recombination 29								
EP	253,192,308	OE	253,192,308	6.5000	FIX	PAC	313921XY9	October 2031
OJ	253,192,308 (3)							
Recombination 30								
EP	243,814,815	OK	243,814,815	6.7500	FIX	PAC	313921YD4	October 2031
OJ	253,192,308 (3)							
Recombination 31								
EP	235,107,142	OR	235,107,142	7.0000	FIX	PAC	313921YE2	October 2031
OJ	253,192,308 (3)							
Recombination 32								
EP	10,000,000	OX	10,000,000	(4)	INV	PAC	313921YF9	October 2031
OS	32,000,000 (3)							
Recombination 33								
LA	374,882,083	LV RI	374,882,083 86,511,250 (3)	5.0000 6.5000	FIX FIX/IO	PAC NTL	313921ZK7 313921YJ1	November 2014 November 2014
Recombination 34								
LB	424,666,667	LW IB	424,666,667 98,000,000 (3)	5.0000 6.5000	FIX FIX/IO	PAC NTL	313921ZL5 313921YP7	February 2021 February 2021

REMIC Certificates			RCR Certificates						
Classes	Original Principal or Notional Balances		RCR Classes	Original Principal or Notional Balances	Interest Rate	Interest Type(2)	Principal Type(2)	CUSIP Number	Final Distribution Date
Recombination 35			LX	\$ 799,548,750	5.0000%	FIX	PAC	313921ZM3	February 2021
LV	\$374,882,083								
LW	424,666,667								
Recombination 36			DA	210,000,000	4.5000	FIX	SC/SEQ	313921ZN1	September 2016
ED	210,000,000								
ID	118,125,000(3)								
Recombination 37			DB	210,000,000	5.0000	FIX	SC/SEQ	313921ZP6	September 2016
ED	210,000,000								
ID	131,250,000(3)								
Recombination 38			DC	210,000,000	5.5000	FIX	SC/SEQ	313921ZQ4	September 2016
ED	210,000,000								
ID	144,375,000(3)								
Recombination 39			DE	210,000,000	6.0000	FIX	SC/SEQ	313921ZR2	September 2016
ED	210,000,000								
ID	157,500,000(3)								
Recombination 40			DH	180,000,000	7.0000	FIX	SC/SEQ	313921ZS0	September 2016
ED	180,000,000								
ID	157,500,000(3)								
Recombination 41			DM	157,500,000	8.0000	FIX	SC/SEQ	313921ZT8	September 2016
ED	157,500,000								
ID	157,500,000(3)								
Recombination 42			GA	251,041,722	4.5000	FIX	SC/SEQ	313921ZU5	September 2016
ED	210,000,000								
EG	41,041,722								
ID	118,125,000(3)								
IG	23,085,969(3)								
Recombination 43			GB	251,041,722	5.0000	FIX	SC/SEQ	313921ZV3	September 2016
ED	210,000,000								
EG	41,041,722								
ID	131,250,000(3)								
IG	25,651,077(3)								
Recombination 44			GC	251,041,722	5.5000	FIX	SC/SEQ	313921ZW1	September 2016
ED	210,000,000								
EG	41,041,722								
ID	144,375,000(3)								
IG	28,216,184(3)								

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Classes	Original Principal or Notional Principal Balances	Interest Rate	Interest Type(2)	Principal Type(2)	CUSIP Number	Final Distribution Date
Recombination 45								
ED	\$210,000,000	GD	\$ 251,041,722	6.0000%	FIX	SC/SEQ	313921ZX9	September 2016
EG	41,041,722							
ID	157,500,000 (3)							
IG	30,781,291 (3)							
Recombination 46								
ED	180,000,000	GE	215,178,619	7.0000	FIX	SC/SEQ	313921ZY7	September 2016
EG	35,178,619							
ID	157,500,000 (3)							
IG	30,781,291 (3)							
Recombination 47								
ED	157,500,000	GH	188,281,291	8.0000	FIX	SC/SEQ	313921ZZ4	September 2016
EG	30,781,291							
ID	157,500,000 (3)							
IG	30,781,291 (3)							
Recombination 48								
EG	41,041,722	G	41,041,722	6.0000	FIX	SC/SEQ	313921A24	September 2016
IG	30,781,291 (3)							
Recombination 49								
TV	59,350,000	TU	59,350,000	5.5000	FIX	SC/SEQ	313921A32	June 2018
IV	4,565,384 (3)							
Recombination 50								
TV	59,350,000	TP	86,000,000	5.5000	FIX	SC/SEQ	313921A40	June 2018
TW	26,650,000							
IV	4,565,384 (3)							

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

(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 this interest rate, see “Reference Sheet—Interest Rates” in this prospectus supplement.

Principal Balance Schedules

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 through August 2002	\$374,882,083.00	April 2003	\$269,731,507.52	January 2004	\$111,103,372.90
September 2002	363,698,817.78	May 2003	254,134,480.31	February 2004	91,620,585.50
October 2002	351,945,142.14	June 2003	238,013,146.71	March 2004	72,235,780.77
November 2002	339,625,819.23	July 2003	221,374,507.53	April 2004	52,948,453.21
December 2002	326,745,904.76	August 2003	204,225,823.45	May 2004	33,758,099.95
January 2003	313,310,744.08	September 2003	186,574,609.87	June 2004	14,664,220.68
February 2003	299,325,968.68	October 2003	168,428,631.45	July 2004 and thereafter	0.00
March 2003	284,797,492.42	November 2003	149,795,896.49		
		December 2003	130,684,651.05		

LB Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through June 2004	\$424,666,667.00	March 2005	\$271,746,017.20	December 2005	\$111,582,901.19
July 2004	420,332,984.35	April 2005	253,589,920.81	January 2006	94,230,314.03
August 2004	401,430,562.45	May 2005	235,524,962.01	February 2006	76,964,717.81
September 2004	382,623,129.03	June 2005	217,550,670.50	March 2006	59,785,663.55
October 2004	363,910,194.00	July 2005	199,666,578.40	April 2006	42,692,704.59
November 2004	345,291,269.79	August 2005	181,872,220.25	May 2006	25,685,396.55
December 2004	326,765,871.34	September 2005	164,167,132.97	June 2006	8,763,297.35
January 2005	308,333,516.07	October 2005	146,550,855.86	July 2006 and thereafter	0.00
February 2005	289,993,723.90	November 2005	129,022,930.59		

