

\$2,015,010,000



FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2001-73

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own

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

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

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

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

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

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

If you own certificates of certain classes, you can exchange them for the corresponding RCR certificates to be issued at the time of the exchange. The PK, PA, PB, PC, PD, EL, PY, PX, PW, PE, BD, BC, BA, EA, SV, PI, GA and EB Classes are the RCR classes, as further described in this prospectus supplement.

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
IH(1)	1	\$ 15,979,333(2)	NTL	6.00%	FIX/IO	31392AD39	March 2010
EK(1)	1	95,876,000	SEG(PAC)/SEQ	5.00	FIX	31392AD47	March 2010
IA(1)	1	15,757,333(2)	NTL	6.00	FIX/IO	31392AD54	August 2014
PM(1)	1	94,544,000	SEG(PAC)/SEQ	5.00	FIX	31392AD62	August 2014
IB(1)	1	21,937,166(2)	NTL	6.00	FIX/IO	31392AD70	December 2018
PR(1)	1	131,623,000	SEG(PAC)/SEQ	5.00	FIX	31392AD88	December 2018
IC(1)	1	13,731,833(2)	NTL	6.00	FIX/IO	31392AD96	December 2020
PU(1)	1	82,391,000	SEG(PAC)/SEQ	5.00	FIX	31392AE20	December 2020
ID(1)	1	44,286,458(2)	NTL	6.00	FIX/IO	31392AE38	January 2025
EG(1)	1	212,575,000	SEG(PAC)/SEQ	4.75	FIX	31392AE46	January 2025
IE(1)	1	15,327,333(2)	NTL	6.00	FIX/IO	31392AE53	June 2026
EF(1)	1	91,964,000	SEG(PAC)/SEQ	5.00	FIX	31392AE61	June 2026
HI(1)	1	8,518,833(2)	NTL	6.00	FIX/IO	31392AE79	September 2030
EH(1)	1	102,226,000	SEG(PAC)/SEQ	5.50	FIX	31392AE87	September 2030
VE	1	11,308,000	SEG(PAC)/SEQ/AD	6.00	FIX	31392AE95	February 2011
VF	1	11,397,000	SEG(PAC)/SEQ/AD	6.00	FIX	31392AF29	January 2017
EZ	1	15,614,000	SEG(PAC)/SEQ	6.00	FIX/Z	31392AF37	December 2031
PJ	1	99,174,000	SEG(PAC)/SEQ	6.00	FIX	31392AF45	April 2029
PG	1	100,000,000	SEG(PAC)/SEQ	6.00	FIX	31392AF52	September 2031
PF	1	100,000,000	SEG(PAC)/SEQ	6.00	FIX	31392AF60	September 2030
VG	1	8,733,000	SEG(PAC)/SEQ/AD	6.00	FIX	31392AF78	February 2011
VA	1	7,000,000	SEG(PAC)/SEQ/AD	6.00	FIX	31392AF86	February 2011
VB	1	15,857,000	SEG(PAC)/SEQ/AD	6.00	FIX	31392AF94	December 2016
PZ	1	21,725,000	SEG(PAC)/SEQ	6.00	FIX/Z	31392AG28	December 2031
BI(1)	1	4,369,500(2)	NTL	6.00	FIX/IO	31392AG36	December 2031
EJ(1)	1	52,434,000	PAC	5.50	FIX	31392AG44	December 2031
FV	1	78,689,250	SUP	(3)	FLT	31392AG51	December 2031
SW(1)	1	20,328,056	SUP	(3)	INV	31392AG69	December 2031
SX(1)	1	5,901,694	SUP	(3)	INV	31392AG77	December 2031
C	1	13,205,000	SEG(TAC)/SEQ/AD	6.00	FIX	31392AG85	December 2031
HS	1	122,951,000	SEG(TAC)/SEQ/AD	6.25	FIX	31392AG93	December 2031
HT	1	5,122,959	SEG(TAC)/SEQ/AD	(4)	PO	31392AH27	December 2031
FA	1	23,262,236	SEG(TAC)/SEQ/AD	(3)	FLT	31392AH35	December 2031
SA	1	29,077,796	SEG(TAC)/SEQ/AD	(3)	INV	31392AH43	December 2031
FC	1	80,211,756	SEG(TAC)/SUP/AD	(3)	FLT	31392AH50	December 2031
SC	1	26,737,253	SEG(TAC)/SUP/AD	(3)	INV	31392AH68	December 2031
FJ	1	23,833,333	SEG(TAC)/SUP/AD	(3)	FLT	31392AH76	March 2031
SL	1	6,518,518	SEG(TAC)/SUP/AD	(3)	INV	31392AH84	March 2031
SM	1	2,648,149	SEG(TAC)/SUP/AD	(3)	INV	31392AH92	March 2031
FH	1	25,235,294	SEG(TAC)/SUP/AD	(3)	FLT	31392AJ25	December 2031
SH	1	5,872,058	SEG(TAC)/SUP/AD	(3)	INV	31392AJ33	December 2031
SI	1	1,892,648	SEG(TAC)/SUP/AD	(3)	INV	31392AJ41	December 2031
PO	1	5,500,000	SEG(TAC)/SUP/AD	(4)	PO	31392AJ58	December 2031
Z	1	22,572,000	SUP	6.00	FIX/Z	31392AJ66	December 2031
FN(1)	2	25,156,679	SEQ	(3)	FLT	31392AJ74	July 2029
SQ(1)	2	25,156,679(2)	NTL	(3)	INV/IO	31392AJ82	July 2029
GC(1)	2	125,783,398	SEQ	5.50	FIX	31392AJ90	July 2029
GD	2	7,600,000	SEQ	6.00	FIX	31392AK23	April 2028
GJ	2	974,923	SEQ	6.00	FIX	31392AK31	July 2029
VC	2	9,641,000	SEQ/AD	6.00	FIX	31392AK49	February 2011
VD	2	17,531,000	SEQ/AD	6.00	FIX	31392AK56	July 2020
GZ	2	13,313,000	SEQ	6.00	FIX/Z	31392AK64	December 2031
FY	3	60,000,000	PT	(3)	FLT	31392AK72	December 2031
SY	3	60,000,000(2)	NTL	(3)	INV/IO	31392AK80	December 2031
MD	4	10,000	SC/PT	6.50	FIX	31392AK98	November 2031
MJ	4	250,000	SC/SEQ/AD	6.50	FIX	31392AL22	November 2031
MK	4	250,000	SC/SEQ/AD	6.50	FIX	31392AL30	November 2031
ML	4	250,000	SC/SEQ/AD	6.50	FIX	31392AL48	November 2031
MZ	4	250,000	SC/SEQ	6.50	FIX/Z	31392AL55	November 2031
R		0	NPR	0	NPR	31392AL63	December 2031
RL		0	NPR	0	NPR	31392AL71	December 2031

(1) Exchangeable classes.

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

(3) Based on LIBOR.

(4) Principal only classes.

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.

Banc of America Securities LLC

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AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated September 18, 1998 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Mortgage Pass-Through Certificates dated October 1, 1999 (the “MBS Prospectus”);
- our Information Statement dated March 30, 2001 and its supplements (the “Information Statement”);
- if you are purchasing any Group 3 Class or the R or RL Class, our Prospectus for Fannie Mae Stripped Mortgage-Backed Securities dated March 30, 2000 (the “SMBS Prospectus”); and
- if you are purchasing any Group 4 Class or the R or RL Class, the disclosure document relating to the underlying REMIC certificates (the “Underlying REMIC Disclosure Document”).

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

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

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

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

Banc of America Securities LLC
Prospectus Department
200 North College Street
3rd Floor
Charlotte, North Carolina 28255
(telephone 704-388-5703).

REFERENCE SHEET

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

Assets Underlying Each Group of Classes

<u>Group</u>	<u>Assets</u>
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 SMBS
4	Class 2001-62-SO REMIC Certificate Class 2001-62-FD REMIC Certificate Class 2001-62-SD REMIC Certificate

Assumed Characteristics of the Mortgage Loans Underlying the Trust MBS and the Group 3 SMBS (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 1 MBS	\$1,754,000,000	360	359	1	6.750%
Group 2 MBS	\$ 200,000,000	360	356	4	6.750%
Group 3 SMBS*	\$ 60,000,000	360	355	4	6.736%

* The Group 3 SMBS will represent ownership of (i) interest payments at a pass-through rate of 6.00% on an initial notional principal amount of \$85,000,000 and (ii) principal payments on an initial principal amount of \$60,000,000 of MBS. See "Description of the Certificates—The Group 3 SMBS" in this prospectus supplement.

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

Characteristics of the Group 4 Underlying REMIC Certificates

Exhibit A describes the Group 4 Underlying REMIC Certificates, including certain information about the related mortgage loans. To learn more about the Group 4 Underlying REMIC Certificates, you should obtain from us the current class factors and disclosure document for the Group 4 Underlying REMIC Certificates as described on page S-3.

Class Factors

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

Settlement Date

We expect to issue the certificates on 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 of certificates 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 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>
FV	3.50000%	8.00000%	1.25%	LIBOR + 125 basis points
SW	14.51612%	23.22580%	0.00%	23.2258% – (3.870968 × LIBOR)
SX	10.00000%	10.00000%	0.00%	90% – (13.333333 × LIBOR)
FA	3.16750%	8.50000%	0.65%	LIBOR + 65 basis points
SA	8.26600%	10.28000%	4.00%	10.28% – (0.8 × LIBOR)
FC	3.76750%	8.00000%	1.25%	LIBOR + 125 basis points
SC	12.69750%	20.25000%	0.00%	20.25% – (3 × LIBOR)
FJ	3.26750%	9.00000%	0.75%	LIBOR + 75 basis points
SL	17.30320%	26.50781%	0.00%	26.50781% – (3.65625 × LIBOR)
SM	9.00000%	9.00000%	0.00%	74.25% – (9 × LIBOR)
FH	3.51750%	8.50000%	1.00%	LIBOR + 100 basis points
SH	18.18925%	29.00826%	0.00%	29.00826% – (4.297521 × LIBOR)
SI	10.00000%	10.00000%	0.00%	100% – (13.333333 × LIBOR)
FN	2.91750%	8.50000%	0.40%	LIBOR + 40 basis points
SQ	5.58250%	8.10000%	0.00%	8.1% – LIBOR
FY	2.70000%	8.50000%	0.60%	LIBOR + 60 basis points
SY	5.80000%	7.90000%	0.00%	7.9% – LIBOR
SV	13.50000%	20.25000%	0.00%	20.25% – (3 × 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>	
IH	16.6666666667% of the EK Class
IA	16.6666666667% of the PM Class
IB	16.6666666667% of the PR Class
IC	16.6666666667% of the PU Class
ID	20.8333333333% of the EG Class
IE	16.6666666667% of the EF Class
HI	8.3333333333% of the EH Class
BI	8.3333333333% of the EJ Class
SQ	100% of the FN Class
SY	100% of the FY Class
PI	8.3333328118% of the EK Class
	12.5283807016% of the PM Class
	13.7212588597% of the PR Class
	8.3333339402% of the PU Class
	10.4668941162% of the EG Class

Distributions of Principal

Group 1 Principal Distribution Amount

EZ Accrual Amount

To the VE and VF Classes, in that order, to zero, and thereafter to the EZ Class.

PZ Accrual Amount

1. To the VG and VA Classes, pro rata, to zero.
2. To the VB Class to zero.
3. Thereafter to the PZ Class.

Z Accrual Amount

To Segment Group II to its Targeted Balance, and thereafter to the Z Class.

Group 1 Cash Flow Distribution Amount

1. To Segment Group I to its Planned Balance.
2. (a) 28.5063397543% of the remaining amount as follows:
 - first*, to the EJ Class to its Planned Balance;
 - second*, to the FV, SW and SX Classes, pro rata, to zero; and
 - third*, to the EJ Class to zero, and
- (b) 71.4936602457% of such remaining amount as follows:
 - first*, to Segment Group II to its Targeted Balance;
 - second*, to the Z Class to zero; and
 - third*, to Segment Group II to zero.

3. To Segment Group I to zero.

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

Group 2 Principal Distribution Amount

GZ Accrual Amount

To the VC and VD Classes, in that order, to zero, and thereafter to the GZ Class.

Group 2 Cash Flow Distribution Amount

1. (a) 5.3756217284% of such amount to the GD and GJ Classes, in that order, to zero, and
 - (b) 94.6243782716% of such amount to the FN and GC Classes, pro rata, to zero.
2. To the VC, VD and GZ Classes, in that order, to zero.

Group 3 Principal Distribution Amount

To the FY Class to zero.

Group 4 Principal Distribution Amount

MZ Accrual Amount

To the MJ, MK and ML Classes, in that order, to zero, and thereafter to the MZ Class.

