

\$692,048,534



FannieMae®

Guaranteed REMIC Pass-Through Certificates Fannie Mae REMIC Trust 2002-6

The Certificates

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

Payments to Certificateholders

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

- interest accrued on the balance of your certificate (except in the case of 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 Trusts and their Assets

The trusts will own

- Fannie Mae MBS, and
- Fannie Mae Stripped MBS.

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

<i>Class</i>	<i>Group</i>	<i>Original Class Balance</i>	<i>Principal Type</i>	<i>Interest Rate</i>	<i>Interest Type</i>	<i>CUSIP Number</i>	<i>Final Distribution Date</i>
PA	1	\$ 50,000,000	PAC	6.0%	FIX	31392BRD0	June 2014
PG(1)	1	113,041,000	PAC	6.0	FIX	31392BRE8	June 2013
PH(1)	1	15,321,000	PAC	6.0	FIX	31392BRF5	June 2014
PC	1	38,408,000	PAC	6.0	FIX	31392BRG3	December 2015
PD	1	33,971,000	PAC	6.0	FIX	31392BRH1	February 2017
B(1)	1	20,890,907	SCH/AD/NSJ	6.0	FIX	31392BRJ7	February 2017
Z(1)	1	5,245,464	SUP/NSJ	6.0	FIX/Z	31392BRK4	February 2017
FL	1	30,000,000	SUP/AD	(2)	FLT	31392BRL2	February 2017
SL	1	12,500,000	SUP/AD	(2)	INV	31392BRM0	February 2017
ZL	1	622,629	SUP	6.0	FIX/Z	31392BRN8	February 2017
F	2	75,951,202	PT	(2)	FLT	31392BRP3	February 2032
FB	2	10,000,000	PT	(2)	FLT	31392BRQ1	February 2032
FC	2	10,000,000	PT	(2)	FLT	31392BRR9	February 2032
ST	2	95,951,202(3)	NTL	(2)	INV/IO	31392BRS7	February 2032
SK(1)	2	95,951,202(3)	NTL	(2)	INV/IO	31392BRT5	February 2032
SJ(1)	2	95,951,202(3)	NTL	(2)	INV/IO	31392BRU2	February 2032
FE	3	50,000,000	SEQ/AD	(2)	FLT	31392BRV0	October 2025
SE	3	50,000,000(3)	NTL	(2)	INV/IO	31392BRW8	October 2025
ZC	3	3,282,986	SEQ	8.5	FIX/Z	31392BRX6	February 2032
TB(1)	4	127,243,000	TAC/AD	6.0	FIX	31392BRY4	October 2029
TC(1)	4	24,927,000	TAC/AD	6.0	FIX	31392BRZ1	September 2031
ZB(1)	4	2,530,000	SUP/AD	6.0	FIX/Z	31392BSA5	September 2031
ZA	4	1,000,000	SEQ	6.0	FIX/Z	31392BSB3	February 2032
L	4	17,300,000	NAS/SEQ	6.0	FIX	31392BSC1	February 2032
FH	5	49,814,346	PT	(2)	FLT	31392BSD9	February 2032
SA(1)	5	49,814,346(3)	NTL	(2)	INV/IO	31392BSE7	February 2032
SB(1)	5	49,814,346(3)	NTL	(2)	INV/IO	31392BSF4	February 2032
R	(4)	0	NPR	0	NPR	31392BSG2	February 2032
RL	(4)	0	NPR	0	NPR	31392BSH0	February 2032
RM	2	0	NPR	0	NPR	31392BSJ6	February 2032

- (1) Exchangeable classes. (3) Notional balances. These classes are interest only classes.
(2) Based on LIBOR. (4) The R and RL Classes relate to Groups 1, 3, 4 and 5.

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 PB, PQ, PJ, IP, AB, S, TA, TD and SH Classes are the RCR classes, as further described in this prospectus supplement.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be January 28, 2002.

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

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

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

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

Bear, Stearns & Co. Inc.

January 4, 2002

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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”); and
- if you are purchasing any Group 2, Group 3 or Group 5 Class or the R, RL or RM Class, our Prospectus for Stripped Mortgage-Backed Securities dated March 30, 2000 (the “SMBS Prospectus”).

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

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

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

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

Bear, Stearns & Co. Inc.
Prospectus Department
One Metro Tech Center North
Brooklyn, New York 11201
(telephone 212-272-1581).

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 SMBS
3	Group 3 SMBS
4	Group 4 MBS
5	Group 5 SMBS

Assumed Characteristics of the Mortgage Loans Underlying the Trust MBS and the SMBS (as of January 1, 2002)

	<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	\$320,000,000	180	168	10	6.650%
Group 2 SMBS*	\$ 95,951,202	360	354	5	7.057%
Group 3 SMBS**	\$ 53,282,986	360	349	9	6.726%
Group 4 MBS	\$173,000,000	360	347	9	6.621%
Group 5 SMBS***	\$ 49,814,346	360	356	4	6.576%

* The Group 2 SMBS will represent ownership of (i) interest payments at a pass-through rate of 6.5% on an initial notional principal amount of \$132,855,511 and (ii) principal payments on an initial principal amount of \$95,951,202 of MBS. See “Description of the Certificates—The SMBS” in this prospectus supplement.

** The Group 3 SMBS will represent ownership of (i) interest payments at a pass-through rate of 6.0% on an initial notional principal amount of \$75,484,231 and (ii) principal payments on an initial principal amount of \$53,282,986 of MBS. See “Description of the Certificates—The SMBS” in this prospectus supplement.

*** The Group 5 SMBS will represent ownership of (i) interest payments at a pass-through rate of 6.0% on an initial notional principal amount of \$74,721,519 and (ii) principal payments on an initial principal amount of \$49,814,346 of MBS. See “Description of the Certificates—The 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.

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 January 28, 2002.

Distribution Dates

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

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:

<u>Fed Book-Entry</u>	<u>Physical</u>
All Classes other than the R, RL and RM Classes	R, RL and RM 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 the exchange. You can exchange your certificates by notifying us and paying an exchange fee. We use the principal and interest of the certificates exchanged to pay principal and interest on the related RCR certificates. Schedule 1 lists all of the available combinations of the certificates eligible for exchange and the related RCR certificates.

Interest Rates

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

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

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate (1)</u>
FL	2.34000%	8.50%	0.50%	LIBOR + 50 basis points
SL	14.78400%	19.20%	0.00%	$19.2\% - (2.4 \times \text{LIBOR})$
F	2.42000%	9.00%	0.50%	LIBOR + 50 basis points
FB	2.42000%	9.00%	0.50%	LIBOR + 50 basis points
FC	2.42000%	9.00%	0.50%	LIBOR + 50 basis points
ST	0.60000%	0.60%	0.00%	$8.5\% - \text{LIBOR}$
SK	0.40000%	0.40%	0.00%	$7.9\% - \text{LIBOR}$
SJ	5.58000%	7.50%	0.00%	$7.5\% - \text{LIBOR}$
FE	2.41000%	8.50%	0.55%	LIBOR + 55 basis points
SE	6.09000%	7.95%	0.00%	$7.95\% - \text{LIBOR}$
FH	2.41625%	9.00%	0.55%	LIBOR + 55 basis points
SA	0.95000%	0.95%	0.00%	$8.45\% - \text{LIBOR}$
SB	5.63375%	7.50%	0.00%	$7.5\% - \text{LIBOR}$
S	5.98000%	7.90%	0.00%	$7.9\% - \text{LIBOR}$
SH	6.58375%	8.45%	0.00%	$8.45\% - \text{LIBOR}$

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

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

Notional Classes

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

<u>Class</u>	
IP	8.3333333333% of the PG and PH Classes
ST	100% of the F, FB and FC Classes
SK	100% of the F, FB and FC Classes
SJ	100% of the F, FB and FC Classes
S	100% of the F, FB and FC Classes
SE	100% of the FE Class
SA	100% of the FH Class
SB	100% of the FH Class
SH	100% of the FH Class

Distributions of Principal

Group 1 Principal Distribution Amount

Z Accrual Amount

If and only if the principal balance of the Group 1 MBS is less than the Group 1 MBS Targeted Balance, to the Z Class.

If and only if the principal balance of the Group 1 MBS is greater than or equal to the Group 1 MBS Targeted Balance, to the B Class to its Scheduled Balance, and thereafter to the Z Class.

ZL Accrual Amount

To the FL and SL Classes, pro rata, to zero, and thereafter to the ZL Class.

Group 1 Cash Flow Distribution Amount

1. (a) 28.0328769581% of such amount to the PA Class to its Planned Balance, and
(b) 71.9671230419% of such amount to the PG and PH Classes, in that order, to their Planned Balances.
2. To the PC and PD Classes, in that order, to their Planned Balances.
3. (a) 37.7371475187% of the remaining amount as follows:
first, if and only if the principal balance of the Group 1 MBS is less than the Group 1 MBS Targeted Balance, to the Z and B Classes, in that order, to zero;
second, to the B Class to its Scheduled Balance;
third, to the Z Class to zero; and
fourth, to the B Class to zero, and
(b) 62.2628524813% of such remaining amount as follows:
first, to the FL and SL Classes, pro rata, to zero; and
second, to the ZL Class to zero.
4. (a) 28.0328769581% of the remaining amount to the PA Class to zero, and
(b) 71.9671230419% of such remaining amount to the PG and PH Classes, in that order, to zero.

5. To the PC and PD Classes, in that order, to zero.

Group 2 Principal Distribution Amount

To the F, FB and FC Classes, pro rata, to zero.

Group 3 Principal Distribution Amount

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

Group 4 Principal Distribution Amount

Group 4 Cash Flow Distribution Amount

On each Distribution Date commencing in February 2007, to the L Class, the amount specified in this prospectus supplement under “Description of the Certificates—Distributions of Principal.”

ZB and ZA Accrual Amounts and Remaining Group 4 Cash Flow Distribution Amount

On each Distribution Date commencing in February 2002, all amounts remaining after giving effect to the preceding paragraph to the Classes below as follows:

first, to the TB and TC Classes, in that order, to their Targeted Balances;

second, to the ZB Class to zero;

third, to the TB and TC Classes, in that order, to zero;

fourth, to the ZA Class to zero; and

fifth, to the L Class to zero.

Group 5 Principal Distribution Amount

To the FH Class to zero.

