

\$4,378,839,795



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2003-17**

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own Fannie Mae MBS.

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

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

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

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

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

If you own certificates of certain classes, you can exchange them for the corresponding RCR certificates to be issued at the time of the exchange. The PQ, PU, QJ, PE, QN, PF, F, E, EA, EB and EC 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 February 28, 2003.

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
PI	1	\$122,127,272(1)	NTL	5.50%	FIX/IO	31392JYV5	November 2025
PA	1	120,096,000	PAC	5.00	FIX	31392JYW3	March 2010
PB	1	2,000,000	PAC	5.00	FIX	31392JYX1	March 2016
IB(2)	1	17,549,545(1)	NTL	5.50	FIX/IO	31392JYY9	March 2016
PS(2)	1	193,045,000	PAC	4.00	FIX	31392JYZ6	March 2016
PC	1	500,000	PAC	5.00	FIX	31392JZA0	May 2019
IU(2)	1	13,156,545(1)	NTL	5.50	FIX/IO	31392JZB8	May 2019
QG(2)	1	144,722,000	PAC	4.00	FIX	31392JZC6	May 2019
ID(2)	1	15,921,363(1)	NTL	5.50	FIX/IO	31392JZD4	May 2022
QL(2)	1	175,135,000	PAC	4.00	FIX	31392JZE2	May 2022
NM	1	10,000,000	PAC	3.25	FIX	31392JZF9	May 2022
IE(2)	1	40,565,636(1)	NTL	5.50	FIX/IO	31392JZG7	November 2025
QR(2)	1	223,111,000	PAC	4.50	FIX	31392JZH5	November 2025
QX	1	50,000,000	PAC	4.00	FIX	31392JZJ1	November 2025
IT(2)	1	15,141,454(1)	NTL	5.50	FIX/IO	31392JZK8	August 2027
QT(2)	1	166,556,000	PAC	5.00	FIX	31392JZL6	August 2027
PG	1	531,285,000	PAC	5.50	FIX	31392JZM4	December 2031
PH	1	194,632,000	PAC	5.50	FIX	31392JZN2	March 2033
FB	1	10,082,566	SCH/AD	(3)	FLT	31392JZP7	March 2033
SB	1	10,082,566(1)	NTL	(3)	INV/IO	31392JZQ5	March 2033
QC	1	50,412,834	SCH/AD	5.00	FIX	31392JZR3	March 2033
ZP	1	11,600	SCH/AD	5.50	FIX/Z	31392JZS1	March 2033
FA	1	79,430,266	TAC/AD	(3)	FLT	31392JZT9	March 2033
SQ	1	14,441,867	TAC/AD	(3)	INV	31392JZU6	February 2032
XU	1	11,860,383	TAC/AD	(3)	INV	31392JZV4	March 2033
TU	1	2,581,484	TAC/AD	(3)	INV	31392JZW2	March 2033
PZ	1	11,600,000	SUP	5.50	FIX/Z	31392JZX0	March 2033
P	1	49,327,000	PAC	5.50	FIX	31392JZY8	March 2033
FT	1	21,248,003	SCH/AD	(3)	FLT	31392JZZ5	March 2033
ST	1	21,248,003(1)	NTL	(3)	INV/IO	31392JZA25	March 2033
NC	1	106,240,020	SCH/AD	5.00	FIX	31392JAB33	March 2033
NZ	1	40,977	SCH/AD	5.50	FIX/Z	31392JAA41	March 2033
M	1	10,000,000	TAC/AD	5.50	FIX	31392JAV58	March 2033
FJ	1	30,525,000	TAC/AD	(3)	FLT	31392JAE66	March 2033
SJ	1	11,280,375	TAC/AD	(3)	INV	31392JAF74	March 2033
TJ	1	2,594,625	TAC/AD	(3)	INV	31392JAG82	March 2033
FR	1	15,498,214	TAC/AD	(3)	FLT	31392JAH90	March 2033
SR	1	4,226,786	TAC/AD	(3)	INV	31392JAJ24	March 2033
FV	1	32,404,533	TAC/AD	(3)	FLT	31392JAK32	March 2033
SV	1	11,297,398	TAC/AD	(3)	INV	31392JAL40	March 2033
TV	1	486,069	TAC/AD	(3)	INV	31392JAM57	March 2033
FX	1	5,280,000	TAC/AD	(3)	FLT	31392JAN65	March 2033
SX	1	1,920,000	TAC/AD	(3)	INV	31392JAP73	March 2033
FH	1	2,750,000	TAC/AD	(3)	FLT	31392JAB81	March 2033
SI	1	1,000,000	TAC/AD	(3)	INV	31392JAN99	March 2033
UF	1	3,162,500	TAC/AD	(3)	FLT	31392JAC23	March 2033
US	1	1,000,000	TAC/AD	(3)	INV	31392JAC31	June 2031
NS	1	2,162,500	TAC/AD	(3)	INV	31392JAC49	March 2033
AF	1	750,800	TAC/AD	(3)	FLT	31392JAC56	November 2030
AS	1	105,111	TAC/AD	(3)	INV	31392JAC64	November 2030
AT	1	82,589	TAC/AD	(3)	INV	31392JAC72	November 2030
MY	1	938,500	TAC/AD	5.00	FIX	31392JAC80	November 2030
FY	1	3,846,153	TAC/AD	(3)	FLT	31392JAC98	March 2033
SY	1	6,153,847	TAC/AD	(3)	INV	31392JAD22	March 2033
JA	1	4,061,500	TAC/AD	5.50	FIX	31392JAD30	February 2032
JB	1	4,061,500	TAC/AD	5.50	FIX	31392JAD48	March 2033
GF	1	2,200,000	TAC/AD	(3)	FLT	31392JAD55	November 2031
GS	1	800,000	TAC/AD	(3)	INV	31392JAD63	November 2031
MA	1	48,641,000	TAC/AD	5.50	FIX	31392JAD71	November 2031
MB	1	11,467,000	TAC/AD	5.50	FIX	31392JAD89	March 2032
MC	1	18,417,000	TAC/AD	5.50	FIX	31392JAD97	August 2032
MW	1	1,250,000	TAC/AD	(4)	ARB	31392JAE21	March 2033
FW	1	1,000,000	TAC/AD	(3)	FLT	31392JAE39	March 2033

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Banc of America Securities LLC

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Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
SW	1	250,000	TAC/AD	(3)	INV	31392J E 4 7	March 2033
MF	1	1,100,000	TAC/AD	(3)	FLT	31392J E 5 4	March 2033
MS	1	347,200	TAC/AD	(3)	INV	31392J E 6 2	March 2033
MT	1	52,800	TAC/AD	(3)	INV	31392J E 7 0	March 2033
MD	1	23,639,000	TAC/AD	5.50	FIX	31392J E 8 8	March 2033
FP	1	1,431,428	TAC/AD	(3)	FLT	31392J E 9 6	January 2032
SP	1	1,908,572	TAC/AD	(3)	INV	31392J F 2 0	January 2032
FG	1	4,468,750	TAC/AD	(3)	FLT	31392J F 3 8	January 2032
SG	1	1,975,391	TAC/AD	(3)	INV	31392J F 4 6	January 2032
SH	1	55,859	TAC/AD	(3)	INV	31392J F 5 3	January 2032
ME	1	40,272,000	TAC/AD	5.50	FIX	31392J F 6 1	January 2032
MG	1	7,382,000	TAC/AD	5.50	FIX	31392J F 7 9	April 2032
MH	1	5,139,000	TAC/AD	5.50	FIX	31392J F 8 7	June 2032
FK	1	1,285,714	TAC/AD	(3)	FLT	31392J F 9 5	March 2033
SK	1	1,714,286	TAC/AD	(3)	INV	31392J G 2 9	March 2033
MJ	1	27,931,000	TAC/AD	5.50	FIX	31392J G 3 7	March 2033
MK	1	19,939,000	TAC/AD	5.50	FIX	31392J G 4 5	July 2031
ML	1	6,812,000	TAC/AD	5.50	FIX	31392J G 5 2	October 2031
MP	1	8,890,000	TAC/AD	5.50	FIX	31392J G 6 0	March 2032
MQ	1	2,981,000	TAC/AD	5.50	FIX	31392J G 7 8	April 2032
MU	1	22,566,000	TAC/AD	5.50	FIX	31392J G 8 6	March 2033
BZ	1	40,976,795	SUP	5.50	FIX/Z	31392J G 9 4	March 2033
AB	2	25,000,000	SEQ	5.00	FIX	31392J H 2 8	February 2017
AK	2	77,881,730	SEQ	4.50	FIX	31392J H 3 6	February 2017
AD	2	5,652,649	SEQ	5.00	FIX	31392J H 4 4	July 2017
WF	2	13,313,621	SEQ	(3)	FLT	31392J H 5 1	July 2017
WS	2	13,313,621(1)	NTL	(3)	INV/IO	31392J H 6 9	July 2017
AP	2	2,000,000	SEQ	4.50	FIX	31392J H 7 7	July 2017
AC	2	1,000,000	SEQ	5.00	FIX	31392J H 8 5	July 2017
AG	2	10,152,000	SEQ	5.00	FIX	31392J H 9 3	March 2018
FN(2)	3	357,142,857	PT	(3)	FLT	31392J J 2 6	March 2018
IF(2)	3	357,142,857(1)	NTL	(3)	INV/IO	31392J J 3 4	March 2018
S	3	250,000,000	PT	(3)	INV	31392J J 4 2	March 2018
HA	4	142,191,000	SEQ	5.00	FIX	31392J J 5 9	June 2013
HB	4	25,000,000	SEQ	5.00	FIX	31392J J 6 7	March 2017
HD	4	62,426,000	SEQ	4.50	FIX	31392J J 7 5	March 2017
HC	4	28,240,143	SEQ	5.00	FIX	31392J J 8 3	March 2018
HI	4	6,242,600(1)	NTL	5.00	FIX/IO	31392J J 9 1	March 2017
EF(2)	5	274,038,461	SEQ	(3)	FLT	31392J K 2 4	September 2022
ES(2)	5	142,500,000(1)	NTL	(3)	INV/IO	31392J K 3 2	September 2022
YS(2)	5	131,538,461(1)	NTL	(3)	INV/IO	31392J K 4 0	September 2022
ED(2)	5	438,461,539	SEQ	4.25	FIX	31392J K 5 7	September 2022
EQ	5	37,500,000	SEQ	5.50	FIX	31392J K 6 5	March 2023
R		0	NPR	0	NPR	31392J K 7 3	March 2033
RL		0	NPR	0	NPR	31392J K 8 1	March 2033

- (1) Notional balances. These classes are interest only classes. (4) The MW Class will bear interest during its first 12 interest accrual periods at the annual rate of 4.5%, during its 13th through 24th interest accrual periods at the annual rate of 5.0%, during its 25th through 36th interest accrual periods at the annual rate of 5.5%, and thereafter at the annual rate of 6.0%.
- (2) Exchangeable classes.
- (3) Based on LIBOR.

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AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated May 1, 2002 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Mortgage Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated May 1, 2002 (the “MBS Prospectus”); and
- our Information Statement dated April 1, 2002 and its supplements (the “Information Statement”).

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

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

In addition, the Disclosure Documents, together with the class factors, are available on our corporate web site at www.fanniemae.com and our business to business web site at www.efanniemae.com.

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

Banc of America Securities LLC
Capital Market Operations
100 W. 33rd Street, 3rd Floor
New York, New York 10001
(telephone 646-733-4166).

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

Assumed Characteristics of the Mortgage Loans Underlying the MBS (as of February 1, 2003)

	<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	\$2,628,839,795	360	358	1	6.00%
Group 2 MBS	\$ 135,000,000	180	177	3	5.60%
Group 3 MBS	\$ 607,142,857	180	178	1	5.50%
Group 4 MBS	\$ 257,857,143	180	178	2	5.55%
Group 5 MBS	\$ 750,000,000	240	237	3	6.00%

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 February 28, 2003.

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>
FB	1.83000%	8.00000%	0.45%	LIBOR + 45 basis points
SB	6.17000%	7.55000%	0.00%	7.55% - LIBOR
FA	2.73000%	7.50000%	1.35%	LIBOR + 135 basis points
SQ	13.11750%	16.91250%	0.00%	16.9125% - (2.75 × LIBOR)
XU	13.79603%	18.41704%	0.00%	18.41704% - (3.348554 × LIBOR)
TU	10.00000%	10.00000%	0.00%	94.61538% - (15.384615 × LIBOR)
FT	1.83000%	8.00000%	0.45%	LIBOR + 45 basis points
ST	6.17000%	7.55000%	0.00%	7.55% - LIBOR
FJ	2.51000%	8.00000%	1.15%	LIBOR + 115 basis points
SJ	12.55596%	16.23616%	0.00%	16.23616% - (2.706027 × LIBOR)
TJ	10.00000%	10.00000%	0.00%	80.58823% - (11.764706 × LIBOR)
FR	2.84000%	7.00000%	1.50%	LIBOR + 150 basis points
SR	15.25333%	20.16667%	0.00%	20.16667% - (3.666667 × LIBOR)
FV	2.70000%	7.50000%	1.35%	LIBOR + 135 basis points
SV	13.33767%	17.20990%	0.00%	17.2099% - (2.868318 × LIBOR)
TV	10.00000%	10.00000%	0.00%	410% - (66.666667 × LIBOR)
FX	2.69000%	7.50000%	1.35%	LIBOR + 135 basis points
SX	13.22750%	16.91250%	0.00%	16.9125% - (2.75 × LIBOR)
FH	2.74000%	7.50000%	1.40%	LIBOR + 140 basis points
SI	13.09000%	16.77500%	0.00%	16.775% - (2.75 × LIBOR)
UF	2.69000%	7.50000%	1.35%	LIBOR + 135 basis points
US	8.31000%	9.65000%	3.50%	9.65% - LIBOR
NS	8.31000%	9.65000%	3.50%	9.65% - LIBOR
AF	2.74000%	7.50000%	1.40%	LIBOR + 140 basis points
AS	26.14285%	35.71428%	0.00%	35.71428% - (7.142857 × LIBOR)
AT	10.00000%	10.00000%	0.00%	55.45454% - (9.090909 × LIBOR)
FY	2.74000%	7.50000%	1.40%	LIBOR + 140 basis points
SY	7.22500%	8.06250%	4.25%	8.0625% - (0.625 × LIBOR)
GF	2.76000%	7.50000%	1.40%	LIBOR + 140 basis points
GS	13.03500%	16.77500%	0.00%	16.775% - (2.75 × 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>
FW	2.62000%	(2)	(2)	(2)
SW	22.02000%	(3)	0.00%	(3)
MF	2.76000%	7.50000%	1.40%	LIBOR + 140 basis points
MS	13.11635%	17.42511%	0.00%	17.42511% - (3.168203 × LIBOR)
MT	12.50000%	12.50000%	0.00%	127.08333% - (20.833333 × LIBOR)
FP	2.75000%	7.50000%	1.40%	LIBOR + 140 basis points
SP	7.56250%	8.57500%	4.00%	8.575% - (0.75 × LIBOR)
FG	(4)	8.00000%	0.75%	LIBOR + 75 basis points
SG	(5)	15.83547%	0.00%	15.83547% - (2.2622108 × LIBOR)
SH	(6)	20.00000%	0.00%	580% - (80 × LIBOR)
FK	2.75000%	7.50000%	1.40%	LIBOR + 140 basis points
SK	7.56250%	8.57500%	4.00%	8.575% - (0.75 × LIBOR)
WF	1.68000%	8.00000%	0.30%	LIBOR + 30 basis points
WS	6.32000%	7.70000%	0.00%	7.7% - LIBOR
FN	1.66000%	8.50000%	0.30%	LIBOR + 30 basis points
IF	0.05000%	0.05000%	0.00%	8.2% - LIBOR
S	9.69999%	11.64285%	0.00%	11.64285% - (1.42857143 × LIBOR)
F	1.71000%	8.50000%	0.35%	LIBOR + 35 basis points
EF	1.79000%	7.50000%	0.45%	LIBOR + 45 basis points
ES	5.71000%	7.05000%	0.00%	7.05% - LIBOR
YS	5.71000%	7.05000%	0.00%	7.05% - LIBOR

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

(2) The applicable maximum and minimum interest rates and formula for calculating the interest rate for the FW Class each month during the specified periods will be as follows:

<u>Interest Accrual Periods</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Applicable Formula</u>
Months 1-12	8.125%	1.25%	LIBOR + 125 basis points
Months 13-24	7.500%	1.50%	LIBOR + 150 basis points
Months 25-36	6.875%	1.60%	LIBOR + 160 basis points
Thereafter	6.250%	1.75%	LIBOR + 175 basis points

(3) The applicable maximum interest rate and formula for calculating the interest rate for the SW Class each month during the specified periods will be as follows:

<u>Interest Accrual Periods</u>	<u>Maximum Interest Rate</u>	<u>Applicable Formula</u>
Months 1-12	27.5%	27.5% - (4 × LIBOR)
Months 13-24	24.0%	24.0% - (4 × LIBOR)
Months 25-36	21.1%	21.1% - (4 × LIBOR)
Thereafter	18.0%	18.0% - (4 × LIBOR)

(4) During its initial twelve Interest Accrual Periods, the interest rate for the FG Class will be 2.75000% per annum. Thereafter, the interest rate for the FG Class will be calculated as specified in the table above.

(5) During its initial twelve Interest Accrual Periods, the interest rate for the SG Class will be 11.31104% per annum. Thereafter, the interest rate for the SG Class will be calculated as specified in the table above.

(6) During its initial twelve Interest Accrual Periods, the interest rate for the SH Class will be 20.00000% per annum. Thereafter, the interest rate for the SH Class will be calculated as specified in the table above.

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>	
PI	9.0909090909% of the PA Class 9.0909090909% of the PB Class 18.1818181818% of the PS Class 9.0909090909% of the PC Class 18.1818181818% of the QG Class 18.1818181818% of the QL Class 40.9090909090% of the NM Class 27.2727272727% of the QX Class
IB	9.0909090909% of the PS Class
IU	9.0909090909% of the QG Class
ID	9.0909090909% of the QL Class
IE	18.1818181818% of the QR Class
IT	9.0909090909% of the QT Class
ST	100% of the FT Class
SB	100% of the FB Class
WS	100% of the WF Class
IF	100% of the FN Class
HI	10% of the HD Class
ES	52.0000001022% of the EF Class
YS	47.9999998978% of the EF Class

Distributions of Principal

Group 1 Principal Distribution Amount

ZP Accrual Amount

To Aggregate Group II to zero.

PZ Accrual Amount

1. To Aggregate Group II to zero.
2. To Aggregate Group III to zero.
3. Thereafter to the PZ Class.

NZ Accrual Amount

To Aggregate Group IV to zero.

BZ Accrual Amount

1. To Aggregate Group IV to zero.
2. To Aggregate Group V to zero.
3. Thereafter to the BZ Class.

Group 1 Cash Flow Distribution Amount

1. To Aggregate Group I to its Planned Balance.

2. (a) 22.0628896604% of the remaining amount as follows:

first, to Aggregate Group II to its Scheduled Balance;
second, to Aggregate Group III to its Targeted Balance;
third, to the PZ Class to zero;
fourth, to Aggregate Group III to zero; and
fifth, to Aggregate Group II to zero, and

(b) 77.9371103396% of such remaining amount as follows:

first, to the P Class to its Planned Balance;
second, to Aggregate Group IV to its Scheduled Balance;
third, to Aggregate Group V to its Targeted Balance;
fourth, to the BZ Class to zero;
fifth, to Aggregate Group V to zero;
sixth, to Aggregate Group IV to zero; and
seventh, to the P Class to zero.

3. To Aggregate Group I to zero.

For a description of the Aggregate Groups, see “Description of the Certificates—Descriptions of Principal—*Group 1 Principal Distribution Amount*” in this prospectus supplement.

Group 2 Principal Distribution Amount

1. (a) 97.3300869858% of that amount as follows:

first, to the AB, AK and WF Classes, in the proportions of 21.5773904439%, 67.2193798661% and 11.2032296900%, respectively, until the AB and AK Classes are reduced to zero; and

second, to the AD Class to zero, and

(b) 2.6699130142% of such amount to the AC, AP and WF Classes, in the proportions of 30.0000030000%, 60.0000060000% and 9.9999910000%, respectively, to zero.

2. To the AG Class to zero.

Group 3 Principal Distribution Amount

To the FN and S Classes, pro rata, to zero.

