

**Prospectus Supplement
(To REMIC Prospectus dated September 18, 1998)**

\$1,325,000,000



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2002-22**

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own Fannie Mae MBS.

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

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

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

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

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

<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>
A1	1	\$ 25,500,000	SEQ	6.50%	FIX	31392CCF9	September 2005
B1	1	42,500,000	SEQ	6.50	FIX	31392CCG7	September 2009
C1	1	34,000,000	SEQ	6.50	FIX	31392CCH5	February 2012
D1	1	748,000,000	SEQ	6.50	FIX	31392CCJ1	August 2030
GM	1	2,133,000	SEQ	6.50	FIX	31392CCK8	November 2030
GN	1	6,933,000	SEQ	6.50	FIX	31392CCL6	August 2031
GP	1	2,000,000	SEQ	6.25	FIX	31392CCM4	April 2032
GQ	1	2,000,000	SEQ	6.75	FIX	31392CCN2	April 2032
GO	1	2,934,000	SEQ	6.50	FIX	31392CCP7	April 2032
GA	1	15,080,426	SEQ	6.50	FIX	31392CCQ5	December 2031
GB	1	3,822,751	SEQ	6.50	FIX	31392CCR3	March 2032
GC	1	1,096,823	SEQ	6.50	FIX	31392CCS1	April 2032
VA(1)	1	55,376,776	SEQ/AD	6.50	FIX	31392CCT9	August 2012
VZ(1)	1	58,623,224	SEQ	6.50	FIX/Z	31392CCU6	April 2032
PA(1)	2	36,443,000	PAC	5.50	FIX	31392CCV4	June 2015
IA(1)	2	5,606,615 (2)	NTL	6.50	FIX/IO	31392CCW2	June 2015
PB(1)	2	40,300,000	PAC	5.50	FIX	31392CCX0	September 2021
IB(1)	2	6,200,000 (2)	NTL	6.50	FIX/IO	31392CCY8	September 2021
PL(1)	2	37,700,000	PAC	6.00	FIX	31392CCZ5	June 2025
IL(1)	2	2,900,000 (2)	NTL	6.50	FIX/IO	31392CDA9	June 2025
PM(1)	2	34,524,000	PAC	6.00	FIX	31392CDB7	January 2028
IM(1)	2	2,655,692 (2)	NTL	6.50	FIX/IO	31392CDC5	January 2028
PE	2	46,635,000	PAC	6.50	FIX	31392CCD3	November 2030
VB(1)	2	7,511,000	PAC/AD	6.50	FIX	31392CDE1	August 2009
VC(1)	2	10,674,000	PAC/AD	6.50	FIX	31392CDF8	April 2016
ZA(1)	2	12,413,000	PAC	6.50	FIX/Z	31392CDG6	April 2032
KD	2	12,956,800	SCH	6.00	FIX	31392CDH4	April 2032
KG	2	11,848,000	SCH	7.00	FIX	31392CDJ0	April 2032
FB	2	4,235,294	SCH	(3)	FLT	31392CDK7	April 2032
SB	2	376,471	SCH	(3)	INV	31392CDL5	April 2032
SC	2	1,388,235	SCH	(3)	INV	31392CDM3	April 2032
KI	2	546,831 (2)	NTL	6.50	FIX/IO	31392CDN1	April 2032
F	2	25,585,529	TAC/AD	(3)	FLT	31392CDP6	December 2031
S	2	7,872,471	TAC/AD	(3)	INV	31392CDQ4	December 2031
Z	2	11,000,400	SUP	6.50	FIX/Z	31392CDR2	January 2032
LB	2	7,845,600	SUP	6.50	FIX	31392CDS0	April 2032
FD	2	5,100,000	SUP	(3)	FLT	31392CDT8	July 2031
SD	2	5,100,000	SUP	(3)	INV	31392CDU5	July 2031
FE	2	4,461,600	SUP	(3)	FLT	31392CDV3	April 2032
SE	2	1,029,600	SUP	(3)	INV	31392CDW1	April 2032
R		0	NPR	0	NPR	31392CDX9	April 2032
RL		0	NPR	0	NPR	31392CDY7	April 2032

(1) Exchangeable classes.

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

(3) Based on LIBOR.

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 G, PI, PJ, PK, PC, PD and PG 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 March 28, 2002.



Amherst Securities Group, L.P.

February 21, 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”); and
- our Information Statement dated March 30, 2001 and its supplements (the “Information Statement”).

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

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

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

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

Amherst Securities Group, L.P.
5151 San Felipe Suite 1300
Houston, Texas 77056
(telephone 713-888-9100).

REFERENCE SHEET

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

Assets Underlying Each Group of Classes

<u>Group</u>	<u>Assets</u>
1	Group 1 MBS
2	Group 2 MBS

Assumed Characteristics of the Mortgage Loans Underlying the MBS (as of March 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	\$1,000,000,000	360	357	3	6.95%
Group 2 MBS	\$ 325,000,000	360	357	2	6.95%

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 March 28, 2002.

Distribution Dates

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

Book-Entry and Physical Certificates

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

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

<u>Fed Book-Entry</u>	<u>Physical</u>
All Classes of certificates other than the R and RL Classes	R and RL Classes

Exchanging Certificates Through Combination and Recombination

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

Interest Rates

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

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

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate (1)</u>
FB	2.60000%	8.50000%	0.70%	LIBOR + 70 basis points
SB	9.000000%	9.0000%	0.00%	87.75% - (11.25 × LIBOR)
SC	15.55931%	21.35593%	0.00%	21.35593% - (3.05085 × LIBOR)
F	2.70000%	8.50000%	0.80%	LIBOR + 80 basis points
S	18.85000%	25.02500%	0.00%	25.025% - (3.25 × LIBOR)
FD	3.45000%	8.00000%	1.55%	LIBOR + 155 basis points
SD	9.55000%	11.45000%	5.00%	11.45% - LIBOR
FE	3.50000%	8.00000%	1.60%	LIBOR + 160 basis points
SE	19.50000%	27.73333%	0.00%	27.73333% - (4.33333 × 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>	
IA	15.3846153846% of the PA Class
IB	15.3846153846% of the PB Class
IL	7.6923076923% of the PL Class
IM	7.6923076923% of the PM Class
KI	0.6582821969% of the KD Class
	7.6923076923% of the FB, SB and SC Classes
PI	15.3846153846% of the PA and PB Classes

Distributions of Principal

Group 1 Principal Distribution Amount

VZ Accrual Amount

To the VA Class to zero, and thereafter to the VZ Class.

Group 1 Cash Flow Distribution Amount

1. To the A1, B1, C1 and D1 Classes, in that order, to zero.
2. (a) 89.3333333333% of the remaining amount as follows:
 - 14.9253731343% of such amount to the GA, GB and GC Classes, in that order, to zero, and
 - 85.0746268657% of such amount to the VA and VZ Classes, in that order, to zero, and
- (b) 10.6666666667% of such remaining amount as follows:
 - first*, to the GM and GN Classes, in that order, to zero; and
 - second*, to the GP, GQ and GO Classes, pro rata, to zero.

Group 2 Principal Distribution Amount

Z Accrual Amount

To the F and S Classes, pro rata, to zero, and thereafter to the Z Class.

ZA Accrual Amount

To the VB and VC Classes, in that order, to zero, and thereafter to the ZA Class.

Group 2 Cash Flow Distribution Amount

1. To the PA, PB, PL, PM, PE, VB, VC and ZA Classes, in that order, to their Planned Balances.
2. To the KD, KG, FB, SB and SC Classes, pro rata, to their Scheduled Balances.
3. (a) 76.9230769231% of the remaining amount as follows:
 - first*, to the F and S Classes, pro rata, to their Targeted Balances;
 - second*, to the Z Class to zero;
 - third*, to the F and S Classes, pro rata, to zero; and
 - fourth*, to the LB Class to zero, and
- (b) 23.0769230769% of the remaining amount as follows:
 - first*, to the FD and SD Classes, pro rata, to zero; and
 - second*, to the FE and SE Classes, pro rata, to zero.
4. To the KD, KG, FB, SB and SC Classes, pro rata, to zero.
5. To the PA, PB, PL, PM, PE, VB, VC and ZA Classes, in that order, to zero.

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

Weighted Average Lives (years) *

Group 1 Classes	PSA Prepayment Assumption				
	0%	100%	277%	350%	500%
A1	1.8	0.5	0.3	0.3	0.2
B1	5.5	1.4	0.8	0.7	0.6
C1	8.6	2.1	1.3	1.1	0.9
D1	21.5	10.0	4.8	4.0	3.0
GM	28.5	21.5	10.9	8.8	6.4
GN	29.0	23.7	12.7	10.3	7.4
GP, GQ and GO	29.7	27.5	18.5	15.4	11.0
GA	29.0	24.0	13.1	10.7	7.6
GB	29.8	28.2	19.4	16.0	11.4
GC	30.0	29.5	25.4	22.1	16.3
VA	5.7	5.7	5.7	5.6	4.8
VZ	29.2	25.1	15.0	12.6	9.4
G	29.2	25.1	15.0	12.3	8.8

Group 2 Classes	PSA Prepayment Assumption				
	0%	100%	220%	250%	500%
PA, IA and PJ	6.3	1.8	1.8	1.8	1.8
PB, IB and PK	13.7	3.7	3.7	3.7	2.9
PL, IL and PC	18.1	5.8	5.8	5.8	3.6
PM, IM and PD	21.1	8.0	8.0	8.0	4.5
PE	23.6	11.2	11.2	11.2	6.1
VB	4.0	4.0	4.0	4.0	4.0
VC	10.9	10.9	10.9	10.9	7.9
ZA	25.7	18.4	18.4	18.4	11.1
Z	28.7	22.8	1.6	1.2	0.6
LB	29.9	28.6	19.5	6.0	2.0
FD and SD	28.4	20.5	2.6	2.1	1.0
FE and SE	29.6	27.1	12.7	5.0	1.9
PI	10.2	2.8	2.8	2.8	2.4
PG	25.7	18.4	18.4	18.4	10.1

	PSA Prepayment Assumption					
	<u>0%</u>	<u>100%</u>	<u>134%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>
KD, KG, FB, SB, SC and KI	26.0	12.1	3.4	3.4	3.4	1.9

	PSA Prepayment Assumption						
	<u>0%</u>	<u>100%</u>	<u>134%</u>	<u>150%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>
F and S	13.2	12.6	10.5	7.7	4.5	3.0	1.4

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

ADDITIONAL RISK FACTORS

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

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

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

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

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

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

Weighted average lives and yields on the certificates are affected by actual characteristics of the underlying mortgage loans. We have assumed that the mortgage loans underlying the MBS have certain characteristics. However, the actual mortgage loans probably will have different characteristics from those we assumed. As a result, your yields could be lower than you expect, even if the mortgage loans prepay at the indicated constant prepayment rates. In addition, slight differences between the assumed

mortgage loan characteristics and the actual mortgage loans could affect the weighted average lives of the classes of certificates.

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

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

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

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

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

Uncertain market for the certificates could make them difficult to sell and cause their values to fluctuate. We cannot be sure that a market for resale of the certificates will develop. Further, if a market develops, it may not continue or be sufficiently liquid to allow you to sell your certificates. Even if you are able to sell your certificates, the sale price may not be comparable to similar investments that have a developed market. Moreover, you may not be able to sell small

or large amounts of certificates at prices comparable to those available to other investors. You should purchase certificates only if you under-

stand and can tolerate the risk that the value of your certificates will vary over time and that your certificates may not be easily sold.

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the “Trust”) and a separate trust (the “Lower Tier REMIC”) pursuant to a trust agreement dated as of March 1, 2002 (the “Issue Date”). We will issue the Guaranteed REMIC Pass-Through Certificates (the “REMIC Certificates”) pursuant to that trust agreement. We will issue the Combinable and Recombinable REMIC Certificates (the “RCR Certificates” and, together with the REMIC Certificates, the “Certificates”) pursuant to a separate trust agreement dated as of the Issue Date (together with the trust agreement relating to the REMIC Certificates, the “Trust Agreement”). We will execute the Trust Agreement in our corporate capacity and as trustee (the “Trustee”). In general, the term “Classes” includes the Classes of REMIC Certificates and RCR Certificates.

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

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

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

The assets of the Lower Tier REMIC will consist of two groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS” and “Group 2 MBS” and, together, the “MBS”).

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

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

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

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

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

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

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

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

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

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

Distribution Dates. We will make monthly payments on the Group 1 and Group 2 Classes on the 25th day of each month (or, if the 25th is not a business day, on the first business day after the 25th). We refer to each of these dates as a “Distribution Date.” We will make the first payments to Certificateholders the month after we issue the Certificates.

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

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

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

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

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

Combination and Recombination

General. You are permitted to exchange all or a portion of the VA, VZ, IA, PB, IB, PA, PL, IL, PM, IM, VB, VC and ZA Classes of REMIC Certificates for a proportionate interest in the related Combinable and Recombinable REMIC Certificates (“RCR Certificates”) in the combinations shown

on Schedule 1. You also may exchange all or a portion of the RCR Certificates for the related REMIC Certificates in the same manner. This process may occur repeatedly.