LC Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through June 2006	\$ 64,166,667.00	October 2006	\$ 6,084,893.09
July 2006	56,092,633.84	November 2006 and thereafter	0.00
August 2006	39,339,635.12		
September 2006	22,670,532.56		

PC Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through October 2006	\$324,625,000.00	June 2007	\$200,978,209.67	February 2008	\$ 76,345,754.89
November 2006	314,207,285.86	July 2007	185,124,613.49	March 2008	61,114,841.92
December 2006	297,787,282.25	August 2007	169,350,270.28	April 2008	45,959,966.61
January 2007	281,449,455.84	September 2007	153,654,770.85	May 2008	30,880,736.29
February 2007	265,193,382.39	October 2007	138,037,708.09	June 2008	15,876,760.30
March 2007	249,018,639.85	November 2007	122,498,677.00	July 2008	947,650.00
April 2007	232,924,808.34	December 2007	107,037,274.66	August 2008 and thereafter	0.00
May 2007	216,911,470.14	January 2008	91,653,100.22		

OT 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 2008	\$122,500,000.00	October 2008	\$ 79,105,656.66	February 2009	\$ 21,007,887.73
August 2008	108,593,018.74	November 2008	64,472,162.44	March 2009	6,663,949.22
September 2008.....	93,812,481.85	December 2008	49,911,620.43	April 2009 and thereafter	0.00
		January 2009	35,423,653.82		

OU 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 2009	\$140,000,000.00	July 2009	\$ 89,999,078.76	December 2009	\$ 20,740,147.66
April 2009.....	132,391,467.24	August 2009	76,008,750.60	January 2010	7,094,389.49
May 2009	118,190,072.68	September 2009.....	62,088,052.22	February 2010 and thereafter	0.00
June 2009	104,059,398.30	October 2009	48,236,623.89		
		November 2009	34,454,107.72		

OW Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through January 2010	\$2,916,667.00
February 2010 and thereafter	0.00

OH 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 2010	\$649,833,333.00	October 2011	\$398,466,205.73	September 2013.....	\$187,214,988.47
February 2010	646,266,480.81	November 2011	387,734,958.24	October 2013	179,544,820.13
March 2010	632,756,071.04	December 2011	377,158,431.20	November 2013	171,986,515.51
April 2010.....	619,312,811.39	January 2012	366,734,463.97	December 2013	164,538,503.33
May 2010	605,936,354.88	February 2012	356,460,925.58	January 2014	157,199,233.96
June 2010	592,626,356.29	March 2012	346,335,714.33	February 2014	149,967,179.12
July 2010	579,382,472.19	April 2012.....	336,356,757.39	March 2014	142,840,831.58
August 2010	566,204,360.91	May 2012	326,522,010.41	April 2014.....	135,818,704.91
September 2010.....	553,091,682.53	June 2012	316,829,457.13	May 2014	128,899,333.14
October 2010	540,138,179.93	July 2012	307,277,108.99	June 2014	122,081,270.52
November 2010	527,370,380.43	August 2012	297,863,004.77	July 2014	115,363,091.23
December 2010	514,785,698.28	September 2012.....	288,585,210.20	August 2014	108,743,389.13
January 2011	502,381,583.18	October 2012	279,441,817.61	September 2014.....	102,220,777.45
February 2011	490,155,519.80	November 2012	270,430,945.54	October 2014	95,793,888.57
March 2011	478,105,027.31	December 2012	261,550,738.43	November 2014	89,461,373.73
April 2011.....	466,227,658.91	January 2013	252,799,366.21	December 2014	83,221,902.78
May 2011	454,521,001.36	February 2013	244,175,024.01	January 2015	77,074,163.92
June 2011	442,982,674.54	March 2013	235,675,931.76	February 2015	71,016,863.47
July 2011	431,610,330.98	April 2013.....	227,300,333.91	March 2015	65,048,725.61
August 2011	420,401,655.42	May 2013	219,046,499.04	April 2015.....	59,168,492.13
September 2011.....	409,354,364.38	June 2013	210,912,719.58	May 2015	53,374,922.19
		July 2013	202,897,311.45	June 2015	47,666,792.10
		August 2013	194,998,613.75	July 2015	42,042,895.07

OH Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
August 2015	\$ 36,502,040.98	November 2015	\$ 20,366,080.53	February 2016	\$ 4,936,215.77
September 2015	31,043,056.16	December 2015	15,145,822.60	March 2016 and thereafter	0.00
October 2015	25,664,783.16	January 2016	10,002,899.26		

