

**\$3,050,240,658**



**FannieMae®**

**Guaranteed REMIC Pass-Through Certificates  
Fannie Mae REMIC Trust 2003-21**

**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,
- Fannie Mae Stripped MBS, and
- underlying REMIC and RCR certificates backed by Fannie Mae MBS.

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

**Carefully consider the risk factors starting on page S-13 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 QG, KQ, QE, OU, SH, PH, PE, PJ, PL, SJ, CH, TS, XG, M, MB, MD, NC, ND, NG and NE 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
GA	1	\$ 40,000,000	SEQ	5.00%	FIX	31392JM48	September 2014
GB	1	10,013,442	SEQ	5.00	FIX	31392JM55	July 2016
GC	1	11,087,184	SEQ	5.00	FIX	31392JM63	March 2018
OA	2	218,000,000	PAC	4.00	FIX	31392JM71	March 2033
OB	2	373,065	PAC	4.00	FIX	31392JM89	March 2033
F	2	30,373,399	SUP	(1)	FLT	31392JM97	July 2032
S	2	27,483,705	SUP	(1)	INV	31392JN21	July 2032
ST	2	7,023,848	SUP	(1)	INV	31392JN39	July 2032
FA	2	11,133,572	SUP	(1)	FLT	31392JN47	March 2033
SA	2	4,047,848	SUP	(1)	INV	31392JN54	March 2033
SB	2	723,682	SUP	(1)	INV	31392JN62	March 2033
AO	2	25,245,643	SUP	(2)	PO	31392JN70	March 2033
QM	3	10,000,000	PAC	4.50	FIX	31392JN88	March 2022
IV	3	6,425,127(3)	NTL	5.50	FIX/IO	31392JN96	March 2022
QC	3	8,579,774	PAC	5.50	FIX	31392JP29	September 2026
QY	3	30,000,000	PAC	5.50	FIX	31392JP37	October 2031
PF	3	36,763,600	PAC	(1)	FLT	31392JP45	September 2026
PS	3	36,763,600(3)	NTL	(1)	INV/IO	31392JP52	September 2026
QA	3	50,111,247	PAC	4.50	FIX	31392JP60	August 2017
QB	3	34,126,119	PAC	4.50	FIX	31392JP78	March 2022
QW	3	33,009,834	PAC	4.50	FIX	31392JP86	September 2026
QD	3	29,351,988	PAC	5.50	FIX	31392JP94	July 2028
JI(4)	3	62,269,438(3)	NTL	5.50	FIX/IO	31392JQ28	October 2031
JO(4)	3	62,269,438	PAC	(2)	PO	31392JQ36	October 2031
QI(4)	3	41,820,000(3)	NTL	5.50	FIX/IO	31392JQ44	March 2033
QO(4)	3	41,820,000	PAC	(2)	PO	31392JQ51	March 2033
FM	3	12,244,985	SCH/NSJ	(1)	FLT	31392JQ69	March 2033
SM	3	12,244,985(3)	NTL	(1)	INV/IO	31392JQ77	March 2033
SN	3	2,530,631	SCH/NSJ	(1)	INV	31392JQ85	March 2033
KD(4)	3	3,698,485	SCH/NSJ	8.50	FIX	31392JQ93	March 2033
KE(4)	3	67,823,899	SCH/NSJ	5.00	FIX	31392JR27	March 2033
KZ	3	42,200,000	SUP/NSJ	5.50	FIX/Z	31392JR35	May 2032
CB	3	22,514,166	SUP	6.00	FIX	31392JR43	March 2033
GF	3	8,000,000	SUP	(1)	FLT	31392JR50	March 2033
GS	3	1,520,000	SUP	(1)	INV	31392JR68	March 2033
GT	3	480,000	SUP	(1)	INV	31392JR76	March 2033
CO	3	2,955,834	SUP	(2)	PO	31392JR84	March 2033
FP	4	25,364,000	PAC	(1)	FLT	31392JR92	February 2026
SP	4	25,364,000(3)	NTL	(1)	INV/IO	31392JS26	February 2026
ON	4	21,750,000	PAC	4.50	FIX	31392JS34	April 2016
OP	4	20,126,429	PAC	4.50	FIX	31392JS42	December 2021
OQ	4	21,533,571	PAC	4.50	FIX	31392JS59	February 2026
OK	4	21,419,000	PAC	5.50	FIX	31392JS67	May 2028
UI(4)	4	61,330,000(3)	NTL	5.50	FIX/IO	31392JS75	March 2033
UO(4)	4	61,330,000	PAC	(2)	PO	31392JS83	March 2033
JL	4	4,675,000	SCH/NSJ	8.50	FIX	31392JS91	March 2033
JN	4	28,050,000	SCH/NSJ	5.00	FIX	31392JT25	March 2033
ZJ	4	12,750,000	SUP/NSJ	5.50	FIX/Z	31392JT33	August 2031
FH	4	24,201,467	SUP	(1)	FLT	31392JT41	March 2033
SR(4)	4	24,201,467(3)	NTL	(1)	INV/IO	31392JT58	March 2033
TO(4)	4	8,800,533	SUP	(2)	PO	31392JT66	March 2033
PA(4)	5	39,554,000	PAC	4.50	FIX	31392JT74	March 2010
PB(4)	5	27,491,000	PAC	4.50	FIX	31392JT82	April 2013
PG	5	25,000,000	PAC	4.00	FIX	31392JT90	April 2013
IA	5	11,704,500(3)	NTL	5.00	FIX/IO	31392JU23	April 2013
PC	5	41,780,000	PAC	5.00	FIX	31392JU31	January 2016
PD	5	15,654,000	PAC	5.00	FIX	31392JU49	November 2016
GI(4)	5	25,359,000(3)	NTL	5.00	FIX/IO	31392JU56	March 2018
GO(4)	5	25,359,000	PAC	(2)	PO	31392JU64	March 2018
KL	5	6,669,000	SCH/AD	8.00	FIX	31392JU72	March 2018
KM	5	40,014,000	SCH/AD	4.50	FIX	31392JU80	March 2018
ZK	5	5,000	SCH	5.00	FIX/Z	31392JU98	March 2018
CF	5	17,796,250	SUP	(1)	FLT	31392JV22	March 2018
CS	5	10,677,750	SUP	(1)	INV	31392JV30	March 2018
IP(4)	6	26,150,833(3)	NTL	6.00	FIX/IO	31392JV48	December 2031
PK(4)	6	313,810,000	PAC/AD	4.00	FIX	31392JV55	December 2031
PZ	6	10,000,000	PAC	4.50	FIX/Z	31392JV63	March 2033
JQ	6	42,183,000	PAC/AD	5.25	FIX	31392JV71	March 2033
JT	6	813,071	PAC/AD	8.50	FIX	31392JV89	March 2033
JU	6	10,569,929	PAC/AD	5.00	FIX	31392JV97	March 2033
CZ	6	25,000,000	SUP	5.25	FIX/Z	31392JW21	March 2033
FJ(4)	6	50,717,800	SUP	(1)	FLT	31392JW39	March 2033
YO(4)	6	21,736,200	SUP	(2)	PO	31392JW47	March 2033
YS(4)	6	50,717,800(3)	NTL	(1)	INV/IO	31392JW54	March 2033
DO	6	25,170,000	SUP	(2)	PO	31392JW62	March 2033

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**UBS Warburg**

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Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
FI .....	7	\$ 37,798,854 (3)	NTL	(1)	FLT/IO	31392JW70	January 2033
SI .....	7	8,918,275 (3)	NTL	(1)	INV/IO	31392JW88	January 2033
OG .....	7	181,059,792	SC/PAC	4.00%	FIX	31392JW96	January 2033
OH .....	7	322,128	SC/PAC	4.00	FIX	31392JX20	January 2033
FC .....	7	25,249,011	SC/SUP	(1)	FLT	31392JX38	January 2033
SC .....	7	22,846,848	SC/SUP	(1)	INV	31392JX46	January 2033
SD .....	7	5,838,834	SC/SUP	(1)	INV	31392JX53	January 2033
FE .....	7	9,421,168	SC/SUP	(1)	FLT	31392JX61	January 2033
SE .....	7	3,425,267	SC/SUP	(1)	INV	31392JX79	January 2033
SG .....	7	612,376	SC/SUP	(1)	INV	31392JX87	January 2033
HO .....	7	21,060,472	SC/SUP	(2)	PO	31392JX95	January 2033
FK .....	8	85,000,000	PT	(1)	FLT	31392JY29	March 2033
SK .....	8	85,000,000 (3)	NTL	(1)	INV/IO	31392JY37	March 2033
IK .....	8	17,479,038 (3)	NTL	6.50	FIX/IO	31392JY45	March 2033
OV .....	8	90,698,400	PAC	4.00	FIX	31392JY52	March 2033
OW .....	8	192,600	PAC	4.00	FIX	31392JY60	March 2033
FW .....	8	16,622,263	SUP	(1)	FLT	31392JY78	June 2032
SW .....	8	15,040,838	SUP	(1)	INV	31392JY86	June 2032
SX .....	8	3,843,899	SUP	(1)	INV	31392JY94	June 2032
FY .....	8	6,721,400	SUP	(1)	FLT	31392JZ28	March 2033
SY .....	8	2,880,600	SUP	(1)	INV	31392JZ36	March 2033
TF .....	9	20,833,333	PT	(1)	FLT	31392JZ44	March 2033
JS(4) .....	9	15,833,333 (3)	NTL	(1)	INV/IO	31392JZ51	March 2030
KS(4) .....	9	5,000,000 (3)	NTL	(1)	INV/IO	31392JZ69	March 2033
QF .....	9	25,840,571	PAC	(1)	FLT	31392JZ77	November 2026
QS .....	9	25,840,571 (3)	NTL	(1)	INV/IO	31392JZ85	November 2026
XA .....	9	26,724,000	PAC	4.50	FIX	31392JZ93	May 2018
XB .....	9	13,605,000	PAC	4.50	FIX	31392J2A6	February 2022
XC .....	9	24,272,429	PAC	4.50	FIX	31392J2B4	November 2026
XD .....	9	13,552,000	PAC	5.50	FIX	31392J2C2	April 2028
XE .....	9	39,512,000	PAC	5.50	FIX	31392J2D0	October 2031
KI(4) .....	9	19,814,000 (3)	NTL	5.50	FIX/IO	31392J2E8	March 2033
KO(4) .....	9	19,814,000	PAC	(2)	PO	31392J2F5	March 2033
WA .....	9	4,957,000	SCH	5.50	FIX	31392J2G3	August 2032
WB .....	9	5,743,000	SCH	5.50	FIX	31392J2H1	December 2032
WC .....	9	1,236,000	SCH	5.50	FIX	31392J2J7	January 2033
WD .....	9	1,854,000	SCH	5.50	FIX	31392J2K4	March 2033
WE .....	9	1,144,000	SCH	5.50	FIX	31392J2L2	March 2033
WG .....	9	20,553,000	SUP	5.50	FIX	31392J2M0	August 2031
WH .....	9	4,783,000	SUP	5.50	FIX	31392J2N8	December 2031
WJ .....	9	4,456,000	SUP	5.50	FIX	31392J2P3	March 2032
WK .....	9	19,360,611	SUP	6.00	FIX	31392J2Q1	March 2033
WO .....	9	1,760,056	SUP	(2)	PO	31392J2R9	March 2033
MF(4) .....	10	41,672,881	SEQ	(1)	FLT	31392J2S7	February 2017
MS(4) .....	10	41,672,881 (3)	NTL	(1)	INV/IO	31392J2T5	February 2017
MA(4) .....	10	125,018,643	SEQ	4.00	FIX	31392J2U2	February 2017
ME .....	10	22,207,850	SEQ	5.00	FIX	31392J2V0	March 2018
NF(4) .....	11	55,552,500	SEQ	(1)	FLT	31392J2W8	February 2028
NS(4) .....	11	55,552,500 (3)	NTL	(1)	INV/IO	31392J2X6	February 2028
NA(4) .....	11	92,587,500	SEQ	4.00	FIX	31392J2Y4	February 2028
NB .....	11	39,860,000	SEQ	5.50	FIX	31392J2Z1	September 2030
NI(4) .....	11	47,000,000 (3)	NTL	5.50	FIX/IO	31392J3A5	March 2033
NO(4) .....	11	47,000,000	SEQ	(2)	PO	31392J3B3	March 2033
R .....		0	NPR	0	NPR	31392J3C1	March 2033
RL .....		0	NPR	0	NPR	31392J3D9	March 2033

(1) Based on LIBOR.

(2) Principal only classes.

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

(4) Exchangeable classes.

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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”);
- our Information Statement dated April 1, 2002 and its supplements (the “Information Statement”);
- if you are purchasing any Group 2, Group 6 or Group 7 Class or the R or RL Class, our Prospectus for Fannie Mae Stripped Mortgage-Backed Securities dated May 1, 2002 (the “SMBS Prospectus”); and
- if you are purchasing any Group 7 Class or the R or RL Class, the disclosure documents relating to the underlying REMIC and RCR certificates (the “Underlying REMIC Disclosure Documents”).

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

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

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

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

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

## REFERENCE SHEET

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

### Assets Underlying Each Group of Classes

<u>Group</u>	<u>Assets</u>
1	Group 1 MBS
2	Group 2 SMBS
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS
6	Group 6 SMBS
7	Class 2002-92-FC REMIC Certificate Class 2002-92-SC RCR Certificate Class 324-PO SMBS Certificate Class 324-IO SMBS Certificate Class 2002-53-SH REMIC Certificate Class 2002-51-FZ REMIC Certificate
8	Group 8 MBS
9	Group 9 MBS
10	Group 10 MBS
11	Group 11 MBS

### Assumed Characteristics of the Mortgage Loans Underlying the Trust MBS and the Group 2 and Group 6 SMBS (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	\$ 61,100,626	180	173	6	5.500%
Group 2 SMBS*	\$324,404,762	360	345	12	6.976%
Group 3 MBS	\$500,000,000	360	352	7	6.000%
Group 4 MBS	\$250,000,000	360	359	1	5.875%
Group 5 MBS	\$250,000,000	180	173	6	5.500%
Group 6 SMBS**	\$500,000,000	360	353	6	6.481%
Group 8 MBS	\$221,000,000	360	349	8	6.988%
Group 9 MBS	\$250,000,000	360	358	1	6.050%
Group 10 MBS	\$188,899,374	180	176	3	5.500%
Group 11 MBS	\$235,000,000	360	358	2	6.000%

\* The Group 2 SMBS will represent ownership of (i) interest payments at a pass-through rate of 6.5% on an initial notional principal amount of \$199,633,698 and (ii) principal payments on an initial principal amount of \$324,404,762 of MBS. See "Description of the Certificates—The Group 2 and Group 6 SMBS—*The Group 2 SMBS*" in this prospectus supplement.

\*\* The Group 6 SMBS will represent ownership of (i) interest payments at a pass-through rate of 6.0% on an initial notional principal amount of \$375,000,000 and (ii) principal payments on an initial principal amount of \$500,000,000 of MBS. See "Description of the Certificates—The Group 2 and Group 6 SMBS—*The Group 6 SMBS*" in this prospectus supplement.

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

## **Characteristics of the Group 7 SMBS and Group 7 Underlying REMIC and RCR Certificates**

Exhibit A describes the Group 7 SMBS and Group 7 Underlying REMIC and RCR Certificates, including certain information about the related mortgage loans. To learn more about the Group 7 SMBS and Group 7 Underlying REMIC and RCR Certificates, you should obtain from us the current class factors and the disclosure documents relating to them as described on page S-3.

### **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:

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

### **Exchanging Certificates Through Combination and Recombination**

If you own certain certificates, you will be able to exchange them for a proportionate interest in the related RCR certificates as shown on Schedule 1. We will issue the RCR certificates upon such exchange. You can exchange your certificates by notifying us and paying an exchange fee. We use the principal and interest of the certificates exchanged to pay principal and interest on the related RCR certificates. Schedule 1 lists 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, except that the initial interest rates for the FI, SI, FC, SC, SD, FE, SE and SG Classes are assumed rates. 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>
F .....	2.03000%	8.50000%	0.65%	LIBOR + 65 basis points
S .....	8.10575%	9.63085%	3.00%	$9.63085\% - (1.10514 \times \text{LIBOR})$
ST .....	8.00000%	8.00000%	0.00%	$33.94595\% - (4.32432 \times \text{LIBOR})$
FA .....	2.73000%	7.50000%	1.35%	LIBOR + 135 basis points
SA .....	11.33202%	15.12770%	0.00%	$15.1277\% - (2.75049 \times \text{LIBOR})$
SB .....	10.00000%	10.00000%	0.00%	$94.61538\% - (15.3846 \times \text{LIBOR})$
PF .....	1.64000%	8.00000%	0.30%	LIBOR + 30 basis points
PS .....	6.36000%	7.70000%	0.00%	7.7% - LIBOR
FM .....	1.83000%	8.50000%	0.45%	LIBOR + 45 basis points
SM .....	5.12000%	6.50000%	0.00%	6.5% - LIBOR
SN .....	7.50000%	7.50000%	0.00%	$38.9516\% - (4.83871 \times \text{LIBOR})$
GF .....	2.74000%	7.50000%	1.40%	LIBOR + 140 basis points
GS .....	21.89473%	28.94737%	0.00%	$28.94737\% - (5.26316 \times \text{LIBOR})$
GT .....	10.00000%	10.00000%	0.00%	$101.6667\% - (16.6667 \times \text{LIBOR})$
FP .....	1.66000%	8.00000%	0.30%	LIBOR + 30 basis points
SP .....	6.34000%	7.70000%	0.00%	7.7% - LIBOR
FH .....	2.76000%	7.50000%	1.40%	LIBOR + 140 basis points
SR .....	4.74000%	6.10000%	0.00%	6.1% - LIBOR
SH .....	13.03500%	16.77500%	0.00%	$16.775\% - (2.75 \times \text{LIBOR})$
CF .....	1.99000%	8.00000%	0.65%	LIBOR + 65 basis points
CS .....	10.01666%	12.25000%	0.00%	$12.25\% - (1.6666667 \times \text{LIBOR})$
FJ .....	2.73000%	7.50000%	1.35%	LIBOR + 135 basis points
YS .....	4.77000%	6.15000%	0.00%	6.15% - LIBOR
SJ .....	11.13000%	14.35000%	0.00%	$14.35\% - (2.333333 \times \text{LIBOR})$
FI .....	0.00000% (2)	0.20000%	0.00%	LIBOR - 7.8%
SI .....	0.05000% (2)	0.05000%	0.00%	8.05% - LIBOR
FC .....	1.99000% (2)	8.50000%	0.65%	LIBOR + 65 basis points
SC .....	8.14996% (2)	9.63085%	3.00%	$9.63085\% - (1.10514 \times \text{LIBOR})$
SD .....	8.00000% (2)	8.00000%	0.00%	$33.94595 - (4.32432 \times \text{LIBOR})$
FE .....	2.69000% (2)	7.50000%	1.35%	LIBOR + 135 basis points
SE .....	11.44204% (2)	15.12770%	0.00%	$15.1277\% - (2.75049 \times \text{LIBOR})$
SG .....	10.00000% (2)	10.00000%	0.00%	$94.61539\% - (15.384615 \times \text{LIBOR})$
FK .....	1.78000%	8.50000%	0.40%	LIBOR + 40 basis points
SK .....	6.72000%	8.10000%	0.00%	8.1% - LIBOR
FW .....	2.03000%	8.50000%	0.65%	LIBOR + 65 basis points
SW .....	8.10575%	9.63085%	3.00%	$9.63085\% - (1.10514 \times \text{LIBOR})$
SX .....	8.00000%	8.00000%	0.00%	$33.94595\% - (4.32432 \times \text{LIBOR})$
FY .....	2.73000%	7.50000%	1.35%	LIBOR + 135 basis points
SY .....	11.13000%	14.35000%	0.00%	$14.35\% - (2.333333 \times \text{LIBOR})$
TF .....	1.83000%	8.50000%	0.45%	LIBOR + 45 basis points
TS .....	6.67000%	8.05000%	0.00%	8.05% - LIBOR
JS .....	6.67000%	8.05000%	0.00%	8.05% - LIBOR
KS .....	6.67000%	8.05000%	0.00%	8.05% - LIBOR
QF .....	1.64000%	8.00000%	0.30%	LIBOR + 30 basis points
QS .....	6.36000%	7.70000%	0.00%	7.7% - LIBOR
MF .....	1.69000%	8.00000%	0.35%	LIBOR + 35 basis points
MS .....	6.31000%	7.65000%	0.00%	7.65% - 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>
NF .....	1.69000%	8.00000%	0.35%	LIBOR + 35 basis points
NS .....	6.31000%	7.65000%	0.00%	7.65% – LIBOR

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

(2) Assumed initial interest rates. We will calculate the actual initial interest rates for these classes on February 21, 2003, using the applicable formulas.

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>	
IV .....	5.4692552353% of the QA Class 5.4686382592% of the QB Class 18.1818200000% of the QM Class
PS .....	100% of the PF Class
JI .....	100% of the JO Class
QI .....	100% of the QO Class
SM .....	100% of the FM Class
SP .....	100% of the FP Class
UI .....	100% of the UO Class
SR .....	100% of the FH Class
IA .....	10% of the PA and PB Classes 20% of the PG Class
GI .....	100% of the GO Class
IP .....	8.3333333333% of the PK Class
YS .....	100% of the FJ Class
FI .....	14.0080895167% of the Group 7 SMBS and the Group 7 Underlying REMIC and RCR Certificates
SI .....	3.3050736018% of the Group 7 SMBS and the Group 7 Underlying REMIC and RCR Certificates
SK .....	100% of the FK Class
IK .....	19.2307692291% of the OW and OV Classes
JS and KS* .....	100% of the TF Class
QS .....	100% of the QF Class
KI .....	100% of the KO Class
TS .....	100% of the TF Class
MS .....	100% of the MF Class
NS .....	100% of the NF Class
NI .....	100% of the NO Class

\* The sum of these notional balances will equal the percentage of the specified balance. On each distribution date, reductions in the principal balance of the TF Class will be allocated, sequentially, in reduction of the notional principal balances of the JS and KS Classes, in that order, until their notional principal balances are reduced to zero.

## **Distributions of Principal**

### *Group 1 Principal Distribution Amount*

To the GA, GB and GC Classes, in that order, to zero.

### *Group 2 Principal Distribution Amount*

1. To Aggregate Group I to its Planned Balance.
2. (a) 23.8095246179% of the remaining amount to the AO Class to zero, and  
(b) 76.1904753821% of the remaining amount as follows:  
*first*, to the F, S and ST Classes, pro rata, to zero; and  
*second*, to the FA, SA and SB Classes, pro rata, to zero.
3. To Aggregate Group I to zero.

For a description of Aggregate Group I, see “*Description of the Certificates—Distributions of Principal—Group 2 Principal Distribution Amount*” in this prospectus supplement.

### *Group 3 Principal Distribution Amount*

#### *Group 3 Cash Flow Distribution Amount*

1. To Aggregate Group II to its Planned Balance.
2. If and only if the principal balance of the Group 3 MBS is less than *either* the Group 3 MBS First Specified Balance *or* the Group 3 MBS Second Specified Balance, to the KZ Class to zero.

#### *KZ Accrual Amount and Remaining Group 3 Cash Flow Distribution Amount*

1. To Aggregate Group III to its Scheduled Balance.
2. To the KZ Class to zero.
3. To the CB, CO, GF, GS and GT Classes, pro rata, to zero.
4. To Aggregate Group III to zero.
5. To Aggregate Group II to zero.

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

### *Group 4 Principal Distribution Amount*

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

1. To Aggregate Group IV to its Planned Balance.
2. If and only if the principal balance of the Group 4 MBS is less than *either* the Group 4 MBS First Specified Balance *or* the Group 4 MBS Second Specified Balance, to the ZJ Class to zero.

#### *ZJ Accrual Amount and Remaining Group 4 Cash Flow Distribution Amount*

1. To Aggregate Group V to its Scheduled Balance.
2. To the ZJ Class to zero.
3. To the FH and TO Classes, pro rata, to zero.
4. To Aggregate Group V to zero.

5. To Aggregate Group IV to zero.

For a description of Aggregate Groups IV and V, see “*Description of the Certificates—Distributions of Principal—Group 4 Principal Distribution Amount*” in this prospectus supplement.

*Group 5 Principal Distribution Amount*

*ZK Accrual Amount*

To Aggregate Group VII to zero.

*Group 5 Cash Flow Distribution Amount*

1. To Aggregate Group VI to its Planned Balance.
2. To Aggregate Group VII to its Scheduled Balance.
3. to the CF and CS Classes, pro rata, to zero.
4. To Aggregate Group VII to zero.
5. To Aggregate Group VI to zero.

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

*Group 6 Principal Distribution Amount*

*PZ Accrual Amount*

To Aggregate Group VIII to zero.

*CZ Accrual Amount*

To Aggregate Group IX to zero, and thereafter to the CZ Class.

*Group 6 Cash Flow Distribution Amount*

1. To Aggregate Group VIII to its Planned Balance.
2. (a) 14.2857142857% of the remaining amount to the DO Class to zero, and  
(b) 85.7142857143% of the remaining amount as follows:
  - first*, to Aggregate Group IX to its Planned Balance;
  - second*, to the CZ Class to zero;
  - third*, to the FJ and YO Classes, pro rata, to zero; and
  - fourth*, to Aggregate Group IX to zero.
3. To Aggregate Group VIII to zero.

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

*Group 7 Principal Distribution Amount*

1. To Aggregate Group X to its Planned Balance.
2. (a) 23.8095252631% of the remaining amount to the HO Class to zero, and

(b) 76.1904747369% of the remaining amount as follows:

*first*, to the FC, SC and SD Classes, pro rata, to zero; and

*second*, to the FE, SE and SG Classes, pro rata, to zero.

3. To Aggregate Group X to zero.

For a description of Aggregate Group X, see “*Description of the Certificates—Distributions of Principal—Group 7 Principal Distribution Amount*” in this prospectus supplement.

*Group 8 Principal Distribution Amount*

(a) 38.4615384615% of that amount to the FK Class to zero, and

(b) 61.5384615385% of that amount as follows:

*first*, to Aggregate Group XI to its Planned Balance;

*second*, to the FW, SW and SX Classes, pro rata, to zero;

*third*, to the FY and SY Classes, pro rata, to zero; and

*fourth*, to Aggregate Group XI to zero.

For a description of Aggregate Group XI, see “*Description of the Certificates—Distributions of Principal—Group 8 Principal Distribution Amount*” in this prospectus supplement.

*Group 9 Principal Distribution Amount*

(a) 8.3333332% of that amount to the TF Class to zero, and

(b) 91.6666668% of that amount as follows:

*first*, to Aggregate Group XII to its Planned Balance;

*second*, to Aggregate Group XIII to its Scheduled Balance;

*third*, to the WG, WH and WJ Classes, in that order, to zero;

*fourth*, to the WK and WO Classes, pro rata, to zero;

*fifth*, to Aggregate Group XIII to zero; and

*sixth*, to Aggregate Group XII to zero.

For a description of Aggregate Groups XII and XIII, see “*Description of the Certificates—Distributions of Principal—Group 9 Principal Distribution Amount*” in this prospectus supplement.

*Group 10 Principal Distribution Amount*

1. To the MF and MA Classes, pro rata, to zero.

2. To the ME Class to zero.

*Group 11 Principal Distribution Amount*

1. To the NF and NA Classes, pro rata, to zero.

2. To the NB and NO Classes, in that order, to zero.

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

# Weighted Average Lives (years) \*

Group 1 Classes		PSA Prepayment Assumption							
		0%	100%	306%	500%	600%			
GA		6.6	3.9	2.3	1.7	1.5			
GB		12.4	9.4	5.7	4.0	3.5			
GC		14.2	12.5	9.4	6.9	6.0			
Group 2 Classes		PSA Prepayment Assumption							
		0%	180%	320%	350%	600%			
OA		17.6	4.0	4.0	4.0	3.4			
OB		26.0	10.0	10.0	10.0	16.9			
F, S and ST		27.7	12.9	3.9	2.8	0.9			
FA, SA and SB		29.7	23.0	16.0	14.8	1.8			
AO		28.1	14.9	6.3	5.1	1.1			
Group 3 Classes		PSA Prepayment Assumption							
		0%	100%	150%	220%	250%	275%	276%	500%
QM and IV	9.6	2.9	2.9	2.9	2.9	2.9	2.9	2.3	
QC	17.6	6.0	6.0	6.0	6.0	5.8	5.8	3.5	
QY	20.4	8.5	8.5	8.5	8.5	7.9	7.9	4.6	
PF and PS	12.5	4.0	4.0	4.0	4.0	3.9	3.9	2.7	
QA	6.9	2.1	2.1	2.1	2.1	2.1	2.1	2.0	
QB	13.5	4.0	4.0	4.0	4.0	4.0	4.0	2.7	
QW	17.6	6.0	6.0	6.0	6.0	5.8	5.8	3.5	
QD	20.4	8.0	8.0	8.0	8.0	7.4	7.4	4.3	
JI, JO and QE	22.8	11.0	11.0	11.0	11.0	10.1	10.1	5.8	
QI, QO and QG	25.1	18.3	18.3	18.3	18.3	17.1	17.0	10.0	
FM, SM, SN, KD, KE and KQ	11.1	6.9	2.7	2.7	2.7	2.5	2.7	1.5	
KZ	27.5	18.6	14.1	2.0	1.3	1.0	0.6	0.4	
CB, GF, GS, GT and CO...	29.6	26.6	23.5	12.1	4.0	2.9	2.9	1.2	
Group 4 Classes		PSA Prepayment Assumption							
		0%	100%	138%	183%	220%	250%	275%	276%
FP and SP	12.2	4.0	4.0	4.0	4.0	4.0	4.0	4.0	2.9
ON	6.3	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
OP	13.1	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0
OQ	17.4	6.0	6.0	6.0	6.0	6.0	5.9	5.9	3.7
OK	20.3	8.0	8.0	8.0	8.0	8.0	7.4	7.4	4.5
UI, UO and OU	23.8	13.8	13.8	13.8	13.8	13.8	12.8	12.8	7.6
JL and JN	12.6	7.8	3.1	3.1	3.1	3.1	2.9	3.0	1.9
ZJ	27.2	17.3	12.7	2.3	1.5	1.2	1.0	0.6	0.5
FH, SR, TO and SH	29.2	25.0	21.8	15.2	8.4	3.8	3.0	3.0	1.6
Group 5 Classes		PSA Prepayment Assumption							
		0%	100%	167%	250%	270%	300%	500%	
PA	3.3	2.0	2.0	2.0	2.0	2.0	2.0	1.9	
PB	6.8	4.0	4.0	4.0	4.0	4.0	4.0	3.0	
PG, IA and PH	4.7	2.8	2.8	2.8	2.8	2.8	2.8	2.3	
PC	9.2	6.0	6.0	6.0	6.0	6.0	6.0	4.2	
PD	10.8	8.0	8.0	8.0	8.0	8.0	8.0	5.6	
GI, GO and PE	12.0	10.9	10.9	10.9	10.9	10.9	10.9	8.1	
KL and KM	11.1	6.8	3.2	3.2	3.1	3.1	2.1	1.2	
ZK	13.9	11.8	11.8	11.8	11.8	14.4	5.6	2.1	
CF and CS	14.5	12.9	10.9	3.4	1.9	1.5	1.5	0.8	

		PSA Prepayment Assumption						
Group 6 Classes		0%	100%	155%	270%	300%	500%	
IP, PK, PJ and PL	16.0	6.0	6.0	6.0	6.0	6.0	4.1	
PZ	25.0	19.0	19.0	19.0	19.0	19.0	12.6	
JQ, JT and JU	13.0	9.5	3.2	3.2	3.2	3.2	2.0	
CZ	26.7	16.3	10.4	1.0	0.8	0.5		
FJ, YO, YS, SJ and CH	29.1	23.9	19.5	5.9	3.1	1.5		
DO	27.9	19.0	12.2	4.1	2.8	1.5		
		PSA Prepayment Assumption						
Group 7 Classes		0%	180%	320%	350%	600%		
FI and SI	20.5	7.6	4.8	4.4	2.7			
OG	17.1	4.1	4.1	4.1	3.4			
OH	25.3	10.0	10.0	10.0	16.9			
FC, SC and SD	27.1	12.9	3.9	2.8	0.9			
FE, SE and SG	29.0	23.0	16.0	14.8	1.9			
HO	27.5	14.9	6.3	5.2	1.1			
		PSA Prepayment Assumption						
Group 8 Classes		0%	180%	320%	350%	600%		
FK and SK	21.1	7.8	5.0	4.6	2.8			
IK	17.6	4.2	4.2	4.2	3.6			
OV	17.6	4.2	4.2	4.2	3.6			
OW	25.9	10.0	10.0	10.0	16.7			
FW, SW and SX	27.7	12.9	4.0	2.9	1.0			
FY and SY	29.7	23.0	15.9	14.7	2.1			
		PSA Prepayment Assumption						
Group 9 Classes		0%	100%	120%	200%	220%	250%	500%
TF and TS	20.6	11.3	10.3	7.6	7.1	6.5	3.8	
JS	18.1	7.7	6.9	4.8	4.5	4.1	2.5	
KS	28.6	22.6	21.2	16.3	15.3	13.9	7.7	
QF and QS	12.8	3.9	3.9	3.9	3.9	3.9	2.8	
XA	7.2	2.0	2.0	2.0	2.0	2.0	1.9	
XB	14.2	4.0	4.0	4.0	4.0	4.0	3.0	
XC	18.1	6.0	6.0	6.0	6.0	6.0	3.7	
XD	20.9	8.0	8.0	8.0	8.0	8.0	4.5	
XE	23.3	11.0	11.0	11.0	11.0	11.0	6.0	
KI, KO and XG	25.7	18.6	18.6	18.6	18.6	18.6	10.3	
WA	26.4	11.0	2.0	2.0	2.0	2.0	1.8	
WB	26.8	13.2	5.0	5.0	5.0	4.9	2.4	
WC	27.0	14.2	8.5	8.5	8.5	6.7	2.5	
WD	27.1	14.7	10.5	10.5	11.2	7.2	2.5	
WE	27.2	15.1	11.9	11.9	13.3	8.0	2.6	
WG	27.8	17.9	14.8	2.1	1.8	1.5	0.8	
WH	28.6	21.2	18.9	3.8	3.1	2.6	1.4	
WJ	28.8	22.5	20.3	4.6	3.7	3.0	1.6	
WK and WO	29.5	26.3	25.1	14.7	9.9	4.4	1.9	
		PSA Prepayment Assumption						
Group 10 Classes		0%	100%	324%	500%	600%		
MF, MS, MA, M, MB and MD	8.2	5.6	3.4	2.6	2.3			
ME	14.5	13.4	10.4	8.0	7.0			
		PSA Prepayment Assumption						
Group 11 Classes		0%	100%	382%	600%	700%		
NF, NS, NA, ND, NG and NE	16.3	6.1	2.5	1.9	1.7			
NB	26.2	15.6	5.7	3.9	3.4			
NI, NO and NC	28.8	23.6	10.4	6.8	5.8			

\* 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 of the Non-Sticky Jump classes are especially sensitive to prepayments under certain scenarios.* The weighted average lives of the Non-Sticky Jump classes are especially sensitive to the rate of principal payments, including prepayments, of the related mortgage loans. This sensitivity to prepayments is not necessarily proportional to the changes in prepayment rates. In some scenarios, small changes in prepayment rates of the related mortgage loans may have a dramatic effect on

the weighted average lives of the Non-Sticky Jump classes. For an illustration of this sensitivity, see the related decrement tables for these classes in this prospectus supplement.