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

The Classes of REMIC Certificates and RCR Certificates that are outstanding at any given time, and the outstanding principal balances 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 MBS

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

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

Group 1 MBS

Aggregate Unpaid Principal Balance.....	\$1,000,000,000
MBS Pass-Through Rate	6.50%
Range of WACs (annual percentages)	6.75% to 9.00%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM.....	357 months
Approximate Weighted Average WALA (Weighted Average Loan Age)	3 months

Group 2 MBS

Aggregate Unpaid Principal Balance.....	\$325,000,000
MBS Pass-Through Rate	6.50%
Range of WACs (annual percentages)	6.75% to 9.00%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM.....	357 months
Approximate Weighted Average WALA	2 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 MBS as of the Issue Date. The Final Data Statement also will include the weighted averages of all the current or original WACs and the weighted averages of all the current or Adjusted WAMs, based on the current unpaid principal balances of the Mortgage Loans underlying each of the MBS as of the Issue Date. You may obtain the Final Data Statement by telephoning us at 1-800-237-8627 or 202-752-6547. The contents of the Final Data Statement and other data specific to the Certificates are available in electronic form by calling us at 1-800-752-6440 or 202-752-6000.

Distributions of Interest

Categories of Classes

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

<u>Interest Type*</u>	<u>Classes</u>
Group 1 Classes	
Fixed Rate	A1, B1, C1, D1, GM, GN, GP, GQ, GO, GA, GB, GC, VA and VZ
Accrual	VZ
RCR**	G
Group 2 Classes	
Fixed Rate	PA, IA, PB, IB, PL, IL, PM, IM, PE, VB, VC, ZA, KD, KG, KI, Z and LB
Floating Rate	FB, F, FD and FE
Inverse Floating Rate	SB, SC, S, SD and SE
Accrual	ZA and Z
Interest Only	IA, IB, IL, IM and KI
RCR**	PI, PJ, PK, PC, PD and PG
No Payment Residual	R and RL

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

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

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

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

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

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

<u>Classes</u>	<u>Interest Accrual Periods</u>
All Fixed Rate Classes and the FB, SB, SC, FD, SD, FE and SE Classes (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
F and S 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 VZ, ZA and Z Classes are Accrual Classes. Interest will accrue on the Accrual Classes at the applicable annual rates specified on the cover of this prospectus supplement. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on the Accrual Classes will be added as principal to their respective principal balances on each Distribution Date. We will pay principal on the Accrual Classes as described under “—Distributions of Principal” below.

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

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

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

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

Our establishment of each Index value and our determination of the interest rate for each applicable Class for the related Interest Accrual Period will be final and binding in the absence of

manifest error. You may obtain each such interest rate by telephoning us at 1-800-237-8627 or 202-752-6547.

Calculation of LIBOR

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

If we are unable to calculate LIBOR on the initial Index Determination Date, LIBOR for the following Interest Accrual Period will be equal to 1.90%.

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	
Sequential Pay	A1, B1, C1, D1, GM, GN, GP, GQ, GO, GA, GB, GC, VA and VZ
Accretion Directed RCR*	VA G
Group 2 Classes	
PAC	PA, PB, PL, PM, PE, VB, VC and ZA
Scheduled	KD, KG, FB, SB and SC
TAC	F and S
Support	Z, LB, FD, SD, FE and SE
Notional	IA, IB, IL, IM, and KI
Accretion Directed RCR**	VB, VC, F and S PI, PJ, PK, PC, PD and PG
No Payment Residual	R and RL

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

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

Principal Distribution Amount

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

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

Group 1 Principal Distribution Amount

VZ Accrual Amount

On each Distribution Date, we will pay the VZ Accrual Amount as principal of the VA Class, until its principal balance is reduced to zero. Thereafter, we will pay the VZ Accrual Amount as principal of the VZ Class.

Accretion
Directed
Class
and
Accrual
Class

Group 1 Cash Flow Distribution Amount

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

- (i) sequentially, to the A1, B1, C1 and D1 Classes, in that order, until their principal balances are reduced to zero; and
- (ii) (a) 89.3333333333% of the remaining amount as follows:
 - (x) 14.9253731343% of such amount, sequentially, to the GA, GB and GC Classes, in that order, until their principal balances are reduced to zero, and
 - (y) 85.0746268657% of such amount, sequentially, to the VA and VZ Classes, in that order, until their principal balances are reduced to zero, and
- (b) 10.6666666667% of such remaining amount as follows:
 - first*, sequentially, to the GM and GN Classes, in that order, until their principal balances are reduced to zero; and
 - second*, concurrently, to the GP, GQ and GO Classes, pro rata (or 28.8433804442%, 28.8433804442% and 42.3132391116%, respectively), until their principal balances are reduced to zero.

Sequential
Pay
Classes

Group 2 Principal Distribution Amount

Z Accrual Amount

On each Distribution Date, we will pay the Z Accrual Amount, concurrently, to the F and S Classes, pro rata (or 76.4705870046% and 23.5294129954%, respectively), until their principal balances are reduced to zero. Thereafter, we will pay the Z Accrual Amount as principal of the Z Class.

Accretion
Directed
Classes
and
Accrual
Class

ZA Accrual Amount

On each Distribution Date, we will pay the ZA Accrual Amount, sequentially, to the VB and VC Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero. Thereafter, we will pay the ZA Accrual Amount as principal of the ZA Class.

Accretion
Directed
Classes
and
Accrual
Class

Group 2 Cash Flow Distribution Amount

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

- (i) sequentially, as principal of the PA, PB, PL, PM, PE, VB, VC and ZA Classes, in that order, until their principal balances are reduced to their Planned Balances for such Distribution Date;

PAC
Classes

- (ii) concurrently, to the KD, KG, FB, SB and SC Classes, pro rata (or 42.0609775100%, 38.4615384615%, 13.7488118735%, 1.2221179816% and 4.5065541734%, respectively), until their principal balances are reduced to their Scheduled Balances for such Distribution Date; } **Scheduled Classes**
- (iii) (a) 76.9230769231% of the remaining amount as follows:
- first*, concurrently, to the F and S Classes, pro rata, until their principal balances are reduced to their Targeted Balances for such Distribution Date; } **TAC Classes**
- second*, to the Z Class, until its principal balance is reduced to zero; } **Support Class**
- third*, concurrently, to the F and S Classes, pro rata, without regard to their Targeted Balances and until their principal balances are reduced to zero; and } **TAC Classes**
- fourth*, to the LB Class, until its principal balance is reduced to zero, and
- (b) 23.0769230769% of such remaining amount as follows:
- first*, concurrently, to the FD and SD Classes, pro rata (or 50% and 50%, respectively), until their principal balances are reduced to zero; and } **Support Classes**
- second*, concurrently, to the FE and SE Classes, pro rata (or 81.25% and 18.75%, respectively), until their principal balances are reduced to zero; }
- (iv) concurrently, to the KD, KG, FB, SB and SC Classes, pro rata, without regard to their Scheduled Balances and until their principal balances are reduced to zero; and } **Scheduled Classes**
- (v) sequentially, to the PA, PB, PL, PM, PE, VB, VC and ZA Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero. } **PAC Classes**

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

Structuring Assumptions

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

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, WALAs and interest rates specified under “Reference Sheet—Assumed Characteristics of the Mortgage Loans Underlying the MBS” in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related table;
- the settlement date for the sale of the Certificates is March 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 Rate. The Principal Balance Schedules are found beginning on page B-1 of this prospectus supplement. The Principal Balance Schedules have been prepared on the basis of the Pricing Assumptions and the assumption that the related Mortgage Loans will prepay at a constant PSA rate within the applicable Structuring Ranges or at the rate specified below.

<u>Principal Balance Schedule References</u>	<u>Related Classes</u>	<u>Structuring Ranges and Rate</u>
Planned Balances	PA, PB, PL, PM, PE, VB, VC and ZA	Between 100% and 250%
Scheduled Balances	KD, KG, FB, SB and SC	Between 134% and 250%
Targeted Balances	F and S	150%

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

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

<u>Classes</u>	<u>Initial Effective Ranges</u>
PA	Between 100% and 463%
PB	Between 100% and 301%
PL	Between 100% and 259%
PM	Between 100% and 250%
PE	Between 100% and 250%
VB	Between 0% and 514%
VC	Between 0% and 250%
ZA	Between 85% and 250%
KD	Between 134% and 250%
KG	Between 134% and 250%
FB	Between 134% and 250%
SB	Between 134% and 250%
SC	Between 134% and 250%

The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. The actual Effective Ranges calculated on the basis of the actual characteristics are likely to differ from the Initial Effective Ranges. As a result, the applicable Classes 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.

Yield Tables

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

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

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

We cannot assure you that

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

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

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

***The Fixed Rate Interest Only Classes.* The yields on the Fixed Rate Interest Only Classes will be very sensitive to the rate of principal payments (including prepayments) of the related Mortgage Loans. The Mortgage Loans generally can be prepaid at any time without penalty. On the basis of the assumptions described below, the yield to maturity on the Fixed Rate Interest Only Classes would be 0% if prepayments of the related Mortgage Loans were to occur at the following constant rates:**

<u>Class</u>	<u>0% Yield Prepayment Rate</u>
IA	757% PSA
IB	684% PSA
IL	908% PSA
IM	1,136% PSA
KI	367% PSA
PI	494% 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 such level for the remaining months, the investors in the Fixed Rate Interest Only Classes would lose money on their initial investments.

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

<u>Class</u>	<u>Price*</u>
IA	10.0%
IB	15.0%
IL	15.0%
IM	15.0%
KI	15.0%
PI	15.0%

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

Sensitivity of the IA Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	32.1%	10.5%	10.5%	10.5%	10.1%

Sensitivity of the IB Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	38.2%	26.7%	26.7%	26.7%	14.2%

Sensitivity of the IL Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	44.4%	39.8%	39.8%	39.8%	25.8%

Sensitivity of the IM Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	45.6%	43.8%	43.8%	43.8%	33.9%

Sensitivity of the KI Class to Prepayments

	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>134%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	42.3%	40.7%	16.9%	16.9%	16.9%	(18.4)%

Sensitivity of the PI Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	220%	250%	500%
Pre-Tax Yields to Maturity ...	25.6%	10.4%	10.4%	10.4%	(0.4)%

The Inverse Floating Rate Classes. The yields on the Inverse Floating Rate Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool.

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

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

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

Class	Price*
SB	85.0%
SC	85.0%
S	85.0%
SD	85.0%
SE	85.0%

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

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	134%	220%	250%	500%
7.00% and below ...	11.1%	11.6%	15.4%	15.4%	15.4%	19.0%
7.50%	4.6%	5.1%	8.9%	8.9%	8.9%	12.7%
7.80%	0.8%	1.4%	5.0%	5.0%	5.0%	8.9%

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	134%	220%	250%	500%
0.90%	22.9%	23.3%	26.9%	26.9%	26.9%	30.1%
1.90%	19.1%	19.5%	23.2%	23.2%	23.2%	26.6%
3.90%	11.7%	12.2%	15.9%	15.9%	15.9%	19.5%
5.90%	4.6%	5.1%	8.9%	8.9%	8.9%	12.7%
7.00% and above ...	0.8%	1.4%	5.1%	5.1%	5.1%	9.0%

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

LIBOR	PSA Prepayment Assumption						
	50%	100%	134%	150%	220%	250%	500%
0.9%	28.0%	28.0%	28.1%	28.9%	30.3%	31.8%	38.4%
1.9%	23.9%	23.9%	24.0%	24.8%	26.3%	27.8%	34.6%
3.9%	15.8%	15.9%	16.0%	16.9%	18.4%	20.2%	27.0%
5.9%	8.1%	8.1%	8.4%	9.1%	10.8%	12.7%	19.6%
7.7%	1.4%	1.5%	1.7%	2.4%	4.1%	6.1%	13.1%

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

LIBOR	PSA Prepayment Assumption				
	50%	100%	220%	250%	500%
0.90%	12.7%	12.8%	18.4%	20.0%	28.5%
1.90%	11.5%	11.6%	17.2%	18.9%	27.3%
3.90%	9.2%	9.3%	14.9%	16.6%	25.1%
5.90%	6.9%	7.0%	12.7%	14.3%	22.9%
6.45%	6.2%	6.4%	12.0%	13.7%	22.3%

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

	PSA Prepayment Assumption				
<u>LIBOR</u>	<u>50%</u>	<u>100%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>
0.90%	29.1%	29.1%	29.6%	30.8%	35.9%
1.90%	23.7%	23.7%	24.2%	25.6%	30.8%
3.90%	13.0%	13.1%	13.8%	15.4%	20.8%
5.90%	3.0%	3.0%	3.8%	5.7%	11.2%
6.41%	0.6%	0.6%	1.3%	3.3%	8.9%

Weighted Average Lives of the Certificates

The weighted average life of a Certificate is determined by

- (a) multiplying the amount of the reduction, if any, of the principal balance of the Certificate from one Distribution Date to the next Distribution Date by the number of years from the Settlement Date to the second such Distribution Date,

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

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

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

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

See “—Distributions of Principal” above.

