PROSPECTUS SUPPLEMENT
(To REMIC Prospectus dated May 1, 2002)

$2,827,903,989

FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2002-55

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

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

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

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

If you own certificates of certain classes, you can exchange them for the corresponding RCR certificates to be issued at the time of the exchange. The QA, QB, QE, JB, JC, PE, SK, PG, PA, PB, S, AG, AB, AD, VB, GD, GH, GC, KY, OL, ON, SM, OP, KB, CN, CH, TM, TI, TD, TE, VL, HJ, HD, H, HB, HC and VJ 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 August 30, 2002.

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
IH(1)	1	$ 9,602,200(2)	NTL	5.50%	FIX/IO	31392EAA8	February 2009
QR(1)	1	105,624,200	PAC	5.00	FIX	31392EAB6	February 2009
IG(1)	1	8,787,800(2)	NTL	5.50	FIX/IO	31392EAC4	August 2012
QU(1)	1	96,665,800	PAC	5.00	FIX	31392EAD2	August 2012
QC	1	81,470,400	PAC	5.50	FIX	31392EAE0	December 2014
QD	1	53,809,800	PAC	5.50	FIX	31392EAF7	April 2016
OA(1)	1	66,228,800(2)	NTL	5.50	FIX/IO	31392EAG5	September 2017
OB(1)	1	66,228,800	PAC	(3)	PO	31392EAH3	September 2017
JD(1)	1	17,609,429	TAC/AD/NSJ	8.50	FIX	31392EAJ9	September 2017
JA(1)	1	105,656,571	TAC/AD/NSJ	5.00	FIX	31392EAK6	September 2017
JZ	1	22,935,000	SUP/NSJ	5.50	FIX/Z	31392EAL4	September 2017
IP(1)	2	6,042,363(2)	NTL	5.50	FIX/IO	31392EAM2	March 2018
OC(1)	2	66,466,000	PAC	5.00	FIX	31392EAN0	March 2018
IQ(1)	2	2,582,727(2)	NTL	5.50	FIX/IO	31392EAP5	July 2021
OD(1)	2	28,410,000	PAC	5.00	FIX	31392EAQ3	July 2021
PC	2	56,866,000	PAC	5.50	FIX	31392EAR1	April 2026
PD	2	21,158,000	PAC	5.50	FIX	31392EAS9	August 2027
OE(1)	2	66,700,000(2)	NTL	5.50	FIX/IO	31392EAT7	March 2031
OG(1)	2	66,700,000	PAC	(3)	PO	31392EAU4	March 2031
FK(1)	2	20,902,444	PAC	(4)	FLT	31392EAV2	September 2032
KO(1)	2	13,301,556	PAC	(3)	PO	31392EAW0	September 2032
KS(1)	2	13,301,556(2)	NTL	(4)	INV/IO	31392EAX8	September 2032
AK	2	33,954,000	SCH	5.50	FIX	31392EAY6	September 2032
F	2	63,416,375	SUP	(4)	FLT	31392EAZ3	September 2032
CO(1)	2	28,825,625	SUP	(3)	PO	31392EBA7	September 2032
SI(1)	2	28,825,625(2)	NTL	(4)	INV/IO	31392EBB5	September 2032
AP(1)	3	55,805,371	SEQ	5.00	FIX	31392EBC3	April 2029
FJ(1)	3	19,800,895	SEQ	(4)	FLT	31392EBD1	April 2029
SJ(1)	3	19,800,895(2)	NTL	(4)	INV/IO	31392EBE9	April 2029
AL	3	76,000,000	SEQ	5.25	FIX	31392EBF6	April 2029
LA	3	50,000,000	SEQ	5.25	FIX	31392EBG4	April 2029
AC	3	2,000,000	SEQ	5.50	FIX	31392EBH2	March 2030
LB	3	300,000	SEQ	5.50	FIX	31392EBJ8	April 2029
LC	3	300,000	SEQ	5.50	FIX	31392EBK5	May 2029
LD	3	300,000	SEQ	5.50	FIX	31392EBL3	May 2029
LE	3	300,000	SEQ	5.50	FIX	31392EBM1	May 2029
LG	3	300,000	SEQ	5.50	FIX	31392EBN9	May 2029
LH	3	300,000	SEQ	5.50	FIX	31392EBP4	May 2029
LJ	3	300,000	SEQ	5.50	FIX	31392EBQ2	June 2029
LK	3	300,000	SEQ	5.50	FIX	31392EBR0	June 2029
LM	3	300,000	SEQ	5.50	FIX	31392EBS8	June 2029
LN	3	300,000	SEQ	5.50	FIX	31392EBT6	June 2029
LP	3	300,000	SEQ	5.50	FIX	31392EBU3	July 2029
LQ	3	300,000	SEQ	5.50	FIX	31392EBV1	July 2029
LR	3	300,000	SEQ	5.50	FIX	31392EBW9	July 2029
LT	3	300,000	SEQ	5.50	FIX	31392EBX7	July 2029
LU	3	300,000	SEQ	5.50	FIX	31392EBY5	July 2029
LV	3	300,000	SEQ	5.50	FIX	31392EBZ2	August 2029
LW	3	300,000	SEQ	5.50	FIX	31392ECA6	August 2029
LX	3	300,000	SEQ	5.50	FIX	31392ECB4	August 2029
LY	3	297,840	SEQ	5.50	FIX	31392ECC2	August 2029
AN	3	10,000,000	SEQ	5.50	FIX	31392ECD0	March 2030
VA	3	16,754,834	SEQ/AD	5.50	FIX	31392ECE8	August 2013
VI(1)	3	17,511,433(2)	NTL	5.50	FIX/IO	31392ECF5	August 2020
VO(1)	3	17,511,433	SEQ/AD	(3)	PO	31392ECG3	August 2020
Z	3	20,559,760	SEQ	5.50	FIX/Z	31392ECH1	September 2032
GJ(1)	4	23,414,793	SEQ	8.50	FIX	31392ECJ7	November 2015
GE(1)	4	140,488,762	SEQ	5.00	FIX	31392ECK4	November 2015
GM	4	1,666,667	SEQ	8.50	FIX	31392ECL2	September 2013
GK	4	10,000,000	SEQ	5.00	FIX	31392ECM0	September 2013
GB	4	3,765,278	SEQ	5.50	FIX	31392ECN8	November 2015
GI(1)	4	45,664,500(2)	NTL	5.50	FIX/IO	31392ECP3	September 2017
GN(1)	4	45,664,500	SEQ	(3)	PO	31392ECQ1	September 2017

(table continued on next page)

UBS Warburg

The date of this Prospectus Supplement is July 15, 2002

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
IJ	5	$ 20,833,332(2)	NTL	6.00%	FIX/IO	31392ECR9	April 2028
OF	5	50,000,000	PAC	(4)	FLT	31392ECS7	April 2028
OS	5	50,000,000(2)	NTL	(4)	INV/IO	31392ECT5	April 2028
KI(1)	5	158,333,333(2)	NTL	6.00	FIX/IO	31392ECU2	April 2028
KX(1)	5	200,000,000	PAC	(3)	PO	31392ECV0	April 2028
OR	5	43,860,000	PAC	5.00	FIX	31392ECW8	September 2018
OT	5	22,315,000	PAC	5.00	FIX	31392ECX6	July 2022
IC	5	11,029,166(2)	NTL	6.00	FIX/IO	31392ECY4	July 2022
IU(1)	5	2,836,166(2)	NTL	6.00	FIX/IO	31392ECZ1	September 2026
OJ(1)	5	34,034,000	PAC	5.50	FIX	31392EDA5	September 2026
OM	5	16,409,000	PAC	6.00	FIX	31392EDB3	April 2028
OI(1)	5	123,301,072(2)	NTL	6.00	FIX/IO	31392EDC1	May 2031
OH(1)	5	123,301,072	PAC	(3)	PO	31392EDD9	May 2031
FM(1)	5	44,513,423	PAC	(4)	FLT	31392EDE7	September 2032
MO(1) ...	5	22,256,711	PAC	(3)	PO	31392EDF4	September 2032
MS(1)	5	22,256,711(2)	NTL	(4)	INV/IO	31392EDG2	September 2032
KD(1)	5	9,384,098	SCH	8.50	FIX	31392EDH0	September 2032
KE(1)	5	46,920,490	SCH	5.50	FIX	31392EDJ6	September 2032
FN(1)	5	13,338,133	SUP	(4)	FLT	31392EDK3	October 2031
SN(1)	5	18,673,387	SUP	(4)	INV	31392EDL1	October 2031
CJ	5	10,000,000	SUP	6.50	FIX	31392EDM9	April 2032
CK	5	10,000,000	SUP	6.50	FIX	31392EDN7	September 2032
NO	5	3,000,480	SUP	(3)	PO	31392EDP2	September 2032
FH(1)	5	88,449,039	SUP	(4)	FLT	31392EDQ0	September 2032
SH(1)	5	29,483,013	SUP	(4)	INV	31392EDR8	September 2032
TA	6	60,149,000	PAC	5.00	FIX	31392EDS6	September 2018
TK	6	31,016,000	PAC	4.50	FIX	31392EDT4	August 2022
TP(1)	6	31,866,000	PAC	5.50	FIX	31392EDU1	September 2026
TJ	6	14,000,000	PAC	4.75	FIX	31392EDV9	September 2026
IT	6	23,351,000(2)	NTL	6.00	FIX/IO	31392EDW7	September 2026
TQ(1)	6	23,244,000(2)	NTL	6.00	FIX/IO	31392EDX5	April 2028
TR(1)	6	23,244,000	PAC	(3)	PO	31392EDY3	April 2028
TU(1)	6	24,278,888(2)	NTL	6.00	FIX/IO	31392EDZ0	October 2029
TW(1)	6	24,278,888	PAC	(3)	PO	31392EEA4	October 2029
FD	6	50,000,000	SUP	(4)	FLT	31392EEB2	September 2030
SD	6	50,000,000	SUP	(4)	INV	31392EEC0	September 2030
VK	6	21,735,803	SEQ/AD	6.00	FIX	31392EED8	July 2013
VM(1)	6	12,547,798(2)	NTL	6.00	FIX/IO	31392EEE6	July 2017
VN(1)	6	12,547,798	SEQ/AD	(3)	PO	31392EEF3	July 2017
ZL	6	23,998,521	SEQ	6.00	FIX/Z	31392EEG1	September 2032
FQ(1)	7	43,284,000	SEQ	(4)	FLT	31392EEH9	August 2029
SQ(1)	7	43,284,000(2)	NTL	(4)	INV/IO	31392EEJ5	August 2029
HA(1)	7	144,280,000	SEQ	5.25	FIX	31392EEK2	August 2029
HG	7	19,936,000	SEQ	6.00	FIX	31392EEL0	September 2030
VH(1)	7	15,850,000	SEQ/AD	6.00	FIX	31392EEM8	July 2013
VQ(1)	7	9,150,000(2)	NTL	6.00	FIX/IO	31392EEN6	July 2017
VT(1)	7	9,150,000	SEQ/AD	(3)	PO	31392EEP1	July 2017
ZJ(1)	7	17,500,000	SEQ	6.00	FIX/Z	31392EEQ9	September 2032
R		0	NPR	0	NPR	31392EER7	September 2032
RL		0	NPR	0	NPR	31392EES5	September 2032

(1) Exchangeable classes.
(2) Notional balances. These classes are interest only classes.
(3) Principal only classes.
(4) Based on LIBOR.

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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 May 1, 2002 (the "REMIC Prospectus");
- our Prospectus for Fannie Mae Guaranteed Mortgage Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated May 1, 2002 (the "MBS Prospectus"); and
- our Information Statement dated April 1, 2002 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 corporate web site at www.fanniemae.com and our business to business web site at www.efanniemae.com.

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

UBS Warburg LLC
Prospectus Department
1000 Harbor Boulevard
Weehawken, New Jersey 07087
(telephone 201-352-6858).

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

Group	Assets
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS
6	Group 6 MBS
7	Group 7 MBS

Assumed Characteristics of the Mortgage Loans Underlying the MBS (as of August 1, 2002)

	Approximate Principal Balance	Original Term to Maturity (in months)	Approximate Weighted Average Remaining Term to Maturity (in months)	Approximate Weighted Average Loan Age (in months)	Approximate Weighted Average Coupon
Group 1 MBS	$550,000,000	180	170	7	6.02%
Group 2 MBS	$400,000,000	360	349	8	6.05%
Group 3 MBS	$274,130,133	360	349	8	6.10%
Group 4 MBS	$225,000,000	180	170	7	6.02%
Group 5 MBS	$785,937,846	360	353	6	6.55%
Group 6 MBS	$342,836,010	360	353	6	6.55%
Group 7 MBS	$250,000,000	360	353	6	6.55%

The actual remaining terms to maturity, weighted average loan ages, 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 August 30, 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:

Fed Book-Entry	Physical
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 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:

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate (1)
FK	2.68000%	9.00000%	0.90%	LIBOR + 90 basis points
KS	9.93142%	12.72857%	0.00%	12.72857% − (1.571428 × LIBOR)
F	3.24000%	8.00000%	1.40%	LIBOR + 140 basis points
SI	10.47200%	14.52000%	0.00%	14.52% − (2.2 × LIBOR)
FJ	2.23000%	8.50000%	0.45%	LIBOR + 45 basis points
SJ	6.27000%	8.05000%	0.00%	8.05% − LIBOR
OF	2.08000%	8.50000%	0.30%	LIBOR + 30 basis points
OS	6.42000%	8.20000%	0.00%	8.2% − LIBOR
FM	2.68000%	9.00000%	0.90%	LIBOR + 90 basis points
MS	12.64000%	16.20000%	0.00%	16.2% − (2 × LIBOR)
FN	3.08000%	8.00000%	1.30%	LIBOR + 130 basis points
SN	8.51428%	9.78571%	5.00%	9.78571% −(0.714286 × LIBOR)
FH	3.18000%	8.00000%	1.40%	LIBOR + 140 basis points
SH	14.46000%	19.80000%	0.00%	19.8% − (3 × LIBOR)
FD	2.68000%	8.00000%	0.90%	LIBOR + 90 basis points
SD	9.32000%	11.10000%	4.00%	11.1% − LIBOR
FQ	2.18000%	8.50000%	0.40%	LIBOR + 40 basis points
SQ	6.32000%	8.10000%	0.00%	8.1% − LIBOR
SK	9.93142%	12.72857%	0.00%	12.72857% − (1.571428 × LIBOR)
S	10.47200%	14.52000%	0.00%	14.52% − (2.2 × LIBOR)
SM	12.64000%	16.20000%	0.00%	16.2% − (2 × 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:

Class		
IH	9.0909090909%	of the QR Class
IG	9.0909090909%	of the QU Class
OA	100%	of the OB Class
IP	9.0909090909%	of the OC Class
IQ	9.0909090909%	of the OD Class
OE	100%	of the OG Class
KS	100%	of the KO Class
SI	100%	of the CO Class
VI	100%	of the VO Class
SJ	100%	of the FJ Class
GI	100%	of the GN Class
IC	16.6666666667%	of the OR and OT Classes
IJ	10.4166664200%	of the KX Class
IU	8.3333333333%	of the OJ Class
KI	79.1666666667%	of the KX Class
MS	100%	of the MO Class
OI	100%	of the OH Class
OS	100%	of the OF Class
TQ	100%	of the TR Class
TU	100%	of the TW Class
VM	100%	of the VN Class
IT	16.6666666667%	of the TA Class
	25.0000000000%	of the TK Class
	12.1487957674%	of the TP and TJ Classes
TI	8.3333333333%	of the TP Class
SQ	100%	of the FQ Class
VQ	100%	of the VT Class

Distributions of Principal

Group 1 Principal Distribution Amount

JZ Accrual Amount

To Aggregate Group II to its Targeted Balance, and thereafter to the JZ Class.

Group 1 Cash Flow Distribution Amount

1. To Aggregate Group I to its Planned Balance.

2. If the principal balance of the Group 1 MBS is less than the Group 1 MBS Targeted Balance, to the JZ Class to zero.

3. To Aggregate Group II to its Targeted Balance.

4. To the JZ Class to zero.

5. To Aggregate Group II to zero.

6. To Aggregate Group I to zero.

For a description of the Aggregate Groups, see "Description of the Certificates—Distributions of Principal—*Principal Distribution Amount*" in this prospectus supplement.

Group 2 Principal Distribution Amount

1. To Aggregate Group III to its Planned Balance.
2. To the AK Class to its Scheduled Balance.
3. To the F and CO Classes, pro rata, to zero.
4. To the AK Class to zero.
5. To Aggregate Group III to zero.

For a description of the Aggregate Groups, see "Description of the Certificates—Distributions of Principal—*Principal Distribution Amount*" in this prospectus supplement.

Group 3 Principal Distribution Amount

Z Accrual Amount

To the VA and VO Classes, in that order, to zero, and thereafter to the Z Class.

Group 3 Cash Flow Distribution Amount

1. To the AL, AP, FJ and LA Classes, pro rata, to zero.
2. (a) 11.3008141106% of the remaining amount to the AC Class to zero, and
   (b) 88.6991858894% of such remaining amount to the LB, LC, LD, LE, LG, LH, LJ, LK, LM, LN, LP, LQ, LR, LT, LU, LV, LW, LX, LY and AN Classes, in that order, to zero.
3. To the VA, VO and Z Classes, in that order, to zero.

Group 4 Principal Distribution Amount

1. (a) 91.3949301728% of such amount to the GJ and GE Classes, pro rata, to zero, and

   (b) 8.6050698272% of such amount as follows:
   first, to GM and GK Classes, pro rata to zero; and
   second, to the GB Class to zero.
2. To the GN Class to zero.

Group 5 Principal Distribution Amount

1. (a) 68.1908689699% of such amount to the KX and OF Classes, pro rata, to their Planned Balances, and

   (b) 31.8091310301% of such amount to the OR, OT, OJ and OM Classes, in that order, to their Planned Balances.
2. To the OH Class to its Planned Balance.
3. To the FM and MO Classes, pro rata, to their Planned Balances.
4. To the KD and KE Classes, pro rata, to their Scheduled Balances.
5. (a) 68.1908690332% of the remaining amount to the FH and SH Classes, pro rata, to zero, and

   (b) 31.8091309668% of such remaining amount as follows:

first, to the FN, SN and NO Classes, in the proportions of 39.9999994002%, 56.0000015595% and 3.9999990403%, respectively, until the FN and SN Classes are reduced to zero; and

second, (x) 7.6923091124% of the remaining amount to the NO Class to zero, and

(y) 92.3076908876% of such remaining amount to the CJ and CK Classes, in that order, to zero.

6. To the KD and KE Classes, pro rata, to zero.

7. (a) 68.1908689699% of the remaining amount to the KX and OF Classes, pro rata, to zero, and

   (b) 31.8091310301% of such remaining amount to the OR, OT, OJ and OM Classes, in that order, to zero.

8. To the OH Class to zero.

9. To the FM and MO Classes, pro rata, to zero.

Group 6 Principal Distribution Amount

ZL Accrual Amount

To the VK and VN Classes, in that order, to zero, and thereafter to the ZL Class.

Group 6 Cash Flow Distribution Amount

1. To Aggregate Group IV to its Planned Balance.

2. To the FD and SD Classes, pro rata, to zero.

3. To Aggregate Group IV to zero.

4. To the VK, VN and ZL Classes, in that order, to zero.

For a description of the Aggregate Groups, see "Description of the Certificates—Distribution of Principal—*Principal Distribution Amount*" in this prospectus supplement.

Group 7 Principal Distribution Amount

ZJ Accrual Amount

To the VH and VT Classes, in that order, to zero, and thereafter to the ZJ Class.

Group 7 Cash Flow Distribution Amount

1. To the FQ and HA Classes, pro rata, to zero.

2. To the HG, VH, VT and ZJ 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%	177%	219%	224%	225%	226%	250%	500%
IH, QR and QA	3.2	2.0	2.0	2.0	2.0	2.0	2.0	2.0	1.7
IG, QU and QB	6.8	4.0	4.0	4.0	4.0	4.0	4.0	4.0	2.6
QC	9.3	6.0	6.0	6.0	6.0	6.0	6.0	6.0	3.7
QD	10.9	8.0	8.0	8.0	8.0	8.0	8.0	8.0	5.0
OA, OB and QE	12.3	11.1	11.1	11.1	11.1	11.1	11.1	11.1	7.7
JD, JA, JB and JC	10.3	6.4	2.5	2.9	2.9	2.8	3.1	2.1	1.0
JZ	14.6	13.0	11.4	2.9	1.7	1.7	0.3	0.3	0.2

Group 2 Classes	PSA Prepayment Assumption 0%	90%	115%	209%	225%	240%	500%
IP, OC and PA	7.4	2.0	2.0	2.0	2.0	2.0	1.8
IQ, OD and PB	13.9	4.0	4.0	4.0	4.0	4.0	2.7
PC	17.7	6.0	6.0	6.0	6.0	6.0	3.4
PD	20.4	8.0	8.0	8.0	8.0	8.0	4.1
OE, OG and PE	22.8	11.0	11.0	11.0	11.0	11.0	5.6
FK, KO, KS, SK and PG	25.2	18.6	18.6	18.6	18.6	18.6	9.9
AK	25.4	10.9	3.5	3.5	3.5	3.3	1.5
F, CO, SI and S	28.6	22.0	19.3	5.6	4.0	2.7	1.0

Group 3 Classes	PSA Prepayment Assumption 0%	100%	231%	350%	500%
AP, FJ, SJ, AL, LA, AG, AB and AD	17.7	7.0	3.8	2.7	2.0
AC	27.1	16.9	9.4	6.5	4.6
LB	26.6	15.7	8.6	6.0	4.3
LC	26.6	15.8	8.7	6.0	4.3
LD	26.7	15.8	8.7	6.0	4.3
LE	26.7	15.9	8.7	6.0	4.3
LG	26.7	15.9	8.7	6.1	4.3
LH	26.7	16.0	8.7	6.1	4.3
LJ	26.7	16.0	8.8	6.1	4.4
LK	26.7	16.1	8.8	6.1	4.4
LM	26.7	16.1	8.8	6.1	4.4
LN	26.7	16.2	8.8	6.2	4.4
LP	26.8	16.2	8.9	6.2	4.4
LQ	26.8	16.2	8.9	6.2	4.4
LR	26.8	16.3	8.9	6.2	4.4
LT	26.8	16.3	9.0	6.2	4.5
LU	26.8	16.4	9.0	6.2	4.5
LV	26.9	16.4	9.0	6.2	4.5
LW	26.9	16.4	9.1	6.2	4.5
LX	26.9	16.5	9.1	6.3	4.5
LY	26.9	16.5	9.1	6.3	4.5
AN	27.2	17.3	9.6	6.7	4.8
VA	6.0	6.0	6.0	5.3	4.3
VI, VO and VB	14.6	14.6	11.1	8.2	6.1
Z	28.8	23.0	16.7	12.6	9.3

Group 4 Classes	PSA Prepayment Assumption 0%	100%	261%	350%	500%
GJ, GE, GD and GH	7.7	4.8	3.1	2.6	2.1
GM and GK	6.3	3.6	2.3	1.9	1.5
GB	12.1	8.7	5.8	4.8	3.7
GI, GN and GC	14.1	12.2	9.7	8.4	6.7

Group 5 Classes	PSA Prepayment Assumption 0%	100%	129%	219%	225%	250%	500%
IJ, OF, OS, KI, KX and KY	14.3	4.3	4.3	4.3	4.3	4.3	2.8
OR	7.8	1.8	1.8	1.8	1.8	1.8	1.7
OT	15.0	4.0	4.0	4.0	4.0	4.0	2.8
IC	10.2	2.6	2.6	2.6	2.6	2.6	2.1
IU, OJ and OL	18.7	6.0	6.0	6.0	6.0	6.0	3.5
OM	21.3	8.0	8.0	8.0	8.0	8.0	4.3
OI, OH and ON	23.6	11.0	11.0	11.0	11.0	11.0	5.8
FM, MO, MS, SM and OP	25.7	18.4	18.4	18.4	18.4	18.4	10.1
KD, KE and KB	26.8	12.8	3.5	3.5	3.5	3.5	1.8
FN, SN and CN	28.2	19.3	15.1	2.2	2.1	1.7	0.8
CJ	29.3	24.7	22.2	5.8	5.0	3.6	1.5
CK	29.8	27.8	26.7	17.1	15.0	5.5	1.8
NO	28.9	23.1	20.3	7.3	6.5	3.3	1.2
FH, SH and CH	28.7	22.0	18.8	5.8	5.2	2.8	1.1

Group 6 Classes	PSA Prepayment Assumption 0%	100%	219%	250%	500%
TA	7.8	1.8	1.8	1.8	1.7
TK	15.0	4.0	4.0	4.0	2.8
TP, TJ, TM and TI	18.7	6.0	6.0	6.0	3.5
IT	12.8	3.6	3.6	3.6	2.5
TQ, TR and TD	21.3	8.0	8.0	8.0	4.3
TU, TW and TE	22.8	9.6	9.6	9.6	5.1
FD and SD	25.9	14.6	4.4	3.0	1.3
VK	6.0	6.0	6.0	6.0	4.6
VM, VN and VL	12.9	12.9	12.0	11.1	6.5
ZL	29.1	24.1	17.5	16.2	9.5

Group 7 Classes	PSA Prepayment Assumption 0%	100%	314%	500%	600%
FQ, SQ, HA, HD, H, HB and HC	18.2	7.4	3.1	2.2	1.9
HG	27.5	18.1	7.8	5.1	4.3
VH	6.0	6.0	5.8	4.6	4.1
VQ, VT and VJ	12.9	12.9	9.5	6.5	5.5
ZJ	29.1	24.1	13.9	9.5	8.0
HJ	29.1	24.1	12.7	8.2	6.9

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

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

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

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

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

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

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

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

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the "Trust") and a separate trust (the "Lower Tier REMIC") pursuant to a trust agreement dated as of August 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 seven groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 1 MBS," "Group 2 MBS," "Group 3 MBS," "Group 4 MBS," "Group 5 MBS," "Group 6 MBS" and "Group 7 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 the Certificates—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 Certificates on the 25th day of each month (or, if the 25th is not a business day, on the first business day after the 25th). We refer to each of these dates as a "Distribution Date." We will make the first payments to Certificateholders the month after we issue the Certificates.

