

**Supplement****(To Prospectus Supplement dated July 17, 2002)****\$1,898,363,635****FannieMae®**

**Guaranteed REMIC Pass-Through Certificates**  
**Fannie Mae REMIC Trust 2002-56**

This is a supplement to the prospectus supplement dated July 17, 2002 (the "Prospectus Supplement"). If we use a capitalized term in this supplement without defining it, you will find the definition of that term in the Prospectus Supplement.

Notwithstanding anything set forth on page S-4 of the Prospectus Supplement, the assumed characteristics of the Mortgage Loans underlying the Group 3 MBS and Group 6 MBS are as follows:

	<u>Approximate Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Approximate Weighted Average Term to Maturity (in months)</u>	<u>Approximate Weighted Average Loan Age (in months)</u>	<u>Approximate Weighted Average Coupon</u>
Group 3	\$450,000,000	180	175	5	6.013%
Group 6	\$250,000,000	360	358	2	6.615%

In addition, the Weighted Average Lives tables appearing on pages S-10 and S-11 of the Prospectus Supplement for the UL, UZ, ZU, ZT, YA, AY, YI, YB, YC, FP, PS, PO, OP and T Classes are replaced by the following:

**Weighted Average Lives (years)**

<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>								
	<u>78%</u>	<u>79%</u>	<u>110%</u>	<u>111%</u>	<u>144%</u>	<u>145%</u>	<u>400%</u>	<u>450%</u>	<u>500%</u>
UL.....	9.4	9.6	8.9	9.4	7.4	7.7	1.3	1.2	1.1
UZ.....	1.7	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.1
ZU.....	13.7	13.7	7.0	0.6	0.5	0.5	0.4	0.3	0.3
ZT.....	13.4	13.4	13.2	13.2	7.7	0.6	0.4	0.4	0.4
<u>Group 6 Classes</u>					<u>152%</u>	<u>153%</u>	<u>400%</u>	<u>450%</u>	<u>500%</u>
YA, AY and YI .....					2.7	9.0	2.3	2.1	1.9
YB .....					8.0	17.3	2.9	2.6	2.4
YC .....					11.4	18.5	3.1	2.7	2.5
FP, PS, PO and OP .....					8.6	17.1	1.4	1.3	1.2
T .....					20.8	0.9	0.5	0.5	0.4

**Carefully consider the risk factors starting on page S-12 of the 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.**

The certificates, together with any 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.

The date of this supplement is September 5, 2002

Furthermore, the Decrement Tables for the UL, UZ, ZU, ZT, YA, AY, YI, YB, YC, FP, PS, PO, OP and T Class are replaced by the following:

### Percent of Original Principal Balances Outstanding

Date	UL Class								
	PSA Prepayment Assumption								
	78%	79%	110%	111%	144%	145%	400%	450%	500%
Initial Percent	100	100	100	100	100	100	100	100	100
August 2003	88	89	92	95	93	95	66	60	54
August 2004	87	88	86	89	80	82	3	0	0
August 2005	86	87	83	86	71	72	0	0	0
August 2006	85	86	81	84	65	66	0	0	0
August 2007	84	85	80	83	61	62	0	0	0
August 2008	83	84	79	82	59	60	0	0	0
August 2009	82	83	77	81	58	59	0	0	0
August 2010	81	82	72	75	53	55	0	0	0
August 2011	77	78	63	67	47	49	0	0	0
August 2012	62	63	51	55	39	41	0	0	0
August 2013	45	45	38	43	30	32	0	0	0
August 2014	25	26	23	29	20	23	0	0	0
August 2015	3	5	8	14	11	14	0	0	0
August 2016	0	0	0	0	1	4	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)**	9.4	9.6	8.9	9.4	7.4	7.7	1.3	1.2	1.1

  

Date	UZ Class								
	PSA Prepayment Assumption								
	78%	79%	110%	111%	144%	145%	400%	450%	500%
Initial Percent	100	100	100	100	100	100	100	100	100
August 2003	6	0	0	0	0	0	0	0	0
August 2004	6	0	0	0	0	0	0	0	0
August 2005	7	0	0	0	0	0	0	0	0
August 2006	7	0	0	0	0	0	0	0	0
August 2007	8	0	0	0	0	0	0	0	0
August 2008	8	0	0	0	0	0	0	0	0
August 2009	8	0	0	0	0	0	0	0	0
August 2010	9	0	0	0	0	0	0	0	0
August 2011	9	0	0	0	0	0	0	0	0
August 2012	10	0	0	0	0	0	0	0	0
August 2013	11	0	0	0	0	0	0	0	0
August 2014	11	0	0	0	0	0	0	0	0
August 2015	12	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)**	1.7	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.1

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

ZU Class									
PSA Prepayment Assumption									
Date	78%	79%	110%	111%	144%	145%	400%	450%	500%
Initial Percent	100	100	100	100	100	100	100	100	100
August 2003	103	103	33	0	0	0	0	0	0
August 2004	109	109	34	0	0	0	0	0	0
August 2005	115	115	36	0	0	0	0	0	0
August 2006	122	121	38	0	0	0	0	0	0
August 2007	129	128	40	0	0	0	0	0	0
August 2008	136	135	42	0	0	0	0	0	0
August 2009	144	143	45	0	0	0	0	0	0
August 2010	152	151	47	0	0	0	0	0	0
August 2011	160	159	50	0	0	0	0	0	0
August 2012	169	168	53	0	0	0	0	0	0
August 2013	179	178	56	0	0	0	0	0	0
August 2014	189	188	59	0	0	0	0	0	0
August 2015	199	199	62	0	0	0	0	0	0
August 2016	22	22	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)**	13.7	13.7	7.0	0.6	0.5	0.5	0.4	0.3	0.3

ZT Class									
PSA Prepayment Assumption									
Date	78%	79%	110%	111%	144%	145%	400%	450%	500%
Initial Percent	100	100	100	100	100	100	100	100	100
August 2003	90	89	87	87	41	0	0	0	0
August 2004	95	94	90	89	41	0	0	0	0
August 2005	101	99	95	95	41	0	0	0	0
August 2006	106	105	100	100	41	0	0	0	0
August 2007	112	111	106	105	42	0	0	0	0
August 2008	119	117	112	111	45	0	0	0	0
August 2009	125	124	118	118	47	0	0	0	0
August 2010	133	131	125	124	50	0	0	0	0
August 2011	140	138	132	131	53	0	0	0	0
August 2012	148	146	139	139	56	0	0	0	0
August 2013	156	154	147	147	59	0	0	0	0
August 2014	165	163	156	155	62	0	0	0	0
August 2015	174	172	164	164	64	0	0	0	0
August 2016	184	182	147	145	64	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)**	13.4	13.4	13.2	13.2	7.7	0.6	0.4	0.4	0.4

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

Date	YA, AY and YI† Classes					YB Class					YC Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	152%	153%	400%	450%	500%	152%	153%	400%	450%	500%	152%	153%	400%	450%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	75	100	99	99	98	100	100	100	100	100	100	100	100	100	100
August 2004	61	100	84	63	42	100	100	100	100	100	100	100	100	100	100
August 2005	42	99	0	0	0	100	100	4	0	0	100	100	100	0	0
August 2006	26	86	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2007	13	73	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2008	3	63	0	0	0	100	100	0	0	0	100	100	0	0	0
August 2009	0	56	0	0	0	74	100	0	0	0	100	100	0	0	0
August 2010	0	51	0	0	0	41	100	0	0	0	100	100	0	0	0
August 2011	0	48	0	0	0	21	100	0	0	0	100	100	0	0	0
August 2012	0	44	0	0	0	9	100	0	0	0	100	100	0	0	0
August 2013	0	39	0	0	0	0	100	0	0	0	75	100	0	0	0
August 2014	0	33	0	0	0	0	100	0	0	0	0	100	0	0	0
August 2015	0	26	0	0	0	0	100	0	0	0	0	100	0	0	0
August 2016	0	18	0	0	0	0	100	0	0	0	0	100	0	0	0
August 2017	0	10	0	0	0	0	100	0	0	0	0	100	0	0	0
August 2018	0	2	0	0	0	0	100	0	0	0	0	100	0	0	0
August 2019	0	0	0	0	0	0	62	0	0	0	0	100	0	0	0
August 2020	0	0	0	0	0	0	13	0	0	0	0	100	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)**	2.7	9.0	2.3	2.1	1.9	8.0	17.3	2.9	2.6	2.4	11.4	18.5	3.1	2.7	2.5

Date	FP, PS, PO and OP Classes					T Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption				
	152%	153%	400%	450%	500%	152%	153%	400%	450%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100
August 2003	94	100	82	75	68	106	38	0	0	0
August 2004	87	99	0	0	0	113	0	0	0	0
August 2005	82	77	0	0	0	120	0	0	0	0
August 2006	78	72	0	0	0	127	0	0	0	0
August 2007	74	72	0	0	0	135	0	0	0	0
August 2008	70	71	0	0	0	143	0	0	0	0
August 2009	65	71	0	0	0	152	0	0	0	0
August 2010	61	71	0	0	0	161	0	0	0	0
August 2011	56	70	0	0	0	171	0	0	0	0
August 2012	49	70	0	0	0	182	0	0	0	0
August 2013	40	70	0	0	0	193	0	0	0	0
August 2014	30	70	0	0	0	205	0	0	0	0
August 2015	16	69	0	0	0	218	0	0	0	0
August 2016	1	69	0	0	0	231	0	0	0	0
August 2017	0	68	0	0	0	213	0	0	0	0
August 2018	0	68	0	0	0	194	0	0	0	0
August 2019	0	67	0	0	0	175	0	0	0	0
August 2020	0	67	0	0	0	156	0	0	0	0
August 2021	0	64	0	0	0	138	0	0	0	0
August 2022	0	56	0	0	0	120	0	0	0	0
August 2023	0	48	0	0	0	104	0	0	0	0
August 2024	0	41	0	0	0	88	0	0	0	0
August 2025	0	34	0	0	0	74	0	0	0	0
August 2026	0	28	0	0	0	60	0	0	0	0
August 2027	0	22	0	0	0	47	0	0	0	0
August 2028	0	17	0	0	0	36	0	0	0	0
August 2029	0	12	0	0	0	25	0	0	0	0
August 2030	0	7	0	0	0	16	0	0	0	0
August 2031	0	3	0	0	0	7	0	0	0	0
August 2032	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.6	17.1	1.4	1.3	1.2	20.8	0.9	0.5	0.5	0.4

\*\* 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.

\$1,898,363,635



**FannieMae®**

**Guaranteed REMIC Pass-Through Certificates  
Fannie Mae REMIC Trust 2002-56**

**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 and
- Fannie Mae Stripped MBS.

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

Carefully consider the risk factors starting on page S-12 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 "exempt 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 MA, MB, UD, UA, FT, SA, SB, SC, OP, PG, PH, PJ and WC 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
QA	1	\$101,500,000	SEQ	6.00%	FIX	31392EPJ3	January 2031
QW	1	50,000,000	SEQ	5.75	FIX	31392EPK0	November 2029
QY	1	5,555,000	SEQ	6.00	FIX	31392EPL8	January 2031
QI	1	2,083,333 (1)	NTL	6.00	FIX/IO	31392EPM6	November 2029
VP	1	7,205,000	SEQ/AD	6.00	FIX	31392EPN4	October 2011
VQ	1	10,000,000	SEQ/AD	6.00	FIX	31392EPP9	June 2019
ZQ	1	10,000,000	SEQ	6.00	FIX/Z	31392EPQ7	September 2032
AM(2)	2	160,466,000	SEQ	4.50	FIX	31392EPR5	November 2013
IX(2)	2	29,175,636 (1)	NTL	5.50	FIX/IO	31392EPS3	November 2013
MC	2	100,000,000	SEQ	5.50	FIX	31392EPT1	September 2017
AU(2)	3	42,539,000	PAC	4.00	FIX	31392EPU8	October 2010
UB	3	45,152,000	PAC	5.50	FIX	31392EPV6	August 2015
UC	3	78,962,000	PAC	5.50	FIX	31392EPW4	September 2017
UK	3	175,383,000	PAC	5.50	FIX	31392EPX2	August 2015
UI(2)	3	11,601,545 (1)	NTL	5.50	FIX/IO	31392EPY0	October 2010
UL	3	85,164,000	TAC/NSJ/AD	5.50	FIX	31392EPZ7	September 2017
UZ	3	10,500,000	SUP/NSJ/AD	5.50	FIX/Z	31392EQA1	March 2017
ZU	3	8,100,000	SUP/NSJ/AD	5.50	FIX/Z	31392EQB9	July 2017
ZT	3	4,200,000	SUP/NSJ/AD	5.50	FIX/Z	31392EQC7	September 2017
KA	4	240,000,000	SEQ	6.00	FIX	31392EQD5	May 2030
KD	4	17,211,000	SEQ	6.00	FIX	31392EQE3	February 2031
KV	4	11,355,000	SEQ/AD	6.00	FIX	31392EQF0	July 2013
KW	4	18,889,000	SEQ/AD	6.00	FIX	31392EQG8	April 2023
KZ	4	12,545,000	SEQ	6.00	FIX/Z	31392EQH6	September 2032
WB	5	100,000,000	PAC	4.90	FIX	31392EQJ2	March 2029
QF	5	55,000,000	PAC	(3)	FLT	31392EQK9	March 2029
QS	5	55,000,000 (1)	NTL	(3)	INV/IO	31392EQL7	March 2029
FR(2)	5	62,823,529	SUP	(3)	FLT	31392EQM5	May 2030
TF(2)	5	62,823,529 (1)	NTL	(3)	INV/IO	31392EQN3	May 2030
SU(2)	5	9,084,776	SUP/NSJ	(3)	INV	31392EQP8	September 2032
US(2)	5	9,084,776	SUP/NSJ	(3)	INV	31392EQQ6	May 2030
ST(2)	5	2,956,401	SUP/NSJ	(3)	INV	31392EQR4	September 2032
TS(2)	5	2,956,401	SUP/NSJ	(3)	INV	31392EQS2	May 2030
WS(2)	5	2,094,117	SUP	(3)	INV	31392EQT0	May 2030
VC	5	15,250,000	SEQ/AD	6.00	FIX	31392EQU7	October 2011
VD	5	24,400,000	SEQ/AD	6.00	FIX	31392EQV5	April 2020
VZ	5	21,350,000	SEQ	6.00	FIX/Z	31392EQW3	September 2032
PA(2)	6	57,603,000	PAC	4.00	FIX	31392EQX1	September 2021
PB(2)	6	31,142,000	PAC	5.50	FIX	31392EQY9	November 2025
PC	6	20,053,000	PAC	6.00	FIX	31392EQZ6	December 2027
PD	6	38,720,000	PAC	6.00	FIX	31392ERA0	February 2031
PE	6	24,073,000	PAC	6.00	FIX	31392ERB8	September 2032
IP(2)	6	19,201,000 (1)	NTL	6.00	FIX/IO	31392ERC6	September 2021
IQ(2)	6	2,595,166 (1)	NTL	6.00	FIX/IO	31392ERD4	November 2025
YA	6	25,619,000	PAC/NSJ/AD	6.00	FIX	31392ERE2	June 2032
AY	6	5,000,000	PAC/NSJ/AD	5.50	FIX	31392ERF9	June 2032
YI	6	1,000,000 (1)	NTL	2.50	FIX/IO	31392ERG7	June 2032
YB	6	4,897,000	PAC/NSJ/AD	6.00	FIX	31392ERH5	September 2032
YC	6	1,011,000	PAC/NSJ/AD	6.00	FIX	31392ERJ1	September 2032
FP	6	21,286,500	SUP/NSJ/AD	(3)	FLT	31392ERK8	July 2031
PS(2)	6	4,912,268	SUP/NSJ/AD	(3)	INV	31392ERL6	July 2031
PO(2)	6	2,183,232	SUP/NSJ/AD	(4)	PO	31392ERM4	July 2031
T	6	13,500,000	SUP/NSJ	6.00	FIX/Z	31392ERN2	September 2032
FN	7	100,000,000	PT	(3)	FLT	31392ERP7	July 2032
SN	7	100,000,000 (1)	NTL	(3)	INV/IO	31392ERQ5	July 2032
DA	8	48,337,635	SEQ/AD	5.50	FIX	31392ERR3	May 2032
DZ	8	300,000	SEQ	5.50	FIX/Z	31392ERS1	September 2032
R		0	NPR	0	NPR	31392ERT9	September 2032
RL		0	NPR	0	NPR	31392ERU6	September 2032

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

(3) Based on LIBOR.  
(4) Principal only class.

**LEHMAN BROTHERS**

## TABLE OF CONTENTS

	<u>Page</u>		<u>Page</u>
<b>AVAILABLE INFORMATION</b> .....	S- 3	<i>Group 5 Principal Distribution</i>	
<b>REFERENCE SHEET</b> .....	S- 4	<i>Amount</i> .....	S-24
<b>ADDITIONAL RISK FACTORS</b> .....	S-12	<i>VZ Accrual Amount</i> .....	S-24
<b>DESCRIPTION OF THE</b>		<i>Group 5 Cash Flow Distribution</i>	
<b>CERTIFICATES</b> .....	S-13	<i>Amount</i> .....	S-24
GENERAL .....	S-13	<i>Group 6 Principal Distribution</i>	
<i>Structure</i> .....	S-13	<i>Amount</i> .....	S-26
<i>Fannie Mae Guaranty</i> .....	S-14	<i>T Accrual Amount</i> .....	S-26
<i>Characteristics of Certificates</i> .....	S-14	<i>Group 6 Cash Flow Distribution</i>	
<i>Authorized Denominations</i> .....	S-15	<i>Amount</i> .....	S-26
<i>Distribution Dates</i> .....	S-15	<i>Remaining T Accrual Amount and</i>	
<i>Record Date</i> .....	S-15	<i>Group 6 Cash Flow Distribution</i>	
<i>Class Factors</i> .....	S-15	<i>Amount</i> .....	S-26
<i>No Optional Termination</i> .....	S-15	<i>Group 7 Principal Distribution</i>	
<i>Voting the Group 7 SMBS</i> .....	S-15	<i>Amount</i> .....	S-28
COMBINATION AND RECOMBINATION .....	S-15	<i>Group 8 Principal Distribution</i>	
<i>General</i> .....	S-15	<i>Amount</i> .....	S-28
<i>Procedures</i> .....	S-15	STRUCTURING ASSUMPTIONS .....	S-28
<i>Additional Considerations</i> .....	S-16	<i>Pricing Assumptions</i> .....	S-28
THE TRUST MBS .....	S-16	<i>Prepayment Assumptions</i> .....	S-28
THE GROUP 7 SMBS .....	S-17	<i>Structuring Ranges and Rates</i> .....	S-28
FINAL DATA STATEMENT .....	S-18	<i>Initial Effective Ranges</i> .....	S-29
DISTRIBUTIONS OF INTEREST .....	S-18	YIELD TABLES .....	S-30
<i>Categories of Classes</i> .....	S-18	<i>General</i> .....	S-30
<i>General</i> .....	S-19	<i>The Fixed Rate Interest Only Classes</i>	S-30
<i>Interest Accrual Periods</i> .....	S-19	<i>The Inverse Floating Rate Classes</i> ....	S-32
<i>Accrual Classes</i> .....	S-20	<i>The Principal Only Class</i> .....	S-35
<i>Notional Classes</i> .....	S-20	WEIGHTED AVERAGE LIVES OF THE	
<i>Floating Rate and Inverse Floating</i>		<i>CERTIFICATES</i> .....	S-36
<i>Rate Classes</i> .....	S-20	DECREMENT TABLES .....	S-37
CALCULATION OF LIBOR .....	S-20	CHARACTERISTICS OF THE R AND	
DISTRIBUTIONS OF PRINCIPAL .....	S-20	<i>RL CLASSES</i> .....	S-53
<i>Categories of Classes</i> .....	S-20	<b>CERTAIN ADDITIONAL FEDERAL</b>	
<i>Principal Distribution Amount</i> .....	S-21	<b>INCOME TAX CONSEQUENCES</b> ..	S-54
<i>Group 1 Principal Distribution</i>		REMIC ELECTIONS AND SPECIAL TAX	
<i>Amount</i> .....	S-22	<i>ATTRIBUTES</i> .....	S-54
<i>ZQ Accrual Amount</i> .....	S-22	TAXATION OF BENEFICIAL OWNERS OF	
<i>Group 1 Cash Flow Distribution</i>		<i>REGULAR CERTIFICATES</i> .....	S-54
<i>Amount</i> .....	S-22	TAXATION OF BENEFICIAL OWNERS OF	
<i>Group 2 Principal Distribution</i>		<i>RESIDUAL CERTIFICATES</i> .....	S-55
<i>Amount</i> .....	S-22	TAXATION OF BENEFICIAL OWNERS OF	
<i>Group 3 Principal Distribution</i>		<i>RCR CERTIFICATES</i> .....	S-55
<i>Amount</i> .....	S-23	<i>General</i> .....	S-55
<i>UZ Accrual Amount, ZU Accrual</i>		<i>Combination RCR Classes</i> .....	S-55
<i>Amount and ZT Accrual Amount</i>	S-23	<i>Exchanges</i> .....	S-56
<i>Group 3 Cash Flow Distribution</i>		<b>PLAN OF DISTRIBUTION</b> .....	S-56
<i>Amount</i> .....	S-23	<i>General</i> .....	S-56
<i>Remaining UZ Accrual Amount,</i>		<i>Increase in Certificates</i> .....	S-56
<i>ZU Accrual Amount, ZT Accrual</i>		<b>LEGAL MATTERS</b> .....	S-56
<i>Amount and Group 3 Cash Flow</i>		<b>SCHEDULE 1</b> .....	A- 1
<i>Distribution Amount</i> .....	S-23	<b>PRINCIPAL BALANCE</b>	
<i>Group 4 Principal Distribution</i>		<b>SCHEDULES</b> .....	B- 1
<i>Amount</i> .....	S-24		
<i>KZ Accrual Amount</i> .....	S-24		
<i>Group 4 Cash Flow Distribution</i>			
<i>Amount</i> .....	S-24		

## 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”);
- our Information Statement dated April 1, 2002 and its supplements (the “Information Statement”); and
- if you are purchasing any Group 7 Class or the R or RL Class, our Prospectus for Fannie Mae Stripped Mortgage-Backed Securities dated May 1, 2002 (the “SMBS Prospectus”).

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

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

In addition, the Disclosure Documents, together with the class factors, are available on our corporate web site at [www.fanniemae.com](http://www.fanniemae.com) and our business to business web site at [www.efanniemae.com](http://www.efanniemae.com).

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

Lehman Brothers Inc.  
c/o ADP Financial Services  
Prospectus Department  
1155 Long Island Avenue  
Edgewood, New York 11717  
(telephone 631-254-7106).



## REFERENCE SHEET

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

### Assets Underlying Each Group of Classes

<u>Group</u>	<u>Assets</u>
1	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 SMBS
8	Group 8 MBS

### Assumed Characteristics of the Mortgage Loans Underlying the Trust MBS and the Group 7 SMBS (as of August 1, 2002)

	<u>Approximate Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Approximate Weighted Average Remaining Term to Maturity (in months)</u>	<u>Approximate Weighted Average Loan Age (in months)</u>	<u>Approximate Weighted Average Coupon</u>
Group 1 MBS	\$184,260,000	360	354	5	6.550%
Group 2 MBS	\$260,466,000	180	169	9	6.050%
Group 3 MBS	\$450,000,000	180	178	1	6.000%
Group 4 MBS	\$300,000,000	360	354	6	6.550%
Group 5 MBS	\$305,000,000	360	357	3	6.550%
Group 6 MBS	\$250,000,000	360	358	1	6.560%
Group 7 SMBS*	\$100,000,000	360	354	6	6.983%
Group 8 MBS	\$ 48,637,635	360	354	5	6.350%

\* The Group 7 SMBS will represent ownership of (i) interest payments at a pass-through rate of 6.5% on an initial notional principal amount of \$138,461,538 and (ii) principal payments on an initial principal amount of \$100,000,000 of MBS. See "Description of the Certificates—The Group 7 SMBS" in this prospectus supplement.

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

### Class Factors

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

### Settlement Date

We expect to issue the certificates on 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

All Classes of certificates other than the R and RL Classes

### Physical

R and RL Classes

## Exchanging Certificates Through Combination and Recombination

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

## Interest Rates

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

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

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate (1)</u>
QF .....	2.15000%	8.00000%	0.40%	LIBOR + 40 basis points
QS .....	5.85000%	7.60000%	0.00%	7.6% - LIBOR
FR .....	2.40000%	8.50000%	0.65%	LIBOR + 65 basis points
TF .....	0.05000%	0.05000%	0.00%	7.85% - LIBOR
SU .....	17.11525%	23.16610%	0.00%	23.1661% - (3.457627 × LIBOR)
US .....	17.11525%	23.16610%	0.00%	23.1661% - (3.457627 × LIBOR)
ST .....	8.50000%	8.50000%	0.00%	82.875% - (10.625 × LIBOR)
TS .....	8.50000%	8.50000%	0.00%	82.875% - (10.625 × LIBOR)
WS .....	9.00000%	9.00000%	0.00%	210% - (30 × LIBOR)
FP .....	3.15000%	8.00000%	1.40%	LIBOR + 140 basis points
PS .....	21.01667%	28.60000%	0.00%	28.6% - (4.33333 × LIBOR)
FN .....	2.75000%	9.00000%	1.00%	LIBOR + 100 basis points
SN .....	6.25000%	8.00000%	0.00%	8% - LIBOR
FT .....	2.45000%	8.50000%	0.70%	LIBOR + 70 basis points
SA .....	17.11525%	23.16610%	0.00%	23.1661% - (3.457627 × LIBOR)
SB .....	8.50000%	8.50000%	0.00%	82.875% - (10.625 × LIBOR)

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate (1)</u>
SC .....	15.00000%	(2)	(2)	(2)
OP .....	14.55000%	19.79999%	0.00%	$19.79999\% - (2.99999 \times \text{LIBOR})$

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

(2) The applicable formula for calculating the interest rate for the SC Class each month will be as follows:

<u>If LIBOR is:</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Applicable Formula</u>
Less than 6.70%	19.56521%	0.00000%	$19.56521\% - (2.60869571 \times \text{LIBOR})$
Greater than or equal to 6.70%	2.08695%	0.00000%	$20.34782\% - (2.60869519 \times \text{LIBOR})$

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

### Notional Classes

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

<u>Class</u>	
QI .....	4.166666667% of the QW Class
IX .....	18.18181818% of the AM Class
UI .....	27.27272727% of the AU Class
QS .....	100% of the QF Class
TF .....	100% of the FR Class
IP .....	33.33333333% of the PA Class
IQ .....	8.33333333% of the PB Class
YI .....	20% of the AY Class
SN .....	100% of the FN Class

### Distributions of Principal

#### *Group 1 Principal Distribution Amount*

##### *ZQ Accrual Amount*

To the VP and VQ Classes, in that order, to zero, and thereafter to the ZQ Class.

##### *Group 1 Cash Flow Distribution Amount*

- (a) 64.6270414823% of such amount to the QA Class to zero, and  
(b) 35.3729585177% of such amount to the QW and QY Classes, in that order, to zero.
- To the VP, VQ and ZQ Classes, in that order, to zero.

#### *Group 2 Principal Distribution Amount*

To the AM and MC Classes, in that order, to zero.

#### *Group 3 Principal Distribution Amount*

##### *UZ Accrual Amount, ZU Accrual Amount and ZT Accrual Amount*

Up to 10% of the UZ, ZU and ZT Accrual Amounts to the UL Class to its Targeted Balance.

*Group 3 Cash Flow Distribution Amount*

To Aggregate Group I to its Planned Balance.

*Remaining UZ Accrual Amount, ZU Accrual Amount, ZT Accrual Amount and Group 3 Cash Flow Distribution Amount*

1. If the principal balance of the Group 3 MBS is *less* than the Group 3 MBS First Specified Balance for that date, as follows:
  - first*, an amount equal to the ZT Accrual Amount to the ZT Class;
  - second*, an amount equal to the ZU Accrual Amount to the ZU Class; and
  - third*, for so long as the UZ and ZT Classes both remain outstanding, to the UZ and ZT Classes in the proportions of 95% and 5%, respectively;
  - fourth*, if the principal balance of the Group 3 MBS is *less* than the Group 3 MBS Second Specified Balance for that date, in the following priority:
    - (i) to the ZU Class to zero; and
    - (ii) • if the principal balance of the Group 3 MBS is *less* than the Group 3 MBS Third Specified Balance for that date, to the ZT and UL Classes, in that order, to zero, and
    - if the principal balance of the Group 3 MBS is *greater than or equal to* the Group 3 MBS Third Specified Balance for that date, to the UL and ZT Classes, in that order, to zero; and
  - fifth*, if the principal balance of the Group 3 MBS is *greater than or equal to* the Group 3 MBS Second Specified Balance for that date, to the UL, ZU and ZT Classes, in that order, to zero.
2. To the UL Class to its Targeted Balance.
3. To the UZ, ZU and ZT Classes, in that order, to zero.
4. To the UL Class to zero.
5. To Aggregate Group I to zero.

For a description of Aggregate Group I, see “Description of the Certificates—Distributions of Principal—*Group 3 Principal Distribution Amount*” in this prospectus supplement.

*Group 4 Principal Distribution Amount*

*KZ Accrual Amount*

To the KV and KW Classes, in that order, to zero, and thereafter to the KZ Class.

*Group 4 Cash Flow Distribution Amount*

To the KA, KD, KV, KW and KZ Classes, in that order, to zero.

*Group 5 Principal Distribution Amount*

*VZ Accrual Amount*

To the VC and VD Classes to zero, and thereafter to the VZ Class.

*Group 5 Cash Flow Distribution Amount*

1. To Aggregate Group II to its Planned Balance.

2. • If the FR, WS, SU and ST Classes all remain outstanding

**and**

if the principal balance of the Group 5 MBS is *less* than the Group 5 MBS Specified Balance for that date **or** if the principal balance of the US Class is *less* than the US Class Targeted Balance for that date, as follows:

- (a) 72.9411752809% of the remaining amount to the FR and WS Classes, pro rata, to zero,
  - (b) 20.4152269663% of such remaining amount as follows:
    - for so long as the US Class remains outstanding:
      - (x) 90% to the US Class to zero, and
      - (y) 10% to the SU Class, and
    - after the US Class is reduced to zero, to the SU Class to zero, and
  - (c) 6.6435977528% of such remaining amount as follows:
    - for so long as the TS Class remains outstanding:
      - (x) 90% to the TS Class to zero, and
      - (y) 10% to the ST Class, and
    - after the TS Class is reduced to zero, to the ST Class to zero.
- If the FR, WS, US and TS Classes all remain outstanding **and** if the principal balance of the Group 5 MBS is *greater than or equal to* the Group 5 MBS Specified Balance for that date **and** the principal balance of the US Class is *greater than or equal to* the US Class Targeted Balance for that date, as follows:
- (a) 72.9411752809% of the remaining amount to the FR and WS Classes, pro rata, to zero,
  - (b) 20.4152269663% of such remaining amount as follows:
    - for so long as the SU Class remains outstanding:
      - (x) 90% to the SU Class to zero, and
      - (y) 10% to the US Class, and
    - after the SU Class is reduced to zero, to the US Class to zero, and
  - (c) 6.6435977528% of such remaining amount as follows:
    - for so long as the ST Class remains outstanding:
      - (x) 90% to the ST Class to zero, and
      - (y) 10% to the TS Class, and
    - after the ST Class is reduced to zero, to the TS Class to zero.
3. For so long as Aggregate Group II and the VD Class remain outstanding:
- (a) 80% to Aggregate Group II to zero, and
  - (b) 20% to the VC and VD Classes, in that order, to zero.
4. To Aggregate Group II to zero.
5. To the VC, VD and VZ Classes, in that order, to zero.

For a description of Aggregate Group II, see “Description of the Certificates—Distributions of Principal—Group 5 Principal Distribution Amount” in this prospectus supplement.

*Group 6 Principal Distribution Amount*

*T Accrual Amount*

Concurrently:

Up to 10% of the T Accrual Amount to Aggregate Group IV to its Planned Balance.

Up to 10% of the T Accrual Amount to the FP, PS and PO Classes, pro rata, to zero.

*Group 6 Cash Flow Distribution Amount*

To Aggregate Group III to its Planned Balance.

*Remaining T Accrual Amount and Group 6 Cash Flow Distribution Amount*

1. If the principal balance of the Group 6 MBS is *less than* the Group 6 MBS First Specified Balance for that date **or** if the principal balance of the T Class is *less than* the T Class Targeted Balance for that date, as follows:

- (i) to the T Class to zero;
- (ii) 5% of the remaining amount to Aggregate Group IV to its Planned Balance;
- (iii) to the FP, PS and PO Classes, pro rata, until the aggregate of their principal balances is reduced to \$20,750,000;
- (iv) 5% of the remaining amount to the FP, PS and PO Classes, pro rata, to zero;
- (v) • if the principal balance of the Group 6 MBS is *less than* the Group 6 MBS Second Specified Balance for that date, as follows:

*first*, to the FP, PS and PO Classes, pro rata, until the aggregate of their principal balances is reduced to \$12,500,000; and

*second* • if the principal balance of the Group 6 MBS is *less than* the Group 6 MBS Third Specified Balance for that date, in the following priority:

- (i) to the FP, PS and PO Classes, pro rata, to zero, and
- (ii) to Aggregate Group IV to zero, and
- if the principal balance of the Group 6 MBS is *greater than or equal to* the Group 6 MBS Third Specified Balance for that date, in the following priority:

*first*, to Aggregate Group IV to zero, and

*second*, to the FP, PS and PO Classes, pro rata, to zero, and

• if the principal balance of the Group 6 MBS is *greater than or equal to* the Group 6 MBS Second Specified Balance for that date, as follows:

*first*, to Aggregate Group IV to zero; and

*second*, to the FP, PS and PO Classes, pro rata, to zero.