EP 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 2019	\$125,630,920.38	July 2023	\$ 51,490,316.26
February 2016	\$265,500,000.00	November 2019	123,349,511.52	August 2023	50,375,145.58
March 2016	265,450,641.56	December 2019	121,103,214.80	September 2023	49,278,105.76
April 2016	261,062,147.28	January 2020	118,891,524.05	October 2023	48,198,928.95
May 2016	256,738,841.63	February 2020	116,713,940.15	November 2023	47,137,351.07
June 2016	252,479,800.56	March 2020	114,569,970.94	December 2023	46,093,111.80
July 2016	248,284,112.83	April 2020	112,459,131.16	January 2024	45,065,954.46
August 2016	244,150,879.82	May 2020	110,380,942.30	February 2024	44,055,626.06
September 2016	240,079,215.35	June 2020	108,334,932.59	March 2024	43,061,877.15
October 2016	236,068,245.49	July 2020	106,320,636.79	April 2024	42,084,461.82
November 2016	232,117,108.45	August 2020	104,337,596.22	May 2024	41,123,137.65
December 2016	228,224,954.35	September 2020	102,385,358.59	June 2024	40,177,665.64
January 2017	224,390,945.12	October 2020	100,463,477.94	July 2024	39,247,810.20
February 2017	220,614,254.27	November 2020	98,571,514.55	August 2024	38,333,339.07
March 2017	216,894,066.80	December 2020	96,709,034.86	September 2024	37,434,023.27
April 2017	213,229,578.98	January 2021	94,875,611.38	October 2024	36,549,637.09
May 2017	209,619,998.25	February 2021	93,070,822.62	November 2024	35,679,958.02
June 2017	206,064,543.02	March 2021	91,294,252.97	December 2024	34,824,766.69
July 2017	202,562,442.57	April 2021	89,545,492.65	January 2025	33,983,846.88
August 2017	199,112,936.84	May 2021	87,824,137.63	February 2025	33,156,985.42
September 2017	195,715,276.36	June 2021	86,129,789.56	March 2025	32,343,972.16
October 2017	192,368,722.03	July 2021	84,462,055.62	April 2025	31,544,599.95
November 2017	189,072,545.03	August 2021	82,820,548.58	May 2025	30,758,664.59
December 2017	185,826,026.64	September 2021	81,204,886.57	June 2025	29,985,964.78
January 2018	182,628,458.16	October 2021	79,614,693.12	July 2025	29,226,302.09
February 2018	179,479,140.70	November 2021	78,049,597.05	August 2025	28,479,480.91
March 2018	176,377,385.08	December 2021	76,509,232.36	September 2025	27,745,308.42
April 2018	173,322,511.72	January 2022	74,993,238.21	October 2025	27,023,594.54
May 2018	170,313,850.46	February 2022	73,501,258.83	November 2025	26,314,151.92
June 2018	167,350,740.50	March 2022	72,032,943.43	December 2025	25,616,795.85
July 2018	164,432,530.18	April 2022	70,587,946.20	January 2026	24,931,344.28
August 2018	161,558,576.93	May 2022	69,165,926.14	February 2026	24,257,617.76
September 2018	158,728,247.13	June 2022	67,766,547.07	March 2026	23,595,439.37
October 2018	155,940,915.95	July 2022	66,389,477.54	April 2026	22,944,634.74
November 2018	153,195,967.28	August 2022	65,034,390.76	May 2026	22,305,032.01
December 2018	150,492,793.55	September 2022	63,700,964.54	June 2026	21,676,461.74
January 2019	147,830,795.69	October 2022	62,388,881.23	July 2026	21,058,756.94
February 2019	145,209,382.95	November 2022	61,097,827.64	August 2026	20,451,752.99
March 2019	142,627,972.82	December 2022	59,827,495.02	September 2026	19,855,287.63
April 2019	140,085,990.90	January 2023	58,577,578.95	October 2026	19,269,200.93
May 2019	137,582,870.81	February 2023	57,347,779.31	November 2026	18,693,335.25
June 2019	135,118,054.03	March 2023	56,137,800.20	December 2026	18,127,535.21
July 2019	132,690,989.85	April 2023	54,947,349.92	January 2027	17,571,647.64
August 2019	130,301,135.24	May 2023	53,776,140.86	February 2027	17,025,521.58
September 2019	127,947,954.75	June 2023	52,623,889.49	March 2027	16,489,008.25

EP 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>
April 2027	\$ 15,961,960.97	August 2028	\$ 8,704,744.89	December 2029	\$ 3,318,259.29
May 2027	15,444,235.19	September 2028	8,318,112.82	January 2030	3,033,683.24
June 2027	14,935,688.44	October 2028	7,938,640.06	February 2030	2,754,667.05
July 2027	14,436,180.30	November 2028	7,566,215.32	March 2030	2,481,122.68
August 2027	13,945,572.32	December 2028	7,200,728.91	April 2030	2,212,963.36
September 2027	13,463,728.12	January 2029	6,842,072.72	May 2030	1,950,103.60
October 2027	12,990,513.22	February 2029	6,490,140.24	June 2030	1,692,459.15
November 2027	12,525,795.09	March 2029	6,144,826.46	July 2030	1,439,947.00
December 2027	12,069,443.13	April 2029	5,806,027.93	August 2030	1,192,485.35
January 2028	11,621,328.61	May 2029	5,473,642.69	September 2030	949,993.61
February 2028	11,181,324.65	June 2029	5,147,570.26	October 2030	712,392.35
March 2028	10,749,306.20	July 2029	4,827,711.62	November 2030	479,603.31
April 2028	10,325,150.02	August 2029	4,513,969.19	December 2030	251,549.40
May 2028	9,908,734.65	September 2029	4,206,246.81	January 2031	28,154.64
June 2028	9,499,940.37	October 2029	3,904,449.73	February 2031 and thereafter	0.00
July 2028	9,098,649.21	November 2029	3,608,484.56		

OF 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 2018	\$19,131,088.17	May 2021	\$10,585,206.80
February 2016	\$32,000,000.00	October 2018	18,795,138.65	June 2021	10,380,991.58
March 2016	31,994,050.96	November 2018	18,464,297.37	July 2021	10,179,984.11
April 2016	31,465,117.56	December 2018	18,138,491.12	August 2021	9,982,137.68
May 2016	30,944,041.18	January 2019	17,817,647.69	September 2021	9,787,406.29
June 2016	30,430,710.42	February 2019	17,501,695.87	October 2021	9,595,744.56
July 2016	29,925,015.48	March 2019	17,190,565.46	November 2021	9,407,107.74
August 2016	29,426,848.04	April 2019	16,884,187.23	December 2021	9,221,451.73
September 2016	28,936,101.28	May 2019	16,582,492.90	January 2022	9,038,733.04
October 2016	28,452,669.89	June 2019	16,285,415.17	February 2022	8,858,908.78
November 2016	27,976,449.98	July 2019	15,992,887.66	March 2022	8,681,936.69
December 2016	27,507,339.13	August 2019	15,704,844.93	April 2022	8,507,775.06
January 2017	27,045,236.32	September 2019	15,421,222.42	May 2022	8,336,382.81
February 2017	26,590,041.95	October 2019	15,141,956.51	June 2022	8,167,719.42
March 2017	26,141,657.77	November 2019	14,866,984.44	July 2022	8,001,744.94
April 2017	25,699,986.92	December 2019	14,596,244.35	August 2022	7,838,419.98
May 2017	25,264,933.88	January 2020	14,329,675.22	September 2022	7,677,705.71
June 2017	24,836,404.43	February 2020	14,067,216.89	October 2022	7,519,563.84
July 2017	24,414,305.70	March 2020	13,808,810.06	November 2022	7,363,956.63
August 2017	23,998,546.06	April 2020	13,554,396.22	December 2022	7,210,846.86
September 2017	23,589,035.19	May 2020	13,303,917.72	January 2023	7,060,197.84
October 2017	23,185,684.01	June 2020	13,057,317.68	February 2023	6,911,973.40
November 2017	22,788,404.67	July 2020	12,814,540.03	March 2023	6,766,137.88
December 2017	22,397,110.56	August 2020	12,575,529.49	April 2023	6,622,656.11
January 2018	22,011,716.24	September 2020	12,340,231.54	May 2023	6,481,493.44
February 2018	21,632,137.48	October 2020	12,108,592.44	June 2023	6,342,615.68
March 2018	21,258,291.23	November 2020	11,880,559.19	July 2023	6,205,989.15
April 2018	20,890,095.57	December 2020	11,656,079.53	August 2023	6,071,580.63
May 2018	20,527,469.74	January 2021	11,435,101.94	September 2023	5,939,357.38
June 2018	20,170,334.07	February 2021	11,217,575.61	October 2023	5,809,287.10
July 2018	19,818,610.04	March 2021	11,003,450.45	November 2023	5,681,337.98
August 2018	19,472,220.20	April 2021	10,792,677.08	December 2023	5,555,478.63