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

Decrement Tables

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

<u>Mortgage Loans Relating to Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	360 months	9.0%
Group 2 MBS	360 months	360 months	9.0%

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	A1 Class					B1 Class					C1 Class					D1 Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	277%	350%	500%	0%	100%	277%	350%	500%	0%	100%	277%	350%	500%	0%	100%	277%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2003	73	0	0	0	0	100	91	12	0	0	100	100	100	75	0	100	100	100	100	100
March 2004	44	0	0	0	0	100	0	0	0	0	100	60	0	0	0	100	100	89	84	73
March 2005	12	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	94	70	61	44
March 2006	0	0	0	0	0	86	0	0	0	0	100	0	0	0	0	100	86	54	43	24
March 2007	0	0	0	0	0	63	0	0	0	0	100	0	0	0	0	100	78	41	29	11
March 2008	0	0	0	0	0	38	0	0	0	0	100	0	0	0	0	100	71	30	18	1
March 2009	0	0	0	0	0	10	0	0	0	0	100	0	0	0	0	100	64	21	10	0
March 2010	0	0	0	0	0	0	0	0	0	0	75	0	0	0	0	100	57	13	3	0
March 2011	0	0	0	0	0	0	0	0	0	0	34	0	0	0	0	100	51	7	0	0
March 2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100	45	2	0	0
March 2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	97	40	0	0	0
March 2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	95	35	0	0	0
March 2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	92	30	0	0	0
March 2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	89	25	0	0	0
March 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	86	21	0	0	0
March 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	82	17	0	0	0
March 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	79	13	0	0	0
March 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	74	10	0	0	0
March 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	70	6	0	0	0
March 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	65	3	0	0	0
March 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	59	*	0	0	0
March 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	53	0	0	0	0
March 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	47	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	40	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	32	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 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)**	1.8	0.5	0.3	0.3	0.2	5.5	1.4	0.8	0.7	0.6	8.6	2.1	1.3	1.1	0.9	21.5	10.0	4.8	4.0	3.0

Date	GM Class					GN Class					GP, GQ and GO Classes					GA Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	277%	350%	500%	0%	100%	277%	350%	500%	0%	100%	277%	350%	500%	0%	100%	277%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2007	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2008	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	100	100	100	100	0	100	100	100	100	67	100	100	100	100	100	100	100	100	100	64
March 2010	100	100	100	100	0	100	100	100	100	15	100	100	100	100	100	100	100	100	100	33
March 2011	100	100	100	16	0	100	100	100	100	0	100	100	100	100	79	100	100	100	85	13
March 2012	100	100	100	0	0	100	100	100	58	0	100	100	100	100	54	100	100	100	58	0
March 2013	100	100	28	0	0	100	100	100	22	0	100	100	100	100	37	100	100	87	38	0
March 2014	100	100	0	0	0	100	100	69	0	0	100	100	100	94	25	100	100	65	21	0
March 2015	100	100	0	0	0	100	100	37	0	0	100	100	100	72	17	100	100	46	9	0
March 2016	100	100	0	0	0	100	100	10	0	0	100	100	100	55	12	100	100	31	0	0
March 2017	100	100	0	0	0	100	100	0	0	0	100	100	89	42	8	100	100	18	0	0
March 2018	100	100	0	0	0	100	100	0	0	0	100	100	71	32	5	100	100	8	0	0
March 2019	100	100	0	0	0	100	100	0	0	0	100	100	57	24	3	100	100	0	0	0
March 2020	100	100	0	0	0	100	100	0	0	0	100	100	45	18	2	100	100	0	0	0
March 2021	100	100	0	0	0	100	100	0	0	0	100	100	35	13	2	100	100	0	0	0
March 2022	100	100	0	0	0	100	100	0	0	0	100	100	27	10	1	100	100	0	0	0
March 2023	100	100	0	0	0	100	100	0	0	0	100	100	21	7	1	100	100	0	0	0
March 2024	100	0	0	0	0	100	100	0	0	0	100	100	16	5	*	100	82	0	0	0
March 2025	100	0	0	0	0	100	69	0	0	0	100	100	12	4	*	100	64	0	0	0
March 2026	100	0	0	0	0	100	39	0	0	0	100	100	9	3	*	100	48	0	0	0
March 2027	100	0	0	0	0	100	12	0	0	0	100	100	6	2	*	100	32	0	0	0
March 2028	100	0	0	0	0	100	0	0	0	0	100	86	4	1	*	100	17	0	0	0
March 2029	100	0	0	0	0	100	0	0	0	0	100	61	3	1	*	100	3	0	0	0
March 2030	100	0	0	0	0	100	0	0	0	0	100	38	1	*	*	100	0	0	0	0
March 2031	0	0	0	0	0	42	0	0	0	0	100	16	1	*	*	49	0	0	0	0
March 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)**	28.5	21.5	10.9	8.8	6.4	29.0	23.7	12.7	10.3	7.4	29.7	27.5	18.5	15.4	11.0	29.0	24.0	13.1	10.7	7.6

* 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.

Date	GB Class					GC Class					VA Class					VZ Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	277%	350%	500%	0%	100%	277%	350%	500%	0%	100%	277%	350%	500%	0%	100%	277%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2003	100	100	100	100	100	100	100	100	100	100	93	93	93	93	93	107	107	107	107	107
March 2004	100	100	100	100	100	100	100	100	100	100	85	85	85	85	85	114	114	114	114	114
March 2005	100	100	100	100	100	100	100	100	100	100	77	77	77	77	77	121	121	121	121	121
March 2006	100	100	100	100	100	100	100	100	100	100	69	69	69	69	69	130	130	130	130	130
March 2007	100	100	100	100	100	100	100	100	100	100	59	59	59	59	59	138	138	138	138	138
March 2008	100	100	100	100	100	100	100	100	100	100	50	50	50	50	50	148	148	148	148	148
March 2009	100	100	100	100	100	100	100	100	100	100	39	39	39	39	0	157	157	157	157	141
March 2010	100	100	100	100	100	100	100	100	100	100	28	28	28	28	0	168	168	168	168	97
March 2011	100	100	100	100	100	100	100	100	100	100	16	16	16	0	0	179	179	179	173	66
March 2012	100	100	100	100	94	100	100	100	100	100	3	3	3	0	0	191	191	191	133	45
March 2013	100	100	100	100	55	100	100	100	100	100	0	0	0	0	0	194	194	176	103	31
March 2014	100	100	100	100	28	100	100	100	100	100	0	0	0	0	0	194	194	143	79	21
March 2015	100	100	100	100	10	100	100	100	100	100	0	0	0	0	0	194	194	115	61	14
March 2016	100	100	100	96	0	100	100	100	100	91	0	0	0	0	0	194	194	93	46	10
March 2017	100	100	100	66	0	100	100	100	100	61	0	0	0	0	0	194	194	75	35	7
March 2018	100	100	100	43	0	100	100	100	100	41	0	0	0	0	0	194	194	60	27	4
March 2019	100	100	100	26	0	100	100	100	100	28	0	0	0	0	0	194	194	48	20	3
March 2020	100	100	73	12	0	100	100	100	100	18	0	0	0	0	0	194	194	38	15	2
March 2021	100	100	51	2	0	100	100	100	100	12	0	0	0	0	0	194	194	30	11	1
March 2022	100	100	34	0	0	100	100	100	78	8	0	0	0	0	0	194	194	23	8	1
March 2023	100	100	19	0	0	100	100	100	57	5	0	0	0	0	0	194	194	18	6	1
March 2024	100	100	8	0	0	100	100	100	41	3	0	0	0	0	0	194	168	14	4	*
March 2025	100	100	0	0	0	100	100	96	29	2	0	0	0	0	0	194	142	10	3	*
March 2026	100	100	0	0	0	100	100	70	20	1	0	0	0	0	0	194	118	7	2	*
March 2027	100	100	0	0	0	100	100	50	14	1	0	0	0	0	0	194	94	5	1	*
March 2028	100	100	0	0	0	100	100	34	9	*	0	0	0	0	0	194	72	4	1	*
March 2029	100	100	0	0	0	100	100	21	5	*	0	0	0	0	0	194	52	2	1	*
March 2030	100	57	0	0	0	100	100	12	3	*	0	0	0	0	0	194	32	1	*	*
March 2031	100	7	0	0	0	100	100	4	1	*	0	0	0	0	0	119	13	*	*	*
March 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)**	29.8	28.2	19.4	16.0	11.4	30.0	29.5	25.4	22.1	16.3	5.7	5.7	5.7	5.6	4.8	29.2	25.1	15.0	12.6	9.4

Date	PA, IA† and PJ Classes					PB, IB† and PK Classes					PL, IL† and PC Classes					PM, IM† and PD Classes				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	220%	250%	500%	0%	100%	220%	250%	500%	0%	100%	220%	250%	500%	0%	100%	220%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2003	97	85	85	85	85	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	90	40	40	40	40	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2005	83	0	0	0	0	100	84	84	84	28	100	100	100	100	100	100	100	100	100	100
March 2006	75	0	0	0	0	100	34	34	34	0	100	100	100	100	0	100	100	100	100	98
March 2007	66	0	0	0	0	100	0	0	0	0	100	86	86	86	0	100	100	100	100	0
March 2008	57	0	0	0	0	100	0	0	0	0	100	38	38	38	0	100	100	100	100	0
March 2009	46	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	93	93	93	0
March 2010	35	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	47	47	47	0
March 2011	22	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	3	3	3	0
March 2012	9	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
March 2013	0	0	0	0	0	94	0	0	0	0	100	0	0	0	0	100	0	0	0	0
March 2014	0	0	0	0	0	80	0	0	0	0	100	0	0	0	0	100	0	0	0	0
March 2015	0	0	0	0	0	63	0	0	0	0	100	0	0	0	0	100	0	0	0	0
March 2016	0	0	0	0	0	46	0	0	0	0	100	0	0	0	0	100	0	0	0	0
March 2017	0	0	0	0	0	26	0	0	0	0	100	0	0	0	0	100	0	0	0	0
March 2018	0	0	0	0	0	5	0	0	0	0	100	0	0	0	0	100	0	0	0	0
March 2019	0	0	0	0	0	0	0	0	0	0	81	0	0	0	0	100	0	0	0	0
March 2020	0	0	0	0	0	0	0	0	0	0	54	0	0	0	0	100	0	0	0	0
March 2021	0	0	0	0	0	0	0	0	0	0	24	0	0	0	0	100	0	0	0	0
March 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	91	0	0	0	0
March 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	53	0	0	0	0
March 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	0	0	0	0
March 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 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)**	6.3	1.8	1.8	1.8	1.8	13.7	3.7	3.7	3.7	2.9	18.1	5.8	5.8	5.8	3.6	21.1	8.0	8.0	8.0	4.5

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

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

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

Date	PE Class					VB Class					VC Class					ZA Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	220%	250%	500%	0%	100%	220%	250%	500%	0%	100%	220%	250%	500%	0%	100%	220%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2003	100	100	100	100	100	89	89	89	89	89	100	100	100	100	100	107	107	107	107	107
March 2004	100	100	100	100	100	77	77	77	77	77	100	100	100	100	100	114	114	114	114	114
March 2005	100	100	100	100	100	65	65	65	65	65	100	100	100	100	100	121	121	121	121	121
March 2006	100	100	100	100	100	51	51	51	51	51	100	100	100	100	100	130	130	130	130	130
March 2007	100	100	100	100	99	37	37	37	37	37	100	100	100	100	100	138	138	138	138	138
March 2008	100	100	100	100	48	21	21	21	21	21	100	100	100	100	100	148	148	148	148	148
March 2009	100	100	100	100	12	5	5	5	5	5	100	100	100	100	100	157	157	157	157	157
March 2010	100	100	100	100	0	0	0	0	0	0	91	91	91	91	38	168	168	168	168	168
March 2011	100	100	100	100	0	0	0	0	0	0	78	78	78	78	0	179	179	179	179	138
March 2012	100	74	74	74	0	0	0	0	0	0	64	64	64	64	0	191	191	191	191	94
March 2013	100	50	50	50	0	0	0	0	0	0	49	49	49	49	0	204	204	204	204	64
March 2014	100	30	30	30	0	0	0	0	0	0	34	34	34	34	0	218	218	218	218	44
March 2015	100	13	13	13	0	0	0	0	0	0	17	17	17	17	0	232	232	232	232	30
March 2016	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	246	244	244	244	20
March 2017	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	246	200	200	200	14
March 2018	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	246	163	163	163	9
March 2019	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	246	132	132	132	6
March 2020	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	246	107	107	107	4
March 2021	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	246	86	86	86	3
March 2022	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	246	68	68	68	2
March 2023	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	246	54	54	54	1
March 2024	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	246	42	42	42	1
March 2025	73	0	0	0	0	0	0	0	0	0	0	0	0	0	0	246	32	32	32	*
March 2026	36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	246	24	24	24	*
March 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	228	17	17	17	*
March 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	59	12	12	12	*
March 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8	8	8	8	*
March 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	4	4	4	*
March 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	2	2	*
March 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)**	23.6	11.2	11.2	11.2	6.1	4.0	4.0	4.0	4.0	4.0	10.9	10.9	10.9	10.9	7.9	25.7	18.4	18.4	18.4	11.1