*Weighted average lives and yields on the certificates are affected by actual characteristics of the underlying mortgage loans.* We have assumed that the mortgage loans underlying the Trust MBS and the Group 2 and Group 6 SMBS have certain characteristics. However, the actual mortgage loans probably will have different characteristics from those we assumed. As a result, your yields could be lower than you expect, even if the mortgage loans prepay at the indicated constant prepayment rates. In addition, slight differences between the assumed mortgage loan characteristics and the actual mortgage loans could affect the weighted average lives of the classes of certificates.

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

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

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

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



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

*Uncertain market for the certificates could make them difficult to sell and cause their values to fluctuate.* We cannot be sure that a market for resale of the certificates will develop. Further, if a market develops, it may not continue or be

sufficiently liquid to allow you to sell your certificates. Even if you are able to sell your certificates, the sale price may not be comparable to similar investments that have a developed market. Moreover, you may not be able to sell small or large amounts of certificates at prices comparable to those available to other investors. You should purchase certificates only if you understand and can tolerate the risk that the value of your certificates will vary over time and that your certificates may not be easily sold.

## DESCRIPTION OF THE CERTIFICATES

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

### General

*Structure.* We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the “Trust”) and a separate trust (the “Lower Tier REMIC”) pursuant to a trust agreement dated as of 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

- eight groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 3 MBS,” “Group 4 MBS,” “Group 5 MBS,” “Group 8 MBS,” “Group 9 MBS,” “Group 10 MBS” and “Group 11 MBS” and, together, the “Trust MBS”),
- two groups of Fannie Mae Stripped Mortgage-Backed Securities (the “Group 2 SMBS” and “Group 6 SMBS” and, together with the Group 7 SMBS, the “SMBS”), and

- certain previously issued REMIC and RCR certificates (the “Group 7 Underlying REMIC Certificates”) evidencing beneficial ownership interests in the related Fannie Mae REMIC trusts (the “Underlying REMIC Trusts”) and certain Fannie Mae Stripped Mortgage-Backed Securities (the “Group 7 SMBS”), all as further described in Exhibit A.

The assets of the Underlying REMIC Trusts evidence direct or indirect beneficial ownership interests in certain MBS.

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

Each MBS represents a beneficial ownership interest in a pool of first lien, one- to four-family (“single-family”), fixed-rate residential mortgage loans (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 guaranty obligations with respect to the Group 7 Underlying REMIC Certificates are described in the related Underlying REMIC Disclosure Documents. Our guarantees are not backed by the full faith and credit of the United States. See “Description of the Certificates—The Fannie Mae Guaranty” in the REMIC Prospectus, “Description of the Certificates—Fannie Mae Guaranty” in the MBS Prospectus, “The SMBS Certificates—Fannie Mae Obligations” in the SMBS Prospectus, and “Description of the Certificates—General—*Fannie Mae Guaranty*” in the Underlying REMIC Disclosure Documents.

*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 (the “Fed Book-Entry Certificates”). 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 (“US Bank”) in Boston, Massachusetts 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 applicable class factor is multiplied by the original principal balance (or notional principal balance) of a Certificate of any Class, the product will equal the current principal balance (or notional principal balance) of that Certificate after taking into account payments on the Distribution Date in the same month (as well as any addition to principal in the case of the Accrual Classes).

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

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

## **Combination and Recombination**

*General.* You are permitted to exchange all or a portion of the QI, QO, KD, KE, JI, JO, UI, UO, SR, TO, PA, PB, GI, GO, PK, IP, YO, YS, FJ, JS, KS, KI, KO, MF, MS, MA, NI, NO, NF, NS and NA 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 may be exchanged only in the proportions shown on Schedule 1.

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

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

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

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

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

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

## **The Trust MBS**

The following table contains certain information about the Trust MBS. The Trust MBS included in each specified Group will have the aggregate unpaid principal balance and Pass-Through Rate shown below and the general characteristics described in the MBS Prospectus. The Trust MBS provides that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the Trust MBS are conventional, 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 15 years in the case of the Group 1, Group 5 and Group 10 MBS and up to 30 years in the case of the Group 3, Group 4, Group 8, Group 9 and Group 11 MBS. See "Mortgage Loan Pools" and "Yield Considerations, Maturity and Prepayment Assumptions" in the MBS Prospectus. We expect the characteristics of the Trust MBS and the related Mortgage Loans as of the Issue Date to be as follows:

### **Group 1 MBS**

Aggregate Unpaid Principal Balance .....	\$61,100,626
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 .....	173 months
Approximate Weighted Average WALA (weighted average loan age) .....	6 months

**Group 3 MBS**

Aggregate Unpaid Principal Balance .....	\$500,000,000
MBS Pass-Through Rate .....	5.50%
Range of WACs (annual percentages) .....	5.75% to 8.00%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM .....	352 months
Approximate Weighted Average WALA .....	7 months

**Group 4 MBS**

Aggregate Unpaid Principal Balance .....	\$250,000,000
MBS Pass-Through Rate .....	5.50%
Range of WACs (annual percentages) .....	5.75% to 8.00%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM .....	359 months
Approximate Weighted Average WALA .....	1 month

**Group 5 MBS**

Aggregate Unpaid Principal Balance .....	\$250,000,000
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 .....	173 months
Approximate Weighted Average WALA .....	6 months

**Group 8 MBS**

Aggregate Unpaid Principal Balance .....	\$221,000,000
MBS Pass-Through Rate .....	6.50%
Range of WACs (annual percentages) .....	6.75% to 9.00%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM .....	349 months
Approximate Weighted Average WALA .....	8 months

**Group 9 MBS**

Aggregate Unpaid Principal Balance .....	\$250,000,000
MBS Pass-Through Rate .....	5.75%
Range of WACs (annual percentages) .....	6.00% to 8.25%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM .....	358 months
Approximate Weighted Average WALA .....	1 month

**Group 10 MBS**

Aggregate Unpaid Principal Balance .....	\$188,899,374
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 .....	176 months
Approximate Weighted Average WALA .....	3 months

**Group 11 MBS**

Aggregate Unpaid Principal Balance .....	\$235,000,000
MBS Pass-Through Rate .....	5.50%
Range of WACs (annual percentages) .....	5.75% to 8.00%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM .....	358 months
Approximate Weighted Average WALA .....	2 months

**The Group 2 SMBS and Group 6 SMBS***General*

The general characteristics of the SMBS are described in the SMBS Prospectus. The SMBS provide that certain principal and interest payments on the related MBS are passed through monthly.



The general characteristics of the MBS are described in the MBS Prospectus. Each MBS evidences beneficial ownership interests in a pool of conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deed of trust on single-family residential properties, as described under “Mortgage Loan Pools” and “Yield Considerations, Maturity and Prepayment Assumptions” in the MBS Prospectus.

#### *The Group 2 SMBS*

The Group 2 SMBS represent ownership of

- interest payments at a pass-through rate of 6.5% on an initial notional principal amount of \$199,633,698, and
- principal payments on an initial principal amount of \$324,404,762 of MBS.

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

Range of WACs (annual percentages) .....	6.75% to 9.00%
Approximate Weighted Average WAM.....	345 months
Approximate Weighted Average WALA.....	12 months

#### *The Group 6 SMBS*

The Group 6 SMBS represent ownership of

- interest payments at a pass-through rate of 6.0% on an initial notional principal amount of \$375,000,000, and
- principal payments on an initial principal amount of \$500,000,000 of MBS.

We expect the characteristics of the Mortgage Loans underlying the Group 6 SMBS as of the Issue Date to be as follows:

Range of WACs (annual percentages) .....	6.25% to 8.5%
Approximate Weighted Average WAM.....	353 months
Approximate Weighted Average WALA.....	6 months

#### **The Group 7 SMBS and Group 7 Underlying REMIC Certificates**

The general characteristics of the Group 7 SMBS are described in the SMBS Prospectus. The Group 7 SMBS provide that certain principal and interest payments on the related MBS are passed through monthly. See Exhibit A for additional information about the Group 7 SMBS. For further information about the Group 7 SMBS, telephone us at 1-800-237-8627 or 202-752-6547. You may also obtain certain information in electronic form by calling us at 1-800-752-6440 or 202-752-6000.

The Group 7 Underlying REMIC Certificates represent beneficial ownership interests in the related Underlying REMIC Trusts. The assets of those trusts evidence direct or indirect beneficial ownership interests in certain MBS having the general characteristics set forth in the MBS Prospectus. Distributions on the Group 7 Underlying REMIC Certificates will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Group 7 Underlying REMIC Certificates are described in the Underlying REMIC Disclosure Documents. See Exhibit A for additional information about the Group 7 Underlying REMIC Certificates.

Each MBS evidences beneficial ownership interests in a pool of conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties, as described under “Mortgage Loan Pools” and “Yield Considerations, Maturity and Prepayment Assumptions” in the MBS Prospectus.

For further information about the Group 7 SMBS and the Group 7 Underlying REMIC Certificates, telephone us at 1-800-237-8627 or 202-752-6547. You also may obtain certain information in electronic form by calling us at 1-800-752-6440 or 202-752-6000. There may have been material changes in facts and circumstances since the dates we prepared the Underlying REMIC Disclosure Documents. These may include changes in prepayment speeds, prevailing interest rates and other economic factors. As a result, the usefulness of the information set forth in those documents may be limited.

## Final Data Statement

After issuing the Certificates, we will prepare a Final Data Statement containing certain information, including the principal and notional principal balances of the Group 7 SMBS and the Group 7 Underlying REMIC Certificates as of the Issue Date and, with respect to the Trust MBS and the Group 2 and Group 6 SMBS, the Pool number, the current WAC (or original WAC, if the current WAC is not available) and the current WAM (or Adjusted WAM, if the current WAM is not available) of the Mortgage Loans underlying each of the Trust MBS and the Group 2 and Group 6 SMBS as of the Issue Date. The Final Data Statement also will include the weighted averages of all the current or original WACs and the weighted averages of all the current or Adjusted WAMs, based on the current unpaid principal balances of the Mortgage Loans underlying each of the Trust MBS and the Group 2 and Group 6 SMBS as of the Issue Date. You may obtain the Final Data Statement by telephoning us at 1-800-237-8627 or 202-752-6547. The contents of the Final Data Statement and other data specific to the Certificates are available in electronic form by calling us at 1-800-752-6440 or 202-752-6000.

## Distributions of Interest

### *Categories of Classes*

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

<u>Interest Type*</u>	<u>Classes</u>
<b>Group 1 Classes</b>	
Fixed Rate	GA, GB and GC
<b>Group 2 Classes</b>	
Fixed Rate	OA and OB
Floating Rate	F and FA
Inverse Floating Rate	S, ST, SA and SB
Principal Only	AO
<b>Group 3 Classes</b>	
Fixed Rate	QM, IV, QC, QY, QA, QB, QW, QD, JI, QI, KD, KE, KZ and CB
Floating Rate	PF, FM and GF
Inverse Floating Rate	PS, SM, SN, GS and GT
Interest Only	IV, PS, JI, QI and SM
Principal Only	JO, QO and CO
Accrual	KZ
RCR**	QG, KQ and QE



**Interest Type\*****Classes****Group 4 Classes**

Fixed Rate  
Floating Rate  
Inverse Floating Rate  
Interest Only  
Principal Only  
Accrual  
RCR\*\*

ON, OP, OQ, OK, UI, JL, JN and ZJ  
FP and FH  
SP and SR  
SP, UI and SR  
UO and TO  
ZJ  
OU and SH

**Group 5 Classes**

Fixed Rate  
Floating Rate  
Inverse Floating Rate  
Interest Only  
Principal Only  
Accrual  
RCR\*\*

PA, PB, PG, IA, PC, PD, GI, KL, KM and ZK  
CF  
CS  
IA and GI  
GO  
ZK  
PH and PE

**Group 6 Classes**

Fixed Rate  
Floating Rate  
Inverse Floating Rate  
Interest Only  
Principal Only  
Accrual  
RCR\*\*

IP, PK, PZ, JQ, JT, JU and CZ  
FJ  
YS  
IP and YS  
YO and DO  
PZ and CZ  
PJ, PL, SJ and CH

**Group 7 Classes**

Fixed Rate  
Floating Rate  
Inverse Floating Rate  
Interest Only  
Principal Only

OG and OH  
FI, FC and FE  
SI, SC, SD, SE and SG  
FI and SI  
HO

**Group 8 Classes**

Fixed Rate  
Floating Rate  
Inverse Floating Rate  
Interest Only

IK, OV and OW  
FK, FW and FY  
SK, SW, SX and SY  
SK and IK

**Group 9 Classes**

Fixed Rate  
  
Floating Rate  
Inverse Floating Rate  
Interest Only  
Principal Only  
RCR\*\*

XA, XB, XC, XD, XE, KI, WA, WB, WC, WD, WE,  
WG, WH, WJ and WK  
TF and QF  
JS, KS and QS  
JS, KS, QS and KI  
KO and WO  
TS and XG

**Group 10 Classes**

Fixed Rate  
Floating Rate  
Inverse Floating Rate  
Interest Only  
RCR\*\*

MA and ME  
MF  
MS  
MS  
M, MB and MD

<u>Interest Type*</u>	<u>Classes</u>
<b>Group 11 Classes</b>	
Fixed Rate	NA, NB and NI
Floating Rate	NF
Inverse Floating Rate	NS
Interest Only	NS and NI
Principal Only	NO
RCR**	NC, ND, NG and NE
<b>No Payment Residual</b>	R and RL

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

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

*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 Fixed Rate Classes and the GF, GS, GT, FH, SH, SR, FI and SI Classes (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
All other Floating Rate and Inverse Floating Rate Classes (collectively, the “No-Delay Classes”)	One-month period beginning on the 25th day of the month preceding the month in which the Distribution Date occurs

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

The Dealer will treat the AO, JO, QO, CO, UO, TO, GO, DO, HO, KO, WO and NO Classes as Delay Classes, and will treat the YO Class as a No-Delay Class, for the sole purpose of facilitating trading.

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

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

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

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

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

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

## Calculation of LIBOR

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

If we are unable to calculate LIBOR on the initial Index Determination Date, LIBOR for the following Interest Accrual Period will be equal to LIBOR as determined for that Interest Accrual Period for the Group 7 Underlying REMIC Certificates in the case of the FI, SI, FC, SC, SD, FE, SE and SG Classes; 1.34% in the case of the PF, PS, GF, GS, GT, CF, CS, QF, QS, MF, MS, NF and NS Classes; 1.36% in the case of the FP, SP, FH, SH and SR Classes; and 1.38% in the case of all other Floating Rate and Inverse Floating Rate 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>
<b>Group 1 Classes</b>	
Sequential Pay	GA, GB and GC
<b>Group 2 Classes</b>	
PAC	OA and OB
Support	F, S, ST, FA, SA, SB and AO
<b>Group 3 Classes</b>	
PAC	QM, QC, QY, PF, QA, QB, QW, QD, JO and QO
Scheduled	FM, SN, KD and KE
Support	KZ, CB, GF, GS, GT and CO
Non-Sticky Jump	FM, SN, KD, KE and KZ
Notional	IV, PS, JI, QI and SM
RCR**	QG, KQ and QE

<u>Principal Type*</u>	<u>Classes</u>
<b>Group 4 Classes</b>	
PAC	FP, ON, OP, OQ, OK and UO
Scheduled	JL and JN
Support	ZJ, FH and TO
Non-Sticky Jump	JL, JN and ZJ
Notional	SP, UI and SR
RCR**	OU and SH
<b>Group 5 Classes</b>	
PAC	PA, PB, PG, PC, PD and GO
Scheduled	KL, KM and ZK
Support	CF and CS
Accretion Directed	KL and KM
Notional	IA and GI
RCR**	PH and PE
<b>Group 6 Classes</b>	
PAC	PK, PZ, JQ, JT and JU
Support	CZ, FJ, YO and DO
Accretion Directed	PK, JQ, JT and JU
Notional	IP and YS
RCR**	PJ, PL, SJ and CH
<b>Group 7 Classes</b>	
Structured Collateral/PAC	OG and OH
Structured Collateral/Support	FC, SC, SD, FE, SE, SG and HO
Notional	FI and SI
<b>Group 8 Class</b>	
PAC	OV and OW
Support	FW, SW, SX, FY and SY
Pass-Through	FK
Notional	SK and IK
<b>Group 9 Classes</b>	
PAC	QF, XA, XB, XC, XD, XE and KO
Scheduled	WA, WB, WC, WD and WE
Support	WG, WH, WJ, WK and WO
Pass-Through	TF
Notional	JS, KS, QS and KI
RCR**	TS and XG
<b>Group 10 Classes</b>	
Sequential Pay	MF, MA and ME
Notional	MS
RCR**	M, MB and MD
<b>Group 11 Classes</b>	
Sequential Pay	NF, NA, NB and NO
Notional	NS and NI
RCR**	NC, ND, NG and NE
<b>No Payment Residual</b>	R and RL

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

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

### *Principal Distribution Amount*

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

- the principal then paid on the Group 1 MBS (the “Group 1 Principal Distribution Amount”),
- the principal then paid on the Group 2 SMBS (the “Group 2 Principal Distribution Amount”),
- the principal then paid on the Group 3 MBS (the “Group 3 Cash Flow Distribution Amount”), plus any interest then accrued and added to the principal balance of the KZ Class (the “KZ Accrual Amount” and, together with the Group 3 Cash Flow Distribution Amount, the “Group 3 Principal Distribution Amount”),
- the principal then paid on the Group 4 MBS (the “Group 4 Cash Flow Distribution Amount”), plus any interest then accrued and added to the principal balance of the ZJ Class (the “ZJ Accrual Amount” and, together with the Group 4 Cash Flow Distribution Amount, the “Group 4 Principal Distribution Amount”),
- the principal then paid on the Group 5 MBS (the “Group 5 Cash Flow Distribution Amount”), plus any interest then accrued and added to the principal balance of the ZK Class (the “ZK Accrual Amount” and, together with the Group 5 Cash Flow Distribution Amount, the “Group 5 Principal Distribution Amount”),
- the principal then paid on the Group 6 SMBS (the “Group 6 Cash Flow Distribution Amount”), plus any interest then accrued and added to the principal balances of the PZ and CZ Classes (the “PZ Accrual Amount” and “CZ Accrual Amount,” respectively, and, together with the Group 6 Cash Flow Distribution Amount, the “Group 6 Principal Distribution Amount”),
- the principal then paid on the Group 7 Underlying REMIC Certificates and SMBS (the “Group 7 Principal Distribution Amount”),
- the principal then paid on the Group 8 MBS (the “Group 8 Principal Distribution Amount”),
- the principal then paid on the Group 9 MBS (the “Group 9 Principal Distribution Amount”),
- the principal then paid on the Group 10 MBS (the “Group 10 Principal Distribution Amount”), and
- the principal then paid on the Group 11 MBS (the “Group 11 Principal Distribution Amount”).

The portion of the class that includes each Group 7 Underlying REMIC Certificate held by the Lower Tier REMIC is set forth in Exhibit A.

### *Group 1 Principal Distribution Amount*

On each Distribution Date, we will pay the Group 1 Principal Distribution Amount, sequentially, as principal of the GA, GB and GC Classes, in that order, until their principal balances are reduced to zero. } Sequential Pay Classes

### *Group 2 Principal Distribution Amount*

On each Distribution Date, we will pay the Group 2 Principal Distribution Amount as principal of the Group 2 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) 23.8095246179% of the remaining amount to the AO Class, until its principal balance is reduced to zero, and
- (b) 76.1904753821% of such remaining amount in the following priority:
- first*, concurrently, to the F, S and ST Classes, pro rata (or 46.81404644%, 42.3602061203% and 10.8257474397%, respectively), until their principal balances are reduced to zero; and
- second*, concurrently, to the FA, SA and SB Classes, pro rata (or 70.0000037724%, 25.4499971141% and 4.5499991135%, respectively), until their principal balances are reduced to zero; and
- (iii) to Aggregate Group I, without regard to its Planned Balance and until the Aggregate I Balance is reduced to zero.

} Support  
Classes

} PAC  
Group

“Aggregate Group I” consists of the OA and OB Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I, sequentially, to the OA and OB Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate I Balance” for any Distribution Date is equal to \$218,373,065 *minus* the sum of all amounts previously applied to it as specified above.

### *Group 3 Principal Distribution Amount*

#### *Group 3 Cash Flow Distribution Amount*

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

- (i) to Aggregate Group II (described below), until the Aggregate II Balance (described below) is reduced to its Planned Balance for that Distribution Date; and
- (ii) if and only if the principal balance of the Group 3 MBS on that Distribution Date (after giving effect to distributions made on that date) is *less* than *either* the Group 3 MBS First Specified Balance *or* the Group 3 MBS Second Specified Balance for that Distribution Date, to the KZ Class, until its principal balance is reduced to zero.

} PAC  
Group

} Non-Sticky  
Jump Class

#### *KZ Accrual Amount and Remaining Group 3 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the KZ Accrual Amount, together with the Group 3 Cash Flow Distribution Amount remaining after giving effect to the payments specified under the caption “*Group 3 Cash Flow Distribution Amount*” above, as principal of the Group 3 Classes specified below in the following priority:

- (i) to Aggregate Group III (described below), until the Aggregate III Balance (described below) is reduced to its Scheduled Balance for that Distribution Date;
- (ii) to the KZ Class, until its principal balance is reduced to zero;
- (iii) concurrently, to the CB, CO, GF, GS and GT Classes, pro rata (or 63.4738257682%, 8.3333352129%, 22.5542712151%, 4.2853115309% and 1.3532562729%, respectively), until their principal balances are reduced to zero;
- (iv) to Aggregate Group III, without regard to its Scheduled Balance and until the Aggregate III Balance is reduced to zero; and

} Scheduled  
Group

} Support  
Classes

} Scheduled  
Group

(v) to Aggregate Group II, without regard to its Planned Balance and until the Aggregate II Balance is reduced to zero. }<sup>PAC</sup><sub>Group</sub>

“Aggregate Group II” consists of the QM, QA, QB, QY, QC, QD, JO, PF, QW and QO Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II as follows:

(i) (a) 30% of such amount in the following priority:

*first*, concurrently, to the QM Class and Segment Group I (described below), in the proportions of 28.2979891449% and 71.7020108551%, respectively, until the principal balance of the QM Class and the Segment I Balance (described below) are reduced to zero;

*second*, concurrently, to the QY and QC Classes, in the proportions of 56.6835583671% and 43.3164416329%, respectively, until the principal balance of the QC Class is reduced to zero; and

*third*, concurrently, to the QY Class and Segment Group III (described below), in the proportions of 56.6835583671% and 43.3164416329%, respectively, until the principal balance of the QY Class and the Segment III Balance (described below) are reduced to zero, and

(b) 70% of such amount in the following priority:

*first*, concurrently, to the PF Class and Segment Group II (described below), in the proportions of 28.5714285714% and 71.4285714286%, respectively, until the Segment II Balance (described below) is reduced to zero;

*second*, concurrently, to the PF and QW Classes, in the proportions of 28.5714285714% and 71.4285714286%, respectively, until their principal balances are reduced to zero; and

*third*, to Segment Group IV (described below), until the Segment IV Balance (described below) is reduced to zero; and

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

The “Aggregate II Balance” for any Distribution Date is equal to \$336,032,000 *minus* the sum of all amounts previously applied to it as specified above.

“Segment Group I” consists of the QA and QB Classes. On each Distribution Date, we will apply payments of principal of Segment Group I, sequentially, to the QA and QB Classes, in that order, until their principal balances are reduced to zero.

The “Segment I Balance” for any Distribution Date is equal to \$25,338,200 *minus* the sum of all amounts previously applied to it as specified above.

“Segment Group II” consists of the QA and QB Classes. On each Distribution Date, we will apply payments of principal of Segment Group II, sequentially, to the QA and QB Classes, in that order, until their principal balances are reduced to zero.

The “Segment II Balance” for any Distribution Date is equal to \$58,899,166 *minus* the sum of all amounts previously applied to it as specified above.

“Segment Group III” consists of the QD and JO Classes. On each Distribution Date, we will apply payments of principal of Segment Group III, sequentially, to the QD and JO Classes, in that order, until their principal balances are reduced to zero.

The “Segment III Balance” for any Distribution Date is equal to \$14,345,626 *minus* the sum of all amounts previously applied to it as specified above.



“Segment Group IV” consists of the QD and JO Classes. On each Distribution Date we will apply payments of principal of Segment Group IV, sequentially, to the QD and JO Classes, in that order, until their principal balances are reduced to zero.

The “Segment IV Balance” for any Distribution Date is equal to \$77,275,800 *minus* the sum of all amounts previously applied to it as specified above.

“Aggregate Group III” consists of the FM, KD, KE and SN Classes. On each Distribution Date, we will apply the principal of Aggregate Group III, concurrently, to the FM, KD, KE and SN Classes, pro rata (or of 14.1891874667%, 4.2857134580%, 78.5926661105% and 2.9324329648%, respectively), until their principal balances are reduced to zero.

The “Aggregate III Balance” for any Distribution Date is equal to \$86,298,000 *minus* the sum of all amounts previously applied to it as specified above.

*Group 4 Principal Distribution Amount*

*Group 4 Cash Flow Distribution Amount*

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

- (i) to Aggregate Group IV (described below), until the Aggregate IV Balance (described below) is reduced to its Planned Balance for that Distribution Date; and } PAC Group
- (ii) if and only if the principal balance of the Group 4 MBS on that Distribution Date (after giving effect to distributions made on that date) is *less* than *either* the Group 4 MBS First Specified Balance *or* the Group 4 MBS Second Specified Balance for that Distribution Date, to the ZJ Class, until its principal balance is reduced to zero. } Non-Sticky Jump Class

*ZJ Accrual Amount and Remaining Group 4 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the ZJ Accrual Amount, together with the Group 4 Cash Flow Distribution Amount remaining after all payments described above, in the following priority:

- (i) to Aggregate Group V (described below), until the Aggregate V Balance (described below) is reduced to its Scheduled Balance for that Distribution Date; } Scheduled Group
- (ii) to the ZJ Class, until its principal balance is reduced to zero; } Support Classes
- (iii) concurrently, to the FH and TO Classes, pro rata (or 73.3333343434% and 26.6666656566%, respectively), until their principal balances are reduced to zero; } Support Classes
- (iv) to Aggregate Group V, without regard to its Scheduled Balance and until the Aggregate V Balance is reduced to zero; and } Scheduled Group
- (v) to Aggregate Group IV, without regard to its Planned Balance and until the Aggregate IV Balance is reduced to zero. } PAC Group

“Aggregate Group IV” consists of the FP, ON, OP, OQ, OK and UO Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group IV as follows:

- first*, (a) 28.5714285714% of such amount to the FP Class, until its principal balance is reduced to zero, and
- (b) 71.4285714286% of such amount, sequentially, to the ON, OP and OQ Classes, in that order, until their principal balances are reduced to zero; and

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

The “Aggregate IV Balance” for any Distribution Date is equal to \$171,523,000 *minus* the sum of all amounts previously applied to it as specified above.

“Aggregate Group V” consists of the JL and JN Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group V, concurrently, to the JL and JN Classes, pro rata (or 14.2857142857% and 85.7142857143%, respectively), until their principal balances are reduced to zero.

The “Aggregate V Balance” for any Distribution Date is equal to \$32,725,000 *minus* the sum of all amounts previously applied to it as specified above.

*Group 5 Principal Distribution Amount*

*ZK Accrual Amount*

On each Distribution Date, we will pay the ZK Accrual Amount as principal of Aggregate Group VII (described below), until the Aggregate VII Balance (described below) is reduced to zero. } Accretion Directed Group and Accrual Class

*Group 5 Cash Flow Distribution Amount*

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

- (i) to Aggregate Group VI (described below), until the Aggregate VI Balance (described below) is reduced to its Planned Balance for that Distribution Date; } PAC Group
- (ii) to Aggregate Group VII, until the Aggregate VII Balance is reduced to its Scheduled Balance for that Distribution Date; } Scheduled Group
- (iii) concurrently, to the CF and CS Classes, pro rata (or 62.5% and 37.5%, respectively), until their principal balances are reduced to zero; } Support Classes
- (iv) to Aggregate Group VII, without regard to its Scheduled Balance and until the Aggregate VII Balance is reduced to zero; and } Scheduled Group
- (v) to Aggregate Group VI, without regard to its Planned Balance and until the Aggregate VI Balance is reduced to zero. } PAC Group

“Aggregate Group VI” consists of the PG, PA, PB, PC, PD and GO Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group VI as follows:

*first*, (a) 27.1606279537% of such amount to the PG Class, until its principal balance is reduced to zero, and

(b) 72.8393720463% of such amount, sequentially, to the PA and PB Classes, in that order, until their principal balances are reduced to zero; and

*second*, sequentially, to the PC, PD and GO Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate VI Balance” for any Distribution Date is equal to \$174,838,000 *minus* the sum of all amounts previously applied to it as specified above.

“Aggregate Group VII” consists of the KL, KM and ZK Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group VII as follows:

*first*, concurrently, to the KL and KM Classes, pro rata (or 14.2857142857% and 85.7142857143%, respectively), until their principal balances are reduced to zero; and

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

The “Aggregate VII Balance” for any Distribution Date is equal to \$46,688,000 *minus* the sum of all amounts previously applied to it as specified above.