Group 4 Cash Flow Distribution Amount

(a) 0.9900990099% of such amount to the MD Class to zero, and

(b) 99.0099009901% of such amount to the MJ, MK, ML and MZ 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>203%</u>	<u>250%</u>	<u>500%</u>
IH, EK and PK	3.9	1.6	1.6	1.6	1.6
IA, PM and PA	8.4	2.5	2.5	2.5	2.4
IB, PR and PB	12.1	3.5	3.5	3.5	2.9
IC, PU and PC	14.8	4.5	4.5	4.5	3.2
ID, EG, PD, EL, PY, PX and PW	17.7	6.0	6.0	6.0	3.7
IE, EF, PE, BD, BC and BA	20.1	7.7	7.7	7.7	4.4
HI, EH and EA	22.9	11.0	11.0	11.0	6.0
VE, VG and VA	5.0	5.0	5.0	5.0	4.9
VF	12.3	12.3	12.3	12.3	8.6
EZ	25.6	19.3	19.3	19.3	11.6
PJ	22.2	9.8	9.8	9.8	5.4
PG	24.7	15.0	15.0	15.0	8.1
PF	22.9	11.0	11.0	11.0	6.0
VB	12.3	12.3	12.3	12.3	8.8
PZ	25.8	20.8	20.8	20.8	12.9
PI	12.6	4.0	4.0	4.0	3.0

	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>155%</u>	<u>159%</u>	<u>203%</u>	<u>250%</u>	<u>321%</u>	<u>500%</u>
BI, EJ and EB	25.0	10.8	2.1	2.1	2.1	2.1	2.1	1.7
FV, SW, SX and SV	28.8	22.8	15.7	15.0	8.7	3.7	2.3	1.5

	PSA Prepayment Assumption								
	0%	100%	137%	155%	159%	203%	250%	321%	500%
C, HS, FA, SA and HT . . .	20.9	11.3	4.7	4.4	4.0	4.0	3.7	2.7	1.9
FC, SC and PO	28.0	20.9	17.0	19.7	19.1	9.9	2.9	2.0	1.3
FJ, SL and SM	27.6	19.2	14.6	15.5	14.8	3.0	2.0	1.5	1.0
FH, SH and SI	28.5	22.6	19.4	23.8	23.4	16.9	3.8	2.5	1.6
Z	29.5	27.1	25.5	2.3	1.9	1.0	0.7	0.5	0.4

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>203%</u>	<u>350%</u>	<u>500%</u>
FN, SQ, GC and GA	18.7	8.1	5.0	3.3	2.5
GD	17.7	7.0	4.3	2.8	2.2
GJ	27.0	17.0	10.4	6.5	4.8
VC	5.0	5.0	5.0	4.8	4.1
VD	14.3	14.3	12.1	8.4	6.3
GZ	28.9	23.6	18.6	13.1	9.7

<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>332%</u>	<u>450%</u>	<u>600%</u>
FY and SY	20.8	11.2	5.0	3.9	3.1

<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>220%</u>	<u>350%</u>	<u>500%</u>
MD	29.7	28.0	14.1	2.2	1.5
MJ	6.0	6.0	4.1	1.8	1.3
MK	14.1	14.1	6.1	2.1	1.5
ML	19.3	19.3	10.0	2.2	1.6
MZ	29.7	28.0	20.2	2.4	1.7

* 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.

Payments on the Group 4 Classes also will be affected by the payment priorities governing the Group 4 Underlying REMIC Certificates. If you invest in any Group 4 Class, the rate at which you receive payments also will be affected by the priority sequence governing principal payments on the Group 4 Underlying REMIC Certificates.

As described in the related disclosure document, the Group 4 Underlying REMIC Certificates are subsequent in payment priority to certain other classes issued from the related underlying REMIC trust. As a result, such other classes may receive principal before principal is paid on the Group 4 Underlying REMIC Certificates, possibly for long periods.

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

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 Trust MBS and the Group 3 SMBS have certain characteristics. However, the actual mortgage loans probably will have different characteristics from those we assumed. As a result, your yields could be lower than you expect, even if the mortgage loans prepay at the indicated constant prepayment rates. In addition, slight differences between the assumed mortgage loan characteristics and the actual mortgage loans could affect the weighted average lives of the classes of certificates.

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

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

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

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

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

Uncertain market for the certificates could make them difficult to sell and cause their val-

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

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover 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

- two groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS” and “Group 2 MBS” and, together, the “Trust MBS”),
- certain Fannie Mae Stripped Mortgage-Backed Securities (the “Group 3 SMBS”), and
- certain previously issued REMIC certificates (the “Group 4 Underlying REMIC Certificates”) evidencing beneficial ownership interests in the related Fannie Mae trust (the “Underlying REMIC Trust”) as further described in Exhibit A.

The Group 3 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 and the Fannie Mae Guaranteed Mortgage Pass-Through Certificates underlying the Group 4 Underlying REMIC Certificates, the “MBS”).

The assets of the Underlying REMIC Trust evidence direct or indirect beneficial ownership interests in certain MBS.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Voting the Group 3 SMBS and the Group 4 Underlying REMIC Certificates. Holders of the Group 3 SMBS and the Group 4 Underlying REMIC Certificates may be asked to vote on issues arising under the related trust agreements. If so, the Trustee will vote the Group 3 SMBS or Group 4 Underlying REMIC Certificates, as applicable, as instructed by Holders of Certificates of the Group 3 or Group 4 Classes, respectively. 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 IH, EK, IA, PM, IB, PR, IC, PU, ID, EG, IE, EF, HI, EH, BI, EJ, SW, SX, FN, SQ and GC 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 $\frac{1}{32}$ of 1% of the outstanding principal balance (exclusive of any notional principal balance) of the Certificates to be exchanged. In no event, however, will our fee be less than \$2,000.

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

Additional Considerations. The characteristics of RCR Certificates will reflect the characteristics of the REMIC Certificates used to form those RCR Certificates. You should also consider a number of factors that will limit a Certificateholder’s ability to exchange REMIC Certificates for RCR Certificates or vice versa:

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

The Trust MBS

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

Group 1 MBS

Aggregate Unpaid Principal Balance	\$1,754,000,000
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	359 months
Approximate Weighted Average WALA (Weighted Average Loan Age)	1 month

Group 2 MBS

Aggregate Unpaid Principal Balance	\$200,000,000
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	356 months
Approximate Weighted Average WALA	4 months

The Group 3 SMBS

The Group 3 SMBS represent ownership of:

- interest payments at a pass-through rate of 6.00% on an initial notional principal amount of \$85,000,000, and
- principal payments on an initial principal amount of \$60,000,000 of MBS.

The Group 3 SMBS provide that certain payments on the related MBS will be passed through monthly. We expect the characteristics of the Mortgage Loans underlying the Group 3 SMBS as of the Issue Date to be as follows:

Range of WACs (annual percentages)	6.25% to 8.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	355 months
Approximate Weighted Average WALA	4 months

The general characteristics of the Group 3 SMBS are described in the SMBS Prospectus. The general characteristics of the MBS are described in the MBS Prospectus. Each MBS evidences beneficial ownership interests in a pool of conventional Level Payment Mortgage Loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years. See “The Mortgage Pools” and “Yield Considerations” in the MBS Prospectus.

The Group 4 Underlying REMIC Certificates

The Group 4 Underlying REMIC Certificates represent beneficial ownership interests in the related Underlying REMIC Trust. The assets of that trust evidence direct or indirect beneficial ownership interests in certain MBS having the general characteristics set forth in the MBS Prospectus. Distributions on the Group 4 Underlying REMIC Certificates will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Group 4 Underlying REMIC Certificates are described in the Underlying REMIC Disclosure Document. See Exhibit A for additional information about the Group 4 Underlying REMIC Certificates.

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

For further information about the Group 4 Underlying REMIC Certificates, telephone us at 1-800-237-8627 or 202-752-6547. You also may obtain certain information in electronic form by calling us at 1-800-752-6440 or 202-752-6000. There may have been material changes in facts and circumstances since the date we prepared the Underlying REMIC Disclosure Document. These may include changes in prepayment speeds, prevailing interest rates and other economic factors. As a result, the usefulness of the information set forth in that document may be limited.

Final Data Statement

After issuing the Certificates, we will prepare a Final Data Statement containing certain information, including the principal balances of the Group 4 Underlying REMIC Certificates as of the Issue Date and, with respect to the Trust MBS and Group 3 SMBS, 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 each of the Trust MBS and Group 3 SMBS as of the Issue Date. The Final Data Statement also will 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 and Group 3 SMBS as of the Issue Date. You may obtain the Final Data Statement by telephoning us at 1-800-237-8627 or 202-752-6547. The contents of the Final Data Statement and other data specific to the Certificates are available in electronic form by calling us at 1-800-752-6440 or 202-752-6000.

Distributions of Interest

Categories of Classes

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

<u>Interest Type*</u>	<u>Classes</u>
Group 1 Classes	
Fixed Rate	IH, EK, IA, PM, IB, PR, IC, PU, ID, EG, IE, EF, HI, EH, VE, VF, EZ, PJ, PG, PF, VG, VA, VB, PZ, BI, EJ, C, HS and Z
Accrual	EZ, PZ and Z
Floating Rate	FV, FA, FC, FJ and FH
Inverse Floating Rate	SW, SX, SA, SC, SL, SM, SH and SI
Interest Only	IH, IA, IB, IC, ID, IE, HI and BI
Principal Only	HT and PO
RCR**	PK, PA, PB, PC, PD, EL, PY, PX, PW, PE, BD, BC, BA, EA, SV, PI and EB
Group 2 Classes	
Fixed Rate	GC, GD, GJ, VC, VD and GZ
Floating Rate	FN
Inverse Floating Rate	SQ
Interest Only	SQ
Accrual	GZ
RCR**	GA
Group 3 Classes	
Floating Rate	FY
Inverse Floating Rate	SY
Interest Only	SY

<u>Interest Type*</u>	<u>Classes</u>
Group 4 Classes	
Fixed Rate	MD, MJ, MK, ML and MZ
Accrual	MZ
No Payment Residual	R and RL

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

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

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

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

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

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

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

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

We will treat the HT and PO Classes as Delay Classes for the sole purpose of facilitating trading.

Accrual Classes. The EZ, PZ, Z, GZ and MZ Classes are Accrual Classes. Interest will accrue on the Accrual Classes at the applicable annual rates specified on the cover of this prospectus supplement. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on the Accrual Classes will be added as principal to their respective principal balances on each Distribution Date. We will pay principal on the Accrual Classes as described under “—Distributions of Principal” below.

Notional Classes. The Notional Classes will not have principal balances. During each Interest Accrual Period, the Notional Classes will bear interest on their notional principal balances at their applicable interest rates. The notional principal balances of the Notional Classes will be calculated as specified under “Reference Sheet—Notional Classes” 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 2.25% for the FV, SW, SX and SV Classes, 2.5175% for the FA, SA, FC, SC, FJ, SL, SM, FH, SH, SI, FN and SQ Classes and 2.10% for the FY and SY Classes.

Distributions of Principal

Categories of Classes

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

<u>Principal Type*</u>	<u>Classes</u>
Group 1 Classes	
PAC	EJ
Segment(PAC)/Sequential Pay	EK, PM, PR, PU, EG, EF, EH, VE, VF, EZ, PJ, PG, PF, VG, VA, VB and PZ
Segment(TAC)/Support	FC, SC, FJ, SL, SM, FH, SH, SI and PO
Segment(TAC)/Sequential Pay	C, HS, HT, FA and SA
Support	FV, SW, SX and Z
Accretion Directed	VE, VF, VG, VA, VB, C, HS, HT, FA, SA, FC, SC, FJ, SL, SM, FH, SH, SI and PO
Notional	IH, IA, IB, IC, ID, IE, HI and BI
RCR**	PK, PA, PB, PC, PD, EL, PY, PX, PW, PE, BD, BC, BA, EA, SV, PI and EB
Group 2 Classes	
Sequential Pay	FN, GC, GD, GJ, VC, VD and GZ
Accretion Directed	VC and VD
Notional	SQ
RCR**	GA

<u>Principal Type*</u>	<u>Classes</u>
Group 3 Classes	
Pass-Through	FY
Notional	SY
Group 4 Classes	
Structured Collateral/Sequential Pay	MJ, MK, ML and MZ
Structured Collateral/Pass-Through	MD
Accretion Directed	MJ, MK and ML
No Payment Residual	R and RL

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

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

Principal Distribution Amount

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

- the principal then paid on the Group 1 MBS (the “Group 1 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balances of the EZ, PZ and Z Classes (the “EZ Accrual Amount,” “PZ Accrual Amount” and “Z Accrual Amount,” respectively, and together with the Group 1 Cash Flow Distribution Amount, the “Group 1 Principal Distribution Amount”),
- the principal then paid on the Group 2 MBS (the “Group 2 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the GZ Class (the “GZ Accrual Amount,” and together with the Group 2 Cash Flow Distribution Amount, the “Group 2 Principal Distribution Amount”),
- the principal then paid on the Group 3 SMBS (the “Group 3 Principal Distribution Amount”); and
- the principal then paid on the Group 4 Underlying REMIC Certificates (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”).

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

Group 1 Principal Distribution Amount

EZ Accrual Amount

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

Accretion
Directed
Classes
and
Accrual
Class

PZ Accrual Amount

On each Distribution Date, we will pay the PZ Accrual Amount as principal of the Classes specified below in the following priority:

- (i) concurrently, to the VG and VA Classes, pro rata (or 55.5075319392% and 44.4924680608%, respectively), until their principal balances are reduced to zero;
- (ii) to the VB Class, until its principal balance is reduced to zero; and
- (iii) thereafter to the PZ Class.

} Accretion
Directed
Classes
and
Accrual
Class

Z Accrual Amount

On each Distribution Date, we will pay the Z Accrual Amount as principal of Segment Group II (described below), until the Segment II Balance (described below) is reduced to its Targeted Balance for such Distribution Date. Thereafter, we will pay the Z Accrual Amount as principal of the Z Class.

} Accretion
Directed
Group
and
Accrual
Class

Group 1 Cash Flow Distribution Amount

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

- (i) to Segment Group I (described below), until the Segment I Balance (described below) is reduced to its Planned Balance for such Distribution Date;

} PAC
Group

- (ii)(a) 28.5063397543% of the remaining amount as follows:

first, to the EJ Class, until its principal balance is reduced to its Planned Balance for such Distribution Date;

} PAC
Class

second, concurrently, to the FV, SW and SX Classes pro rata (or 75.0000000000%, 19.3749997617% and 5.6250002383%, respectively), until their principal balances are reduced to zero; and

} Support
Classes

third, to the EJ Class, without regard to its Planned Balance and until its principal balance is reduced to zero, and

} PAC
Class

- (b) 71.4936602457% of such remaining amount as follows:

first, to Segment Group II (described below), until the Segment II Balance is reduced to its Targeted Balance for such Distribution Date;

} TAC
Group

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

} Support
Class

third, to Segment Group II, without regard to its Targeted Balance and until the Segment II Balance is reduced to zero; and

} TAC
Group

- (iii) to Segment Group I, without regard to its Planned Balance and until its principal balance is reduced to zero.