Group 4 Principal Distribution Amount

1. To the HA Class to zero.
2. To the HB and HD Classes, pro rata, to zero.
3. To the HC Class to zero.

Group 5 Principal Distribution Amount

1. To the EF and ED Classes, pro rata, to zero.
2. To the EQ Class to zero.

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

Weighted Average Lives (years) *

Group 1 Classes	PSA Prepayment Assumption												
	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
PI	11.2	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	2.8	2.2	2.0
PA	3.3	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.4
PB, IB, PS and PQ	8.1	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.4	2.0	1.8
PC, IU, QG and PU	11.8	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	2.9	2.2	2.0
ID, QL and QJ	14.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	3.2	2.4	2.2
NM	9.8	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.1	2.5	2.1	1.9
IE, QR, QX, PE and QN	17.5	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	3.7	2.7	2.5
IT, QT and PF	19.9	7.6	7.6	7.6	7.6	7.6	7.6	7.6	7.6	7.6	4.4	3.1	2.8
PG	22.8	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	6.0	4.0	3.6
PH	25.5	19.2	19.2	19.2	19.2	19.2	19.2	19.2	19.2	19.2	10.7	6.8	5.8
FB, SB and QC	18.1	8.8	6.0	6.0	6.0	6.0	6.2	6.5	7.4	4.0	1.8	1.4	1.3
ZP	26.4	14.7	13.6	13.6	13.6	13.6	14.7	16.6	23.7	9.7	2.6	1.9	1.7
FA	27.7	19.4	18.0	17.8	13.8	15.6	10.5	7.4	4.3	2.9	1.5	1.1	1.0
SQ	27.1	17.1	15.4	15.0	8.7	8.7	3.2	2.6	2.3	2.0	1.1	0.8	0.7
XU and TU	28.3	21.8	20.7	20.6	18.8	22.6	17.7	12.1	6.3	3.8	1.8	1.3	1.2
PZ	29.5	26.9	26.4	26.4	25.5	2.4	1.3	1.0	0.9	0.7	0.4	0.3	0.2
P	17.9	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
FT, ST and NC	15.8	10.4	6.2	6.0	6.0	6.0	6.0	6.0	6.3	4.8	2.2	1.7	1.5
NZ	25.8	13.6	12.7	12.7	12.7	12.7	12.7	12.7	14.7	9.7	2.6	1.9	1.7
M, FJ, SJ, TJ, FR, SR, FV, SV, TV, FX, SX, FH, SI and UF	27.6	19.0	17.6	17.4	13.7	10.8	6.8	8.0	5.7	3.1	1.5	1.1	1.0
US	26.6	15.4	13.5	13.2	6.0	2.8	1.9	1.9	1.8	1.6	1.0	0.7	0.6
NS	28.0	20.6	19.4	19.3	17.3	14.4	9.0	10.9	7.4	3.8	1.8	1.3	1.2
AF, AS, AT and MY	26.3	14.2	11.7	11.3	1.9	1.3	0.9	0.9	0.9	0.9	0.7	0.5	0.5
FY and SY	27.7	19.5	18.2	18.0	15.0	11.7	7.4	8.7	6.1	3.3	1.6	1.2	1.1
JA	27.1	17.1	15.6	15.4	11.1	6.6	3.1	3.1	2.7	2.3	1.3	0.9	0.8
JB	28.3	21.8	20.7	20.7	18.8	16.9	11.6	14.4	9.6	4.3	2.0	1.4	1.3
GF, GS and MA	26.8	16.2	14.5	14.3	8.6	4.6	2.5	2.4	2.2	1.9	1.1	0.8	0.7
MB	27.6	19.2	17.9	17.8	15.6	13.0	4.9	4.7	3.8	3.0	1.6	1.2	1.1
MC	28.0	20.6	19.5	19.4	17.4	15.2	7.8	7.7	4.7	3.6	1.8	1.3	1.2
MW, FW, SW, MF, MS, MT and MD	28.5	22.8	21.9	21.8	20.2	18.4	14.9	20.0	13.5	4.9	2.1	1.5	1.4
FP, SP, FG, SG, SH and ME	26.9	16.6	14.8	14.7	9.4	5.5	2.7	2.7	2.4	2.1	1.2	0.9	0.8
MG	27.8	19.8	18.5	18.4	16.2	13.8	5.5	5.2	4.1	3.2	1.7	1.2	1.1
MH	28.0	20.4	19.2	19.1	17.1	14.9	6.7	6.2	4.5	3.5	1.8	1.3	1.2
FK, SK and MJ	28.4	22.4	21.4	21.4	19.6	17.8	13.6	17.6	11.5	4.6	2.0	1.5	1.4
MK	26.6	15.5	13.5	13.3	6.2	2.9	1.9	1.9	1.8	1.7	1.0	0.7	0.6
ML	27.3	17.8	16.3	16.2	13.6	7.4	3.5	3.5	3.0	2.5	1.4	1.0	0.9
MP	27.6	19.1	17.8	17.6	15.3	12.5	4.7	4.6	3.7	3.0	1.6	1.2	1.1
MQ	27.9	20.1	18.8	18.7	16.6	14.3	6.0	5.6	4.3	3.4	1.7	1.3	1.2
MU	28.4	22.2	21.2	21.1	19.4	17.6	12.9	16.4	10.8	4.5	2.0	1.5	1.3
BZ	29.5	26.9	26.4	26.4	25.5	24.6	22.6	2.3	1.4	1.0	0.4	0.3	0.3
Group 2 Classes	PSA Prepayment Assumption												
	0%	100%	324%	500%	600%								
AB and AK	8.2	5.7	3.4	2.6	2.3								
AD	14.1	12.7	8.8	6.5	5.6								
WF and WS	8.2	5.7	3.4	2.6	2.3								
AP and AC	8.4	6.0	3.6	2.8	2.4								
AG	14.7	13.9	11.4	9.0	7.8								
Group 3 Classes	PSA Prepayment Assumption												
	0%	100%	305%	500%	600%								
FN, IF, S and F	8.9	6.6	4.5	3.3	3.0								

<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>306%</u>	<u>500%</u>	<u>600%</u>
HA	5.8	3.5	2.2	1.7	1.5
HB, HD and HI	12.2	9.5	5.9	4.3	3.7
HC	14.5	13.6	10.9	8.3	7.2
<u>Group 5 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>
EF, ES, YS, ED, E, EA, EB and EC	12.2	7.8	3.6	2.7	2.2
EQ	19.8	18.9	12.8	9.1	6.8

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

ADDITIONAL RISK FACTORS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the “Trust”) and a separate trust (the “Lower Tier REMIC”) pursuant to a trust agreement dated as of February 1, 2003 (the “Issue Date”). We will issue the Guaranteed REMIC Pass-Through Certificates (the “REMIC Certificates”) pursuant to that trust agreement. We will issue the Combinable and Recombinable REMIC Certificates (the “RCR Certificates” and, together with the REMIC Certificates, the “Certificates”) pursuant to a separate trust agreement dated as of the Issue Date (together with the trust agreement relating to the REMIC Certificates, the “Trust Agreement”). We will execute the Trust Agreement in our corporate capacity and as trustee (the “Trustee”). In general, the term “Classes” includes the Classes of REMIC Certificates and RCR Certificates.

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

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

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

The assets of the Lower Tier REMIC will consist of five groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS,” “Group 3 MBS,” “Group 4 MBS” and “Group 5 MBS” and, together, the “MBS”).

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

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

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

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

- scheduled installments of principal and interest on the underlying Mortgage Loans on time, whether or not the related borrowers pay us, and

- the full principal balance of any foreclosed Mortgage Loan, whether or not we recover it.

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

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

We will issue the R and RL Certificates in fully registered, certificated form. The “Holder” or “Certificateholder” of the R or RL Certificate is its registered owner. The R or RL Certificate can be transferred at the corporate trust office of the Transfer Agent, or at the office of the Transfer Agent in New York, New York. U.S. Bank National Association in Boston, Massachusetts (“US Bank”) 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. US Bank will be the initial Paying Agent.

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

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

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

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

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

Combination and Recombination

General. You are permitted to exchange all or a portion of the IB, PS, IU, QG, ID, QL, IE, QR, IT, QT, FN, IF, EF, ES, YS and ED Classes of REMIC Certificates for a proportionate interest in the related RCR Certificates in the combinations shown on Schedule 1. You also may exchange all or a portion of the RCR Certificates for the related REMIC Certificates in the same manner. This process may occur repeatedly.

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

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

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

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

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

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

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

The MBS

The following table contains certain information about the MBS. The MBS included in each specified Group will have the aggregate unpaid principal balance and Pass-Through Rate shown below and the general characteristics described in the MBS Prospectus. The MBS provides that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the MBS are conventional, fixed-rate, fully amortizing 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 MBS, up to 15 years in the case of the Group 2, Group 3 and Group 4 MBS, and up to 20 years in the case of the Group 5 MBS. See “Mortgage Loan Pools” and “Yield Considerations, Maturity and Prepayment Assumptions” in the

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

Group 1 MBS

Aggregate Unpaid Principal Balance	\$2,628,839,795
MBS Pass-Through Rate	5.50%
Range of WACs (annual percentages)	5.75% to 8.00%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM.....	358 months
Approximate Weighted Average WALA (weighted average loan age)	1 month

Group 2 MBS

Aggregate Unpaid Principal Balance	\$135,000,000
MBS Pass-Through Rate	5.00%
Range of WACs (annual percentages)	5.25% to 7.50%
Range of WAMs	121 months to 180 months
Approximate Weighted Average WAM.....	177 months
Approximate Weighted Average WALA.....	3 months

Group 3 MBS

Aggregate Unpaid Principal Balance	\$607,142,857
MBS Pass-Through Rate	5.00%
Range of WACs (annual percentages)	5.25% to 7.50%
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	\$257,857,143
MBS Pass-Through Rate	5.00%
Range of WACs (per annum percentages)	5.25% to 7.50%
Range of WAMs	121 months to 180 months
Approximate Weighted Average WAM.....	178 months
Approximate Weighted Average WALA.....	2 months

Group 5 MBS

Aggregate Unpaid Principal Balance	\$750,000,000
MBS Pass-Through Rate	5.50%
Range of WACs (annual percentages)	5.75% to 8.00%
Range of WAMs	181 months to 240 months
Approximate Weighted Average WAM.....	237 months
Approximate Weighted Average WALA.....	3 months

Final Data Statement

After issuing the Certificates, we will prepare a Final Data Statement containing certain information, including the Pool number, the current WAC (or original WAC, if the current WAC is not available) and the current WAM (or Adjusted WAM, if the current WAM is not available) of the Mortgage Loans underlying each of the MBS as of the Issue Date. The Final Data Statement also will include the weighted averages of all the current or original WACs and the weighted averages of all the current or Adjusted WAMs, based on the current unpaid principal balances of the Mortgage Loans underlying each of the MBS as of the Issue Date. You may obtain the Final Data Statement by telephoning us at 1-800-237-8627 or 202-752-6547. The contents of the Final Data Statement and other data specific to the Certificates are available in electronic form by calling us at 1-800-752-6440 or 202-752-6000.

Distributions of Interest

Categories of Classes

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

<u>Interest Type*</u>	<u>Classes</u>
Group 1 Classes	
Fixed Rate	PI, PA, PB, IB, PS, PC, IU, QG, ID, QL, NM, IE, QR, QX, IT, QT, PG, PH, QC, ZP, PZ, P, NC, NZ, M, MY, JA, JB, MA, MB, MC, MD, ME, MG, MH, MJ, MK, ML, MP, MQ, MU and BZ
Ascending Rate	MW
Floating Rate	FB, FA, FT, FJ, FR, FV, FX, FH, UF, AF, FY, GF, FW, MF, FP, FG and FK
Inverse Floating Rate	SB, SQ, XU, TU, ST, SJ, TJ, SR, SV, TV, SX, SI, US, NS, AS, AT, SY, GS, SW, MS, MT, SP, SG, SH and SK
Interest Only	PI, IB, IU, ID, IE, IT, SB and ST
Accrual	ZP, PZ, NZ and BZ
RCR**	PQ, PU, QJ, PE, QN and PF
Group 2 Classes	
Fixed Rate	AB, AK, AD, AP, AC and AG
Floating Rate	WF
Inverse Floating Rate	WS
Interest Only	WS
Group 3 Classes	
Floating Rate	FN
Inverse Floating Rate	IF and S
Interest Only	IF
RCR**	F
Group 4 Classes	
Fixed Rate	HA, HB, HD, HC and HI
Interest Only	HI
Group 5 Classes	
Fixed Rate	ED and EQ
Floating Rate	EF
Inverse Floating Rate	ES and YS
Interest Only	ES and YS
RCR**	E, EA, EB and EC
No Payment Residual	R and RL

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

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

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

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

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 FB, SB, FA, SQ, XU, TU, FT, ST, WF, WS, FN, IF, F, S, EF, ES and YS Classes (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
The FB, SB, FA, SQ, XU, TU, FT, ST, WF, WS, FN, IF, F, S, EF, ES and YS Classes	One-month period beginning on the 25th day of the month preceding the month in which the Distribution Date occurs

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

Accrual Classes. The ZP, PZ, NZ and BZ 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 each specified interest rate index (each, an “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 applicable Index occurs. Similarly, higher mortgage interest rates could occur while a decrease in the level of the applicable 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 1.38% in the case of the FB, SB, FA, SQ, XU, TU, FT, ST, WF and WS Classes; 1.36% in the case of the FJ, SJ, TJ, GF, GS, MF, MS, MT, FN, F, IF and S Classes; 1.34% in the case of the FR, SR, FX, SX, FH, SI, UF, US, NS, AF, AS, AT, FY, SY, EF, ES and YS Classes; 1.35% in the case of the FV, SV, TV, FP, SP, FK and SK Classes; 1.37% in the case of the FW and SW Classes; and 2.00% for the FG, SG and SH Classes.

Distributions of Principal

Categories of Classes

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

<u>Principal Type*</u>	<u>Classes</u>
Group 1 Classes	
PAC	PA, PB, PS, PC, QG, QL, NM, QR, QX, QT, PG, PH and P
Scheduled	FB, QC, ZP, FT, NC and NZ
TAC	FA, SQ, XU, TU, M, FJ, SJ, TJ, FR, SR, FV, SV, TV, FX, SX, FH, SI, UF, US, NS, AF, AS, AT, MY, FY, SY, JA, JB, GF, GS, MA, MB, MC, MW, FW, SW, MF, MS, MT, MD, FP, SP, FG, SG, SH, ME, MG, MH, FK, SK, MJ, MK, ML, MP, MQ and MU
Support	PZ and BZ
Notional	PI, IB, IU, ID, IE, IT, SB and ST
Accretion Directed	FB, QC, ZP, FA, SQ, XU, TU, FT, NC, NZ, M, FJ, SJ, TJ, FR, SR, FV, SV, TV, FX, SX, FH, SI, UF, US, NS, AF, AS, AT, MY, FY, SY, JA, JB, GF, GS, MA, MB, MC, MW, FW, SW, MF, MS, MT, MD, FP, SP, FG, SG, SH, ME, MG, MH, FK, SK, MJ, MK, ML, MP, MQ and MU
RCR**	PQ, PU, QJ, PE, QN and PF
Group 2 Classes	
Sequential Pay	AB, AK, AD, WF, AP, AC and AG
Notional	WS
Group 3 Classes	
Pass-Through	FN and S
Notional	IF
RCR**	F
Group 4 Classes	
Sequential Pay	HA, HB, HD and HC
Notional	HI
Group 5 Classes	
Sequential Pay	EF, ED and EQ
Notional	ES and YS
RCR**	E, EA, EB, and EC
No Payment Residual	R and RL

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

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

Principal Distribution Amount

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

- the principal then paid on the Group 1 MBS (the “Group 1 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balances of the ZP, PZ, NZ and

BZ Classes (the “ZP Accrual Amount,” the “PZ Accrual Amount,” the “NZ Accrual Amount” and the “BZ Accrual Amount,” respectively, and, together with the Group 1 Cash Flow Distribution Amount, the “Group 1 Principal Distribution Amount”),

- the principal then paid on the Group 2 MBS (the “Group 2 Principal Distribution Amount”),
- the principal then paid on the Group 3 MBS (the “Group 3 Principal Distribution Amount”),
- the principal then paid on the Group 4 MBS (the “Group 4 Principal Distribution Amount”), and
- the principal then paid on the Group 5 MBS (the “Group 5 Principal Distribution Amount”)

Group 1 Principal Distribution Amount

ZP Accrual Amount

On each Distribution Date, we will pay the ZP Accrual Amount as principal of Aggregate Group II (described below), without regard to its Scheduled Balance and until the Aggregate II Balance (described below) is reduced to zero. } Accretion Directed Group

PZ Accrual Amount

On each Distribution Date, we will pay the PZ Accrual Amount as principal of the Group 1 Classes specified below in the following priority:

- (i) to Aggregate Group II, without regard to its Scheduled Balance and until the Aggregate II Balance is reduced to zero; } Accretion Directed Groups
- (ii) to Aggregate Group III (described below), without regard to its Targeted Balance and until the Aggregate III Balance (described below) is reduced to zero; and } Accretion Directed Groups
- (iii) thereafter to the PZ Class. } Accrual Class

NZ Accrual Amount

On each Distribution Date, we will pay the NZ Accrual Amount as principal of the Aggregate Group IV (described below), without regard to its Scheduled Balance and until the Aggregate IV Balance (described below) is reduced to zero. } Accretion Directed Group

BZ Accrual Amount

On each Distribution Date, we will pay the BZ Accrual Amount as principal of the Group 1 Classes specified below in the following priority:

- (i) to Aggregate Group IV, without regard to its Scheduled Balance and until the Aggregate IV Balance is reduced to zero; } Accretion Directed Group
- (ii) to Aggregate Group V (described below), without regard to its Targeted Balance and until the Aggregate V Balance (described below) is reduced to zero; and } Accretion Directed Group
- (iii) thereafter to the BZ Class. } Accrual Class

Group 1 Cash Flow Distribution Amount

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

- (i) to Aggregate Group I (described below), until the Aggregate I Balance (described below) is reduced to its Planned Balance for that Distribution Date; } PAC Group
- (ii) (a) 22.0628896604% of the remaining amount as follow:
 - first*, to Aggregate Group II, until the Aggregate II Balance is reduced to its Scheduled Balance for that Distribution Date; } Scheduled Group
 - second*, to Aggregate Group III, until the Aggregate III Balance is reduced to its Targeted Balance for that Distribution Date; } TAC Group
 - third*, to the PZ Class, until its principal balance is reduced to zero; } Support Class
 - fourth*, to Aggregate Group III, without regard to its Targeted Balance and until the Aggregate III Balance is reduced to zero; and } TAC Group
 - fifth*, to Aggregate Group II, without regard to its Scheduled Balance and until the Aggregate II Balance is reduced to zero; and } Scheduled Group
- (b) 77.9371103396% of the remaining amount as follows:
 - first*, to the P Class, until its principal balance is reduced to its Planned Balance for that Distribution Date; } PAC Class
 - second*, to Aggregate Group IV, until the Aggregate IV Balance is reduced to its Scheduled Balance for that Distribution Date; } Scheduled Group
 - third*, to Aggregate Group V, until the Aggregate V Balance is reduced to its Targeted Balance for that Distribution Date; } TAC Group
 - fourth*, to the BZ Class, until its principal balance is reduced to zero; } Support Class
 - fifth*, to Aggregate Group V, without regard to its Targeted Balance and until the Aggregate V Balance is reduced to zero; } TAC Group
 - sixth*, to Aggregate Group IV, without regard to its Scheduled Balance and until the Aggregate IV Balance is reduced to zero; and } Scheduled Group
 - seventh*, to the P Class, without regard to its Planned Balance and until its principal balance is reduced to zero; and } PAC Class
- (iii) to Aggregate Group I, without regard to its Planned Balance and until the Aggregate I Balance is reduced to zero.

“Aggregate Group I” consists of the NM, PA, PB, PS, PC, QG, QL, QR, QX, QT, PG and PH Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I as follows:

- first*, (a) 1.5491914770% of such amount to the NM Class, until its principal balance is reduced to zero, and

(b) 98.4508085230% of such amount as follows:

first, to the PA Class, until its principal balance is reduced to zero;

second, concurrently, to the PB and PS Classes, pro rata (or 1.0254043939% and 18.9745956061%, respectively), until their principal balances are reduced to zero;

third, concurrently, to the PC and QG Classes, pro rata (or 0.3443004503% and 99.6556995497%, respectively), until their principal balances are reduced to zero; and

fourth, to the QL Class, until its principal balance is reduced to zero; and

second, concurrently, to the QR and QX Classes, pro rata (or 81.6924254241% and 18.3075745759%, respectively), until their principal balances are reduced to zero; and

third, sequentially, to the QT, PG and PH Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate I Balance” for any Distribution Date is equal to \$1,811,082,000 *minus* the sum of all amounts applied to it as specified above.

“Aggregate Group II” consists of the FB, QC and ZP Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II as follows:

first, concurrently, to the FB and QC Classes, pro rata (or 16.6666655647% and 83.3333344353%, respectively), until their principal balances are reduced to zero; and

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

The “Aggregate II Balance” for any Distribution Date is equal to \$60,507,000 *minus* the sum of all amounts applied to it as specified above.

“Aggregate Group III” consists of the FA, SQ, XU and TU Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group III as follows:

(a) 73.3333327178% of such amount to the FA Class, until its principal balance is reduced to zero, and

(b) 26.6666672822% of such amount as follows:

first, to the SQ Class, until its principal balance is reduced to zero; and

second, concurrently, to the XU and TU Classes, pro rata (or 82.1249981045% and 17.8750018955%, respectively), until their principal balances are reduced to zero.

The “Aggregate III Balance” for any Distribution Date is equal to \$108,314,000 *minus* the sum of all amounts applied to it as specified above.

“Aggregate Group IV” consists of the FT, NC and NZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group IV as follows:

first, concurrently, to the FT and NC Classes, pro rata (or 16.6666660130% and 83.3333339870%, respectively), until their principal balances are reduced to zero; and

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

The “Aggregate IV Balance” for any Distribution Date is equal to \$127,529,000 *minus* the sum of all amounts applied to it as specified above.

“Aggregate Group V” consists of the M, FJ, SJ, TJ, FR, SR, FV, SV, TV, FX, SX, FH, SI, UF, US, NS, AF, AS, AT, MY, FY, SY, JA, JB, GF, GS, MA, MB, MC, MW, FW, SW, MF, MS, MT, MD,

FG, SP, FP, SG, SH, ME, MG, MH, FK, SK, MJ, MK, ML, MP, MQ and MU Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group V as follows:

(a) 37.0885617300% of such amount as follows:

(aa) 6.4272308918% to the M Class, until its principal balance is reduced to zero,

(bb) 28.5369051598%, concurrently, to the FJ, SJ and TJ Classes, pro rata (or 68.75000%, 25.40625% and 5.84375%, respectively), until their principal balances are reduced to zero,

(cc) 12.6777129342%, concurrently, to the FR and SR Classes, pro rata (or 78.5714271229% and 21.4285728771%, respectively), until their principal balances are reduced to zero,

(dd) 28.4006478649%, concurrently, to the FV, SV, and TV Classes, pro rata (or 73.3333325789%, 25.5666651580 and 1.1000022631%, respectively), until their principal balances are reduced to zero,

(ee) 4.6276062421%, concurrently, to the FX and SX Classes, pro rata (or 73.3333333333% and 26.6666666667%, respectively), until their principal balances are reduced to zero,

(ff) 2.4102115844%, concurrently, to the FH and SI Classes, pro rata (or 73.3333333333% and 26.6666666667%, respectively), until their principal balances are reduced to zero,

(gg) 4.0652235391% as follows:

- 50% to the UF Class, until its principal balance is reduced to zero, and
- 50%, sequentially, to the US and NS Classes, in that order, until their principal balances are reduced to zero, and

(hh) 12.8544617837% as follows:

first, concurrently, to the AF, AS, AT and MY Classes, pro rata (or 40.0000000000%, 5.5999467235%, 4.4000532765% and 50.0000000000%, respectively), until their principal balances are reduced to zero; and

second, (x) 55.1785024554%, concurrently, to the FY and SY Classes, pro rata (or 38.46153% and 61.53847%, respectively), until their principal balances are reduced to zero, and

(y) 44.8214975446%, sequentially, to the JA and JB Classes, in that order, until their principal balances are reduced to zero,

(b) 26.0221595027% of such amount as follows:

first, concurrently, to the GF, GS and MA Classes, pro rata (or 4.2601808640%, 1.5491566778% and 94.1906624583%, respectively), until their principal balances are reduced to zero;

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

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

fourth, concurrently, to the MW, FW, SW, MF, MS, MT and MD Classes, pro rata (or 4.5225948840%, 3.6180759072%, 0.9045189768%, 3.9798834980%, 1.2561959550%, 0.1910344079% and 85.5276963711%, respectively), until their principal balances are reduced to zero,

(c) 22.3034822076% of such amount as follow:

first, concurrently, to the FP, SP, FG, SG, SH and ME Classes, pro rata (or 2.8564575351%, 3.8086127075%, 8.9175247446%, 3.9419520275%, 0.1114683110% and 80.3639846743, respectively), until their principal balances are reduced to zero;

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

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

fourth, concurrently, to the FK, SK and MJ Classes, pro rata (or 4.1567165627%, 5.5422909056% and 90.3009925317%, respectively), until their principal balances are reduced to zero, and

(d) 14.5857965597% of such amount, sequentially, to the MK, ML, MP, MQ and MU Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate V Balance” for any Distribution Date is equal to \$419,504,000 *minus* the sum of all amounts applied to it as specified above.

Group 2 Principal Distribution Amount

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

(i) (a) 97.3300869858% of that amount as follows:

first, concurrently, to the AB, AK and WF Classes, in the proportions of 21.5773904439%, 67.2193798661% and 11.2032296900%, respectively, until the principal balances of the AB and AK Classes are reduced to zero; and

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

(b) 2.6699130142% of that amount, concurrently, to the AC, AP and WF Classes, in the proportions of 30.0000030000%, 60.0000060000% and 9.9999910000%, respectively, until their principal balances are reduced to zero; and

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

Sequential
Pay
Classes

Group 3 Principal Distribution Amount

On each Distribution Date, we will pay the Group 3 Principal Distribution Amount, concurrently, to the FN and S Classes, pro rata (or 58.8235294021% and 41.1764705979%, respectively), until their principal balances are reduced to zero.

Pass-Through
Classes

Group 4 Principal Distribution Amount

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

(i) to the HA Class, until its principal balance is reduced to zero;

(ii) concurrently to the HB and HD Classes, pro rata (or 28.5956122893% and 71.4043877107%), respectively, until their principal balances are reduced to zero; and

(iii) to the HC Class, until its principal balance is reduced to zero.