*Group 6 Principal Distribution Amount*

*PZ Accrual Amount*

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

*CZ Accrual Amount*

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

*Group 6 Cash Flow Distribution Amount*

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

(i) to Aggregate Group VIII, until the Aggregate VIII Balance is reduced to its Planned Balance for that Distribution Date; } PAC  
Group

(ii) (a) 14.2857142857% of the remaining amount to the DO Class, until its principal balance is reduced to zero, and } Support  
Class

(b) 85.7142857143% of such remaining amount in the following priority:

*first*, to Aggregate Group IX, until the Aggregate IX Balance is reduced to its Planned Balance for that Distribution Date; } PAC  
Group

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

*third*, concurrently, to the FJ and YO Classes, pro rata (or 70% and 30%, respectively), until their principal balances are reduced to zero; and } Support  
Classes

*fourth*, to Aggregate Group IX, without regard to its Planned Balance and until the Aggregate IX Balance is reduced to zero; and } PAC  
Groups

(iii) to Aggregate Group VIII, without regard to its Planned Balance and until the Aggregate VIII Balance is reduced to zero.

“Aggregate Group VIII” consists of the PK and PZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group VIII, sequentially, to the PK and PZ Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate VIII Balance” for any Distribution Date is equal to \$323,810,000 *minus* the sum of all amounts previously applied to it as specified above.

“Aggregate Group IX” consists of the JQ, JT and JU Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group IX, concurrently, to the JQ, JT and JU Classes, pro rata (or 78.7495799575%, 1.5178863458% and 19.7325336967%, respectively), until their principal balances are reduced to zero.

The “Aggregate IX Balance” for any Distribution Date is equal to \$53,566,000 *minus* the sum of all amounts previously applied to it as specified above.

#### *Group 7 Principal Distribution Amount*

On each Distribution Date, we will pay the Group 7 Principal Distribution Amount as principal of the Group 7 Classes in the following priority:

- (i) to Aggregate Group X (described below), until the Aggregate X Balance (described below) is reduced to its Planned Balance for that Distribution Date; } Structured Collateral / PAC Group
- (ii) (a) 23.8095252631% of the remaining amount to the HO Class, until its principal balance is reduced to zero, and }
  - (b) 76.1904747369% of such remaining amount as follows: } Structured Collateral / Support Classes
    - first*, concurrently, to the FC, SC and SD Classes, pro rata (or 46.8140441626%, 42.3602077424% and 10.8257480950%, respectively), until their principal balances are reduced to zero; and
    - second*, concurrently, to the FE, SE and SG Classes, pro rata (or 70.0000022290%, 25.4499970317% and 4.5500007393%, respectively), until their principal balances are reduced to zero; and
- (iii) to Aggregate Group X, without regard to its Planned Balance and until the Aggregate X Balance is reduced to zero. } Structured Collateral / PAC Group

“Aggregate Group X” consists of the OG and OH Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group X, sequentially, to the OG and OH Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate X Balance” for any Distribution Date is equal to \$181,381,920 *minus* the sum of all amounts previously applied to it as specified above.

#### *Group 8 Principal Distribution Amount*

On each Distribution Date, we will pay the Group 8 Principal Distribution Amount as principal of the Group 8 Classes as follows:

- (a) 38.4615384615% of that amount to the FK Class, until its principal balance is reduced to zero, and } Pass-Through Class
- (b) 61.5384615385% of that amount in the following priority: }
  - first*, to Aggregate Group XI (described below), until the Aggregate XI Balance (described below) is reduced to its Planned Balance for that Distribution Date; } PAC Group
  - second*, concurrently, to the FW, SW and SX Classes, pro rata (or 46.8140451179%, 42.3602050300% and 10.8257498521%, respectively), until their principal balances are reduced to zero; } Support Classes
  - third*, concurrently, to the FY and SY Classes, pro rata (or 70% and 30%, respectively), until their principal balances are reduced to zero; and

*fourth*, to Aggregate Group XI, without regard to its Planned Balance and until the Aggregate XI Balance is reduced to zero. } PAC Group

“Aggregate Group XI” consists of the OV and OW Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group XI, sequentially, to the OV and OW Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate XI Balance” for any Distribution Date is equal to \$90,891,000 *minus* the sum of all amounts previously applied to it as specified above.

#### *Group 9 Principal Distribution Amount*

On each Distribution Date, we will pay the Group 9 Principal Distribution Amount as principal of the Group 9 Classes as follows:

(a) 8.3333332% of that amount to the TF Class, until its principal balance is reduced to zero, and } Pass-Through Class

(b) 91.6666668% of that amount in the following priority:

*first*, to Aggregate Group XII (described below), until the Aggregate XII Balance (described below) is reduced to its Planned Balance for that Distribution Date; } PAC Group

*second*, to Aggregate Group XIII (described below), until the Aggregate XIII Balance (described below) is reduced to its Scheduled Balance for that Distribution Date; } Scheduled Group

*third*, sequentially, to the WG, WH and WJ Classes, in that order, until their principal balances are reduced to zero. } Support Classes

*fourth*, concurrently, to the WK and WO Classes, pro rata (or 91.6666646939% and 8.3333353061%, respectively), until their principal balances are reduced to zero; } Support Classes

*fifth*, to Aggregate Group XIII, without regard to its Scheduled Balance and until the Aggregate XIII Balance is reduced to zero; and } Scheduled Group

*sixth*, to Aggregate Group XII, without regard to its Planned Balance and until the Aggregate XII Balance is reduced to zero. } PAC Group

“Aggregate Group XII” consists of the QF, XA, XB, XC, XD, XE and KO Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group XII as follows:

*first*, (a) 28.5714280976% of that amount to the QF Class, until its principal balance is reduced to zero, and

(b) 71.4285719024% of that amount, sequentially, to the XA, XB and XC Classes, in that order, until their principal balances are reduced to zero; and

*second*, sequentially, to the XD, XE and KO Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate XII Balance” for any Distribution Date is equal to \$163,320,000 *minus* the sum of all amounts previously applied to it as specified above.

“Aggregate Group XIII” consists of the WA, WB, WC, WD and WE Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group XIII, sequentially, to the WA, WB, WC, WD and WE Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate XIII Balance” for any Distribution Date is equal to \$14,934,000 *minus* the sum of all amounts previously applied to it as specified above.

#### *Group 10 Principal Distribution Amount*

On each Distribution Date, we will pay the Group 10 Principal Distribution Amount as principal of the Group 10 Classes in the following priority:

- |   |   |                              |
|---|---|------------------------------|
| <ul style="list-style-type: none"> <li>(i) concurrently, to the MF and MA Classes, pro rata (or 25% and 75%, respectively), until their principal balances are reduced to zero; and</li> <li>(ii) to the ME Class, until its principal balance is reduced to zero.</li> </ul> | } | Sequential<br>Pay<br>Classes |
|---|---|------------------------------|

#### *Group 11 Principal Distribution Amount*

On each Distribution Date, we will pay the Group 11 Principal Distribution Amount as principal of the Group 11 Classes in the following priority:

- |   |   |                              |
|---|---|------------------------------|
| <ul style="list-style-type: none"> <li>(i) concurrently, to the NF and NA Classes, pro rata (or 37.5% and 62.5%, respectively), until their principal balances are reduced to zero; and</li> <li>(ii) sequentially, to the NB and NO Classes, in that order, until their principal balances are reduced to zero.</li> </ul> | } | Sequential<br>Pay<br>Classes |
|---|---|------------------------------|

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

### **Structuring Assumptions**

*Pricing Assumptions.* Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Group 7 SMBS and the Group 7 Underlying REMIC Certificates and the following assumptions (such characteristics and assumptions, collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the Trust MBS and the Group 2 and Group 6 SMBS have the original terms to maturity, remaining terms to maturity, WALAs and interest rates specified under “Reference Sheet—Assumed Characteristics of the Mortgage Loans Underlying the Trust MBS and the Group 2 and Group 6 SMBS” in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related table;
- the settlement date for the sale of the Certificates is 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 Principal Balances Schedules (other than the Group 3 MBS and Group 4 MBS Second Specified Balances) 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.

The model used in this prospectus supplement with respect to the Group 3 MBS and Group 4 MBS Second Specified Balances is the constant prepayment rate model (“CPR”). CPR represents the annual rate of prepayment relative to the then outstanding principal balance of a pool of new mortgage loans. Thus, “0% CPR” means no prepayments, “15% CPR” means an annual prepayment rate of 15%, and so forth.

It is highly unlikely that prepayments will occur at any *constant* PSA or CPR rate, as applicable, 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 PSA or CPR rates set forth below.

<u>Principal Balance Schedule References</u>	<u>Related Groups (1)</u>	<u>Structuring Ranges and Rates</u>
Planned Balances	Aggregate Group I	(2)
Planned Balances	Aggregate Group II, Aggregate Group IV and Aggregate Group XII	Between 100% and 250% PSA
Scheduled Balances	Aggregate Group III	(3)
First Specified Balances	Group 3 and Group 4 MBS	275% PSA
Second Specified Balances	Group 3 and Group 4 MBS	(4)
Scheduled Balances	Aggregate Group V	Between 138% and 183% PSA
Planned Balances	Aggregate Group VI and Aggregate Group VIII	Between 100% and 300% PSA
Scheduled Balances	Aggregate Group VII	Between 167% and 250% PSA
Planned Balances	Aggregate Group IX	Between 155% and 300% PSA
Planned Balances	Aggregate Group X	(5)
Planned Balances	Aggregate Group XI	Between 180% and 350% PSA
Scheduled Balances	Aggregate Group XIII	Between 120% and 200% PSA

- (1) The Structuring Ranges for the Aggregate Groups are associated with the related Aggregate Balances but not with the individual balances of the related Classes.
- (2) The Planned Balances for Aggregate Group I have been structured at a range of between 180% and 350% PSA, but will have an Initial Effective Range (described below) of between 184% and 350% PSA.
- (3) The Scheduled Balances for Aggregate Group III have been structured at a range of between 150% and 220% PSA, but will have an Initial Effective Range (described below) of between 149% and 209% PSA.
- (4) The Second Specified Balances for the Group 3 and Group 4 MBS have been structured at 6.5% CPR and 3.5% CPR, respectively, but do not hold at any constant percentage of CPR.
- (5) The Planned Balances for Aggregate Group X have been structured at a range of between 180% and 350% PSA, but will have an Initial Effective Range (described below) of between 181% and 350% PSA.

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

*Initial Effective Ranges.* The Effective Range for a Group is the range of prepayment rates (measured by *constant* PSA rates) which would reduce that Group to its scheduled balance on each



Distribution Date. The Initial Effective Ranges shown in the table below are based upon the assumed characteristics of the related Mortgage Loans specified in the Pricing Assumptions.

<u>Groups</u>	<u>Initial Effective Ranges</u>
Aggregate Group I	Between 184% and 350%
Aggregate Group II	Between 100% and 250%
Aggregate Group III	Between 149% and 209%
Aggregate Group IV	Between 100% and 250%
Aggregate Group V	Between 138% and 183%
Aggregate Group VI	Between 100% and 300%
Aggregate Group VII	Between 167% and 250%
Aggregate Group VIII	Between 100% and 300%
Aggregate Group IX	Between 150% and 300%
Aggregate Group X	Between 181% and 350%
Aggregate Group XI	Between 180% and 350%
Aggregate Group XII	Between 100% and 250%
Aggregate Group XIII	Between 120% and 200%

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 might not be reduced to their scheduled balances even if prepayments were to occur at a *constant* PSA rate within the Initial Effective Ranges. This is so particularly if the rate were at the lower or higher end of this range. In addition, even if prepayments occur at rates falling within the actual Effective Ranges, principal distributions may be insufficient to reduce the applicable Groups to their scheduled balances if such prepayments do not occur at a *constant* PSA rate. It is highly unlikely that the related Mortgage Loans will prepay at any *constant* PSA rate. In general, the actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time. The stability in principal payment of the PAC and Scheduled Groups will be supported in part by the related Support Groups and Classes. When the related Support Groups and Classes are retired, the PAC 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 Index. We calculated the yields set forth in the tables by

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

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

We cannot assure you that

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

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

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

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

<u>Class</u>	<u>% PSA</u>
IV .....	546% PSA
JI .....	519% PSA
QI .....	738% PSA
UI .....	646% PSA
IA .....	478% PSA
GI .....	711% PSA
IP .....	581% PSA
IK .....	759% PSA
KI .....	778% PSA
NI .....	763% PSA

**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 table 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>
IV .....	11.5%
JI .....	30.5%
QI .....	36.0%
UI .....	32.5%
IA .....	11.5%
GI .....	30.0%
IP .....	21.5%
IK .....	18.5%
KI .....	36.0%
NI .....	29.0%

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

### Sensitivity of the IV Class to Prepayments

	PSA Prepayment Assumption							
	<u>50 %</u>	<u>100 %</u>	<u>150 %</u>	<u>220 %</u>	<u>250 %</u>	<u>275 %</u>	<u>276 %</u>	<u>500 %</u>
Pre-Tax Yields to Maturity . .	32.8%	19.8%	19.8%	19.8%	19.8%	19.8%	19.8%	4.5%

### Sensitivity of the JI Class to Prepayments

	PSA Prepayment Assumption							
	<u>50 %</u>	<u>100 %</u>	<u>150 %</u>	<u>220 %</u>	<u>250 %</u>	<u>275 %</u>	<u>276 %</u>	<u>500 %</u>
Pre-Tax Yields to Maturity . .	16.7%	14.2%	14.2%	14.2%	14.2%	13.2%	13.2%	1.2%

### Sensitivity of the QI Class to Prepayments

	PSA Prepayment Assumption							
	<u>50 %</u>	<u>100 %</u>	<u>150 %</u>	<u>220 %</u>	<u>250 %</u>	<u>275 %</u>	<u>276 %</u>	<u>500 %</u>
Pre-Tax Yields to Maturity . .	14.5%	14.2%	14.2%	14.2%	14.2%	13.8%	13.8%	8.7%

### Sensitivity of the UI Class to Prepayments

	PSA Prepayment Assumption								
	<u>50 %</u>	<u>100 %</u>	<u>138 %</u>	<u>183 %</u>	<u>220 %</u>	<u>250 %</u>	<u>275 %</u>	<u>276 %</u>	<u>500 %</u>
Pre-Tax Yields to Maturity . .	15.8%	14.3%	14.3%	14.3%	14.3%	14.3%	13.6%	13.6%	6.1%

### Sensitivity of the IA Class to Prepayments

	PSA Prepayment Assumption							
	<u>50 %</u>	<u>100 %</u>	<u>167 %</u>	<u>250 %</u>	<u>270 %</u>	<u>300 %</u>		<u>500 %</u>
Pre-Tax Yields to Maturity . .	19.5%	11.1%	11.1%	11.1%	11.1%	11.1%		(1.8%)

### Sensitivity of the GI Class to Prepayments

	PSA Prepayment Assumption							
	<u>50 %</u>	<u>100 %</u>	<u>167 %</u>	<u>250 %</u>	<u>270 %</u>	<u>300 %</u>		<u>500 %</u>
Pre-Tax Yields to Maturity . .	12.2%	12.1%	12.1%	12.1%	12.1%	12.1%		7.4%

### Sensitivity of the IP Class to Prepayments

	PSA Prepayment Assumption					
	<u>50 %</u>	<u>100 %</u>	<u>155 %</u>	<u>270 %</u>	<u>300 %</u>	<u>500 %</u>
Pre-Tax Yields to Maturity . .	20.5%	14.5%	14.5%	14.5%	14.5%	4.9%

### Sensitivity of the IK Class to Prepayments

	PSA Prepayment Assumption				
	<u>50 %</u>	<u>180 %</u>	<u>320 %</u>	<u>350 %</u>	<u>600 %</u>
Pre-Tax Yields to Maturity . .	29.7%	14.5%	14.5%	14.5%	9.1%

### Sensitivity of the KI Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	120%	200%	220%	250%	500%
Pre-Tax Yields to Maturity . .	14.6%	14.2%	14.2%	14.2%	14.2%	14.2%	9.2%

### Sensitivity of the NI Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	382%	600%	700%
Pre-Tax Yields to Maturity . .	19.3%	19.2%	14.3%	6.8%	2.8%

**The Inverse Floating Rate Classes.** The yields on the Inverse Floating Rate Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool. As illustrated in the tables below, it is possible that investors in the PS, SM, SP, SR, YS, SI, SK, JS, KS, QS, TS, MS and NS Classes would lose money on their initial investments under certain Index and prepayment scenarios.

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

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

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

Class	Price*
S	100.00%
ST	100.50%
SA	98.50%
SB	100.00%
PS	12.50%
SM	6.00%
SN	98.00%
GS	99.0%
GT	97.50%
SP	12.50%
SR	6.00%
SH	87.00%
CS	100.00%
YS	3.00%
SJ	96.50%
SI	0.05%
SC	100.50%
SD	100.50%
SE	99.00%

<u>Class</u>	<u>Price*</u>
SG .....	99.00%
SK .....	9.00%
SW .....	100.50%
SX .....	100.00%
SY .....	99.00%
TS .....	17.50%
JS .....	14.00%
KS .....	29.50%
QS .....	11.50%
MS .....	11.50%
NS .....	9.00%

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>180%</u>	<u>320%</u>	<u>350%</u>	<u>600%</u>
0.38% .....	9.4%	9.4%	9.4%	9.4%	9.4%
1.38% .....	8.2%	8.2%	8.3%	8.3%	8.3%
3.38% .....	6.0%	6.0%	6.0%	6.1%	6.2%
5.38% .....	3.7%	3.7%	3.8%	3.9%	4.1%
6.00% and above	3.0%	3.1%	3.1%	3.2%	3.5%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>180%</u>	<u>320%</u>	<u>350%</u>	<u>600%</u>
6.00% and below	8.1%	8.1%	8.0%	7.9%	7.6%
6.38% .....	6.4%	6.4%	6.3%	6.3%	6.0%
7.85% .....	0.0%	0.0%	0.0%	0.0%	0.1%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>180%</u>	<u>320%</u>	<u>350%</u>	<u>600%</u>
0.38% .....	14.7%	14.7%	14.7%	14.7%	15.4%
1.38% .....	11.8%	11.8%	11.8%	11.8%	12.6%
3.38% .....	6.0%	6.1%	6.1%	6.1%	7.1%
5.50% and above	0.1%	0.1%	0.1%	0.2%	1.3%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>				
	<b>50%</b>	<b>180%</b>	<b>320%</b>	<b>350%</b>	<b>600%</b>
5.500% and below	10.2%	10.2%	10.2%	10.2%	10.2%
5.825% .....	5.1%	5.1%	5.1%	5.1%	5.3%
6.150% .....	0.0%	0.0%	0.0%	0.1%	0.4%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>						
	<b>50%</b>	<b>100%</b>	<b>150%</b>	<b>220%</b>	<b>250%</b>	<b>275%</b>	<b>500%</b>
0.34% .....	57.2%	50.4%	50.4%	50.4%	50.4%	50.2%	37.2%
1.34% .....	46.7%	39.2%	39.2%	39.2%	39.2%	39.0%	24.3%
3.34% .....	25.7%	16.3%	16.3%	16.3%	16.3%	15.8%	(3.1)%
5.34% .....	2.8%	(9.6)%	(9.6)%	(9.6)%	(9.6)%	(10.6)%	(35.6)%
7.70% .....	*	*	*	*	*	*	*

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

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>						
	<b>50%</b>	<b>100%</b>	<b>150%</b>	<b>220%</b>	<b>250%</b>	<b>275%</b>	<b>500%</b>
0.38% .....	106.1%	98.4%	78.9%	79.1%	82.1%	84.7%	57.0%
1.38% .....	85.6%	78.9%	58.5%	58.7%	61.2%	62.7%	29.9%
3.38% .....	47.3%	42.5%	19.0%	19.1%	20.5%	18.8%	(25.6)%
5.38% .....	10.8%	6.5%	(23.8)%	(23.8)%	(23.3)%	(31.6)%	(90.6)%
6.50% and above	*	*	*	*	*	*	*

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

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>						
	<b>50%</b>	<b>100%</b>	<b>150%</b>	<b>220%</b>	<b>250%</b>	<b>275%</b>	<b>500%</b>
6.50% and below	8.0%	8.1%	8.6%	8.6%	8.5%	8.6%	9.2%
7.38% .....	3.6%	3.7%	4.2%	4.2%	4.2%	4.3%	5.0%
8.05% .....	0.3%	0.4%	1.0%	1.0%	1.0%	1.0%	1.8%



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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>							
	<b>50%</b>	<b>100%</b>	<b>150%</b>	<b>220%</b>	<b>250%</b>	<b>275%</b>	<b>276%</b>	<b>500%</b>
0.34% .....	28.5%	28.5%	28.5%	28.5%	28.4%	28.3%	28.3%	28.0%
1.34% .....	22.8%	22.8%	22.8%	22.8%	22.8%	22.7%	22.7%	22.6%
3.34% .....	11.7%	11.7%	11.7%	11.7%	11.8%	11.8%	11.8%	12.0%
5.50% and above	0.0%	0.0%	0.1%	0.1%	0.3%	0.4%	0.4%	1.0%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>							
	<b>50%</b>	<b>100%</b>	<b>150%</b>	<b>220%</b>	<b>250%</b>	<b>275%</b>	<b>276%</b>	<b>500%</b>
5.5% and below ..	10.4%	10.4%	10.4%	10.5%	10.8%	11.0%	11.0%	11.9%
5.8% .....	5.2%	5.2%	5.2%	5.3%	5.7%	5.9%	5.9%	7.0%
6.1% .....	0.1%	0.1%	0.1%	0.2%	0.7%	0.9%	0.9%	2.1%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>								
	<b>50%</b>	<b>100%</b>	<b>138%</b>	<b>183%</b>	<b>220%</b>	<b>250%</b>	<b>275%</b>	<b>276%</b>	<b>500%</b>
0.36% .....	57.3%	50.9%	50.9%	50.9%	50.9%	50.9%	50.8%	50.8%	41.7%
1.36% .....	46.8%	39.7%	39.7%	39.7%	39.7%	39.7%	39.6%	39.5%	29.1%
3.36% .....	25.6%	16.6%	16.6%	16.6%	16.6%	16.6%	16.3%	16.2%	2.2%
5.50% .....	0.7%	(11.8)%	(11.8)%	(11.8)%	(11.8)%	(11.8)%	(12.4)%	(12.5)%	(32.4)%
7.70% .....	*	*	*	*	*	*	*	*	*

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

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>								
	<b>50%</b>	<b>100%</b>	<b>138%</b>	<b>183%</b>	<b>220%</b>	<b>250%</b>	<b>275%</b>	<b>276%</b>	<b>500%</b>
0.36% .....	109.1%	109.1%	109.1%	108.8%	105.0%	99.7%	94.4%	94.2%	49.3%
1.36% .....	88.2%	88.2%	88.2%	87.7%	82.9%	76.4%	70.2%	69.9%	22.1%
3.36% .....	48.8%	48.8%	48.8%	47.6%	40.3%	29.3%	19.9%	19.6%	(34.9)%
5.36% .....	12.1%	11.9%	11.3%	8.3%	0.4%	(28.1)%	(44.6)%	(45.2)%	*
6.10% .....	*	*	*	*	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>138%</u>	<u>183%</u>	<u>220%</u>	<u>250%</u>	<u>275%</u>	<u>276%</u>	<u>500%</u>
0.36% .....	18.6%	18.7%	18.7%	19.0%	20.0%	21.4%	22.3%	22.3%	26.5%
1.36% .....	15.4%	15.4%	15.4%	15.7%	16.8%	18.3%	19.1%	19.2%	23.4%
3.36% .....	8.9%	8.9%	9.0%	9.4%	10.4%	12.1%	13.0%	13.0%	17.3%
5.36% .....	2.7%	2.8%	2.9%	3.2%	4.1%	6.0%	6.9%	7.0%	11.3%
6.10% .....	0.5%	0.6%	0.6%	0.9%	1.8%	3.8%	4.7%	4.8%	9.1%

**Sensitivity of the CS 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>167%</u>	<u>250%</u>	<u>270%</u>	<u>300%</u>	<u>500%</u>
0.34% .....	12.0%	12.0%	12.0%	11.9%	11.9%	11.9%	11.9%
1.34% .....	10.2%	10.2%	10.2%	10.3%	10.3%	10.3%	10.3%
3.34% .....	6.8%	6.8%	6.8%	6.9%	6.9%	7.0%	7.2%
5.34% .....	3.4%	3.4%	3.4%	3.5%	3.7%	3.7%	4.1%
7.35% .....	0.1%	0.1%	0.1%	0.2%	0.4%	0.5%	1.0%

**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>155%</u>	<u>270%</u>	<u>300%</u>	<u>500%</u>
0.38% .....	14.4%	14.4%	14.4%	14.9%	15.3%	16.7%
1.38% .....	11.8%	11.9%	11.9%	12.4%	12.9%	14.3%
3.38% .....	6.9%	6.9%	6.9%	7.5%	8.0%	9.5%
5.38% .....	2.0%	2.0%	2.1%	2.6%	3.2%	4.8%
6.15% .....	0.2%	0.2%	0.2%	0.8%	1.4%	3.1%

**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>155%</u>	<u>270%</u>	<u>300%</u>	<u>500%</u>
0.38% .....	282.9%	282.9%	282.9%	279.5%	276.2%	237.1%
1.38% .....	224.3%	224.3%	224.3%	219.6%	215.6%	173.0%
3.38% .....	119.3%	119.3%	119.3%	110.3%	103.7%	51.7%
5.38% .....	30.2%	30.2%	30.0%	13.0%	(5.6)%	(74.6)%
6.15% .....	* ..	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>180%</u>	<u>320%</u>	<u>350%</u>	<u>600%</u>
8.000% .....	109.8%	101.3%	91.8%	89.7%	71.9%
8.025% .....	49.2%	41.2%	32.2%	30.2%	13.1%
8.050% .....	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>180%</u>	<u>320%</u>	<u>350%</u>	<u>600%</u>
0.34% .....	9.4%	9.4%	9.2%	9.2%	8.8%
1.34% .....	8.2%	8.2%	8.1%	8.1%	7.7%
3.34% .....	6.0%	6.0%	5.9%	5.9%	5.7%
5.34% .....	3.7%	3.7%	3.7%	3.7%	3.6%
6.00% and above .....	3.0%	3.0%	3.0%	3.0%	2.9%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>180%</u>	<u>320%</u>	<u>350%</u>	<u>600%</u>
6.00% and below .....	8.1%	8.1%	8.0%	7.9%	7.6%
6.34% .....	6.6%	6.6%	6.5%	6.5%	6.2%
7.85% .....	0.0%	0.0%	0.0%	0.0%	0.1%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>180%</u>	<u>320%</u>	<u>350%</u>	<u>600%</u>
0.34% .....	14.8%	14.8%	14.8%	14.8%	15.2%
1.34% .....	11.9%	11.9%	11.9%	11.9%	12.4%
3.34% .....	6.1%	6.1%	6.2%	6.2%	6.8%
5.50% and above .....	0.1%	0.1%	0.1%	0.1%	1.0%

**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>180%</u>	<u>320%</u>	<u>350%</u>	<u>600%</u>
5.500% and below .....	10.3%	10.3%	10.4%	10.4%	10.9%
5.825% .....	5.1%	5.2%	5.2%	5.2%	5.8%
6.150% .....	0.1%	0.1%	0.1%	0.1%	0.9%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>180%</u>	<u>320%</u>	<u>350%</u>	<u>600%</u>
0.38% .....	97.8%	90.3%	82.1%	80.3%	64.9%
1.38% .....	83.3%	75.9%	67.6%	65.9%	50.5%
3.38% .....	55.4%	48.0%	39.7%	37.9%	22.4%
5.38% .....	28.9%	21.4%	13.0%	11.1%	(4.9)%
7.38% .....	2.0%	(5.6)%	(14.2)%	(16.1)%	(32.7)%
8.10% .....	*	*	*	*	*

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

**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>180%</u>	<u>320%</u>	<u>350%</u>	<u>600%</u>
0.38% .....	9.3%	9.3%	9.2%	9.2%	8.8%
1.38% .....	8.2%	8.2%	8.1%	8.0%	7.8%
3.38% .....	5.9%	5.9%	5.9%	5.8%	5.7%
5.38% .....	3.7%	3.7%	3.7%	3.7%	3.6%
6.00% and above .....	3.0%	3.0%	3.0%	3.0%	2.9%

**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>180%</u>	<u>320%</u>	<u>350%</u>	<u>600%</u>
6.00% and below .....	8.1%	8.1%	8.1%	8.2%	8.2%
6.38% .....	6.5%	6.5%	6.5%	6.5%	6.6%
7.85% .....	0.0%	0.0%	0.2%	0.2%	0.6%

**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>180%</u>	<u>320%</u>	<u>350%</u>	<u>600%</u>
0.38% .....	14.0%	14.0%	14.0%	14.0%	14.4%
1.38% .....	11.5%	11.5%	11.5%	11.5%	12.0%
3.38% .....	6.7%	6.7%	6.7%	6.7%	7.3%
5.38% .....	1.9%	1.9%	1.9%	1.9%	2.6%
6.15% .....	0.1%	0.1%	0.1%	0.1%	0.9%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>						
	<b>50%</b>	<b>100%</b>	<b>120%</b>	<b>200%</b>	<b>220%</b>	<b>250%</b>	<b>500%</b>
0.38% .....	43.9%	41.6%	40.6%	36.9%	35.9%	34.5%	22.5%
1.38% .....	37.2%	34.9%	33.9%	30.0%	29.1%	27.6%	15.2%
3.38% .....	24.1%	21.6%	20.6%	16.5%	15.5%	13.9%	0.6%
5.38% .....	11.0%	8.3%	7.2%	2.9%	1.8%	0.1%	(14.2)%
7.38% .....	(5.1)%	(7.8)%	(8.9)%	(13.4)%	(14.6)%	(16.3)%	(31.5)%
8.05% .....	*	*	*	*	*	*	*

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

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>						
	<b>50%</b>	<b>100%</b>	<b>120%</b>	<b>200%</b>	<b>220%</b>	<b>250%</b>	<b>500%</b>
0.38% .....	56.0%	52.8%	51.5%	46.1%	44.7%	42.5%	23.8%
1.38% .....	47.4%	44.1%	42.7%	36.9%	35.4%	33.1%	13.3%
3.38% .....	30.4%	26.7%	25.1%	18.4%	16.6%	13.9%	(8.8)%
5.38% .....	13.5%	8.9%	6.9%	(1.7)%	(4.0)%	(7.4)%	(34.3)%
7.38% .....	(7.4)%	(14.4)%	(17.4)%	(30.4)%	(33.7)%	(38.5)%	(73.7)%
8.05% .....	*	*	*	*	*	*	*

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

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>						
	<b>50%</b>	<b>100%</b>	<b>120%</b>	<b>200%</b>	<b>220%</b>	<b>250%</b>	<b>500%</b>
0.38% .....	27.4%	27.3%	27.2%	26.6%	26.4%	26.0%	20.3%
1.38% .....	23.6%	23.5%	23.4%	22.7%	22.4%	21.9%	15.4%
3.38% .....	16.1%	15.8%	15.6%	14.4%	14.0%	13.3%	4.9%
5.38% .....	8.1%	7.5%	7.1%	5.0%	4.4%	3.4%	(7.4)%
7.38% .....	(3.6)%	(5.0)%	(5.7)%	(9.1)%	(10.1)%	(11.5)%	(25.6)%
8.05% .....	*	*	*	*	*	*	*

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

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>						
	<b>50%</b>	<b>100%</b>	<b>120%</b>	<b>200%</b>	<b>220%</b>	<b>250%</b>	<b>500%</b>
0.34% .....	62.0%	54.8%	54.8%	54.8%	54.8%	54.8%	46.1%
1.34% .....	50.9%	43.1%	43.1%	43.1%	43.1%	43.1%	33.0%
3.34% .....	28.8%	19.3%	19.3%	19.3%	19.3%	19.3%	5.4%
5.34% .....	5.3%	(7.3)%	(7.3)%	(7.3)%	(7.3)%	(7.3)%	(27.1)%
7.70% .....	*	*	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>324%</u>	<u>500%</u>	<u>600%</u>
0.34% .....	61.8%	59.0%	46.1%	35.1%	28.7%
1.34% .....	51.0%	48.2%	34.7%	23.2%	16.6%
3.34% .....	29.8%	26.7%	11.7%	(1.3)%	(8.7)%
5.34% .....	7.5%	4.1%	(13.8)%	(29.0)%	(37.6)%
7.65% .....	*	*	*	*	*