} PAC
Group

“Segment Group I” consists of Segment Group III (described below), Segment Group IV (described below) and the EK, PM, PR, PU, EG, EF, PF, PJ, PG, EH, VE, VF and EZ Classes. We will apply payments of principal of Segment Group I in the following priority:

- (i) sequentially, to the EK, PM, PR, PU, EG and EF Classes, in that order, until their principal balances are reduced to zero; and

- (ii)(a) 27.8642040914% of the remaining amount, sequentially, to the PF Class and Segment Group III, in that order, until the principal balance of the PF Class and the Segment III Balance (described below) are reduced to zero,

- (b) 43.6296482596% of such remaining amount, sequentially, to the PJ and PG Classes and Segment Group IV, in that order, until the principal balances of the PJ and PG Classes and the Segment IV Balance (described below) are reduced to zero, and

(c) 28.5061476490% of such remaining amount, sequentially, to the EH, VE, VF and EZ Classes, in that order, until their principal balances are reduced to zero.

The “Segment I Balance” for any Distribution Date is equal to \$1,202,007,000 minus the sum of all amounts previously applied to it as specified above.

“Segment Group II” consists of Segment Group V (described below) and the FC, SC, PO, FJ, SL, SM, FH, SH and SI Classes. We apply payments of principal of Segment Group II in the following priority:

(i) to Segment Group V, until the Segment V Balance (described below) is reduced to its Targeted Balance for such Distribution Date;

(ii)(a) 59.9325317632% of the remaining amount, concurrently, to the FC and SC Classes, pro rata (or 74.9999992987% and 25.0000007013%, respectively), until their principal balances are reduced to zero, and

(b) 40.0674682368% of such remaining amount as follows:

(x) 7.6923076923% of the amount specified in clause (b) above to the PO Class, until its principal balance is reduced to zero, and

(y) 92.3076923077% of the amount specified in clause (b) above in the following priority:

first, concurrently, to the FJ, SL and SM Classes, pro rata (or 72.2222212121%, 19.7530848485% and 8.0246939394%, respectively), until their principal balances are reduced to zero; and

second, concurrently, to the FH, SH and SI Classes, pro rata (or 76.4705878788%, 17.7941151515% and 5.7352969697%, respectively), until their principal balances are reduced to zero; and

(iii) to Segment Group V, without regard to its Targeted Balance and until the Segment V Balance is reduced to zero.

The “Segment II Balance” for any Distribution Date is equal to \$372,068,000 minus the sum of all amounts previously applied to it as specified above.

“Segment Group III” and “Segment Group IV” each consists of the VG, VA, VB and PZ Classes. We will apply payments of principal of Segment Group III and Segment Group IV in the following priority:

(i) concurrently, to the VG and VA Classes, pro rata, until their principal balances are reduced to zero; and

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

The “Segment III Balance” for any Distribution Date is equal to \$37,380,000 minus the sum of all amounts previously applied to it as specified above.

The “Segment IV Balance” for any Distribution Date is equal to \$15,935,000 minus the sum of all amounts previously applied to it as specified above.

“Segment Group V” consists of the C, HS, HT, FA and SA Classes. We will apply payments of principal of Segment Group V, concurrently, as principal of the C, HS, HT, FA and SA Classes, pro rata (or 6.8200954523%, 63.5015188154%, 2.6458969616%, 12.0144392241% and 15.0180495466%, respectively), until their principal balances are reduced to zero.

The “Segment V Balance” for any Distribution Date is equal to \$193,618,991 minus the sum of all amounts previously applied to it as specified above.

Group 2 Principal Distribution Amount

GZ Accrual Amount

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

} Accretion
Directed
Classes
and
Accrual
Class

Group 2 Cash Flow Distribution Amount

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

(i) (a) 5.3756217284% of such amount, sequentially, to the GD and GJ Classes, in that order, until their principal balances are reduced to zero, and

(b) 94.6243782716% of such amount, concurrently, to the FN and GC Classes, pro rata (or 16.6666663354% and 83.3333336646%, respectively), until their principal balances are reduced to zero; and

(ii) sequentially, to the VC, VD and GZ Classes, in that order, until their principal balances are reduced to zero.

} Sequential
Pay
Classes

Group 3 Principal Distribution Amount

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

} Pass-Through
Class

Group 4 Principal Distribution Amount

MZ Accrual Amount

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

} Accretion
Directed
Classes
and Accrual
Class

Group 4 Cash Flow Distribution Amount

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

(a) 0.9900990099% of such amount to the MD Class, until its principal balance is reduced to zero, and

(b) 99.0099009901% of such amount, sequentially, to the MJ, MK, ML and MZ Classes, in that order, until their principal balances are reduced to zero.

} Structured
Collateral/
Pass-Through
Class

} Structured
Collateral/
Sequential
Pay 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 4 Underlying REMIC Certificates, the priority sequence affecting principal payments on the Group 4 Underlying REMIC Certificates and the following assumptions (such characteristics and assumptions, collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the Trust MBS and the Group 3 SMBS 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 and the Group 3 SMBS” in this prospectus supplement;

- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;
- 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 Groups (1)</u>	<u>Structuring Ranges and Rates</u>
Planned Balances	EJ and EB	Between 155% and 321%
Planned Balances	Segment Group I	Between 100% and 250%
Targeted Balances	Segment Group II	137%
Targeted Balances	Segment Group V	159%

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

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

Initial Effective Ranges. The Effective Range for a Class or Group is the range of prepayment rates (measured by constant PSA rates) which would reduce that Class or Group to its scheduled balance on each Distribution Date. The Initial Effective Ranges shown in the table below are based

upon the assumed characteristics of the related mortgage loans specified in the Pricing Assumptions.

<u>Classes and Group</u>	<u>Initial Effective Ranges</u>
EJ and EB	Between 155% and 321%
Segment Group I	Between 100% and 250%

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

Yield Tables

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

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

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

We cannot assure you that

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

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

- the Mortgage Loans will prepay at a constant PSA rate until maturity,
- all of 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 Classes 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>
IH	1,169% PSA
IA	736% PSA
IB	546% PSA
IC	481% PSA
ID	460% PSA
IE	471% PSA
HI	560% PSA
BI	512% PSA
PI	517% 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 following 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>
IH	7.890625%
IA	12.046875%
IB	15.906250%
IC	19.281250%
ID	23.421875%
IE	27.234375%
HI	32.109375%
BI	9.765625%
PI	17.000000%

* 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 IH Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>203%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	32.5%	14.9%	14.9%	14.9%	14.9%

Sensitivity of the IA Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>203%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . .	31.5%	15.0%	15.0%	15.0%	13.8%

Sensitivity of the IB Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>203%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . .	28.2%	15.0%	15.0%	15.0%	3.8%

Sensitivity of the IC Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>203%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . .	25.3%	15.0%	15.0%	15.0%	(1.6)%

Sensitivity of the ID Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>203%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . .	22.1%	15.0%	15.0%	15.0%	(3.3)%

Sensitivity of the IE Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>203%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . .	20.0%	15.0%	15.0%	15.0%	(2.1)%

Sensitivity of the HI Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>203%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . .	17.5%	15.0%	15.0%	15.0%	3.4%

Sensitivity of the BI Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>155%</u>	<u>159%</u>	<u>203%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . .	58.0%	54.4%	15.0%	15.0%	15.0%	15.0%	1.1%

Sensitivity of the PI Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>203%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . .	25.1%	15.3%	15.3%	15.3%	1.2%

The Inverse Floating Rate Classes. The yields on the Inverse Floating Rate Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool. As illustrated in the tables below, it is possible that investors in the SQ and SY 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>
SW	98.0%
SX	98.0%
SA	98.0%
SC	98.0%
SL	98.0%
SM	98.0%
SH	98.0%
SI	98.0%
SQ	12.0%
SY	12.0%
SV	98.0%

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>155%</u>	<u>159%</u>	<u>203%</u>	<u>250%</u>	<u>321%</u>	<u>500%</u>
0.25%	23.7%	23.7%	23.7%	23.7%	23.8%	24.0%	24.3%	24.7%
2.25%	15.3%	15.3%	15.3%	15.3%	15.5%	15.8%	16.1%	16.6%
4.25%	7.1%	7.1%	7.2%	7.2%	7.3%	7.7%	8.1%	8.8%
6.00% and above ...	0.1%	0.1%	0.2%	0.2%	0.4%	0.8%	1.3%	2.1%

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

LIBOR	PSA Prepayment Assumption							
	50%	100%	155%	159%	203%	250%	321%	500%
6.00% and below ...	10.4%	10.4%	10.5%	10.5%	10.6%	10.9%	11.3%	11.8%
6.25%	6.9%	7.0%	7.0%	7.0%	7.2%	7.5%	7.9%	8.5%
6.50%	3.5%	3.5%	3.6%	3.6%	3.7%	4.1%	4.5%	5.2%
6.75%	0.1%	0.1%	0.2%	0.2%	0.3%	0.7%	1.2%	1.9%

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

	PSA Prepayment Assumption								
<u>LIBOR</u>	<u>50%</u>	<u>100%</u>	<u>137%</u>	<u>155%</u>	<u>159%</u>	<u>203%</u>	<u>250%</u>	<u>321%</u>	<u>500%</u>
0.5175%	10.3%	10.4%	10.7%	10.7%	10.7%	10.7%	10.8%	10.9%	11.3%
2.5175%	8.7%	8.7%	9.0%	9.0%	9.1%	9.1%	9.1%	9.3%	9.6%
4.5175%	7.0%	7.1%	7.4%	7.4%	7.4%	7.4%	7.5%	7.7%	8.0%
6.5175%	5.3%	5.4%	5.7%	5.7%	5.8%	5.8%	5.8%	6.1%	6.4%
7.8500%	4.2%	4.3%	4.6%	4.7%	4.7%	4.7%	4.7%	5.0%	5.4%

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

	PSA Prepayment Assumption								
<u>LIBOR</u>	<u>50%</u>	<u>100%</u>	<u>137%</u>	<u>155%</u>	<u>159%</u>	<u>203%</u>	<u>250%</u>	<u>321%</u>	<u>500%</u>
0.5175%	19.8%	19.8%	19.8%	19.8%	19.8%	19.9%	20.2%	20.5%	20.9%
2.5175%	13.3%	13.3%	13.3%	13.3%	13.3%	13.5%	13.9%	14.3%	14.8%
4.5175%	7.0%	7.0%	7.0%	7.0%	7.0%	7.2%	7.8%	8.2%	8.8%
6.5175%	0.8%	0.8%	0.9%	0.9%	0.9%	1.0%	1.7%	2.2%	2.9%
6.7500%	0.1%	0.1%	0.2%	0.1%	0.2%	0.3%	1.0%	1.5%	2.2%

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

	PSA Prepayment Assumption								
<u>LIBOR</u>	<u>50%</u>	<u>100%</u>	<u>137%</u>	<u>155%</u>	<u>159%</u>	<u>203%</u>	<u>250%</u>	<u>321%</u>	<u>500%</u>
0.5175%	26.3%	26.3%	26.3%	26.3%	26.3%	26.7%	27.0%	27.3%	27.8%
2.5175%	18.3%	18.3%	18.4%	18.3%	18.4%	18.9%	19.3%	19.6%	20.3%
4.5175%	10.5%	10.5%	10.5%	10.5%	10.5%	11.2%	11.7%	12.1%	13.0%
6.5175%	2.9%	2.9%	3.0%	2.9%	2.9%	3.8%	4.3%	4.8%	5.8%
7.2500% and above	0.1%	0.2%	0.2%	0.2%	0.2%	1.1%	1.7%	2.2%	3.3%

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

LIBOR	PSA Prepayment Assumption								
	50%	100%	137%	155%	159%	203%	250%	321%	500%
7.25% and below ...	9.4%	9.4%	9.4%	9.4%	9.4%	10.0%	10.3%	10.7%	11.4%
7.50%	7.0%	7.1%	7.1%	7.1%	7.1%	7.7%	8.1%	8.4%	9.2%
8.00%	2.4%	2.4%	2.5%	2.5%	2.5%	3.1%	3.6%	4.0%	4.8%
8.25%	0.1%	0.1%	0.2%	0.2%	0.2%	0.9%	1.4%	1.8%	2.7%

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

LIBOR	PSA Prepayment Assumption								
	50%	100%	137%	155%	159%	203%	250%	321%	500%
0.5175%	28.8%	28.8%	28.8%	28.8%	28.8%	28.8%	29.0%	29.2%	29.5%
2.5175%	19.3%	19.3%	19.3%	19.3%	19.3%	19.3%	19.7%	20.0%	20.4%
4.5175%	10.1%	10.1%	10.1%	10.1%	10.1%	10.1%	10.7%	11.0%	11.6%
6.5175%	1.1%	1.2%	1.2%	1.2%	1.2%	1.2%	1.9%	2.3%	3.0%
6.7500% and above	0.1%	0.1%	0.2%	0.1%	0.1%	0.2%	0.9%	1.4%	2.0%

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

LIBOR	PSA Prepayment Assumption								
	50%	100%	137%	155%	159%	203%	250%	321%	500%
6.75% and below ...	10.4%	10.4%	10.5%	10.4%	10.4%	10.5%	10.9%	11.2%	11.6%
7.00%	6.9%	7.0%	7.0%	7.0%	7.0%	7.0%	7.5%	7.8%	8.3%
7.25%	3.5%	3.5%	3.5%	3.5%	3.5%	3.6%	4.1%	4.4%	4.9%
7.50%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.7%	1.1%	1.7%