2. To Aggregate Group IV to its Planned Balance.

3. To the FP, PS and PO Classes, pro rata, to zero.

4. To the T Class to zero.

5. To Aggregate Group IV to zero.

6. To Aggregate Group III to zero.

For a description of Aggregate Group III and Aggregate Group IV, see “Description of the Certificates—Distributions of Principal—*Group 6 Principal Distribution Amount*” in this prospectus supplement.

#### *Group 7 Principal Distribution Amount*

To the FN Class to zero.

#### *Group 8 Principal Distribution Amount*

To the DA and DZ Classes, in that order, to zero.

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

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

<u>Group 1 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>300%</u>	<u>500%</u>	<u>600%</u>
QA.....	19.3	8.8	3.9	2.6	2.3
QW and QI.....	18.4	7.6	3.4	2.3	2.0
QY.....	27.7	19.0	8.6	5.4	4.5
VP.....	5.0	5.0	5.0	4.4	4.0
VQ.....	13.2	13.2	10.4	6.9	5.9
ZQ.....	29.2	24.8	15.3	10.1	8.6

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>275%</u>	<u>500%</u>	<u>600%</u>
AM, IX, MA and MB.....	6.4	3.6	2.2	1.5	1.3
MC.....	13.2	10.5	7.6	5.2	4.4

<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>													
	<u>0%</u>	<u>100%</u>	<u>135%</u>	<u>159%</u>	<u>160%</u>	<u>161%</u>	<u>175%</u>	<u>199%</u>	<u>200%</u>	<u>201%</u>	<u>249%</u>	<u>250%</u>	<u>251%</u>	<u>500%</u>
AU, UI, UD and UA.....	4.0	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.1
UB.....	9.1	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	3.9
UC.....	12.2	10.8	10.8	10.8	10.8	10.8	10.8	10.8	10.8	10.8	10.8	10.8	10.8	7.4
UK.....	6.6	4.3	4.3	4.3	4.3	4.3	4.3	4.3	4.3	4.3	4.3	4.3	4.3	3.0
UL.....	9.8	7.0	4.7	3.4	3.4	5.8	5.0	3.7	3.6	4.7	2.5	2.5	2.7	1.4
UZ.....	14.2	12.5	11.5	10.5	10.4	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2
ZU.....	14.6	13.7	13.1	12.6	12.5	13.7	13.4	12.6	12.5	0.6	0.5	0.5	0.5	0.4
ZT.....	14.9	14.5	14.4	14.2	14.2	12.7	12.6	12.4	12.4	12.4	5.4	4.8	0.6	0.5

<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>275%</u>	<u>500%</u>	<u>600%</u>
KA.....	18.8	8.0	3.8	2.4	2.0
KD.....	28.0	19.8	9.7	5.6	4.7
KV.....	6.0	6.0	6.0	4.8	4.3
KW.....	16.1	16.1	11.7	7.2	6.1
KZ.....	29.2	24.9	17.0	10.7	9.0

<u>Group 5 Classes</u>	<u>PSA Prepayment Assumption</u>											
	<u>0%</u>	<u>100%</u>	<u>125%</u>	<u>250%</u>	<u>300%</u>	<u>350%</u>	<u>351%</u>	<u>352%</u>	<u>354%</u>	<u>355%</u>	<u>356%</u>	<u>500%</u>
WB, QF and QS .....	14.9	4.9	4.2	4.2	4.2	4.2	4.2	4.2	4.2	4.2	4.1	3.5
FR, TF, WS, FT, SA, SB, SC and WC .....	25.4	13.9	12.1	4.4	2.8	2.2	2.2	2.2	2.2	2.2	2.2	1.5
SU and ST .....	24.4	11.9	10.3	2.2	1.7	1.4	1.4	3.0	2.9	2.9	2.9	2.0
US and TS .....	26.5	15.9	13.9	6.6	4.0	3.0	3.0	1.5	1.5	1.4	1.4	1.1
VC .....	4.9	4.9	4.9	4.9	4.9	3.8	3.8	3.8	3.8	3.8	3.8	2.7
VD .....	13.7	13.7	13.6	10.7	9.4	7.7	7.6	7.6	7.6	7.5	7.5	5.1
VZ .....	28.9	23.7	22.2	16.4	14.6	13.0	13.0	13.0	12.9	12.9	12.8	9.7

<b>Group 6 Classes</b>	<b>PSA Prepayment Assumption</b>															
	<b>0%</b>	<b>100%</b>	<b>148%</b>	<b>180%</b>	<b>220%</b>	<b>224%</b>	<b>225%</b>	<b>226%</b>	<b>227%</b>	<b>250%</b>	<b>251%</b>	<b>252%</b>	<b>301%</b>	<b>302%</b>	<b>303%</b>	<b>500%</b>
PA, IP, PG and PH . . . .	9.8	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	2.5
PB, IQ and PJ . . . . .	17.7	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	5.5	5.5	5.5	3.7
PC . . . . .	20.6	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	6.9	6.9	6.9	4.5
PD . . . . .	23.1	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	10.9	9.4	9.4	9.3	6.0
PE . . . . .	25.4	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.2	18.2	15.9	15.8	15.8	10.1
YA, AY and YI . . . . .	11.6	7.7	2.7	2.7	2.7	2.7	2.7	3.7	3.1	2.8	2.8	3.3	2.7	2.6	3.2	2.0
YB . . . . .	21.3	14.1	8.0	8.0	8.0	8.0	8.0	18.1	4.9	4.1	4.1	4.9	3.6	3.6	4.4	2.5
YC . . . . .	22.4	14.6	11.4	11.4	11.4	11.4	11.4	26.6	5.4	4.4	4.4	5.3	3.9	3.8	4.7	2.6
FP, PS, PO and OP . . . .	23.8	16.3	9.7	4.5	2.4	2.3	2.3	2.2	8.1	4.5	4.4	3.6	2.7	2.7	1.9	1.3
T . . . . .	28.4	24.0	21.1	18.8	12.2	11.1	10.8	5.1	0.7	0.7	0.7	0.7	0.6	0.6	0.6	0.5

<b>Group 7 Classes</b>	<b>PSA Prepayment Assumption</b>				
	<b>0%</b>	<b>100%</b>	<b>175%</b>	<b>350%</b>	<b>500%</b>
FN and SN . . . . .	20.9	11.2	8.1	4.7	3.5

<b>Group 8 Classes</b>	<b>PSA Prepayment Assumption</b>				
	<b>0%</b>	<b>100%</b>	<b>300%</b>	<b>500%</b>	<b>600%</b>
DA . . . . .	20.2	10.7	5.2	3.4	2.9
DZ . . . . .	29.8	28.5	21.9	15.1	12.7

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



## ADDITIONAL RISK FACTORS

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

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

*The rate of prepayment of relocation mortgage loans may be higher than that of non-relocation mortgage loans.* The mortgage loans underlying the Group 8 MBS are relocation mortgage loans made to borrowers whose employers frequently relocate their employees. Accordingly, the rate of prepayment of these mortgage loans will be influenced by:

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

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

*Yields may be lower than expected due to unexpected rate of principal payments.* The ac-

tual yield on your certificates probably will be lower than you expect:

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

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

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

*Weighted average lives of the Non-Sticky Jump classes are especially sensitive to prepayments under certain scenarios.* The weighted average lives of the Non-Sticky Jump classes are especially sensitive 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 Non-Sticky Jump 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 Trust MBS and the Group 7 SMBS have certain characteristics. However, the actual mortgage loans probably will have different characteristics from those we assumed. As a result, your yields could be lower than you expect, even if the mortgage loans prepay at the indicated constant prepayment rates. In addition, slight differences between the assumed mortgage loan characteristics and the actual mortgage loans could affect the weighted average lives of the classes of certificates.

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

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

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

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

distribution date specified, your yield could be lower than you expect.

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

*Uncertain market for the certificates could make them difficult to sell and cause their 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 include

- 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 8 MBS” and, together, the “Trust MBS”), and
- certain Fannie Mae Stripped Mortgage-Backed Securities (the “Group 7 SMBS”).

The Group 7 SMBS represent beneficial ownership interests in certain interest and principal distributions on certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS, the “MBS”).

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

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

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

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

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

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

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

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

The Holder of the R Class will receive the proceeds of any remaining assets of the Trust, and the Holder of the RL Class will receive the proceeds of any remaining assets of the Lower Tier REMIC, in

each case only by presenting and surrendering the related Certificate at the office of the Paying Agent. State Street will be the initial Paying Agent.

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

*Distribution Dates.* We will make monthly payments on the Certificates on the 25th day of each month (or, if the 25th 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.

*Voting the Group 7 SMBS.* Holders of the Group 7 SMBS may be asked to vote on issues arising under the applicable trust indenture. If so, the Trustee will vote the Group 7 SMBS, as instructed by Holders of Certificates of the Classes backed by the Group 7 SMBS. The Trustee must receive instructions from Holders of Certificates having principal balances totaling at least 51% of the aggregate principal balance of the related Classes. In the absence of such instructions, the Trustee will vote in a manner consistent, in its sole judgment, with the best interests of Certificateholders.

## **Combination and Recombination**

*General.* You are permitted to exchange all or a portion of the AM, IX, AU, UI, FR, TF, SU, US, ST, TS, WS, PA, PB, IP, IQ, PS and PO Classes of REMIC Certificates for a proportionate interest in the related RCR Certificates in the combinations shown on Schedule 1. You also may exchange all or a portion of the RCR Certificates for the related REMIC Certificates in the same manner. This process may occur repeatedly.

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

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

*Procedures.* If a Certificateholder wishes to exchange Certificates, the Certificateholder must notify our Structured Transactions Department through one of our “REMIC Dealer Group” dealers in writing or by telefax no later than two business days before the proposed exchange date. The exchange date can be any business day other than the first or last business day of the month subject to our approval. The notice must include the outstanding principal balance of both the Certificates to be exchanged and the Certificates to be received, and the proposed exchange date. After receiving the

Holder's notice, we will telephone the dealer with delivery and wire payment instructions. Notice becomes irrevocable on the second business day before the proposed exchange date.

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

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

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

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

## **The Trust MBS**

The following table contains certain information about the Trust MBS. The Trust MBS included in each specified Group will have the aggregate unpaid principal balance and Pass-Through Rate shown below and the general characteristics described in the MBS Prospectus. The Trust MBS provides that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the Trust MBS are conventional Level Payment Mortgage Loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years in the case of the Group 1, Group 4, Group 5, Group 6 and Group 8 MBS and up to 15 years in the case of the Group 2 and Group 3 MBS. In addition, the Mortgage Loans underlying the Group 8 MBS will be relocation mortgage loans. This type of loan is originated pursuant to agreements between lenders and employers in connection with relocation programs maintained by employers that frequently relocate their employees ("relocation mortgage loans"). See "Mortgage Loan Pools" and "Yield Considerations, Maturity and Prepayment Assumptions" in the MBS Prospectus. We expect the characteristics of the Trust MBS and the related Mortgage Loans as of the Issue Date to be as follows:

### **Group 1 MBS**

Aggregate Unpaid Principal Balance .....	\$184,260,000
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 .....	354 months
Approximate Weighted Average WALA (weighted average loan age) .....	5 months



**Group 2 MBS**

Aggregate Unpaid Principal Balance .....	\$260,466,000
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.....	169 months
Approximate Weighted Average WALA.....	9 months

**Group 3 MBS**

Aggregate Unpaid Principal Balance .....	\$450,000,000
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.....	178 months
Approximate Weighted Average WALA.....	1 month

**Group 4 MBS**

Aggregate Unpaid Principal Balance .....	\$300,000,000
MBS Pass-Through Rate .....	6.00%
Range of WACs (per annum percentages) .....	6.25% to 8.50%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM.....	354 months
Approximate Weighted Average WALA.....	6 months

**Group 5 MBS**

Aggregate Unpaid Principal Balance .....	\$305,000,000
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.....	357 months
Approximate Weighted Average WALA.....	3 months

**Group 6 MBS**

Aggregate Unpaid Principal Balance .....	\$250,000,000
MBS Pass-Through Rate .....	6.00%
Range of WACs (per annum percentages) .....	6.25% to 8.50%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM.....	358 months
Approximate Weighted Average WALA.....	1 month

**Group 8 MBS**

Aggregate Unpaid Principal Balance .....	\$48,637,635
MBS Pass-Through Rate .....	5.50%
Range of WACs (per annum percentages) .....	5.75% to 8.00%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM.....	354 months
Approximate Weighted Average WALA.....	5 months

**The Group 7 SMBS**

The general characteristics of the Group 7 SMBS are described in the SMBS Prospectus. The Group 7 SMBS provide that certain principal and interest payments on the related MBS are passed through monthly. The general characteristics of the MBS are described in the MBS Prospectus. Each MBS evidences beneficial ownership interests in a pool of conventional Level Payment Mortgage Loans secured by first mortgages or deed of trust on single-family residential properties, as described under “Mortgage Loan Pools” and “Yield Considerations, Maturity and Prepayment Assumptions” in the MBS Prospectus.

The Group 7 SMBS represent ownership of

- interest payments at a pass-through rate of 6.5% on an initial notional principal amount of \$138,461,538, and
- principal payments on an initial principal amount of \$100,000,000 of MBS.

We expect the characteristics of the Mortgage Loans underlying the Group 7 SMBS as of the Issue Date to be as follows:

Range of WACs (annual percentages) .....	6.75% to 9.00%
Approximate Weighted Average WAM.....	354 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 Trust MBS and the Group 7 SMBS as of the Issue Date. The Final Data Statement also will include the weighted averages of all the current or original WACs and the weighted averages of all the current or Adjusted WAMs, based on the current unpaid principal balances of the Mortgage Loans underlying each of the Trust MBS and the Group 7 SMBS as of the Issue Date. You may obtain the Final Data Statement by telephoning us at 1-800-237-8627 or 202-752-6547. The contents of the Final Data Statement and other data specific to the Certificates are available in electronic form by calling us at 1-800-752-6440 or 202-752-6000.

### Distributions of Interest

#### *Categories of Classes*

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

<u>Interest Type*</u>	<u>Classes</u>
<b>Group 1 Classes</b>	
Fixed Rate	QA, QW, QY, QI, VP, VQ and ZQ
Accrual	ZQ
Interest Only	QI
<b>Group 2 Classes</b>	
Fixed Rate	AM, IX and MC
Interest Only	IX
RCR**	MA and MB
<b>Group 3 Classes</b>	
Fixed Rate	AU, UB, UC, UK, UI, UL, UZ, ZU and ZT
Accrual	UZ, ZU and ZT
Interest Only	UI
RCR**	UD and UA
<b>Group 4 Classes</b>	
Fixed Rate	KA, KD, KV, KW and KZ
Accrual	KZ



<u>Interest Type*</u>	<u>Classes</u>
<b>Group 5 Classes</b>	
Fixed Rate	WB, VC, VD and VZ
Floating Rate	QF and FR
Inverse Floating Rate	QS, TF, SU, US, ST, TS and WS
Accrual	VZ
Interest Only	QS and TF
RCR**	FT, SA, SB, SC and WC
<b>Group 6 Classes</b>	
Fixed Rate	PA, PB, PC, PD, PE, IP, IQ, YA, AY, YI, YB, YC and T
Floating Rate	FP
Inverse Floating Rate	PS
Accrual	T
Interest Only	IP, IQ and YI
Principal Only	PO
RCR**	OP, PG, PH and PJ
<b>Group 7 Classes</b>	
Floating Rate	FN
Inverse Floating Rate	SN
Interest Only	SN
<b>Group 8 Classes</b>	
Fixed Rate	DA and DZ
Accrual	DZ
<b>No Payment Residual R and RL</b>	

\* 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”).

<u>Classes</u>	<u>Interest Accrual Periods</u>
All Classes other than the QF, QS, FN and SN Classes (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
QF, QS, FN and SN 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 PO Class as a Delay Class for the sole purpose of facilitating trading.

*Accrual Classes.* The ZQ, UZ, ZU, ZT, KZ, VZ, T and DZ 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 1.75%.

## Distributions of Principal

### *Categories of Classes*

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

<u>Principal Type*</u>	<u>Classes</u>
<b>Group 1 Classes</b>	
Sequential Pay	QA, QW, QY, VP, VQ and ZQ
Accretion Directed	VP and VQ
Notional	QI

<u>Principal Type*</u>	<u>Classes</u>
<b>Group 2 Classes</b>	
Sequential Pay	AM and MC
Notional	IX
RCR**	MA and MB
<b>Group 3 Classes</b>	
PAC	AU, UB, UC and UK
TAC	UL
Support	UZ, ZU and ZT
Non-Sticky Jump	UL, UZ, ZU and ZT
Notional	UI
Accretion Directed	UL, UZ, ZU and ZT
RCR**	UD and UA
<b>Group 4 Classes</b>	
Sequential Pay	KA, KD, KV, KW and KZ
Accretion Directed	KV and KW
<b>Group 5 Classes</b>	
PAC	WB and QF
Support	FR, SU, US, ST, TS and WS
Sequential Pay	VC, VD and VZ
Non-Sticky Jump	SU, US, ST and TS
Accretion Directed	VC and VD
Notional	QS and TF
RCR**	FT, SA, SB, SC and WC
<b>Group 6 Classes</b>	
PAC	PA, PB, PC, PD, PE, YA, AY, YB and YC
Support	FP, PS, PO and T
Non-Sticky Jump	YA, AY, YB, YC, FP, PS, PO and T
Notional	IP, IQ and YI
Accretion Directed	YA, AY, YB, YC, FP, PS and PO
RCR**	OP, PG, PH and PJ
<b>Group 7 Classes</b>	
Pass-Through	FN
Notional	SN
<b>Group 8 Classes</b>	
Sequential Pay	DA and DZ
Accretion Directed	DA
<b>No Payment Residual</b>	R and RL

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

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

### *Principal Distribution Amount*

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

- the principal then paid on the Group 1 MBS (the “Group 1 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the ZQ Class (the “ZQ 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 balances of the UZ, ZU and ZT Classes (the “UZ Accrual Amount,” “ZU Accrual Amount” and “ZT Accrual Amount,” respectively, and, together with the Group 3 Cash Flow Distribution Amount, the “Group 3 Principal Distribution Amount”),
- the principal then paid on the Group 4 MBS (the “Group 4 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the KZ Class (the “KZ Accrual Amount” and, together with the Group 4 Cash Flow Distribution Amount, the “Group 4 Principal Distribution Amount”),
- the principal then paid on the Group 5 MBS (the “Group 5 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the VZ Class (the “VZ Accrual Amount” and, together with the Group 5 Cash Flow Distribution Amount, the “Group 5 Principal Distribution Amount”),
- 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 T Class (the “T Accrual Amount” and, together with the Group 6 Cash Flow Distribution Amount, the “Group 6 Principal Distribution Amount”),
- the principal then paid on the Group 7 SMBS (the “Group 7 Principal Distribution Amount”), and
- the principal then paid on the Group 8 MBS plus any interest then accrued and added to the principal balance of the DZ Class (the Group 8 Principal Distribution Amount”).

#### *Group 1 Principal Distribution Amount*

##### *ZQ Accrual Amount*

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

} Accretion  
Directed  
Classes and  
Accrual  
Class

##### *Group 1 Cash Flow Distribution Amount*

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

- (i) (a) 64.6270414823% of such amount to the QA Class, until its principal balance is reduced to zero, and
- (b) 35.3729585177% of such amount, sequentially, to the QW and QY Classes, in that order, until their principal balances are reduced to zero; and
- (ii) sequentially, to the VP, VQ and ZQ Classes, in that order, until their principal balances are reduced to zero.

} Sequential  
Pay Classes

#### *Group 2 Principal Distribution Amount*

On each Distribution Date, we will pay the Group 2 Principal Distribution Amount, sequentially, as principal of the AM and MC Classes, in that order, until their principal balances are reduced to zero.

} Sequential  
Pay Classes

*Group 3 Principal Distribution Amount*

*UZ Accrual Amount, ZU Accrual Amount and ZT Accrual Amount*

On each Distribution Date, we will pay an amount up to 10% of the sum of the UZ Accrual Amount, ZU Accrual Amount and ZT Accrual Amount as principal of the UL Class, until its principal balance is reduced to its Targeted Balance for such Distribution Date. } **Accretion Directed Class**

*Group 3 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the Group 3 Cash Flow Distribution Amount 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**

*Remaining UZ Accrual Amount, ZU Accrual Amount, ZT Accrual Amount and Group 3 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the UZ Accrual Amount, ZU Accrual Amount, ZT Accrual Amount and Group 3 Cash Flow Distribution Amount remaining after all payments described above as follows:

- (i) if the principal balance of the Group 3 MBS (after giving effect to the distributions thereon on that Distribution Date) is *less than* the Group 3 MBS First Specified Balance for that date, as follows:

*first*, an amount equal to the ZT Accrual Amount to the ZT Class;  
*second*, an amount equal to the ZU Accrual Amount to the ZU Class; and  
*third*, for so long as the UZ and ZT Classes both remain outstanding, concurrently, to the UZ and ZT Classes, in the proportions of 95% and 5%, respectively;

*fourth*, if the principal balance of the Group 3 MBS (after giving effect to the distributions thereon on that Distribution Date) is *less than* the Group 3 MBS Second Specified Balance, in the following priority:

- (i) to the ZU Class, until its principal balance is reduced to zero; and  
(ii) • if the principal balance of the Group 3 MBS (after giving effect to the distributions thereon on that Distribution Date) is *less than* the Group 3 MBS Third Specified Balance, sequentially, to ZT and UL Classes, in that order, without regard to the Targeted Balance of the UL Class and until their principal balances are reduced to zero, and

- if the principal balance of the Group 3 MBS (after giving effect to the distributions thereon on that Distribution Date) is *greater than or equal to* the Group 3 MBS Third Specified Balance, sequentially, to the UL and ZT Classes, in that order, without regard to the Targeted Balance of the UL Class and until their principal balances are reduced to zero; and

*fifth*, if the principal balance of the Group 3 MBS (after giving effect to the distributions thereon on that Distribution Date) is *greater than or equal to* the Group 3 MBS Second Specified Balance, sequentially, to UL, ZU and ZT Classes, in that order, without regard to the Targeted Balance of the UL Class and until their principal balances are reduced to zero;

- (ii) to the UL Class, until its principal balance is reduced to its Targeted Balance for such Distribution Date; } **TAC Class**

**Non-Sticky  
Jump  
Classes**

- (iii) sequentially, to the UZ, ZU and ZT Classes, in that order until their principal balance are reduced to zero; } **Support Class**
- (iv) to the UL Class, without regard to its Targeted Balance and until its principal balance is reduced to zero; and } **TAC Class**
- (v) 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 AU, UB, UK and UC Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I in the following priority:

- first*, (a) 33.3332066263% of such amount, sequentially, to the AU and UB Classes, in that order, until their principal balances are reduced to zero, and
- (b) 66.6667933737% of such amount to the UK Class, until its principal balance is reduced to zero; and

*second*, to the UC Class, until its principal balance is reduced to zero.

The “Aggregate I Balance” for any Distribution Date is equal to \$342,036,000 *minus* the sum of all amounts applied to it as specified above.

#### *Group 4 Principal Distribution Amount*

##### *KZ Accrual Amount*

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

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

On each Distribution Date, we will pay the Group 4 Cash Flow Distribution Amount, sequentially, as principal of the KA, KD, KV, KW and KZ Classes, in that order, until their principal balances are reduced to zero. } **Sequential Pay Classes**

#### *Group 5 Principal Distribution Amount*

##### *VZ Accrual Amount*

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

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

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

- (i) to Aggregate Group II (described below), until the Aggregate II Balance (described below) is reduced to its Planned Balance for that Distribution Date; } **PAC Group**
- (ii) • if the FR, WS, SU and ST Classes all remain outstanding

**and**

if the principal balance of the Group 5 MBS (after giving effect to the distributions thereon on that Distribution Date) is *less* than the Group 5 MBS Specified Balance for that date **or** if the principal balance of the US Class (before giving effect to the payments thereon on that date) is *less* than the US Class Targeted Balance for that date, as follows:



- (a) 72.9411752809% of the remaining amount, concurrently, to the FR and WS Classes, pro rata (or 96.7741944925% and 3.2258055075%, respectively), until their principal balances are reduced to zero, } Support Classes
- (b) 20.4152269663% of such remaining amount as follows: }
  - for so long as the US Class remains outstanding:
    - (x) 90% of the amount specified in subclause (b) above to the US Class, until its principal balance is reduced to zero, and
    - (y) 10% of the amount specified in subclause (b) above to the SU Class, and
  - after the principal balance of the US Class is reduced to zero, to the SU Class, until its principal balance is reduced to zero, and Non-Sticky Jump / Support Classes
- (c) 6.6435977528% of such remaining amount as follows:
  - for so long as the TS Class remains outstanding:
    - (x) 90% of the amount specified in subclause (c) above to the TS Class, until its principal balance is reduced to zero, and
    - (y) 10% of the amount specified in subclause (c) above to the ST Class, and
  - after the principal balance of the TS Class is reduced to zero, to the ST Class, until its principal balance is reduced to zero, and }
- if the FR, WS, US and TS Classes all remain outstanding **and** the principal balance of the Group 5 MBS (after giving effect to the distributions thereon on that Distribution Date) is *greater than or equal to* the Group 5 MBS Specified Balance for that date **and** the principal balance of the US Class (before giving effect to the payments thereon on that date) is *greater than or equal to* the US Class Targeted Balance for that date, as follows:
  - (a) 72.9411752809% of the remaining amount, concurrently, to the FR and WS Classes, pro rata, until their principal balances are reduced to zero, } Support Classes
  - (b) 20.4152269663% of such remaining amount as follows: }
    - for so long as the SU Class remains outstanding:
      - (x) 90% of the amount specified in subclause (b) above to the SU Class, until its principal balance is reduced to zero, and Non-Sticky Jump / Support Classes
      - (y) 10% of the amount specified in subclause (b) above to the US Class, and
    - after the principal balance of the SU Class is reduced to zero, to the US Class, until its principal balance is reduced to zero, and }
  - (c) 6.6435977528% of such remaining amount as follows: }
    - for so long as the ST Class remains outstanding:
      - (x) 90% of the amount specified in subclause (c) above to the ST Class, until its principal balance is reduced to zero, and Non-Sticky Jump / Support Classes
      - (y) 10% of the amount specified in subclause (c) above, to the TS Class, and
    - after the principal balance of the ST Class is reduced to zero, to the TS Class, until its principal balance is reduced to zero; }



(iii) for so long as Aggregate Group II and the VD Class remain outstanding:

(a) 80% of the remaining amount to Aggregate Group II, without regard to its Planned Balance and until the Aggregate II Balance is reduced to zero, and

} PAC Group

(b) 20% of the remaining amount, sequentially, to the VC and VD Classes, in that order, until their principal balances are reduced to zero;

} Sequential Pay Classes

(iv) to Aggregate Group II, without regard to its Planned Balance and until the Aggregate II Balance is reduced to zero; and

} PAC Group

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

} Sequential Pay Classes

“Aggregate Group II” consists of the WB and QF Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II, concurrently, to the WB and QF Classes, pro rata (or 64.5161290323% and 35.4838709677%, respectively), until their principal balances are reduced to zero.

The “Aggregate II Balance” for any Distribution Date is equal to \$155,000,000 *minus* the sum of all amounts applied to it as specified above.

#### *Group 6 Principal Distribution Amount*

##### *T Accrual Amount*

On each Distribution Date, we will pay the T Accrual Amount, concurrently, as follows:

- an amount up to 10% of the T Accrual Amount as principal of Aggregate Group IV (described below), until the Aggregate IV Balance (described below) is reduced to its Planned Balance for such Distribution Date, and
- an amount up to 10% of the T Accrual Amount, concurrently, as principal of the FP, PS and PO Classes, pro rata (or 75.0000000000%, 17.3076879712% and 7.6923120288%, respectively), until their principal balances are reduced to zero.

} Accretion Directed Classes

##### *Group 6 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the Group 6 Cash Flow Distribution Amount as principal of Aggregate Group III (described below), until the Aggregate III Balance (described below) is reduced to its Planned Balance for that Distribution Date.

} PAC Group

##### *Remaining T Accrual Amount and Group 6 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the T Accrual Amount and the Group 6 Cash Flow Distribution Amount remaining after all payments described above as follows:

- (1) If the principal balance of the Group 6 MBS (after giving effect to the distributions thereon on that Distribution Date) is *less* than the Group 6 MBS First Specified Balance for that date **or** if the principal balance of the T Class (before giving effect to the addition of any accrual

amount and before giving effect to the payments thereon on that date) is *less than* the T Class Targeted Balance for that date, in the following priority:

- (i) to the T Class, until its principal balance is reduced to zero;
- (ii) 5% of the remaining amount to Aggregate Group IV, until the Aggregate IV Balance is reduced to its Planned Balance for such Distribution Date;
- (iii) concurrently, to the FP, PS and PO Classes, pro rata, until the aggregate of their principal balances is reduced to \$20,750,000;
- (iv) 5% of the remaining amount, concurrently, to the FP, PS and PO Classes, pro rata, until their principal balances are reduced to zero;
- (v) • if the principal balance of the Group 6 MBS (after giving effect to the distributions thereon on that Distribution Date) is *less than* the Group 6 MBS Second Specified Balance, in the following priority:
  - first*, concurrently, to the FP, PS and PO Classes, pro rata, until the aggregate of their principal balances is reduced to \$12,500,000; and
  - second*, • if the principal balance of the Group 6 MBS (after giving effect to the distributions thereon on that Distribution Date) is *less than* the Group 6 MBS Third Specified Balance, in the following priority:
    - (i) concurrently, to the FP, PS and PO Classes, pro rata, until their principal balances are reduced to zero; and
    - (ii) to Aggregate Group IV, until the Aggregate IV Balance is reduced to zero, and
  - if the principal balance of the Group 6 MBS (after giving effect to the distributions thereon on that Distribution Date) is *greater than or equal to* the Group 6 MBS Third Specified Balance, in the following priority:
    - (i) to Aggregate Group IV, until the Aggregate IV Balance is reduced to zero; and
    - (ii) concurrently, to the FP, PS and PO Classes, pro rata, until their principal balances are reduced to zero; and
- if the principal balance of the Group 6 MBS (after giving effect to the distributions thereon on that Distribution Date) is *greater than or equal to* the Group 6 MBS Second Specified Balance, in the following priority:
  - first*, to Aggregate Group IV, without regard to its Planned Balance and until the Aggregate IV Balance is reduced to zero, and
  - second*, concurrently, to the FP, PS and PO Classes, pro rata, until their principal balances are reduced to zero; and
- (2) to Aggregate Group IV, until the Aggregate IV Balance is reduced to its Planned Balance for that Distribution Date;
- (3) concurrently, to the FP, PS and PO Classes, pro rata, until their principal balances are reduced to zero;
- (4) to the T Class, until its principal balance is reduced to zero;

Non-Sticky Jump Classes and Group

Non-Sticky Jump Classes and Group

PAC Group

Support Classes

- (5) to Aggregate Group IV, without regard to its Planned Balance and until the Aggregate Group IV Balance is reduced to zero; and
- (6) to Aggregate Group III, without regard to its Planned Balance and until the Aggregate III Balance is reduced to zero.
- } PAC Groups

“Aggregate Group III” consists of the PA, PB, PC, PD and PE Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group III, sequentially, to the PA, PB, PC, PD and PE Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate III Balance” for any Distribution Date is equal to \$171,591,000 *minus* the sum of all amounts applied to it as specified above.

“Aggregate Group IV” consists of the YA, AY, YB, and YC Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group IV in the following priority:

*first*, concurrently, to the YA and AY Classes, pro rata (or 83.6702700937% and 16.3297299063%, respectively), until their principal balances are reduced to zero; and

*second*, sequentially, to the YB and YC Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate IV Balance” for any Distribution Date is equal to \$36,527,000 *minus* the sum of all amounts applied to it as specified above.

#### *Group 7 Principal Distribution Amount*

On each Distribution Date, we will pay the Group 7 Principal Distribution Amount as principal of the FN Class, until its principal balance is reduced to zero.

} Pass-Through Class

#### *Group 8 Principal Distribution Amount*

On each Distribution Date, we will pay the Group 8 Principal Distribution Amount, sequentially, as principal of the DA and DZ Classes, in that order, until their principal balances are reduced to zero.

} Sequential Pay Classes

### **Structuring Assumptions**

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

- the Mortgage Loans underlying the Trust MBS and the Group 7 SMBS have the original terms to maturity, remaining terms to maturity, WALAs and interest rates specified under “Reference Sheet—Assumed Characteristics of the Mortgage Loans Underlying the Trust MBS and the Group 7 SMBS” 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 in this prospectus supplement with respect to all Classes 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.

*Structuring Ranges and Rates.* The Principal Balance Schedules are found beginning on page B-1 of this prospectus supplement. The Principal Balance Schedules have been prepared on the

basis of the Pricing Assumptions and the assumption that the related Mortgage Loans will prepay at a constant PSA rate within the applicable Structuring Ranges or at the applicable rates set forth below.

<u>Principal Balance Schedule References</u>	<u>Related Classes and Groups (1)</u>	<u>Structuring Ranges and Rates</u>
Planned Balances	Aggregate Group I and Aggregate Group III	Between 100% and 250% PSA
Targeted Balances	UL	175% PSA
First Specified Balances	Group 3 MBS	160% PSA
Second Specified Balances	Group 3 MBS	200% PSA
Third Specified Balances	Group 3 MBS	250% PSA
Planned Balances	Aggregate Group II	Between 125% and 300% PSA
Specified Balances	Group 5 MBS	355% PSA
Targeted Balances	US	351% PSA
Planned Balances	Aggregate Group IV	Between 148% and 220% PSA
First Specified Balances	Group 6 MBS	226% PSA
Second Specified Balances	Group 6 MBS	251% PSA
Third Specified Balances	Group 6 MBS	302% PSA
Targeted Balances	T	225% PSA

(1) The Structuring Ranges 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 Ranges or at the applicable rates specified above.