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

Weighted Average Lives (years) *

<u>Group 1 Classes</u>	<u>PSA Prepayment Assumption</u>									
	<u>0%</u>	<u>100%</u>	<u>191%</u>	<u>215%</u>	<u>228%</u>	<u>230%</u>	<u>231%</u>	<u>232%</u>	<u>250%</u>	<u>500%</u>
PA, PB, PQ, PJ and IP ...	6.1	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	2.3
PG	5.6	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	2.1
PH	10.2	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	3.8
PC	11.3	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	4.9
PD	12.6	11.3	11.3	11.3	11.3	11.3	11.3	11.3	11.3	7.9
B	11.3	8.1	3.0	3.0	3.0	3.0	3.0	3.3	2.4	1.0
Z	14.6	12.8	10.5	5.7	2.7	2.1	1.9	0.4	0.4	0.2
FL and SL	13.5	10.1	4.5	3.3	2.7	2.6	2.6	2.5	1.9	0.8
ZL	15.0	13.9	13.7	13.4	13.0	12.9	12.8	12.8	5.1	1.5
AB	13.7	10.2	4.7	3.5	2.9	2.8	2.8	2.7	2.0	0.8

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>199%</u>	<u>350%</u>	<u>500%</u>
F, FB, FC, ST, SK, SJ and S	21.1	11.3	7.5	4.8	3.5

<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>173%</u>	<u>350%</u>	<u>500%</u>
FE and SE	15.5	7.8	5.7	3.5	2.6
ZC	27.1	22.1	18.7	12.4	9.3

<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>300%</u>	<u>500%</u>	<u>600%</u>
TB	17.7	7.1	3.0	2.1	1.8
TC	27.6	19.7	9.1	5.5	4.5
ZB	29.1	24.7	14.5	0.2	0.1
ZA	29.8	27.7	20.3	7.9	5.8
L	22.0	15.5	11.0	9.1	7.8
TA	19.3	9.2	4.0	2.6	2.2
TD	20.3	10.0	4.3	2.6	2.2

<u>Group 5 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>180%</u>	<u>350%</u>	<u>500%</u>
FH, SA, SB and SH	20.8	11.2	8.0	4.8	3.6

* 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.

The rate of prepayment of relocation mortgage loans may be higher than that of non-relocation mortgage loans. The mortgage loans underlying the Group 4 MBS are relocation mortgage loans made to borrowers whose employers frequently relocate their employees. Accordingly, the rate of prepayment of these mortgage loans will be influenced by:

- the circumstances of individual employees and employers,
- the characteristics of the relocation programs and
- the occurrence and timing of the relocations of the borrowers.

It is possible that borrowers under relocation mortgage loans are more likely than other borrowers to be transferred by their employers. If so, relocation mortgage loans would experience a higher rate of prepayment than non-relocation mortgage loans. Because many unpredictable factors affect the prepayment rate of relocation mortgage loans, we cannot estimate the prepayment experience of such mortgage loans. We are unaware of any conclusive data on the prepayment rate of relocation mortgage loans.

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 of the Non-Sticky Jump Classes are especially sensitive to prepayments under certain scenarios. The weighted average lives of the Non-Sticky Jump Classes are sensitive in varying degrees to the rate of principal payments, including prepayments, of the related mortgage loans. For an illustration of this sensitivity, see the related decrement tables for these classes in this prospectus supplement.

Weighted average lives and yields on the certificates are affected by actual characteristics of the underlying mortgage loans. We have assumed that the mortgage loans underlying the Group 1 and Group 4 MBS and the Group 2, Group 3 and Group 5 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 activi-

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

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

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create three separate trusts (“REMIC Trust 1,” “REMIC Trust 2” and the “Lower Tier REMIC” and, collectively, the “REMIC Trusts”) pursuant to a trust agreement dated as of January 1, 2002 (the “Issue Date”). We will issue the Guaranteed 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 Classes of the REMIC Certificates and RCR Certificates.

Each of the REMIC Trusts will constitute a “real estate mortgage investment conduit” (“REMIC”) under the Internal Revenue Code of 1986, as amended (the “Code”).

- The Group 1, Group 3, Group 4 and Group 5 Classes will be the “regular interests” in REMIC Trust 1.
- The R Class will be the “residual interest” in REMIC Trust 1.
- The Group 2 Classes will be the “regular interests” in REMIC Trust 2.

- The RM Class will be the “residual interest” in REMIC Trust 2.
- 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 REMIC Trust 1 will consist of the Lower Tier Regular Interests.

The assets of REMIC Trust 2 will consist of certain Fannie Mae Stripped Mortgage-Backed Securities (the “Group 2 SMBS”).

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 4 MBS” and, together, the “Trust MBS”), and
- two groups of Fannie Mae Stripped Mortgage-Backed Securities (the “Group 3 SMBS” and “Group 5 SMBS,” respectively, and, together with the Group 2 SMBS, the “SMBS”).

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

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

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

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

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

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

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

Characteristics of Certificates. We will issue the Certificates (except the R, RL and RM 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, RL and RM Certificates in fully registered, certificated form. The “Holder” or “Certificateholder” of the R, RL or RM Certificate is its registered owner. The R, RL or RM 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, RL or RM Certificate and may require payment to cover any tax or other governmental charge. See also “—Characteristics of the R, RL and RM Classes” below.

The Holders of the R and RM Classes will receive the proceeds of any remaining assets of REMIC Trust 1 and REMIC Trust 2, respectively, and the Holder of the RL Class will receive the proceeds of any remaining assets in 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, RL and RM Classes, in minimum denominations of \$1,000 and whole dollar increments. We will issue the R, RL and RM Classes as single Certificates with no principal balances.

Distribution Dates. We will make monthly payments on the Certificates on the 25th day of each month (or, if the 25th day is not a business day, on the first business day after the 25th). We refer to each 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 a REMIC Trust by exercising our right to repurchase the Mortgage Loans underlying any related 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 SMBS. Holders of the SMBS may be asked to vote on issues arising under the applicable trust agreements. If so, the Trustee will vote the related SMBS as instructed by Holders of Certificates of the Classes backed by that SMBS. The Trustee must receive instructions from Holders of Certificates having principal balances totaling at least 51% of the aggregate principal balance of all the related Classes outstanding. In the absence of such instructions, the Trustee will vote in a manner consistent, in its sole judgment, with the best interests of Certificateholders.

Combination and Recombination

General. You are permitted to exchange all or a portion of the PG, PH, B, Z, SK, SJ, TB, TC, ZB, SA and SB Classes of REMIC Certificates for a proportionate interest in the related RCR Certificates in the combinations shown on Schedule 1. You also may exchange all or a portion of the RCR Certificates for the related REMIC Certificates in the same manner. This process may occur repeatedly.

Holders of RCR Certificates will be the beneficial owners of a proportionate interest in the related REMIC Certificates and will receive a proportionate share of the distributions on the related REMIC Certificates.

The Classes of REMIC Certificates and RCR Certificates that are outstanding at any given time, and the outstanding principal balances (or notional principal balances) of these Classes, will depend upon any related distributions of principal, as well as any exchanges that occur. REMIC Certificates and RCR Certificates in any combination may be exchanged only in the proportions shown on Schedule 1.

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

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

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

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

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

The Trust MBS

The following table contains certain information about the Trust MBS. The Trust MBS included in each specified Group will have the aggregate unpaid principal balance and Pass-Through Rate shown below and the general characteristics described in the MBS Prospectus. The Trust MBS provides that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the Trust MBS are conventional Level Payment Mortgage Loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 15 years in the case of the Group 1 MBS, and up to 30 years in the case of the Group 4 MBS. In addition, the Mortgage Loans underlying the Group 4 MBS will be relocation mortgage loans. This type of loan is originated pursuant to agreements between lenders and employers in connection with relocation programs maintained by employers that frequently relocate their employees (“relocation mortgage loans”). See “The Mortgage Pools” and “Yield Considera-

tions” 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	\$320,000,000
MBS Pass-Through Rate	6.00%
Range of WACs (annual percentages)	6.25% to 8.50%
Range of WAMs	100 months to 180 months
Approximate Weighted Average WAM.....	168 months
Approximate Weighted Average WALA (Weighted Average Loan Age)	10 months

Group 4 MBS

Aggregate Unpaid Principal Balance	\$173,000,000
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.....	347 months
Approximate Weighted Average WALA	9 months

The SMBS

The general characteristics of the SMBS are described in the SMBS Prospectus. The SMBS provide that certain payments on the related MBS will be passed through monthly. 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 deed of trust on single-family residential properties, as described under “The Mortgage Pools” and “Yield Considerations” in the MBS Prospectus.

Group 2 SMBS

The Group 2 SMBS represent ownership of:

- interest payments at a pass-through rate of 6.5% on an initial notional principal amount of \$132,855,511, and
- principal payments on an initial principal amount of \$95,951,202 of MBS.

We expect the characteristics of the Mortgage Loans underlying the Group 2 SMBS as of the Issue Date to be as follows:

Range of WACs (annual percentages)	6.75% to 9.00%
Range of WAMs.....	241 months to 360 months
Approximate Weighted Average WAM.....	354 months
Approximate Weighted Average WALA.....	5 months

Group 3 SMBS

The Group 3 SMBS represent ownership of:

- interest payments at a pass-through rate of 6.0% on an initial notional principal amount of \$75,484,231, and
- principal payments on an initial principal amount of \$53,282,986 of MBS.

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.....	349 months
Approximate Weighted Average WALA	9 months

Group 5 SMBS

The Group 5 SMBS represent ownership of:

- interest payments at a pass-through rate of 6.0% on an initial notional principal amount of \$74,721,519, and
- principal payments on an initial principal amount of \$49,814,346 of MBS.

We expect the characteristics of the Mortgage Loans underlying the Group 5 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.....	356 months
Approximate Weighted Average WALA	4 months

Final Data Statement

After issuing the Certificates, we will prepare a Final Data Statement containing certain information, including the Pool number, the current WAC (or original WAC, if the current WAC is not available) and the current WAM (or Adjusted WAM, if the current WAM is not available) of the Mortgage Loans underlying the Trust MBS and the SMBS as of the Issue Date. The Final Data Statement will also include the weighted averages of all the current or original WACs and the weighted averages of all the current or Adjusted WAMs, based on the current unpaid principal balances of the Mortgage Loans underlying each of the Trust MBS and the 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	PA, PG, PH, PC, PD, B, Z and ZL
Floating Rate	FL
Inverse Floating Rate	SL
Accrual	Z and ZL
RCR**	PB, PQ, PJ, IP and AB

<u>Interest Type*</u>	<u>Classes</u>
Group 2 Classes	
Floating Rate	F, FB and FC
Inverse Floating Rate	ST, SK and SJ
Interest Only	ST, SK and SJ
RCR**	S
Group 3 Classes	
Fixed Rate	ZC
Floating Rate	FE
Inverse Floating Rate	SE
Accrual	ZC
Interest Only	SE
Group 4 Classes	
Fixed Rate	TB, TC, ZB, ZA and L
Accrual	ZB and ZA
RCR**	TA and TD
Group 5 Classes	
Floating Rate	FH
Inverse Floating Rate	SA and SB
Interest Only	SA and SB
RCR**	SH
No Payment Residual	R, RL and RM

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

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

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

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

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

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

<u>Classes</u>	<u>Interest Accrual Periods</u>
All Fixed Rate Classes	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.