OF 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 2024	\$ 5,431,678.13	June 2026	\$ 2,612,605.56	November 2028	\$ 911,935.56
February 2024	5,309,905.97	July 2026	2,538,155.26	December 2028	867,884.46
March 2024	5,190,132.09	August 2026	2,464,994.71	January 2029	824,656.60
April 2024	5,072,326.85	September 2026	2,393,104.35	February 2029	782,239.12
May 2024	4,956,461.03	October 2026	2,322,464.90	March 2029	740,619.38
June 2024	4,842,505.84	November 2026	2,253,057.36	April 2029	699,784.91
July 2024	4,730,432.87	December 2026	2,184,863.00	May 2029	659,723.41
August 2024	4,620,214.12	January 2027	2,117,863.37	June 2029	620,422.78
September 2024	4,511,822.01	February 2027	2,052,040.27	July 2029	581,871.08
October 2024	4,405,229.33	March 2027	1,987,375.76	August 2029	544,056.55
November 2024	4,300,409.25	April 2027	1,923,852.17	September 2029	506,967.60
December 2024	4,197,335.35	May 2027	1,861,452.08	October 2029	470,592.81
January 2025	4,095,981.55	June 2027	1,800,158.31	November 2029	434,920.93
February 2025	3,996,322.16	July 2027	1,739,953.93	December 2029	399,940.86
March 2025	3,898,331.86	August 2027	1,680,822.28	January 2030	365,641.67
April 2025	3,801,985.68	September 2027	1,622,746.89	February 2030	332,012.60
May 2025	3,707,259.01	October 2027	1,565,711.57	March 2030	299,043.03
June 2025	3,614,127.58	November 2027	1,509,700.35	April 2030	266,722.51
July 2025	3,522,567.48	December 2027	1,454,697.48	May 2030	235,040.73
August 2025	3,432,555.14	January 2028	1,400,687.44	June 2030	203,987.54
September 2025	3,344,067.31	February 2028	1,347,654.95	July 2030	173,552.93
October 2025	3,257,081.08	March 2028	1,295,584.93	August 2030	143,727.05
November 2025	3,171,573.87	April 2028	1,244,462.53	September 2030	114,500.17
December 2025	3,087,523.42	May 2028	1,194,273.10	October 2030	85,862.73
January 2026	3,004,907.79	June 2028	1,145,002.23	November 2030	57,805.30
February 2026	2,923,705.34	July 2028	1,096,635.69	December 2030	30,318.57
March 2026	2,843,894.76	August 2028	1,049,159.46	January 2031	3,393.40
April 2026	2,765,455.04	September 2028	1,002,559.74	February 2031 and thereafter	0.00
May 2026	2,688,365.44	October 2028	956,822.91		

BA 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 2006	\$34,160,000.00	June 2007	\$20,383,432.23	February 2008	\$ 7,751,129.82
November 2006	33,375,749.13	July 2007	18,678,624.32	March 2008	6,329,451.65
December 2006	31,403,569.59	August 2007	17,010,486.01	April 2008	4,941,559.00
January 2007	29,470,754.28	September 2007	15,378,645.64	May 2008	3,587,105.39
February 2007	27,576,908.11	October 2007	13,782,734.79	June 2008	2,265,747.38
March 2007	25,721,639.40	November 2007	12,222,388.23	July 2008	977,144.53
April 2007	23,904,559.88	December 2007	10,697,243.93	August 2008 and thereafter	0.00
May 2007	22,125,284.68	January 2008	9,206,943.04		

BC 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 2008	\$22,239,000.00	October 2008	\$19,543,507.30	March 2009	\$14,046,629.87
August 2008	21,959,959.40	November 2008	18,382,580.13	April 2009	13,037,988.71
September 2008	20,735,857.51	December 2008	17,252,750.27	May 2009	12,058,858.64
		January 2009	16,153,694.83	June 2009	11,108,930.75
		February 2009	15,085,093.77	July 2009	10,187,898.88

BC Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
August 2009	\$ 9,295,459.56	June 2010	\$ 2,646,587.46	April 2011	\$ 1,013,788.70
September 2009	8,431,312.02	July 2010	2,355,248.30	May 2011	863,909.17
October 2009	7,595,158.12	August 2010	2,137,353.36	June 2011	711,774.21
November 2009	6,786,702.39	September 2010	1,991,604.54	July 2011	557,475.91
December 2009	6,005,651.96	October 2010	1,860,273.74	August 2011	401,104.34
January 2010	5,251,716.57	November 2010	1,725,981.63	September 2011	242,747.51
February 2010	4,573,014.73	December 2010	1,588,835.88	October 2011	82,491.46
March 2010	3,974,536.09	January 2011	1,448,941.81	November 2011 and thereafter	0.00
April 2010	3,454,885.52	February 2011	1,306,402.47		
May 2010	3,012,687.82	March 2011	1,161,318.58		