	KD, KG, FB, SB, KI† and SC Classes						F and S Classes								Z Class				
	PSA Prepayment Assumption						PSA Prepayment Assumption								PSA Prepayment Assumption				
Date	0%	100%	134%	220%	250%	500%	0%	100%	134%	150%	220%	250%	500%	0%	100%	220%	250%	500%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
March 2003	96	89	83	83	83	83	98	98	98	96	96	96	86	107	107	80	68	0	
March 2004	96	89	69	69	69	69	95	95	95	89	89	86	0	114	114	27	0	0	
March 2005	96	89	51	51	51	0	93	93	93	81	69	48	0	121	121	0	0	0	
March 2006	96	89	37	37	37	0	90	90	90	73	47	19	0	130	130	0	0	0	
March 2007	96	89	25	25	25	0	87	87	87	67	31	0	0	138	138	0	0	0	
March 2008	96	89	15	15	15	0	84	84	84	61	20	0	0	148	148	0	0	0	
March 2009	96	89	8	8	8	0	81	81	81	56	14	0	0	157	157	0	0	0	
March 2010	96	89	2	2	2	0	78	78	78	52	10	0	0	168	168	0	0	0	
March 2011	96	89	0	0	0	0	74	74	73	46	9	0	0	179	179	0	0	0	
March 2012	96	86	0	0	0	0	70	70	66	39	7	0	0	191	191	0	0	0	
March 2013	96	79	0	0	0	0	66	66	56	29	5	0	0	204	204	0	0	0	
March 2014	96	69	0	0	0	0	61	61	45	18	3	0	0	218	218	0	0	0	
March 2015	96	56	0	0	0	0	57	57	32	6	1	0	0	232	232	0	0	0	
March 2016	96	42	0	0	0	0	51	51	18	0	0	0	0	248	248	0	0	0	
March 2017	96	25	0	0	0	0	46	46	3	0	0	0	0	264	264	0	0	0	
March 2018	96	8	0	0	0	0	40	40	0	0	0	0	0	282	282	0	0	0	
March 2019	96	0	0	0	0	0	34	27	0	0	0	0	0	301	301	0	0	0	
March 2020	96	0	0	0	0	0	27	8	0	0	0	0	0	321	321	0	0	0	
March 2021	96	0	0	0	0	0	20	0	0	0	0	0	0	343	305	0	0	0	
March 2022	96	0	0	0	0	0	13	0	0	0	0	0	0	366	266	0	0	0	
March 2023	96	0	0	0	0	0	5	0	0	0	0	0	0	390	227	0	0	0	
March 2024	96	0	0	0	0	0	0	0	0	0	0	0	0	404	189	0	0	0	
March 2025	96	0	0	0	0	0	0	0	0	0	0	0	0	404	151	0	0	0	
March 2026	96	0	0	0	0	0	0	0	0	0	0	0	0	404	115	0	0	0	
March 2027	96	0	0	0	0	0	0	0	0	0	0	0	0	404	80	0	0	0	
March 2028	96	0	0	0	0	0	0	0	0	0	0	0	0	404	46	0	0	0	
March 2029	43	0	0	0	0	0	0	0	0	0	0	0	0	404	13	0	0	0	
March 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	325	0	0	0	0	
March 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	136	0	0	0	0	
March 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	26.0	12.1	3.4	3.4	3.4	1.9	13.2	12.6	10.5	7.7	4.5	3.0	1.4	28.7	22.8	1.6	1.2	0.6	

* 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 principal balance outstanding.

Date	LB Class					FD and SD Classes					FE and SE Classes				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	220%	250%	500%	0%	100%	220%	250%	500%	0%	100%	220%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2003	100	100	100	100	100	100	100	89	86	54	100	100	100	100	100
March 2004	100	100	100	100	52	100	100	66	54	0	100	100	100	100	22
March 2005	100	100	100	100	0	100	100	37	16	0	100	100	100	100	0
March 2006	100	100	100	100	0	100	100	15	0	0	100	100	100	78	0
March 2007	100	100	100	98	0	100	100	0	0	0	100	100	99	42	0
March 2008	100	100	100	43	0	100	100	0	0	0	100	100	80	18	0
March 2009	100	100	100	12	0	100	100	0	0	0	100	100	68	5	0
March 2010	100	100	100	1	0	100	100	0	0	0	100	100	62	*	0
March 2011	100	100	100	*	0	100	100	0	0	0	100	100	59	*	0
March 2012	100	100	100	*	0	100	100	0	0	0	100	100	56	*	0
March 2013	100	100	100	*	0	100	100	0	0	0	100	100	52	*	0
March 2014	100	100	100	*	0	100	100	0	0	0	100	100	48	*	0
March 2015	100	100	100	*	0	100	100	0	0	0	100	100	44	*	0
March 2016	100	100	92	*	0	100	100	0	0	0	100	100	40	*	0
March 2017	100	100	82	*	0	100	100	0	0	0	100	100	35	*	0
March 2018	100	100	73	*	0	100	100	0	0	0	100	100	31	*	0
March 2019	100	100	64	*	0	100	93	0	0	0	100	100	27	*	0
March 2020	100	100	55	*	0	100	81	0	0	0	100	100	24	*	0
March 2021	100	100	47	*	0	100	68	0	0	0	100	100	20	*	0
March 2022	100	100	40	*	0	100	55	0	0	0	100	100	17	*	0
March 2023	100	100	34	*	0	100	43	0	0	0	100	100	14	*	0
March 2024	100	100	28	*	0	100	30	0	0	0	100	100	12	*	0
March 2025	100	100	23	*	0	100	18	0	0	0	100	100	10	*	0
March 2026	100	100	18	*	0	100	6	0	0	0	100	100	8	*	0
March 2027	100	100	14	*	0	100	0	0	0	0	100	91	6	*	0
March 2028	100	100	10	*	0	100	0	0	0	0	100	70	4	*	0
March 2029	100	100	7	*	0	100	0	0	0	0	100	51	3	*	0
March 2030	100	74	4	*	0	74	0	0	0	0	100	32	2	*	0
March 2031	100	31	2	*	0	13	0	0	0	0	100	13	1	*	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.9	28.6	19.5	6.0	2.0	28.4	20.5	2.6	2.1	1.0	29.6	27.1	12.7	5.0	1.9

Date	G Class					PI† Class					PG Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	277%	350%	500%	0%	100%	220%	250%	500%	0%	100%	220%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2003	100	100	100	100	100	99	93	93	93	93	100	100	100	100	100
March 2004	100	100	100	100	100	95	72	72	72	72	100	100	100	100	100
March 2005	100	100	100	100	100	92	44	44	44	15	100	100	100	100	100
March 2006	100	100	100	100	100	88	18	18	18	0	100	100	100	100	100
March 2007	100	100	100	100	100	84	0	0	0	0	100	100	100	100	100
March 2008	100	100	100	100	100	79	0	0	0	0	100	100	100	100	100
March 2009	100	100	100	100	72	74	0	0	0	0	100	100	100	100	100
March 2010	100	100	100	100	50	69	0	0	0	0	100	100	100	100	82
March 2011	100	100	100	89	34	63	0	0	0	0	100	100	100	100	56
March 2012	100	100	100	69	23	57	0	0	0	0	100	100	100	100	38
March 2013	100	100	90	53	16	50	0	0	0	0	100	100	100	100	26
March 2014	100	100	73	41	11	42	0	0	0	0	100	100	100	100	18
March 2015	100	100	59	31	7	33	0	0	0	0	100	100	100	100	12
March 2016	100	100	48	24	5	24	0	0	0	0	100	99	99	99	8
March 2017	100	100	38	18	3	14	0	0	0	0	100	81	81	81	6
March 2018	100	100	31	14	2	3	0	0	0	0	100	66	66	66	4
March 2019	100	100	25	10	2	0	0	0	0	0	100	54	54	54	2
March 2020	100	100	19	8	1	0	0	0	0	0	100	43	43	43	2
March 2021	100	100	15	6	1	0	0	0	0	0	100	35	35	35	1
March 2022	100	100	12	4	*	0	0	0	0	0	100	28	28	28	1
March 2023	100	100	9	3	*	0	0	0	0	0	100	22	22	22	*
March 2024	100	86	7	2	*	0	0	0	0	0	100	17	17	17	*
March 2025	100	73	5	2	*	0	0	0	0	0	100	13	13	13	*
March 2026	100	60	4	1	*	0	0	0	0	0	100	10	10	10	*
March 2027	100	48	3	1	*	0	0	0	0	0	92	7	7	7	*
March 2028	100	37	2	*	*	0	0	0	0	0	24	5	5	5	*
March 2029	100	27	1	*	*	0	0	0	0	0	3	3	3	3	*
March 2030	100	16	1	*	*	0	0	0	0	0	2	2	2	2	*
March 2031	61	7	*	*	*	0	0	0	0	0	1	1	1	1	*
March 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.2	25.1	15.0	12.3	8.8	10.2	2.8	2.8	2.8	2.4	25.7	18.4	18.4	18.4	10.1

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

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

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

Characteristics of the R and RL Classes

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

The R and RL Classes will be subject to certain transfer restrictions. We will not permit transfer of record or beneficial ownership of an R or RL Certificate to a “disqualified organization.” In addition, we will not permit transfer of record or beneficial ownership of an R or RL Certificate to any person that is not a “U.S. Person” or a foreign person subject to United States income taxation on a net basis on income derived from that Certificate. Any transferee of an R or RL Certificate must execute and deliver an affidavit and an Internal Revenue Service Form W-9 (or, if applicable, a Form W-8ECI) on which the transferee provides its taxpayer identification number. See “Description of Certificates—Special Characteristics of Residual Certificates” and “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Residual Certificates*” in the REMIC Prospectus. The affidavit must also state that the transferee is a “U.S. Person” or a foreign person subject to United States income taxation on a net basis on income derived from that Certificate and that, if the transferee is a partnership for U.S. federal income tax purposes, each person or entity that holds an interest (directly, or indirectly through a pass-through entity) in the partnership is a “U.S. Person” or a foreign person subject to United States income taxation on a net basis on income derived from that Certificate. In addition, the transferee must receive an affidavit containing these same representations from any new transferee. Transferors of an R or RL Certificate should consult with their own tax advisors for further information regarding such transfers.

Treasury Department regulations (the “Regulations”) provide that a transfer of a “noneconomic residual interest” will be disregarded for all federal tax purposes unless no significant purpose of the transfer is to impede the assessment or collection of tax. The R and RL Classes will constitute noneconomic residual interests under the Regulations. Having a significant purpose to impede the assessment or collection of tax means that the transferor of a Residual Certificate knew or should have known that the transferee would be unwilling or unable to pay taxes due on its share of the taxable income of the REMIC trust (that is, the transferor had “improper knowledge”).

As discussed under the caption “Special Characteristics of Residual Certificates” in the REMIC Prospectus, the Regulations presume that a transferor does not have improper knowledge if two conditions are met. The Treasury Department has proposed an amendment to the Regulations that would add a third condition, effective February 4, 2000. According to the proposed amendment, a transferor of a Residual Certificate would be presumed not to have improper knowledge only if the present value of the anticipated tax liabilities associated with holding the Residual Certificate is less than or equal to the present value of the sum of (i) any consideration given to the transferee to acquire the Residual Certificate, (ii) expected future distributions on the Residual Certificate, and (iii) anticipated tax savings associated with holding the Residual Certificate as the related REMIC trust generates losses. The application of the proposed amendment to an actual transfer is uncertain, and you should consult your own tax advisor regarding its effect on the transfer of a Residual Certificate.

The IRS has since issued a Revenue Procedure creating a safe harbor that may be used for transfers of noneconomic residual interests pending the finalization of the proposed amendment. Under this safe harbor, a transferor of a noneconomic residual interest will be presumed not to have improper knowledge if, in addition to meeting the two conditions contained in the Regulations, either (i) the terms of the proposed amendment are complied with or (ii) the transferee’s gross assets exceed \$100 million and its net assets exceed \$10 million (in each case, at the time of the transfer and at the close of each of the transferee’s two fiscal years preceding the year of transfer), the transferee is

an “eligible corporation” as defined in section 860L(a)(2) of the Code, the transferee agrees in writing that any subsequent transfer of the residual interest will be to an eligible corporation and will comply with the safe harbor, and the facts and circumstances known to the transferor do not reasonably indicate that the taxes associated with the residual interest will not be paid. The Revenue Procedure contains additional details regarding its application and you should consult your own tax advisor regarding the application of the Revenue Procedure to an actual transfer of a Residual Certificate.

The Holder of the R Class will be considered to be the holder of the “residual interest” in the REMIC constituted by the Trust, and the Holder of the RL Class will be considered to be the holder of the “residual interest” in the REMIC constituted by the Lower Tier REMIC. See “Certain Federal Income Tax Consequences” in the REMIC Prospectus. Pursuant to the Trust Agreement, we will be obligated to provide to these Holders (i) information necessary to enable them to prepare their federal income tax returns and (ii) any reports regarding the R or RL Class that may be required under the Code.

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

The Certificates and payments on the Certificates are not generally exempt from taxation. Therefore, you should consider the tax consequences of holding a Certificate before you acquire one. The following tax discussion supplements the discussion under the caption “Certain Federal Income Tax Consequences” in the REMIC Prospectus. When read together, the two discussions describe the current federal income tax treatment of beneficial owners of Certificates. These two tax discussions do not purport to deal with all federal tax consequences applicable to all categories of beneficial owners, some of which may be subject to special rules. In addition, these discussions may not apply to your particular circumstances for one of the reasons explained in the REMIC Prospectus. You should consult your own tax advisors regarding the federal income tax consequences of holding and disposing of Certificates as well as any tax consequences arising under the laws of any state, local or foreign taxing jurisdiction.