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

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

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

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

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

Calculation of LIBOR

On each Index Determination Date, we will calculate LIBOR for the related Interest Accrual Period. We will calculate LIBOR on the basis of the “BBA Method”, 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 1.84% in the case of the FL and SL Classes, 1.92% in the case of the F, FB, FC, ST, SK, SJ and S Classes, 1.86% in the case of the FE and SE Classes, and 1.86625% in the case of the FH, SA, SB and SH 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	PA, PG, PH, PC and PD
Scheduled	B
Support	Z, FL, SL and ZL
Non-Sticky Jump	B and Z
Accretion Directed	B, FL and SL
RCR**	PB, PQ, PJ, IP and AB
Group 2 Classes	
Pass-Through	F, FB and FC
Notional	ST, SK and SJ
RCR**	S
Group 3 Classes	
Sequential Pay	FE and ZC
Notional	SE
Accretion Directed	FE
Group 4 Classes	
TAC	TB and TC
Support	ZB
Sequential Pay	ZA and L
Accretion Directed	TB, TC and ZB
NAS†	L
RCR**	TA and TD
Group 5 Classes	
Pass-Through	FH
Notional	SA and SB
RCR**	SH
No Payment Residual	R, RL and RM

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

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

† The “NAS” designation refers to a “non-accelerated security” that is designed to receive no principal payments prior to a designated date and thereafter to receive a limited amount of principal payments in each month.

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 Z and ZL Classes (the “Z Accrual Amount” and “ZL Accrual Amount,” respectively, and together with the Group 1 Cash Flow Amount, the “Group 1 Principal Distribution Amount”),
- the principal then paid on the Group 2 SMBS (the “Group 2 Principal Distribution Amount”),
- the principal then paid on the Group 3 SMBS plus any interest then accrued and added to the principal balance of the ZC Class (the “Group 3 Principal Distribution Amount”),
- the principal then paid on the Group 4 MBS (the “Group 4 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balances of the ZB and ZA Classes

(the “ZB Accrual Amount” and “ZA Accrual Amount,” respectively, and, together with the Group 4 Cash Flow Distribution Amount, the “Group 4 Principal Distribution Amount”), and

- the principal then paid on the Group 5 SMBS (the “Group 5 Principal Distribution Amount”).

Group 1 Principal Distribution Amount

Z Accrual Amount

On each Distribution Date, if and only if the principal balance of the Group 1 MBS is less than the Group 1 MBS Targeted Balance for such Distribution Date, we will pay the Z Accrual Amount as principal of the Z Class.

On each Distribution Date, if and only if the principal balance of the Group 1 MBS is greater than or equal to the Group 1 MBS Targeted Balance for such Distribution Date, we will pay the Z Accrual Amount as principal of the B Class, until its principal balance is reduced to its Scheduled Balance for such Distribution Date. Thereafter, we will pay the Z Accrual Amount as principal of the Z Class.

Non-Sticky
Jump Classes,
Accrual Class
and Accretion
Directed Class

ZL Accrual Amount

On each Distribution Date, we will pay the ZL Accrual Amount, concurrently, as principal of the FL and SL Classes, pro rata (or 70.5882352941% and 29.4117647059%, respectively), until their principal balances are reduced to zero. Thereafter, we will pay the ZL Accrual Amount as principal of the ZL Class.

Accretion
Directed
Classes and
Accrual Class

Group 1 Cash Flow Distribution Amount

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

(i) (a) 28.0328769581% of such amount to the PA Class, until its principal balance is reduced to its Planned Balance for such Distribution Date, and

(b) 71.9671230419% of such amount, sequentially, to the PG and PH Classes, in that order, until their principal balances are reduced to their Planned Balances for such Distribution Date;

PAC
Classes

(ii) sequentially, to the PC and PD Classes, in that order, until their principal balances are reduced to their Planned Balances for such Distribution Date;

(iii) (a) 37.7371475187% of the remaining amount as follows:

first, if and only if the principal balance of the Group 1 MBS is less than the Group 1 MBS Targeted Balance for such Distribution Date, sequentially, to the Z and B Classes, in that order, without regard to the Scheduled Balance of the B Class and until their principal balances are reduced to zero;

Non-Sticky
Jump Classes

second, to the B Class, until its principal balance is reduced to its Scheduled Balance for such Distribution Date;

Scheduled
Class

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

Support
Class

fourth, to the B Class, without regard to its Scheduled Balance and until its principal balance is reduced to zero, and

Scheduled
Class

(b) 62.2628524813% of such remaining amount as follows:

- | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|
| <p><i>first</i>, concurrently, to the FL and SL Classes, pro rata, until their principal balances are reduced to zero; and</p> <p><i>second</i>, to the ZL Class, until its principal balance is reduced to zero;</p> | <p>} Support
Classes</p> |
| <p>(iv) (a) 28.0328769581% of the remaining amount to the PA Class, without regard to its Planned Balance and until its principal balance is reduced to zero, and</p> <p>(b) 71.9671230419% of such remaining amount, sequentially, to the PG and PH Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero; and</p> | <p>} PAC
Classes</p> |
| <p>(v) sequentially, to the PC and PD Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero.</p> | <p>} </p> |

Group 2 Principal Distribution Amount

On each Distribution Date, we will pay the Group 2 Principal Distribution Amount, concurrently, as principal of the F, FB and FC Classes, pro rata (or 79.1560714372%, 10.4219642814% and 10.4219642814%, respectively), until their principal balances are reduced to zero.	<p>} Pass-Through Classes</p>
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Group 3 Principal Distribution Amount

On each Distribution Date, we will pay the Group 3 Principal Distribution Amount, sequentially, as principal of the FE and ZC Classes, in that order, until their principal balances are reduced to zero.	<p>} Sequential Pay Classes</p>
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Group 4 Principal Distribution Amount

Group 4 Cash Flow Distribution Amount

On each Distribution Date commencing in February 2007, we will pay the Group 4 Priority Percentage (described below) of the Group 4 Cash Flow Distribution Amount as principal of the L Class, until its principal balance is reduced to zero.	<p>} NAS Class</p>
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ZB and ZA Accrual Amounts and Remaining Group 4 Cash Flow Distribution Amount

On each Distribution Date commencing in February 2002, we will pay the ZB and ZA Accrual Amounts, together with the Group 4 Cash Flow Distribution Amount remaining after giving effect to the preceding paragraph, as principal of the Group 4 Classes as follows:

- | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|
| <p><i>first</i>, sequentially, to the TB and TC Classes, in that order, until their principal balances are reduced to their Targeted Balances for such Distribution Date;</p> | <p>} TAC
Classes</p> |
| <p><i>second</i>, to the ZB Class, until its principal balance is reduced to zero;</p> | <p>} Support
Class</p> |
| <p><i>third</i>, sequentially, to the TB and TC Classes, in that order, without regard to their Targeted Balances and until their principal balances are reduced to zero;</p> | <p>} TAC
Classes</p> |
| <p><i>fourth</i>, to the ZA Class, until its principal balance is reduced to zero; and</p> | <p>} Support
Class</p> |
| <p><i>fifth</i>, to the L Class, until its principal balance is reduced to zero.</p> | <p>} NAS
Class</p> |

The “Group 4 Priority Percentage” for any Distribution Date will be calculated by *dividing*

- the outstanding principal balance of the L Class immediately prior to that Distribution Date
- by
- the aggregate outstanding principal balance of all Group 4 Classes immediately prior to that Distribution Date,

and *multiplying the result* by the applicable percentage for any Distribution Date in the periods specified below:

<u>Distribution Date</u>	<u>Percentage</u>
February 2002 through January 2007	0%
February 2007 through January 2008	30%
February 2008 through January 2009	40%
February 2009 through January 2010	60%
February 2010 through January 2011	80%
February 2011 and thereafter	100%

The Group 4 Priority Percentage for any Distribution Date will in no event exceed 100% of the Group 4 Principal Distribution Amount for that Distribution Date.

Group 5 Principal Distribution Amount

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

We will apply principal payments on exchangeable 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 following assumptions (collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the Trust MBS and the 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 SMBS”;
- the Group 1 MBS final Targeted Balances are identical to the Group 1 MBS Targeted Balances set forth beginning on page B-4 of this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related table;
- the settlement date for the sale of the Certificates is January 28, 2002;
- 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 Range or at the applicable rate set forth below.

<u>Principal Balance Schedule References</u>	<u>Related Classes</u>	<u>Structuring Ranges and Rates</u>
Planned Balances	PA, PG, PH, PC and PD	Between 100% and 250%
Scheduled Balances	B	Between 191% and 228%
Targeted Balances	TB and TC	300%
Targeted Balances	Group 1 MBS	231%

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

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

<u>Classes</u>	<u>Initial Effective Ranges</u>
PA	Between 100% and 250%
PG	Between 100% and 250%
PH	Between 100% and 250%
PC	Between 96% and 250%
PD	Between 64% and 250%
B	Between 191% and 228%

The actual Effective Ranges at any time will be based upon the actual characteristics of the related mortgage loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. The actual Effective Ranges calculated on the basis of the actual characteristics are likely to differ from the Initial Effective Ranges. As a result, the applicable Classes might not be reduced to their scheduled balances even if prepayments were to occur at a *constant* PSA rate within the Initial Effective Ranges. This is so particularly if the rate were at the lower or higher end of those ranges. In addition, even if prepayments occur at rates falling within the actual Effective Ranges, principal distributions may be insufficient to reduce the applicable Classes to their scheduled balances if such prepayments do not occur at a *constant* PSA rate. It is highly unlikely that the related mortgage loans will prepay at any *constant* PSA rate. In general, the actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time. The stability in principal payment of the PAC and Scheduled Classes will be supported in part by the related Support Classes. When the related Support Classes are retired, the PAC and Scheduled

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

Group 1 MBS Targeted Balances. We may recalculate the Group 1 MBS Targeted Balances based upon the actual characteristics (the “Settlement Characteristics”) of the Group 1 MBS delivered to the Trust which may vary from the characteristics assumed in preparing the Group 1 MBS Targeted Balances set forth beginning on page B-4 of this prospectus supplement. If recalculated, the Group 1 MBS Targeted Balances will reflect the aggregate unpaid principal amount of the Group 1 MBS for each Distribution Date assuming that the related mortgage loans prepay at a constant rate of approximately 231% PSA, and that all of the mortgage loans underlying each related pool have the same interest rate and remaining term as the WAC (or current WAC, if available) and Adjusted WAM (or current WAM, if available) of that pool. If recalculated, the Group 1 MBS Targeted Balances will be included in the Final Data Statement to be made available shortly after the Settlement Date. Any such recalculation of the Group 1 MBS Targeted Balances will be final and binding regardless of any alleged defect in the methodology or information used in making the calculation. Investors should note that the Settlement Characteristics are likely to vary from the characteristics assumed in preparing the Group 1 MBS Targeted Balances set forth in this prospectus supplement.