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

**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>382%</u>	<u>600%</u>	<u>700%</u>
0.34% .....	89.4%	85.7%	62.3%	43.8%	35.8%
1.34% .....	75.0%	71.1%	46.3%	27.1%	18.9%
3.34% .....	47.2%	42.8%	13.6%	(7.5)%	(16.0)%
5.34% .....	20.0%	14.3%	(22.8)%	(46.5)%	(55.5)%
7.65% .....	*	*	*	*	*

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

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

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

<u>Class</u>	<u>Price</u>
AO .....	94.0%
JO .....	70.5%
QO .....	62.0%
CO .....	66.0%
UO .....	67.0%
TO .....	70.0%
GO .....	69.5%
YO .....	89.5%
DO .....	81.0%
HO .....	94.5%
KO .....	61.5%
WO .....	63.5%
NO .....	68.0%

**Sensitivity of the AO Class to Prepayments**

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>180%</u>	<u>320%</u>	<u>350%</u>	<u>600%</u>
Pre-Tax Yields to Maturity .....	0.3%	0.4%	1.0%	1.3%	5.9%



### Sensitivity of the JO Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>220%</u>	<u>250%</u>	<u>275%</u>	<u>276%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ..	2.4%	3.2%	3.2%	3.2%	3.2%	3.5%	3.5%	6.1%

### Sensitivity of the QO Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>220%</u>	<u>250%</u>	<u>275%</u>	<u>276%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ..	2.5%	2.7%	2.7%	2.7%	2.7%	2.8%	2.9%	4.9%

### Sensitivity of the CO Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>220%</u>	<u>250%</u>	<u>275%</u>	<u>276%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ..	1.5%	1.6%	1.8%	3.7%	10.9%	15.0%	15.1%	36.5%

### Sensitivity of the UO Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>138%</u>	<u>183%</u>	<u>220%</u>	<u>250%</u>	<u>275%</u>	<u>276%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ..	2.4%	3.0%	3.0%	3.0%	3.0%	3.0%	3.2%	3.2%	5.5%

### Sensitivity of the TO Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>138%</u>	<u>183%</u>	<u>220%</u>	<u>250%</u>	<u>275%</u>	<u>276%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ..	1.3%	1.4%	1.7%	2.4%	4.9%	9.9%	12.3%	12.4%	24.1%

### Sensitivity of the GO Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>167%</u>	<u>250%</u>	<u>270%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ..	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	4.6%

### Sensitivity of the YO Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>155%</u>	<u>270%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	0.4%	0.5%	0.6%	2.0%	3.6%	7.8%

### Sensitivity of the DO Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>155%</u>	<u>270%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	0.9%	1.1%	1.8%	5.8%	8.1%	15.1%

### Sensitivity of the HO Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>180%</u>	<u>320%</u>	<u>350%</u>	<u>600%</u>
Pre-Tax Yields to Maturity .....	0.2%	0.4%	0.9%	1.1%	5.3%

### Sensitivity of the KO Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>200%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	2.4%	2.7%	2.7%	2.7%	2.7%	2.7%	4.8%

### Sensitivity of the WO Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>200%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	1.6%	1.7%	1.8%	3.3%	5.3%	10.7%	24.8%

### Sensitivity of the NO Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>382%</u>	<u>600%</u>	<u>700%</u>
Pre-Tax Yields to Maturity .....	1.5%	1.7%	3.8%	5.9%	6.9%

### Weighted Average Lives of the Certificates

The weighted average life of a Certificate is determined by

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

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

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

- the timing of changes in the rate of principal payments,
- the priority sequences of payments of principal of the Classes, and
- in the case of the Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8 and Group 9 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 those 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	180 months	180 months	7.50%
Group 2 SMBS	360 months	360 months	9.00%
Group 3 MBS	360 months	360 months	8.00%
Group 4 MBS	360 months	360 months	8.00%
Group 5 MBS	180 months	180 months	7.50%
Group 6 SMBS	360 months	360 months	8.50%
Group 7 SMBS	360 months	352 months	9.00%
Group 7 Underlying REMIC Certificates	360 months	352 months	9.00%
Group 8 MBS	360 months	360 months	9.00%
Group 9 MBS	360 months	360 months	8.25%
Group 10 MBS	180 months	180 months	7.50%
Group 11 MBS	360 months	360 months	8.00%

It is unlikely

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

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

### Percent of Original Principal Balances Outstanding

Date	GA Class					GB Class					GC Class					OA Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	306%	500%	600%	0%	100%	306%	500%	600%	0%	100%	306%	500%	600%	0%	180%	320%	350%	600%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004 .....	94	89	82	75	71	100	100	100	100	100	100	100	100	100	100	99	89	88	88	88
February 2005 .....	88	75	56	38	30	100	100	100	100	100	100	100	100	100	100	98	73	73	73	73
February 2006 .....	81	61	31	7	0	100	100	100	100	88	100	100	100	100	100	97	58	58	58	47
February 2007 .....	74	47	11	0	0	100	100	100	46	8	100	100	100	100	100	95	45	45	45	29
February 2008 .....	67	34	0	0	0	100	100	82	0	0	100	100	100	92	64	94	34	34	34	18
February 2009 .....	58	22	0	0	0	100	100	33	0	0	100	100	100	59	37	92	24	24	24	11
February 2010 .....	49	11	0	0	0	100	100	0	0	0	100	100	96	37	22	91	15	15	15	7
February 2011 .....	40	*	0	0	0	100	100	0	0	0	100	100	70	23	12	89	9	9	9	4
February 2012 .....	29	0	0	0	0	100	62	0	0	0	100	100	49	14	7	87	4	4	4	3
February 2013 .....	18	0	0	0	0	100	25	0	0	0	100	100	34	8	4	84	0	0	0	2
February 2014 .....	6	0	0	0	0	100	0	0	0	0	100	92	22	5	2	82	0	0	0	1
February 2015 .....	0	0	0	0	0	71	0	0	0	0	100	63	13	2	1	79	0	0	0	1
February 2016 .....	0	0	0	0	0	15	0	0	0	0	100	35	6	1	*	76	0	0	0	*
February 2017 .....	0	0	0	0	0	0	0	0	0	0	59	10	2	*	*	73	0	0	0	*
February 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	69	0	0	0	0
February 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	65	0	0	0	0
February 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	61	0	0	0	0
February 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	56	0	0	0	0
February 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	51	0	0	0	0
February 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	46	0	0	0	0
February 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	40	0	0	0	0
February 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33	0	0	0	0
February 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26	0	0	0	0
February 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18	0	0	0	0
February 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9	0	0	0	0
February 2029 .....	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0
February 2031 .....	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0
February 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	6.6	3.9	2.3	1.7	1.5	12.4	9.4	5.7	4.0	3.5	14.2	12.5	9.4	6.9	6.0	17.6	4.0	4.0	4.0	3.4

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

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

Date	OB Class					F, S and ST Classes					FA, SA and SB Classes					AO Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	180%	320%	350%	600%	0%	180%	320%	350%	600%	0%	180%	320%	350%	600%	0%	180%	320%	350%	600%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004 .....	100	100	100	100	100	100	100	81	77	41	100	100	100	100	100	100	100	85	81	53
February 2005 .....	100	100	100	100	100	100	100	56	48	0	100	100	100	100	11	100	100	65	58	2
February 2006 .....	100	100	100	100	100	100	100	40	28	0	100	100	100	100	0	100	100	51	42	0
February 2007 .....	100	100	100	100	100	100	100	29	16	0	100	100	100	100	0	100	100	43	33	0
February 2008 .....	100	100	100	100	100	100	100	24	11	0	100	100	100	100	0	100	100	39	28	0
February 2009 .....	100	100	100	100	100	100	100	22	9	0	100	100	100	100	0	100	100	37	27	0
February 2010 .....	100	100	100	100	100	100	98	21	9	0	100	100	100	100	0	100	99	37	27	0
February 2011 .....	100	100	100	100	100	100	94	20	9	0	100	100	100	100	0	100	95	36	27	0
February 2012 .....	100	100	100	100	100	100	89	19	9	0	100	100	100	100	0	100	91	35	27	0
February 2013 .....	100	0	0	0	100	100	83	17	9	0	100	100	100	100	0	100	86	34	27	0
February 2014 .....	100	0	0	0	100	100	69	8	2	0	100	100	100	100	0	100	75	26	21	0
February 2015 .....	100	0	0	0	100	100	56	1	0	0	100	100	100	81	0	100	65	21	16	0
February 2016 .....	100	0	0	0	100	100	45	0	0	0	100	100	82	62	0	100	56	16	12	0
February 2017 .....	100	0	0	0	100	100	35	0	0	0	100	100	64	47	0	100	48	13	9	0
February 2018 .....	100	0	0	0	95	100	27	0	0	0	100	100	50	36	0	100	41	10	7	0
February 2019 .....	100	0	0	0	58	100	19	0	0	0	100	100	38	27	0	100	35	8	5	0
February 2020 .....	100	0	0	0	35	100	13	0	0	0	100	100	29	20	0	100	30	6	4	0
February 2021 .....	100	0	0	0	21	100	7	0	0	0	100	100	22	15	0	100	25	4	3	0
February 2022 .....	100	0	0	0	13	100	1	0	0	0	100	100	17	11	0	100	21	3	2	0
February 2023 .....	100	0	0	0	8	100	0	0	0	0	100	88	13	8	0	100	17	2	2	0
February 2024 .....	100	0	0	0	4	100	0	0	0	0	100	71	9	6	0	100	14	2	1	0
February 2025 .....	100	0	0	0	3	100	0	0	0	0	100	57	7	4	0	100	11	1	1	0
February 2026 .....	100	0	0	0	1	100	0	0	0	0	100	45	5	3	0	100	9	1	1	0
February 2027 .....	100	0	0	0	1	100	0	0	0	0	100	34	3	2	0	100	7	1	*	0
February 2028 .....	100	0	0	0	*	100	0	0	0	0	100	25	2	1	0	100	5	*	*	0
February 2029 .....	0	0	0	0	*	99	0	0	0	0	100	17	1	1	0	99	3	*	*	0
February 2030 .....	0	0	0	0	*	72	0	0	0	0	100	10	1	*	0	77	2	*	*	0
February 2031 .....	0	0	0	0	*	43	0	0	0	0	100	4	*	*	0	54	1	*	*	0
February 2032 .....	0	0	0	0	0	11	0	0	0	0	100	0	0	0	0	28	0	0	0	0
February 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	26.0	10.0	10.0	10.0	16.9	27.7	12.9	3.9	2.8	0.9	29.7	23.0	16.0	14.8	1.8	28.1	14.9	6.3	5.1	1.1

Date	QM and IV <sup>†</sup> Classes							QC Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	150%	220%	250%	275%	500%	0%	100%	150%	220%	250%	275%	500%
Initial Percent .....	100	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	100
February 2005 .....	96	74	74	74	74	74	74	100	100	100	100	100	100	100
February 2006 .....	92	46	46	46	46	46	46	100	100	100	100	100	100	97
February 2007 .....	87	19	19	19	19	19	19	100	100	100	100	100	100	0
February 2008 .....	83	0	0	0	0	0	0	100	90	90	90	90	90	0
February 2009 .....	77	0	0	0	0	0	0	100	48	48	48	48	36	35
February 2010 .....	72	0	0	0	0	0	0	100	9	9	9	9	0	0
February 2011 .....	65	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2012 .....	59	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2013 .....	51	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2014 .....	44	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2015 .....	35	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2016 .....	26	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2017 .....	16	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2018 .....	5	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2019 .....	0	0	0	0	0	0	0	88	0	0	0	0	0	0
February 2020 .....	0	0	0	0	0	0	0	65	0	0	0	0	0	0
February 2021 .....	0	0	0	0	0	0	0	41	0	0	0	0	0	0
February 2022 .....	0	0	0	0	0	0	0	14	0	0	0	0	0	0
February 2023 .....	0	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	0
February 2025 .....	0	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	0
February 2027 .....	0	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	0
February 2029 .....	0	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	0
February 2031 .....	0	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	0
February 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	9.6	2.9	2.9	2.9	2.9	2.9	2.3	17.6	6.0	6.0	6.0	6.0	5.8	3.5

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

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

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

Date	QY Class								PF and PS† Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	150%	220%	250%	275%	276%	500%	0%	100%	150%	220%	250%	275%	276%	500%
Initial Percent .....	100	100	100	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	100	100	100
February 2005 .....	100	100	100	100	100	100	100	100	98	83	83	83	83	83	83	83
February 2006 .....	100	100	100	100	100	100	100	99	95	65	65	65	65	65	65	35
February 2007 .....	100	100	100	100	100	100	100	61	92	48	48	48	48	48	48	0
February 2008 .....	100	96	96	96	96	96	96	34	89	32	32	32	32	32	32	0
February 2009 .....	100	80	80	80	80	76	76	16	85	17	17	17	17	13	13	0
February 2010 .....	100	66	66	66	66	58	58	4	82	3	3	3	3	0	0	0
February 2011 .....	100	52	52	52	52	43	43	0	78	0	0	0	0	0	0	0
February 2012 .....	100	39	39	39	39	31	30	0	74	0	0	0	0	0	0	0
February 2013 .....	100	28	28	28	28	20	20	0	69	0	0	0	0	0	0	0
February 2014 .....	100	19	19	19	19	12	12	0	64	0	0	0	0	0	0	0
February 2015 .....	100	12	12	12	12	5	5	0	58	0	0	0	0	0	0	0
February 2016 .....	100	5	5	5	5	0	0	0	52	0	0	0	0	0	0	0
February 2017 .....	100	*	*	*	*	0	0	0	46	0	0	0	0	0	0	0
February 2018 .....	100	0	0	0	0	0	0	0	39	0	0	0	0	0	0	0
February 2019 .....	96	0	0	0	0	0	0	0	32	0	0	0	0	0	0	0
February 2020 .....	87	0	0	0	0	0	0	0	23	0	0	0	0	0	0	0
February 2021 .....	78	0	0	0	0	0	0	0	15	0	0	0	0	0	0	0
February 2022 .....	68	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0
February 2023 .....	57	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024 .....	45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025 .....	33	0	0	0	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	0	0	0
February 2027 .....	4	0	0	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	0	0	0
February 2029 .....	0	0	0	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	0	0	0
February 2031 .....	0	0	0	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	0	0	0
February 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	20.4	8.5	8.5	8.5	8.5	7.9	7.9	4.6	12.5	4.0	4.0	4.0	4.0	3.9	3.9	2.7

Date	QA Class								QB Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	150%	220%	250%	275%	276%	500%	0%	100%	150%	220%	250%	275%	276%	500%
Initial Percent .....	100	100	100	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	100	100	100
February 2005 .....	94	56	56	56	56	56	56	56	100	100	100	100	100	100	100	100
February 2006 .....	87	9	9	9	9	9	9	0	100	100	100	100	100	100	100	0
February 2007 .....	79	0	0	0	0	0	0	0	100	47	47	47	47	47	47	0
February 2008 .....	71	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
February 2009 .....	62	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
February 2010 .....	52	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
February 2011 .....	42	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
February 2012 .....	31	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
February 2013 .....	18	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
February 2014 .....	5	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
February 2015 .....	0	0	0	0	0	0	0	0	87	0	0	0	0	0	0	0
February 2016 .....	0	0	0	0	0	0	0	0	64	0	0	0	0	0	0	0
February 2017 .....	0	0	0	0	0	0	0	0	39	0	0	0	0	0	0	0
February 2018 .....	0	0	0	0	0	0	0	0	12	0	0	0	0	0	0	0
February 2019 .....	0	0	0	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	0	0	0
February 2021 .....	0	0	0	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	0	0	0
February 2023 .....	0	0	0	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	0	0	0
February 2025 .....	0	0	0	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	0	0	0
February 2027 .....	0	0	0	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	0	0	0
February 2029 .....	0	0	0	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	0	0	0
February 2031 .....	0	0	0	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	0	0	0
February 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	6.9	2.1	2.1	2.1	2.1	2.1	2.1	2.0	13.5	4.0	4.0	4.0	4.0	4.0	4.0	2.7

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

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

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



Date	QW Class								QD Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	150%	220%	250%	275%	276%	500%	0%	100%	150%	220%	250%	275%	276%	500%
Initial Percent .....	100	100	100	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	100	100	100
February 2005 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2006 .....	100	100	100	100	100	100	100	97	100	100	100	100	100	100	100	100
February 2007 .....	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	91
February 2008 .....	100	90	90	90	90	90	90	0	100	100	100	100	100	100	100	0
February 2009 .....	100	48	48	48	48	36	35	0	100	100	100	100	100	100	100	0
February 2010 .....	100	9	9	9	9	0	0	0	100	100	100	100	100	77	75	0
February 2011 .....	100	0	0	0	0	0	0	0	100	47	47	47	47	2	*	0
February 2012 .....	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
February 2013 .....	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
February 2014 .....	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
February 2015 .....	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
February 2016 .....	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
February 2017 .....	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
February 2018 .....	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
February 2019 .....	88	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
February 2020 .....	65	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
February 2021 .....	41	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
February 2022 .....	14	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
February 2023 .....	0	0	0	0	0	0	0	0	73	0	0	0	0	0	0	0
February 2024 .....	0	0	0	0	0	0	0	0	15	0	0	0	0	0	0	0
February 2025 .....	0	0	0	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	0	0	0
February 2027 .....	0	0	0	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	0	0	0
February 2029 .....	0	0	0	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	0	0	0
February 2031 .....	0	0	0	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	0	0	0
February 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	17.6	6.0	6.0	6.0	6.0	5.8	5.8	3.5	20.4	8.0	8.0	8.0	8.0	7.4	7.4	4.3

Date	JI†, JO and QE Classes								QI†, QO and QG Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	150%	220%	250%	275%	276%	500%	0%	100%	150%	220%	250%	275%	276%	500%
Initial Percent .....	100	100	100	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	100	100	100
February 2005 .....	100	100	100	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	100	100	100
February 2007 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2008 .....	100	100	100	100	100	100	100	81	100	100	100	100	100	100	100	100
February 2009 .....	100	100	100	100	100	100	100	38	100	100	100	100	100	100	100	100
February 2010 .....	100	100	100	100	100	100	100	9	100	100	100	100	100	100	100	100
February 2011 .....	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	79
February 2012 .....	100	92	92	92	92	72	71	0	100	100	100	100	100	100	100	54
February 2013 .....	100	67	67	67	67	48	47	0	100	100	100	100	100	100	100	37
February 2014 .....	100	45	45	45	45	29	28	0	100	100	100	100	100	100	100	25
February 2015 .....	100	28	28	28	28	12	12	0	100	100	100	100	100	100	100	17
February 2016 .....	100	13	13	13	13	0	0	0	100	100	100	100	100	99	98	11
February 2017 .....	100	*	*	*	*	0	0	0	100	100	100	100	100	79	79	8
February 2018 .....	100	0	0	0	0	0	0	0	100	82	82	82	82	64	63	5
February 2019 .....	100	0	0	0	0	0	0	0	100	66	66	66	66	51	50	3
February 2020 .....	100	0	0	0	0	0	0	0	100	54	54	54	54	40	40	2
February 2021 .....	100	0	0	0	0	0	0	0	100	43	43	43	43	32	31	2
February 2022 .....	100	0	0	0	0	0	0	0	100	34	34	34	34	25	24	1
February 2023 .....	100	0	0	0	0	0	0	0	100	27	27	27	27	19	19	1
February 2024 .....	100	0	0	0	0	0	0	0	100	21	21	21	21	15	14	*
February 2025 .....	77	0	0	0	0	0	0	0	100	16	16	16	16	11	11	*
February 2026 .....	45	0	0	0	0	0	0	0	100	12	12	12	12	8	8	*
February 2027 .....	10	0	0	0	0	0	0	0	100	9	9	9	9	6	6	*
February 2028 .....	0	0	0	0	0	0	0	0	51	6	6	6	6	4	4	*
February 2029 .....	0	0	0	0	0	0	0	0	4	4	4	4	4	3	3	*
February 2030 .....	0	0	0	0	0	0	0	0	3	3	3	3	3	2	2	*
February 2031 .....	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	*
February 2032 .....	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	*
February 2033 .....	0	0	0	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	10.1	10.1	5.8	25.1	18.3	18.3	18.3	18.3	17.1	17.0	10.0

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

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

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

Date	FM, SM†, SN, KD, KE and KQ Classes								KZ Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	150%	220%	250%	275%	276%	500%	0%	100%	150%	220%	250%	275%	276%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004 .....	92	74	68	68	75	80	98	68	106	106	103	80	58	38	1	0
February 2005 .....	89	71	53	53	53	53	54	9	112	112	107	48	23	3	0	0
February 2006 .....	86	68	38	38	38	38	38	0	118	118	111	18	0	0	0	0
February 2007 .....	83	65	25	25	25	24	24	0	125	125	114	0	0	0	0	0
February 2008 .....	80	62	16	16	16	4	3	0	132	132	116	0	0	0	0	0
February 2009 .....	76	58	9	9	9	0	0	0	139	139	118	0	0	0	0	0
February 2010 .....	72	54	3	3	3	0	0	0	147	147	119	0	0	0	0	0
February 2011 .....	68	50	*	*	*	0	0	0	155	155	119	0	0	0	0	0
February 2012 .....	64	45	0	0	0	0	0	0	164	164	115	0	0	0	0	0
February 2013 .....	59	38	0	0	0	0	0	0	173	173	107	0	0	0	0	0
February 2014 .....	55	28	0	0	0	0	0	0	183	183	98	0	0	0	0	0
February 2015 .....	50	17	0	0	0	0	0	0	193	193	87	0	0	0	0	0
February 2016 .....	44	4	0	0	0	0	0	0	204	204	75	0	0	0	0	0
February 2017 .....	39	0	0	0	0	0	0	0	216	194	62	0	0	0	0	0
February 2018 .....	33	0	0	0	0	0	0	0	228	176	49	0	0	0	0	0
February 2019 .....	26	0	0	0	0	0	0	0	241	156	36	0	0	0	0	0
February 2020 .....	20	0	0	0	0	0	0	0	254	136	24	0	0	0	0	0
February 2021 .....	13	0	0	0	0	0	0	0	269	115	12	0	0	0	0	0
February 2022 .....	5	0	0	0	0	0	0	0	284	95	0	0	0	0	0	0
February 2023 .....	0	0	0	0	0	0	0	0	295	75	0	0	0	0	0	0
February 2024 .....	0	0	0	0	0	0	0	0	295	55	0	0	0	0	0	0
February 2025 .....	0	0	0	0	0	0	0	0	295	36	0	0	0	0	0	0
February 2026 .....	0	0	0	0	0	0	0	0	295	18	0	0	0	0	0	0
February 2027 .....	0	0	0	0	0	0	0	0	295	0	0	0	0	0	0	0
February 2028 .....	0	0	0	0	0	0	0	0	295	0	0	0	0	0	0	0
February 2029 .....	0	0	0	0	0	0	0	0	268	0	0	0	0	0	0	0
February 2030 .....	0	0	0	0	0	0	0	0	191	0	0	0	0	0	0	0
February 2031 .....	0	0	0	0	0	0	0	0	107	0	0	0	0	0	0	0
February 2032 .....	0	0	0	0	0	0	0	0	16	0	0	0	0	0	0	0
February 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	11.1	6.9	2.7	2.7	2.7	2.5	2.7	1.5	27.5	18.6	14.1	2.0	1.3	1.0	0.6	0.4

Date	CB, GF, GS, GT and CO Classes								FP and SP† Classes								
	PSA Prepayment Assumption								PSA Prepayment Assumption								
	0%	100%	150%	220%	250%	275%	276%	500%	0%	100%	138%	183%	220%	250%	275%	276%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004 .....	100	100	100	100	100	100	100	90	100	100	100	100	100	100	100	100	100
February 2005 .....	100	100	100	100	100	100	100	0	97	86	86	86	86	86	86	86	86
February 2006 .....	100	100	100	100	77	40	39	0	95	67	67	67	67	67	67	67	49
February 2007 .....	100	100	100	96	42	0	0	0	92	49	49	49	49	49	49	49	5
February 2008 .....	100	100	100	79	19	0	0	0	88	32	32	32	32	32	32	32	0
February 2009 .....	100	100	100	69	6	0	0	0	85	16	16	16	16	16	14	14	0
February 2010 .....	100	100	100	64	*	0	0	0	81	1	1	1	1	1	0	0	0
February 2011 .....	100	100	100	62	0	0	0	0	77	0	0	0	0	0	0	0	0
February 2012 .....	100	100	100	59	0	0	0	0	73	0	0	0	0	0	0	0	0
February 2013 .....	100	100	100	55	0	0	0	0	68	0	0	0	0	0	0	0	0
February 2014 .....	100	100	100	51	0	0	0	0	63	0	0	0	0	0	0	0	0
February 2015 .....	100	100	100	47	0	0	0	0	57	0	0	0	0	0	0	0	0
February 2016 .....	100	100	100	42	0	0	0	0	51	0	0	0	0	0	0	0	0
February 2017 .....	100	100	100	38	0	0	0	0	44	0	0	0	0	0	0	0	0
February 2018 .....	100	100	100	34	0	0	0	0	37	0	0	0	0	0	0	0	0
February 2019 .....	100	100	100	29	0	0	0	0	29	0	0	0	0	0	0	0	0
February 2020 .....	100	100	100	26	0	0	0	0	21	0	0	0	0	0	0	0	0
February 2021 .....	100	100	100	22	0	0	0	0	12	0	0	0	0	0	0	0	0
February 2022 .....	100	100	100	19	0	0	0	0	2	0	0	0	0	0	0	0	0
February 2023 .....	100	100	87	16	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2024 .....	100	100	74	13	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2025 .....	100	100	62	11	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026 .....	100	100	51	9	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027 .....	100	100	41	7	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028 .....	100	79	32	5	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029 .....	100	59	23	4	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030 .....	100	41	16	2	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031 .....	100	23	8	1	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032 .....	100	6	2	*	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	0	0	0	0
Weighted Average Life (years)** .....	29.6	26.6	23.5	12.1	4.0	2.9	2.9	1.2	12.2	4.0	4.0	4.0	4.0	4.0	4.0	4.0	2.9

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

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

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

Date	ON Class									OP Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	138%	183%	220%	250%	275%	276%	500%	0%	100%	138%	183%	220%	250%	275%	276%	500%
Initial Percent .....	100	100	100	100	100	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	100	100	100	100	100
February 2005 .....	93	58	58	58	58	58	58	58	58	100	100	100	100	100	100	100	100	100
February 2006 .....	85	4	4	4	4	4	4	4	0	100	100	100	100	100	100	100	100	48
February 2007 .....	76	0	0	0	0	0	0	0	0	100	47	47	47	47	47	47	47	0
February 2008 .....	66	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
February 2009 .....	56	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
February 2010 .....	45	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
February 2011 .....	33	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
February 2012 .....	20	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
February 2013 .....	6	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
February 2014 .....	0	0	0	0	0	0	0	0	0	90	0	0	0	0	0	0	0	0
February 2015 .....	0	0	0	0	0	0	0	0	0	72	0	0	0	0	0	0	0	0
February 2016 .....	0	0	0	0	0	0	0	0	0	53	0	0	0	0	0	0	0	0
February 2017 .....	0	0	0	0	0	0	0	0	0	32	0	0	0	0	0	0	0	0
February 2018 .....	0	0	0	0	0	0	0	0	0	9	0	0	0	0	0	0	0	0
February 2019 .....	0	0	0	0	0	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	0	0	0	0	0
February 2021 .....	0	0	0	0	0	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	0	0	0	0	0
February 2023 .....	0	0	0	0	0	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	0	0	0	0	0
February 2025 .....	0	0	0	0	0	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	0	0	0	0	0
February 2027 .....	0	0	0	0	0	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	0	0	0	0	0
February 2029 .....	0	0	0	0	0	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	0	0	0	0	0
February 2031 .....	0	0	0	0	0	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	0	0	0	0	0
February 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	6.3	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	13.1	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0

Date	OQ Class									OK Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	138%	183%	220%	250%	275%	276%	500%	0%	100%	138%	183%	220%	250%	275%	276%	500%
Initial Percent .....	100	100	100	100	100	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	100	100	100	100	100
February 2005 .....	100	100	100	100	100	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	100	100	100	100	100
February 2007 .....	100	100	100	100	100	100	100	100	14	100	100	100	100	100	100	100	100	100
February 2008 .....	100	95	95	95	95	95	95	95	0	100	100	100	100	100	100	100	100	0
February 2009 .....	100	48	48	48	48	48	42	41	0	100	100	100	100	100	100	100	100	0
February 2010 .....	100	4	4	4	4	4	0	0	0	100	100	100	100	100	100	78	76	0
February 2011 .....	100	0	0	0	0	0	0	0	0	100	47	47	47	47	47	11	10	0
February 2012 .....	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
February 2013 .....	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
February 2014 .....	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
February 2015 .....	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
February 2016 .....	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
February 2017 .....	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
February 2018 .....	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
February 2019 .....	86	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
February 2020 .....	61	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
February 2021 .....	34	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
February 2022 .....	5	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
February 2023 .....	0	0	0	0	0	0	0	0	0	63	0	0	0	0	0	0	0	0
February 2024 .....	0	0	0	0	0	0	0	0	0	15	0	0	0	0	0	0	0	0
February 2025 .....	0	0	0	0	0	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	0	0	0	0	0
February 2027 .....	0	0	0	0	0	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	0	0	0	0	0
February 2029 .....	0	0	0	0	0	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	0	0	0	0	0
February 2031 .....	0	0	0	0	0	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	0	0	0	0	0
February 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	17.4	6.0	6.0	6.0	6.0	6.0	5.9	5.9	3.7	20.3	8.0	8.0	8.0	8.0	8.0	7.4	7.4	4.5

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

Date	UI†, UO and OU Classes									JL and JN Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	138%	183%	220%	250%	275%	276%	500%	0%	100%	138%	183%	220%	250%	275%	276%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004 .....	100	100	100	100	100	100	100	100	100	91	77	74	74	74	80	83	98	74
February 2005 .....	100	100	100	100	100	100	100	100	100	89	75	62	62	62	62	62	62	62
February 2006 .....	100	100	100	100	100	100	100	100	100	87	72	46	46	46	46	46	46	0
February 2007 .....	100	100	100	100	100	100	100	100	100	84	70	32	32	32	32	32	32	0
February 2008 .....	100	100	100	100	100	100	100	100	98	81	67	21	21	21	21	15	14	0
February 2009 .....	100	100	100	100	100	100	100	100	67	78	64	13	13	13	13	0	0	0
February 2010 .....	100	100	100	100	100	100	100	100	46	75	61	6	6	6	6	0	0	0
February 2011 .....	100	100	100	100	100	100	100	100	32	72	58	2	2	2	2	0	0	0
February 2012 .....	100	97	97	97	97	97	85	84	22	69	54	0	0	0	0	0	0	0
February 2013 .....	100	81	81	81	81	81	69	69	15	65	48	0	0	0	0	0	0	0
February 2014 .....	100	67	67	67	67	67	56	56	10	61	39	0	0	0	0	0	0	0
February 2015 .....	100	55	55	55	55	55	45	45	7	57	28	0	0	0	0	0	0	0
February 2016 .....	100	45	45	45	45	45	37	36	5	53	14	0	0	0	0	0	0	0
February 2017 .....	100	37	37	37	37	37	30	29	3	49	0	0	0	0	0	0	0	0
February 2018 .....	100	30	30	30	30	30	24	23	2	44	0	0	0	0	0	0	0	0
February 2019 .....	100	25	25	25	25	25	19	19	1	39	0	0	0	0	0	0	0	0
February 2020 .....	100	20	20	20	20	20	15	15	1	34	0	0	0	0	0	0	0	0
February 2021 .....	100	16	16	16	16	16	12	12	1	28	0	0	0	0	0	0	0	0
February 2022 .....	100	13	13	13	13	13	9	9	*	22	0	0	0	0	0	0	0	0
February 2023 .....	100	10	10	10	10	10	7	7	*	16	0	0	0	0	0	0	0	0
February 2024 .....	100	8	8	8	8	8	6	6	*	9	0	0	0	0	0	0	0	0
February 2025 .....	87	6	6	6	6	6	4	4	*	2	0	0	0	0	0	0	0	0
February 2026 .....	67	5	5	5	5	5	3	3	*	0	0	0	0	0	0	0	0	0
February 2027 .....	46	4	4	4	4	4	2	2	*	0	0	0	0	0	0	0	0	0
February 2028 .....	23	3	3	3	3	3	2	2	*	0	0	0	0	0	0	0	0	0
February 2029 .....	2	2	2	2	2	2	1	1	*	0	0	0	0	0	0	0	0	0
February 2030 .....	1	1	1	1	1	1	1	1	*	0	0	0	0	0	0	0	0	0
February 2031 .....	1	1	1	1	1	1	*	*	*	0	0	0	0	0	0	0	0	0
February 2032 .....	*	*	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0
February 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	23.8	13.8	13.8	13.8	13.8	13.8	12.8	12.8	7.6	12.6	7.8	3.1	3.1	3.1	3.1	2.9	3.0	1.9

Date	ZJ Class									FH, SR†, TO and SH Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	138%	183%	220%	250%	275%	276%	500%	0%	100%	138%	183%	220%	250%	275%	276%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004 .....	106	105	102	89	78	54	40	0	0	100	100	100	100	100	100	100	100	98
February 2005 .....	112	111	106	61	24	0	0	0	0	100	100	100	100	100	98	89	88	6
February 2006 .....	118	118	112	26	0	0	0	0	0	100	100	100	100	84	63	46	45	0
February 2007 .....	125	124	116	0	0	0	0	0	0	100	100	100	99	64	37	15	14	0
February 2008 .....	132	131	120	0	0	0	0	0	0	100	100	100	92	50	19	0	0	0
February 2009 .....	139	139	122	0	0	0	0	0	0	100	100	100	86	41	8	0	0	0
February 2010 .....	147	147	124	0	0	0	0	0	0	100	100	100	83	36	2	0	0	0
February 2011 .....	155	155	125	0	0	0	0	0	0	100	100	100	81	33	0	0	0	0
February 2012 .....	164	164	122	0	0	0	0	0	0	100	100	100	79	32	0	0	0	0
February 2013 .....	173	173	113	0	0	0	0	0	0	100	100	100	75	30	0	0	0	0
February 2014 .....	183	183	98	0	0	0	0	0	0	100	100	100	71	28	0	0	0	0
February 2015 .....	193	193	80	0	0	0	0	0	0	100	100	100	66	26	0	0	0	0
February 2016 .....	204	204	59	0	0	0	0	0	0	100	100	100	61	24	0	0	0	0
February 2017 .....	216	212	36	0	0	0	0	0	0	100	100	100	56	21	0	0	0	0
February 2018 .....	228	182	13	0	0	0	0	0	0	100	100	100	50	19	0	0	0	0
February 2019 .....	241	150	0	0	0	0	0	0	0	100	100	96	45	17	0	0	0	0
February 2020 .....	254	117	0	0	0	0	0	0	0	100	100	86	40	15	0	0	0	0
February 2021 .....	269	84	0	0	0	0	0	0	0	100	100	77	35	13	0	0	0	0
February 2022 .....	284	51	0	0	0	0	0	0	0	100	100	69	30	11	0	0	0	0
February 2023 .....	300	18	0	0	0	0	0	0	0	100	100	60	26	9	0	0	0	0
February 2024 .....	317	0	0	0	0	0	0	0	0	100	94	52	22	8	0	0	0	0
February 2025 .....	334	0	0	0	0	0	0	0	0	100	82	45	19	6	0	0	0	0
February 2026 .....	340	0	0	0	0	0	0	0	0	100	70	37	15	5	0	0	0	0
February 2027 .....	340	0	0	0	0	0	0	0	0	100	59	31	12	4	0	0	0	0
February 2028 .....	340	0	0	0	0	0	0	0	0	100	48	24	10	3	0	0	0	0
February 2029 .....	322	0	0	0	0	0	0	0	0	100	37	19	7	2	0	0	0	0
February 2030 .....	195	0	0	0	0	0	0	0	0	100	27	13	5	2	0	0	0	0
February 2031 .....	56	0	0	0	0	0	0	0	0	100	17	8	3	1	0	0	0	0
February 2032 .....	0	0	0	0	0	0	0	0	0	63	8	4	1	*	0	0	0	0
February 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	27.2	17.3	12.7	2.3	1.5	1.2	1.0	0.6	0.5	29.2	25.0	21.8	15.2	8.4	3.8	3.0	3.0	1.6

\* 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.