REMIC Elections and Special Tax Attributes

We will elect to treat the Lower Tier REMIC and the Trust as REMICs for federal income tax purposes. The REMIC Certificates, other than the R and RL Classes, will be designated as the “regular interests,” and the R Class will be designated as the “residual interest,” in the REMIC constituted by the Trust. The Lower Tier Regular Interests will be designated as the “regular interests” and the RL Class will be designated as the “residual interest” in the Lower Tier REMIC.

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

Taxation of Beneficial Owners of Regular Certificates

The Notional Classes, the Accrual Classes and the SE Class 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	277%
2	220%

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

Taxation of Beneficial Owners of Residual Certificates

For purposes of determining the portion of the taxable income of the Trust (or the Lower Tier REMIC) that generally will not be treated as excess inclusions, the rate to be used is 6.44% (which is 120% of the “federal long-term rate”). See “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Residual Certificates*—Treatment of Excess Inclusions” and “—*Foreign Investors*—Residual Certificates” in the REMIC Prospectus.

Taxation of Beneficial Owners of RCR Certificates

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

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

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

Exchanges. If a beneficial owner exchanges one or more REMIC Certificates for the related RCR Certificate or Certificates in the manner described under “Description of the Certificates—Combination and Recombination” in this prospectus supplement, the exchange will not be taxable. Likewise, if a beneficial owner exchanges one or more RCR Certificates for the related REMIC Certificate or Certificates in the manner described in that discussion, the exchange will not be a taxable exchange. In

each of these cases, the beneficial owner will be treated as continuing to own after the exchange the same combination of interests in the related REMIC Certificates (or the same interest in the related REMIC Certificate) that it owned immediately prior to the exchange.

PLAN OF DISTRIBUTION

General. We are obligated to deliver the Certificates to Amherst Securities Group, L.P. (the “Dealer”) in exchange for the MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

Increase in Certificates. Before the Settlement Date, we and the Dealer may agree to offer Group 1 or Group 2 Classes in addition to those contemplated as of the date of this prospectus supplement. In this event, we will increase the related MBS in principal balance, but we expect that all these additional MBS will have the same characteristics as described under “Description of the Certificates—The MBS” in this prospectus supplement. The proportion that the original principal balance of each Group 1 or Group 2 Class bears to the aggregate original principal balance of all Group 1 or Group 2 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.

Available Recombinations (1)

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal or Notional Principal Balances	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 1								
VA	\$55,376,776	G (3)	\$114,000,000	6.5%	FIX	SEQ	31392CDZ4	April 2032
VZ	58,623,224							
Recombination 2								
IA	5,606,615 (4)	PI	11,806,615 (4)	6.5	FIX/IO	NTL	31392CEA8	September 2021
IB	6,200,000 (4)							
Recombination 3								
PA	36,443,000	PJ	36,443,000	6.0	FIX	PAC	31392CEB6	June 2015
IA	2,803,308 (4)							
Recombination 4								
PB	40,300,000	PK	40,300,000	6.0	FIX	PAC	31392CEC4	September 2021
IB	3,100,000 (4)							
Recombination 5								
PL	37,700,000	PC	37,700,000	6.5	FIX	PAC	31392CED2	June 2025
IL	2,900,000 (4)							
Recombination 6								
PM	34,524,000	PD	34,524,000	6.5	FIX	PAC	31392CEE0	January 2028
IM	2,655,692 (4)							
Recombination 7								
VB	7,511,000	PG (5)	30,598,000	6.5	FIX	PAC	31392CEF7	April 2032
VC	10,674,000							
ZA	12,413,000							

- (1) REMIC Certificates and RCR Certificates in any recombination may be exchanged only in the proportions shown above.
- (2) See “Description of Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus and “Description of the Certificates—Distributions of Interest” and “—Distributions of Principal” in this prospectus supplement.
- (3) Principal payments on the REMIC Certificates in Recombination 1 from the VZ Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.
- (4) Notional principal balance.
- (5) Principal payments on the REMIC Certificates in Recombination 7 from the ZA 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 2003	\$27,597,369.02	April 2004	\$12,939,575.77
September 2002	\$36,443,000.00	July 2003	26,352,534.74	May 2004	11,215,622.04
October 2002	35,674,550.09	August 2003	25,057,021.83	June 2004	9,447,575.95
November 2002	34,851,694.64	September 2003	23,711,378.67	July 2004	7,636,222.07
December 2002	33,974,737.20	October 2003	22,316,179.29	August 2004	5,834,000.52
January 2003	33,044,009.41	November 2003	20,872,022.95	September 2004	4,040,864.22
February 2003	32,059,870.86	December 2003	19,379,533.77	October 2004	2,256,766.34
March 2003	31,022,708.99	January 2004	17,839,360.30	November 2004	481,660.27
April 2003	29,932,938.73	February 2004	16,252,175.02	December 2004 and thereafter	0.00
May 2003	28,791,002.33	March 2004	14,618,673.86		

PB 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 2005	\$25,202,766.25	May 2006	\$10,315,638.52
November 2004	\$40,300,000.00	September 2005	23,515,067.52	June 2006	8,702,834.65
December 2004	39,015,499.66	October 2005	21,835,863.58	July 2006	7,098,139.35
January 2005	37,258,238.39	November 2005	20,165,110.61	August 2006	5,501,510.78
February 2005	35,509,830.56	December 2005	18,502,765.04	September 2006	3,912,907.36
March 2005	33,770,230.55	January 2006	16,848,783.51	October 2006	2,332,287.68
April 2005	32,039,392.92	February 2006	15,203,122.89	November 2006	759,610.58
May 2005	30,317,272.51	March 2006	13,565,740.28	December 2006 and thereafter	0.00
June 2005	28,603,824.37	April 2006	11,936,592.98		
July 2005	26,899,003.77				

PL Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through		August 2007	\$24,656,242.44	June 2008	\$10,034,591.15
November 2006	\$37,700,000.00	September 2007	23,160,772.44	July 2008	8,612,436.79
December 2006	36,894,835.09	October 2007	21,672,805.83	August 2008	7,197,407.58
January 2007	35,337,920.46	November 2007	20,192,303.88	September 2008	5,789,466.75
February 2007	33,788,826.14	December 2007	18,719,228.09	October 2008	4,388,577.73
March 2007	32,247,511.79	January 2008	17,253,540.15	November 2008	2,994,704.14
April 2007	30,713,937.30	February 2008	15,795,201.95	December 2008	1,607,809.77
May 2007	29,188,062.73	March 2008	14,344,175.58	January 2009	227,858.62
June 2007	27,669,848.37	April 2008	12,900,423.31	February 2009 and thereafter	0.00
July 2007	26,159,254.71	May 2008	11,463,907.61		

PM Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through		September 2009	\$23,957,944.55	June 2010	\$12,320,988.62
January 2009	\$34,524,000.00	October 2009	22,638,892.07	July 2010	11,060,063.93
February 2009	33,378,814.87	November 2009	21,326,432.73	August 2010	9,805,432.35
March 2009	32,012,642.86	December 2009	20,020,532.49	September 2010	8,557,061.40
April 2009	30,653,307.14	January 2010	18,721,157.49	October 2010	7,314,918.76
May 2009	29,300,772.44	February 2010	17,428,274.07	November 2010	6,078,972.28
June 2009	27,955,003.65	March 2010	16,141,848.72	December 2010	4,849,189.97
July 2009	26,615,965.87	April 2010	14,861,848.11	January 2011	3,625,540.01
August 2009	25,283,624.35	May 2010	13,588,239.07	February 2011	2,407,990.75

PM Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>
March 2011	\$ 1,196,510.69
April 2011	1,901.86
May 2011 and thereafter	0.00

PE Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through		December 2012	\$26,046,931.05	September 2014	\$10,011,505.42
April 2011	\$46,635,000.00	January 2013	25,166,368.07	October 2014	9,364,489.86
May 2011	45,459,442.47	February 2013	24,298,567.49	November 2014	8,726,957.00
June 2011	44,298,893.47	March 2013	23,443,350.54	December 2014	8,098,773.24
July 2011	43,155,019.11	April 2013	22,600,540.91	January 2015	7,479,806.84
August 2011	42,027,586.84	May 2013	21,769,964.70	February 2015	6,869,927.87
September 2011	40,916,367.32	June 2013	20,951,450.41	March 2015	6,269,008.19
October 2011	39,821,134.37	July 2013	20,144,828.92	April 2015	5,676,921.44
November 2011	38,741,664.89	August 2013	19,349,933.41	May 2015	5,093,543.01
December 2011	37,677,738.87	September 2013	18,566,599.38	June 2015	4,518,749.99
January 2012	36,629,139.30	October 2013	17,794,664.57	July 2015	3,952,421.19
February 2012	35,595,652.17	November 2013	17,033,968.97	August 2015	3,394,437.08
March 2012	34,577,066.38	December 2013	16,284,354.79	September 2015	2,844,679.78
April 2012	33,573,173.75	January 2014	15,545,666.38	October 2015	2,303,033.05
May 2012	32,583,768.97	February 2014	14,817,750.26	November 2015	1,769,382.26
June 2012	31,608,649.54	March 2014	14,100,455.05	December 2015	1,243,614.35
July 2012	30,647,615.73	April 2014	13,393,631.47	January 2016	725,617.82
August 2012	29,700,470.58	May 2014	12,697,132.29	February 2016	215,282.74
September 2012	28,767,019.81	June 2014	12,010,812.31	March 2016 and thereafter	0.00
October 2012	27,847,071.84	July 2014	11,334,528.32		
November 2012	26,940,437.71	August 2014	10,668,139.12		

VB 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	\$7,511,000.00	February 2004	\$5,868,813.91	January 2006	\$4,009,373.73
April 2002	7,443,762.92	March 2004	5,792,681.66	February 2006	3,923,169.50
May 2002	7,376,161.63	April 2004	5,716,137.01	March 2006	3,836,498.34
June 2002	7,308,194.17	May 2004	5,639,177.76	April 2006	3,749,357.70
July 2002	7,239,858.56	June 2004	5,561,801.64	May 2006	3,661,745.06
August 2002	7,171,152.79	July 2004	5,484,006.39	June 2006	3,573,657.84
September 2002	7,102,074.87	August 2004	5,405,789.76	July 2006	3,485,093.49
October 2002	7,032,622.78	September 2004	5,327,149.46	August 2006	3,396,049.41
November 2002	6,962,794.48	October 2004	5,248,083.18	September 2006	3,306,523.01
December 2002	6,892,587.95	November 2004	5,168,588.63	October 2006	3,216,511.68
January 2003	6,822,001.14	December 2004	5,088,663.49	November 2006	3,126,012.78
February 2003	6,751,031.98	January 2005	5,008,305.42	December 2006	3,035,023.69
March 2003	6,679,678.40	February 2005	4,927,512.07	January 2007	2,943,541.73
April 2003	6,607,938.33	March 2005	4,846,281.09	February 2007	2,851,564.25
May 2003	6,535,809.66	April 2005	4,764,610.12	March 2007	2,759,088.55
June 2003	6,463,290.29	May 2005	4,682,496.76	April 2007	2,666,111.95
July 2003	6,390,378.12	June 2005	4,599,938.61	May 2007	2,572,631.72
August 2003	6,317,071.00	July 2005	4,516,933.28	June 2007	2,478,645.15
September 2003	6,243,366.80	August 2005	4,433,478.34	July 2007	2,384,149.47
October 2003	6,169,263.37	September 2005	4,349,571.34	August 2007	2,289,141.95
November 2003	6,094,758.55	October 2005	4,265,209.85	September 2007	2,193,619.80
December 2003	6,019,850.15	November 2005	4,180,391.41	October 2007	2,097,580.24
January 2004	5,944,536.01	December 2005	4,095,113.53	November 2007	2,001,020.47

VB 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>
December 2007	\$1,903,937.66	July 2008	\$1,209,473.20	February 2009	\$ 488,245.18
January 2008	1,806,328.99	August 2008	1,108,102.85	March 2009	382,968.18
February 2008	1,708,191.61	September 2008	1,006,183.40	April 2009	277,120.92
March 2008	1,609,522.65	October 2008	903,711.90	May 2009	170,700.33
April 2008	1,510,319.23	November 2008	800,685.34	June 2009	63,703.29
May 2008	1,410,578.46	December 2008	697,100.72	July 2009 and thereafter	0.00
June 2008	1,310,297.42	January 2009	592,955.01		