Yield Tables

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

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

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

We cannot assure you that

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

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

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

The Inverse Floating Rate Classes. **The yields on the Inverse Floating Rate Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments**

(including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool. As illustrated in the applicable tables below, it is possible that investors in the ST, SK, SJ, S, SE, SA, SB and SH 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 the applicable Classes (expressed in each case as a percentage of original principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
SL	99.156250%
ST	2.000000%
SK	1.265625%
SJ	10.406250%
S	8.812500%
SE	10.609375%
SA	3.718750%
SB	12.187500%
SH	14.109375%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>191%</u>	<u>215%</u>	<u>228%</u>	<u>230%</u>	<u>231%</u>	<u>232%</u>	<u>250%</u>	<u>500%</u>
0.84%	18.0%	18.0%	18.1%	18.2%	18.2%	18.2%	18.2%	18.2%	18.3%	18.8%
1.84%	15.4%	15.4%	15.6%	15.7%	15.7%	15.7%	15.7%	15.7%	15.8%	16.5%
3.84%	10.4%	10.4%	10.6%	10.7%	10.8%	10.8%	10.8%	10.8%	11.0%	11.9%
5.84%	5.4%	5.5%	5.7%	5.8%	5.9%	5.9%	6.0%	6.0%	6.2%	7.3%
7.84%	0.6%	0.6%	0.8%	1.0%	1.1%	1.1%	1.2%	1.2%	1.4%	2.8%
8.00%	0.2%	0.2%	0.4%	0.6%	0.7%	0.8%	0.8%	0.8%	1.0%	2.5%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>199%</u>	<u>350%</u>	<u>500%</u>
7.9% and below	27.7%	24.9%	19.5%	10.9%	2.1%
8.2%	10.6%	7.8%	2.1%	(6.9)%	(16.2)%
8.5%	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>199%</u>	<u>350%</u>	<u>500%</u>
7.5% and below	29.5%	26.8%	21.4%	12.8%	4.0%
7.7%	11.6%	8.8%	3.1%	(5.9)%	(15.2)%
7.9% and above	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>199%</u>	<u>350%</u>	<u>500%</u>
0.92%	67.6%	65.0%	59.9%	52.0%	43.9%
1.92%	55.9%	53.3%	48.2%	40.1%	31.9%
3.92%	33.3%	30.6%	25.3%	16.8%	8.1%
5.92%	11.2%	8.4%	2.7%	(6.3)%	(15.6)%
7.50% and above	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>199%</u>	<u>350%</u>	<u>500%</u>
0.92%	88.6%	86.1%	81.1%	73.3%	65.4%
1.92%	74.2%	71.7%	66.6%	58.7%	50.7%
3.92%	46.5%	43.8%	38.6%	30.4%	22.0%
5.92%	19.9%	17.2%	11.6%	2.8%	(6.2)%
7.90%	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>173%</u>	<u>350%</u>	<u>500%</u>
0.86%	70.4%	67.2%	62.4%	49.9%	38.5%
1.86%	58.9%	55.6%	50.7%	38.0%	26.3%
3.86%	36.4%	33.0%	27.8%	14.0%	1.3%
5.86%	14.0%	10.1%	4.0%	(12.3)%	(26.9)%
7.86%	(23.5)%	(30.4)%	(40.9)%	(66.5)%	(86.8)%
7.95%	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>180%</u>	<u>350%</u>	<u>500%</u>
7.500% and below	22.5%	19.8%	15.4%	5.8%	(2.9)%
7.975%	7.9%	5.1%	0.5%	(9.5)%	(18.8)%
8.450%	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>180%</u>	<u>350%</u>	<u>500%</u>
0.86625%	56.5%	54.0%	50.0%	41.3%	33.4%
1.86625%	46.8%	44.3%	40.2%	31.2%	23.2%
3.86625%	27.8%	25.2%	20.8%	11.4%	2.9%
5.86625%	8.9%	6.1%	1.5%	(8.4)%	(17.7)%
7.50000% and above	*	*	*	*	*

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

**Sensitivity of the SH 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>180%</u>	<u>350%</u>	<u>500%</u>
0.86625%	55.7%	53.2%	49.2%	40.5%	32.6%
1.86625%	47.3%	44.8%	40.7%	31.8%	23.7%
3.86625%	30.9%	28.2%	24.0%	14.7%	6.2%
5.86625%	14.7%	11.9%	7.4%	(2.4)%	(11.4)%
7.86625%	(4.4)%	(7.2)%	(11.7)%	(21.9)%	(31.3)%
8.45000%	*	*	*	*	*

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

The Fixed Rate Interest Only Class. The yield on the Fixed Rate Interest Only Class will be very sensitive to the rate of principal payments (including prepayments) of the related Mortgage Loans. The Mortgage Loans generally can be prepaid at any time without penalty. On the basis of the assumptions described below, the yield to maturity on the IP Class would be 0% if prepayments of the related Mortgage Loans were to occur at a constant rate of 448% PSA. If the actual prepayment rate of the related Mortgage Loans were to exceed the level specified for as little as one month while equaling that level for the remaining months, the investors in the IP Class would lose money on their initial investments.

The information shown in the yield table has been prepared on the basis of the Pricing Assumptions and the assumption that the aggregate purchase price of the Fixed Rate Interest Only Class (expressed as a percentage of the original principal balance) is as follows:

<u>Class</u>	<u>Price*</u>
IP	14.3125%

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table below.

Sensitivity of the IP Class to Prepayments (Pre-Tax Yields to Maturity)

<u>PSA Prepayment Assumption</u>									
<u>50%</u>	<u>100%</u>	<u>191%</u>	<u>215%</u>	<u>228%</u>	<u>230%</u>	<u>231%</u>	<u>232%</u>	<u>250%</u>	<u>500%</u>
23.8%	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%	(5.3)%

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 3 and Group 4 Classes, and
- in the case of the Group 1 and Group 4 Classes, the payment of principal of certain classes in accordance with the Principal Balance Schedules.

See “—Distributions of Principal” above.

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

Decrement Tables

The decrement tables indicate the percentages of original principal balances of the specified Classes that would be outstanding after each date shown at various constant PSA rates and the corresponding weighted average lives of those Classes. The decrement tables have been prepared on the basis of the Pricing Assumptions. However, in the case of the information set forth for each Class related to the Groups specified below 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>Group</u>	<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>
1	Group 1 MBS	180 months	180 months	8.50%
2	Group 2 SMBS	360 months	360 months	9.00%
3	Group 3 SMBS	360 months	360 months	8.50%
4	Group 4 MBS	360 months	360 months	8.50%
5	Group 5 SMBS	360 months	360 months	8.50%

It is unlikely

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

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

Percent of Original Principal Balances Outstanding

Date	PA, PB, PQ, PJ and IP† Classes										PG Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	191%	215%	228%	230%	231%	232%	250%	500%	0%	100%	191%	215%	228%	230%	231%	232%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2003	95	88	88	88	88	88	88	88	88	88	94	87	87	87	87	87	87	87	87	87
January 2004	88	71	71	71	71	71	71	71	71	58	86	67	67	67	67	67	67	67	67	52
January 2005	81	54	54	54	54	54	54	54	54	24	78	48	48	48	48	48	48	48	48	14
January 2006	73	39	39	39	39	39	39	39	39	2	69	30	30	30	30	30	30	30	30	0
January 2007	64	24	24	24	24	24	24	24	24	0	59	13	13	13	13	13	13	13	13	0
January 2008	55	10	10	10	10	10	10	10	10	0	48	0	0	0	0	0	0	0	0	0
January 2009	44	0	0	0	0	0	0	0	0	0	37	0	0	0	0	0	0	0	0	0
January 2010	33	0	0	0	0	0	0	0	0	0	24	0	0	0	0	0	0	0	0	0
January 2011	21	0	0	0	0	0	0	0	0	0	10	0	0	0	0	0	0	0	0	0
January 2012	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.1	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	2.3	5.6	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	2.1

Date	PH Class										PC Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	191%	215%	228%	230%	231%	232%	250%	500%	0%	100%	191%	215%	228%	230%	231%	232%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2006	100	100	100	100	100	100	100	100	100	16	100	100	100	100	100	100	100	100	100	100
January 2007	100	100	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	100	100	40
January 2008	100	82	82	82	82	82	82	82	82	0	100	100	100	100	100	100	100	100	100	0
January 2009	100	0	0	0	0	0	0	0	0	0	100	91	91	91	91	91	91	91	91	0
January 2010	100	0	0	0	0	0	0	0	0	0	100	46	46	46	46	46	46	46	46	0
January 2011	100	0	0	0	0	0	0	0	0	0	100	10	10	10	10	10	10	10	10	0
January 2012	64	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
January 2013	0	0	0	0	0	0	0	0	0	0	69	0	0	0	0	0	0	0	0	0
January 2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.2	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	3.8	11.3	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	4.9

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

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

Date	PD Class										B Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	191%	215%	228%	230%	231%	232%	250%	500%	0%	100%	191%	215%	228%	230%	231%	232%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2003	100	100	100	100	100	100	100	100	100	100	95	92	76	76	76	76	76	95	91	45
January 2004	100	100	100	100	100	100	100	100	100	100	94	90	52	52	52	52	52	62	54	0
January 2005	100	100	100	100	100	100	100	100	100	100	92	89	33	33	33	33	33	37	26	0
January 2006	100	100	100	100	100	100	100	100	100	100	90	87	21	21	21	21	21	21	9	0
January 2007	100	100	100	100	100	100	100	100	100	100	88	85	14	14	14	14	14	13	1	0
January 2008	100	100	100	100	100	100	100	100	100	93	86	82	13	13	13	13	12	12	*	0
January 2009	100	100	100	100	100	100	100	100	100	59	84	75	11	11	11	12	11	11	*	0
January 2010	100	100	100	100	100	100	100	100	100	36	81	64	10	10	10	10	10	9	*	0
January 2011	100	100	100	100	100	100	100	100	100	22	79	48	8	8	8	8	8	8	*	0
January 2012	100	78	78	78	78	78	78	78	78	13	76	30	6	6	6	7	6	6	*	0
January 2013	100	51	51	51	51	51	51	51	51	7	73	10	4	4	4	5	5	4	*	0
January 2014	95	30	30	30	30	30	30	30	30	3	70	2	2	2	2	3	3	3	*	0
January 2015	13	13	13	13	13	13	13	13	13	1	62	*	*	*	*	1	1	1	*	0
January 2016	0	0	0	0	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0
January 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.6	11.3	11.3	11.3	11.3	11.3	11.3	11.3	11.3	7.9	11.3	8.1	3.0	3.0	3.0	3.0	3.0	3.3	2.4	1.0