BE 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	\$8,925,000.00	March 2013	\$6,067,025.40	September 2014	\$2,743,351.16
November 2011	8,845,420.28	April 2013	5,885,240.95	October 2014	2,557,985.56
December 2011	8,681,616.14	May 2013	5,702,860.34	November 2014	2,372,800.17
January 2012	8,516,159.34	June 2013	5,519,936.89	December 2014	2,187,828.01
February 2012	8,349,128.33	July 2013	5,336,522.57	January 2015	2,003,101.20
March 2012	8,180,599.77	August 2013	5,152,668.10	February 2015	1,818,650.92
April 2012	8,010,648.53	September 2013	4,968,422.86	March 2015	1,634,507.46
May 2012	7,839,347.74	October 2013	4,783,835.03	April 2015	1,450,700.27
June 2012	7,666,768.84	November 2013	4,598,951.54	May 2015	1,267,257.93
July 2012	7,492,981.58	December 2013	4,413,818.14	June 2015	1,084,208.18
August 2012	7,318,054.07	January 2014	4,228,479.37	July 2015	901,577.93
September 2012	7,142,052.83	February 2014	4,042,978.62	August 2015	719,393.32
October 2012	6,965,042.75	March 2014	3,857,358.18	September 2015	537,679.69
November 2012	6,787,087.23	April 2014	3,671,659.17	October 2015	356,461.59
December 2012	6,608,248.11	May 2014	3,485,921.67	November 2015	175,762.83
January 2013	6,428,585.74	June 2014	3,300,184.68	December 2015 and thereafter	0.00
February 2013	6,248,159.01	July 2014	3,114,486.15		
		August 2014	2,928,863.00		

BG 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 2015	\$11,158,000.00	December 2016	\$ 9,041,498.03	March 2018	\$ 6,560,950.18
December 2015	11,153,606.51	January 2017	8,870,184.43	April 2018	6,402,795.99
January 2016	10,974,014.97	February 2017	8,699,666.99	May 2018	6,245,593.70
February 2016	10,795,009.86	March 2017	8,529,959.44	June 2018	6,089,350.29
March 2016	10,616,612.14	April 2017	8,361,074.95	July 2018	5,934,072.37
April 2016	10,438,842.08	May 2017	8,193,026.21	August 2018	5,779,766.19
May 2016	10,261,719.28	June 2017	8,025,825.39	September 2018	5,626,437.66
June 2016	10,085,262.73	July 2017	7,859,484.19	October 2018	5,474,092.32
July 2016	9,909,490.75	August 2017	7,694,013.81	November 2018	5,322,735.38
August 2016	9,734,421.04	September 2017	7,529,424.99	December 2018	5,172,371.74
September 2016	9,560,070.70	October 2017	7,365,728.02	January 2019	5,023,005.95
October 2016	9,386,456.24	November 2017	7,202,932.74	February 2019	4,874,642.26
November 2016	9,213,593.57	December 2017	7,041,048.54	March 2019	4,727,284.62
		January 2018	6,880,084.41	April 2019	4,580,936.65
		February 2018	6,720,048.90	May 2019	4,435,601.71

BG 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>
June 2019	\$ 4,291,282.88	June 2020	\$ 2,639,469.72	June 2021	\$ 1,136,075.87
July 2019	4,147,982.94	July 2020	2,508,521.83	July 2021	1,017,454.10
August 2019	4,005,704.40	August 2020	2,378,606.75	August 2021	899,848.60
September 2019	3,864,449.53	September 2020	2,249,724.06	September 2021	783,256.98
October 2019	3,724,220.32	October 2020	2,121,873.12	October 2021	667,676.75
November 2019	3,585,018.50	November 2020	1,995,053.13	November 2021	553,105.25
December 2019	3,446,845.59	December 2020	1,869,263.10	December 2021	439,539.75
January 2020	3,309,702.83	January 2021	1,744,501.88	January 2022	326,977.34
February 2020	3,173,591.27	February 2021	1,620,768.14	February 2022	215,415.03
March 2020	3,038,511.70	March 2021	1,498,060.39	March 2022	104,849.72
April 2020	2,904,464.71	April 2021	1,376,376.99	April 2022 and thereafter	0.00
May 2020	2,771,450.67	May 2021	1,255,716.13		

B 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 2006	\$10,926,000.00	September 2009	\$ 4,073,473.15	September 2012	\$ 2,614,293.26
November 2006	10,813,964.16	October 2009	3,954,022.59	October 2012	2,589,006.11
December 2006	10,532,224.23	November 2009	3,838,528.91	November 2012	2,563,583.89
January 2007	10,256,107.75	December 2009	3,726,950.28	December 2012	2,538,035.44
February 2007	9,985,558.30	January 2010	3,619,245.22	January 2013	2,512,369.39
March 2007	9,720,519.91	February 2010	3,522,287.82	February 2013	2,486,594.14
April 2007	9,460,937.13	March 2010	3,436,790.87	March 2013	2,460,717.91
May 2007	9,206,754.95	April 2010	3,362,555.07	April 2013	2,434,748.71
June 2007	8,957,918.89	May 2010	3,299,383.97	May 2013	2,408,694.33
July 2007	8,714,374.90	June 2010	3,247,083.92	June 2013	2,382,562.41
August 2007	8,476,069.43	July 2010	3,205,464.04	July 2013	2,356,360.37
September 2007	8,242,949.38	August 2010	3,174,336.19	August 2013	2,330,095.44
October 2007	8,014,962.11	September 2010	3,153,514.93	September 2013	2,303,774.69
November 2007	7,792,055.46	October 2010	3,134,753.39	October 2013	2,277,405.00
December 2007	7,574,177.70	November 2010	3,115,568.80	November 2013	2,250,993.08
January 2008	7,361,277.58	December 2010	3,095,976.55	December 2013	2,224,545.45
February 2008	7,153,304.26	January 2011	3,075,991.69	January 2014	2,198,068.48
March 2008	6,950,207.38	February 2011	3,055,628.92	February 2014	2,171,568.37
April 2008	6,751,937.00	March 2011	3,034,902.65	March 2014	2,145,051.17
May 2008	6,558,443.63	April 2011	3,013,826.96	April 2014	2,118,522.74
June 2008	6,369,678.20	May 2011	2,992,415.60	May 2014	2,091,988.81
July 2008	6,185,592.08	June 2011	2,970,682.03	June 2014	2,065,454.95
August 2008	6,006,137.06	July 2011	2,948,639.42	July 2014	2,038,926.59
September 2008	5,831,265.36	August 2011	2,926,300.62	August 2014	2,012,409.00
October 2008	5,660,929.61	September 2011	2,903,678.22	September 2014	1,985,907.31
November 2008	5,495,082.88	October 2011	2,880,784.49	October 2014	1,959,426.51
December 2008	5,333,678.61	November 2011	2,857,631.47	November 2014	1,932,971.45
January 2009	5,176,670.69	December 2011	2,834,230.88	December 2014	1,906,546.86
February 2009	5,024,013.40	January 2012	2,810,594.19	January 2015	1,880,157.31
March 2009	4,875,661.41	February 2012	2,786,732.62	February 2015	1,853,807.27
April 2009	4,731,569.82	March 2012	2,762,657.11	March 2015	1,827,501.07
May 2009	4,591,694.09	April 2012	2,738,378.36	April 2015	1,801,242.90
June 2009	4,455,990.11	May 2012	2,713,906.82	May 2015	1,775,036.85
July 2009	4,324,414.13	June 2012	2,689,252.69	June 2015	1,748,886.88
August 2009	4,196,922.79	July 2012	2,664,425.94	July 2015	1,722,796.85
		August 2012	2,639,436.30	August 2015	1,696,770.47