VC Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through June 2009	\$10,674,000.00	September 2011	\$ 7,619,064.94	January 2014	\$ 3,866,696.09
July 2009	10,630,126.68	October 2011	7,494,595.70	February 2014	3,721,901.53
August 2009	10,521,967.37	November 2011	7,369,452.26	March 2014	3,576,322.66
September 2009	10,413,222.19	December 2011	7,243,630.96	April 2014	3,429,955.25
October 2009	10,303,887.98	January 2012	7,117,128.13	May 2014	3,282,795.00
November 2009	10,193,961.54	February 2012	6,989,940.08	June 2014	3,134,837.64
December 2009	10,083,439.66	March 2012	6,862,063.08	July 2014	2,986,078.85
January 2010	9,972,319.13	April 2012	6,733,493.43	August 2014	2,836,514.27
February 2010	9,860,596.69	May 2012	6,604,227.35	September 2014	2,686,139.56
March 2010	9,748,269.09	June 2012	6,474,261.08	October 2014	2,534,950.32
April 2010	9,635,333.05	July 2012	6,343,590.83	November 2014	2,382,942.13
May 2010	9,521,785.27	August 2012	6,212,212.78	December 2014	2,230,110.57
June 2010	9,407,622.44	September 2012	6,080,123.10	January 2015	2,076,451.17
July 2010	9,292,841.22	October 2012	5,947,317.93	February 2015	1,921,959.44
August 2010	9,177,438.28	November 2012	5,813,793.40	March 2015	1,766,630.89
September 2010	9,061,410.24	December 2012	5,679,545.62	April 2015	1,610,460.97
October 2010	8,944,753.71	January 2013	5,544,570.66	May 2015	1,453,445.14
November 2010	8,827,465.29	February 2013	5,408,864.58	June 2015	1,295,578.80
December 2010	8,709,541.56	March 2013	5,272,423.43	July 2015	1,136,857.35
January 2011	8,590,979.08	April 2013	5,135,243.22	August 2015	977,276.16
February 2011	8,471,774.38	May 2013	4,997,319.96	September 2015	816,830.57
March 2011	8,351,923.99	June 2013	4,858,649.61	October 2015	655,515.91
April 2011	8,231,424.42	July 2013	4,719,228.13	November 2015	493,327.45
May 2011	8,110,272.13	August 2013	4,579,051.45	December 2015	330,260.47
June 2011	7,988,463.61	September 2013	4,438,115.47	January 2016	166,310.22
July 2011	7,865,995.28	October 2013	4,296,416.10	February 2016	1,471.90
August 2011	7,742,863.59	November 2013	4,153,949.19	March 2016 and thereafter	0.00
		December 2013	4,010,710.58		

ZA 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	\$12,413,000.00	March 2003	\$13,244,321.60	March 2004	\$14,131,318.34
April 2002	12,480,237.08	April 2003	13,316,061.67	April 2004	14,207,862.99
May 2002	12,547,838.37	May 2003	13,388,190.34	May 2004	14,284,822.24
June 2002	12,615,805.83	June 2003	13,460,709.71	June 2004	14,362,198.36
July 2002	12,684,141.44	July 2003	13,533,621.88	July 2004	14,439,993.61
August 2002	12,752,847.21	August 2003	13,606,929.00	August 2004	14,518,210.24
September 2002	12,821,925.13	September 2003	13,680,633.20	September 2004	14,596,850.54
October 2002	12,891,377.22	October 2003	13,754,736.63	October 2004	14,675,916.82
November 2002	12,961,205.52	November 2003	13,829,241.45	November 2004	14,755,411.37
December 2002	13,031,412.05	December 2003	13,904,149.85	December 2004	14,835,336.51
January 2003	13,101,998.86	January 2004	13,979,463.99	January 2005	14,915,694.58
February 2003	13,172,968.02	February 2004	14,055,186.09	February 2005	14,996,487.93

ZA 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>
March 2005	\$15,077,718.91	January 2010	\$20,625,680.87	November 2014	\$28,215,057.87
April 2005	15,159,389.88	February 2010	20,737,403.31	December 2014	28,367,889.43
May 2005	15,241,503.24	March 2010	20,849,730.91	January 2015	28,521,548.83
June 2005	15,324,061.39	April 2010	20,962,666.95	February 2015	28,676,040.56
July 2005	15,407,066.72	May 2010	21,076,214.73	March 2015	28,831,369.11
August 2005	15,490,521.66	June 2010	21,190,377.56	April 2015	28,987,539.03
September 2005	15,574,428.66	July 2010	21,305,158.78	May 2015	29,144,554.86
October 2005	15,658,790.15	August 2010	21,420,561.72	June 2015	29,302,421.20
November 2005	15,743,608.59	September 2010	21,536,589.76	July 2015	29,461,142.65
December 2005	15,828,886.47	October 2010	21,653,246.29	August 2015	29,620,723.84
January 2006	15,914,626.27	November 2010	21,770,534.71	September 2015	29,781,169.43
February 2006	16,000,830.50	December 2010	21,888,458.44	October 2015	29,942,484.09
March 2006	16,087,501.66	January 2011	22,007,020.92	November 2015	30,104,672.55
April 2006	16,174,642.30	February 2011	22,126,225.62	December 2015	30,267,739.53
May 2006	16,262,254.94	March 2011	22,246,076.01	January 2016	30,431,689.78
June 2006	16,350,342.16	April 2011	22,366,575.58	February 2016	30,596,528.10
July 2006	16,438,906.51	May 2011	22,487,727.87	March 2016	30,310,500.68
August 2006	16,527,950.59	June 2011	22,609,536.39	April 2016	29,815,164.70
September 2006	16,617,476.99	July 2011	22,732,004.72	May 2016	29,327,169.37
October 2006	16,707,488.32	August 2011	22,855,136.41	June 2016	28,846,410.69
November 2006	16,797,987.22	September 2011	22,978,935.06	July 2016	28,372,786.12
December 2006	16,888,976.31	October 2011	23,103,404.30	August 2016	27,906,194.52
January 2007	16,980,458.27	November 2011	23,228,547.74	September 2016	27,446,536.17
February 2007	17,072,435.75	December 2011	23,354,369.04	October 2016	26,993,712.72
March 2007	17,164,911.45	January 2012	23,480,871.87	November 2016	26,547,627.19
April 2007	17,257,888.05	February 2012	23,608,059.92	December 2016	26,108,183.94
May 2007	17,351,368.28	March 2012	23,735,936.92	January 2017	25,675,288.64
June 2007	17,445,354.85	April 2012	23,864,506.57	February 2017	25,248,848.30
July 2007	17,539,850.53	May 2012	23,993,772.65	March 2017	24,828,771.18
August 2007	17,634,858.05	June 2012	24,123,738.92	April 2017	24,414,966.85
September 2007	17,730,380.20	July 2012	24,254,409.17	May 2017	24,007,346.11
October 2007	17,826,419.76	August 2012	24,385,787.22	June 2017	23,605,821.00
November 2007	17,922,979.53	September 2012	24,517,876.90	July 2017	23,210,304.78
December 2007	18,020,062.34	October 2012	24,650,682.07	August 2017	22,820,711.93
January 2008	18,117,671.01	November 2012	24,784,206.60	September 2017	22,436,958.09
February 2008	18,215,808.39	December 2012	24,918,454.38	October 2017	22,058,960.10
March 2008	18,314,477.35	January 2013	25,053,429.34	November 2017	21,686,635.92
April 2008	18,413,680.77	February 2013	25,189,135.42	December 2017	21,319,904.69
May 2008	18,513,421.54	March 2013	25,325,576.57	January 2018	20,958,686.63
June 2008	18,613,702.58	April 2013	25,462,756.78	February 2018	20,602,903.11
July 2008	18,714,526.80	May 2013	25,600,680.04	March 2018	20,252,476.55
August 2008	18,815,897.15	June 2013	25,739,350.39	April 2018	19,907,330.49
September 2008	18,917,816.60	July 2013	25,878,771.87	May 2018	19,567,389.50
October 2008	19,020,288.10	August 2013	26,018,948.55	June 2018	19,232,579.22
November 2008	19,123,314.66	September 2013	26,159,884.53	July 2018	18,902,826.30
December 2008	19,226,899.28	October 2013	26,301,583.90	August 2018	18,578,058.45
January 2009	19,331,044.99	November 2013	26,444,050.81	September 2018	18,258,204.34
February 2009	19,435,754.82	December 2013	26,587,289.42	October 2018	17,943,193.66
March 2009	19,541,031.82	January 2014	26,731,303.91	November 2018	17,632,957.08
April 2009	19,646,879.08	February 2014	26,876,098.47	December 2018	17,327,426.21
May 2009	19,753,299.67	March 2014	27,021,677.34	January 2019	17,026,533.65
June 2009	19,860,296.71	April 2014	27,168,044.75	February 2019	16,730,212.90
July 2009	19,967,873.32	May 2014	27,315,205.00	March 2019	16,438,398.41
August 2009	20,076,032.63	June 2014	27,463,162.36	April 2019	16,151,025.53
September 2009	20,184,777.81	July 2014	27,611,921.15	May 2019	15,868,030.53
October 2009	20,294,112.02	August 2014	27,761,485.73	June 2019	15,589,350.55
November 2009	20,404,038.46	September 2014	27,911,860.44	July 2019	15,314,923.61
December 2009	20,514,560.34	October 2014	28,063,049.68	August 2019	15,044,688.60

ZA 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 2019.....	\$14,778,585.26	November 2023	\$ 5,625,849.70	January 2028	\$ 1,580,958.56
October 2019	14,516,554.17	December 2023	5,507,273.36	February 2028	1,530,582.08
November 2019	14,258,536.72	January 2024	5,390,623.58	March 2028	1,481,108.04
December 2019	14,004,475.16	February 2024	5,275,871.90	April 2028.....	1,432,522.59
January 2020	13,754,312.52	March 2024	5,162,990.22	May 2028	1,384,812.03
February 2020	13,507,992.61	April 2024.....	5,051,950.88	June 2028	1,337,962.88
March 2020	13,265,460.05	May 2024	4,942,726.58	July 2028	1,291,961.86
April 2020.....	13,026,660.24	June 2024	4,835,290.42	August 2028	1,246,795.88
May 2020	12,791,539.31	July 2024	4,729,615.87	September 2028.....	1,202,452.01
June 2020	12,560,044.17	August 2024	4,625,676.80	October 2028	1,158,917.56
July 2020	12,332,122.46	September 2024.....	4,523,447.43	November 2028	1,116,179.98
August 2020	12,107,722.56	October 2024	4,422,902.34	December 2028	1,074,226.91
September 2020.....	11,886,793.57	November 2024	4,324,016.49	January 2029	1,033,046.19
October 2020	11,669,285.29	December 2024	4,226,765.19	February 2029	992,625.80
November 2020	11,455,148.24	January 2025	4,131,124.10	March 2029	952,953.94
December 2020	11,244,333.62	February 2025	4,037,069.20	April 2029.....	914,018.94
January 2021	11,036,793.32	March 2025	3,944,576.86	May 2029	875,809.32
February 2021	10,832,479.90	April 2025.....	3,853,623.75	June 2029	838,313.76
March 2021	10,631,346.59	May 2025	3,764,186.88	July 2029	801,521.10
April 2021.....	10,433,347.26	June 2025	3,676,243.58	August 2029	765,420.37
May 2021	10,238,436.45	July 2025	3,589,771.53	September 2029.....	730,000.71
June 2021	10,046,569.31	August 2025	3,504,748.70	October 2029	695,251.47
July 2021	9,857,701.65	September 2025.....	3,421,153.37	November 2029	661,162.12
August 2021	9,671,789.87	October 2025	3,338,964.16	December 2029	627,722.29
September 2021.....	9,488,791.01	November 2025	3,258,159.97	January 2030	594,921.77
October 2021	9,308,662.67	December 2025	3,178,720.00	February 2030	562,750.49
November 2021	9,131,363.10	January 2026	3,100,623.76	March 2030	531,198.54
December 2021	8,956,851.09	February 2026	3,023,851.04	April 2030.....	500,256.14
January 2022	8,785,086.04	March 2026	2,948,381.92	May 2030	469,913.65
February 2022	8,616,027.89	April 2026.....	2,874,196.79	June 2030	440,161.59
March 2022	8,449,637.18	May 2026	2,801,276.27	July 2030	410,990.60
April 2022.....	8,285,874.97	June 2026	2,729,601.30	August 2030	382,391.47
May 2022	8,124,702.89	July 2026	2,659,153.08	September 2030.....	354,355.12
June 2022	7,966,083.10	August 2026	2,589,913.07	October 2030	326,872.59
July 2022	7,809,978.29	September 2026.....	2,521,863.00	November 2030	299,935.07
August 2022	7,656,351.68	October 2026	2,454,984.86	December 2030	273,533.87
September 2022.....	7,505,167.01	November 2026	2,389,260.91	January 2031	247,660.44
October 2022	7,356,388.52	December 2026	2,324,673.65	February 2031	222,306.33
November 2022	7,209,980.96	January 2027	2,261,205.83	March 2031	197,463.24
December 2022	7,065,909.59	February 2027	2,198,840.45	April 2031.....	173,122.97
January 2023	6,924,140.13	March 2027	2,137,560.77	May 2031	149,277.46
February 2023	6,784,638.81	April 2027.....	2,077,350.27	June 2031	125,918.75
March 2023	6,647,372.31	May 2027	2,018,192.66	July 2031	103,039.02
April 2023.....	6,512,307.81	June 2027	1,960,071.91	August 2031	80,630.54
May 2023	6,379,412.94	July 2027	1,902,972.21	September 2031.....	58,685.72
June 2023	6,248,655.77	August 2027	1,846,877.96	October 2031	37,197.05
July 2023	6,120,004.85	September 2027.....	1,791,773.80	November 2031	16,157.16
August 2023	5,993,429.14	October 2027	1,737,644.60	December 2031 and thereafter	0.00
September 2023.....	5,868,898.08	November 2027	1,684,475.43		
October 2023	5,746,381.51	December 2027	1,632,251.59		