Date	PA Class							PB Class							PG, IA† and PH Classes						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	167%	250%	270%	300%	500%	0%	100%	167%	250%	270%	300%	500%	0%	100%	167%	250%	270%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	96	91	91	91	91	91	91	100	100	100	100	100	100	100	97	95	95	95	95	95	95
February 2005	77	49	49	49	49	49	49	100	100	100	100	100	100	100	86	70	70	70	70	70	70
February 2006	57	5	5	5	5	5	5	100	100	100	100	100	100	41	75	44	44	44	44	44	17
February 2007	35	0	0	0	0	0	0	100	47	47	47	47	47	0	62	19	19	19	19	19	0
February 2008	12	0	0	0	0	0	0	100	0	0	0	0	0	0	48	0	0	0	0	0	0
February 2009	0	0	0	0	0	0	0	81	0	0	0	0	0	0	33	0	0	0	0	0	0
February 2010	0	0	0	0	0	0	0	42	0	0	0	0	0	0	17	0	0	0	0	0	0
February 2011	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2013	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2015	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2017	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2019	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2021	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2023	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	3.3	2.0	2.0	2.0	2.0	2.0	1.9	6.8	4.0	4.0	4.0	4.0	4.0	3.0	4.7	2.8	2.8	2.8	2.8	2.8	2.3

Date	PC Class							PD Class							GI†, GO and PE Classes						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	167%	250%	270%	300%	500%	0%	100%	167%	250%	270%	300%	500%	0%	100%	167%	250%	270%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	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	100	100	100	100	100	100	100	100
February 2005	100	100	100	100	100	100	100	100	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	100	100	100	100	100	100	100	100
February 2007	100	100	100	100	100	100	56	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2008	100	93	93	93	93	93	2	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2009	100	46	46	46	46	46	0	100	100	100	100	100	100	9	100	100	100	100	100	100	100
February 2010	100	9	9	9	9	9	0	100	100	100	100	100	100	0	100	100	100	100	100	100	67
February 2011	100	0	0	0	0	0	0	100	46	46	46	46	46	0	100	100	100	100	100	100	42
February 2012	59	0	0	0	0	0	0	100	0	0	0	0	0	0	100	91	91	91	91	91	25
February 2013	15	0	0	0	0	0	0	100	0	0	0	0	0	0	100	63	63	63	63	63	15
February 2014	0	0	0	0	0	0	0	15	0	0	0	0	0	0	100	41	41	41	41	41	8
February 2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25	24	24	24	24	24	4
February 2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12	12	12	12	12	12	2
February 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	3	3	3	3	3	*
February 2018	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2020	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2022	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2024	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	9.2	6.0	6.0	6.0	6.0	6.0	4.2	10.8	8.0	8.0	8.0	8.0	8.0	5.6	12.0	10.9	10.9	10.9	10.9	10.9	8.1

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

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

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

Date	KL and KM Classes							ZK Class							CF and CS Classes						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	167%	250%	270%	300%	500%	0%	100%	167%	250%	270%	300%	500%	0%	100%	167%	250%	270%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	85	73	64	64	64	64	64	105	105	105	105	105	105	105	100	100	100	83	78	72	30
February 2005	85	73	50	50	50	50	4	110	110	110	110	110	110	110	100	100	100	54	44	28	0
February 2006	85	73	36	36	36	31	0	116	116	116	116	116	116	0	100	100	100	31	15	0	0
February 2007	85	73	27	27	27	11	0	122	122	122	122	122	122	0	100	100	100	17	0	0	0
February 2008	85	73	22	22	17	1	0	128	128	128	128	128	128	0	100	100	100	12	0	0	0
February 2009	85	72	19	19	15	0	0	135	135	135	135	135	0	0	100	100	99	12	0	0	0
February 2010	85	66	17	17	14	0	0	142	142	142	142	142	0	0	100	100	94	12	0	0	0
February 2011	85	55	13	13	12	0	0	149	149	149	149	149	0	0	100	100	86	12	0	0	0
February 2012	85	41	10	10	10	0	0	157	157	157	157	157	0	0	100	100	76	12	0	0	0
February 2013	85	24	6	6	7	0	0	165	165	165	165	165	0	0	100	100	65	12	0	0	0
February 2014	85	6	3	3	5	0	0	173	173	173	173	173	0	0	100	100	53	12	0	0	0
February 2015	85	0	0	0	4	0	0	182	0	0	0	182	0	0	100	78	39	11	0	0	0
February 2016	43	0	0	0	2	0	0	191	0	0	0	191	0	0	100	46	22	6	0	0	0
February 2017	0	0	0	0	1	0	0	0	0	0	0	201	0	0	91	13	6	2	0	0	0
February 2018	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2020	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2022	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2024	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.1	6.8	3.2	3.2	3.1	2.1	1.2	13.9	11.8	11.8	11.8	14.4	5.6	2.1	14.5	12.9	10.9	3.4	1.9	1.5	0.8

Date	IP†, PK, PJ and PL Classes					PZ Class					JQ, JT and JU Classes				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	155%	270%	500%	0%	100%	155%	270%	500%	0%	100%	155%	270%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	99	94	94	94	94	105	105	105	105	105	97	97	89	89	89
February 2005	97	85	85	85	85	109	109	109	109	109	95	95	69	69	69
February 2006	96	74	74	74	74	114	114	114	114	114	92	92	48	48	48
February 2007	94	64	64	64	64	120	120	120	120	120	89	89	32	32	32
February 2008	92	54	54	54	54	125	125	125	125	125	86	86	18	18	18
February 2009	90	45	45	45	45	131	131	131	131	131	83	83	8	8	8
February 2010	88	37	37	37	37	137	137	137	137	137	79	79	1	1	1
February 2011	85	29	29	29	29	143	143	143	143	143	76	76	0	0	0
February 2012	83	22	22	22	22	150	150	150	150	150	72	69	0	0	0
February 2013	80	17	17	17	17	157	157	157	157	157	68	58	0	0	0
February 2014	77	12	12	12	12	164	164	164	164	109	64	43	0	0	0
February 2015	74	8	8	8	8	171	171	171	171	74	59	26	0	0	0
February 2016	70	5	5	5	5	179	179	179	179	50	54	7	0	0	0
February 2017	66	3	3	3	3	188	188	188	188	34	49	0	0	0	0
February 2018	62	1	1	1	1	196	196	196	196	23	44	0	0	0	0
February 2019	57	0	0	0	0	205	167	167	167	15	39	0	0	0	0
February 2020	52	0	0	0	0	215	130	130	130	10	33	0	0	0	0
February 2021	47	0	0	0	0	224	101	101	101	7	27	0	0	0	0
February 2022	41	0	0	0	0	235	78	78	78	4	20	0	0	0	0
February 2023	35	0	0	0	0	246	59	59	59	3	14	0	0	0	0
February 2024	28	0	0	0	0	257	45	45	45	2	6	0	0	0	0
February 2025	20	0	0	0	0	269	33	33	33	1	0	0	0	0	0
February 2026	12	0	0	0	0	281	24	24	24	1	0	0	0	0	0
February 2027	3	0	0	0	0	294	17	17	17	*	0	0	0	0	0
February 2028	0	0	0	0	0	112	12	12	12	*	0	0	0	0	0
February 2029	0	0	0	0	0	8	8	8	8	8	0	0	0	0	0
February 2030	0	0	0	0	0	5	5	5	5	5	0	0	0	0	0
February 2031	0	0	0	0	0	2	2	2	2	2	0	0	0	0	0
February 2032	0	0	0	0	0	1	1	1	1	1	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.0	6.0	6.0	6.0	6.0	25.0	19.0	19.0	19.0	19.0	13.0	9.5	3.2	3.2	3.2

\* 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.

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



Date	CZ Class						FJ, YO, YS†, SJ and CH Classes						DO Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	155%	270%	300%	500%	0%	100%	155%	270%	300%	500%	0%	100%	155%	270%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	105	105	100	52	39	0	100	100	100	100	100	84	100	100	96	88	86	72
February 2005	111	111	101	0	0	0	100	100	100	89	77	3	100	100	89	67	62	26
February 2006	117	117	102	0	0	0	100	100	100	62	45	0	100	100	82	47	39	0
February 2007	123	123	103	0	0	0	100	100	100	44	23	0	100	100	76	32	22	0
February 2008	130	130	103	0	0	0	100	100	100	32	10	0	100	100	72	22	11	0
February 2009	137	137	103	0	0	0	100	100	100	26	3	0	100	100	68	15	4	0
February 2010	144	144	103	0	0	0	100	100	100	23	1	0	100	100	65	12	1	0
February 2011	152	152	95	0	0	0	100	100	100	21	*	0	100	100	64	10	*	0
February 2012	160	160	82	0	0	0	100	100	100	19	*	0	100	99	62	9	*	0
February 2013	169	169	64	0	0	0	100	100	100	18	*	0	100	96	59	8	*	0
February 2014	178	178	42	0	0	0	100	100	100	16	*	0	100	93	55	8	*	0
February 2015	188	188	18	0	0	0	100	100	100	14	*	0	100	88	51	7	*	0
February 2016	198	198	0	0	0	0	100	100	98	12	*	0	100	83	47	6	*	0
February 2017	208	179	0	0	0	0	100	100	89	11	*	0	100	78	43	5	*	0
February 2018	219	144	0	0	0	0	100	100	80	9	*	0	100	72	38	4	*	0
February 2019	231	109	0	0	0	0	100	100	72	8	*	0	100	66	34	4	*	0
February 2020	244	73	0	0	0	0	100	100	63	6	*	0	100	60	30	3	*	0
February 2021	257	38	0	0	0	0	100	100	56	5	*	0	100	54	27	3	*	0
February 2022	271	3	0	0	0	0	100	100	48	4	*	0	100	49	23	2	*	0
February 2023	285	0	0	0	0	0	100	89	42	4	*	0	100	43	20	2	*	0
February 2024	300	0	0	0	0	0	100	78	35	3	*	0	100	38	17	1	*	0
February 2025	314	0	0	0	0	0	100	67	29	2	*	0	100	32	14	1	*	0
February 2026	314	0	0	0	0	0	100	57	24	2	*	0	100	27	12	1	*	0
February 2027	314	0	0	0	0	0	100	47	19	1	*	0	100	22	9	1	*	0
February 2028	314	0	0	0	0	0	100	37	15	1	*	0	100	18	7	*	*	0
February 2029	242	0	0	0	0	0	100	28	11	1	*	0	88	13	5	*	*	0
February 2030	126	0	0	0	0	0	100	19	7	*	*	0	69	9	3	*	*	0
February 2031	0	0	0	0	0	0	100	11	4	*	*	0	48	5	2	*	*	0
February 2032	0	0	0	0	0	0	52	3	1	*	*	0	25	2	1	*	*	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.7	16.3	10.4	1.0	0.8	0.5	29.1	23.9	19.5	5.9	3.1	1.5	27.9	19.0	12.2	4.1	2.8	1.5

Date	FI† and SI† Classes					OG Class					OH Class					FC, SC and SD Classes				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	180%	320%	350%	600%	0%	180%	320%	350%	600%	0%	180%	320%	350%	600%	0%	180%	320%	350%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	99	92	87	86	77	99	89	89	89	89	100	100	100	100	100	100	100	81	77	42
February 2005	98	82	71	69	51	98	73	73	73	73	100	100	100	100	100	100	100	57	49	0
February 2006	98	72	57	54	32	96	59	59	59	48	100	100	100	100	100	100	100	40	28	0
February 2007	97	64	45	42	20	95	46	46	46	30	100	100	100	100	100	100	100	29	17	0
February 2008	96	56	36	32	13	93	34	34	34	19	100	100	100	100	100	100	100	24	11	0
February 2009	94	49	28	25	8	92	24	24	24	12	100	100	100	100	100	100	100	22	9	0
February 2010	93	43	23	20	5	90	15	15	15	7	100	100	100	100	100	100	98	21	9	0
February 2011	92	37	18	15	3	88	9	9	9	5	100	100	100	100	100	100	95	20	9	0
February 2012	90	33	14	12	2	86	4	4	4	3	100	100	100	100	100	100	89	19	9	0
February 2013	89	28	11	9	1	83	0	0	0	2	100	0	0	0	100	100	83	17	9	0
February 2014	87	25	9	7	1	81	0	0	0	1	100	0	0	0	100	100	69	8	1	0
February 2015	85	21	7	5	*	78	0	0	0	1	100	0	0	0	100	100	57	1	0	0
February 2016	83	18	5	4	*	74	0	0	0	*	100	0	0	0	100	100	45	0	0	0
February 2017	81	16	4	3	*	71	0	0	0	*	100	0	0	0	100	100	36	0	0	0
February 2018	78	14	3	2	*	67	0	0	0	0	100	0	0	0	94	100	27	0	0	0
February 2019	75	12	3	2	*	63	0	0	0	0	100	0	0	0	58	100	19	0	0	0
February 2020	72	10	2	1	*	58	0	0	0	0	100	0	0	0	35	100	12	0	0	0
February 2021	69	8	1	1	*	53	0	0	0	0	100	0	0	0	21	100	7	0	0	0
February 2022	65	7	1	1	*	48	0	0	0	0	100	0	0	0	13	100	1	0	0	0
February 2023	61	6	1	1	*	42	0	0	0	0	100	0	0	0	8	100	0	0	0	0
February 2024	57	5	1	*	*	35	0	0	0	0	100	0	0	0	4	100	0	0	0	0
February 2025	52	4	*	*	*	28	0	0	0	0	100	0	0	0	3	100	0	0	0	0
February 2026	47	3	*	*	*	21	0	0	0	0	100	0	0	0	1	100	0	0	0	0
February 2027	41	2	*	*	*	12	0	0	0	0	100	0	0	0	1	100	0	0	0	0
February 2028	35	2	*	*	*	3	0	0	0	0	100	0	0	0	*	100	0	0	0	0
February 2029	28	1	*	*	*	0	0	0	0	0	0	0	0	0	*	81	0	0	0	0
February 2030	20	1	*	*	*	0	0	0	0	0	0	0	0	0	*	53	0	0	0	0
February 2031	12	*	*	*	*	0	0	0	0	0	0	0	0	0	*	21	0	0	0	0
February 2032	3	*	*	*	*	0	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	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.5	7.6	4.8	4.4	2.7	17.1	4.1	4.1	4.1	3.4	25.3	10.0	10.0	10.0	16.9	27.1	12.9	3.9	2.8	0.9

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

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

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

Date	FE, SE and SG Classes					HO Class					FK and SK† Classes					IK† Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	180%	320%	350%	600%	0%	180%	320%	350%	600%	0%	180%	320%	350%	600%	0%	180%	320%	350%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	100	100	100	85	81	54	99	94	90	89	82	99	91	91	91	91
February 2005	100	100	100	100	23	100	100	66	59	5	99	84	74	72	55	98	76	76	76	76
February 2006	100	100	100	100	0	100	100	52	43	0	98	74	59	56	35	97	61	61	61	52
February 2007	100	100	100	100	0	100	100	44	33	0	97	65	47	44	22	95	48	48	48	33
February 2008	100	100	100	100	0	100	100	39	29	0	96	57	37	34	14	94	36	36	36	21
February 2009	100	100	100	100	0	100	100	38	27	0	95	50	30	26	9	92	25	25	25	13
February 2010	100	100	100	100	0	100	99	37	27	0	94	44	24	20	5	90	16	16	16	8
February 2011	100	100	100	100	0	100	96	36	27	0	92	38	19	16	3	89	10	10	10	5
February 2012	100	100	100	100	0	100	92	35	27	0	91	33	15	12	2	86	4	4	4	3
February 2013	100	100	100	100	0	100	87	34	27	0	89	29	12	9	1	84	0	0	0	2
February 2014	100	100	100	100	0	100	75	27	21	0	88	25	9	7	1	82	0	0	0	1
February 2015	100	100	100	81	0	100	65	21	16	0	86	22	7	6	1	79	0	0	0	1
February 2016	100	100	82	62	0	100	56	16	12	0	84	19	6	4	*	76	0	0	0	*
February 2017	100	100	64	47	0	100	48	13	9	0	82	16	4	3	*	73	0	0	0	*
February 2018	100	100	50	36	0	100	41	10	7	0	79	14	3	2	*	69	0	0	0	*
February 2019	100	100	38	27	0	100	35	8	5	0	77	12	3	2	*	65	0	0	0	*
February 2020	100	100	29	20	0	100	30	6	4	0	74	10	2	1	*	61	0	0	0	*
February 2021	100	100	22	15	0	100	25	4	3	0	71	9	2	1	*	56	0	0	0	*
February 2022	100	100	17	11	0	100	21	3	2	0	67	7	1	1	*	51	0	0	0	*
February 2023	100	87	13	8	0	100	17	3	2	0	64	6	1	1	*	45	0	0	0	*
February 2024	100	71	9	6	0	100	14	2	1	0	59	5	1	*	*	39	0	0	0	*
February 2025	100	57	7	4	0	100	11	1	1	0	55	4	*	*	*	33	0	0	0	*
February 2026	100	45	5	3	0	100	9	1	1	0	50	3	*	*	*	25	0	0	0	*
February 2027	100	34	3	2	0	100	7	1	*	0	45	2	*	*	*	17	0	0	0	*
February 2028	100	25	2	1	0	100	5	*	*	0	39	2	*	*	*	8	0	0	0	*
February 2029	100	17	1	1	0	85	3	*	*	0	32	1	*	*	*	0	0	0	0	*
February 2030	100	10	1	*	0	62	2	*	*	0	25	1	*	*	*	0	0	0	0	*
February 2031	100	4	*	*	0	37	1	*	*	0	18	*	*	*	*	0	0	0	0	*
February 2032	48	*	*	*	0	10	*	*	*	0	9	*	*	*	*	0	0	0	0	*
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.0	23.0	16.0	14.8	1.9	27.5	14.9	6.3	5.2	1.1	21.1	7.8	5.0	4.6	2.8	17.6	4.2	4.2	4.2	3.6

Date	OV Class					OW Class					FW, SW and SX Classes					FY and SY Classes				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	180%	320%	350%	600%	0%	180%	320%	350%	600%	0%	180%	320%	350%	600%	0%	180%	320%	350%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	99	91	91	91	91	100	100	100	100	100	100	100	85	81	53	100	100	100	100	100
February 2005	98	76	76	76	76	100	100	100	100	100	100	100	61	53	0	100	100	100	100	63
February 2006	97	61	61	61	52	100	100	100	100	100	100	100	42	31	0	100	100	100	100	0
February 2007	95	47	47	47	33	100	100	100	100	100	100	100	31	18	0	100	100	100	100	0
February 2008	94	36	36	36	21	100	100	100	100	100	100	100	24	11	0	100	100	100	100	0
February 2009	92	25	25	25	13	100	100	100	100	100	100	100	22	9	0	100	100	100	100	0
February 2010	90	16	16	16	8	100	100	100	100	100	100	99	21	9	0	100	100	100	100	0
February 2011	89	9	9	9	5	100	100	100	100	100	100	95	20	9	0	100	100	100	100	0
February 2012	86	4	4	4	3	100	100	100	100	100	100	90	19	9	0	100	100	100	100	0
February 2013	84	0	0	0	2	100	0	0	0	100	100	85	17	9	0	100	100	100	100	0
February 2014	82	0	0	0	1	100	0	0	0	100	100	70	8	1	0	100	100	100	100	0
February 2015	79	0	0	0	1	100	0	0	0	100	100	57	*	0	0	100	100	100	79	0
February 2016	76	0	0	0	*	100	0	0	0	100	100	46	0	0	0	100	100	79	60	0
February 2017	73	0	0	0	*	100	0	0	0	100	100	35	0	0	0	100	100	62	46	0
February 2018	69	0	0	0	0	100	0	0	0	87	100	27	0	0	0	100	100	48	35	0
February 2019	65	0	0	0	0	100	0	0	0	53	100	19	0	0	0	100	100	37	26	0
February 2020	61	0	0	0	0	100	0	0	0	32	100	12	0	0	0	100	100	29	20	0
February 2021	56	0	0	0	0	100	0	0	0	20	100	6	0	0	0	100	100	22	15	0
February 2022	51	0	0	0	0	100	0	0	0	12	100	*	0	0	0	100	100	17	11	0
February 2023	45	0	0	0	0	100	0	0	0	7	100	0	0	0	0	100	84	12	8	0
February 2024	39	0	0	0	0	100	0	0	0	4	100	0	0	0	0	100	69	9	6	0
February 2025	32	0	0	0	0	100	0	0	0	2	100	0	0	0	0	100	55	7	4	0
February 2026	25	0	0	0	0	100	0	0	0	1	100	0	0	0	0	100	44	5	3	0
February 2027	17	0	0	0	0	100	0	0	0	1	100	0	0	0	0	100	34	3	2	0
February 2028	8	0	0	0	0	100	0	0	0	*	100	0	0	0	0	100	25	2	1	0
February 2029	0	0	0	0	0	0	0	0	0	*	97	0	0	0	0	100	17	1	1	0
February 2030	0	0	0	0	0	0	0	0	0	*	70	0	0	0	0	100	11	1	*	0
February 2031	0	0	0	0	0	0	0	0	0	*	40	0	0	0	0	100	5	*	*	0
February 2032	0	0	0	0	0	0	0	0	0	*	8	0	0	0	0	100	*	*	*	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.6	4.2	4.2	4.2	3.6	25.9	10.0	10.0	10.0	16.7	27.7	12.9	4.0	2.9	1.0	29.7	23.0	15.9	14.7	2.1

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

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

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

Date	TF and TS† Classes							JS† Class							KS† Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	120%	200%	220%	250%	500%	0%	100%	120%	200%	220%	250%	500%	0%	100%	120%	200%	220%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	99	97	97	96	95	95	91	99	96	96	94	94	93	89	100	100	100	100	100	100	100
February 2005	98	92	91	87	86	85	72	98	90	88	83	82	80	64	100	100	100	100	100	100	100
February 2006	97	86	84	76	74	71	51	97	81	78	68	66	62	35	100	100	100	100	100	100	100
February 2007	96	79	76	66	63	60	35	95	73	69	55	52	47	14	100	100	100	100	100	100	100
February 2008	95	73	70	57	54	50	24	94	65	60	43	39	34	0	100	100	100	100	100	100	100
February 2009	94	68	64	49	46	42	16	92	57	52	33	29	23	0	100	100	100	100	100	100	69
February 2010	93	62	58	42	39	35	11	91	50	45	24	20	14	0	100	100	100	100	100	100	47
February 2011	91	57	53	37	33	29	8	89	44	38	17	12	6	0	100	100	100	100	100	100	32
February 2012	90	53	48	31	28	24	5	87	38	31	10	6	0	0	100	100	100	100	100	100	22
February 2013	88	48	43	27	24	20	4	84	32	25	4	0	0	0	100	100	100	100	100	83	15
February 2014	86	44	39	23	20	16	2	82	27	20	0	0	0	0	100	100	100	96	84	69	10
February 2015	84	40	35	20	17	14	2	79	21	15	0	0	0	0	100	100	100	82	71	57	7
February 2016	82	37	32	17	14	11	1	77	17	10	0	0	0	0	100	100	100	70	60	46	5
February 2017	80	33	28	14	12	9	1	74	12	6	0	0	0	0	100	100	100	59	50	38	3
February 2018	77	30	25	12	10	7	1	70	8	2	0	0	0	0	100	100	100	50	42	31	2
February 2019	75	27	22	10	8	6	*	67	4	0	0	0	0	0	100	100	93	42	35	25	1
February 2020	72	24	20	9	7	5	*	63	*	0	0	0	0	0	100	100	82	35	29	21	1
February 2021	69	22	17	7	6	4	*	59	0	0	0	0	0	0	100	90	72	30	23	17	1
February 2022	65	19	15	6	5	3	*	54	0	0	0	0	0	0	100	79	63	24	19	13	*
February 2023	61	17	13	5	4	3	*	49	0	0	0	0	0	0	100	70	55	20	16	10	*
February 2024	57	14	11	4	3	2	*	44	0	0	0	0	0	0	100	60	47	16	12	8	*
February 2025	53	12	9	3	2	2	*	38	0	0	0	0	0	0	100	52	40	13	10	6	*
February 2026	48	10	8	2	2	1	*	31	0	0	0	0	0	0	100	44	33	10	8	5	*
February 2027	43	9	6	2	1	1	*	24	0	0	0	0	0	0	100	36	27	8	6	4	*
February 2028	37	7	5	1	1	1	*	17	0	0	0	0	0	0	100	29	21	6	4	3	*
February 2029	31	5	4	1	1	*	*	9	0	0	0	0	0	0	100	22	16	4	3	2	*
February 2030	24	4	3	1	*	*	*	0	0	0	0	0	0	0	100	16	11	3	2	1	*
February 2031	17	2	2	*	*	*	*	0	0	0	0	0	0	0	69	10	7	2	1	1	*
February 2032	9	1	1	*	*	*	*	0	0	0	0	0	0	0	36	4	3	1	*	*	*
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.6	11.3	10.3	7.6	7.1	6.5	3.8	18.1	7.7	6.9	4.8	4.5	4.1	2.5	28.6	22.6	21.2	16.3	15.3	13.9	7.7

Date	QF and QS† Classes							XA Class							XB Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	120%	200%	220%	250%	500%	0%	100%	120%	200%	220%	250%	500%	0%	100%	120%	200%	220%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	98	93	93	93	93	93	93	95	83	83	83	83	83	83	100	100	100	100	100	100	100
February 2005	96	80	80	80	80	80	80	90	53	53	53	53	53	53	100	100	100	100	100	100	100
February 2006	93	64	64	64	64	64	48	84	12	12	12	12	12	0	100	100	100	100	100	100	48
February 2007	91	47	47	47	47	47	8	78	0	0	0	0	0	0	100	47	47	47	47	47	0
February 2008	88	32	32	32	32	32	0	71	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2009	85	18	18	18	18	18	0	64	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2010	82	5	5	5	5	5	0	56	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2011	78	0	0	0	0	0	0	47	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2012	74	0	0	0	0	0	0	38	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2013	70	0	0	0	0	0	0	28	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2014	65	0	0	0	0	0	0	16	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2015	60	0	0	0	0	0	0	4	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2016	55	0	0	0	0	0	0	0	0	0	0	0	0	0	83	0	0	0	0	0	0
February 2017	49	0	0	0	0	0	0	0	0	0	0	0	0	0	55	0	0	0	0	0	0
February 2018	43	0	0	0	0	0	0	0	0	0	0	0	0	0	25	0	0	0	0	0	0
February 2019	36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2020	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2021	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2022	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2023	2	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.8	3.9	3.9	3.9	3.9	3.9	2.8	7.2	2.0	2.0	2.0	2.0	2.0	1.9	14.2	4.0	4.0	4.0	4.0	4.0	3.0

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

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

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

Date	XC Class							XD Class							XE Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	120%	200%	220%	250%	500%	0%	100%	120%	200%	220%	250%	500%	0%	100%	120%	200%	220%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	100	100	100	100	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	100	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2007	100	100	100	100	100	100	21	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2008	100	86	86	86	86	86	0	100	100	100	100	100	100	0	100	100	100	100	100	100	89
February 2009	100	48	48	48	48	48	0	100	100	100	100	100	100	0	100	100	100	100	100	100	46
February 2010	100	12	12	12	12	12	0	100	100	100	100	100	100	0	100	100	100	100	100	100	16
February 2011	100	0	0	0	0	0	0	100	47	47	47	47	47	0	100	100	100	100	100	100	0
February 2012	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	89	89	89	89	89	0
February 2013	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	65	65	65	65	65	0
February 2014	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	45	45	45	45	45	0
February 2015	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	29	29	29	29	29	0
February 2016	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	15	15	15	15	15	0
February 2017	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	3	3	3	3	3	0
February 2018	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2019	96	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2020	76	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2021	54	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2022	30	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2023	5	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2024	0	0	0	0	0	0	0	43	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	89	0	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	61	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.1	6.0	6.0	6.0	6.0	6.0	3.7	20.9	8.0	8.0	8.0	8.0	8.0	4.5	23.3	11.0	11.0	11.0	11.0	11.0	6.0

