

\$1,373,500,000



**Guaranteed REMIC Pass-Through Certificates  
Fannie Mae REMIC Trust 2001-71**

**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 Stripped MBS, and
- Fannie Mae MBS.

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

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
FE .....	1	\$100,000,000	PT	(1)	FLT	31392AWL8	November 2031
S .....	1	100,000,000(2)	NTL	(1)	INV/IO	31392AWM6	November 2031
FS(3) .....	1	171,000,000	PT	(1)	FLT	31392AWN4	November 2031
SR(3) .....	1	171,000,000(2)	NTL	(1)	INV/IO	31392AWP9	November 2031
ST(3) .....	1	171,000,000(2)	NTL	(1)	INV/IO	31392AWQ7	November 2031
EA .....	2	70,174,000	PAC	5.0%	FIX	31392AWR5	February 2021
EB .....	2	35,885,000	PAC	6.0	FIX	31392AWS3	February 2025
EC .....	2	29,384,000	PAC	6.0	FIX	31392AWT1	August 2027
KL .....	2	37,115,000	PAC	6.0	FIX	31392AWU8	February 2030
GU .....	2	11,000,000	PAC/AD	6.0	FIX	31392AWV6	May 2014
GV .....	2	11,530,000	PAC/AD	6.0	FIX	31392AWW4	September 2021
PZ .....	2	10,000,000	PAC	6.0	FIX/Z	31392AWX2	December 2031
EI .....	2	11,695,666(2)	NTL	6.0	FIX/IO	31392AWY0	February 2021
T .....	2	57,933,000	SCH/AD/NSJ	6.0	FIX	31392AWZ7	December 2031
ET .....	2	18,979,000	SUP/NSJ	6.0	FIX	31392AXA1	December 2031
EZ .....	2	18,000,000	SUP/NSJ	6.0	FIX/Z	31392AXB9	April 2031
JF .....	3	243,265,000	SEQ	6.0	FIX	31392AXC7	September 2029
JV .....	3	10,000,000	SEQ/AD	6.0	FIX	31392AXD5	July 2009
JW .....	3	29,221,000	SEQ/AD	6.0	FIX	31392AXE3	August 2021
JZ .....	3	17,514,000	SEQ	6.0	FIX/Z	31392AXF0	December 2031
MA .....	4	100,000,000	PAC	5.5	FIX	31392AXG8	May 2015
MB .....	4	21,500,000	PAC	6.0	FIX	31392AXH6	December 2016
MI .....	4	8,333,333(2)	NTL	6.0	FIX/IO	31392AXJ2	May 2015
ML .....	4	31,000,000	TAC/AD	6.0	FIX	31392AXK9	December 2016
MZ .....	4	10,000,000	SUP	6.0	FIX/Z	31392AXL7	December 2016
MP .....	5	100,000,000	PAC	5.0	FIX	31392AXM5	August 2009
BQ(3) .....	5	41,361,000	PAC	5.0	FIX	31392AXN3	September 2011
QC .....	5	70,350,000	PAC	6.0	FIX	31392AXP8	September 2014
QD .....	5	17,454,000	PAC	6.0	FIX	31392AXQ6	April 2015
QE .....	5	52,422,000	PAC	6.0	FIX	31392AXR4	December 2016
QI .....	5	16,666,666(2)	NTL	6.0	FIX/IO	31392AXS2	August 2009
IQ(3) .....	5	6,893,500(2)	NTL	6.0	FIX/IO	31392AXT0	September 2011
FL(3) .....	5	40,875,000	TAC/AD	(1)	FLT	31392AXU7	December 2016
SL(3) .....	5	13,625,000	TAC/AD	(1)	INV	31392AXV5	December 2016
QZ(3) .....	5	3,913,000	SUP	6.0	FIX/Z	31392AXW3	December 2016
R .....		0	NPR	0	NPR	31392AXX1	December 2031
RL .....		0	NPR	0	NPR	31392AXY9	December 2031

(1) Based on LIBOR.

(2) Notional balances. These classes are interest only classes.

(3) Exchangeable classes.

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

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be November 30, 2001.

Carefully consider the risk factors starting on page S-8 of this prospectus supplement and on page 10 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.

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

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

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

LEHMAN BROTHERS

## TABLE OF CONTENTS

	<u>Page</u>		<u>Page</u>
<b>AVAILABLE INFORMATION</b> .....	S- 3	<i>Group 4 Principal Distribution Amount</i> ..	S-18
<b>REFERENCE SHEET</b> .....	S- 4	<i>Group 4 Cash Flow Distribution Amount</i> .....	S-18
<b>ADDITIONAL RISK FACTORS</b> .....	S- 8	<i>MZ Accrual Amount and Remaining Group 4 Cash Flow Distribution Amount</i> .....	S-18
<b>DESCRIPTION OF THE CERTIFICATES</b> .....	S- 9	<i>Group 5 Principal Distribution Amount</i> ..	S-18
GENERAL .....	S- 9	<i>Group 5 Cash Flow Distribution Amount</i> .....	S-18
<i>Structure</i> .....	S- 9	<i>QZ Accrual Amount and Remaining Group 5 Cash Flow Distribution Amount</i> .....	S-18
<i>Fannie Mae Guaranty</i> .....	S-10	STRUCTURING ASSUMPTIONS .....	S-19
<i>Characteristics of Certificates</i> .....	S-10	<i>Pricing Assumptions</i> .....	S-19
<i>Authorized Denominations</i> .....	S-10	<i>Prepayment Assumptions</i> .....	S-19
<i>Distribution Dates</i> .....	S-10	<i>Structuring Ranges and Rates</i> .....	S-19
<i>Record Date</i> .....	S-10	<i>Initial Effective Ranges</i> .....	S-20
<i>Class Factors</i> .....	S-10	YIELD TABLES .....	S-21
<i>Optional Termination</i> .....	S-11	<i>General</i> .....	S-21
<i>Voting the Group 1 SMBS</i> .....	S-11	<i>The Fixed Rate Interest Only Classes</i> ...	S-21
COMBINATION AND RECOMBINATION .....	S-11	<i>The Inverse Floating Rate Classes</i> .....	S-22
<i>General</i> .....	S-11	WEIGHTED AVERAGE LIVES OF THE CERTIFICATES .....	S-24
<i>Procedures</i> .....	S-11	DECREMENT TABLES .....	S-26
<i>Additional Considerations</i> .....	S-11	CHARACTERISTICS OF THE R AND RL CLASSES .....	S-34
THE GROUP 1 SMBS .....	S-12	<b>CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES</b> ....	S-35
THE TRUST MBS .....	S-12	REMIC ELECTIONS AND SPECIAL TAX ATTRIBUTES .....	S-35
FINAL DATA STATEMENT .....	S-13	TAXATION OF BENEFICIAL OWNERS OF REGULAR CERTIFICATES .....	S-35
DISTRIBUTIONS OF INTEREST .....	S-13	TAXATION OF BENEFICIAL OWNERS OF RESIDUAL CERTIFICATES .....	S-36
<i>Categories of Classes</i> .....	S-13	TAXATION OF BENEFICIAL OWNERS OF RCR CERTIFICATES .....	S-36
<i>General</i> .....	S-14	<i>General</i> .....	S-36
<i>Interest Accrual Periods</i> .....	S-14	<i>Combination RCR Classes</i> .....	S-36
<i>Accrual Classes</i> .....	S-14	<i>Exchanges</i> .....	S-37
<i>Notional Classes</i> .....	S-14	<b>PLAN OF DISTRIBUTION</b> .....	S-37
<i>Floating Rate and Inverse Floating Rate Classes</i> .....	S-15	<i>General</i> .....	S-37
CALCULATION OF LIBOR .....	S-15	<i>Increase in Certificates</i> .....	S-37
DISTRIBUTIONS OF PRINCIPAL .....	S-15	<b>LEGAL MATTERS</b> .....	S-37
<i>Categories of Classes</i> .....	S-15	<b>EXHIBIT A</b> .....	A- 1
<i>Principal Distribution Amount</i> .....	S-16	<b>SCHEDULE 1</b> .....	A- 2
<i>Group 1 Principal Distribution Amount</i> ..	S-16	<b>PRINCIPAL BALANCE SCHEDULES</b> ..	B- 1
<i>Group 2 Principal Distribution Amount</i> ..	S-16		
<i>Group 2 Cash Flow Distribution Amount</i> .....	S-17		
<i>EZ Accrual Amount and Remaining Group 2 Cash Flow Distribution Amount</i> .....	S-17		
<i>Group 3 Principal Distribution Amount</i> ..	S-17		
<i>JZ Accrual Amount</i> .....	S-17		
<i>Group 3 Cash Flow Distribution Amount</i> .....	S-18		

## 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”); and
- if you are purchasing any Group 1 Class or the R or RL Class, our Prospectus for Fannie Mae Stripped Mortgage-Backed Securities dated March 30, 2000 (the “SMBS Prospectus”).

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

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

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

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

Lehman Brothers Inc.  
Prospectus Department  
c/o ADP Services  
55 Mercedes Way  
Edgewood, New York 11717  
(telephone 631-254-7106).

## 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	Class 315-1 SMBS Certificate Class 315-2 SMBS Certificate
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS

### Characteristics of the Group 1 SMBS

Exhibit A describes the Group 1 SMBS, including certain information about the related mortgage loans. To learn more about the Group 1 SMBS, you should obtain from us the current class factor and the disclosure document for the Group 1 SMBS as described on page S-3.

### Assumed Characteristics of the Mortgage Loans Underlying the Trust MBS (as of November 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 2 MBS	\$300,000,000	360	358	2	6.65%
Group 3 MBS	\$300,000,000	360	353	5	6.70%
Group 4 MBS	\$162,500,000	180	175	2	6.60%
Group 5 MBS	\$340,000,000	180	174	5	6.60%

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

### Class Factors

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

### Settlement Date

We expect to issue the certificates on November 30, 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, 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>
FE .....	3.07%	8.50%	0.65%	LIBOR + 65 basis points
S .....	5.43%	7.85%	0.00%	7.85% – LIBOR
FS .....	3.02%	8.50%	0.60%	LIBOR + 60 basis points
SR .....	5.43%	7.85%	0.00%	7.85% – LIBOR
ST .....	0.05%	0.05%	0.00%	7.9% – LIBOR
FL .....	2.72%	8.00%	0.52%	LIBOR + 52 basis points
SL .....	15.84%	22.44%	0.00%	22.44% – (3 × LIBOR)
FR .....	3.07%	8.50%	0.65%	LIBOR + 65 basis points
SC .....	5.48%	7.90%	0.00%	7.9% – LIBOR

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

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

**Notional Classes**

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

<u>Class</u>	
S .....	100% of the FE Class
SR .....	100% of the FS Class
ST .....	100% of the FS Class
EI .....	16.6666666667% of the EA Class
MI .....	8.3333333333% of the MA Class
QI .....	16.6666666667% of the MP Class
IQ .....	16.6666666667% of the BQ Class
SC .....	100% of the FS Class

## **Distributions of Principal**

### *Group 1 Principal Distribution Amount*

To the FE and FS Classes, pro rata, to zero.

### *Group 2 Principal Distribution Amount*

#### *PZ Accrual Amount*

To the GU and GV Classes, in that order, to zero, and thereafter to the PZ Class.

#### *Group 2 Cash Flow Distribution Amount*

1. An amount up to \$10 on each Distribution Date to the T Class to zero.
2. To the EA, EB, EC, KL, GU, GV and PZ Classes, in that order, to their Planned Balances.

#### *EZ Accrual Amount and Remaining Group 2 Cash Flow Distribution Amount*

1. The Formula Distribution Amount to the EZ, ET and T Classes, in that order, to zero.
2. To the T Class to its Scheduled Balance.
3. To the EZ and ET Classes, in that order, to zero.
4. To the T Class to zero.
5. To the EA, EB, EC, KL, GU, GV and PZ Classes, in that order, to zero.

For a description of the Formula Distribution Amount, see “Description of the Certificates—Distributions of Principal” in this prospectus supplement.

### *Group 3 Principal Distribution Amount*

#### *JZ Accrual Amount*

To the JV and JW Classes, in that order, to zero, and thereafter to the JZ Class.

#### *Group 3 Cash Flow Distribution Amount*

To the JF, JV, JW and JZ Classes, in that order, to zero.

### *Group 4 Principal Distribution Amount*

#### *Group 4 Cash Flow Distribution Amount*

To the MA and MB Classes, in that order, to their Planned Balances.

#### *MZ Accrual Amount and Remaining Group 4 Cash Flow Distribution Amount*

1. To the ML Class to its Targeted Balance.
2. To the MZ Class to zero.
3. To the ML Class to zero.
4. To the MA and MB Classes, in that order, to zero.

### *Group 5 Principal Distribution Amount*

#### *Group 5 Cash Flow Distribution Amount*

1. An amount up to \$10 on each Distribution Date to the FL and SL Classes, pro rata, to zero.
2. To the MP, BQ, QC, QD and QE Classes, in that order, to their Planned Balances.

*QZ Accrual Amount and Remaining Group 5 Cash Flow Distribution Amount*

1. To the FL and SL Classes, pro rata, to their Targeted Balances.
2. To the QZ Class to zero.
3. To the FL and SL Classes, pro rata, to zero.
4. To the MP, BQ, QC, QD and QE Classes, in that order, to zero.

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

**Weighted Average Lives (years) \***

<u>Group 1 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>350%</u>	<u>500%</u>
FE, S, FS, SR, ST, FR and SC .....	20.7	11.2	7.4	4.8	3.6

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>										
	<u>0%</u>	<u>100%</u>	<u>165%</u>	<u>200%</u>	<u>210%</u>	<u>234%</u>	<u>235%</u>	<u>236%</u>	<u>250%</u>	<u>350%</u>	<u>500%</u>
EA and EI .....	9.9	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	2.9	2.5
EB .....	17.8	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	4.9	3.7
EC .....	20.7	8.1	8.1	8.1	8.1	8.1	8.1	8.1	8.1	6.2	4.6
KL .....	23.1	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	8.2	6.0
GU .....	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	6.7	5.6
GV .....	16.3	13.8	13.8	13.8	13.8	13.8	13.8	13.8	13.8	10.9	8.2
PZ .....	25.3	19.0	19.0	19.0	19.0	19.0	19.0	19.0	19.0	15.3	11.4
T .....	14.0	9.6	4.0	4.0	4.0	4.4	4.4	5.6	4.2	2.6	1.9
ET .....	29.7	27.5	23.3	18.3	14.8	5.6	5.1	1.9	1.8	1.3	1.0
EZ .....	27.7	20.4	14.9	2.9	2.3	1.7	1.7	0.7	0.7	0.6	0.5

<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>206%</u>	<u>350%</u>	<u>500%</u>
JF .....	18.9	8.2	4.9	3.3	2.5
JV .....	4.1	4.1	4.1	4.1	3.7
JW .....	14.3	14.3	12.0	8.6	6.4
JZ .....	28.9	23.9	18.8	13.4	10.0

<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>160%</u>	<u>191%</u>	<u>300%</u>	<u>500%</u>
MA and MI .....	6.5	4.0	4.0	4.0	4.0	3.1
MB .....	12.1	10.6	10.6	10.6	10.6	7.9
ML .....	10.9	8.3	4.8	5.0	2.8	1.7
MZ .....	14.4	13.0	12.0	10.0	1.3	0.7

<u>Group 5 Classes</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>120%</u>	<u>190%</u>	<u>191%</u>	<u>250%</u>	<u>350%</u>	<u>500%</u>
MP and QI .....	3.7	1.8	1.8	1.8	1.8	1.8	1.5
BQ, IQ, WD and JK .....	7.7	4.0	4.0	4.0	4.0	3.4	2.7
QC .....	10.0	6.0	6.0	6.0	6.0	4.8	3.7
QD .....	11.6	8.0	8.0	8.0	8.0	6.5	5.0
QE .....	12.7	10.9	10.9	10.9	10.9	9.3	7.4
FL and SL .....	13.5	10.3	4.9	4.9	2.4	1.5	1.1
QZ .....	14.9	14.0	13.3	13.3	0.6	0.3	0.2
LQ .....	14.2	11.1	5.9	5.8	2.3	1.4	1.0

\* 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.

*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 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.

*Weighted average lives of the Non-Sticky Jump classes are especially sensitive to prepayments under certain scenarios.* The weighted average lives of the T, ET and EZ Classes are sensitive in varying degrees to the rate of principal payments, including prepayments of the related mortgage loans. This sensitivity to prepayments is not necessarily proportional to the changes in prepayment rates. In some scenarios, small changes in prepayment rates of the related mortgage loans may have a dramatic effect on the weighted average lives of the T, ET and EZ Classes. For an illustration of this sensitivity, see the related decrement tables for these classes in this prospectus supplement.

*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 authori-



ties, 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 certifi-

cates, 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 of this prospectus supplement (the “Trust”) and a separate trust (the “Lower Tier REMIC”) pursuant to a trust agreement dated as of November 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

- certain Fannie Mae Stripped Mortgage-Backed Securities (the “Group 1 SMBS”), and
- four groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 2 MBS,” “Group 3 MBS,” “Group 4 MBS,” and “Group 5 MBS,” and, collectively, the “Trust MBS”).

The Group 1 SMBS represent beneficial ownership interests in certain interest and principal distributions on certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS, the “MBS”). The Group 1 SMBS are further described in Exhibit A.

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 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 “The SMBS Certificates—Fannie Mae Obligations” in the SMBS Prospectus.

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

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

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

*Authorized Denominations.* We will issue the Certificates, other than the R and RL 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 Group 1 SMBS.* Holders of the Group 1 SMBS may be asked to vote on issues arising under the related trust agreement. If so, the Trustee will vote the Group 1 SMBS as instructed by Holders of Certificates of the Classes backed by the Group 1 SMBS. The Trustee must receive instructions from Holders of Certificates having principal balances totaling at least 51% of the aggregate principal balance of the related Classes. 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 FS, SR, ST, BQ, IQ, FL, SL and QZ 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 Group 1 SMBS

The Group 1 SMBS represent beneficial ownership interests in the interest and principal distributions made in respect of certain MBS having the general characteristics set forth in the MBS Prospectus. Distributions on the Group 1 SMBS will be passed through monthly beginning in the month after we issue the Certificates. The general characteristics of the Group 1 SMBS are described in the SMBS Prospectus. See Exhibit A for additional information about the Group 1 SMBS.

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 Group 1 SMBS, 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.