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

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

No Optional Termination. We have no option to effect an early termination of the Lower Tier REMIC or the Trust. Further, we will not repurchase the Mortgage Loans underlying any MBS in a "clean-up call." See "Description of the Certificates—Termination" in the MBS Prospectus.

Combination and Recombination

General. You are permitted to exchange all or a portion of the IH, QR, IG, QU, OA, OB, JD, JA, IP, OC, IQ, OD, OE, OG, FK, KO, KS, CO, SI, AP, FJ, SJ, VI, VO, GJ, GE, GI, GN, KI, KX, IU, OJ, OI, OH, FM, MO, MS, KD, KE, FN, SN, FH, SH, TP, TQ, TR, TU, TW, VM, VN, FQ, SQ, HA, VH, VQ, VT and ZJ Classes of REMIC Certificates for a proportionate interest in the related RCR Certificates in the combinations shown on Schedule 1. You also may exchange all or a portion of the RCR Certificates for the related REMIC Certificates in the same manner. This process may occur repeatedly.

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

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

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

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

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

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

- At the time of the proposed exchange, a Certificateholder must own Certificates of the related Class or Classes in the proportions necessary to make the desired exchange.
- A Certificateholder that does not own the Certificates may be unable to obtain the necessary REMIC Certificates or RCR Certificates.
- The Certificateholder of needed Certificates may refuse to sell them at a reasonable price (or any price) or may be unable to sell them.
- Certain Certificates may have been purchased and placed into other financial structures and thus be unavailable.

- Principal distributions will decrease the amounts available for exchange over time.
- Only the combinations listed on Schedule 1 are permitted.

The 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 15 years, in the case of the Group 1 and Group 4 MBS, and up to 30 years, in the case of the Group 2, Group 3, Group 5, Group 6 and Group 7 MBS. See "Mortgage Loan Pools" and "Yield Considerations, Maturity and Prepayment Assumptions" 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	$550,000,000
MBS Pass-Through Rate	5.50%
Range of WACs (annual percentages)	5.75% to 8.00%
Range of WAMs	121 months to 180 months
Approximate Weighted Average WAM	170 months
Approximate Weighted Average WALA (Weighted Average Loan Age)	7 months
Group 2 MBS	
Aggregate Unpaid Principal Balance	$400,000,000
MBS Pass-Through Rate	5.50%
Range of WACs (annual percentages)	5.75% to 8.00%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	349 months
Approximate Weighted Average WALA	8 months
Group 3 MBS	
Aggregate Unpaid Principal Balance	$274,130,133
MBS Pass-Through Rate	5.50%
Range of WACs (annual percentages)	5.75% to 8.00%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	349 months
Approximate Weighted Average WALA	8 months
Group 4 MBS	
Aggregate Unpaid Principal Balance	$225,000,000
MBS Pass-Through Rate	5.50%
Range of WACs (annual percentages)	5.75% to 8.00%
Range of WAMs	121 months to 180 months
Approximate Weighted Average WAM	170 months
Approximate Weighted Average WALA	7 months
Group 5 MBS	
Aggregate Unpaid Principal Balance	$785,937,846
MBS Pass-Through Rate	6.00%
Range of WACs (annual percentages)	6.25% to 8.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	353 months
Approximate Weighted Average WALA	6 months

Group 6 MBS

Aggregate Unpaid Principal Balance	$342,836,010
MBS Pass-Through Rate	6.00%
Range of WACs (annual percentages)	6.25% to 8.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	353 months
Approximate Weighted Average WALA	6 months

Group 7 MBS

Aggregate Unpaid Principal Balance	$250,000,000
MBS Pass-Through Rate	6.00%
Range of WACs (annual percentages)	6.25% to 8.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	353 months
Approximate Weighted Average WALA	6 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 each of 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:

Interest Type*	Classes
Group 1 Classes	
Fixed Rate	IH, QR, IG, QU, QC, QD, OA, JD, JA and JZ
Accrual	JZ
Interest Only	IH, IG and OA
Principal Only	OB
RCR**	QA, QB, QE, JB and JC
Group 2 Classes	
Fixed Rate	IP, OC, IQ, OD, PC, PD, OE and AK
Floating Rate	FK and F
Inverse Floating Rate	KS and SI
Interest Only	IP, IQ, OE, KS and SI
Principal Only	OG, KO and CO
RCR**	PE, SK, PG, PA, PB and S

Interest Type*	Classes
Group 3 Classes	
Fixed Rate	AP, AL, LA, AC, LB, LC, LD, LE, LG, LH, LJ, LK, LM, LN, LP, LQ, LR, LT, LU, LV, LW, LX, LY, AN, VA, VI and Z
Floating Rate	FJ
Inverse Floating Rate	SJ
Accrual	Z
Interest Only	SJ and VI
Principal Only	VO
RCR**	AG, AB, AD and VB
Group 4 Classes	
Fixed Rate	GJ, GE, GM, GK, GB and GI
Interest Only	GI
Principal Only	GN
RCR**	GD, GH and GC
Group 5 Classes	
Fixed Rate	IJ, KI, OR, OT, IC, IU, OJ, OM, OI, KD, KE, CJ and CK
Floating Rate	OF, FM, FN and FH
Inverse Floating Rate	OS, MS, SN and SH
Interest Only	IJ, OS, KI, IC, IU, OI and MS
Principal Only	KX, OH, MO and NO
RCR**	KY, OL, ON, SM, OP, KB, CN and CH
Group 6 Classes	
Fixed Rate	TA, TK, TP, TJ, IT, TQ, TU, VK, VM and ZL
Floating Rate	FD
Inverse Floating Rate	SD
Accrual	ZL
Interest Only	IT, TQ, TU and VM
Principal Only	TR, TW and VN
RCR**	TM, TI, TD, TE and VL
Group 7 Classes	
Fixed Rate	HA, HG, VH, VQ and ZJ
Floating Rate	FQ
Inverse Floating Rate	SQ
Accrual	ZJ
Interest Only	SQ and VQ
Principal Only	VT
RCR**	HJ, HD, H, HB, HC and VJ

* 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.

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

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

Classes	Interest Accrual Periods
All Fixed Rate Classes and the FN and SN Classes (collectively, the "Delay Classes")	Calendar month preceding the month in which the Distribution Date occurs
All other Floating Rate and Inverse Floating Rate Classes (collectively, the "No-Delay Classes")	One-month period beginning on the 25th day of the month preceding the month in which the Distribution Date occurs

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

The Dealer will treat the KO, CO and MO Classes as No-Delay Classes, and all other Principal Only Classes as Delay Classes, for the sole purpose of facilitating trading.

Accrual Classes. The JZ, Z, ZL and ZJ 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 1.78% in the case of the FK, KS, FJ, SJ, OF, OS, FM, MS, FN, SN, FH, SH, FD, SD, FQ, SQ, SK and SM Classes and 1.84% in the case of the F, SI and S Classes.

Distributions of Principal

Categories of Classes

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

Principal Type*	Classes
Group 1 Classes	
PAC	QR, QU, QC, QD, and OB
TAC	JA and JD
Support	JZ
Notional	IH, IG and OA
Non-Sticky Jump	JA, JD and JZ
Accretion Directed	JA and JD
RCR**	QA, QB, QE, JB and JC
Group 2 Classes	
PAC	OC, OD, PC, PD, OG, FK and KO
Scheduled	AK
Support	F and CO
Notional	IP, IQ, OE, KS and SI
RCR**	PE, SK, PG, PA, PB and S
Group 3 Classes	
Sequential Pay	AP, FJ, AL, LA, AC, LB, LC, LD, LE, LG, LH, LJ, LK, LM, LN, LP, LQ, LR, LT, LU, LV, LW, LX, LY, AN, VA, VO and Z
Notional	SJ and VI
Accretion Directed	VA and VO
RCR**	AG, AB, AD and VB
Group 4 Classes	
Sequential Pay	GJ, GE, GM, GK, GB and GN
Notional	GI
RCR**	GD, GH and GC
Group 5 Classes	
PAC	OF, KX, OR, OT, OJ, OM, OH, FM and MO
Scheduled	KD and KE
Support	FH, SH, FN, SN, NO, CJ and CK
Notional	IJ, OS, KI, IC, IU, OI and MS
RCR**	KY, OL, ON, SM, OP, KB, CN and CH
Group 6 Classes	
PAC	TA, TK, TP, TJ, TR and TW
Support	FD and SD
Sequential Pay	VK, VN and ZL
Notional	IT, TQ, TU and VM
Accretion Directed	VK and VN
RCR**	TM, TI, TD, TE and VL
Group 7 Classes	
Sequential Pay	FQ, HA, HG, VH, VT and ZJ
Notional	SQ and VQ
Accretion Directed	VH and VT
RCR**	HJ, HD, H, HB, HC and VJ
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 JZ Class (the "JZ Accrual Amount" and, together with the Group 1 Cash Flow Distribution Amount, the "Group 1 Principal Distribution Amount"),

- the principal then paid on the Group 2 MBS (the "Group 2 Principal Distribution Amount"),

- the principal then paid on the Group 3 MBS (the "Group 3 Cash Flow Distribution Amount") plus any interest then accrued and added to the principal balance of the Z Class (the "Z Accrual Amount" and, together with the Group 3 Cash Flow Distribution Amount, the "Group 3 Principal Distribution Amount"),

- the principal then paid on the Group 4 MBS (the "Group 4 Principal Distribution Amount"),

- the principal then paid on the Group 5 MBS (the "Group 5 Principal Distribution Amount"), and

- the principal then paid on the Group 6 MBS (the "Group 6 Cash Flow Distribution Amount") plus any interest then accrued and added to the principal balance of the ZL Class (the "ZL Accrual Amount" and, together with the Group 6 Cash Flow Distribution Amount, the "Group 6 Principal Distribution Amount"), and

- the principal then paid on the Group 7 MBS (the "Group 7 Cash Flow Distribution Amount") plus any interest then accrued and added to the principal balance of the ZJ Class (the "ZJ Accrual Amount" and, together with the Group 7 Cash Flow Distribution Amount, the "Group 7 Principal Distribution Amount").

Group 1 Principal Distribution Amount

JZ Accrual Amount

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

Accretion Directed Group and Accrual Class

Group 1 Cash Flow Distribution Amount

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

(i) to Aggregate Group I (described below) until the Aggregate I Balance (described below) is reduced to its Planned Balance for that Distribution Date;

PAC Group

(ii) if the principal balance of the Group 1 MBS on that Distribution Date (after giving effect to the distributions made on that date) is less than the Group 1 MBS Targeted Balance for that Distribution Date, to the JZ Class, until its principal balance is reduced to zero;

Non-Sticky Jump Class

(iii) to Aggregate Group II, until the Aggregate II Balance is reduced to its Targeted Balance for that Distribution Date;

TAC/ Non-Sticky Jump Group

(iv) to the JZ Class, until its principal balance is reduced to zero; **Support Class**

(v) to Aggregate Group II, without regard to its Targeted Balance and until the Aggregate II Balance is reduced to zero; and **TAC Group**

(vi) to Aggregate Group I, without regard to its Planned Balance and until the Aggregate I Balance is reduced to zero. **PAC Group**

"Aggregate Group I" consists of the QR, QU, QC, QD and OB Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I, sequentially, to the QR, QU, QC, QD and OB Classes, in that order, until their principal balances are reduced to zero.

The "Aggregate I Balance" for any Distribution Date is equal to $403,799,000 *minus* the sum of all amounts previously applied to it as specified above.

"Aggregate Group II" consists of the JA and JD Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II, concurrently, to the JA and JD Classes, pro rata (or 85.7142853666% and 14.2857146334%, respectively), until their principal balances are reduced to zero.

The "Aggregate II Balance" for any Distribution Date is equal to $123,266,000 *minus* the sum of all amounts previously applied to it as specified above.

Group 2 Principal Distribution Amount

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

(i) to Aggregate Group III (described below), until the Aggregate III Balance (described below) is reduced to its Planned Balance for such Distribution Date; **PAC Group**

(ii) to the AK Class, until its principal balance is reduced to its Scheduled Balance for such Distribution Date; **Scheduled Class**

(iii) concurrently, to the F and CO Classes, pro rata (or 68.75% and 31.25%, respectively), until their principal balances are reduced to zero; **Support Classes**

(iv) to the AK Class, without regard to its Scheduled Balance and until its principal balance is reduced to zero; and **Scheduled Class**

(v) to Aggregate Group III, without regard to its Planned Balance and until the Aggregate III Balance is reduced to zero. **PAC Group**

"Aggregate Group III" consists of the OC, OD, PC, PD, OG, FK and KO Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group III as follows:

first, sequentially, to the OC, OD, PC, PD and OG Classes, in that order, until their principal balances are reduced to zero; and

second, concurrently, to the FK and KO Classes, pro rata (or 61.1111098117% and 38.8888901883%, respectively), until their principal balances are reduced to zero.

The "Aggregate III Balance" for any Distribution Date is equal to $273,804,000 *minus* the sum of all amounts previously applied to it as specified above.

Group 3 Principal Distribution Amount

Z Accrual Amount

On each Distribution Date, we will pay the Z Accrual Amount, sequentially, as principal of the VA and VO Classes, in that order, 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

Group 3 Cash Flow Distribution Amount

On each Distribution Date, we will pay the Group 3 Cash Flow Distribution Amount as principal of the Group 3 Classes in the following priority:

(i) concurrently, to the AL, AP, FJ and LA Classes, pro rata (or 37.6972410172%, 27.6803752717%, 9.8215672523% and 24.8008164588%, respectively), until their principal balances are reduced to zero;

(ii) (a) 11.3008141106% of the remaining amount to the AC Class, until its principal balance is reduced to zero, and

(b) 88.6991858894% of such remaining amount, sequentially, to the LB, LC, LD, LE, LG, LH, LJ, LK, LM, LN, LP, LQ, LR, LT, LU, LV, LW, LX, LY and AN Classes, in that order, until their principal balances are reduced to zero; and

(iii) sequentially, to the VA, VO and Z Classes, in that order, until their principal balances are reduced to zero.

Sequential Pay Classes

Group 4 Principal Distribution Amount

On each Distribution Date, we will pay the Group 4 Principal Distribution Amount as principal of the Group 4 Classes in the following priority:

(i) (a) 91.3949301728% of such amount, concurrently, to the GJ and GE Classes, pro rata (or 14.2857139371% and 85.7142860629%, respectively), until their principal balances are reduced to zero, and

(b) 8.6050698272% of such amount as follows:

first, concurrently, to the GM and GK Classes, pro rata (or 14.2857167347% and 85.7142832653%, respectively), until their principal balances are reduced to zero; and

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

(ii) to the GN Class, until its principal balance is reduced to zero.

Sequential Pay Classes

Group 5 Principal Distribution Amount

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

(i) (a) 68.1908689699% of such amount, concurrently, to the KX and OF Classes, pro rata (or 80% and 20%, respectively), until their principal balances are reduced to their Planned Balances for such Distribution Date, and

(b) 31.8091310301% of such amount, sequentially, to the OR, OT, OJ and OM Classes, in that order, until their principal balances are reduced to their Planned Balances for such Distribution Date;

(ii) to the OH Class, until its principal balance is reduced to its Planned Balance for such Distribution Date;

(iii) concurrently, to the FM and MO Classes, pro rata (or 66.6666671659% and 33.3333328341%, respectively), until their principal balances are reduced to their Planned Balances for such Distribution Date;

PAC Classes

(iv) concurrently, to the KD and KE Classes, pro rata (or 16.6666666667% and 83.3333333333%, respectively), until their principal balances are reduced to their Scheduled Balances for such Distribution Date;

Scheduled Classes

(v) (a) 68.1908690332% of the remaining amount, concurrently, to the FH and SH Classes, pro rata (or 75% and 25%, respectively), until their principal balances are reduced to zero, and

(b) 31.8091309668% of such remaining amount as follows:

first, concurrently, to the FN, SN and NO Classes, in the proportions of 39.9999994002%, 56.0000015595% and 3.9999990403%, respectively, until the principal balances of the FN and SN Classes are reduced to zero; and

second, (x) 7.6923091124% of the remaining amount to the NO Class, until its principal balance is reduced to zero, and

(y) 92.3076908876% of such remaining amount, sequentially, to the CJ and CK Classes, in that order, until their principal balances are reduced to zero;

Support Classes

(vi) concurrently, to the KD and KE Classes, pro rata, without regard to their Scheduled Balances and until their principal balances are reduced to zero;

Scheduled Classes

(vii) (a) 68.1908689699% of the remaining amount, concurrently, to the KX and OF Classes, pro rata, without regard to their Planned Balances and until their principal balances are reduced to zero, and

(b) 31.8091310301% of such remaining amount, sequentially, to the OR, OT, OJ and OM Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero;

(viii) to the OH Class, without regard to its Planned Balance and until its principal balance is reduced to zero; and

(ix) concurrently, to the FM and MO Classes, pro rata, without regard to their Planned Balances and until their principal balances are reduced to zero.

PAC Classes

Group 6 Principal Distribution Amount

ZL Accrual Amount

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

Accretion Directed Classes and Accrual Class

Group 6 Cash Flow Distribution Amount

On each Distribution Date, we will pay the Group 6 Cash Flow Distribution Amount as principal of the Group 6 Classes in the following priority:

(i) to Aggregate Group IV (described below), until the Aggregate IV Balance (described below) is reduced to its Planned Balance for such Distribution Date; **PAC Group**

(ii) concurrently, to the FD and SD Classes, pro rata (or 50% and 50%, respectively), until their principal balances are reduced to zero; **Support Classes**

(iii) to Aggregate Group IV, without regard to its Planned Balance and until the Aggregate IV Balance is reduced to zero; and **PAC Group**

(iv) sequentially, to the VK, VN and ZL Classes, in that order, until their principal balances are reduced to zero. **Sequential Pay Classes**

"Aggregate Group IV" consists of the TA, TK, TP, TJ, TR and TW Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group IV as follows:

first, sequentially, to the TA and TK Classes, in that order, until their principal balances are reduced to zero;

second, concurrently, to the TP and TJ Classes, pro rata (or 69.4763005276% and 30.5236994724%, respectively), until their principal balances are reduced to zero; and

third, sequentially, to the TR and TW Classes, in that order, until their principal balances are reduced to zero;

The "Aggregate IV Balance" for any Distribution Date is equal to $184,553,888 *minus* the sum of all amounts previously applied to it as specified above.

Group 7 Principal Distribution Amount

ZJ Accrual Amount

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

Group 7 Cash Flow Distribution Amount

On each Distribution Date, we will pay the Group 7 Cash Flow Distribution Amount as principal of the Group 7 Classes as follows:

(i) concurrently, to the FQ and HA Classes, pro rata (or 23.0769230769% and 76.9230769231%, respectively), until their principal balances are reduced to zero; and

(ii) sequentially, to the HG, VH, VT and ZJ Classes, in that order, until their principal balances are reduced to zero.

Sequential Pay Classes

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

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the following assumptions (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 August 30, 2002; and
- each Distribution Date occurs on the 25th day of a month.

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

Structuring Ranges and Rates. The Principal Balance Schedules are found beginning on page B-1 of this prospectus supplement. The Principal Balance Schedules have been prepared on the basis of the Pricing Assumptions and the assumption that the related Mortgage Loans will prepay at a constant PSA rate within the applicable Structuring Ranges or at the applicable rates set forth below.

Principal Balance Schedule References	Related Classes and Groups (1)	Structuring Ranges and Rates
Planned Balances	Aggregate Group I, OF, KX, OR, OT, OJ, OM, OH, FM, MO and Aggregate Group IV	Between 100% and 250%
Targeted Balances	Group 1 MBS	225%
Targeted Balances	Aggregate Group II	177%
Planned Balances	Aggregate Group III	Between 90% and 240%
Scheduled Balances	AK	Between 115% and 225%
Scheduled Balances	KD and KE	Between 129% and 225%

(1) The Structuring Ranges and Rate for the Aggregate Groups are associated with the related Aggregate Balances but not with the individual balances of the related classes.

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

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

Classes	Initial Effective Ranges
Aggregate Group I	Between 100% and 250%
Aggregate Group III	Between 90% and 240%
AK	Between 115% and 225%
OF	Between 100% and 250%
KX	Between 100% and 250%
OR	Between 100% and 364%
OT	Between 100% and 291%
OJ	Between 100% and 253%
OM	Between 100% and 250%
OH	Between 100% and 250%
FM	Between 83% and 250%
MO	Between 83% and 250%
KD	Between 129% and 241%
KE	Between 129% and 241%
Aggregate Group IV	Between 100% and 250%

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

Yield Tables

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

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

- converting the monthly rates to corporate bond equivalent rates.

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

We cannot assure you that

- the pre-tax yields on the applicable Certificates will correspond to any of the pre-tax yields shown here, or

- the aggregate purchase prices of the applicable Certificates will be as assumed.

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

- the Mortgage Loans will prepay at a constant PSA rate until maturity,

- all of 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 to investors in the Fixed Rate Interest Only Classes will be very sensitive to the rate of principal payments (including prepayments) of the related Mortgage Loans. The Mortgage Loans generally can be prepaid at any time without penalty. On the basis of the assumptions described below, the yields to**

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

Class	% PSA
IH	651%
IG	462%
OA	780%
IP	554%
IQ	455%
OE	585%
VI	634%
GI	704%
IJ	540%
KI	590%
IC	685%
IU	548%
OI	642%
IT	588%
TQ	536%
TU	587%
VM	726%
VQ	784%
TI	548%

For any Fixed Rate Interest Only Class listed above, if the actual prepayment rate of the related Mortgage Loans were to exceed the level specified for as little as one month while equaling that level for the remaining months, the investors in the applicable Class would lose money on their initial investments.

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

Class	Price*
IH	8.0%
IG	15.0%
OA	28.5%
IP	9.0%
IQ	15.5%
OE	26.0%
VI	26.5%
GI	27.0%
IJ	15.5%
KI	14.5%
IC	10.0%
IU	19.0%
OI	27.0%
IT	13.0%
TQ	24.0%
TU	26.0%
VM	27.5%
VQ	25.5%
TI	19.0%

* 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 IH Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	177%	219%	224%	225%	226%	250%	500%
Pre-Tax Yields to Maturity . . .	37.1%	27.0%	27.0%	27.0%	27.0%	27.0%	27.0%	27.0%	14.4%

Sensitivity of the IG Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	177%	219%	224%	225%	226%	250%	500%
Pre-Tax Yields to Maturity . . .	25.6%	19.2%	19.2%	19.2%	19.2%	19.2%	19.2%	19.2%	(3.9)%

Sensitivity of the OA Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	177%	219%	224%	225%	226%	250%	500%
Pre-Tax Yields to Maturity . . .	16.1%	16.1%	16.1%	16.1%	16.1%	16.1%	16.1%	16.1%	10.5%

Sensitivity of the IP Class to Prepayments

	PSA Prepayment Assumption						
	50%	90%	115%	209%	225%	240%	500%
Pre-Tax Yields to Maturity . . .	32.9%	14.3%	14.3%	14.3%	14.3%	14.3%	4.9%

Sensitivity of the IQ Class to Prepayments

	PSA Prepayment Assumption						
	50%	90%	115%	209%	225%	240%	500%
Pre-Tax Yields to Maturity . . .	28.3%	17.6%	17.6%	17.6%	17.6%	17.6%	(5.5)%

Sensitivity of the OE Class to Prepayments

	PSA Prepayment Assumption						
	50%	90%	115%	209%	225%	240%	500%
Pre-Tax Yields to Maturity . . .	20.3%	18.4%	18.4%	18.4%	18.4%	18.4%	5.6%

Sensitivity of the VI Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	231%	350%	500%
Pre-Tax Yields to Maturity . . .	19.9%	19.9%	18.1%	14.2%	7.4%

Sensitivity of the GI Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	261%	350%	500%
Pre-Tax Yields to Maturity . . .	18.7%	18.3%	15.9%	13.7%	8.7%

Sensitivity of the IJ Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	129%	219%	225%	250%	500%
Pre-Tax Yields to Maturity . . .	29.8%	20.8%	20.8%	20.8%	20.8%	20.8%	3.5%

Sensitivity of the KI Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	129%	219%	225%	250%	500%
Pre-Tax Yields to Maturity . . .	32.9%	24.2%	24.2%	24.2%	24.2%	24.2%	7.7%

Sensitivity of the IC Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	129%	219%	225%	250%	500%
Pre-Tax Yields to Maturity . . .	44.7%	28.5%	28.5%	28.5%	28.5%	28.5%	15.7%

Sensitivity of the IU Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	129%	219%	225%	250%	500%
Pre-Tax Yields to Maturity . . .	30.2%	24.0%	24.0%	24.0%	24.0%	24.0%	4.5%

Sensitivity of the OI Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	129%	219%	225%	250%	500%
Pre-Tax Yields to Maturity . . .	21.9%	19.8%	19.8%	19.8%	19.8%	19.8%	8.6%

Sensitivity of the IT Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	219%	250%	500%
Pre-Tax Yields to Maturity . . .	35.9%	24.5%	24.5%	24.5%	7.9%

Sensitivity of the TQ Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	219%	250%	500%
Pre-Tax Yields to Maturity . . .	24.1%	20.0%	20.0%	20.0%	2.9%

Sensitivity of the TU Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	219%	250%	500%
Pre-Tax Yields to Maturity . . .	22.6%	19.7%	19.7%	19.7%	6.0%

Sensitivity of the VM Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	219%	250%	500%
Pre-Tax Yields to Maturity . . .	20.6%	20.6%	20.1%	19.5%	11.1%

Sensitivity of the VQ Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	314%	500%	600%
Pre-Tax Yields to Maturity . . .	22.7%	22.7%	20.2%	13.9%	9.5%

Sensitivity of the TI Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	219%	250%	500%
Pre-Tax Yields to Maturity . . .	30.2%	24.0%	24.0%	24.0%	4.4%