Date	Z Class										FL and SL Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	191%	215%	228%	230%	231%	232%	250%	500%	0%	100%	191%	215%	228%	230%	231%	232%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2003	106	106	105	88	78	77	76	0	0	0	97	95	81	78	76	75	75	75	72	35
January 2004	113	113	109	68	46	43	41	0	0	0	97	95	62	54	50	49	49	48	42	0
January 2005	120	120	111	54	23	19	16	0	0	0	97	95	48	36	30	29	28	28	20	0
January 2006	127	127	112	45	10	5	3	0	0	0	97	94	38	24	17	16	16	15	6	0
January 2007	135	135	112	42	6	1	0	0	0	0	97	94	33	18	11	10	9	9	0	0
January 2008	143	143	110	41	6	1	0	0	0	0	97	94	31	17	9	8	8	7	0	0
January 2009	152	152	103	39	6	1	0	0	0	0	97	90	28	15	8	7	7	6	0	0
January 2010	161	161	93	35	6	1	0	0	0	0	96	82	24	13	7	6	6	5	0	0
January 2011	171	171	80	30	6	1	0	0	0	0	96	72	20	10	5	4	4	4	0	0
January 2012	182	182	66	26	6	1	0	0	0	0	96	59	16	7	3	3	3	2	0	0
January 2013	193	193	51	21	6	1	0	0	0	0	96	45	11	5	2	1	1	1	0	0
January 2014	205	151	36	15	6	1	0	0	0	0	96	29	6	2	0	0	0	0	0	0
January 2015	218	80	21	11	6	1	0	0	0	0	92	13	1	0	0	0	0	0	0	0
January 2016	231	0	0	0	0	0	0	0	0	0	50	0	0	0	0	0	0	0	0	0
January 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.6	12.8	10.5	5.7	2.7	2.1	1.9	0.4	0.4	0.2	13.5	10.1	4.5	3.3	2.7	2.6	2.6	2.5	1.9	0.8

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

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

Date	ZL Class										AB Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	191%	215%	228%	230%	231%	232%	250%	500%	0%	100%	191%	215%	228%	230%	231%	232%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2003	106	106	106	106	106	106	106	106	106	106	97	95	82	78	76	76	76	76	73	36
January 2004	113	113	113	113	113	113	113	113	113	0	97	95	63	55	51	50	50	49	43	0
January 2005	120	120	120	120	120	120	120	120	120	0	97	95	49	37	31	30	30	29	21	0
January 2006	127	127	127	127	127	127	127	127	127	0	97	95	39	26	19	18	17	17	7	0
January 2007	135	135	135	135	135	135	135	135	71	0	97	95	34	20	13	12	11	11	1	0
January 2008	143	143	143	143	143	143	143	143	*	0	97	95	32	18	11	10	10	9	*	0
January 2009	152	152	152	152	152	152	152	152	*	0	97	91	30	17	10	9	9	8	*	0
January 2010	161	161	161	161	161	161	161	161	*	0	97	83	26	15	9	8	8	7	*	0
January 2011	171	171	171	171	171	171	171	171	*	0	97	73	22	12	8	7	6	6	*	0
January 2012	182	182	182	182	182	182	182	182	*	0	97	61	18	10	6	5	5	5	*	0
January 2013	193	193	193	193	193	193	193	193	*	0	97	47	13	7	4	4	4	4	*	0
January 2014	205	205	205	205	197	178	168	159	*	0	97	32	9	5	3	3	2	2	*	0
January 2015	218	218	218	159	95	85	81	76	*	0	94	16	4	2	1	1	1	1	*	0
January 2016	231	0	0	0	0	0	0	0	0	0	52	0	0	0	0	0	0	0	0	0
January 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.0	13.9	13.7	13.4	13.0	12.9	12.8	12.8	5.1	1.5	13.7	10.2	4.7	3.5	2.9	2.8	2.8	2.7	2.0	0.8

Date	F, FB, FC, ST†, SK†, SJ† and S† Classes					FE and SE† Classes					ZC Class					TB Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	199%	350%	500%	0%	100%	173%	350%	500%	0%	100%	173%	350%	500%	0%	100%	300%	500%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2003	99	97	94	91	88	99	95	93	87	82	109	109	109	109	109	99	94	86	79	75
January 2004	99	91	85	75	66	97	88	81	67	56	118	118	118	118	118	98	85	64	48	39
January 2005	98	85	74	59	46	95	80	70	50	36	129	129	129	129	129	96	76	45	22	12
January 2006	97	78	64	46	32	94	73	60	36	21	140	140	140	140	140	95	68	29	5	0
January 2007	96	73	55	36	22	92	66	51	25	11	153	153	153	153	153	93	60	16	0	0
January 2008	95	67	48	28	15	90	59	43	17	4	166	166	166	166	166	91	52	6	0	0
January 2009	94	62	42	21	10	87	53	36	9	0	181	181	181	181	151	89	45	0	0	0
January 2010	92	57	36	17	7	85	47	29	4	0	197	197	197	197	104	87	39	0	0	0
January 2011	91	53	31	13	5	82	41	23	0	0	214	214	214	194	71	85	34	0	0	0
January 2012	89	48	27	10	3	79	35	17	0	0	233	233	233	150	48	83	29	0	0	0
January 2013	88	44	23	8	2	76	29	11	0	0	254	254	254	115	33	80	24	0	0	0
January 2014	86	41	20	6	2	72	24	6	0	0	276	276	276	88	22	78	19	0	0	0
January 2015	84	37	17	5	1	69	18	1	0	0	301	301	301	67	15	75	15	0	0	0
January 2016	82	34	14	3	1	64	13	0	0	0	327	327	277	51	10	72	10	0	0	0
January 2017	79	30	12	3	*	60	8	0	0	0	356	356	239	39	7	68	6	0	0	0
January 2018	77	27	10	2	*	55	3	0	0	0	388	388	204	29	5	65	3	0	0	0
January 2019	74	25	9	1	*	50	0	0	0	0	422	381	174	22	3	61	0	0	0	0
January 2020	71	22	7	1	*	44	0	0	0	0	459	338	147	17	2	56	0	0	0	0
January 2021	67	19	6	1	*	37	0	0	0	0	500	298	124	12	1	52	0	0	0	0
January 2022	64	17	5	1	*	30	0	0	0	0	544	260	103	9	1	46	0	0	0	0
January 2023	59	15	4	*	*	23	0	0	0	0	592	224	85	6	1	41	0	0	0	0
January 2024	55	13	3	*	*	15	0	0	0	0	645	190	69	5	*	35	0	0	0	0
January 2025	50	11	3	*	*	6	0	0	0	0	702	158	54	3	*	28	0	0	0	0
January 2026	45	9	2	*	*	0	0	0	0	0	702	128	42	2	*	21	0	0	0	0
January 2027	39	7	1	*	*	0	0	0	0	0	608	100	31	1	*	14	0	0	0	0
January 2028	32	5	1	*	*	0	0	0	0	0	506	73	22	1	*	5	0	0	0	0
January 2029	25	4	1	*	*	0	0	0	0	0	395	48	14	*	*	0	0	0	0	0
January 2030	18	2	*	*	*	0	0	0	0	0	275	24	7	*	*	0	0	0	0	0
January 2031	9	1	*	*	*	0	0	0	0	0	143	2	*	*	*	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.1	11.3	7.5	4.8	3.5	15.5	7.8	5.7	3.5	2.6	27.1	22.1	18.7	12.4	9.3	17.7	7.1	3.0	2.1	1.8

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

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

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

Date	TC Class					ZB Class					ZA Class					L Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	300%	500%	600%	0%	100%	300%	500%	600%	0%	100%	300%	500%	600%	0%	100%	300%	500%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2003	100	100	100	100	100	106	106	106	0	0	106	106	106	106	106	100	100	100	100	100
January 2004	100	100	100	100	100	113	113	113	0	0	113	113	113	113	113	100	100	100	100	100
January 2005	100	100	100	100	100	120	120	120	0	0	120	120	120	120	120	100	100	100	100	100
January 2006	100	100	100	100	73	127	127	127	0	0	127	127	127	127	127	100	100	100	100	100
January 2007	100	100	100	62	18	135	135	135	0	0	135	135	135	135	135	100	100	100	100	100
January 2008	100	100	100	26	0	143	143	143	0	0	143	143	143	143	0	100	98	94	89	84
January 2009	100	100	94	5	0	152	152	152	0	0	152	152	152	152	0	99	95	86	77	53
January 2010	100	100	66	0	0	161	161	161	0	0	161	161	161	37	0	98	90	75	62	33
January 2011	100	100	45	0	0	171	171	171	0	0	171	171	171	0	0	97	84	63	44	21
January 2012	100	100	29	0	0	182	182	182	0	0	182	182	182	0	0	95	77	50	30	13
January 2013	100	100	17	0	0	193	193	193	0	0	193	193	193	0	0	93	70	40	20	8
January 2014	100	100	6	0	0	205	205	205	0	0	205	205	205	0	0	91	64	32	14	5
January 2015	100	100	0	0	0	218	218	187	0	0	218	218	218	0	0	89	58	25	9	3
January 2016	100	100	0	0	0	231	231	125	0	0	231	231	231	0	0	87	53	20	6	2
January 2017	100	100	0	0	0	245	245	73	0	0	245	245	245	0	0	84	48	16	4	1
January 2018	100	100	0	0	0	261	261	30	0	0	261	261	261	0	0	81	43	12	3	1
January 2019	100	95	0	0	0	277	277	0	0	0	277	277	262	0	0	78	38	10	2	*
January 2020	100	77	0	0	0	294	294	0	0	0	294	294	203	0	0	74	34	7	1	**
January 2021	100	61	0	0	0	312	312	0	0	0	312	312	155	0	0	71	30	6	1	*
January 2022	100	44	0	0	0	331	331	0	0	0	331	331	118	0	0	67	26	4	1	*
January 2023	100	29	0	0	0	351	351	0	0	0	351	351	89	0	0	62	22	3	*	*
January 2024	100	14	0	0	0	373	373	0	0	0	373	373	65	0	0	57	19	2	*	*
January 2025	100	0	0	0	0	396	386	0	0	0	396	396	47	0	0	52	16	2	*	*
January 2026	100	0	0	0	0	421	271	0	0	0	421	421	33	0	0	46	13	1	*	*
January 2027	100	0	0	0	0	446	161	0	0	0	446	446	22	0	0	40	10	1	*	*
January 2028	100	0	0	0	0	474	57	0	0	0	474	474	14	0	0	34	7	1	*	*
January 2029	80	0	0	0	0	503	0	0	0	0	503	394	8	0	0	26	4	*	*	*
January 2030	29	0	0	0	0	534	0	0	0	0	534	183	3	0	0	18	2	*	*	*
January 2031	0	0	0	0	0	314	0	0	0	0	567	0	0	0	0	9	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.6	19.7	9.1	5.5	4.5	29.1	24.7	14.5	0.2	0.1	29.8	27.7	20.3	7.9	5.8	22.0	15.5	11.0	9.1	7.8