B 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>
September 2015.....	\$ 1,670,811.38	December 2017	\$ 1,005,864.08	March 2020	\$ 434,073.10
October 2015	1,644,923.08	January 2018	982,869.20	April 2020	414,923.53
November 2015	1,619,108.98	February 2018	960,006.99	May 2020	395,921.52
December 2015	1,593,372.36	March 2018	937,278.60	June 2020	377,067.10
January 2016	1,567,716.42	April 2018.....	914,685.14	July 2020	358,360.26
February 2016	1,542,144.27	May 2018	892,227.67	August 2020	339,800.96
March 2016	1,516,658.88	June 2018	869,907.18	September 2020.....	321,389.15
April 2016.....	1,491,263.15	July 2018	847,724.62	October 2020	303,124.73
May 2016	1,465,959.90	August 2018	825,680.88	November 2020	285,007.59
June 2016	1,440,751.82	September 2018.....	803,776.81	December 2020	267,037.59
July 2016	1,415,641.54	October 2018	782,013.19	January 2021	249,214.55
August 2016	1,390,631.58	November 2018	760,390.77	February 2021	231,538.31
September 2016.....	1,365,724.39	December 2018	738,910.25	March 2021	214,008.63
October 2016	1,340,922.32	January 2019	717,572.28	April 2021.....	196,625.28
November 2016	1,316,227.65	February 2019	696,377.47	May 2021	179,388.02
December 2016	1,291,642.58	March 2019	675,326.37	June 2021	162,296.55
January 2017	1,267,169.20	April 2019.....	654,419.52	July 2021	145,350.59
February 2017	1,242,809.57	May 2019	633,657.39	August 2021	128,549.80
March 2017	1,218,565.63	June 2019	613,040.41	September 2021.....	111,893.85
April 2017.....	1,194,439.28	July 2019	592,568.99	October 2021	95,382.39
May 2017	1,170,432.32	August 2019	572,243.49	November 2021	79,015.04
June 2017	1,146,546.48	September 2019.....	552,064.22	December 2021	62,791.39
July 2017	1,122,783.46	October 2019	532,031.47	January 2022	46,711.05
August 2017.....	1,099,144.83	November 2019	512,145.50	February 2022	30,773.58
September 2017.....	1,075,632.14	December 2019	492,406.51	March 2022	14,978.53
October 2017	1,052,246.86	January 2020	472,814.69	April 2022 and thereafter	0.00
November 2017.....	1,028,990.39	February 2020	453,370.18		

Segment Group I 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	\$1,250,000.00	June 2003	\$ 712,719.45	February 2005	\$ 309,129.76
October 2001	1,230,191.93	July 2003	693,772.57	March 2005	291,386.09
November 2001	1,207,301.75	August 2003	674,220.80	April 2005.....	273,939.56
December 2001	1,181,336.81	September 2003.....	654,086.74	May 2005	256,787.27
January 2002	1,152,306.66	October 2003	633,393.72	June 2005	239,926.33
February 2002	1,120,223.08	November 2003	612,165.79	July 2005	223,353.90
March 2002	1,085,100.04	December 2003	590,427.69	August 2005	207,067.15
April 2002.....	1,046,953.74	January 2004	568,204.78	September 2005.....	191,063.26
May 2002	1,005,802.54	February 2004	546,322.38	October 2005	175,339.47
June 2002	961,667.02	March 2004	524,777.23	November 2005	159,893.00
July 2002	914,569.90	April 2004.....	503,566.08	December 2005	144,721.14
August 2002	864,536.08	May 2004	482,685.70	January 2006	129,821.17
September 2002.....	852,697.44	June 2004	462,132.91	February 2006	115,190.40
October 2002	840,074.84	July 2004	441,904.55	March 2006	100,826.17
November 2002	826,681.99	August 2004	421,997.48	April 2006.....	86,725.84
December 2002	812,533.59	September 2004.....	402,408.58	May 2006	72,886.79
January 2003	797,645.32	October 2004	383,134.78	June 2006	59,306.43
February 2003	782,033.79	November 2004	364,173.01	July 2006	45,982.19
March 2003	765,716.54	December 2004	345,520.25	August 2006	32,911.52
April 2003.....	748,712.04	January 2005	327,173.49	September 2006.....	20,091.88
May 2003	731,039.61				

Segment Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>
October 2006	\$ 7,520.78
November 2006 and thereafter	0.00