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. As illustrated in the tables below, it is possible that investors in the KS, SI, SJ, OS, MS and SQ Classes would lose money on their initial investments under certain Index and prepayment scenarios.**

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

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

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

Class	Price*
KS	30.00%
SI	19.00%
SJ	11.00%
OS	11.00%
MS	35.00%
SN	100.00%
SH	98.35%
SD	99.00%
SQ	9.00%
SK	84.00%
S	84.00%
SM	94.00%

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

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

	PSA Prepayment Assumption						
LIBOR	**50%**	**90%**	**115%**	**209%**	**225%**	**240%**	**500%**
0.78%	41.3%	41.3%	41.3%	41.3%	41.3%	41.3%	39.7%
1.78%	35.4%	35.3%	35.3%	35.3%	35.3%	35.3%	33.2%
3.78%	23.5%	23.4%	23.4%	23.4%	23.4%	23.4%	19.6%
5.78%	10.9%	10.7%	10.7%	10.7%	10.7%	10.7%	3.9%
7.78%	(9.2)%	(9.6)%	(9.6)%	(9.6)%	(9.6)%	(9.6)%	(23.0)%
8.11%	*	*	*	*	*	*	*

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

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

	PSA Prepayment Assumption						
LIBOR	**50%**	**90%**	**115%**	**209%**	**225%**	**240%**	**500%**
0.84%	76.0%	76.0%	76.0%	52.7%	47.1%	40.7%	(48.8)%
1.84%	61.8%	61.8%	61.8%	38.8%	32.7%	25.3%	(65.2)%
3.84%	34.7%	34.7%	34.5%	13.5%	6.8%	(6.8)%	*
5.84%	7.9%	7.2%	6.3%	(8.1)%	(13.2)%	(49.0)%	*
6.60%	*	*	*	*	*	*	*

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

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

	PSA Prepayment Assumption				
LIBOR	**50%**	**100%**	**231%**	**350%**	**500%**
0.78%	68.9%	64.8%	52.8%	40.6%	24.2%
1.78%	57.7%	53.5%	41.2%	28.4%	11.4%
3.78%	36.0%	31.5%	17.6%	3.3%	(15.3)%
5.78%	14.5%	9.1%	(8.0)%	(25.1)%	(46.1)%
7.78%	(15.0)%	(24.1)%	(51.9)%	(75.7)%	*
8.05%	*	*	*	*	*

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

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

	PSA Prepayment Assumption						
LIBOR	**50%**	**100%**	**129%**	**219%**	**225%**	**250%**	**500%**
0.78%	67.2%	60.2%	60.2%	60.2%	60.2%	60.2%	49.9%
1.78%	55.9%	48.5%	48.5%	48.5%	48.5%	48.5%	36.5%
3.78%	33.4%	24.8%	24.8%	24.8%	24.8%	24.8%	8.4%
5.78%	10.3%	(0.8)%	(0.8)%	(0.8)%	(0.8)%	(0.8)%	(23.9)%
7.78%	(22.9)%	(40.6)%	(40.6)%	(40.6)%	(40.6)%	(40.6)%	(77.4)%
8.20%	*	*	*	*	*	*	*

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

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

	PSA Prepayment Assumption						
LIBOR	50%	100%	129%	219%	225%	250%	500%
0.78%	45.4%	45.4%	45.4%	45.4%	45.4%	45.4%	44.2%
1.78%	38.9%	38.8%	38.8%	38.8%	38.8%	38.8%	37.2%
3.78%	26.0%	25.8%	25.8%	25.8%	25.8%	25.8%	22.7%
5.78%	12.5%	12.1%	12.1%	12.1%	12.1%	12.1%	6.1%
7.78%	(8.2)%	(9.2)%	(9.2)%	(9.2)%	(9.2)%	(9.2)%	(21.7)%
8.10%	*	*	*	*	*	*	*

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

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

	PSA Prepayment Assumption						
LIBOR	50%	100%	129%	219%	225%	250%	500%
0.78%	9.3%	9.3%	9.3%	9.1%	9.1%	9.0%	8.5%
1.78%	8.6%	8.6%	8.6%	8.4%	8.4%	8.3%	7.9%
3.78%	7.1%	7.1%	7.1%	6.9%	6.9%	6.9%	6.6%
5.78%	5.7%	5.7%	5.7%	5.5%	5.5%	5.5%	5.2%
6.70%	5.0%	5.0%	5.0%	4.9%	4.9%	4.8%	4.6%

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

	PSA Prepayment Assumption						
LIBOR	50%	100%	129%	219%	225%	250%	500%
0.78%	18.4%	18.4%	18.4%	18.7%	18.7%	18.9%	19.7%
1.78%	15.2%	15.2%	15.2%	15.5%	15.5%	15.7%	16.7%
3.78%	8.8%	8.8%	8.8%	9.2%	9.2%	9.5%	10.7%
5.78%	2.6%	2.6%	2.6%	3.0%	3.0%	3.4%	4.8%
6.60%	0.1%	0.1%	0.1%	0.5%	0.5%	1.0%	2.4%

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

	PSA Prepayment Assumption				
LIBOR	50%	100%	219%	250%	500%
0.78%	10.7%	10.7%	10.9%	10.9%	11.4%
1.78%	9.6%	9.6%	9.8%	9.9%	10.4%
3.78%	7.5%	7.6%	7.8%	7.9%	8.4%
5.78%	5.5%	5.5%	5.7%	5.9%	6.5%
7.10%	4.1%	4.2%	4.4%	4.5%	5.2%

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

LIBOR	PSA Prepayment Assumption 50%	100%	314%	500%	600%
0.78%	89.7%	86.1%	68.9%	52.2%	42.9%
1.78%	75.5%	71.8%	54.0%	36.6%	27.0%
3.78%	48.0%	44.1%	24.2%	4.8%	(5.5)%
5.78%	21.6%	16.9%	(7.8)%	(30.5)%	(42.0)%
7.78%	(10.5)%	(18.5)%	(58.5)%	(88.5)%	*
8.10%	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption 50%	90%	115%	209%	225%	240%	500%
0.78%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	15.1%
1.78%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	13.2%
3.78%	8.7%	8.7%	8.7%	8.7%	8.7%	8.7%	9.5%
5.78%	5.0%	5.1%	5.1%	5.1%	5.1%	5.1%	5.9%
7.78%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	2.4%
8.10%	0.9%	1.0%	1.0%	1.0%	1.0%	1.0%	1.9%

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

LIBOR	PSA Prepayment Assumption 50%	90%	115%	209%	225%	240%	500%
0.84%	15.6%	15.7%	15.8%	19.5%	20.7%	22.0%	33.9%
1.84%	12.9%	13.0%	13.1%	16.7%	18.0%	19.3%	31.3%
3.84%	7.6%	7.7%	7.9%	11.3%	12.6%	14.2%	26.2%
5.84%	2.6%	2.7%	2.8%	5.8%	7.3%	9.1%	21.2%
6.60%	0.7%	0.8%	1.0%	3.7%	5.2%	7.2%	19.3%

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

LIBOR	PSA Prepayment Assumption 50%	100%	129%	219%	225%	250%	500%
0.78%	16.1%	16.1%	16.1%	16.1%	16.1%	16.1%	16.4%
1.78%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	14.2%
3.78%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.8%
5.78%	5.2%	5.3%	5.3%	5.3%	5.3%	5.3%	5.6%
7.78%	1.0%	1.1%	1.1%	1.1%	1.1%	1.1%	1.4%
8.10%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.7%

The Principal Only Classes. **The Principal Only Classes will not bear interest. As indicated in the tables below, a low rate of principal payments (including prepayments) on**

the related Mortgage Loans will have a negative effect on the yields to investors in the Principal Only Classes.

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

Class	Price
OB	69.5%
OG	70.5%
KO	56.5%
CO	65.0%
VO	72.0%
GN	72.5%
KX	89.0%
OH	74.5%
MO	58.0%
NO	81.0%
TR	79.5%
TW	77.0%
VN	75.0%
VT	76.0%

Sensitivity of the OB Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	177%	219%	224%	225%	226%	250%	500%
Pre-Tax Yields to Maturity	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	4.8%

Sensitivity of the OG Class to Prepayments

	PSA Prepayment Assumption						
	50%	90%	115%	209%	225%	240%	500%
Pre-Tax Yields to Maturity	2.5%	3.2%	3.2%	3.2%	3.2%	3.2%	6.4%

Sensitivity of the KO Class to Prepayments

	PSA Prepayment Assumption						
	50%	90%	115%	209%	225%	240%	500%
Pre-Tax Yields to Maturity	3.0%	3.1%	3.1%	3.1%	3.1%	3.1%	6.0%

Sensitivity of the CO Class to Prepayments

	PSA Prepayment Assumption						
	50%	90%	115%	209%	225%	240%	500%
Pre-Tax Yields to Maturity	1.7%	2.0%	2.3%	10.5%	14.3%	18.1%	50.2%

Sensitivity of the VO Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	231%	350%	500%
Pre-Tax Yields to Maturity . . .	2.3%	2.3%	3.0%	4.1%	5.5%

Sensitivity of the GN Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	261%	350%	500%
Pre-Tax Yields to Maturity . . .	2.5%	2.7%	3.3%	3.9%	5.0%

Sensitivity of the KX Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	129%	219%	225%	250%	500%
Pre-Tax Yields to Maturity . . .	1.8%	2.8%	2.8%	2.8%	2.8%	2.8%	4.2%

Sensitivity of the OH Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	129%	219%	225%	250%	500%
Pre-Tax Yields to Maturity . . .	1.9%	2.7%	2.7%	2.7%	2.7%	2.7%	5.1%

Sensitivity of the MO Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	129%	219%	225%	250%	500%
Pre-Tax Yields to Maturity . . .	2.8%	3.0%	3.0%	3.0%	3.0%	3.0%	5.6%

Sensitivity of the NO Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	129%	219%	225%	250%	500%
Pre-Tax Yields to Maturity . . .	0.8%	0.9%	1.0%	3.2%	3.6%	6.7%	18.0%

Sensitivity of the TR Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	219%	250%	500%
Pre-Tax Yields to Maturity . . .	1.9%	2.9%	2.9%	2.9%	5.4%

Sensitivity of the TW Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	219%	250%	500%
Pre-Tax Yields to Maturity . . .	1.9%	2.7%	2.7%	2.7%	5.2%

Sensitivity of the VN Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	219%	250%	500%
Pre-Tax Yields to Maturity . . .	2.2%	2.2%	2.4%	2.6%	4.5%

Sensitivity of the VT Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	314%	500%	600%
Pre-Tax Yields to Maturity . . .	2.1%	2.1%	2.9%	4.3%	5.0%

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 1, Group 2, Group 5 and Group 6 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.

Group	Mortgage Loans Relating to Trust Assets Specified Below	Original Terms to Maturity	Remaining Terms to Maturity	Interest Rates
1	Group 1 MBS	180 months	180 months	8.00%
2	Group 2 MBS	360 months	360 months	8.00%
3	Group 3 MBS	360 months	360 months	8.00%
4	Group 4 MBS	180 months	180 months	8.00%
5	Group 5 MBS	360 months	360 months	8.50%
6	Group 6 MBS	360 months	360 months	8.50%
7	Group 7 MBS	360 months	360 months	8.50%

It is unlikely

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

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

Percent of Original Principal Balances Outstanding

	IH†, QR and QA Classes									IG†, QU and QB Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
Date	0%	100%	177%	219%	224%	225%	226%	250%	500%	0%	100%	177%	219%	224%	225%	226%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	98	96	96	96	96	96	96	96	96	100	100	100	100	100	100	100	100	100
August 2004	78	48	48	48	48	48	48	48	21	100	100	100	100	100	100	100	100	100
August 2005	56	0	0	0	0	0	0	0	0	100	99	99	99	99	99	99	99	10
August 2006	32	0	0	0	0	0	0	0	0	100	48	48	48	48	48	48	48	0
August 2007	7	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2008	0	0	0	0	0	0	0	0	0	77	0	0	0	0	0	0	0	0
August 2009	0	0	0	0	0	0	0	0	0	44	0	0	0	0	0	0	0	0
August 2010	0	0	0	0	0	0	0	0	0	8	0	0	0	0	0	0	0	0
August 2011	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	3.2	2.0	2.0	2.0	2.0	2.0	2.0	2.0	1.7	6.8	4.0	4.0	4.0	4.0	4.0	4.0	4.0	2.6

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

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

Date	QC Class PSA Prepayment Assumption 0%	100%	177%	219%	224%	225%	226%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100
August 2003	100	100	100	100	100	100	100	100	100
August 2004	100	100	100	100	100	100	100	100	100
August 2005	100	100	100	100	100	100	100	100	100
August 2006	100	100	100	100	100	100	100	100	23
August 2007	100	100	100	100	100	100	100	100	0
August 2008	100	47	47	47	47	47	47	47	0
August 2009	100	1	1	1	1	1	1	1	0
August 2010	100	0	0	0	0	0	0	0	0
August 2011	63	0	0	0	0	0	0	0	0
August 2012	14	0	0	0	0	0	0	0	0
August 2013	0	0	0	0	0	0	0	0	0
August 2014	0	0	0	0	0	0	0	0	0
August 2015	0	0	0	0	0	0	0	0	0
August 2016	0	0	0	0	0	0	0	0	0
August 2017	0	0	0	0	0	0	0	0	0
August 2018	0	0	0	0	0	0	0	0	0
August 2019	0	0	0	0	0	0	0	0	0
August 2020	0	0	0	0	0	0	0	0	0
August 2021	0	0	0	0	0	0	0	0	0
August 2022	0	0	0	0	0	0	0	0	0
August 2023	0	0	0	0	0	0	0	0	0
August 2024	0	0	0	0	0	0	0	0	0
August 2025	0	0	0	0	0	0	0	0	0
August 2026	0	0	0	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0	0	0
August 2028	0	0	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	9.3	6.0	6.0	6.0	6.0	6.0	6.0	6.0	3.7

Date	QD Class PSA Prepayment Assumption 0%	100%	177%	219%	224%	225%	226%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100
August 2003	100	100	100	100	100	100	100	100	100
August 2004	100	100	100	100	100	100	100	100	100
August 2005	100	100	100	100	100	100	100	100	100
August 2006	100	100	100	100	100	100	100	100	100
August 2007	100	100	100	100	100	100	100	100	44
August 2008	100	100	100	100	100	100	100	100	0
August 2009	100	100	100	100	100	100	100	100	0
August 2010	100	46	46	46	46	46	46	46	0
August 2011	100	1	1	1	1	1	1	1	0
August 2012	100	0	0	0	0	0	0	0	0
August 2013	39	0	0	0	0	0	0	0	0
August 2014	0	0	0	0	0	0	0	0	0
August 2015	0	0	0	0	0	0	0	0	0
August 2016	0	0	0	0	0	0	0	0	0
August 2017	0	0	0	0	0	0	0	0	0
August 2018	0	0	0	0	0	0	0	0	0
August 2019	0	0	0	0	0	0	0	0	0
August 2020	0	0	0	0	0	0	0	0	0
August 2021	0	0	0	0	0	0	0	0	0
August 2022	0	0	0	0	0	0	0	0	0
August 2023	0	0	0	0	0	0	0	0	0
August 2024	0	0	0	0	0	0	0	0	0
August 2025	0	0	0	0	0	0	0	0	0
August 2026	0	0	0	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0	0	0
August 2028	0	0	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.9	8.0	8.0	8.0	8.0	8.0	8.0	8.0	5.0

Date	OA†, OB and QE Classes PSA Prepayment Assumption 0%	100%	177%	219%	224%	225%	226%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100
August 2003	100	100	100	100	100	100	100	100	100
August 2004	100	100	100	100	100	100	100	100	100
August 2005	100	100	100	100	100	100	100	100	100
August 2006	100	100	100	100	100	100	100	100	100
August 2007	100	100	100	100	100	100	100	100	100
August 2008	100	100	100	100	100	100	100	100	87
August 2009	100	100	100	100	100	100	100	100	55
August 2010	100	100	100	100	100	100	100	100	34
August 2011	100	100	100	100	100	100	100	100	21
August 2012	100	71	71	71	71	71	71	71	12
August 2013	100	47	47	47	47	47	47	47	7
August 2014	60	28	28	28	28	28	28	28	3
August 2015	13	13	13	13	13	13	13	13	1
August 2016	2	2	2	2	2	2	2	2	*
August 2017	0	0	0	0	0	0	0	0	0
August 2018	0	0	0	0	0	0	0	0	0
August 2019	0	0	0	0	0	0	0	0	0
August 2020	0	0	0	0	0	0	0	0	0
August 2021	0	0	0	0	0	0	0	0	0
August 2022	0	0	0	0	0	0	0	0	0
August 2023	0	0	0	0	0	0	0	0	0
August 2024	0	0	0	0	0	0	0	0	0
August 2025	0	0	0	0	0	0	0	0	0
August 2026	0	0	0	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0	0	0
August 2028	0	0	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.3	11.1	11.1	11.1	11.1	11.1	11.1	11.1	7.7

Date	JD, JA, JB and JC Classes PSA Prepayment Assumption 0%	100%	177%	219%	224%	225%	226%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100
August 2003	84	70	61	61	61	61	75	72	43
August 2004	83	69	46	46	46	46	52	45	0
August 2005	82	68	32	32	32	32	33	22	0
August 2006	81	66	22	22	21	21	20	8	0
August 2007	79	65	16	16	15	14	14	1	0
August 2008	78	64	13	14	13	12	12	0	0
August 2009	77	59	9	13	12	11	11	0	0
August 2010	75	51	4	11	10	10	10	0	0
August 2011	73	40	0	9	9	8	8	0	0
August 2012	72	27	0	7	7	7	6	0	0
August 2013	70	12	0	5	5	5	5	0	0
August 2014	68	0	0	3	3	3	3	0	0
August 2015	49	0	0	1	2	2	2	0	0
August 2016	8	0	0	0	*	*	*	0	0
August 2017	0	0	0	0	0	0	0	0	0
August 2018	0	0	0	0	0	0	0	0	0
August 2019	0	0	0	0	0	0	0	0	0
August 2020	0	0	0	0	0	0	0	0	0
August 2021	0	0	0	0	0	0	0	0	0
August 2022	0	0	0	0	0	0	0	0	0
August 2023	0	0	0	0	0	0	0	0	0
August 2024	0	0	0	0	0	0	0	0	0
August 2025	0	0	0	0	0	0	0	0	0
August 2026	0	0	0	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0	0	0
August 2028	0	0	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.3	6.4	2.5	2.9	2.9	2.8	3.1	2.1	1.0

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

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

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

JZ Class

Date	PSA Prepayment Assumption								
	0%	100%	177%	219%	224%	225%	226%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100
August 2003	106	106	106	80	77	76	0	0	0
August 2004	112	112	112	45	38	36	0	0	0
August 2005	118	118	118	19	8	5	0	0	0
August 2006	125	125	125	7	0	0	0	0	0
August 2007	132	132	132	5	0	0	0	0	0
August 2008	139	139	139	6	0	0	0	0	0
August 2009	147	147	147	6	0	0	0	0	0
August 2010	155	155	155	6	0	0	0	0	0
August 2011	164	164	150	7	0	0	0	0	0
August 2012	173	173	122	7	0	0	0	0	0
August 2013	183	183	92	7	0	0	0	0	0
August 2014	193	172	62	8	0	0	0	0	0
August 2015	204	94	33	8	0	0	0	0	0
August 2016	216	13	5	2	0	0	0	0	0
August 2017	0	0	0	0	0	0	0	0	0
August 2018	0	0	0	0	0	0	0	0	0
August 2019	0	0	0	0	0	0	0	0	0
August 2020	0	0	0	0	0	0	0	0	0
August 2021	0	0	0	0	0	0	0	0	0
August 2022	0	0	0	0	0	0	0	0	0
August 2023	0	0	0	0	0	0	0	0	0
August 2024	0	0	0	0	0	0	0	0	0
August 2025	0	0	0	0	0	0	0	0	0
August 2026	0	0	0	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0	0	0
August 2028	0	0	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.6	13.0	11.4	2.9	1.7	1.7	0.3	0.3	0.2

IP†, OC and PA Classes

Date	PSA Prepayment Assumption						
	0%	90%	115%	209%	225%	240%	500%
Initial Percent	100	100	100	100	100	100	100
August 2003	97	85	85	85	85	85	85
August 2004	92	50	50	50	50	50	50
August 2005	86	13	13	13	13	13	0
August 2006	79	0	0	0	0	0	0
August 2007	72	0	0	0	0	0	0
August 2008	65	0	0	0	0	0	0
August 2009	57	0	0	0	0	0	0
August 2010	48	0	0	0	0	0	0
August 2011	38	0	0	0	0	0	0
August 2012	28	0	0	0	0	0	0
August 2013	17	0	0	0	0	0	0
August 2014	5	0	0	0	0	0	0
August 2015	0	0	0	0	0	0	0
August 2016	0	0	0	0	0	0	0
August 2017	0	0	0	0	0	0	0
August 2018	0	0	0	0	0	0	0
August 2019	0	0	0	0	0	0	0
August 2020	0	0	0	0	0	0	0
August 2021	0	0	0	0	0	0	0
August 2022	0	0	0	0	0	0	0
August 2023	0	0	0	0	0	0	0
August 2024	0	0	0	0	0	0	0
August 2025	0	0	0	0	0	0	0
August 2026	0	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0
August 2028	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.4	2.0	2.0	2.0	2.0	2.0	1.8

IQ†, OD and PB Classes

Date	PSA Prepayment Assumption						
	0%	90%	115%	209%	225%	240%	500%
Initial Percent	100	100	100	100	100	100	100
August 2003	100	100	100	100	100	100	100
August 2004	100	100	100	100	100	100	100
August 2005	100	100	100	100	100	100	0
August 2006	100	47	47	47	47	47	0
August 2007	100	0	0	0	0	0	0
August 2008	100	0	0	0	0	0	0
August 2009	100	0	0	0	0	0	0
August 2010	100	0	0	0	0	0	0
August 2011	100	0	0	0	0	0	0
August 2012	100	0	0	0	0	0	0
August 2013	100	0	0	0	0	0	0
August 2014	100	0	0	0	0	0	0
August 2015	81	0	0	0	0	0	0
August 2016	48	0	0	0	0	0	0
August 2017	12	0	0	0	0	0	0
August 2018	0	0	0	0	0	0	0
August 2019	0	0	0	0	0	0	0
August 2020	0	0	0	0	0	0	0
August 2021	0	0	0	0	0	0	0
August 2022	0	0	0	0	0	0	0
August 2023	0	0	0	0	0	0	0
August 2024	0	0	0	0	0	0	0
August 2025	0	0	0	0	0	0	0
August 2026	0	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0
August 2028	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.9	4.0	4.0	4.0	4.0	4.0	2.7

PC Class

Date	PSA Prepayment Assumption						
	0%	90%	115%	209%	225%	240%	500%
Initial Percent	100	100	100	100	100	100	100
August 2003	100	100	100	100	100	100	100
August 2004	100	100	100	100	100	100	100
August 2005	100	100	100	100	100	100	82
August 2006	100	100	100	100	100	100	0
August 2007	100	85	85	85	85	85	0
August 2008	100	48	48	48	48	48	0
August 2009	100	13	13	13	13	13	0
August 2010	100	0	0	0	0	0	0
August 2011	100	0	0	0	0	0	0
August 2012	100	0	0	0	0	0	0
August 2013	100	0	0	0	0	0	0
August 2014	100	0	0	0	0	0	0
August 2015	100	0	0	0	0	0	0
August 2016	100	0	0	0	0	0	0
August 2017	100	0	0	0	0	0	0
August 2018	86	0	0	0	0	0	0
August 2019	65	0	0	0	0	0	0
August 2020	43	0	0	0	0	0	0
August 2021	18	0	0	0	0	0	0
August 2022	0	0	0	0	0	0	0
August 2023	0	0	0	0	0	0	0
August 2024	0	0	0	0	0	0	0
August 2025	0	0	0	0	0	0	0
August 2026	0	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0
August 2028	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.7	6.0	6.0	6.0	6.0	6.0	3.4

PD Class

Date	PSA Prepayment Assumption						
	0%	90%	115%	209%	225%	240%	500%
Initial Percent	100	100	100	100	100	100	100
August 2003	100	100	100	100	100	100	100
August 2004	100	100	100	100	100	100	100
August 2005	100	100	100	100	100	100	100
August 2006	100	100	100	100	100	100	73
August 2007	100	100	100	100	100	100	0
August 2008	100	100	100	100	100	100	0
August 2009	100	100	100	100	100	100	0
August 2010	100	46	46	46	46	46	0
August 2011	100	0	0	0	0	0	0
August 2012	100	0	0	0	0	0	0
August 2013	100	0	0	0	0	0	0
August 2014	100	0	0	0	0	0	0
August 2015	100	0	0	0	0	0	0
August 2016	100	0	0	0	0	0	0
August 2017	100	0	0	0	0	0	0
August 2018	100	0	0	0	0	0	0
August 2019	100	0	0	0	0	0	0
August 2020	100	0	0	0	0	0	0
August 2021	100	0	0	0	0	0	0
August 2022	76	0	0	0	0	0	0
August 2023	0	0	0	0	0	0	0
August 2024	0	0	0	0	0	0	0
August 2025	0	0	0	0	0	0	0
August 2026	0	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0
August 2028	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.4	8.0	8.0	8.0	8.0	8.0	4.1