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

LIBOR	PSA Prepayment Assumption				
	50%	100%	203%	350%	500%
0.5175%	66.1%	62.9%	55.8%	44.8%	32.9%
2.5175%	46.0%	42.6%	34.9%	22.6%	9.4%
4.5175%	26.5%	22.7%	13.7%	(0.8)%	(15.9)%
6.5175%	6.6%	1.7%	(10.3)%	(29.0)%	(47.3)%
8.1000%	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>332%</u>	<u>450%</u>	<u>600%</u>
0.1%	69.5%	67.1%	55.5%	49.4%	41.6%
2.1%	49.4%	46.9%	34.8%	28.5%	20.3%
4.1%	30.0%	27.3%	14.7%	8.0%	(0.7)%
6.1%	10.8%	8.0%	(5.4)%	(12.5)%	(22.0)%
7.9%	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>155%</u>	<u>159%</u>	<u>203%</u>	<u>250%</u>	<u>321%</u>	<u>500%</u>
0.25%	20.7%	20.7%	20.7%	20.7%	20.8%	21.0%	21.3%	21.7%
2.25%	14.2%	14.2%	14.2%	14.3%	14.4%	14.7%	15.0%	15.5%
4.25%	7.8%	7.9%	7.9%	7.9%	8.1%	8.4%	8.8%	9.5%
6.25%	1.6%	1.7%	1.7%	1.7%	1.9%	2.3%	2.8%	3.5%
6.75%	0.1%	0.1%	0.2%	0.2%	0.3%	0.8%	1.3%	2.1%

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

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

<u>Class</u>	<u>Price</u>
HT	90.0%
PO	90.0%

Sensitivity of the HT Class to Prepayments

	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>137%</u>	<u>155%</u>	<u>159%</u>	<u>203%</u>	<u>250%</u>	<u>321%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	0.6%	0.9%	2.3%	2.5%	2.7%	2.7%	2.9%	4.0%	5.7%

Sensitivity of the PO Class to Prepayments

	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>137%</u>	<u>155%</u>	<u>159%</u>	<u>203%</u>	<u>250%</u>	<u>321%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	0.4%	0.5%	0.6%	0.5%	0.6%	1.1%	3.7%	5.4%	8.1%

Weighted Average Lives of the Certificates

The weighted average life of a Certificate is determined by

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

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

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

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

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

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

Decrement Tables

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

<u>Mortgage Loans Relating to Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	360 months	8.50%
Group 2 MBS	360 months	360 months	8.50%
Group 3 SMBS	360 months	360 months	8.50%
Group 4 Underlying REMIC Certificates	360 months	359 months	9.00%

It is unlikely

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

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

Percent of Original Principal Balances Outstanding

Date	IH†, EK and PK Classes					IA†, PM and PA Classes					IB†, PR and PB Classes					IC†, PU and PC Classes				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	203%	250%	500%	0%	100%	203%	250%	500%	0%	100%	203%	250%	500%	0%	100%	203%	250%	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	99	94	94	94	94	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2003	84	5	5	5	5	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004	67	0	0	0	0	100	0	0	0	0	100	89	89	89	9	100	100	100	100	100
November 2005	50	0	0	0	0	100	0	0	0	0	100	5	5	5	0	100	100	100	100	0
November 2006	30	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
November 2007	9	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
November 2008	0	0	0	0	0	86	0	0	0	0	100	0	0	0	0	100	0	0	0	0
November 2009	0	0	0	0	0	60	0	0	0	0	100	0	0	0	0	100	0	0	0	0
November 2010	0	0	0	0	0	33	0	0	0	0	100	0	0	0	0	100	0	0	0	0
November 2011	0	0	0	0	0	3	0	0	0	0	100	0	0	0	0	100	0	0	0	0
November 2012	0	0	0	0	0	0	0	0	0	0	78	0	0	0	0	100	0	0	0	0
November 2013	0	0	0	0	0	0	0	0	0	0	53	0	0	0	0	100	0	0	0	0
November 2014	0	0	0	0	0	0	0	0	0	0	25	0	0	0	0	100	0	0	0	0
November 2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	92	0	0	0	0
November 2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	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)**	3.9	1.6	1.6	1.6	1.6	8.4	2.5	2.5	2.5	2.4	12.1	3.5	3.5	3.5	2.9	14.8	4.5	4.5	4.5	3.2

Date	ID†, EG, PD, EL, PY, PX and PW Classes					IE†, EF, PE, BD, BC and BA Classes					HI†, EH and EA Classes					VE, VG and VA Classes				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	203%	250%	500%	0%	100%	203%	250%	500%	0%	100%	203%	250%	500%	0%	100%	203%	250%	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	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	91	91	91	91	91
November 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	82	82	82	82	82
November 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	73	73	73	73	73
November 2005	100	100	100	100	14	100	100	100	100	100	100	100	100	100	100	63	63	63	63	63
November 2006	100	94	94	94	0	100	100	100	100	0	100	100	100	100	81	52	52	52	52	52
November 2007	100	48	48	48	0	100	100	100	100	0	100	100	100	100	44	40	40	40	40	40
November 2008	100	5	5	5	0	100	100	100	100	0	100	100	100	100	19	28	28	28	28	28
November 2009	100	0	0	0	0	100	17	17	17	0	100	100	100	100	1	15	15	15	15	15
November 2010	100	0	0	0	0	100	0	0	0	0	100	82	82	82	0	1	1	1	1	0
November 2011	100	0	0	0	0	100	0	0	0	0	100	62	62	62	0	0	0	0	0	0
November 2012	100	0	0	0	0	100	0	0	0	0	100	45	45	45	0	0	0	0	0	0
November 2013	100	0	0	0	0	100	0	0	0	0	100	30	30	30	0	0	0	0	0	0
November 2014	100	0	0	0	0	100	0	0	0	0	100	19	19	19	0	0	0	0	0	0
November 2015	100	0	0	0	0	100	0	0	0	0	100	9	9	9	0	0	0	0	0	0
November 2016	100	0	0	0	0	100	0	0	0	0	100	*	*	*	0	0	0	0	0	0
November 2017	93	0	0	0	0	100	0	0	0	0	100	0	0	0	0	0	0	0	0	0
November 2018	69	0	0	0	0	100	0	0	0	0	100	0	0	0	0	0	0	0	0	0
November 2019	42	0	0	0	0	100	0	0	0	0	100	0	0	0	0	0	0	0	0	0
November 2020	14	0	0	0	0	100	0	0	0	0	100	0	0	0	0	0	0	0	0	0
November 2021	0	0	0	0	0	60	0	0	0	0	100	0	0	0	0	0	0	0	0	0
November 2022	0	0	0	0	0	0	0	0	0	0	95	0	0	0	0	0	0	0	0	0
November 2023	0	0	0	0	0	0	0	0	0	0	73	0	0	0	0	0	0	0	0	0
November 2024	0	0	0	0	0	0	0	0	0	0	49	0	0	0	0	0	0	0	0	0
November 2025	0	0	0	0	0	0	0	0	0	0	24	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)**	17.7	6.0	6.0	6.0	3.7	20.1	7.7	7.7	7.7	4.4	22.9	11.0	11.0	11.0	6.0	5.0	5.0	5.0	5.0	4.9

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

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

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

Date	VF Class					EZ Class					PJ Class					PG Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	203%	250%	500%	0%	100%	203%	250%	500%	0%	100%	203%	250%	500%	0%	100%	203%	250%	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	100	100	100	100	100	106	106	106	106	106	100	100	100	100	100	100	100	100	100	100
November 2003	100	100	100	100	100	113	113	113	113	113	100	100	100	100	100	100	100	100	100	100
November 2004	100	100	100	100	100	120	120	120	120	120	100	100	100	100	100	100	100	100	100	100
November 2005	100	100	100	100	100	127	127	127	127	127	100	100	100	100	100	100	100	100	100	100
November 2006	100	100	100	100	100	135	135	135	135	135	100	100	100	100	70	100	100	100	100	100
November 2007	100	100	100	100	100	143	143	143	143	143	100	100	100	100	12	100	100	100	100	100
November 2008	100	100	100	100	100	152	152	152	152	152	100	100	100	100	0	100	100	100	100	72
November 2009	100	100	100	100	100	161	161	161	161	161	100	100	100	100	0	100	100	100	100	44
November 2010	100	100	100	100	2	171	171	171	171	171	100	71	71	71	0	100	100	100	100	25
November 2011	87	87	87	87	0	182	182	182	182	118	100	39	39	39	0	100	100	100	100	12
November 2012	72	72	72	72	0	193	193	193	193	81	100	13	13	13	0	100	100	100	100	3
November 2013	55	55	55	55	0	205	205	205	205	55	100	0	0	0	0	100	90	90	90	0
November 2014	38	38	38	38	0	218	218	218	218	37	100	0	0	0	0	100	72	72	72	0
November 2015	20	20	20	20	0	231	231	231	231	25	100	0	0	0	0	100	56	56	56	0
November 2016	*	*	*	*	0	245	245	245	245	17	100	0	0	0	0	100	43	43	43	0
November 2017	0	0	0	0	0	245	202	202	202	11	100	0	0	0	0	100	32	32	32	0
November 2018	0	0	0	0	0	245	164	164	164	8	100	0	0	0	0	100	23	23	23	0
November 2019	0	0	0	0	0	245	132	132	132	5	100	0	0	0	0	100	16	16	16	0
November 2020	0	0	0	0	0	245	106	106	106	3	100	0	0	0	0	100	9	9	9	0
November 2021	0	0	0	0	0	245	84	84	84	2	100	0	0	0	0	100	4	4	4	0
November 2022	0	0	0	0	0	245	66	66	66	1	92	0	0	0	0	100	0	0	0	0
November 2023	0	0	0	0	0	245	52	52	52	1	58	0	0	0	0	100	0	0	0	0
November 2024	0	0	0	0	0	245	40	40	40	1	20	0	0	0	0	100	0	0	0	0
November 2025	0	0	0	0	0	245	30	30	30	*	0	0	0	0	0	79	0	0	0	0
November 2026	0	0	0	0	0	214	22	22	22	*	0	0	0	0	0	35	0	0	0	0
November 2027	0	0	0	0	0	15	15	15	15	*	0	0	0	0	0	0	0	0	0	0
November 2028	0	0	0	0	0	10	10	10	10	*	0	0	0	0	0	0	0	0	0	0
November 2029	0	0	0	0	0	6	6	6	6	*	0	0	0	0	0	0	0	0	0	0
November 2030	0	0	0	0	0	2	2	2	2	*	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)**	12.3	12.3	12.3	12.3	8.6	25.6	19.3	19.3	19.3	11.6	22.2	9.8	9.8	9.8	5.4	24.7	15.0	15.0	15.0	8.1

Date	PF Class					VB Class					PZ Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	203%	250%	500%	0%	100%	203%	250%	500%	0%	100%	203%	250%	500%
Initial Percent	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	106	106	106	106	106
November 2003	100	100	100	100	100	100	100	100	100	100	113	113	113	113	113
November 2004	100	100	100	100	100	100	100	100	100	100	120	120	120	120	120
November 2005	100	100	100	100	100	100	100	100	100	100	127	127	127	127	127
November 2006	100	100	100	100	81	100	100	100	100	100	135	135	135	135	135
November 2007	100	100	100	100	44	100	100	100	100	100	143	143	143	143	143
November 2008	100	100	100	100	19	100	100	100	100	100	152	152	152	152	152
November 2009	100	100	100	100	1	100	100	100	100	100	161	161	161	161	161
November 2010	100	82	82	82	0	100	100	100	100	32	171	171	171	171	171
November 2011	100	62	62	62	0	87	87	87	87	0	182	182	182	182	156
November 2012	100	45	45	45	0	72	72	72	72	0	193	193	193	193	130
November 2013	100	31	31	31	0	55	55	55	55	0	205	205	205	205	99
November 2014	100	19	19	19	0	38	38	38	38	0	218	218	218	218	67
November 2015	100	9	9	9	0	20	20	20	20	0	231	231	231	231	46
November 2016	100	*	*	*	0	0	0	0	0	0	245	245	245	245	31
November 2017	100	0	0	0	0	0	0	0	0	0	245	215	215	215	21
November 2018	100	0	0	0	0	0	0	0	0	0	245	188	188	188	14
November 2019	100	0	0	0	0	0	0	0	0	0	245	166	166	166	9
November 2020	100	0	0	0	0	0	0	0	0	0	245	148	148	148	6
November 2021	100	0	0	0	0	0	0	0	0	0	245	133	133	133	4
November 2022	95	0	0	0	0	0	0	0	0	0	245	120	120	120	3
November 2023	73	0	0	0	0	0	0	0	0	0	245	93	93	93	2
November 2024	49	0	0	0	0	0	0	0	0	0	245	71	71	71	1
November 2025	24	0	0	0	0	0	0	0	0	0	245	53	53	53	1
November 2026	0	0	0	0	0	0	0	0	0	0	224	39	39	39	*
November 2027	0	0	0	0	0	0	0	0	0	0	27	27	27	27	*
November 2028	0	0	0	0	0	0	0	0	0	0	18	18	18	18	*
November 2029	0	0	0	0	0	0	0	0	0	0	10	10	10	10	*
November 2030	0	0	0	0	0	0	0	0	0	0	4	4	4	4	*
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	22.9	11.0	11.0	11.0	6.0	12.3	12.3	12.3	12.3	8.8	25.8	20.8	20.8	20.8	12.9