Sequential
Pay
Classes

Group 5 Principal Distribution Amount

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

- | | |
|--|--------------------------|
| (i) concurrently, to the EF and ED Classes, pro rata (or 38.4615383860% and 61.5384616140%, respectively), until their principal balances are reduced to zero; and | } Sequential Pay Classes |
| (ii) to the EQ Class, until its principal balance is reduced to zero. | |

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

Structuring Assumptions

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

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, WALAs and interest rates specified under “Reference Sheet—Assumed Characteristics of the Mortgage Loans Underlying the MBS” in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related table;
- the settlement date for the sale of the Certificates is February 28, 2003; 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 and Groups is The Bond Market Association’s standard prepayment model (“PSA”). To assume a specified rate of PSA is to assume a specified rate of prepayment each month of the then-outstanding principal balance of a pool of new mortgage loans computed as described under “Description of Certificates—Prepayment Models” in the REMIC Prospectus.

It is highly unlikely that prepayments will occur at any *constant* PSA rate, or at any other *constant* rate.

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

<u>Principal Balance Schedule References</u>	<u>Related Groups and Class (1)</u>	<u>Structuring Ranges and Rates</u>
Planned Balances	Aggregate Group I	Between 100% and 250% PSA
Planned Balances	P Class	Between 100% and 784% PSA
Scheduled Balances	Aggregate Group II	(2)
Targeted Balances	Aggregate Group III	132% PSA
Scheduled Balances	Aggregate Group IV	Between 113% and 200% PSA
Targeted Balances	Aggregate Group V	180% PSA

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

(2) Although the Scheduled Balances for Aggregate Group II have been structured at a range between 112% and 150% PSA, Aggregate Group II will have an Initial Effective Range of between 112% and 145% PSA.

We cannot assure you that the balance of any Group or Class listed above will conform on any Distribution Date to the specified balance in the Principal Balance Schedules. As a result, we cannot assure you that payments of principal of any Group or Class listed above

will begin or end on the Distribution Dates specified in the Principal Balance Schedules. We will distribute any excess of principal payments over the amount needed to reduce a Group or Class to its scheduled balance on a Distribution Date. Accordingly, the ability to reduce a Group or Class to its scheduled balance will not be improved by the averaging of high and low principal payments from month to month. In addition, even if the related Mortgage Loans prepay at rates falling within the applicable Structuring Ranges, principal distributions may be insufficient to reduce the applicable Groups or Class 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 Groups and Class 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 or Class is the range of prepayment rates (measured by *constant* PSA rates) which would reduce that Group or Class to its scheduled balance on each Distribution Date. The Initial Effective Ranges shown in the table below are based upon the assumed characteristics of the related Mortgage Loans specified in the Pricing Assumptions.

<u>Groups and Class</u>	<u>Initial Effective Ranges</u>
Aggregate Group I	Between 100% and 250% PSA
P Class	Between 100% and 2557% PSA
Aggregate Group II	Between 112% and 145% PSA
Aggregate Group IV	Between 113% and 200% PSA

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 Groups and Class 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 or Class 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 Group and Class and Scheduled Groups will be supported in part by the related TAC Groups and Support Classes. When the related TAC Groups and Support Classes are retired, the PAC Group and Classes and Scheduled 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 applicable 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 applicable 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>
PI	461%
IB	691%
IU	486%
ID	413%
IE	369%
IT	354%
HI	316%

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>
PI	15.6227%
IB	11.3841%
IU	15.6607%
ID	19.6875%
IE	25.4982%
IT	31.4406%
HI	28.7230%

* 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 PI Class to Prepayments

	PSA Prepayment Assumption												
	50%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Pre-Tax Yields to Maturity	21.9%	10.4%	10.4%	10.4%	10.4%	10.4%	10.4%	10.4%	10.4%	10.4%	(2.9)%	(22.3)%	(29.4)%

Sensitivity of the IB Class to Prepayments

	PSA Prepayment Assumption												
	50%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Pre-Tax Yields to Maturity	28.7%	12.6%	12.6%	12.6%	12.6%	12.6%	12.6%	12.6%	12.6%	12.6%	10.5%	(6.3)%	(14.1)%

Sensitivity of the IU Class to Prepayments

	PSA Prepayment Assumption												
	50%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Pre-Tax Yields to Maturity	24.2%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	(1.2)%	(21.9)%	(29.4)%

Sensitivity of the ID Class to Prepayments

	PSA Prepayment Assumption												
	50%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Pre-Tax Yields to Maturity	20.4%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	(7.8)%	(29.2)%	(36.1)%

Sensitivity of the IE Class to Prepayments

	PSA Prepayment Assumption												
	50%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Pre-Tax Yields to Maturity	16.4%	8.5%	8.5%	8.5%	8.5%	8.5%	8.5%	8.5%	8.5%	8.5%	(11.4)%	(33.3)%	(40.6)%

Sensitivity of the IT Class to Prepayments

	PSA Prepayment Assumption												
	50%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Pre-Tax Yields to Maturity	13.6%	7.6%	7.6%	7.6%	7.6%	7.6%	7.6%	7.6%	7.6%	7.6%	(11.7)%	(33.3)%	(41.1)%

Sensitivity of the HI Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>306%</u>	<u>500%</u>	<u>600%</u>
Pre-Tax Yields to Maturity ...	12.9%	11.3%	0.6%	(12.5)%	(19.5)%

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 applicable 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 SB, ST, WS, IF, S, ES and YS 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 applicable 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 applicable Index, and
- the aggregate purchase prices of those Classes (expressed in each case as a percentage of original principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
SB	10.9062%
SQ	95.6096%
XU	88.9339%
TU	95.1944%
ST	12.9251%
SJ	93.8765%
TJ	97.8125%
SR	96.9063%
SV	91.4332%
TV	98.7344%
SX	95.2148%
SI	94.9141%
US	98.5116%
NS	93.5927%
AS	92.4375%
AT	98.6875%
SY	95.9336%
GS	96.8861%
SW	82.6813%
MS	87.9025%
MT	96.4063%
SP	98.3147%
SG	97.1036%
SH	96.4610%
SK	93.6205%
WS	13.7274%
IF	0.1907%
S	107.8816%
ES	11.5484%
YS	11.5484%

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

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

LIBOR	PSA Prepayment Assumption												
	50%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
0.38%	62.6%	58.6%	52.4%	52.4%	52.4%	52.4%	52.4%	52.4%	52.5%	50.0%	18.0%	(10.0)%	(20.0)%
1.38%	52.8%	49.1%	42.7%	42.7%	42.7%	42.7%	42.8%	42.8%	42.9%	39.5%	4.0%	(24.8)%	(34.9)%
3.38%	33.8%	30.6%	23.9%	23.9%	23.9%	23.9%	24.1%	24.3%	24.7%	18.0%	(25.9)%	(56.2)%	(66.4)%
5.38%	15.3%	11.4%	4.5%	4.5%	4.5%	4.5%	4.9%	5.6%	7.1%	(6.6)%	(61.8)%	(93.1)%	*
7.55%	*	*	*	*	*	*	*	*	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption												
	50%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
0.38%	17.2%	17.2%	17.2%	17.2%	17.6%	17.6%	18.3%	18.6%	18.9%	19.2%	21.2%	22.8%	23.4%
1.38%	14.2%	14.2%	14.2%	14.2%	14.6%	14.6%	15.4%	15.7%	16.0%	16.3%	18.3%	20.0%	20.6%
3.38%	8.2%	8.3%	8.3%	8.3%	8.6%	8.7%	9.6%	9.9%	10.2%	10.6%	12.7%	14.5%	15.1%
5.38%	2.4%	2.5%	2.5%	2.6%	2.8%	2.8%	3.9%	4.3%	4.6%	5.0%	7.2%	9.1%	9.8%
6.15%	0.2%	0.3%	0.4%	0.4%	0.6%	0.6%	1.7%	2.1%	2.4%	2.8%	5.1%	7.0%	7.7%

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

LIBOR	PSA Prepayment Assumption												
	50%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
0.38%	20.1%	20.1%	20.1%	20.1%	20.1%	20.1%	20.3%	20.7%	21.5%	22.4%	25.9%	28.5%	29.5%
1.38%	16.1%	16.1%	16.1%	16.1%	16.2%	16.1%	16.3%	16.8%	17.7%	18.6%	22.2%	24.8%	25.8%
3.38%	8.3%	8.4%	8.4%	8.4%	8.5%	8.4%	8.6%	9.1%	10.1%	11.1%	14.8%	17.5%	18.4%
5.50% and above	0.5%	0.6%	0.6%	0.6%	0.7%	0.6%	0.7%	1.1%	2.2%	3.5%	7.2%	9.9%	10.9%

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

LIBOR	PSA Prepayment Assumption												
	50%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
5.500% and below	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.9%	11.1%	11.5%	11.9%	13.4%	14.4%	14.8%
5.825%	5.4%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.7%	6.2%	6.7%	8.2%	9.3%	9.7%
6.150%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.5%	0.9%	1.5%	3.1%	4.3%	4.7%

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

LIBOR	PSA Prepayment Assumption												
	50%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
0.38%	59.5%	59.4%	50.8%	50.0%	50.0%	50.0%	50.0%	50.0%	50.1%	48.9%	19.0%	(8.6)%	(18.8)%
1.38%	50.3%	50.1%	41.3%	40.4%	40.4%	40.4%	40.4%	40.4%	40.5%	38.8%	5.7%	(22.8)%	(33.1)%
3.38%	32.3%	31.6%	22.1%	21.2%	21.2%	21.2%	21.2%	21.2%	21.5%	18.0%	(23.3)%	(53.3)%	(63.6)%
5.38%	14.3%	11.8%	1.6%	0.7%	0.7%	0.7%	0.7%	0.7%	1.7%	(5.9)%	(58.7)%	(89.7)%	(99.6)%
7.55%	*	*	*	*	*	*	*	*	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>												
	<u>50%</u>	<u>100%</u>	<u>112%</u>	<u>113%</u>	<u>132%</u>	<u>150%</u>	<u>180%</u>	<u>200%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>784%</u>	<u>900%</u>
0.36%	16.7%	16.7%	16.7%	16.7%	16.9%	17.0%	17.4%	17.4%	17.7%	18.2%	20.0%	21.4%	21.9%
1.36%	13.7%	13.7%	13.7%	13.7%	13.9%	14.0%	14.4%	14.4%	14.7%	15.3%	17.2%	18.6%	19.1%
3.36%	7.8%	7.9%	7.9%	7.9%	8.0%	8.2%	8.6%	8.5%	8.8%	9.5%	11.5%	13.1%	13.6%
5.36%	2.1%	2.1%	2.2%	2.2%	2.3%	2.4%	2.8%	2.7%	3.0%	3.9%	6.0%	7.6%	8.2%
6.00% and above	0.3%	0.3%	0.4%	0.4%	0.5%	0.6%	1.0%	0.8%	1.2%	2.1%	4.3%	5.9%	6.4%

**Sensitivity of the TJ 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>112%</u>	<u>113%</u>	<u>132%</u>	<u>150%</u>	<u>180%</u>	<u>200%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>784%</u>	<u>900%</u>
6.00% and below	10.4%	10.4%	10.4%	10.4%	10.5%	10.5%	10.6%	10.6%	10.7%	10.9%	11.4%	11.8%	11.9%
6.36%	6.0%	6.0%	6.0%	6.0%	6.1%	6.1%	6.2%	6.2%	6.3%	6.5%	7.2%	7.6%	7.8%
6.85%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%	0.4%	0.7%	1.5%	2.1%	2.3%

**Sensitivity of the SR 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>112%</u>	<u>113%</u>	<u>132%</u>	<u>150%</u>	<u>180%</u>	<u>200%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>784%</u>	<u>900%</u>
0.34%	20.1%	20.1%	20.1%	20.1%	20.2%	20.2%	20.3%	20.3%	20.4%	20.6%	21.3%	21.8%	22.0%
1.34%	16.1%	16.1%	16.1%	16.1%	16.2%	16.3%	16.4%	16.4%	16.5%	16.7%	17.5%	18.1%	18.3%
3.34%	8.3%	8.3%	8.4%	8.4%	8.4%	8.5%	8.7%	8.6%	8.8%	9.1%	10.0%	10.7%	11.0%
5.50%	0.1%	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.4%	0.6%	1.1%	2.2%	3.0%	3.2%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>												
	<u>50%</u>	<u>100%</u>	<u>112%</u>	<u>113%</u>	<u>132%</u>	<u>150%</u>	<u>180%</u>	<u>200%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>784%</u>	<u>900%</u>
0.35%	18.2%	18.3%	18.3%	18.3%	18.5%	18.8%	19.3%	19.3%	19.7%	20.4%	23.2%	25.3%	26.1%
1.35%	14.9%	15.0%	15.0%	15.0%	15.2%	15.5%	16.1%	16.0%	16.5%	17.3%	20.1%	22.3%	23.0%
3.35%	8.5%	8.6%	8.7%	8.7%	8.9%	9.1%	9.7%	9.6%	10.1%	11.0%	14.0%	16.2%	17.0%
5.35%	2.3%	2.4%	2.5%	2.5%	2.6%	2.8%	3.4%	3.2%	3.7%	4.9%	8.0%	10.3%	11.1%
6.00% and above	0.4%	0.5%	0.5%	0.5%	0.7%	0.9%	1.4%	1.2%	1.7%	3.0%	6.1%	8.3%	9.2%

**Sensitivity of the TV 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>112%</u>	<u>113%</u>	<u>132%</u>	<u>150%</u>	<u>180%</u>	<u>200%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>784%</u>	<u>900%</u>
6.000% and below	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%	10.4%	10.4%	10.4%	10.5%	10.7%	10.9%	10.9%
6.075%	5.1%	5.1%	5.1%	5.1%	5.2%	5.2%	5.2%	5.2%	5.3%	5.4%	5.8%	6.0%	6.1%
6.150%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.4%	0.9%	1.2%	1.3%

**Sensitivity of the SX 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>112%</u>	<u>113%</u>	<u>132%</u>	<u>150%</u>	<u>180%</u>	<u>200%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>784%</u>	<u>900%</u>
0.34%	17.2%	17.2%	17.2%	17.2%	17.3%	17.5%	17.7%	17.7%	17.9%	18.3%	19.6%	20.7%	21.0%
1.34%	14.2%	14.2%	14.2%	14.2%	14.4%	14.5%	14.8%	14.7%	15.0%	15.4%	16.8%	17.8%	18.2%
3.34%	8.3%	8.3%	8.3%	8.3%	8.4%	8.6%	8.9%	8.8%	9.1%	9.6%	11.1%	12.2%	12.7%
5.34%	2.5%	2.6%	2.6%	2.6%	2.7%	2.8%	3.1%	3.0%	3.2%	3.9%	5.5%	6.8%	7.2%
6.15%	0.2%	0.3%	0.3%	0.3%	0.4%	0.5%	0.8%	0.6%	0.9%	1.6%	3.3%	4.6%	5.0%

**Sensitivity of the SI 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>112%</u>	<u>113%</u>	<u>132%</u>	<u>150%</u>	<u>180%</u>	<u>200%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>784%</u>	<u>900%</u>
0.34%	17.1%	17.1%	17.1%	17.2%	17.3%	17.4%	17.7%	17.7%	17.9%	18.3%	19.8%	20.9%	21.3%
1.34%	14.1%	14.1%	14.1%	14.1%	14.3%	14.4%	14.7%	14.7%	14.9%	15.4%	16.9%	18.0%	18.4%
3.34%	8.2%	8.2%	8.2%	8.2%	8.3%	8.5%	8.8%	8.7%	9.0%	9.6%	11.2%	12.4%	12.9%
5.34%	2.4%	2.4%	2.5%	2.5%	2.6%	2.7%	3.0%	2.9%	3.2%	3.9%	5.6%	6.9%	7.4%
6.10%	0.2%	0.3%	0.3%	0.3%	0.4%	0.5%	0.8%	0.7%	1.0%	1.7%	3.5%	4.9%	5.3%

**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>112%</u>	<u>113%</u>	<u>132%</u>	<u>150%</u>	<u>180%</u>	<u>200%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>784%</u>	<u>900%</u>
0.34%	9.6%	9.6%	9.6%	9.6%	9.7%	9.9%	10.1%	10.1%	10.1%	10.1%	10.5%	10.9%	11.0%
1.34%	8.6%	8.6%	8.6%	8.6%	8.7%	8.9%	9.1%	9.1%	9.1%	9.1%	9.6%	10.0%	10.1%
3.34%	6.5%	6.5%	6.5%	6.5%	6.6%	6.8%	7.1%	7.1%	7.1%	7.1%	7.7%	8.1%	8.3%
5.34%	4.4%	4.5%	4.5%	4.5%	4.6%	4.8%	5.1%	5.1%	5.1%	5.2%	5.7%	6.2%	6.4%
6.15%	3.6%	3.6%	3.7%	3.7%	3.8%	4.0%	4.3%	4.3%	4.3%	4.4%	5.0%	5.5%	5.7%

**Sensitivity of the NS 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>112%</u>	<u>113%</u>	<u>132%</u>	<u>150%</u>	<u>180%</u>	<u>200%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>784%</u>	<u>900%</u>
0.34%	10.2%	10.2%	10.2%	10.2%	10.2%	10.3%	10.6%	10.6%	10.9%	11.5%	13.3%	14.7%	15.1%
1.34%	9.1%	9.1%	9.1%	9.1%	9.2%	9.2%	9.5%	9.5%	9.8%	10.4%	12.3%	13.6%	14.1%
3.34%	6.9%	7.0%	7.0%	7.0%	7.0%	7.1%	7.4%	7.3%	7.6%	8.3%	10.2%	11.6%	12.1%
5.34%	4.8%	4.8%	4.8%	4.9%	4.9%	5.0%	5.3%	5.2%	5.5%	6.2%	8.2%	9.5%	10.0%
6.15%	3.9%	4.0%	4.0%	4.0%	4.0%	4.1%	4.4%	4.3%	4.6%	5.4%	7.3%	8.7%	9.2%

**Sensitivity of the AS 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>112%</u>	<u>113%</u>	<u>132%</u>	<u>150%</u>	<u>180%</u>	<u>200%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>784%</u>	<u>900%</u>
0.34%	37.9%	37.9%	37.9%	38.0%	40.6%	42.1%	44.1%	44.1%	44.1%	44.1%	47.0%	50.4%	51.7%
1.34%	29.5%	29.5%	29.5%	29.6%	32.4%	34.1%	36.2%	36.2%	36.2%	36.2%	39.3%	42.9%	44.3%
3.34%	13.2%	13.3%	13.4%	13.4%	16.7%	18.6%	20.9%	20.9%	20.9%	20.9%	24.4%	28.4%	29.9%
5.00% and above	0.4%	0.6%	0.7%	0.7%	4.3%	6.3%	8.8%	8.8%	8.8%	8.8%	12.5%	16.8%	18.4%

**Sensitivity of the AT 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>112%</u>	<u>113%</u>	<u>132%</u>	<u>150%</u>	<u>180%</u>	<u>200%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>784%</u>	<u>900%</u>
5.00% and below	10.3%	10.3%	10.3%	10.3%	10.6%	10.8%	11.0%	11.0%	11.0%	11.0%	11.4%	11.7%	11.9%
5.34%	7.1%	7.1%	7.1%	7.1%	7.5%	7.8%	8.0%	8.0%	8.0%	8.0%	8.5%	8.9%	9.1%
6.10%	0.1%	0.1%	0.1%	0.1%	0.7%	1.1%	1.5%	1.5%	1.5%	1.5%	2.1%	2.8%	3.1%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>												
	<u>50%</u>	<u>100%</u>	<u>112%</u>	<u>113%</u>	<u>132%</u>	<u>150%</u>	<u>180%</u>	<u>200%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>784%</u>	<u>900%</u>
0.34%	8.3%	8.4%	8.4%	8.4%	8.4%	8.5%	8.7%	8.7%	8.9%	9.3%	10.5%	11.4%	11.7%
1.34%	7.7%	7.7%	7.7%	7.7%	7.8%	7.9%	8.1%	8.0%	8.2%	8.7%	9.9%	10.8%	11.1%
3.34%	6.4%	6.4%	6.4%	6.4%	6.5%	6.5%	6.8%	6.7%	6.9%	7.4%	8.6%	9.5%	9.8%
5.34%	5.0%	5.1%	5.1%	5.1%	5.2%	5.2%	5.5%	5.4%	5.6%	6.1%	7.3%	8.3%	8.6%
6.10%	4.6%	4.6%	4.6%	4.6%	4.7%	4.7%	5.0%	4.9%	5.1%	5.6%	6.9%	7.8%	8.1%

**Sensitivity of the GS 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>112%</u>	<u>113%</u>	<u>132%</u>	<u>150%</u>	<u>180%</u>	<u>200%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>784%</u>	<u>900%</u>
0.36%	16.7%	16.7%	16.7%	16.7%	16.9%	17.1%	17.5%	17.5%	17.6%	17.7%	18.6%	19.4%	19.7%
1.36%	13.7%	13.8%	13.8%	13.8%	13.9%	14.2%	14.6%	14.6%	14.7%	14.9%	15.8%	16.7%	17.0%
3.36%	7.9%	8.0%	8.0%	8.0%	8.1%	8.4%	8.9%	8.9%	9.1%	9.2%	10.4%	11.3%	11.6%
5.36%	2.2%	2.3%	2.3%	2.3%	2.5%	2.8%	3.4%	3.4%	3.5%	3.7%	5.0%	6.0%	6.4%
6.10%	0.1%	0.2%	0.2%	0.2%	0.4%	0.7%	1.3%	1.3%	1.5%	1.7%	3.0%	4.1%	4.5%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>												
	<u>50%</u>	<u>100%</u>	<u>112%</u>	<u>113%</u>	<u>132%</u>	<u>150%</u>	<u>180%</u>	<u>200%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>784%</u>	<u>900%</u>
0.370%	24.8%	24.8%	24.8%	24.8%	24.9%	24.9%	25.1%	24.9%	26.1%	29.2%	37.8%	42.2%	43.6%
1.370%	18.9%	19.0%	19.0%	19.0%	19.1%	19.2%	19.5%	19.1%	20.5%	24.1%	32.8%	37.3%	38.8%
3.370%	7.5%	7.7%	7.8%	7.8%	7.9%	8.1%	8.6%	8.0%	9.5%	14.1%	23.3%	27.7%	29.2%
5.370%	1.1%	1.3%	1.3%	1.4%	1.5%	1.6%	2.0%	1.5%	2.3%	6.0%	14.0%	18.5%	20.0%
6.875%	0.7%	0.8%	0.9%	0.9%	1.0%	1.0%	1.3%	1.0%	1.5%	4.0%	9.4%	13.1%	14.3%

**Sensitivity of the MS 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>112%</u>	<u>113%</u>	<u>132%</u>	<u>150%</u>	<u>180%</u>	<u>200%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>784%</u>	<u>900%</u>
0.36%	19.0%	19.1%	19.1%	19.1%	19.1%	19.1%	19.2%	19.1%	19.5%	20.7%	24.1%	26.5%	27.3%
1.36%	15.3%	15.3%	15.3%	15.3%	15.4%	15.4%	15.5%	15.4%	15.8%	17.1%	20.6%	23.0%	23.8%
3.36%	8.0%	8.0%	8.0%	8.0%	8.1%	8.1%	8.3%	8.1%	8.5%	10.0%	13.6%	16.0%	16.8%
5.50% and above	0.5%	0.6%	0.6%	0.6%	0.6%	0.7%	0.9%	0.7%	1.0%	2.7%	6.3%	8.8%	9.6%

**Sensitivity of the MT 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>112%</u>	<u>113%</u>	<u>132%</u>	<u>150%</u>	<u>180%</u>	<u>200%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>784%</u>	<u>900%</u>
5.5% and below	13.2%	13.2%	13.2%	13.2%	13.2%	13.3%	13.3%	13.3%	13.4%	13.7%	14.5%	15.0%	15.2%
5.8%	6.6%	6.6%	6.6%	6.6%	6.6%	6.6%	6.7%	6.6%	6.7%	7.1%	8.1%	8.7%	8.9%
6.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.3%	0.8%	1.8%	2.5%	2.7%