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

<u>Groups</u>	<u>Initial Effective Ranges</u>
Aggregate Group I	Between 100% and 250%
Aggregate Group II	Between 125% and 300%
Aggregate Group III	Between 100% and 250%
Aggregate Group IV	Between 142% and 225%

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 Class 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

this range. In addition, even if prepayments occur at rates falling within the actual Effective Ranges, principal distributions may be insufficient to reduce the applicable 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 Groups will be supported in part by the related Support and TAC Classes. When the related Support and TAC Classes are retired, the PAC 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:

<u>Class</u>	<u>% PSA</u>
QI .....	523%
IX .....	228%
UI .....	678%
IP .....	701%
IQ .....	1,075%
YI .....	493%

For any Fixed Rate Interest Only Class, 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:

<u>Class</u>	<u>Price*</u>
QI .....	13.0%
IX .....	13.0%
UI .....	10.0%
IP .....	12.5%
IQ .....	13.0%
YI .....	5.0%

\* 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 QI Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>300%</u>	<u>500%</u>	<u>600%</u>
Pre-Tax Yields to Maturity ...	43.5%	39.7%	22.0%	2.2%	(7.5)%

#### Sensitivity of the IX Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>275%</u>	<u>500%</u>	<u>600%</u>
Pre-Tax Yields to Maturity ...	25.4%	18.8%	(7.3)%	(40.5)%	(53.8)%

#### Sensitivity of the UI Class to Prepayments

	<u>PSA Prepayment Assumption</u>													
	<u>50%</u>	<u>100%</u>	<u>135%</u>	<u>159%</u>	<u>160%</u>	<u>161%</u>	<u>175%</u>	<u>199%</u>	<u>200%</u>	<u>201%</u>	<u>249%</u>	<u>250%</u>	<u>251%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	30.0%	21.4%	21.4%	21.4%	21.4%	21.4%	21.4%	21.4%	21.4%	21.4%	21.4%	21.4%	21.4%	10.8%



### Sensitivity of the IP Class to Prepayments

		PSA Prepayment Assumption															
		50%	100%	148%	180%	220%	224%	225%	226%	227%	250%	251%	252%	301%	302%	303%	500%
Pre-Tax Yields to Maturity . . . .		33.9%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	12.2%

### Sensitivity of the IQ Class to Prepayments

		PSA Prepayment Assumption															
		50%	100%	148%	180%	220%	224%	225%	226%	227%	250%	251%	252%	301%	302%	303%	500%
Pre-Tax Yields to Maturity . . . .		47.8%	44.1%	44.1%	44.1%	44.1%	44.1%	44.1%	44.1%	44.1%	44.1%	44.1%	44.1%	42.8%	42.8%	42.8%	31.6%

### Sensitivity of the YI Class to Prepayments

		PSA Prepayment Assumption															
		50%	100%	148%	180%	220%	224%	225%	226%	227%	250%	251%	252%	301%	302%	303%	500%
Pre-Tax Yields to Maturity . . . .		43.0%	40.1%	16.2%	16.2%	16.2%	16.2%	16.2%	22.9%	28.7%	21.9%	21.6%	31.1%	19.6%	19.4%	30.5%	(0.9)%

***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 QS, TF and SN 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*
QS . . . . .	11.0%
TF . . . . .	99.0%
SU . . . . .	99.0%
US . . . . .	98.0%
ST . . . . .	97.0%
TS . . . . .	75.0%
WS . . . . .	98.0%
PS . . . . .	98.0%
SN . . . . .	10.0%
SA . . . . .	98.5%
SB . . . . .	86.0%
SC . . . . .	83.5%



<u>Class</u>	<u>Price*</u>
OP .....	92.5%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>											
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>250%</u>	<u>300%</u>	<u>350%</u>	<u>351%</u>	<u>352%</u>	<u>354%</u>	<u>355%</u>	<u>356%</u>	<u>500%</u>
0.75% .....	62.1%	56.5%	53.4%	53.4%	53.4%	53.2%	53.2%	53.1%	53.1%	53.1%	53.1%	49.3%
1.75% .....	50.9%	44.8%	41.6%	41.6%	41.6%	41.2%	41.2%	41.2%	41.2%	41.2%	41.1%	36.7%
3.75% .....	28.6%	21.3%	17.3%	17.3%	17.3%	16.8%	16.8%	16.7%	16.7%	16.7%	16.6%	10.4%
5.75% .....	5.2%	(4.9)%	(10.2)%	(10.2)%	(10.2)%	(11.0)%	(11.1)%	(11.1)%	(11.2)%	(11.2)%	(11.3)%	(20.3)%
7.60% .....	*	*	*	*	*	*	*	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>											
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>250%</u>	<u>300%</u>	<u>350%</u>	<u>351%</u>	<u>352%</u>	<u>354%</u>	<u>355%</u>	<u>356%</u>	<u>500%</u>
7.800% .....	(29.9)%	(39.7)%	(45.4)%	(77.2)%	*	*	*	*	*	*	*	*
7.825% .....	(33.1)%	(43.5)%	(49.5)%	(82.3)%	*	*	*	*	*	*	*	*
7.850% .....	*	*	*	*	*	*	*	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>											
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>250%</u>	<u>300%</u>	<u>350%</u>	<u>351%</u>	<u>352%</u>	<u>354%</u>	<u>355%</u>	<u>356%</u>	<u>500%</u>
0.75% .....	21.4%	21.4%	21.4%	21.2%	21.2%	21.1%	21.1%	21.3%	21.3%	21.3%	21.3%	21.2%
1.75% .....	17.7%	17.7%	17.7%	17.6%	17.6%	17.6%	17.6%	17.7%	17.7%	17.7%	17.7%	17.6%
3.75% .....	10.5%	10.5%	10.5%	10.6%	10.6%	10.7%	10.7%	10.6%	10.6%	10.6%	10.6%	10.6%
5.75% .....	3.4%	3.4%	3.4%	3.7%	3.8%	3.9%	3.9%	3.6%	3.6%	3.6%	3.6%	3.7%
6.70% .....	0.1%	0.1%	0.1%	0.5%	0.6%	0.7%	0.7%	0.4%	0.4%	0.4%	0.4%	0.5%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>											
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>250%</u>	<u>300%</u>	<u>350%</u>	<u>351%</u>	<u>352%</u>	<u>354%</u>	<u>355%</u>	<u>356%</u>	<u>500%</u>
0.75% .....	21.6%	21.6%	21.6%	21.7%	21.7%	21.8%	21.8%	22.0%	22.0%	22.0%	22.0%	22.2%
1.75% .....	17.9%	17.9%	17.9%	18.0%	18.1%	18.1%	18.1%	18.5%	18.5%	18.5%	18.5%	18.7%
3.75% .....	10.6%	10.6%	10.6%	10.7%	10.9%	11.0%	11.0%	11.5%	11.5%	11.5%	11.5%	11.8%
5.75% .....	3.4%	3.5%	3.5%	3.6%	3.8%	4.0%	4.0%	4.6%	4.6%	4.6%	4.7%	5.1%
6.70% .....	0.1%	0.1%	0.1%	0.3%	0.5%	0.7%	0.7%	1.4%	1.4%	1.4%	1.5%	2.0%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>											
	<b>50%</b>	<b>100%</b>	<b>125%</b>	<b>250%</b>	<b>300%</b>	<b>350%</b>	<b>351%</b>	<b>352%</b>	<b>354%</b>	<b>355%</b>	<b>356%</b>	<b>500%</b>
7.00% .....	8.9%	9.0%	9.0%	10.0%	10.3%	10.6%	10.6%	9.6%	9.7%	9.7%	9.7%	10.0%
7.40% .....	4.5%	4.6%	4.6%	5.7%	6.0%	6.3%	6.3%	5.3%	5.3%	5.3%	5.3%	5.8%
7.80% .....	0.2%	0.3%	0.3%	1.4%	1.8%	2.1%	2.1%	1.0%	1.1%	1.1%	1.1%	1.5%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>											
	<b>50%</b>	<b>100%</b>	<b>125%</b>	<b>250%</b>	<b>300%</b>	<b>350%</b>	<b>351%</b>	<b>352%</b>	<b>354%</b>	<b>355%</b>	<b>356%</b>	<b>500%</b>
7.00% .....	11.9%	12.3%	12.5%	15.0%	17.9%	20.3%	20.3%	31.9%	32.1%	32.1%	32.5%	40.9%
7.40% .....	6.5%	6.9%	7.2%	9.7%	12.6%	15.1%	15.1%	26.6%	26.7%	26.7%	27.2%	35.4%
7.80% .....	1.4%	1.8%	2.1%	4.5%	7.5%	9.9%	10.0%	21.3%	21.4%	21.5%	21.9%	30.1%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>											
	<b>50%</b>	<b>100%</b>	<b>125%</b>	<b>250%</b>	<b>300%</b>	<b>350%</b>	<b>351%</b>	<b>352%</b>	<b>354%</b>	<b>355%</b>	<b>356%</b>	<b>500%</b>
6.70% .....	9.3%	9.4%	9.4%	9.6%	9.8%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	10.2%
6.85% .....	4.7%	4.7%	4.7%	5.0%	5.2%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.7%
7.00% .....	0.1%	0.1%	0.2%	0.5%	0.7%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	1.3%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>															
	<b>50%</b>	<b>100%</b>	<b>148%</b>	<b>180%</b>	<b>220%</b>	<b>224%</b>	<b>225%</b>	<b>226%</b>	<b>227%</b>	<b>250%</b>	<b>251%</b>	<b>252%</b>	<b>301%</b>	<b>302%</b>	<b>303%</b>	<b>500%</b>
0.75% .....	26.8%	26.8%	26.8%	26.9%	26.9%	26.9%	26.9%	26.9%	26.8%	26.9%	26.9%	26.9%	26.9%	26.9%	27.0%	27.0%
1.75% .....	22.1%	22.1%	22.1%	22.2%	22.3%	22.3%	22.3%	22.3%	22.2%	22.2%	22.2%	22.2%	22.3%	22.3%	22.4%	22.6%
3.75% .....	12.8%	12.9%	12.9%	13.1%	13.3%	13.3%	13.3%	13.3%	13.0%	13.1%	13.1%	13.1%	13.3%	13.3%	13.4%	13.8%
5.75% .....	3.8%	3.9%	3.9%	4.2%	4.5%	4.6%	4.6%	4.6%	4.0%	4.2%	4.2%	4.3%	4.4%	4.5%	4.7%	5.2%
6.60% .....	0.1%	0.1%	0.2%	0.5%	0.9%	0.9%	0.9%	0.9%	0.3%	0.5%	0.5%	0.6%	0.8%	0.8%	1.1%	1.6%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>					
	<b>50%</b>	<b>100%</b>	<b>175%</b>	<b>350%</b>	<b>500%</b>	
0.75% .....	79.6%	76.9%	73.0%	63.5%	55.1%	
1.75% .....	67.1%	64.4%	60.4%	50.8%	42.4%	
3.75% .....	42.9%	40.2%	36.1%	26.2%	17.5%	
5.75% .....	19.7%	16.9%	12.6%	2.3%	(6.9)%	
7.75% .....	(8.0)%	(10.8)%	(15.1)%	(25.6)%	(35.1)%	
8.00% .....	*	*	*	*	*	

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>											
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>250%</u>	<u>300%</u>	<u>350%</u>	<u>351%</u>	<u>352%</u>	<u>354%</u>	<u>355%</u>	<u>356%</u>	<u>500%</u>
0.75% .....	21.5%	21.5%	21.5%	21.5%	21.5%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
1.75% .....	17.8%	17.8%	17.8%	17.9%	17.9%	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%	18.0%
3.75% .....	10.5%	10.5%	10.5%	10.7%	10.8%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	11.0%
5.75% .....	3.4%	3.4%	3.4%	3.6%	3.8%	3.9%	3.9%	3.9%	4.0%	4.0%	4.0%	4.2%
6.70% .....	0.1%	0.1%	0.1%	0.4%	0.5%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	1.0%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>											
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>250%</u>	<u>300%</u>	<u>350%</u>	<u>351%</u>	<u>352%</u>	<u>354%</u>	<u>355%</u>	<u>356%</u>	<u>500%</u>
7.00% .....	10.3%	10.6%	10.7%	13.3%	15.0%	16.5%	16.5%	16.5%	16.6%	16.6%	16.7%	19.6%
7.40% .....	5.5%	5.8%	5.9%	8.4%	10.2%	11.7%	11.8%	11.8%	11.8%	11.9%	11.9%	14.9%
7.80% .....	0.8%	1.1%	1.3%	3.6%	5.5%	7.0%	7.1%	7.1%	7.1%	7.2%	7.2%	10.2%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>											
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>250%</u>	<u>300%</u>	<u>350%</u>	<u>351%</u>	<u>352%</u>	<u>354%</u>	<u>355%</u>	<u>356%</u>	<u>500%</u>
0.75% .....	21.8%	22.0%	22.1%	25.4%	27.3%	29.0%	29.0%	29.0%	29.1%	29.1%	29.1%	32.7%
1.75% .....	18.6%	18.8%	18.9%	22.2%	24.1%	25.8%	25.9%	25.9%	26.0%	26.0%	26.0%	29.6%
3.75% .....	12.2%	12.5%	12.7%	15.8%	17.9%	19.7%	19.7%	19.7%	19.8%	19.8%	19.9%	23.5%
5.75% .....	6.1%	6.4%	6.6%	9.7%	11.8%	13.6%	13.7%	13.7%	13.8%	13.8%	13.8%	17.5%
6.70% .....	3.3%	3.6%	3.8%	6.8%	9.0%	10.8%	10.9%	10.9%	10.9%	11.0%	11.0%	14.7%
7.00% .....	3.3%	3.6%	3.8%	6.8%	9.0%	10.8%	10.9%	10.9%	10.9%	11.0%	11.0%	14.7%
7.40% .....	2.1%	2.5%	2.7%	5.6%	7.8%	9.6%	9.7%	9.7%	9.8%	9.8%	9.8%	13.5%
7.80% .....	1.0%	1.3%	1.5%	4.4%	6.6%	8.5%	8.5%	8.5%	8.6%	8.6%	8.7%	12.3%

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

	PSA Prepayment Assumption															
<u>LIBOR</u>	<u>50%</u>	<u>100%</u>	<u>148%</u>	<u>180%</u>	<u>220%</u>	<u>224%</u>	<u>225%</u>	<u>226%</u>	<u>227%</u>	<u>250%</u>	<u>251%</u>	<u>252%</u>	<u>301%</u>	<u>302%</u>	<u>303%</u>	<u>500%</u>
0.75% .....	19.5%	19.6%	19.9%	20.8%	22.1%	22.2%	22.2%	22.2%	20.2%	20.7%	20.7%	21.1%	21.7%	21.8%	22.8%	24.5%
1.75% .....	16.2%	16.2%	16.5%	17.4%	18.8%	18.9%	18.9%	18.9%	16.9%	17.3%	17.4%	17.8%	18.5%	18.5%	19.5%	21.3%
3.75% .....	9.5%	9.6%	9.9%	10.9%	12.3%	12.4%	12.5%	12.5%	10.2%	10.8%	10.8%	11.3%	12.0%	12.0%	13.1%	15.0%
5.75% .....	3.1%	3.2%	3.5%	4.4%	6.0%	6.1%	6.2%	6.2%	3.7%	4.4%	4.5%	4.9%	5.6%	5.6%	6.9%	8.8%
6.60% .....	0.4%	0.5%	0.8%	1.8%	3.4%	3.5%	3.5%	3.5%	1.0%	1.8%	1.8%	2.2%	3.0%	3.0%	4.3%	6.2%

*The Principal Only Class.* The Principal Only Class will not bear interest. As indicated in the table below, a low rate of principal payments (including prepayments) on the related Mortgage Loans will have a negative effect on the yield to investors in the Principal Only Class.

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

<u>Class</u>	<u>Price</u>
PO .....	80.0%

## Sensitivity of the PO Class to Prepayments

		PSA Prepayment Assumption															
		<u>50%</u>	<u>100%</u>	<u>148%</u>	<u>180%</u>	<u>220%</u>	<u>224%</u>	<u>225%</u>	<u>226%</u>	<u>227%</u>	<u>250%</u>	<u>251%</u>	<u>252%</u>	<u>301%</u>	<u>302%</u>	<u>303%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . .		1.1%	1.4%	2.4%	5.2%	9.9%	10.3%	10.3%	10.4%	3.0%	5.2%	5.2%	6.5%	8.8%	8.8%	12.4%	18.4%

### Weighted Average Lives of the Certificates

The weighted average life of a Certificate is determined by

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

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

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

- the timing of changes in the rate of principal payments,
- the priority sequences of payments of principal of the Group 1, Group 2, Group 3, Group 4, Group 5, Group 6 and Group 8 Classes, and
- in the case of the Group 3, 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.

<u>Group</u>	<u>Mortgage Loans Relating to Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
1	Group 1 MBS	360 months	360 months	8.50%
2	Group 2 MBS	180 months	180 months	8.00%
3	Group 3 MBS	180 months	180 months	8.00%
4	Group 4 MBS	360 months	360 months	8.50%
5	Group 5 MBS	360 months	360 months	8.50%
6	Group 6 MBS	360 months	360 months	8.50%
7	Group 7 SMBS	360 months	358 months	9.00%
8	Group 8 MBS	360 months	360 months	8.00%

It is unlikely

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

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

### Percent of Original Principal Balances Outstanding

Date	QA Class					QW and QI† Classes					QY Class					VP Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	300%	500%	600%	0%	100%	300%	500%	600%	0%	100%	300%	500%	600%	0%	100%	300%	500%	600%
Initial Percent.....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003.....	99	96	91	85	83	99	96	90	84	81	100	100	100	100	100	91	91	91	91	91
August 2004.....	98	89	74	60	53	98	88	71	56	48	100	100	100	100	100	82	82	82	82	82
August 2005.....	97	82	57	36	27	97	80	52	29	19	100	100	100	100	100	73	73	73	73	73
August 2006.....	96	74	43	20	11	96	71	36	11	1	100	100	100	100	100	62	62	62	62	62
August 2007.....	95	67	31	8	*	94	64	23	0	0	100	100	100	81	4	52	52	52	52	52
August 2008.....	93	61	22	*	0	93	57	13	0	0	100	100	100	2	0	40	40	40	40	0
August 2009.....	92	55	14	0	0	91	50	4	0	0	100	100	100	0	0	28	28	28	0	0
August 2010.....	90	49	8	0	0	89	44	0	0	0	100	100	79	0	0	15	15	15	0	0
August 2011.....	89	44	3	0	0	87	38	0	0	0	100	100	29	0	0	1	1	1	0	0
August 2012.....	87	39	0	0	0	85	32	0	0	0	100	100	0	0	0	0	0	0	0	0
August 2013.....	85	34	0	0	0	83	27	0	0	0	100	100	0	0	0	0	0	0	0	0
August 2014.....	82	30	0	0	0	80	22	0	0	0	100	100	0	0	0	0	0	0	0	0
August 2015.....	80	25	0	0	0	78	17	0	0	0	100	100	0	0	0	0	0	0	0	0
August 2016.....	77	21	0	0	0	75	13	0	0	0	100	100	0	0	0	0	0	0	0	0
August 2017.....	74	18	0	0	0	71	9	0	0	0	100	100	0	0	0	0	0	0	0	0
August 2018.....	71	14	0	0	0	68	5	0	0	0	100	100	0	0	0	0	0	0	0	0
August 2019.....	68	11	0	0	0	64	1	0	0	0	100	100	0	0	0	0	0	0	0	0
August 2020.....	64	8	0	0	0	60	0	0	0	0	100	78	0	0	0	0	0	0	0	0
August 2021.....	60	5	0	0	0	55	0	0	0	0	100	48	0	0	0	0	0	0	0	0
August 2022.....	55	2	0	0	0	50	0	0	0	0	100	21	0	0	0	0	0	0	0	0
August 2023.....	51	0	0	0	0	45	0	0	0	0	100	0	0	0	0	0	0	0	0	0
August 2024.....	45	0	0	0	0	39	0	0	0	0	100	0	0	0	0	0	0	0	0	0
August 2025.....	40	0	0	0	0	33	0	0	0	0	100	0	0	0	0	0	0	0	0	0
August 2026.....	33	0	0	0	0	26	0	0	0	0	100	0	0	0	0	0	0	0	0	0
August 2027.....	27	0	0	0	0	18	0	0	0	0	100	0	0	0	0	0	0	0	0	0
August 2028.....	19	0	0	0	0	10	0	0	0	0	100	0	0	0	0	0	0	0	0	0
August 2029.....	11	0	0	0	0	1	0	0	0	0	100	0	0	0	0	0	0	0	0	0
August 2030.....	3	0	0	0	0	0	0	0	0	0	25	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)**.....	19.3	8.8	3.9	2.6	2.3	18.4	7.6	3.4	2.3	2.0	27.7	19.0	8.6	5.4	4.5	5.0	5.0	5.0	4.4	4.0

\* 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.



Date	VQ Class					ZQ Class					AM, IX†, MA and MB Classes					MC Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	300%	500%	600%	0%	100%	300%	500%	600%	0%	100%	275%	500%	600%	0%	100%	275%	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	100	100	100	100	100	106	106	106	106	106	94	88	79	68	64	100	100	100	100	100
August 2004	100	100	100	100	100	113	113	113	113	113	88	72	52	28	18	100	100	100	100	100
August 2005	100	100	100	100	100	120	120	120	120	120	81	57	28	0	0	100	100	100	96	78
August 2006	100	100	100	100	100	127	127	127	127	127	74	42	8	0	0	100	100	100	63	47
August 2007	100	100	100	100	100	135	135	135	135	135	66	29	0	0	0	100	100	87	41	28
August 2008	100	100	100	100	32	143	143	143	143	143	57	16	0	0	0	100	100	66	26	16
August 2009	100	100	100	37	0	152	152	152	152	110	47	4	0	0	0	100	100	50	16	9
August 2010	100	100	100	0	0	161	161	161	129	69	37	0	0	0	0	100	88	37	10	5
August 2011	100	100	100	0	0	171	171	171	89	43	26	0	0	0	0	100	71	26	6	3
August 2012	90	90	72	0	0	182	182	182	61	27	14	0	0	0	0	100	56	18	4	2
August 2013	79	79	9	0	0	193	193	193	41	17	1	0	0	0	0	100	41	12	2	1
August 2014	67	67	0	0	0	205	205	161	28	10	0	0	0	0	0	79	27	7	1	*
August 2015	54	54	0	0	0	218	218	128	19	6	0	0	0	0	0	55	13	3	*	*
August 2016	41	41	0	0	0	231	231	101	13	4	0	0	0	0	0	29	1	*	*	*
August 2017	27	27	0	0	0	245	245	80	9	2	0	0	0	0	0	0	0	0	0	0
August 2018	12	12	0	0	0	261	261	63	6	2	0	0	0	0	0	0	0	0	0	0
August 2019	0	0	0	0	0	272	272	49	4	1	0	0	0	0	0	0	0	0	0	0
August 2020	0	0	0	0	0	272	272	38	3	1	0	0	0	0	0	0	0	0	0	0
August 2021	0	0	0	0	0	272	272	29	2	*	0	0	0	0	0	0	0	0	0	0
August 2022	0	0	0	0	0	272	272	22	1	*	0	0	0	0	0	0	0	0	0	0
August 2023	0	0	0	0	0	272	264	17	1	*	0	0	0	0	0	0	0	0	0	0
August 2024	0	0	0	0	0	272	226	13	*	*	0	0	0	0	0	0	0	0	0	0
August 2025	0	0	0	0	0	272	189	9	*	*	0	0	0	0	0	0	0	0	0	0
August 2026	0	0	0	0	0	272	155	7	*	*	0	0	0	0	0	0	0	0	0	0
August 2027	0	0	0	0	0	272	123	5	*	*	0	0	0	0	0	0	0	0	0	0
August 2028	0	0	0	0	0	272	93	3	*	*	0	0	0	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	272	64	2	*	*	0	0	0	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	272	38	1	*	*	0	0	0	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	162	12	*	*	*	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)**	13.2	13.2	10.4	6.9	5.9	29.2	24.8	15.3	10.1	8.6	6.4	3.6	2.2	1.5	1.3	13.2	10.5	7.6	5.2	4.4

	AU, UI†, UD and UA Classes													
	PSA Prepayment Assumption													
Date	0%	100%	135%	159%	160%	161%	175%	199%	200%	201%	249%	250%	251%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	97	94	94	94	94	94	94	94	94	94	94	94	94	94
August 2004	83	66	66	66	66	66	66	66	66	66	66	66	66	66
August 2005	68	33	33	33	33	33	33	33	33	33	33	33	33	0
August 2006	52	1	1	1	1	1	1	1	1	1	1	1	1	0
August 2007	35	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2008	16	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2009	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2010	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2011	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
August 2013	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
August 2015	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
August 2017	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
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)**	4.0	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	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.

UB Class														
PSA Prepayment Assumption														
Date	0%	100%	135%	159%	160%	161%	175%	199%	200%	201%	249%	250%	251%	500%
Initial Percent .....	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
August 2004 .....	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	93
August 2006 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	41
August 2007 .....	100	73	73	73	73	73	73	73	73	73	73	73	73	6
August 2008 .....	100	47	47	47	47	47	47	47	47	47	47	47	47	0
August 2009 .....	95	24	24	24	24	24	24	24	24	24	24	24	23	0
August 2010 .....	75	4	4	4	4	4	4	4	4	4	4	4	4	0
August 2011 .....	52	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2012 .....	27	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2013 .....	1	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
August 2015 .....	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
August 2017 .....	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
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)** .....	9.1	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	3.9

UC Class														
PSA Prepayment Assumption														
Date	0%	100%	135%	159%	160%	161%	175%	199%	200%	201%	249%	250%	251%	500%
Initial Percent .....	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
August 2004 .....	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
August 2006 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2007 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2008 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	72
August 2009 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	46
August 2010 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	29
August 2011 .....	100	80	80	80	80	80	80	80	80	80	80	80	79	18
August 2012 .....	100	58	58	58	58	58	58	58	58	58	58	58	57	11
August 2013 .....	100	40	40	40	40	40	40	40	40	40	40	40	40	6
August 2014 .....	52	26	26	26	26	26	26	26	26	26	26	26	26	3
August 2015 .....	15	15	15	15	15	15	15	15	15	15	15	15	15	1
August 2016 .....	6	6	6	6	6	6	6	6	6	6	6	6	6	*
August 2017 .....	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
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)** .....	12.2	10.8	10.8	10.8	10.8	10.8	10.8	10.8	10.8	10.8	10.8	10.8	10.8	7.4

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

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

UK Class														
PSA Prepayment Assumption														
Date	0%	100%	135%	159%	160%	161%	175%	199%	200%	201%	249%	250%	251%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	98	97	97	97	97	97	97	97	97	97	97	97	97	97
August 2004	92	83	83	83	83	83	83	83	83	83	83	83	83	83
August 2005	85	67	67	67	67	67	67	67	67	67	67	67	67	48
August 2006	77	52	52	52	52	52	52	52	52	52	52	52	52	21
August 2007	68	38	38	38	38	38	38	38	38	38	38	38	38	3
August 2008	59	24	24	24	24	24	24	24	24	24	24	24	24	0
August 2009	49	12	12	12	12	12	12	12	12	12	12	12	12	0
August 2010	38	2	2	2	2	2	2	2	2	2	2	2	2	0
August 2011	27	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2012	14	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
August 2014	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
August 2016	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
August 2018	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
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)**	6.6	4.3	4.3	4.3	4.3	4.3	4.3	4.3	4.3	4.3	4.3	4.3	4.3	3.0

UL Class														
PSA Prepayment Assumption														
Date	0%	100%	135%	159%	160%	161%	175%	199%	200%	201%	249%	250%	251%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	84	77	74	72	72	87	86	84	84	93	90	89	94	75
August 2004	83	75	66	60	60	76	72	66	66	75	64	63	67	7
August 2005	81	74	57	46	45	63	56	46	45	54	33	33	37	0
August 2006	79	72	50	35	34	53	45	31	30	39	13	12	16	0
August 2007	77	70	44	27	26	47	37	22	21	30	1	*	4	0
August 2008	75	68	40	22	21	44	34	18	17	26	0	0	0	0
August 2009	73	64	36	17	17	42	32	16	15	24	0	0	0	0
August 2010	71	56	28	11	10	37	28	13	13	22	0	0	0	0
August 2011	69	45	18	3	2	31	23	10	9	18	0	0	0	0
August 2012	66	30	7	0	0	24	17	6	5	14	0	0	0	0
August 2013	64	14	0	0	0	17	11	2	1	10	0	0	0	0
August 2014	61	0	0	0	0	9	4	0	0	6	0	0	0	0
August 2015	43	0	0	0	0	1	0	0	0	2	0	0	0	0
August 2016	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
August 2018	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
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)**	9.8	7.0	4.7	3.4	3.4	5.8	5.0	3.7	3.6	4.7	2.5	2.5	2.7	1.4

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

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

Date	UZ Class													
	PSA Prepayment Assumption													
	0%	100%	135%	159%	160%	161%	175%	199%	200%	201%	249%	250%	251%	500%
Initial Percent.....	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003.....	106	106	106	106	106	0	0	0	0	0	0	0	0	0
August 2004.....	112	112	112	112	112	0	0	0	0	0	0	0	0	0
August 2005.....	118	118	118	118	118	0	0	0	0	0	0	0	0	0
August 2006.....	125	125	125	125	125	0	0	0	0	0	0	0	0	0
August 2007.....	132	132	132	132	132	0	0	0	0	0	0	0	0	0
August 2008.....	139	139	139	139	139	0	0	0	0	0	0	0	0	0
August 2009.....	147	147	147	147	147	0	0	0	0	0	0	0	0	0
August 2010.....	155	155	155	155	155	0	0	0	0	0	0	0	0	0
August 2011.....	164	164	164	164	164	0	0	0	0	0	0	0	0	0
August 2012.....	173	173	173	115	111	0	0	0	0	0	0	0	0	0
August 2013.....	183	183	134	40	36	0	0	0	0	0	0	0	0	0
August 2014.....	193	159	33	0	0	0	0	0	0	0	0	0	0	0
August 2015.....	204	14	0	0	0	0	0	0	0	0	0	0	0	0
August 2016.....	174	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
August 2018.....	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
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)** .....	14.2	12.5	11.5	10.5	10.4	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2

Date	ZU Class													
	PSA Prepayment Assumption													
	0%	100%	135%	159%	160%	161%	175%	199%	200%	201%	249%	250%	251%	500%
Initial Percent.....	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003.....	106	106	106	106	106	100	100	100	100	0	0	0	0	0
August 2004.....	112	112	112	112	112	100	100	100	100	0	0	0	0	0
August 2005.....	118	118	118	118	118	100	100	100	100	0	0	0	0	0
August 2006.....	125	125	125	125	125	100	100	100	100	0	0	0	0	0
August 2007.....	132	132	132	132	132	100	100	100	100	0	0	0	0	0
August 2008.....	139	139	139	139	139	100	100	100	100	0	0	0	0	0
August 2009.....	147	147	147	147	147	100	100	100	100	0	0	0	0	0
August 2010.....	155	155	155	155	155	100	100	100	100	0	0	0	0	0
August 2011.....	164	164	164	164	164	100	100	100	100	0	0	0	0	0
August 2012.....	173	173	173	173	173	100	100	100	100	0	0	0	0	0
August 2013.....	183	183	183	183	183	100	100	100	100	0	0	0	0	0
August 2014.....	193	193	193	143	139	100	100	73	70	0	0	0	0	0
August 2015.....	204	204	111	50	48	100	75	29	28	0	0	0	0	0
August 2016.....	216	38	0	0	0	23	8	0	0	0	0	0	0	0
August 2017.....	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
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)** .....	14.6	13.7	13.1	12.6	12.5	13.7	13.4	12.6	12.5	0.6	0.5	0.5	0.5	0.4

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

Date	ZT Class													
	PSA Prepayment Assumption													
	0%	100%	135%	159%	160%	161%	175%	199%	200%	201%	249%	250%	251%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	106	106	106	106	106	87	87	87	87	87	87	87	0	0
August 2004	112	112	112	112	112	87	87	87	87	87	87	87	0	0
August 2005	118	118	118	118	118	87	87	87	87	87	87	87	0	0
August 2006	125	125	125	125	125	87	87	87	87	87	87	87	0	0
August 2007	132	132	132	132	132	87	87	87	87	87	87	87	0	0
August 2008	139	139	139	139	139	87	87	87	87	87	15	3	0	0
August 2009	147	147	147	147	147	87	87	87	87	87	11	*	0	0
August 2010	155	155	155	155	155	87	87	87	87	87	10	*	0	0
August 2011	164	164	164	164	164	87	87	87	87	87	8	*	0	0
August 2012	173	173	173	173	173	87	87	87	87	87	7	*	0	0
August 2013	183	183	183	183	183	87	87	87	87	87	5	*	0	0
August 2014	193	193	193	193	193	87	87	87	87	87	4	*	0	0
August 2015	204	204	204	204	204	87	87	87	87	87	2	*	0	0
August 2016	216	216	189	134	132	87	87	63	62	60	1	*	0	0
August 2017	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
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)**	14.9	14.5	14.4	14.2	14.2	12.7	12.6	12.4	12.4	12.4	5.4	4.8	0.6	0.5

Date	KA Class					KD Class					KV Class					KW Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	275%	500%	600%	0%	100%	275%	500%	600%	0%	100%	275%	500%	600%	0%	100%	275%	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	99	95	90	83	80	100	100	100	100	100	93	93	93	93	93	100	100	100	100	100
August 2004	98	88	73	55	48	100	100	100	100	100	86	86	86	86	86	100	100	100	100	100
August 2005	97	80	56	31	21	100	100	100	100	100	78	78	78	78	78	100	100	100	100	100
August 2006	96	72	42	13	4	100	100	100	100	100	70	70	70	70	70	100	100	100	100	100
August 2007	94	65	30	1	0	100	100	100	100	7	61	61	61	61	61	100	100	100	100	100
August 2008	93	58	20	0	0	100	100	100	5	0	52	52	52	52	0	100	100	100	100	51
August 2009	91	52	12	0	0	100	100	100	0	0	43	43	43	0	0	100	100	100	58	0
August 2010	90	46	5	0	0	100	100	100	0	0	32	32	32	0	0	100	100	100	2	0
August 2011	88	40	0	0	0	100	100	95	0	0	21	21	21	0	0	100	100	100	0	0
August 2012	86	35	0	0	0	100	100	31	0	0	9	9	9	0	0	100	100	100	0	0
August 2013	84	30	0	0	0	100	100	0	0	0	0	0	0	0	0	98	98	79	0	0
August 2014	81	25	0	0	0	100	100	0	0	0	0	0	0	0	0	90	90	32	0	0
August 2015	79	20	0	0	0	100	100	0	0	0	0	0	0	0	0	82	82	0	0	0
August 2016	76	16	0	0	0	100	100	0	0	0	0	0	0	0	0	73	73	0	0	0
August 2017	73	12	0	0	0	100	100	0	0	0	0	0	0	0	0	64	64	0	0	0
August 2018	69	8	0	0	0	100	100	0	0	0	0	0	0	0	0	53	53	0	0	0
August 2019	66	5	0	0	0	100	100	0	0	0	0	0	0	0	0	43	43	0	0	0
August 2020	62	2	0	0	0	100	100	0	0	0	0	0	0	0	0	31	31	0	0	0
August 2021	57	0	0	0	0	100	79	0	0	0	0	0	0	0	0	19	19	0	0	0
August 2022	53	0	0	0	0	100	39	0	0	0	0	0	0	0	0	7	7	0	0	0
August 2023	47	0	0	0	0	100	*	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2024	42	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2025	36	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2026	29	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2027	22	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2028	14	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2029	5	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	46	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)**	18.8	8.0	3.8	2.4	2.0	28.0	19.8	9.7	5.6	4.7	6.0	6.0	6.0	4.8	4.3	16.1	16.1	11.7	7.2	6.1

\* 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.