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

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

Date	BI†, EJ and EB Classes								FV, SW, SX and SV Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	155%	159%	203%	250%	321%	500%	0%	100%	155%	159%	203%	250%	321%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2002	93	79	71	71	71	71	71	71	100	100	100	100	97	93	88	75
November 2003	93	79	52	52	52	52	52	52	100	100	100	99	88	77	60	19
November 2004	93	79	26	26	26	26	26	0	100	100	100	98	78	57	27	0
November 2005	93	79	5	5	5	5	5	0	100	100	100	97	70	43	4	0
November 2006	93	79	0	0	0	0	0	0	100	100	94	91	58	27	0	0
November 2007	93	79	0	0	0	0	0	0	100	100	87	84	48	14	0	0
November 2008	93	79	0	0	0	0	0	0	100	100	83	79	41	6	0	0
November 2009	93	79	0	0	0	0	0	0	100	100	79	75	36	1	0	0
November 2010	93	79	0	0	0	0	0	0	100	100	77	73	34	*	0	0
November 2011	93	76	0	0	0	0	0	0	100	100	75	71	32	*	0	0
November 2012	93	70	0	0	0	0	0	0	100	100	71	67	30	*	0	0
November 2013	93	61	0	0	0	0	0	0	100	100	67	64	28	*	0	0
November 2014	93	50	0	0	0	0	0	0	100	100	63	59	26	*	0	0
November 2015	93	37	0	0	0	0	0	0	100	100	58	55	23	*	0	0
November 2016	93	22	0	0	0	0	0	0	100	100	53	50	21	*	0	0
November 2017	93	7	0	0	0	0	0	0	100	100	48	45	19	*	0	0
November 2018	93	0	0	0	0	0	0	0	100	95	44	41	16	*	0	0
November 2019	93	0	0	0	0	0	0	0	100	87	39	36	14	*	0	0
November 2020	93	0	0	0	0	0	0	0	100	79	34	32	12	*	0	0
November 2021	93	0	0	0	0	0	0	0	100	71	30	28	11	*	0	0
November 2022	93	0	0	0	0	0	0	0	100	63	26	24	9	*	0	0
November 2023	93	0	0	0	0	0	0	0	100	55	22	20	7	*	0	0
November 2024	93	0	0	0	0	0	0	0	100	47	18	17	6	*	0	0
November 2025	93	0	0	0	0	0	0	0	100	40	15	14	5	*	0	0
November 2026	93	0	0	0	0	0	0	0	100	32	12	11	4	*	0	0
November 2027	93	0	0	0	0	0	0	0	100	25	9	8	3	*	0	0
November 2028	29	0	0	0	0	0	0	0	100	18	6	6	2	*	0	0
November 2029	0	0	0	0	0	0	0	0	80	12	4	4	1	*	0	0
November 2030	0	0	0	0	0	0	0	0	42	6	2	2	1	*	0	0
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.0	10.8	2.1	2.1	2.1	2.1	2.1	1.7	28.8	22.8	15.7	15.0	8.7	3.7	2.3	1.5

Date	C, HS, FA, SA and HT Classes									FC, SC and PO Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	137%	155%	159%	203%	250%	321%	500%	0%	100%	137%	155%	159%	203%	250%	321%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2002	95	85	81	81	81	81	81	81	81	100	100	100	100	100	100	100	94	75
November 2003	94	84	72	72	72	72	72	72	61	100	100	100	100	100	91	74	49	0
November 2004	93	83	59	59	59	59	59	55	0	100	100	100	100	100	70	40	0	0
November 2005	92	82	48	47	44	44	44	9	0	100	100	100	100	100	60	19	0	0
November 2006	91	81	39	36	31	31	31	0	0	100	100	100	100	100	52	5	0	0
November 2007	90	80	32	27	22	22	19	0	0	100	100	100	100	100	47	0	0	0
November 2008	89	79	26	20	15	15	8	0	0	100	100	100	100	100	44	0	0	0
November 2009	88	78	21	15	10	10	2	0	0	100	100	100	100	100	42	0	0	0
November 2010	87	77	18	12	7	7	*	0	0	100	100	100	100	100	42	0	0	0
November 2011	86	74	14	9	4	5	*	0	0	100	100	100	100	100	42	0	0	0
November 2012	85	69	8	5	0	2	*	0	0	100	100	100	100	99	42	0	0	0
November 2013	83	61	*	0	0	0	*	0	0	100	100	100	99	94	41	0	0	0
November 2014	82	52	0	0	0	0	*	0	0	100	100	91	93	88	38	0	0	0
November 2015	80	42	0	0	0	0	*	0	0	100	100	82	86	81	34	0	0	0
November 2016	79	30	0	0	0	0	*	0	0	100	100	71	79	74	31	0	0	0
November 2017	77	18	0	0	0	0	*	0	0	100	100	61	71	67	27	0	0	0
November 2018	75	5	0	0	0	0	*	0	0	100	100	50	64	60	24	0	0	0
November 2019	73	0	0	0	0	0	*	0	0	100	91	39	57	54	21	0	0	0
November 2020	71	0	0	0	0	0	*	0	0	100	77	29	51	47	18	0	0	0
November 2021	69	0	0	0	0	0	*	0	0	100	63	18	44	41	16	0	0	0
November 2022	66	0	0	0	0	0	*	0	0	100	48	8	38	35	13	0	0	0
November 2023	64	0	0	0	0	0	*	0	0	100	34	0	32	30	11	0	0	0
November 2024	61	0	0	0	0	0	*	0	0	100	19	0	27	25	9	0	0	0
November 2025	58	0	0	0	0	0	*	0	0	100	5	0	22	20	7	0	0	0
November 2026	55	0	0	0	0	0	*	0	0	100	0	0	18	16	6	0	0	0
November 2027	52	0	0	0	0	0	*	0	0	100	0	0	13	12	4	0	0	0
November 2028	5	0	0	0	0	0	*	0	0	100	0	0	9	9	3	0	0	0
November 2029	0	0	0	0	0	0	*	0	0	50	0	0	6	5	2	0	0	0
November 2030	0	0	0	0	0	0	*	0	0	0	0	0	3	2	1	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)**	20.9	11.3	4.7	4.4	4.0	4.0	3.7	2.7	1.9	28.0	20.9	17.0	19.7	19.1	9.9	2.9	2.0	1.3

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

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

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

Date	FJ, SL and SM Classes									FH, SH and SI Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	137%	155%	159%	203%	250%	321%	500%	0%	100%	137%	155%	159%	203%	250%	321%	500%
Initial Percent	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	88	50	100	100	100	100	100	100	100	100	100
November 2003	100	100	100	100	100	100	81	48	0	100	100	100	100	100	100	100	98	0
November 2004	100	100	100	100	100	100	41	0	0	100	100	100	100	100	100	79	0	0
November 2005	100	100	100	100	100	100	19	0	0	100	100	100	100	100	100	38	0	0
November 2006	100	100	100	100	100	100	4	0	0	100	100	100	100	100	100	10	0	0
November 2007	100	100	100	100	100	100	0	0	0	100	100	100	100	100	94	0	0	0
November 2008	100	100	100	100	100	100	0	0	0	100	100	100	100	100	88	0	0	0
November 2009	100	100	100	100	100	100	0	0	0	100	100	100	100	100	85	0	0	0
November 2010	100	100	100	100	100	100	0	0	0	100	100	100	100	100	84	0	0	0
November 2011	100	100	100	100	100	100	0	0	0	100	100	100	100	100	84	0	0	0
November 2012	100	100	100	100	99	0	0	0	0	100	100	100	100	100	84	0	0	0
November 2013	100	100	100	99	88	0	0	0	0	100	100	100	100	100	83	0	0	0
November 2014	100	100	83	86	75	0	0	0	0	100	100	100	100	100	76	0	0	0
November 2015	100	100	63	72	62	0	0	0	0	100	100	100	100	100	69	0	0	0
November 2016	100	100	43	57	48	0	0	0	0	100	100	100	100	100	62	0	0	0
November 2017	100	100	21	43	34	0	0	0	0	100	100	100	100	100	55	0	0	0
November 2018	100	100	*	29	20	0	0	0	0	100	100	100	100	100	49	0	0	0
November 2019	100	83	0	15	7	0	0	0	0	100	100	79	100	100	42	0	0	0
November 2020	100	54	0	1	0	0	0	0	0	100	100	57	100	94	37	0	0	0
November 2021	100	25	0	0	0	0	0	0	0	100	100	36	88	82	31	0	0	0
November 2022	100	0	0	0	0	0	0	0	0	100	96	15	76	71	26	0	0	0
November 2023	100	0	0	0	0	0	0	0	0	100	67	0	65	60	22	0	0	0
November 2024	100	0	0	0	0	0	0	0	0	100	39	0	54	50	18	0	0	0
November 2025	100	0	0	0	0	0	0	0	0	100	10	0	44	41	14	0	0	0
November 2026	100	0	0	0	0	0	0	0	0	100	0	0	35	32	11	0	0	0
November 2027	100	0	0	0	0	0	0	0	0	100	0	0	27	24	8	0	0	0
November 2028	100	0	0	0	0	0	0	0	0	100	0	0	19	17	6	0	0	0
November 2029	*	0	0	0	0	0	0	0	0	100	0	0	12	11	4	0	0	0
November 2030	0	0	0	0	0	0	0	0	0	0	0	0	5	5	2	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)**	27.6	19.2	14.6	15.5	14.8	3.0	2.0	1.5	1.0	28.5	22.6	19.4	23.8	23.4	16.9	3.8	2.5	1.6

Date	Z Class									FN, SQ†, GC and GA Classes				
	PSA Prepayment Assumption									PSA Prepayment Assumption				
	0%	100%	137%	155%	159%	203%	250%	321%	500%	0%	100%	203%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2002	106	106	106	91	88	51	12	0	0	99	96	93	89	86
November 2003	113	113	113	61	50	0	0	0	0	98	89	81	70	59
November 2004	120	120	120	21	0	0	0	0	0	97	81	67	49	33
November 2005	127	127	127	0	0	0	0	0	0	96	73	55	33	15
November 2006	135	135	135	0	0	0	0	0	0	94	66	44	20	3
November 2007	143	143	143	0	0	0	0	0	0	93	59	34	10	0
November 2008	152	152	152	0	0	0	0	0	0	91	53	26	2	0
November 2009	161	161	161	0	0	0	0	0	0	90	46	19	0	0
November 2010	171	171	171	0	0	0	0	0	0	88	41	13	0	0
November 2011	182	182	182	0	0	0	0	0	0	86	35	7	0	0
November 2012	193	193	193	0	0	0	0	0	0	83	30	3	0	0
November 2013	205	205	205	0	0	0	0	0	0	81	25	0	0	0
November 2014	218	218	218	0	0	0	0	0	0	78	21	0	0	0
November 2015	231	231	231	0	0	0	0	0	0	76	17	0	0	0
November 2016	245	245	245	0	0	0	0	0	0	73	13	0	0	0
November 2017	261	261	261	0	0	0	0	0	0	69	9	0	0	0
November 2018	277	277	277	0	0	0	0	0	0	65	5	0	0	0
November 2019	294	294	294	0	0	0	0	0	0	61	2	0	0	0
November 2020	312	312	312	0	0	0	0	0	0	57	0	0	0	0
November 2021	331	331	331	0	0	0	0	0	0	52	0	0	0	0
November 2022	351	351	351	0	0	0	0	0	0	47	0	0	0	0
November 2023	373	373	353	0	0	0	0	0	0	42	0	0	0	0
November 2024	396	396	298	0	0	0	0	0	0	35	0	0	0	0
November 2025	421	421	245	0	0	0	0	0	0	29	0	0	0	0
November 2026	446	375	196	0	0	0	0	0	0	22	0	0	0	0
November 2027	474	293	150	0	0	0	0	0	0	14	0	0	0	0
November 2028	503	214	107	0	0	0	0	0	0	5	0	0	0	0
November 2029	534	137	68	0	0	0	0	0	0	0	0	0	0	0
November 2030	486	64	31	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
Weighted Average Life (years)**	29.5	27.1	25.5	2.3	1.9	1.0	0.7	0.5	0.4	18.7	8.1	5.0	3.3	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.