**Sensitivity of the SP 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>112%</u>	<u>113%</u>	<u>132%</u>	<u>150%</u>	<u>180%</u>	<u>200%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>784%</u>	<u>900%</u>
0.35%	8.6%	8.6%	8.6%	8.6%	8.7%	8.8%	9.0%	9.0%	9.0%	9.1%	9.6%	10.0%	10.1%
1.35%	7.8%	7.8%	7.8%	7.8%	7.9%	8.0%	8.2%	8.2%	8.3%	8.4%	8.8%	9.2%	9.4%
3.35%	6.3%	6.3%	6.3%	6.3%	6.3%	6.5%	6.7%	6.7%	6.8%	6.9%	7.4%	7.8%	8.0%
5.35%	4.7%	4.7%	4.7%	4.7%	4.8%	4.9%	5.2%	5.2%	5.3%	5.4%	5.9%	6.4%	6.5%
6.10%	4.1%	4.2%	4.2%	4.2%	4.2%	4.4%	4.6%	4.6%	4.7%	4.8%	5.4%	5.8%	6.0%

**Sensitivity of the SG 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>112%</u>	<u>113%</u>	<u>132%</u>	<u>150%</u>	<u>180%</u>	<u>200%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>784%</u>	<u>900%</u>
2.0%	11.9%	11.9%	11.9%	11.9%	12.0%	12.2%	12.6%	12.6%	12.7%	12.9%	13.8%	14.5%	14.8%
4.0%	7.5%	7.6%	7.6%	7.6%	8.0%	8.5%	9.7%	9.7%	10.0%	10.4%	12.8%	14.3%	14.7%
6.0%	3.0%	3.1%	3.2%	3.2%	3.7%	4.6%	6.7%	6.7%	7.2%	8.0%	11.9%	14.2%	14.7%
7.0% and above	0.6%	0.9%	1.0%	1.0%	1.5%	2.6%	5.2%	5.2%	5.8%	6.7%	11.4%	14.1%	14.6%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>												
	<u>50%</u>	<u>100%</u>	<u>112%</u>	<u>113%</u>	<u>132%</u>	<u>150%</u>	<u>180%</u>	<u>200%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>784%</u>	<u>900%</u>
7.000% and below	21.4%	21.4%	21.4%	21.4%	21.5%	21.7%	22.1%	22.1%	22.2%	22.4%	23.4%	24.2%	24.5%
7.125%	11.7%	11.9%	11.9%	12.0%	12.6%	13.6%	15.7%	15.7%	16.3%	17.0%	21.3%	23.8%	24.4%
7.250%	1.1%	1.5%	1.7%	1.7%	2.7%	4.6%	8.9%	9.0%	10.0%	11.5%	19.3%	23.4%	24.2%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>												
	<u>50%</u>	<u>100%</u>	<u>112%</u>	<u>113%</u>	<u>132%</u>	<u>150%</u>	<u>180%</u>	<u>200%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>784%</u>	<u>900%</u>
0.35%	9.1%	9.1%	9.1%	9.1%	9.1%	9.1%	9.2%	9.2%	9.4%	10.1%	11.8%	13.0%	13.4%
1.35%	8.2%	8.3%	8.3%	8.3%	8.3%	8.3%	8.4%	8.4%	8.6%	9.3%	11.1%	12.2%	12.7%
3.35%	6.6%	6.7%	6.7%	6.7%	6.7%	6.7%	6.8%	6.8%	7.0%	7.7%	9.5%	10.7%	11.1%
5.35%	5.0%	5.1%	5.1%	5.1%	5.1%	5.1%	5.3%	5.2%	5.4%	6.2%	8.0%	9.2%	9.6%
6.10%	4.4%	4.5%	4.5%	4.5%	4.5%	4.5%	4.7%	4.6%	4.8%	5.6%	7.4%	8.6%	9.0%

**Sensitivity of the WS 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>324%</u>	<u>500%</u>	<u>600%</u>
0.38%	48.8%	46.0%	32.4%	20.8%	14.0%
1.38%	40.0%	37.1%	22.9%	10.7%	3.7%
3.38%	22.2%	19.1%	3.2%	(10.4)%	(18.2)%
5.38%	3.0%	(0.5)%	(19.1)%	(35.0)%	(43.9)%
7.70%	*	*	*	*	*

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

**Sensitivity of the IF 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>305%</u>	<u>500%</u>	<u>600%</u>
8.150% and below	17.3%	14.9%	5.0%	(4.9)%	(10.1)%
8.175%	(0.2)%	(2.7)%	(13.0)%	(23.3)%	(28.9)%
8.200%	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>305%</u>	<u>500%</u>	<u>600%</u>
0.36%	9.7%	9.6%	9.0%	8.4%	8.1%
1.36%	8.3%	8.2%	7.6%	7.0%	6.8%
3.36%	5.6%	5.5%	4.9%	4.3%	4.1%
5.36%	2.9%	2.7%	2.2%	1.7%	1.4%
7.36%	0.2%	0.0%	(0.5)%	(1.0)%	(1.2)%
8.15% and above	(0.9)%	(1.0)%	(1.5)%	(2.0)%	(2.3)%

**Sensitivity of the ES 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>400%</u>	<u>600%</u>	<u>800%</u>
0.34%	58.7%	56.2%	40.3%	28.9%	17.0%
1.34%	48.2%	45.6%	29.2%	17.2%	4.8%
3.34%	27.7%	24.9%	6.6%	(7.0)%	(20.9)%
5.34%	6.4%	3.3%	(18.8)%	(35.3)%	(51.7)%
7.05%	*	*	*	*	*

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

**Sensitivity of the YS 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>400%</u>	<u>600%</u>	<u>800%</u>
0.34%	58.7%	56.2%	40.3%	28.9%	17.0%
1.34%	48.2%	45.6%	29.2%	17.2%	4.8%
3.34%	27.7%	24.9%	6.6%	(7.0)%	(20.9)%
5.34%	6.4%	3.3%	(18.8)%	(35.3)%	(51.7)%
7.05%	*	*	*	*	*

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

Weighted Average Lives of the Certificates

The weighted average life of a Certificate is determined by

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

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

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

- the timing of changes in the rate of principal payments,
- the priority sequences of payments of principal of the Group 1, Group 2, Group 4, and Group 5 Classes, and
- in the case of the Group 1 Classes, the payment of principal of certain Classes in accordance with the Principal Balance Schedules.

See “—Distributions of Principal” above.

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

Decrement Tables

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

assumed that the underlying Mortgage Loans have the original and remaining terms to maturity and bear interest at the annual rates specified in the table below.

<u>Mortgage Loans Relating to Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	360 months	8.0%
Group 2 MBS	180 months	180 months	7.5%
Group 3 MBS	180 months	180 months	7.5%
Group 4 MBS	180 months	180 months	7.5%
Group 5 MBS	240 months	240 months	8.0%

It is unlikely

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

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

Percent of Original Principal Balances Outstanding

<u>Date</u>	<u>PI† Class</u>												
	<u>PSA Prepayment Assumption</u>												
	<u>0%</u>	<u>100%</u>	<u>112%</u>	<u>113%</u>	<u>132%</u>	<u>150%</u>	<u>180%</u>	<u>200%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>784%</u>	<u>900%</u>
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	99	99	99	99	99	99	99	99	99	99	99	99
February 2005	98	88	88	88	88	88	88	88	88	88	88	71	51
February 2006	96	61	61	61	61	61	61	61	61	61	36	0	0
February 2007	94	36	36	36	36	36	36	36	36	36	1	0	0
February 2008	91	12	12	12	12	12	12	12	12	12	0	0	0
February 2009	87	5	5	5	5	5	5	5	5	5	0	0	0
February 2010	82	0	0	0	0	0	0	0	0	0	0	0	0
February 2011	76	0	0	0	0	0	0	0	0	0	0	0	0
February 2012	70	0	0	0	0	0	0	0	0	0	0	0	0
February 2013	63	0	0	0	0	0	0	0	0	0	0	0	0
February 2014	56	0	0	0	0	0	0	0	0	0	0	0	0
February 2015	48	0	0	0	0	0	0	0	0	0	0	0	0
February 2016	39	0	0	0	0	0	0	0	0	0	0	0	0
February 2017	30	0	0	0	0	0	0	0	0	0	0	0	0
February 2018	20	0	0	0	0	0	0	0	0	0	0	0	0
February 2019	10	0	0	0	0	0	0	0	0	0	0	0	0
February 2020	7	0	0	0	0	0	0	0	0	0	0	0	0
February 2021	4	0	0	0	0	0	0	0	0	0	0	0	0
February 2022	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.2	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	2.8	2.2	2.0

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

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

Date	PA Class												
	PSA Prepayment Assumption												
	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	98	93	93	93	93	93	93	93	93	93	93	93	93
February 2005	79	0	0	0	0	0	0	0	0	0	0	0	0
February 2006	58	0	0	0	0	0	0	0	0	0	0	0	0
February 2007	35	0	0	0	0	0	0	0	0	0	0	0	0
February 2008	10	0	0	0	0	0	0	0	0	0	0	0	0
February 2009	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2010	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2011	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2012	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2013	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2014	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2015	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2016	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2017	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2018	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2019	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2020	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2021	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2022	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	3.3	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.4

Date	PB, IB†, PS and PQ Classes												
	PSA Prepayment Assumption												
	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2005	100	90	90	90	90	90	90	90	90	90	90	36	0
February 2006	100	2	2	2	2	2	2	2	2	2	0	0	0
February 2007	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2008	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2009	90	0	0	0	0	0	0	0	0	0	0	0	0
February 2010	72	0	0	0	0	0	0	0	0	0	0	0	0
February 2011	53	0	0	0	0	0	0	0	0	0	0	0	0
February 2012	32	0	0	0	0	0	0	0	0	0	0	0	0
February 2013	9	0	0	0	0	0	0	0	0	0	0	0	0
February 2014	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2015	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2016	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2017	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2018	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2019	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2020	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2021	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2022	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.1	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.4	2.0	1.8

** 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.

PC, IU†, QG and PU Classes													
Date	PSA Prepayment Assumption												
	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2005	100	100	100	100	100	100	100	100	100	100	100	100	57
February 2006	100	100	100	100	100	100	100	100	100	100	0	0	0
February 2007	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2008	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2009	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2010	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2011	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2012	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2013	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2014	79	0	0	0	0	0	0	0	0	0	0	0	0
February 2015	43	0	0	0	0	0	0	0	0	0	0	0	0
February 2016	4	0	0	0	0	0	0	0	0	0	0	0	0
February 2017	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2018	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2019	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2020	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2021	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2022	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.8	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	2.9	2.2	2.0

ID†, QL and QJ Classes													
Date	PSA Prepayment Assumption												
	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2005	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	100	100	100	100	92	0	0
February 2007	100	91	91	91	91	91	91	91	91	91	0	0	0
February 2008	100	3	3	3	3	3	3	3	3	3	0	0	0
February 2009	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2010	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2011	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2012	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2013	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2014	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2015	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2016	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2017	69	0	0	0	0	0	0	0	0	0	0	0	0
February 2018	31	0	0	0	0	0	0	0	0	0	0	0	0
February 2019	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2020	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2021	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2022	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	3.2	2.4	2.2

** 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.

NM Class													
PSA Prepayment Assumption													
Date	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	99	99	99	99	99	99	99	99	99	99	99	99
February 2005	96	78	78	78	78	78	78	78	78	78	78	61	41
February 2006	92	51	51	51	51	51	51	51	51	51	25	0	0
February 2007	88	25	25	25	25	25	25	25	25	25	0	0	0
February 2008	83	1	1	1	1	1	1	1	1	1	0	0	0
February 2009	78	0	0	0	0	0	0	0	0	0	0	0	0
February 2010	72	0	0	0	0	0	0	0	0	0	0	0	0
February 2011	67	0	0	0	0	0	0	0	0	0	0	0	0
February 2012	60	0	0	0	0	0	0	0	0	0	0	0	0
February 2013	53	0	0	0	0	0	0	0	0	0	0	0	0
February 2014	46	0	0	0	0	0	0	0	0	0	0	0	0
February 2015	37	0	0	0	0	0	0	0	0	0	0	0	0
February 2016	29	0	0	0	0	0	0	0	0	0	0	0	0
February 2017	19	0	0	0	0	0	0	0	0	0	0	0	0
February 2018	9	0	0	0	0	0	0	0	0	0	0	0	0
February 2019	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2020	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2021	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2022	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	9.8	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.1	2.5	2.1	1.9

IE†, QR, QX, PE and QN Classes													
PSA Prepayment Assumption													
Date	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2005	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	100	100	100	100	100	0	0
February 2007	100	100	100	100	100	100	100	100	100	100	9	0	0
February 2008	100	100	100	100	100	100	100	100	100	100	0	0	0
February 2009	100	48	48	48	48	48	48	48	48	48	0	0	0
February 2010	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2011	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2012	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2013	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2014	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2015	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2016	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2017	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2018	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2019	94	0	0	0	0	0	0	0	0	0	0	0	0
February 2020	65	0	0	0	0	0	0	0	0	0	0	0	0
February 2021	34	0	0	0	0	0	0	0	0	0	0	0	0
February 2022	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.5	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	3.7	2.7	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.

IT†, QT and PF Classes													
PSA Prepayment Assumption													
Date	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2005	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	100	100	100	100	100	65	0
February 2007	100	100	100	100	100	100	100	100	100	100	100	0	0
February 2008	100	100	100	100	100	100	100	100	100	100	0	0	0
February 2009	100	100	100	100	100	100	100	100	100	100	0	0	0
February 2010	100	94	94	94	94	94	94	94	94	94	0	0	0
February 2011	100	16	16	16	16	16	16	16	16	16	0	0	0
February 2012	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2013	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2014	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2015	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2016	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2017	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2018	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2019	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2020	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2021	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2022	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2023	40	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.9	7.6	7.6	7.6	7.6	7.6	7.6	7.6	7.6	7.6	4.4	3.1	2.8

PG Class													
PSA Prepayment Assumption													
Date	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2005	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	100	100	100	100	100	100	89
February 2007	100	100	100	100	100	100	100	100	100	100	100	45	20
February 2008	100	100	100	100	100	100	100	100	100	100	82	6	0
February 2009	100	100	100	100	100	100	100	100	100	100	45	0	0
February 2010	100	100	100	100	100	100	100	100	100	100	19	0	0
February 2011	100	100	100	100	100	100	100	100	100	100	2	0	0
February 2012	100	82	82	82	82	82	82	82	82	82	0	0	0
February 2013	100	62	62	62	62	62	62	62	62	62	0	0	0
February 2014	100	45	45	45	45	45	45	45	45	45	0	0	0
February 2015	100	30	30	30	30	30	30	30	30	30	0	0	0
February 2016	100	18	18	18	18	18	18	18	18	18	0	0	0
February 2017	100	9	9	9	9	9	9	9	9	9	0	0	0
February 2018	100	*	*	*	*	*	*	*	*	*	0	0	0
February 2019	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2020	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2021	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2022	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2023	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	92	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	70	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	46	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	20	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	22.8	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	6.0	4.0	3.6

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

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

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

PH Class													
Date	PSA Prepayment Assumption												
	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2005	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2007	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2008	100	100	100	100	100	100	100	100	100	100	100	100	70
February 2009	100	100	100	100	100	100	100	100	100	100	100	61	32
February 2010	100	100	100	100	100	100	100	100	100	100	100	31	14
February 2011	100	100	100	100	100	100	100	100	100	100	100	16	6
February 2012	100	100	100	100	100	100	100	100	100	100	72	8	3
February 2013	100	100	100	100	100	100	100	100	100	100	49	4	1
February 2014	100	100	100	100	100	100	100	100	100	100	33	2	1
February 2015	100	100	100	100	100	100	100	100	100	100	23	1	*
February 2016	100	100	100	100	100	100	100	100	100	100	15	1	*
February 2017	100	100	100	100	100	100	100	100	100	100	10	*	*
February 2018	100	100	100	100	100	100	100	100	100	100	7	*	*
February 2019	100	82	82	82	82	82	82	82	82	82	5	*	*
February 2020	100	66	66	66	66	66	66	66	66	66	3	*	*
February 2021	100	53	53	53	53	53	53	53	53	53	2	*	*
February 2022	100	43	43	43	43	43	43	43	43	43	1	*	*
February 2023	100	34	34	34	34	34	34	34	34	34	1	*	*
February 2024	100	27	27	27	27	27	27	27	27	27	1	*	*
February 2025	100	21	21	21	21	21	21	21	21	21	*	*	*
February 2026	100	16	16	16	16	16	16	16	16	16	*	*	*
February 2027	100	12	12	12	12	12	12	12	12	12	*	*	*
February 2028	79	8	8	8	8	8	8	8	8	8	*	*	*
February 2029	6	6	6	6	6	6	6	6	6	6	*	*	*
February 2030	4	4	4	4	4	4	4	4	4	4	*	*	0
February 2031	2	2	2	2	2	2	2	2	2	2	*	*	0
February 2032	1	1	1	1	1	1	1	1	1	1	*	*	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.5	19.2	19.2	19.2	19.2	19.2	19.2	19.2	19.2	19.2	10.7	6.8	5.8

FB, SB† and QC Classes													
Date	PSA Prepayment Assumption												
	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	92	76	74	74	74	74	74	74	74	74	74	74	74
February 2005	90	75	69	69	69	69	69	69	69	69	69	0	0
February 2006	89	73	62	62	62	62	62	62	62	62	0	0	0
February 2007	88	72	56	56	56	56	56	56	56	56	0	0	0
February 2008	87	71	50	50	50	50	50	50	50	50	0	0	0
February 2009	85	69	46	46	46	46	46	46	46	26	0	0	0
February 2010	84	68	42	42	42	42	42	42	42	10	0	0	0
February 2011	82	66	38	38	38	38	38	38	38	2	0	0	0
February 2012	80	65	35	35	35	35	35	35	35	0	0	0	0
February 2013	79	60	30	30	30	30	31	32	33	0	0	0	0
February 2014	77	52	23	23	23	23	25	27	30	0	0	0	0
February 2015	75	40	15	15	15	15	19	23	28	0	0	0	0
February 2016	73	26	6	6	6	6	12	18	24	0	0	0	0
February 2017	70	10	0	0	0	0	5	13	21	0	0	0	0
February 2018	68	0	0	0	0	0	0	8	19	0	0	0	0
February 2019	66	0	0	0	0	0	0	3	16	0	0	0	0
February 2020	63	0	0	0	0	0	0	0	13	0	0	0	0
February 2021	60	0	0	0	0	0	0	0	10	0	0	0	0
February 2022	57	0	0	0	0	0	0	0	8	0	0	0	0
February 2023	54	0	0	0	0	0	0	0	6	0	0	0	0
February 2024	51	0	0	0	0	0	0	0	4	0	0	0	0
February 2025	48	0	0	0	0	0	0	0	2	0	0	0	0
February 2026	44	0	0	0	0	0	0	0	1	0	0	0	0
February 2027	40	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	36	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	25	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.1	8.8	6.0	6.0	6.0	6.0	6.2	6.5	7.4	4.0	1.8	1.4	1.3

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

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

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

ZP Class													
PSA Prepayment Assumption													
Date	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	106	106	106	106	106	106	106	106	106	106	106	106	106
February 2005	112	112	112	112	112	112	112	112	112	112	112	0	0
February 2006	118	118	118	118	118	118	118	118	118	118	0	0	0
February 2007	125	125	125	125	125	125	125	125	125	125	0	0	0
February 2008	132	132	132	132	132	132	132	132	132	132	0	0	0
February 2009	139	139	139	139	139	139	139	139	139	139	0	0	0
February 2010	147	147	147	147	147	147	147	147	147	147	0	0	0
February 2011	155	155	155	155	155	155	155	155	155	155	0	0	0
February 2012	164	164	164	164	164	164	164	164	164	6	0	0	0
February 2013	173	173	173	173	173	173	173	173	173	6	0	0	0
February 2014	183	183	183	183	183	183	183	183	183	6	0	0	0
February 2015	193	193	193	193	193	193	193	193	193	6	0	0	0
February 2016	204	204	204	204	204	204	204	204	204	6	0	0	0
February 2017	216	216	0	0	0	0	216	216	216	6	0	0	0
February 2018	228	0	0	0	0	0	0	228	228	6	0	0	0
February 2019	241	0	0	0	0	0	0	241	241	6	0	0	0
February 2020	254	0	0	0	0	0	0	0	254	6	0	0	0
February 2021	269	0	0	0	0	0	0	0	269	6	0	0	0
February 2022	284	0	0	0	0	0	0	0	284	6	0	0	0
February 2023	300	0	0	0	0	0	0	0	300	6	0	0	0
February 2024	317	0	0	0	0	0	0	0	317	6	0	0	0
February 2025	334	0	0	0	0	0	0	0	334	6	0	0	0
February 2026	353	0	0	0	0	0	0	0	353	6	0	0	0
February 2027	373	0	0	0	0	0	0	0	0	6	0	0	0
February 2028	394	0	0	0	0	0	0	0	0	6	0	0	0
February 2029	417	0	0	0	0	0	0	0	0	6	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	6	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	6	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	6	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.4	14.7	13.6	13.6	13.6	13.6	14.7	16.6	23.7	9.7	2.6	1.9	1.7

FA Class													
PSA Prepayment Assumption													
Date	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	98	98	98	98	98	98	80	57	48
February 2005	100	100	100	100	95	95	93	88	83	74	9	0	0
February 2006	100	100	100	99	89	89	77	67	57	42	0	0	0
February 2007	100	100	100	99	85	85	64	50	37	18	0	0	0
February 2008	100	100	100	99	82	80	54	38	22	*	0	0	0
February 2009	100	100	100	99	79	76	47	29	12	0	0	0	0
February 2010	100	100	100	99	77	73	42	24	6	0	0	0	0
February 2011	100	100	100	99	75	71	40	21	4	0	0	0	0
February 2012	100	100	100	99	74	71	39	20	3	0	0	0	0
February 2013	100	100	100	98	74	71	39	20	3	0	0	0	0
February 2014	100	100	99	97	72	71	39	20	3	0	0	0	0
February 2015	100	100	97	95	71	71	39	20	3	0	0	0	0
February 2016	100	100	94	93	69	71	39	20	3	0	0	0	0
February 2017	100	100	89	88	64	68	39	20	3	0	0	0	0
February 2018	100	96	80	79	56	63	38	20	3	0	0	0	0
February 2019	100	86	71	69	48	57	34	20	3	0	0	0	0
February 2020	100	76	61	60	40	51	30	19	3	0	0	0	0
February 2021	100	65	51	50	31	45	26	17	3	0	0	0	0
February 2022	100	54	41	40	23	40	23	14	3	0	0	0	0
February 2023	100	44	32	31	15	35	20	12	3	0	0	0	0
February 2024	100	33	22	21	7	30	17	10	3	0	0	0	0
February 2025	100	22	12	12	0	26	14	9	3	0	0	0	0
February 2026	100	12	3	3	0	21	12	7	3	0	0	0	0
February 2027	100	1	0	0	0	17	9	6	3	0	0	0	0
February 2028	100	0	0	0	0	14	7	4	2	0	0	0	0
February 2029	100	0	0	0	0	10	5	3	2	0	0	0	0
February 2030	77	0	0	0	0	7	4	2	1	0	0	0	0
February 2031	36	0	0	0	0	4	2	1	1	0	0	0	0
February 2032	0	0	0	0	0	2	1	1	*	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.7	19.4	18.0	17.8	13.8	15.6	10.5	7.4	4.3	2.9	1.5	1.1	1.0