** 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.

OE†, OG and PE Classes

Date	PSA Prepayment Assumption						
	0%	90%	115%	209%	225%	240%	500%
Initial Percent	100	100	100	100	100	100	100
August 2003	100	100	100	100	100	100	100
August 2004	100	100	100	100	100	100	100
August 2005	100	100	100	100	100	100	100
August 2006	100	100	100	100	100	100	100
August 2007	100	100	100	100	100	100	69
August 2008	100	100	100	100	100	100	31
August 2009	100	100	100	100	100	100	5
August 2010	100	100	100	100	100	100	0
August 2011	100	88	88	88	88	88	0
August 2012	100	65	65	65	65	65	0
August 2013	100	45	45	45	45	45	0
August 2014	100	29	29	29	29	29	0
August 2015	100	15	15	15	15	15	0
August 2016	100	3	3	3	3	3	0
August 2017	100	0	0	0	0	0	0
August 2018	100	0	0	0	0	0	0
August 2019	100	0	0	0	0	0	0
August 2020	100	0	0	0	0	0	0
August 2021	100	0	0	0	0	0	0
August 2022	100	0	0	0	0	0	0
August 2023	100	0	0	0	0	0	0
August 2024	73	0	0	0	0	0	0
August 2025	44	0	0	0	0	0	0
August 2026	13	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0
August 2028	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0
Weighted Average Life (years)**	22.8	11.0	11.0	11.0	11.0	11.0	5.6

FK, KO, KS†, SK and PG Classes

Date	PSA Prepayment Assumption						
	0%	90%	115%	209%	225%	240%	500%
Initial Percent	100	100	100	100	100	100	100
August 2003	100	100	100	100	100	100	100
August 2004	100	100	100	100	100	100	100
August 2005	100	100	100	100	100	100	100
August 2006	100	100	100	100	100	100	100
August 2007	100	100	100	100	100	100	100
August 2008	100	100	100	100	100	100	100
August 2009	100	100	100	100	100	100	100
August 2010	100	100	100	100	100	100	75
August 2011	100	100	100	100	100	100	51
August 2012	100	100	100	100	100	100	35
August 2013	100	100	100	100	100	100	24
August 2014	100	100	100	100	100	100	16
August 2015	100	100	100	100	100	100	11
August 2016	100	100	100	100	100	100	7
August 2017	100	87	87	87	87	87	5
August 2018	100	71	71	71	71	71	3
August 2019	100	58	58	58	58	58	2
August 2020	100	47	47	47	47	47	1
August 2021	100	37	37	37	37	37	1
August 2022	100	30	30	30	30	30	1
August 2023	100	23	23	23	23	23	*
August 2024	100	18	18	18	18	18	*
August 2025	100	13	13	13	13	13	*
August 2026	100	10	10	10	10	10	*
August 2027	58	7	7	7	7	7	*
August 2028	5	5	5	5	5	5	*
August 2029	3	3	3	3	3	3	*
August 2030	1	1	1	1	1	1	*
August 2031	*	*	*	*	*	*	*
August 2032	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.2	18.6	18.6	18.6	18.6	18.6	9.9

AK Class

Date	PSA Prepayment Assumption						
	0%	90%	115%	209%	225%	240%	500%
Initial Percent	100	100	100	100	100	100	100
August 2003	96	84	76	76	76	76	76
August 2004	96	84	62	62	62	62	14
August 2005	96	84	48	48	48	48	0
August 2006	96	84	36	36	36	36	0
August 2007	96	84	27	27	27	27	0
August 2008	96	84	19	19	19	19	0
August 2009	96	84	13	13	13	10	0
August 2010	96	84	9	9	9	2	0
August 2011	96	84	6	6	6	0	0
August 2012	96	80	5	5	5	0	0
August 2013	96	71	3	3	3	0	0
August 2014	96	59	1	1	1	0	0
August 2015	96	44	0	0	0	0	0
August 2016	96	27	0	0	0	0	0
August 2017	96	8	0	0	0	0	0
August 2018	96	0	0	0	0	0	0
August 2019	96	0	0	0	0	0	0
August 2020	96	0	0	0	0	0	0
August 2021	96	0	0	0	0	0	0
August 2022	96	0	0	0	0	0	0
August 2023	96	0	0	0	0	0	0
August 2024	96	0	0	0	0	0	0
August 2025	96	0	0	0	0	0	0
August 2026	96	0	0	0	0	0	0
August 2027	96	0	0	0	0	0	0
August 2028	78	0	0	0	0	0	0
August 2029	1	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.4	10.9	3.5	3.5	3.5	3.3	1.5

F, CO, SI† and S Classes

Date	PSA Prepayment Assumption						
	0%	90%	115%	209%	225%	240%	500%
Initial Percent	100	100	100	100	100	100	100
August 2003	100	100	100	88	86	84	52
August 2004	100	100	100	70	65	60	0
August 2005	100	100	100	52	45	38	0
August 2006	100	100	100	40	30	22	0
August 2007	100	100	100	30	20	10	0
August 2008	100	100	100	24	13	3	0
August 2009	100	100	100	20	9	0	0
August 2010	100	100	100	18	7	0	0
August 2011	100	100	100	17	7	0	0
August 2012	100	100	98	17	7	0	0
August 2013	100	100	95	16	7	0	0
August 2014	100	100	92	16	7	0	0
August 2015	100	100	87	14	7	0	0
August 2016	100	100	81	13	6	0	0
August 2017	100	100	75	12	5	0	0
August 2018	100	96	69	10	5	0	0
August 2019	100	88	63	9	4	0	0
August 2020	100	80	57	8	3	0	0
August 2021	100	72	51	7	3	0	0
August 2022	100	65	45	6	2	0	0
August 2023	100	57	39	5	2	0	0
August 2024	100	49	33	4	2	0	0
August 2025	100	42	28	3	1	0	0
August 2026	100	34	22	2	1	0	0
August 2027	100	27	17	2	1	0	0
August 2028	100	20	13	1	1	0	0
August 2029	100	13	8	1	*	0	0
August 2030	70	7	4	*	*	0	0
August 2031	37	1	*	*	*	0	0
August 2032	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.6	22.0	19.3	5.6	4.0	2.7	1.0

AP, FJ, SJ†, AL, LA, AG, AB and AD Classes

Date	PSA Prepayment Assumption				
	0%	100%	231%	350%	500%
Initial Percent	100	100	100	100	100
August 2003	99	94	89	85	79
August 2004	98	86	73	61	47
August 2005	96	77	56	40	21
August 2006	95	68	42	23	4
August 2007	93	60	30	10	0
August 2008	92	53	20	0	0
August 2009	90	46	11	0	0
August 2010	88	39	4	0	0
August 2011	86	33	0	0	0
August 2012	83	27	0	0	0
August 2013	81	22	0	0	0
August 2014	78	17	0	0	0
August 2015	75	12	0	0	0
August 2016	72	7	0	0	0
August 2017	68	3	0	0	0
August 2018	65	0	0	0	0
August 2019	61	0	0	0	0
August 2020	56	0	0	0	0
August 2021	51	0	0	0	0
August 2022	46	0	0	0	0
August 2023	41	0	0	0	0
August 2024	35	0	0	0	0
August 2025	28	0	0	0	0
August 2026	21	0	0	0	0
August 2027	13	0	0	0	0
August 2028	5	0	0	0	0
August 2029	0	0	0	0	0
August 2030	0	0	0	0	0
August 2031	0	0	0	0	0
August 2032	0	0	0	0	0
Weighted Average Life (years)**	17.7	7.0	3.8	2.7	2.0

AC Class

Date	PSA Prepayment Assumption				
	0%	100%	231%	350%	500%
Initial Percent	100	100	100	100	100
August 2003	100	100	100	100	100
August 2004	100	100	100	100	100
August 2005	100	100	100	100	100
August 2006	100	100	100	100	100
August 2007	100	100	100	100	*
August 2008	100	100	100	92	0
August 2009	100	100	100	1	0
August 2010	100	100	100	0	0
August 2011	100	100	70	0	0
August 2012	100	100	9	0	0
August 2013	100	100	0	0	0
August 2014	100	100	0	0	0
August 2015	100	100	0	0	0
August 2016	100	100	0	0	0
August 2017	100	100	0	0	0
August 2018	100	87	0	0	0
August 2019	100	44	0	0	0
August 2020	100	3	0	0	0
August 2021	100	0	0	0	0
August 2022	100	0	0	0	0
August 2023	100	0	0	0	0
August 2024	100	0	0	0	0
August 2025	100	0	0	0	0
August 2026	100	0	0	0	0
August 2027	100	0	0	0	0
August 2028	100	0	0	0	0
August 2029	53	0	0	0	0
August 2030	0	0	0	0	0
August 2031	0	0	0	0	0
August 2032	0	0	0	0	0
Weighted Average Life (years)**	27.1	16.9	9.4	6.5	4.6

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

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

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

	LB Class					LC Class					LD Class					LE Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
Date	**0%**	**100%**	**231%**	**350%**	**500%**	**0%**	**100%**	**231%**	**350%**	**500%**	**0%**	**100%**	**231%**	**350%**	**500%**	**0%**	**100%**	**231%**	**350%**	**500%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2007	100	100	100	100	0	100	100	100	100	0	100	100	100	100	0	100	100	100	100	0
August 2008	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0
August 2009	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0
August 2010	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0
August 2011	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2012	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2013	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2014	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2015	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2016	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2017	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2018	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2019	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2020	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2021	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2022	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2023	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2024	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2025	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2026	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2027	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2028	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 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)**	26.6	15.7	8.6	6.0	4.3	26.6	15.8	8.7	6.0	4.3	26.7	15.8	8.7	6.0	4.3	26.7	15.9	8.7	6.0	4.3

	LG Class					LH Class					LJ Class					LK Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
Date	**0%**	**100%**	**231%**	**350%**	**500%**	**0%**	**100%**	**231%**	**350%**	**500%**	**0%**	**100%**	**231%**	**350%**	**500%**	**0%**	**100%**	**231%**	**350%**	**500%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2007	100	100	100	100	0	100	100	100	100	0	100	100	100	100	0	100	100	100	100	0
August 2008	100	100	100	100	0	100	100	100	100	0	100	100	100	100	0	100	100	100	100	0
August 2009	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0
August 2010	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0
August 2011	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2012	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2013	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2014	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2015	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2016	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2017	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2018	100	0	0	0	0	100	0	0	0	0	100	4	0	0	0	100	100	0	0	0
August 2019	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2020	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2021	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2022	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2023	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2024	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2025	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2026	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2027	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2028	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 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)**	26.7	15.9	8.7	6.1	4.3	26.7	16.0	8.7	6.1	4.3	26.7	16.0	8.8	6.1	4.4	26.7	16.1	8.8	6.1	4.4

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

Date	LM Class PSA Prepayment Assumption 0%	100%	231%	350%	500%	LN Class PSA Prepayment Assumption 0%	100%	231%	350%	500%	LP Class PSA Prepayment Assumption 0%	100%	231%	350%	500%	LQ Class PSA Prepayment Assumption 0%	100%	231%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2007	100	100	100	100	0	100	100	100	100	0	100	100	100	100	0	100	100	100	100	0
August 2008	100	100	100	100	0	100	100	100	100	0	100	100	100	100	0	100	100	100	100	0
August 2009	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0
August 2010	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0
August 2011	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2012	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2013	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2014	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2015	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2016	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2017	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2018	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2019	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2020	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2021	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2022	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2023	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2024	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2025	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2026	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2027	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2028	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 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)**	26.7	16.1	8.8	6.1	4.4	26.7	16.2	8.8	6.2	4.4	26.8	16.2	8.9	6.2	4.4	26.8	16.2	8.9	6.2	4.4

Date	LR Class PSA Prepayment Assumption 0%	100%	231%	350%	500%	LT Class PSA Prepayment Assumption 0%	100%	231%	350%	500%	LU Class PSA Prepayment Assumption 0%	100%	231%	350%	500%	LV Class PSA Prepayment Assumption 0%	100%	231%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2007	100	100	100	100	0	100	100	100	100	0	100	100	100	100	0	100	100	100	100	0
August 2008	100	100	100	100	0	100	100	100	100	0	100	100	100	100	0	100	100	100	100	0
August 2009	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0
August 2010	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0
August 2011	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	34	0	0
August 2012	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2013	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2014	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2015	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2016	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2017	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2018	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2019	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2020	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2021	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2022	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2023	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2024	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2025	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2026	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2027	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2028	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 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)**	26.8	16.3	8.9	6.2	4.4	26.8	16.3	9.0	6.2	4.5	26.8	16.4	9.0	6.2	4.5	26.9	16.4	9.0	6.2	4.5

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

	LW Class					LX Class					LY Class					AN Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
Date	0%	100%	231%	350%	500%	0%	100%	231%	350%	500%	0%	100%	231%	350%	500%	0%	100%	231%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2007	100	100	100	100	0	100	100	100	100	0	100	100	100	100	0	100	100	100	100	*
August 2008	100	100	100	100	0	100	100	100	100	0	100	100	100	100	0	100	100	100	100	0
August 2009	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0	100	100	100	2	0
August 2010	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0
August 2011	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0
August 2012	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	14	0	0
August 2013	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2014	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2015	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2016	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2017	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2018	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2019	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	69	0	0	0
August 2020	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	5	0	0	0
August 2021	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2022	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2023	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2024	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2025	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2026	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2027	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2028	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
August 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	83	0	0	0	0
August 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 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)**	26.9	16.4	9.1	6.2	4.5	26.9	16.5	9.1	6.3	4.5	26.9	16.5	9.1	6.3	4.5	27.2	17.3	9.6	6.7	4.8

	VA Class					VI†, VO and VB Classes					Z Class					GJ, GE, GD and GH Classes				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
Date	0%	100%	231%	350%	500%	0%	100%	231%	350%	500%	0%	100%	231%	350%	500%	0%	100%	261%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	93	93	93	93	93	100	100	100	100	100	106	106	106	106	106	95	91	86	83	78
August 2004	86	86	86	86	86	100	100	100	100	100	112	112	112	112	112	91	79	66	59	48
August 2005	78	78	78	78	78	100	100	100	100	100	118	118	118	118	118	85	67	47	37	23
August 2006	70	70	70	70	70	100	100	100	100	100	125	125	125	125	125	80	56	32	21	6
August 2007	61	61	61	61	61	100	100	100	100	100	132	132	132	132	132	73	46	19	9	0
August 2008	52	52	52	52	0	100	100	100	100	52	139	139	139	139	139	67	36	9	0	0
August 2009	43	43	43	43	0	100	100	100	100	0	147	147	147	147	126	59	26	1	0	0
August 2010	32	32	32	0	0	100	100	100	61	0	155	155	155	155	86	51	18	0	0	0
August 2011	22	22	22	0	0	100	100	100	0	0	164	164	164	160	59	43	10	0	0	0
August 2012	10	10	10	0	0	100	100	100	0	0	173	173	173	123	40	34	2	0	0	0
August 2013	0	0	0	0	0	98	98	55	0	0	183	183	183	94	27	24	0	0	0	0
August 2014	0	0	0	0	0	86	86	0	0	0	193	193	192	72	18	13	0	0	0	0
August 2015	0	0	0	0	0	73	73	0	0	0	204	204	159	55	12	1	0	0	0	0
August 2016	0	0	0	0	0	60	60	0	0	0	216	216	132	42	8	0	0	0	0	0
August 2017	0	0	0	0	0	46	46	0	0	0	228	228	109	32	6	0	0	0	0	0
August 2018	0	0	0	0	0	31	31	0	0	0	241	241	90	24	4	0	0	0	0	0
August 2019	0	0	0	0	0	15	15	0	0	0	254	254	73	18	3	0	0	0	0	0
August 2020	0	0	0	0	0	0	0	0	0	0	267	267	59	13	2	0	0	0	0	0
August 2021	0	0	0	0	0	0	0	0	0	0	267	237	48	10	1	0	0	0	0	0
August 2022	0	0	0	0	0	0	0	0	0	0	267	206	38	7	1	0	0	0	0	0
August 2023	0	0	0	0	0	0	0	0	0	0	267	177	30	5	*	0	0	0	0	0
August 2024	0	0	0	0	0	0	0	0	0	0	267	150	23	4	*	0	0	0	0	0
August 2025	0	0	0	0	0	0	0	0	0	0	267	125	18	3	*	0	0	0	0	0
August 2026	0	0	0	0	0	0	0	0	0	0	267	101	13	2	*	0	0	0	0	0
August 2027	0	0	0	0	0	0	0	0	0	0	267	78	9	1	*	0	0	0	0	0
August 2028	0	0	0	0	0	0	0	0	0	0	267	57	6	1	*	0	0	0	0	0
August 2029	0	0	0	0	0	0	0	0	0	0	267	37	4	*	*	0	0	0	0	0
August 2030	0	0	0	0	0	0	0	0	0	0	216	19	2	*	*	0	0	0	0	0
August 2031	0	0	0	0	0	0	0	0	0	0	112	1	*	*	*	0	0	0	0	0
August 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)**	6.0	6.0	6.0	5.3	4.3	14.6	14.6	11.1	8.2	6.1	28.8	23.0	16.7	12.6	9.3	7.7	4.8	3.1	2.6	2.1

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

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

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

Date	GM and GK Classes					GB Class					GI†, GN and GC Classes				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	261%	350%	500%	0%	100%	261%	350%	500%	0%	100%	261%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	94	88	81	77	71	100	100	100	100	100	100	100	100	100	100
August 2004	88	73	55	46	31	100	100	100	100	100	100	100	100	100	100
August 2005	81	57	30	17	0	100	100	100	100	93	100	100	100	100	100
August 2006	73	42	10	0	0	100	100	100	86	25	100	100	100	100	100
August 2007	65	28	0	0	0	100	100	79	35	0	100	100	100	100	80
August 2008	56	15	0	0	0	100	100	38	0	0	100	100	100	97	52
August 2009	46	3	0	0	0	100	100	4	0	0	100	100	100	69	33
August 2010	36	0	0	0	0	100	73	0	0	0	100	100	77	48	20
August 2011	24	0	0	0	0	100	39	0	0	0	100	100	56	33	12
August 2012	12	0	0	0	0	100	7	0	0	0	100	100	39	21	7
August 2013	0	0	0	0	0	97	0	0	0	0	100	79	26	13	4
August 2014	0	0	0	0	0	52	0	0	0	0	100	52	15	7	2
August 2015	0	0	0	0	0	4	0	0	0	0	100	27	7	3	1
August 2016	0	0	0	0	0	0	0	0	0	0	54	4	1	*	*
August 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.3	3.6	2.3	1.9	1.5	12.1	8.7	5.8	4.8	3.7	14.1	12.2	9.7	8.4	6.7

Date	IJ†, OF, OS†, KI†, KX and KY Classes						
	PSA Prepayment Assumption						
	0%	100%	129%	219%	225%	250%	500%
Initial Percent	100	100	100	100	100	100	100
August 2003	98	92	92	92	92	92	92
August 2004	97	80	80	80	80	80	80
August 2005	95	66	66	66	66	66	43
August 2006	93	52	52	52	52	52	14
August 2007	90	40	40	40	40	40	0
August 2008	88	28	28	28	28	28	0
August 2009	85	17	17	17	17	17	0
August 2010	82	7	7	7	7	7	0
August 2011	79	0	0	0	0	0	0
August 2012	76	0	0	0	0	0	0
August 2013	72	0	0	0	0	0	0
August 2014	68	0	0	0	0	0	0
August 2015	63	0	0	0	0	0	0
August 2016	58	0	0	0	0	0	0
August 2017	53	0	0	0	0	0	0
August 2018	47	0	0	0	0	0	0
August 2019	41	0	0	0	0	0	0
August 2020	34	0	0	0	0	0	0
August 2021	27	0	0	0	0	0	0
August 2022	19	0	0	0	0	0	0
August 2023	10	0	0	0	0	0	0
August 2024	*	0	0	0	0	0	0
August 2025	0	0	0	0	0	0	0
August 2026	0	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0
August 2028	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.3	4.3	4.3	4.3	4.3	4.3	2.8

Date	OR Class							OT Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	129%	219%	225%	250%	500%	0%	100%	129%	219%	225%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	96	79	79	79	79	79	79	100	100	100	100	100	100	100
August 2004	91	46	46	46	46	46	46	100	100	100	100	100	100	100
August 2005	86	8	8	8	8	8	0	100	100	100	100	100	100	1
August 2006	80	0	0	0	0	0	0	100	47	47	47	47	47	0
August 2007	74	0	0	0	0	0	0	100	0	0	0	0	0	0
August 2008	68	0	0	0	0	0	0	100	0	0	0	0	0	0
August 2009	61	0	0	0	0	0	0	100	0	0	0	0	0	0
August 2010	53	0	0	0	0	0	0	100	0	0	0	0	0	0
August 2011	44	0	0	0	0	0	0	100	0	0	0	0	0	0
August 2012	35	0	0	0	0	0	0	100	0	0	0	0	0	0
August 2013	25	0	0	0	0	0	0	100	0	0	0	0	0	0
August 2014	14	0	0	0	0	0	0	100	0	0	0	0	0	0
August 2015	2	0	0	0	0	0	0	100	0	0	0	0	0	0
August 2016	0	0	0	0	0	0	0	79	0	0	0	0	0	0
August 2017	0	0	0	0	0	0	0	51	0	0	0	0	0	0
August 2018	0	0	0	0	0	0	0	21	0	0	0	0	0	0
August 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.8	1.8	1.8	1.8	1.8	1.8	1.7	15.0	4.0	4.0	4.0	4.0	4.0	2.8

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

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

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

IC† Class

Date	0%	100%	129%	219%	225%	250%	500%
	PSA Prepayment Assumption						
Initial Percent	100	100	100	100	100	100	100
August 2003	97	86	86	86	86	86	86
August 2004	94	64	64	64	64	64	64
August 2005	91	39	39	39	39	39	*
August 2006	87	16	16	16	16	16	0
August 2007	83	0	0	0	0	0	0
August 2008	79	0	0	0	0	0	0
August 2009	74	0	0	0	0	0	0
August 2010	69	0	0	0	0	0	0
August 2011	63	0	0	0	0	0	0
August 2012	57	0	0	0	0	0	0
August 2013	50	0	0	0	0	0	0
August 2014	43	0	0	0	0	0	0
August 2015	35	0	0	0	0	0	0
August 2016	27	0	0	0	0	0	0
August 2017	17	0	0	0	0	0	0
August 2018	7	0	0	0	0	0	0
August 2019	0	0	0	0	0	0	0
August 2020	0	0	0	0	0	0	0
August 2021	0	0	0	0	0	0	0
August 2022	0	0	0	0	0	0	0
August 2023	0	0	0	0	0	0	0
August 2024	0	0	0	0	0	0	0
August 2025	0	0	0	0	0	0	0
August 2026	0	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0
August 2028	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.2	2.6	2.6	2.6	2.6	2.6	2.1

IU†, OJ and OL Classes

Date	0%	100%	129%	219%	225%	250%	500%
	PSA Prepayment Assumption						
Initial Percent	100	100	100	100	100	100	100
August 2003	100	100	100	100	100	100	100
August 2004	100	100	100	100	100	100	100
August 2005	100	100	100	100	100	100	100
August 2006	100	100	100	100	100	100	0
August 2007	100	88	88	88	88	88	0
August 2008	100	48	48	48	48	48	0
August 2009	100	10	10	10	10	10	0
August 2010	100	0	0	0	0	0	0
August 2011	100	0	0	0	0	0	0
August 2012	100	0	0	0	0	0	0
August 2013	100	0	0	0	0	0	0
August 2014	100	0	0	0	0	0	0
August 2015	100	0	0	0	0	0	0
August 2016	100	0	0	0	0	0	0
August 2017	100	0	0	0	0	0	0
August 2018	100	0	0	0	0	0	0
August 2019	92	0	0	0	0	0	0
August 2020	69	0	0	0	0	0	0
August 2021	43	0	0	0	0	0	0
August 2022	15	0	0	0	0	0	0
August 2023	0	0	0	0	0	0	0
August 2024	0	0	0	0	0	0	0
August 2025	0	0	0	0	0	0	0
August 2026	0	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0
August 2028	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.7	6.0	6.0	6.0	6.0	6.0	3.5

OM Class

Date	0%	100%	129%	219%	225%	250%	500%
	PSA Prepayment Assumption						
Initial Percent	100	100	100	100	100	100	100
August 2003	100	100	100	100	100	100	100
August 2004	100	100	100	100	100	100	100
August 2005	100	100	100	100	100	100	100
August 2006	100	100	100	100	100	100	99
August 2007	100	100	100	100	100	100	0
August 2008	100	100	100	100	100	100	0
August 2009	100	100	100	100	100	100	0
August 2010	100	47	47	47	47	47	0
August 2011	100	0	0	0	0	0	0
August 2012	100	0	0	0	0	0	0
August 2013	100	0	0	0	0	0	0
August 2014	100	0	0	0	0	0	0
August 2015	100	0	0	0	0	0	0
August 2016	100	0	0	0	0	0	0
August 2017	100	0	0	0	0	0	0
August 2018	100	0	0	0	0	0	0
August 2019	100	0	0	0	0	0	0
August 2020	100	0	0	0	0	0	0
August 2021	100	0	0	0	0	0	0
August 2022	100	0	0	0	0	0	0
August 2023	69	0	0	0	0	0	0
August 2024	1	0	0	0	0	0	0
August 2025	0	0	0	0	0	0	0
August 2026	0	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0
August 2028	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.3	8.0	8.0	8.0	8.0	8.0	4.3

OI†, OH and ON Classes

Date	0%	100%	129%	219%	225%	250%	500%
	PSA Prepayment Assumption						
Initial Percent	100	100	100	100	100	100	100
August 2003	100	100	100	100	100	100	100
August 2004	100	100	100	100	100	100	100
August 2005	100	100	100	100	100	100	100
August 2006	100	100	100	100	100	100	100
August 2007	100	100	100	100	100	100	80
August 2008	100	100	100	100	100	100	38
August 2009	100	100	100	100	100	100	9
August 2010	100	100	100	100	100	100	0
August 2011	100	91	91	91	91	91	0
August 2012	100	66	66	66	66	66	0
August 2013	100	45	45	45	45	45	0
August 2014	100	28	28	28	28	28	0
August 2015	100	13	13	13	13	13	0
August 2016	100	1	1	1	1	1	0
August 2017	100	0	0	0	0	0	0
August 2018	100	0	0	0	0	0	0
August 2019	100	0	0	0	0	0	0
August 2020	100	0	0	0	0	0	0
August 2021	100	0	0	0	0	0	0
August 2022	100	0	0	0	0	0	0
August 2023	100	0	0	0	0	0	0
August 2024	100	0	0	0	0	0	0
August 2025	69	0	0	0	0	0	0
August 2026	36	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0
August 2028	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.6	11.0	11.0	11.0	11.0	11.0	5.8