Date	KZ Class					WB, QF and QS† Classes												
	PSA Prepayment Assumption					PSA Prepayment Assumption												
	0%	100%	275%	500%	600%	0%	100%	125%	250%	300%	350%	351%	352%	354%	355%	356%	500%	
Initial Percent	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	94	93	93	93	93	93	93	93	93	93	93	
August 2004	113	113	113	113	113	97	84	81	81	81	81	81	81	81	81	81	81	
August 2005	120	120	120	120	120	95	71	65	65	65	65	65	65	65	65	65	58	
August 2006	127	127	127	127	127	93	58	51	51	51	51	51	51	51	51	51	35	
August 2007	135	135	135	135	135	91	47	38	38	38	35	35	35	35	35	35	19	
August 2008	143	143	143	143	143	89	36	26	26	26	22	22	22	22	22	22	7	
August 2009	152	152	152	152	138	86	26	14	14	14	12	12	12	12	12	12	0	
August 2010	161	161	161	161	87	84	16	4	4	4	4	4	4	4	4	4	0	
August 2011	171	171	171	112	54	81	7	0	0	0	0	0	0	0	0	0	0	
August 2012	182	182	182	77	34	78	0	0	0	0	0	0	0	0	0	0	0	
August 2013	193	193	193	52	21	74	0	0	0	0	0	0	0	0	0	0	0	
August 2014	205	205	205	36	13	70	0	0	0	0	0	0	0	0	0	0	0	
August 2015	218	218	205	24	8	66	0	0	0	0	0	0	0	0	0	0	0	
August 2016	231	231	165	16	5	62	0	0	0	0	0	0	0	0	0	0	0	
August 2017	245	245	132	11	3	57	0	0	0	0	0	0	0	0	0	0	0	
August 2018	261	261	106	7	2	52	0	0	0	0	0	0	0	0	0	0	0	
August 2019	277	277	84	5	1	46	0	0	0	0	0	0	0	0	0	0	0	
August 2020	294	294	66	3	1	40	0	0	0	0	0	0	0	0	0	0	0	
August 2021	312	312	52	2	*	33	0	0	0	0	0	0	0	0	0	0	0	
August 2022	331	331	41	1	*	25	0	0	0	0	0	0	0	0	0	0	0	
August 2023	341	341	31	1	*	17	0	0	0	0	0	0	0	0	0	0	0	
August 2024	341	292	24	1	*	8	0	0	0	0	0	0	0	0	0	0	0	
August 2025	341	245	18	*	*	0	0	0	0	0	0	0	0	0	0	0	0	
August 2026	341	201	13	*	*	0	0	0	0	0	0	0	0	0	0	0	0	
August 2027	341	159	9	*	*	0	0	0	0	0	0	0	0	0	0	0	0	
August 2028	341	120	6	*	*	0	0	0	0	0	0	0	0	0	0	0	0	
August 2029	341	83	4	*	*	0	0	0	0	0	0	0	0	0	0	0	0	
August 2030	341	48	2	*	*	0	0	0	0	0	0	0	0	0	0	0	0	
August 2031	211	16	1	*	*	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	
Weighted Average Life (years)**	29.2	24.9	17.0	10.7	9.0	14.9	4.9	4.2	4.2	4.2	4.2	4.2	4.2	4.2	4.2	4.1	3.5	

Date	FR, TF†, WS, FT, SA, SB, SC and WC Classes											
	PSA Prepayment Assumption											
	0%	100%	125%	250%	300%	350%	351%	352%	354%	355%	356%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	100	100	100	92	89	85	85	85	85	85	85	76
August 2004	100	100	100	75	66	56	56	56	55	55	55	28
August 2005	100	100	100	57	40	25	25	24	24	23	23	0
August 2006	100	100	100	43	23	4	4	3	2	2	2	0
August 2007	100	100	100	33	11	0	0	0	0	0	0	0
August 2008	100	100	100	27	4	0	0	0	0	0	0	0
August 2009	100	100	100	23	1	0	0	0	0	0	0	0
August 2010	100	100	100	22	*	0	0	0	0	0	0	0
August 2011	100	100	90	12	0	0	0	0	0	0	0	0
August 2012	100	97	75	0	0	0	0	0	0	0	0	0
August 2013	100	83	61	0	0	0	0	0	0	0	0	0
August 2014	100	70	48	0	0	0	0	0	0	0	0	0
August 2015	100	58	36	0	0	0	0	0	0	0	0	0
August 2016	100	46	25	0	0	0	0	0	0	0	0	0
August 2017	100	35	14	0	0	0	0	0	0	0	0	0
August 2018	100	25	5	0	0	0	0	0	0	0	0	0
August 2019	100	15	0	0	0	0	0	0	0	0	0	0
August 2020	100	6	0	0	0	0	0	0	0	0	0	0
August 2021	100	0	0	0	0	0	0	0	0	0	0	0
August 2022	100	0	0	0	0	0	0	0	0	0	0	0
August 2023	100	0	0	0	0	0	0	0	0	0	0	0
August 2024	100	0	0	0	0	0	0	0	0	0	0	0
August 2025	98	0	0	0	0	0	0	0	0	0	0	0
August 2026	80	0	0	0	0	0	0	0	0	0	0	0
August 2027	60	0	0	0	0	0	0	0	0	0	0	0
August 2028	38	0	0	0	0	0	0	0	0	0	0	0
August 2029	15	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
August 2031	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
Weighted Average Life (years)**	25.4	13.9	12.1	4.4	2.8	2.2	2.2	2.2	2.2	2.2	2.2	1.5

\* 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.



SU and ST Classes												
Date	PSA Prepayment Assumption											
	0%	100%	125%	250%	300%	350%	351%	352%	354%	355%	356%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	100	100	100	85	80	74	74	96	96	96	97	95
August 2004	100	100	100	55	38	21	21	90	90	90	91	56
August 2005	100	100	100	22	0	0	0	48	47	47	46	0
August 2006	100	100	100	0	0	0	0	6	5	4	3	0
August 2007	100	100	100	0	0	0	0	0	0	0	0	0
August 2008	100	100	100	0	0	0	0	0	0	0	0	0
August 2009	100	100	100	0	0	0	0	0	0	0	0	0
August 2010	100	100	100	0	0	0	0	0	0	0	0	0
August 2011	100	100	83	0	0	0	0	0	0	0	0	0
August 2012	100	95	55	0	0	0	0	0	0	0	0	0
August 2013	100	70	30	0	0	0	0	0	0	0	0	0
August 2014	100	47	6	0	0	0	0	0	0	0	0	0
August 2015	100	24	0	0	0	0	0	0	0	0	0	0
August 2016	100	3	0	0	0	0	0	0	0	0	0	0
August 2017	100	0	0	0	0	0	0	0	0	0	0	0
August 2018	100	0	0	0	0	0	0	0	0	0	0	0
August 2019	100	0	0	0	0	0	0	0	0	0	0	0
August 2020	100	0	0	0	0	0	0	0	0	0	0	0
August 2021	100	0	0	0	0	0	0	0	0	0	0	0
August 2022	100	0	0	0	0	0	0	0	0	0	0	0
August 2023	100	0	0	0	0	0	0	0	0	0	0	0
August 2024	100	0	0	0	0	0	0	0	0	0	0	0
August 2025	96	0	0	0	0	0	0	0	0	0	0	0
August 2026	63	0	0	0	0	0	0	0	0	0	0	0
August 2027	28	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
August 2029	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
August 2031	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
Weighted Average Life (years)**	24.4	11.9	10.3	2.2	1.7	1.4	1.4	3.0	2.9	2.9	2.9	2.0

US and TS Classes												
Date	PSA Prepayment Assumption											
	0%	100%	125%	250%	300%	350%	351%	352%	354%	355%	356%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	100	100	100	98	98	97	97	74	74	74	73	56
August 2004	100	100	100	95	93	91	91	21	20	20	19	0
August 2005	100	100	100	91	81	50	49	0	0	0	0	0
August 2006	100	100	100	85	45	8	7	0	0	0	0	0
August 2007	100	100	100	66	22	0	0	0	0	0	0	0
August 2008	100	100	100	53	8	0	0	0	0	0	0	0
August 2009	100	100	100	46	1	0	0	0	0	0	0	0
August 2010	100	100	100	43	*	0	0	0	0	0	0	0
August 2011	100	100	98	25	0	0	0	0	0	0	0	0
August 2012	100	99	95	0	0	0	0	0	0	0	0	0
August 2013	100	97	92	0	0	0	0	0	0	0	0	0
August 2014	100	94	90	0	0	0	0	0	0	0	0	0
August 2015	100	92	72	0	0	0	0	0	0	0	0	0
August 2016	100	89	49	0	0	0	0	0	0	0	0	0
August 2017	100	71	29	0	0	0	0	0	0	0	0	0
August 2018	100	50	10	0	0	0	0	0	0	0	0	0
August 2019	100	31	0	0	0	0	0	0	0	0	0	0
August 2020	100	13	0	0	0	0	0	0	0	0	0	0
August 2021	100	0	0	0	0	0	0	0	0	0	0	0
August 2022	100	0	0	0	0	0	0	0	0	0	0	0
August 2023	100	0	0	0	0	0	0	0	0	0	0	0
August 2024	100	0	0	0	0	0	0	0	0	0	0	0
August 2025	100	0	0	0	0	0	0	0	0	0	0	0
August 2026	96	0	0	0	0	0	0	0	0	0	0	0
August 2027	92	0	0	0	0	0	0	0	0	0	0	0
August 2028	77	0	0	0	0	0	0	0	0	0	0	0
August 2029	30	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
August 2031	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
Weighted Average Life (years)**	26.5	15.9	13.9	6.6	4.0	3.0	3.0	1.5	1.5	1.4	1.4	1.1

\* 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.

VC Class												
PSA Prepayment Assumption												
Date	0%	100%	125%	250%	300%	350%	351%	352%	354%	355%	356%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100
August 2003 .....	91	91	91	91	91	91	91	91	91	91	91	91
August 2004 .....	82	82	82	82	82	82	82	82	82	82	82	82
August 2005 .....	72	72	72	72	72	72	72	72	72	72	72	40
August 2006 .....	62	62	62	62	62	62	62	62	62	62	62	0
August 2007 .....	51	51	51	51	51	24	23	22	20	19	18	0
August 2008 .....	40	40	40	40	40	0	0	0	0	0	0	0
August 2009 .....	27	27	27	27	27	0	0	0	0	0	0	0
August 2010 .....	14	14	14	14	14	0	0	0	0	0	0	0
August 2011 .....	*	*	*	*	0	0	0	0	0	0	0	0
August 2012 .....	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
August 2014 .....	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
August 2016 .....	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
August 2018 .....	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
August 2020 .....	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
August 2022 .....	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
August 2024 .....	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
August 2026 .....	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
August 2028 .....	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
August 2030 .....	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
August 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	4.9	4.9	4.9	4.9	4.9	3.8	3.8	3.8	3.8	3.8	3.8	2.7

VD Class												
PSA Prepayment Assumption												
Date	0%	100%	125%	250%	300%	350%	351%	352%	354%	355%	356%	500%
Initial Percent .....	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
August 2004 .....	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
August 2006 .....	100	100	100	100	100	100	100	100	100	100	100	81
August 2007 .....	100	100	100	100	100	100	100	100	100	100	100	49
August 2008 .....	100	100	100	100	100	88	87	86	85	84	83	24
August 2009 .....	100	100	100	100	100	64	63	62	61	60	60	2
August 2010 .....	100	100	100	100	100	46	45	44	42	41	41	0
August 2011 .....	100	100	100	100	72	15	14	13	11	10	9	0
August 2012 .....	91	91	91	86	19	0	0	0	0	0	0	0
August 2013 .....	81	81	81	34	0	0	0	0	0	0	0	0
August 2014 .....	71	71	71	0	0	0	0	0	0	0	0	0
August 2015 .....	59	59	59	0	0	0	0	0	0	0	0	0
August 2016 .....	48	48	48	0	0	0	0	0	0	0	0	0
August 2017 .....	35	35	35	0	0	0	0	0	0	0	0	0
August 2018 .....	22	22	22	0	0	0	0	0	0	0	0	0
August 2019 .....	8	8	0	0	0	0	0	0	0	0	0	0
August 2020 .....	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
August 2022 .....	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
August 2024 .....	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
August 2026 .....	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
August 2028 .....	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
August 2030 .....	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
August 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	13.7	13.7	13.6	10.7	9.4	7.7	7.6	7.6	7.6	7.5	7.5	5.1

\* 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.

VZ Class												
Date	PSA Prepayment Assumption											
	0%	100%	125%	250%	300%	350%	351%	352%	354%	355%	356%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	106	106	106	106	106	106	106	106	106	106	106	106
August 2004	113	113	113	113	113	113	113	113	113	113	113	113
August 2005	120	120	120	120	120	120	120	120	120	120	120	120
August 2006	127	127	127	127	127	127	127	127	127	127	127	127
August 2007	135	135	135	135	135	135	135	135	135	135	135	135
August 2008	143	143	143	143	143	143	143	143	143	143	143	143
August 2009	152	152	152	152	152	152	152	152	152	152	152	152
August 2010	161	161	161	161	161	161	161	161	161	161	161	106
August 2011	171	171	171	171	171	171	171	171	171	171	171	73
August 2012	182	182	182	182	182	146	145	144	142	141	140	50
August 2013	193	193	193	193	162	112	111	110	109	108	107	34
August 2014	205	205	205	192	129	86	85	85	83	83	82	23
August 2015	218	218	218	158	103	66	65	65	64	63	62	16
August 2016	231	231	231	130	81	50	50	49	48	48	47	11
August 2017	245	245	245	106	64	38	38	37	37	36	36	7
August 2018	261	261	261	86	51	29	29	28	28	27	27	5
August 2019	277	277	271	70	39	22	22	21	21	21	20	3
August 2020	286	286	237	56	31	16	16	16	16	15	15	2
August 2021	286	276	207	45	24	12	12	12	12	11	11	1
August 2022	286	242	178	36	18	9	9	9	8	8	8	1
August 2023	286	210	153	28	14	7	6	6	6	6	6	1
August 2024	286	180	129	22	10	5	5	5	4	4	4	*
August 2025	286	152	107	17	8	3	3	3	3	3	3	*
August 2026	286	126	87	12	5	2	2	2	2	2	2	*
August 2027	286	101	68	9	4	2	2	2	1	1	1	*
August 2028	286	77	52	6	3	1	1	1	1	1	1	*
August 2029	286	55	36	4	2	1	1	1	1	1	1	*
August 2030	242	34	22	2	1	*	*	*	*	*	*	*
August 2031	126	14	9	1	*	*	*	*	*	*	*	*
August 2032	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.9	23.7	22.2	16.4	14.6	13.0	13.0	13.0	12.9	12.9	12.8	9.7

PA, IP†, PG and PH Classes																
Date	PSA Prepayment Assumption															
	0%	100%	148%	180%	220%	224%	225%	226%	227%	250%	251%	252%	301%	302%	303%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	100	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99
August 2004	96	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77
August 2005	92	49	49	49	49	49	49	49	49	49	49	49	49	49	49	22
August 2006	88	22	22	22	22	22	22	22	22	22	22	22	22	22	22	0
August 2007	83	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2008	78	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2009	73	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2010	67	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2011	61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2012	54	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2013	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2014	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2015	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2016	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2017	8	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
August 2019	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
August 2021	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
August 2023	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
August 2025	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
August 2027	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
August 2029	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
August 2031	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
Weighted Average Life (years)**	9.8	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	2.5

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

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

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

PB, IQ† and PJ Classes																
Date	PSA Prepayment Assumption															
	0%	100%	148%	180%	220%	224%	225%	226%	227%	250%	251%	252%	301%	302%	303%	500%
Initial Percent.....	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
August 2004.....	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
August 2006.....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	15
August 2007.....	100	92	92	92	92	92	92	92	92	92	92	92	84	83	82	0
August 2008.....	100	48	48	48	48	48	48	48	48	48	48	48	16	15	14	0
August 2009.....	100	6	6	6	6	6	6	6	6	6	6	6	0	0	0	0
August 2010.....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2011.....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2012.....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2013.....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2014.....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2015.....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2016.....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2017.....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2018.....	93	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2019.....	69	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2020.....	44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2021.....	16	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
August 2023.....	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
August 2025.....	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
August 2027.....	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
August 2029.....	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
August 2031.....	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
Weighted Average Life (years)** .....	17.7	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	5.5	5.5	5.5	3.7

PC Class																
Date	PSA Prepayment Assumption															
	0%	100%	148%	180%	220%	224%	225%	226%	227%	250%	251%	252%	301%	302%	303%	500%
Initial Percent.....	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
August 2004.....	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
August 2006.....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2007.....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	0
August 2008.....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	0
August 2009.....	100	100	100	100	100	100	100	100	100	100	100	100	40	38	37	0
August 2010.....	100	47	47	47	47	47	47	47	47	47	47	47	0	0	0	0
August 2011.....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2012.....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2013.....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2014.....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2015.....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2016.....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2017.....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2018.....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2019.....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2020.....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2021.....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2022.....	78	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2023.....	26	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
August 2025.....	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
August 2027.....	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
August 2029.....	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
August 2031.....	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
Weighted Average Life (years)** .....	20.6	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	6.9	6.9	6.9	4.5

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

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

Date	PD Class															
	PSA Prepayment Assumption															
	0%	100%	148%	180%	220%	224%	225%	226%	227%	250%	251%	252%	301%	302%	303%	500%
Initial Percent .....	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
August 2004 .....	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
August 2006 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2007 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	94
August 2008 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	45
August 2009 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	12
August 2010 .....	100	100	100	100	100	100	100	100	100	100	100	100	85	84	83	0
August 2011 .....	100	94	94	94	94	94	94	94	94	94	94	93	56	55	54	0
August 2012 .....	100	68	68	68	68	68	68	68	68	68	67	66	32	31	31	0
August 2013 .....	100	46	46	46	46	46	46	46	46	46	45	44	13	13	12	0
August 2014 .....	100	27	27	27	27	27	27	27	27	27	26	26	0	0	0	0
August 2015 .....	100	11	11	11	11	11	11	11	11	11	11	10	0	0	0	0
August 2016 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2017 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2018 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2019 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2020 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2021 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2022 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2023 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2024 .....	85	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2025 .....	53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2026 .....	19	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
August 2028 .....	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
August 2030 .....	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
August 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	23.1	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	10.9	9.4	9.4	9.3	6.0

Date	PE Class															
	PSA Prepayment Assumption															
	0%	100%	148%	180%	220%	224%	225%	226%	227%	250%	251%	252%	301%	302%	303%	500%
Initial Percent .....	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
August 2004 .....	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
August 2006 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2007 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2008 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2009 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2010 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	81
August 2011 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	56
August 2012 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	38
August 2013 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	26
August 2014 .....	100	100	100	100	100	100	100	100	100	100	100	100	96	96	95	18
August 2015 .....	100	100	100	100	100	100	100	100	100	100	100	100	77	76	75	12
August 2016 .....	100	97	97	97	97	97	97	97	97	97	96	95	61	60	59	8
August 2017 .....	100	79	79	79	79	79	79	79	79	79	79	78	48	47	47	5
August 2018 .....	100	65	65	65	65	65	65	65	65	65	64	63	38	37	37	4
August 2019 .....	100	52	52	52	52	52	52	52	52	52	52	51	29	29	29	2
August 2020 .....	100	42	42	42	42	42	42	42	42	42	42	41	23	23	22	2
August 2021 .....	100	34	34	34	34	34	34	34	34	34	33	33	18	17	17	1
August 2022 .....	100	27	27	27	27	27	27	27	27	27	27	26	13	13	13	1
August 2023 .....	100	21	21	21	21	21	21	21	21	21	21	21	10	10	10	*
August 2024 .....	100	16	16	16	16	16	16	16	16	16	16	16	8	8	7	*
August 2025 .....	100	13	13	13	13	13	13	13	13	13	12	12	6	6	5	*
August 2026 .....	100	9	9	9	9	9	9	9	9	9	9	9	4	4	4	*
August 2027 .....	71	7	7	7	7	7	7	7	7	7	7	7	3	3	3	*
August 2028 .....	5	5	5	5	5	5	5	5	5	5	5	5	2	2	2	*
August 2029 .....	3	3	3	3	3	3	3	3	3	3	3	3	1	1	1	*
August 2030 .....	2	2	2	2	2	2	2	2	2	2	2	2	1	1	1	*
August 2031 .....	1	1	1	1	1	1	1	1	1	1	1	1	*	*	*	*
August 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	25.4	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.2	18.2	15.9	15.8	15.8	10.1

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

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

YA, AY and YI† Classes																
Date	PSA Prepayment Assumption															
	0%	100%	148%	180%	220%	224%	225%	226%	227%	250%	251%	252%	301%	302%	303%	500%
Initial Percent.....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003.....	92	79	75	75	75	75	75	75	100	100	100	100	100	100	100	99
August 2004.....	89	76	61	61	61	61	61	61	97	88	88	98	94	94	97	56
August 2005.....	87	74	42	42	42	42	42	42	52	36	35	60	26	25	62	0
August 2006.....	84	71	26	26	26	26	26	26	16	0	0	18	0	0	8	0
August 2007.....	81	67	13	13	13	13	13	26	0	0	0	0	0	0	0	0
August 2008.....	77	64	3	3	3	3	3	26	0	0	0	0	0	0	0	0
August 2009.....	74	61	0	0	0	0	0	19	0	0	0	0	0	0	0	0
August 2010.....	70	57	0	0	0	0	0	12	0	0	0	0	0	0	0	0
August 2011.....	66	53	0	0	0	0	0	8	0	0	0	0	0	0	0	0
August 2012.....	62	47	0	0	0	0	0	7	0	0	0	0	0	0	0	0
August 2013.....	57	37	0	0	0	0	0	5	0	0	0	0	0	0	0	0
August 2014.....	53	24	0	0	0	0	0	3	0	0	0	0	0	0	0	0
August 2015.....	48	9	0	0	0	0	0	1	0	0	0	0	0	0	0	0
August 2016.....	42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2017.....	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2018.....	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2019.....	24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2020.....	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2021.....	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2022.....	3	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
August 2024.....	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
August 2026.....	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
August 2028.....	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
August 2030.....	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
August 2032.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**.....	11.6	7.7	2.7	2.7	2.7	2.7	2.7	3.7	3.1	2.8	2.8	3.3	2.7	2.6	3.2	2.0

YB Class																
Date	PSA Prepayment Assumption															
	0%	100%	148%	180%	220%	224%	225%	226%	227%	250%	251%	252%	301%	302%	303%	500%
Initial Percent.....	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
August 2004.....	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	0
August 2006.....	100	100	100	100	100	100	100	100	100	66	61	100	0	0	100	0
August 2007.....	100	100	100	100	100	100	100	100	34	0	0	26	0	0	0	0
August 2008.....	100	100	100	100	100	100	100	100	0	0	0	0	0	0	0	0
August 2009.....	100	100	74	74	74	74	74	100	0	0	0	0	0	0	0	0
August 2010.....	100	100	41	41	41	41	41	100	0	0	0	0	0	0	0	0
August 2011.....	100	100	21	21	21	21	21	100	0	0	0	0	0	0	0	0
August 2012.....	100	100	9	9	9	9	9	100	0	0	0	0	0	0	0	0
August 2013.....	100	100	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2014.....	100	100	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2015.....	100	100	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2016.....	100	55	0	0	0	0	0	94	0	0	0	0	0	0	0	0
August 2017.....	100	0	0	0	0	0	0	81	0	0	0	0	0	0	0	0
August 2018.....	100	0	0	0	0	0	0	69	0	0	0	0	0	0	0	0
August 2019.....	100	0	0	0	0	0	0	58	0	0	0	0	0	0	0	0
August 2020.....	100	0	0	0	0	0	0	47	0	0	0	0	0	0	0	0
August 2021.....	100	0	0	0	0	0	0	37	0	0	0	0	0	0	0	0
August 2022.....	100	0	0	0	0	0	0	28	0	0	0	0	0	0	0	0
August 2023.....	66	0	0	0	0	0	0	20	0	0	0	0	0	0	0	0
August 2024.....	12	0	0	0	0	0	0	13	0	0	0	0	0	0	0	0
August 2025.....	0	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0
August 2026.....	0	0	0	0	0	0	0	1	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
August 2028.....	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
August 2030.....	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
August 2032.....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**.....	21.3	14.1	8.0	8.0	8.0	8.0	8.0	18.1	4.9	4.1	4.1	4.9	3.6	3.6	4.4	2.5

\*\* 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	YC Class															
	PSA Prepayment Assumption															
	0%	100%	148%	180%	220%	224%	225%	226%	227%	250%	251%	252%	301%	302%	303%	500%
Initial Percent	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
August 2004	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	0
August 2006	100	100	100	100	100	100	100	100	100	100	100	100	0	0	100	0
August 2007	100	100	100	100	100	100	100	100	100	0	0	100	0	0	0	0
August 2008	100	100	100	100	100	100	100	100	0	0	0	0	0	0	0	0
August 2009	100	100	100	100	100	100	100	100	0	0	0	0	0	0	0	0
August 2010	100	100	100	100	100	100	100	100	0	0	0	0	0	0	0	0
August 2011	100	100	100	100	100	100	100	100	0	0	0	0	0	0	0	0
August 2012	100	100	100	100	100	100	100	100	0	0	0	0	0	0	0	0
August 2013	100	100	75	75	75	75	75	100	0	0	0	0	0	0	0	0
August 2014	100	100	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2015	100	100	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2016	100	100	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2017	100	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2018	100	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2019	100	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2020	100	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2021	100	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2022	100	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2023	100	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2024	100	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2025	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2026	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0	80	0	0	0	0	0	0	0	0
August 2028	0	0	0	0	0	0	0	58	0	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0	40	0	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0	24	0	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0	10	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
Weighted Average																
Life (years)**	22.4	14.6	11.4	11.4	11.4	11.4	11.4	26.6	5.4	4.4	4.4	5.3	3.9	3.8	4.7	2.6

Date	FP, PS, PO and OP Classes															
	PSA Prepayment Assumption															
	0%	100%	148%	180%	220%	224%	225%	226%	227%	250%	251%	252%	301%	302%	303%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	100	100	97	93	88	87	87	87	100	100	100	100	100	100	100	76
August 2004	99	99	94	80	62	60	60	59	73	73	73	61	44	44	40	0
August 2005	99	99	91	63	30	27	26	25	71	70	70	42	40	40	0	0
August 2006	99	99	87	50	5	*	0	0	69	67	67	40	31	30	0	0
August 2007	98	98	83	38	0	0	0	0	67	49	47	38	0	0	0	0
August 2008	98	98	79	29	0	0	0	0	55	25	24	23	0	0	0	0
August 2009	98	97	75	21	0	0	0	0	40	10	9	8	0	0	0	0
August 2010	97	97	71	15	0	0	0	0	32	2	1	0	0	0	0	0
August 2011	97	97	66	9	0	0	0	0	29	*	0	0	0	0	0	0
August 2012	96	96	59	2	0	0	0	0	27	*	0	0	0	0	0	0
August 2013	96	95	49	0	0	0	0	0	25	*	0	0	0	0	0	0
August 2014	95	95	39	0	0	0	0	0	23	*	0	0	0	0	0	0
August 2015	94	94	24	0	0	0	0	0	21	*	0	0	0	0	0	0
August 2016	94	94	8	0	0	0	0	0	19	*	0	0	0	0	0	0
August 2017	93	86	0	0	0	0	0	0	17	*	0	0	0	0	0	0
August 2018	92	65	0	0	0	0	0	0	15	*	0	0	0	0	0	0
August 2019	92	43	0	0	0	0	0	0	13	*	0	0	0	0	0	0
August 2020	91	19	0	0	0	0	0	0	11	*	0	0	0	0	0	0
August 2021	90	0	0	0	0	0	0	0	10	*	0	0	0	0	0	0
August 2022	89	0	0	0	0	0	0	0	8	*	0	0	0	0	0	0
August 2023	88	0	0	0	0	0	0	0	7	*	0	0	0	0	0	0
August 2024	87	0	0	0	0	0	0	0	6	*	0	0	0	0	0	0
August 2025	82	0	0	0	0	0	0	0	4	*	0	0	0	0	0	0
August 2026	70	0	0	0	0	0	0	0	4	*	0	0	0	0	0	0
August 2027	58	0	0	0	0	0	0	0	3	*	0	0	0	0	0	0
August 2028	45	0	0	0	0	0	0	0	2	*	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0	0	1	*	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0	0	1	*	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	0	0
Weighted Average																
Life (years)**	23.8	16.3	9.7	4.5	2.4	2.3	2.3	2.2	8.1	4.5	4.4	3.6	2.7	2.7	1.9	1.3

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

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

T Class																
Date	PSA Prepayment Assumption															
	0%	100%	148%	180%	220%	224%	225%	226%	227%	250%	251%	252%	301%	302%	303%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	106	106	106	106	106	106	106	106	23	17	17	16	3	2	2	0
August 2004	113	113	113	113	113	113	113	113	0	0	0	0	0	0	0	0
August 2005	120	120	120	120	120	120	120	120	0	0	0	0	0	0	0	0
August 2006	127	127	127	127	127	127	126	124	0	0	0	0	0	0	0	0
August 2007	135	135	135	135	105	94	92	61	0	0	0	0	0	0	0	0
August 2008	143	143	143	143	84	72	69	16	0	0	0	0	0	0	0	0
August 2009	152	152	152	152	71	59	56	0	0	0	0	0	0	0	0	0
August 2010	161	161	161	161	65	54	51	0	0	0	0	0	0	0	0	0
August 2011	171	171	171	171	65	54	51	0	0	0	0	0	0	0	0	0
August 2012	182	182	182	182	65	54	51	0	0	0	0	0	0	0	0	0
August 2013	193	193	193	181	65	55	52	0	0	0	0	0	0	0	0	0
August 2014	205	205	205	175	65	55	53	0	0	0	0	0	0	0	0	0
August 2015	218	218	218	162	59	50	48	0	0	0	0	0	0	0	0	0
August 2016	231	231	231	148	53	45	43	0	0	0	0	0	0	0	0	0
August 2017	245	245	228	134	47	40	39	0	0	0	0	0	0	0	0	0
August 2018	261	261	208	120	42	36	34	0	0	0	0	0	0	0	0	0
August 2019	277	277	187	107	37	31	30	0	0	0	0	0	0	0	0	0
August 2020	294	294	167	94	32	27	26	0	0	0	0	0	0	0	0	0
August 2021	312	303	148	82	27	23	22	0	0	0	0	0	0	0	0	0
August 2022	331	271	129	71	23	20	19	0	0	0	0	0	0	0	0	0
August 2023	351	240	112	60	19	16	16	0	0	0	0	0	0	0	0	0
August 2024	373	209	95	51	16	13	13	0	0	0	0	0	0	0	0	0
August 2025	396	179	80	42	13	11	10	0	0	0	0	0	0	0	0	0
August 2026	421	150	65	34	10	9	8	0	0	0	0	0	0	0	0	0
August 2027	446	122	52	26	8	7	6	0	0	0	0	0	0	0	0	0
August 2028	474	94	39	20	6	5	5	0	0	0	0	0	0	0	0	0
August 2029	446	68	28	14	4	3	3	0	0	0	0	0	0	0	0	0
August 2030	310	43	17	8	2	2	2	0	0	0	0	0	0	0	0	0
August 2031	162	19	7	4	1	1	1	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
Weighted Average Life (years)**	28.4	24.0	21.1	18.8	12.2	11.1	10.8	5.1	0.7	0.7	0.7	0.7	0.6	0.6	0.6	0.5

Date	FN and SN† Classes					DA Class					DZ Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	175%	350%	500%	0%	100%	300%	500%	600%	0%	100%	300%	500%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2003	99	96	95	90	87	99	96	92	87	85	106	106	106	106	106
August 2004	99	91	85	74	64	98	91	78	66	60	112	112	112	112	112
August 2005	98	84	76	58	45	97	84	63	45	37	118	118	118	118	118
August 2006	97	78	67	45	31	96	78	50	31	23	125	125	125	125	125
August 2007	96	72	59	35	21	95	72	41	21	14	132	132	132	132	132
August 2008	95	67	52	27	15	94	66	32	14	9	139	139	139	139	139
August 2009	94	62	46	21	10	92	61	26	9	5	147	147	147	147	147
August 2010	92	57	40	16	7	91	56	21	6	3	155	155	155	155	155
August 2011	91	52	35	13	5	89	51	16	4	1	164	164	164	164	164
August 2012	89	48	31	10	3	87	47	13	2	*	173	173	173	173	173
August 2013	88	44	27	8	2	85	43	10	1	0	183	183	183	183	147
August 2014	86	40	23	6	2	83	39	8	*	0	193	193	193	193	91
August 2015	84	37	20	4	1	81	35	6	0	0	204	204	204	166	57
August 2016	81	33	17	3	1	78	32	4	0	0	216	216	216	112	35
August 2017	79	30	15	3	*	76	28	3	0	0	228	228	228	75	21
August 2018	76	27	13	2	*	73	25	2	0	0	241	241	241	51	13
August 2019	73	24	11	1	*	70	22	1	0	0	254	254	254	34	8
August 2020	70	22	9	1	*	67	20	*	0	0	269	269	269	22	5
August 2021	67	19	8	1	*	63	17	0	0	0	284	284	255	15	3
August 2022	63	17	7	1	*	59	15	0	0	0	300	300	195	10	2
August 2023	59	15	5	*	*	55	12	0	0	0	317	317	147	6	1
August 2024	54	13	4	*	*	50	10	0	0	0	334	334	109	4	1
August 2025	49	11	4	*	*	45	8	0	0	0	353	353	80	2	*
August 2026	44	9	3	*	*	40	6	0	0	0	373	373	57	1	*
August 2027	38	7	2	*	*	34	4	0	0	0	394	394	40	1	*
August 2028	31	5	2	*	*	28	2	0	0	0	417	417	26	*	*
August 2029	24	4	1	*	*	21	1	0	0	0	440	440	16	*	*
August 2030	16	2	1	*	*	13	0	0	0	0	465	324	8	*	*
August 2031	8	1	*	*	*	5	0	0	0	0	491	105	2	*	*
August 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.9	11.2	8.1	4.7	3.5	20.2	10.7	5.2	3.4	2.9	29.8	28.5	21.9	15.1	12.7

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

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

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

## 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 the 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 Class, the Accrual Classes and the TS Class will be issued with original issue discount (“OID”), and certain other Classes of REMIC Certificates may be issued with OID. If a Class is issued with OID, a beneficial owner of a Certificate of that Class generally must recognize some taxable income in advance of the receipt of the cash attributable to that income. See “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates—Treatment of Original Issue Discount*” in the REMIC Prospectus. In addition, certain Classes of REMIC Certificates may be treated as having been issued at a premium. See “Certain

Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*—Regular Certificates Purchased at a Premium” in the REMIC Prospectus.