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

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

SQ Class													
Date	PSA Prepayment Assumption												
	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	97	97	97	97	97	97	60	14	0
February 2005	100	100	100	99	89	89	87	76	65	49	0	0	0
February 2006	100	100	100	99	79	79	54	34	14	0	0	0	0
February 2007	100	100	100	98	70	70	28	*	0	0	0	0	0
February 2008	100	100	100	98	63	59	8	0	0	0	0	0	0
February 2009	100	100	100	98	58	51	0	0	0	0	0	0	0
February 2010	100	100	100	98	54	46	0	0	0	0	0	0	0
February 2011	100	100	100	97	51	43	0	0	0	0	0	0	0
February 2012	100	100	100	97	49	42	0	0	0	0	0	0	0
February 2013	100	100	99	97	47	42	0	0	0	0	0	0	0
February 2014	100	100	97	94	45	42	0	0	0	0	0	0	0
February 2015	100	100	93	91	41	42	0	0	0	0	0	0	0
February 2016	100	100	89	86	38	42	0	0	0	0	0	0	0
February 2017	100	100	78	76	29	37	0	0	0	0	0	0	0
February 2018	100	93	60	58	13	25	0	0	0	0	0	0	0
February 2019	100	72	41	39	0	14	0	0	0	0	0	0	0
February 2020	100	52	22	20	0	2	0	0	0	0	0	0	0
February 2021	100	30	2	*	0	0	0	0	0	0	0	0	0
February 2022	100	9	0	0	0	0	0	0	0	0	0	0	0
February 2023	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	54	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average													
Life (years)**	27.1	17.1	15.4	15.0	8.7	8.7	3.2	2.6	2.3	2.0	1.1	0.8	0.7

XU and TU Classes													
Date	PSA Prepayment Assumption												
	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	100	100	100	100	100	100	100	100	95
February 2005	100	100	100	100	100	100	100	100	100	100	19	0	0
February 2006	100	100	100	100	100	100	100	100	100	84	0	0	0
February 2007	100	100	100	100	100	100	100	100	74	35	0	0	0
February 2008	100	100	100	100	100	100	100	76	45	*	0	0	0
February 2009	100	100	100	100	100	100	94	59	25	0	0	0	0
February 2010	100	100	100	100	100	100	85	48	13	0	0	0	0
February 2011	100	100	100	100	100	100	80	42	7	0	0	0	0
February 2012	100	100	100	100	100	100	78	41	6	0	0	0	0
February 2013	100	100	100	100	100	100	78	41	6	0	0	0	0
February 2014	100	100	100	100	100	100	78	41	6	0	0	0	0
February 2015	100	100	100	100	100	100	78	41	6	0	0	0	0
February 2016	100	100	100	100	100	100	78	41	6	0	0	0	0
February 2017	100	100	100	100	100	100	78	41	6	0	0	0	0
February 2018	100	100	100	100	100	100	76	41	6	0	0	0	0
February 2019	100	100	100	100	96	100	68	41	6	0	0	0	0
February 2020	100	100	100	100	79	100	60	38	6	0	0	0	0
February 2021	100	100	100	100	63	91	53	33	6	0	0	0	0
February 2022	100	100	83	81	46	80	46	29	6	0	0	0	0
February 2023	100	87	63	61	30	70	40	25	6	0	0	0	0
February 2024	100	66	44	42	14	60	34	21	6	0	0	0	0
February 2025	100	45	25	23	0	51	28	17	6	0	0	0	0
February 2026	100	24	6	5	0	43	23	14	6	0	0	0	0
February 2027	100	3	0	0	0	35	19	11	6	0	0	0	0
February 2028	100	0	0	0	0	27	14	9	4	0	0	0	0
February 2029	100	0	0	0	0	21	11	6	3	0	0	0	0
February 2030	100	0	0	0	0	15	7	4	2	0	0	0	0
February 2031	72	0	0	0	0	9	5	3	1	0	0	0	0
February 2032	0	0	0	0	0	4	2	1	1	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average													
Life (years)**	28.3	21.8	20.7	20.6	18.8	22.6	17.7	12.1	6.3	3.8	1.8	1.3	1.2

* 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.

PZ Class													
PSA Prepayment Assumption													
Date	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	106	106	106	106	106	92	70	55	40	18	0	0	0
February 2005	112	112	112	112	112	66	0	0	0	0	0	0	0
February 2006	118	118	118	118	118	30	0	0	0	0	0	0	0
February 2007	125	125	125	125	125	2	0	0	0	0	0	0	0
February 2008	132	132	132	132	132	0	0	0	0	0	0	0	0
February 2009	139	139	139	139	139	0	0	0	0	0	0	0	0
February 2010	147	147	147	147	147	0	0	0	0	0	0	0	0
February 2011	155	155	155	155	155	0	0	0	0	0	0	0	0
February 2012	164	164	164	164	164	0	0	0	0	0	0	0	0
February 2013	173	173	173	173	173	0	0	0	0	0	0	0	0
February 2014	183	183	183	183	183	0	0	0	0	0	0	0	0
February 2015	193	193	193	193	193	0	0	0	0	0	0	0	0
February 2016	204	204	204	204	204	0	0	0	0	0	0	0	0
February 2017	216	216	216	216	216	0	0	0	0	0	0	0	0
February 2018	228	228	228	228	228	0	0	0	0	0	0	0	0
February 2019	241	241	241	241	241	0	0	0	0	0	0	0	0
February 2020	254	254	254	254	254	0	0	0	0	0	0	0	0
February 2021	269	269	269	269	269	0	0	0	0	0	0	0	0
February 2022	284	284	284	284	284	0	0	0	0	0	0	0	0
February 2023	300	300	300	300	300	0	0	0	0	0	0	0	0
February 2024	317	317	317	317	317	0	0	0	0	0	0	0	0
February 2025	334	334	334	334	326	0	0	0	0	0	0	0	0
February 2026	353	353	353	353	274	0	0	0	0	0	0	0	0
February 2027	373	373	318	312	225	0	0	0	0	0	0	0	0
February 2028	394	313	256	251	179	0	0	0	0	0	0	0	0
February 2029	417	243	197	193	137	0	0	0	0	0	0	0	0
February 2030	440	175	141	138	97	0	0	0	0	0	0	0	0
February 2031	465	111	88	87	60	0	0	0	0	0	0	0	0
February 2032	419	49	39	38	26	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.5	26.9	26.4	26.4	25.5	2.4	1.3	1.0	0.9	0.7	0.4	0.3	0.2

P Class													
PSA Prepayment Assumption													
Date	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	68	0	0	0	0	0	0	0	0	0	0	0	0
February 2005	68	0	0	0	0	0	0	0	0	0	0	0	0
February 2006	68	0	0	0	0	0	0	0	0	0	0	0	0
February 2007	68	0	0	0	0	0	0	0	0	0	0	0	0
February 2008	68	0	0	0	0	0	0	0	0	0	0	0	0
February 2009	68	0	0	0	0	0	0	0	0	0	0	0	0
February 2010	68	0	0	0	0	0	0	0	0	0	0	0	0
February 2011	68	0	0	0	0	0	0	0	0	0	0	0	0
February 2012	68	0	0	0	0	0	0	0	0	0	0	0	0
February 2013	68	0	0	0	0	0	0	0	0	0	0	0	0
February 2014	68	0	0	0	0	0	0	0	0	0	0	0	0
February 2015	68	0	0	0	0	0	0	0	0	0	0	0	0
February 2016	68	0	0	0	0	0	0	0	0	0	0	0	0
February 2017	68	0	0	0	0	0	0	0	0	0	0	0	0
February 2018	68	0	0	0	0	0	0	0	0	0	0	0	0
February 2019	68	0	0	0	0	0	0	0	0	0	0	0	0
February 2020	68	0	0	0	0	0	0	0	0	0	0	0	0
February 2021	68	0	0	0	0	0	0	0	0	0	0	0	0
February 2022	68	0	0	0	0	0	0	0	0	0	0	0	0
February 2023	68	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	68	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	68	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	68	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	68	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	68	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	38	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.9	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6

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

FT, ST† and NC Classes													
PSA Prepayment Assumption													
Date	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	98	98	95	95	95	95	95	95	95	95	95	95	95
February 2005	96	96	86	86	86	86	86	86	86	86	86	0	0
February 2006	94	94	75	73	73	73	73	73	73	73	0	0	0
February 2007	92	92	65	62	62	62	62	62	62	62	0	0	0
February 2008	90	90	56	53	53	53	53	53	53	53	0	0	0
February 2009	87	87	48	44	44	44	44	44	44	43	0	0	0
February 2010	85	85	41	37	37	37	37	37	37	17	0	0	0
February 2011	82	82	35	31	31	31	31	31	31	3	0	0	0
February 2012	79	79	30	26	26	26	26	26	26	0	0	0	0
February 2013	76	72	21	20	20	20	20	20	23	0	0	0	0
February 2014	73	58	13	13	13	13	13	13	18	0	0	0	0
February 2015	70	38	5	5	5	5	5	5	13	0	0	0	0
February 2016	67	15	0	0	0	0	0	0	8	0	0	0	0
February 2017	63	0	0	0	0	0	0	0	3	0	0	0	0
February 2018	59	0	0	0	0	0	0	0	0	0	0	0	0
February 2019	55	0	0	0	0	0	0	0	0	0	0	0	0
February 2020	50	0	0	0	0	0	0	0	0	0	0	0	0
February 2021	46	0	0	0	0	0	0	0	0	0	0	0	0
February 2022	41	0	0	0	0	0	0	0	0	0	0	0	0
February 2023	36	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	30	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	25	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	19	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	12	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	5	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.8	10.4	6.2	6.0	6.0	6.0	6.0	6.0	6.3	4.8	2.2	1.7	1.5

NZ Class													
PSA Prepayment Assumption													
Date	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	106	106	106	106	106	106	106	106	106	106	106	106	106
February 2005	112	112	112	112	112	112	112	112	112	112	112	0	0
February 2006	118	118	118	118	118	118	118	118	118	118	0	0	0
February 2007	125	125	125	125	125	125	125	125	125	125	0	0	0
February 2008	132	132	132	132	132	132	132	132	132	132	0	0	0
February 2009	139	139	139	139	139	139	139	139	139	139	0	0	0
February 2010	147	147	147	147	147	147	147	147	147	147	0	0	0
February 2011	155	155	155	155	155	155	155	155	155	155	0	0	0
February 2012	164	164	164	164	164	164	164	164	164	6	0	0	0
February 2013	173	173	173	173	173	173	173	173	173	6	0	0	0
February 2014	183	183	183	183	183	183	183	183	183	6	0	0	0
February 2015	193	193	193	193	193	193	193	193	193	6	0	0	0
February 2016	204	204	0	0	0	0	0	0	204	6	0	0	0
February 2017	216	0	0	0	0	0	0	0	216	6	0	0	0
February 2018	228	0	0	0	0	0	0	0	0	6	0	0	0
February 2019	241	0	0	0	0	0	0	0	0	6	0	0	0
February 2020	254	0	0	0	0	0	0	0	0	6	0	0	0
February 2021	269	0	0	0	0	0	0	0	0	6	0	0	0
February 2022	284	0	0	0	0	0	0	0	0	6	0	0	0
February 2023	300	0	0	0	0	0	0	0	0	6	0	0	0
February 2024	317	0	0	0	0	0	0	0	0	6	0	0	0
February 2025	334	0	0	0	0	0	0	0	0	6	0	0	0
February 2026	353	0	0	0	0	0	0	0	0	6	0	0	0
February 2027	373	0	0	0	0	0	0	0	0	6	0	0	0
February 2028	394	0	0	0	0	0	0	0	0	6	0	0	0
February 2029	0	0	0	0	0	0	0	0	0	6	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	6	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	6	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	6	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.8	13.6	12.7	12.7	12.7	12.7	12.7	12.7	14.7	9.7	2.6	1.9	1.7

** 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.

M, FJ, SJ, TJ, FR, SR, FV, SV, TV, FX, SX, FH, SI and UF Classes

Date	PSA Prepayment Assumption												
	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	99	97	95	95	95	95	82	61	52
February 2005	100	100	100	100	95	91	83	83	83	77	18	0	0
February 2006	100	100	100	100	91	82	68	68	61	48	0	0	0
February 2007	100	100	100	100	87	75	56	55	43	25	0	0	0
February 2008	100	100	100	100	84	69	46	44	30	10	0	0	0
February 2009	100	100	100	100	82	65	39	37	21	0	0	0	0
February 2010	100	100	100	100	80	62	34	32	16	0	0	0	0
February 2011	100	100	100	100	79	60	31	29	13	0	0	0	0
February 2012	100	100	100	100	78	59	30	29	13	0	0	0	0
February 2013	100	100	100	99	76	57	28	29	13	0	0	0	0
February 2014	100	100	98	97	74	55	27	29	13	0	0	0	0
February 2015	100	100	94	93	71	52	25	29	13	0	0	0	0
February 2016	100	100	89	88	66	47	22	28	13	0	0	0	0
February 2017	100	96	81	80	59	41	17	25	13	0	0	0	0
February 2018	100	88	73	72	51	35	12	22	12	0	0	0	0
February 2019	100	79	64	63	44	28	7	20	11	0	0	0	0
February 2020	100	69	56	55	36	22	3	18	9	0	0	0	0
February 2021	100	59	47	46	29	15	0	15	8	0	0	0	0
February 2022	100	50	38	37	21	9	0	13	7	0	0	0	0
February 2023	100	40	29	28	14	3	0	11	6	0	0	0	0
February 2024	100	30	20	19	6	0	0	9	5	0	0	0	0
February 2025	100	20	11	11	0	0	0	8	4	0	0	0	0
February 2026	100	11	3	2	0	0	0	6	3	0	0	0	0
February 2027	100	1	0	0	0	0	0	5	3	0	0	0	0
February 2028	100	0	0	0	0	0	0	4	2	0	0	0	0
February 2029	99	0	0	0	0	0	0	3	1	0	0	0	0
February 2030	70	0	0	0	0	0	0	2	1	0	0	0	0
February 2031	33	0	0	0	0	0	0	1	1	0	0	0	0
February 2032	0	0	0	0	0	0	0	1	*	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.6	19.0	17.6	17.4	13.7	10.8	6.8	8.0	5.7	3.1	1.5	1.1	1.0

US Class

Date	PSA Prepayment Assumption												
	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	96	91	85	85	85	85	43	0	0
February 2005	100	100	100	100	85	71	47	47	47	27	0	0	0
February 2006	100	100	100	100	71	44	0	0	0	0	0	0	0
February 2007	100	100	100	100	59	21	0	0	0	0	0	0	0
February 2008	100	100	100	100	49	3	0	0	0	0	0	0	0
February 2009	100	100	100	100	42	0	0	0	0	0	0	0	0
February 2010	100	100	100	100	36	0	0	0	0	0	0	0	0
February 2011	100	100	100	100	32	0	0	0	0	0	0	0	0
February 2012	100	100	100	100	30	0	0	0	0	0	0	0	0
February 2013	100	100	100	97	25	0	0	0	0	0	0	0	0
February 2014	100	100	93	89	17	0	0	0	0	0	0	0	0
February 2015	100	100	82	78	7	0	0	0	0	0	0	0	0
February 2016	100	100	65	61	0	0	0	0	0	0	0	0	0
February 2017	100	89	41	37	0	0	0	0	0	0	0	0	0
February 2018	100	61	15	11	0	0	0	0	0	0	0	0	0
February 2019	100	32	0	0	0	0	0	0	0	0	0	0	0
February 2020	100	2	0	0	0	0	0	0	0	0	0	0	0
February 2021	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2022	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2023	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	98	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	5	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.6	15.4	13.5	13.2	6.0	2.8	1.9	1.9	1.8	1.6	1.0	0.7	0.6

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

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

NS Class													
PSA Prepayment Assumption													
Date	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	100	100	100	100	100	100	100	89	77
February 2005	100	100	100	100	100	100	100	100	100	100	26	0	0
February 2006	100	100	100	100	100	100	99	99	89	70	0	0	0
February 2007	100	100	100	100	100	100	81	81	63	37	0	0	0
February 2008	100	100	100	100	100	100	67	65	44	14	0	0	0
February 2009	100	100	100	100	100	95	57	53	31	0	0	0	0
February 2010	100	100	100	100	100	91	50	46	23	0	0	0	0
February 2011	100	100	100	100	100	87	46	43	19	0	0	0	0
February 2012	100	100	100	100	100	86	43	42	19	0	0	0	0
February 2013	100	100	100	100	100	83	41	42	19	0	0	0	0
February 2014	100	100	100	100	100	80	39	42	19	0	0	0	0
February 2015	100	100	100	100	100	76	36	42	19	0	0	0	0
February 2016	100	100	100	100	96	69	32	40	19	0	0	0	0
February 2017	100	100	100	100	86	60	25	36	19	0	0	0	0
February 2018	100	100	100	100	75	51	18	33	18	0	0	0	0
February 2019	100	100	94	93	64	41	11	29	16	0	0	0	0
February 2020	100	100	81	80	53	32	4	26	14	0	0	0	0
February 2021	100	87	68	67	42	22	0	22	12	0	0	0	0
February 2022	100	73	55	54	31	13	0	19	10	0	0	0	0
February 2023	100	58	42	41	20	4	0	16	9	0	0	0	0
February 2024	100	44	29	28	9	0	0	14	7	0	0	0	0
February 2025	100	30	17	16	0	0	0	11	6	0	0	0	0
February 2026	100	16	4	3	0	0	0	9	5	0	0	0	0
February 2027	100	2	0	0	0	0	0	7	4	0	0	0	0
February 2028	100	0	0	0	0	0	0	6	3	0	0	0	0
February 2029	100	0	0	0	0	0	0	4	2	0	0	0	0
February 2030	100	0	0	0	0	0	0	3	1	0	0	0	0
February 2031	48	0	0	0	0	0	0	2	1	0	0	0	0
February 2032	0	0	0	0	0	0	0	1	*	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.0	20.6	19.4	19.3	17.3	14.4	9.0	10.9	7.4	3.8	1.8	1.3	1.2

AF, AS, AT and MY Classes													
PSA Prepayment Assumption													
Date	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	85	71	48	48	48	48	0	0	0
February 2005	100	100	100	100	49	1	0	0	0	0	0	0	0
February 2006	100	100	100	100	2	0	0	0	0	0	0	0	0
February 2007	100	100	100	100	0	0	0	0	0	0	0	0	0
February 2008	100	100	100	100	0	0	0	0	0	0	0	0	0
February 2009	100	100	100	100	0	0	0	0	0	0	0	0	0
February 2010	100	100	100	100	0	0	0	0	0	0	0	0	0
February 2011	100	100	100	100	0	0	0	0	0	0	0	0	0
February 2012	100	100	100	100	0	0	0	0	0	0	0	0	0
February 2013	100	100	100	88	0	0	0	0	0	0	0	0	0
February 2014	100	100	76	63	0	0	0	0	0	0	0	0	0
February 2015	100	100	39	26	0	0	0	0	0	0	0	0	0
February 2016	100	100	0	0	0	0	0	0	0	0	0	0	0
February 2017	100	63	0	0	0	0	0	0	0	0	0	0	0
February 2018	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2019	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2020	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2021	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2022	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2023	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	94	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.3	14.2	11.7	11.3	1.9	1.3	0.9	0.9	0.9	0.9	0.7	0.5	0.5

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

FY and SY Classes													
Date	PSA Prepayment Assumption												
	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	100	100	100	100	100	100	91	67	58
February 2005	100	100	100	100	100	100	92	92	92	85	19	0	0
February 2006	100	100	100	100	100	91	75	75	67	53	0	0	0
February 2007	100	100	100	100	96	83	61	61	48	28	0	0	0
February 2008	100	100	100	100	93	77	51	49	33	11	0	0	0
February 2009	100	100	100	100	90	72	43	40	23	0	0	0	0
February 2010	100	100	100	100	88	68	38	35	17	0	0	0	0
February 2011	100	100	100	100	87	66	34	32	15	0	0	0	0
February 2012	100	100	100	100	86	65	33	31	14	0	0	0	0
February 2013	100	100	100	100	84	63	31	31	14	0	0	0	0
February 2014	100	100	100	100	82	60	29	31	14	0	0	0	0
February 2015	100	100	100	100	78	57	27	31	14	0	0	0	0
February 2016	100	100	98	97	73	52	24	30	14	0	0	0	0
February 2017	100	100	90	88	65	46	19	28	14	0	0	0	0
February 2018	100	97	81	79	57	38	14	25	13	0	0	0	0
February 2019	100	87	71	70	48	31	8	22	12	0	0	0	0
February 2020	100	76	61	60	40	24	3	19	10	0	0	0	0
February 2021	100	66	51	50	32	17	0	17	9	0	0	0	0
February 2022	100	55	42	41	23	10	0	15	8	0	0	0	0
February 2023	100	44	32	31	15	3	0	12	7	0	0	0	0
February 2024	100	33	22	21	7	0	0	10	5	0	0	0	0
February 2025	100	22	13	12	0	0	0	9	4	0	0	0	0
February 2026	100	12	3	3	0	0	0	7	4	0	0	0	0
February 2027	100	1	0	0	0	0	0	6	3	0	0	0	0
February 2028	100	0	0	0	0	0	0	4	2	0	0	0	0
February 2029	100	0	0	0	0	0	0	3	2	0	0	0	0
February 2030	77	0	0	0	0	0	0	2	1	0	0	0	0
February 2031	36	0	0	0	0	0	0	1	1	0	0	0	0
February 2032	0	0	0	0	0	0	0	1	*	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.7	19.5	18.2	18.0	15.0	11.7	7.4	8.7	6.1	3.3	1.6	1.2	1.1

JA Class													
Date	PSA Prepayment Assumption												
	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	100	100	100	100	100	100	81	35	15
February 2005	100	100	100	100	100	100	84	84	84	70	0	0	0
February 2006	100	100	100	100	100	81	50	50	35	5	0	0	0
February 2007	100	100	100	100	92	66	23	22	0	0	0	0	0
February 2008	100	100	100	100	85	53	2	0	0	0	0	0	0
February 2009	100	100	100	100	80	44	0	0	0	0	0	0	0
February 2010	100	100	100	100	76	37	0	0	0	0	0	0	0
February 2011	100	100	100	100	74	32	0	0	0	0	0	0	0
February 2012	100	100	100	100	72	29	0	0	0	0	0	0	0
February 2013	100	100	100	100	69	26	0	0	0	0	0	0	0
February 2014	100	100	100	100	63	21	0	0	0	0	0	0	0
February 2015	100	100	100	100	56	14	0	0	0	0	0	0	0
February 2016	100	100	96	94	45	5	0	0	0	0	0	0	0
February 2017	100	100	79	77	30	0	0	0	0	0	0	0	0
February 2018	100	94	61	59	13	0	0	0	0	0	0	0	0
February 2019	100	74	42	40	0	0	0	0	0	0	0	0	0
February 2020	100	53	23	20	0	0	0	0	0	0	0	0	0
February 2021	100	31	3	1	0	0	0	0	0	0	0	0	0
February 2022	100	9	0	0	0	0	0	0	0	0	0	0	0
February 2023	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	55	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.1	17.1	15.6	15.4	11.1	6.6	3.1	3.1	2.7	2.3	1.3	0.9	0.8