## 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 provide 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 in the case of the Group 2 MBS and Group 3 MBS, and up to 15 years in the case of the Group 4 MBS and Group 5 MBS. 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 2 MBS

Aggregate Unpaid Principal Balance .....	\$300,000,000
MBS Pass-Through Rate .....	6.00%
Range of WACs (annual percentages) .....	6.25% to 8.50%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM .....	358 months
Approximate Weighted Average WALA (Weighted Average Loan Age) .....	2 months

### Group 3 MBS

Aggregate Unpaid Principal Balance .....	\$300,000,000
MBS Pass-Through Rate .....	6.00%
Range of WACs (annual percentages) .....	6.25% to 8.50%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM .....	353 months
Approximate Weighted Average WALA .....	5 months

**Group 4 MBS**

Aggregate Unpaid Principal Balance .....	\$162,500,000
MBS Pass-Through Rate .....	6.00%
Range of WACs (annual percentages) .....	6.25% to 8.50%
Range of WAMs .....	100 months to 180 months
Approximate Weighted Average WAM .....	175 months
Approximate Weighted Average WALA .....	2 months

**Group 5 MBS**

Aggregate Unpaid Principal Balance .....	\$340,000,000
MBS Pass-Through Rate .....	6.00%
Range of WACs (annual percentages) .....	6.25% to 8.50%
Range of WAMs .....	100 months to 180 months
Approximate Weighted Average WAM .....	174 months
Approximate Weighted Average WALA .....	5 months

**Final Data Statement**

After issuing the Certificates, we will prepare a Final Data Statement containing certain information, including the principal balance of the Group 1 SMBS 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>
<b>Group 1 Classes</b>	
Floating Rate	FE and FS
Inverse Floating Rate	S, SR and ST
Interest Only	S, SR and ST
RCR**	FR and SC
<b>Group 2 Classes</b>	
Fixed Rate	EA, EB, EC, KL, GU, GV, PZ, EI, T, ET and EZ
Accrual	PZ and EZ
Interest Only	EI
<b>Group 3 Classes</b>	
Fixed Rate	JF, JV, JW and JZ
Accrual	JZ
<b>Group 4 Classes</b>	
Fixed Rate	MA, MB, MI, ML and MZ
Accrual	MZ
Interest Only	MI



<u>Interest Type*</u>	<u>Classes</u>
<b>Group 5 Classes</b>	
Fixed Rate	MP, BQ, QC, QD, QE, QI, IQ and QZ
Floating Rate	FL
Inverse Floating Rate	SL
Accrual	QZ
Interest Only	QI and IQ
RCR**	WD, JK and LQ
<b>No Payment Residual</b>	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 on Schedule 1 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 (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
All Floating Rate and Inverse Floating Rate Classes (collectively, 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.

*Accrual Classes.* The PZ, EZ, JZ, MZ and QZ 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 respective notional principal balances at the 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” in this prospectus supplement.

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 2.42% in the case of the FE, S, FS, SR, ST, FR and SC Classes, and 2.20% in the case of the FL and SL 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>
<b>Group 1 Classes</b>	
Pass-Through	FE and FS
Notional	S, SR and ST
RCR**	FR and SC
<b>Group 2 Classes</b>	
PAC	EA, EB, EC, KL, GU, GV and PZ
Scheduled	T
Support	ET and EZ
Accretion Directed	GU, GV and T
Non-Sticky Jump	T, ET and EZ
Notional	EI
<b>Group 3 Classes</b>	
Sequential Pay	JF, JV, JW and JZ
Accretion Directed	JV and JW
<b>Group 4 Classes</b>	
PAC	MA and MB
TAC	ML
Support	MZ
Accretion Directed	ML
Notional	MI

<u>Principal Type*</u>	<u>Classes</u>
<b>Group 5 Classes</b>	
PAC	MP, BQ, QC, QD and QE
TAC	FL and SL
Support	QZ
Accretion Directed	FL and SL
Notional	QI and IQ
RCR**	WD, JK and LQ
<b>No Payment Residual</b>	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 SMBS (the “Group 1 Principal Distribution Amount”),
- the principal then paid on the Group 2 MBS (the “Group 2 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balances of the PZ and EZ Classes (the “PZ Accrual Amount” and “EZ Accrual Amount,” respectively, and, together with the Group 2 Cash Flow Distribution Amount, the “Group 2 Principal Distribution Amount”),
- the principal then paid on the Group 3 MBS (the “Group 3 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the JZ Class (the “JZ Accrual Amount” and, together with the Group 3 Cash Flow Distribution Amount, the “Group 3 Principal Distribution Amount”),
- the principal then paid on the Group 4 MBS (the “Group 4 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the MZ Class (the “MZ Accrual Amount” and, together with the Group 4 Cash Flow Distribution Amount, the “Group 4 Principal Distribution Amount”), and
- the principal then paid on the Group 5 MBS (the “Group 5 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the QZ Class (the “QZ Accrual Amount” and, together with the Group 5 Cash Flow Distribution Amount, the “Group 5 Principal Distribution Amount”).

### *Group 1 Principal Distribution Amount*

On each Distribution Date, we will pay the Group 1 Principal Distribution Amount, concurrently, as principal of the FE and FS Classes, pro rata (or 36.9003690037% and 63.0996309963%, respectively), until their principal balances are reduced to zero. } Pass-Through Classes

### *Group 2 Principal Distribution Amount*

#### *PZ Accrual Amount*

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

### *Group 2 Cash Flow Distribution Amount*

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

- (i) an amount of up to \$10 on each Distribution Date to the T Class, without regard to its Scheduled Balance and until its principal balance is reduced to zero; and
- (ii) sequentially, to the EA, EB, EC, KL, GU, GV and PZ Classes, in that order, until their principal balances are reduced to their Planned Balances for that Distribution Date.

} Scheduled Class

} PAC Classes

### *EZ Accrual Amount and Remaining Group 2 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the EZ Accrual Amount together with the remaining Group 2 Cash Flow Distribution Amount as principal of the Group 2 Classes as follows:

- (i) an amount equal to the Formula Distribution Amount (described below), sequentially, to the EZ, ET and T Classes, in that order, without regard to the Scheduled Balance of the T Class and until their principal balances are reduced to zero;
- (ii) to the T Class, until its principal balance is reduced to its Scheduled Balance for that Distribution Date;
- (iii) sequentially, to the EZ and ET Classes, in that order, until their principal balances are reduced to zero;
- (iv) to the T Class, without regard to its Scheduled Balance and until its principal balance is reduced to zero; and
- (v) sequentially, to the EA, EB, EC, KL, GU, GV and PZ Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero.

} Non-Sticky Jump Classes

} Scheduled Class

} Support Classes

} Scheduled Class

} PAC Classes

The “Formula Distribution Amount” for any Distribution Date is equal to the *greater* of

- zero and
- the *product* of
  - \$100,000
  - multiplied by*

the Group 2 MBS Specified Balance for that Distribution Date *minus* the Group 2 MBS balance after giving effect to all distributions on that date.

The Group 2 MBS Specified Balances are set forth beginning on page B-1 of this prospectus supplement.

### *Group 3 Principal Distribution Amount*

#### *JZ Accrual Amount*

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

} Accretion Directed Classes and Accrual Class

*Group 3 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the Group 3 Cash Flow Distribution Amount, sequentially, as principal of the JF, JV, JW and JZ Classes, in that order, until their principal balances are reduced to zero. } Sequential Pay Classes

*Group 4 Principal Distribution Amount*

*Group 4 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the Group 4 Cash Flow Distribution Amount, sequentially, as principal of the MA and MB Classes, in that order, until their principal balances are reduced to their Planned Balances for that Distribution Date. } PAC Classes

*MZ Accrual Amount and Remaining Group 4 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the MZ Accrual Amount together with the remaining Group 4 Cash Flow Distribution Amount as principal of the Group 4 Classes as follows:

- (i) to the ML Class, until its principal balance is reduced to its Targeted Balance for that Distribution Date; } TAC Class
- (ii) to the MZ Class, until its principal balance is reduced to zero; } Support Class
- (iii) to the ML Class, without regard to its Targeted Balance and until its principal balance is reduced to zero; and } TAC Class
- (iv) sequentially, to the MA and MB Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero. } PAC Classes

*Group 5 Principal Distribution Amount*

*Group 5 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the Group 5 Cash Flow Distribution Amount as principal of the Group 5 Classes specified below in the following priority:

- (i) an amount of up to \$10 on each Distribution Date, concurrently, to the FL and SL Classes, pro rata (or 75% and 25%, respectively), without regard to their Targeted Balances and until their principal balances are reduced to zero; and } TAC Classes
- (ii) sequentially, to the MP, BQ, QC, QD and QE Classes, in that order, until their principal balances are reduced to their Planned Balances for such Distribution Date. } PAC Classes

*QZ Accrual Amount and Remaining Group 5 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the QZ Accrual Amount together with the remaining Group 5 Cash Flow Distribution Amount as principal of the Group 5 Classes as follows:

- (i) concurrently, to the FL and SL Classes, pro rata, until their principal balances are reduced to their Targeted Balances for such Distribution Date; } TAC Classes
- (ii) to the QZ Class, until its principal balance is reduced to zero; } Support Class
- (iii) concurrently, to the FL and SL Classes, pro rata, without regard to their Targeted Balances and until their principal balances are reduced to zero; and } TAC Classes

(iv) sequentially, to the MP, BQ, QC, QD and QE Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero. } PAC Classes

We will apply principal payments from 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 Group 1 SMBS and 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” in this prospectus supplement;
- 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 November 30, 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 and Rates.* The Principal Balance Schedules are found beginning on page B-1 of this prospectus supplement. The Principal Balance Schedules have been prepared on the basis of the Pricing Assumptions and the assumption that the related Mortgage Loans will prepay at a constant PSA rate within the applicable Structuring Ranges or at the applicable rates set forth below.

<u>Principal Balance Schedule References</u>	<u>Related Classes and MBS</u>	<u>Structuring Ranges and Rates</u>
Planned Balances	EA, EB, EC, KL, GU, GV and PZ	Between 100% and 250%(1)
Planned Balances	MP, BQ, QC, QD, QE, WD and JK	Between 120% and 250%(2)
Scheduled Balances	T	Between 165% and 210%
Specified Balances	Group 2 MBS	235%
Planned Balances	MA(3) and MB(4)	Between 100% and 300%
Targeted Balances	ML	160%
Targeted Balances	FL and SL	190%

(1) The Planned Balances for the EA, EB, EC, KL, GV and PZ Classes have been structured between 100% and 250% PSA and have Initial Effective Ranges as shown below.

(2) The Planned Balances for the MP, BQ, QC, QD, QE, WD and JK Classes have been structured between 120% PSA and 250% PSA and have Initial Effective Ranges as shown below.

(3) The Planned Balances for the MA Class have been structured between 100% and 300% PSA and have an Initial Effective Range as shown below.

(4) The Planned Balances for the MB Class have been structured between 100% and 300% PSA; however, they do not hold at any *constant* percentage of PSA.

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

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

<u>Classes</u>	<u>Initial Effective Ranges</u>
EA	Between 101% and 295%
EB	Between 101% and 257%
EC	Between 101% and 249%
KL	Between 100% and 249%
GU	Between 0% and 270%
GV	Between 88% and 249%
PZ	Between 80% and 249%
T	Between 158% and 210%
MA	Between 100% and 298%
MP	Between 121% and 290%
BQ	Between 121% and 257%
QC	Between 121% and 249%
QD	Between 114% and 249%
QE	Between 104% and 249%
WD	Between 121% and 257%
JK	Between 121% and 257%

The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. The actual Effective Ranges calculated on the basis of the actual characteristics are likely to differ from the Initial Effective Ranges. As a result, the applicable Classes might not be reduced to their scheduled balances even if prepayments were to occur at a *constant* PSA rate within the Initial Effective Ranges. This is so particularly if the rate were at the lower or higher end of those ranges. In addition, even if prepayments occur at rates falling within the actual Effective Ranges, principal distributions may be insufficient to reduce the applicable Classes to their scheduled balances if such prepayments do not occur at a *constant* PSA rate. It is highly unlikely that the related Mortgage Loans will prepay at any *constant* PSA rate. In general, the actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time. The stability in principal payment of the PAC and Scheduled Classes will be supported in part by the related TAC and Support Classes. When the related TAC and Support Classes are retired, the PAC and Scheduled Classes, if still outstanding, may no longer have Effective Ranges and will be more sensitive to prepayments.



## Yield Tables

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

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

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

We cannot assure you that

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

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

***The Fixed Rate Interest Only Classes.*** The yields on 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 each Fixed Rate Interest Only Class would be 0% if prepayments of the related Mortgage Loans were to occur at the following constant rates:

<u>Class</u>	<u>0% Yield Prepayment Rate</u>
EI .....	660% PSA
MI .....	701% PSA
QI .....	1,212% PSA
IQ .....	864% PSA

For any of the Classes specified in the table above, if the actual prepayment rate of the related Mortgage Loans were to exceed the level specified for as little as one month while equaling such level for the remaining months, the investors in the 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>
EI .....	12.593750%
MI .....	14.578125%
QI .....	5.500000%
IQ .....	11.000000%

\* 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 EI Class to Prepayments

	PSA Prepayment Assumption										
	<u>50%</u>	<u>100%</u>	<u>165%</u>	<u>200%</u>	<u>210%</u>	<u>234%</u>	<u>235%</u>	<u>236%</u>	<u>250%</u>	<u>350%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . . . .	33.5%	21.1%	21.1%	21.1%	21.1%	21.1%	21.1%	21.1%	21.1%	19.6%	10.6%

### Sensitivity of the MI Class to Prepayments

	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>160%</u>	<u>191%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ..	26.4%	21.3%	21.3%	21.3%	21.3%	11.7%

### Sensitivity of the QI Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>120%</u>	<u>190%</u>	<u>191%</u>	<u>250%</u>	<u>350%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . .	87.5%	71.0%	71.0%	71.0%	71.0%	69.5%	60.3%

### Sensitivity of the IQ Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>120%</u>	<u>190%</u>	<u>191%</u>	<u>250%</u>	<u>350%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . .	53.4%	46.5%	46.5%	46.5%	46.5%	40.4%	28.1%

***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 S, SR, ST, SL and SC 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” in this prospectus supplement 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>
S .....	9.00000%
SR .....	9.00000%
ST .....	0.15625%
SL .....	102.75000%
SC .....	9.06250%

\* 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 S 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>200%</u>	<u>350%</u>	<u>500%</u>
0.42% .....	92.4%	90.0%	85.1%	77.7%	70.2%
2.42% .....	64.4%	61.9%	56.9%	49.2%	41.4%
4.42% .....	37.8%	35.2%	29.9%	21.7%	13.4%
6.42% .....	12.0%	9.2%	3.6%	(5.2)%	(14.4)%
7.85% .....	*	*	*	*	*

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

#### **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>200%</u>	<u>350%</u>	<u>500%</u>
0.42% .....	92.4%	90.0%	85.1%	77.7%	70.2%
2.42% .....	64.4%	61.9%	56.9%	49.2%	41.4%
4.42% .....	37.8%	35.2%	29.9%	21.7%	13.4%
6.42% .....	12.0%	9.2%	3.6%	(5.2)%	(14.4)%
7.85% and above .....	*	*	*	*	*

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

**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>200%</u>	<u>350%</u>	<u>500%</u>
7.850% and below .....	29.9%	27.3%	21.9%	13.6%	5.0%
7.875% .....	11.8%	9.0%	3.3%	(5.5)%	(14.7)%
7.900% .....	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>120%</u>	<u>190%</u>	<u>191%</u>	<u>250%</u>	<u>350%</u>	<u>500%</u>
0.20% .....	22.1%	22.0%	21.5%	21.5%	21.0%	20.1%	19.2%
2.20% .....	15.8%	15.8%	15.4%	15.4%	14.9%	14.2%	13.4%
4.20% .....	9.7%	9.7%	9.4%	9.4%	8.9%	8.3%	7.6%
6.20% .....	3.7%	3.6%	3.4%	3.4%	3.0%	2.5%	2.0%
7.48% .....	(0.1)%	(0.2)%	(0.3)%	(0.3)%	(0.7)%	(1.1)%	(1.5)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>350%</u>	<u>500%</u>
0.42% .....	92.4%	90.0%	85.1%	77.7%	70.2%
2.42% .....	64.6%	62.1%	57.1%	49.4%	41.5%
4.42% .....	38.1%	35.5%	30.2%	22.1%	13.8%
6.42% .....	12.5%	9.8%	4.1%	(4.7)%	(13.8)%
7.90% .....	*	*	*	*	*

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

**Weighted Average Lives of the Certificates**

The weighted average life of a Certificate is determined by

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

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

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

- the timing of changes in the rate of principal payments,
- the priority sequences of payments of principal of the Group 2, Group 3, Group 4 and Group 5 Classes, and
- in the case of the Group 2, Group 4 and Group 5 Classes, the payment of principal of certain Classes in accordance with the Principal Balance Schedules.

See “—Distributions of Principal” above.

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

## Decrement Tables

The following tables indicate the percentages of original principal balances of the specified Classes that would be outstanding after each date shown at various constant PSA rates and the corresponding weighted average lives of those 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 SMBS	360 months	359 months	8.50%
Group 2 MBS	360 months	360 months	8.50%
Group 3 MBS	360 months	360 months	8.50%
Group 4 MBS	180 months	180 months	8.50%
Group 5 MBS	180 months	180 months	8.50%

It is unlikely

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

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

## Percent of Original Principal Balances Outstanding

Date	FE, S†, FS, SR†, ST†, FR and SC† Classes					EA and EI† Classes										
	PSA Prepayment Assumption					PSA Prepayment Assumption										
	0%	100%	200%	350%	500%	0%	100%	165%	200%	210%	234%	235%	236%	250%	350%	500%
Initial Percent . . . . .	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2002 . . . . .	99	97	95	91	88	100	99	99	99	99	99	99	99	99	99	99
November 2003 . . . . .	98	91	85	76	67	96	77	77	77	77	77	77	77	77	77	77
November 2004 . . . . .	98	85	74	59	47	92	49	49	49	49	49	49	49	49	49	19
November 2005 . . . . .	97	79	64	46	32	88	22	22	22	22	22	22	22	22	13	0
November 2006 . . . . .	95	73	56	36	22	84	0	0	0	0	0	0	0	0	0	0
November 2007 . . . . .	94	67	48	28	15	79	0	0	0	0	0	0	0	0	0	0
November 2008 . . . . .	93	62	42	22	11	73	0	0	0	0	0	0	0	0	0	0
November 2009 . . . . .	92	57	36	17	7	68	0	0	0	0	0	0	0	0	0	0
November 2010 . . . . .	90	53	31	13	5	61	0	0	0	0	0	0	0	0	0	0
November 2011 . . . . .	89	48	27	10	3	54	0	0	0	0	0	0	0	0	0	0
November 2012 . . . . .	87	44	23	8	2	47	0	0	0	0	0	0	0	0	0	0
November 2013 . . . . .	85	40	19	6	2	38	0	0	0	0	0	0	0	0	0	0
November 2014 . . . . .	83	37	17	5	1	30	0	0	0	0	0	0	0	0	0	0
November 2015 . . . . .	80	33	14	3	1	20	0	0	0	0	0	0	0	0	0	0
November 2016 . . . . .	78	30	12	3	*	9	0	0	0	0	0	0	0	0	0	0
November 2017 . . . . .	75	27	10	2	*	0	0	0	0	0	0	0	0	0	0	0
November 2018 . . . . .	72	24	8	2	*	0	0	0	0	0	0	0	0	0	0	0
November 2019 . . . . .	69	22	7	1	*	0	0	0	0	0	0	0	0	0	0	0
November 2020 . . . . .	66	19	6	1	*	0	0	0	0	0	0	0	0	0	0	0
November 2021 . . . . .	62	17	5	1	*	0	0	0	0	0	0	0	0	0	0	0
November 2022 . . . . .	58	15	4	*	*	0	0	0	0	0	0	0	0	0	0	0
November 2023 . . . . .	53	13	3	*	*	0	0	0	0	0	0	0	0	0	0	0
November 2024 . . . . .	48	11	2	*	*	0	0	0	0	0	0	0	0	0	0	0
November 2025 . . . . .	43	9	2	*	*	0	0	0	0	0	0	0	0	0	0	0
November 2026 . . . . .	37	7	1	*	*	0	0	0	0	0	0	0	0	0	0	0
November 2027 . . . . .	31	5	1	*	*	0	0	0	0	0	0	0	0	0	0	0
November 2028 . . . . .	24	4	1	*	*	0	0	0	0	0	0	0	0	0	0	0
November 2029 . . . . .	16	2	*	*	*	0	0	0	0	0	0	0	0	0	0	0
November 2030 . . . . .	8	1	*	*	*	0	0	0	0	0	0	0	0	0	0	0
November 2031 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** . . . . .	20.7	11.2	7.4	4.8	3.6	9.9	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	2.9	2.5