Date	TA Class					TD Class					FH, SA†, SB† and SH† Classes				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	300%	500%	600%	0%	100%	300%	500%	600%	0%	100%	180%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2003	99	95	88	83	79	99	95	88	81	78	99	97	95	92	88
January 2004	98	88	70	56	49	98	88	71	55	48	98	91	86	76	68
January 2005	97	80	54	35	26	97	81	55	34	26	98	85	76	59	47
January 2006	95	73	41	20	12	96	74	42	20	12	97	78	67	46	32
January 2007	94	66	30	10	3	95	67	32	10	3	95	73	59	36	22
January 2008	93	60	22	4	0	93	61	24	4	0	94	67	51	28	15
January 2009	91	54	15	1	0	92	56	18	1	0	93	62	45	22	11
January 2010	89	49	11	0	0	91	51	13	0	0	92	57	39	17	7
January 2011	88	45	7	0	0	89	47	10	0	0	90	53	34	13	5
January 2012	86	40	5	0	0	87	43	8	0	0	89	48	30	10	3
January 2013	84	36	3	0	0	85	39	6	0	0	87	44	26	8	2
January 2014	81	32	1	0	0	83	35	4	0	0	85	40	23	6	2
January 2015	79	29	0	0	0	81	32	3	0	0	83	37	20	5	1
January 2016	76	25	0	0	0	79	28	2	0	0	81	33	17	3	1
January 2017	74	22	0	0	0	76	25	1	0	0	78	30	14	3	*
January 2018	70	19	0	0	0	74	23	*	0	0	75	27	12	2	*
January 2019	67	16	0	0	0	71	20	0	0	0	72	24	10	1	*
January 2020	63	13	0	0	0	67	17	0	0	0	69	22	9	1	*
January 2021	60	10	0	0	0	64	15	0	0	0	66	19	7	1	*
January 2022	55	7	0	0	0	60	13	0	0	0	62	17	6	1	*
January 2023	51	5	0	0	0	56	10	0	0	0	58	15	5	*	*
January 2024	46	2	0	0	0	51	8	0	0	0	53	13	4	*	*
January 2025	40	0	0	0	0	46	6	0	0	0	49	11	3	*	*
January 2026	34	0	0	0	0	40	4	0	0	0	43	9	3	*	*
January 2027	28	0	0	0	0	35	3	0	0	0	37	7	2	*	*
January 2028	21	0	0	0	0	28	1	0	0	0	31	5	1	*	*
January 2029	13	0	0	0	0	21	0	0	0	0	24	4	1	*	*
January 2030	5	0	0	0	0	13	0	0	0	0	17	2	1	*	*
January 2031	0	0	0	0	0	5	0	0	0	0	9	1	*	*	*
January 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.3	9.2	4.0	2.6	2.2	20.3	10.0	4.3	2.6	2.2	20.8	11.2	8.0	4.8	3.6

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

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

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

Characteristics of the R, RL and RM Classes

The R, RL and RM Classes will not have principal balances and will not bear interest. If any assets of REMIC Trust 1 remain after the principal balances of the Group 1, Group 3, Group 4 and Group 5 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 these assets to the Holder of the RL Class. If any assets of REMIC Trust 2 remain after the principal balances of the Group 2 Classes are reduced to zero, we will pay the proceeds of the related assets to the Holder of the RM Class. Fannie Mae does not expect that any material assets will remain in any case.

The R, RL and RM Classes will be subject to certain transfer restrictions. We will not permit transfer of record or beneficial ownership of an R, RL or RM Certificate to a “disqualified organization.” In addition, we will not permit transfer of record or beneficial ownership of an R, RL or RM 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, RL or RM 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, RL or RM 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, RL and RM 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 detail 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 REMIC Trust 1 and the Holder of the RL Class will be considered the holder of the "residual interest" in the REMIC constituted by the Lower Tier REMIC. The Holder of the RM Class will be considered the holder of the "residual interest" in the REMIC constituted by REMIC Trust 2. 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, RL or RM 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 each of the REMIC Trusts as a REMIC for federal income tax purposes. The Group 1, Group 3, Group 4 and Group 5 Classes will be designated as the "regular interests," and the R Class will be designated as the "residual interest," in the REMIC constituted by REMIC Trust 1. 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. The Group 2 Classes will be designated as the "regular interests," and the RM Class will be designated as the "residual interest," in REMIC Trust 2.

Because each of the REMIC Trusts will qualify as a REMIC, 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, RL and RM Classes, as "qualified mortgages" for other REMICs. See "Certain Federal Income Tax Consequences—*REMIC Election and Special Tax Attributes*" in the REMIC Prospectus.

Taxation of Beneficial Owners of Regular Certificates

The Notional Classes and the Accrual Classes will be issued with original issue discount ("OID"), and certain other Classes of REMIC Certificates may be issued with OID. If a Class is issued with OID, a beneficial owner of a Certificate of that Class generally must recognize some taxable income in

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

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

<u>Certificate Group</u>	<u>PSA Prepayment Assumption</u>
1	215%
2	199%
3	173%
4	300%
5	180%

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

Taxation of Beneficial Owners of Residual Certificates

For purposes of determining the portion of the taxable income of REMIC Trust 1, the Lower Tier REMIC and REMIC Trust 2 that generally will not be treated as excess inclusions, the rate to be used is 6.42% (which is 120% of the “federal long-term rate”). See “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Residual Certificates*—Treatment of Excess Inclusions” and “—*Foreign Investors*—Residual Certificates” in the REMIC Prospectus.

Taxation of Beneficial Owners of RCR Certificates

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

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

The PB, AB, S, TA, TD and SH Classes are Combination RCR Classes. The remaining RCR Classes are Strip RCR Classes.

Strip RCR Classes. The tax consequences to a beneficial owner of a Strip RCR Certificate will be determined under section 1286 of the Code, except as discussed below. Under section 1286, a beneficial owner of a Strip RCR Certificate will be treated as owning “stripped bonds” to the extent of its share

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

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

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

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

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

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

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

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

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

PLAN OF DISTRIBUTION

General. We are obligated to deliver the Certificates to Bear, Stearns & Co. Inc. (the “Dealer”) in exchange for the Trust MBS and the SMBS. 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 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 SMBS, as applicable, in principal balance, but we expect that all these additional Trust MBS or SMBS will have the same characteristics as described under “Description of the Certificates—The Trust MBS” and “—The SMBS.” The proportion that the original principal balance of each Group 1, 2, 3, 4 or 5 Class bears to the aggregate original principal balance of all Group 1, 2, 3, 4 or 5 Classes, respectively, will remain the same. In addition, the dollar amounts shown in the Principal Balance Schedules will be increased to correspond to the increase of the principal balances of the applicable Classes.

LEGAL MATTERS

Sidley Austin Brown & Wood LLP will provide legal representation for Fannie Mae. Stroock & Stroock & Lavan LLP will provide legal representation for the Dealer.

Available Recombinations (1)

REMIC Certificates		RCR Certificates						
Classes	Original or Notional Principal Balances	RCR Classes	Original or Notional Principal Balances	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 1	PG	PB	\$113,041,000 15,321,000	6.00%	FIX	PAC	31392BSK3	June 2014
	PH							
Recombination 2	PG	PQ	128,362,000 5,348,417 (3)	5.75 6.00	FIX FIX/IO	PAC NTL	31392BSL1 31392BSN7	June 2014 June 2014
	PH							
Recombination 3	PG	PJ	128,362,000 10,696,833 (3)	5.50 6.00	FIX FIX/IO	PAC NTL	31392BSM9 31392BSN7	June 2014 June 2014
	PH							
Recombination 4	B	AB (4)	20,890,907 5,245,464	6.00	FIX	SUP/NSJ	31392BSP2	February 2017
	Z							
Recombination 5	SK	S	95,951,202 (3) 95,951,202 (3)	(5)	INV/IO	NTL	31392BSQ0	February 2032
	SJ							
Recombination 6	TB	TA	127,243,000 24,927,000	6.00	FIX	TAC/AD	31392BSR8	September 2031
	TC							
Recombination 7	TB	TD (6)	127,243,000 24,927,000 2,530,000	6.00	FIX	SUP/AD	31392BSS6	September 2031
	TC							
Recombination 8	ZB	SH	49,814,346 (3) 49,814,346 (3)	(5)	INV/IO	NTL	31392BST4	February 2032
	SA							
	SB							

(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) Principal payments on the REMIC Certificates in Recombination 4 from the Z Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.

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

(6) Principal payments on the REMIC Certificates in Recombination 7 from the ZB Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.

Principal Balance Schedules

PA Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through		June 2004	\$32,077,917.89	October 2006	\$13,689,938.84
March 2002	\$50,000,000.00	July 2004	31,376,207.27	November 2006	13,079,280.77
April 2002	49,479,046.89	August 2004	30,677,980.58	December 2006	12,471,637.04
May 2002	48,943,131.69	September 2004	29,983,219.84	January 2007	11,866,992.09
June 2002	48,392,495.19	October 2004	29,291,907.20	February 2007	11,265,330.47
July 2002	47,827,386.29	November 2004	28,604,024.86	March 2007	10,666,636.77
August 2002	47,248,061.71	December 2004	27,919,555.14	April 2007	10,070,895.69
September 2002	46,654,785.89	January 2005	27,238,480.44	May 2007	9,478,091.99
October 2002	46,047,830.72	February 2005	26,560,783.26	June 2007	8,888,210.53
November 2002	45,427,475.41	March 2005	25,886,446.18	July 2007	8,301,236.22
December 2002	44,794,006.22	April 2005	25,215,451.86	August 2007	7,717,154.07
January 2003	44,147,716.25	May 2005	24,547,783.08	September 2007	7,135,949.15
February 2003	43,488,905.25	June 2005	23,883,422.69	October 2007	6,563,797.59
March 2003	42,817,879.36	July 2005	23,222,353.61	November 2007	6,000,965.25
April 2003	42,134,950.89	August 2005	22,564,558.88	December 2007	5,447,313.81
May 2003	41,440,438.04	September 2005	21,910,021.61	January 2008	4,902,706.92
June 2003	40,734,664.71	October 2005	21,258,725.01	February 2008	4,367,010.16
July 2003	40,017,960.21	November 2005	20,610,652.35	March 2008	3,840,091.02
August 2003	39,290,659.00	December 2005	19,965,787.01	April 2008	3,321,818.89
September 2003	38,553,100.45	January 2006	19,324,112.46	May 2008	2,812,064.98
October 2003	37,819,210.65	February 2006	18,685,612.22	June 2008	2,310,702.38
November 2003	37,088,970.69	March 2006	18,050,269.93	July 2008	1,817,605.95
December 2003	36,362,361.75	April 2006	17,418,069.31	August 2008	1,332,652.33
January 2004	35,639,365.11	May 2006	16,788,994.14	September 2008	855,719.95
February 2004	34,919,962.14	June 2006	16,163,028.32	October 2008	386,688.94
March 2004	34,204,134.33	July 2006	15,540,155.79	November 2008 and thereafter	0.00
April 2004	33,491,863.22	August 2006	14,920,360.60		
May 2004	32,783,130.49	September 2006	14,303,626.88		