FM, MO, MS†, SM and OP Classes

Date	0%	100%	129%	219%	225%	250%	500%
	PSA Prepayment Assumption						
Initial Percent	100	100	100	100	100	100	100
August 2003	100	100	100	100	100	100	100
August 2004	100	100	100	100	100	100	100
August 2005	100	100	100	100	100	100	100
August 2006	100	100	100	100	100	100	100
August 2007	100	100	100	100	100	100	100
August 2008	100	100	100	100	100	100	100
August 2009	100	100	100	100	100	100	100
August 2010	100	100	100	100	100	100	81
August 2011	100	100	100	100	100	100	55
August 2012	100	100	100	100	100	100	38
August 2013	100	100	100	100	100	100	26
August 2014	100	100	100	100	100	100	17
August 2015	100	100	100	100	100	100	12
August 2016	100	100	100	100	100	100	8
August 2017	100	84	84	84	84	84	5
August 2018	100	68	68	68	68	68	4
August 2019	100	55	55	55	55	55	2
August 2020	100	44	44	44	44	44	2
August 2021	100	35	35	35	35	35	1
August 2022	100	28	28	28	28	28	1
August 2023	100	22	22	22	22	22	*
August 2024	100	17	17	17	17	17	*
August 2025	100	13	13	13	13	13	*
August 2026	100	9	9	9	9	9	*
August 2027	98	7	7	7	7	7	*
August 2028	24	5	5	5	5	5	*
August 2029	3	3	3	3	3	3	*
August 2030	1	1	1	1	1	1	*
August 2031	*	*	*	*	*	*	*
August 2032	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.7	18.4	18.4	18.4	18.4	18.4	10.1

KD, KE and KB Classes

Date	0%	100%	129%	219%	225%	250%	500%
	PSA Prepayment Assumption						
Initial Percent	100	100	100	100	100	100	100
August 2003	100	100	90	90	90	90	90
August 2004	100	100	72	72	72	72	42
August 2005	100	100	53	53	53	53	0
August 2006	100	100	37	37	37	37	0
August 2007	100	100	24	24	24	24	0
August 2008	100	100	14	14	14	14	0
August 2009	100	100	6	6	6	6	0
August 2010	100	100	1	1	1	1	0
August 2011	100	99	0	0	0	0	0
August 2012	100	94	0	0	0	0	0
August 2013	100	83	0	0	0	0	0
August 2014	100	68	0	0	0	0	0
August 2015	100	50	0	0	0	0	0
August 2016	100	29	0	0	0	0	0
August 2017	100	7	0	0	0	0	0
August 2018	100	0	0	0	0	0	0
August 2019	100	0	0	0	0	0	0
August 2020	100	0	0	0	0	0	0
August 2021	100	0	0	0	0	0	0
August 2022	100	0	0	0	0	0	0
August 2023	100	0	0	0	0	0	0
August 2024	100	0	0	0	0	0	0
August 2025	100	0	0	0	0	0	0
August 2026	100	0	0	0	0	0	0
August 2027	100	0	0	0	0	0	0
August 2028	100	0	0	0	0	0	0
August 2029	29	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.8	12.8	3.5	3.5	3.5	3.5	1.8

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

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

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

Date	FN, SN and CN Classes — PSA Prepayment Assumption 0%	100%	129%	219%	225%	250%	500%
Initial Percent	100	100	100	100	100	100	100
August 2003	100	100	100	83	82	77	31
August 2004	100	100	100	54	51	38	0
August 2005	100	100	100	25	20	1	0
August 2006	100	100	100	4	0	0	0
August 2007	100	100	100	0	0	0	0
August 2008	100	100	100	0	0	0	0
August 2009	100	100	100	0	0	0	0
August 2010	100	100	100	0	0	0	0
August 2011	100	100	98	0	0	0	0
August 2012	100	100	94	0	0	0	0
August 2013	100	100	88	0	0	0	0
August 2014	100	100	80	0	0	0	0
August 2015	100	100	71	0	0	0	0
August 2016	100	100	62	0	0	0	0
August 2017	100	100	52	0	0	0	0
August 2018	100	92	42	0	0	0	0
August 2019	100	79	32	0	0	0	0
August 2020	100	66	22	0	0	0	0
August 2021	100	53	12	0	0	0	0
August 2022	100	40	3	0	0	0	0
August 2023	100	27	0	0	0	0	0
August 2024	100	15	0	0	0	0	0
August 2025	100	3	0	0	0	0	0
August 2026	100	0	0	0	0	0	0
August 2027	100	0	0	0	0	0	0
August 2028	100	0	0	0	0	0	0
August 2029	100	0	0	0	0	0	0
August 2030	61	0	0	0	0	0	0
August 2031	1	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.2	19.3	15.1	2.2	2.1	1.7	0.8

Date	CJ Class — PSA Prepayment Assumption 0%	100%	129%	219%	225%	250%	500%
Initial Percent	100	100	100	100	100	100	100
August 2003	100	100	100	100	100	100	100
August 2004	100	100	100	100	100	100	0
August 2005	100	100	100	100	100	100	0
August 2006	100	100	100	100	94	19	0
August 2007	100	100	100	65	45	0	0
August 2008	100	100	100	34	12	0	0
August 2009	100	100	100	15	0	0	0
August 2010	100	100	100	7	0	0	0
August 2011	100	100	100	2	0	0	0
August 2012	100	100	100	0	0	0	0
August 2013	100	100	100	0	0	0	0
August 2014	100	100	100	0	0	0	0
August 2015	100	100	100	0	0	0	0
August 2016	100	100	100	0	0	0	0
August 2017	100	100	100	0	0	0	0
August 2018	100	100	100	0	0	0	0
August 2019	100	100	100	0	0	0	0
August 2020	100	100	100	0	0	0	0
August 2021	100	100	100	0	0	0	0
August 2022	100	100	100	0	0	0	0
August 2023	100	100	81	0	0	0	0
August 2024	100	100	55	0	0	0	0
August 2025	100	100	29	0	0	0	0
August 2026	100	73	6	0	0	0	0
August 2027	100	38	0	0	0	0	0
August 2028	100	5	0	0	0	0	0
August 2029	100	0	0	0	0	0	0
August 2030	100	0	0	0	0	0	0
August 2031	100	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.3	24.7	22.2	5.8	5.0	3.6	1.5

Date	CK Class — PSA Prepayment Assumption 0%	100%	129%	219%	225%	250%	500%
Initial Percent	100	100	100	100	100	100	100
August 2003	100	100	100	100	100	100	100
August 2004	100	100	100	100	100	100	0
August 2005	100	100	100	100	100	100	0
August 2006	100	100	100	100	100	100	0
August 2007	100	100	100	100	100	62	0
August 2008	100	100	100	100	100	26	0
August 2009	100	100	100	100	93	7	0
August 2010	100	100	100	100	86	1	0
August 2011	100	100	100	100	81	0	0
August 2012	100	100	100	96	76	0	0
August 2013	100	100	100	89	70	0	0
August 2014	100	100	100	81	64	0	0
August 2015	100	100	100	74	58	0	0
August 2016	100	100	100	66	52	0	0
August 2017	100	100	100	59	46	0	0
August 2018	100	100	100	52	41	0	0
August 2019	100	100	100	45	35	0	0
August 2020	100	100	100	39	30	0	0
August 2021	100	100	100	33	26	0	0
August 2022	100	100	100	28	22	0	0
August 2023	100	100	100	23	18	0	0
August 2024	100	100	100	19	15	0	0
August 2025	100	100	100	15	12	0	0
August 2026	100	100	100	12	9	0	0
August 2027	100	100	83	9	7	0	0
August 2028	100	100	62	7	5	0	0
August 2029	100	72	42	4	3	0	0
August 2030	100	41	24	2	2	0	0
August 2031	100	12	7	1	*	0	0
August 2032	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.8	27.8	26.7	17.1	15.0	5.5	1.8

Date	NO Class — PSA Prepayment Assumption 0%	100%	129%	219%	225%	250%	500%
Initial Percent	100	100	100	100	100	100	100
August 2003	100	100	100	93	92	90	69
August 2004	100	100	100	80	78	73	0
August 2005	100	100	100	67	65	56	0
August 2006	100	100	100	57	54	33	0
August 2007	100	100	100	46	40	17	0
August 2008	100	100	100	37	31	7	0
August 2009	100	100	100	32	26	2	0
August 2010	100	100	100	30	24	*	0
August 2011	100	100	99	28	22	0	0
August 2012	100	100	97	27	21	0	0
August 2013	100	100	95	25	19	0	0
August 2014	100	100	91	23	18	0	0
August 2015	100	100	87	20	16	0	0
August 2016	100	100	83	18	14	0	0
August 2017	100	100	79	16	13	0	0
August 2018	100	96	74	14	11	0	0
August 2019	100	91	70	13	10	0	0
August 2020	100	85	65	11	8	0	0
August 2021	100	79	61	9	7	0	0
August 2022	100	73	57	8	6	0	0
August 2023	100	68	50	7	5	0	0
August 2024	100	62	43	5	4	0	0
August 2025	100	57	36	4	3	0	0
August 2026	100	48	29	3	3	0	0
August 2027	100	38	23	3	2	0	0
August 2028	100	29	17	2	1	0	0
August 2029	100	20	12	1	1	0	0
August 2030	83	12	7	1	*	0	0
August 2031	56	3	2	*	*	0	0
August 2032	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.9	23.1	20.3	7.3	6.5	3.3	1.2

Date	FH, SH and CH Classes — PSA Prepayment Assumption 0%	100%	129%	219%	225%	250%	500%
Initial Percent	100	100	100	100	100	100	100
August 2003	100	100	100	90	89	86	58
August 2004	100	100	100	72	70	63	0
August 2005	100	100	100	55	52	40	0
August 2006	100	100	100	42	38	23	0
August 2007	100	100	100	33	28	12	0
August 2008	100	100	100	26	22	5	0
August 2009	100	100	100	23	18	1	0
August 2010	100	100	100	21	17	*	0
August 2011	100	100	99	20	16	0	0
August 2012	100	100	96	19	15	0	0
August 2013	100	100	93	17	14	0	0
August 2014	100	100	88	16	13	0	0
August 2015	100	100	83	15	11	0	0
August 2016	100	100	77	13	10	0	0
August 2017	100	100	71	12	9	0	0
August 2018	100	95	65	10	8	0	0
August 2019	100	87	59	9	7	0	0
August 2020	100	79	53	8	6	0	0
August 2021	100	71	47	7	5	0	0
August 2022	100	64	41	6	4	0	0
August 2023	100	56	36	5	4	0	0
August 2024	100	48	30	4	3	0	0
August 2025	100	41	25	3	2	0	0
August 2026	100	34	21	2	2	0	0
August 2027	100	27	16	2	1	0	0
August 2028	100	21	12	1	1	0	0
August 2029	100	14	8	1	1	0	0
August 2030	76	8	5	*	*	0	0
August 2031	40	2	1	*	*	0	0
August 2032	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.7	22.0	18.8	5.8	5.2	2.8	1.1

Date	TA Class — PSA Prepayment Assumption 0%	100%	219%	250%	500%
Initial Percent	100	100	100	100	100
August 2003	96	79	79	79	79
August 2004	91	46	46	46	46
August 2005	86	8	8	8	0
August 2006	80	0	0	0	0
August 2007	74	0	0	0	0
August 2008	68	0	0	0	0
August 2009	61	0	0	0	0
August 2010	53	0	0	0	0
August 2011	44	0	0	0	0
August 2012	35	0	0	0	0
August 2013	25	0	0	0	0
August 2014	14	0	0	0	0
August 2015	2	0	0	0	0
August 2016	0	0	0	0	0
August 2017	0	0	0	0	0
August 2018	0	0	0	0	0
August 2019	0	0	0	0	0
August 2020	0	0	0	0	0
August 2021	0	0	0	0	0
August 2022	0	0	0	0	0
August 2023	0	0	0	0	0
August 2024	0	0	0	0	0
August 2025	0	0	0	0	0
August 2026	0	0	0	0	0
August 2027	0	0	0	0	0
August 2028	0	0	0	0	0
August 2029	0	0	0	0	0
August 2030	0	0	0	0	0
August 2031	0	0	0	0	0
August 2032	0	0	0	0	0
Weighted Average Life (years)**	7.8	1.8	1.8	1.8	1.7

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

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

Date	TK Class — PSA Prepayment Assumption 0%	100%	219%	250%	500%
Initial Percent	100	100	100	100	100
August 2003	100	100	100	100	100
August 2004	100	100	100	100	100
August 2005	100	100	100	100	2
August 2006	100	48	48	48	0
August 2007	100	0	0	0	0
August 2008	100	0	0	0	0
August 2009	100	0	0	0	0
August 2010	100	0	0	0	0
August 2011	100	0	0	0	0
August 2012	100	0	0	0	0
August 2013	100	0	0	0	0
August 2014	100	0	0	0	0
August 2015	100	0	0	0	0
August 2016	79	0	0	0	0
August 2017	52	0	0	0	0
August 2018	22	0	0	0	0
August 2019	0	0	0	0	0
August 2020	0	0	0	0	0
August 2021	0	0	0	0	0
August 2022	0	0	0	0	0
August 2023	0	0	0	0	0
August 2024	0	0	0	0	0
August 2025	0	0	0	0	0
August 2026	0	0	0	0	0
August 2027	0	0	0	0	0
August 2028	0	0	0	0	0
August 2029	0	0	0	0	0
August 2030	0	0	0	0	0
August 2031	0	0	0	0	0
August 2032	0	0	0	0	0
Weighted Average Life (years)**	15.0	4.0	4.0	4.0	2.8

Date	TP, TJ, TM and TI† Classes — PSA Prepayment Assumption 0%	100%	219%	250%	500%
Initial Percent	100	100	100	100	100
August 2003	100	100	100	100	100
August 2004	100	100	100	100	100
August 2005	100	100	100	100	100
August 2006	100	100	100	100	0
August 2007	100	89	89	89	0
August 2008	100	48	48	48	0
August 2009	100	9	9	9	0
August 2010	100	0	0	0	0
August 2011	100	0	0	0	0
August 2012	100	0	0	0	0
August 2013	100	0	0	0	0
August 2014	100	0	0	0	0
August 2015	100	0	0	0	0
August 2016	100	0	0	0	0
August 2017	100	0	0	0	0
August 2018	100	0	0	0	0
August 2019	93	0	0	0	0
August 2020	69	0	0	0	0
August 2021	43	0	0	0	0
August 2022	15	0	0	0	0
August 2023	0	0	0	0	0
August 2024	0	0	0	0	0
August 2025	0	0	0	0	0
August 2026	0	0	0	0	0
August 2027	0	0	0	0	0
August 2028	0	0	0	0	0
August 2029	0	0	0	0	0
August 2030	0	0	0	0	0
August 2031	0	0	0	0	0
August 2032	0	0	0	0	0
Weighted Average Life (years)**	18.7	6.0	6.0	6.0	3.5

Date	IT† Class — PSA Prepayment Assumption 0%	100%	219%	250%	500%
Initial Percent	100	100	100	100	100
August 2003	98	91	91	91	91
August 2004	96	77	77	77	77
August 2005	94	61	61	61	25
August 2006	92	40	40	40	0
August 2007	89	21	21	21	0
August 2008	86	11	11	11	0
August 2009	83	2	2	2	0
August 2010	80	0	0	0	0
August 2011	76	0	0	0	0
August 2012	72	0	0	0	0
August 2013	68	0	0	0	0
August 2014	63	0	0	0	0
August 2015	58	0	0	0	0
August 2016	50	0	0	0	0
August 2017	41	0	0	0	0
August 2018	31	0	0	0	0
August 2019	22	0	0	0	0
August 2020	16	0	0	0	0
August 2021	10	0	0	0	0
August 2022	4	0	0	0	0
August 2023	0	0	0	0	0
August 2024	0	0	0	0	0
August 2025	0	0	0	0	0
August 2026	0	0	0	0	0
August 2027	0	0	0	0	0
August 2028	0	0	0	0	0
August 2029	0	0	0	0	0
August 2030	0	0	0	0	0
August 2031	0	0	0	0	0
August 2032	0	0	0	0	0
Weighted Average Life (years)**	12.8	3.6	3.6	3.6	2.5

Date	TQ†, TR and TD Classes — PSA Prepayment Assumption 0%	100%	219%	250%	500%
Initial Percent	100	100	100	100	100
August 2003	100	100	100	100	100
August 2004	100	100	100	100	100
August 2005	100	100	100	100	100
August 2006	100	100	100	100	97
August 2007	100	100	100	100	0
August 2008	100	100	100	100	0
August 2009	100	100	100	100	0
August 2010	100	47	47	47	0
August 2011	100	0	0	0	0
August 2012	100	0	0	0	0
August 2013	100	0	0	0	0
August 2014	100	0	0	0	0
August 2015	100	0	0	0	0
August 2016	100	0	0	0	0
August 2017	100	0	0	0	0
August 2018	100	0	0	0	0
August 2019	100	0	0	0	0
August 2020	100	0	0	0	0
August 2021	100	0	0	0	0
August 2022	100	0	0	0	0
August 2023	69	0	0	0	0
August 2024	3	0	0	0	0
August 2025	0	0	0	0	0
August 2026	0	0	0	0	0
August 2027	0	0	0	0	0
August 2028	0	0	0	0	0
August 2029	0	0	0	0	0
August 2030	0	0	0	0	0
August 2031	0	0	0	0	0
August 2032	0	0	0	0	0
Weighted Average Life (years)**	21.3	8.0	8.0	8.0	4.3

Date	TU†, TW and TE Classes — PSA Prepayment Assumption 0%	100%	219%	250%	500%
Initial Percent	100	100	100	100	100
August 2003	100	100	100	100	100
August 2004	100	100	100	100	100
August 2005	100	100	100	100	100
August 2006	100	100	100	100	100
August 2007	100	100	100	100	58
August 2008	100	100	100	100	0
August 2009	100	100	100	100	0
August 2010	100	100	100	100	0
August 2011	100	81	81	81	0
August 2012	100	26	26	26	0
August 2013	100	0	0	0	0
August 2014	100	0	0	0	0
August 2015	100	0	0	0	0
August 2016	100	0	0	0	0
August 2017	100	0	0	0	0
August 2018	100	0	0	0	0
August 2019	100	0	0	0	0
August 2020	100	0	0	0	0
August 2021	100	0	0	0	0
August 2022	100	0	0	0	0
August 2023	100	0	0	0	0
August 2024	100	0	0	0	0
August 2025	34	0	0	0	0
August 2026	0	0	0	0	0
August 2027	0	0	0	0	0
August 2028	0	0	0	0	0
August 2029	0	0	0	0	0
August 2030	0	0	0	0	0
August 2031	0	0	0	0	0
August 2032	0	0	0	0	0
Weighted Average Life (years)**	22.8	9.6	9.6	9.6	5.1

Date	FD and SD Classes — PSA Prepayment Assumption 0%	100%	219%	250%	500%
Initial Percent	100	100	100	100	100
August 2003	100	100	90	87	66
August 2004	100	100	72	65	10
August 2005	100	100	54	43	0
August 2006	100	100	41	27	0
August 2007	100	100	30	15	0
August 2008	100	100	23	7	0
August 2009	100	100	19	3	0
August 2010	100	100	16	*	0
August 2011	100	100	15	0	0
August 2012	100	98	14	0	0
August 2013	100	91	8	0	0
August 2014	100	78	0	0	0
August 2015	100	66	0	0	0
August 2016	100	54	0	0	0
August 2017	100	43	0	0	0
August 2018	100	33	0	0	0
August 2019	100	24	0	0	0
August 2020	100	14	0	0	0
August 2021	100	6	0	0	0
August 2022	100	0	0	0	0
August 2023	100	0	0	0	0
August 2024	100	0	0	0	0
August 2025	100	0	0	0	0
August 2026	90	0	0	0	0
August 2027	70	0	0	0	0
August 2028	49	0	0	0	0
August 2029	25	0	0	0	0
August 2030	0	0	0	0	0
August 2031	0	0	0	0	0
August 2032	0	0	0	0	0
Weighted Average Life (years)**	25.9	14.6	4.4	3.0	1.3

Date	VK Class — PSA Prepayment Assumption 0%	100%	219%	250%	500%
Initial Percent	100	100	100	100	100
August 2003	93	93	93	93	93
August 2004	86	86	86	86	86
August 2005	78	78	78	78	78
August 2006	70	70	70	70	70
August 2007	61	61	61	61	61
August 2008	52	52	52	52	13
August 2009	43	43	43	43	0
August 2010	32	32	32	32	0
August 2011	21	21	21	21	0
August 2012	10	10	10	10	0
August 2013	0	0	0	0	0
August 2014	0	0	0	0	0
August 2015	0	0	0	0	0
August 2016	0	0	0	0	0
August 2017	0	0	0	0	0
August 2018	0	0	0	0	0
August 2019	0	0	0	0	0
August 2020	0	0	0	0	0
August 2021	0	0	0	0	0
August 2022	0	0	0	0	0
August 2023	0	0	0	0	0
August 2024	0	0	0	0	0
August 2025	0	0	0	0	0
August 2026	0	0	0	0	0
August 2027	0	0	0	0	0
August 2028	0	0	0	0	0
August 2029	0	0	0	0	0
August 2030	0	0	0	0	0
August 2031	0	0	0	0	0
August 2032	0	0	0	0	0
Weighted Average Life (years)**	6.0	6.0	6.0	6.0	4.6

Date	VM†, VN and VL Classes — PSA Prepayment Assumption 0%	100%	219%	250%	500%
Initial Percent	100	100	100	100	100
August 2003	100	100	100	100	100
August 2004	100	100	100	100	100
August 2005	100	100	100	100	100
August 2006	100	100	100	100	100
August 2007	100	100	100	100	100
August 2008	100	100	100	100	100
August 2009	100	100	100	100	0
August 2010	100	100	100	100	0
August 2011	100	100	100	100	0
August 2012	100	100	100	100	0
August 2013	95	95	95	57	0
August 2014	72	72	56	0	0
August 2015	48	48	0	0	0
August 2016	22	22	0	0	0
August 2017	0	0	0	0	0
August 2018	0	0	0	0	0
August 2019	0	0	0	0	0
August 2020	0	0	0	0	0
August 2021	0	0	0	0	0
August 2022	0	0	0	0	0
August 2023	0	0	0	0	0
August 2024	0	0	0	0	0
August 2025	0	0	0	0	0
August 2026	0	0	0	0	0
August 2027	0	0	0	0	0
August 2028	0	0	0	0	0
August 2029	0	0	0	0	0
August 2030	0	0	0	0	0
August 2031	0	0	0	0	0
August 2032	0	0	0	0	0
Weighted Average Life (years)**	12.9	12.9	12.0	11.1	6.5

* 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	ZL Class					FQ, SQ†, HA, HD, H, HB and HC Classes					HG Class					VH Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	219%	250%	500%	0%	100%	314%	500%	600%	0%	100%	314%	500%	600%	0%	100%	314%	500%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	106	106	106	106	106	99	95	88	82	79	100	100	100	100	100	93	93	93	93	93
August 2004	113	113	113	113	113	98	87	68	53	45	100	100	100	100	100	86	86	86	86	86
August 2005	120	120	120	120	120	97	79	48	26	16	100	100	100	100	100	78	78	78	78	78
August 2006	127	127	127	127	127	95	70	32	8	0	100	100	100	100	78	70	70	70	70	70
August 2007	135	135	135	135	135	94	63	19	0	0	100	100	100	52	0	61	61	61	61	24
August 2008	143	143	143	143	143	92	55	8	0	0	100	100	100	0	0	52	52	52	13	0
August 2009	152	152	152	152	143	91	48	0	0	0	100	100	97	0	0	43	43	43	0	0
August 2010	161	161	161	161	98	89	42	0	0	0	100	100	33	0	0	32	32	32	0	0
August 2011	171	171	171	171	67	87	36	0	0	0	100	100	0	0	0	21	21	0	0	0
August 2012	182	182	182	182	46	85	30	0	0	0	100	100	0	0	0	10	10	0	0	0
August 2013	193	193	193	193	31	82	25	0	0	0	100	100	0	0	0	0	0	0	0	0
August 2014	205	205	205	184	21	80	20	0	0	0	100	100	0	0	0	0	0	0	0	0
August 2015	218	218	197	151	14	77	15	0	0	0	100	100	0	0	0	0	0	0	0	0
August 2016	231	231	165	124	10	74	10	0	0	0	100	100	0	0	0	0	0	0	0	0
August 2017	243	243	138	102	7	71	6	0	0	0	100	100	0	0	0	0	0	0	0	0
August 2018	243	243	115	83	4	67	2	0	0	0	100	100	0	0	0	0	0	0	0	0
August 2019	243	243	95	67	3	63	0	0	0	0	100	86	0	0	0	0	0	0	0	0
August 2020	243	243	78	54	2	59	0	0	0	0	100	53	0	0	0	0	0	0	0	0
August 2021	243	243	64	43	1	54	0	0	0	0	100	22	0	0	0	0	0	0	0	0
August 2022	243	234	51	34	1	49	0	0	0	0	100	0	0	0	0	0	0	0	0	0
August 2023	243	203	41	27	1	44	0	0	0	0	100	0	0	0	0	0	0	0	0	0
August 2024	243	173	32	20	*	38	0	0	0	0	100	0	0	0	0	0	0	0	0	0
August 2025	243	145	25	16	*	31	0	0	0	0	100	0	0	0	0	0	0	0	0	0
August 2026	243	119	19	11	*	24	0	0	0	0	100	0	0	0	0	0	0	0	0	0
August 2027	243	94	14	8	*	17	0	0	0	0	100	0	0	0	0	0	0	0	0	0
August 2028	243	70	10	6	*	8	0	0	0	0	100	0	0	0	0	0	0	0	0	0
August 2029	243	48	6	3	*	0	0	0	0	0	92	0	0	0	0	0	0	0	0	0
August 2030	242	27	3	2	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2031	126	8	1	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 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)**	29.1	24.1	17.5	16.2	9.5	18.2	7.4	3.1	2.2	1.9	27.5	18.1	7.8	5.1	4.3	6.0	6.0	5.8	4.6	4.1

Date	VQ†, VT and VJ Classes					ZJ Class					HJ Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	314%	500%	600%	0%	100%	314%	500%	600%	0%	100%	314%	500%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	100	100	100	100	100	106	106	106	106	106	100	100	100	100	100
August 2004	100	100	100	100	100	113	113	113	113	113	100	100	100	100	100
August 2005	100	100	100	100	100	120	120	120	120	120	100	100	100	100	100
August 2006	100	100	100	100	100	127	127	127	127	127	100	100	100	100	100
August 2007	100	100	100	100	100	135	135	135	135	135	100	100	100	100	86
August 2008	100	100	100	100	0	143	143	143	143	132	100	100	100	85	54
August 2009	100	100	100	0	0	152	152	152	143	83	100	100	100	59	34
August 2010	100	100	100	0	0	161	161	161	98	52	100	100	100	40	21
August 2011	100	100	98	0	0	171	171	171	67	32	100	100	92	28	13
August 2012	100	100	0	0	0	182	182	176	46	20	100	100	73	19	8
August 2013	95	95	0	0	0	193	193	139	31	13	100	100	57	13	5
August 2014	72	72	0	0	0	205	205	110	21	8	100	100	45	9	3
August 2015	48	48	0	0	0	218	218	86	14	5	100	100	36	6	2
August 2016	22	22	0	0	0	231	231	68	10	3	100	100	28	4	1
August 2017	0	0	0	0	0	243	243	53	7	2	100	100	22	3	1
August 2018	0	0	0	0	0	243	243	41	4	1	100	100	17	2	*
August 2019	0	0	0	0	0	243	243	32	3	1	100	100	13	1	*
August 2020	0	0	0	0	0	243	243	24	2	*	100	100	10	1	*
August 2021	0	0	0	0	0	243	243	19	1	*	100	100	8	1	*
August 2022	0	0	0	0	0	243	234	14	1	*	100	96	6	*	*
August 2023	0	0	0	0	0	243	203	10	1	*	100	83	4	*	*
August 2024	0	0	0	0	0	243	173	8	*	*	100	71	3	*	*
August 2025	0	0	0	0	0	243	145	6	*	*	100	60	2	*	*
August 2026	0	0	0	0	0	243	119	4	*	*	100	49	2	*	*
August 2027	0	0	0	0	0	243	94	3	*	*	100	39	1	*	*
August 2028	0	0	0	0	0	243	70	2	*	*	100	29	1	*	*
August 2029	0	0	0	0	0	243	48	1	*	*	100	20	*	*	*
August 2030	0	0	0	0	0	242	27	1	*	*	100	11	*	*	*
August 2031	0	0	0	0	0	126	8	*	*	*	52	3	*	*	*
August 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.9	12.9	9.5	6.5	5.5	29.1	24.1	13.9	9.5	8.0	29.1	24.1	12.7	8.2	6.9

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

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

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

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.