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

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

JB Class													
PSA Prepayment Assumption													
Date	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2005	100	100	100	100	100	100	100	100	100	100	39	0	0
February 2006	100	100	100	100	100	100	100	100	100	100	0	0	0
February 2007	100	100	100	100	100	100	100	100	95	56	0	0	0
February 2008	100	100	100	100	100	100	100	98	66	22	0	0	0
February 2009	100	100	100	100	100	100	86	81	47	0	0	0	0
February 2010	100	100	100	100	100	100	76	70	35	0	0	0	0
February 2011	100	100	100	100	100	100	69	64	29	0	0	0	0
February 2012	100	100	100	100	100	100	65	63	28	0	0	0	0
February 2013	100	100	100	100	100	100	62	63	28	0	0	0	0
February 2014	100	100	100	100	100	100	59	63	28	0	0	0	0
February 2015	100	100	100	100	100	100	55	63	28	0	0	0	0
February 2016	100	100	100	100	100	100	48	61	28	0	0	0	0
February 2017	100	100	100	100	100	91	38	55	28	0	0	0	0
February 2018	100	100	100	100	100	77	27	49	27	0	0	0	0
February 2019	100	100	100	100	97	62	16	44	24	0	0	0	0
February 2020	100	100	100	100	80	48	6	39	21	0	0	0	0
February 2021	100	100	100	100	63	34	0	34	18	0	0	0	0
February 2022	100	100	83	81	46	20	0	29	15	0	0	0	0
February 2023	100	88	64	62	30	6	0	25	13	0	0	0	0
February 2024	100	66	44	43	14	0	0	21	11	0	0	0	0
February 2025	100	45	25	24	0	0	0	17	9	0	0	0	0
February 2026	100	24	6	5	0	0	0	14	7	0	0	0	0
February 2027	100	3	0	0	0	0	0	11	6	0	0	0	0
February 2028	100	0	0	0	0	0	0	9	4	0	0	0	0
February 2029	100	0	0	0	0	0	0	6	3	0	0	0	0
February 2030	100	0	0	0	0	0	0	4	2	0	0	0	0
February 2031	73	0	0	0	0	0	0	3	1	0	0	0	0
February 2032	0	0	0	0	0	0	0	1	1	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.3	21.8	20.7	20.7	18.8	16.9	11.6	14.4	9.6	4.3	2.0	1.4	1.3

GF, GS and MA Classes													
PSA Prepayment Assumption													
Date	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	97	94	90	90	90	90	62	18	0
February 2005	100	100	100	100	90	80	65	65	65	51	0	0	0
February 2006	100	100	100	100	81	62	32	32	18	0	0	0	0
February 2007	100	100	100	100	73	47	6	5	0	0	0	0	0
February 2008	100	100	100	100	66	35	0	0	0	0	0	0	0
February 2009	100	100	100	100	61	26	0	0	0	0	0	0	0
February 2010	100	100	100	100	58	20	0	0	0	0	0	0	0
February 2011	100	100	100	100	55	15	0	0	0	0	0	0	0
February 2012	100	100	100	100	53	12	0	0	0	0	0	0	0
February 2013	100	100	100	98	50	9	0	0	0	0	0	0	0
February 2014	100	100	95	93	45	4	0	0	0	0	0	0	0
February 2015	100	100	88	85	38	0	0	0	0	0	0	0	0
February 2016	100	100	77	74	28	0	0	0	0	0	0	0	0
February 2017	100	93	60	58	13	0	0	0	0	0	0	0	0
February 2018	100	74	43	40	0	0	0	0	0	0	0	0	0
February 2019	100	55	25	22	0	0	0	0	0	0	0	0	0
February 2020	100	35	6	4	0	0	0	0	0	0	0	0	0
February 2021	100	14	0	0	0	0	0	0	0	0	0	0	0
February 2022	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2023	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	99	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	37	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.8	16.2	14.5	14.3	8.6	4.6	2.5	2.4	2.2	1.9	1.1	0.8	0.7

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

MB Class													
PSA Prepayment Assumption													
Date	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	100	100	100	100	100	100	100	100	96
February 2005	100	100	100	100	100	100	100	100	100	100	0	0	0
February 2006	100	100	100	100	100	100	100	100	100	53	0	0	0
February 2007	100	100	100	100	100	100	100	100	9	0	0	0	0
February 2008	100	100	100	100	100	100	38	20	0	0	0	0	0
February 2009	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2010	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2011	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2012	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2013	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2014	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2015	100	100	100	100	100	91	0	0	0	0	0	0	0
February 2016	100	100	100	100	100	50	0	0	0	0	0	0	0
February 2017	100	100	100	100	100	0	0	0	0	0	0	0	0
February 2018	100	100	100	100	88	0	0	0	0	0	0	0	0
February 2019	100	100	100	100	16	0	0	0	0	0	0	0	0
February 2020	100	100	100	100	0	0	0	0	0	0	0	0	0
February 2021	100	100	43	33	0	0	0	0	0	0	0	0	0
February 2022	100	71	0	0	0	0	0	0	0	0	0	0	0
February 2023	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.6	19.2	17.9	17.8	15.6	13.0	4.9	4.7	3.8	3.0	1.6	1.2	1.1

MC Class													
PSA Prepayment Assumption													
Date	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2005	100	100	100	100	100	100	100	100	100	100	0	0	0
February 2006	100	100	100	100	100	100	100	100	100	100	0	0	0
February 2007	100	100	100	100	100	100	100	100	100	1	0	0	0
February 2008	100	100	100	100	100	100	100	100	28	0	0	0	0
February 2009	100	100	100	100	100	100	82	66	0	0	0	0	0
February 2010	100	100	100	100	100	100	53	37	0	0	0	0	0
February 2011	100	100	100	100	100	100	35	22	0	0	0	0	0
February 2012	100	100	100	100	100	100	26	19	0	0	0	0	0
February 2013	100	100	100	100	100	100	18	19	0	0	0	0	0
February 2014	100	100	100	100	100	100	8	19	0	0	0	0	0
February 2015	100	100	100	100	100	100	0	19	0	0	0	0	0
February 2016	100	100	100	100	100	100	0	13	0	0	0	0	0
February 2017	100	100	100	100	100	95	0	0	0	0	0	0	0
February 2018	100	100	100	100	100	56	0	0	0	0	0	0	0
February 2019	100	100	100	100	100	18	0	0	0	0	0	0	0
February 2020	100	100	100	100	65	0	0	0	0	0	0	0	0
February 2021	100	100	100	100	19	0	0	0	0	0	0	0	0
February 2022	100	100	73	68	0	0	0	0	0	0	0	0	0
February 2023	100	86	21	16	0	0	0	0	0	0	0	0	0
February 2024	100	28	0	0	0	0	0	0	0	0	0	0	0
February 2025	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	46	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.0	20.6	19.5	19.4	17.4	15.2	7.8	7.7	4.7	3.6	1.8	1.3	1.2

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

MW, FW, SW, MF, MS, MT and MD Classes													
Date	PSA Prepayment Assumption												
	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2005	100	100	100	100	100	100	100	100	100	100	69	0	0
February 2006	100	100	100	100	100	100	100	100	100	100	0	0	0
February 2007	100	100	100	100	100	100	100	100	100	100	0	0	0
February 2008	100	100	100	100	100	100	100	100	100	39	0	0	0
February 2009	100	100	100	100	100	100	100	100	84	0	0	0	0
February 2010	100	100	100	100	100	100	100	100	62	0	0	0	0
February 2011	100	100	100	100	100	100	100	100	52	0	0	0	0
February 2012	100	100	100	100	100	100	100	100	50	0	0	0	0
February 2013	100	100	100	100	100	100	100	100	50	0	0	0	0
February 2014	100	100	100	100	100	100	100	100	50	0	0	0	0
February 2015	100	100	100	100	100	100	98	100	50	0	0	0	0
February 2016	100	100	100	100	100	100	86	100	50	0	0	0	0
February 2017	100	100	100	100	100	100	67	99	50	0	0	0	0
February 2018	100	100	100	100	100	100	48	88	48	0	0	0	0
February 2019	100	100	100	100	100	100	29	79	43	0	0	0	0
February 2020	100	100	100	100	100	86	10	69	37	0	0	0	0
February 2021	100	100	100	100	100	60	0	60	32	0	0	0	0
February 2022	100	100	100	100	83	35	0	52	28	0	0	0	0
February 2023	100	100	100	100	54	10	0	44	23	0	0	0	0
February 2024	100	100	79	76	25	0	0	37	19	0	0	0	0
February 2025	100	80	45	42	0	0	0	31	16	0	0	0	0
February 2026	100	43	11	9	0	0	0	25	13	0	0	0	0
February 2027	100	5	0	0	0	0	0	20	10	0	0	0	0
February 2028	100	0	0	0	0	0	0	16	8	0	0	0	0
February 2029	100	0	0	0	0	0	0	11	6	0	0	0	0
February 2030	100	0	0	0	0	0	0	8	4	0	0	0	0
February 2031	100	0	0	0	0	0	0	5	2	0	0	0	0
February 2032	0	0	0	0	0	0	0	2	1	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.5	22.8	21.9	21.8	20.2	18.4	14.9	20.0	13.5	4.9	2.1	1.5	1.4

FP, SP, FG, SG, SH and ME Classes													
Date	PSA Prepayment Assumption												
	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	97	95	91	91	91	91	66	27	11
February 2005	100	100	100	100	91	83	69	69	69	57	0	0	0
February 2006	100	100	100	100	83	67	40	40	27	2	0	0	0
February 2007	100	100	100	100	76	53	17	17	0	0	0	0	0
February 2008	100	100	100	100	70	43	0	0	0	0	0	0	0
February 2009	100	100	100	100	66	35	0	0	0	0	0	0	0
February 2010	100	100	100	100	62	29	0	0	0	0	0	0	0
February 2011	100	100	100	100	60	25	0	0	0	0	0	0	0
February 2012	100	100	100	100	59	23	0	0	0	0	0	0	0
February 2013	100	100	100	98	56	20	0	0	0	0	0	0	0
February 2014	100	100	96	94	51	15	0	0	0	0	0	0	0
February 2015	100	100	89	87	45	10	0	0	0	0	0	0	0
February 2016	100	100	79	77	36	2	0	0	0	0	0	0	0
February 2017	100	93	65	63	23	0	0	0	0	0	0	0	0
February 2018	100	77	50	47	9	0	0	0	0	0	0	0	0
February 2019	100	60	34	31	0	0	0	0	0	0	0	0	0
February 2020	100	42	17	15	0	0	0	0	0	0	0	0	0
February 2021	100	24	*	0	0	0	0	0	0	0	0	0	0
February 2022	100	6	0	0	0	0	0	0	0	0	0	0	0
February 2023	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	99	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	44	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	97	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.9	16.6	14.8	14.7	9.4	5.5	2.7	2.7	2.4	2.1	1.2	0.9	0.8

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

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

MG Class													
PSA Prepayment Assumption													
Date	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2005	100	100	100	100	100	100	100	100	100	100	0	0	0
February 2006	100	100	100	100	100	100	100	100	100	100	0	0	0
February 2007	100	100	100	100	100	100	100	100	58	0	0	0	0
February 2008	100	100	100	100	100	100	96	72	0	0	0	0	0
February 2009	100	100	100	100	100	100	8	0	0	0	0	0	0
February 2010	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2011	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2012	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2013	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2014	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2015	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2016	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2017	100	100	100	100	100	34	0	0	0	0	0	0	0
February 2018	100	100	100	100	100	0	0	0	0	0	0	0	0
February 2019	100	100	100	100	67	0	0	0	0	0	0	0	0
February 2020	100	100	100	100	0	0	0	0	0	0	0	0	0
February 2021	100	100	100	90	0	0	0	0	0	0	0	0	0
February 2022	100	100	0	0	0	0	0	0	0	0	0	0	0
February 2023	100	16	0	0	0	0	0	0	0	0	0	0	0
February 2024	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.8	19.8	18.5	18.4	16.2	13.8	5.5	5.2	4.1	3.2	1.7	1.2	1.1

MH Class													
PSA Prepayment Assumption													
Date	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2005	100	100	100	100	100	100	100	100	100	100	0	0	0
February 2006	100	100	100	100	100	100	100	100	100	100	0	0	0
February 2007	100	100	100	100	100	100	100	100	100	0	0	0	0
February 2008	100	100	100	100	100	100	100	100	0	0	0	0	0
February 2009	100	100	100	100	100	100	100	63	0	0	0	0	0
February 2010	100	100	100	100	100	100	22	0	0	0	0	0	0
February 2011	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2012	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2013	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2014	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2015	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2016	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2017	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2018	100	100	100	100	100	32	0	0	0	0	0	0	0
February 2019	100	100	100	100	100	0	0	0	0	0	0	0	0
February 2020	100	100	100	100	58	0	0	0	0	0	0	0	0
February 2021	100	100	100	100	0	0	0	0	0	0	0	0	0
February 2022	100	100	85	68	0	0	0	0	0	0	0	0	0
February 2023	100	100	0	0	0	0	0	0	0	0	0	0	0
February 2024	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.0	20.4	19.2	19.1	17.1	14.9	6.7	6.2	4.5	3.5	1.8	1.3	1.2

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

FK, SK and MJ Classes													
Date	PSA Prepayment Assumption												
	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2005	100	100	100	100	100	100	100	100	100	100	53	0	0
February 2006	100	100	100	100	100	100	100	100	100	100	0	0	0
February 2007	100	100	100	100	100	100	100	100	100	77	0	0	0
February 2008	100	100	100	100	100	100	100	100	91	30	0	0	0
February 2009	100	100	100	100	100	100	100	100	64	0	0	0	0
February 2010	100	100	100	100	100	100	100	96	48	0	0	0	0
February 2011	100	100	100	100	100	100	94	88	40	0	0	0	0
February 2012	100	100	100	100	100	100	90	86	39	0	0	0	0
February 2013	100	100	100	100	100	100	86	86	39	0	0	0	0
February 2014	100	100	100	100	100	100	81	86	39	0	0	0	0
February 2015	100	100	100	100	100	100	75	86	39	0	0	0	0
February 2016	100	100	100	100	100	100	66	83	39	0	0	0	0
February 2017	100	100	100	100	100	100	52	75	39	0	0	0	0
February 2018	100	100	100	100	100	100	37	68	37	0	0	0	0
February 2019	100	100	100	100	100	86	22	60	33	0	0	0	0
February 2020	100	100	100	100	100	66	8	53	28	0	0	0	0
February 2021	100	100	100	100	86	46	0	46	25	0	0	0	0
February 2022	100	100	100	100	64	27	0	40	21	0	0	0	0
February 2023	100	100	87	85	41	8	0	34	18	0	0	0	0
February 2024	100	91	61	58	19	0	0	29	15	0	0	0	0
February 2025	100	61	34	32	0	0	0	24	12	0	0	0	0
February 2026	100	33	9	7	0	0	0	19	10	0	0	0	0
February 2027	100	4	0	0	0	0	0	15	8	0	0	0	0
February 2028	100	0	0	0	0	0	0	12	6	0	0	0	0
February 2029	100	0	0	0	0	0	0	9	4	0	0	0	0
February 2030	100	0	0	0	0	0	0	6	3	0	0	0	0
February 2031	100	0	0	0	0	0	0	4	2	0	0	0	0
February 2032	0	0	0	0	0	0	0	2	1	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.4	22.4	21.4	21.4	19.6	17.8	13.6	17.6	11.5	4.6	2.0	1.5	1.4

MK Class													
Date	PSA Prepayment Assumption												
	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	96	92	85	85	85	85	45	0	0
February 2005	100	100	100	100	85	72	49	49	49	29	0	0	0
February 2006	100	100	100	100	72	45	2	2	0	0	0	0	0
February 2007	100	100	100	100	60	23	0	0	0	0	0	0	0
February 2008	100	100	100	100	51	6	0	0	0	0	0	0	0
February 2009	100	100	100	100	44	0	0	0	0	0	0	0	0
February 2010	100	100	100	100	38	0	0	0	0	0	0	0	0
February 2011	100	100	100	100	34	0	0	0	0	0	0	0	0
February 2012	100	100	100	100	32	0	0	0	0	0	0	0	0
February 2013	100	100	100	97	27	0	0	0	0	0	0	0	0
February 2014	100	100	93	89	20	0	0	0	0	0	0	0	0
February 2015	100	100	82	79	10	0	0	0	0	0	0	0	0
February 2016	100	100	66	62	0	0	0	0	0	0	0	0	0
February 2017	100	89	42	39	0	0	0	0	0	0	0	0	0
February 2018	100	63	17	14	0	0	0	0	0	0	0	0	0
February 2019	100	34	0	0	0	0	0	0	0	0	0	0	0
February 2020	100	5	0	0	0	0	0	0	0	0	0	0	0
February 2021	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2022	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2023	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	98	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	8	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.6	15.5	13.5	13.3	6.2	2.9	1.9	1.9	1.8	1.7	1.0	0.7	0.6

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

ML Class													
PSA Prepayment Assumption													
Date	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	100	100	100	100	100	100	100	42	0
February 2005	100	100	100	100	100	100	100	100	100	100	0	0	0
February 2006	100	100	100	100	100	100	100	100	44	0	0	0	0
February 2007	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2008	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2009	100	100	100	100	100	79	0	0	0	0	0	0	0
February 2010	100	100	100	100	100	51	0	0	0	0	0	0	0
February 2011	100	100	100	100	100	32	0	0	0	0	0	0	0
February 2012	100	100	100	100	100	20	0	0	0	0	0	0	0
February 2013	100	100	100	100	100	6	0	0	0	0	0	0	0
February 2014	100	100	100	100	100	0	0	0	0	0	0	0	0
February 2015	100	100	100	100	100	0	0	0	0	0	0	0	0
February 2016	100	100	100	100	85	0	0	0	0	0	0	0	0
February 2017	100	100	100	100	22	0	0	0	0	0	0	0	0
February 2018	100	100	100	100	0	0	0	0	0	0	0	0	0
February 2019	100	100	73	63	0	0	0	0	0	0	0	0	0
February 2020	100	100	0	0	0	0	0	0	0	0	0	0	0
February 2021	100	28	0	0	0	0	0	0	0	0	0	0	0
February 2022	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2023	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.3	17.8	16.3	16.2	13.6	7.4	3.5	3.5	3.0	2.5	1.4	1.0	0.9

MP Class													
PSA Prepayment Assumption													
Date	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	100	100	100	100	100	100	100	100	73
February 2005	100	100	100	100	100	100	100	100	100	100	0	0	0
February 2006	100	100	100	100	100	100	100	100	100	41	0	0	0
February 2007	100	100	100	100	100	100	96	93	9	0	0	0	0
February 2008	100	100	100	100	100	100	30	17	0	0	0	0	0
February 2009	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2010	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2011	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2012	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2013	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2014	100	100	100	100	100	88	0	0	0	0	0	0	0
February 2015	100	100	100	100	100	69	0	0	0	0	0	0	0
February 2016	100	100	100	100	100	39	0	0	0	0	0	0	0
February 2017	100	100	100	100	100	0	0	0	0	0	0	0	0
February 2018	100	100	100	100	66	0	0	0	0	0	0	0	0
February 2019	100	100	100	100	14	0	0	0	0	0	0	0	0
February 2020	100	100	95	88	0	0	0	0	0	0	0	0	0
February 2021	100	100	34	27	0	0	0	0	0	0	0	0	0
February 2022	100	54	0	0	0	0	0	0	0	0	0	0	0
February 2023	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2024	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.6	19.1	17.8	17.6	15.3	12.5	4.7	4.6	3.7	3.0	1.6	1.2	1.1

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

MQ Class													
PSA Prepayment Assumption													
Date	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2005	100	100	100	100	100	100	100	100	100	100	0	0	0
February 2006	100	100	100	100	100	100	100	100	100	100	0	0	0
February 2007	100	100	100	100	100	100	100	100	100	0	0	0	0
February 2008	100	100	100	100	100	100	100	100	0	0	0	0	0
February 2009	100	100	100	100	100	100	47	0	0	0	0	0	0
February 2010	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2011	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2012	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2013	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2014	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2015	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2016	100	100	100	100	100	100	0	0	0	0	0	0	0
February 2017	100	100	100	100	100	90	0	0	0	0	0	0	0
February 2018	100	100	100	100	100	0	0	0	0	0	0	0	0
February 2019	100	100	100	100	100	0	0	0	0	0	0	0	0
February 2020	100	100	100	100	0	0	0	0	0	0	0	0	0
February 2021	100	100	100	100	0	0	0	0	0	0	0	0	0
February 2022	100	100	17	0	0	0	0	0	0	0	0	0	0
February 2023	100	60	0	0	0	0	0	0	0	0	0	0	0
February 2024	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2025	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2026	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2027	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2028	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	100	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.9	20.1	18.8	18.7	16.6	14.3	6.0	5.6	4.3	3.4	1.7	1.3	1.2

MU Class													
PSA Prepayment Assumption													
Date	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2005	100	100	100	100	100	100	100	100	100	100	47	0	0
February 2006	100	100	100	100	100	100	100	100	100	100	0	0	0
February 2007	100	100	100	100	100	100	100	100	100	69	0	0	0
February 2008	100	100	100	100	100	100	100	100	82	27	0	0	0
February 2009	100	100	100	100	100	100	100	99	57	0	0	0	0
February 2010	100	100	100	100	100	100	93	86	43	0	0	0	0
February 2011	100	100	100	100	100	100	85	79	36	0	0	0	0
February 2012	100	100	100	100	100	100	80	77	35	0	0	0	0
February 2013	100	100	100	100	100	100	77	77	35	0	0	0	0
February 2014	100	100	100	100	100	100	72	77	35	0	0	0	0
February 2015	100	100	100	100	100	100	67	77	35	0	0	0	0
February 2016	100	100	100	100	100	100	59	75	35	0	0	0	0
February 2017	100	100	100	100	100	100	46	68	35	0	0	0	0
February 2018	100	100	100	100	100	94	33	61	33	0	0	0	0
February 2019	100	100	100	100	100	77	20	54	29	0	0	0	0
February 2020	100	100	100	100	98	59	7	48	26	0	0	0	0
February 2021	100	100	100	100	78	41	0	41	22	0	0	0	0
February 2022	100	100	100	100	57	24	0	36	19	0	0	0	0
February 2023	100	100	78	76	37	7	0	30	16	0	0	0	0
February 2024	100	81	54	52	17	0	0	26	13	0	0	0	0
February 2025	100	55	31	29	0	0	0	21	11	0	0	0	0
February 2026	100	29	8	6	0	0	0	17	9	0	0	0	0
February 2027	100	4	0	0	0	0	0	14	7	0	0	0	0
February 2028	100	0	0	0	0	0	0	11	5	0	0	0	0
February 2029	100	0	0	0	0	0	0	8	4	0	0	0	0
February 2030	100	0	0	0	0	0	0	5	3	0	0	0	0
February 2031	90	0	0	0	0	0	0	3	2	0	0	0	0
February 2032	0	0	0	0	0	0	0	1	1	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.4	22.2	21.2	21.1	19.4	17.6	12.9	16.4	10.8	4.5	2.0	1.5	1.3

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

BZ Class													
Date	PSA Prepayment Assumption												
	0%	100%	112%	113%	132%	150%	180%	200%	220%	250%	500%	784%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	106	106	106	106	106	106	106	91	76	53	0	0	0
February 2005	112	112	112	112	112	112	112	61	11	0	0	0	0
February 2006	118	118	118	118	118	118	118	23	0	0	0	0	0
February 2007	125	125	125	125	125	125	125	0	0	0	0	0	0
February 2008	132	132	132	132	132	132	132	0	0	0	0	0	0
February 2009	139	139	139	139	139	139	139	0	0	0	0	0	0
February 2010	147	147	147	147	147	147	147	0	0	0	0	0	0
February 2011	155	155	155	155	155	155	155	0	0	0	0	0	0
February 2012	164	164	164	164	164	164	164	0	0	0	0	0	0
February 2013	173	173	173	173	173	173	173	0	0	0	0	0	0
February 2014	183	183	183	183	183	183	183	0	0	0	0	0	0
February 2015	193	193	193	193	193	193	193	0	0	0	0	0	0
February 2016	204	204	204	204	204	204	204	0	0	0	0	0	0
February 2017	216	216	216	216	216	216	216	0	0	0	0	0	0
February 2018	228	228	228	228	228	228	228	0	0	0	0	0	0
February 2019	241	241	241	241	241	241	241	0	0	0	0	0	0
February 2020	254	254	254	254	254	254	254	0	0	0	0	0	0
February 2021	269	269	269	269	269	269	247	0	0	0	0	0	0
February 2022	284	284	284	284	284	284	215	0	0	0	0	0	0
February 2023	300	300	300	300	300	300	185	0	0	0	0	0	0
February 2024	317	317	317	317	317	281	157	0	0	0	0	0	0
February 2025	334	334	334	334	326	239	131	0	0	0	0	0	0
February 2026	353	353	353	353	274	199	108	0	0	0	0	0	0
February 2027	373	373	318	312	225	162	87	0	0	0	0	0	0
February 2028	394	313	256	251	179	128	68	0	0	0	0	0	0
February 2029	417	243	197	193	137	96	50	0	0	0	0	0	0
February 2030	440	175	141	138	97	68	35	0	0	0	0	0	0
February 2031	465	111	88	87	60	42	21	0	0	0	0	0	0
February 2032	419	49	39	38	26	18	9	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.5	26.9	26.4	26.4	25.5	24.6	22.6	2.3	1.4	1.0	0.4	0.3	0.3