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

<u>Certificate Group</u>	<u>PSA Prepayment Assumption</u>
1	300%
2	275%
3	135%
4	275%
5	250%
6	180%
7	175%
8	300%

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

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

When a beneficial owner sells a Combination RCR Certificate, the owner must allocate the sale proceeds among the underlying REMIC Certificates in proportion to their relative fair market values at the time of sale.

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

## **PLAN OF DISTRIBUTION**

*General.* We are obligated to deliver the Certificates to Lehman Brothers Inc. (the “Dealer”) in exchange for the Trust MBS and the Group 7 SMBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

*Increase in Certificates.* Before the Settlement Date, we and the Dealer may agree to offer Classes in addition to those contemplated as of the date of this prospectus supplement. In this event, we will increase the related Trust MBS or Group 7 SMBS, as applicable, in principal balance, but we expect that all these additional Trust MBS or Group 7 SMBS, as applicable, will have the same characteristics as described under “Description of the Certificates—The Trust MBS” and “—The Group 7 SMBS” in this prospectus supplement. The proportion that the original principal balance of each Group 1, 2, 3, 4, 5, 6, 7 or 8 Class bears to the aggregate original principal balance of all Group 1, 2, 3, 4, 5, 6, 7 or 8 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.



## Available Recombinations (1)

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal Balances	Interest Rate	Interest Type (2)	Principal Type(2)	CUSIP Number	Final Distribution Date
Recombination 1 AM IX	\$160,466,000 29,175,636(3)	MA	\$160,466,000	5.50%	FIX	SEQ	31392ERV4	November 2013
Recombination 2 AM IX	160,466,000 14,587,818(3)	MB	160,466,000	5.00	FIX	SEQ	31392ERW2	November 2013
Recombination 3 AU UI	42,539,000 3,867,181(3)	UD	42,539,000	4.50	FIX	PAC	31392ERX0	October 2010
Recombination 4 AU UI	42,539,000 7,734,363(3)	UA	42,539,000	5.00	FIX	PAC	31392ERY8	October 2010
Recombination 5 FR TF	62,823,529 62,823,529(3)	FT	62,823,529	(4)	FLT	SUP	31392ERZ5	May 2030
Recombination 6 SU US	9,084,776 9,084,776	SA	18,169,552	(4)	INV	SUP	31392ESA9	September 2032
Recombination 7 ST TS	2,956,401 2,956,401	SB	5,912,802	(4)	INV	SUP	31392ESB7	September 2032
Recombination 8 SU US ST TS	9,084,776 9,084,776 2,956,401 2,956,401	SC	24,082,354	(4)	INV	SUP	31392ESC5	September 2032
Recombination 9 PS PO	4,912,268 2,183,232	OP	7,095,500	(4)	INV	SUP/NSJ/AD	31392ESD3	July 2031
Recombination 10 PA IP	57,603,000 4,800,250(3)	PG	57,603,000	4.50	FIX	PAC	31392ESE1	September 2021
Recombination 11 PA IP	57,603,000 9,600,500(3)	PH	57,603,000	5.00	FIX	PAC	31392ESF8	September 2021
Recombination 12 PB IQ	31,142,000 2,595,166(3)	PJ	31,142,000	6.00	FIX	PAC	31392ESG6	November 2025

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal Balances	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 13								
FR	\$ 62,823,529	WC	\$ 89,000,000	6.00%	FIX	SUP	31392ESH4	September 2032
TF	62,823,529 (3)							
SU	9,084,776							
US	9,084,776							
ST	2,956,401							
TS	2,956,401							
WS	2,094,117							

(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.

## Principal Balance Schedules

### *Aggregate Group I Planned Balances*

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through May 2003 .....	\$342,036,000.00	July 2007 .....	\$181,405,959.10	October 2011 .....	\$ 59,885,230.58
June 2003 .....	339,608,510.07	August 2007 .....	178,348,792.21	November 2011 .....	58,348,025.17
July 2003 .....	337,107,610.42	September 2007 .....	175,307,629.04	December 2011 .....	56,837,731.06
August 2003 .....	334,534,417.64	October 2007 .....	172,282,387.24	January 2012 .....	55,353,933.13
September 2003 .....	331,890,087.96	November 2007 .....	169,272,984.87	February 2012 .....	53,896,222.30
October 2003 .....	329,175,816.48	December 2007 .....	166,279,340.43	March 2012 .....	52,464,195.46
November 2003 .....	326,392,836.25	January 2008 .....	163,301,372.83	April 2012 .....	51,057,455.36
December 2003 .....	323,542,417.38	February 2008 .....	160,339,001.38	May 2012 .....	49,675,610.52
January 2004 .....	320,625,866.10	March 2008 .....	157,392,145.84	June 2012 .....	48,318,275.19
February 2004 .....	317,644,523.73	April 2008 .....	154,460,726.36	July 2012 .....	46,985,069.21
March 2004 .....	314,599,765.74	May 2008 .....	151,544,663.50	August 2012 .....	45,675,617.98
April 2004 .....	311,493,000.65	June 2008 .....	148,643,878.23	September 2012 .....	44,389,552.39
May 2004 .....	308,325,668.98	July 2008 .....	145,758,291.94	October 2012 .....	43,126,508.67
June 2004 .....	305,099,242.10	August 2008 .....	142,887,826.41	November 2012 .....	41,886,128.39
July 2004 .....	301,815,221.16	September 2008 .....	140,032,403.82	December 2012 .....	40,668,058.36
August 2004 .....	298,475,135.88	October 2008 .....	137,191,946.77	January 2013 .....	39,471,950.55
September 2004 .....	295,080,543.34	November 2008 .....	134,366,378.23	February 2013 .....	38,297,462.00
October 2004 .....	291,633,026.82	December 2008 .....	131,571,833.60	March 2013 .....	37,144,254.79
November 2004 .....	288,134,194.52	January 2009 .....	128,823,289.91	April 2013 .....	36,011,995.94
December 2004 .....	284,585,678.29	February 2009 .....	126,120,056.73	May 2013 .....	34,900,357.36
January 2005 .....	280,989,132.39	March 2009 .....	123,461,453.52	June 2013 .....	33,809,015.74
February 2005 .....	277,411,365.72	April 2009 .....	120,846,809.50	July 2013 .....	32,737,652.53
March 2005 .....	273,852,281.65	May 2009 .....	118,275,463.50	August 2013 .....	31,685,953.85
April 2005 .....	270,311,784.04	June 2009 .....	115,746,763.86	September 2013 .....	30,653,610.43
May 2005 .....	266,789,777.26	July 2009 .....	113,260,068.27	October 2013 .....	29,640,317.53
June 2005 .....	263,286,166.15	August 2009 .....	110,814,743.64	November 2013 .....	28,645,774.90
July 2005 .....	259,800,856.07	September 2009 .....	108,410,165.97	December 2013 .....	27,669,686.69
August 2005 .....	256,333,752.85	October 2009 .....	106,045,720.24	January 2014 .....	26,711,761.42
September 2005 .....	252,884,762.79	November 2009 .....	103,720,800.27	February 2014 .....	25,771,711.89
October 2005 .....	249,453,792.70	December 2009 .....	101,434,808.60	March 2014 .....	24,849,255.12
November 2005 .....	246,040,749.85	January 2010 .....	99,187,156.36	April 2014 .....	23,944,112.30
December 2005 .....	242,645,541.99	February 2010 .....	96,977,263.17	May 2014 .....	23,056,008.75
January 2006 .....	239,268,077.34	March 2010 .....	94,804,557.00	June 2014 .....	22,184,673.83
February 2006 .....	235,908,264.62	April 2010 .....	92,668,474.06	July 2014 .....	21,329,840.87
March 2006 .....	232,566,012.98	May 2010 .....	90,568,458.68	August 2014 .....	20,491,247.17
April 2006 .....	229,241,232.07	June 2010 .....	88,503,963.23	September 2014 .....	19,668,633.91
May 2006 .....	225,933,831.98	July 2010 .....	86,474,447.93	October 2014 .....	18,861,746.06
June 2006 .....	222,643,723.27	August 2010 .....	84,479,380.84	November 2014 .....	18,070,332.40
July 2006 .....	219,370,816.97	September 2010 .....	82,518,237.66	December 2014 .....	17,294,145.42
August 2006 .....	216,115,024.56	October 2010 .....	80,590,501.69	January 2015 .....	16,532,941.25
September 2006 .....	212,876,257.97	November 2010 .....	78,695,663.67	February 2015 .....	15,786,479.67
October 2006 .....	209,654,429.60	December 2010 .....	76,833,221.72	March 2015 .....	15,054,523.99
November 2006 .....	206,449,452.27	January 2011 .....	75,002,681.21	April 2015 .....	14,336,841.04
December 2006 .....	203,261,239.29	February 2011 .....	73,203,554.66	May 2015 .....	13,633,201.13
January 2007 .....	200,089,704.38	March 2011 .....	71,435,361.64	June 2015 .....	12,943,377.95
February 2007 .....	196,934,761.71	April 2011 .....	69,697,628.71	July 2015 .....	12,267,148.57
March 2007 .....	193,796,325.92	May 2011 .....	67,989,889.23	August 2015 .....	11,604,293.38
April 2007 .....	190,674,312.05	June 2011 .....	66,311,683.38	September 2015 .....	10,954,596.02
May 2007 .....	187,568,635.60	July 2011 .....	64,662,557.97	October 2015 .....	10,317,843.37
June 2007 .....	184,479,212.49	August 2011 .....	63,042,066.38	November 2015 .....	9,693,825.47
		September 2011 .....	61,449,768.50	December 2015 .....	9,082,335.49

### ***Aggregate Group I (Continued)***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
January 2016 .....	\$ 8,483,169.69	August 2016 .....	\$ 4,617,599.79	February 2017 .....	\$ 1,728,162.17
February 2016 .....	7,896,127.38	September 2016 .....	4,110,048.72	March 2017 .....	1,281,768.48
March 2016 .....	7,321,010.85	October 2016 .....	3,613,119.91	April 2017 .....	844,984.48
April 2016 .....	6,757,625.36	November 2016 .....	3,126,638.14	May 2017 .....	417,650.19
May 2016 .....	6,205,779.06	December 2016 .....	2,650,430.82	June 2017 and thereafter .....	0.00
June 2016 .....	5,665,282.99	January 2017 .....	2,184,327.98		
July 2016 .....	5,135,951.02				

### ***UL Class Targeted Balances***

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance .....	\$85,164,000.00	May 2005 .....	\$36,386,132.25	February 2008 .....	\$10,859,229.12
September 2002 .....	83,223,357.29	June 2005 .....	35,195,144.96	March 2008 .....	10,468,110.55
October 2002 .....	81,145,064.07	July 2005 .....	34,033,918.55	April 2008 .....	10,096,004.79
November 2002 .....	78,930,374.30	August 2005 .....	32,902,069.49	May 2008 .....	9,742,641.22
December 2002 .....	76,580,671.16	September 2005 .....	31,799,218.23	June 2008 .....	9,407,752.10
January 2003 .....	74,097,465.80	October 2005 .....	30,724,989.20	July 2008 .....	9,091,072.54
February 2003 .....	71,482,395.90	November 2005 .....	29,679,010.73	August 2008 .....	8,792,340.44
March 2003 .....	68,737,223.99	December 2005 .....	28,660,915.01	September 2008 .....	8,511,296.53
April 2003 .....	65,863,835.60	January 2006 .....	27,670,338.10	October 2008 .....	8,247,684.28
May 2003 .....	62,864,237.23	February 2006 .....	26,706,919.85	November 2008 .....	8,001,249.87
June 2003 .....	62,168,043.95	March 2006 .....	25,770,303.86	December 2008 .....	7,755,530.23
July 2003 .....	61,423,416.97	April 2006 .....	24,860,137.48	January 2009 .....	7,495,223.67
August 2003 .....	60,631,594.73	May 2006 .....	23,976,071.72	February 2009 .....	7,220,699.02
September 2003 .....	59,793,886.75	June 2006 .....	23,117,761.28	March 2009 .....	6,932,318.26
October 2003 .....	58,911,671.48	July 2006 .....	22,284,864.44	April 2009 .....	6,630,436.57
November 2003 .....	57,986,394.01	August 2006 .....	21,477,043.08	May 2009 .....	6,315,402.48
December 2003 .....	57,019,563.55	September 2006 .....	20,693,962.63	June 2009 .....	5,987,557.95
January 2004 .....	56,012,750.92	October 2006 .....	19,935,292.02	July 2009 .....	5,647,238.51
February 2004 .....	54,967,585.81	November 2006 .....	19,200,703.65	August 2009 .....	5,294,773.31
March 2004 .....	53,885,753.98	December 2006 .....	18,489,873.38	September 2009 .....	4,930,485.27
April 2004 .....	52,768,994.25	January 2007 .....	17,802,480.47	October 2009 .....	4,554,691.18
May 2004 .....	51,619,095.54	February 2007 .....	17,138,207.54	November 2009 .....	4,167,701.74
June 2004 .....	50,437,893.63	March 2007 .....	16,496,740.56	December 2009 .....	3,769,821.75
July 2004 .....	49,227,267.95	April 2007 .....	15,877,768.81	January 2010 .....	3,361,350.11
August 2004 .....	47,989,138.25	May 2007 .....	15,280,984.84	February 2010 .....	2,942,579.99
September 2004 .....	46,725,461.11	June 2007 .....	14,706,084.45	March 2010 .....	2,513,798.88
October 2004 .....	45,438,226.53	July 2007 .....	14,152,766.62	April 2010 .....	2,075,288.70
November 2004 .....	44,129,454.26	August 2007 .....	13,620,733.54	May 2010 .....	1,627,325.89
December 2004 .....	42,801,190.25	September 2007 .....	13,109,690.53	June 2010 .....	1,170,181.49
January 2005 .....	41,455,502.94	October 2007 .....	12,619,346.03	July 2010 .....	704,121.22
February 2005 .....	40,141,555.50	November 2007 .....	12,149,411.56	August 2010 .....	229,405.61
March 2005 .....	38,858,943.82	December 2007 .....	11,699,601.69	September 2010 and thereafter .....	0.00
April 2005 .....	37,607,267.99	January 2008 .....	11,269,634.01		

### ***Group 3 MBS First Specified Balances***

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
Initial Balance .....	\$450,000,000.00	November 2002 .....	\$444,182,334.21	February 2003 .....	\$437,252,855.14
September 2002 .....	448,186,417.20	December 2002 .....	441,994,251.03	March 2003 .....	434,702,603.26
October 2002 .....	446,246,810.61	January 2003 .....	439,683,932.09	April 2003 .....	432,034,863.29

**Group 3 MBS First Specified Balances (Continued)**

<b>Distribution Date</b>	<b>First Specified Balance</b>	<b>Distribution Date</b>	<b>First Specified Balance</b>	<b>Distribution Date</b>	<b>First Specified Balance</b>
May 2003 .....	\$429,251,424.18	October 2007 .....	\$223,950,914.18	March 2012 .....	\$ 88,022,050.10
June 2003 .....	426,354,175.05	November 2007 .....	220,658,000.98	April 2012 .....	86,102,714.45
July 2003 .....	423,345,103.22	December 2007 .....	217,397,509.63	May 2012 .....	84,203,493.13
August 2003 .....	420,226,292.03	January 2008 .....	214,169,152.05	June 2012 .....	82,324,203.87
September 2003 .....	416,999,918.58	February 2008 .....	210,972,642.61	July 2012 .....	80,464,665.99
October 2003 .....	413,668,251.22	March 2008 .....	207,807,698.14	August 2012 .....	78,624,700.34
November 2003 .....	410,233,647.01	April 2008 .....	204,674,037.91	September 2012 .....	76,804,129.34
December 2003 .....	406,698,548.97	May 2008 .....	201,571,383.56	October 2012 .....	75,002,776.95
January 2004 .....	403,065,483.26	June 2008 .....	198,499,459.16	November 2012 .....	73,220,468.64
February 2004 .....	399,337,056.20	July 2008 .....	195,457,991.12	December 2012 .....	71,457,031.38
March 2004 .....	395,515,951.18	August 2008 .....	192,446,708.21	January 2013 .....	69,712,293.64
April 2004 .....	391,604,925.42	September 2008 .....	189,465,341.51	February 2013 .....	67,986,085.40
May 2004 .....	387,606,806.69	October 2008 .....	186,513,624.42	March 2013 .....	66,278,238.06
June 2004 .....	383,524,489.87	November 2008 .....	183,591,292.64	April 2013 .....	64,588,584.53
July 2004 .....	379,360,933.40	December 2008 .....	180,698,084.11	May 2013 .....	62,916,959.12
August 2004 .....	375,119,155.72	January 2009 .....	177,833,739.03	June 2013 .....	61,263,197.59
September 2004 .....	370,802,231.51	February 2009 .....	174,997,999.85	July 2013 .....	59,627,137.15
October 2004 .....	366,413,287.92	March 2009 .....	172,190,611.20	August 2013 .....	58,008,616.36
November 2004 .....	361,955,500.73	April 2009 .....	169,411,319.93	September 2013 .....	56,407,475.23
December 2004 .....	357,432,090.40	May 2009 .....	166,659,875.04	October 2013 .....	54,823,555.13
January 2005 .....	352,846,318.10	June 2009 .....	163,936,027.70	November 2013 .....	53,256,698.80
February 2005 .....	348,304,393.37	July 2009 .....	161,239,531.21	December 2013 .....	51,706,750.36
March 2005 .....	343,805,930.38	August 2009 .....	158,570,141.01	January 2014 .....	50,173,555.26
April 2005 .....	339,350,546.61	September 2009 .....	155,927,614.61	February 2014 .....	48,656,960.29
May 2005 .....	334,937,862.80	October 2009 .....	153,311,711.62	March 2014 .....	47,156,813.59
June 2005 .....	330,567,502.91	November 2009 .....	150,722,193.71	April 2014 .....	45,672,964.60
July 2005 .....	326,239,094.15	December 2009 .....	148,158,824.62	May 2014 .....	44,205,264.05
August 2005 .....	321,952,266.89	January 2010 .....	145,621,370.09	June 2014 .....	42,753,563.99
September 2005 .....	317,706,654.64	February 2010 .....	143,109,597.89	July 2014 .....	41,317,717.73
October 2005 .....	313,501,894.09	March 2010 .....	140,623,277.79	August 2014 .....	39,897,579.88
November 2005 .....	309,337,625.00	April 2010 .....	138,162,181.53	September 2014 .....	38,493,006.29
December 2005 .....	305,213,490.22	May 2010 .....	135,726,082.82	October 2014 .....	37,103,854.05
January 2006 .....	301,129,135.64	June 2010 .....	133,314,757.31	November 2014 .....	35,729,981.51
February 2006 .....	297,084,210.20	July 2010 .....	130,927,982.60	December 2014 .....	34,371,248.25
March 2006 .....	293,078,365.82	August 2010 .....	128,565,538.17	January 2015 .....	33,027,515.06
April 2006 .....	289,111,257.40	September 2010 .....	126,227,205.43	February 2015 .....	31,698,643.94
May 2006 .....	285,182,542.82	October 2010 .....	123,912,767.65	March 2015 .....	30,384,498.08
June 2006 .....	281,291,882.84	November 2010 .....	121,622,009.98	April 2015 .....	29,084,941.87
July 2006 .....	277,438,941.15	December 2010 .....	119,354,719.41	May 2015 .....	27,799,840.87
August 2006 .....	273,623,384.31	January 2011 .....	117,110,684.77	June 2015 .....	26,529,061.83
September 2006 .....	269,844,881.73	February 2011 .....	114,889,696.70	July 2015 .....	25,272,472.61
October 2006 .....	266,103,105.66	March 2011 .....	112,691,547.65	August 2015 .....	24,029,942.27
November 2006 .....	262,397,731.14	April 2011 .....	110,516,031.86	September 2015 .....	22,801,340.98
December 2006 .....	258,728,436.00	May 2011 .....	108,362,945.34	October 2015 .....	21,586,540.04
January 2007 .....	255,094,900.82	June 2011 .....	106,232,085.86	November 2015 .....	20,385,411.87
February 2007 .....	251,496,808.92	July 2011 .....	104,123,252.93	December 2015 .....	19,197,830.02
March 2007 .....	247,933,846.33	August 2011 .....	102,036,247.79	January 2016 .....	18,023,669.10
April 2007 .....	244,405,701.77	September 2011 .....	99,970,873.39	February 2016 .....	16,862,804.85
May 2007 .....	240,912,066.62	October 2011 .....	97,926,934.37	March 2016 .....	15,715,114.06
June 2007 .....	237,452,634.90	November 2011 .....	95,904,237.09	April 2016 .....	14,580,474.63
July 2007 .....	234,027,103.27	December 2011 .....	93,902,589.54	May 2016 .....	13,458,765.47
August 2007 .....	230,635,170.96	January 2012 .....	91,921,801.38	June 2016 .....	12,349,866.60
September 2007 .....	227,276,539.81	February 2012 .....	89,961,683.92	July 2016 .....	11,253,659.04

**Group 3 MBS First Specified Balances (Continued)**

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
August 2016 .....	\$ 10,170,024.88	December 2016 .....	\$ 5,958,899.46	April 2017 .....	\$ 1,939,777.87
September 2016 .....	9,098,847.22	January 2017 .....	4,936,399.06	May 2017 .....	964,164.31
October 2016 .....	8,040,010.17	February 2017 .....	3,925,785.77	June 2017 and thereafter .....	0.00
November 2016 .....	6,993,398.88	March 2017 .....	2,926,948.69		

**Group 3 MBS Second Specified Balances**

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
Initial Balance .....	\$450,000,000.00	March 2006 .....	\$274,689,074.05	October 2009 .....	\$130,484,519.02
September 2002 .....	448,126,229.66	April 2006 .....	270,363,969.07	November 2009 .....	127,993,245.08
October 2002 .....	446,096,680.96	May 2006 .....	266,092,684.40	December 2009 .....	125,534,632.17
November 2002 .....	443,912,776.47	June 2006 .....	261,874,604.59	January 2010 .....	123,108,298.82
December 2002 .....	441,576,105.46	July 2006 .....	257,709,121.00	February 2010 .....	120,713,867.81
January 2003 .....	439,088,422.27	August 2006 .....	253,595,631.67	March 2010 .....	118,350,966.12
February 2003 .....	436,451,644.59	September 2006 .....	249,533,541.28	April 2010 .....	116,019,224.86
March 2003 .....	433,667,851.27	October 2006 .....	245,522,261.06	May 2010 .....	113,718,279.28
April 2003 .....	430,739,279.92	November 2006 .....	241,561,208.74	June 2010 .....	111,447,768.64
May 2003 .....	427,668,324.22	December 2006 .....	237,649,808.46	July 2010 .....	109,207,336.27
June 2003 .....	424,457,530.89	January 2007 .....	233,787,490.71	August 2010 .....	106,996,629.44
July 2003 .....	421,109,596.45	February 2007 .....	229,973,692.26	September 2010 .....	104,815,299.36
August 2003 .....	417,627,363.60	March 2007 .....	226,207,856.09	October 2010 .....	102,663,001.12
September 2003 .....	414,013,817.44	April 2007 .....	222,489,431.33	November 2010 .....	100,539,393.67
October 2003 .....	410,272,081.32	May 2007 .....	218,817,873.18	December 2010 .....	98,444,139.74
November 2003 .....	406,405,412.51	June 2007 .....	215,192,642.86	January 2011 .....	96,376,905.84
December 2003 .....	402,417,197.55	July 2007 .....	211,613,207.54	February 2011 .....	94,337,362.20
January 2004 .....	398,310,947.39	August 2007 .....	208,079,040.25	March 2011 .....	92,325,182.71
February 2004 .....	394,090,292.35	September 2007 .....	204,589,619.88	April 2011 .....	90,340,044.93
March 2004 .....	389,758,976.71	October 2007 .....	201,144,431.04	May 2011 .....	88,381,630.00
April 2004 .....	385,320,853.24	November 2007 .....	197,742,964.04	June 2011 .....	86,449,622.63
May 2004 .....	380,779,877.43	December 2007 .....	194,384,714.84	July 2011 .....	84,543,711.04
June 2004 .....	376,140,101.58	January 2008 .....	191,069,184.96	August 2011 .....	82,663,586.95
July 2004 .....	371,405,668.68	February 2008 .....	187,795,881.43	September 2011 .....	80,808,945.51
August 2004 .....	366,580,806.11	March 2008 .....	184,564,316.72	October 2011 .....	78,979,485.30
September 2004 .....	361,669,819.27	April 2008 .....	181,374,008.73	November 2011 .....	77,174,908.25
October 2004 .....	356,677,084.94	May 2008 .....	178,224,480.65	December 2011 .....	75,394,919.64
November 2004 .....	351,607,044.65	June 2008 .....	175,115,260.97	January 2012 .....	73,639,228.04
December 2004 .....	346,464,197.83	July 2008 .....	172,045,883.39	February 2012 .....	71,907,545.28
January 2005 .....	341,253,094.93	August 2008 .....	169,015,886.79	March 2012 .....	70,199,586.43
February 2005 .....	336,105,909.29	September 2008 .....	166,024,815.13	April 2012 .....	68,515,069.74
March 2005 .....	331,021,914.47	October 2008 .....	163,072,217.43	May 2012 .....	66,853,716.61
April 2005 .....	326,000,392.02	November 2008 .....	160,157,647.72	June 2012 .....	65,215,251.59
May 2005 .....	321,040,631.40	December 2008 .....	157,280,664.95	July 2012 .....	63,599,402.30
June 2005 .....	316,141,929.82	January 2009 .....	154,440,832.99	August 2012 .....	62,005,899.41
July 2005 .....	311,303,592.27	February 2009 .....	151,637,720.50	September 2012 .....	60,434,476.62
August 2005 .....	306,524,931.33	March 2009 .....	148,870,900.97	October 2012 .....	58,884,870.61
September 2005 .....	301,805,267.15	April 2009 .....	146,139,952.59	November 2012 .....	57,356,821.03
October 2005 .....	297,143,927.37	May 2009 .....	143,444,458.25	December 2012 .....	55,850,070.45
November 2005 .....	292,540,246.98	June 2009 .....	140,784,005.44	January 2013 .....	54,364,364.31
December 2005 .....	287,993,568.33	July 2009 .....	138,158,186.26	February 2013 .....	52,899,450.95
January 2006 .....	283,503,240.97	August 2009 .....	135,566,597.33	March 2013 .....	51,455,081.51
February 2006 .....	279,068,621.61	September 2009 .....	133,008,839.74	April 2013 .....	50,031,009.92



**Group 3 MBS Second Specified Balances (Continued)**

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
May 2013 .....	\$ 48,626,992.92	October 2014 .....	\$ 27,604,118.82	March 2016 .....	\$ 11,254,276.44
June 2013 .....	47,242,789.93	November 2014 .....	26,522,462.46	April 2016 .....	10,418,324.71
July 2013 .....	45,878,163.13	December 2014 .....	25,456,725.72	May 2016 .....	9,595,279.72
August 2013 .....	44,532,877.35	January 2015 .....	24,406,714.72	June 2016 .....	8,784,981.83
September 2013 .....	43,206,700.06	February 2015 .....	23,372,237.78	July 2016 .....	7,987,273.23
October 2013 .....	41,899,401.38	March 2015 .....	22,353,105.39	August 2016 .....	7,201,997.90
November 2013 .....	40,610,753.99	April 2015 .....	21,349,130.21	September 2016 .....	6,429,001.61
December 2013 .....	39,340,533.16	May 2015 .....	20,360,127.01	October 2016 .....	5,668,131.88
January 2014 .....	38,088,516.67	June 2015 .....	19,385,912.65	November 2016 .....	4,919,238.00
February 2014 .....	36,854,484.83	July 2015 .....	18,426,306.08	December 2016 .....	4,182,170.94
March 2014 .....	35,638,220.41	August 2015 .....	17,481,128.32	January 2017 .....	3,456,783.41
April 2014 .....	34,439,508.64	September 2015 .....	16,550,202.40	February 2017 .....	2,742,929.80
May 2014 .....	33,258,137.17	October 2015 .....	15,633,353.37	March 2017 .....	2,040,466.14
June 2014 .....	32,093,896.06	November 2015 .....	14,730,408.28	April 2017 .....	1,349,250.13
July 2014 .....	30,946,577.74	December 2015 .....	13,841,196.12	May 2017 .....	669,141.11
August 2014 .....	29,815,976.98	January 2016 .....	12,965,547.86	June 2017 and thereafter .....	0.00
September 2014 .....	28,701,890.88	February 2016 .....	12,103,296.38		