A Residual Certificate will be subject to certain transfer restrictions. We will not permit transfer of record or beneficial ownership of a Residual Certificate to a "disqualified organization." In addition, we will not permit transfer of record or beneficial ownership of a Residual 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 a Residual 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 a Residual 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 amended the Regulations to provide additional requirements that a transferor must satisfy to avail itself of the safe harbor regarding the presumed lack of improper knowledge. For transfers occurring on or after August 19, 2002, a transferor of a Residual Certificate is presumed not to have improper knowledge if, in addition to meeting the two conditions discussed in the REMIC Prospectus, both (i) the transferee represents that it will not cause income from the Residual Certificate to be attributed to a foreign permanent establishment or fixed base of the transferee or another taxpayer and (ii) the transfer satisfies either the "asset test" or the "formula test." The representation described in (i) will be included in the affidavit discussed above. 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.

A transfer satisfies the asset test if (i) 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), (ii) the transferee is an "eligible corporation" and the transferee agrees in writing that any subsequent transfer of the Residual Certificate will be to an eligible corporation and will comply with the safe harbor and satisfy the asset test, and (iii) the facts and circumstances known to the transferor do not reasonably indicate that the taxes associated with the Residual Certificate will not be paid. A transfer satisfies the formula test 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 Regulations contain additional details regarding their application and you should consult your own tax adviser regarding the application of the Regulations to a 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 Principal Only Classes and the Accrual Classes will be issued with original issue discount ("OID"), and certain other Classes of REMIC Certificates may be issued with OID. If a Class is issued with OID, a beneficial owner of a Certificate of that Class generally must recognize some taxable income in advance of the receipt of the cash attributable to that income. See "Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*—Treatment of Original Issue Discount" in the REMIC Prospectus. In addition, certain Classes of REMIC Certificates may be treated as having been issued at a premium. See "Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*—Regular Certificates Purchased at a Premium" in the REMIC Prospectus.

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

Certificate Group	PSA Prepayment Assumption
1	219%
2	209%
3	231%
4	261%
5	219%
6	219%
7	314%

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

Taxation of Beneficial Owners of Residual Certificates

For purposes of determining the portion of the taxable income of the Trust (or the Lower Tier REMIC) that generally will not be treated as excess inclusions, the rate to be used is 120% of the "federal long-term rate." The rate will be published on or about July 20, 2002. See "Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Residual Certificates*—Treatment of Excess Inclusions" and "—*Foreign Investors*—Residual Certificates" in the REMIC Prospectus.

Taxation of Beneficial Owners of RCR Certificates

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

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

The TM and TI Classes are Strip RCR Classes. All other RCR Classes are Combination RCR Classes.

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

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

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

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

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

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

Combination RCR Classes. A beneficial owner of a Combination RCR Certificate will be treated as the beneficial owner of a proportionate interest in the REMIC Certificates 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 UBS Warburg LLC (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 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, 2, 3, 4, 5, 6 or 7 Class bears to the aggregate original principal balance of all Group 1, 2, 3, 4, 5, 6 or 7 Classes, respectively, will remain the same. In addition, the dollar amounts shown in the Principal Balance Schedules will be increased to correspond to the increase of the principal balances of the applicable Classes.

LEGAL MATTERS

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

Schedule 1

Available Recombinations (1)

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balance	RCR Class	Original Principal or Notional Principal Balance	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 1								
QR	$105,624,200	QA	$105,624,200	5.50%	FIX	PAC	31392EET3	February 2009
IH	9,602,200 (3)							
Recombination 2								
QU	96,665,800	QB	96,665,800	5.50	FIX	PAC	31392EEU0	August 2012
IG	8,787,800 (3)							
Recombination 3								
OA	66,228,800 (3)	QE	66,228,800	5.50	FIX	PAC	31392EEV8	September 2017
OB	66,228,800							
Recombination 4								
JA	105,656,571	JB	123,266,000	5.50	FIX	TAC/AD/NSJ	31392EEW6	September 2017
JD	17,609,429							
Recombination 5								
JA	105,656,571	JC	113,784,000	5.25	FIX	TAC/AD/NSJ	31392EEX4	September 2017
JD	8,127,429							
Recombination 6								
OE	66,700,000 (3)	PE	66,700,000	5.50	FIX	PAC	31392EEY2	March 2031
OG	66,700,000							
Recombination 7								
KO	13,301,556	SK	13,301,556	(4)	INV	PAC	31392EEZ9	September 2032
KS	13,301,556 (3)							
Recombination 8								
FK	20,902,444	PG	34,204,000	5.50	FIX	PAC	31392EFA3	September 2032
KO	13,301,556							
KS	13,301,556 (3)							
Recombination 9								
OC	66,466,000	PA	66,466,000	5.50	FIX	PAC	31392EFB1	March 2018
IP	6,042,363 (3)							
Recombination 10								
OD	28,410,000	PB	28,410,000	5.50	FIX	PAC	31392EFC9	July 2021
IQ	2,582,727 (3)							
Recombination 11								
CO	28,825,625	S	28,825,625	(4)	INV	SUP	31392EFD7	September 2032
SI	28,825,625 (3)							
Recombination 12								
FJ	19,800,895	AG	19,800,895	8.50	FIX	SEQ	31392EFE5	April 2029
SJ	19,800,895 (3)							
Recombination 13								
FJ	9,300,895	AB	65,106,266	5.50	FIX	SEQ	31392EFF2	April 2029
SJ	9,300,895 (3)							
AP	55,805,371							

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balance	RCR Class	Original Principal or Notional Principal Balance	Interest Rate	Interest Type(2)	Principal Type(2)	CUSIP Number	Final Distribution Date
Recombination 14								
FJ	$ 4,292,720	AD	$ 60,098,091	5.25%	FIX	SEQ	31392EFG0	April 2029
SJ	4,292,720(3)							
AP	55,805,371							
Recombination 15								
VI	17,511,433(3)	VB	17,511,433	5.50	FIX	SEQ/AD	31392EFH8	August 2020
VO	17,511,433							
Recombination 16								
GJ	23,414,793	GD	163,903,555	5.50	FIX	SEQ	31392EFJ4	November 2015
GE	140,488,762							
Recombination 17								
GJ	10,806,828	GH	151,295,590	5.25	FIX	SEQ	31392EFK1	November 2015
GE	140,488,762							
Recombination 18								
GI	45,664,500(3)	GC	45,664,500	5.50	FIX	SEQ	31392EFL9	September 2017
GN	45,664,500							
Recombination 19								
KI	158,333,333(3)	KY	200,000,000	4.75	FIX	PAC	31392EFM7	April 2028
KX	200,000,000							
Recombination 20								
OJ	34,034,000	OL	34,034,000	6.00	FIX	PAC	31392EFN5	September 2026
IU	2,836,166(3)							
Recombination 21								
OH	123,301,072	ON	123,301,072	6.00	FIX	PAC	31392EFP0	May 2031
OI	123,301,072(3)							
Recombination 22								
MO	22,256,711	SM	22,256,711	(4)	INV	PAC	31392EFQ8	September 2032
MS	22,256,711(3)							
Recombination 23								
FM	44,513,423	OP	66,770,134	6.00	FIX	PAC	31392EFR6	September 2032
MO	22,256,711							
MS	22,256,711(3)							
Recombination 24								
KD	9,384,098	KB	56,304,588	6.00	FIX	SCH	31392EFS4	September 2032
KE	46,920,490							
Recombination 25								
FN	13,338,133	CN	32,011,520	6.25	FIX	SUP	31392EFT2	October 2031
SN	18,673,387							
Recombination 26								
FH	88,449,039	CH	117,932,052	6.00	FIX	SUP	31392EGF1	September 2032
SH	29,483,013							
Recombination 27								
TP	31,866,000	TM	31,866,000	5.00	FIX	PAC	31392EFU9	September 2026
		TI	2,655,500(3)	6.00	FIX/IO	NTL	31392EFV7	September 2026

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balance	RCR Class	Original Principal or Notional Principal Balance	Interest Rate	Interest Type(2)	Principal Type(2)	CUSIP Number	Final Distribution Date
Recombination 28								
TQ	$ 23,244,000(3)	TD	$ 23,244,000	6.00%	FIX	PAC	31392EFW5	April 2028
TR	23,244,000							
Recombination 29								
TU	24,278,888(3)	TE	24,278,888	6.00	FIX	PAC	31392EFX3	October 2029
TW	24,278,888							
Recombination 30								
VM	12,547,798(3)	VL	12,547,798	6.00	FIX	SEQ/AD	31392EFY1	July 2017
VN	12,547,798							
Recombination 31								
VH	15,850,000	HJ(5)	42,500,000	6.00	FIX	SEQ	31392EFZ8	September 2032
VQ	9,150,000(3)							
VT	9,150,000							
ZJ	17,500,000							
Recombination 32								
FQ	43,284,000	HD	43,284,000	8.50	FIX	SEQ	31392EGA2	August 2029
SQ	43,284,000(3)							
Recombination 33								
FQ	43,284,000	H	187,564,000	6.00	FIX	SEQ	31392EGB0	August 2029
SQ	43,284,000(3)							
HA	144,280,000							
Recombination 34								
FQ	12,023,334	HB	156,303,334	5.50	FIX	SEQ	31392EGC8	August 2029
SQ	12,023,334(3)							
HA	144,280,000							
Recombination 35								
FQ	26,232,728	HC	170,512,728	5.75	FIX	SEQ	31392EGD6	August 2029
SQ	26,232,728(3)							
HA	144,280,000							
Recombination 36								
VQ	9,150,000(3)	VJ	9,150,000	6.00	FIX	SEQ/AD	31392EGE4	July 2017
VT	9,150,000							

(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) Notional principal balance.
(4) For a description of these interest rates, see "Description of the Certificates—Distributions of Interest" in this prospectus supplement.
(5) Principal payments on the REMIC Certificates in Recombination 31 from the ZJ 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

Aggregate Group I Planned Balances

Distribution Date	Planned Balance
Initial Balance through July 2003	$403,799,000.00
August 2003	400,029,004.76
September 2003	396,177,344.37
October 2003	392,248,001.20
November 2003	388,242,798.91
December 2003	384,163,599.87
January 2004	380,012,303.70
February 2004	375,790,845.84
March 2004	371,501,195.98
April 2004	367,145,356.55
May 2004	362,725,361.17
June 2004	358,243,273.00
July 2004	353,701,183.17
August 2004	349,182,777.70
September 2004	344,687,934.74
October 2004	340,216,533.06
November 2004	335,768,452.06
December 2004	331,343,571.73
January 2005	326,941,772.72
February 2005	322,562,936.26
March 2005	318,206,944.22
April 2005	313,873,679.04
May 2005	309,563,023.80
June 2005	305,274,862.17
July 2005	301,009,078.40
August 2005	296,765,557.37
September 2005	292,544,184.52
October 2005	288,344,845.90
November 2005	284,167,428.13
December 2005	280,011,818.44
January 2006	275,877,904.60
February 2006	271,765,574.98
March 2006	267,674,718.54
April 2006	263,605,224.78
May 2006	259,556,983.79
June 2006	255,529,886.21
July 2006	251,523,823.26
August 2006	247,538,686.70
September 2006	243,574,368.86
October 2006	239,630,762.62
November 2006	235,707,761.41
December 2006	231,805,259.21
January 2007	227,923,150.54
February 2007	224,061,330.47
March 2007	220,219,694.61
April 2007	216,398,139.10
May 2007	212,596,560.62
June 2007	208,814,856.37
July 2007	205,052,924.09
August 2007	201,310,662.05

Distribution Date	Planned Balance
September 2007	$197,587,969.04
October 2007	193,884,744.35
November 2007	190,200,887.82
December 2007	186,536,299.79
January 2008	182,890,881.11
February 2008	179,264,533.13
March 2008	175,657,157.74
April 2008	172,068,657.31
May 2008	168,498,934.70
June 2008	164,964,297.76
July 2008	161,487,990.06
August 2008	158,069,135.28
September 2008	154,706,869.68
October 2008	151,400,341.90
November 2008	148,148,712.81
December 2008	144,951,155.31
January 2009	141,806,854.21
February 2009	138,715,006.00
March 2009	135,674,818.73
April 2009	132,685,511.86
May 2009	129,746,316.03
June 2009	126,856,473.01
July 2009	124,015,235.43
August 2009	121,221,866.72
September 2009	118,475,640.91
October 2009	115,775,842.49
November 2009	113,121,766.27
December 2009	110,512,717.23
January 2010	107,948,010.39
February 2010	105,426,970.64
March 2010	102,948,932.63
April 2010	100,513,240.63
May 2010	98,119,248.37
June 2010	95,766,318.95
July 2010	93,453,824.66
August 2010	91,181,146.88
September 2010	88,947,675.96
October 2010	86,752,811.06
November 2010	84,595,960.06
December 2010	82,476,539.43
January 2011	80,393,974.08
February 2011	78,347,697.30
March 2011	76,337,150.57
April 2011	74,361,783.50
May 2011	72,421,053.70
June 2011	70,514,426.66
July 2011	68,641,375.63
August 2011	66,801,381.55
September 2011	64,993,932.89
October 2011	63,218,525.59
November 2011	61,474,662.92

Distribution Date	Planned Balance
December 2011	$ 59,761,855.39
January 2012	58,079,620.67
February 2012	56,427,483.44
March 2012	54,804,975.33
April 2012	53,211,634.81
May 2012	51,647,007.11
June 2012	50,110,644.07
July 2012	48,602,104.12
August 2012	47,120,952.13
September 2012	45,666,759.37
October 2012	44,239,103.35
November 2012	42,837,567.80
December 2012	41,461,742.54
January 2013	40,111,223.43
February 2013	38,785,612.23
March 2013	37,484,516.57
April 2013	36,207,549.84
May 2013	34,954,331.12
June 2013	33,724,485.07
July 2013	32,517,641.91
August 2013	31,333,437.28
September 2013	30,171,512.20
October 2013	29,031,512.96
November 2013	27,913,091.10
December 2013	26,815,903.28
January 2014	25,739,611.24
February 2014	24,683,881.71
March 2014	23,648,386.35
April 2014	22,632,801.68
May 2014	21,636,809.01
June 2014	20,660,094.36
July 2014	19,702,348.41
August 2014	18,763,266.41
September 2014	17,842,548.17
October 2014	16,939,897.90
November 2014	16,055,024.26
December 2014	15,187,640.19
January 2015	14,337,462.94
February 2015	13,504,213.94
March 2015	12,687,618.78
April 2015	11,887,407.14
May 2015	11,103,312.72
June 2015	10,335,073.20
July 2015	9,582,430.17
August 2015	8,845,129.10
September 2015	8,122,919.22
October 2015	7,415,553.57
November 2015	6,722,788.83
December 2015	6,044,385.36
January 2016	5,380,107.10
February 2016	4,729,721.52

Aggregate Group I (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
March 2016	$ 4,092,999.61	June 2016	$ 2,262,576.79	September 2016	$ 547,206.40
April 2016	3,469,715.76	July 2016	1,678,287.25	October 2016 and thereafter	0.00
May 2016	2,859,647.77	August 2016	1,106,566.83		

Group 1 MBS Targeted Balances

Distribution Date	Targeted Balance	Distribution Date	Targeted Balance	Distribution Date	Targeted Balance
Initial Balance	$550,000,000.00	May 2006	$288,037,986.47	February 2010	$118,625,341.11
September 2002	546,271,305.36	June 2006	282,935,410.72	March 2010	116,006,064.43
October 2002	542,338,478.09	July 2006	277,905,720.60	April 2010	113,426,679.58
November 2002	538,205,090.57	August 2006	272,947,958.76	May 2010	110,886,647.86
December 2002	533,874,957.35	September 2006	268,061,179.95	June 2010	108,385,437.50
January 2003	529,352,129.70	October 2006	263,244,450.83	July 2010	105,922,523.52
February 2003	524,640,889.69	November 2006	258,496,849.85	August 2010	103,497,387.65
March 2003	519,745,743.77	December 2006	253,817,467.10	September 2010	101,109,518.27
April 2003	514,671,415.83	January 2007	249,205,404.15	October 2010	98,758,410.33
May 2003	509,422,839.90	February 2007	244,659,773.94	November 2010	96,443,565.21
June 2003	504,005,152.26	March 2007	240,179,700.58	December 2010	94,164,490.71
July 2003	498,423,683.28	April 2007	235,764,319.30	January 2011	91,920,700.95
August 2003	492,683,948.71	May 2007	231,412,776.22	February 2011	89,711,716.26
September 2003	486,791,640.64	June 2007	227,124,228.29	March 2011	87,537,063.13
October 2003	480,752,618.10	July 2007	222,897,843.11	April 2011	85,396,274.15
November 2003	474,572,897.27	August 2007	218,732,798.81	May 2011	83,288,887.89
December 2003	468,258,641.35	September 2007	214,628,283.94	June 2011	81,214,448.86
January 2004	461,816,150.18	October 2007	210,583,497.31	July 2011	79,172,507.41
February 2004	455,251,849.52	November 2007	206,597,647.88	August 2011	77,162,619.70
March 2004	448,572,280.11	December 2007	202,669,954.63	September 2011	75,184,347.58
April 2004	441,784,086.45	January 2008	198,799,646.44	October 2011	73,237,258.52
May 2004	434,894,005.43	February 2008	194,985,961.96	November 2011	71,320,925.60
June 2004	427,908,854.77	March 2008	191,228,149.51	December 2011	69,434,927.37
July 2004	420,835,521.26	April 2008	187,525,466.92	January 2012	67,578,847.80
August 2004	413,860,797.63	May 2008	183,877,181.46	February 2012	65,752,276.26
September 2004	406,983,403.05	June 2008	180,282,569.68	March 2012	63,954,807.38
October 2004	400,202,072.76	July 2008	176,740,917.32	April 2012	62,186,041.03
November 2004	393,515,557.88	August 2008	173,251,519.20	May 2012	60,445,582.24
December 2004	386,922,625.19	September 2008	169,813,679.09	June 2012	58,733,041.14
January 2005	380,422,056.96	October 2008	166,426,709.61	July 2012	57,048,032.91
February 2005	374,012,650.72	November 2008	163,089,932.11	August 2012	55,390,177.69
March 2005	367,693,219.15	December 2008	159,802,676.58	September 2012	53,759,100.51
April 2005	361,462,589.79	January 2009	156,564,281.52	October 2012	52,154,431.28
May 2005	355,319,604.95	February 2009	153,374,093.86	November 2012	50,575,804.68
June 2005	349,263,121.47	March 2009	150,231,468.83	December 2012	49,022,860.12
July 2005	343,292,010.56	April 2009	147,135,769.88	January 2013	47,495,241.69
August 2005	337,405,157.64	May 2009	144,086,368.55	February 2013	45,992,598.07
September 2005	331,601,462.13	June 2009	141,082,644.41	March 2013	44,514,582.51
October 2005	325,879,837.29	July 2009	138,123,984.92	April 2013	43,060,852.75
November 2005	320,239,210.07	August 2009	135,209,785.34	May 2013	41,631,070.96
December 2005	314,678,520.92	September 2009	132,339,448.67	June 2013	40,224,903.71
January 2006	309,196,723.62	October 2009	129,512,385.49	July 2013	38,842,021.88
February 2006	303,792,785.15	November 2009	126,728,013.94	August 2013	37,482,100.64
March 2006	298,465,685.47	December 2009	123,985,759.57	September 2013	36,144,819.38
April 2006	293,214,417.40	January 2010	121,285,055.24	October 2013	34,829,861.63

Group 1 MBS (Continued)

Distribution Date	Targeted Balance	Distribution Date	Targeted Balance	Distribution Date	Targeted Balance
November 2013	$ 33,536,915.08	December 2014	$ 18,596,694.57	December 2015	$ 7,531,730.73
December 2013	32,265,671.45	January 2015	17,581,295.17	January 2016	6,713,773.10
January 2014	31,015,826.48	February 2015	16,583,682.14	February 2016	5,910,774.73
February 2014	29,787,079.89	March 2015	15,603,602.39	March 2016	5,122,519.72
March 2014	28,579,135.27	April 2015	14,640,806.13	April 2016	4,348,794.97
April 2014	27,391,700.13	May 2015	13,695,046.86	May 2016	3,589,390.23
May 2014	26,224,485.75	June 2015	12,766,081.31	June 2016	2,844,098.02
June 2014	25,077,207.20	July 2015	11,853,669.42	July 2016	2,112,713.59
July 2014	23,949,583.26	August 2015	10,957,574.25	August 2016	1,395,034.91
August 2014	22,841,336.38	September 2015	10,077,562.01	September 2016	690,862.62
September 2014	21,752,192.64	October 2015	9,213,401.98	October 2016 and thereafter	0.00
October 2014	20,681,881.72	November 2015	8,364,866.45		
November 2014	19,630,136.79				

Aggregate Group II Targeted Balances

Distribution Date	Targeted Balance	Distribution Date	Targeted Balance	Distribution Date	Targeted Balance
Initial Balance	$123,266,000.00	July 2005	$ 40,633,991.78	May 2008	$ 16,664,871.13
September 2002	119,793,538.78	August 2005	39,424,050.00	June 2008	16,401,377.52
October 2002	116,158,073.36	September 2005	38,249,272.69	July 2008	16,120,030.18
November 2002	112,362,197.06	October 2005	37,109,196.46	August 2008	15,821,288.44
December 2002	108,408,656.02	November 2005	36,003,362.79	September 2008	15,505,603.05
January 2003	104,300,346.00	December 2005	34,931,318.04	October 2008	15,173,416.30
February 2003	100,040,308.89	January 2006	33,892,613.40	November 2008	14,825,162.18
March 2003	95,631,729.07	February 2006	32,886,804.79	December 2008	14,461,266.47
April 2003	91,077,929.45	March 2006	31,913,452.86	January 2009	14,082,146.91
May 2003	86,382,367.27	April 2006	30,972,122.95	February 2009	13,688,213.31
June 2003	81,548,629.78	May 2006	30,062,384.99	March 2009	13,279,867.69
July 2003	76,580,429.59	June 2006	29,183,813.52	April 2009	12,857,504.40
August 2003	75,251,595.09	July 2006	28,335,987.57	May 2009	12,421,510.24
September 2003	73,877,744.86	August 2006	27,518,490.70	June 2009	11,972,264.59
October 2003	72,458,955.57	September 2006	26,730,910.88	July 2009	11,510,139.53
November 2003	70,997,567.48	October 2006	25,972,840.49	August 2009	11,035,499.95
December 2003	69,495,981.55	November 2006	25,243,876.25	September 2009	10,548,703.66
January 2004	67,956,655.08	December 2006	24,543,619.20	October 2009	10,050,101.55
February 2004	66,382,097.37	January 2007	23,871,674.65	November 2009	9,540,037.65
March 2004	64,774,865.16	February 2007	23,227,652.12	December 2009	9,018,849.24
April 2004	63,137,558.04	March 2007	22,611,165.30	January 2010	8,486,867.03
May 2004	61,472,813.75	April 2007	22,021,832.06	February 2010	7,944,415.19
June 2004	59,783,303.41	May 2007	21,459,274.31	March 2010	7,391,811.48
July 2004	58,071,726.67	June 2007	20,923,118.06	April 2010	6,829,367.37
August 2004	56,401,808.76	July 2007	20,412,993.31	May 2010	6,257,388.15
September 2004	54,773,017.75	August 2007	19,928,534.06	June 2010	5,676,173.00
October 2004	53,184,827.32	September 2007	19,469,378.20	July 2010	5,086,015.11
November 2004	51,636,716.66	October 2007	19,035,167.56	August 2010	4,487,201.77
December 2004	50,128,170.46	November 2007	18,625,547.80	September 2010	3,880,014.49
January 2005	48,658,678.84	December 2007	18,240,168.41	October 2010	3,264,729.05
February 2005	47,227,737.28	January 2008	17,878,682.64	November 2010	2,641,615.64
March 2005	45,834,846.58	February 2008	17,540,747.50	December 2010	2,010,938.95
April 2005	44,479,512.82	March 2008	17,226,023.68	January 2011	1,372,958.22
May 2005	43,161,247.28	April 2008	16,934,175.56	February 2011	727,927.37
June 2005	41,879,566.41				