Segment Group II 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	\$231,950,000.00	July 2003	\$128,736,437.53	April 2005	\$ 50,832,224.81
October 2001	228,274,414.40	August 2003	125,108,411.38	May 2005	47,649,445.40
November 2001	224,026,912.81	September 2003	121,372,334.72	June 2005	44,520,730.38
December 2001	219,208,858.11	October 2003	117,532,538.29	July 2005	41,445,550.20
January 2002	213,822,023.89	November 2003	113,593,484.64	August 2005	38,423,379.87
February 2002	207,868,594.36	December 2003	109,559,762.09	September 2005	35,453,698.94
March 2002	201,351,163.75	January 2004	105,436,078.31	October 2005	32,535,991.39
April 2002	194,272,735.19	February 2004	101,375,581.04	November 2005	29,669,745.69
May 2002	186,636,719.18	March 2004	97,377,662.72	December 2005	26,854,454.65
June 2002	178,446,931.45	April 2004	93,441,721.01	January 2006	24,089,615.50
July 2002	169,707,590.48	May 2004	89,567,158.70	February 2006	21,374,729.78
August 2002	160,423,314.36	June 2004	85,753,383.64	March 2006	18,709,303.34
September 2002	158,226,537.39	July 2004	81,999,808.78	April 2006	16,092,846.28
October 2002	155,884,287.52	August 2004	78,305,852.04	May 2006	13,524,872.93
November 2002	153,399,110.17	September 2004	74,670,936.33	June 2006	11,004,901.82
December 2002	150,773,733.54	October 2004	71,094,489.48	July 2006	8,532,455.63
January 2003	148,011,065.37	November 2004	67,575,944.23	August 2006	6,107,061.17
February 2003	145,114,189.42	December 2004	64,114,738.15	September 2006	3,728,249.36
March 2003	142,086,361.61	January 2005	60,710,313.63	October 2006	1,395,555.16
April 2003	138,931,005.89	February 2005	57,362,117.85	November 2006 and thereafter	0.00
May 2003	135,651,709.89	March 2005	54,069,602.71		
June 2003	132,252,220.21				

Segment Group III Planned Percentage Balances

<u>Distribution Date</u>	<u>Planned Percentages</u>	<u>Distribution Date</u>	<u>Planned Percentages</u>	<u>Distribution Date</u>	<u>Planned Percentages</u>
Initial Balance	100.00000000000000%	March 2003	61.253079038910%	September 2004	32.184946451975%
October 2001	98.415169992248%	April 2003	59.892549041058%	October 2004	30.642851500623%
November 2001	96.583749703341%	May 2003	58.478580073502%	November 2004	29.125721367697%
December 2001	94.506326751454%	June 2003	57.012787544921%	December 2004	27.633313556230%
January 2002	92.183665845579%	July 2003	55.496853284839%	January 2005	26.165387644897%
February 2002	89.616708746926%	August 2003	53.932523313587%	February 2005	24.721705270862%
March 2002	86.806573985885%	September 2003	52.321605483604%	March 2005	23.302030112623%
April 2002	83.754556407434%	October 2003	50.665967047841%	April 2005	21.906127868569%
May 2002	80.462126493556%	November 2003	48.967532112365%	May 2005	20.533766256981%
June 2002	76.930929462642%	December 2003	47.228278986050%	June 2005	19.184714977433%
July 2002	73.162784158765%	January 2004	45.450237453064%	July 2005	17.858745719374%
August 2002	69.159681752248%	February 2004	43.699439419836%	August 2005	16.555632114947%
September 2002	68.212459059642%	March 2004	41.975622936677%	September 2005	15.275149764725%
October 2002	67.202513313850%	April 2004	40.278528283928%	October 2005	14.017076177672%
November 2002	66.130942001349%	May 2004	38.607897967672%	November 2005	12.781190792580%
December 2002	64.998921419045%	June 2004	36.963476672560%	December 2005	11.567274935191%
January 2003	63.807705293358%	July 2004	35.345011274676%	January 2006	10.375111826768%
February 2003	62.558623223490%	August 2004	33.752250811517%	February 2006	9.204486541215%

Segment Group III (Continued)

<u>Distribution Date</u>	<u>Planned Percentages</u>	<u>Distribution Date</u>	<u>Planned Percentages</u>	<u>Distribution Date</u>	<u>Planned Percentages</u>
March 2006	8.055186013647%	July 2006	3.667034217371%	October 2006	0.589660355025%
April 2006	6.926999018955%	August 2006	2.621225319566%	November 2006 and thereafter	0.000000000000%
May 2006	5.819716154645%	September 2006	1.595500863869%		
June 2006	4.733129823690%				