KD 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	\$12,956,800.00	June 2002	\$12,241,532.49	September 2002.....	\$11,247,400.42
April 2002.....	12,749,524.26	July 2002	11,940,989.19	October 2002	11,177,873.70
May 2002	12,511,076.54	August 2002	11,609,565.19	November 2002	11,100,833.52

KD 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>
December 2002	\$11,016,355.88	October 2005	\$ 5,509,276.34	July 2008	\$ 1,625,392.88
January 2003	10,924,526.01	November 2005	5,354,131.30	August 2008	1,543,461.48
February 2003	10,825,438.21	December 2005	5,201,565.06	September 2008	1,463,399.77
March 2003	10,719,195.77	January 2006	5,051,553.10	October 2008	1,385,189.23
April 2003	10,605,910.85	February 2006	4,904,071.16	November 2008	1,308,811.45
May 2003	10,485,704.40	March 2006	4,759,095.09	December 2008	1,234,248.20
June 2003	10,358,706.00	April 2006	4,616,601.05	January 2009	1,161,481.38
July 2003	10,225,053.66	May 2006	4,476,565.31	February 2009	1,090,493.08
August 2003	10,084,893.76	June 2006	4,338,964.39	March 2009	1,021,265.52
September 2003	9,938,380.76	July 2006	4,203,774.97	April 2009	953,781.07
October 2003	9,785,677.08	August 2006	4,070,973.96	May 2009	888,022.26
November 2003	9,626,952.89	September 2006	3,940,538.44	June 2009	823,971.76
December 2003	9,462,385.86	October 2006	3,812,445.70	July 2009	761,612.41
January 2004	9,292,160.99	November 2006	3,686,673.17	August 2009	700,927.14
February 2004	9,116,470.28	December 2006	3,563,198.54	September 2009	641,899.11
March 2004	8,935,512.58	January 2007	3,441,999.65	October 2009	584,511.54
April 2004	8,749,493.25	February 2007	3,323,054.51	November 2009	528,747.85
May 2004	8,558,623.94	March 2007	3,206,341.36	December 2009	474,591.57
June 2004	8,363,122.25	April 2007	3,091,838.57	January 2010	422,026.41
July 2004	8,163,211.50	May 2007	2,979,524.73	February 2010	371,036.18
August 2004	7,966,300.66	June 2007	2,869,378.59	March 2010	321,604.81
September 2004	7,772,361.71	July 2007	2,761,379.09	April 2010	273,716.45
October 2004	7,581,366.92	August 2007	2,655,505.35	May 2010	227,355.29
November 2004	7,393,288.77	September 2007	2,551,736.63	June 2010	182,505.75
December 2004	7,208,099.91	October 2007	2,450,052.43	July 2010	140,717.99
January 2005	7,025,773.29	November 2007	2,350,432.35	August 2010	104,466.74
February 2005	6,846,282.08	December 2007	2,252,856.22	September 2010	73,651.81
March 2005	6,669,599.60	January 2008	2,157,304.01	October 2010	48,174.49
April 2005	6,495,699.48	February 2008	2,063,755.87	November 2010	27,937.56
May 2005	6,324,555.51	March 2008	1,972,192.10	December 2010	12,845.25
June 2005	6,156,141.71	April 2008	1,882,593.20	January 2011	2,803.21
July 2005	5,990,432.35	May 2008	1,794,939.79	February 2011 and thereafter	0.00
August 2005	5,827,401.83	June 2008	1,709,212.69		
September 2005	5,667,024.89				

KG 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	\$11,848,000.00	October 2003	\$ 8,948,251.27	May 2005	\$ 5,783,321.01
April 2002	11,658,462.23	November 2003	8,803,110.17	June 2005	5,629,319.51
May 2002	11,440,420.08	December 2003	8,652,626.24	July 2005	5,477,791.00
June 2002	11,193,942.71	January 2004	8,496,968.65	August 2005	5,328,712.10
July 2002	10,919,118.91	February 2004	8,336,312.97	September 2005	5,182,059.68
August 2002	10,616,057.08	March 2004	8,170,841.03	October 2005	5,037,810.73
September 2002	10,284,885.17	April 2004	8,000,740.62	November 2005	4,895,942.49
October 2002	10,221,308.32	May 2004	7,826,205.27	December 2005	4,756,432.36
November 2002	10,150,860.98	June 2004	7,647,433.97	January 2006	4,619,257.93
December 2002	10,073,612.66	July 2004	7,464,630.92	February 2006	4,484,397.00
January 2003	9,989,641.28	August 2004	7,284,571.05	March 2006	4,351,827.51
February 2003	9,899,033.09	September 2004	7,107,228.76	April 2006	4,221,527.63
March 2003	9,801,882.52	October 2004	6,932,578.67	May 2006	4,093,475.69
April 2003	9,698,292.15	November 2004	6,760,595.62	June 2006	3,967,650.20
May 2003	9,588,372.57	December 2004	6,591,254.61	July 2006	3,844,029.84
June 2003	9,472,242.27	January 2005	6,424,530.90	August 2006	3,722,593.50
July 2003	9,350,027.46	February 2005	6,260,399.95	September 2006	3,603,320.22
August 2003	9,221,861.98	March 2005	6,098,837.37	October 2006	3,486,189.23
September 2003	9,087,887.07	April 2005	5,939,819.05	November 2006	3,371,179.90

KG 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>
December 2006	\$ 3,258,271.82	June 2008	\$ 1,562,943.93	November 2009	\$ 483,499.36
January 2007	3,147,444.73	July 2008	1,486,297.14	December 2009	433,977.60
February 2007	3,038,678.52	August 2008	1,411,377.16	January 2010	385,910.79
March 2007	2,931,953.29	September 2008	1,338,166.87	February 2010	339,284.13
April 2007	2,827,249.27	October 2008	1,266,649.33	March 2010	294,082.94
May 2007	2,724,546.88	November 2008	1,196,807.70	April 2010	250,292.70
June 2007	2,623,826.68	December 2008	1,128,625.33	May 2010	207,898.98
July 2007	2,525,069.42	January 2009	1,062,085.65	June 2010	166,887.51
August 2007	2,428,256.00	February 2009	997,172.30	July 2010	128,675.81
September 2007	2,333,367.47	March 2009	933,869.00	August 2010	95,526.82
October 2007	2,240,385.06	April 2009	872,159.65	September 2010	67,348.93
November 2007	2,149,290.14	May 2009	812,028.26	October 2010	44,051.88
December 2007	2,060,064.25	June 2009	753,458.99	November 2010	25,546.76
January 2008	1,972,689.08	July 2009	696,436.14	December 2010	11,746.00
February 2008	1,887,146.48	August 2009	640,944.12	January 2011	2,563.32
March 2008	1,803,418.44	September 2009	586,967.51	February 2011 and thereafter	0.00
April 2008	1,721,487.11	October 2009	534,490.98		
May 2008	1,641,334.79				

FB 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	\$4,235,294.00	February 2005	\$2,237,899.65	January 2008	\$ 705,175.43
April 2002	4,167,540.22	March 2005	2,180,146.02	February 2008	674,596.59
May 2002	4,089,596.88	April 2005	2,123,301.88	March 2008	644,666.40
June 2002	4,001,488.83	May 2005	2,067,358.66	April 2008	615,378.48
July 2002	3,903,247.81	June 2005	2,012,307.88	May 2008	586,726.50
August 2002	3,794,912.57	July 2005	1,958,141.12	June 2008	558,704.19
September 2002	3,676,528.84	August 2005	1,904,850.02	July 2008	531,305.33
October 2002	3,653,802.07	September 2005	1,852,426.31	August 2008	504,523.75
November 2002	3,628,619.33	October 2005	1,800,861.76	September 2008	478,353.33
December 2002	3,601,005.44	November 2005	1,750,148.25	October 2008	452,788.02
January 2003	3,570,988.26	December 2005	1,700,277.68	November 2008	427,821.80
February 2003	3,538,598.63	January 2006	1,651,242.06	December 2008	403,448.70
March 2003	3,503,870.30	February 2006	1,603,033.44	January 2009	379,662.82
April 2003	3,466,839.95	March 2006	1,555,643.95	February 2009	356,458.30
May 2003	3,427,547.09	April 2006	1,509,065.76	March 2009	333,829.33
June 2003	3,386,034.09	May 2006	1,463,291.15	April 2009	311,770.14
July 2003	3,342,346.07	June 2006	1,418,312.42	May 2009	290,275.03
August 2003	3,296,530.87	July 2006	1,374,121.96	June 2009	269,338.32
September 2003	3,248,638.98	August 2006	1,330,712.22	July 2009	248,954.41
October 2003	3,198,723.49	September 2006	1,288,075.70	August 2009	229,117.73
November 2003	3,146,840.03	October 2006	1,246,204.99	September 2009	209,822.76
December 2003	3,093,046.68	November 2006	1,205,092.71	October 2009	191,064.02
January 2004	3,037,403.89	December 2006	1,164,731.56	November 2009	172,836.09
February 2004	2,979,974.45	January 2007	1,125,114.29	December 2009	155,133.59
March 2004	2,920,823.34	February 2007	1,086,233.73	January 2010	137,951.19
April 2004	2,860,017.70	March 2007	1,048,082.76	February 2010	121,283.60
May 2004	2,797,626.70	April 2007	1,010,654.30	March 2010	105,125.57
June 2004	2,733,721.48	May 2007	973,941.37	April 2010	89,471.91
July 2004	2,668,375.04	June 2007	937,937.01	May 2010	74,317.47
August 2004	2,604,009.19	July 2007	902,634.34	June 2010	59,657.13
September 2004	2,540,614.80	August 2007	868,026.53	July 2010	45,997.63
October 2004	2,478,182.79	September 2007	834,106.81	August 2010	34,147.89
November 2004	2,416,704.16	October 2007	800,868.47	September 2010	24,075.16
December 2004	2,356,169.98	November 2007	768,304.85	October 2010	15,747.19
January 2005	2,296,571.40	December 2007	736,409.35	November 2010	9,132.18

FB Class (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>
December 2010	\$ 4,198.83
January 2011	916.31
February 2011 and thereafter	0.00

SB 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	\$376,471.00	April 2005	\$188,738.15	April 2008	\$ 54,700.37
April 2002	370,448.43	May 2005	183,765.42	May 2008	52,153.52
May 2002	363,520.12	June 2005	178,872.01	June 2008	49,662.65
June 2002	355,688.29	July 2005	174,057.18	July 2008	47,227.19
July 2002	346,955.74	August 2005	169,320.19	August 2008	44,846.60
August 2002	337,325.93	September 2005	164,660.30	September 2008	42,520.34
September 2002	326,802.92	October 2005	160,076.78	October 2008	40,247.87
October 2002	324,782.76	November 2005	155,568.90	November 2008	38,028.65
November 2002	322,544.29	December 2005	151,135.96	December 2008	35,862.15
December 2002	320,089.72	January 2006	146,777.23	January 2009	33,747.84
January 2003	317,421.53	February 2006	142,492.02	February 2009	31,685.22
February 2003	314,542.45	March 2006	138,279.61	March 2009	29,673.75
March 2003	311,455.48	April 2006	134,139.33	April 2009	27,712.93
April 2003	308,163.89	May 2006	130,070.47	May 2009	25,802.25
May 2003	304,671.19	June 2006	126,072.35	June 2009	23,941.21
June 2003	300,981.14	July 2006	122,144.31	July 2009	22,129.31
July 2003	297,097.75	August 2006	118,285.66	August 2009	20,366.04
August 2003	293,025.29	September 2006	114,495.74	September 2009	18,650.93
September 2003	288,768.23	October 2006	110,773.90	October 2009	16,983.49
October 2003	284,331.29	November 2006	107,119.47	November 2009	15,363.22
November 2003	279,719.42	December 2006	103,531.81	December 2009	13,789.67
December 2003	274,937.78	January 2007	100,010.27	January 2010	12,262.34
January 2004	269,991.75	February 2007	96,554.22	February 2010	10,780.78
February 2004	264,886.91	March 2007	93,163.01	March 2010	9,344.51
March 2004	259,629.03	April 2007	89,836.04	April 2010	7,953.07
April 2004	254,224.07	May 2007	86,572.66	May 2010	6,606.00
May 2004	248,678.20	June 2007	83,372.27	June 2010	5,302.86
June 2004	242,997.73	July 2007	80,234.25	July 2010	4,088.68
July 2004	237,189.15	August 2007	77,158.00	August 2010	3,035.37
August 2004	231,467.74	September 2007	74,142.91	September 2010	2,140.02
September 2004	225,832.67	October 2007	71,188.39	October 2010	1,399.75
October 2004	220,283.16	November 2007	68,293.84	November 2010	811.75
November 2004	214,818.38	December 2007	65,458.68	December 2010	373.23
December 2004	209,437.56	January 2008	62,682.33	January 2011	81.45
January 2005	204,139.90	February 2008	59,964.21	February 2011 and thereafter	0.00
February 2005	198,924.63	March 2008	57,303.74		
March 2005	193,790.97				

SC 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	\$1,388,235.00	October 2002	\$1,197,634.77	May 2003	\$1,123,473.44
April 2002	1,366,026.67	November 2002	1,189,380.43	June 2003	1,109,866.40
May 2002	1,340,478.58	December 2002	1,180,329.21	July 2003	1,095,546.44
June 2002	1,311,598.73	January 2003	1,170,490.25	August 2003	1,080,529.24
July 2002	1,279,397.51	February 2003	1,159,873.65	September 2003	1,064,831.35
August 2002	1,243,887.64	March 2003	1,148,490.48	October 2003	1,048,470.17
September 2002	1,205,084.09	April 2003	1,136,352.76	November 2003	1,031,463.93