Date	GD Class					GJ Class					VC Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	203%	350%	500%	0%	100%	203%	350%	500%	0%	100%	203%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2002	99	96	92	88	84	100	100	100	100	100	91	91	91	91	91
November 2003	98	88	79	66	54	100	100	100	100	100	82	82	82	82	82
November 2004	96	79	63	43	25	100	100	100	100	100	73	73	73	73	73
November 2005	95	70	49	24	4	100	100	100	100	100	63	63	63	63	63
November 2006	94	61	37	10	0	100	100	100	100	23	52	52	52	52	52
November 2007	92	54	26	0	0	100	100	100	86	0	40	40	40	40	0
November 2008	90	46	17	0	0	100	100	100	17	0	28	28	28	28	0
November 2009	88	40	9	0	0	100	100	100	0	0	15	15	15	0	0
November 2010	86	33	2	0	0	100	100	100	0	0	1	1	1	0	0
November 2011	84	27	0	0	0	100	100	65	0	0	0	0	0	0	0
November 2012	81	21	0	0	0	100	100	24	0	0	0	0	0	0	0
November 2013	79	16	0	0	0	100	100	0	0	0	0	0	0	0	0
November 2014	76	11	0	0	0	100	100	0	0	0	0	0	0	0	0
November 2015	72	6	0	0	0	100	100	0	0	0	0	0	0	0	0
November 2016	69	1	0	0	0	100	100	0	0	0	0	0	0	0	0
November 2017	65	0	0	0	0	100	79	0	0	0	0	0	0	0	0
November 2018	61	0	0	0	0	100	47	0	0	0	0	0	0	0	0
November 2019	57	0	0	0	0	100	18	0	0	0	0	0	0	0	0
November 2020	52	0	0	0	0	100	0	0	0	0	0	0	0	0	0
November 2021	46	0	0	0	0	100	0	0	0	0	0	0	0	0	0
November 2022	40	0	0	0	0	100	0	0	0	0	0	0	0	0	0
November 2023	34	0	0	0	0	100	0	0	0	0	0	0	0	0	0
November 2024	27	0	0	0	0	100	0	0	0	0	0	0	0	0	0
November 2025	20	0	0	0	0	100	0	0	0	0	0	0	0	0	0
November 2026	12	0	0	0	0	100	0	0	0	0	0	0	0	0	0
November 2027	3	0	0	0	0	100	0	0	0	0	0	0	0	0	0
November 2028	0	0	0	0	0	45	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
November 2030	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
Weighted Average Life (years)**	17.7	7.0	4.3	2.8	2.2	27.0	17.0	10.4	6.5	4.8	5.0	5.0	5.0	4.8	4.1

Date	VD Class					GZ Class					FY and SY† Classes				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	203%	350%	500%	0%	100%	203%	350%	500%	0%	100%	332%	450%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2002	100	100	100	100	100	106	106	106	106	106	99	97	92	89	86
November 2003	100	100	100	100	100	113	113	113	113	113	98	91	77	70	62
November 2004	100	100	100	100	100	120	120	120	120	120	98	85	61	51	39
November 2005	100	100	100	100	100	127	127	127	127	127	97	79	48	37	25
November 2006	100	100	100	100	100	135	135	135	135	135	95	73	38	26	16
November 2007	100	100	100	100	66	143	143	143	143	143	94	67	30	19	10
November 2008	100	100	100	100	5	152	152	152	152	152	93	62	24	14	6
November 2009	100	100	100	70	0	161	161	161	161	109	92	57	19	10	4
November 2010	100	100	100	19	0	171	171	171	171	75	90	53	15	7	2
November 2011	93	93	93	0	0	182	182	182	151	51	89	48	11	5	2
November 2012	84	84	84	0	0	193	193	193	116	35	87	44	9	4	1
November 2013	75	75	62	0	0	205	205	205	89	24	85	40	7	2	1
November 2014	66	66	20	0	0	218	218	218	68	16	83	37	5	2	*
November 2015	55	55	0	0	0	231	231	207	52	11	81	33	4	1	*
November 2016	45	45	0	0	0	245	245	175	40	7	78	30	3	1	*
November 2017	33	33	0	0	0	261	261	148	30	5	75	27	2	1	*
November 2018	21	21	0	0	0	277	277	124	23	3	72	24	2	*	*
November 2019	8	8	0	0	0	294	294	103	17	2	69	22	1	*	*
November 2020	0	0	0	0	0	304	291	85	13	1	66	19	1	*	*
November 2021	0	0	0	0	0	304	255	70	9	1	62	17	1	*	*
November 2022	0	0	0	0	0	304	222	57	7	1	58	15	1	*	*
November 2023	0	0	0	0	0	304	190	45	5	*	53	13	*	*	*
November 2024	0	0	0	0	0	304	160	36	3	*	49	11	*	*	*
November 2025	0	0	0	0	0	304	132	28	2	*	43	9	*	*	*
November 2026	0	0	0	0	0	304	106	21	2	*	37	7	*	*	*
November 2027	0	0	0	0	0	304	81	15	1	*	31	5	*	*	*
November 2028	0	0	0	0	0	304	57	10	1	*	24	4	*	*	*
November 2029	0	0	0	0	0	254	35	5	*	*	17	2	*	*	*
November 2030	0	0	0	0	0	132	13	2	*	*	9	1	*	*	*
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.3	14.3	12.1	8.4	6.3	28.9	23.6	18.6	13.1	9.7	20.8	11.2	5.0	3.9	3.1

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

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

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

Date	MD Class					MJ Class					MK Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	220%	350%	500%	0%	100%	220%	350%	500%	0%	100%	220%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2002	100	100	100	100	100	93	93	93	93	93	100	100	100	100	100
November 2003	100	100	100	77	0	86	86	86	0	0	100	100	100	94	0
November 2004	100	100	100	0	0	79	79	79	0	0	100	100	100	0	0
November 2005	100	100	100	0	0	70	70	70	0	0	100	100	100	0	0
November 2006	100	100	92	0	0	62	62	29	0	0	100	100	100	0	0
November 2007	100	100	74	0	0	52	52	0	0	0	100	100	49	0	0
November 2008	100	100	66	0	0	43	43	0	0	0	100	100	5	0	0
November 2009	100	100	64	0	0	32	32	0	0	0	100	100	0	0	0
November 2010	100	100	62	0	0	21	21	0	0	0	100	100	0	0	0
November 2011	100	100	60	0	0	9	9	0	0	0	100	100	0	0	0
November 2012	100	100	58	0	0	0	0	0	0	0	96	96	0	0	0
November 2013	100	100	56	0	0	0	0	0	0	0	82	82	0	0	0
November 2014	100	100	53	0	0	0	0	0	0	0	68	68	0	0	0
November 2015	100	100	51	0	0	0	0	0	0	0	52	52	0	0	0
November 2016	100	100	49	0	0	0	0	0	0	0	36	36	0	0	0
November 2017	100	100	46	0	0	0	0	0	0	0	18	18	0	0	0
November 2018	100	100	42	0	0	0	0	0	0	0	0	0	0	0	0
November 2019	100	100	36	0	0	0	0	0	0	0	0	0	0	0	0
November 2020	100	100	31	0	0	0	0	0	0	0	0	0	0	0	0
November 2021	100	100	26	0	0	0	0	0	0	0	0	0	0	0	0
November 2022	100	100	22	0	0	0	0	0	0	0	0	0	0	0	0
November 2023	100	100	18	0	0	0	0	0	0	0	0	0	0	0	0
November 2024	100	100	15	0	0	0	0	0	0	0	0	0	0	0	0
November 2025	100	100	12	0	0	0	0	0	0	0	0	0	0	0	0
November 2026	100	100	9	0	0	0	0	0	0	0	0	0	0	0	0
November 2027	100	100	7	0	0	0	0	0	0	0	0	0	0	0	0
November 2028	100	77	5	0	0	0	0	0	0	0	0	0	0	0	0
November 2029	100	49	3	0	0	0	0	0	0	0	0	0	0	0	0
November 2030	100	21	1	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
Weighted Average Life (years)**	29.7	28.0	14.1	2.2	1.5	6.0	6.0	4.1	1.8	1.3	14.1	14.1	6.1	2.1	1.5

Date	ML Class					MZ Class					PI† Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	220%	350%	500%	0%	100%	220%	350%	500%	0%	100%	203%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2002	100	100	100	100	100	107	107	107	107	107	100	99	99	99	99
November 2003	100	100	100	100	0	114	114	114	114	0	98	89	89	89	89
November 2004	100	100	100	0	0	121	121	121	0	0	96	67	67	67	46
November 2005	100	100	100	0	0	130	130	130	0	0	94	45	45	45	5
November 2006	100	100	100	0	0	138	138	138	0	0	92	31	31	31	0
November 2007	100	100	100	0	0	148	148	148	0	0	89	16	16	16	0
November 2008	100	100	100	0	0	157	157	157	0	0	86	2	2	2	0
November 2009	100	100	88	0	0	168	168	168	0	0	81	0	0	0	0
November 2010	100	100	70	0	0	179	179	179	0	0	76	0	0	0	0
November 2011	100	100	51	0	0	191	191	191	0	0	71	0	0	0	0
November 2012	100	100	29	0	0	204	204	204	0	0	65	0	0	0	0
November 2013	100	100	6	0	0	218	218	218	0	0	58	0	0	0	0
November 2014	100	100	0	0	0	232	232	214	0	0	50	0	0	0	0
November 2015	100	100	0	0	0	248	248	204	0	0	43	0	0	0	0
November 2016	100	100	0	0	0	264	264	194	0	0	37	0	0	0	0
November 2017	100	100	0	0	0	282	282	185	0	0	31	0	0	0	0
November 2018	99	99	0	0	0	301	301	168	0	0	23	0	0	0	0
November 2019	79	79	0	0	0	321	321	145	0	0	14	0	0	0	0
November 2020	57	57	0	0	0	343	343	125	0	0	5	0	0	0	0
November 2021	34	34	0	0	0	366	366	106	0	0	0	0	0	0	0
November 2022	10	10	0	0	0	390	390	89	0	0	0	0	0	0	0
November 2023	0	0	0	0	0	400	400	73	0	0	0	0	0	0	0
November 2024	0	0	0	0	0	400	400	59	0	0	0	0	0	0	0
November 2025	0	0	0	0	0	400	400	47	0	0	0	0	0	0	0
November 2026	0	0	0	0	0	400	400	36	0	0	0	0	0	0	0
November 2027	0	0	0	0	0	400	400	27	0	0	0	0	0	0	0
November 2028	0	0	0	0	0	400	309	18	0	0	0	0	0	0	0
November 2029	0	0	0	0	0	400	194	11	0	0	0	0	0	0	0
November 2030	0	0	0	0	0	400	84	5	0	0	0	0	0	0	0
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.3	19.3	10.0	2.2	1.6	29.7	28.0	20.2	2.4	1.7	12.6	4.0	4.0	4.0	3.0

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

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

Characteristics of the R and RL Classes

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

The R and RL Classes will be subject to certain transfer restrictions. We will not permit transfer of record or beneficial ownership of an R or RL Certificate to a “disqualified organization.” In addition, we will not permit transfer of record or beneficial ownership of an R or RL Certificate to any person that is not a “U.S. Person” 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, the Accrual Classes, the Principal Only Classes and the SW, SX, SC and SH 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	203%
2	203%
3	332%
4	220%

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” above 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 Banc of America Securities LLC (the “Dealer”) in exchange for the Trust MBS, the Group 3 SMBS and the Group 4 Underlying REMIC Certificates. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

Increase in Certificates. Before the Settlement Date, we and the Dealer may agree to offer Group 1, Group 2 or Group 3 Classes in addition to those contemplated as of the date of this prospectus supplement. In this event, we will increase the related Trust MBS or Group 3 SMBS, as applicable, in principal balance, but we expect that all these additional Trust MBS or Group 3 SMBS, as applicable, will have the same characteristics as described under “Description of the Certificates—The Trust MBS” and “—The Group 3 SMBS” in this prospectus supplement. The proportion that the original principal balance of each Group 1, Group 2 or Group 3 Class bears to the aggregate original principal balance of all Group 1, Group 2 or Group 3 Classes, respectively, will remain the same. In addition, the dollar amounts shown in the Principal Balance Schedules will be increased to correspond to the increase of the principal balances of the applicable Classes.

LEGAL MATTERS

Sidley Austin Brown & Wood LLP will provide legal representation for Fannie Mae. Kennedy Covington Lobdell & Hickman, L.L.P. will also provide legal representation for the Dealer.

Group 4 Underlying REMIC Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	November 2001 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC (in months)	Approximate Weighted Average WALA (in months)	Underlying Security Type	Class Group
2001-062	FD	October 2001	31392ABR8	(2)	FLT	November 2031	SUP	\$10,895,625	1.000000000	\$820,625	7.028%	2	MBS	4
2001-062	SD	October 2001	31392ABS6	(2)	INV	November 2031	SUP	2,078,550	1.000000000	156,550	7.028	2	MBS	4
2001-062	SO	October 2001	31392ABT4	(2)	INV	November 2031	SUP	435,825	1.000000000	32,825	7.028	2	MBS	4

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

(2) These Classes bear interest during their respective interest accrual periods, subject to the applicable maximum and minimum interest rates, as further described in the related Underlying REMIC Disclosure Document.

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Balances	RCR Class	Original Principal or Notional Balance	Interest Rate	Interest Type(2)	Principal Type(2)	CUSIP Number	Final Distribution Date
Recombination 1 EK IH	\$ 95,876,000 7,989,666(3)	PK	\$ 95,876,000	5.50%	FIX	SEG(PAC)/SEQ	31392AL89	March 2010
Recombination 2 PM IA	94,544,000 7,878,666(3)	PA	94,544,000	5.50	FIX	SEG(PAC)/SEQ	31392AL97	August 2014
Recombination 3 PR IB	131,623,000 10,968,583(3)	PB	131,623,000	5.50	FIX	SEG(PAC)/SEQ	31392AM21	December 2018
Recombination 4 PU IC	82,391,000 6,865,916(3)	PC	82,391,000	5.50	FIX	SEG(PAC)/SEQ	31392AM39	December 2020
Recombination 5 EG ID	212,575,000 44,286,458(3)	PD	212,575,000	6.00	FIX	SEG(PAC)/SEQ	31392AM47	January 2025
Recombination 6 EG ID	212,575,000 8,857,292(3)	EL	212,575,000	5.00	FIX	SEG(PAC)/SEQ	31392AM54	January 2025
Recombination 7 EG ID	212,575,000 17,714,583(3)	PY	212,575,000	5.25	FIX	SEG(PAC)/SEQ	31392AM62	January 2025
Recombination 8 EG ID	212,575,000 26,571,875(3)	PX	212,575,000	5.50	FIX	SEG(PAC)/SEQ	31392AM70	January 2025
Recombination 9 EG ID	212,575,000 35,429,166(3)	PW	212,575,000	5.75	FIX	SEG(PAC)/SEQ	31392AM88	January 2025
Recombination 10 EF IE	91,964,000 15,327,333(3)	PE	91,964,000	6.00	FIX	SEG(PAC)/SEQ	31392AM96	June 2026
Recombination 11 EF IE	91,964,000 3,831,833(3)	BD	91,964,000	5.25	FIX	SEG(PAC)/SEQ	31392AN20	June 2026
Recombination 12 EF IE	91,964,000 7,663,666(3)	BC	91,964,000	5.50	FIX	SEG(PAC)/SEQ	31392AN38	June 2026

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 13								
EF	\$ 91,964,000	BA	\$ 91,964,000	5.75%	FIX	SEG(PAC)/SEQ	31392AN46	June 2026
IE	11,495,500(3)							
Recombination 14								
EH	102,226,000	EA	102,226,000	6.00	FIX	SEG(PAC)/SEQ	31392AN53	September 2030
HI	8,518,833(3)							
Recombination 15								
SW	20,328,056	SV	26,229,750	(4)	INV	SUP	31392AN61	December 2031
SX	5,901,694							
Recombination 16								
IH	7,989,666(3)	PI	67,010,747(3)	6.00	FIX/IO	NTL	31392AN79	January 2025
IA	11,844,832(3)							
IB	18,060,332(3)							
IC	6,865,917(3)							
ID	22,250,000(3)							
Recombination 17								
FN	25,156,679	GA	150,940,077	6.00	FIX	SEQ	31392AN87	July 2029
SQ	25,156,679							
GC	125,783,398							
Recombination 18								
EJ	52,434,000	EB	52,434,000	6.00	FIX	PAC	31392AN95	December 2031
BI	4,369,500(3)							

- (1) REMIC Certificates and RCR Certificates in any Recombination may be exchanged only in the proportions shown above.
(2) See “Description of Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus and “Description of the Certificates—Distributions of Interest” and “—Distributions of Principal” in this prospectus supplement.
(3) Notional principal balance.
(4) For a description of this interest rate, see “Description of the Certificates—Distributions of Interest” in this prospectus supplement.