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

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

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



EB Class											
PSA Prepayment Assumption											
Date	0%	100%	165%	200%	210%	234%	235%	236%	250%	350%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100
November 2002 .....	100	100	100	100	100	100	100	100	100	100	100
November 2003 .....	100	100	100	100	100	100	100	100	100	100	100
November 2004 .....	100	100	100	100	100	100	100	100	100	100	100
November 2005 .....	100	100	100	100	100	100	100	100	100	100	9
November 2006 .....	100	94	94	94	94	94	94	94	94	36	0
November 2007 .....	100	48	48	48	48	48	48	48	48	0	0
November 2008 .....	100	4	4	4	4	4	4	4	4	0	0
November 2009 .....	100	0	0	0	0	0	0	0	0	0	0
November 2010 .....	100	0	0	0	0	0	0	0	0	0	0
November 2011 .....	100	0	0	0	0	0	0	0	0	0	0
November 2012 .....	100	0	0	0	0	0	0	0	0	0	0
November 2013 .....	100	0	0	0	0	0	0	0	0	0	0
November 2014 .....	100	0	0	0	0	0	0	0	0	0	0
November 2015 .....	100	0	0	0	0	0	0	0	0	0	0
November 2016 .....	100	0	0	0	0	0	0	0	0	0	0
November 2017 .....	96	0	0	0	0	0	0	0	0	0	0
November 2018 .....	71	0	0	0	0	0	0	0	0	0	0
November 2019 .....	44	0	0	0	0	0	0	0	0	0	0
November 2020 .....	15	0	0	0	0	0	0	0	0	0	0
November 2021 .....	0	0	0	0	0	0	0	0	0	0	0
November 2022 .....	0	0	0	0	0	0	0	0	0	0	0
November 2023 .....	0	0	0	0	0	0	0	0	0	0	0
November 2024 .....	0	0	0	0	0	0	0	0	0	0	0
November 2025 .....	0	0	0	0	0	0	0	0	0	0	0
November 2026 .....	0	0	0	0	0	0	0	0	0	0	0
November 2027 .....	0	0	0	0	0	0	0	0	0	0	0
November 2028 .....	0	0	0	0	0	0	0	0	0	0	0
November 2029 .....	0	0	0	0	0	0	0	0	0	0	0
November 2030 .....	0	0	0	0	0	0	0	0	0	0	0
November 2031 .....	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	17.8	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	4.9	3.7

EC Class											
PSA Prepayment Assumption											
Date	0%	100%	165%	200%	210%	234%	235%	236%	250%	350%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100
November 2002 .....	100	100	100	100	100	100	100	100	100	100	100
November 2003 .....	100	100	100	100	100	100	100	100	100	100	100
November 2004 .....	100	100	100	100	100	100	100	100	100	100	100
November 2005 .....	100	100	100	100	100	100	100	100	100	100	100
November 2006 .....	100	100	100	100	100	100	100	100	100	100	3
November 2007 .....	100	100	100	100	100	100	100	100	100	59	0
November 2008 .....	100	100	100	100	100	100	100	100	100	0	0
November 2009 .....	100	55	55	55	55	55	55	55	55	0	0
November 2010 .....	100	8	8	8	8	8	8	8	8	0	0
November 2011 .....	100	0	0	0	0	0	0	0	0	0	0
November 2012 .....	100	0	0	0	0	0	0	0	0	0	0
November 2013 .....	100	0	0	0	0	0	0	0	0	0	0
November 2014 .....	100	0	0	0	0	0	0	0	0	0	0
November 2015 .....	100	0	0	0	0	0	0	0	0	0	0
November 2016 .....	100	0	0	0	0	0	0	0	0	0	0
November 2017 .....	100	0	0	0	0	0	0	0	0	0	0
November 2018 .....	100	0	0	0	0	0	0	0	0	0	0
November 2019 .....	100	0	0	0	0	0	0	0	0	0	0
November 2020 .....	100	0	0	0	0	0	0	0	0	0	0
November 2021 .....	80	0	0	0	0	0	0	0	0	0	0
November 2022 .....	38	0	0	0	0	0	0	0	0	0	0
November 2023 .....	0	0	0	0	0	0	0	0	0	0	0
November 2024 .....	0	0	0	0	0	0	0	0	0	0	0
November 2025 .....	0	0	0	0	0	0	0	0	0	0	0
November 2026 .....	0	0	0	0	0	0	0	0	0	0	0
November 2027 .....	0	0	0	0	0	0	0	0	0	0	0
November 2028 .....	0	0	0	0	0	0	0	0	0	0	0
November 2029 .....	0	0	0	0	0	0	0	0	0	0	0
November 2030 .....	0	0	0	0	0	0	0	0	0	0	0
November 2031 .....	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	20.7	8.1	8.1	8.1	8.1	8.1	8.1	8.1	8.1	6.2	4.6

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

KL Class											
PSA Prepayment Assumption											
Date	0%	100%	165%	200%	210%	234%	235%	236%	250%	350%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100
November 2002 .....	100	100	100	100	100	100	100	100	100	100	100
November 2003 .....	100	100	100	100	100	100	100	100	100	100	100
November 2004 .....	100	100	100	100	100	100	100	100	100	100	100
November 2005 .....	100	100	100	100	100	100	100	100	100	100	100
November 2006 .....	100	100	100	100	100	100	100	100	100	100	100
November 2007 .....	100	100	100	100	100	100	100	100	100	100	43
November 2008 .....	100	100	100	100	100	100	100	100	100	94	2
November 2009 .....	100	100	100	100	100	100	100	100	100	53	0
November 2010 .....	100	100	100	100	100	100	100	100	100	21	0
November 2011 .....	100	73	73	73	73	73	73	73	73	0	0
November 2012 .....	100	46	46	46	46	46	46	46	46	0	0
November 2013 .....	100	23	23	23	23	23	23	23	23	0	0
November 2014 .....	100	3	3	3	3	3	3	3	3	0	0
November 2015 .....	100	0	0	0	0	0	0	0	0	0	0
November 2016 .....	100	0	0	0	0	0	0	0	0	0	0
November 2017 .....	100	0	0	0	0	0	0	0	0	0	0
November 2018 .....	100	0	0	0	0	0	0	0	0	0	0
November 2019 .....	100	0	0	0	0	0	0	0	0	0	0
November 2020 .....	100	0	0	0	0	0	0	0	0	0	0
November 2021 .....	100	0	0	0	0	0	0	0	0	0	0
November 2022 .....	100	0	0	0	0	0	0	0	0	0	0
November 2023 .....	94	0	0	0	0	0	0	0	0	0	0
November 2024 .....	55	0	0	0	0	0	0	0	0	0	0
November 2025 .....	12	0	0	0	0	0	0	0	0	0	0
November 2026 .....	0	0	0	0	0	0	0	0	0	0	0
November 2027 .....	0	0	0	0	0	0	0	0	0	0	0
November 2028 .....	0	0	0	0	0	0	0	0	0	0	0
November 2029 .....	0	0	0	0	0	0	0	0	0	0	0
November 2030 .....	0	0	0	0	0	0	0	0	0	0	0
November 2031 .....	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	23.1	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	8.2	6.0

GU Class											
PSA Prepayment Assumption											
Date	0%	100%	165%	200%	210%	234%	235%	236%	250%	350%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100
November 2002 .....	94	94	94	94	94	94	94	94	94	94	94
November 2003 .....	88	88	88	88	88	88	88	88	88	88	88
November 2004 .....	82	82	82	82	82	82	82	82	82	82	82
November 2005 .....	75	75	75	75	75	75	75	75	75	75	75
November 2006 .....	68	68	68	68	68	68	68	68	68	68	68
November 2007 .....	61	61	61	61	61	61	61	61	61	61	61
November 2008 .....	53	53	53	53	53	53	53	53	53	53	53
November 2009 .....	44	44	44	44	44	44	44	44	44	44	0
November 2010 .....	35	35	35	35	35	35	35	35	35	35	0
November 2011 .....	26	26	26	26	26	26	26	26	26	14	0
November 2012 .....	15	15	15	15	15	15	15	15	15	0	0
November 2013 .....	4	4	4	4	4	4	4	4	4	0	0
November 2014 .....	0	0	0	0	0	0	0	0	0	0	0
November 2015 .....	0	0	0	0	0	0	0	0	0	0	0
November 2016 .....	0	0	0	0	0	0	0	0	0	0	0
November 2017 .....	0	0	0	0	0	0	0	0	0	0	0
November 2018 .....	0	0	0	0	0	0	0	0	0	0	0
November 2019 .....	0	0	0	0	0	0	0	0	0	0	0
November 2020 .....	0	0	0	0	0	0	0	0	0	0	0
November 2021 .....	0	0	0	0	0	0	0	0	0	0	0
November 2022 .....	0	0	0	0	0	0	0	0	0	0	0
November 2023 .....	0	0	0	0	0	0	0	0	0	0	0
November 2024 .....	0	0	0	0	0	0	0	0	0	0	0
November 2025 .....	0	0	0	0	0	0	0	0	0	0	0
November 2026 .....	0	0	0	0	0	0	0	0	0	0	0
November 2027 .....	0	0	0	0	0	0	0	0	0	0	0
November 2028 .....	0	0	0	0	0	0	0	0	0	0	0
November 2029 .....	0	0	0	0	0	0	0	0	0	0	0
November 2030 .....	0	0	0	0	0	0	0	0	0	0	0
November 2031 .....	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	6.7	5.6

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

GV Class											
PSA Prepayment Assumption											
Date	0%	100%	165%	200%	210%	234%	235%	236%	250%	350%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100
November 2002 .....	100	100	100	100	100	100	100	100	100	100	100
November 2003 .....	100	100	100	100	100	100	100	100	100	100	100
November 2004 .....	100	100	100	100	100	100	100	100	100	100	100
November 2005 .....	100	100	100	100	100	100	100	100	100	100	100
November 2006 .....	100	100	100	100	100	100	100	100	100	100	100
November 2007 .....	100	100	100	100	100	100	100	100	100	100	100
November 2008 .....	100	100	100	100	100	100	100	100	100	100	100
November 2009 .....	100	100	100	100	100	100	100	100	100	100	59
November 2010 .....	100	100	100	100	100	100	100	100	100	100	0
November 2011 .....	100	100	100	100	100	100	100	100	100	100	0
November 2012 .....	100	100	100	100	100	100	100	100	100	41	0
November 2013 .....	100	100	100	100	100	100	100	100	100	0	0
November 2014 .....	93	93	93	93	93	93	93	93	93	0	0
November 2015 .....	82	40	40	40	40	40	40	40	40	0	0
November 2016 .....	69	0	0	0	0	0	0	0	0	0	0
November 2017 .....	56	0	0	0	0	0	0	0	0	0	0
November 2018 .....	42	0	0	0	0	0	0	0	0	0	0
November 2019 .....	27	0	0	0	0	0	0	0	0	0	0
November 2020 .....	12	0	0	0	0	0	0	0	0	0	0
November 2021 .....	0	0	0	0	0	0	0	0	0	0	0
November 2022 .....	0	0	0	0	0	0	0	0	0	0	0
November 2023 .....	0	0	0	0	0	0	0	0	0	0	0
November 2024 .....	0	0	0	0	0	0	0	0	0	0	0
November 2025 .....	0	0	0	0	0	0	0	0	0	0	0
November 2026 .....	0	0	0	0	0	0	0	0	0	0	0
November 2027 .....	0	0	0	0	0	0	0	0	0	0	0
November 2028 .....	0	0	0	0	0	0	0	0	0	0	0
November 2029 .....	0	0	0	0	0	0	0	0	0	0	0
November 2030 .....	0	0	0	0	0	0	0	0	0	0	0
November 2031 .....	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	16.3	13.8	13.8	13.8	13.8	13.8	13.8	13.8	13.8	10.9	8.2

PZ Class											
PSA Prepayment Assumption											
Date	0%	100%	165%	200%	210%	234%	235%	236%	250%	350%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100
November 2002 .....	106	106	106	106	106	106	106	106	106	106	106
November 2003 .....	113	113	113	113	113	113	113	113	113	113	113
November 2004 .....	120	120	120	120	120	120	120	120	120	120	120
November 2005 .....	127	127	127	127	127	127	127	127	127	127	127
November 2006 .....	135	135	135	135	135	135	135	135	135	135	135
November 2007 .....	143	143	143	143	143	143	143	143	143	143	143
November 2008 .....	152	152	152	152	152	152	152	152	152	152	152
November 2009 .....	161	161	161	161	161	161	161	161	161	161	161
November 2010 .....	171	171	171	171	171	171	171	171	171	171	157
November 2011 .....	182	182	182	182	182	182	182	182	182	182	107
November 2012 .....	193	193	193	193	193	193	193	193	193	193	73
November 2013 .....	205	205	205	205	205	205	205	205	205	185	50
November 2014 .....	218	218	218	218	218	218	218	218	218	142	34
November 2015 .....	231	231	231	231	231	231	231	231	231	108	23
November 2016 .....	245	227	227	227	227	227	227	227	227	82	15
November 2017 .....	261	185	185	185	185	185	185	185	185	62	10
November 2018 .....	277	150	150	150	150	150	150	150	150	47	7
November 2019 .....	294	121	121	121	121	121	121	121	121	35	5
November 2020 .....	312	97	97	97	97	97	97	97	97	26	3
November 2021 .....	325	77	77	77	77	77	77	77	77	19	2
November 2022 .....	325	61	61	61	61	61	61	61	61	14	1
November 2023 .....	325	47	47	47	47	47	47	47	47	10	1
November 2024 .....	325	36	36	36	36	36	36	36	36	7	1
November 2025 .....	325	27	27	27	27	27	27	27	27	5	*
November 2026 .....	196	20	20	20	20	20	20	20	20	3	*
November 2027 .....	14	14	14	14	14	14	14	14	14	2	*
November 2028 .....	9	9	9	9	9	9	9	9	9	1	*
November 2029 .....	5	5	5	5	5	5	5	5	5	1	*
November 2030 .....	2	2	2	2	2	2	2	2	2	*	*
November 2031 .....	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	25.3	19.0	19.0	19.0	19.0	19.0	19.0	19.0	19.0	15.3	11.4

\* 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.

T Class											
PSA Prepayment Assumption											
Date	0%	100%	165%	200%	210%	234%	235%	236%	250%	350%	500%
Initial Percent . . . . .	100	100	100	100	100	100	100	100	100	100	100
November 2002 . . . . .	95	85	82	82	82	82	82	100	100	100	100
November 2003 . . . . .	92	83	69	69	69	69	69	100	100	81	42
November 2004 . . . . .	90	81	53	53	53	53	53	81	74	27	0
November 2005 . . . . .	88	79	40	40	40	40	40	56	47	0	0
November 2006 . . . . .	86	76	29	29	29	29	29	38	28	0	0
November 2007 . . . . .	83	74	21	21	21	21	21	25	14	0	0
November 2008 . . . . .	80	71	15	15	15	15	15	16	6	0	0
November 2009 . . . . .	77	68	11	11	11	11	11	12	1	0	0
November 2010 . . . . .	74	65	9	9	9	10	10	10	*	0	0
November 2011 . . . . .	71	60	7	7	7	9	9	9	*	0	0
November 2012 . . . . .	67	53	6	6	6	8	8	9	*	0	0
November 2013 . . . . .	64	45	4	4	4	7	7	8	*	0	0
November 2014 . . . . .	60	34	1	1	1	6	7	7	*	0	0
November 2015 . . . . .	56	23	0	0	0	5	6	6	*	0	0
November 2016 . . . . .	51	11	0	0	0	5	5	6	0	0	0
November 2017 . . . . .	47	0	0	0	0	4	4	5	0	0	0
November 2018 . . . . .	42	0	0	0	0	3	4	4	0	0	0
November 2019 . . . . .	36	0	0	0	0	2	3	4	0	0	0
November 2020 . . . . .	31	0	0	0	0	2	2	3	0	0	0
November 2021 . . . . .	25	0	0	0	0	1	2	3	0	0	0
November 2022 . . . . .	18	0	0	0	0	1	1	2	0	0	0
November 2023 . . . . .	12	0	0	0	0	*	1	2	0	0	0
November 2024 . . . . .	4	0	0	0	0	0	*	1	0	0	0
November 2025 . . . . .	0	0	0	0	0	0	*	1	0	0	0
November 2026 . . . . .	0	0	0	0	0	0	0	1	0	0	0
November 2027 . . . . .	0	0	0	0	0	0	0	1	0	0	0
November 2028 . . . . .	0	0	0	0	0	0	0	*	0	0	0
November 2029 . . . . .	0	0	0	0	0	0	0	*	0	0	0
November 2030 . . . . .	0	0	0	0	0	0	0	*	0	0	0
November 2031 . . . . .	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** . . . . .	14.0	9.6	4.0	4.0	4.0	4.4	4.4	5.6	4.2	2.6	1.9

ET Class											
PSA Prepayment Assumption											
Date	0%	100%	165%	200%	210%	234%	235%	236%	250%	350%	500%
Initial Percent . . . . .	100	100	100	100	100	100	100	100	100	100	100
November 2002 . . . . .	100	100	100	100	100	100	100	100	100	89	49
November 2003 . . . . .	100	100	100	100	100	100	100	39	27	0	0
November 2004 . . . . .	100	100	100	100	100	88	87	0	0	0	0
November 2005 . . . . .	100	100	100	100	100	54	52	0	0	0	0
November 2006 . . . . .	100	100	100	100	85	30	28	0	0	0	0
November 2007 . . . . .	100	100	100	100	74	16	13	0	0	0	0
November 2008 . . . . .	100	100	100	95	68	8	6	0	0	0	0
November 2009 . . . . .	100	100	100	92	66	6	4	0	0	0	0
November 2010 . . . . .	100	100	100	92	66	6	4	0	0	0	0
November 2011 . . . . .	100	100	100	91	66	6	4	0	0	0	0
November 2012 . . . . .	100	100	100	90	66	6	4	0	0	0	0
November 2013 . . . . .	100	100	100	88	66	6	4	0	0	0	0
November 2014 . . . . .	100	100	100	87	66	6	4	0	0	0	0
November 2015 . . . . .	100	100	100	82	63	6	4	0	0	0	0
November 2016 . . . . .	100	100	100	74	56	6	4	0	0	0	0
November 2017 . . . . .	100	100	100	66	50	6	4	0	0	0	0
November 2018 . . . . .	100	100	100	58	44	6	4	0	0	0	0
November 2019 . . . . .	100	100	100	51	38	6	4	0	0	0	0
November 2020 . . . . .	100	100	94	44	33	6	4	0	0	0	0
November 2021 . . . . .	100	100	82	38	28	6	4	0	0	0	0
November 2022 . . . . .	100	100	70	32	24	6	4	0	0	0	0
November 2023 . . . . .	100	100	59	26	20	6	4	0	0	0	0
November 2024 . . . . .	100	100	49	22	16	5	4	0	0	0	0
November 2025 . . . . .	100	100	40	17	13	4	4	0	0	0	0
November 2026 . . . . .	100	100	31	13	10	3	3	0	0	0	0
November 2027 . . . . .	100	81	23	10	7	2	2	0	0	0	0
November 2028 . . . . .	100	58	16	7	5	2	1	0	0	0	0
November 2029 . . . . .	100	37	10	4	3	1	1	0	0	0	0
November 2030 . . . . .	100	16	4	2	1	*	*	0	0	0	0
November 2031 . . . . .	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** . . . . .	29.7	27.5	23.3	18.3	14.8	5.6	5.1	1.9	1.8	1.3	1.0

\* 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.