SC 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>
December 2003	\$1,013,831.66	June 2006	\$ 464,891.15	November 2008	\$ 140,230.44
January 2004	995,593.20	July 2006	450,406.51	December 2008	132,241.48
February 2004	976,769.11	August 2006	436,177.76	January 2009	124,445.00
March 2004	957,380.70	September 2006	422,202.47	February 2009	116,839.08
April 2004	937,449.97	October 2006	408,478.18	March 2009	109,421.80
May 2004	916,999.59	November 2006	395,002.49	April 2009	102,191.29
June 2004	896,052.89	December 2006	381,773.01	May 2009	95,145.67
July 2004	874,633.78	January 2007	368,787.35	June 2009	88,283.09
August 2004	853,536.09	February 2007	356,043.17	July 2009	81,601.70
September 2004	832,756.83	March 2007	343,538.14	August 2009	75,099.68
October 2004	812,293.01	April 2007	331,269.92	September 2009	68,775.22
November 2004	792,141.68	May 2007	319,236.24	October 2009	62,626.52
December 2004	772,299.93	June 2007	307,434.82	November 2009	56,651.81
January 2005	752,764.85	July 2007	295,863.39	December 2009	50,849.33
February 2005	733,533.56	August 2007	284,519.72	January 2010	45,217.32
March 2005	714,603.21	September 2007	273,401.60	February 2010	39,754.06
April 2005	695,970.96	October 2007	262,506.81	March 2010	34,457.82
May 2005	677,634.03	November 2007	251,833.18	April 2010	29,326.90
June 2005	659,589.61	December 2007	241,378.55	May 2010	24,359.61
July 2005	641,834.95	January 2008	231,140.77	June 2010	19,554.28
August 2005	624,367.32	February 2008	221,117.71	July 2010	15,077.00
September 2005	607,184.00	March 2008	211,307.26	August 2010	11,192.92
October 2005	590,282.29	April 2008	201,707.33	September 2010	7,891.30
November 2005	573,659.53	May 2008	192,315.85	October 2010	5,161.58
December 2005	557,313.07	June 2008	183,130.76	November 2010	2,993.32
January 2006	541,240.29	July 2008	174,150.03	December 2010	1,376.28
February 2006	525,438.58	August 2008	165,371.62	January 2011	300.35
March 2006	509,905.36	September 2008	156,793.55	February 2011 and thereafter	0.00
April 2006	494,638.07	October 2008	148,413.81		
May 2006	479,634.18				

F 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	\$25,585,529.00	February 2004	\$22,909,339.23	January 2006	\$19,095,453.88
April 2002	25,524,562.49	March 2004	22,740,570.19	February 2006	18,948,346.87
May 2002	25,458,220.76	April 2004	22,568,481.34	March 2006	18,802,771.72
June 2002	25,386,516.01	May 2004	22,393,234.68	April 2006	18,658,704.52
July 2002	25,309,467.54	June 2004	22,214,996.53	May 2006	18,516,121.58
August 2002	25,227,102.01	July 2004	22,033,937.33	June 2006	18,374,999.42
September 2002	25,139,453.71	August 2004	21,854,908.38	July 2006	18,235,314.78
October 2002	25,046,564.20	September 2004	21,677,881.25	August 2006	18,097,044.60
November 2002	24,948,482.55	October 2004	21,502,827.71	September 2006	17,960,166.04
December 2002	24,845,265.17	November 2004	21,329,719.83	October 2006	17,824,656.45
January 2003	24,736,975.76	December 2004	21,158,529.95	November 2006	17,690,493.41
February 2003	24,623,685.28	January 2005	20,989,230.62	December 2006	17,557,654.65
March 2003	24,505,471.85	February 2005	20,821,794.66	January 2007	17,426,118.17
April 2003	24,382,420.59	March 2005	20,656,195.16	February 2007	17,295,862.11
May 2003	24,254,623.62	April 2005	20,492,405.42	March 2007	17,166,864.83
June 2003	24,122,179.83	May 2005	20,330,399.02	April 2007	17,039,104.89
July 2003	23,985,194.82	June 2005	20,170,149.75	May 2007	16,912,561.01
August 2003	23,843,780.65	July 2005	20,011,631.67	June 2007	16,787,212.14
September 2003	23,698,055.82	August 2005	19,854,819.04	July 2007	16,663,037.39
October 2003	23,548,144.94	September 2005	19,699,686.38	August 2007	16,540,016.07
November 2003	23,394,178.64	October 2005	19,546,208.45	September 2007	16,418,127.67
December 2003	23,236,293.38	November 2005	19,394,360.22	October 2007	16,297,351.85
January 2004	23,074,631.12	December 2005	19,244,116.88	November 2007	16,177,668.47

F Class (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
December 2007	\$16,059,057.54	August 2010	\$12,708,871.78	April 2013	\$ 7,273,795.87
January 2008	15,941,499.29	September 2010	12,602,096.33	May 2013	7,050,664.03
February 2008	15,824,974.09	October 2010	12,490,371.65	June 2013	6,825,050.04
March 2008	15,709,462.48	November 2010	12,373,798.01	July 2013	6,597,009.99
April 2008	15,594,945.20	December 2010	12,252,473.94	August 2013	6,366,598.90
May 2008	15,481,403.14	January 2011	12,126,496.26	September 2013	6,133,870.75
June 2008	15,368,817.35	February 2011	11,992,769.34	October 2013	5,898,878.48
July 2008	15,257,169.05	March 2011	11,857,462.01	November 2013	5,661,674.02
August 2008	15,146,439.65	April 2011	11,718,087.85	December 2013	5,422,308.29
September 2008	15,036,610.68	May 2011	11,574,430.87	January 2014	5,180,831.23
October 2008	14,927,663.86	June 2011	11,426,579.79	February 2014	4,937,291.81
November 2008	14,819,581.07	July 2011	11,274,621.77	March 2014	4,691,738.03
December 2008	14,712,344.32	August 2011	11,118,642.40	April 2014	4,444,216.96
January 2009	14,605,935.80	September 2011	10,958,725.80	May 2014	4,194,774.73
February 2009	14,500,337.85	October 2011	10,794,954.59	June 2014	3,943,456.58
March 2009	14,395,532.95	November 2011	10,627,409.93	July 2014	3,690,306.81
April 2009	14,291,503.75	December 2011	10,456,171.54	August 2014	3,435,368.86
May 2009	14,188,233.02	January 2012	10,281,317.72	September 2014	3,178,685.31
June 2009	14,085,703.71	February 2012	10,102,925.37	October 2014	2,920,297.84
July 2009	13,983,898.91	March 2012	9,921,070.01	November 2014	2,660,247.31
August 2009	13,882,801.82	April 2012	9,735,825.80	December 2014	2,398,573.75
September 2009	13,782,395.83	May 2012	9,547,265.58	January 2015	2,135,316.36
October 2009	13,682,664.43	June 2012	9,355,460.86	February 2015	1,870,513.52
November 2009	13,583,591.29	July 2012	9,160,481.85	March 2015	1,604,202.83
December 2009	13,485,160.18	August 2012	8,962,397.49	April 2015	1,336,421.11
January 2010	13,387,355.02	September 2012	8,761,275.45	May 2015	1,067,204.38
February 2010	13,290,159.88	October 2012	8,557,182.19	June 2015	796,587.93
March 2010	13,193,558.94	November 2012	8,350,182.91	July 2015	524,606.28
April 2010	13,097,536.54	December 2012	8,140,341.65	August 2015	251,293.23
May 2010	13,002,077.13	January 2013	7,927,721.22	September 2015 and thereafter	0.00
June 2010	12,907,165.27	February 2013	7,712,383.29		
July 2010	12,810,596.03	March 2013	7,494,388.38		

S 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	\$7,872,471.00	December 2003	\$7,149,628.73	September 2005	\$6,061,441.96
April 2002	7,853,711.53	January 2004	7,099,886.50	October 2005	6,014,217.98
May 2002	7,833,298.70	February 2004	7,049,027.46	November 2005	5,967,495.45
June 2002	7,811,235.70	March 2004	6,997,098.52	December 2005	5,921,266.73
July 2002	7,787,528.47	April 2004	6,944,148.11	January 2006	5,875,524.27
August 2002	7,762,185.23	May 2004	6,890,226.06	February 2006	5,830,260.58
September 2002	7,735,216.53	June 2004	6,835,383.55	March 2006	5,785,468.22
October 2002	7,706,635.14	July 2004	6,779,673.02	April 2006	5,741,139.85
November 2002	7,676,456.17	August 2004	6,724,587.19	May 2006	5,697,268.18
December 2002	7,644,696.98	September 2004	6,670,117.31	June 2006	5,653,845.98
January 2003	7,611,377.16	October 2004	6,616,254.68	July 2006	5,610,866.09
February 2003	7,576,518.55	November 2004	6,562,990.72	August 2006	5,568,321.42
March 2003	7,540,145.18	December 2004	6,510,316.91	September 2006	5,526,204.94
April 2003	7,502,283.26	January 2005	6,458,224.80	October 2006	5,484,509.68
May 2003	7,462,961.11	February 2005	6,406,706.05	November 2006	5,443,228.74
June 2003	7,422,209.18	March 2005	6,355,752.36	December 2006	5,402,355.28
July 2003	7,380,059.94	April 2005	6,305,355.52	January 2007	5,361,882.51
August 2003	7,336,547.89	May 2005	6,255,507.39	February 2007	5,321,803.73
September 2003	7,291,709.48	June 2005	6,206,199.92	March 2007	5,282,112.26
October 2003	7,245,583.06	July 2005	6,157,425.13	April 2007	5,242,801.50
November 2003	7,198,208.81	August 2005	6,109,175.09	May 2007	5,203,864.93

S Class (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
June 2007	\$5,165,296.04	April 2010	\$4,030,011.24	February 2013	\$2,373,041.01
July 2007	5,127,088.43	May 2010	4,000,639.12	March 2013	2,305,965.65
August 2007	5,089,235.71	June 2010	3,971,435.47	April 2013	2,238,091.04
September 2007	5,051,731.59	July 2010	3,941,721.85	May 2013	2,169,435.09
October 2007	5,014,569.80	August 2010	3,910,422.09	June 2013	2,100,015.40
November 2007	4,977,744.14	September 2010	3,877,568.10	July 2013	2,029,849.23
December 2007	4,941,248.47	October 2010	3,843,191.28	August 2013	1,958,953.51
January 2008	4,905,076.71	November 2010	3,807,322.47	September 2013	1,887,344.85
February 2008	4,869,222.80	December 2010	3,769,991.98	October 2013	1,815,039.53
March 2008	4,833,680.76	January 2011	3,731,229.62	November 2013	1,742,053.54
April 2008	4,798,444.68	February 2011	3,690,082.87	December 2013	1,668,402.55
May 2008	4,763,508.66	March 2011	3,648,449.85	January 2014	1,594,101.92
June 2008	4,728,866.88	April 2011	3,605,565.49	February 2014	1,519,166.71
July 2008	4,694,513.56	May 2011	3,561,363.35	March 2014	1,443,611.70
August 2008	4,660,442.97	June 2011	3,515,870.71	April 2014	1,367,451.37
September 2008	4,626,649.44	July 2011	3,469,114.39	May 2014	1,290,699.92
October 2008	4,593,127.34	August 2011	3,421,120.74	June 2014	1,213,371.25
November 2008	4,559,871.10	September 2011	3,371,915.63	July 2014	1,135,479.02
December 2008	4,526,875.17	October 2011	3,321,524.49	August 2014	1,057,036.57
January 2009	4,494,134.09	November 2011	3,269,972.29	September 2014	978,057.02
February 2009	4,461,642.41	December 2011	3,217,283.55	October 2014	898,553.18
March 2009	4,429,394.75	January 2012	3,163,482.38	November 2014	818,537.63
April 2009	4,397,385.77	February 2012	3,108,592.42	December 2014	738,022.69
May 2009	4,365,610.16	March 2012	3,052,636.93	January 2015	657,020.42
June 2009	4,334,062.68	April 2012	2,995,638.71	February 2015	575,542.62
July 2009	4,302,738.12	May 2012	2,937,620.18	March 2015	493,600.87
August 2009	4,271,631.33	June 2012	2,878,603.34	April 2015	411,206.49
September 2009	4,240,737.18	July 2012	2,818,609.80	May 2015	328,370.58
October 2009	4,210,050.60	August 2012	2,757,660.77	June 2015	245,103.98
November 2009	4,179,566.55	September 2012	2,695,777.06	July 2015	161,417.32
December 2009	4,149,280.05	October 2012	2,632,979.14	August 2015	77,320.99
January 2010	4,119,186.16	November 2012	2,569,287.05	September 2015 and thereafter	0.00
February 2010	4,089,279.96	December 2012	2,504,720.51		
March 2010	4,059,556.60	January 2013	2,439,298.84		

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\$1,325,000,000



**Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 2002-22**

PROSPECTUS SUPPLEMENT



Amherst Securities Group

February 21, 2002