Date	KI†, KO and XG Classes							WA Class							WB Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	120%	200%	220%	250%	500%	0%	100%	120%	200%	220%	250%	500%	0%	100%	120%	200%	220%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004	100	100	100	100	100	100	100	100	100	86	86	86	86	86	100	100	100	100	100	100	100
February 2005	100	100	100	100	100	100	100	100	100	52	52	52	52	52	100	100	100	100	100	100	100
February 2006	100	100	100	100	100	100	100	100	100	7	7	7	7	0	100	100	100	100	100	100	0
February 2007	100	100	100	100	100	100	100	100	100	0	0	0	0	0	100	100	73	73	73	73	0
February 2008	100	100	100	100	100	100	100	100	100	0	0	0	0	0	100	100	45	45	45	45	0
February 2009	100	100	100	100	100	100	100	100	100	0	0	0	0	0	100	100	23	23	23	23	0
February 2010	100	100	100	100	100	100	100	100	100	0	0	0	0	0	100	100	6	6	6	6	0
February 2011	100	100	100	100	100	100	90	100	100	0	0	0	0	0	100	100	0	0	0	0	0
February 2012	100	100	100	100	100	100	61	100	100	0	0	0	0	0	100	100	0	0	0	0	0
February 2013	100	100	100	100	100	100	42	100	87	0	0	0	0	0	100	100	0	0	0	0	0
February 2014	100	100	100	100	100	100	29	100	55	0	0	0	0	0	100	100	0	0	0	0	0
February 2015	100	100	100	100	100	100	19	100	9	0	0	0	0	0	100	100	0	0	0	0	0
February 2016	100	100	100	100	100	100	13	100	0	0	0	0	0	0	100	58	0	0	0	0	0
February 2017	100	100	100	100	100	100	9	100	0	0	0	0	0	0	100	2	0	0	0	0	0
February 2018	100	86	86	86	86	86	6	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2019	100	70	70	70	70	70	4	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2020	100	57	57	57	57	57	3	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2021	100	46	46	46	46	46	2	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2022	100	37	37	37	37	37	1	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2023	100	29	29	29	29	29	1	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2024	100	23	23	23	23	23	*	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2025	100	18	18	18	18	18	*	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2026	100	13	13	13	13	13	*	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2027	100	10	10	10	10	10	*	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2028	94	7	7	7	7	7	*	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2029	22	5	5	5	5	5	*	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2030	3	3	3	3	3	3	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	2	2	2	2	2	2	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	1	1	1	1	1	1	*	0	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	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.7	18.6	18.6	18.6	18.6	18.6	10.3	26.4	11.0	2.0	2.0	2.0	2.0	1.8	26.8	13.2	5.0	5.0	5.0	4.9	2.4

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

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

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

Date	WC Class							WD Class							WE Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	120%	200%	220%	250%	500%	0%	100%	120%	200%	220%	250%	500%	0%	100%	120%	200%	220%	250%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004 .....	100	100	100	100	100	100	100	100	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	100	100	100	100	100	100	100	100
February 2006 .....	100	100	100	100	100	100	0	100	100	100	100	100	100	0	100	100	100	100	100	100	0
February 2007 .....	100	100	100	100	100	100	0	100	100	100	100	100	100	0	100	100	100	100	100	100	0
February 2008 .....	100	100	100	100	100	100	0	100	100	100	100	100	100	0	100	100	100	100	100	100	0
February 2009 .....	100	100	100	100	100	100	0	100	100	100	100	100	100	0	100	100	100	100	100	100	0
February 2010 .....	100	100	100	100	100	0	0	100	100	100	100	100	71	0	100	100	100	100	100	100	0
February 2011 .....	100	100	70	70	70	0	0	100	100	100	100	100	0	0	100	100	100	100	100	44	0
February 2012 .....	100	100	28	28	29	0	0	100	100	100	100	100	0	0	100	100	100	100	100	0	0
February 2013 .....	100	100	0	0	0	0	0	100	100	76	76	90	0	0	100	100	100	100	100	0	0
February 2014 .....	100	100	0	0	0	0	0	100	100	21	21	56	0	0	100	100	100	100	100	0	0
February 2015 .....	100	100	0	0	0	0	0	100	100	0	0	18	0	0	100	100	36	36	100	0	0
February 2016 .....	100	100	0	0	0	0	0	100	100	0	0	0	0	0	100	100	0	0	66	0	0
February 2017 .....	100	100	0	0	0	0	0	100	100	0	0	0	0	0	100	100	0	0	3	0	0
February 2018 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	73	0	0	0	0	0
February 2019 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2020 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2021 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2022 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2023 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2024 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2025 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2026 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2027 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2028 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2029 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2030 .....	15	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2031 .....	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
February 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	27.0	14.2	8.5	8.5	8.5	6.7	2.5	27.1	14.7	10.5	10.5	11.2	7.2	2.5	27.2	15.1	11.9	11.9	13.3	8.0	2.6

Date	WG Class							WH Class							WJ Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	120%	200%	220%	250%	500%	0%	100%	120%	200%	220%	250%	500%	0%	100%	120%	200%	220%	250%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004 .....	100	100	100	87	83	78	37	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2005 .....	100	100	100	55	43	27	0	100	100	100	100	100	100	0	100	100	100	100	100	100	0
February 2006 .....	100	100	100	14	0	0	0	100	100	100	100	69	0	0	100	100	100	100	100	32	0
February 2007 .....	100	100	100	0	0	0	0	100	100	100	19	0	0	0	100	100	100	100	0	0	0
February 2008 .....	100	100	100	0	0	0	0	100	100	100	0	0	0	0	100	100	100	8	0	0	0
February 2009 .....	100	100	100	0	0	0	0	100	100	100	0	0	0	0	100	100	100	0	0	0	0
February 2010 .....	100	100	100	0	0	0	0	100	100	100	0	0	0	0	100	100	100	0	0	0	0
February 2011 .....	100	100	100	0	0	0	0	100	100	100	0	0	0	0	100	100	100	0	0	0	0
February 2012 .....	100	100	100	0	0	0	0	100	100	100	0	0	0	0	100	100	100	0	0	0	0
February 2013 .....	100	100	99	0	0	0	0	100	100	100	0	0	0	0	100	100	100	0	0	0	0
February 2014 .....	100	100	96	0	0	0	0	100	100	100	0	0	0	0	100	100	100	0	0	0	0
February 2015 .....	100	100	90	0	0	0	0	100	100	100	0	0	0	0	100	100	100	0	0	0	0
February 2016 .....	100	100	79	0	0	0	0	100	100	100	0	0	70	0	100	100	100	0	0	0	0
February 2017 .....	100	100	65	0	0	0	0	100	100	100	0	0	0	0	100	100	100	0	0	0	0
February 2018 .....	100	100	49	0	0	0	0	100	100	100	0	0	0	0	100	100	100	0	0	0	0
February 2019 .....	100	86	34	0	0	0	0	100	100	100	0	0	0	0	100	100	100	0	0	0	0
February 2020 .....	100	67	18	0	0	0	0	100	100	100	0	0	0	0	100	100	100	0	0	0	0
February 2021 .....	100	48	2	0	0	0	0	100	100	100	0	0	0	0	100	100	100	0	0	0	0
February 2022 .....	100	29	0	0	0	0	0	100	100	39	0	0	0	0	100	100	100	0	0	0	0
February 2023 .....	100	10	0	0	0	0	0	100	100	0	0	0	0	0	100	100	71	0	0	0	0
February 2024 .....	100	0	0	0	0	0	0	100	65	0	0	0	0	0	100	100	2	0	0	0	0
February 2025 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	86	0	0	0	0	0
February 2026 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	5	0	0	0	0	0
February 2027 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2028 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2029 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2030 .....	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2031 .....	35	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2032 .....	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	27.8	17.9	14.8	2.1	1.8	1.5	0.8	28.6	21.2	18.9	3.8	3.1	2.6	1.4	28.8	22.5	20.3	4.6	3.7	3.0	1.6

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

Date	WK and WO Classes							MF, MS†, MA, M, MB and MD Classes						ME Class				
	PSA Prepayment Assumption							PSA Prepayment Assumption						PSA Prepayment Assumption				
	0%	100%	120%	200%	220%	250%	500%	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	100	100	
February 2004 .....	100	100	100	100	100	100	100	96	93	88	84	82	100	100	100	100	100	
February 2005 .....	100	100	100	100	100	100	37	91	83	70	60	54	100	100	100	100	100	
February 2006 .....	100	100	100	100	100	100	0	86	72	50	35	28	100	100	100	100	100	
February 2007 .....	100	100	100	100	98	59	0	81	62	34	18	11	100	100	100	100	100	
February 2008 .....	100	100	100	100	70	25	0	75	53	22	7	1	100	100	100	100	100	
February 2009 .....	100	100	100	85	51	3	0	69	44	13	0	0	100	100	100	100	64	
February 2010 .....	100	100	100	74	39	0	0	62	35	6	0	0	100	100	100	63	37	
February 2011 .....	100	100	100	68	32	0	0	55	27	1	0	0	100	100	100	39	21	
February 2012 .....	100	100	100	65	30	0	0	47	20	0	0	0	100	100	73	24	12	
February 2013 .....	100	100	100	65	30	0	0	39	13	0	0	0	100	100	50	14	6	
February 2014 .....	100	100	100	65	30	0	0	30	7	0	0	0	100	100	32	8	3	
February 2015 .....	100	100	100	65	30	0	0	20	1	0	0	0	100	100	20	4	2	
February 2016 .....	100	100	100	61	30	0	0	10	0	0	0	0	100	64	10	2	1	
February 2017 .....	100	100	100	56	30	0	0	0	0	0	0	0	91	25	3	1	*	
February 2018 .....	100	100	100	50	27	0	0	0	0	0	0	0	0	0	0	0	0	
February 2019 .....	100	100	100	44	24	0	0	0	0	0	0	0	0	0	0	0	0	
February 2020 .....	100	100	100	39	21	0	0	0	0	0	0	0	0	0	0	0	0	
February 2021 .....	100	100	100	34	18	0	0	0	0	0	0	0	0	0	0	0	0	
February 2022 .....	100	100	100	29	16	0	0	0	0	0	0	0	0	0	0	0	0	
February 2023 .....	100	100	100	25	13	0	0	0	0	0	0	0	0	0	0	0	0	
February 2024 .....	100	100	100	21	11	0	0	0	0	0	0	0	0	0	0	0	0	
February 2025 .....	100	100	86	18	9	0	0	0	0	0	0	0	0	0	0	0	0	
February 2026 .....	100	100	73	14	7	0	0	0	0	0	0	0	0	0	0	0	0	
February 2027 .....	100	84	60	11	6	0	0	0	0	0	0	0	0	0	0	0	0	
February 2028 .....	100	68	48	9	4	0	0	0	0	0	0	0	0	0	0	0	0	
February 2029 .....	100	53	37	6	3	0	0	0	0	0	0	0	0	0	0	0	0	
February 2030 .....	100	38	27	4	2	0	0	0	0	0	0	0	0	0	0	0	0	
February 2031 .....	100	24	17	3	1	0	0	0	0	0	0	0	0	0	0	0	0	
February 2032 .....	93	11	7	1	1	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	0	0	0	0	
Weighted Average Life (years)** .....	29.5	26.3	25.1	14.7	9.9	4.4	1.9	8.2	5.6	3.4	2.6	2.3	14.5	13.4	10.4	8.0	7.0	

Date	NF, NS†, NA, ND, NG and NE Classes					NB Class					NI†, NO and NC Classes				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	382%	600%	700%	0%	100%	382%	600%	700%	0%	100%	382%	600%	700%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2004 .....	99	95	88	82	79	100	100	100	100	100	100	100	100	100	100
February 2005 .....	97	87	63	46	38	100	100	100	100	100	100	100	100	100	100
February 2006 .....	96	77	34	8	0	100	100	100	100	90	100	100	100	100	100
February 2007 .....	94	66	12	0	0	100	100	100	38	1	100	100	100	100	100
February 2008 .....	92	57	0	0	0	100	100	81	0	0	100	100	100	83	57
February 2009 .....	90	48	0	0	0	100	100	33	0	0	100	100	100	52	33
February 2010 .....	88	40	0	0	0	100	100	0	0	0	100	100	96	33	19
February 2011 .....	86	32	0	0	0	100	100	0	0	0	100	100	73	21	11
February 2012 .....	83	24	0	0	0	100	100	0	0	0	100	100	55	13	6
February 2013 .....	81	18	0	0	0	100	100	0	0	0	100	100	41	8	3
February 2014 .....	78	11	0	0	0	100	100	0	0	0	100	100	31	5	2
February 2015 .....	74	5	0	0	0	100	100	0	0	0	100	100	23	3	1
February 2016 .....	71	0	0	0	0	100	97	0	0	0	100	100	17	2	1
February 2017 .....	67	0	0	0	0	100	77	0	0	0	100	100	13	1	*
February 2018 .....	63	0	0	0	0	100	58	0	0	0	100	100	9	1	*
February 2019 .....	59	0	0	0	0	100	40	0	0	0	100	100	7	*	*
February 2020 .....	54	0	0	0	0	100	24	0	0	0	100	100	5	*	*
February 2021 .....	49	0	0	0	0	100	8	0	0	0	100	100	4	*	*
February 2022 .....	43	0	0	0	0	100	0	0	0	0	100	94	3	*	*
February 2023 .....	37	0	0	0	0	100	0	0	0	0	100	83	2	*	*
February 2024 .....	31	0	0	0	0	100	0	0	0	0	100	72	1	*	*
February 2025 .....	24	0	0	0	0	100	0	0	0	0	100	62	1	*	*
February 2026 .....	16	0	0	0	0	100	0	0	0	0	100	52	1	*	*
February 2027 .....	8	0	0	0	0	100	0	0	0	0	100	43	*	*	*
February 2028 .....	0	0	0	0	0	95	0	0	0	0	100	34	*	*	*
February 2029 .....	0	0	0	0	0	59	0	0	0	0	100	26	*	*	*
February 2030 .....	0	0	0	0	0	20	0	0	0	0	100	19	*	*	*
February 2031 .....	0	0	0	0	0	0	0	0	0	0	81	12	*	*	*
February 2032 .....	0	0	0	0	0	0	0	0	0	0	42	5	*	*	*
February 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	16.3	6.1	2.5	1.9	1.7	26.2	15.6	5.7	3.9	3.4	28.8	23.6	10.4	6.8	5.8

\* 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 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 Principal Only Classes, the Accrual Classes and the OB, OH and OW 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>Group</u>	<u>Prepayment Assumption</u>
1	306% PSA
2	320% PSA
3	220% PSA
4	220% PSA
5	270% PSA
6	270% PSA
7	320% PSA
8	320% PSA
9	220% PSA
10	324% PSA
11	382% PSA

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 UBS Warburg LLC (the “Dealer”) in exchange for the Trust MBS, the SMBS and the Group 7 Underlying REMIC Certificates. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

*Increase in Certificates.* Before the Settlement Date, we and the Dealer may agree to offer Group 1, 2, 3, 4, 5, 6, 8, 9, 10 or 11 Classes in addition to those contemplated as of the date of this prospectus supplement. In this event, we will increase the related Trust MBS or Group 2 or Group 6 SMBS, as applicable, in principal balance, but we expect that all these additional Trust MBS or Group 2 or Group 6 SMBS, as applicable, will have the same characteristics as described under “Description of the Certificates—The Trust MBS” and “—The Group 2 and Group 6 SMBS” in this prospectus supplement. The proportion that the original principal balance of each Group 1, 2, 3, 4, 5, 6, 8, 9, 10 or 11 Class bears to the aggregate original principal balance of all Group 1, 2, 3, 4, 5, 6, 8, 9, 10 or 11 Classes, respectively, will remain the same. In addition, the dollar amounts shown in the Principal Balance Schedules will be increased to correspond to the increase of the principal balances of the applicable Classes.

## **LEGAL MATTERS**

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

## Group 7 SMBS and Underlying REMIC Certificates

Underlying REMIC or SMBS Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type (1)	Final Distribution Date	Principal Type (1)	Original Principal Balance of Class	February 2003 Class Factor	Principal or Notional Balance in the Lower Tier REMIC	Approximate Weighted Average WAC (in months)	Approximate Weighted Average WALA (in months)	Underlying Security Type
2002-92	FC	December 2002	31392HCR2	(2)	FLT	January 2033	PT	\$ 100,000,000	0.89182745	\$ 80,264,470	6.975%	12	MBS
2002-92	SC	December 2002	31392HDD2	(2)	INV/IO	January 2033	NTL	100,000,000	0.89182745	89,182,744	6.975	12	MBS
2002-53	SH	August 2002	31392EHM5	(2)	INV/IO	July 2032	NTL	50,000,000	0.75597709	37,798,854	6.975	12	MBS
2002-51	FZ	July 2002	31392DWW1	(2)	FLT	August 2032	PT	113,853,720	0.74638315	46,717,129	6.975	12	MBS
324	PO	June 2002	3138FANR7	(3)	PO	July 2032	PT	2,500,000,000	0.74083820	142,854,298	6.975	12	MBS
324	IO	June 2002	3138FANS5	6.5%	IO	July 2032	NTL	2,500,000,000	0.74083820	1,163,042	6.975	12	MBS

(1) See "Description of the Certificates—Definitions and Abbreviations" in the REMIC Prospectus.

(2) This class bears interest during its interest accrual periods, subject to the applicable maximum and minimum interest rates, as further described in the related Underlying REMIC Disclosure Document.

(3) This class is a principal only class and bears no interest.

Available Recombinations (1)

REMIC Certificates			RCR Certificates					
Classes	Original Principal or Notional Principal Balances	RCR Classes	Original Principal or Notional Principal Balance	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 1								
QI	\$ 41,820,000 (3)	QG	\$ 41,820,000	5.50%	FIX	PAC	31392J3E7	March 2033
QO	41,820,000							
Recombination 2								
KD	3,698,485	KQ	51,778,791	5.25	FIX	SCH /NSJ	31392J3F4	March 2033
KE	48,080,306							
Recombination 3								
JI	62,269,438 (3)	QE	62,269,438	5.50	FIX	PAC	31392J3G2	October 2031
JO	62,269,438							
Recombination 4								
UI	61,330,000 (3)	OU	61,330,000	5.50	FIX	PAC	31392J3H0	March 2033
UO	61,330,000							
Recombination 5								
SR	24,201,467 (3)	SH	8,800,533	(4)	INV	SUP	31392J3J6	March 2033
TO	8,800,533							
Recombination 6								
PA (5)	39,554,000	PH	67,045,000	4.50	FIX	PAC	31392J3K3	April 2013
PB (5)	27,491,000							
Recombination 7								
GI	25,359,000 (3)	PE	25,359,000	5.00	FIX	PAC	31392J3L1	March 2018
GO	25,359,000							
Recombination 8								
PK	313,810,000	PJ	313,810,000	4.50	FIX	PAC /AD	31392J3M9	December 2031
IP	26,150,833 (3)							
Recombination 9								
PK	313,810,000	PL	313,810,000	4.25	FIX	PAC /AD	31392J3N7	December 2031
IP	13,075,417 (3)							
Recombination 10								
YO	21,736,200	SJ	21,736,200	(4)	INV	SUP	31392J3P2	March 2033
YS	50,717,800 (3)							
Recombination 11								
FJ	50,717,800	CH	72,454,000	5.25	FIX	SUP	31392J3Q0	March 2033
YO	21,736,200							
YS	50,717,800 (3)							
Recombination 12								
JS (5)	15,833,333 (3)	TS	20,833,333 (3)	(4)	INV /IO	NTL	31392J3R8	March 2033
KS (5)	5,000,000 (3)							

REMIC Certificates			RCR Certificates					
Classes	Original Principal or Notional Principal Balances	RCR Classes	Original Principal or Notional Principal Balance	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 13								
KI	\$ 19,814,000 (3)	XG	\$ 19,814,000	5.50%	FIX	PAC	31392J3S6	March 2033
KO	19,814,000							
Recombination 14								
MF	41,672,881	M	166,691,524	5.00	FIX	SEQ	31392J3T4	February 2017
MS	41,672,881 (3)							
MA	125,018,643							
Recombination 15								
MF	17,859,806	MB	142,878,449	4.50	FIX	SEQ	31392J3U1	February 2017
MS	17,859,806 (3)							
MA	125,018,643							
Recombination 16								
MF	41,672,881	MD	41,672,881	8.00	FIX	SEQ	31392J3V9	February 2017
MS	41,672,881 (3)							
Recombination 17								
NI	47,000,000 (3)	NC	47,000,000	5.50	FIX	SEQ	31392J3W7	March 2033
NO	47,000,000							
Recombination 18								
NF	55,552,500	ND	55,552,500	8.00	FIX	SEQ	31392J3X5	February 2028
NS	55,552,500 (3)							
Recombination 19								
NF	30,862,500	NG	123,450,000	5.00	FIX	SEQ	31392J3Y3	February 2028
NS	30,862,500 (3)							
NA	92,587,500							
Recombination 20								
NF	13,226,786	NE	105,814,286	4.50	FIX	SEQ	31392J3Z0	February 2028
NS	13,226,786 (3)							
NA	92,587,500							

- (1) REMIC Certificates and RCR Certificates in any recombination may be exchanged only in the proportions shown above except as described in footnote (5) with respect to Recombinations 6 and 12.
- (2) See “Description of Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus and “Description of the Certificates—Distributions of Interest” and “—Distributions of Principal” in this prospectus supplement.
- (3) Notional principal balance.
- (4) For a description of these interest rates, see “Description of the Certificates—Distributions of Interest” in this prospectus supplement.
- (5) In any exchange under Recombination 6 or 12, the relative proportions of the Classes to be delivered (or if applicable, received) in such exchange will equal the proportions reflected by the outstanding principal or notional principal balances of such respective Classes at the time of exchange.

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## 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 .....	\$218,373,065.00	July 2006 .....	\$114,954,987.63	December 2009 .....	\$ 36,397,717.13
March 2003 .....	216,759,428.41	August 2006 .....	112,596,677.27	January 2010 .....	35,026,568.33
April 2003 .....	215,049,692.01	September 2006 .....	110,261,702.29	February 2010 .....	33,683,512.03
May 2003 .....	213,245,995.48	October 2006 .....	107,949,837.84	March 2010 .....	32,367,982.23
June 2003 .....	211,349,629.44	November 2006 .....	105,660,861.21	April 2010 .....	31,079,424.21
July 2003 .....	209,361,970.72	December 2006 .....	103,394,551.84	May 2010 .....	29,817,294.31
August 2003 .....	207,284,480.74	January 2007 .....	101,150,691.24	June 2010 .....	28,581,059.70
September 2003 .....	205,118,703.88	February 2007 .....	98,929,063.02	July 2010 .....	27,370,198.18
October 2003 .....	202,866,265.59	March 2007 .....	96,729,452.85	August 2010 .....	26,184,197.97
November 2003 .....	200,529,088.36	April 2007 .....	94,551,648.46	September 2010 .....	25,022,557.46
December 2003 .....	198,109,550.59	May 2007 .....	92,395,439.60	October 2010 .....	23,884,785.09
January 2004 .....	195,610,080.75	June 2007 .....	90,260,618.00	November 2010 .....	22,770,399.08
February 2004 .....	193,034,587.65	July 2007 .....	88,146,977.41	December 2010 .....	21,678,927.27
March 2004 .....	190,385,565.69	August 2007 .....	86,054,313.54	January 2011 .....	20,609,906.90
April 2004 .....	187,666,880.73	September 2007 .....	83,982,424.04	February 2011 .....	19,562,884.49
May 2004 .....	184,881,652.65	October 2007 .....	81,931,108.50	March 2011 .....	18,537,415.57
June 2004 .....	182,036,601.28	November 2007 .....	79,900,168.41	April 2011 .....	17,533,064.57
July 2004 .....	179,135,078.01	December 2007 .....	77,889,407.17	May 2011 .....	16,549,404.60
August 2004 .....	176,187,631.28	January 2008 .....	75,898,630.06	June 2011 .....	15,586,017.31
September 2004 .....	173,225,294.49	February 2008 .....	73,927,644.20	July 2011 .....	14,642,492.68
October 2004 .....	170,292,106.53	March 2008 .....	71,976,258.57	August 2011 .....	13,718,428.92
November 2004 .....	167,387,787.13	April 2008 .....	70,044,283.94	September 2011 .....	12,813,432.24
December 2004 .....	164,512,058.66	May 2008 .....	68,131,532.94	October 2011 .....	11,927,116.72
January 2005 .....	161,664,646.17	June 2008 .....	66,237,819.94	November 2011 .....	11,059,104.17
February 2005 .....	158,845,277.32	July 2008 .....	64,362,961.11	December 2011 .....	10,209,023.95
March 2005 .....	156,053,682.35	August 2008 .....	62,506,774.36	January 2012 .....	9,376,512.82
April 2005 .....	153,289,594.09	September 2008 .....	60,669,079.35	February 2012 .....	8,561,214.83
May 2005 .....	150,552,747.92	October 2008 .....	58,849,697.46	March 2012 .....	7,762,781.12
June 2005 .....	147,842,881.73	November 2008 .....	57,048,451.77	April 2012 .....	6,980,869.84
July 2005 .....	145,159,735.91	December 2008 .....	55,265,167.04	May 2012 .....	6,215,145.95
August 2005 .....	142,503,053.33	January 2009 .....	53,508,330.36	June 2012 .....	5,465,281.13
September 2005 .....	139,872,579.32	February 2009 .....	51,787,345.46	July 2012 .....	4,730,953.63
October 2005 .....	137,268,061.61	March 2009 .....	50,101,491.86	August 2012 .....	4,011,848.15
November 2005 .....	134,689,250.38	April 2009 .....	48,450,063.44	September 2012 .....	3,307,655.68
December 2005 .....	132,135,898.14	May 2009 .....	46,832,368.12	October 2012 .....	2,618,073.41
January 2006 .....	129,607,759.81	June 2009 .....	45,247,727.59	November 2012 .....	1,942,804.61
February 2006 .....	127,104,592.61	July 2009 .....	43,695,477.02	December 2012 .....	1,281,558.47
March 2006 .....	124,626,156.09	August 2009 .....	42,174,964.86	January 2013 .....	634,050.02
April 2006 .....	122,172,212.09	September 2009 .....	40,685,552.47	February 2013 and thereafter .....	0.00
May 2006 .....	119,742,524.74	October 2009 .....	39,226,613.98		
June 2006 .....	117,336,860.39	November 2009 .....	37,797,535.93		

### *Aggregate Group II Planned Balances*

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through February 2004 .....	\$336,032,000.00	June 2004 .....	\$326,905,404.65	November 2004 .....	\$313,859,662.86
March 2004 .....	333,864,088.59	July 2004 .....	324,438,139.17	December 2004 .....	311,043,542.26
April 2004 .....	331,619,407.21	August 2004 .....	321,898,796.09	January 2005 .....	308,161,278.72
May 2004 .....	329,299,509.49	September 2004 .....	319,288,494.19	February 2005 .....	305,293,929.98
		October 2004 .....	316,608,387.17	March 2005 .....	302,441,419.31

**Aggregate Group II (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
April 2005 .....	\$299,603,670.40	September 2009 .....	\$168,461,378.97	February 2014 .....	\$ 75,895,025.40
May 2005 .....	296,780,607.31	October 2009 .....	166,317,595.95	March 2014 .....	74,686,523.87
June 2005 .....	293,972,154.49	November 2009 .....	164,184,928.83	April 2014 .....	73,495,876.94
July 2005 .....	291,178,236.78	December 2009 .....	162,063,320.45	May 2014 .....	72,322,830.83
August 2005 .....	288,398,779.41	January 2010 .....	159,952,713.90	June 2014 .....	71,167,135.28
September 2005 .....	285,633,708.01	February 2010 .....	157,853,052.60	July 2014 .....	70,028,543.50
October 2005 .....	282,882,948.56	March 2010 .....	155,764,280.22	August 2014 .....	68,906,812.15
November 2005 .....	280,146,427.45	April 2010 .....	153,686,340.77	September 2014 .....	67,801,701.26
December 2005 .....	277,424,071.43	May 2010 .....	151,619,178.50	October 2014 .....	66,712,974.22
January 2006 .....	274,715,807.64	June 2010 .....	149,562,737.97	November 2014 .....	65,640,397.70
February 2006 .....	272,021,563.58	July 2010 .....	147,516,964.03	December 2014 .....	64,583,741.63
March 2006 .....	269,341,267.14	August 2010 .....	145,481,801.81	January 2015 .....	63,542,779.12
April 2006 .....	266,674,846.56	September 2010 .....	143,457,196.70	February 2015 .....	62,517,286.47
May 2006 .....	264,022,230.47	October 2010 .....	141,443,094.41	March 2015 .....	61,507,043.07
June 2006 .....	261,383,347.85	November 2010 .....	139,439,440.90	April 2015 .....	60,511,831.42
July 2006 .....	258,758,128.07	December 2010 .....	137,446,182.42	May 2015 .....	59,531,437.01
August 2006 .....	256,146,500.82	January 2011 .....	135,463,265.48	June 2015 .....	58,565,648.34
September 2006 .....	253,548,396.21	February 2011 .....	133,490,636.89	July 2015 .....	57,614,256.87
October 2006 .....	250,963,744.65	March 2011 .....	131,528,243.73	August 2015 .....	56,677,056.95
November 2006 .....	248,392,476.95	April 2011 .....	129,576,033.32	September 2015 .....	55,753,845.81
December 2006 .....	245,834,524.25	May 2011 .....	127,633,953.30	October 2015 .....	54,844,423.49
January 2007 .....	243,289,818.07	June 2011 .....	125,701,951.53	November 2015 .....	53,948,592.84
February 2007 .....	240,758,290.26	July 2011 .....	123,779,976.18	December 2015 .....	53,066,159.46
March 2007 .....	238,239,873.03	August 2011 .....	121,870,360.14	January 2016 .....	52,196,931.65
April 2007 .....	235,734,498.93	September 2011 .....	119,988,515.39	February 2016 .....	51,340,720.41
May 2007 .....	233,242,100.88	October 2011 .....	118,134,050.61	March 2016 .....	50,497,339.35
June 2007 .....	230,762,612.11	November 2011 .....	116,306,579.89	April 2016 .....	49,666,604.70
July 2007 .....	228,295,966.22	December 2011 .....	114,505,722.65	May 2016 .....	48,848,335.26
August 2007 .....	225,842,097.14	January 2012 .....	112,731,103.60	June 2016 .....	48,042,352.36
September 2007 .....	223,400,939.15	February 2012 .....	110,982,352.63	July 2016 .....	47,248,479.81
October 2007 .....	220,972,426.86	March 2012 .....	109,259,104.77	August 2016 .....	46,466,543.91
November 2007 .....	218,556,495.22	April 2012 .....	107,561,000.08	September 2016 .....	45,696,373.37
December 2007 .....	216,153,079.50	May 2012 .....	105,887,683.62	October 2016 .....	44,937,799.31
January 2008 .....	213,762,115.32	June 2012 .....	104,238,805.37	November 2016 .....	44,190,655.19
February 2008 .....	211,383,538.64	July 2012 .....	102,614,020.17	December 2016 .....	43,454,776.82
March 2008 .....	209,017,285.72	August 2012 .....	101,012,987.61	January 2017 .....	42,730,002.31
April 2008 .....	206,663,293.17	September 2012 .....	99,435,372.02	February 2017 .....	42,016,172.01
May 2008 .....	204,321,497.92	October 2012 .....	97,880,842.39	March 2017 .....	41,313,128.53
June 2008 .....	201,991,837.22	November 2012 .....	96,349,072.28	April 2017 .....	40,620,716.68
July 2008 .....	199,674,248.65	December 2012 .....	94,839,739.79	May 2017 .....	39,938,783.44
August 2008 .....	197,368,670.10	January 2013 .....	93,352,527.48	June 2017 .....	39,267,177.92
September 2008 .....	195,075,039.80	February 2013 .....	91,887,122.32	July 2017 .....	38,605,751.37
October 2008 .....	192,793,296.27	March 2013 .....	90,443,215.61	August 2017 .....	37,954,357.11
November 2008 .....	190,523,378.38	April 2013 .....	89,020,502.93	September 2017 .....	37,312,850.52
December 2008 .....	188,265,225.27	May 2013 .....	87,618,684.12	October 2017 .....	36,681,089.00
January 2009 .....	186,018,776.44	June 2013 .....	86,237,463.13	November 2017 .....	36,058,931.96
February 2009 .....	183,783,971.67	July 2013 .....	84,876,548.07	December 2017 .....	35,446,240.78
March 2009 .....	181,560,751.07	August 2013 .....	83,535,651.08	January 2018 .....	34,842,878.78
April 2009 .....	179,349,055.03	September 2013 .....	82,214,488.29	February 2018 .....	34,248,711.21
May 2009 .....	177,148,824.27	October 2013 .....	80,912,779.80	March 2018 .....	33,663,605.19
June 2009 .....	174,959,999.81	November 2013 .....	79,630,249.57	April 2018 .....	33,087,429.72
July 2009 .....	172,782,522.98	December 2013 .....	78,366,625.42	May 2018 .....	32,520,055.65
August 2009 .....	170,616,335.39	January 2014 .....	77,121,638.92	June 2018 .....	31,961,355.63