Aggregate Group II (Continued)

Distribution Date	Targeted Balance
March 2011	$ 76,095.08
April 2011 and thereafter	0.00

Aggregate Group III Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance through January 2003	$273,804,000.00	September 2006	$190,531,004.71	June 2010	$113,794,447.77
February 2003	272,538,577.39	October 2006	188,650,560.08	July 2010	112,260,052.44
March 2003	271,213,558.91	November 2006	186,778,615.58	August 2010	110,732,556.83
April 2003	269,830,103.51	December 2006	184,915,131.91	September 2010	109,211,929.02
May 2003	268,388,731.80	January 2007	183,060,069.96	October 2010	107,698,137.24
June 2003	266,889,991.30	February 2007	181,213,390.78	November 2010	106,191,149.86
July 2003	265,334,456.15	March 2007	179,375,055.60	December 2010	104,690,935.41
August 2003	263,722,726.75	April 2007	177,545,025.85	January 2011	103,197,462.55
September 2003	262,055,429.35	May 2007	175,723,263.12	February 2011	101,710,700.09
October 2003	260,333,215.69	June 2007	173,909,729.18	March 2011	100,230,617.00
November 2003	258,556,762.58	July 2007	172,104,385.99	April 2011	98,757,182.36
December 2003	256,726,771.47	August 2007	170,307,195.66	May 2011	97,290,365.42
January 2004	254,843,967.98	September 2007	168,518,120.49	June 2011	95,837,092.71
February 2004	252,909,101.41	October 2007	166,737,122.97	July 2011	94,404,114.41
March 2004	250,922,944.32	November 2007	164,964,165.72	August 2011	92,991,156.74
April 2004	248,886,291.93	December 2007	163,199,211.58	September 2011	91,597,949.53
May 2004	246,799,961.64	January 2008	161,442,223.54	October 2011	90,224,226.20
June 2004	244,664,792.49	February 2008	159,693,164.75	November 2011	88,869,723.71
July 2004	242,539,301.13	March 2008	157,951,998.54	December 2011	87,534,182.47
August 2004	240,423,442.83	April 2008	156,218,688.42	January 2012	86,217,346.36
September 2004	238,317,173.05	May 2008	154,493,198.05	February 2012	84,918,962.64
October 2004	236,220,447.47	June 2008	152,775,491.27	March 2012	83,638,781.92
November 2004	234,133,221.96	July 2008	151,065,532.09	April 2012	82,376,558.09
December 2004	232,055,452.62	August 2008	149,363,284.67	May 2012	81,132,048.35
January 2005	229,987,095.71	September 2008	147,668,713.35	June 2012	79,905,013.08
February 2005	227,928,107.73	October 2008	145,981,782.62	July 2012	78,695,215.84
March 2005	225,878,445.37	November 2008	144,302,457.16	August 2012	77,502,423.33
April 2005	223,838,065.52	December 2008	142,630,701.78	September 2012	76,326,405.35
May 2005	221,806,925.25	January 2009	140,966,481.47	October 2012	75,166,934.76
June 2005	219,784,981.86	February 2009	139,309,761.39	November 2012	74,023,787.39
July 2005	217,772,192.83	March 2009	137,660,506.85	December 2012	72,896,742.10
August 2005	215,768,515.82	April 2009	136,018,683.31	January 2013	71,785,580.64
September 2005	213,773,908.73	May 2009	134,384,256.40	February 2013	70,690,087.68
October 2005	211,788,329.61	June 2009	132,757,191.92	March 2013	69,610,050.73
November 2005	209,811,736.72	July 2009	131,137,455.82	April 2013	68,545,260.15
December 2005	207,844,088.52	August 2009	129,525,014.19	May 2013	67,495,509.06
January 2006	205,885,343.66	September 2009	127,919,833.29	June 2013	66,460,593.32
February 2006	203,935,460.96	October 2009	126,321,879.55	July 2013	65,440,311.52
March 2006	201,994,399.46	November 2009	124,731,119.52	August 2013	64,434,464.91
April 2006	200,062,118.37	December 2009	123,147,519.95	September 2013	63,442,857.40
May 2006	198,138,577.09	January 2010	121,571,047.70	October 2013	62,465,295.49
June 2006	196,223,735.21	February 2010	120,001,669.81	November 2013	61,501,588.26
July 2006	194,317,552.52	March 2010	118,439,353.46	December 2013	60,551,547.31
August 2006	192,419,988.97	April 2010	116,884,065.99	January 2014	59,614,986.76
		May 2010	115,335,774.88	February 2014	58,691,723.21

Aggregate Group III (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
March 2014	$ 57,781,575.68	August 2018	$ 24,340,591.76	January 2023	$ 9,137,298.25
April 2014	56,884,365.60	September 2018	23,926,497.99	February 2023	8,953,487.35
May 2014	55,999,916.79	October 2018	23,518,530.61	March 2023	8,772,565.36
June 2014	55,128,055.39	November 2018	23,116,604.47	April 2023	8,594,490.97
July 2014	54,268,609.89	December 2018	22,720,635.57	May 2023	8,419,223.41
August 2014	53,421,411.03	January 2019	22,330,541.03	June 2023	8,246,722.49
September 2014	52,586,291.81	February 2019	21,946,239.10	July 2023	8,076,948.57
October 2014	51,763,087.46	March 2019	21,567,649.11	August 2023	7,909,862.55
November 2014	50,951,635.41	April 2019	21,194,691.51	September 2023	7,745,425.85
December 2014	50,151,775.24	May 2019	20,827,287.78	October 2023	7,583,600.43
January 2015	49,363,348.68	June 2019	20,465,360.48	November 2023	7,424,348.77
February 2015	48,586,199.56	July 2019	20,108,833.23	December 2023	7,267,633.87
March 2015	47,820,173.80	August 2019	19,757,630.65	January 2024	7,113,419.22
April 2015	47,065,119.36	September 2019	19,411,678.39	February 2024	6,961,668.83
May 2015	46,320,886.25	October 2019	19,070,903.11	March 2024	6,812,347.19
June 2015	45,587,326.45	November 2019	18,735,232.45	April 2024	6,665,419.28
July 2015	44,864,293.95	December 2019	18,404,595.01	May 2024	6,520,850.56
August 2015	44,151,644.65	January 2020	18,078,920.40	June 2024	6,378,606.97
September 2015	43,449,236.40	February 2020	17,758,139.14	July 2024	6,238,654.92
October 2015	42,756,928.93	March 2020	17,442,182.70	August 2024	6,100,961.25
November 2015	42,074,583.87	April 2020	17,130,983.48	September 2024	5,965,493.31
December 2015	41,402,064.65	May 2020	16,824,474.80	October 2024	5,832,218.85
January 2016	40,739,236.58	June 2020	16,522,590.85	November 2024	5,701,106.08
February 2016	40,085,966.72	July 2020	16,225,266.75	December 2024	5,572,123.67
March 2016	39,442,123.93	August 2020	15,932,438.48	January 2025	5,445,240.68
April 2016	38,807,578.81	September 2020	15,644,042.88	February 2025	5,320,426.62
May 2016	38,182,203.72	October 2020	15,360,017.66	March 2025	5,197,651.43
June 2016	37,565,872.69	November 2020	15,080,301.35	April 2025	5,076,885.44
July 2016	36,958,461.44	December 2020	14,804,833.34	May 2025	4,958,099.40
August 2016	36,359,847.37	January 2021	14,533,553.81	June 2025	4,841,264.46
September 2016	35,769,909.51	February 2021	14,266,403.79	July 2025	4,726,352.18
October 2016	35,188,528.50	March 2021	14,003,325.07	August 2025	4,613,334.49
November 2016	34,615,586.59	April 2021	13,744,260.26	September 2025	4,502,183.74
December 2016	34,050,967.60	May 2021	13,489,152.72	October 2025	4,392,872.63
January 2017	33,494,556.90	June 2021	13,237,946.61	November 2025	4,285,374.24
February 2017	32,946,241.41	July 2021	12,990,586.81	December 2025	4,179,662.05
March 2017	32,405,909.55	August 2021	12,747,018.98	January 2026	4,075,709.88
April 2017	31,873,451.23	September 2021	12,507,189.51	February 2026	3,973,491.93
May 2017	31,348,757.86	October 2021	12,271,045.50	March 2026	3,872,982.73
June 2017	30,831,722.27	November 2021	12,038,534.80	April 2026	3,774,157.19
July 2017	30,322,238.77	December 2021	11,809,605.94	May 2026	3,676,990.56
August 2017	29,820,203.04	January 2022	11,584,208.16	June 2026	3,581,458.43
September 2017	29,325,512.20	February 2022	11,362,291.40	July 2026	3,487,536.72
October 2017	28,838,064.72	March 2022	11,143,806.27	August 2026	3,395,201.70
November 2017	28,357,760.44	April 2022	10,928,704.05	September 2026	3,304,429.96
December 2017	27,884,500.56	May 2022	10,716,936.69	October 2026	3,215,198.42
January 2018	27,418,187.58	June 2022	10,508,456.79	November 2026	3,127,484.32
February 2018	26,958,725.33	July 2022	10,303,217.59	December 2026	3,041,265.21
March 2018	26,506,018.92	August 2022	10,101,172.98	January 2027	2,956,518.95
April 2018	26,059,974.75	September 2022	9,902,277.48	February 2027	2,873,223.72
May 2018	25,620,500.44	October 2022	9,706,486.21	March 2027	2,791,357.99
June 2018	25,187,504.90	November 2022	9,513,754.92	April 2027	2,710,900.55
July 2018	24,760,898.24	December 2022	9,324,039.95	May 2027	2,631,830.46

Aggregate Group III (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
June 2027	$ 2,554,127.09	December 2028	$ 1,367,294.55	June 2030	$ 514,530.77
July 2027	2,477,770.08	January 2029	1,311,998.18	July 2030	475,225.46
August 2027	2,402,739.38	February 2029	1,257,711.34	August 2030	436,684.23
September 2027	2,329,015.20	March 2029	1,204,418.67	September 2030	398,895.20
October 2027	2,256,578.03	April 2029	1,152,105.04	October 2030	361,846.66
November 2027	2,185,408.63	May 2029	1,100,755.54	November 2030	325,527.08
December 2027	2,115,488.03	June 2029	1,050,355.46	December 2030	289,925.08
January 2028	2,046,797.53	July 2029	1,000,890.30	January 2031	255,029.45
February 2028	1,979,318.70	August 2029	952,345.76	February 2031	220,829.13
March 2028	1,913,033.34	September 2029	904,707.76	March 2031	187,313.24
April 2028	1,847,923.53	October 2029	857,962.39	April 2031	154,471.03
May 2028	1,783,971.58	November 2029	812,095.97	May 2031	122,291.92
June 2028	1,721,160.08	December 2029	767,094.98	June 2031	90,765.47
July 2028	1,659,471.83	January 2030	722,946.11	July 2031	59,881.40
August 2028	1,598,889.88	February 2030	679,636.25	August 2031	29,629.58
September 2028	1,539,397.54	March 2030	637,152.45	September 2031 and thereafter	0.00
October 2028	1,480,978.33	April 2030	595,481.95		
November 2028	1,423,616.00	May 2030	554,612.19		

AK Class Scheduled Balances

Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance
Initial Balance	$33,954,000.00	February 2005	$18,434,496.07	August 2007	$ 9,030,178.89
September 2002	32,837,860.54	March 2005	18,045,750.31	September 2007	8,790,731.39
October 2002	31,643,056.65	April 2005	17,662,603.40	October 2007	8,555,641.87
November 2002	30,371,393.27	May 2005	17,285,009.48	November 2007	8,324,873.45
December 2002	29,023,429.58	June 2005	16,912,923.03	December 2007	8,098,389.52
January 2003	27,599,770.36	July 2005	16,546,298.85	January 2008	7,876,153.75
February 2003	27,366,488.20	August 2005	16,185,092.06	February 2008	7,658,130.05
March 2003	27,118,451.12	September 2005	15,829,258.12	March 2008	7,444,282.63
April 2003	26,855,239.11	October 2005	15,478,752.80	April 2008	7,234,575.92
May 2003	26,577,114.25	November 2005	15,133,532.20	May 2008	7,028,974.65
June 2003	26,284,354.81	December 2005	14,793,552.71	June 2008	6,827,443.77
July 2003	25,977,254.92	January 2006	14,458,771.07	July 2008	6,629,948.52
August 2003	25,656,124.27	February 2006	14,129,144.30	August 2008	6,436,454.38
September 2003	25,321,287.79	March 2006	13,804,629.74	September 2008	6,246,927.07
October 2003	24,973,085.22	April 2006	13,485,185.06	October 2008	6,061,332.58
November 2003	24,611,870.79	May 2006	13,170,768.21	November 2008	5,879,637.15
December 2003	24,238,012.79	June 2006	12,861,337.45	December 2008	5,701,807.26
January 2004	23,851,893.12	July 2006	12,556,851.34	January 2009	5,527,809.63
February 2004	23,453,906.89	August 2006	12,257,268.75	February 2009	5,357,611.23
March 2004	23,044,461.93	September 2006	11,962,548.84	March 2009	5,191,179.28
April 2004	22,623,978.30	October 2006	11,672,651.07	April 2009	5,028,481.24
May 2004	22,192,887.82	November 2006	11,387,535.18	May 2009	4,869,484.80
June 2004	21,751,633.54	December 2006	11,107,161.22	June 2009	4,714,157.89
July 2004	21,316,405.99	January 2007	10,831,489.53	July 2009	4,562,468.68
August 2004	20,887,156.25	February 2007	10,560,480.71	August 2009	4,414,385.58
September 2004	20,463,835.76	March 2007	10,294,095.69	September 2009	4,269,877.22
October 2004	20,046,396.28	April 2007	10,032,295.65	October 2009	4,128,912.47
November 2004	19,634,789.93	May 2007	9,775,042.05	November 2009	3,991,460.42
December 2004	19,228,969.19	June 2007	9,522,296.66	December 2009	3,857,490.41
January 2005	18,828,886.86	July 2007	9,274,021.50	January 2010	3,726,971.98

AK Class (Continued)

Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance
February 2010	$ 3,599,874.92	November 2011	$ 1,932,896.18	August 2013	$ 946,670.04
March 2010	3,476,169.22	December 2011	1,891,321.99	September 2013	895,410.39
April 2010	3,355,825.10	January 2012	1,849,059.35	October 2013	843,903.61
May 2010	3,238,813.02	February 2012	1,806,134.22	November 2013	792,165.94
June 2010	3,125,103.62	March 2012	1,762,572.00	December 2013	740,213.22
July 2010	3,014,667.80	April 2012	1,718,397.53	January 2014	688,060.94
August 2010	2,907,476.65	May 2012	1,673,635.15	February 2014	635,724.23
September 2010	2,803,501.48	June 2012	1,628,308.66	March 2014	583,217.86
October 2010	2,702,713.81	July 2012	1,582,441.35	April 2014	530,556.23
November 2010	2,605,085.39	August 2012	1,536,056.00	May 2014	477,753.44
December 2010	2,510,588.14	September 2012	1,489,174.91	June 2014	424,823.21
January 2011	2,419,194.24	October 2012	1,441,819.88	July 2014	371,778.95
February 2011	2,335,560.16	November 2012	1,394,012.24	August 2014	318,633.74
March 2011	2,265,692.99	December 2012	1,345,772.85	September 2014	265,400.37
April 2011	2,209,366.91	January 2013	1,297,122.12	October 2014	212,091.26
May 2011	2,166,359.09	February 2013	1,248,079.99	November 2014	158,718.58
June 2011	2,129,492.55	March 2013	1,198,665.97	December 2014	105,294.17
July 2011	2,091,769.75	April 2013	1,148,899.12	January 2015	51,829.58
August 2011	2,053,220.17	May 2013	1,098,798.09		
September 2011	2,013,872.64	June 2013	1,048,381.09		
October 2011	1,973,755.42	July 2013	997,665.94	February 2015 and thereafter	0.00

OF Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$50,000,000.00	November 2004	$38,012,490.17	February 2007	$22,962,610.60
September 2002	49,774,357.18	December 2004	37,417,327.87	March 2007	22,444,028.34
October 2002	49,530,063.82	January 2005	36,825,196.17	April 2007	21,928,082.61
November 2002	49,267,634.42	February 2005	36,236,079.49	May 2007	21,414,759.83
December 2002	48,987,164.20	March 2005	35,649,962.31	June 2007	20,904,046.50
January 2003	48,688,757.77	April 2005	35,066,829.19	July 2007	20,395,929.20
February 2003	48,372,529.06	May 2005	34,486,664.78	August 2007	19,890,394.56
March 2003	48,038,601.30	June 2005	33,909,453.80	September 2007	19,387,429.29
April 2003	47,687,106.91	July 2005	33,335,181.05	October 2007	18,887,020.17
May 2003	47,318,187.44	August 2005	32,763,831.41	November 2007	18,389,154.05
June 2003	46,931,993.45	September 2005	32,195,389.84	December 2007	17,893,817.83
July 2003	46,528,684.48	October 2005	31,629,841.38	January 2008	17,400,998.50
August 2003	46,108,428.87	November 2005	31,067,171.14	February 2008	16,910,683.10
September 2003	45,671,403.71	December 2005	30,507,364.30	March 2008	16,422,858.75
October 2003	45,217,794.67	January 2006	29,950,406.13	April 2008	15,937,512.63
November 2003	44,747,795.92	February 2006	29,396,281.97	May 2008	15,454,631.98
December 2003	44,261,609.97	March 2006	28,844,977.23	June 2008	14,974,204.11
January 2004	43,759,447.52	April 2006	28,296,477.42	July 2008	14,496,216.40
February 2004	43,241,527.32	May 2006	27,750,768.09	August 2008	14,020,656.29
March 2004	42,708,076.04	June 2006	27,207,834.88	September 2008	13,547,511.29
April 2004	42,159,328.06	July 2006	26,667,663.51	October 2008	13,076,768.97
May 2004	41,595,525.34	August 2006	26,130,239.76	November 2008	12,608,416.96
June 2004	41,016,917.20	September 2006	25,595,549.49	December 2008	12,142,442.96
July 2004	40,423,760.20	October 2006	25,063,578.64	January 2009	11,678,834.72
August 2004	39,816,317.90	November 2006	24,534,313.22	February 2009	11,217,580.09
September 2004	39,211,969.39	December 2006	24,007,739.29	March 2009	10,758,666.93
October 2004	38,610,698.76	January 2007	23,483,843.01	April 2009	10,302,083.21

OF Class (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
May 2009	$ 9,847,816.92	February 2010	$ 5,861,757.27	November 2010	$ 2,054,001.24
June 2009	9,395,856.15	March 2010	5,430,019.40	December 2010	1,641,568.54
July 2009	8,946,189.03	April 2010	5,000,471.09	January 2011	1,231,226.03
August 2009	8,498,803.75	May 2010	4,573,101.07	February 2011	822,962.96
September 2009	8,053,688.56	June 2010	4,147,898.14	March 2011	416,768.62
October 2009	7,610,831.79	July 2010	3,724,851.12	April 2011	13,542.84
November 2009	7,170,221.81	August 2010	3,303,948.94	May 2011 and thereafter	0.00
December 2009	6,731,847.06	September 2010	2,885,180.55		
January 2010	6,295,696.02	October 2010	2,468,534.96		

KX Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$200,000,000.00	August 2005	$131,055,325.64	August 2008	$ 56,082,625.16
September 2002	199,097,428.74	September 2005	128,781,559.37	September 2008	54,190,045.16
October 2002	198,120,255.27	October 2005	126,519,365.52	October 2008	52,307,075.87
November 2002	197,070,537.67	November 2005	124,268,684.54	November 2008	50,433,667.83
December 2002	195,948,656.80	December 2005	122,029,457.18	December 2008	48,569,771.82
January 2003	194,755,031.07	January 2006	119,801,624.50	January 2009	46,715,338.90
February 2003	193,490,116.25	February 2006	117,585,127.87	February 2009	44,870,320.35
March 2003	192,154,405.22	March 2006	115,379,908.94	March 2009	43,034,667.73
April 2003	190,748,427.66	April 2006	113,185,909.68	April 2009	41,208,332.83
May 2003	189,272,749.75	May 2006	111,003,072.35	May 2009	39,391,267.69
June 2003	187,727,973.80	June 2006	108,831,339.52	June 2009	37,583,424.61
July 2003	186,114,737.91	July 2006	106,670,654.03	July 2009	35,784,756.11
August 2003	184,433,715.48	August 2006	104,520,959.03	August 2009	33,995,214.98
September 2003	182,685,614.82	September 2006	102,382,197.97	September 2009	32,214,754.25
October 2003	180,871,178.68	October 2006	100,254,314.58	October 2009	30,443,327.17
November 2003	178,991,183.69	November 2006	98,137,252.87	November 2009	28,680,887.25
December 2003	177,046,439.88	December 2006	96,030,957.16	December 2009	26,927,388.23
January 2004	175,037,790.07	January 2007	93,935,372.04	January 2010	25,182,784.10
February 2004	172,966,109.29	February 2007	91,850,442.39	February 2010	23,447,029.07
March 2004	170,832,304.16	March 2007	89,776,113.38	March 2010	21,720,077.59
April 2004	168,637,312.25	April 2007	87,712,330.45	April 2010	20,001,884.36
May 2004	166,382,101.34	May 2007	85,659,039.32	May 2010	18,292,404.30
June 2004	164,067,668.81	June 2007	83,616,186.01	June 2010	16,591,592.55
July 2004	161,695,040.81	July 2007	81,583,716.80	July 2010	14,899,404.50
August 2004	159,265,271.58	August 2007	79,561,578.24	August 2010	13,215,795.76
September 2004	156,847,877.55	September 2007	77,549,717.17	September 2010	11,540,722.18
October 2004	154,442,795.04	October 2007	75,548,080.70	October 2010	9,874,139.82
November 2004	152,049,960.69	November 2007	73,556,616.20	November 2010	8,216,004.98
December 2004	149,669,311.48	December 2007	71,575,271.33	December 2010	6,566,274.17
January 2005	147,300,784.70	January 2008	69,603,994.00	January 2011	4,924,904.14
February 2005	144,944,317.97	February 2008	67,642,732.41	February 2011	3,291,851.85
March 2005	142,599,849.24	March 2008	65,691,435.01	March 2011	1,667,074.49
April 2005	140,267,316.76	April 2008	63,750,050.51	April 2011	54,171.35
May 2005	137,946,659.11	May 2008	61,818,527.91	May 2011 and thereafter	0.00
June 2005	135,637,815.19	June 2008	59,896,816.43		
July 2005	133,340,724.19	July 2008	57,984,865.59		

OR Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$43,860,000.00	October 2003	$32,706,175.58	December 2004	$14,512,678.83
September 2002	43,333,719.72	November 2003	31,609,969.30	January 2005	13,131,614.55
October 2002	42,763,939.64	December 2003	30,476,008.63	February 2005	11,757,582.37
November 2002	42,151,859.81	January 2004	29,304,785.01	March 2005	10,390,546.09
December 2002	41,497,702.29	February 2004	28,096,808.67	April 2005	9,030,469.73
January 2003	40,801,711.06	March 2004	26,852,608.23	May 2005	7,677,317.46
February 2003	40,064,151.88	April 2004	25,572,730.40	June 2005	6,331,053.66
March 2003	39,285,312.14	May 2004	24,257,739.47	July 2005	4,991,642.87
April 2003	38,465,500.68	June 2004	22,908,217.01	August 2005	3,659,049.83
May 2003	37,605,047.65	July 2004	21,524,761.35	September 2005	2,333,239.45
June 2003	36,704,304.25	August 2004	20,107,987.21	October 2005	1,014,176.84
July 2003	35,763,642.53	September 2004	18,698,428.92	November 2005 and thereafter	0.00
August 2003	34,783,455.16	October 2004	17,296,049.36		
September 2003	33,764,155.15	November 2004	15,900,811.58		

OT Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance through October 2005	$22,315,000.00	May 2006	$14,281,781.46	December 2006	$ 5,551,690.81
November 2005	22,016,827.27	June 2006	13,015,465.76	January 2007	4,329,776.08
December 2005	20,711,156.19	July 2006	11,755,591.66	February 2007	3,114,074.45
January 2006	19,412,129.23	August 2006	10,502,126.00	March 2007	1,904,553.95
February 2006	18,119,712.21	September 2006	9,255,035.81	April 2007	701,182.76
March 2006	16,833,871.10	October 2006	8,014,288.29	May 2007 and thereafter	0.00
April 2006	15,554,572.07	November 2006	6,779,850.78		