**Group 3 MBS Third Specified Balances**

<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>
Initial Balance .....	\$450,000,000.00	February 2005 .....	\$321,151,085.08	August 2007 .....	\$182,306,526.10
September 2002 .....	448,050,869.97	March 2005 .....	315,380,385.34	September 2007 .....	178,731,937.28
October 2002 .....	445,908,645.46	April 2005 .....	309,699,670.64	October 2007 .....	175,214,994.00
November 2002 .....	443,575,067.17	May 2005 .....	304,107,625.23	November 2007 .....	171,754,839.35
December 2002 .....	441,052,131.54	June 2005 .....	298,602,951.95	December 2007 .....	168,350,628.66
January 2003 .....	438,342,088.77	July 2005 .....	293,184,371.99	January 2008 .....	165,001,529.33
February 2003 .....	435,447,440.18	August 2005 .....	287,850,624.61	February 2008 .....	161,706,720.60
March 2003 .....	432,370,935.07	September 2005 .....	282,600,466.90	March 2008 .....	158,465,393.46
April 2003 .....	429,115,567.00	October 2005 .....	277,432,673.56	April 2008 .....	155,276,750.44
May 2003 .....	425,684,569.55	November 2005 .....	272,346,036.61	May 2008 .....	152,140,005.46
June 2003 .....	422,081,411.41	December 2005 .....	267,339,365.19	June 2008 .....	149,054,383.69
July 2003 .....	418,309,791.08	January 2006 .....	262,411,485.27	July 2008 .....	146,019,121.35
August 2003 .....	414,373,630.92	February 2006 .....	257,561,239.50	August 2008 .....	143,033,465.61
September 2003 .....	410,277,070.74	March 2006 .....	252,787,486.88	September 2008 .....	140,096,674.40
October 2003 .....	406,024,460.83	April 2006 .....	248,089,102.63	October 2008 .....	137,208,016.25
November 2003 .....	401,620,354.54	May 2006 .....	243,464,977.87	November 2008 .....	134,366,770.18
December 2003 .....	397,069,500.34	June 2006 .....	238,914,019.47	December 2008 .....	131,572,225.54
January 2004 .....	392,376,833.47	July 2006 .....	234,435,149.82	January 2009 .....	128,823,681.86
February 2004 .....	387,547,467.05	August 2006 .....	230,027,306.57	February 2009 .....	126,120,448.68
March 2004 .....	382,586,682.90	September 2006 .....	225,689,442.47	March 2009 .....	123,461,845.47
April 2004 .....	377,499,921.83	October 2006 .....	221,420,525.15	April 2009 .....	120,847,201.44
May 2004 .....	372,292,773.67	November 2006 .....	217,219,536.87	May 2009 .....	118,275,855.45
June 2004 .....	366,970,966.86	December 2006 .....	213,085,474.38	June 2009 .....	115,747,155.81
July 2004 .....	361,540,357.73	January 2007 .....	209,017,348.66	July 2009 .....	113,260,460.22
August 2004 .....	356,006,919.58	February 2007 .....	205,014,184.79	August 2009 .....	110,815,135.59
September 2004 .....	350,376,731.33	March 2007 .....	201,075,021.67	September 2009 .....	108,410,557.92
October 2004 .....	344,655,966.07	April 2007 .....	197,198,911.91	October 2009 .....	106,046,112.19
November 2004 .....	338,850,879.34	May 2007 .....	193,384,921.56	November 2009 .....	103,721,192.22
December 2004 .....	332,967,797.26	June 2007 .....	189,632,130.01	December 2009 .....	101,435,200.55
January 2005 .....	327,013,104.48	July 2007 .....	185,939,629.72	January 2010 .....	99,187,548.31



**Group 3 MBS Third Specified Balances (Continued)**

<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>
February 2010 .....	\$ 96,977,655.12	August 2012 .....	\$ 45,676,009.93	February 2015 .....	\$ 15,786,871.62
March 2010 .....	94,804,948.95	September 2012 .....	44,389,944.34	March 2015 .....	15,054,915.93
April 2010 .....	92,668,866.01	October 2012 .....	43,126,900.62	April 2015 .....	14,337,232.99
May 2010 .....	90,568,850.63	November 2012 .....	41,886,520.34	May 2015 .....	13,633,593.08
June 2010 .....	88,504,355.17	December 2012 .....	40,668,450.31	June 2015 .....	12,943,769.90
July 2010 .....	86,474,839.88	January 2013 .....	39,472,342.49	July 2015 .....	12,267,540.52
August 2010 .....	84,479,772.79	February 2013 .....	38,297,853.95	August 2015 .....	11,604,685.33
September 2010 .....	82,518,629.61	March 2013 .....	37,144,646.74	September 2015 .....	10,954,987.97
October 2010 .....	80,590,893.64	April 2013 .....	36,012,387.89	October 2015 .....	10,318,235.32
November 2010 .....	78,696,055.62	May 2013 .....	34,900,749.31	November 2015 .....	9,694,217.42
December 2010 .....	76,833,613.67	June 2013 .....	33,809,407.69	December 2015 .....	9,082,727.44
January 2011 .....	75,003,073.16	July 2013 .....	32,738,044.48	January 2016 .....	8,483,561.64
February 2011 .....	73,203,946.60	August 2013 .....	31,686,345.80	February 2016 .....	7,896,519.33
March 2011 .....	71,435,753.59	September 2013 .....	30,654,002.38	March 2016 .....	7,321,402.80
April 2011 .....	69,698,020.65	October 2013 .....	29,640,709.48	April 2016 .....	6,758,017.30
May 2011 .....	67,990,281.18	November 2013 .....	28,646,166.85	May 2016 .....	6,206,171.00
June 2011 .....	66,312,075.33	December 2013 .....	27,670,078.64	June 2016 .....	5,665,674.94
July 2011 .....	64,662,949.92	January 2014 .....	26,712,153.37	July 2016 .....	5,136,342.97
August 2011 .....	63,042,458.33	February 2014 .....	25,772,103.84	August 2016 .....	4,617,991.74
September 2011 .....	61,450,160.45	March 2014 .....	24,849,647.06	September 2016 .....	4,110,440.67
October 2011 .....	59,885,622.52	April 2014 .....	23,944,504.25	October 2016 .....	3,613,511.85
November 2011 .....	58,348,417.12	May 2014 .....	23,056,400.70	November 2016 .....	3,127,030.09
December 2011 .....	56,838,123.01	June 2014 .....	22,185,065.77	December 2016 .....	2,650,822.77
January 2012 .....	55,354,325.07	July 2014 .....	21,330,232.82	January 2017 .....	2,184,719.93
February 2012 .....	53,896,614.25	August 2014 .....	20,491,639.12	February 2017 .....	1,728,554.12
March 2012 .....	52,464,587.41	September 2014 .....	19,669,025.85	March 2017 .....	1,282,160.42
April 2012 .....	51,057,847.31	October 2014 .....	18,862,138.01	April 2017 .....	845,376.43
May 2012 .....	49,676,002.47	November 2014 .....	18,070,724.35	May 2017 .....	418,042.14
June 2012 .....	48,318,667.13	December 2014 .....	17,294,537.37	June 2017 and thereafter .....	0.00
July 2012 .....	46,985,461.15	January 2015 .....	16,533,333.20		

**Aggregate Group II Planned Balances**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance .....	\$155,000,000.00	February 2004 .....	\$135,772,301.57	August 2005 .....	\$101,337,778.37
September 2002 .....	154,466,590.71	March 2004 .....	134,137,023.69	September 2005 .....	99,422,593.70
October 2002 .....	153,868,311.27	April 2004 .....	132,446,866.98	October 2005 .....	97,520,114.03
November 2002 .....	153,205,373.11	May 2004 .....	130,702,745.53	November 2005 .....	95,630,256.75
December 2002 .....	152,478,029.43	June 2004 .....	128,905,607.00	December 2005 .....	93,752,939.81
January 2003 .....	151,686,575.15	July 2004 .....	127,056,431.68	January 2006 .....	91,888,081.69
February 2003 .....	150,831,346.71	August 2004 .....	125,156,231.69	February 2006 .....	90,035,601.37
March 2003 .....	149,912,721.98	September 2004 .....	123,206,050.01	March 2006 .....	88,195,418.40
April 2003 .....	148,931,119.96	October 2004 .....	121,206,959.54	April 2006 .....	86,367,452.82
May 2003 .....	147,887,000.58	November 2004 .....	119,160,062.11	May 2006 .....	84,551,625.20
June 2003 .....	146,780,864.32	December 2004 .....	117,126,725.82	June 2006 .....	82,747,856.62
July 2003 .....	145,613,251.95	January 2005 .....	115,106,862.52	July 2006 .....	80,956,068.66
August 2003 .....	144,384,744.03	February 2005 .....	113,100,384.63	August 2006 .....	79,176,183.44
September 2003 .....	143,095,960.55	March 2005 .....	111,107,205.17	September 2006 .....	77,408,123.56
October 2003 .....	141,747,560.38	April 2005 .....	109,127,237.70	October 2006 .....	75,651,812.12
November 2003 .....	140,340,240.79	May 2005 .....	107,160,396.32	November 2006 .....	73,907,172.73
December 2003 .....	138,874,736.86	June 2005 .....	105,206,595.73	December 2006 .....	72,174,129.50
January 2004 .....	137,351,820.85	July 2005 .....	103,265,751.15	January 2007 .....	70,452,607.01

### ***Aggregate Group II (Continued)***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
February 2007 .....	\$ 68,742,530.34	July 2008 .....	\$ 41,352,145.75	December 2009 .....	\$ 16,906,006.53
March 2007 .....	67,043,825.06	August 2008 .....	39,835,821.29	January 2010 .....	15,552,907.86
April 2007 .....	65,356,417.22	September 2008 .....	38,329,607.95	February 2010 .....	14,208,858.13
May 2007 .....	63,680,233.35	October 2008 .....	36,833,439.95	March 2010 .....	12,873,798.43
June 2007 .....	62,015,200.45	November 2008 .....	35,347,251.92	April 2010 .....	11,547,670.24
July 2007 .....	60,361,246.00	December 2008 .....	33,870,978.93	May 2010 .....	10,235,971.00
August 2007 .....	58,718,297.94	January 2009 .....	32,404,556.47	June 2010 .....	8,947,116.84
September 2007 .....	57,086,284.70	February 2009 .....	30,947,920.44	July 2010 .....	7,680,718.37
October 2007 .....	55,465,135.14	March 2009 .....	29,501,007.16	August 2010 .....	6,436,392.75
November 2007 .....	53,854,778.61	April 2009 .....	28,063,753.37	September 2010 .....	5,213,763.60
December 2007 .....	52,255,144.91	May 2009 .....	26,636,096.21	October 2010 .....	4,012,460.85
January 2008 .....	50,666,164.27	June 2009 .....	25,217,973.22	November 2010 .....	2,832,120.67
February 2008 .....	49,087,767.42	July 2009 .....	23,809,322.37	December 2010 .....	1,672,385.34
March 2008 .....	47,519,885.50	August 2009 .....	22,410,082.01	January 2011 .....	532,903.17
April 2008 .....	45,962,450.11	September 2009 .....	21,020,190.89	February 2011 and thereafter .....	0.00
May 2008 .....	44,415,393.29	October 2009 .....	19,639,588.18		
June 2008 .....	42,878,647.53	November 2009 .....	18,268,213.41		

### ***US Class Targeted Balances***

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance .....	\$9,084,776.00	February 2004 .....	\$8,576,239.14	August 2005 .....	\$4,454,842.10
September 2002 .....	9,075,236.22	March 2004 .....	8,530,314.12	September 2005 .....	4,069,722.12
October 2002 .....	9,063,316.14	April 2004 .....	8,483,066.96	October 2005 .....	3,697,754.57
November 2002 .....	9,049,027.83	May 2004 .....	8,434,600.88	November 2005 .....	3,338,640.53
December 2002 .....	9,032,389.13	June 2004 .....	8,385,022.32	December 2005 .....	2,992,087.26
January 2003 .....	9,013,423.74	July 2004 .....	8,334,440.61	January 2006 .....	2,657,808.05
February 2003 .....	8,992,161.15	August 2004 .....	8,282,967.70	February 2006 .....	2,335,522.13
March 2003 .....	8,968,636.63	September 2004 .....	8,230,717.81	March 2006 .....	2,024,954.53
April 2003 .....	8,942,891.21	October 2004 .....	8,177,807.13	April 2006 .....	1,725,836.00
May 2003 .....	8,914,971.61	November 2004 .....	8,124,353.45	May 2006 .....	1,437,902.85
June 2003 .....	8,884,930.14	December 2004 .....	8,047,299.95	June 2006 .....	1,160,896.84
July 2003 .....	8,852,824.59	January 2005 .....	7,545,415.61	July 2006 .....	894,565.13
August 2003 .....	8,818,718.18	February 2005 .....	7,059,313.02	August 2006 .....	638,660.10
September 2003 .....	8,782,679.33	March 2005 .....	6,588,639.10	September 2006 .....	392,939.28
October 2003 .....	8,744,781.56	April 2005 .....	6,133,048.05	October 2006 .....	157,165.25
November 2003 .....	8,705,103.28	May 2005 .....	5,692,201.16	November 2006 and thereafter .....	0.00
December 2003 .....	8,663,727.65	June 2005 .....	5,265,766.69		
January 2004 .....	8,620,742.30	July 2005 .....	4,853,419.74		

### ***Group 5 MBS Specified Balances***

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
Initial Balance .....	\$305,000,000.00	April 2003 .....	\$291,857,195.07	December 2003 .....	\$267,887,075.33
September 2002 .....	303,990,960.91	May 2003 .....	289,421,214.59	January 2004 .....	264,222,496.48
October 2002 .....	302,798,369.48	June 2003 .....	286,817,504.17	February 2004 .....	260,425,943.46
November 2002 .....	301,423,040.16	July 2003 .....	284,049,508.28	March 2004 .....	256,503,079.37
December 2002 .....	299,866,121.09	August 2003 .....	281,120,981.69	April 2004 .....	252,459,791.30
January 2003 .....	298,129,094.71	September 2003 .....	278,035,981.90	May 2004 .....	248,302,175.75
February 2003 .....	296,213,777.36	October 2003 .....	274,798,860.73	June 2004 .....	244,036,523.25
March 2003 .....	294,122,317.85	November 2003 .....	271,414,254.84	July 2004 .....	239,669,302.32

**Group 5 MBS (Continued)**

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
August 2004 .....	\$235,207,142.88	January 2009 .....	\$ 76,503,626.71	June 2013 .....	\$ 24,087,210.10
September 2004 .....	230,656,819.02	February 2009 .....	74,877,732.99	July 2013 .....	23,558,378.20
October 2004 .....	226,025,231.35	March 2009 .....	73,285,613.96	August 2013 .....	23,040,758.47
November 2004 .....	221,319,388.87	April 2009 .....	71,726,578.46	September 2013 .....	22,534,118.35
December 2004 .....	216,709,990.68	May 2009 .....	70,199,949.34	October 2013 .....	22,038,230.05
January 2005 .....	212,195,081.14	June 2009 .....	68,705,063.16	November 2013 .....	21,552,870.42
February 2005 .....	207,772,743.98	July 2009 .....	67,241,269.94	December 2013 .....	21,077,820.89
March 2005 .....	203,441,101.49	August 2009 .....	65,807,932.86	January 2014 .....	20,612,867.36
April 2005 .....	199,198,313.78	September 2009 .....	64,404,428.01	February 2014 .....	20,157,800.10
May 2005 .....	195,042,578.02	October 2009 .....	63,030,144.11	March 2014 .....	19,712,413.68
June 2005 .....	190,972,127.64	November 2009 .....	61,684,482.30	April 2014 .....	19,276,506.87
July 2005 .....	186,985,231.70	December 2009 .....	60,366,855.86	May 2014 .....	18,849,882.56
August 2005 .....	183,080,194.07	January 2010 .....	59,076,689.94	June 2014 .....	18,432,347.69
September 2005 .....	179,255,352.84	February 2010 .....	57,813,421.39	July 2014 .....	18,023,713.13
October 2005 .....	175,509,079.54	March 2010 .....	56,576,498.45	August 2014 .....	17,623,793.64
November 2005 .....	171,839,778.53	April 2010 .....	55,365,380.59	September 2014 .....	17,232,407.77
December 2005 .....	168,245,886.31	May 2010 .....	54,179,538.21	October 2014 .....	16,849,377.80
January 2006 .....	164,725,870.91	June 2010 .....	53,018,452.49	November 2014 .....	16,474,529.63
February 2006 .....	161,278,231.22	July 2010 .....	51,881,615.12	December 2014 .....	16,107,692.76
March 2006 .....	157,901,496.39	August 2010 .....	50,768,528.13	January 2015 .....	15,748,700.16
April 2006 .....	154,594,225.22	September 2010 .....	49,678,703.65	February 2015 .....	15,397,388.24
May 2006 .....	151,355,005.58	October 2010 .....	48,611,663.71	March 2015 .....	15,053,596.76
June 2006 .....	148,182,453.80	November 2010 .....	47,566,940.08	April 2015 .....	14,717,168.78
July 2006 .....	145,075,214.12	December 2010 .....	46,544,074.00	May 2015 .....	14,387,950.56
August 2006 .....	142,031,958.13	January 2011 .....	45,542,616.06	June 2015 .....	14,065,791.54
September 2006 .....	139,051,384.20	February 2011 .....	44,562,125.97	July 2015 .....	13,750,544.24
October 2006 .....	136,132,216.98	March 2011 .....	43,602,172.41	August 2015 .....	13,442,064.21
November 2006 .....	133,273,206.84	April 2011 .....	42,662,332.80	September 2015 .....	13,140,209.97
December 2006 .....	130,473,129.36	May 2011 .....	41,742,193.18	October 2015 .....	12,844,842.95
January 2007 .....	127,730,784.84	June 2011 .....	40,841,347.97	November 2015 .....	12,555,827.42
February 2007 .....	125,044,997.79	July 2011 .....	39,959,399.89	December 2015 .....	12,273,030.44
March 2007 .....	122,414,616.45	August 2011 .....	39,095,959.69	January 2016 .....	11,996,321.83
April 2007 .....	119,838,512.31	September 2011 .....	38,250,646.09	February 2016 .....	11,725,574.05
May 2007 .....	117,315,579.66	October 2011 .....	37,423,085.52	March 2016 .....	11,460,662.21
June 2007 .....	114,844,735.09	November 2011 .....	36,612,912.05	April 2016 .....	11,201,463.98
July 2007 .....	112,424,917.10	December 2011 .....	35,819,767.19	May 2016 .....	10,947,859.55
August 2007 .....	110,055,085.61	January 2012 .....	35,043,299.74	June 2016 .....	10,699,731.58
September 2007 .....	107,734,221.56	February 2012 .....	34,283,165.65	July 2016 .....	10,456,965.15
October 2007 .....	105,461,326.47	March 2012 .....	33,539,027.91	August 2016 .....	10,219,447.70
November 2007 .....	103,235,422.06	April 2012 .....	32,810,556.32	September 2016 .....	9,987,068.98
December 2007 .....	101,055,549.79	May 2012 .....	32,097,427.46	October 2016 .....	9,759,721.05
January 2008 .....	98,920,770.51	June 2012 .....	31,399,324.48	November 2016 .....	9,537,298.15
February 2008 .....	96,830,164.06	July 2012 .....	30,715,936.97	December 2016 .....	9,319,696.72
March 2008 .....	94,782,828.86	August 2012 .....	30,046,960.89	January 2017 .....	9,106,815.36
April 2008 .....	92,777,881.59	September 2012 .....	29,392,098.36	February 2017 .....	8,898,554.72
May 2008 .....	90,814,456.76	October 2012 .....	28,751,057.60	March 2017 .....	8,694,817.53
June 2008 .....	88,891,706.41	November 2012 .....	28,123,552.76	April 2017 .....	8,495,508.51
July 2008 .....	87,008,799.73	December 2012 .....	27,509,303.86	May 2017 .....	8,300,534.37
August 2008 .....	85,164,922.70	January 2013 .....	26,908,036.58	June 2017 .....	8,109,803.72
September 2008 .....	83,359,277.80	February 2013 .....	26,319,482.24	July 2017 .....	7,923,227.09
October 2008 .....	81,591,083.61	March 2013 .....	25,743,377.64	August 2017 .....	7,740,716.82
November 2008 .....	79,859,574.56	April 2013 .....	25,179,464.93	September 2017 .....	7,562,187.11
December 2008 .....	78,164,000.56	May 2013 .....	24,627,491.56	October 2017 .....	7,387,553.88

**Group 5 MBS (Continued)**

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
November 2017 .....	\$ 7,216,734.84	April 2022 .....	\$ 1,974,640.19	September 2026 .....	\$ 439,611.33
December 2017 .....	7,049,649.37	May 2022 .....	1,924,282.40	October 2026 .....	425,672.71
January 2018 .....	6,886,218.52	June 2022 .....	1,875,083.15	November 2026 .....	412,085.23
February 2018 .....	6,726,365.00	July 2022 .....	1,827,017.20	December 2026 .....	398,840.86
March 2018 .....	6,570,013.10	August 2022 .....	1,780,059.84	January 2027 .....	385,931.74
April 2018 .....	6,417,088.69	September 2022 .....	1,734,186.86	February 2027 .....	373,350.19
May 2018 .....	6,267,519.15	October 2022 .....	1,689,374.58	March 2027 .....	361,088.70
June 2018 .....	6,121,233.39	November 2022 .....	1,645,599.81	April 2027 .....	349,139.89
July 2018 .....	5,978,161.79	December 2022 .....	1,602,839.87	May 2027 .....	337,496.59
August 2018 .....	5,838,236.18	January 2023 .....	1,561,072.55	June 2027 .....	326,151.76
September 2018 .....	5,701,389.79	February 2023 .....	1,520,276.08	July 2027 .....	315,098.51
October 2018 .....	5,567,557.24	March 2023 .....	1,480,429.21	August 2027 .....	304,330.10
November 2018 .....	5,436,674.52	April 2023 .....	1,441,511.08	September 2027 .....	293,839.96
December 2018 .....	5,308,678.92	May 2023 .....	1,403,501.32	October 2027 .....	283,621.63
January 2019 .....	5,183,509.07	June 2023 .....	1,366,379.96	November 2027 .....	273,668.83
February 2019 .....	5,061,104.84	July 2023 .....	1,330,127.46	December 2027 .....	263,975.37
March 2019 .....	4,941,407.38	August 2023 .....	1,294,724.72	January 2028 .....	254,535.25
April 2019 .....	4,824,359.04	September 2023 .....	1,260,153.01	February 2028 .....	245,342.55
May 2019 .....	4,709,903.39	October 2023 .....	1,226,394.01	March 2028 .....	236,391.51
June 2019 .....	4,597,985.15	November 2023 .....	1,193,429.81	April 2028 .....	227,676.50
July 2019 .....	4,488,550.22	December 2023 .....	1,161,242.84	May 2028 .....	219,191.99
August 2019 .....	4,381,545.60	January 2024 .....	1,129,815.95	June 2028 .....	210,932.59
September 2019 .....	4,276,919.40	February 2024 .....	1,099,132.31	July 2028 .....	202,893.02
October 2019 .....	4,174,620.82	March 2024 .....	1,069,175.49	August 2028 .....	195,068.12
November 2019 .....	4,074,600.12	April 2024 .....	1,039,929.38	September 2028 .....	187,452.86
December 2019 .....	3,976,808.59	May 2024 .....	1,011,378.22	October 2028 .....	180,042.28
January 2020 .....	3,881,198.52	June 2024 .....	983,506.61	November 2028 .....	172,831.57
February 2020 .....	3,787,723.24	July 2024 .....	956,299.43	December 2028 .....	165,816.00
March 2020 .....	3,696,337.00	August 2024 .....	929,741.94	January 2029 .....	158,990.96
April 2020 .....	3,606,995.04	September 2024 .....	903,819.66	February 2029 .....	152,351.94
May 2020 .....	3,519,653.53	October 2024 .....	878,518.47	March 2029 .....	145,894.52
June 2020 .....	3,434,269.55	November 2024 .....	853,824.51	April 2029 .....	139,614.40
July 2020 .....	3,350,801.07	December 2024 .....	829,724.24	May 2029 .....	133,507.33
August 2020 .....	3,269,206.97	January 2025 .....	806,204.41	June 2029 .....	127,569.22
September 2020 .....	3,189,446.94	February 2025 .....	783,252.04	July 2029 .....	121,796.01
October 2020 .....	3,111,481.55	March 2025 .....	760,854.44	August 2029 .....	116,183.76
November 2020 .....	3,035,272.20	April 2025 .....	738,999.18	September 2029 .....	110,728.62
December 2020 .....	2,960,781.07	May 2025 .....	717,674.12	October 2029 .....	105,426.82
January 2021 .....	2,887,971.14	June 2025 .....	696,867.35	November 2029 .....	100,274.67
February 2021 .....	2,816,806.19	July 2025 .....	676,567.24	December 2029 .....	95,268.57
March 2021 .....	2,747,250.73	August 2025 .....	656,762.41	January 2030 .....	90,404.99
April 2021 .....	2,679,270.02	September 2025 .....	637,441.69	February 2030 .....	85,680.48
May 2021 .....	2,612,830.07	October 2025 .....	618,594.20	March 2030 .....	81,091.69
June 2021 .....	2,547,897.57	November 2025 .....	600,209.27	April 2030 .....	76,635.31
July 2021 .....	2,484,439.94	December 2025 .....	582,276.44	May 2030 .....	72,308.14
August 2021 .....	2,422,425.27	January 2026 .....	564,785.52	June 2030 .....	68,107.01
September 2021 .....	2,361,822.31	February 2026 .....	547,726.49	July 2030 .....	64,028.87
October 2021 .....	2,302,600.49	March 2026 .....	531,089.60	August 2030 .....	60,070.70
November 2021 .....	2,244,729.87	April 2026 .....	514,865.26	September 2030 .....	56,229.56
December 2021 .....	2,188,181.13	May 2026 .....	499,044.12	October 2030 .....	52,502.58
January 2022 .....	2,132,925.59	June 2026 .....	483,617.02	November 2030 .....	48,886.95
February 2022 .....	2,078,935.15	July 2026 .....	468,575.01	December 2030 .....	45,379.93
March 2022 .....	2,026,182.32	August 2026 .....	453,909.30	January 2031 .....	41,978.85

**Group 5 MBS (Continued)**

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
February 2031 .....	\$ 38,681.07	August 2031 .....	\$ 20,924.35	February 2032 .....	\$ 6,288.86
March 2031 .....	35,484.03	September 2031 .....	18,281.16	March 2032 .....	4,120.89
April 2031 .....	32,385.23	October 2031 .....	15,722.33	April 2032 .....	2,025.22
May 2031 .....	29,382.23	November 2031 .....	13,245.75	May 2032 and	
June 2031 .....	26,472.63	December 2031 .....	10,849.32	thereafter .....	0.00
July 2031 .....	23,654.10	January 2032 .....	8,531.02		

**Aggregate Group III Planned Balances**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through		December 2006 .....	\$121,382,204.90	June 2010 .....	\$ 74,252,005.05
July 2003 .....	\$171,591,000.00	January 2007 .....	120,138,925.80	July 2010 .....	73,248,054.21
August 2003 .....	170,818,747.30	February 2007 .....	118,901,968.40	August 2010 .....	72,249,193.31
September 2003 .....	170,005,844.56	March 2007 .....	117,671,300.19	September 2010 .....	71,255,396.14
October 2003 .....	169,152,619.08	April 2007 .....	116,446,888.79	October 2010 .....	70,266,636.65
November 2003 .....	168,259,419.06	May 2007 .....	115,228,702.00	November 2010 .....	69,282,888.91
December 2003 .....	167,326,613.40	June 2007 .....	114,016,707.79	December 2010 .....	68,304,127.12
January 2004 .....	166,354,591.43	July 2007 .....	112,810,874.29	January 2011 .....	67,330,325.61
February 2004 .....	165,343,762.69	August 2007 .....	111,611,169.79	February 2011 .....	66,361,458.85
March 2004 .....	164,294,556.60	September 2007 .....	110,417,562.74	March 2011 .....	65,397,501.45
April 2004 .....	163,207,422.24	October 2007 .....	109,230,021.78	April 2011 .....	64,438,428.12
May 2004 .....	162,082,827.98	November 2007 .....	108,048,515.67	May 2011 .....	63,484,213.73
June 2004 .....	160,921,261.15	December 2007 .....	106,873,013.37	June 2011 .....	62,534,833.27
July 2004 .....	159,723,227.75	January 2008 .....	105,703,483.96	July 2011 .....	61,590,261.85
August 2004 .....	158,489,252.04	February 2008 .....	104,539,896.72	August 2011 .....	60,650,474.73
September 2004 .....	157,219,876.17	March 2008 .....	103,382,221.05	September 2011 .....	59,722,110.92
October 2004 .....	155,915,659.80	April 2008 .....	102,230,426.54	October 2011 .....	58,807,141.98
November 2004 .....	154,577,179.71	May 2008 .....	101,084,482.91	November 2011 .....	57,905,380.41
December 2004 .....	153,205,029.31	June 2008 .....	99,944,360.06	December 2011 .....	57,016,641.31
January 2005 .....	151,799,818.28	July 2008 .....	98,810,028.02	January 2012 .....	56,140,742.31
February 2005 .....	150,401,762.30	August 2008 .....	97,681,456.99	February 2012 .....	55,277,503.55
March 2005 .....	149,010,824.53	September 2008 .....	96,558,617.32	March 2012 .....	54,426,747.66
April 2005 .....	147,626,968.36	October 2008 .....	95,441,479.52	April 2012 .....	53,588,299.70
May 2005 .....	146,250,157.35	November 2008 .....	94,330,014.23	May 2012 .....	52,761,987.15
June 2005 .....	144,880,355.23	December 2008 .....	93,224,192.26	June 2012 .....	51,947,639.85
July 2005 .....	143,517,525.94	January 2009 .....	92,123,984.56	July 2012 .....	51,145,090.00
August 2005 .....	142,161,633.59	February 2009 .....	91,029,362.25	August 2012 .....	50,354,172.12
September 2005 .....	140,812,642.50	March 2009 .....	89,940,296.57	September 2012 .....	49,574,722.98
October 2005 .....	139,470,517.13	April 2009 .....	88,856,758.92	October 2012 .....	48,806,581.64
November 2005 .....	138,135,222.17	May 2009 .....	87,778,720.85	November 2012 .....	48,049,589.34
December 2005 .....	136,806,722.46	June 2009 .....	86,706,154.06	December 2012 .....	47,303,589.55
January 2006 .....	135,484,983.04	July 2009 .....	85,639,030.38	January 2013 .....	46,568,427.85
February 2006 .....	134,169,969.10	August 2009 .....	84,577,321.80	February 2013 .....	45,843,951.99
March 2006 .....	132,861,646.05	September 2009 .....	83,521,000.45	March 2013 .....	45,130,011.80
April 2006 .....	131,559,979.45	October 2009 .....	82,470,038.59	April 2013 .....	44,426,459.19
May 2006 .....	130,264,935.04	November 2009 .....	81,424,408.65	May 2013 .....	43,733,148.12
June 2006 .....	128,976,478.74	December 2009 .....	80,384,083.18	June 2013 .....	43,049,934.55
July 2006 .....	127,694,576.66	January 2010 .....	79,349,034.88	July 2013 .....	42,376,676.43
August 2006 .....	126,419,195.06	February 2010 .....	78,319,236.58	August 2013 .....	41,713,233.67
September 2006 .....	125,150,300.38	March 2010 .....	77,294,661.26	September 2013 .....	41,059,468.14
October 2006 .....	123,887,859.24	April 2010 .....	76,275,282.04	October 2013 .....	40,415,243.58
November 2006 .....	122,631,838.43	May 2010 .....	75,261,072.17	November 2013 .....	39,780,425.64



**Aggregate Group III (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
December 2013 .....	\$ 39,154,881.81	May 2018 .....	\$ 16,382,879.76	October 2022 .....	\$ 6,221,886.65
January 2014 .....	38,538,481.41	June 2018 .....	16,104,085.06	November 2022 .....	6,100,147.13
February 2014 .....	37,931,095.58	July 2018 .....	15,829,511.41	December 2022 .....	5,980,351.81
March 2014 .....	37,332,597.23	August 2018 .....	15,559,098.24	January 2023 .....	5,862,472.06
April 2014 .....	36,742,861.03	September 2018 .....	15,292,785.82	February 2023 .....	5,746,479.66
May 2014 .....	36,161,763.37	October 2018 .....	15,030,515.24	March 2023 .....	5,632,346.79
June 2014 .....	35,589,182.36	November 2018 .....	14,772,228.44	April 2023 .....	5,520,046.03
July 2014 .....	35,024,997.81	December 2018 .....	14,517,868.15	May 2023 .....	5,409,550.33
August 2014 .....	34,469,091.17	January 2019 .....	14,267,377.91	June 2023 .....	5,300,833.05
September 2014 .....	33,921,345.54	February 2019 .....	14,020,702.06	July 2023 .....	5,193,867.90
October 2014 .....	33,381,645.63	March 2019 .....	13,777,785.68	August 2023 .....	5,088,628.99
November 2014 .....	32,849,877.74	April 2019 .....	13,538,574.66	September 2023 .....	4,985,090.77
December 2014 .....	32,325,929.78	May 2019 .....	13,303,015.63	October 2023 .....	4,883,228.08
January 2015 .....	31,809,691.16	June 2019 .....	13,071,055.95	November 2023 .....	4,783,016.09
February 2015 .....	31,301,052.85	July 2019 .....	12,842,643.75	December 2023 .....	4,684,430.33
March 2015 .....	30,799,907.34	August 2019 .....	12,617,727.85	January 2024 .....	4,587,446.70
April 2015 .....	30,306,148.58	September 2019 .....	12,396,257.81	February 2024 .....	4,492,041.42
May 2015 .....	29,819,672.01	October 2019 .....	12,178,183.89	March 2024 .....	4,398,191.04
June 2015 .....	29,340,374.50	November 2019 .....	11,963,457.05	April 2024 .....	4,305,872.46
July 2015 .....	28,868,154.37	December 2019 .....	11,752,028.92	May 2024 .....	4,215,062.91
August 2015 .....	28,402,911.34	January 2020 .....	11,543,851.83	June 2024 .....	4,125,739.94
September 2015 .....	27,944,546.52	February 2020 .....	11,338,878.77	July 2024 .....	4,037,881.41
October 2015 .....	27,492,962.38	March 2020 .....	11,137,063.39	August 2024 .....	3,951,465.50
November 2015 .....	27,048,062.77	April 2020 .....	10,938,359.97	September 2024 .....	3,866,470.70
December 2015 .....	26,609,752.83	May 2020 .....	10,742,723.45	October 2024 .....	3,782,875.83
January 2016 .....	26,177,939.07	June 2020 .....	10,550,109.42	November 2024 .....	3,700,659.96
February 2016 .....	25,752,529.24	July 2020 .....	10,360,474.05	December 2024 .....	3,619,802.51
March 2016 .....	25,333,432.42	August 2020 .....	10,173,774.16	January 2025 .....	3,540,283.17
April 2016 .....	24,920,558.92	September 2020 .....	9,989,967.15	February 2025 .....	3,462,081.91
May 2016 .....	24,513,820.31	October 2020 .....	9,809,011.05	March 2025 .....	3,385,179.01
June 2016 .....	24,113,129.37	November 2020 .....	9,630,864.45	April 2025 .....	3,309,555.02
July 2016 .....	23,718,400.12	December 2020 .....	9,455,486.53	May 2025 .....	3,235,190.75
August 2016 .....	23,329,547.74	January 2021 .....	9,282,837.05	June 2025 .....	3,162,067.32
September 2016 .....	22,946,488.62	February 2021 .....	9,112,876.33	July 2025 .....	3,090,166.09
October 2016 .....	22,569,140.29	March 2021 .....	8,945,565.25	August 2025 .....	3,019,468.69
November 2016 .....	22,197,421.43	April 2021 .....	8,780,865.24	September 2025 .....	2,949,957.04
December 2016 .....	21,831,251.85	May 2021 .....	8,618,738.27	October 2025 .....	2,881,613.28
January 2017 .....	21,470,552.50	June 2021 .....	8,459,146.85	November 2025 .....	2,814,419.82
February 2017 .....	21,115,245.38	July 2021 .....	8,302,054.01	December 2025 .....	2,748,359.35
March 2017 .....	20,765,253.61	August 2021 .....	8,147,423.31	January 2026 .....	2,683,414.75
April 2017 .....	20,420,501.38	September 2021 .....	7,995,218.80	February 2026 .....	2,619,569.21
May 2017 .....	20,080,913.91	October 2021 .....	7,845,405.08	March 2026 .....	2,556,806.10
June 2017 .....	19,746,417.48	November 2021 .....	7,697,947.20	April 2026 .....	2,495,109.08
July 2017 .....	19,416,939.40	December 2021 .....	7,552,810.74	May 2026 .....	2,434,462.01
August 2017 .....	19,092,407.98	January 2022 .....	7,409,961.74	June 2026 .....	2,374,848.99
September 2017 .....	18,772,752.52	February 2022 .....	7,269,366.73	July 2026 .....	2,316,254.36
October 2017 .....	18,457,903.33	March 2022 .....	7,130,992.72	August 2026 .....	2,258,662.67
November 2017 .....	18,147,791.67	April 2022 .....	6,994,807.16	September 2026 .....	2,202,058.71
December 2017 .....	17,842,349.76	May 2022 .....	6,860,778.00	October 2026 .....	2,146,427.46
January 2018 .....	17,541,510.77	June 2022 .....	6,728,873.59	November 2026 .....	2,091,754.14
February 2018 .....	17,245,208.81	July 2022 .....	6,599,062.77	December 2026 .....	2,038,024.18
March 2018 .....	16,953,378.89	August 2022 .....	6,471,314.80	January 2027 .....	1,985,223.20
April 2018 .....	16,665,956.93	September 2022 .....	6,345,599.38	February 2027 .....	1,933,337.06