**Aggregate Group II (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
July 2018 .....	\$ 31,411,204.09	December 2022 .....	\$ 11,756,897.19	May 2027 .....	\$ 3,469,162.30
August 2018 .....	30,869,477.25	January 2023 .....	11,523,010.23	June 2027 .....	3,374,371.73
September 2018.....	30,336,053.05	February 2023 .....	11,292,914.70	July 2027 .....	3,281,266.25
October 2018 .....	29,810,811.16	March 2023 .....	11,066,554.09	August 2027 .....	3,189,819.71
November 2018 .....	29,293,632.92	April 2023.....	10,843,872.73	September 2027.....	3,100,006.31
December 2018 .....	28,784,401.38	May 2023 .....	10,624,815.70	October 2027 .....	3,011,800.67
January 2019 .....	28,283,001.19	June 2023 .....	10,409,328.90	November 2027 .....	2,925,177.75
February 2019 .....	27,789,318.65	July 2023 .....	10,197,358.99	December 2027 .....	2,840,112.88
March 2019 .....	27,303,241.65	August 2023 .....	9,988,853.40	January 2028 .....	2,756,581.76
April 2019.....	26,824,659.68	September 2023.....	9,783,760.30	February 2028 .....	2,674,560.44
May 2019 .....	26,353,463.75	October 2023 .....	9,582,028.61	March 2028 .....	2,594,025.32
June 2019 .....	25,889,546.44	November 2023 .....	9,383,607.98	April 2028.....	2,514,953.14
July 2019 .....	25,432,801.82	December 2023 .....	9,188,448.78	May 2028 .....	2,437,320.99
August 2019 .....	24,983,125.47	January 2024 .....	8,996,502.09	June 2028 .....	2,361,106.30
September 2019.....	24,540,414.43	February 2024 .....	8,807,719.70	July 2028 .....	2,286,286.82
October 2019 .....	24,104,567.20	March 2024 .....	8,622,054.07	August 2028 .....	2,212,840.62
November 2019 .....	23,675,483.70	April 2024.....	8,439,458.37	September 2028.....	2,140,746.12
December 2019 .....	23,253,065.29	May 2024 .....	8,259,886.43	October 2028 .....	2,069,982.02
January 2020 .....	22,837,214.68	June 2024 .....	8,083,292.72	November 2028 .....	2,000,527.36
February 2020 .....	22,427,835.99	July 2024 .....	7,909,632.40	December 2028 .....	1,932,361.48
March 2020 .....	22,024,834.69	August 2024 .....	7,738,861.25	January 2029 .....	1,865,464.02
April 2020.....	21,628,117.55	September 2024.....	7,570,935.69	February 2029 .....	1,799,814.93
May 2020 .....	21,237,592.71	October 2024 .....	7,405,812.79	March 2029 .....	1,735,394.44
June 2020 .....	20,853,169.57	November 2024 .....	7,243,450.19	April 2029.....	1,672,183.09
July 2020 .....	20,474,758.82	December 2024 .....	7,083,806.18	May 2029 .....	1,610,161.69
August 2020 .....	20,102,272.42	January 2025 .....	6,926,839.64	June 2029 .....	1,549,311.34
September 2020.....	19,735,623.57	February 2025 .....	6,772,510.03	July 2029 .....	1,489,613.41
October 2020 .....	19,374,726.70	March 2025 .....	6,620,777.40	August 2029 .....	1,431,049.57
November 2020 .....	19,019,497.45	April 2025.....	6,471,602.39	September 2029.....	1,373,601.73
December 2020 .....	18,669,852.65	May 2025 .....	6,324,946.18	October 2029 .....	1,317,252.09
January 2021 .....	18,325,710.32	June 2025 .....	6,180,770.53	November 2029 .....	1,261,983.10
February 2021 .....	17,986,989.63	July 2025 .....	6,039,037.75	December 2029 .....	1,207,777.48
March 2021 .....	17,653,610.90	August 2025 .....	5,899,710.69	January 2030 .....	1,154,618.19
April 2021.....	17,325,495.58	September 2025.....	5,762,752.73	February 2030 .....	1,102,488.47
May 2021 .....	17,002,566.23	October 2025 .....	5,628,127.79	March 2030 .....	1,051,371.77
June 2021 .....	16,684,746.51	November 2025 .....	5,495,800.30	April 2030.....	1,001,251.83
July 2021 .....	16,371,961.16	December 2025 .....	5,365,735.21	May 2030 .....	952,112.58
August 2021 .....	16,064,136.00	January 2026 .....	5,237,897.99	June 2030 .....	903,938.25
September 2021.....	15,761,197.88	February 2026 .....	5,112,254.59	July 2030 .....	856,713.24
October 2021 .....	15,463,074.72	March 2026 .....	4,988,771.45	August 2030 .....	810,422.23
November 2021 .....	15,169,695.43	April 2026.....	4,867,415.52	September 2030.....	765,050.11
December 2021 .....	14,880,989.96	May 2026 .....	4,748,154.21	October 2030 .....	720,581.99
January 2022 .....	14,596,889.23	June 2026 .....	4,630,955.39	November 2030 .....	677,003.22
February 2022 .....	14,317,325.17	July 2026 .....	4,515,787.44	December 2030 .....	634,299.34
March 2022 .....	14,042,230.65	August 2026 .....	4,402,619.15	January 2031 .....	592,456.13
April 2022.....	13,771,539.50	September 2026.....	4,291,419.78	February 2031 .....	551,459.57
May 2022 .....	13,505,186.52	October 2026 .....	4,182,159.06	March 2031 .....	511,295.86
June 2022 .....	13,243,107.40	November 2026 .....	4,074,807.13	April 2031.....	471,951.40
July 2022 .....	12,985,238.77	December 2026 .....	3,969,334.56	May 2031 .....	433,412.78
August 2022 .....	12,731,518.15	January 2027 .....	3,865,712.38	June 2031 .....	395,666.82
September 2022.....	12,481,883.96	February 2027 .....	3,763,912.01	July 2031 .....	358,700.51
October 2022 .....	12,236,275.48	March 2027 .....	3,663,905.30	August 2031 .....	322,501.05
November 2022 .....	11,994,632.89	April 2027.....	3,565,664.51	September 2031.....	287,055.82

**Aggregate Group II (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
October 2031 .....	\$ 252,352.41	February 2032 .....	\$ 120,714.92	May 2032 .....	\$ 29,194.30
November 2031 .....	218,378.58	March 2032 .....	89,540.67	June 2032 and thereafter .....	0.00
December 2031 .....	185,122.27	April 2032 .....	59,037.52		
January 2032 .....	152,571.62				

**Group 3 MBS First Specified Balances**

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
Initial Balance .....	\$500,000,000.00	September 2006 .....	\$284,197,009.55	April 2010 .....	\$139,227,591.95
March 2003 .....	497,608,327.83	October 2006 .....	279,576,899.88	May 2010 .....	136,903,368.92
April 2003 .....	494,986,909.57	November 2006 .....	275,029,507.47	June 2010 .....	134,616,285.08
May 2003 .....	492,138,106.78	December 2006 .....	270,553,709.70	July 2010 .....	132,365,761.80
June 2003 .....	489,064,608.35	January 2007 .....	266,148,401.10	August 2010 .....	130,151,229.33
July 2003 .....	485,769,427.22	February 2007 .....	261,812,493.02	September 2010 .....	127,972,126.63
August 2003 .....	482,255,896.45	March 2007 .....	257,544,913.47	October 2010 .....	125,827,901.33
September 2003 .....	478,527,664.50	April 2007 .....	253,344,606.78	November 2010 .....	123,718,009.50
October 2003 .....	474,588,689.65	May 2007 .....	249,210,533.42	December 2010 .....	121,641,915.53
November 2003 .....	470,443,233.82	June 2007 .....	245,141,669.70	January 2011 .....	119,599,092.10
December 2003 .....	466,095,855.40	July 2007 .....	241,137,007.57	February 2011 .....	117,589,019.93
January 2004 .....	461,551,401.57	August 2007 .....	237,195,554.37	March 2011 .....	115,611,187.77
February 2004 .....	456,814,999.77	September 2007 .....	233,316,332.57	April 2011 .....	113,665,092.15
March 2004 .....	451,892,048.43	October 2007 .....	229,498,379.62	May 2011 .....	111,750,237.40
April 2004 .....	446,788,207.15	November 2007 .....	225,740,747.60	June 2011 .....	109,866,135.45
May 2004 .....	441,509,386.07	December 2007 .....	222,042,503.15	July 2011 .....	108,012,305.72
June 2004 .....	436,061,734.63	January 2008 .....	218,402,727.08	August 2011 .....	106,188,274.98
July 2004 .....	430,451,629.85	February 2008 .....	214,820,514.32	September 2011 .....	104,393,577.38
August 2004 .....	424,685,663.82	March 2008 .....	211,294,973.58	October 2011 .....	102,627,754.12
September 2004 .....	418,770,630.78	April 2008 .....	207,825,227.22	November 2011 .....	100,890,353.52
October 2004 .....	412,713,513.70	May 2008 .....	204,410,410.98	December 2011 .....	99,180,930.82
November 2004 .....	406,521,470.28	June 2008 .....	201,049,673.87	January 2012 .....	97,499,048.10
December 2004 .....	400,201,818.55	July 2008 .....	197,742,177.82	February 2012 .....	95,844,274.22
January 2005 .....	393,762,022.17	August 2008 .....	194,487,097.63	March 2012 .....	94,216,184.62
February 2005 .....	387,422,977.18	September 2008 .....	191,283,620.77	April 2012 .....	92,614,361.30
March 2005 .....	381,183,133.95	October 2008 .....	188,130,947.00	May 2012 .....	91,038,392.68
April 2005 .....	375,040,966.38	November 2008 .....	185,028,288.45	June 2012 .....	89,487,873.55
May 2005 .....	368,994,971.65	December 2008 .....	181,974,869.25	July 2012 .....	87,962,404.88
June 2005 .....	363,043,669.75	January 2009 .....	178,969,925.37	August 2012 .....	86,461,593.87
July 2005 .....	357,185,603.25	February 2009 .....	176,012,704.53	September 2012 .....	84,985,053.68
August 2005 .....	351,419,336.88	March 2009 .....	173,102,465.93	October 2012 .....	83,532,403.50
September 2005 .....	345,743,457.23	April 2009 .....	170,238,480.13	November 2012 .....	82,103,268.35
October 2005 .....	340,156,572.40	May 2009 .....	167,420,028.82	December 2012 .....	80,697,279.05
November 2005 .....	334,657,311.73	June 2009 .....	164,646,404.70	January 2013 .....	79,314,072.07
December 2005 .....	329,244,325.38	July 2009 .....	161,916,911.32	February 2013 .....	77,953,289.53
January 2006 .....	323,916,284.12	August 2009 .....	159,230,862.90	March 2013 .....	76,614,579.08
February 2006 .....	318,671,878.92	September 2009 .....	156,587,584.13	April 2013 .....	75,297,593.73
March 2006 .....	313,509,820.73	October 2009 .....	153,986,410.07	May 2013 .....	74,001,991.93
April 2006 .....	308,428,840.17	November 2009 .....	151,426,685.95	June 2013 .....	72,727,437.33
May 2006 .....	303,427,687.12	December 2009 .....	148,907,767.07	July 2013 .....	71,473,598.82
June 2006 .....	298,505,130.57	January 2010 .....	146,429,018.57	August 2013 .....	70,240,150.37
July 2006 .....	293,659,958.28	February 2010 .....	143,989,815.32	September 2013 .....	69,026,771.00
August 2006 .....	288,890,976.47	March 2010 .....	141,589,541.82	October 2013 .....	67,833,144.67

**Group 3 MBS (Continued)**

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
November 2013 .....	\$ 66,658,960.23	March 2018 .....	\$ 26,087,580.28	July 2022 .....	\$ 9,315,707.18
December 2013 .....	65,503,911.35	April 2018 .....	25,603,057.70	August 2022 .....	9,120,144.35
January 2014 .....	64,367,696.40	May 2018 .....	25,126,714.92	September 2022 .....	8,928,063.87
February 2014 .....	63,250,018.43	June 2018 .....	24,658,420.42	October 2022 .....	8,739,408.15
March 2014 .....	62,150,585.08	July 2018 .....	24,198,044.72	November 2022 .....	8,554,120.55
April 2014 .....	61,069,108.52	August 2018 .....	23,745,460.40	December 2022 .....	8,372,145.27
May 2014 .....	60,005,305.33	September 2018 .....	23,300,542.02	January 2023 .....	8,193,427.43
June 2014 .....	58,958,896.52	October 2018 .....	22,863,166.08	February 2023 .....	8,017,913.02
July 2014 .....	57,929,607.38	November 2018 .....	22,433,211.05	March 2023 .....	7,845,548.90
August 2014 .....	56,917,167.48	December 2018 .....	22,010,557.27	April 2023 .....	7,676,282.75
September 2014 .....	55,921,310.57	January 2019 .....	21,595,086.95	May 2023 .....	7,510,063.10
October 2014 .....	54,941,774.47	February 2019 .....	21,186,684.20	June 2023 .....	7,346,839.30
November 2014 .....	53,978,301.12	March 2019 .....	20,785,234.88	July 2023 .....	7,186,561.52
December 2014 .....	53,030,636.43	April 2019 .....	20,390,626.68	August 2023 .....	7,029,180.68
January 2015 .....	52,098,530.25	May 2019 .....	20,002,749.05	September 2023 .....	6,874,648.55
February 2015 .....	51,181,736.30	June 2019 .....	19,621,493.15	October 2023 .....	6,722,917.62
March 2015 .....	50,280,012.10	July 2019 .....	19,246,751.87	November 2023 .....	6,573,941.13
April 2015 .....	49,393,118.98	August 2019 .....	18,878,419.77	December 2023 .....	6,427,673.13
May 2015 .....	48,520,821.90	September 2019 .....	18,516,393.05	January 2024 .....	6,284,068.33
June 2015 .....	47,662,889.52	October 2019 .....	18,160,569.58	February 2024 .....	6,143,082.22
July 2015 .....	46,819,094.05	November 2019 .....	17,810,848.82	March 2024 .....	6,004,670.97
August 2015 .....	45,989,211.23	December 2019 .....	17,467,131.78	April 2024 .....	5,868,791.45
September 2015 .....	45,173,020.33	January 2020 .....	17,129,321.05	May 2024 .....	5,735,401.23
October 2015 .....	44,370,304.00	February 2020 .....	16,797,320.77	June 2024 .....	5,604,458.60
November 2015 .....	43,580,848.25	March 2020 .....	16,471,036.53	July 2024 .....	5,475,922.45
December 2015 .....	42,804,442.47	April 2020 .....	16,150,375.48	August 2024 .....	5,349,752.35
January 2016 .....	42,040,879.23	May 2020 .....	15,835,246.17	September 2024 .....	5,225,908.53
February 2016 .....	41,289,954.43	June 2020 .....	15,525,558.62	October 2024 .....	5,104,351.87
March 2016 .....	40,551,467.05	July 2020 .....	15,221,224.25	November 2024 .....	4,985,043.85
April 2016 .....	39,825,219.25	August 2020 .....	14,922,155.90	December 2024 .....	4,867,946.58
May 2016 .....	39,111,016.22	September 2020 .....	14,628,267.75	January 2025 .....	4,753,022.80
June 2016 .....	38,408,666.20	October 2020 .....	14,339,475.37	February 2025 .....	4,640,235.78
July 2016 .....	37,717,980.43	November 2020 .....	14,055,695.62	March 2025 .....	4,529,549.48
August 2016 .....	37,038,773.05	December 2020 .....	13,776,846.70	April 2025 .....	4,420,928.35
September 2016 .....	36,370,861.12	January 2021 .....	13,502,848.10	May 2025 .....	4,314,337.48
October 2016 .....	35,714,064.50	February 2021 .....	13,233,620.57	June 2025 .....	4,209,742.47
November 2016 .....	35,068,205.93	March 2021 .....	12,969,086.10	July 2025 .....	4,107,109.50
December 2016 .....	34,433,110.83	April 2021 .....	12,709,167.93	August 2025 .....	4,006,405.30
January 2017 .....	33,808,607.38	May 2021 .....	12,453,790.52	September 2025 .....	3,907,597.12
February 2017 .....	33,194,526.43	June 2021 .....	12,202,879.52	October 2025 .....	3,810,652.75
March 2017 .....	32,590,701.48	July 2021 .....	11,956,361.72	November 2025 .....	3,715,540.48
April 2017 .....	31,996,968.57	August 2021 .....	11,714,165.10	December 2025 .....	3,622,229.15
May 2017 .....	31,413,166.35	September 2021 .....	11,476,218.80	January 2026 .....	3,530,688.07
June 2017 .....	30,839,135.97	October 2021 .....	11,242,453.02	February 2026 .....	3,440,887.03
July 2017 .....	30,274,721.03	November 2021 .....	11,012,799.12	March 2026 .....	3,352,796.38
August 2017 .....	29,719,767.62	December 2021 .....	10,787,189.52	April 2026 .....	3,266,386.88
September 2017 .....	29,174,124.18	January 2022 .....	10,565,557.72	May 2026 .....	3,181,629.78
October 2017 .....	28,637,641.55	February 2022 .....	10,347,838.27	June 2026 .....	3,098,496.83
November 2017 .....	28,110,172.87	March 2022 .....	10,133,966.75	July 2026 .....	3,016,960.18
December 2017 .....	27,591,573.58	April 2022 .....	9,923,879.77	August 2026 .....	2,936,992.48
January 2018 .....	27,081,701.42	May 2022 .....	9,717,514.95	September 2026 .....	2,858,566.80
February 2018 .....	26,580,416.28	June 2022 .....	9,514,810.90	October 2026 .....	2,781,656.65



### Group 3 MBS (Continued)

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
November 2026 .....	\$ 2,706,235.97	October 2028 .....	\$ 1,328,631.80	September 2030 .....	\$ 474,577.80
December 2026 .....	2,632,279.12	November 2028 .....	1,282,148.12	October 2030 .....	446,330.50
January 2027 .....	2,559,760.90	December 2028 .....	1,236,624.08	November 2030 .....	418,715.97
February 2027 .....	2,488,656.48	January 2029 .....	1,192,042.77	December 2030 .....	391,722.65
March 2027 .....	2,418,941.47	February 2029 .....	1,148,387.45	January 2031 .....	365,339.18
April 2027 .....	2,350,591.87	March 2029 .....	1,105,641.73	February 2031 .....	339,554.40
May 2027 .....	2,283,584.03	April 2029 .....	1,063,789.43	March 2031 .....	314,357.33
June 2027 .....	2,217,894.75	May 2029 .....	1,022,814.72	April 2031 .....	289,737.17
July 2027 .....	2,153,501.15	June 2029 .....	982,701.92	May 2031 .....	265,683.32
August 2027 .....	2,090,380.77	July 2029 .....	943,435.70	June 2031 .....	242,185.33
September 2027 .....	2,028,511.50	August 2029 .....	905,000.97	July 2031 .....	219,232.95
October 2027 .....	1,967,871.57	September 2029 .....	867,382.83	August 2031 .....	196,816.08
November 2027 .....	1,908,439.58	October 2029 .....	830,566.70	September 2031 .....	174,924.82
December 2027 .....	1,850,194.50	November 2029 .....	794,538.22	October 2031 .....	153,549.42
January 2028 .....	1,793,115.60	December 2029 .....	759,283.23	November 2031 .....	132,680.28
February 2028 .....	1,737,182.55	January 2030 .....	724,787.85	December 2031 .....	112,307.98
March 2028 .....	1,682,375.28	February 2030 .....	691,038.42	January 2032 .....	92,423.27
April 2028 .....	1,628,674.12	March 2030 .....	658,021.50	February 2032 .....	73,017.03
May 2028 .....	1,576,059.67	April 2030 .....	625,723.87	March 2032 .....	54,080.30
June 2028 .....	1,524,512.88	May 2030 .....	594,132.53	April 2032 .....	35,604.30
July 2028 .....	1,474,014.98	June 2030 .....	563,234.72	May 2032 .....	17,580.37
August 2028 .....	1,424,547.55	July 2030 .....	533,017.87	June 2032 and thereafter .....	0.00
September 2028 .....	1,376,092.43	August 2030 .....	503,469.60		

### Group 3 MBS Second Specified Balances

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
Initial Balance .....	\$500,000,000.00	September 2003 .....	\$477,208,384.43	March 2004 .....	\$458,383,624.88
March 2003 .....	496,688,132.27	October 2003 .....	474,026,033.92	April 2004 .....	455,308,311.05
April 2003 .....	493,395,079.90	November 2003 .....	470,861,774.05	May 2004 .....	452,250,488.88
May 2003 .....	490,120,737.63	December 2003 .....	467,715,503.58	June 2004 .....	449,210,060.51
June 2003 .....	486,865,000.77	January 2004 .....	464,587,121.88	July 2004 and thereafter .....	0.00
July 2003 .....	483,627,765.20	February 2004 .....	461,476,528.83		
August 2003 .....	480,408,927.42				

### Aggregate Group III 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 .....	\$86,298,000.00	February 2004 .....	\$58,771,361.82	February 2005 .....	\$45,512,567.82
March 2003 .....	84,712,555.64	March 2004 .....	57,847,899.24	March 2005 .....	44,309,544.64
April 2003 .....	82,993,151.22	April 2004 .....	56,886,937.30	April 2005 .....	43,126,980.66
May 2003 .....	81,142,164.60	May 2004 .....	55,889,080.56	May 2005 .....	41,964,655.08
June 2003 .....	79,160,652.98	June 2004 .....	54,855,566.56	June 2005 .....	40,822,349.14
July 2003 .....	77,049,780.70	July 2004 .....	53,787,681.60	July 2005 .....	39,699,846.20
August 2003 .....	74,810,818.24	August 2004 .....	52,686,758.92	August 2005 .....	38,596,931.64
September 2003 .....	72,445,141.18	September 2004 .....	51,554,176.70	September 2005 .....	37,513,392.86
October 2003 .....	69,954,228.84	October 2004 .....	50,391,356.00	October 2005 .....	36,449,019.26
November 2003 .....	67,339,662.88	November 2004 .....	49,199,758.76	November 2005 .....	35,403,602.28
December 2003 .....	64,603,125.80	December 2004 .....	47,980,885.48	December 2005 .....	34,376,935.26
January 2004 .....	61,746,399.18	January 2005 .....	46,736,273.08	January 2006 .....	33,368,813.54

### ***Aggregate Group III (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>
February 2006 .....	\$32,379,034.42	January 2008 .....	\$14,237,994.96	November 2009 .....	\$ 3,882,300.62
March 2006 .....	31,407,397.04	February 2008 .....	13,632,364.10	December 2009 .....	3,547,248.28
April 2006 .....	30,453,702.50	March 2008 .....	13,040,589.22	January 2010 .....	3,222,906.98
May 2006 .....	29,517,753.82	April 2008 .....	12,462,512.32	February 2010 .....	2,909,149.22
June 2006 .....	28,599,355.80	May 2008 .....	11,897,976.94	March 2010 .....	2,605,848.70
July 2006 .....	27,698,315.14	June 2008 .....	11,346,828.08	April 2010 .....	2,312,880.40
August 2006 .....	26,814,440.42	July 2008 .....	10,808,912.28	May 2010 .....	2,030,120.48
September 2006 .....	25,947,541.94	August 2008 .....	10,284,077.54	June 2010 .....	1,757,446.32
October 2006 .....	25,097,431.90	September 2008 .....	9,772,173.32	July 2010 .....	1,494,736.54
November 2006 .....	24,263,924.22	October 2008 .....	9,273,050.54	August 2010 .....	1,254,426.90
December 2006 .....	23,446,834.62	November 2008 .....	8,786,561.56	September 2010 .....	1,036,478.14
January 2007 .....	22,645,980.60	December 2008 .....	8,312,560.18	October 2010 .....	840,482.10
February 2007 .....	21,861,181.32	January 2009 .....	7,850,901.60	November 2010 .....	666,036.72
March 2007 .....	21,092,257.78	February 2009 .....	7,401,442.42	December 2010 .....	512,746.00
April 2007 .....	20,339,032.58	March 2009 .....	6,964,040.62	January 2011 .....	380,219.80
May 2007 .....	19,601,330.08	April 2009 .....	6,538,555.60	February 2011 .....	268,073.90
June 2007 .....	18,878,976.30	May 2009 .....	6,124,848.10	March 2011 .....	175,929.82
July 2007 .....	18,171,798.90	June 2009 .....	5,722,780.18	April 2011 .....	103,414.80
August 2007 .....	17,479,627.24	July 2009 .....	5,332,215.26	May 2011 .....	50,161.66
September 2007 .....	16,802,292.26	August 2009 .....	4,953,018.14	June 2011 .....	15,808.80
October 2007 .....	16,139,626.56	September 2009 .....	4,585,054.86	July 2011 and thereafter .....	0.00
November 2007 .....	15,491,464.34	October 2009 .....	4,228,192.78		
December 2007 .....	14,857,641.36				

### ***Aggregate Group IV Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through		February 2006 .....	\$142,249,902.30	March 2008 .....	\$110,032,090.92
February 2004 .....	\$171,523,000.00	March 2006 .....	140,878,975.08	April 2008 .....	108,828,699.92
March 2004 .....	170,681,454.36	April 2006 .....	139,515,172.37	May 2008 .....	107,631,571.29
April 2004 .....	169,799,460.33	May 2006 .....	138,158,457.53	June 2008 .....	106,440,672.82
May 2004 .....	168,877,706.71	June 2006 .....	136,808,794.07	July 2008 .....	105,255,972.43
June 2004 .....	167,916,577.41	July 2006 .....	135,466,145.71	August 2008 .....	104,077,438.24
July 2004 .....	166,916,476.66	August 2006 .....	134,130,476.36	September 2008 .....	102,905,038.52
August 2004 .....	165,877,828.66	September 2006 .....	132,801,750.09	October 2008 .....	101,738,741.68
September 2004 .....	164,801,077.39	October 2006 .....	131,479,931.19	November 2008 .....	100,578,516.32
October 2004 .....	163,686,686.23	November 2006 .....	130,164,984.10	December 2008 .....	99,424,331.21
November 2004 .....	162,535,137.66	December 2006 .....	128,856,873.46	January 2009 .....	98,276,155.24
December 2004 .....	161,346,932.93	January 2007 .....	127,555,564.10	February 2009 .....	97,133,957.51
January 2005 .....	160,122,591.68	February 2007 .....	126,261,021.01	March 2009 .....	95,997,707.23
February 2005 .....	158,862,651.60	March 2007 .....	124,973,209.38	April 2009 .....	94,867,373.82
March 2005 .....	157,567,668.00	April 2007 .....	123,692,094.57	May 2009 .....	93,742,926.80
April 2005 .....	156,238,213.43	May 2007 .....	122,417,642.11	June 2009 .....	92,624,335.90
May 2005 .....	154,874,877.27	June 2007 .....	121,149,817.72	July 2009 .....	91,511,570.96
June 2005 .....	153,478,265.27	July 2007 .....	119,888,587.29	August 2009 .....	90,404,602.02
July 2005 .....	152,048,999.10	August 2007 .....	118,633,916.88	September 2009 .....	89,303,399.24
August 2005 .....	150,627,157.66	September 2007 .....	117,385,772.75	October 2009 .....	88,207,932.94
September 2005 .....	149,212,702.73	October 2007 .....	116,144,121.30	November 2009 .....	87,118,173.60
October 2005 .....	147,805,596.30	November 2007 .....	114,908,929.13	December 2009 .....	86,034,091.86
November 2005 .....	146,405,800.57	December 2007 .....	113,680,162.99	January 2010 .....	84,955,658.49
December 2005 .....	145,013,277.91	January 2008 .....	112,457,789.81	February 2010 .....	83,882,844.42
January 2006 .....	143,627,990.90	February 2008 .....	111,241,776.70	March 2010 .....	82,815,620.73



**Aggregate Group IV (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
April 2010 .....	\$ 81,753,958.66	September 2014 .....	\$ 36,602,641.30	February 2019 .....	\$ 15,120,256.73
May 2010 .....	80,697,829.57	October 2014 .....	36,018,587.43	March 2019 .....	14,858,924.56
June 2010 .....	79,647,204.99	November 2014 .....	35,443,180.66	April 2019 .....	14,601,607.33
July 2010 .....	78,602,056.60	December 2014 .....	34,876,297.85	May 2019 .....	14,348,246.73
August 2010 .....	77,562,356.20	January 2015 .....	34,317,817.59	June 2019 .....	14,098,785.26
September 2010 .....	76,528,075.76	February 2015 .....	33,767,620.14	July 2019 .....	13,853,166.24
October 2010 .....	75,499,187.39	March 2015 .....	33,225,587.44	August 2019 .....	13,611,333.79
November 2010 .....	74,475,663.33	April 2015 .....	32,691,603.09	September 2019 .....	13,373,232.80
December 2010 .....	73,457,475.98	May 2015 .....	32,165,552.28	October 2019 .....	13,138,808.97
January 2011 .....	72,444,597.86	June 2015 .....	31,647,321.82	November 2019 .....	12,908,008.72
February 2011 .....	71,437,001.66	July 2015 .....	31,136,800.11	December 2019 .....	12,680,779.28
March 2011 .....	70,434,660.18	August 2015 .....	30,633,877.08	January 2020 .....	12,457,068.57
April 2011 .....	69,437,546.39	September 2015 .....	30,138,444.22	February 2020 .....	12,236,825.30
May 2011 .....	68,445,633.38	October 2015 .....	29,650,394.52	March 2020 .....	12,019,998.85
June 2011 .....	67,458,894.37	November 2015 .....	29,169,622.45	April 2020 .....	11,806,539.36
July 2011 .....	66,477,302.75	December 2015 .....	28,696,023.99	May 2020 .....	11,596,397.65
August 2011 .....	65,500,832.01	January 2016 .....	28,229,496.55	June 2020 .....	11,389,525.24
September 2011 .....	64,529,455.80	February 2016 .....	27,769,938.96	July 2020 .....	11,185,874.34
October 2011 .....	63,563,147.91	March 2016 .....	27,317,251.49	August 2020 .....	10,985,397.83
November 2011 .....	62,601,882.24	April 2016 .....	26,871,335.78	September 2020 .....	10,788,049.26
December 2011 .....	61,645,632.84	May 2016 .....	26,432,094.86	October 2020 .....	10,593,782.83
January 2012 .....	60,694,377.82	June 2016 .....	25,999,433.11	November 2020 .....	10,402,553.40
February 2012 .....	59,756,970.92	July 2016 .....	25,573,256.24	December 2020 .....	10,214,316.46
March 2012 .....	58,833,216.79	August 2016 .....	25,153,471.30	January 2021 .....	10,029,028.14
April 2012 .....	57,922,922.79	September 2016 .....	24,739,986.61	February 2021 .....	9,846,645.18
May 2012 .....	57,025,898.93	October 2016 .....	24,332,711.78	March 2021 .....	9,667,124.93
June 2012 .....	56,141,957.87	November 2016 .....	23,931,557.71	April 2021 .....	9,490,425.36
July 2012 .....	55,270,914.85	December 2016 .....	23,536,436.52	May 2021 .....	9,316,505.03
August 2012 .....	54,412,587.70	January 2017 .....	23,147,261.56	June 2021 .....	9,145,323.08
September 2012 .....	53,566,796.74	February 2017 .....	22,763,947.41	July 2021 .....	8,976,839.24
October 2012 .....	52,733,364.80	March 2017 .....	22,386,409.83	August 2021 .....	8,811,013.80
November 2012 .....	51,912,117.17	April 2017 .....	22,014,565.77	September 2021 .....	8,647,807.62
December 2012 .....	51,102,881.56	May 2017 .....	21,648,333.34	October 2021 .....	8,487,182.12
January 2013 .....	50,305,488.06	June 2017 .....	21,287,631.79	November 2021 .....	8,329,099.27
February 2013 .....	49,519,769.13	July 2017 .....	20,932,381.52	December 2021 .....	8,173,521.56
March 2013 .....	48,745,559.55	August 2017 .....	20,582,504.02	January 2022 .....	8,020,412.02
April 2013 .....	47,982,696.40	September 2017 .....	20,237,921.91	February 2022 .....	7,869,734.24
May 2013 .....	47,231,019.00	October 2017 .....	19,898,558.86	March 2022 .....	7,721,452.27
June 2013 .....	46,490,368.92	November 2017 .....	19,564,339.65	April 2022 .....	7,575,530.73
July 2013 .....	45,760,589.93	December 2017 .....	19,235,190.09	May 2022 .....	7,431,934.68
August 2013 .....	45,041,527.96	January 2018 .....	18,911,037.02	June 2022 .....	7,290,629.74
September 2013 .....	44,333,031.09	February 2018 .....	18,591,808.35	July 2022 .....	7,151,581.98
October 2013 .....	43,634,949.50	March 2018 .....	18,277,432.95	August 2022 .....	7,014,757.97
November 2013 .....	42,947,135.45	April 2018 .....	17,967,840.74	September 2022 .....	6,880,124.74
December 2013 .....	42,269,443.28	May 2018 .....	17,662,962.58	October 2022 .....	6,747,649.80
January 2014 .....	41,601,729.33	June 2018 .....	17,362,730.32	November 2022 .....	6,617,301.14
February 2014 .....	40,943,851.92	July 2018 .....	17,067,076.77	December 2022 .....	6,489,047.17
March 2014 .....	40,295,671.39	August 2018 .....	16,775,935.69	January 2023 .....	6,362,856.78
April 2014 .....	39,657,049.98	September 2018 .....	16,489,241.75	February 2023 .....	6,238,699.29
May 2014 .....	39,027,851.86	October 2018 .....	16,206,930.56	March 2023 .....	6,116,544.46
June 2014 .....	38,407,943.09	November 2018 .....	15,928,938.62	April 2023 .....	5,996,362.49
July 2014 .....	37,797,191.60	December 2018 .....	15,655,203.34	May 2023 .....	5,878,124.00
August 2014 .....	37,195,467.15	January 2019 .....	15,385,662.99	June 2023 .....	5,761,800.02