YQ Class Planned Percentage Balances

<u>Distribution Date</u>	<u>Planned Percentages</u>	<u>Distribution Date</u>	<u>Planned Percentages</u>	<u>Distribution Date</u>	<u>Planned Percentages</u>
Initial Balance	100.000000000000%	September 2004	47.348394141414%	September 2007	13.066230732323%
October 2001	98.922181228956%	October 2004	46.053412264310%	October 2007	12.432974983165%
November 2001	97.669388846801%	November 2004	44.780404941077%	November 2007	11.814699545455%
December 2001	96.242041557239%	December 2004	43.529144957913%	December 2007	11.211241506734%
January 2002	94.640694335017%	January 2005	42.299407171717%	January 2008	10.622439469697%
February 2002	92.866038383838%	February 2005	41.090968493266%	February 2008	10.048133552189%
March 2002	90.918900984848%	March 2005	39.903607878788%	March 2008	9.488165345118%
April 2002	88.800245134680%	April 2005	38.737106279461%	April 2008	8.942377920875%
May 2002	86.511169031987%	May 2005	37.591246666667%	May 2008	8.410615816498%
June 2002	84.052905361953%	June 2005	36.465813981482%	June 2008	7.892725016835%
July 2002	81.426820395623%	July 2005	35.360595134680%	July 2008	7.388552946128%
August 2002	78.634412962963%	August 2005	34.275378981482%	August 2008	6.897948451179%
September 2002	77.828975639731%	September 2005	33.209956313131%	September 2008	6.420761801347%
October 2002	76.970353021886%	October 2005	32.164119831650%	October 2008	5.956844646465%
November 2002	76.059517070707%	November 2005	31.137664149832%	November 2008	5.506050050505%
December 2002	75.097509949495%	December 2005	30.130385749158%	December 2008	5.068232432660%
January 2003	74.085442727273%	January 2006	29.142082979798%	January 2009	4.643247584175%
February 2003	73.024493930976%	February 2006	28.172556052189%	February 2009	4.230952643098%
March 2003	71.915908038721%	March 2006	27.221606994950%	March 2009	3.831206102694%
April 2003	70.760993787879%	April 2006	26.289039663300%	April 2009	3.443867769360%
May 2003	69.561122449495%	May 2006	25.374659713805%	May 2009	3.068798771044%
June 2003	68.317725925926%	June 2006	24.478274595960%	June 2009	2.705861548822%
July 2003	67.032294764310%	July 2006	23.599693518519%	July 2009	2.354919823232%
August 2003	65.706376085859%	August 2006	22.738727457913%	August 2009	2.015838619529%
September 2003	64.341571397306%	September 2006	21.895189116162%	September 2009	1.688893063973%
October 2003	62.939534309764%	October 2006	21.068892937710%	October 2009	1.391482095960%
November 2003	61.501968139731%	November 2006	20.259655075758%	November 2009	1.123079351852%
December 2003	60.030623484849%	December 2006	19.467293375421%	December 2009	0.883166262626%
January 2004	58.527295648148%	January 2007	18.691627356902%	January 2010	0.671231944444%
February 2004	57.048083417508%	February 2007	17.932478223906%	February 2010	0.486773097643%
March 2004	55.592740117845%	March 2007	17.189668813131%	March 2010	0.329293888889%
April 2004	54.161021321549%	April 2007	16.463023619529%	April 2010	0.198305858586%
May 2004	52.752684823232%	May 2007	15.752368745791%	May 2010	0.093327811448%
June 2004	51.367490606061%	June 2007	15.057531910774%	June 2010	0.013885715488%
July 2004	50.005200841751%	July 2007	14.378342441078%	July 2010 and thereafter	0.000000000000%
August 2004	48.665579865320%	August 2007	13.714631228956%		

JA Class Planned Percentage Balances

<u>Distribution Date</u>	<u>Planned Percentages</u>	<u>Distribution Date</u>	<u>Planned Percentages</u>	<u>Distribution Date</u>	<u>Planned Percentages</u>
Initial Balance	100.000000000000%	December 2001	96.216563909605%	March 2002	90.857334259887%
October 2001	98.914873988701%	January 2002	94.604360090396%	April 2002	88.724314644068%
November 2001	97.653588112994%	February 2002	92.817672587571%	May 2002	86.419719389831%

JA Class (Continued)

<u>Distribution Date</u>	<u>Planned Percentages</u>	<u>Distribution Date</u>	<u>Planned Percentages</u>	<u>Distribution Date</u>	<u>Planned Percentages</u>
June 2002	83.944789536723%	January 2005	41.908217039548%	August 2007	13.129646214689%
July 2002	81.300900610170%	February 2005	40.691585559322%	September 2007.....	12.476849785311%
August 2002	78.489561604520%	March 2005	39.496175050847%	October 2007	11.839300790960%
September 2002.....	77.678663706215%	April 2005.....	38.321764971751%	November 2007	11.216833649718%
October 2002	76.814219932203%	May 2005	37.168136813559%	December 2007	10.609284384181%
November 2002	75.897208836158%	June 2005	36.035074079096%	January 2008	10.016490485876%
December 2002	74.928679638418%	July 2005	34.922362237288%	February 2008	9.438290983051%
January 2003	73.909750960452%	August 2005	33.829788700565%	March 2008	8.874526395480%
February 2003	72.841609310734%	September 2005.....	32.757142824859%	April 2008.....	8.325038734463%
March 2003	71.725507593220%	October 2005	31.704215932203%	May 2008	7.789671480226%
April 2003.....	70.562763435028%	November 2005	30.670801242938%	June 2008	7.268269559322%
May 2003	69.354757378531%	December 2005	29.656693853107%	July 2008	6.760679389831%
June 2003	68.102931050847%	January 2006	28.661690734463%	August 2008	6.266748768362%
July 2003	66.808785107345%	February 2006	27.685590757062%	September 2008.....	5.786326960452%
August 2003	65.473877152542%	March 2006	26.728194598870%	October 2008	5.319264610169%
September 2003.....	64.099819570621%	April 2006.....	25.789304790960%	November 2008	4.865413785311%
October 2003	62.688277152542%	May 2006	24.868725672316%	December 2008	4.424627909605%
November 2003	61.240964790960%	June 2006	23.966263367232%	January 2009	3.996761807910%
December 2003	59.759644926554%	July 2006	23.081725807910%	February 2009	3.581671661017%
January 2004	58.246125039548%	August 2006	22.214922689266%	March 2009	3.179214983051%
February 2004	56.756884248588%	September 2006.....	21.365665446328%	April 2009.....	2.789250644068%
March 2004	55.291674214689%	October 2006	20.533767276836%	May 2009	2.411638802260%
April 2004.....	53.850248858757%	November 2006	19.719043073446%	June 2009	2.046240994350%
May 2004	52.432364316384%	December 2006	18.921309423729%	July 2009	1.692920022599%
June 2004	51.037778960452%	January 2007	18.140384655367%	August 2009	1.351539977401%
July 2004	49.666253333333%	February 2007	17.376088745763%	September 2009.....	1.022377853107%
August 2004	48.317550192090%	March 2007	16.628243344633%	October 2009	0.722950553672%
September 2004.....	46.991434395480%	April 2007.....	15.896671751412%	November 2009	0.452728135593%
October 2004	45.687672994350%	May 2007	15.181198892655%	December 2009	0.211188519774%
November 2004	44.406035118644%	June 2007	14.481651299435%	January 2010 and thereafter	0.000000000000%
December 2004	43.146292022599%	July 2007	13.797857152542%		

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

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\$4,078,133,865



Guaranteed REMIC Pass-Through Certificates

**Fannie Mae REMIC Trust 2001-53
(The Group 1, 3, 4, 5 and
Residual Classes Only)**

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Salomon Smith Barney

**Prospectus Supplement
August 17, 2001**