### Aggregate Group III (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
March 2027 .....	\$ 1,882,351.79	January 2029 .....	\$ 962,753.19	November 2030 .....	\$ 350,959.09
April 2027 .....	1,832,253.65	February 2029 .....	929,065.29	December 2030 .....	328,882.09
May 2027 .....	1,783,029.07	March 2029 .....	895,997.64	January 2031 .....	307,241.91
June 2027 .....	1,734,664.70	April 2029 .....	863,540.57	February 2031 .....	286,031.55
July 2027 .....	1,687,147.37	May 2029 .....	831,684.52	March 2031 .....	265,244.11
August 2027 .....	1,640,464.10	June 2029 .....	800,420.08	April 2031 .....	244,872.79
September 2027 .....	1,594,602.11	July 2029 .....	769,737.98	May 2031 .....	224,910.91
October 2027 .....	1,549,548.78	August 2029 .....	739,629.08	June 2031 .....	205,351.84
November 2027 .....	1,505,291.69	September 2029 .....	710,084.38	July 2031 .....	186,189.11
December 2027 .....	1,461,818.60	October 2029 .....	681,095.00	August 2031 .....	167,416.29
January 2028 .....	1,419,117.45	November 2029 .....	652,652.21	September 2031 .....	149,027.09
February 2028 .....	1,377,176.33	December 2029 .....	624,747.39	October 2031 .....	131,015.28
March 2028 .....	1,335,983.54	January 2030 .....	597,372.04	November 2031 .....	113,374.74
April 2028 .....	1,295,527.52	February 2030 .....	570,517.81	December 2031 .....	96,099.43
May 2028 .....	1,255,796.88	March 2030 .....	544,176.45	January 2032 .....	79,183.42
June 2028 .....	1,216,780.42	April 2030 .....	518,339.85	February 2032 .....	62,620.84
July 2028 .....	1,178,467.06	May 2030 .....	493,000.00	March 2032 .....	46,405.93
August 2028 .....	1,140,845.93	June 2030 .....	468,149.01	April 2032 .....	30,533.00
September 2028 .....	1,103,906.28	July 2030 .....	443,779.11	May 2032 .....	14,996.46
October 2028 .....	1,067,637.54	August 2030 .....	419,882.66	June 2032 and thereafter .....	0.00
November 2028 .....	1,032,029.27	September 2030 .....	396,452.11		
December 2028 .....	997,071.19	October 2030 .....	373,480.03		

### Aggregate Group IV Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance .....	\$36,527,000.00	October 2004 .....	\$23,674,693.33	December 2006 .....	\$12,540,050.50
September 2002 .....	36,177,207.26	November 2004 .....	23,186,945.65	January 2007 .....	12,204,585.43
October 2002 .....	35,764,519.22	December 2004 .....	22,687,725.83	February 2007 .....	11,875,494.33
November 2002 .....	35,289,054.14	January 2005 .....	22,177,638.59	March 2007 .....	11,552,710.57
December 2002 .....	34,750,977.89	February 2005 .....	21,675,718.85	April 2007 .....	11,236,168.11
January 2003 .....	34,150,504.01	March 2005 .....	21,181,883.91	May 2007 .....	10,925,801.51
February 2003 .....	33,487,893.68	April 2005 .....	20,696,051.81	June 2007 .....	10,621,545.92
March 2003 .....	32,763,455.61	May 2005 .....	20,218,141.31	July 2007 .....	10,323,337.07
April 2003 .....	31,977,545.91	June 2005 .....	19,748,071.92	August 2007 .....	10,031,111.30
May 2003 .....	31,130,567.90	July 2005 .....	19,285,763.85	September 2007 .....	9,744,805.47
June 2003 .....	30,222,971.84	August 2005 .....	18,831,138.02	October 2007 .....	9,464,357.07
July 2003 .....	29,255,254.58	September 2005 .....	18,384,116.05	November 2007 .....	9,189,704.13
August 2003 .....	29,000,211.91	October 2005 .....	17,944,620.28	December 2007 .....	8,920,785.22
September 2003 .....	28,726,830.01	November 2005 .....	17,512,573.74	January 2008 .....	8,657,539.51
October 2003 .....	28,435,415.74	December 2005 .....	17,087,900.12	February 2008 .....	8,399,906.69
November 2003 .....	28,126,299.70	January 2006 .....	16,670,523.83	March 2008 .....	8,147,827.01
December 2003 .....	27,799,835.95	February 2006 .....	16,260,369.94	April 2008 .....	7,901,241.26
January 2004 .....	27,456,401.46	March 2006 .....	15,857,364.18	May 2008 .....	7,660,090.77
February 2004 .....	27,096,395.70	April 2006 .....	15,461,432.96	June 2008 .....	7,424,317.40
March 2004 .....	26,720,240.10	May 2006 .....	15,072,503.35	July 2008 .....	7,193,863.54
April 2004 .....	26,328,377.49	June 2006 .....	14,690,503.06	August 2008 .....	6,968,672.11
May 2004 .....	25,921,271.50	July 2006 .....	14,315,360.47	September 2008 .....	6,748,686.55
June 2004 .....	25,499,405.98	August 2006 .....	13,947,004.58	October 2008 .....	6,533,850.80
July 2004 .....	25,063,284.25	September 2006 .....	13,585,365.05	November 2008 .....	6,324,109.33
August 2004 .....	24,613,428.51	October 2006 .....	13,230,372.15	December 2008 .....	6,119,407.10
September 2004 .....	24,150,379.00	November 2006 .....	12,881,956.79	January 2009 .....	5,919,689.59



### Aggregate Group IV (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
February 2009 .....	\$ 5,724,902.77	January 2011 .....	\$ 2,488,524.88	December 2012 .....	\$ 1,225,536.24
March 2009 .....	5,534,993.10	February 2011 .....	2,397,089.59	January 2013 .....	1,168,871.34
April 2009 .....	5,349,907.53	March 2011 .....	2,314,012.87	February 2013 .....	1,111,565.33
May 2009 .....	5,169,593.52	April 2011 .....	2,239,203.41	March 2013 .....	1,053,645.79
June 2009 .....	4,993,998.97	May 2011 .....	2,172,526.60	April 2013 .....	995,139.67
July 2009 .....	4,823,072.29	June 2011 .....	2,113,849.61	May 2013 .....	936,073.34
August 2009 .....	4,656,762.34	July 2011 .....	2,063,041.37	June 2013 .....	876,472.59
September 2009 .....	4,495,018.48	August 2011 .....	2,019,972.54	July 2013 .....	816,362.63
October 2009 .....	4,337,790.50	September 2011 .....	1,977,851.85	August 2013 .....	755,768.13
November 2009 .....	4,185,028.68	October 2011 .....	1,934,557.30	September 2013 .....	694,713.17
December 2009 .....	4,036,683.74	November 2011 .....	1,890,127.75	October 2013 .....	633,221.33
January 2010 .....	3,892,706.87	December 2011 .....	1,844,601.27	November 2013 .....	571,315.64
February 2010 .....	3,753,049.68	January 2012 .....	1,798,015.11	December 2013 .....	509,018.61
March 2010 .....	3,617,664.26	February 2012 .....	1,750,405.76	January 2014 .....	446,352.23
April 2010 .....	3,486,503.12	March 2012 .....	1,701,808.95	February 2014 .....	383,338.00
May 2010 .....	3,359,519.21	April 2012 .....	1,652,259.66	March 2014 .....	319,996.92
June 2010 .....	3,236,665.94	May 2012 .....	1,601,792.13	April 2014 .....	256,349.52
July 2010 .....	3,117,897.11	June 2012 .....	1,550,439.87	May 2014 .....	192,415.83
August 2010 .....	3,003,166.98	July 2012 .....	1,498,235.70	June 2014 .....	128,215.42
September 2010 .....	2,892,430.22	August 2012 .....	1,445,211.72	July 2014 .....	63,767.43
October 2010 .....	2,785,641.91	September 2012 .....	1,391,399.36	August 2014 and thereafter .....	0.00
November 2010 .....	2,682,757.57	October 2012 .....	1,336,829.37		
December 2010 .....	2,583,733.12	November 2012 .....	1,281,531.85		

### Group 6 MBS First Specified Balances

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
Initial Balance .....	\$250,000,000.00	September 2004 .....	\$212,627,185.76	October 2006 .....	\$152,896,044.89
September 2002 .....	249,584,817.54	October 2004 .....	210,109,917.15	November 2006 .....	150,861,261.31
October 2002 .....	249,073,976.92	November 2004 .....	207,531,720.93	December 2006 .....	148,852,300.10
November 2002 .....	248,467,623.35	December 2004 .....	204,895,116.06	January 2007 .....	146,868,841.17
December 2002 .....	247,766,011.84	January 2005 .....	202,202,679.50	February 2007 .....	144,910,568.34
January 2003 .....	246,969,507.48	February 2005 .....	199,544,203.39	March 2007 .....	142,977,169.32
February 2003 .....	246,078,585.63	March 2005 .....	196,919,268.06	April 2007 .....	141,068,335.62
March 2003 .....	245,093,831.85	April 2005 .....	194,327,458.99	May 2007 .....	139,183,762.54
April 2003 .....	244,015,941.65	May 2005 .....	191,768,366.73	June 2007 .....	137,323,149.12
May 2003 .....	242,845,719.95	June 2005 .....	189,241,586.82	July 2007 .....	135,486,198.08
June 2003 .....	241,584,080.46	July 2005 .....	186,746,719.76	August 2007 .....	133,672,615.77
July 2003 .....	240,232,044.71	August 2005 .....	184,283,370.92	September 2007 .....	131,882,112.17
August 2003 .....	238,790,740.97	September 2005 .....	181,851,150.52	October 2007 .....	130,114,400.77
September 2003 .....	237,261,402.87	October 2005 .....	179,449,673.52	November 2007 .....	128,369,198.61
October 2003 .....	235,645,367.92	November 2005 .....	177,078,559.60	December 2007 .....	126,646,226.17
November 2003 .....	233,944,075.69	December 2005 .....	174,737,433.11	January 2008 .....	124,945,207.38
December 2003 .....	232,159,065.91	January 2006 .....	172,425,922.97	February 2008 .....	123,265,869.54
January 2004 .....	230,291,976.27	February 2006 .....	170,143,662.65	March 2008 .....	121,607,943.29
February 2004 .....	228,344,540.03	March 2006 .....	167,890,290.10	April 2008 .....	119,971,162.58
March 2004 .....	226,318,583.55	April 2006 .....	165,665,447.71	May 2008 .....	118,355,264.62
April 2004 .....	224,216,023.43	May 2006 .....	163,468,782.24	June 2008 .....	116,759,989.84
May 2004 .....	222,038,863.67	June 2006 .....	161,299,944.76	July 2008 .....	115,185,081.86
June 2004 .....	219,789,192.47	July 2006 .....	159,158,590.64	August 2008 .....	113,630,287.43
July 2004 .....	217,469,179.00	August 2006 .....	157,044,379.45	September 2008 .....	112,095,356.42
August 2004 .....	215,081,069.92	September 2006 .....	154,956,974.91	October 2008 .....	110,580,041.76

**Group 6 MBS First Specified Balances (Continued)**

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
November 2008 .....	\$109,084,099.42	April 2013 .....	\$ 52,092,245.15	September 2017 .....	\$ 23,707,479.54
December 2008 .....	107,607,288.36	May 2013 .....	51,351,145.27	October 2017 .....	23,342,526.75
January 2009 .....	106,149,370.48	June 2013 .....	50,619,739.69	November 2017 .....	22,982,504.47
February 2009 .....	104,710,110.63	July 2013 .....	49,897,906.38	December 2017 .....	22,627,349.68
March 2009 .....	103,289,276.54	August 2013 .....	49,185,524.85	January 2018 .....	22,277,000.15
April 2009 .....	101,886,638.77	September 2013 .....	48,482,476.08	February 2018 .....	21,931,394.43
May 2009 .....	100,501,970.71	October 2013 .....	47,788,642.54	March 2018 .....	21,590,471.82
June 2009 .....	99,135,048.54	November 2013 .....	47,103,908.13	April 2018 .....	21,254,172.39
July 2009 .....	97,785,651.17	December 2013 .....	46,428,158.19	May 2018 .....	20,922,436.93
August 2009 .....	96,453,560.25	January 2014 .....	45,761,279.49	June 2018 .....	20,595,207.01
September 2009 .....	95,138,560.07	February 2014 .....	45,103,160.17	July 2018 .....	20,272,424.89
October 2009 .....	93,840,437.62	March 2014 .....	44,453,689.78	August 2018 .....	19,954,033.57
November 2009 .....	92,558,982.46	April 2014 .....	43,812,759.21	September 2018 .....	19,639,976.75
December 2009 .....	91,293,986.77	May 2014 .....	43,180,260.73	October 2018 .....	19,330,198.83
January 2010 .....	90,045,245.25	June 2014 .....	42,556,087.92	November 2018 .....	19,024,644.91
February 2010 .....	88,812,555.15	July 2014 .....	41,940,135.66	December 2018 .....	18,723,260.78
March 2010 .....	87,595,716.21	August 2014 .....	41,332,300.17	January 2019 .....	18,425,992.90
April 2010 .....	86,394,530.60	September 2014 .....	40,732,478.92	February 2019 .....	18,132,788.38
May 2010 .....	85,208,802.96	October 2014 .....	40,140,570.66	March 2019 .....	17,843,595.01
June 2010 .....	84,038,340.30	November 2014 .....	39,556,475.39	April 2019 .....	17,558,361.24
July 2010 .....	82,882,952.02	December 2014 .....	38,980,094.35	May 2019 .....	17,277,036.13
August 2010 .....	81,742,449.87	January 2015 .....	38,411,330.01	June 2019 .....	16,999,569.41
September 2010 .....	80,616,647.88	February 2015 .....	37,850,086.02	July 2019 .....	16,725,911.42
October 2010 .....	79,505,362.41	March 2015 .....	37,296,267.25	August 2019 .....	16,456,013.13
November 2010 .....	78,408,412.04	April 2015 .....	36,749,779.74	September 2019 .....	16,189,826.10
December 2010 .....	77,325,617.61	May 2015 .....	36,210,530.67	October 2019 .....	15,927,302.51
January 2011 .....	76,256,802.15	June 2015 .....	35,678,428.41	November 2019 .....	15,668,395.16
February 2011 .....	75,201,790.86	July 2015 .....	35,153,382.43	December 2019 .....	15,413,057.39
March 2011 .....	74,160,411.11	August 2015 .....	34,635,303.34	January 2020 .....	15,161,243.17
April 2011 .....	73,132,492.37	September 2015 .....	34,124,102.85	February 2020 .....	14,912,907.01
May 2011 .....	72,117,866.22	October 2015 .....	33,619,693.77	March 2020 .....	14,668,004.02
June 2011 .....	71,116,366.33	November 2015 .....	33,121,989.97	April 2020 .....	14,426,489.85
July 2011 .....	70,127,828.39	December 2015 .....	32,630,906.42	May 2020 .....	14,188,320.70
August 2011 .....	69,152,090.11	January 2016 .....	32,146,359.11	June 2020 .....	13,953,453.35
September 2011 .....	68,188,991.23	February 2016 .....	31,668,265.11	July 2020 .....	13,721,845.08
October 2011 .....	67,238,373.43	March 2016 .....	31,196,542.47	August 2020 .....	13,493,453.73
November 2011 .....	66,300,080.36	April 2016 .....	30,731,110.29	September 2020 .....	13,268,237.67
December 2011 .....	65,373,957.58	May 2016 .....	30,271,888.67	October 2020 .....	13,046,155.77
January 2012 .....	64,459,852.57	June 2016 .....	29,818,798.70	November 2020 .....	12,827,167.43
February 2012 .....	63,557,614.66	July 2016 .....	29,371,762.43	December 2020 .....	12,611,232.56
March 2012 .....	62,667,095.07	August 2016 .....	28,930,702.90	January 2021 .....	12,398,311.57
April 2012 .....	61,788,146.83	September 2016 .....	28,495,544.09	February 2021 .....	12,188,365.36
May 2012 .....	60,920,624.79	October 2016 .....	28,066,210.94	March 2021 .....	11,981,355.32
June 2012 .....	60,064,385.58	November 2016 .....	27,642,629.30	April 2021 .....	11,777,243.35
July 2012 .....	59,219,287.61	December 2016 .....	27,224,725.96	May 2021 .....	11,575,991.78
August 2012 .....	58,385,191.02	January 2017 .....	26,812,428.61	June 2021 .....	11,377,563.46
September 2012 .....	57,561,957.69	February 2017 .....	26,405,665.83	July 2021 .....	11,181,921.68
October 2012 .....	56,749,451.19	March 2017 .....	26,004,367.11	August 2021 .....	10,989,030.18
November 2012 .....	55,947,536.77	April 2017 .....	25,608,462.79	September 2021 .....	10,798,853.19
December 2012 .....	55,156,081.36	May 2017 .....	25,217,884.09	October 2021 .....	10,611,355.36
January 2013 .....	54,374,953.51	June 2017 .....	24,832,563.08	November 2021 .....	10,426,501.80
February 2013 .....	53,604,023.41	July 2017 .....	24,452,432.68	December 2021 .....	10,244,258.04
March 2013 .....	52,843,162.83	August 2017 .....	24,077,426.64	January 2022 .....	10,064,590.07

**Group 6 MBS First Specified Balances (Continued)**

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
February 2022 .....	\$ 9,887,464.28	August 2025 .....	\$ 4,355,839.66	February 2029 .....	\$ 1,421,643.48
March 2022 .....	9,712,847.50	September 2025 .....	4,261,531.86	March 2029 .....	1,372,975.93
April 2022 .....	9,540,706.97	October 2025 .....	4,168,640.67	April 2029 .....	1,325,105.94
May 2022 .....	9,371,010.34	November 2025 .....	4,077,147.14	May 2029 .....	1,278,022.46
June 2022 .....	9,203,725.68	December 2025 .....	3,987,032.55	June 2029 .....	1,231,714.62
July 2022 .....	9,038,821.45	January 2026 .....	3,898,278.43	July 2029 .....	1,186,171.66
August 2022 .....	8,876,266.50	February 2026 .....	3,810,866.54	August 2029 .....	1,141,382.99
September 2022 .....	8,716,030.08	March 2026 .....	3,724,778.86	September 2029 .....	1,097,338.14
October 2022 .....	8,558,081.84	April 2026 .....	3,639,997.63	October 2029 .....	1,054,026.77
November 2022 .....	8,402,391.80	May 2026 .....	3,556,505.29	November 2029 .....	1,011,438.68
December 2022 .....	8,248,930.34	June 2026 .....	3,474,284.51	December 2029 .....	969,563.80
January 2023 .....	8,097,668.25	July 2026 .....	3,393,318.18	January 2030 .....	928,392.21
February 2023 .....	7,948,576.66	August 2026 .....	3,313,589.42	February 2030 .....	887,914.08
March 2023 .....	7,801,627.07	September 2026 .....	3,235,081.56	March 2030 .....	848,119.75
April 2023 .....	7,656,791.35	October 2026 .....	3,157,778.12	April 2030 .....	808,999.65
May 2023 .....	7,514,041.71	November 2026 .....	3,081,662.87	May 2030 .....	770,544.35
June 2023 .....	7,373,350.73	December 2026 .....	3,006,719.76	June 2030 .....	732,744.55
July 2023 .....	7,234,691.31	January 2027 .....	2,932,932.94	July 2030 .....	695,591.05
August 2023 .....	7,098,036.71	February 2027 .....	2,860,286.80	August 2030 .....	659,074.80
September 2023 .....	6,963,360.52	March 2027 .....	2,788,765.88	September 2030 .....	623,186.83
October 2023 .....	6,830,636.67	April 2027 .....	2,718,354.96	October 2030 .....	587,918.31
November 2023 .....	6,699,839.42	May 2027 .....	2,649,038.98	November 2030 .....	553,260.53
December 2023 .....	6,570,943.34	June 2027 .....	2,580,803.11	December 2030 .....	519,204.88
January 2024 .....	6,443,923.35	July 2027 .....	2,513,632.67	January 2031 .....	485,742.87
February 2024 .....	6,318,754.65	August 2027 .....	2,447,513.20	February 2031 .....	452,866.10
March 2024 .....	6,195,412.79	September 2027 .....	2,382,430.40	March 2031 .....	420,566.32
April 2024 .....	6,073,873.60	October 2027 .....	2,318,370.19	April 2031 .....	388,835.35
May 2024 .....	5,954,113.23	November 2027 .....	2,255,318.62	May 2031 .....	357,665.13
June 2024 .....	5,836,108.13	December 2027 .....	2,193,261.96	June 2031 .....	327,047.72
July 2024 .....	5,719,835.06	January 2028 .....	2,132,186.64	July 2031 .....	296,975.25
August 2024 .....	5,605,271.05	February 2028 .....	2,072,079.26	August 2031 .....	267,439.99
September 2024 .....	5,492,393.44	March 2028 .....	2,012,926.61	September 2031 .....	238,434.29
October 2024 .....	5,381,179.84	April 2028 .....	1,954,715.63	October 2031 .....	209,950.60
November 2024 .....	5,271,608.16	May 2028 .....	1,897,433.43	November 2031 .....	181,981.47
December 2024 .....	5,163,656.59	June 2028 .....	1,841,067.30	December 2031 .....	154,519.56
January 2025 .....	5,057,303.59	July 2028 .....	1,785,604.68	January 2032 .....	127,557.61
February 2025 .....	4,952,527.88	August 2028 .....	1,731,033.18	February 2032 .....	101,088.46
March 2025 .....	4,849,308.48	September 2028 .....	1,677,340.57	March 2032 .....	75,105.05
April 2025 .....	4,747,624.66	October 2028 .....	1,624,514.76	April 2032 .....	49,600.41
May 2025 .....	4,647,455.94	November 2028 .....	1,572,543.84	May 2032 .....	24,567.66
June 2025 .....	4,548,782.13	December 2028 .....	1,521,416.04	June 2032 and thereafter .....	0.00
July 2025 .....	4,451,583.26	January 2029 .....	1,471,119.74		

**Group 6 MBS Second Specified Balances**

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
Initial Balance .....	\$250,000,000.00	January 2003 .....	\$246,759,265.70	June 2003 .....	\$240,905,453.47
September 2002 .....	249,563,819.36	February 2003 .....	245,794,924.39	July 2003 .....	239,430,197.93
October 2002 .....	249,021,440.12	March 2003 .....	244,726,479.04	August 2003 .....	237,856,308.45
November 2002 .....	248,373,010.16	April 2003 .....	243,554,755.69	September 2003 .....	236,185,274.37
December 2002 .....	247,618,812.47	May 2003 .....	242,280,715.43	October 2003 .....	234,418,712.70

**Group 6 MBS Second Specified Balances (Continued)**

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
November 2003 .....	\$232,558,365.78	March 2008 .....	\$112,609,239.94	July 2012 .....	\$ 50,831,285.03
December 2003 .....	230,606,098.68	April 2008 .....	110,931,633.81	August 2012 .....	50,042,278.32
January 2004 .....	228,563,896.26	May 2008 .....	109,277,960.48	September 2012 .....	49,264,761.27
February 2004 .....	226,433,860.07	June 2008 .....	107,647,886.33	October 2012 .....	48,498,571.94
March 2004 .....	224,218,204.83	July 2008 .....	106,041,082.34	November 2012 .....	47,743,550.60
April 2004 .....	221,919,254.80	August 2008 .....	104,457,223.98	December 2012 .....	46,999,539.73
May 2004 .....	219,539,439.78	September 2008 .....	102,895,991.21	January 2013 .....	46,266,384.02
June 2004 .....	217,081,290.94	October 2008 .....	101,357,068.40	February 2013 .....	45,543,930.28
July 2004 .....	214,547,436.39	November 2008 .....	99,840,144.26	March 2013 .....	44,832,027.46
August 2004 .....	211,940,596.52	December 2008 .....	98,344,911.79	April 2013 .....	44,130,526.60
September 2004 .....	209,263,579.14	January 2009 .....	96,871,068.19	May 2013 .....	43,439,280.81
October 2004 .....	206,519,274.39	February 2009 .....	95,418,314.86	June 2013 .....	42,758,145.23
November 2004 .....	203,710,649.53	March 2009 .....	93,986,357.31	July 2013 .....	42,086,977.00
December 2004 .....	200,840,743.45	April 2009 .....	92,574,905.10	August 2013 .....	41,425,635.25
January 2005 .....	197,912,661.13	May 2009 .....	91,183,671.78	September 2013 .....	40,773,981.08
February 2005 .....	195,025,880.15	June 2009 .....	89,812,374.86	October 2013 .....	40,131,877.48
March 2005 .....	192,179,828.39	July 2009 .....	88,460,735.74	November 2013 .....	39,499,189.37
April 2005 .....	189,373,941.56	August 2009 .....	87,128,479.66	December 2013 .....	38,875,783.54
May 2005 .....	186,607,663.11	September 2009 .....	85,815,335.64	January 2014 .....	38,261,528.61
June 2005 .....	183,880,444.12	October 2009 .....	84,521,036.45	February 2014 .....	37,656,295.05
July 2005 .....	181,191,743.22	November 2009 .....	83,245,318.52	March 2014 .....	37,059,955.10
August 2005 .....	178,541,026.43	December 2009 .....	81,987,921.94	April 2014 .....	36,472,382.80
September 2005 .....	175,927,767.12	January 2010 .....	80,748,590.35	May 2014 .....	35,893,453.92
October 2005 .....	173,351,445.88	February 2010 .....	79,527,070.96	June 2014 .....	35,323,045.96
November 2005 .....	170,811,550.42	March 2010 .....	78,323,114.45	July 2014 .....	34,761,038.13
December 2005 .....	168,307,575.47	April 2010 .....	77,136,474.94	August 2014 .....	34,207,311.32
January 2006 .....	165,839,022.72	May 2010 .....	75,966,909.94	September 2014 .....	33,661,748.04
February 2006 .....	163,405,400.66	June 2010 .....	74,814,180.31	October 2014 .....	33,124,232.49
March 2006 .....	161,006,224.57	July 2010 .....	73,678,050.20	November 2014 .....	32,594,650.42
April 2006 .....	158,641,016.35	August 2010 .....	72,558,287.03	December 2014 .....	32,072,889.22
May 2006 .....	156,309,304.47	September 2010 .....	71,454,661.41	January 2015 .....	31,558,837.81
June 2006 .....	154,010,623.87	October 2010 .....	70,366,947.14	February 2015 .....	31,052,386.67
July 2006 .....	151,744,515.89	November 2010 .....	69,294,921.11	March 2015 .....	30,553,427.80
August 2006 .....	149,510,528.15	December 2010 .....	68,238,363.33	April 2015 .....	30,061,854.71
September 2006 .....	147,308,214.49	January 2011 .....	67,197,056.82	May 2015 .....	29,577,562.37
October 2006 .....	145,137,134.87	February 2011 .....	66,170,787.60	June 2015 .....	29,100,447.23
November 2006 .....	142,996,855.31	March 2011 .....	65,159,344.65	July 2015 .....	28,630,407.17
December 2006 .....	140,886,947.77	April 2011 .....	64,162,519.87	August 2015 .....	28,167,341.52
January 2007 .....	138,806,990.10	May 2011 .....	63,180,108.02	September 2015 .....	27,711,150.97
February 2007 .....	136,756,565.95	June 2011 .....	62,211,906.70	October 2015 .....	27,261,737.61
March 2007 .....	134,735,264.69	July 2011 .....	61,257,716.33	November 2015 .....	26,819,004.91
April 2007 .....	132,742,681.32	August 2011 .....	60,317,340.05	December 2015 .....	26,382,857.66
May 2007 .....	130,778,416.42	September 2011 .....	59,390,583.74	January 2016 .....	25,953,201.99
June 2007 .....	128,842,076.06	October 2011 .....	58,477,255.98	February 2016 .....	25,529,945.34
July 2007 .....	126,933,271.71	November 2011 .....	57,577,167.96	March 2016 .....	25,112,996.42
August 2007 .....	125,051,620.20	December 2011 .....	56,690,133.51	April 2016 .....	24,702,265.25
September 2007 .....	123,196,743.60	January 2012 .....	55,815,969.02	May 2016 .....	24,297,663.06
October 2007 .....	121,368,269.21	February 2012 .....	54,954,493.43	June 2016 .....	23,899,102.34
November 2007 .....	119,565,829.42	March 2012 .....	54,105,528.18	July 2016 .....	23,506,496.82
December 2007 .....	117,789,061.70	April 2012 .....	53,268,897.17	August 2016 .....	23,119,761.39
January 2008 .....	116,037,608.50	May 2012 .....	52,444,426.75	September 2016 .....	22,738,812.17
February 2008 .....	114,311,117.17	June 2012 .....	51,631,945.66	October 2016 .....	22,363,566.42