Date	EZ Class											JF Class				
	PSA Prepayment Assumption											PSA Prepayment Assumption				
	0%	100%	165%	200%	210%	234%	235%	236%	250%	350%	500%	0%	100%	206%	350%	500%
Initial Percent . . . . .	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2002 . . . . .	106	106	100	90	87	81	80	21	17	0	0	99	96	93	89	85
November 2003 . . . . .	113	113	100	68	59	38	37	0	0	0	0	98	89	80	69	58
November 2004 . . . . .	120	120	100	42	26	0	0	0	0	0	0	97	81	66	49	33
November 2005 . . . . .	127	127	100	23	1	0	0	0	0	0	0	96	73	54	33	15
November 2006 . . . . .	135	135	100	9	0	0	0	0	0	0	0	94	66	43	20	3
November 2007 . . . . .	143	143	100	0	0	0	0	0	0	0	0	93	59	34	11	0
November 2008 . . . . .	152	152	100	0	0	0	0	0	0	0	0	91	53	26	3	0
November 2009 . . . . .	161	161	100	0	0	0	0	0	0	0	0	90	47	19	0	0
November 2010 . . . . .	171	171	99	0	0	0	0	0	0	0	0	88	41	13	0	0
November 2011 . . . . .	182	182	96	0	0	0	0	0	0	0	0	86	36	8	0	0
November 2012 . . . . .	193	193	91	0	0	0	0	0	0	0	0	84	31	3	0	0
November 2013 . . . . .	205	205	85	0	0	0	0	0	0	0	0	81	26	0	0	0
November 2014 . . . . .	218	218	78	0	0	0	0	0	0	0	0	79	22	0	0	0
November 2015 . . . . .	231	231	67	0	0	0	0	0	0	0	0	76	18	0	0	0
November 2016 . . . . .	245	245	52	0	0	0	0	0	0	0	0	73	14	0	0	0
November 2017 . . . . .	261	253	37	0	0	0	0	0	0	0	0	70	10	0	0	0
November 2018 . . . . .	277	225	22	0	0	0	0	0	0	0	0	66	6	0	0	0
November 2019 . . . . .	294	196	7	0	0	0	0	0	0	0	0	62	3	0	0	0
November 2020 . . . . .	312	167	0	0	0	0	0	0	0	0	0	58	*	0	0	0
November 2021 . . . . .	331	139	0	0	0	0	0	0	0	0	0	53	0	0	0	0
November 2022 . . . . .	351	111	0	0	0	0	0	0	0	0	0	48	0	0	0	0
November 2023 . . . . .	373	83	0	0	0	0	0	0	0	0	0	43	0	0	0	0
November 2024 . . . . .	396	56	0	0	0	0	0	0	0	0	0	37	0	0	0	0
November 2025 . . . . .	410	30	0	0	0	0	0	0	0	0	0	30	0	0	0	0
November 2026 . . . . .	410	4	0	0	0	0	0	0	0	0	0	23	0	0	0	0
November 2027 . . . . .	407	0	0	0	0	0	0	0	0	0	0	15	0	0	0	0
November 2028 . . . . .	296	0	0	0	0	0	0	0	0	0	0	7	0	0	0	0
November 2029 . . . . .	174	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030 . . . . .	40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** . . . . .	27.7	20.4	14.9	2.9	2.3	1.7	1.7	0.7	0.7	0.6	0.5	18.9	8.2	4.9	3.3	2.5

Date	JV Class					JW Class					JZ Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	206%	350%	500%	0%	100%	206%	350%	500%	0%	100%	206%	350%	500%
Initial Percent . . . . .	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2002 . . . . .	89	89	89	89	89	100	100	100	100	100	106	106	106	106	106
November 2003 . . . . .	78	78	78	78	78	100	100	100	100	100	113	113	113	113	113
November 2004 . . . . .	66	66	66	66	66	100	100	100	100	100	120	120	120	120	120
November 2005 . . . . .	53	53	53	53	53	100	100	100	100	100	127	127	127	127	127
November 2006 . . . . .	39	39	39	39	39	100	100	100	100	100	135	135	135	135	135
November 2007 . . . . .	24	24	24	24	0	100	100	100	100	67	143	143	143	143	143
November 2008 . . . . .	9	9	9	9	0	100	100	100	100	14	152	152	152	152	152
November 2009 . . . . .	0	0	0	0	0	97	97	97	73	0	161	161	161	161	121
November 2010 . . . . .	0	0	0	0	0	91	91	91	28	0	171	171	171	171	83
November 2011 . . . . .	0	0	0	0	0	85	85	85	0	0	182	182	182	169	56
November 2012 . . . . .	0	0	0	0	0	78	78	78	0	0	193	193	193	130	38
November 2013 . . . . .	0	0	0	0	0	71	71	66	0	0	205	205	205	100	26
November 2014 . . . . .	0	0	0	0	0	64	64	30	0	0	218	218	218	76	18
November 2015 . . . . .	0	0	0	0	0	56	56	0	0	0	231	231	226	58	12
November 2016 . . . . .	0	0	0	0	0	47	47	0	0	0	245	245	191	44	8
November 2017 . . . . .	0	0	0	0	0	38	38	0	0	0	261	261	160	33	5
November 2018 . . . . .	0	0	0	0	0	28	28	0	0	0	277	277	134	25	4
November 2019 . . . . .	0	0	0	0	0	18	18	0	0	0	294	294	111	19	2
November 2020 . . . . .	0	0	0	0	0	7	7	0	0	0	312	312	91	14	2
November 2021 . . . . .	0	0	0	0	0	0	0	0	0	0	324	284	74	10	1
November 2022 . . . . .	0	0	0	0	0	0	0	0	0	0	324	246	60	7	1
November 2023 . . . . .	0	0	0	0	0	0	0	0	0	0	324	210	48	5	*
November 2024 . . . . .	0	0	0	0	0	0	0	0	0	0	324	176	37	4	*
November 2025 . . . . .	0	0	0	0	0	0	0	0	0	0	324	144	29	3	*
November 2026 . . . . .	0	0	0	0	0	0	0	0	0	0	324	114	21	2	*
November 2027 . . . . .	0	0	0	0	0	0	0	0	0	0	324	86	15	1	*
November 2028 . . . . .	0	0	0	0	0	0	0	0	0	0	324	59	9	1	*
November 2029 . . . . .	0	0	0	0	0	0	0	0	0	0	290	34	5	*	*
November 2030 . . . . .	0	0	0	0	0	0	0	0	0	0	151	10	1	*	*
November 2031 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** . . . . .	4.1	4.1	4.1	4.1	3.7	14.3	14.3	12.0	8.6	6.4	28.9	23.9	18.8	13.4	10.0

\* 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.

Date	MA and MI† Classes						MB Class						ML Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	160%	191%	300%	500%	0%	100%	160%	191%	300%	500%	0%	100%	160%	191%	300%	500%
Initial Percent . . . . .	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2002 . . . . .	94	91	91	91	91	91	100	100	100	100	100	100	98	98	93	93	93	93
November 2003 . . . . .	88	77	77	77	77	77	100	100	100	100	100	100	96	96	79	79	79	28
November 2004 . . . . .	82	62	62	62	62	50	100	100	100	100	100	100	94	93	64	64	40	0
November 2005 . . . . .	74	48	48	48	48	26	100	100	100	100	100	100	91	91	52	52	15	0
November 2006 . . . . .	67	34	34	34	34	9	100	100	100	100	100	100	89	88	44	44	3	0
November 2007 . . . . .	58	22	22	22	21	0	100	100	100	100	100	93	86	85	38	38	0	0
November 2008 . . . . .	49	11	11	11	11	0	100	100	100	100	100	59	83	78	31	33	0	0
November 2009 . . . . .	39	2	2	2	2	0	100	100	100	100	100	37	80	66	20	25	0	0
November 2010 . . . . .	28	0	0	0	0	0	100	79	79	79	78	23	77	50	7	16	0	0
November 2011 . . . . .	15	0	0	0	0	0	100	55	55	55	54	13	74	30	0	6	0	0
November 2012 . . . . .	2	0	0	0	0	0	100	37	37	37	36	8	70	9	0	0	0	0
November 2013 . . . . .	0	0	0	0	0	0	45	23	23	23	22	4	66	0	0	0	0	0
November 2014 . . . . .	0	0	0	0	0	0	12	12	12	12	11	2	35	0	0	0	0	0
November 2015 . . . . .	0	0	0	0	0	0	4	4	4	4	4	*	0	0	0	0	0	0
November 2016 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2017 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2018 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2019 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2020 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** . . . . .	6.5	4.0	4.0	4.0	4.0	3.1	12.1	10.6	10.6	10.6	10.6	7.9	10.9	8.3	4.8	5.0	2.8	1.7

Date	MZ Class						MP and QI† Classes								BQ, IQ†, WD and JK Classes							
	PSA Prepayment Assumption						PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	160%	191%	300%	500%	0%	120%	190%	191%	250%	350%	500%	0%	120%	190%	191%	250%	350%	500%		
Initial Percent . . . . .	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100		
November 2002 . . . . .	106	106	106	98	69	15	88	77	77	77	77	77	77	100	100	100	100	100	100	100		
November 2003 . . . . .	113	113	113	87	0	0	76	44	44	44	44	44	28	100	100	100	100	100	100	100		
November 2004 . . . . .	120	120	120	75	0	0	62	10	10	10	10	0	0	100	100	100	100	100	91	0		
November 2005 . . . . .	127	127	127	69	0	0	46	0	0	0	0	0	0	100	47	47	47	47	0	0		
November 2006 . . . . .	135	135	135	70	0	0	30	0	0	0	0	0	0	100	0	0	0	0	0	0		
November 2007 . . . . .	143	143	143	75	0	0	12	0	0	0	0	0	0	100	0	0	0	0	0	0		
November 2008 . . . . .	152	152	152	79	0	0	0	0	0	0	0	0	0	82	0	0	0	0	0	0		
November 2009 . . . . .	161	161	161	84	0	0	0	0	0	0	0	0	0	31	0	0	0	0	0	0		
November 2010 . . . . .	171	171	171	89	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
November 2011 . . . . .	182	182	160	95	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
November 2012 . . . . .	193	193	124	87	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
November 2013 . . . . .	205	161	88	60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
November 2014 . . . . .	218	99	53	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
November 2015 . . . . .	175	36	18	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
November 2016 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
November 2017 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
November 2018 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
November 2019 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
November 2020 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
November 2021 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
November 2022 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
November 2023 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
November 2024 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
November 2025 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
November 2026 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
November 2027 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
November 2028 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
November 2029 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
November 2030 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
November 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)** . . . . .	14.4	13.0	12.0	10.0	1.3	0.7	3.7	1.8	1.8	1.8	1.8	1.8	1.5	7.7	4.0	4.0	4.0	4.0	3.4	2.7		

\* 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	QC Class							QD Class							QE Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	120%	190%	191%	250%	350%	500%	0%	120%	190%	191%	250%	350%	500%	0%	120%	190%	191%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2002	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004	100	100	100	100	100	100	98	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2005	100	100	100	100	100	89	31	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2006	100	86	86	86	86	39	0	100	100	100	100	100	100	41	100	100	100	100	100	100	100
November 2007	100	47	47	47	47	1	0	100	100	100	100	100	100	0	100	100	100	100	100	100	73
November 2008	100	14	14	14	14	0	0	100	100	100	100	100	0	0	100	100	100	100	100	97	47
November 2009	100	0	0	0	0	0	0	100	45	45	45	45	0	0	100	100	100	100	100	69	29
November 2010	85	0	0	0	0	0	0	100	0	0	0	0	0	0	100	85	85	85	85	47	18
November 2011	50	0	0	0	0	0	0	100	0	0	0	0	0	0	100	61	61	61	61	31	11
November 2012	11	0	0	0	0	0	0	100	0	0	0	0	0	0	100	42	42	42	42	20	6
November 2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	91	26	26	26	26	12	3
November 2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29	14	14	14	14	6	1
November 2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	4	4	4	4	2	*
November 2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.0	6.0	6.0	6.0	6.0	4.8	3.7	11.6	8.0	8.0	8.0	8.0	6.5	5.0	12.7	10.9	10.9	10.9	10.9	9.3	7.4

Date	FL and SL Classes							QZ Class							LQ Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	120%	190%	191%	250%	350%	500%	0%	120%	190%	191%	250%	350%	500%	0%	120%	190%	191%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2002	100	100	90	90	89	75	55	106	106	106	104	0	0	0	100	100	91	91	83	70	51
November 2003	99	99	72	72	58	22	0	113	113	113	107	0	0	0	100	100	75	75	54	20	0
November 2004	99	99	56	56	29	0	0	120	120	120	111	0	0	0	100	100	60	59	27	0	0
November 2005	98	98	44	44	11	0	0	127	127	127	117	0	0	0	100	100	50	49	11	0	0
November 2006	97	97	37	37	2	0	0	135	135	135	124	0	0	0	100	100	44	43	2	0	0
November 2007	97	97	34	34	*	0	0	143	143	143	131	0	0	0	100	100	42	41	*	0	0
November 2008	96	93	31	31	*	0	0	152	152	152	140	0	0	0	100	97	39	39	*	0	0
November 2009	96	85	26	27	*	0	0	161	161	161	148	0	0	0	100	90	35	35	*	0	0
November 2010	95	73	21	21	*	0	0	171	171	171	157	0	0	0	100	80	31	30	*	0	0
November 2011	94	59	14	15	*	0	0	182	182	182	167	0	0	0	100	67	25	25	*	0	0
November 2012	93	44	7	8	0	0	0	193	193	193	177	0	0	0	100	54	20	19	0	0	0
November 2013	92	27	*	1	0	0	0	205	205	205	188	0	0	0	100	39	14	13	0	0	0
November 2014	92	10	0	0	0	0	0	218	218	121	118	0	0	0	100	24	8	8	0	0	0
November 2015	50	0	0	0	0	0	0	231	117	39	38	0	0	0	62	8	3	3	0	0	0
November 2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.5	10.3	4.9	4.9	2.4	1.5	1.1	14.9	14.0	13.3	13.3	0.6	0.3	0.2	14.2	11.1	5.9	5.8	2.3	1.4	1.0

\* 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.

## Characteristics of the R and RL Classes

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

The R and RL Classes will be subject to certain transfer restrictions. We will not permit transfer of record or beneficial ownership of an R or RL Certificate to a “disqualified organization.” In addition, we will not permit transfer of record or beneficial ownership of an R or RL Certificate to any person that is not a “U.S. Person” 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 the “regular interests,” and the R Class will be designated as the “residual interest,” in the REMIC constituted by the Trust. The Lower Tier Regular Interests will be designated as the “regular interests” and the RL Class will be designated as the “residual interest” in the Lower Tier REMIC.

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

### **Taxation of Beneficial Owners of Regular Certificates**

The Notional Classes and the Accrual 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	200%
2	200%
3	206%
4	191%
5	191%

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

### **Taxation of Beneficial Owners of Residual Certificates**

For purposes of determining the portion of the taxable income of the Trust (or the Lower Tier REMIC) that generally will not be treated as excess inclusions, the rate to be used is 120% of the “federal long-term rate.” The rate will be published on or about October 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 (each, a “Combination RCR Class”) will represent the beneficial ownership of the underlying REMIC Certificates set forth in Schedule 1. Each Certificate of a Combination RCR Class (a “Combination RCR Certificate”) will represent beneficial ownership of undivided interests in two or more underlying REMIC Certificates.

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

must allocate the sale proceeds among the underlying REMIC Certificates in proportion to their relative fair market values at the time of sale.

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

## **PLAN OF DISTRIBUTION**

*General.* We are obligated to deliver the Certificates to Lehman Brothers Inc. (the “Dealer”) in exchange for the Group 1 SMBS and the Trust MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

*Increase in Certificates.* Before the Settlement Date, we and the Dealer may agree to offer Group 1, Group 3 or Group 4 Classes in addition to those contemplated as of the date of this prospectus supplement. In this event, we will increase the Group 1 SMBS or the related Trust MBS, as applicable, in principal balance, but we expect that all these additional Group 1 SMBS or Trust MBS will have the same characteristics as described in Exhibit A in the case of the Group 1 SMBS or under “Description of the Certificates—The Trust MBS” in the case of the Trust MBS. The proportion that the original principal balance of each Group 1, Group 3 or Group 4 Class bears to the aggregate original principal balance of all Group 1, Group 3 or Group 4 Classes, respectively, will remain the same. In addition, the dollar amounts shown in the Principal Balance Schedules will be increased to correspond to the increase of the principal balances of the applicable Classes.

## **LEGAL MATTERS**

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

## Group 1 SMBS

Underlying SMBS Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type (1)	Final Distribution Date	Principal Type (1)	Original Principal Balance or Notional Principal Balance of Class	November 2001 Class Factor	Principal Balance or Notional Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)	Underlying Security Type	Class Group
SMBS 315	1	October 2001	3136FACG3	(2)	PO	November 2031	PT	\$1,600,000,000	0.99620491	\$271,000,000	355	4	MBS	1
SMBS 315	2	October 2001	3136FACHI	6.0%	IO	November 2031	NTL	1,600,000,000	0.99620491	383,916,667	355	4	MBS	1

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

(2) This class is a principal only class and bears no interest.



## Available Recombinations (1)

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal or Notional Principal Balance	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 1								
FS	\$171,000,000	FR	\$171,000,000	(3)	FLT	PT	31392AXZ6	November 2031
ST	171,000,000(4)							
Recombination 2								
ST	171,000,000(4)	SC	171,000,000(4)	(3)	INV/IO	NTL	31392AYA0	November 2031
SR	171,000,000(4)							
Recombination 3								
BQ	41,361,000	WD	41,361,000	6.0%	FIX	PAC	31392AYB8	September 2011
IQ	6,893,500(4)							
Recombination 4								
BQ	41,361,000	JK	41,361,000	5.5	FIX	PAC	31392AYC6	September 2011
IQ	3,446,750(4)							
Recombination 5								
FL	40,875,000	LQ (5)	58,413,000	6.0	FIX	SUP	31392AYD4	December 2016
SL	13,625,000							
QZ	3,913,000							

- (1) REMIC Certificates and RCR Certificates in any Recombination may be exchanged only in the proportions shown above.
- (2) See “Description of Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus and “Description of the Certificates—Distributions of Interest” and “—Distributions of Principal” in this prospectus supplement.
- (3) For a description of these interest rates, see “Description of the Certificates—Distributions of Interest” in this prospectus supplement.
- (4) Notional principal balance.
- (5) Principal payments on the REMIC Certificates in Recombination 5 from the QZ Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.