PG Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through		August 2003	\$ 85,547,551.41	February 2005	\$ 52,866,905.22
March 2002	\$113,041,000.00	September 2003	83,654,061.60	March 2005	51,135,720.08
April 2002	111,703,588.35	October 2003	81,769,990.36	April 2005	49,413,116.65
May 2002	110,327,765.39	November 2003	79,895,289.12	May 2005	47,699,050.65
June 2002	108,914,149.36	December 2003	78,029,909.58	June 2005	45,993,478.06
July 2002	107,463,379.18	January 2004	76,173,803.69	July 2005	44,296,355.08
August 2002	105,976,113.95	February 2004	74,326,923.62	August 2005	42,607,638.14
September 2002	104,453,032.52	March 2004	72,489,221.81	September 2005	40,927,283.89
October 2002	102,894,832.94	April 2004	70,660,650.93	October 2005	39,255,249.19
November 2002	101,302,231.98	May 2004	68,841,163.92	November 2005	37,591,491.14
December 2002	99,675,964.52	June 2004	67,030,713.93	December 2005	35,935,967.05
January 2003	98,016,783.06	July 2004	65,229,254.36	January 2006	34,288,634.46
February 2003	96,325,457.12	August 2004	63,436,738.86	February 2006	32,649,451.11
March 2003	94,602,772.62	September 2004	61,653,121.31	March 2006	31,018,374.98
April 2003	92,849,531.31	October 2004	59,878,355.83	April 2006	29,395,364.26
May 2003	91,066,550.15	November 2004	58,112,396.78	May 2006	27,780,377.33
June 2003	89,254,660.63	December 2004	56,355,198.74	June 2006	26,173,372.81
July 2003	87,414,708.17	January 2005	54,606,716.53	July 2006	24,574,309.54

PG Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
August 2006	\$ 22,983,146.54	February 2007	\$ 13,599,806.99	August 2007	\$ 4,490,786.61
September 2006	21,399,843.08	March 2007	12,062,816.58	September 2007	2,998,694.11
October 2006	19,824,358.60	April 2007	10,533,406.25	October 2007	1,529,843.72
November 2006	18,256,652.77	May 2007	9,011,536.89	November 2007	84,918.02
December 2006	16,696,685.48	June 2007	7,497,169.60	December 2007 and thereafter	0.00
January 2007	15,144,416.79	July 2007	5,990,265.68		

PH Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through November 2007	\$15,321,000.00	March 2008	\$ 9,858,435.27	August 2008	\$ 3,421,238.38
December 2007	13,984,561.90	April 2008	8,527,906.32	September 2008	2,196,838.49
January 2008	12,586,425.30	May 2008	7,219,245.71	October 2008	992,723.31
February 2008	11,211,163.15	June 2008	5,932,127.58	November 2008 and thereafter	0.00
		July 2008	4,666,230.69		

PC Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through October 2008	\$38,408,000.00	September 2009	\$23,126,733.42	August 2010	\$ 9,316,643.50
November 2008	38,142,030.67	October 2009	21,760,605.01	September 2010	8,186,768.42
December 2008	36,523,998.23	November 2009	20,417,628.99	October 2010	7,076,464.59
January 2009	34,932,905.38	December 2009	19,097,455.81	November 2010	5,985,433.83
February 2009	33,368,348.43	January 2010	17,799,740.87	December 2010	4,913,382.25
March 2009	31,829,929.42	February 2010	16,524,144.57	January 2011	3,860,020.18
April 2009	30,317,256.10	March 2010	15,270,332.13	February 2011	2,825,062.14
May 2009	28,829,941.81	April 2010	14,037,973.59	March 2011	1,808,226.74
June 2009	27,367,605.41	May 2010	12,826,743.72	April 2011	809,236.65
July 2009	25,929,871.21	June 2010	11,636,321.97	May 2011 and thereafter	0.00
August 2009	24,516,368.89	July 2010	10,466,392.37		

PD Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through April 2011	\$33,971,000.00	May 2012	\$23,298,145.49	July 2013	\$13,641,732.07
May 2011	33,798,818.55	June 2012	22,522,011.34	August 2013	13,044,621.53
June 2011	32,834,703.06	July 2012	21,760,012.48	September 2013	12,458,845.79
July 2011	31,887,624.69	August 2012	21,011,929.27	October 2013	11,884,226.03
August 2011	30,957,321.76	September 2012	20,277,545.23	November 2013	11,320,586.00
September 2011	30,043,536.39	October 2012	19,556,647.06	December 2013	10,767,752.06
October 2011	29,146,014.43	November 2012	18,849,024.55	January 2014	10,225,553.10
November 2011	28,264,505.38	December 2012	18,154,470.54	February 2014	9,693,820.52
December 2011	27,398,762.40	January 2013	17,472,780.89	March 2014	9,172,388.19
January 2012	26,548,542.19	February 2013	16,803,754.44	April 2014	8,661,092.44
February 2012	25,713,604.98	March 2013	16,147,192.94	May 2014	8,159,771.95
March 2012	24,893,714.48	April 2013	15,502,901.05	June 2014	7,668,267.83
April 2012	24,088,637.81	May 2013	14,870,686.28	July 2014	7,186,423.49
		June 2013	14,250,358.92	August 2014	6,714,084.63

PD Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
September 2014.....	\$ 6,251,099.26	March 2015	\$ 3,661,375.53	September 2015.....	\$ 1,372,475.79
October 2014	5,797,317.60	April 2015.....	3,259,792.24	October 2015	1,018,228.87
November 2014	5,352,592.08	May 2015	2,866,424.30	November 2015	671,428.41
December 2014	4,916,777.31	June 2015	2,481,138.73	December 2015	331,952.82
January 2015	4,489,730.04	July 2015	2,103,804.51	January 2016 and thereafter	0.00
February 2015	4,071,309.13	August 2015	1,734,292.58		

B Class Scheduled Balances

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance	\$20,890,907.00	July 2005	\$ 5,489,893.01	January 2009	\$ 2,386,968.64
February 2002	19,999,937.09	August 2005	5,285,311.41	February 2009	2,361,632.12
March 2002	19,071,983.62	September 2005.....	5,089,310.73	March 2009	2,335,721.57
April 2002.....	18,807,411.68	October 2005	4,901,760.79	April 2009.....	2,309,259.80
May 2002	18,527,511.03	November 2005	4,722,533.00	May 2009	2,282,269.15
June 2002	18,232,796.62	December 2005	4,551,500.35	June 2009	2,254,771.42
July 2002	17,923,806.71	January 2006	4,388,537.39	July 2009	2,226,787.95
August 2002	17,601,101.87	February 2006	4,233,520.23	August 2009	2,198,339.59
September 2002.....	17,265,263.96	March 2006	4,086,326.50	September 2009.....	2,169,446.72
October 2002	16,916,895.09	April 2006.....	3,946,835.36	October 2009	2,140,129.25
November 2002	16,556,616.52	May 2006	3,814,927.42	November 2009	2,110,406.65
December 2002	16,185,067.48	June 2006	3,690,484.81	December 2009	2,080,297.94
January 2003	15,802,904.03	July 2006	3,573,391.10	January 2010	2,049,821.69
February 2003	15,410,797.80	August 2006	3,463,531.29	February 2010	2,018,996.06
March 2003	15,009,434.75	September 2006.....	3,360,791.83	March 2010	1,987,838.78
April 2003.....	14,599,513.88	October 2006	3,265,060.54	April 2010.....	1,956,367.16
May 2003	14,181,745.91	November 2006	3,176,226.68	May 2010	1,924,598.12
June 2003	13,756,851.97	December 2006	3,094,180.84	June 2010	1,892,548.17
July 2003	13,325,562.18	January 2007	3,018,814.99	July 2010	1,860,233.44
August 2003	12,888,614.30	February 2007	2,950,022.43	August 2010	1,827,669.66
September 2003.....	12,446,752.37	March 2007	2,888,116.26	September 2010.....	1,794,872.19
October 2003	12,016,954.82	April 2007.....	2,834,874.30	October 2010	1,761,856.04
November 2003	11,599,048.88	May 2007	2,790,149.17	November 2010	1,728,635.84
December 2003	11,192,863.86	June 2007	2,753,795.52	December 2010	1,695,225.86
January 2004	10,798,231.17	July 2007	2,725,670.04	January 2011	1,661,640.04
February 2004	10,414,984.26	August 2007	2,705,631.36	February 2011	1,627,891.96
March 2004	10,042,958.60	September 2007.....	2,693,540.09	March 2011	1,593,994.88
April 2004.....	9,681,991.68	October 2007	2,680,944.81	April 2011.....	1,559,961.72
May 2004	9,331,922.97	November 2007	2,667,333.08	May 2011	1,525,805.09
June 2004	8,992,593.87	December 2007	2,652,737.25	June 2011	1,491,537.27
July 2004	8,663,847.76	January 2008	2,637,188.97	July 2011	1,457,170.23
August 2004	8,345,529.90	February 2008	2,620,719.24	August 2011	1,422,715.65
September 2004.....	8,037,487.44	March 2008	2,603,358.40	September 2011.....	1,388,184.91
October 2004	7,739,569.42	April 2008.....	2,585,136.16	October 2011	1,353,589.08
November 2004	7,451,626.70	May 2008	2,566,081.57	November 2011	1,318,938.95
December 2004	7,173,511.99	June 2008	2,546,223.08	December 2011	1,284,245.05
January 2005	6,905,079.78	July 2008	2,525,588.53	January 2012	1,249,517.60
February 2005	6,646,186.36	August 2008	2,504,205.16	February 2012	1,214,766.57
March 2005	6,396,689.76	September 2008.....	2,482,099.60	March 2012	1,180,001.67
April 2005.....	6,156,449.78	October 2008	2,459,297.94	April 2012.....	1,145,232.34
May 2005	5,925,327.91	November 2008	2,435,825.69	May 2012	1,110,467.75
June 2005	5,703,187.36	December 2008	2,411,707.79	June 2012	1,075,716.86

B Class (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
July 2012	\$ 1,040,988.34	July 2013	\$ 628,841.98	June 2014	\$ 265,108.14
August 2012	1,006,290.66	August 2013	595,092.43	July 2014	232,966.44
September 2012.....	971,632.02	September 2013.....	561,463.81	August 2014	200,997.66
October 2012	937,020.42	October 2013	527,961.67	September 2014.....	169,205.60
November 2012	902,463.62	November 2013	494,591.40	October 2014	137,593.93
December 2012	867,969.15	December 2013	461,358.20	November 2014	106,166.18
January 2013	833,544.34	January 2014	428,267.10	December 2014	74,925.75
February 2013	799,196.29	February 2014	395,322.98	January 2015	43,875.89
March 2013	764,931.90	March 2014	362,530.56	February 2015	13,019.74
April 2013.....	730,757.88	April 2014.....	329,894.37	March 2015 and thereafter	0.00
May 2013	696,680.72	May 2014	297,418.82		
June 2013	662,706.71				