Principal Balance Schedules

Segment Group I Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through		December 2006	\$ 775,452,118.22	March 2011	\$ 402,173,320.06
October 2002	\$1,202,007,000.00	January 2007	767,160,184.52	April 2011	396,018,545.56
November 2002	1,196,654,891.39	February 2007	758,910,140.55	May 2011	389,952,450.16
December 2002	1,191,017,257.44	March 2007	750,701,770.54	June 2011	383,973,794.44
January 2003	1,185,096,359.91	April 2007	742,534,859.81	July 2011	378,081,356.02
February 2003	1,178,894,607.42	May 2007	734,409,194.80	August 2011	372,273,929.33
March 2003	1,172,414,553.99	June 2007	726,324,563.04	September 2011	366,550,325.39
April 2003	1,165,658,897.34	July 2007	718,280,753.14	October 2011	360,909,371.56
May 2003	1,158,630,477.10	August 2007	710,277,554.83	November 2011	355,349,911.33
June 2003	1,151,332,272.95	September 2007	702,314,758.88	December 2011	349,870,804.11
July 2003	1,143,767,402.55	October 2007	694,392,157.17	January 2012	344,470,925.00
August 2003	1,135,939,119.40	November 2007	686,509,542.63	February 2012	339,149,164.56
September 2003	1,127,850,810.60	December 2007	678,666,709.27	March 2012	333,904,428.66
October 2003	1,119,505,994.40	January 2008	670,863,452.14	April 2012	328,735,638.20
November 2003	1,110,908,317.75	February 2008	663,099,567.36	May 2012	323,641,728.94
December 2003	1,102,061,553.64	March 2008	655,374,852.09	June 2012	318,621,651.29
January 2004	1,092,969,598.41	April 2008	647,689,104.55	July 2012	313,674,370.13
February 2004	1,083,636,468.87	May 2008	640,042,123.96	August 2012	308,798,864.59
March 2004	1,074,066,299.39	June 2008	632,433,710.62	September 2012	303,994,127.84
April 2004	1,064,263,338.85	July 2008	624,863,665.82	October 2012	299,259,166.94
May 2004	1,054,510,050.50	August 2008	617,331,791.89	November 2012	294,593,002.64
June 2004	1,044,806,178.52	September 2008	609,837,892.17	December 2012	289,994,669.16
July 2004	1,035,151,468.44	October 2008	602,381,771.00	January 2013	285,463,214.05
August 2004	1,025,545,667.08	November 2008	594,963,233.77	February 2013	280,997,697.97
September 2004	1,015,988,522.56	December 2008	587,582,086.81	March 2013	276,597,194.54
October 2004	1,006,479,784.29	January 2009	580,238,137.48	April 2013	272,260,790.17
November 2004	997,019,202.99	February 2009	572,931,194.14	May 2013	267,987,583.83
December 2004	987,606,530.65	March 2009	565,661,066.12	June 2013	263,776,686.95
January 2005	978,241,520.54	April 2009	558,427,563.72	July 2013	259,627,223.20
February 2005	968,923,927.17	May 2009	551,230,498.23	August 2013	255,538,328.34
March 2005	959,653,506.37	June 2009	544,069,681.92	September 2013	251,509,150.07
April 2005	950,430,015.16	July 2009	536,944,927.99	October 2013	247,538,847.83
May 2005	941,253,211.86	August 2009	529,856,050.65	November 2013	243,626,592.68
June 2005	932,122,856.02	September 2009	522,802,865.03	December 2013	239,771,567.11
July 2005	923,038,708.40	October 2009	515,785,187.21	January 2014	235,972,964.90
August 2005	914,000,531.03	November 2009	508,802,834.23	February 2014	232,229,990.97
September 2005	905,008,087.13	December 2009	501,855,624.08	March 2014	228,541,861.21
October 2005	896,061,141.17	January 2010	494,943,375.65	April 2014	224,907,802.35
November 2005	887,159,458.79	February 2010	488,065,908.81	May 2014	221,327,051.80
December 2005	878,302,806.88	March 2010	481,223,044.30	June 2014	217,798,857.50
January 2006	869,490,953.50	April 2010	474,414,603.83	July 2014	214,322,477.79
February 2006	860,723,667.91	May 2010	467,640,410.01	August 2014	210,897,181.25
March 2006	852,000,720.55	June 2010	460,900,286.35	September 2014	207,522,246.60
April 2006	843,321,883.06	July 2010	454,194,057.28	October 2014	204,196,962.50
May 2006	834,686,928.23	August 2010	447,521,548.14	November 2014	200,920,627.45
June 2006	826,095,630.04	September 2010	440,882,585.15	December 2014	197,692,549.67
July 2006	817,547,763.61	October 2010	434,276,995.44	January 2015	194,512,046.95
August 2006	809,043,105.24	November 2010	427,704,607.01	February 2015	191,378,446.49
September 2006	800,581,432.36	December 2010	421,182,372.86	March 2015	188,291,084.82
October 2006	792,162,523.56	January 2011	414,753,950.63	April 2015	185,249,307.67
November 2006	783,786,158.57	February 2011	408,418,030.35	May 2015	182,252,469.78

Segment Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
June 2015	\$ 179,299,934.86	November 2019	\$ 72,343,939.90	April 2024	\$ 25,359,212.08
July 2015	176,391,075.43	December 2019	71,044,426.36	May 2024	24,803,757.05
August 2015	173,525,272.67	January 2020	69,764,972.64	June 2024	24,257,467.54
September 2015	170,701,916.37	February 2020	68,505,288.51	July 2024	23,720,206.87
October 2015	167,920,404.75	March 2020	67,265,087.83	August 2024	23,191,840.30
November 2015	165,180,144.36	April 2020	66,044,088.44	September 2024	22,672,235.02
December 2015	162,480,550.01	May 2020	64,842,012.15	October 2024	22,161,260.11
January 2016	159,821,044.59	June 2020	63,658,584.65	November 2024	21,658,786.49
February 2016	157,201,058.99	July 2020	62,493,535.51	December 2024	21,164,686.96
March 2016	154,620,032.02	August 2020	61,346,598.06	January 2025	20,678,836.10
April 2016	152,077,410.24	September 2020	60,217,509.39	February 2025	20,201,110.29
May 2016	149,572,647.91	October 2020	59,106,010.27	March 2025	19,731,387.67
June 2016	147,105,206.85	November 2020	58,011,845.12	April 2025	19,269,548.13
July 2016	144,674,556.35	December 2020	56,934,761.92	May 2025	18,815,473.25
August 2016	142,280,173.07	January 2021	55,874,512.23	June 2025	18,369,046.32
September 2016	139,921,540.93	February 2021	54,830,851.06	July 2025	17,930,152.30
October 2016	137,598,151.01	March 2021	53,803,536.89	August 2025	17,498,677.77
November 2016	135,309,501.47	April 2021	52,792,331.59	September 2025	17,074,510.97
December 2016	133,055,097.43	May 2021	51,797,000.35	October 2025	16,657,541.69
January 2017	130,834,450.89	June 2021	50,817,311.71	November 2025	16,247,661.34
February 2017	128,647,080.63	July 2021	49,853,037.41	December 2025	15,844,762.85
March 2017	126,492,512.12	August 2021	48,903,952.45	January 2026	15,448,740.71
April 2017	124,370,277.42	September 2021	47,969,834.98	February 2026	15,059,490.91
May 2017	122,279,915.09	October 2021	47,050,466.25	March 2026	14,676,910.92
June 2017	120,220,970.12	November 2021	46,145,630.62	April 2026	14,300,899.69
July 2017	118,192,993.83	December 2021	45,255,115.47	May 2026	13,931,357.62
August 2017	116,195,543.77	January 2022	44,378,711.19	June 2026	13,568,186.54
September 2017	114,228,183.65	February 2022	43,516,211.11	July 2026	13,211,289.68
October 2017	112,290,483.26	March 2022	42,667,411.48	August 2026	12,860,571.66
November 2017	110,382,018.36	April 2022	41,832,111.42	September 2026	12,515,938.48
December 2017	108,502,370.62	May 2022	41,010,112.89	October 2026	12,177,297.48
January 2018	106,651,127.57	June 2022	40,201,220.63	November 2026	11,844,557.34
February 2018	104,827,882.43	July 2022	39,405,242.15	December 2026	11,517,628.05
March 2018	103,032,234.13	August 2022	38,621,987.67	January 2027	11,196,420.89
April 2018	101,263,787.17	September 2022	37,851,270.09	February 2027	10,880,848.42
May 2018	99,522,151.56	October 2022	37,092,904.96	March 2027	10,570,824.47
June 2018	97,806,942.75	November 2022	36,346,710.42	April 2027	10,266,264.08
July 2018	96,117,781.56	December 2022	35,612,507.20	May 2027	9,967,083.56
August 2018	94,454,294.09	January 2023	34,890,118.56	June 2027	9,673,200.38
September 2018	92,816,111.65	February 2023	34,179,370.24	July 2027	9,384,533.24
October 2018	91,202,870.71	March 2023	33,480,090.47	August 2027	9,101,001.98
November 2018	89,614,212.79	April 2023	32,792,109.90	September 2027	8,822,527.62
December 2018	88,049,784.43	May 2023	32,115,261.57	October 2027	8,549,032.32
January 2019	86,509,237.12	June 2023	31,449,380.90	November 2027	8,280,439.35
February 2019	84,992,227.17	July 2023	30,794,305.63	December 2027	8,016,673.09
March 2019	83,498,415.74	August 2023	30,149,875.81	January 2028	7,757,659.03
April 2019	82,027,468.69	September 2023	29,515,933.73	February 2028	7,503,323.73
May 2019	80,579,056.56	October 2023	28,892,323.96	March 2028	7,253,594.81
June 2019	79,152,854.51	November 2023	28,278,893.23	April 2028	7,008,400.93
July 2019	77,748,542.22	December 2023	27,675,490.48	May 2028	6,767,671.81
August 2019	76,365,803.86	January 2024	27,081,966.76	June 2028	6,531,338.17
September 2019	75,004,328.01	February 2024	26,498,175.27	July 2028	6,299,331.72
October 2019	73,663,807.61	March 2024	25,923,971.27	August 2028	6,071,585.20

Segment Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
September 2028..... \$	5,848,032.29	October 2029	\$ 3,294,989.80	November 2030	\$ 1,311,753.04
October 2028	5,628,607.65	November 2029	3,123,700.97	December 2030	1,179,583.35
November 2028	5,413,246.89	December 2029	2,955,719.50	January 2031	1,050,096.47
December 2028	5,201,886.56	January 2030	2,790,992.98	February 2031	923,249.18
January 2029	4,994,464.12	February 2030	2,629,469.75	March 2031	798,998.87
February 2029	4,790,917.95	March 2030	2,471,098.93	April 2031	677,303.56
March 2029	4,591,187.32	April 2030	2,315,830.36	May 2031	558,121.91
April 2029	4,395,212.39	May 2030	2,163,614.63	June 2031	441,413.17
May 2029	4,202,934.19	June 2030	2,014,403.06	July 2031	327,137.21
June 2029	4,014,294.62	July 2030	1,868,147.68	August 2031	215,254.47
July 2029	3,829,236.40	August 2030	1,724,801.21	September 2031.....	105,726.01
August 2029	3,647,703.13	September 2030.....	1,584,317.10	October 2031 and thereafter	0.00
September 2029.....	3,469,639.19	October 2030	1,446,649.44		

EJ and EB Classes 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	\$52,434,000.00	May 2003	\$32,702,045.22	November 2004	\$13,790,887.17
December 2001	51,741,867.45	June 2003	31,839,856.66	December 2004	12,770,885.10
January 2002	50,918,085.03	July 2003	30,941,772.07	January 2005	11,768,404.54
February 2002	49,962,881.09	August 2003	30,008,875.17	February 2005	10,783,260.66
March 2002	48,876,588.25	September 2003.....	29,042,297.14	March 2005	9,815,270.33
April 2002	47,659,643.48	October 2003	28,043,215.04	April 2005	8,864,252.12
May 2002	46,312,588.07	November 2003	27,012,850.18	May 2005	7,930,026.28
June 2002	44,836,067.54	December 2003	25,952,466.28	June 2005	7,012,414.72
July 2002	43,230,831.29	January 2004	24,863,367.74	July 2005	6,111,241.02
August 2002	41,497,732.19	February 2004	23,746,897.65	August 2005	5,226,330.38
September 2002.....	39,637,726.02	March 2004	22,604,435.89	September 2005.....	4,357,509.63
October 2002	37,651,870.74	April 2004	21,437,397.06	October 2005	3,504,607.23
November 2002	37,067,015.95	May 2004	20,289,421.91	November 2005	2,667,453.20
December 2002	36,440,123.90	June 2004	19,160,311.35	December 2005	1,845,879.16
January 2003	35,771,908.78	July 2004	18,049,868.15	January 2006	1,039,718.30
February 2003	35,063,140.92	August 2004	16,957,896.86	February 2006	248,805.36
March 2003	34,314,645.80	September 2004.....	15,884,203.86	March 2006 and thereafter	0.00
April 2003	33,527,303.04	October 2004	14,828,597.32		