## Principal Balance Schedules

### *Group 2 MBS Specified Balances*

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
Initial Balance .....	\$300,000,000.00	July 2006 .....	\$163,832,973.35	March 2011 .....	\$ 73,817,624.24
December 2001 .....	299,378,724.99	August 2006 .....	161,562,865.90	April 2011 .....	72,749,017.10
January 2002 .....	298,638,078.14	September 2006 .....	159,322,810.06	May 2011 .....	71,694,851.90
February 2002 .....	297,778,370.38	October 2006 .....	157,112,417.07	June 2011 .....	70,654,939.82
March 2002 .....	296,800,055.63	November 2006 .....	154,931,303.14	July 2011 .....	69,629,094.47
April 2002 .....	295,703,731.10	December 2006 .....	152,779,089.41	August 2011 .....	68,617,131.84
May 2002 .....	294,490,137.18	January 2007 .....	150,655,401.81	September 2011 .....	67,618,870.29
June 2002 .....	293,160,157.16	February 2007 .....	148,559,871.11	October 2011 .....	66,634,130.53
July 2002 .....	291,714,816.61	March 2007 .....	146,492,132.76	November 2011 .....	65,662,735.56
August 2002 .....	290,155,282.48	April 2007 .....	144,451,826.88	December 2011 .....	64,704,510.66
September 2002 .....	288,482,861.89	May 2007 .....	142,438,598.20	January 2012 .....	63,759,283.35
October 2002 .....	286,699,000.72	June 2007 .....	140,452,095.98	February 2012 .....	62,826,883.39
November 2002 .....	284,805,281.77	July 2007 .....	138,491,973.97	March 2012 .....	61,907,142.71
December 2002 .....	282,803,422.77	August 2007 .....	136,557,890.36	April 2012 .....	60,999,895.41
January 2003 .....	280,695,274.03	September 2007 .....	134,649,507.70	May 2012 .....	60,104,977.71
February 2003 .....	278,482,815.82	October 2007 .....	132,766,492.85	June 2012 .....	59,222,227.98
March 2003 .....	276,168,155.52	November 2007 .....	130,908,516.94	July 2012 .....	58,351,486.61
April 2003 .....	273,753,524.44	December 2007 .....	129,075,255.31	August 2012 .....	57,492,596.10
May 2003 .....	271,241,274.41	January 2008 .....	127,266,387.44	September 2012 .....	56,645,400.94
June 2003 .....	268,633,874.08	February 2008 .....	125,481,596.94	October 2012 .....	55,809,747.64
July 2003 .....	265,933,905.04	March 2008 .....	123,720,571.43	November 2012 .....	54,985,484.68
August 2003 .....	263,144,057.59	April 2008 .....	121,983,002.57	December 2012 .....	54,172,462.49
September 2003 .....	260,267,126.41	May 2008 .....	120,268,585.92	January 2013 .....	53,370,533.45
October 2003 .....	257,306,005.84	June 2008 .....	118,577,020.99	February 2013 .....	52,579,551.80
November 2003 .....	254,263,685.11	July 2008 .....	116,908,011.08	March 2013 .....	51,799,373.70
December 2003 .....	251,143,243.26	August 2008 .....	115,261,263.33	April 2013 .....	51,029,857.13
January 2004 .....	247,947,843.91	September 2008 .....	113,636,488.63	May 2013 .....	50,270,861.92
February 2004 .....	244,680,729.84	October 2008 .....	112,033,401.54	June 2013 .....	49,522,249.70
March 2004 .....	241,345,217.42	November 2008 .....	110,451,720.30	July 2013 .....	48,783,883.88
April 2004 .....	238,053,506.06	December 2008 .....	108,891,166.75	August 2013 .....	48,055,629.64
May 2004 .....	234,805,031.53	January 2009 .....	107,351,466.31	September 2013 .....	47,337,353.90
June 2004 .....	231,599,236.79	February 2009 .....	105,832,347.90	October 2013 .....	46,628,925.29
July 2004 .....	228,435,571.94	March 2009 .....	104,333,543.91	November 2013 .....	45,930,214.13
August 2004 .....	225,313,494.04	April 2009 .....	102,854,790.17	December 2013 .....	45,241,092.42
September 2004 .....	222,232,467.12	May 2009 .....	101,395,825.89	January 2014 .....	44,561,433.81
October 2004 .....	219,191,962.01	June 2009 .....	99,956,393.63	February 2014 .....	43,891,113.58
November 2004 .....	216,191,456.30	July 2009 .....	98,536,239.24	March 2014 .....	43,230,008.62
December 2004 .....	213,230,434.25	August 2009 .....	97,135,111.83	April 2014 .....	42,577,997.41
January 2005 .....	210,308,386.70	September 2009 .....	95,752,763.74	May 2014 .....	41,934,960.01
February 2005 .....	207,424,810.97	October 2009 .....	94,388,950.45	June 2014 .....	41,300,777.99
March 2005 .....	204,579,210.81	November 2009 .....	93,043,430.61	July 2014 .....	40,675,334.50
April 2005 .....	201,771,096.29	December 2009 .....	91,715,965.96	August 2014 .....	40,058,514.16
May 2005 .....	198,999,983.74	January 2010 .....	90,406,321.29	September 2014 .....	39,450,203.11
June 2005 .....	196,265,395.65	February 2010 .....	89,114,264.40	October 2014 .....	38,850,288.94
July 2005 .....	193,566,860.61	March 2010 .....	87,839,566.07	November 2014 .....	38,258,660.69
August 2005 .....	190,903,913.23	April 2010 .....	86,582,000.03	December 2014 .....	37,675,208.86
September 2005 .....	188,276,094.06	May 2010 .....	85,341,342.92	January 2015 .....	37,099,825.33
October 2005 .....	185,682,949.51	June 2010 .....	84,117,374.22	February 2015 .....	36,532,403.41
November 2005 .....	183,124,031.78	July 2010 .....	82,909,876.27	March 2015 .....	35,972,837.78
December 2005 .....	180,598,898.80	August 2010 .....	81,718,634.18	April 2015 .....	35,421,024.46
January 2006 .....	178,107,114.12	September 2010 .....	80,543,435.83	May 2015 .....	34,876,860.85
February 2006 .....	175,648,246.88	October 2010 .....	79,384,071.82	June 2015 .....	34,340,245.65
March 2006 .....	173,221,871.72	November 2010 .....	78,240,335.44	July 2015 .....	33,811,078.88
April 2006 .....	170,827,568.72	December 2010 .....	77,112,022.64	August 2015 .....	33,289,261.86
May 2006 .....	168,464,923.29	January 2011 .....	75,998,931.98	September 2015 .....	32,774,697.18
June 2006 .....	166,133,526.18	February 2011 .....	74,900,864.61	October 2015 .....	32,267,288.69

**Group 2 MBS (Continued)**

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
November 2015 .....	\$ 31,766,941.49	September 2020 .....	\$ 12,138,952.68	July 2025 .....	\$ 3,774,357.80
December 2015 .....	31,273,561.90	October 2020 .....	11,924,329.40	August 2025 .....	3,685,977.30
January 2016 .....	30,787,057.46	November 2020 .....	11,712,847.25	September 2025 .....	3,598,999.92
February 2016 .....	30,307,336.91	December 2020 .....	11,504,463.58	October 2025 .....	3,513,405.94
March 2016 .....	29,834,310.17	January 2021 .....	11,299,136.28	November 2025 .....	3,429,175.88
April 2016 .....	29,367,888.32	February 2021 .....	11,096,823.79	December 2025 .....	3,346,290.55
May 2016 .....	28,907,983.60	March 2021 .....	10,897,485.11	January 2026 .....	3,264,730.99
June 2016 .....	28,454,509.39	April 2021 .....	10,701,079.78	February 2026 .....	3,184,478.50
July 2016 .....	28,007,380.18	May 2021 .....	10,507,567.85	March 2026 .....	3,105,514.65
August 2016 .....	27,566,511.59	June 2021 .....	10,316,909.90	April 2026 .....	3,027,821.23
September 2016 .....	27,131,820.31	July 2021 .....	10,129,067.05	May 2026 .....	2,951,380.28
October 2016 .....	26,703,224.13	August 2021 .....	9,944,000.91	June 2026 .....	2,876,174.09
November 2016 .....	26,280,641.89	September 2021 .....	9,761,673.59	July 2026 .....	2,802,185.17
December 2016 .....	25,863,993.50	October 2021 .....	9,582,047.71	August 2026 .....	2,729,396.28
January 2017 .....	25,453,199.90	November 2021 .....	9,405,086.38	September 2026 .....	2,657,790.41
February 2017 .....	25,048,183.06	December 2021 .....	9,230,753.20	October 2026 .....	2,587,350.77
March 2017 .....	24,648,865.94	January 2022 .....	9,059,012.22	November 2026 .....	2,518,060.79
April 2017 .....	24,255,172.55	February 2022 .....	8,889,828.00	December 2026 .....	2,449,904.13
May 2017 .....	23,867,027.84	March 2022 .....	8,723,165.54	January 2027 .....	2,382,864.67
June 2017 .....	23,484,357.75	April 2022 .....	8,558,990.31	February 2027 .....	2,316,926.51
July 2017 .....	23,107,089.19	May 2022 .....	8,397,268.25	March 2027 .....	2,252,073.94
August 2017 .....	22,735,150.02	June 2022 .....	8,237,965.71	April 2027 .....	2,188,291.50
September 2017 .....	22,368,469.02	July 2022 .....	8,081,049.53	May 2027 .....	2,125,563.90
October 2017 .....	22,006,975.91	August 2022 .....	7,926,486.94	June 2027 .....	2,063,876.08
November 2017 .....	21,650,601.32	September 2022 .....	7,774,245.64	July 2027 .....	2,003,213.17
December 2017 .....	21,299,276.80	October 2022 .....	7,624,293.73	August 2027 .....	1,943,560.50
January 2018 .....	20,952,934.75	November 2022 .....	7,476,599.75	September 2027 .....	1,884,903.60
February 2018 .....	20,611,508.48	December 2022 .....	7,331,132.64	October 2027 .....	1,827,228.20
March 2018 .....	20,274,932.17	January 2023 .....	7,187,861.76	November 2027 .....	1,770,520.21
April 2018 .....	19,943,140.83	February 2023 .....	7,046,756.86	December 2027 .....	1,714,765.74
May 2018 .....	19,616,070.35	March 2023 .....	6,907,788.10	January 2028 .....	1,659,951.08
June 2018 .....	19,293,657.43	April 2023 .....	6,770,926.05	February 2028 .....	1,606,062.71
July 2018 .....	18,975,839.60	May 2023 .....	6,636,141.63	March 2028 .....	1,553,087.30
August 2018 .....	18,662,555.21	June 2023 .....	6,503,406.17	April 2028 .....	1,501,011.67
September 2018 .....	18,353,743.41	July 2023 .....	6,372,691.39	May 2028 .....	1,449,822.86
October 2018 .....	18,049,344.13	August 2023 .....	6,243,969.35	June 2028 .....	1,399,508.05
November 2018 .....	17,749,298.11	September 2023 .....	6,117,212.50	July 2028 .....	1,350,054.60
December 2018 .....	17,453,546.83	October 2023 .....	5,992,393.65	August 2028 .....	1,301,450.06
January 2019 .....	17,162,032.56	November 2023 .....	5,869,485.98	September 2028 .....	1,253,682.12
February 2019 .....	16,874,698.32	December 2023 .....	5,748,463.01	October 2028 .....	1,206,738.67
March 2019 .....	16,591,487.85	January 2024 .....	5,629,298.63	November 2028 .....	1,160,607.73
April 2019 .....	16,312,345.64	February 2024 .....	5,511,967.04	December 2028 .....	1,115,277.50
May 2019 .....	16,037,216.91	March 2024 .....	5,396,442.81	January 2029 .....	1,070,736.34
June 2019 .....	15,766,047.60	April 2024 .....	5,282,700.85	February 2029 .....	1,026,972.76
July 2019 .....	15,498,784.32	May 2024 .....	5,170,716.39	March 2029 .....	983,975.43
August 2019 .....	15,235,374.42	June 2024 .....	5,060,464.99	April 2029 .....	941,733.18
September 2019 .....	14,975,765.91	July 2024 .....	4,951,922.54	May 2029 .....	900,234.98
October 2019 .....	14,719,907.49	August 2024 .....	4,845,065.24	June 2029 .....	859,469.95
November 2019 .....	14,467,748.54	September 2024 .....	4,739,869.61	July 2029 .....	819,427.37
December 2019 .....	14,219,239.07	October 2024 .....	4,636,312.49	August 2029 .....	780,096.66
January 2020 .....	13,974,329.78	November 2024 .....	4,534,371.01	September 2029 .....	741,467.37
February 2020 .....	13,732,971.99	December 2024 .....	4,434,022.63	October 2029 .....	703,529.22
March 2020 .....	13,495,117.67	January 2025 .....	4,335,245.08	November 2029 .....	666,272.03
April 2020 .....	13,260,719.40	February 2025 .....	4,238,016.41	December 2029 .....	629,685.81
May 2020 .....	13,029,730.41	March 2025 .....	4,142,314.94	January 2030 .....	593,760.66
June 2020 .....	12,802,104.51	April 2025 .....	4,048,119.31	February 2030 .....	558,486.84
July 2020 .....	12,577,796.14	May 2025 .....	3,955,408.40	March 2030 .....	523,854.73
August 2020 .....	12,356,760.33	June 2025 .....	3,864,161.41	April 2030 .....	489,854.85

**Group 2 MBS (Continued)**

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
May 2030 .....	\$ 456,477.84	November 2030 .....	\$ 268,788.27	May 2031 .....	\$ 101,302.62
June 2030 .....	423,714.49	December 2030 .....	239,520.00	June 2031 .....	75,227.66
July 2030 .....	391,555.68	January 2031 .....	210,804.24	July 2031 .....	49,657.29
August 2030 .....	359,992.45	February 2031 .....	182,632.71	August 2031 .....	24,583.90
September 2030 .....	329,015.94	March 2031 .....	154,997.27	September 2031 and thereafter .....	0.00
October 2030 .....	298,617.42	April 2031 .....	127,889.88		

**EA Class Planned Balances**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through		February 2004 .....	\$49,106,855.77	July 2005 .....	\$21,630,918.65
October 2002 .....	\$70,174,000.00	March 2004 .....	47,423,959.78	August 2005 .....	20,087,524.82
November 2002 .....	69,203,614.86	April 2004 .....	45,749,612.98	September 2005 .....	18,551,962.04
December 2002 .....	68,184,752.42	May 2004 .....	44,083,771.35	October 2005 .....	17,024,189.99
January 2003 .....	67,117,827.75	June 2004 .....	42,426,391.10	November 2005 .....	15,504,168.57
February 2003 .....	66,003,280.81	July 2004 .....	40,777,428.69	December 2005 .....	13,991,857.88
March 2003 .....	64,841,576.13	August 2004 .....	39,136,840.79	January 2006 .....	12,487,218.22
April 2003 .....	63,633,202.53	September 2004 .....	37,504,584.27	February 2006 .....	10,990,210.09
May 2003 .....	62,378,672.78	October 2004 .....	35,880,616.26	March 2006 .....	9,500,794.21
June 2003 .....	61,078,523.26	November 2004 .....	34,264,894.09	April 2006 .....	8,018,931.50
July 2003 .....	59,733,313.56	December 2004 .....	32,657,375.30	May 2006 .....	6,544,583.07
August 2003 .....	58,343,626.12	January 2005 .....	31,058,017.68	June 2006 .....	5,077,710.22
September 2003 .....	56,910,065.81	February 2005 .....	29,466,779.20	July 2006 .....	3,618,274.48
October 2003 .....	55,433,259.50	March 2005 .....	27,883,618.07	August 2006 .....	2,166,237.56
November 2003 .....	53,913,855.61	April 2005 .....	26,308,492.71	September 2006 .....	721,561.37
December 2003 .....	52,352,523.62	May 2005 .....	24,741,361.76	October 2006 and thereafter .....	0.00
January 2004 .....	50,749,953.62	June 2005 .....	23,182,184.05		

**EB Class Planned Balances**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through		July 2007 .....	\$22,556,397.82	May 2008 .....	\$ 9,201,829.39
September 2006 .....	\$35,885,000.00	August 2007 .....	21,190,230.84	June 2008 .....	7,903,267.37
October 2006 .....	35,169,208.00	September 2007 .....	19,830,982.48	July 2008 .....	6,611,275.87
November 2006 .....	33,739,139.76	October 2007 .....	18,478,617.12	August 2008 .....	5,325,821.07
December 2006 .....	32,316,319.14	November 2007 .....	17,133,099.31	September 2008 .....	4,046,869.30
January 2007 .....	30,900,708.82	December 2007 .....	15,794,393.80	October 2008 .....	2,774,387.08
February 2007 .....	29,492,271.69	January 2008 .....	14,462,465.51	November 2008 .....	1,508,341.10
March 2007 .....	28,090,970.81	February 2008 .....	13,137,279.56	December 2008 .....	248,698.22
April 2007 .....	26,696,769.44	March 2008 .....	11,818,801.21	January 2009 and thereafter .....	0.00
May 2007 .....	25,309,631.03	April 2008 .....	10,506,995.94		
June 2007 .....	23,929,519.22				

**EC 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 2009 .....	\$22,207,471.33	February 2010 .....	\$12,651,863.71
December 2008 .....	\$29,384,000.00	July 2009 .....	20,991,736.34	March 2010 .....	11,484,404.09
January 2009 .....	28,379,425.45	August 2009 .....	19,782,145.39	April 2010 .....	10,322,839.88
February 2009 .....	27,132,490.01	September 2009 .....	18,578,666.82	May 2010 .....	9,167,140.74
March 2009 .....	25,891,859.26	October 2009 .....	17,381,269.15	June 2010 .....	8,017,276.45
April 2009 .....	24,657,500.74	November 2009 .....	16,189,921.08	July 2010 .....	6,873,216.97
May 2009 .....	23,429,382.13	December 2009 .....	15,004,591.46	August 2010 .....	5,734,932.41
		January 2010 .....	13,825,249.28	September 2010 .....	4,602,393.01

**EC Class (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
October 2010 .....	\$ 3,475,569.20	January 2011 .....	\$ 173,409.18
November 2010 .....	2,358,839.11	February 2011 and thereafter .....	0.00
December 2010 .....	1,258,194.06		

**KL 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 2012 .....	\$21,070,133.81	November 2013 .....	\$ 8,424,147.80
January 2011 .....	\$37,115,000.00	July 2012 .....	20,235,710.68	December 2013 .....	7,774,284.40
February 2011 .....	36,219,262.70	August 2012 .....	19,413,417.54	January 2014 .....	7,133,952.96
March 2011 .....	35,165,535.92	September 2012 .....	18,603,084.01	February 2014 .....	6,503,018.95
April 2011 .....	34,127,013.11	October 2012 .....	17,804,542.04	March 2014 .....	5,881,349.70
May 2011 .....	33,103,481.53	November 2012 .....	17,017,625.88	April 2014 .....	5,268,814.38
June 2011 .....	32,094,731.38	December 2012 .....	16,242,172.09	May 2014 .....	4,665,283.95
July 2011 .....	31,100,555.72	January 2013 .....	15,478,019.48	June 2014 .....	4,070,631.17
August 2011 .....	30,120,750.48	February 2013 .....	14,725,009.08	July 2014 .....	3,484,730.56
September 2011 .....	29,155,114.38	March 2013 .....	13,982,984.12	August 2014 .....	2,907,458.38
October 2011 .....	28,203,448.93	April 2013 .....	13,251,789.98	September 2014 .....	2,338,692.60
November 2011 .....	27,265,558.36	May 2013 .....	12,531,274.19	October 2014 .....	1,778,312.86
December 2011 .....	26,341,249.61	June 2013 .....	11,821,286.38	November 2014 .....	1,226,200.49
January 2012 .....	25,430,332.26	July 2013 .....	11,121,678.25	December 2014 .....	682,238.45
February 2012 .....	24,532,618.52	August 2013 .....	10,432,303.56	January 2015 .....	146,311.34
March 2012 .....	23,647,923.20	September 2013 .....	9,753,018.09	February 2015 and thereafter .....	0.00
April 2012 .....	22,776,063.65	October 2013 .....	9,083,679.59		
May 2012 .....	21,916,859.74				