Group 1 MBS 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	\$320,000,000.00	January 2005	\$190,102,499.29	January 2008	\$ 96,604,039.30
February 2002	317,458,556.56	February 2005	186,784,806.98	February 2008	94,654,884.41
March 2002	314,798,748.92	March 2005	183,514,776.21	March 2008	92,735,013.44
April 2002.....	312,023,142.32	April 2005.....	180,291,772.17	April 2008.....	90,844,028.79
May 2002	309,134,444.10	May 2005	177,115,168.22	May 2008	88,981,537.99
June 2002	306,135,499.53	June 2005	173,984,345.76	June 2008	87,147,153.65
July 2002	303,029,287.26	July 2005	170,898,694.18	July 2008	85,340,493.45
August 2002	299,818,914.59	August 2005	167,857,610.69	August 2008	83,561,180.00
September 2002.....	296,507,612.31	September 2005.....	164,860,500.27	September 2008.....	81,808,840.83
October 2002	293,098,729.44	October 2005	161,906,775.55	October 2008	80,083,108.31
November 2002	289,595,727.56	November 2005	158,995,856.73	November 2008	78,383,619.57
December 2002	286,002,174.97	December 2005	156,127,171.47	December 2008	76,710,016.48
January 2003	282,321,740.63	January 2006	153,300,154.80	January 2009	75,061,945.57
February 2003	278,558,187.83	February 2006	150,514,249.03	February 2009	73,439,057.96
March 2003	274,715,367.69	March 2006	147,768,903.65	March 2009	71,841,009.30
April 2003.....	270,797,212.47	April 2006.....	145,063,575.25	April 2009.....	70,267,459.73
May 2003	266,807,728.67	May 2006	142,397,727.44	May 2009	68,718,073.84
June 2003	262,750,990.06	June 2006	139,770,830.71	June 2009	67,192,520.55
July 2003	258,631,130.45	July 2006	137,182,362.41	July 2009	65,690,473.12
August 2003	254,452,336.47	August 2006	134,631,806.63	August 2009	64,211,609.08
September 2003.....	250,218,840.15	September 2006.....	132,118,654.10	September 2009.....	62,755,610.12
October 2003	246,045,151.81	October 2006	129,642,402.13	October 2009	61,322,162.13
November 2003	241,930,480.84	November 2006	127,202,554.54	November 2009	59,910,955.08
December 2003	237,874,046.77	December 2006	124,798,621.53	December 2009	58,521,682.97
January 2004	233,875,079.11	January 2007	122,430,119.64	January 2010	57,154,043.83
February 2004	229,932,817.26	February 2007	120,096,571.66	February 2010	55,807,739.60
March 2004	226,046,510.34	March 2007	117,797,506.55	March 2010	54,482,476.14
April 2004.....	222,215,417.12	April 2007.....	115,532,459.34	April 2010.....	53,177,963.14
May 2004	218,438,805.85	May 2007	113,300,971.09	May 2010	51,893,914.10
June 2004	214,715,954.17	June 2007	111,102,588.80	June 2010	50,630,046.25
July 2004	211,046,148.99	July 2007	108,936,865.32	July 2010	49,386,080.53
August 2004	207,428,686.37	August 2007	106,803,359.29	August 2010	48,161,741.52
September 2004.....	203,862,871.38	September 2007.....	104,701,635.07	September 2010.....	46,956,757.43
October 2004	200,348,018.04	October 2007	102,631,262.65	October 2010	45,770,860.02
November 2004	196,883,449.14	November 2007	100,591,817.60	November 2010	44,603,784.54
December 2004	193,468,496.20	December 2007	98,582,880.99	December 2010	43,455,269.76

Group 1 MBS (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
January 2011	\$ 42,325,057.82	October 2012	\$ 22,396,116.12	July 2014	\$ 8,424,199.80
February 2011	41,212,894.28	November 2012	21,609,743.86	August 2014	7,879,273.51
March 2011	40,118,528.02	December 2012	20,836,595.87	September 2014	7,344,114.58
April 2011	39,041,711.24	January 2013	20,076,484.60	October 2014	6,818,581.43
May 2011	37,982,199.36	February 2013	19,329,225.01	November 2014	6,302,534.39
June 2011	36,939,751.04	March 2013	18,594,634.47	December 2014	5,795,835.64
July 2011	35,914,128.10	April 2013	17,872,532.81	January 2015	5,298,349.24
August 2011	34,905,095.49	May 2013	17,162,742.22	February 2015	4,809,941.02
September 2011	33,912,421.25	June 2013	16,465,087.26	March 2015	4,330,478.65
October 2011	32,935,876.49	July 2013	15,779,394.82	April 2015	3,859,831.56
November 2011	31,975,235.31	August 2013	15,105,494.08	May 2015	3,397,870.92
December 2011	31,030,274.80	September 2013	14,443,216.51	June 2015	2,944,469.65
January 2012	30,100,774.96	October 2013	13,792,395.79	July 2015	2,499,502.35
February 2012	29,186,518.72	November 2013	13,152,867.84	August 2015	2,062,845.32
March 2012	28,287,291.87	December 2013	12,524,470.73	September 2015	1,634,376.54
April 2012	27,402,882.99	January 2014	11,907,044.72	October 2015	1,213,975.59
May 2012	26,533,083.49	February 2014	11,300,432.17	November 2015	801,523.71
June 2012	25,677,687.51	March 2014	10,704,477.55	December 2015	396,903.71
July 2012	24,836,491.91	April 2014	10,119,027.41	January 2016 and thereafter	0.00
August 2012	24,009,296.25	May 2014	9,543,930.34		
September 2012	23,195,902.72	June 2014	8,979,036.93		

TB Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$127,243,000.00	April 2004	\$ 75,318,248.05	July 2006	\$ 28,361,275.44
February 2002	126,170,414.15	May 2004	73,166,897.17	August 2006	27,002,930.59
March 2002	125,011,939.55	June 2004	71,051,903.06	September 2006	25,667,486.30
April 2002	123,768,781.15	July 2004	68,972,650.77	October 2006	24,354,552.25
May 2002	122,442,277.70	August 2004	66,928,535.59	November 2006	23,063,744.65
June 2002	121,033,899.68	September 2004	64,918,962.88	December 2006	21,794,686.11
July 2002	119,545,246.99	October 2004	62,943,347.94	January 2007	20,547,005.54
August 2002	117,978,046.16	November 2004	61,001,115.82	February 2007	19,412,776.41
September 2002	116,334,147.33	December 2004	59,091,701.17	March 2007	18,298,758.33
October 2002	114,615,520.77	January 2005	57,214,548.04	April 2007	17,204,600.78
November 2002	112,824,253.20	February 2005	55,369,109.80	May 2007	16,129,959.11
December 2002	110,962,543.67	March 2005	53,554,848.92	June 2007	15,074,494.49
January 2003	109,032,699.21	April 2005	51,771,236.83	July 2007	14,037,873.76
February 2003	107,037,130.12	May 2005	50,017,753.80	August 2007	13,019,769.38
March 2003	104,978,345.00	June 2005	48,293,888.78	September 2007	12,019,859.29
April 2003	102,858,945.48	July 2005	46,599,139.24	October 2007	11,037,826.88
May 2003	100,681,620.73	August 2005	44,933,011.03	November 2007	10,073,360.82
June 2003	98,449,141.68	September 2005	43,295,018.26	December 2007	9,126,155.06
July 2003	96,164,354.99	October 2005	41,684,683.16	January 2008	8,195,908.66
August 2003	93,830,176.91	November 2005	40,101,535.94	February 2008	7,311,414.18
September 2003	91,449,586.82	December 2005	38,545,114.63	March 2008	6,442,944.54
October 2003	89,025,620.66	January 2006	37,014,965.00	April 2008	5,590,216.69
November 2003	86,642,618.17	February 2006	35,510,640.41	May 2008	4,752,952.41
December 2003	84,299,887.57	March 2006	34,031,701.65	June 2008	3,930,878.13
January 2004	81,996,748.61	April 2006	32,577,716.88	July 2008	3,123,724.97
February 2004	79,732,532.38	May 2006	31,148,261.45	August 2008	2,331,228.56
March 2004	77,506,581.12	June 2006	29,742,917.83	September 2008	1,553,129.02

TB Class (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>
October 2008	\$ 789,170.88
November 2008	39,102.99
December 2008 and thereafter	0.00

TC Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance through November 2008	\$24,927,000.00	November 2010	\$11,956,043.98	November 2012	\$ 4,646,006.19
December 2008	24,229,678.46	December 2010	11,555,226.76	December 2012	4,398,443.29
January 2009	23,506,654.58	January 2011	11,161,385.33	January 2013	4,154,513.55
February 2009	22,850,545.43	February 2011	10,814,584.77	February 2013	3,914,150.54
March 2009	22,206,427.67	March 2011	10,473,201.17	March 2013	3,677,288.93
April 2009	21,574,082.44	April 2011	10,137,138.33	April 2013	3,443,864.46
May 2009	20,953,294.70	May 2011	9,806,301.64	May 2013	3,213,813.97
June 2009	20,343,853.08	June 2011	9,480,598.09	June 2013	2,987,075.34
July 2009	19,745,549.90	July 2011	9,159,936.19	July 2013	2,763,587.47
August 2009	19,158,181.05	August 2011	8,844,226.01	August 2013	2,543,290.30
September 2009	18,581,545.94	September 2011	8,533,379.11	September 2013	2,326,124.75
October 2009	18,015,447.47	October 2011	8,227,308.52	October 2013	2,112,032.74
November 2009	17,459,691.94	November 2011	7,925,928.73	November 2013	1,900,957.15
December 2009	16,914,088.99	December 2011	7,629,155.66	December 2013	1,692,841.81
January 2010	16,378,451.56	January 2012	7,336,906.62	January 2014	1,487,631.48
February 2010	15,900,130.59	February 2012	7,049,100.32	February 2014	1,285,271.85
March 2010	15,430,232.16	March 2012	6,765,656.81	March 2014	1,085,709.49
April 2010	14,968,599.78	April 2012	6,486,497.48	April 2014	888,891.89
May 2010	14,515,079.74	May 2012	6,211,545.04	May 2014	694,767.38
June 2010	14,069,521.02	June 2012	5,940,723.48	June 2014	503,285.17
July 2010	13,631,775.22	July 2012	5,673,958.06	July 2014	314,395.30
August 2010	13,201,696.58	August 2012	5,411,175.28	August 2014	128,048.65
September 2010	12,779,141.88	September 2012	5,152,302.89	September 2014 and thereafter	0.00
October 2010	12,363,970.42	October 2012	4,897,269.82		

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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\$692,048,534



**Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 2002-6**

PROSPECTUS SUPPLEMENT

Bear, Stearns & Co. Inc.

January 4, 2002