**Group 6 MBS Second Specified Balances (Continued)**

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
November 2016 .....	\$ 21,993,942.56	March 2021 .....	\$ 8,836,606.41	July 2025 .....	\$ 3,043,335.91
December 2016 .....	21,629,860.18	April 2021 .....	8,673,405.89	August 2025 .....	2,973,539.64
January 2017 .....	21,271,239.94	May 2021 .....	8,512,765.89	September 2025 .....	2,904,919.13
February 2017 .....	20,918,003.65	June 2021 .....	8,354,648.92	October 2025 .....	2,837,456.59
March 2017 .....	20,570,074.19	July 2021 .....	8,199,018.04	November 2025 .....	2,771,134.52
April 2017 .....	20,227,375.54	August 2021 .....	8,045,836.83	December 2025 .....	2,705,935.64
May 2017 .....	19,889,832.71	September 2021 .....	7,895,069.36	January 2026 .....	2,641,842.94
June 2017 .....	19,557,371.78	October 2021 .....	7,746,680.23	February 2026 .....	2,578,839.64
July 2017 .....	19,229,919.87	November 2021 .....	7,600,634.55	March 2026 .....	2,516,909.21
August 2017 .....	18,907,405.09	December 2021 .....	7,456,897.90	April 2026 .....	2,456,035.36
September 2017 .....	18,589,756.59	January 2022 .....	7,315,436.35	May 2026 .....	2,396,202.03
October 2017 .....	18,276,904.49	February 2022 .....	7,176,216.48	June 2026 .....	2,337,393.38
November 2017 .....	17,968,779.88	March 2022 .....	7,039,205.30	July 2026 .....	2,279,593.83
December 2017 .....	17,665,314.84	April 2022 .....	6,904,370.33	August 2026 .....	2,222,787.99
January 2018 .....	17,366,442.38	May 2022 .....	6,771,679.51	September 2026 .....	2,166,960.72
February 2018 .....	17,072,096.45	June 2022 .....	6,641,101.27	October 2026 .....	2,112,097.07
March 2018 .....	16,782,211.94	July 2022 .....	6,512,604.46	November 2026 .....	2,058,182.34
April 2018 .....	16,496,724.63	August 2022 .....	6,386,158.39	December 2026 .....	2,005,202.01
May 2018 .....	16,215,571.22	September 2022 .....	6,261,732.80	January 2027 .....	1,953,141.79
June 2018 .....	15,938,689.28	October 2022 .....	6,139,297.86	February 2027 .....	1,901,987.58
July 2018 .....	15,666,017.27	November 2022 .....	6,018,824.17	March 2027 .....	1,851,725.51
August 2018 .....	15,397,494.50	December 2022 .....	5,900,282.72	April 2027 .....	1,802,341.89
September 2018 .....	15,133,061.14	January 2023 .....	5,783,644.95	May 2027 .....	1,753,823.24
October 2018 .....	14,872,658.19	February 2023 .....	5,668,882.68	June 2027 .....	1,706,156.25
November 2018 .....	14,616,227.48	March 2023 .....	5,555,968.14	July 2027 .....	1,659,327.84
December 2018 .....	14,363,711.66	April 2023 .....	5,444,873.96	August 2027 .....	1,613,325.09
January 2019 .....	14,115,054.18	May 2023 .....	5,335,573.15	September 2027 .....	1,568,135.28
February 2019 .....	13,870,199.30	June 2023 .....	5,228,039.11	October 2027 .....	1,523,745.88
March 2019 .....	13,629,092.04	July 2023 .....	5,122,245.60	November 2027 .....	1,480,144.53
April 2019 .....	13,391,678.19	August 2023 .....	5,018,166.79	December 2027 .....	1,437,319.06
May 2019 .....	13,157,904.34	September 2023 .....	4,915,777.19	January 2028 .....	1,395,257.46
June 2019 .....	12,927,717.77	October 2023 .....	4,815,051.68	February 2028 .....	1,353,947.92
July 2019 .....	12,701,066.56	November 2023 .....	4,715,965.50	March 2028 .....	1,313,378.78
August 2019 .....	12,477,899.48	December 2023 .....	4,618,494.24	April 2028 .....	1,273,538.55
September 2019 .....	12,258,166.04	January 2024 .....	4,522,613.85	May 2028 .....	1,234,415.93
October 2019 .....	12,041,816.44	February 2024 .....	4,428,300.59	June 2028 .....	1,195,999.76
November 2019 .....	11,828,801.61	March 2024 .....	4,335,531.11	July 2028 .....	1,158,279.05
December 2019 .....	11,619,073.15	April 2024 .....	4,244,282.34	August 2028 .....	1,121,242.98
January 2020 .....	11,412,583.34	May 2024 .....	4,154,531.58	September 2028 .....	1,084,880.87
February 2020 .....	11,209,285.14	June 2024 .....	4,066,256.43	October 2028 .....	1,049,182.22
March 2020 .....	11,009,132.16	July 2024 .....	3,979,434.83	November 2028 .....	1,014,136.65
April 2020 .....	10,812,078.69	August 2024 .....	3,894,045.02	December 2028 .....	979,733.97
May 2020 .....	10,618,079.63	September 2024 .....	3,810,065.55	January 2029 .....	945,964.10
June 2020 .....	10,427,090.53	October 2024 .....	3,727,475.29	February 2029 .....	912,817.15
July 2020 .....	10,239,067.59	November 2024 .....	3,646,253.39	March 2029 .....	880,283.33
August 2020 .....	10,053,967.58	December 2024 .....	3,566,379.33	April 2029 .....	848,353.02
September 2020 .....	9,871,747.91	January 2025 .....	3,487,832.87	May 2029 .....	817,016.74
October 2020 .....	9,692,366.59	February 2025 .....	3,410,594.04	June 2029 .....	786,265.14
November 2020 .....	9,515,782.22	March 2025 .....	3,334,643.18	July 2029 .....	756,089.02
December 2020 .....	9,341,953.97	April 2025 .....	3,259,960.91	August 2029 .....	726,479.29
January 2021 .....	9,170,841.61	May 2025 .....	3,186,528.12	September 2029 .....	697,427.03
February 2021 .....	9,002,405.46	June 2025 .....	3,114,325.97	October 2029 .....	668,923.41



**Group 6 MBS Second Specified Balances (Continued)**

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
November 2029 .....	\$ 640,959.77	October 2030 .....	\$ 366,639.49	September 2031 .....	\$ 146,326.17
December 2029 .....	613,527.55	November 2030 .....	344,523.15	October 2031 .....	128,658.02
January 2030 .....	586,618.32	December 2030 .....	322,844.91	November 2031 .....	111,355.94
February 2030 .....	560,223.77	January 2031 .....	301,597.73	December 2031 .....	94,413.94
March 2030 .....	534,335.74	February 2031 .....	280,774.66	January 2032 .....	77,826.14
April 2030 .....	508,946.16	March 2031 .....	260,368.86	February 2032 .....	61,586.73
May 2030 .....	484,047.08	April 2031 .....	240,373.59	March 2032 .....	45,690.00
June 2030 .....	459,630.69	May 2031 .....	220,782.21	April 2032 .....	30,130.32
July 2030 .....	435,689.28	June 2031 .....	201,588.17	May 2032 .....	14,902.14
August 2030 .....	412,215.24	July 2031 .....	182,785.04	June 2032 and thereafter .....	0.00
September 2030 .....	389,201.10	August 2031 .....	164,366.45		

**Group 6 MBS Third Specified Balances**

<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>
Initial Balance .....	\$250,000,000.00	August 2005 .....	\$167,147,901.51	August 2008 .....	\$ 87,598,791.21
September 2002 .....	249,520,922.70	September 2005 .....	164,198,590.00	September 2008 .....	86,026,097.10
October 2002 .....	248,914,084.39	October 2005 .....	161,300,098.49	October 2008 .....	84,480,784.28
November 2002 .....	248,179,629.05	November 2005 .....	158,451,564.04	November 2008 .....	82,962,384.79
December 2002 .....	247,317,895.66	December 2005 .....	155,652,138.20	December 2008 .....	81,470,438.57
January 2003 .....	246,329,419.33	January 2006 .....	152,900,986.83	January 2009 .....	80,004,493.35
February 2003 .....	245,214,931.98	February 2006 .....	150,197,289.79	February 2009 .....	78,564,104.46
March 2003 .....	243,975,362.43	March 2006 .....	147,540,240.76	March 2009 .....	77,148,834.80
April 2003 .....	242,611,836.10	April 2006 .....	144,929,047.00	April 2009 .....	75,758,254.61
May 2003 .....	241,125,674.13	May 2006 .....	142,362,929.09	May 2009 .....	74,391,941.42
June 2003 .....	239,518,392.06	June 2006 .....	139,841,120.74	June 2009 .....	73,049,479.89
July 2003 .....	237,791,697.92	July 2006 .....	137,362,868.56	July 2009 .....	71,730,461.72
August 2003 .....	235,947,489.90	August 2006 .....	134,927,431.86	August 2009 .....	70,434,485.50
September 2003 .....	233,987,853.44	September 2006 .....	132,534,082.41	September 2009 .....	69,161,156.61
October 2003 .....	231,915,057.85	October 2006 .....	130,182,104.22	October 2009 .....	67,910,087.11
November 2003 .....	229,731,552.39	November 2006 .....	127,870,793.40	November 2009 .....	66,680,895.62
December 2003 .....	227,439,961.95	December 2006 .....	125,599,457.90	December 2009 .....	65,473,207.21
January 2004 .....	225,043,082.11	January 2007 .....	123,367,417.33	January 2010 .....	64,286,653.30
February 2004 .....	222,543,873.84	February 2007 .....	121,174,002.74	February 2010 .....	63,120,871.54
March 2004 .....	219,945,457.65	March 2007 .....	119,018,556.49	March 2010 .....	61,975,505.72
April 2004 .....	217,251,107.39	April 2007 .....	116,900,432.00	April 2010 .....	60,850,205.66
May 2004 .....	214,464,243.47	May 2007 .....	114,818,993.60	May 2010 .....	59,744,627.12
June 2004 .....	211,588,425.84	June 2007 .....	112,773,616.32	June 2010 .....	58,658,431.66
July 2004 .....	208,627,346.44	July 2007 .....	110,763,685.73	July 2010 .....	57,591,286.60
August 2004 .....	205,584,821.29	August 2007 .....	108,788,597.76	August 2010 .....	56,542,864.88
September 2004 .....	202,464,782.33	September 2007 .....	106,847,758.54	September 2010 .....	55,512,844.98
October 2004 .....	199,271,268.80	October 2007 .....	104,940,584.20	October 2010 .....	54,500,910.85
November 2004 .....	196,008,418.38	November 2007 .....	103,066,500.71	November 2010 .....	53,506,751.76
December 2004 .....	192,680,458.07	December 2007 .....	101,224,943.73	December 2010 .....	52,530,062.28
January 2005 .....	189,291,694.77	January 2008 .....	99,415,358.46	January 2011 .....	51,570,542.13
February 2005 .....	185,961,208.23	February 2008 .....	97,637,199.43	February 2011 .....	50,627,896.15
March 2005 .....	182,688,010.11	March 2008 .....	95,889,930.38	March 2011 .....	49,701,834.15
April 2005 .....	179,471,128.68	April 2008 .....	94,173,024.13	April 2011 .....	48,792,070.89
May 2005 .....	176,309,608.56	May 2008 .....	92,485,962.35	May 2011 .....	47,898,325.95
June 2005 .....	173,202,510.43	June 2008 .....	90,828,235.50	June 2011 .....	47,020,323.69
July 2005 .....	170,148,910.74	July 2008 .....	89,199,342.62	July 2011 .....	46,157,793.12

**Group 6 MBS Third Specified Balances (Continued)**

<b>Distribution Date</b>	<b>Third Specified Balance</b>	<b>Distribution Date</b>	<b>Third Specified Balance</b>	<b>Distribution Date</b>	<b>Third Specified Balance</b>
August 2011 .....	\$ 45,310,467.86	January 2016 .....	\$ 16,579,456.09	June 2020 .....	\$ 5,664,550.37
September 2011 .....	44,478,086.05	February 2016 .....	16,259,281.43	July 2020 .....	5,545,425.05
October 2011 .....	43,660,390.28	March 2016 .....	15,944,912.11	August 2020 .....	5,428,552.49
November 2011 .....	42,857,127.51	April 2016 .....	15,636,246.45	September 2020 .....	5,313,892.31
December 2011 .....	42,068,048.98	May 2016 .....	15,333,184.55	October 2020 .....	5,201,404.83
January 2012 .....	41,292,910.18	June 2016 .....	15,035,628.21	November 2020 .....	5,091,051.03
February 2012 .....	40,531,470.73	July 2016 .....	14,743,480.90	December 2020 .....	4,982,792.60
March 2012 .....	39,783,494.36	August 2016 .....	14,456,647.77	January 2021 .....	4,876,591.88
April 2012 .....	39,048,748.78	September 2016 .....	14,175,035.58	February 2021 .....	4,772,411.89
May 2012 .....	38,327,005.67	October 2016 .....	13,898,552.71	March 2021 .....	4,670,216.28
June 2012 .....	37,618,040.60	November 2016 .....	13,627,109.10	April 2021 .....	4,569,969.31
July 2012 .....	36,921,632.92	December 2016 .....	13,360,616.24	May 2021 .....	4,471,635.90
August 2012 .....	36,237,565.77	January 2017 .....	13,098,987.14	June 2021 .....	4,375,181.57
September 2012 .....	35,565,625.96	February 2017 .....	12,842,136.30	July 2021 .....	4,280,572.42
October 2012 .....	34,905,603.92	March 2017 .....	12,589,979.71	August 2021 .....	4,187,775.19
November 2012 .....	34,257,293.66	April 2017 .....	12,342,434.78	September 2021 .....	4,096,757.14
December 2012 .....	33,620,492.68	May 2017 .....	12,099,420.36	October 2021 .....	4,007,486.16
January 2013 .....	32,995,001.93	June 2017 .....	11,860,856.68	November 2021 .....	3,919,930.66
February 2013 .....	32,380,625.76	July 2017 .....	11,626,665.35	December 2021 .....	3,834,059.61
March 2013 .....	31,777,171.83	August 2017 .....	11,396,769.34	January 2022 .....	3,749,842.54
April 2013 .....	31,184,451.10	September 2017 .....	11,171,092.92	February 2022 .....	3,667,249.50
May 2013 .....	30,602,277.72	October 2017 .....	10,949,561.68	March 2022 .....	3,586,251.07
June 2013 .....	30,030,469.02	November 2017 .....	10,732,102.51	April 2022 .....	3,506,818.33
July 2013 .....	29,468,845.45	December 2017 .....	10,518,643.52	May 2022 .....	3,428,922.88
August 2013 .....	28,917,230.51	January 2018 .....	10,309,114.10	June 2022 .....	3,352,536.82
September 2013 .....	28,375,450.71	February 2018 .....	10,103,444.81	July 2022 .....	3,277,632.72
October 2013 .....	27,843,335.51	March 2018 .....	9,901,567.46	August 2022 .....	3,204,183.66
November 2013 .....	27,320,717.28	April 2018 .....	9,703,415.00	September 2022 .....	3,132,163.17
December 2013 .....	26,807,431.26	May 2018 .....	9,508,921.55	October 2022 .....	3,061,545.26
January 2014 .....	26,303,315.49	June 2018 .....	9,318,022.36	November 2022 .....	2,992,304.37
February 2014 .....	25,808,210.77	July 2018 .....	9,130,653.80	December 2022 .....	2,924,415.41
March 2014 .....	25,321,960.61	August 2018 .....	8,946,753.35	January 2023 .....	2,857,853.73
April 2014 .....	24,844,411.22	September 2018 .....	8,766,259.55	February 2023 .....	2,792,595.11
May 2014 .....	24,375,411.39	October 2018 .....	8,589,112.01	March 2023 .....	2,728,615.76
June 2014 .....	23,914,812.54	November 2018 .....	8,415,251.39	April 2023 .....	2,665,892.29
July 2014 .....	23,462,468.58	December 2018 .....	8,244,619.38	May 2023 .....	2,604,401.74
August 2014 .....	23,018,235.95	January 2019 .....	8,077,158.65	June 2023 .....	2,544,121.56
September 2014 .....	22,581,973.52	February 2019 .....	7,912,812.90	July 2023 .....	2,485,029.57
October 2014 .....	22,153,542.59	March 2019 .....	7,751,526.77	August 2023 .....	2,427,104.00
November 2014 .....	21,732,806.80	April 2019 .....	7,593,245.87	September 2023 .....	2,370,323.46
December 2014 .....	21,319,632.16	May 2019 .....	7,437,916.77	October 2023 .....	2,314,666.94
January 2015 .....	20,913,886.95	June 2019 .....	7,285,486.93	November 2023 .....	2,260,113.80
February 2015 .....	20,515,441.69	July 2019 .....	7,135,904.75	December 2023 .....	2,206,643.76
March 2015 .....	20,124,169.12	August 2019 .....	6,989,119.51	January 2024 .....	2,154,236.89
April 2015 .....	19,739,944.19	September 2019 .....	6,845,081.37	February 2024 .....	2,102,873.63
May 2015 .....	19,362,643.93	October 2019 .....	6,703,741.35	March 2024 .....	2,052,534.76
June 2015 .....	18,992,147.53	November 2019 .....	6,565,051.34	April 2024 .....	2,003,201.38
July 2015 .....	18,628,336.22	December 2019 .....	6,428,964.03	May 2024 .....	1,954,854.96
August 2015 .....	18,271,093.25	January 2020 .....	6,295,432.96	June 2024 .....	1,907,477.27
September 2015 .....	17,920,303.91	February 2020 .....	6,164,412.46	July 2024 .....	1,861,050.41
October 2015 .....	17,575,855.41	March 2020 .....	6,035,857.66	August 2024 .....	1,815,556.79
November 2015 .....	17,237,636.92	April 2020 .....	5,909,724.47	September 2024 .....	1,770,979.16
December 2015 .....	16,905,539.50	May 2020 .....	5,785,969.57	October 2024 .....	1,727,300.53



**Group 6 MBS Third Specified Balances (Continued)**

<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>
November 2024 .....	\$ 1,684,504.25	June 2027 .....	\$ 716,935.59	January 2030 .....	\$ 224,209.00
December 2024 .....	1,642,573.95	July 2027 .....	695,129.42	February 2030 .....	213,467.16
January 2025 .....	1,601,493.55	August 2027 .....	673,794.54	March 2030 .....	202,981.24
February 2025 .....	1,561,247.26	September 2027 .....	652,921.94	April 2030 .....	192,746.12
March 2025 .....	1,521,819.55	October 2027 .....	632,502.74	May 2030 .....	182,756.80
April 2025 .....	1,483,195.21	November 2027 .....	612,528.25	June 2030 .....	173,008.36
May 2025 .....	1,445,359.26	December 2027 .....	592,989.92	July 2030 .....	163,495.98
June 2025 .....	1,408,297.00	January 2028 .....	573,879.37	August 2030 .....	154,214.92
July 2025 .....	1,371,993.99	February 2028 .....	555,188.36	September 2030 .....	145,160.53
August 2025 .....	1,336,436.05	March 2028 .....	536,908.79	October 2030 .....	136,328.24
September 2025 .....	1,301,609.25	April 2028 .....	519,032.74	November 2030 .....	127,713.60
October 2025 .....	1,267,499.91	May 2028 .....	501,552.39	December 2030 .....	119,312.19
November 2025 .....	1,234,094.59	June 2028 .....	484,460.09	January 2031 .....	111,119.70
December 2025 .....	1,201,380.11	July 2028 .....	467,748.34	February 2031 .....	103,131.90
January 2026 .....	1,169,343.48	August 2028 .....	451,409.73	March 2031 .....	95,344.64
February 2026 .....	1,137,971.99	September 2028 .....	435,437.04	April 2031 .....	87,753.84
March 2026 .....	1,107,253.13	October 2028 .....	419,823.13	May 2031 .....	80,355.50
April 2026 .....	1,077,174.63	November 2028 .....	404,561.04	June 2031 .....	73,145.68
May 2026 .....	1,047,724.41	December 2028 .....	389,643.89	July 2031 .....	66,120.54
June 2026 .....	1,018,890.64	January 2029 .....	375,064.96	August 2031 .....	59,276.30
July 2026 .....	990,661.69	February 2029 .....	360,817.64	September 2031 .....	52,609.24
August 2026 .....	963,026.12	March 2029 .....	346,895.43	October 2031 .....	46,115.72
September 2026 .....	935,972.73	April 2029 .....	333,291.96	November 2031 .....	39,792.18
October 2026 .....	909,490.49	May 2029 .....	320,000.99	December 2031 .....	33,635.09
November 2026 .....	883,568.59	June 2029 .....	307,016.36	January 2032 .....	27,641.02
December 2026 .....	858,196.39	July 2029 .....	294,332.05	February 2032 .....	21,806.60
January 2027 .....	833,363.46	August 2029 .....	281,942.14	March 2032 .....	16,128.50
February 2027 .....	809,059.56	September 2029 .....	269,840.83	April 2032 .....	10,603.49
March 2027 .....	785,274.61	October 2029 .....	258,022.40	May 2032 .....	5,228.36
April 2027 .....	761,998.74	November 2029 .....	246,481.27	June 2032 and thereafter .....	0.00
May 2027 .....	739,222.25	December 2029 .....	235,211.93		

**T Class Targeted Balances**

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance through September 2002 .....	\$13,500,000.00	January 2004 .....	\$14,621,460.54	June 2005 .....	\$15,915,262.51
October 2002 .....	13,567,500.00	February 2004 .....	14,694,567.84	July 2005 .....	15,994,838.83
November 2002 .....	13,635,337.50	March 2004 .....	14,768,040.68	August 2005 .....	16,074,813.02
December 2002 .....	13,703,514.19	April 2004 .....	14,841,880.89	September 2005 .....	16,155,187.09
January 2003 .....	13,772,031.76	May 2004 .....	14,916,090.29	October 2005 .....	16,235,963.02
February 2003 .....	13,840,891.92	June 2004 .....	14,990,670.74	November 2005 .....	16,317,142.84
March 2003 .....	13,910,096.38	July 2004 .....	15,065,624.10	December 2005 .....	16,398,728.55
April 2003 .....	13,979,646.86	August 2004 .....	15,140,952.22	January 2006 .....	16,480,722.19
May 2003 .....	14,049,545.09	September 2004 .....	15,216,656.98	February 2006 .....	16,563,125.80
June 2003 .....	14,119,792.82	October 2004 .....	15,292,740.26	March 2006 .....	16,645,941.43
July 2003 .....	14,190,391.78	November 2004 .....	15,369,203.96	April 2006 .....	16,729,171.14
August 2003 .....	14,261,343.74	December 2004 .....	15,446,049.98	May 2006 .....	16,812,817.00
September 2003 .....	14,332,650.46	January 2005 .....	15,523,280.23	June 2006 .....	16,896,881.08
October 2003 .....	14,404,313.71	February 2005 .....	15,600,896.64	July 2006 .....	16,981,365.49
November 2003 .....	14,476,335.28	March 2005 .....	15,678,901.12	August 2006 .....	17,066,272.31
December 2003 .....	14,548,716.96	April 2005 .....	15,757,295.62	September 2006 .....	16,984,917.17
		May 2005 .....	15,836,082.10	October 2006 .....	16,532,947.67

***T Class (Continued)***

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
November 2006 .....	\$16,094,165.92	April 2011.....	\$ 6,830,434.83	September 2015.....	\$ 6,517,437.28
December 2006 .....	15,668,350.03	May 2011 .....	6,835,361.13	October 2015 .....	6,462,383.95
January 2007 .....	15,255,281.27	June 2011 .....	6,840,539.12	November 2015 .....	6,407,338.54
February 2007 .....	14,854,744.01	July 2011 .....	6,845,961.72	December 2015 .....	6,352,311.54
March 2007 .....	14,466,525.72	August 2011 .....	6,851,621.98	January 2016 .....	6,297,313.20
April 2007.....	14,090,416.88	September 2011.....	6,857,513.09	February 2016 .....	6,242,353.48
May 2007 .....	13,726,210.98	October 2011 .....	6,863,628.34	March 2016 .....	6,187,442.07
June 2007 .....	13,373,704.46	November 2011 .....	6,869,961.20	April 2016.....	6,132,588.40
July 2007 .....	13,032,696.67	December 2011 .....	6,876,505.22	May 2016 .....	6,077,801.67
August 2007 .....	12,702,989.84	January 2012 .....	6,883,254.09	June 2016 .....	6,023,090.79
September 2007.....	12,384,389.05	February 2012 .....	6,890,201.62	July 2016 .....	5,968,464.44
October 2007 .....	12,076,702.17	March 2012 .....	6,897,341.75	August 2016 .....	5,913,931.06
November 2007.....	11,779,739.82	April 2012.....	6,904,668.53	September 2016.....	5,859,498.85
December 2007 .....	11,493,315.38	May 2012 .....	6,912,176.10	October 2016 .....	5,805,175.79
January 2008 .....	11,217,244.88	June 2012 .....	6,919,858.76	November 2016 .....	5,750,969.60
February 2008 .....	10,951,347.05	July 2012 .....	6,927,710.89	December 2016 .....	5,696,887.82
March 2008 .....	10,695,443.20	August 2012 .....	6,935,726.99	January 2017 .....	5,642,937.75
April 2008.....	10,449,357.25	September 2012.....	6,943,901.66	February 2017 .....	5,589,126.46
May 2008 .....	10,212,915.66	October 2012 .....	6,952,229.63	March 2017 .....	5,535,460.84
June 2008 .....	9,985,947.41	November 2012 .....	6,960,705.69	April 2017.....	5,481,947.56
July 2008 .....	9,768,283.96	December 2012 .....	6,969,324.79	May 2017 .....	5,428,593.08
August 2008 .....	9,559,759.22	January 2013 .....	6,978,081.93	June 2017 .....	5,375,403.68
September 2008.....	9,360,209.53	February 2013 .....	6,986,972.24	July 2017 .....	5,322,385.44
October 2008 .....	9,169,473.59	March 2013 .....	6,995,990.94	August 2017 .....	5,269,544.24
November 2008 .....	8,987,392.48	April 2013.....	7,005,133.33	September 2017.....	5,216,885.80
December 2008 .....	8,813,809.58	May 2013 .....	7,014,394.83	October 2017 .....	5,164,415.62
January 2009 .....	8,648,570.57	June 2013 .....	7,023,770.95	November 2017 .....	5,112,139.07
February 2009 .....	8,491,523.39	July 2013 .....	7,033,257.26	December 2017 .....	5,060,061.29
March 2009 .....	8,342,518.21	August 2013 .....	7,042,849.46	January 2018 .....	5,008,187.30
April 2009.....	8,201,407.40	September 2013.....	7,052,543.32	February 2018 .....	4,956,521.93
May 2009 .....	8,068,045.50	October 2013 .....	7,062,334.70	March 2018 .....	4,905,069.84
June 2009 .....	7,942,289.18	November 2013 .....	7,072,219.53	April 2018.....	4,853,835.54
July 2009 .....	7,823,997.25	December 2013 .....	7,082,193.84	May 2018 .....	4,802,823.38
August 2009 .....	7,713,030.58	January 2014 .....	7,092,253.75	June 2018 .....	4,752,037.56
September 2009.....	7,609,252.09	February 2014 .....	7,102,395.44	July 2018 .....	4,701,482.12
October 2009 .....	7,512,526.76	March 2014 .....	7,112,615.19	August 2018 .....	4,651,160.97
November 2009 .....	7,422,721.54	April 2014 .....	7,122,909.34	September 2018.....	4,601,077.86
December 2009 .....	7,339,705.38	May 2014 .....	7,133,274.32	October 2018 .....	4,551,236.40
January 2010 .....	7,263,349.15	June 2014 .....	7,143,706.63	November 2018 .....	4,501,640.08
February 2010 .....	7,193,525.67	July 2014 .....	7,154,202.85	December 2018 .....	4,452,292.22
March 2010 .....	7,130,109.63	August 2014 .....	7,164,759.62	January 2019 .....	4,403,196.04
April 2010.....	7,072,977.61	September 2014.....	7,174,464.18	February 2019 .....	4,354,354.62
May 2010 .....	7,022,008.02	October 2014 .....	7,120,244.67	March 2019 .....	4,305,770.91
June 2010 .....	6,977,081.10	November 2014 .....	7,065,883.19	April 2019.....	4,257,447.74
July 2010 .....	6,938,078.88	December 2014 .....	7,011,394.04	May 2019 .....	4,209,387.83
August 2010 .....	6,904,885.16	January 2015 .....	6,956,791.15	June 2019 .....	4,161,593.75
September 2010.....	6,877,385.49	February 2015 .....	6,902,088.14	July 2019 .....	4,114,067.98
October 2010 .....	6,855,467.14	March 2015 .....	6,847,298.28	August 2019 .....	4,066,812.89
November 2010 .....	6,839,019.09	April 2015.....	6,792,434.50	September 2019.....	4,019,830.72
December 2010 .....	6,827,931.97	May 2015 .....	6,737,509.41	October 2019 .....	3,973,123.62
January 2011 .....	6,822,098.10	June 2015 .....	6,682,535.31	November 2019 .....	3,926,693.62
February 2011 .....	6,821,411.41	July 2015 .....	6,627,524.19	December 2019 .....	3,880,542.65
March 2011 .....	6,825,767.43	August 2015 .....	6,572,487.72	January 2020 .....	3,834,672.54

***T Class (Continued)***

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
February 2020 .....	\$ 3,789,085.04	May 2024 .....	\$ 1,854,926.23	July 2028 .....	\$ 656,041.81
March 2020 .....	3,743,781.77	June 2024 .....	1,824,610.71	August 2028 .....	638,040.95
April 2020 .....	3,698,764.27	July 2024 .....	1,794,575.18	September 2028 .....	620,247.95
May 2020 .....	3,654,034.00	August 2024 .....	1,764,818.50	October 2028 .....	602,661.25
June 2020 .....	3,609,592.31	September 2024 .....	1,735,339.50	November 2028 .....	585,279.29
July 2020 .....	3,565,440.47	October 2024 .....	1,706,136.99	December 2028 .....	568,100.54
August 2020 .....	3,521,579.68	November 2024 .....	1,677,209.75	January 2029 .....	551,123.43
September 2020 .....	3,478,011.02	December 2024 .....	1,648,556.56	February 2029 .....	534,346.43
October 2020 .....	3,434,735.53	January 2025 .....	1,620,176.17	March 2029 .....	517,767.98
November 2020 .....	3,391,754.13	February 2025 .....	1,592,067.31	April 2029 .....	501,386.55
December 2020 .....	3,349,067.70	March 2025 .....	1,564,228.69	May 2029 .....	485,200.60
January 2021 .....	3,306,677.01	April 2025 .....	1,536,659.02	June 2029 .....	469,208.59
February 2021 .....	3,264,582.78	May 2025 .....	1,509,356.98	July 2029 .....	453,408.99
March 2021 .....	3,222,785.64	June 2025 .....	1,482,321.23	August 2029 .....	437,800.27
April 2021 .....	3,181,286.16	July 2025 .....	1,455,550.43	September 2029 .....	422,380.91
May 2021 .....	3,140,084.85	August 2025 .....	1,429,043.22	October 2029 .....	407,149.38
June 2021 .....	3,099,182.12	September 2025 .....	1,402,798.23	November 2029 .....	392,104.17
July 2021 .....	3,058,578.34	October 2025 .....	1,376,814.06	December 2029 .....	377,243.76
August 2021 .....	3,018,273.82	November 2025 .....	1,351,089.31	January 2030 .....	362,566.64
September 2021 .....	2,978,268.80	December 2025 .....	1,325,622.58	February 2030 .....	348,071.31
October 2021 .....	2,938,563.44	January 2026 .....	1,300,412.45	March 2030 .....	333,756.27
November 2021 .....	2,899,157.86	February 2026 .....	1,275,457.47	April 2030 .....	319,620.02
December 2021 .....	2,860,052.14	March 2026 .....	1,250,756.21	May 2030 .....	305,661.07
January 2022 .....	2,821,246.26	April 2026 .....	1,226,307.21	June 2030 .....	291,877.94
February 2022 .....	2,782,740.18	May 2026 .....	1,202,109.00	July 2030 .....	278,269.13
March 2022 .....	2,744,533.79	June 2026 .....	1,178,160.13	August 2030 .....	264,833.19
April 2022 .....	2,706,626.94	July 2026 .....	1,154,459.10	September 2030 .....	251,568.64
May 2022 .....	2,669,019.41	August 2026 .....	1,131,004.44	October 2030 .....	238,474.01
June 2022 .....	2,631,710.95	September 2026 .....	1,107,794.64	November 2030 .....	225,547.84
July 2022 .....	2,594,701.25	October 2026 .....	1,084,828.21	December 2030 .....	212,788.68
August 2022 .....	2,557,989.96	November 2026 .....	1,062,103.64	January 2031 .....	200,195.09
September 2022 .....	2,521,576.68	December 2026 .....	1,039,619.42	February 2031 .....	187,765.62
October 2022 .....	2,485,460.97	January 2027 .....	1,017,374.02	March 2031 .....	175,498.84
November 2022 .....	2,449,642.34	February 2027 .....	995,365.92	April 2031 .....	163,393.32
December 2022 .....	2,414,120.27	March 2027 .....	973,593.60	May 2031 .....	151,447.63
January 2023 .....	2,378,894.18	April 2027 .....	952,055.52	June 2031 .....	139,660.35
February 2023 .....	2,343,963.48	May 2027 .....	930,750.15	July 2031 .....	128,030.09
March 2023 .....	2,309,327.50	June 2027 .....	909,675.94	August 2031 .....	116,555.43
April 2023 .....	2,274,985.57	July 2027 .....	888,831.34	September 2031 .....	105,234.97
May 2023 .....	2,240,936.97	August 2027 .....	868,214.83	October 2031 .....	94,067.33
June 2023 .....	2,207,180.95	September 2027 .....	847,824.83	November 2031 .....	83,051.12
July 2023 .....	2,173,716.70	October 2027 .....	827,659.81	December 2031 .....	72,184.97
August 2023 .....	2,140,543.42	November 2027 .....	807,718.21	January 2032 .....	61,467.50
September 2023 .....	2,107,660.24	December 2027 .....	787,998.48	February 2032 .....	50,897.35
October 2023 .....	2,075,066.29	January 2028 .....	768,499.05	March 2032 .....	40,473.17
November 2023 .....	2,042,760.64	February 2028 .....	749,218.38	April 2032 .....	30,193.60
December 2023 .....	2,010,742.34	March 2028 .....	730,154.91	May 2032 .....	20,057.31
January 2024 .....	1,979,010.43	April 2028 .....	711,307.07	June 2032 .....	10,062.95
February 2024 .....	1,947,563.91	May 2028 .....	692,673.31	July 2032 and thereafter .....	0.00
March 2024 .....	1,916,401.74	June 2028 .....	674,252.08		
April 2024 .....	1,885,522.87				

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

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

**\$1,898,363,635**



**FannieMae®**

Guaranteed  
REMIC Pass-Through  
Certificates

Fannie Mae REMIC Trust  
2002-56

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**PROSPECTUS SUPPLEMENT**

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**TABLE OF CONTENTS**

	<u>Page</u>
Table of Contents.....	S- 2
Available Information .....	S- 3
Reference Sheet .....	S- 4
Additional Risk Factors.....	S-12
Description of the Certificates .....	S-13
Certain Additional Federal Income Tax Consequences .....	S-54
Plan of Distribution .....	S-56
Legal Matters .....	S-56
Schedule 1 .....	A- 1
Principal Balance Schedules .....	B- 1

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**LEHMAN BROTHERS**

July 17, 2002

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