**GU 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 .....	\$11,000,000.00	January 2004 .....	\$ 9,615,404.47	March 2006 .....	\$ 8,039,098.46
December 2001 .....	10,950,000.00	February 2004 .....	9,558,481.49	April 2006 .....	7,974,293.96
January 2002 .....	10,899,750.00	March 2004 .....	9,501,273.90	May 2006 .....	7,909,165.42
February 2002 .....	10,849,248.75	April 2004 .....	9,443,780.27	June 2006 .....	7,843,711.25
March 2002 .....	10,798,494.99	May 2004 .....	9,385,999.17	July 2006 .....	7,777,929.81
April 2002 .....	10,747,487.47	June 2004 .....	9,327,929.17	August 2006 .....	7,711,819.46
May 2002 .....	10,696,224.91	July 2004 .....	9,269,568.81	September 2006 .....	7,645,378.55
June 2002 .....	10,644,706.03	August 2004 .....	9,210,916.66	October 2006 .....	7,578,605.45
July 2002 .....	10,592,929.56	September 2004 .....	9,151,971.24	November 2006 .....	7,511,498.47
August 2002 .....	10,540,894.21	October 2004 .....	9,092,731.10	December 2006 .....	7,444,055.97
September 2002 .....	10,488,598.68	November 2004 .....	9,033,194.75	January 2007 .....	7,376,276.25
October 2002 .....	10,436,041.67	December 2004 .....	8,973,360.73	February 2007 .....	7,308,157.63
November 2002 .....	10,383,221.88	January 2005 .....	8,913,227.53	March 2007 .....	7,239,698.42
December 2002 .....	10,330,137.99	February 2005 .....	8,852,793.67	April 2007 .....	7,170,896.91
January 2003 .....	10,276,788.68	March 2005 .....	8,792,057.64	May 2007 .....	7,101,751.39
February 2003 .....	10,223,172.62	April 2005 .....	8,731,017.92	June 2007 .....	7,032,260.15
March 2003 .....	10,169,288.49	May 2005 .....	8,669,673.01	July 2007 .....	6,962,421.45
April 2003 .....	10,115,134.93	June 2005 .....	8,608,021.38	August 2007 .....	6,892,233.56
May 2003 .....	10,060,710.60	July 2005 .....	8,546,061.48	September 2007 .....	6,821,694.73
June 2003 .....	10,006,014.16	August 2005 .....	8,483,791.79	October 2007 .....	6,750,803.20
July 2003 .....	9,951,044.23	September 2005 .....	8,421,210.75	November 2007 .....	6,679,557.22
August 2003 .....	9,895,799.45	October 2005 .....	8,358,316.81	December 2007 .....	6,607,955.00
September 2003 .....	9,840,278.45	November 2005 .....	8,295,108.39	January 2008 .....	6,535,994.78
October 2003 .....	9,784,479.84	December 2005 .....	8,231,583.93	February 2008 .....	6,463,674.75
November 2003 .....	9,728,402.24	January 2006 .....	8,167,741.85	March 2008 .....	6,390,993.12
December 2003 .....	9,672,044.25	February 2006 .....	8,103,580.56	April 2008 .....	6,317,948.09



### ***GU Class (Continued)***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
May 2008 .....	\$ 6,244,537.83	June 2010 .....	\$ 4,285,077.75	June 2012 .....	\$ 2,159,611.97
June 2008 .....	6,170,760.52	July 2010 .....	4,201,503.13	July 2012 .....	2,065,410.03
July 2008 .....	6,096,614.32	August 2010 .....	4,117,510.65	August 2012 .....	1,970,737.08
August 2008 .....	6,022,097.39	September 2010 .....	4,033,098.20	September 2012 .....	1,875,590.77
September 2008 .....	5,947,207.88	October 2010 .....	3,948,263.69	October 2012 .....	1,779,968.72
October 2008 .....	5,871,943.92	November 2010 .....	3,863,005.01	November 2012 .....	1,683,868.56
November 2008 .....	5,796,303.64	December 2010 .....	3,777,320.04	December 2012 .....	1,587,287.91
December 2008 .....	5,720,285.16	January 2011 .....	3,691,206.64	January 2013 .....	1,490,224.35
January 2009 .....	5,643,886.58	February 2011 .....	3,604,662.67	February 2013 .....	1,392,675.47
February 2009 .....	5,567,106.02	March 2011 .....	3,517,685.98	March 2013 .....	1,294,638.85
March 2009 .....	5,489,941.55	April 2011 .....	3,430,274.41	April 2013 .....	1,196,112.04
April 2009 .....	5,412,391.25	May 2011 .....	3,342,425.79	May 2013 .....	1,097,092.60
May 2009 .....	5,334,453.21	June 2011 .....	3,254,137.92	June 2013 .....	997,578.06
June 2009 .....	5,256,125.48	July 2011 .....	3,165,408.60	July 2013 .....	897,565.95
July 2009 .....	5,177,406.10	August 2011 .....	3,076,235.65	August 2013 .....	797,053.78
August 2009 .....	5,098,293.13	September 2011 .....	2,986,616.83	September 2013 .....	696,039.05
September 2009 .....	5,018,784.60	October 2011 .....	2,896,549.91	October 2013 .....	594,519.25
October 2009 .....	4,938,878.52	November 2011 .....	2,806,032.66	November 2013 .....	492,491.84
November 2009 .....	4,858,572.92	December 2011 .....	2,715,062.82	December 2013 .....	389,954.30
December 2009 .....	4,777,865.78	January 2012 .....	2,623,638.14	January 2014 .....	286,904.08
January 2010 .....	4,696,755.11	February 2012 .....	2,531,756.33	February 2014 .....	183,338.60
February 2010 .....	4,615,238.88	March 2012 .....	2,439,415.11	March 2014 .....	79,255.29
March 2010 .....	4,533,315.08	April 2012 .....	2,346,612.18	April 2014 and thereafter .....	0.00
April 2010 .....	4,450,981.65	May 2012 .....	2,253,345.25		
May 2010 .....	4,368,236.56				

### ***GV 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 2014 .....	\$11,530,000.00	January 2015 .....	\$10,539,365.64	December 2015 .....	\$ 4,049,152.49
April 2014 .....	11,504,651.56	February 2015 .....	10,047,717.80	January 2016 .....	3,485,048.70
May 2014 .....	11,399,524.82	March 2015 .....	9,417,017.73	February 2016 .....	2,927,036.49
June 2014 .....	11,293,872.45	April 2015 .....	8,793,463.33	March 2016 .....	2,375,018.03
July 2014 .....	11,187,691.81	May 2015 .....	8,176,942.68	April 2016 .....	1,828,896.82
August 2014 .....	11,080,980.27	June 2015 .....	7,567,345.39	May 2016 .....	1,288,577.60
September 2014 .....	10,973,735.17	July 2015 .....	6,964,562.50	June 2016 .....	753,966.43
October 2014 .....	10,865,953.85	August 2015 .....	6,368,486.55	July 2016 .....	224,970.57
November 2014 .....	10,757,633.61	September 2015 .....	5,779,011.50	August 2016 and thereafter .....	0.00
December 2014 .....	10,648,771.78	October 2015 .....	5,196,032.72		
		November 2015 .....	4,619,447.00		

### ***PZ 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 .....	\$10,000,000.00	October 2002 .....	\$10,563,958.33	September 2003 .....	\$11,159,721.55
December 2001 .....	10,050,000.00	November 2002 .....	10,616,778.12	October 2003 .....	11,215,520.16
January 2002 .....	10,100,250.00	December 2002 .....	10,669,862.01	November 2003 .....	11,271,597.76
February 2002 .....	10,150,751.25	January 2003 .....	10,723,211.32	December 2003 .....	11,327,955.75
March 2002 .....	10,201,505.01	February 2003 .....	10,776,827.38	January 2004 .....	11,384,595.53
April 2002 .....	10,252,512.53	March 2003 .....	10,830,711.51	February 2004 .....	11,441,518.51
May 2002 .....	10,303,775.09	April 2003 .....	10,884,865.07	March 2004 .....	11,498,726.10
June 2002 .....	10,355,293.97	May 2003 .....	10,939,289.40	April 2004 .....	11,556,219.73
July 2002 .....	10,407,070.44	June 2003 .....	10,993,985.84	May 2004 .....	11,614,000.83
August 2002 .....	10,459,105.79	July 2003 .....	11,048,955.77	June 2004 .....	11,672,070.83
September 2002 .....	10,511,401.32	August 2003 .....	11,104,200.55	July 2004 .....	11,730,431.19



**PZ 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 2004 .....	\$11,789,083.34	June 2009 .....	\$15,743,874.52	April 2014 .....	\$21,025,348.44
September 2004 .....	11,848,028.76	July 2009 .....	15,822,593.90	May 2014 .....	21,130,475.18
October 2004 .....	11,907,268.90	August 2009 .....	15,901,706.87	June 2014 .....	21,236,127.55
November 2004 .....	11,966,805.25	September 2009 .....	15,981,215.40	July 2014 .....	21,342,308.19
December 2004 .....	12,026,639.27	October 2009 .....	16,061,121.48	August 2014 .....	21,449,019.73
January 2005 .....	12,086,772.47	November 2009 .....	16,141,427.08	September 2014 .....	21,556,264.83
February 2005 .....	12,147,206.33	December 2009 .....	16,222,134.22	October 2014 .....	21,664,046.15
March 2005 .....	12,207,942.36	January 2010 .....	16,303,244.89	November 2014 .....	21,772,366.39
April 2005 .....	12,268,982.08	February 2010 .....	16,384,761.12	December 2014 .....	21,881,228.22
May 2005 .....	12,330,326.99	March 2010 .....	16,466,684.92	January 2015 .....	21,990,634.36
June 2005 .....	12,391,978.62	April 2010 .....	16,549,018.35	February 2015 .....	22,100,587.53
July 2005 .....	12,453,938.52	May 2010 .....	16,631,763.44	March 2015 .....	22,211,090.47
August 2005 .....	12,516,208.21	June 2010 .....	16,714,922.25	April 2015 .....	22,322,145.92
September 2005 .....	12,578,789.25	July 2010 .....	16,798,496.87	May 2015 .....	22,433,756.65
October 2005 .....	12,641,683.19	August 2010 .....	16,882,489.35	June 2015 .....	22,545,925.43
November 2005 .....	12,704,891.61	September 2010 .....	16,966,901.80	July 2015 .....	22,658,655.06
December 2005 .....	12,768,416.07	October 2010 .....	17,051,736.31	August 2015 .....	22,771,948.34
January 2006 .....	12,832,258.15	November 2010 .....	17,136,994.99	September 2015 .....	22,885,808.08
February 2006 .....	12,896,419.44	December 2010 .....	17,222,679.96	October 2015 .....	23,000,237.12
March 2006 .....	12,960,901.54	January 2011 .....	17,308,793.36	November 2015 .....	23,115,238.30
April 2006 .....	13,025,706.04	February 2011 .....	17,395,337.33	December 2015 .....	23,230,814.49
May 2006 .....	13,090,834.58	March 2011 .....	17,482,314.02	January 2016 .....	23,346,968.57
June 2006 .....	13,156,288.75	April 2011 .....	17,569,725.59	February 2016 .....	23,463,703.41
July 2006 .....	13,222,070.19	May 2011 .....	17,657,574.21	March 2016 .....	23,581,021.93
August 2006 .....	13,288,180.54	June 2011 .....	17,745,862.08	April 2016 .....	23,698,927.04
September 2006 .....	13,354,621.45	July 2011 .....	17,834,591.40	May 2016 .....	23,817,421.67
October 2006 .....	13,421,394.55	August 2011 .....	17,923,764.35	June 2016 .....	23,936,508.78
November 2006 .....	13,488,501.53	September 2011 .....	18,013,383.17	July 2016 .....	24,056,191.32
December 2006 .....	13,555,944.03	October 2011 .....	18,103,450.09	August 2016 .....	23,877,970.84
January 2007 .....	13,623,723.75	November 2011 .....	18,193,967.34	September 2016 .....	23,480,814.75
February 2007 .....	13,691,842.37	December 2011 .....	18,284,937.18	October 2016 .....	23,089,607.58
March 2007 .....	13,760,301.58	January 2012 .....	18,376,361.86	November 2016 .....	22,704,264.45
April 2007 .....	13,829,103.09	February 2012 .....	18,468,243.67	December 2016 .....	22,324,701.68
May 2007 .....	13,898,248.61	March 2012 .....	18,560,584.89	January 2017 .....	21,950,836.75
June 2007 .....	13,967,739.85	April 2012 .....	18,653,387.82	February 2017 .....	21,582,588.28
July 2007 .....	14,037,578.55	May 2012 .....	18,746,654.75	March 2017 .....	21,219,876.03
August 2007 .....	14,107,766.44	June 2012 .....	18,840,388.03	April 2017 .....	20,862,620.88
September 2007 .....	14,178,305.27	July 2012 .....	18,934,589.97	May 2017 .....	20,510,744.80
October 2007 .....	14,249,196.80	August 2012 .....	19,029,262.92	June 2017 .....	20,164,170.86
November 2007 .....	14,320,442.78	September 2012 .....	19,124,409.23	July 2017 .....	19,822,823.19
December 2007 .....	14,392,045.00	October 2012 .....	19,220,031.28	August 2017 .....	19,486,626.99
January 2008 .....	14,464,005.22	November 2012 .....	19,316,131.44	September 2017 .....	19,155,508.48
February 2008 .....	14,536,325.25	December 2012 .....	19,412,712.09	October 2017 .....	18,829,394.93
March 2008 .....	14,609,006.88	January 2013 .....	19,509,775.65	November 2017 .....	18,508,214.62
April 2008 .....	14,682,051.91	February 2013 .....	19,607,324.53	December 2017 .....	18,191,896.81
May 2008 .....	14,755,462.17	March 2013 .....	19,705,361.15	January 2018 .....	17,880,371.78
June 2008 .....	14,829,239.48	April 2013 .....	19,803,887.96	February 2018 .....	17,573,570.76
July 2008 .....	14,903,385.68	May 2013 .....	19,902,907.40	March 2018 .....	17,271,425.94
August 2008 .....	14,977,902.61	June 2013 .....	20,002,421.94	April 2018 .....	16,973,870.46
September 2008 .....	15,052,792.12	July 2013 .....	20,102,434.05	May 2018 .....	16,680,838.39
October 2008 .....	15,128,056.08	August 2013 .....	20,202,946.22	June 2018 .....	16,392,264.73
November 2008 .....	15,203,696.36	September 2013 .....	20,303,960.95	July 2018 .....	16,108,085.38
December 2008 .....	15,279,714.84	October 2013 .....	20,405,480.75	August 2018 .....	15,828,237.14
January 2009 .....	15,356,113.42	November 2013 .....	20,507,508.16	September 2018 .....	15,552,657.68
February 2009 .....	15,432,893.98	December 2013 .....	20,610,045.70	October 2018 .....	15,281,285.55
March 2009 .....	15,510,058.45	January 2014 .....	20,713,095.92	November 2018 .....	15,014,060.17
April 2009 .....	15,587,608.75	February 2014 .....	20,816,661.40	December 2018 .....	14,750,921.79
May 2009 .....	15,665,546.79	March 2014 .....	20,920,744.71	January 2019 .....	14,491,811.49

***PZ Class (Continued)***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
February 2019 .....	\$14,236,671.20	May 2023 .....	\$ 5,353,236.74	August 2027 .....	\$ 1,498,753.15
March 2019 .....	13,985,443.64	June 2023 .....	5,241,546.39	September 2027 .....	1,452,226.30
April 2019 .....	13,738,072.35	July 2023 .....	5,131,675.25	October 2027 .....	1,406,535.78
May 2019 .....	13,494,501.63	August 2023 .....	5,023,596.33	November 2027 .....	1,361,668.67
June 2019 .....	13,254,676.59	September 2023 .....	4,917,283.00	December 2027 .....	1,317,612.22
July 2019 .....	13,018,543.09	October 2023 .....	4,812,709.03	January 2028 .....	1,274,353.87
August 2019 .....	12,786,047.77	November 2023 .....	4,709,848.55	February 2028 .....	1,231,881.26
September 2019 .....	12,557,137.99	December 2023 .....	4,608,676.06	March 2028 .....	1,190,182.17
October 2019 .....	12,331,761.86	January 2024 .....	4,509,166.42	April 2028 .....	1,149,244.59
November 2019 .....	12,109,868.22	February 2024 .....	4,411,294.86	May 2028 .....	1,109,056.67
December 2019 .....	11,891,406.62	March 2024 .....	4,315,036.94	June 2028 .....	1,069,606.75
January 2020 .....	11,676,327.34	April 2024 .....	4,220,368.60	July 2028 .....	1,030,883.31
February 2020 .....	11,464,581.32	May 2024 .....	4,127,266.09	August 2028 .....	992,875.03
March 2020 .....	11,256,120.21	June 2024 .....	4,035,706.02	September 2028 .....	955,570.72
April 2020 .....	11,050,896.34	July 2024 .....	3,945,665.31	October 2028 .....	918,959.39
May 2020 .....	10,848,862.71	August 2024 .....	3,857,121.24	November 2028 .....	883,030.18
June 2020 .....	10,649,972.97	September 2024 .....	3,770,051.40	December 2028 .....	847,772.40
July 2020 .....	10,454,181.43	October 2024 .....	3,684,433.68	January 2029 .....	813,175.53
August 2020 .....	10,261,443.03	November 2024 .....	3,600,246.32	February 2029 .....	779,229.17
September 2020 .....	10,071,713.35	December 2024 .....	3,517,467.85	March 2029 .....	745,923.10
October 2020 .....	9,884,948.60	January 2025 .....	3,436,077.11	April 2029 .....	713,247.24
November 2020 .....	9,701,105.61	February 2025 .....	3,356,053.24	May 2029 .....	681,191.66
December 2020 .....	9,520,141.79	March 2025 .....	3,277,375.69	June 2029 .....	649,746.58
January 2021 .....	9,342,015.17	April 2025 .....	3,200,024.18	July 2029 .....	618,902.34
February 2021 .....	9,166,684.38	May 2025 .....	3,123,978.75	August 2029 .....	588,649.44
March 2021 .....	8,994,108.61	June 2025 .....	3,049,219.70	September 2029 .....	558,978.52
April 2021 .....	8,824,247.63	July 2025 .....	2,975,727.62	October 2029 .....	529,880.37
May 2021 .....	8,657,061.79	August 2025 .....	2,903,483.39	November 2029 .....	501,345.87
June 2021 .....	8,492,511.98	September 2025 .....	2,832,468.15	December 2029 .....	473,366.08
July 2021 .....	8,330,559.65	October 2025 .....	2,762,663.32	January 2030 .....	445,932.17
August 2021 .....	8,171,166.80	November 2025 .....	2,694,050.57	February 2030 .....	419,035.45
September 2021 .....	8,014,295.96	December 2025 .....	2,626,611.85	March 2030 .....	392,667.33
October 2021 .....	7,859,910.18	January 2026 .....	2,560,329.36	April 2030 .....	366,819.40
November 2021 .....	7,707,973.03	February 2026 .....	2,495,185.55	May 2030 .....	341,483.31
December 2021 .....	7,558,448.62	March 2026 .....	2,431,163.15	June 2030 .....	316,650.88
January 2022 .....	7,411,301.54	April 2026 .....	2,368,245.10	July 2030 .....	292,314.03
February 2022 .....	7,266,496.89	May 2026 .....	2,306,414.61	August 2030 .....	268,464.81
March 2022 .....	7,124,000.25	June 2026 .....	2,245,655.13	September 2030 .....	245,095.38
April 2022 .....	6,983,777.72	July 2026 .....	2,185,950.33	October 2030 .....	222,198.01
May 2022 .....	6,845,795.84	August 2026 .....	2,127,284.13	November 2030 .....	199,765.09
June 2022 .....	6,710,021.64	September 2026 .....	2,069,640.69	December 2030 .....	177,789.13
July 2022 .....	6,576,422.61	October 2026 .....	2,013,004.37	January 2031 .....	156,262.74
August 2022 .....	6,444,966.72	November 2026 .....	1,957,359.78	February 2031 .....	135,178.64
September 2022 .....	6,315,622.38	December 2026 .....	1,902,691.75	March 2031 .....	114,529.67
October 2022 .....	6,188,358.42	January 2027 .....	1,848,985.32	April 2031 .....	94,308.76
November 2022 .....	6,063,144.16	February 2027 .....	1,796,225.74	May 2031 .....	74,508.95
December 2022 .....	5,939,949.33	March 2027 .....	1,744,398.49	June 2031 .....	55,123.39
January 2023 .....	5,818,744.07	April 2027 .....	1,693,489.25	July 2031 .....	36,145.33
February 2023 .....	5,699,498.98	May 2027 .....	1,643,483.90	August 2031 .....	17,568.10
March 2023 .....	5,582,185.06	June 2027 .....	1,594,368.54	September 2031 and thereafter .....	0.00
April 2023 .....	5,466,773.71	July 2027 .....	1,546,129.46		