OJ Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance through April 2007	$34,034,000.00	March 2008	$21,895,018.84	March 2009	$ 8,684,084.41
May 2007	33,537,929.24	April 2008	20,763,016.95	April 2009	7,619,166.79
June 2007	32,346,761.90	May 2008	19,636,765.44	May 2009	6,559,654.28
July 2007	31,161,649.43	June 2008	18,516,234.69	June 2009	5,505,519.05
August 2007	29,982,560.66	July 2008	17,401,395.28	July 2009	4,456,733.44
September 2007	28,809,464.58	August 2008	16,292,217.91	August 2009	3,413,269.90
October 2007	27,642,330.37	September 2008	15,188,673.43	September 2009	2,375,101.05
November 2007	26,481,127.34	October 2008	14,090,732.87	October 2009	1,342,199.64
December 2007	25,325,824.96	November 2008	12,998,367.37	November 2009	314,538.55
January 2008	24,176,392.86	December 2008	11,911,548.25	December 2009 and thereafter	0.00
February 2008	23,032,800.84	January 2009	10,830,246.96		
		February 2009	9,754,435.09		

OM Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance through November 2009	$16,409,000.00	May 2010	$10,666,118.02	December 2010	$ 3,828,728.81
December 2009	15,701,090.80	June 2010	9,674,391.70	January 2011	2,871,662.35
January 2010	14,683,829.58	July 2010	8,687,693.77	February 2011	1,919,445.90
February 2010	13,671,728.18	August 2010	7,705,998.35	March 2011	972,054.46
March 2010	12,664,760.04	September 2010	6,729,279.70	April 2011	31,586.77
April 2010	11,662,898.75	October 2010	5,757,512.19	May 2011 and thereafter	0.00
		November 2010	4,790,670.34		

OH Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance through April 2011	$123,301,072.00	February 2013	$ 68,160,990.95	January 2015	$ 26,646,872.83
May 2011	120,486,441.67	March 2013	66,048,205.44	February 2015	25,143,133.19
June 2011	117,614,578.42	April 2013	63,966,242.57	March 2015	23,661,615.14
July 2011	114,784,194.15	May 2013	61,914,668.32	April 2015	22,202,003.66
August 2011	111,994,707.94	June 2013	59,893,054.71	May 2015	20,763,988.12
September 2011	109,245,546.85	July 2013	57,900,979.63	June 2015	19,347,262.20
October 2011	106,536,145.82	August 2013	55,938,026.83	July 2015	17,951,523.81
November 2011	103,865,947.59	September 2013	54,003,785.80	August 2015	16,576,475.06
December 2011	101,234,402.58	October 2013	52,097,851.71	September 2015	15,221,822.20
January 2012	98,640,968.77	November 2013	50,219,825.32	October 2015	13,887,275.53
February 2012	96,085,111.61	December 2013	48,369,312.91	November 2015	12,572,549.40
March 2012	93,566,303.93	January 2014	46,545,926.21	December 2015	11,277,362.12
April 2012	91,084,025.81	February 2014	44,749,282.31	January 2016	10,001,435.89
May 2012	88,637,764.50	March 2014	42,979,003.60	February 2016	8,744,496.79
June 2012	86,227,014.34	April 2014	41,234,717.70	March 2016	7,506,274.69
July 2012	83,851,276.62	May 2014	39,516,057.37	April 2016	6,286,503.23
August 2012	81,510,059.52	June 2014	37,822,660.47	May 2016	5,084,919.74
September 2012	79,202,877.99	July 2014	36,154,169.85	June 2016	3,901,265.18
October 2012	76,929,253.70	August 2014	34,510,233.32	July 2016	2,735,284.15
November 2012	74,688,714.88	September 2014	32,890,503.57	August 2016	1,586,724.78
December 2012	72,480,796.30	October 2014	31,294,638.07	September 2016	455,338.69
January 2013	70,305,039.15	November 2014	29,722,299.07	October 2016 and thereafter	0.00
		December 2014	28,173,153.48		

FM Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance through September 2016	$44,513,423.00	June 2017	$38,517,659.00	May 2018	$31,900,473.81
October 2016	44,074,010.31	July 2017	37,869,274.68	June 2018	31,352,206.21
November 2016	43,342,163.08	August 2017	37,230,663.10	July 2018	30,812,275.01
December 2016	42,621,281.65	September 2017	36,601,684.33	August 2018	30,280,560.32
January 2017	41,911,209.49	October 2017	35,982,200.36	September 2018	29,756,943.93
February 2017	41,211,792.21	November 2017	35,372,075.14	October 2018	29,241,309.26
March 2017	40,522,877.59	December 2017	34,771,174.50	November 2018	28,733,541.38
April 2017	39,844,315.51	January 2018	34,179,366.15	December 2018	28,233,526.97
May 2017	39,175,957.96	February 2018	33,596,519.64	January 2019	27,741,154.26
		March 2018	33,022,506.34	February 2019	27,256,313.09
		April 2018	32,457,199.42	March 2019	26,778,894.82

FM Class (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
April 2019	$26,308,792.31	August 2023	$ 9,734,675.18	December 2027	$ 2,664,657.86
May 2019	25,845,899.96	September 2023	9,532,199.67	January 2028	2,581,873.40
June 2019	25,390,113.63	October 2023	9,333,024.85	February 2028	2,500,581.21
July 2019	24,941,330.62	November 2023	9,137,101.67	March 2028	2,420,758.17
August 2019	24,499,449.70	December 2023	8,944,381.75	April 2028	2,342,381.49
September 2019	24,064,371.04	January 2024	8,754,817.44	May 2028	2,265,428.69
October 2019	23,635,996.22	February 2024	8,568,361.74	June 2028	2,189,877.66
November 2019	23,214,228.18	March 2024	8,384,968.33	July 2028	2,115,706.57
December 2019	22,798,971.25	April 2024	8,204,591.54	August 2028	2,042,893.92
January 2020	22,390,131.08	May 2024	8,027,186.36	September 2028	1,971,418.54
February 2020	21,987,614.66	June 2024	7,852,708.42	October 2028	1,901,259.54
March 2020	21,591,330.26	July 2024	7,681,113.98	November 2028	1,832,396.37
April 2020	21,201,187.46	August 2024	7,512,359.92	December 2028	1,764,808.74
May 2020	20,817,097.10	September 2024	7,346,403.75	January 2029	1,698,476.68
June 2020	20,438,971.28	October 2024	7,183,203.56	February 2029	1,633,380.50
July 2020	20,066,723.32	November 2024	7,022,718.06	March 2029	1,569,500.82
August 2020	19,700,267.79	December 2024	6,864,906.55	April 2029	1,506,818.51
September 2020	19,339,520.41	January 2025	6,709,728.89	May 2029	1,445,314.74
October 2020	18,984,398.13	February 2025	6,557,145.53	June 2029	1,384,970.96
November 2020	18,634,819.05	March 2025	6,407,117.50	July 2029	1,325,768.87
December 2020	18,290,702.42	April 2025	6,259,606.35	August 2029	1,267,690.46
January 2021	17,951,968.63	May 2025	6,114,574.20	September 2029	1,210,717.96
February 2021	17,618,539.19	June 2025	5,971,983.73	October 2029	1,154,833.89
March 2021	17,290,336.70	July 2025	5,831,798.12	November 2029	1,100,021.01
April 2021	16,967,284.89	August 2025	5,693,981.09	December 2029	1,046,262.32
May 2021	16,649,308.52	September 2025	5,558,496.90	January 2030	993,541.10
June 2021	16,336,333.44	October 2025	5,425,310.30	February 2030	941,840.84
July 2021	16,028,286.52	November 2025	5,294,386.54	March 2030	891,145.30
August 2021	15,725,095.68	December 2025	5,165,691.39	April 2030	841,438.48
September 2021	15,426,689.86	January 2026	5,039,191.09	May 2030	792,704.59
October 2021	15,132,998.98	February 2026	4,914,852.39	June 2030	744,928.09
November 2021	14,843,953.97	March 2026	4,792,642.49	July 2030	698,093.67
December 2021	14,559,486.71	April 2026	4,672,529.07	August 2030	652,186.25
January 2022	14,279,530.08	May 2026	4,554,480.29	September 2030	607,190.95
February 2022	14,004,017.88	June 2026	4,438,464.75	October 2030	563,093.13
March 2022	13,732,884.84	July 2026	4,324,451.50	November 2030	519,878.36
April 2022	13,466,066.62	August 2026	4,212,410.06	December 2030	477,532.42
May 2022	13,203,499.81	September 2026	4,102,310.35	January 2031	436,041.31
June 2022	12,945,121.87	October 2026	3,994,122.76	February 2031	395,391.22
July 2022	12,690,871.15	November 2026	3,887,818.08	March 2031	355,568.57
August 2022	12,440,686.88	December 2026	3,783,367.54	April 2031	316,559.95
September 2022	12,194,509.14	January 2027	3,680,742.78	May 2031	278,352.17
October 2022	11,952,278.86	February 2027	3,579,915.83	June 2031	240,932.23
November 2022	11,713,937.82	March 2027	3,480,859.15	July 2031	204,287.33
December 2022	11,479,428.60	April 2027	3,383,545.59	August 2031	168,404.84
January 2023	11,248,694.62	May 2027	3,287,948.39	September 2031	133,272.34
February 2023	11,021,680.09	June 2027	3,194,041.16	October 2031	98,877.57
March 2023	10,798,329.99	July 2027	3,101,797.93	November 2031	65,208.49
April 2023	10,578,590.12	August 2027	3,011,193.06	December 2031	32,253.20
May 2023	10,362,407.03	September 2027	2,922,201.33	January 2032 and thereafter	0.00
June 2023	10,149,728.01	October 2027	2,834,797.83		
July 2023	9,940,501.13	November 2027	2,748,958.07		

MO Class Planned Balances

Distribution Date	Planned Balance
Initial Balance through September 2016	$22,256,711.00
October 2016	22,037,004.66
November 2016	21,671,081.05
December 2016	21,310,640.35
January 2017	20,955,604.27
February 2017	20,605,895.64
March 2017	20,261,438.34
April 2017	19,922,157.31
May 2017	19,587,978.54
June 2017	19,258,829.07
July 2017	18,934,636.92
August 2017	18,615,331.13
September 2017	18,300,841.75
October 2017	17,991,099.78
November 2017	17,686,037.17
December 2017	17,385,586.86
January 2018	17,089,682.69
February 2018	16,798,259.44
March 2018	16,511,252.80
April 2018	16,228,599.35
May 2018	15,950,236.55
June 2018	15,676,102.75
July 2018	15,406,137.16
August 2018	15,140,279.82
September 2018	14,878,471.63
October 2018	14,620,654.30
November 2018	14,366,770.37
December 2018	14,116,763.17
January 2019	13,870,576.82
February 2019	13,628,156.24
March 2019	13,389,447.11
April 2019	13,154,395.86
May 2019	12,922,949.69
June 2019	12,695,056.53
July 2019	12,470,665.03
August 2019	12,249,724.57
September 2019	12,032,185.25
October 2019	11,817,997.84
November 2019	11,607,113.83
December 2019	11,399,485.37
January 2020	11,195,065.29
February 2020	10,993,807.08
March 2020	10,795,664.89
April 2020	10,600,593.49
May 2020	10,408,548.31
June 2020	10,219,485.41
July 2020	10,033,361.44
August 2020	9,850,133.67
September 2020	9,669,759.99
October 2020	9,492,198.85
November 2020	$ 9,317,409.32
December 2020	9,145,351.00
January 2021	8,975,984.11
February 2021	8,809,269.39
March 2021	8,645,168.16
April 2021	8,483,642.25
May 2021	8,324,654.07
June 2021	8,168,166.54
July 2021	8,014,143.08
August 2021	7,862,547.67
September 2021	7,713,344.76
October 2021	7,566,499.32
November 2021	7,421,976.82
December 2021	7,279,743.19
January 2022	7,139,764.88
February 2022	7,002,008.78
March 2022	6,866,442.26
April 2022	6,733,033.16
May 2022	6,601,749.76
June 2022	6,472,560.79
July 2022	6,345,435.43
August 2022	6,220,343.30
September 2022	6,097,254.43
October 2022	5,976,139.30
November 2022	5,856,968.78
December 2022	5,739,714.17
January 2023	5,624,347.18
February 2023	5,510,839.92
March 2023	5,399,164.87
April 2023	5,289,294.94
May 2023	5,181,203.40
June 2023	5,074,863.89
July 2023	4,970,250.45
August 2023	4,867,337.48
September 2023	4,766,099.73
October 2023	4,666,512.32
November 2023	4,568,550.73
December 2023	4,472,190.78
January 2024	4,377,408.62
February 2024	4,284,180.77
March 2024	4,192,484.07
April 2024	4,102,295.68
May 2024	4,013,593.09
June 2024	3,926,354.12
July 2024	3,840,556.90
August 2024	3,756,179.88
September 2024	3,673,201.79
October 2024	3,591,601.70
November 2024	3,511,358.95
December 2024	3,432,453.20
January 2025	3,354,864.37
February 2025	$ 3,278,572.69
March 2025	3,203,558.68
April 2025	3,129,803.10
May 2025	3,057,287.03
June 2025	2,985,991.80
July 2025	2,915,898.99
August 2025	2,846,990.48
September 2025	2,779,248.39
October 2025	2,712,655.09
November 2025	2,647,193.21
December 2025	2,582,845.64
January 2026	2,519,595.49
February 2026	2,457,426.14
March 2026	2,396,321.19
April 2026	2,336,264.48
May 2026	2,277,240.09
June 2026	2,219,232.32
July 2026	2,162,225.70
August 2026	2,106,204.98
September 2026	2,051,155.13
October 2026	1,997,061.33
November 2026	1,943,909.00
December 2026	1,891,683.73
January 2027	1,840,371.35
February 2027	1,789,957.87
March 2027	1,740,429.54
April 2027	1,691,772.76
May 2027	1,643,974.16
June 2027	1,597,020.55
July 2027	1,550,898.93
August 2027	1,505,596.50
September 2027	1,461,100.63
October 2027	1,417,398.88
November 2027	1,374,479.00
December 2027	1,332,328.90
January 2028	1,290,936.67
February 2028	1,250,290.58
March 2028	1,210,379.06
April 2028	1,171,190.72
May 2028	1,132,714.32
June 2028	1,094,938.80
July 2028	1,057,853.26
August 2028	1,021,446.94
September 2028	985,709.25
October 2028	950,629.75
November 2028	916,198.16
December 2028	882,404.35
January 2029	849,238.32
February 2029	816,690.23
March 2029	784,750.39
April 2029	753,409.24

MO Class (Continued)

Distribution Date	Planned Balance
May 2029	$ 722,657.36
June 2029	692,485.46
July 2029	662,884.42
August 2029	633,845.21
September 2029	605,358.97
October 2029	577,416.93
November 2029	550,010.49
December 2029	523,131.15
January 2030	496,770.54
February 2030	470,920.41
March 2030	445,572.64
April 2030	420,719.23
May 2030	$ 396,352.29
June 2030	372,464.04
July 2030	349,046.83
August 2030	326,093.12
September 2030	303,595.47
October 2030	281,546.56
November 2030	259,939.17
December 2030	238,766.21
January 2031	218,020.65
February 2031	197,695.61
March 2031	177,784.28
April 2031	$ 158,279.97
May 2031	139,176.08
June 2031	120,466.11
July 2031	102,143.66
August 2031	84,202.42
September 2031	66,636.17
October 2031	49,438.79
November 2031	32,604.24
December 2031	16,126.60
January 2032 and thereafter	0.00

KD Class Scheduled Balances

Distribution Date	Scheduled Balance
Initial Balance	$9,384,098.00
September 2002	9,338,713.95
October 2002	9,287,476.13
November 2002	9,229,986.11
December 2002	9,166,299.49
January 2003	9,096,479.32
February 2003	9,020,596.06
March 2003	8,938,727.46
April 2003	8,850,958.54
May 2003	8,757,381.45
June 2003	8,658,095.42
July 2003	8,553,206.60
August 2003	8,442,827.97
September 2003	8,327,079.19
October 2003	8,206,086.47
November 2003	8,079,982.40
December 2003	7,948,905.81
January 2004	7,813,001.58
February 2004	7,672,420.44
March 2004	7,527,318.82
April 2004	7,377,858.62
May 2004	7,224,207.01
June 2004	7,066,536.21
July 2004	6,905,023.24
August 2004	6,739,849.74
September 2004	6,577,127.23
October 2004	6,416,833.24
November 2004	6,258,945.54
December 2004	6,103,442.02
January 2005	5,950,300.79
February 2005	5,799,500.12
March 2005	5,651,018.45
April 2005	5,504,834.40
May 2005	5,360,926.77
June 2005	$5,219,274.51
July 2005	5,079,856.76
August 2005	4,942,652.83
September 2005	4,807,642.18
October 2005	4,674,804.45
November 2005	4,544,119.44
December 2005	4,415,567.10
January 2006	4,289,127.58
February 2006	4,164,781.15
March 2006	4,042,508.27
April 2006	3,922,289.53
May 2006	3,804,105.71
June 2006	3,687,937.71
July 2006	3,573,766.63
August 2006	3,461,573.67
September 2006	3,351,340.23
October 2006	3,243,047.85
November 2006	3,136,678.19
December 2006	3,032,213.09
January 2007	2,929,634.55
February 2007	2,828,924.67
March 2007	2,730,065.74
April 2007	2,633,040.17
May 2007	2,537,830.53
June 2007	2,444,419.53
July 2007	2,352,790.00
August 2007	2,262,924.93
September 2007	2,174,807.45
October 2007	2,088,420.83
November 2007	2,003,748.46
December 2007	1,920,773.89
January 2008	1,839,480.78
February 2008	1,759,852.94
March 2008	1,681,874.32
April 2008	$1,605,528.98
May 2008	1,530,801.12
June 2008	1,457,675.09
July 2008	1,386,135.35
August 2008	1,316,166.47
September 2008	1,247,753.19
October 2008	1,180,880.34
November 2008	1,115,532.90
December 2008	1,051,695.95
January 2009	989,354.72
February 2009	928,494.53
March 2009	869,100.86
April 2009	811,159.28
May 2009	754,655.49
June 2009	699,575.31
July 2009	645,904.67
August 2009	593,629.64
September 2009	542,736.37
October 2009	493,211.15
November 2009	445,040.38
December 2009	398,210.57
January 2010	352,708.35
February 2010	308,520.45
March 2010	265,633.71
April 2010	224,035.09
May 2010	183,711.65
June 2010	144,650.58
July 2010	106,839.14
August 2010	70,264.72
September 2010	34,914.82
October 2010	777.03
November 2010 and thereafter	0.00

KE Class Scheduled Balances

Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance	Distribution Date	Scheduled Balance
Initial Balance	$46,920,490.00	June 2005	$26,096,372.55	April 2008	$ 8,027,644.88
September 2002	46,693,569.77	July 2005	25,399,283.82	May 2008	7,654,005.62
October 2002	46,437,380.67	August 2005	24,713,264.16	June 2008	7,288,375.47
November 2002	46,149,930.54	September 2005	24,038,210.91	July 2008	6,930,676.73
December 2002	45,831,497.43	October 2005	23,374,022.25	August 2008	6,580,832.37
January 2003	45,482,396.61	November 2005	22,720,597.18	September 2008	6,238,765.96
February 2003	45,102,980.28	December 2005	22,077,835.52	October 2008	5,904,401.72
March 2003	44,693,637.29	January 2006	21,445,637.91	November 2008	5,577,664.50
April 2003	44,254,792.68	February 2006	20,823,905.77	December 2008	5,258,479.76
May 2003	43,786,907.25	March 2006	20,212,541.34	January 2009	4,946,773.58
June 2003	43,290,477.09	April 2006	19,611,447.66	February 2009	4,642,472.66
July 2003	42,766,033.00	May 2006	19,020,528.54	March 2009	4,345,504.30
August 2003	42,214,139.84	June 2006	18,439,688.57	April 2009	4,055,796.39
September 2003	41,635,395.94	July 2006	17,868,833.13	May 2009	3,773,277.44
October 2003	41,030,432.34	August 2006	17,307,868.36	June 2009	3,497,876.53
November 2003	40,399,912.01	September 2006	16,756,701.17	July 2009	3,229,523.36
December 2003	39,744,529.07	October 2006	16,215,239.23	August 2009	2,968,148.18
January 2004	39,065,007.89	November 2006	15,683,390.94	September 2009	2,713,681.84
February 2004	38,362,102.19	December 2006	15,161,065.47	October 2009	2,466,055.75
March 2004	37,636,594.11	January 2007	14,648,172.73	November 2009	2,225,201.91
April 2004	36,889,293.12	February 2007	14,144,623.35	December 2009	1,991,052.87
May 2004	36,121,035.07	March 2007	13,650,328.70	January 2010	1,763,541.76
June 2004	35,332,681.04	April 2007	13,165,200.87	February 2010	1,542,602.24
July 2004	34,525,116.21	May 2007	12,689,152.67	March 2010	1,328,168.54
August 2004	33,699,248.72	June 2007	12,222,097.63	April 2010	1,120,175.44
September 2004	32,885,636.13	July 2007	11,763,949.98	May 2010	918,558.27
October 2004	32,084,166.22	August 2007	11,314,624.65	June 2010	723,252.88
November 2004	31,294,727.69	September 2007	10,874,037.26	July 2010	534,195.68
December 2004	30,517,210.12	October 2007	10,442,104.14	August 2010	351,323.59
January 2005	29,751,503.97	November 2007	10,018,742.30	September 2010	174,574.08
February 2005	28,997,500.61	December 2007	9,603,869.43	October 2010	3,885.13
March 2005	28,255,092.25	January 2008	9,197,403.88	November 2010 and thereafter	0.00
April 2005	27,524,172.01	February 2008	8,799,264.70		
May 2005	26,804,633.83	March 2008	8,409,371.58		

Aggregate Group IV Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$184,553,888.00	August 2003	$172,105,671.52	August 2004	$151,980,555.95
September 2002	183,831,025.91	September 2003	170,707,860.52	September 2004	150,047,566.59
October 2002	183,049,661.39	October 2003	169,257,006.53	October 2004	148,124,421.73
November 2002	182,210,289.35	November 2003	167,753,730.59	November 2004	146,211,070.71
December 2002	181,313,214.34	December 2003	166,198,680.38	December 2004	144,307,463.13
January 2003	180,358,770.91	January 2004	164,592,529.84	January 2005	142,413,548.86
February 2003	179,347,323.52	February 2004	162,935,978.67	February 2005	140,529,278.01
March 2003	178,279,266.27	March 2004	161,229,751.82	March 2005	138,654,600.95
April 2003	177,155,022.72	April 2004	159,474,598.98	April 2005	136,789,468.33
May 2003	175,975,045.58	May 2004	157,671,294.00	May 2005	134,933,831.03
June 2003	174,739,816.47	June 2004	155,820,634.40	June 2005	133,087,640.18
July 2003	173,449,845.63	July 2004	153,923,440.73	July 2005	131,250,847.17

Aggregate Group IV (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
August 2005	$129,423,403.64	March 2008	$ 77,157,325.59	October 2010	$ 32,524,867.54
September 2005	127,605,261.48	April 2008	75,604,961.55	November 2010	31,198,994.73
October 2005	125,796,372.83	May 2008	74,060,483.24	December 2010	29,879,841.93
November 2005	123,996,690.05	June 2008	72,523,850.08	January 2011	28,567,374.56
December 2005	122,206,165.79	July 2008	70,995,021.69	February 2011	27,261,558.19
January 2006	120,424,752.91	August 2008	69,473,957.90	March 2011	25,962,358.59
February 2006	118,652,404.53	September 2008	67,960,618.76	April 2011	24,672,653.83
March 2006	116,889,073.98	October 2008	66,454,964.51	May 2011	23,401,560.21
April 2006	115,134,714.88	November 2008	64,956,955.59	June 2011	22,148,817.20
May 2006	113,389,281.05	December 2008	63,466,552.66	July 2011	20,914,167.86
June 2006	111,652,726.56	January 2009	61,983,716.57	August 2011	19,697,358.76
July 2006	109,925,005.71	February 2009	60,508,408.38	September 2011	18,498,139.98
August 2006	108,206,073.05	March 2009	59,040,589.34	October 2011	17,316,265.05
September 2006	106,495,883.35	April 2009	57,580,220.91	November 2011	16,151,490.88
October 2006	104,794,391.62	May 2009	56,127,264.74	December 2011	15,003,577.72
November 2006	103,101,553.09	June 2009	54,681,682.67	January 2012	13,872,289.16
December 2006	101,417,323.23	July 2009	53,243,436.77	February 2012	12,757,392.00
January 2007	99,741,657.75	August 2009	51,812,489.27	March 2012	11,658,656.29
February 2007	98,074,512.56	September 2009	50,388,802.60	April 2012	10,575,855.24
March 2007	96,415,843.82	October 2009	48,972,339.39	May 2012	9,508,765.18
April 2007	94,765,607.91	November 2009	47,563,062.47	June 2012	8,457,165.52
May 2007	93,123,761.43	December 2009	46,160,934.85	July 2012	7,420,838.74
June 2007	91,490,261.19	January 2010	44,765,919.73	August 2012	6,399,570.28
July 2007	89,865,064.26	February 2010	43,377,980.50	September 2012	5,393,148.58
August 2007	88,248,127.89	March 2010	41,997,080.75	October 2012	4,401,364.95
September 2007	86,639,409.58	April 2010	40,623,184.23	November 2012	3,424,013.64
October 2007	85,038,867.03	May 2010	39,256,254.91	December 2012	2,460,891.68
November 2007	83,446,458.17	June 2010	37,896,256.93	January 2013	1,511,798.95
December 2007	81,862,141.13	July 2010	36,543,154.60	February 2013	576,538.05
January 2008	80,285,874.27	August 2010	35,196,912.43	March 2013 and thereafter	0.00
February 2008	78,717,616.17	September 2010	33,857,495.12		

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$2,827,903,989

FannieMae®

Guaranteed REMIC Pass-Through Certificates

Fannie Mae REMIC Trust 2002-55

PROSPECTUS SUPPLEMENT

UBS Warburg

July 15, 2002