Date	AB and AK Classes					AD Class					WF and WS† Classes				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	324%	500%	600%	0%	100%	324%	500%	600%	0%	100%	324%	500%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	96	93	88	85	82	100	100	100	100	100	96	93	88	85	82
February 2005	91	83	70	60	54	100	100	100	100	100	91	83	70	60	54
February 2006	86	72	50	35	28	100	100	100	100	100	86	72	50	35	28
February 2007	81	62	34	18	11	100	100	100	100	100	81	62	35	18	11
February 2008	75	53	22	7	1	100	100	100	100	100	75	53	23	7	1
February 2009	69	44	13	0	0	100	100	100	99	2	69	44	13	*	*
February 2010	62	36	6	0	0	100	100	100	0	0	62	36	6	0	0
February 2011	55	28	1	0	0	100	100	100	0	0	55	28	1	0	0
February 2012	47	20	0	0	0	100	100	28	0	0	47	20	*	0	0
February 2013	39	14	0	0	0	100	100	0	0	0	39	14	0	0	0
February 2014	30	7	0	0	0	100	100	0	0	0	30	7	0	0	0
February 2015	20	1	0	0	0	100	100	0	0	0	20	1	0	0	0
February 2016	10	0	0	0	0	100	9	0	0	0	10	*	0	0	0
February 2017	0	0	0	0	0	74	0	0	0	0	*	0	0	0	0
February 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.2	5.7	3.4	2.6	2.3	14.1	12.7	8.8	6.5	5.6	8.2	5.7	3.4	2.6	2.3

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

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

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

Date	AP and AC Classes					AG Class					FN, IF†, S and F Classes				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	324%	500%	600%	0%	100%	324%	500%	600%	0%	100%	305%	500%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	96	93	89	85	83	100	100	100	100	100	96	94	91	88	87
February 2005	92	84	71	61	56	100	100	100	100	100	92	86	76	67	63
February 2006	87	74	52	38	31	100	100	100	100	100	88	76	59	45	39
February 2007	82	64	38	22	15	100	100	100	100	100	83	67	45	30	23
February 2008	76	55	26	12	6	100	100	100	100	100	78	59	35	19	14
February 2009	70	46	17	5	*	100	100	100	100	100	73	51	26	12	8
February 2010	64	39	10	0	0	100	100	100	100	59	67	44	19	8	5
February 2011	57	31	5	0	0	100	100	100	62	34	60	37	14	5	3
February 2012	50	24	1	0	0	100	100	100	38	19	54	30	10	3	2
February 2013	42	18	0	0	0	100	100	79	23	10	46	24	7	2	1
February 2014	33	11	0	0	0	100	100	52	13	5	38	19	5	1	*
February 2015	24	6	0	0	0	100	100	31	7	3	30	13	3	1	*
February 2016	14	*	0	0	0	100	100	17	3	1	21	8	2	*	*
February 2017	3	0	0	0	0	100	43	6	1	*	11	4	1	*	*
February 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.4	6.0	3.6	2.8	2.4	14.7	13.9	11.4	9.0	7.8	8.9	6.6	4.5	3.3	3.0

Date	HA Class					HB, HD and HI† Classes					HC Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	306%	500%	600%	0%	100%	306%	500%	600%	0%	100%	306%	500%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	93	89	83	77	74	100	100	100	100	100	100	100	100	100	100
February 2005	86	74	55	38	30	100	100	100	100	100	100	100	100	100	100
February 2006	78	57	24	0	0	100	100	100	97	78	100	100	100	100	100
February 2007	69	40	0	0	0	100	100	99	53	34	100	100	100	100	100
February 2008	60	25	0	0	0	100	100	68	23	7	100	100	100	100	100
February 2009	50	11	0	0	0	100	100	43	3	0	100	100	100	100	72
February 2010	40	0	0	0	0	100	96	24	0	0	100	100	100	71	42
February 2011	28	0	0	0	0	100	76	9	0	0	100	100	100	44	24
February 2012	16	0	0	0	0	100	57	0	0	0	100	100	90	27	13
February 2013	3	0	0	0	0	100	39	0	0	0	100	100	63	16	7
February 2014	0	0	0	0	0	81	22	0	0	0	100	100	42	9	4
February 2015	0	0	0	0	0	56	7	0	0	0	100	100	26	5	2
February 2016	0	0	0	0	0	28	0	0	0	0	100	75	14	2	1
February 2017	0	0	0	0	0	0	0	0	0	0	98	33	5	1	*
February 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	5.8	3.5	2.2	1.7	1.5	12.2	9.5	5.9	4.3	3.7	14.5	13.6	10.9	8.3	7.2

Date	EF, ES†, YS†, ED, E, EA, EB and EC Classes					EQ Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	400%	600%	800%	0%	100%	400%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100
February 2004	98	95	89	85	81	100	100	100	100	100
February 2005	95	88	71	60	50	100	100	100	100	100
February 2006	93	80	51	35	23	100	100	100	100	100
February 2007	90	72	36	20	9	100	100	100	100	100
February 2008	87	64	25	10	2	100	100	100	100	100
February 2009	84	57	17	4	0	100	100	100	100	66
February 2010	80	51	10	*	0	100	100	100	100	33
February 2011	76	44	6	0	0	100	100	100	66	16
February 2012	72	39	3	0	0	100	100	100	40	8
February 2013	67	33	*	0	0	100	100	100	24	4
February 2014	62	28	0	0	0	100	100	76	14	2
February 2015	57	23	0	0	0	100	100	53	8	1
February 2016	51	19	0	0	0	100	100	36	5	*
February 2017	45	14	0	0	0	100	100	24	3	*
February 2018	38	11	0	0	0	100	100	15	1	*
February 2019	31	7	0	0	0	100	100	10	1	*
February 2020	23	3	0	0	0	100	100	5	*	*
February 2021	14	*	0	0	0	100	100	3	*	*
February 2022	5	0	0	0	0	100	42	1	*	*
February 2023	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.2	7.8	3.6	2.7	2.2	19.8	18.9	12.8	9.1	6.8

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

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

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

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

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

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

<u>Certificate Group</u>	<u>PSA Prepayment Assumption</u>
1	220%
2	324%
3	305%
4	306%
5	400%

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 January 20, 2003. 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.

Tax Return Disclosure Requirements

The Treasury Department recently issued temporary Regulations directed at “tax shelters” that are quite broad and could be read to apply to transactions generally not considered to be tax shelters. These Regulations require taxpayers that participate in a “reportable transaction” to disclose such transaction on their tax returns by attaching IRS Form 8886 and to retain information related to the transaction. A transaction may be a “reportable transaction” based upon any of several indicia, one or more of which may be present with respect to the Certificates. You should consult your own tax advisor concerning any possible disclosure obligation with respect to your investment in the Certificates and you should be aware that we and others may be required to disclose information relating to the Certificates.

PLAN OF DISTRIBUTION

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

Increase in Certificates. Before the Settlement Date, we and the Dealer may agree to offer Classes in addition to those contemplated as of the date of this prospectus supplement. In this event, we will increase the related MBS in principal balance, but we expect that all these additional MBS will have the same characteristics as described under “Description of the Certificates—The MBS” in this prospectus supplement. The proportion that the original principal balance of each Group 1, 2, 3, 4 or 5 Class bears to the aggregate original principal balance of all Group 1, 2, 3, 4 or 5 Classes, respectively, will remain the same. In addition, the dollar amounts shown in the Principal Balance Schedules will be increased to correspond to the increase of the principal balances of the applicable Classes.

LEGAL MATTERS

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

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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								
IB	\$ 17,549,545 (3)	PQ	\$ 193,045,000	4.50%	FIX	PAC	31392JK 9 9	March 2016
PS	193,045,000							
Recombination 2								
IU	13,156,545 (3)	PU	144,722,000	4.50	FIX	PAC	31392JL 2 3	May 2019
QG	144,722,000							
Recombination 3								
ID	15,921,363 (3)	QJ	175,135,000	4.50	FIX	PAC	31392JL 3 1	May 2022
QL	175,135,000							
Recombination 4								
IE	40,565,636 (3)	PE	223,111,000	5.50	FIX	PAC	31392JL 4 9	November 2025
QR	223,111,000							
Recombination 5								
IE	20,282,818 (3)	QN	223,111,000	5.00	FIX	PAC	31392JL 5 6	November 2025
QR	223,111,000							
Recombination 6								
IT	15,141,454 (3)	PF	166,556,000	5.50	FIX	PAC	31392JL 6 4	August 2027
QT	166,556,000							
Recombination 7								
FN	357,142,857	F	357,142,857	(4)	FLT	PT	31392JL 7 2	March 2018
IF	357,142,857 (3)							
Recombination 8								
EF	274,038,461	E	712,500,000	5.50	FIX	SEQ	31392JL 8 0	September 2022
ES	142,500,000 (3)							
YS	131,538,461 (3)							
ED	438,461,539							
Recombination 9								
EF	131,538,461	EA	570,000,000	5.00	FIX	SEQ	31392JL 9 8	September 2022
YS	131,538,461 (3)							
ED	438,461,539							

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 10								
EF	\$ 79,720,279	EB	\$518,181,818	4.75%	FIX	SEQ	31392JM22	September 2022
YS	79,720,279 (3)							
ED	438,461,539							
Recombination 11								
EF	36,538,461	EC	475,000,000	4.50	FIX	SEQ	31392JM30	September 2022
YS	36,538,461 (3)							
ED	438,461,539							

- (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		March 2008	\$1,157,697,967.95	June 2012	\$ 591,564,944.56
January 2004	\$1,811,082,000.00	April 2008	1,145,065,056.43	July 2012	582,396,770.56
February 2004	1,802,700,079.94	May 2008	1,132,497,588.35	August 2012	573,362,238.24
March 2004	1,793,892,285.79	June 2008	1,119,995,227.05	September 2012	564,459,462.01
April 2004	1,784,662,196.28	July 2008	1,107,557,637.61	October 2012	555,686,582.39
May 2004	1,775,013,608.89	August 2008	1,095,184,486.82	November 2012	547,041,765.67
June 2004	1,764,950,537.45	September 2008	1,082,875,443.19	December 2012	538,523,203.53
July 2004	1,754,477,209.51	October 2008	1,070,630,176.94	January 2013	530,129,112.69
August 2004	1,743,598,063.44	November 2008	1,058,448,359.98	February 2013	521,857,734.62
September 2004	1,732,317,745.48	December 2008	1,046,329,665.92	March 2013	513,707,335.13
October 2004	1,720,641,106.51	January 2009	1,034,273,770.02	April 2013	505,676,204.08
November 2004	1,708,573,198.64	February 2009	1,022,280,349.25	May 2013	497,762,655.04
December 2004	1,696,119,271.69	March 2009	1,010,349,082.21	June 2013	489,965,024.96
January 2005	1,683,284,769.45	April 2009	998,479,649.16	July 2013	482,281,673.87
February 2005	1,670,075,325.73	May 2009	986,671,732.01	August 2013	474,710,984.54
March 2005	1,656,496,760.32	June 2009	974,925,014.30	September 2013	467,251,362.15
April 2005	1,642,555,074.75	July 2009	963,239,181.21	October 2013	459,901,234.05
May 2005	1,628,256,447.90	August 2009	951,613,919.53	November 2013	452,659,049.39
June 2005	1,613,607,231.40	September 2009	940,048,917.65	December 2013	445,523,278.86
July 2005	1,598,613,945.01	October 2009	928,543,865.58	January 2014	438,492,414.36
August 2005	1,583,698,244.13	November 2009	917,098,454.91	February 2014	431,564,968.75
September 2005	1,568,859,729.65	December 2009	905,712,378.84	March 2014	424,739,475.54
October 2005	1,554,098,004.53	January 2010	894,385,332.12	April 2014	418,014,488.59
November 2005	1,539,412,673.76	February 2010	883,117,011.09	May 2014	411,388,581.86
December 2005	1,524,803,344.36	March 2010	871,907,113.64	June 2014	404,860,349.14
January 2006	1,510,269,625.37	April 2010	860,755,339.21	July 2014	398,428,403.74
February 2006	1,495,811,127.86	May 2010	849,661,388.80	August 2014	392,091,378.26
March 2006	1,481,427,464.86	June 2010	838,624,964.95	September 2014	385,847,924.29
April 2006	1,467,118,251.43	July 2010	827,645,771.70	October 2014	379,696,712.18
May 2006	1,452,883,104.60	August 2010	816,723,514.65	November 2014	373,636,430.77
June 2006	1,438,721,643.36	September 2010	805,857,900.89	December 2014	367,665,787.14
July 2006	1,424,633,488.65	October 2010	795,048,639.02	January 2015	361,783,506.35
August 2006	1,410,618,263.40	November 2010	784,295,439.16	February 2015	355,988,331.20
September 2006	1,396,675,592.43	December 2010	773,598,012.88	March 2015	350,279,021.99
October 2006	1,382,805,102.52	January 2011	762,956,073.27	April 2015	344,654,356.27
November 2006	1,369,006,422.37	February 2011	752,369,334.88	May 2015	339,113,128.61
December 2006	1,355,279,182.57	March 2011	741,837,513.72	June 2015	333,654,150.37
January 2007	1,341,623,015.63	April 2011	731,360,327.29	July 2015	328,276,249.46
February 2007	1,328,037,555.93	May 2011	720,937,494.51	August 2015	322,978,270.11
March 2007	1,314,522,439.76	June 2011	710,568,735.77	September 2015	317,759,072.67
April 2007	1,301,077,305.24	July 2011	700,253,772.87	October 2015	312,617,533.35
May 2007	1,287,701,792.40	August 2011	689,992,329.07	November 2015	307,552,544.02
June 2007	1,274,395,543.07	September 2011	679,784,129.04	December 2015	302,563,012.03
July 2007	1,261,158,200.96	October 2011	669,628,898.87	January 2016	297,647,859.93
August 2007	1,247,989,411.60	November 2011	659,526,366.05	February 2016	292,806,025.32
September 2007	1,234,888,822.33	December 2011	649,476,259.49	March 2016	288,036,460.59
October 2007	1,221,856,082.34	January 2012	639,478,309.46	April 2016	283,338,132.76
November 2007	1,208,890,842.58	February 2012	629,612,703.58	May 2016	278,710,023.28
December 2007	1,195,992,755.82	March 2012	619,890,571.89	June 2016	274,151,127.80
January 2008	1,183,161,476.61	April 2012	610,309,892.71	July 2016	269,660,455.97
February 2008	1,170,396,661.29	May 2012	600,868,672.30	August 2016	265,237,031.31

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>
September 2016.....	\$ 260,879,890.93	February 2021	\$ 103,850,548.53	July 2025	\$ 35,782,610.08
October 2016	256,588,085.43	March 2021	101,956,338.92	August 2025	34,985,300.52
November 2016	252,360,678.65	April 2021.....	100,091,845.64	September 2025.....	34,201,407.71
December 2016	248,196,747.52	May 2021	98,256,632.85	October 2025	33,430,728.23
January 2017	244,095,381.85	June 2021	96,450,270.90	November 2025	32,673,061.60
February 2017	240,055,684.21	July 2021	94,672,336.21	December 2025	31,928,210.23
March 2017	236,076,769.69	August 2021	92,922,411.23	January 2026	31,195,979.40
April 2017.....	232,157,765.77	September 2021.....	91,200,084.29	February 2026	30,476,177.16
May 2017	228,297,812.12	October 2021	89,504,949.57	March 2026	29,768,614.37
June 2017	224,496,060.46	November 2021	87,836,607.01	April 2026.....	29,073,104.59
July 2017	220,751,674.38	December 2021	86,194,662.22	May 2026	28,389,464.11
August 2017	217,063,829.16	January 2022	84,578,726.39	June 2026	27,717,511.83
September 2017.....	213,431,711.65	February 2022	82,988,416.26	July 2026	27,057,069.30
October 2017	209,854,520.06	March 2022	81,423,353.97	August 2026	26,407,960.65
November 2017	206,331,463.86	April 2022.....	79,883,167.05	September 2026.....	25,770,012.53
December 2017	202,861,763.58	May 2022	78,367,488.32	October 2026	25,143,054.14
January 2018	199,444,650.66	June 2022	76,875,955.81	November 2026	24,526,917.13
February 2018	196,079,367.32	July 2022	75,408,212.70	December 2026	23,921,435.57
March 2018	192,765,166.42	August 2022	73,963,907.24	January 2027	23,326,445.98
April 2018.....	189,501,311.26	September 2022.....	72,542,692.67	February 2027	22,741,787.21
May 2018	186,287,075.52	October 2022	71,144,227.18	March 2027	22,167,300.48
June 2018	183,121,743.02	November 2022	69,768,173.82	April 2027.....	21,602,829.29
July 2018	180,004,607.66	December 2022	68,414,200.43	May 2027	21,048,219.43
August 2018	176,934,973.24	January 2023	67,081,979.59	June 2027	20,503,318.92
September 2018.....	173,912,153.33	February 2023	65,771,188.53	July 2027	19,967,977.99
October 2018	170,935,471.14	March 2023	64,481,509.09	August 2027	19,442,049.05
November 2018	168,004,259.39	April 2023.....	63,212,627.63	September 2027.....	18,925,386.67
December 2018	165,117,860.17	May 2023	61,964,235.00	October 2027	18,417,847.51
January 2019	162,275,624.81	June 2023	60,736,026.45	November 2027	17,919,290.34
February 2019	159,476,913.76	July 2023	59,527,701.58	December 2027	17,429,575.98
March 2019	156,721,096.46	August 2023	58,338,964.27	January 2028	16,948,567.27
April 2019.....	154,007,551.22	September 2023.....	57,169,522.63	February 2028	16,476,129.07
May 2019	151,335,665.09	October 2023	56,019,088.96	March 2028	16,012,128.18
June 2019	148,704,833.74	November 2023	54,887,379.62	April 2028.....	15,556,433.39
July 2019	146,114,461.35	December 2023	53,774,115.08	May 2028	15,108,915.36
August 2019	143,563,960.49	January 2024	52,679,019.77	June 2028	14,669,446.66
September 2019.....	141,052,751.98	February 2024	51,601,822.08	July 2028	14,237,901.74
October 2019	138,580,264.82	March 2024	50,542,254.26	August 2028	13,814,156.85
November 2019	136,145,936.03	April 2024.....	49,500,052.42	September 2028.....	13,398,090.08
December 2019	133,749,210.58	May 2024	48,474,956.44	October 2028	12,989,581.28
January 2020	131,389,541.26	June 2024	47,466,709.91	November 2028	12,588,512.10
February 2020	129,066,388.56	July 2024	46,475,060.10	December 2028	12,194,765.87
March 2020	126,779,220.59	August 2024	45,499,757.92	January 2029	11,808,227.67
April 2020.....	124,527,512.96	September 2024.....	44,540,557.83	February 2029	11,428,784.26
May 2020	122,310,748.66	October 2024	43,597,217.82	March 2029	11,056,324.06
June 2020	120,128,418.01	November 2024	42,669,499.35	April 2029.....	10,690,737.11
July 2020	117,980,018.49	December 2024	41,757,167.30	May 2029	10,331,915.08
August 2020	115,865,054.70	January 2025	40,859,989.93	June 2029	9,979,751.25
September 2020.....	113,783,038.21	February 2025	39,977,738.83	July 2029	9,634,140.45
October 2020	111,733,487.52	March 2025	39,110,188.87	August 2029	9,294,979.04
November 2020	109,715,927.91	April 2025.....	38,257,118.15	September 2029.....	8,962,164.95
December 2020	107,729,891.38	May 2025	37,418,307.96	October 2029	8,635,597.57
January 2021	105,774,916.54	June 2025	36,593,542.76	November 2029	8,315,177.81

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>
December 2029	\$ 8,000,808.02	January 2031	\$ 4,422,654.25	February 2032	\$ 1,662,765.95
January 2030	7,692,391.99	February 2031	4,183,502.06	March 2032	1,479,646.10
February 2030	7,389,834.94	March 2031	3,949,097.11	April 2032	1,300,358.66
March 2030	7,093,043.48	April 2031	3,719,362.49	May 2032	1,124,840.42
April 2030	6,801,925.62	May 2031	3,494,222.45	June 2032	953,029.11
May 2030	6,516,390.70	June 2031	3,273,602.37	July 2032	784,863.40
June 2030	6,236,349.42	July 2031	3,057,428.75	August 2032	620,282.89
July 2030	5,961,713.82	August 2031	2,845,629.17	September 2032	459,228.06
August 2030	5,692,397.20	September 2031	2,638,132.31	October 2032	301,640.33
September 2030	5,428,314.19	October 2031	2,434,867.90	November 2032	147,461.97
October 2030	5,169,380.65	November 2031	2,235,766.73	December 2032 and thereafter	0.00
November 2030	4,915,513.70	December 2031	2,040,760.61		
December 2030	4,666,631.71	January 2032	1,849,782.41		

Aggregate Group II Scheduled Balances

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance	\$60,507,000.00	January 2006	\$37,806,160.71	December 2008	\$28,128,019.09
March 2003	59,652,727.68	February 2006	37,472,947.02	January 2009	27,904,916.80
April 2003	58,687,245.71	March 2006	37,143,435.69	February 2009	27,684,417.17
May 2003	57,610,811.60	April 2006	36,817,591.47	March 2009	27,466,492.51
June 2003	56,423,746.87	May 2006	36,495,379.32	April 2009	27,251,115.35
July 2003	55,126,437.09	June 2006	36,176,764.46	May 2009	27,038,258.37
August 2003	53,719,331.66	July 2006	35,861,712.36	June 2009	26,827,894.47
September 2003	52,202,943.70	August 2006	35,550,188.72	July 2009	26,619,996.72
October 2003	50,577,849.79	September 2006	35,242,159.46	August 2009	26,414,538.37
November 2003	48,844,689.67	October 2006	34,937,590.78	September 2009	26,211,492.87
December 2003	47,004,165.89	November 2006	34,636,449.06	October 2009	26,010,833.83
January 2004	45,057,043.37	December 2006	34,338,700.97	November 2009	25,812,535.05
February 2004	44,853,442.70	January 2007	34,044,313.35	December 2009	25,616,570.52
March 2004	44,638,918.40	February 2007	33,753,253.33	January 2010	25,422,914.38
April 2004	44,413,629.81	March 2007	33,465,488.22	February 2010	25,231,540.98
May 2004	44,177,748.09	April 2007	33,180,985.58	March 2010	25,042,424.81
June 2004	43,931,456.01	May 2007	32,899,713.19	April 2010	24,855,540.55
July 2004	43,674,947.76	June 2007	32,621,639.06	May 2010	24,670,863.07
August 2004	43,408,428.76	July 2007	32,346,731.39	June 2010	24,488,367.37
September 2004	43,132,115.39	August 2007	32,074,958.65	July 2010	24,308,028.65
October 2004	42,846,234.74	September 2007	31,806,289.48	August 2010	24,129,822.27
November 2004	42,551,024.40	October 2007	31,540,692.76	September 2010	23,953,723.77
December 2004	42,246,732.12	November 2007	31,278,137.59	October 2010	23,779,708.82
January 2005	41,933,615.52	December 2007	31,018,593.28	November 2010	23,607,753.29
February 2005	41,611,941.84	January 2008	30,762,029.32	December 2010	23,437,833.20
March 2005	41,281,987.56	February 2008	30,508,415.47	January 2011	23,269,924.73
April 2005	40,944,038.08	March 2008	30,257,721.63	February 2011	23,104,004.22
May 2005	40,598,387.38	April 2008	30,009,917.98	March 2011	22,940,048.17
June 2005	40,245,337.65	May 2008	29,764,974.84	April 2011	22,778,033.25
July 2005	39,885,198.93	June 2008	29,522,862.77	May 2011	22,617,936.27
August 2005	39,529,016.46	July 2008	29,283,552.52	June 2011	22,459,734.20
September 2005	39,176,753.20	August 2008	29,047,015.06	July 2011	22,303,404.18
October 2005	38,828,372.39	September 2008	28,813,221.53	August 2011	22,148,923.49
November 2005	38,483,837.51	October 2008	28,582,143.30	September 2011	21,996,269.55
December 2005	38,143,112.29	November 2008	28,353,751.90	October 2011	21,845,419.96

Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
November 2011	\$21,696,352.44	July 2013	\$16,741,969.94	March 2015	\$ 8,654,294.33
December 2011	21,549,044.89	August 2013	16,397,132.83	April 2015	8,196,596.69
January 2012	21,403,475.33	September 2013	16,044,860.38	May 2015	7,735,009.62
February 2012	21,241,871.04	October 2013	15,685,362.23	June 2015	7,269,678.21
March 2012	21,061,695.85	November 2013	15,318,844.30	July 2015	6,800,744.80
April 2012	20,867,615.09	December 2013	14,945,508.81	August 2015	6,328,349.09
May 2012	20,662,187.19	January 2014	14,565,554.39	September 2015	5,852,628.09
June 2012	20,445,690.00	February 2014	14,179,176.12	October 2015	5,373,716.25
July 2012	20,218,396.61	March 2014	13,786,565.54	November 2015	4,891,745.44
August 2012	19,980,575.41	April 2014	13,387,910.77	December 2015	4,406,845.04
September 2012	19,732,490.16	May 2014	12,983,396.53	January 2016	3,919,141.93
October 2012	19,474,400.06	June 2014	12,573,204.18	February 2016	3,428,760.55
November 2012	19,206,559.81	July 2014	12,157,511.80	March 2016	2,935,822.96
December 2012	18,929,219.71	August 2014	11,736,494.22	April 2016	2,440,448.85
January 2013	18,642,625.69	September 2014	11,310,323.09	May 2016	1,942,755.58
February 2013	18,347,019.41	October 2014	10,879,166.92	June 2016	1,442,858.23
March 2013	18,042,638.29	November 2014	10,443,191.12	July 2016	940,869.64
April 2013	17,729,715.61	December 2014	10,002,558.06	August 2016	436,900.42
May 2013	17,408,480.56	January 2015	9,557,427.11	September 2016 and thereafter	0.00
June 2013	17,079,158.27	February 2015	9,107,954.69		

Aggregate Group III 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	\$108,314,000.00	June 2005	\$100,502,478.92	October 2007	\$ 89,470,541.49
March 2003	108,275,198.82	July 2005	100,010,813.36	November 2007	89,171,922.38
April 2003	108,217,011.84	August 2005	99,527,028.84	December 2007	88,879,220.61
May 2003	108,139,474.73	September 2005	99,051,046.73	January 2008	88,592,374.54
June 2003	108,042,647.47	October 2005	98,582,789.03	February 2008	88,311,323.04
July 2003	107,926,614.30	November 2005	98,122,178.45	March 2008	88,036,005.57
August 2003	107,791,483.80	December 2005	97,669,138.35	April 2008	87,766,362.04
September 2003	107,637,388.82	January 2006	97,223,592.76	May 2008	87,502,332.97
October 2003	107,464,486.35	February 2006	96,785,466.34	June 2008	87,243,859.34
November 2003	107,272,957.47	March 2006	96,354,684.44	July 2008	86,990,882.69
December 2003	107,063,007.13	April 2006	95,931,173.00	August 2008	86,743,345.03
January 2004	106,834,863.99	May 2006	95,514,858.64	September 2008	86,501,188.92
February 2004	106,588,780.17	June 2006	95,105,668.62	October 2008	86,264,357.39
March 2004	106,325,030.96	July 2006	94,703,530.78	November 2008	86,032,794.01
April 2004	106,043,914.55	August 2006	94,308,373.61	December 2008	85,806,442.81
May 2004	105,745,751.62	September 2006	93,920,126.25	January 2009	85,585,248.33
June 2004	105,430,885.01	October 2006	93,538,718.39	February 2009	85,369,155.59
July 2004	105,099,679.27	November 2006	93,164,080.39	March 2009	85,158,110.13
August 2004	104,752,520.20	December 2006	92,796,143.16	April 2009	84,952,057.90
September 2004	104,389,814.36	January 2007	92,434,838.26	May 2009	84,750,945.40
October 2004	104,011,988.55	February 2007	92,080,097.79	June 2009	84,554,719.56
November 2004	103,619,489.23	March 2007	91,731,854.48	July 2009	84,363,327.79
December 2004	103,212,781.91	April 2007	91,390,041.64	August 2009	84,176,717.98
January 2005	102,792,350.61	May 2007	91,054,593.13	September 2009	83,994,838.45
February 2005	102,358,697.06	June 2007	90,725,443.41	October 2009	83,817,638.01
March 2005	101,912,340.13	July 2007	90,402,527.53	November 2009	83,645,065.91
April 2005	101,453,815.07	August 2007	90,085,781.04	December 2009	83,477,071.84
May 2005	100,983,672.75	September 2007	89,775,140.13	January 2010	83,313,605.96

Aggregate Group III (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 2010	\$ 83,154,618.85	July 2014	\$ 77,648,973.42	December 2018	\$ 53,585,258.70
March 2010	83,000,061.55	August 2014	77,509,732.22	January 2019	52,833,713.73
April 2010	82,849,885.53	September 2014	77,368,211.24	February 2019	52,081,404.01
May 2010	82,704,042.66	October 2014	77,224,437.86	March 2019	51,328,399.87
June 2010	82,562,485.31	November 2014	77,078,439.08	April 2019	50,574,770.12
July 2010	82,425,166.22	December 2014	76,930,241.58	May 2019	49,820,582.09
August 2010	82,292,038.55	January 2015	76,779,871.72	June 2019	49,065,901.65
September 2010	82,163,055.89	February 2015	76,627,355.52	July 2019	48,310,793.21
October 2010	82,038,172.28	March 2015	76,472,718.65	August 2019	47,555,319.77
November 2010	81,917,342.11	April 2015	76,315,986.50	September 2019	46,799,542.95
December 2010	81,800,520.23	May 2015	76,157,184.09	October 2019	46,043,522.97
January 2011	81,687,661.85	June 2015	75,996,336.15	November 2019	45,287,318.71
February 2011	81,578,722.63	July 2015	75,833,467.10	December 2019	44,530,987.72
March 2011	81,473,658.59	August 2015	75,668,601.02	January 2020	43,774,586.24
April 2011	81,372,426.16	September 2015	75,501,761.71	February 2020	43,018,169.22
May 2011	81,274,982.17	October 2015	75,332,972.66	March 2020	42,261,790.34
June 2011	81,181,283.81	November 2015	75,162,257.04	April 2020	41,505,502.03
July 2011	81,091,288.69	December 2015	74,989,637.71	May 2020	40,749,355.49
August 2011	81,004,954.78	January 2016	74,815,137.27	June 2020	39,993,400.74
September 2011	80,922,240.45	February 2016	74,638,778.00	July 2020	39,237,686.56
October 2011	80,843,104.40	March 2016	74,460,581.89	August 2020	38,482,260.60
November 2011	80,767,505.78	April 2016	74,280,570.63	September 2020	37,727,169.35
December 2011	80,695,404.02	May 2016	74,098,765.66	October 2020	36,972,458.16
January 2012	80,626,759.00	June 2016	73,915,188.09	November 2020	36,218,171.27
February 2012	80,561,530.90	July 2016	73,729,858.78	December 2020	35,464,351.83
March 2012	80,499,680.29	August 2016	73,542,798.29	January 2021	34,711,041.90
April 2012	80,436,868.67	September 2016	73,285,085.94	February 2021	33,958,282.48
May 2012	80,370,859.09	October 2016	72,587,016.41	March 2021	33,206,113.54
June 2012	80,301,689.88	November 2016	71,885,614.06	April 2021	32,454,574.00
July 2012	80,229,398.91	December 2016	71,181,000.50	May 2021	31,703,701.80
August 2012	80,154,023.62	January 2017	70,473,294.99	June 2021	30,953,533.87
September 2012	80,075,600.99	February 2017	69,762,614.56	July 2021	30,204,106.15
October 2012	79,994,167.59	March 2017	69,049,073.97	August 2021	29,455,453.63
November 2012	79,909,759.59	April 2017	68,332,785.80	September 2021	28,707,610.36
December 2012	79,822,412.68	May 2017	67,613,860.46	October 2021	27,960,609.46
January 2013	79,732,162.19	June 2017	66,892,406.21	November 2021	27,214,483.13
February 2013	79,639,042.97	July 2017	66,168,529.20	December 2021	26,469,262.65
March 2013	79,543,089.52	August 2017	65,442,333.55	January 2022	25,724,978.46
April 2013	79,444,335.89	September 2017	64,713,921.29	February 2022	24,981,660.09
May 2013	79,342,815.74	October 2017	63,983,392.49	March 2022	24,239,336.23
June 2013	79,238,562.36	November 2017	63,250,845.20	April 2022	23,498,034.73
July 2013	79,131,608.60	December 2017	62,516,375.55	May 2022	22,757,782.60
August 2013	79,021,986.93	January 2018	61,780,077.77	June 2022	22,018,606.04
September 2013	78,909,729.46	February 2018	61,042,044.16	July 2022	21,280,530.46
October 2013	78,794,867.86	March 2018	60,302,365.20	August 2022	20,543,580.48
November 2013	78,677,433.47	April 2018	59,561,129.54	September 2022	19,807,779.92
December 2013	78,557,457.23	May 2018	58,818,424.00	October 2022	19,073,151.88
January 2014	78,434,969.73	June 2018	58,074,333.67	November 2022	18,339,718.67
February 2014	78,310,001.13	July 2018	57,328,941.88	December 2022	17,607,501.90
March 2014	78,182,581.28	August 2018	56,582,330.22	January 2023	16,876,522.43
April 2014	78,052,739.66	September 2018	55,834,578.63	February 2023	16,146,800.43
May 2014	77,920,505.37	October 2018	55,085,765.37	March 2023	15,418,355.33
June 2014	77,785,907.15	November 2018	54,335,967.06	April 2023	14,691,205.93

Aggregate Group III (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>
May 2023	\$ 13,965,370.31	January 2024	\$ 8,207,938.43	August 2024	\$ 3,245,852.26
June 2023	13,240,865.90	February 2024	7,494,634.99	September 2024	2,542,988.36
July 2023	12,517,709.48	March 2024	6,782,791.50	October 2024	1,841,652.78
August 2023	11,795,917.17	April 2024	6,072,419.33	November 2024	1,141,853.25
September 2023	11,075,504.49	May 2024	5,363,529.30	December 2024	443,597.00
October 2023	10,356,486.30	June 2024	4,656,131.70	January 2025 and thereafter	0.00
November 2023	9,638,876.88	July 2024	3,950,236.28		
December 2023	8,922,689.90				

P Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$49,327,000.00	July 2003	\$32,088,185.76	November 2003	\$12,056,133.07
March 2003	46,579,286.61	August 2003	27,595,863.48	December 2003	6,195,011.39
April 2003	43,480,626.75	September 2003	22,758,561.21	January 2004 and thereafter	0.00
May 2003	40,031,851.47	October 2003	17,578,013.34		
June 2003	36,233,973.25				

Aggregate Group IV Scheduled Balances

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance	\$127,529,000.00	August 2005	\$101,193,148.82	February 2008	\$ 67,288,828.02
March 2003	127,252,148.23	September 2005	99,863,716.94	March 2008	66,351,938.01
April 2003	126,929,973.43	October 2005	98,549,281.83	April 2008	65,426,227.30
May 2003	126,562,560.80	November 2005	97,249,702.83	May 2008	64,511,581.95
June 2003	126,150,044.34	December 2005	95,964,840.28	June 2008	63,607,888.85
July 2003	125,692,606.86	January 2006	94,694,555.51	July 2008	62,715,035.63
August 2003	125,190,479.97	February 2006	93,438,710.80	August 2008	61,832,910.74
September 2003	124,643,943.96	March 2006	92,197,169.43	September 2008	60,961,403.40
October 2003	124,053,327.62	April 2006	90,969,795.60	October 2008	60,100,403.59
November 2003	123,419,007.99	May 2006	89,756,454.47	November 2008	59,249,802.07
December 2003	122,741,410.06	June 2006	88,557,012.17	December 2008	58,409,490.33
January 2004	122,017,922.31	July 2006	87,371,335.77	January 2009	57,579,360.66
February 2004	121,255,232.58	August 2006	86,199,293.22	February 2009	56,759,306.06
March 2004	120,450,823.10	September 2006	85,040,753.46	March 2009	55,949,220.28
April 2004	119,605,306.19	October 2006	83,895,586.31	April 2009	55,148,997.82
May 2004	118,719,339.56	November 2006	82,763,662.50	May 2009	54,358,533.91
June 2004	117,793,625.64	December 2006	81,644,853.71	June 2009	53,577,724.50
July 2004	116,828,910.73	January 2007	80,539,032.45	July 2009	52,806,466.26
August 2004	115,825,984.22	February 2007	79,446,072.19	August 2009	52,044,656.58
September 2004	114,785,677.69	March 2007	78,365,847.23	September 2009	51,292,193.56
October 2004	113,708,863.91	April 2007	77,298,232.80	October 2009	50,548,976.01
November 2004	112,596,455.89	May 2007	76,243,104.95	November 2009	49,814,903.43
December 2004	111,449,405.73	June 2007	75,200,340.64	December 2009	49,089,876.03
January 2005	110,268,703.52	July 2007	74,169,817.68	January 2010	48,373,794.68
February 2005	109,055,376.18	August 2007	73,151,414.72	February 2010	47,666,560.97
March 2005	107,810,486.17	September 2007	72,145,011.27	March 2010	46,968,077.15
April 2005	106,535,130.20	October 2007	71,150,487.68	April 2010	46,278,246.15
May 2005	105,230,437.91	November 2007	70,167,725.13	May 2010	45,596,971.57
June 2005	103,897,570.47	December 2007	69,196,605.64	June 2010	44,924,157.66
July 2005	102,537,719.12	January 2008	68,237,012.06	July 2010	44,259,709.36

Aggregate Group IV (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
August 2010	\$ 43,603,532.22	June 2012	\$ 30,950,262.47	March 2014	\$ 15,980,399.27
September 2010	42,955,532.48	July 2012	30,360,256.54	April 2014	15,163,347.32
October 2010	42,315,617.02	August 2012	29,755,150.20	May 2014	14,339,564.96
November 2010	41,683,693.32	September 2012	29,135,429.33	June 2014	13,509,365.66
December 2010	41,059,669.55	October 2012	28,501,570.08	July 2014	12,673,056.17
January 2011	40,443,454.47	November 2012	27,854,039.07	August 2014	11,830,936.61
February 2011	39,834,957.48	December 2012	27,193,293.55	September 2014	10,983,300.60
March 2011	39,234,088.61	January 2013	26,519,781.57	October 2014	10,130,435.39
April 2011	38,640,758.49	February 2013	25,833,942.08	November 2014	9,272,621.92
May 2011	38,054,878.36	March 2013	25,136,205.17	December 2014	8,410,134.98
June 2011	37,476,360.08	April 2013	24,426,992.14	January 2015	7,543,243.30
July 2011	36,905,116.10	May 2013	23,706,715.71	February 2015	6,672,209.65
August 2011	36,341,059.49	June 2013	22,975,780.15	March 2015	5,797,290.98
September 2011	35,784,103.87	July 2013	22,234,581.40	April 2015	4,918,738.47
October 2011	35,234,163.49	August 2013	21,483,507.24	May 2015	4,036,797.67
November 2011	34,691,153.17	September 2013	20,722,937.43	June 2015	3,151,708.59
December 2011	34,154,988.29	October 2013	19,953,243.84	July 2015	2,263,705.81
January 2012	33,656,080.43	November 2013	19,174,790.58	August 2015	1,373,018.54
February 2012	33,149,215.89	December 2013	18,387,934.15	September 2015	479,870.77
March 2012	32,624,670.16	January 2014	17,593,023.56	October 2015 and thereafter	0.00
April 2012	32,082,980.16	February 2014	16,790,400.46		
May 2012	31,524,672.27				

Aggregate Group V Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$419,504,000.00	April 2005	\$338,855,491.81	June 2007	\$218,831,954.17
March 2003	419,044,416.77	May 2005	333,402,913.15	July 2007	215,404,479.06
April 2003	418,355,016.05	June 2005	327,834,302.42	August 2007	212,056,492.45
May 2003	417,436,160.13	July 2005	322,157,581.08	September 2007	208,786,961.82
June 2003	416,288,555.18	August 2005	316,588,868.77	October 2007	205,594,865.98
July 2003	414,913,252.23	September 2005	311,126,821.52	November 2007	202,479,195.05
August 2003	413,311,647.30	October 2005	305,770,109.92	December 2007	199,438,950.27
September 2003	411,485,481.07	November 2005	300,517,419.00	January 2008	196,473,143.91
October 2003	409,436,837.77	December 2005	295,367,448.06	February 2008	193,580,799.18
November 2003	407,168,143.45	January 2006	290,318,910.50	March 2008	190,760,950.07
December 2003	404,682,163.60	February 2006	285,370,533.71	April 2008	188,012,641.30
January 2004	401,982,000.12	March 2006	280,521,058.92	May 2008	185,334,928.15
February 2004	399,071,087.56	April 2006	275,769,241.07	June 2008	182,726,876.35
March 2004	395,953,188.76	May 2006	271,113,848.65	July 2008	180,187,562.07
April 2004	392,632,389.87	June 2006	266,553,663.55	August 2008	177,716,071.69
May 2004	389,113,094.66	July 2006	262,087,480.95	September 2008	175,311,501.74
June 2004	385,400,018.20	August 2006	257,714,109.20	October 2008	172,972,958.82
July 2004	381,498,179.91	September 2006	253,432,369.62	November 2008	170,699,559.48
August 2004	377,412,896.09	October 2006	249,241,096.44	December 2008	168,490,430.10
September 2004	373,149,771.63	November 2006	245,139,136.64	January 2009	166,344,706.81
October 2004	368,714,691.38	December 2006	241,125,349.77	February 2009	164,261,535.37
November 2004	364,113,810.75	January 2007	237,198,607.92	March 2009	162,240,071.12
December 2004	359,353,545.85	February 2007	233,357,795.50	April 2009	160,279,478.79
January 2005	354,440,563.07	March 2007	229,601,809.17	May 2009	158,378,932.49
February 2005	349,381,768.09	April 2007	225,929,557.70	June 2009	156,537,615.58
March 2005	344,184,294.49	May 2007	222,339,961.83	July 2009	154,754,720.55

Aggregate Group V (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
August 2009	\$153,029,448.96	May 2013	\$117,119,482.04	February 2017	\$ 71,686,716.13
September 2009	151,361,011.34	June 2013	116,569,420.37	March 2017	70,004,146.89
October 2009	149,748,627.10	July 2013	116,011,711.02	April 2017	68,319,460.68
November 2009	148,191,524.41	August 2013	115,446,503.56	May 2017	66,632,857.09
December 2009	146,688,940.12	September 2013	114,873,945.02	June 2017	64,944,530.78
January 2010	145,240,119.72	October 2013	114,294,179.84	July 2017	63,254,671.54
February 2010	143,844,317.17	November 2013	113,707,349.97	August 2017	61,563,464.42
March 2010	142,500,794.86	December 2013	113,113,594.89	September 2017	59,871,089.77
April 2010	141,208,823.53	January 2014	112,513,051.63	October 2017	58,177,723.36
May 2010	139,967,682.14	February 2014	111,905,854.83	November 2017	56,483,536.41
June 2010	138,776,657.83	March 2014	111,292,136.74	December 2017	54,788,695.71
July 2010	137,635,045.80	April 2014	110,672,027.26	January 2018	53,093,363.73
August 2010	136,542,149.28	May 2014	110,045,654.00	February 2018	51,397,698.60
September 2010	135,497,279.35	June 2014	109,413,142.28	March 2018	49,701,854.28
October 2010	134,499,754.96	July 2014	108,774,615.18	April 2018	48,005,980.59
November 2010	133,548,902.79	August 2014	108,130,193.55	May 2018	46,310,223.25
December 2010	132,644,057.19	September 2014	107,479,996.08	June 2018	44,614,724.07
January 2011	131,784,560.07	October 2014	106,824,139.28	July 2018	42,919,620.88
February 2011	130,969,760.89	November 2014	106,162,737.55	August 2018	41,225,047.67
March 2011	130,199,016.50	December 2014	105,495,903.18	September 2018	39,531,134.69
April 2011	129,471,691.09	January 2015	104,823,746.40	October 2018	37,838,008.45
May 2011	128,787,156.17	February 2015	104,146,375.43	November 2018	36,145,791.82
June 2011	128,144,790.39	March 2015	103,463,896.41	December 2018	34,454,604.10
July 2011	127,543,979.57	April 2015	102,776,413.57	January 2019	32,764,561.07
August 2011	126,984,116.54	May 2015	102,084,029.14	February 2019	31,075,775.06
September 2011	126,464,601.13	June 2015	101,386,843.45	March 2019	29,388,355.02
October 2011	125,984,840.04	July 2015	100,684,954.90	April 2019	27,702,406.58
November 2011	125,544,246.81	August 2015	99,978,460.05	May 2019	26,018,032.08
December 2011	125,142,241.76	September 2015	99,267,453.57	June 2019	24,335,330.68
January 2012	124,747,756.27	October 2015	98,136,509.66	July 2019	22,654,398.39
February 2012	124,342,649.15	November 2015	96,519,339.39	August 2019	20,975,328.11
March 2012	123,927,119.68	December 2015	94,896,111.62	September 2019	19,298,209.74
April 2012	123,501,363.90	January 2016	93,267,117.81	October 2019	17,623,130.17
May 2012	123,065,574.64	February 2016	91,632,642.90	November 2019	15,950,173.39
June 2012	122,619,941.52	March 2016	89,992,965.45	December 2019	14,279,420.52
July 2012	122,164,651.10	April 2016	88,348,357.70	January 2020	12,610,949.86
August 2012	121,699,886.83	May 2016	86,699,085.70	February 2020	10,944,836.95
September 2012	121,225,829.11	June 2016	85,045,409.42	March 2020	9,281,154.61
October 2012	120,742,655.36	July 2016	83,387,582.88	April 2020	7,619,973.01
November 2012	120,250,540.04	August 2016	81,725,854.18	May 2020	5,961,359.71
December 2012	119,749,654.69	September 2016	80,060,465.68	June 2020	4,305,379.70
January 2013	119,240,167.96	October 2016	78,391,654.03	July 2020	2,652,095.46
February 2013	118,722,245.69	November 2016	76,719,650.32	August 2020	1,001,567.01
March 2013	118,196,050.89	December 2016	75,044,680.17	September 2020 and thereafter	0.00
April 2013	117,661,743.83	January 2017	73,366,963.80		

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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.

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\$4,378,839,795



**Guaranteed REMIC
Pass-Through Certificates**

Fannie Mae REMIC Trust 2003-17

PROSPECTUS SUPPLEMENT

Banc of America Securities LLC

January 6, 2003