***T Class Scheduled Balances***

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance .....	\$57,933,000.00	January 2002 .....	\$56,818,604.57	March 2002 .....	\$55,369,175.10
December 2001 .....	57,417,799.15	February 2002 .....	56,135,633.75	April 2002 .....	54,519,588.00

***T Class (Continued)***

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
May 2002 .....	\$53,587,302.68	November 2006 .....	\$16,866,761.59	April 2011 .....	\$ 4,876,274.35
June 2002 .....	52,572,820.01	December 2006 .....	16,430,753.55	May 2011 .....	4,802,093.01
July 2002 .....	51,476,711.20	January 2007 .....	16,004,385.96	June 2011 .....	4,726,291.10
August 2002 .....	50,299,617.41	February 2007 .....	15,587,547.76	July 2011 .....	4,648,923.51
September 2002 .....	49,042,249.27	March 2007 .....	15,180,128.96	August 2011 .....	4,570,043.98
October 2002 .....	47,705,386.21	April 2007 .....	14,782,020.69	September 2011 .....	4,489,705.19
November 2002 .....	47,260,261.00	May 2007 .....	14,393,115.14	October 2011 .....	4,407,958.70
December 2002 .....	46,785,880.74	June 2007 .....	14,013,305.57	November 2011 .....	4,324,855.01
January 2003 .....	46,282,811.77	July 2007 .....	13,642,486.30	December 2011 .....	4,240,443.58
February 2003 .....	45,751,661.01	August 2007 .....	13,280,552.70	January 2012 .....	4,154,772.86
March 2003 .....	45,193,075.15	September 2007 .....	12,927,401.17	February 2012 .....	4,067,890.26
April 2003 .....	44,607,739.80	October 2007 .....	12,582,929.17	March 2012 .....	3,979,842.21
May 2003 .....	43,996,378.53	November 2007 .....	12,247,035.13	April 2012 .....	3,890,674.17
June 2003 .....	43,359,751.82	December 2007 .....	11,919,618.54	May 2012 .....	3,800,430.63
July 2003 .....	42,698,656.02	January 2008 .....	11,600,579.85	June 2012 .....	3,709,155.16
August 2003 .....	42,013,922.19	February 2008 .....	11,289,820.53	July 2012 .....	3,616,890.37
September 2003 .....	41,306,414.84	March 2008 .....	10,987,243.02	August 2012 .....	3,523,678.00
October 2003 .....	40,577,030.69	April 2008 .....	10,692,750.73	September 2012 .....	3,429,558.88
November 2003 .....	39,826,697.31	May 2008 .....	10,406,248.04	October 2012 .....	3,334,572.95
December 2003 .....	39,056,371.71	June 2008 .....	10,127,640.28	November 2012 .....	3,238,759.31
January 2004 .....	38,267,038.93	July 2008 .....	9,856,833.73	December 2012 .....	3,142,156.20
February 2004 .....	37,459,710.47	August 2008 .....	9,593,735.61	January 2013 .....	3,044,801.05
March 2004 .....	36,635,422.78	September 2008 .....	9,338,254.06	February 2013 .....	2,946,730.44
April 2004 .....	35,825,129.75	October 2008 .....	9,090,298.16	March 2013 .....	2,847,980.17
May 2004 .....	35,028,677.69	November 2008 .....	8,849,777.86	April 2013 .....	2,748,585.26
June 2004 .....	34,245,914.40	December 2008 .....	8,616,604.06	May 2013 .....	2,648,579.94
July 2004 .....	33,476,689.14	January 2009 .....	8,390,688.53	June 2013 .....	2,547,997.68
August 2004 .....	32,720,852.65	February 2009 .....	8,171,943.92	July 2013 .....	2,446,871.21
September 2004 .....	31,978,257.12	March 2009 .....	7,960,283.77	August 2013 .....	2,345,232.53
October 2004 .....	31,248,756.18	April 2009 .....	7,755,622.49	September 2013 .....	2,243,112.92
November 2004 .....	30,532,204.88	May 2009 .....	7,557,875.34	October 2013 .....	2,140,542.95
December 2004 .....	29,828,459.68	June 2009 .....	7,366,958.45	November 2013 .....	2,037,552.49
January 2005 .....	29,137,378.45	July 2009 .....	7,182,788.78	December 2013 .....	1,934,170.74
February 2005 .....	28,458,820.43	August 2009 .....	7,005,284.13	January 2014 .....	1,830,426.22
March 2005 .....	27,792,646.25	September 2009 .....	6,834,363.14	February 2014 .....	1,726,346.80
April 2005 .....	27,138,717.89	October 2009 .....	6,669,945.27	March 2014 .....	1,621,959.71
May 2005 .....	26,496,898.68	November 2009 .....	6,511,950.77	April 2014 .....	1,517,291.54
June 2005 .....	25,867,053.28	December 2009 .....	6,360,300.73	May 2014 .....	1,412,368.25
July 2005 .....	25,249,047.69	January 2010 .....	6,214,917.02	June 2014 .....	1,307,215.21
August 2005 .....	24,642,749.20	February 2010 .....	6,075,722.31	July 2014 .....	1,201,857.16
September 2005 .....	24,048,026.41	March 2010 .....	5,944,237.14	August 2014 .....	1,096,318.29
October 2005 .....	23,464,749.21	April 2010 .....	5,822,338.75	September 2014 .....	990,622.18
November 2005 .....	22,892,788.75	May 2010 .....	5,709,879.12	October 2014 .....	884,791.86
December 2005 .....	22,332,017.46	June 2010 .....	5,606,712.09	November 2014 .....	778,849.80
January 2006 .....	21,782,309.02	July 2010 .....	5,512,693.34	December 2014 .....	672,817.92
February 2006 .....	21,243,538.34	August 2010 .....	5,427,680.40	January 2015 .....	566,717.62
March 2006 .....	20,715,581.57	September 2010 .....	5,351,532.56	February 2015 .....	460,569.74
April 2006 .....	20,198,316.06	October 2010 .....	5,284,110.94	March 2015 .....	354,394.63
May 2006 .....	19,691,620.38	November 2010 .....	5,220,870.79	April 2015 .....	248,212.14
June 2006 .....	19,195,374.29	December 2010 .....	5,155,656.12	May 2015 .....	142,041.60
July 2006 .....	18,709,458.73	January 2011 .....	5,088,528.96	June 2015 .....	35,901.86
August 2006 .....	18,233,755.83	February 2011 .....	5,019,550.11	July 2015 and thereafter .....	0.00
September 2006 .....	17,768,148.86	March 2011 .....	4,948,779.11		
October 2006 .....	17,312,522.26				

### MA 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 .....	\$100,000,000.00	September 2004 .....	\$ 64,771,149.10	July 2007 .....	\$ 25,733,200.01
December 2001 .....	99,369,038.34	October 2004 .....	63,525,922.80	August 2007 .....	24,682,109.24
January 2002 .....	98,708,588.08	November 2004 .....	62,286,906.55	September 2007 .....	23,636,227.90
February 2002 .....	98,018,916.06	December 2004 .....	61,054,068.37	October 2007 .....	22,595,529.15
March 2002 .....	97,300,305.56	January 2005 .....	59,827,376.41	November 2007 .....	21,565,965.31
April 2002 .....	96,553,056.15	February 2005 .....	58,606,798.99	December 2007 .....	20,556,654.96
May 2002 .....	95,777,483.46	March 2005 .....	57,392,304.61	January 2008 .....	19,567,228.88
June 2002 .....	94,973,919.04	April 2005 .....	56,183,861.92	February 2008 .....	18,597,324.35
July 2002 .....	94,142,710.09	May 2005 .....	54,981,439.73	March 2008 .....	17,646,584.98
August 2002 .....	93,284,219.23	June 2005 .....	53,785,007.01	April 2008 .....	16,714,660.62
September 2002 .....	92,398,824.28	July 2005 .....	52,594,532.90	May 2008 .....	15,801,207.28
October 2002 .....	91,486,917.97	August 2005 .....	51,409,986.68	June 2008 .....	14,905,886.98
November 2002 .....	90,548,907.67	September 2005 .....	50,231,337.80	July 2008 .....	14,028,367.68
December 2002 .....	89,585,215.11	October 2005 .....	49,058,555.88	August 2008 .....	13,168,323.15
January 2003 .....	88,596,276.04	November 2005 .....	47,891,610.66	September 2008 .....	12,325,432.90
February 2003 .....	87,582,539.97	December 2005 .....	46,730,472.08	October 2008 .....	11,499,382.08
March 2003 .....	86,544,469.75	January 2006 .....	45,575,110.20	November 2008 .....	10,689,861.35
April 2003 .....	85,482,541.34	February 2006 .....	44,425,495.24	December 2008 .....	9,896,566.82
May 2003 .....	84,397,243.33	March 2006 .....	43,281,597.60	January 2009 .....	9,119,199.94
June 2003 .....	83,289,076.68	April 2006 .....	42,143,387.79	February 2009 .....	8,357,467.42
July 2003 .....	82,158,554.25	May 2006 .....	41,010,836.50	March 2009 .....	7,611,081.12
August 2003 .....	81,006,200.47	June 2006 .....	39,883,914.58	April 2009 .....	6,879,757.99
September 2003 .....	79,832,550.91	July 2006 .....	38,762,592.99	May 2009 .....	6,163,219.96
October 2003 .....	78,638,151.85	August 2006 .....	37,646,842.87	June 2009 .....	5,461,193.86
November 2003 .....	77,423,559.91	September 2006 .....	36,536,635.51	July 2009 .....	4,773,411.34
December 2003 .....	76,189,341.54	October 2006 .....	35,431,942.34	August 2009 .....	4,099,608.77
January 2004 .....	74,936,072.65	November 2006 .....	34,332,734.92	September 2009 .....	3,439,527.21
February 2004 .....	73,664,338.11	December 2006 .....	33,238,984.99	October 2009 .....	2,792,912.25
March 2004 .....	72,374,731.30	January 2007 .....	32,150,664.41	November 2009 .....	2,159,514.01
April 2004 .....	71,091,563.26	February 2007 .....	31,067,745.19	December 2009 .....	1,539,087.00
May 2004 .....	69,814,800.79	March 2007 .....	29,990,199.49	January 2010 .....	931,390.10
June 2004 .....	68,544,410.90	April 2007 .....	28,917,999.61	February 2010 .....	336,186.43
July 2004 .....	67,280,360.74	May 2007 .....	27,851,117.99	March 2010 and thereafter .....	0.00
August 2004 .....	66,022,617.64	June 2007 .....	26,789,527.21		

### MB 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 2011 .....	\$13,834,170.39	November 2012 .....	\$ 7,874,900.14
February 2010 .....	\$21,500,000.00	July 2011 .....	13,418,908.39	December 2012 .....	7,589,643.98
March 2010 .....	21,253,243.32	August 2011 .....	13,012,527.66	January 2013 .....	7,310,782.16
April 2010 .....	20,682,332.21	September 2011 .....	12,614,859.79	February 2013 .....	7,038,190.94
May 2010 .....	20,123,228.61	October 2011 .....	12,225,739.37	March 2013 .....	6,771,748.82
June 2010 .....	19,575,711.99	November 2011 .....	11,845,003.94	April 2013 .....	6,511,336.49
July 2010 .....	19,039,565.75	December 2011 .....	11,472,493.97	May 2013 .....	6,256,836.83
August 2010 .....	18,514,577.11	January 2012 .....	11,108,052.76	June 2013 .....	6,008,134.80
September 2010 .....	18,000,537.09	February 2012 .....	10,751,526.46	July 2013 .....	5,765,117.48
October 2010 .....	17,497,240.41	March 2012 .....	10,402,763.93	August 2013 .....	5,527,673.98
November 2010 .....	17,004,485.46	April 2012 .....	10,061,616.79	September 2013 .....	5,295,695.42
December 2010 .....	16,522,074.20	May 2012 .....	9,727,939.30	October 2013 .....	5,069,074.90
January 2011 .....	16,049,812.11	June 2012 .....	9,401,588.34	November 2013 .....	4,847,707.48
February 2011 .....	15,587,508.14	July 2012 .....	9,082,423.37	December 2013 .....	4,631,490.11
March 2011 .....	15,134,974.64	August 2012 .....	8,770,306.38	January 2014 .....	4,420,321.61
April 2011 .....	14,692,027.33	September 2012 .....	8,465,101.83	February 2014 .....	4,214,102.68
May 2011 .....	14,258,485.17	October 2012 .....	8,166,676.65	March 2014 .....	4,012,735.78



### ***MB 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 2014 .....	\$ 3,816,125.19	February 2015 .....	\$ 2,091,765.23	December 2015 .....	\$ 749,800.96
May 2014 .....	3,624,176.91	March 2015 .....	1,941,634.04	January 2016 .....	633,798.72
June 2014 .....	3,436,798.68	April 2015 .....	1,795,238.26	February 2016 .....	520,838.90
July 2014 .....	3,253,899.91	May 2015 .....	1,652,502.63	March 2016 .....	410,859.09
August 2014 .....	3,075,391.68	June 2015 .....	1,513,353.27	April 2016 .....	303,798.02
September 2014 .....	2,901,186.68	July 2015 .....	1,377,717.68	May 2016 .....	199,595.55
October 2014 .....	2,731,199.22	August 2015 .....	1,245,524.69	June 2016 .....	98,192.69
November 2014 .....	2,565,345.17	September 2015 .....	1,116,704.45	July 2016 and	
December 2014 .....	2,403,541.95	October 2015 .....	991,188.40	thereafter .....	0.00
January 2015 .....	2,245,708.50	November 2015 .....	868,909.25		

### ***ML Class Targeted Balances***

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance .....	\$31,000,000.00	February 2005 .....	\$18,856,638.79	May 2008 .....	\$10,759,821.88
December 2001 .....	30,896,168.61	March 2005 .....	18,533,117.25	June 2008 .....	10,567,509.56
January 2002 .....	30,776,077.23	April 2005 .....	18,217,209.98	July 2008 .....	10,366,943.49
February 2002 .....	30,639,899.15	May 2005 .....	17,908,824.96	August 2008 .....	10,158,360.84
March 2002 .....	30,487,830.64	June 2005 .....	17,607,871.09	September 2008 .....	9,941,993.77
April 2002 .....	30,320,090.73	July 2005 .....	17,314,258.07	October 2008 .....	9,718,069.54
May 2002 .....	30,136,920.92	August 2005 .....	17,027,896.49	November 2008 .....	9,486,810.62
June 2002 .....	29,938,584.80	September 2005 .....	16,748,697.77	December 2008 .....	9,248,434.73
July 2002 .....	29,725,367.73	October 2005 .....	16,476,574.15	January 2009 .....	9,003,154.97
August 2002 .....	29,497,576.38	November 2005 .....	16,211,438.70	February 2009 .....	8,751,179.88
September 2002 .....	29,255,538.29	December 2005 .....	15,953,205.33	March 2009 .....	8,492,713.54
October 2002 .....	28,999,601.37	January 2006 .....	15,701,788.74	April 2009 .....	8,227,955.65
November 2002 .....	28,730,133.37	February 2006 .....	15,457,104.43	May 2009 .....	7,957,101.60
December 2002 .....	28,447,521.31	March 2006 .....	15,219,068.71	June 2009 .....	7,680,342.55
January 2003 .....	28,152,170.82	April 2006 .....	14,987,598.68	July 2009 .....	7,397,865.54
February 2003 .....	27,844,505.56	May 2006 .....	14,762,612.20	August 2009 .....	7,109,853.50
March 2003 .....	27,524,966.50	June 2006 .....	14,544,027.92	September 2009 .....	6,816,485.42
April 2003 .....	27,194,011.20	July 2006 .....	14,331,765.27	October 2009 .....	6,517,936.32
May 2003 .....	26,852,113.08	August 2006 .....	14,125,744.41	November 2009 .....	6,214,377.42
June 2003 .....	26,499,760.62	September 2006 .....	13,925,886.27	December 2009 .....	5,905,976.14
July 2003 .....	26,137,456.58	October 2006 .....	13,732,112.53	January 2010 .....	5,592,896.20
August 2003 .....	25,765,717.12	November 2006 .....	13,544,345.59	February 2010 .....	5,275,297.69
September 2003 .....	25,385,070.99	December 2006 .....	13,362,508.62	March 2010 .....	4,953,337.13
October 2003 .....	24,996,058.58	January 2007 .....	13,186,525.48	April 2010 .....	4,627,167.55
November 2003 .....	24,599,231.05	February 2007 .....	13,016,320.75	May 2010 .....	4,296,938.55
December 2003 .....	24,195,149.42	March 2007 .....	12,851,819.75	June 2010 .....	3,962,796.33
January 2004 .....	23,784,383.55	April 2007 .....	12,692,948.47	July 2010 .....	3,624,883.81
February 2004 .....	23,367,511.22	May 2007 .....	12,539,633.64	August 2010 .....	3,283,340.67
March 2004 .....	22,945,117.15	June 2007 .....	12,391,802.64	September 2010 .....	2,938,303.39
April 2004 .....	22,531,511.69	July 2007 .....	12,249,383.57	October 2010 .....	2,589,905.35
May 2004 .....	22,126,591.83	August 2007 .....	12,112,305.20	November 2010 .....	2,238,276.83
June 2004 .....	21,730,255.52	September 2007 .....	11,980,496.96	December 2010 .....	1,883,545.14
July 2004 .....	21,342,401.68	October 2007 .....	11,853,888.96	January 2011 .....	1,525,834.63
August 2004 .....	20,962,930.14	November 2007 .....	11,726,432.92	February 2011 .....	1,165,266.74
September 2004 .....	20,591,741.72	December 2007 .....	11,588,915.11	March 2011 .....	801,960.09
October 2004 .....	20,228,738.14	January 2008 .....	11,441,610.37	April 2011 .....	436,030.52
November 2004 .....	19,873,822.04	February 2008 .....	11,284,787.84	May 2011 .....	67,591.12
December 2004 .....	19,526,896.99	March 2008 .....	11,118,711.09	June 2011 and	
January 2005 .....	19,187,867.45	April 2008 .....	10,943,638.20	thereafter .....	0.00