Segment Group II 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	\$372,068,000.00	November 2002	\$335,501,089.03	November 2003	\$317,013,742.31
December 2001	370,294,856.82	December 2002	334,323,171.31	December 2003	315,086,896.35
January 2002	368,228,792.54	January 2003	333,074,608.60	January 2004	313,109,380.72
February 2002	365,870,333.44	February 2003	331,756,621.81	February 2004	311,083,327.08
March 2002	363,220,210.87	March 2003	330,370,518.67	March 2004	309,010,926.88
April 2002	360,279,361.43	April 2003	328,917,692.26	April 2004	306,894,428.30
May 2002	357,048,926.83	May 2003	327,399,619.24	May 2004	304,807,589.82
June 2002	353,530,253.53	June 2003	325,817,858.05	June 2004	302,750,119.58
July 2002	349,724,892.16	July 2003	324,174,046.96	July 2004	300,721,728.10
August 2002	345,634,596.67	August 2003	322,469,901.97	August 2004	298,722,128.32
September 2002.....	341,261,323.28	September 2003.....	320,707,214.61	September 2004.....	296,751,035.51
October 2002	336,607,229.11	October 2003	318,887,849.59	October 2004	294,808,167.32

Segment Group II (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
November 2004	\$292,893,243.72	April 2009	\$224,826,951.23	September 2013	\$181,662,069.64
December 2004	291,005,986.98	May 2009	224,062,968.23	October 2013	180,413,705.10
January 2005	289,146,121.68	June 2009	223,314,622.60	November 2013	179,151,642.46
February 2005	287,313,374.66	July 2009	222,581,738.81	December 2013	177,876,252.00
March 2005	285,507,475.03	August 2009	221,864,142.76	January 2014	176,587,897.42
April 2005	283,728,154.12	September 2009	221,161,661.85	February 2014	175,286,935.88
May 2005	281,975,145.51	October 2009	220,474,124.87	March 2014	173,973,718.16
June 2005	280,248,184.94	November 2009	219,801,362.07	April 2014	172,648,588.69
July 2005	278,547,010.37	December 2009	219,143,205.11	May 2014	171,311,885.70
August 2005	276,871,361.91	January 2010	218,499,487.05	June 2014	169,963,941.28
September 2005	275,220,981.84	February 2010	217,870,042.37	July 2014	168,605,081.52
October 2005	273,595,614.53	March 2010	217,254,706.89	August 2014	167,235,626.51
November 2005	271,995,006.52	April 2010	216,653,317.84	September 2014	165,855,890.54
December 2005	270,418,906.41	May 2010	216,065,713.78	October 2014	164,466,182.11
January 2006	268,867,064.89	June 2010	215,491,734.65	November 2014	163,066,804.05
February 2006	267,339,234.73	July 2010	214,931,221.69	December 2014	161,658,053.58
March 2006	265,835,170.72	August 2010	214,384,017.50	January 2015	160,240,222.45
April 2006	264,354,629.70	September 2010	213,849,965.98	February 2015	158,813,596.95
May 2006	262,897,370.53	October 2010	213,328,912.32	March 2015	157,378,458.06
June 2006	261,463,154.07	November 2010	212,820,703.05	April 2015	155,935,081.49
July 2006	260,051,743.14	December 2010	212,312,943.28	May 2015	154,483,737.76
August 2006	258,662,902.54	January 2011	211,774,147.94	June 2015	153,024,692.30
September 2006	257,296,399.04	February 2011	211,204,982.81	July 2015	151,558,205.52
October 2006	255,952,001.32	March 2011	210,606,102.66	August 2015	150,084,532.89
November 2006	254,629,479.98	April 2011	209,978,151.46	September 2015	148,603,925.00
December 2006	253,328,607.54	May 2011	209,321,762.47	October 2015	147,116,627.65
January 2007	252,049,158.41	June 2011	208,637,558.47	November 2015	145,622,881.90
February 2007	250,790,908.85	July 2011	207,926,151.83	December 2015	144,122,924.19
March 2007	249,553,637.00	August 2011	207,188,144.76	January 2016	142,616,986.37
April 2007	248,337,122.84	September 2011	206,424,129.37	February 2016	141,105,295.77
May 2007	247,141,148.16	October 2011	205,634,687.87	March 2016	139,588,075.29
June 2007	245,965,496.60	November 2011	204,820,392.72	April 2016	138,065,543.47
July 2007	244,809,953.56	December 2011	203,981,806.75	May 2016	136,537,914.54
August 2007	243,674,306.25	January 2012	203,119,483.30	June 2016	135,005,398.48
September 2007	242,558,343.64	February 2012	202,233,966.39	July 2016	133,468,201.11
October 2007	241,461,856.46	March 2012	201,325,790.82	August 2016	131,926,524.15
November 2007	240,384,637.17	April 2012	200,395,482.34	September 2016	130,380,565.26
December 2007	239,326,479.96	May 2012	199,443,557.78	October 2016	128,830,518.13
January 2008	238,287,180.76	June 2012	198,470,525.14	November 2016	127,276,572.53
February 2008	237,266,537.15	July 2012	197,476,883.78	December 2016	125,718,914.36
March 2008	236,264,348.44	August 2012	196,463,124.51	January 2017	124,157,725.74
April 2008	235,280,415.58	September 2012	195,429,729.75	February 2017	122,593,185.04
May 2008	234,314,541.20	October 2012	194,377,173.60	March 2017	121,025,466.93
June 2008	233,366,529.56	November 2012	193,305,922.03	April 2017	119,454,742.49
July 2008	232,436,186.56	December 2012	192,216,432.94	May 2017	117,881,179.21
August 2008	231,523,319.71	January 2013	191,109,156.33	June 2017	116,304,941.08
September 2008	230,627,738.12	February 2013	189,984,534.38	July 2017	114,726,188.60
October 2008	229,749,252.52	March 2013	188,843,001.61	August 2017	113,145,078.92
November 2008	228,887,675.17	April 2013	187,684,984.93	September 2017	111,561,765.79
December 2008	228,042,819.94	May 2013	186,510,903.82	October 2017	109,976,399.69
January 2009	227,214,502.22	June 2013	185,321,170.40	November 2017	108,389,127.84
February 2009	226,402,538.96	July 2013	184,116,189.57	December 2017	106,800,094.28
March 2009	225,606,748.64	August 2013	182,896,359.07	January 2018	105,209,439.89

Segment Group II (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 2018	\$103,617,302.45	January 2020	\$ 66,863,181.12	December 2021	\$ 30,595,832.57
March 2018	102,023,816.71	February 2020	65,269,537.90	January 2022	29,042,228.52
April 2018	100,429,114.42	March 2020	63,676,980.88	February 2022	27,490,923.80
May 2018	98,833,324.35	April 2020	62,085,582.54	March 2022	25,941,952.20
June 2018	97,236,572.40	May 2020	60,495,413.33	April 2022	24,395,346.15
July 2018	95,638,981.60	June 2020	58,906,541.74	May 2022	22,851,136.71
August 2018	94,040,672.14	July 2020	57,319,034.33	June 2022	21,309,353.66
September 2018	92,441,761.49	August 2020	55,732,955.74	July 2022	19,770,025.43
October 2018	90,842,364.34	September 2020	54,148,368.72	August 2022	18,233,179.22
November 2018	89,242,592.74	October 2020	52,565,334.21	September 2022	16,698,840.94
December 2018	87,642,556.08	November 2020	50,983,911.29	October 2022	15,167,035.27
January 2019	86,042,361.16	December 2020	49,404,157.29	November 2022	13,637,785.68
February 2019	84,442,112.20	January 2021	47,826,127.75	December 2022	12,111,114.46
March 2019	82,841,910.95	February 2021	46,249,876.52	January 2023	10,587,042.69
April 2019	81,241,856.65	March 2021	44,675,455.72	February 2023	9,065,590.34
May 2019	79,642,046.11	April 2021	43,102,915.80	March 2023	7,546,776.21
June 2019	78,042,573.74	May 2021	41,532,305.57	April 2023	6,030,618.00
July 2019	76,443,531.60	June 2021	39,963,672.23	May 2023	4,517,132.32
August 2019	74,845,009.44	July 2021	38,397,061.39	June 2023	3,006,334.68
September 2019	73,247,094.69	August 2021	36,832,517.07	July 2023	1,498,239.56
October 2019	71,649,872.58	September 2021	35,270,081.79	August 2023 and thereafter	0.00
November 2019	70,053,426.09	October 2021	33,709,796.52		
December 2019	68,457,836.04	November 2021	32,151,700.77		

Segment Group V 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	\$193,618,991.00	December 2003	\$136,637,887.35	January 2006	\$ 80,273,697.07
December 2001	191,845,847.82	January 2004	134,660,371.72	February 2006	78,162,828.05
January 2002	189,779,783.54	February 2004	132,634,318.08	March 2006	76,092,866.30
February 2002	187,421,324.44	March 2004	130,561,917.88	April 2006	74,063,363.06
March 2002	184,771,201.87	April 2004	128,445,419.30	May 2006	72,073,873.83
April 2002	181,830,352.43	May 2004	126,358,580.82	June 2006	70,123,958.37
May 2002	178,599,917.83	June 2004	124,301,110.58	July 2006	68,213,180.60
June 2002	175,081,244.53	July 2004	122,272,719.10	August 2006	66,341,108.64
July 2002	171,275,883.16	August 2004	120,273,119.32	September 2006	64,507,314.72
August 2002	167,185,587.67	September 2004	118,302,026.51	October 2006	62,711,375.13
September 2002	162,812,314.28	October 2004	116,359,158.32	November 2006	60,952,870.25
October 2002	158,158,220.11	November 2004	114,382,947.54	December 2006	59,231,384.46
November 2002	157,052,080.03	December 2004	111,649,768.33	January 2007	57,546,506.09
December 2002	155,874,162.31	January 2005	108,964,250.22	February 2007	55,897,827.46
January 2003	154,625,599.60	February 2005	106,325,880.38	March 2007	54,284,944.76
February 2003	153,307,612.81	March 2005	103,734,150.84	April 2007	52,707,458.05
March 2003	151,921,509.67	April 2005	101,188,558.42	May 2007	51,164,971.26
April 2003	150,468,683.26	May 2005	98,688,604.72	June 2007	49,657,092.09
May 2003	148,950,610.24	June 2005	96,233,796.03	July 2007	48,183,432.01
June 2003	147,368,849.05	July 2005	93,823,643.35	August 2007	46,743,606.25
July 2003	145,725,037.96	August 2005	91,457,662.28	September 2007	45,337,233.71
August 2003	144,020,892.97	September 2005	89,135,373.04	October 2007	43,963,936.97
September 2003	142,258,205.61	October 2005	86,856,300.40	November 2007	42,623,342.24
October 2003	140,438,840.59	November 2005	84,619,973.62	December 2007	41,315,079.33
November 2003	138,564,733.31	December 2005	82,425,926.45	January 2008	40,038,781.64

Segment Group V (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	\$ 38,794,086.08	October 2009	\$ 20,007,475.45	May 2011	\$ 10,685,981.20
March 2008	37,580,633.07	November 2009	19,348,488.97	June 2011	10,182,850.29
April 2008	36,398,066.51	December 2009	18,713,949.93	July 2011	9,660,254.61
May 2008	35,246,033.74	January 2010	18,103,568.33	August 2011	9,118,698.53
June 2008	34,124,185.50	February 2010	17,517,057.01	September 2011	8,558,677.50
July 2008	33,032,175.93	March 2010	16,954,131.63	October 2011	7,980,678.31
August 2008	31,969,662.51	April 2010	16,414,510.66	November 2011	7,385,179.10
September 2008	30,936,306.03	May 2010	15,897,915.30	December 2011	6,772,649.61
October 2008	29,931,770.59	June 2010	15,404,069.53	January 2012	6,143,551.23
November 2008	28,955,723.52	July 2010	14,932,700.01	February 2012	5,498,337.13
December 2008	28,007,835.41	August 2010	14,483,536.13	March 2012	4,837,452.46
January 2009	27,087,780.03	September 2010	14,056,309.92	April 2012	4,161,334.38
February 2009	26,195,234.33	October 2010	13,650,756.06	May 2012	3,470,412.27
March 2009	25,329,878.41	November 2010	13,266,611.85	June 2012	2,765,107.76
April 2009	24,491,395.46	December 2010	12,891,374.55	July 2012	2,045,834.95
May 2009	23,679,471.80	January 2011	12,493,452.48	August 2012	1,313,000.45
June 2009	22,893,796.76	February 2011	12,073,406.12	September 2012	567,003.52
July 2009	22,134,062.74	March 2011	11,631,786.23	October 2012 and thereafter	0.00
August 2009	21,399,965.11	April 2011	11,169,134.01		
September 2009	20,691,202.24				

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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\$2,015,010,000



**Guaranteed REMIC
Pass-Through Certificates**

Fannie Mae REMIC Trust 2001-73

PROSPECTUS SUPPLEMENT

Banc of America Securities LLC

October 12, 2001