### ***MP 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 .....	\$100,000,000.00	January 2003 .....	\$ 71,713,316.85	March 2004 .....	\$ 32,645,763.30
December 2001 .....	98,419,790.94	February 2003 .....	69,223,003.64	April 2004 .....	29,739,059.71
January 2002 .....	96,768,051.10	March 2003 .....	66,676,676.72	May 2004 .....	26,851,300.47
February 2002 .....	95,045,604.74	April 2003 .....	64,075,738.13	June 2004 .....	23,982,367.31
March 2002 .....	93,253,323.10	May 2003 .....	61,421,622.95	July 2004 .....	21,132,142.72
April 2002 .....	91,392,123.73	June 2003 .....	58,715,798.00	August 2004 .....	18,300,509.87
May 2002 .....	89,462,969.72	July 2003 .....	55,959,760.45	September 2004 .....	15,487,352.70
June 2002 .....	87,466,868.99	August 2003 .....	53,155,036.49	October 2004 .....	12,692,555.85
July 2002 .....	85,404,873.38	September 2003 .....	50,303,179.84	November 2004 .....	9,916,004.68
August 2002 .....	83,278,077.82	October 2003 .....	47,405,770.37	December 2004 .....	7,157,585.26
September 2002 .....	81,087,619.39	November 2003 .....	44,464,412.55	January 2005 .....	4,417,184.37
October 2002 .....	78,834,676.31	December 2003 .....	41,480,734.01	February 2005 .....	1,694,689.51
November 2002 .....	76,520,466.92	January 2004 .....	38,516,480.33	March 2005 and thereafter .....	0.00
December 2002 .....	74,146,248.66	February 2004 .....	35,571,530.26		

### ***BQ Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through February 2005 .....	\$41,361,000.00	August 2005 .....	\$27,090,533.27	March 2006 .....	\$ 9,242,762.23
March 2005 .....	40,350,988.84	September 2005 .....	24,490,288.23	April 2006 .....	6,759,521.03
April 2005 .....	37,663,971.25	October 2005 .....	21,907,073.89	May 2006 .....	4,292,579.59
May 2005 .....	34,994,526.30	November 2005 .....	19,340,783.85	June 2006 .....	1,841,836.08
June 2005 .....	32,342,544.25	December 2005 .....	16,791,312.40	July 2006 and thereafter .....	0.00
July 2005 .....	29,707,916.04	January 2006 .....	14,258,554.48		
		February 2006 .....	11,742,405.68		

### ***QC 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 2006 .....	\$70,350,000.00	June 2007 .....	\$44,010,134.79	July 2008 .....	\$16,868,198.20
July 2006 .....	69,757,189.29	July 2007 .....	41,760,979.55	August 2008 .....	15,003,613.79
August 2006 .....	67,338,538.64	August 2007 .....	39,526,661.18	September 2008 .....	13,169,711.36
September 2006 .....	64,935,784.18	September 2007 .....	37,307,086.91	October 2008 .....	11,366,033.23
October 2006 .....	62,548,826.59	October 2007 .....	35,109,009.51	November 2008 .....	9,592,128.23
November 2006 .....	60,177,567.13	November 2007 .....	32,946,570.13	December 2008 .....	7,847,551.65
December 2006 .....	57,821,907.72	December 2007 .....	30,819,240.65	January 2009 .....	6,131,865.09
January 2007 .....	55,481,750.86	January 2008 .....	28,726,500.47	February 2009 .....	4,444,636.39
February 2007 .....	53,156,999.66	February 2008 .....	26,667,836.34	March 2009 .....	2,785,439.59
March 2007 .....	50,847,557.85	March 2008 .....	24,642,742.34	April 2009 .....	1,153,854.78
April 2007 .....	48,553,329.72	April 2008 .....	22,650,719.70	May 2009 and thereafter .....	0.00
May 2007 .....	46,274,220.20	May 2008 .....	20,691,276.77		
		June 2008 .....	18,763,928.86		

### ***QD 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 April 2009 .....	\$17,454,000.00	August 2009 .....	\$12,349,445.27	February 2010 .....	\$ 3,722,465.86
May 2009 .....	17,003,468.04	September 2009 .....	10,849,828.64	March 2010 .....	2,368,554.79
June 2009 .....	15,425,871.36	October 2009 .....	9,375,427.53	April 2010 .....	1,037,661.18
July 2009 .....	13,874,662.58	November 2009 .....	7,925,862.27	May 2010 and thereafter .....	0.00
		December 2009 .....	6,500,758.61		
		January 2010 .....	5,099,747.67		

### QE 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 April 2010 .....	\$52,422,000.00	May 2012 .....	\$26,731,820.55	June 2014 .....	\$ 9,755,873.86
May 2010 .....	52,151,436.86	June 2012 .....	25,890,622.51	July 2014 .....	9,230,908.25
June 2010 .....	50,865,538.63	July 2012 .....	25,064,605.47	August 2014 .....	8,716,164.44
July 2010 .....	49,601,628.20	August 2012 .....	24,253,534.20	September 2014 .....	8,211,479.56
August 2010 .....	48,359,372.17	September 2012 .....	23,457,176.88	October 2014 .....	7,716,693.16
September 2010 .....	47,138,441.89	October 2012 .....	22,675,305.05	November 2014 .....	7,231,647.11
October 2010 .....	45,938,513.45	November 2012 .....	21,907,693.57	December 2014 .....	6,756,185.63
November 2010 .....	44,759,267.60	December 2012 .....	21,154,120.57	January 2015 .....	6,290,155.24
December 2010 .....	43,600,389.66	January 2013 .....	20,414,367.41	February 2015 .....	5,833,404.71
January 2011 .....	42,461,569.50	February 2013 .....	19,688,218.63	March 2015 .....	5,385,785.03
February 2011 .....	41,342,501.44	March 2013 .....	18,975,461.90	April 2015 .....	4,947,149.42
March 2011 .....	40,242,884.18	April 2013 .....	18,275,887.98	May 2015 .....	4,517,353.25
April 2011 .....	39,162,420.79	May 2013 .....	17,589,290.70	June 2015 .....	4,096,254.00
May 2011 .....	38,100,818.61	June 2013 .....	16,915,466.87	July 2015 .....	3,683,711.31
June 2011 .....	37,057,789.18	July 2013 .....	16,254,216.27	August 2015 .....	3,279,586.84
July 2011 .....	36,033,048.23	August 2013 .....	15,605,341.60	September 2015 .....	2,883,744.35
August 2011 .....	35,026,315.55	September 2013 .....	14,968,648.45	October 2015 .....	2,496,049.58
September 2011 .....	34,037,315.01	October 2013 .....	14,343,945.24	November 2015 .....	2,116,370.26
October 2011 .....	33,065,774.46	November 2013 .....	13,731,043.19	December 2015 .....	1,744,576.12
November 2011 .....	32,111,425.65	December 2013 .....	13,129,756.28	January 2016 .....	1,380,538.77
December 2011 .....	31,174,004.25	January 2014 .....	12,539,901.21	February 2016 .....	1,024,131.75
January 2012 .....	30,253,249.72	February 2014 .....	11,961,297.38	March 2016 .....	675,230.50
February 2012 .....	29,348,905.31	March 2014 .....	11,393,766.81	April 2016 .....	333,712.28
March 2012 .....	28,460,717.96	April 2014 .....	10,837,134.13	May 2016 and thereafter .....	0.00
April 2012 .....	27,588,438.30	May 2014 .....	10,291,226.57		

### FL Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance .....	\$40,875,000.00	December 2003 .....	\$28,954,690.88	January 2006 .....	\$17,438,057.64
December 2001 .....	40,679,352.00	January 2004 .....	28,298,785.29	February 2006 .....	17,164,635.09
January 2002 .....	40,454,878.88	February 2004 .....	27,660,992.26	March 2006 .....	16,903,750.44
February 2002 .....	40,202,044.34	March 2004 .....	27,041,055.73	April 2006 .....	16,655,213.38
March 2002 .....	39,921,360.55	April 2004 .....	26,438,722.64	May 2006 .....	16,418,835.90
April 2002 .....	39,613,387.37	May 2004 .....	25,853,742.88	June 2006 .....	16,194,432.23
May 2002 .....	39,278,731.38	June 2004 .....	25,285,869.25	July 2006 .....	15,981,818.84
June 2002 .....	38,918,044.86	July 2004 .....	24,734,857.48	August 2006 .....	15,780,814.36
July 2002 .....	38,532,024.67	August 2004 .....	24,200,466.14	September 2006 .....	15,591,239.63
August 2002 .....	38,121,411.00	September 2004 .....	23,682,456.64	October 2006 .....	15,412,917.63
September 2002 .....	37,686,986.02	October 2004 .....	23,180,593.19	November 2006 .....	15,245,673.45
October 2002 .....	37,229,572.49	November 2004 .....	22,694,642.78	December 2006 .....	15,089,334.30
November 2002 .....	36,750,032.21	December 2004 .....	22,224,375.12	January 2007 .....	14,943,729.46
December 2002 .....	36,249,264.43	January 2005 .....	21,769,562.65	February 2007 .....	14,808,690.29
January 2003 .....	35,728,204.10	February 2005 .....	21,329,980.49	March 2007 .....	14,684,050.15
February 2003 .....	35,187,820.15	March 2005 .....	20,905,406.41	April 2007 .....	14,569,644.43
March 2003 .....	34,629,113.61	April 2005 .....	20,495,620.79	May 2007 .....	14,465,310.51
April 2003 .....	34,053,115.66	May 2005 .....	20,100,406.62	June 2007 .....	14,370,887.72
May 2003 .....	33,460,885.62	June 2005 .....	19,719,549.46	July 2007 .....	14,286,217.36
June 2003 .....	32,853,508.93	July 2005 .....	19,352,837.38	August 2007 .....	14,211,142.64
July 2003 .....	32,232,094.95	August 2005 .....	19,000,061.00	September 2007 .....	14,145,508.67
August 2003 .....	31,597,774.83	September 2005 .....	18,661,013.38	October 2007 .....	14,084,028.75
September 2003 .....	30,951,699.22	October 2005 .....	18,335,490.08	November 2007 .....	14,015,877.16
October 2003 .....	30,295,036.05	November 2005 .....	18,023,289.04	December 2007 .....	13,941,232.41
November 2003 .....	29,628,968.14	December 2005 .....	17,724,210.65	January 2008 .....	13,860,269.63



### ***FL Class (Continued)***

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
February 2008 .....	\$13,773,160.63	February 2010 .....	\$10,232,093.15	February 2012 .....	\$ 5,026,724.16
March 2008 .....	13,680,073.94	March 2010 .....	10,038,480.57	March 2012 .....	4,792,486.01
April 2008 .....	13,581,174.88	April 2010 .....	9,842,184.41	April 2012 .....	4,557,459.40
May 2008 .....	13,476,625.62	May 2010 .....	9,643,304.81	May 2012 .....	4,321,703.27
June 2008 .....	13,366,585.20	June 2010 .....	9,441,939.82	June 2012 .....	4,085,275.18
July 2008 .....	13,251,209.61	July 2010 .....	9,238,185.44	July 2012 .....	3,848,231.33
August 2008 .....	13,130,651.84	August 2010 .....	9,032,135.69	August 2012 .....	3,610,626.62
September 2008 .....	13,005,061.90	September 2010 .....	8,823,882.58	September 2012 .....	3,372,514.64
October 2008 .....	12,874,586.90	October 2010 .....	8,613,516.19	October 2012 .....	3,133,947.71
November 2008 .....	12,739,371.09	November 2010 .....	8,401,124.69	November 2012 .....	2,894,976.89
December 2008 .....	12,599,555.91	December 2010 .....	8,186,794.40	December 2012 .....	2,655,652.02
January 2009 .....	12,455,279.99	January 2011 .....	7,970,609.75	January 2013 .....	2,416,021.72
February 2009 .....	12,306,679.30	February 2011 .....	7,752,653.40	February 2013 .....	2,176,133.43
March 2009 .....	12,153,887.08	March 2011 .....	7,533,006.21	March 2013 .....	1,936,033.41
April 2009 .....	11,997,033.97	April 2011 .....	7,311,747.28	April 2013 .....	1,695,766.81
May 2009 .....	11,836,247.98	May 2011 .....	7,088,954.00	May 2013 .....	1,455,377.62
June 2009 .....	11,671,654.62	June 2011 .....	6,864,702.08	June 2013 .....	1,214,908.74
July 2009 .....	11,503,376.87	July 2011 .....	6,639,065.56	July 2013 .....	974,401.98
August 2009 .....	11,331,535.24	August 2011 .....	6,412,116.83	August 2013 .....	733,898.10
September 2009 .....	11,156,247.84	September 2011 .....	6,183,926.70	September 2013 .....	493,436.79
October 2009 .....	10,977,630.38	October 2011 .....	5,954,564.39	October 2013 .....	253,056.74
November 2009 .....	10,795,796.23	November 2011 .....	5,724,097.58	November 2013 .....	12,795.61
December 2009 .....	10,610,856.48	December 2011 .....	5,492,592.41	December 2013 and thereafter .....	0.00
January 2010 .....	10,422,919.92	January 2012 .....	5,260,113.54		

### ***SL Class Targeted Balances***

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance .....	\$13,625,000.00	April 2004 .....	\$ 8,812,907.55	September 2006 .....	\$ 5,197,079.88
December 2001 .....	13,559,784.00	May 2004 .....	8,617,914.29	October 2006 .....	5,137,639.21
January 2002 .....	13,484,959.63	June 2004 .....	8,428,623.08	November 2006 .....	5,081,891.15
February 2002 .....	13,400,681.45	July 2004 .....	8,244,952.49	December 2006 .....	5,029,778.10
March 2002 .....	13,307,120.18	August 2004 .....	8,066,822.05	January 2007 .....	4,981,243.15
April 2002 .....	13,204,462.46	September 2004 .....	7,894,152.21	February 2007 .....	4,936,230.10
May 2002 .....	13,092,910.46	October 2004 .....	7,726,864.40	March 2007 .....	4,894,683.38
June 2002 .....	12,972,681.62	November 2004 .....	7,564,880.93	April 2007 .....	4,856,548.14
July 2002 .....	12,844,008.22	December 2004 .....	7,408,125.04	May 2007 .....	4,821,770.17
August 2002 .....	12,707,137.00	January 2005 .....	7,256,520.88	June 2007 .....	4,790,295.91
September 2002 .....	12,562,328.67	February 2005 .....	7,109,993.50	July 2007 .....	4,762,072.45
October 2002 .....	12,409,857.50	March 2005 .....	6,968,468.80	August 2007 .....	4,737,047.55
November 2002 .....	12,250,010.74	April 2005 .....	6,831,873.60	September 2007 .....	4,715,169.56
December 2002 .....	12,083,088.14	May 2005 .....	6,700,135.54	October 2007 .....	4,694,676.25
January 2003 .....	11,909,401.37	June 2005 .....	6,573,183.15	November 2007 .....	4,671,959.05
February 2003 .....	11,729,273.38	July 2005 .....	6,450,945.79	December 2007 .....	4,647,077.47
March 2003 .....	11,543,037.87	August 2005 .....	6,333,353.67	January 2008 .....	4,620,089.88
April 2003 .....	11,351,038.55	September 2005 .....	6,220,337.79	February 2008 .....	4,591,053.54
May 2003 .....	11,153,628.54	October 2005 .....	6,111,830.03	March 2008 .....	4,560,024.65
June 2003 .....	10,951,169.64	November 2005 .....	6,007,763.01	April 2008 .....	4,527,058.29
July 2003 .....	10,744,031.65	December 2005 .....	5,908,070.22	May 2008 .....	4,492,208.54
August 2003 .....	10,532,591.61	January 2006 .....	5,812,685.88	June 2008 .....	4,455,528.40
September 2003 .....	10,317,233.07	February 2006 .....	5,721,545.03	July 2008 .....	4,417,069.87
October 2003 .....	10,098,345.35	March 2006 .....	5,634,583.48	August 2008 .....	4,376,883.95
November 2003 .....	9,876,322.71	April 2006 .....	5,551,737.79	September 2008 .....	4,335,020.63
December 2003 .....	9,651,563.63	May 2006 .....	5,472,945.30	October 2008 .....	4,291,528.97
January 2004 .....	9,432,928.43	June 2006 .....	5,398,144.08	November 2008 .....	4,246,457.03
February 2004 .....	9,220,330.75	July 2006 .....	5,327,272.95	December 2008 .....	4,199,851.97
March 2004 .....	9,013,685.24	August 2006 .....	5,260,271.45	January 2009 .....	4,151,760.00

***SL Class (Continued)***

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
February 2009 .....	\$ 4,102,226.43	October 2010 .....	\$ 2,871,172.06	June 2012 .....	\$ 1,361,758.39
March 2009 .....	4,051,295.69	November 2010 .....	2,800,374.90	July 2012 .....	1,282,743.78
April 2009 .....	3,999,011.32	December 2010 .....	2,728,931.47	August 2012 .....	1,203,542.21
May 2009 .....	3,945,415.99	January 2011 .....	2,656,869.92	September 2012 .....	1,124,171.55
June 2009 .....	3,890,551.54	February 2011 .....	2,584,217.80	October 2012 .....	1,044,649.24
July 2009 .....	3,834,458.96	March 2011 .....	2,511,002.07	November 2012 .....	964,992.30
August 2009 .....	3,777,178.41	April 2011 .....	2,437,249.09	December 2012 .....	885,217.34
September 2009 .....	3,718,749.28	May 2011 .....	2,362,984.67	January 2013 .....	805,340.57
October 2009 .....	3,659,210.13	June 2011 .....	2,288,234.03	February 2013 .....	725,377.81
November 2009 .....	3,598,598.74	July 2011 .....	2,213,021.85	March 2013 .....	645,344.47
December 2009 .....	3,536,952.16	August 2011 .....	2,137,372.28	April 2013 .....	565,255.60
January 2010 .....	3,474,306.64	September 2011 .....	2,061,308.90	May 2013 .....	485,125.87
February 2010 .....	3,410,697.72	October 2011 .....	1,984,854.80	June 2013 .....	404,969.58
March 2010 .....	3,346,160.19	November 2011 .....	1,908,032.53	July 2013 .....	324,800.66
April 2010 .....	3,280,728.14	December 2011 .....	1,830,864.14	August 2013 .....	244,632.70
May 2010 .....	3,214,434.94	January 2012 .....	1,753,371.18	September 2013 .....	164,478.93
June 2010 .....	3,147,313.27	February 2012 .....	1,675,574.72	October 2013 .....	84,352.25
July 2010 .....	3,079,395.15	March 2012 .....	1,597,495.34	November 2013 .....	4,265.20
August 2010 .....	3,010,711.90	April 2012 .....	1,519,153.13	December 2013 and thereafter .....	0.00
September 2010 .....	2,941,294.19	May 2012 .....	1,440,567.76		

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

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

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**\$1,373,500,000**



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**TABLE OF CONTENTS**

	<u>Page</u>
Table of Contents .....	S- 2
Available Information .....	S- 3
Reference Sheet.....	S- 4
Additional Risk Factors .....	S- 8
Description of the Certificates .....	S- 9
Certain Additional Federal Income Tax Consequences .....	S-35
Plan of Distribution .....	S-37
Legal Matters.....	S-37
Exhibit A .....	A- 1
Schedule 1 .....	A- 2
Principal Balance Schedules.....	B- 1

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**PROSPECTUS SUPPLEMENT**

**LEHMAN BROTHERS**

October 12, 2001

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