**Aggregate Group IV (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
July 2023 .....	\$ 5,647,362.01	October 2026 .....	\$ 2,392,236.73	January 2030 .....	\$ 741,568.64
August 2023 .....	5,534,781.83	November 2026 .....	2,333,937.42	February 2030 .....	712,959.79
September 2023 .....	5,424,031.74	December 2026 .....	2,276,647.55	March 2030 .....	684,896.44
October 2023 .....	5,315,084.41	January 2027 .....	2,220,351.59	April 2030 .....	657,369.87
November 2023 .....	5,207,912.87	February 2027 .....	2,165,034.25	May 2030 .....	630,371.48
December 2023 .....	5,102,490.58	March 2027 .....	2,110,680.46	June 2030 .....	603,892.80
January 2024 .....	4,998,791.34	April 2027 .....	2,057,275.37	July 2030 .....	577,925.51
February 2024 .....	4,896,789.35	May 2027 .....	2,004,804.34	August 2030 .....	552,461.37
March 2024 .....	4,796,459.18	June 2027 .....	1,953,252.94	September 2030 .....	527,492.30
April 2024 .....	4,697,775.74	July 2027 .....	1,902,606.95	October 2030 .....	503,010.31
May 2024 .....	4,600,714.33	August 2027 .....	1,852,852.39	November 2030 .....	479,007.56
June 2024 .....	4,505,250.59	September 2027 .....	1,803,975.43	December 2030 .....	455,476.30
July 2024 .....	4,411,360.50	October 2027 .....	1,755,962.48	January 2031 .....	432,408.92
August 2024 .....	4,319,020.41	November 2027 .....	1,708,800.13	February 2031 .....	409,797.89
September 2024 .....	4,228,206.98	December 2027 .....	1,662,475.18	March 2031 .....	387,635.83
October 2024 .....	4,138,897.24	January 2028 .....	1,616,974.62	April 2031 .....	365,915.44
November 2024 .....	4,051,068.51	February 2028 .....	1,572,285.61	May 2031 .....	344,629.55
December 2024 .....	3,964,698.46	March 2028 .....	1,528,395.52	June 2031 .....	323,771.08
January 2025 .....	3,879,765.09	April 2028 .....	1,485,291.90	July 2031 .....	303,333.07
February 2025 .....	3,796,246.70	May 2028 .....	1,442,962.48	August 2031 .....	283,308.65
March 2025 .....	3,714,121.90	June 2028 .....	1,401,395.17	September 2031 .....	263,691.07
April 2025 .....	3,633,369.62	July 2028 .....	1,360,578.06	October 2031 .....	244,473.67
May 2025 .....	3,553,969.09	August 2028 .....	1,320,499.40	November 2031 .....	225,649.88
June 2025 .....	3,475,899.83	September 2028 .....	1,281,147.63	December 2031 .....	207,213.26
July 2025 .....	3,399,141.67	October 2028 .....	1,242,511.35	January 2032 .....	189,157.43
August 2025 .....	3,323,674.72	November 2028 .....	1,204,579.34	February 2032 .....	171,476.14
September 2025 .....	3,249,479.38	December 2028 .....	1,167,340.53	March 2032 .....	154,163.20
October 2025 .....	3,176,536.34	January 2029 .....	1,130,784.01	April 2032 .....	137,212.53
November 2025 .....	3,104,826.55	February 2029 .....	1,094,899.05	May 2032 .....	120,618.16
December 2025 .....	3,034,331.25	March 2029 .....	1,059,675.06	June 2032 .....	104,374.17
January 2026 .....	2,965,031.96	April 2029 .....	1,025,101.61	July 2032 .....	88,474.76
February 2026 .....	2,896,910.45	May 2029 .....	991,168.43	August 2032 .....	72,914.21
March 2026 .....	2,829,948.75	June 2029 .....	957,865.40	September 2032 .....	57,686.88
April 2026 .....	2,764,129.17	July 2029 .....	925,182.53	October 2032 .....	42,787.22
May 2026 .....	2,699,434.27	August 2029 .....	893,110.01	November 2032 .....	28,209.76
June 2026 .....	2,635,846.84	September 2029 .....	861,638.15	December 2032 .....	13,949.12
July 2026 .....	2,573,349.95	October 2029 .....	830,757.41	January 2033 and thereafter .....	0.00
August 2026 .....	2,511,926.90	November 2029 .....	800,458.40		
September 2026 .....	2,451,561.23	December 2029 .....	770,731.85		

**Group 4 MBS First Specified Balances**

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
Initial Balance .....	\$250,000,000.00	October 2003 .....	\$242,874,532.10	June 2004 .....	\$228,665,077.90
March 2003 .....	249,513,510.62	November 2003 .....	241,472,304.48	July 2004 .....	226,431,417.79
April 2003 .....	248,910,750.71	December 2003 .....	239,959,876.51	August 2004 .....	224,103,670.68
May 2003 .....	248,191,910.52	January 2004 .....	238,338,732.68	September 2004 .....	221,684,490.28
June 2003 .....	247,357,342.32	February 2004 .....	236,610,514.41	October 2004 .....	219,176,658.19
July 2003 .....	246,407,561.03	March 2004 .....	234,777,017.78	November 2004 .....	216,583,078.75
August 2003 .....	245,343,244.58	April 2004 .....	232,840,190.75	December 2004 .....	213,906,773.46
September 2003 .....	244,165,233.82	May 2004 .....	230,802,130.09	January 2005 .....	211,150,875.24

**Group 4 MBS (Continued)**

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
February 2005 .....	\$208,318,622.28	June 2009 .....	\$ 89,176,600.75	October 2013 .....	\$ 36,865,772.76
March 2005 .....	205,413,351.70	July 2009 .....	87,702,407.99	November 2013 .....	36,230,864.37
April 2005 .....	202,438,492.94	August 2009 .....	86,251,657.05	December 2013 .....	35,606,283.91
May 2005 .....	199,397,560.88	September 2009 .....	84,823,983.65	January 2014 .....	34,991,868.66
June 2005 .....	196,294,148.81	October 2009 .....	83,419,029.05	February 2014 .....	34,387,458.45
July 2005 .....	193,131,921.15	November 2009 .....	82,036,440.03	March 2014 .....	33,792,895.56
August 2005 .....	190,019,224.21	December 2009 .....	80,675,868.76	April 2014 .....	33,208,024.72
September 2005 .....	186,955,295.35	January 2010 .....	79,336,972.77	May 2014 .....	32,632,693.06
October 2005 .....	183,939,383.57	February 2010 .....	78,019,414.82	June 2014 .....	32,066,750.06
November 2005 .....	180,970,749.32	March 2010 .....	76,722,862.84	July 2014 .....	31,510,047.56
December 2005 .....	178,048,664.27	April 2010 .....	75,446,989.87	August 2014 .....	30,962,439.65
January 2006 .....	175,172,411.24	May 2010 .....	74,191,473.94	September 2014 .....	30,423,782.71
February 2006 .....	172,341,283.94	June 2010 .....	72,955,998.05	October 2014 .....	29,893,935.33
March 2006 .....	169,554,586.87	July 2010 .....	71,740,250.02	November 2014 .....	29,372,758.29
April 2006 .....	166,811,635.11	August 2010 .....	70,543,922.51	December 2014 .....	28,860,114.53
May 2006 .....	164,111,754.18	September 2010 .....	69,366,712.86	January 2015 .....	28,355,869.10
June 2006 .....	161,454,279.90	October 2010 .....	68,208,323.06	February 2015 .....	27,859,889.15
July 2006 .....	158,838,558.20	November 2010 .....	67,068,459.70	March 2015 .....	27,372,043.90
August 2006 .....	156,263,944.99	December 2010 .....	65,946,833.83	April 2015 .....	26,892,204.57
September 2006 .....	153,729,806.00	January 2011 .....	64,843,160.98	May 2015 .....	26,420,244.39
October 2006 .....	151,235,516.63	February 2011 .....	63,757,161.03	June 2015 .....	25,956,038.55
November 2006 .....	148,780,461.81	March 2011 .....	62,688,558.16	July 2015 .....	25,499,464.19
December 2006 .....	146,364,035.86	April 2011 .....	61,637,080.79	August 2015 .....	25,050,400.34
January 2007 .....	143,985,642.33	May 2011 .....	60,602,461.51	September 2015 .....	24,608,727.90
February 2007 .....	141,644,693.87	June 2011 .....	59,584,437.04	October 2015 .....	24,174,329.65
March 2007 .....	139,340,612.11	July 2011 .....	58,582,748.11	November 2015 .....	23,747,090.14
April 2007 .....	137,072,827.48	August 2011 .....	57,597,139.46	December 2015 .....	23,326,895.77
May 2007 .....	134,840,779.13	September 2011 .....	56,627,359.75	January 2016 .....	22,913,634.64
June 2007 .....	132,643,914.75	October 2011 .....	55,673,161.51	February 2016 .....	22,507,196.65
July 2007 .....	130,481,690.48	November 2011 .....	54,734,301.07	March 2016 .....	22,107,473.35
August 2007 .....	128,353,570.76	December 2011 .....	53,810,538.50	April 2016 .....	21,714,358.03
September 2007 .....	126,259,028.19	January 2012 .....	52,901,637.57	May 2016 .....	21,327,745.61
October 2007 .....	124,197,543.45	February 2012 .....	52,007,365.69	June 2016 .....	20,947,532.63
November 2007 .....	122,168,605.15	March 2012 .....	51,127,493.84	July 2016 .....	20,573,617.26
December 2007 .....	120,171,709.69	April 2012 .....	50,261,796.53	August 2016 .....	20,205,899.26
January 2008 .....	118,206,361.19	May 2012 .....	49,410,051.74	September 2016 .....	19,844,279.92
February 2008 .....	116,272,071.34	June 2012 .....	48,572,040.87	October 2016 .....	19,488,662.09
March 2008 .....	114,368,359.27	July 2012 .....	47,747,548.67	November 2016 .....	19,138,950.11
April 2008 .....	112,494,751.51	August 2012 .....	46,936,363.24	December 2016 .....	18,795,049.84
May 2008 .....	110,650,781.77	September 2012 .....	46,138,275.91	January 2017 .....	18,456,868.58
June 2008 .....	108,835,990.92	October 2012 .....	45,353,081.25	February 2017 .....	18,124,315.08
July 2008 .....	107,049,926.86	November 2012 .....	44,580,576.97	March 2017 .....	17,797,299.51
August 2008 .....	105,292,144.38	December 2012 .....	43,820,563.93	April 2017 .....	17,475,733.45
September 2008 .....	103,562,205.09	January 2013 .....	43,072,846.04	May 2017 .....	17,159,529.83
October 2008 .....	101,859,677.31	February 2013 .....	42,337,230.22	June 2017 .....	16,848,602.96
November 2008 .....	100,184,135.95	March 2013 .....	41,613,526.40	July 2017 .....	16,542,868.50
December 2008 .....	98,535,162.43	April 2013 .....	40,901,547.42	August 2017 .....	16,242,243.38
January 2009 .....	96,912,344.60	May 2013 .....	40,201,109.00	September 2017 .....	15,946,645.87
February 2009 .....	95,315,276.57	June 2013 .....	39,512,029.74	October 2017 .....	15,655,995.48
March 2009 .....	93,743,558.70	July 2013 .....	38,834,131.00	November 2017 .....	15,370,213.01
April 2009 .....	92,196,797.46	August 2013 .....	38,167,236.91	December 2017 .....	15,089,220.46
May 2009 .....	90,674,605.34	September 2013 .....	37,511,174.33	January 2018 .....	14,812,941.08

**Group 4 MBS (Continued)**

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
February 2018 .....	\$ 14,541,299.30	June 2022 .....	\$ 5,278,850.20	October 2026 .....	\$ 1,603,508.12
March 2018 .....	14,274,220.74	July 2022 .....	5,170,494.09	November 2026 .....	1,562,110.84
April 2018 .....	14,011,632.16	August 2022 .....	5,064,053.03	December 2026 .....	1,521,507.40
May 2018 .....	13,753,461.49	September 2022 .....	4,959,495.43	January 2027 .....	1,481,684.19
June 2018 .....	13,499,637.79	October 2022 .....	4,856,790.24	February 2027 .....	1,442,627.80
July 2018 .....	13,250,091.20	November 2022 .....	4,755,906.85	March 2027 .....	1,404,325.06
August 2018 .....	13,004,752.97	December 2022 .....	4,656,815.17	April 2027 .....	1,366,762.99
September 2018 .....	12,763,555.44	January 2023 .....	4,559,485.58	May 2027 .....	1,329,928.85
October 2018 .....	12,526,431.97	February 2023 .....	4,463,888.94	June 2027 .....	1,293,810.07
November 2018 .....	12,293,317.00	March 2023 .....	4,369,996.55	July 2027 .....	1,258,394.33
December 2018 .....	12,064,145.99	April 2023 .....	4,277,780.20	August 2027 .....	1,223,669.46
January 2019 .....	11,838,855.39	May 2023 .....	4,187,212.09	September 2027 .....	1,189,623.54
February 2019 .....	11,617,382.66	June 2023 .....	4,098,264.89	October 2027 .....	1,156,244.79
March 2019 .....	11,399,666.24	July 2023 .....	4,010,911.71	November 2027 .....	1,123,521.68
April 2019 .....	11,185,645.54	August 2023 .....	3,925,126.07	December 2027 .....	1,091,442.82
May 2019 .....	10,975,260.90	September 2023 .....	3,840,881.91	January 2028 .....	1,059,997.03
June 2019 .....	10,768,453.62	October 2023 .....	3,758,153.61	February 2028 .....	1,029,173.31
July 2019 .....	10,565,165.90	November 2023 .....	3,676,915.93	March 2028 .....	998,960.83
August 2019 .....	10,365,340.87	December 2023 .....	3,597,144.06	April 2028 .....	969,348.96
September 2019 .....	10,168,922.52	January 2024 .....	3,518,813.56	May 2028 .....	940,327.21
October 2019 .....	9,975,855.75	February 2024 .....	3,441,900.41	June 2028 .....	911,885.29
November 2019 .....	9,786,086.31	March 2024 .....	3,366,380.94	July 2028 .....	884,013.06
December 2019 .....	9,599,560.81	April 2024 .....	3,292,231.89	August 2028 .....	856,700.57
January 2020 .....	9,416,226.69	May 2024 .....	3,219,430.34	September 2028 .....	829,938.01
February 2020 .....	9,236,032.21	June 2024 .....	3,147,953.77	October 2028 .....	803,715.74
March 2020 .....	9,058,926.47	July 2024 .....	3,077,780.00	November 2028 .....	778,024.28
April 2020 .....	8,884,859.34	August 2024 .....	3,008,887.21	December 2028 .....	752,854.29
May 2020 .....	8,713,781.50	September 2024 .....	2,941,253.93	January 2029 .....	728,196.61
June 2020 .....	8,545,644.40	October 2024 .....	2,874,859.03	February 2029 .....	704,042.22
July 2020 .....	8,380,400.25	November 2024 .....	2,809,681.73	March 2029 .....	680,382.24
August 2020 .....	8,218,002.01	December 2024 .....	2,745,701.57	April 2029 .....	657,207.94
September 2020 .....	8,058,403.40	January 2025 .....	2,682,898.42	May 2029 .....	634,510.73
October 2020 .....	7,901,558.83	February 2025 .....	2,621,252.48	June 2029 .....	612,282.19
November 2020 .....	7,747,423.48	March 2025 .....	2,560,744.28	July 2029 .....	590,513.99
December 2020 .....	7,595,953.19	April 2025 .....	2,501,354.62	August 2029 .....	569,197.99
January 2021 .....	7,447,104.53	May 2025 .....	2,443,064.66	September 2029 .....	548,326.14
February 2021 .....	7,300,834.73	June 2025 .....	2,385,855.83	October 2029 .....	527,890.54
March 2021 .....	7,157,101.71	July 2025 .....	2,329,709.87	November 2029 .....	507,883.44
April 2021 .....	7,015,864.06	August 2025 .....	2,274,608.81	December 2029 .....	488,297.18
May 2021 .....	6,877,080.99	September 2025 .....	2,220,534.97	January 2030 .....	469,124.27
June 2021 .....	6,740,712.40	October 2025 .....	2,167,470.96	February 2030 .....	450,357.30
July 2021 .....	6,606,718.80	November 2025 .....	2,115,399.67	March 2030 .....	431,989.02
August 2021 .....	6,475,061.31	December 2025 .....	2,064,304.26	April 2030 .....	414,012.28
September 2021 .....	6,345,701.70	January 2026 .....	2,014,168.16	May 2030 .....	396,420.05
October 2021 .....	6,218,602.31	February 2026 .....	1,964,975.08	June 2030 .....	379,205.43
November 2021 .....	6,093,726.09	March 2026 .....	1,916,708.98	July 2030 .....	362,361.61
December 2021 .....	5,971,036.59	April 2026 .....	1,869,354.08	August 2030 .....	345,881.92
January 2022 .....	5,850,497.91	May 2026 .....	1,822,894.86	September 2030 .....	329,759.79
February 2022 .....	5,732,074.75	June 2026 .....	1,777,316.06	October 2030 .....	313,988.75
March 2022 .....	5,615,732.33	July 2026 .....	1,732,602.64	November 2030 .....	298,562.46
April 2022 .....	5,501,436.45	August 2026 .....	1,688,739.83	December 2030 .....	283,474.66
May 2022 .....	5,389,153.45	September 2026 .....	1,645,713.10	January 2031 .....	268,719.22

**Group 4 MBS (Continued)**

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
February 2031 .....	\$ 254,290.09	November 2031 .....	\$ 138,164.19	July 2032 .....	\$ 53,533.39
March 2031 .....	240,181.34	December 2031 .....	126,687.43	August 2032 .....	44,052.77
April 2031 .....	226,387.12	January 2032 .....	115,476.88	September 2032 .....	34,801.16
May 2031 .....	212,901.69	February 2032 .....	104,527.59	October 2032 .....	25,774.26
June 2031 .....	199,719.42	March 2032 .....	93,834.73	November 2032 .....	16,967.87
July 2031 .....	186,834.73	April 2032 .....	83,393.52	December 2032 .....	8,377.80
August 2031 .....	174,242.19	May 2032 .....	73,199.28	January 2033 and thereafter .....	0.00
September 2031 .....	161,936.42	June 2032 .....	63,247.42		
October 2031 .....	149,912.15				

**Group 4 MBS Second Specified Balances**

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
Initial Balance .....	\$250,000,000.00	September 2003 .....	\$243,074,104.17	March 2004 .....	\$237,231,947.06
March 2003 .....	249,003,232.59	October 2003 .....	242,094,419.00	April 2004 .....	236,266,587.14
April 2003 .....	248,008,930.13	November 2003 .....	241,117,141.52	May 2004 .....	235,303,586.71
May 2003 .....	247,017,084.36	December 2003 .....	240,142,263.64	June 2004 .....	234,342,937.80
June 2003 .....	246,027,687.08	January 2004 .....	239,169,777.30	July 2004 and thereafter .....	0.00
July 2003 .....	245,040,730.07	February 2004 .....	238,199,674.44		
August 2003 .....	244,056,205.15				

**Aggregate Group V 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 .....	\$32,725,000.00	April 2005 .....	\$19,353,009.92	June 2007 .....	\$ 9,190,929.61
March 2003 .....	32,348,535.50	May 2005 .....	18,907,522.64	July 2007 .....	8,885,164.35
April 2003 .....	31,910,750.49	June 2005 .....	18,451,576.17	August 2007 .....	8,585,244.58
May 2003 .....	31,411,909.05	July 2005 .....	17,985,720.29	September 2007 .....	8,291,109.27
June 2003 .....	30,852,194.98	August 2005 .....	17,527,349.39	October 2007 .....	8,002,697.94
July 2003 .....	30,231,837.23	September 2005 .....	17,076,388.02	November 2007 .....	7,719,950.64
August 2003 .....	29,551,109.85	October 2005 .....	16,632,761.35	December 2007 .....	7,442,807.96
September 2003 .....	28,810,331.90	November 2005 .....	16,196,395.23	January 2008 .....	7,171,211.02
October 2003 .....	28,009,867.24	December 2005 .....	15,767,216.14	February 2008 .....	6,905,101.45
November 2003 .....	27,150,124.36	January 2006 .....	15,345,151.23	March 2008 .....	6,644,421.43
December 2003 .....	26,231,556.04	February 2006 .....	14,930,128.26	April 2008 .....	6,389,113.62
January 2004 .....	25,254,659.09	March 2006 .....	14,522,075.64	May 2008 .....	6,139,121.20
February 2004 .....	24,219,973.90	April 2006 .....	14,120,922.42	June 2008 .....	5,894,387.89
March 2004 .....	23,969,629.68	May 2006 .....	13,726,598.27	July 2008 .....	5,654,857.87
April 2004 .....	23,703,155.39	June 2006 .....	13,339,033.45	August 2008 .....	5,420,475.83
May 2004 .....	23,420,530.57	July 2006 .....	12,958,158.86	September 2008 .....	5,191,186.98
June 2004 .....	23,122,081.14	August 2006 .....	12,583,906.02	October 2008 .....	4,966,936.98
July 2004 .....	22,808,153.58	September 2006 .....	12,216,207.03	November 2008 .....	4,747,672.01
August 2004 .....	22,479,114.47	October 2006 .....	11,854,994.59	December 2008 .....	4,533,338.72
September 2004 .....	22,135,350.06	November 2006 .....	11,500,202.01	January 2009 .....	4,323,884.23
October 2004 .....	21,777,265.70	December 2006 .....	11,151,763.17	February 2009 .....	4,119,256.15
November 2004 .....	21,405,285.36	January 2007 .....	10,809,612.55	March 2009 .....	3,919,402.55
December 2004 .....	21,019,851.02	February 2007 .....	10,473,685.21	April 2009 .....	3,724,271.96
January 2005 .....	20,621,422.11	March 2007 .....	10,143,916.76	May 2009 .....	3,533,813.40
February 2005 .....	20,210,474.82	April 2007 .....	9,820,243.41	June 2009 .....	3,347,976.32
March 2005 .....	19,787,501.49	May 2007 .....	9,502,601.92	July 2009 .....	3,166,710.62



### Aggregate Group V (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 2009 .....	\$ 2,989,966.70	June 2010 .....	\$ 1,460,619.93	April 2011 .....	\$ 341,024.73
September 2009 .....	2,817,695.34	July 2010 .....	1,330,464.85	May 2011 .....	263,527.63
October 2009 .....	2,649,847.82	August 2010 .....	1,204,269.78	June 2011 .....	196,369.51
November 2009 .....	2,486,375.82	September 2010 .....	1,081,990.61	July 2011 .....	139,358.61
December 2009 .....	2,327,231.49	October 2010 .....	963,583.64	August 2011 .....	92,306.03
January 2010 .....	2,172,367.39	November 2010 .....	849,005.56	September 2011 .....	55,025.74
February 2010 .....	2,021,736.51	December 2010 .....	738,213.48	October 2011 .....	27,334.50
March 2010 .....	1,875,292.27	January 2011 .....	631,164.88	November 2011 .....	9,051.83
April 2010 .....	1,732,988.52	February 2011 .....	527,817.62	December 2011 and thereafter .....	0.00
May 2010 .....	1,594,779.51	March 2011 .....	429,055.50		

### Aggregate Group VI Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through November 2003 .....	\$174,838,000.00	December 2006 .....	\$104,303,920.77	February 2010 .....	\$ 44,703,771.86
December 2003 .....	173,225,157.56	January 2007 .....	102,480,562.33	March 2010 .....	43,569,326.29
January 2004 .....	171,573,976.39	February 2007 .....	100,667,144.69	April 2010 .....	42,458,259.46
February 2004 .....	169,885,770.89	March 2007 .....	98,863,616.41	May 2010 .....	41,370,131.16
March 2004 .....	168,161,319.50	April 2007 .....	97,069,926.29	June 2010 .....	40,304,509.09
April 2004 .....	166,401,419.55	May 2007 .....	95,286,023.41	July 2010 .....	39,260,968.69
May 2004 .....	164,606,886.71	June 2007 .....	93,511,857.11	August 2010 .....	38,239,093.03
June 2004 .....	162,778,554.28	July 2007 .....	91,747,376.97	September 2010 .....	37,238,472.68
July 2004 .....	160,917,272.63	August 2007 .....	89,992,532.87	October 2010 .....	36,258,705.54
August 2004 .....	159,023,908.45	September 2007 .....	88,247,274.90	November 2010 .....	35,299,396.78
September 2004 .....	157,099,344.16	October 2007 .....	86,511,553.45	December 2010 .....	34,360,158.65
October 2004 .....	155,144,477.18	November 2007 .....	84,785,319.14	January 2011 .....	33,440,610.38
November 2004 .....	153,160,219.22	December 2007 .....	83,068,522.85	February 2011 .....	32,540,378.06
December 2004 .....	151,147,495.57	January 2008 .....	81,361,115.72	March 2011 .....	31,659,094.53
January 2005 .....	149,107,244.40	February 2008 .....	79,663,049.12	April 2011 .....	30,796,399.24
February 2005 .....	147,040,415.98	March 2008 .....	77,974,274.70	May 2011 .....	29,951,938.15
March 2005 .....	144,984,788.14	April 2008 .....	76,294,744.33	June 2011 .....	29,125,363.61
April 2005 .....	142,940,302.95	May 2008 .....	74,624,410.16	July 2011 .....	28,316,334.25
May 2005 .....	140,906,902.78	June 2008 .....	72,963,224.56	August 2011 .....	27,524,514.86
June 2005 .....	138,884,530.26	July 2008 .....	71,311,140.15	September 2011 .....	26,749,576.31
July 2005 .....	136,873,128.37	August 2008 .....	69,668,109.79	October 2011 .....	25,991,195.43
August 2005 .....	134,872,640.34	September 2008 .....	68,034,086.61	November 2011 .....	25,249,054.87
September 2005 .....	132,883,009.71	October 2008 .....	66,426,483.72	December 2011 .....	24,522,843.05
October 2005 .....	130,904,180.31	November 2008 .....	64,851,096.48	January 2012 .....	23,812,254.04
November 2005 .....	128,936,096.26	December 2008 .....	63,307,326.96	February 2012 .....	23,116,987.46
December 2005 .....	126,978,701.97	January 2009 .....	61,794,587.84	March 2012 .....	22,436,748.37
January 2006 .....	125,031,942.11	February 2009 .....	60,312,302.26	April 2012 .....	21,771,247.20
February 2006 .....	123,095,761.68	March 2009 .....	58,859,903.64	May 2012 .....	21,120,199.63
March 2006 .....	121,170,105.93	April 2009 .....	57,436,835.46	June 2012 .....	20,483,326.52
April 2006 .....	119,254,920.39	May 2009 .....	56,042,551.15	July 2012 .....	19,860,353.80
May 2006 .....	117,350,150.90	June 2009 .....	54,676,513.86	August 2012 .....	19,251,012.39
June 2006 .....	115,455,743.55	July 2009 .....	53,338,196.33	September 2012 .....	18,655,038.13
July 2006 .....	113,571,644.72	August 2009 .....	52,027,080.70	October 2012 .....	18,072,171.64
August 2006 .....	111,697,801.05	September 2009 .....	50,742,658.37	November 2012 .....	17,502,158.31
September 2006 .....	109,834,159.49	October 2009 .....	49,484,429.80	December 2012 .....	16,944,748.16
October 2006 .....	107,980,667.23	November 2009 .....	48,251,904.40	January 2013 .....	16,399,695.77
November 2006 .....	106,137,271.74	December 2009 .....	47,044,600.33	February 2013 .....	15,866,760.21
		January 2010 .....	45,862,044.40	March 2013 .....	15,345,704.96

### ***Aggregate Group VI (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>
April 2013 .....	\$ 14,836,297.82	October 2014 .....	\$ 7,418,088.88	April 2016 .....	\$ 2,606,975.72
May 2013 .....	14,338,310.87	November 2014 .....	7,091,111.09	May 2016 .....	2,398,687.08
June 2013 .....	13,851,520.33	December 2014 .....	6,771,938.09	June 2016 .....	2,195,783.42
July 2013 .....	13,375,706.54	January 2015 .....	6,460,412.83	July 2016 .....	1,998,153.01
August 2013 .....	12,910,653.87	February 2015 .....	6,156,381.16	August 2016 .....	1,805,686.22
September 2013 .....	12,456,150.67	March 2015 .....	5,859,691.84	September 2016 .....	1,618,275.49
October 2013 .....	12,011,989.13	April 2015 .....	5,570,196.40	October 2016 .....	1,435,815.32
November 2013 .....	11,577,965.32	May 2015 .....	5,287,749.19	November 2016 .....	1,258,202.18
December 2013 .....	11,153,879.03	June 2015 .....	5,012,207.24	December 2016 .....	1,085,334.52
January 2014 .....	10,739,533.74	July 2015 .....	4,743,430.27	January 2017 .....	917,112.71
February 2014 .....	10,334,736.55	August 2015 .....	4,481,280.60	February 2017 .....	753,439.02
March 2014 .....	9,939,298.12	September 2015 .....	4,225,623.16	March 2017 .....	594,217.58
April 2014 .....	9,553,032.63	October 2015 .....	3,976,325.38	April 2017 .....	439,354.34
May 2014 .....	9,175,757.65	November 2015 .....	3,733,257.18	May 2017 .....	288,757.03
June 2014 .....	8,807,294.15	December 2015 .....	3,496,290.93	June 2017 .....	142,335.18
July 2014 .....	8,447,466.40	January 2016 .....	3,265,301.40	July 2017 and thereafter .....	0.00
August 2014 .....	8,096,101.93	February 2016 .....	3,040,165.69		
September 2014 .....	7,753,031.47	March 2016 .....	2,820,763.23		

### ***Aggregate Group VII 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 .....	\$46,688,000.00	August 2005 .....	\$19,831,989.57	February 2008 .....	\$10,135,379.52
March 2003 .....	45,248,183.12	September 2005 .....	19,315,414.94	March 2008 .....	9,993,870.65
April 2003 .....	43,737,258.80	October 2005 .....	18,813,795.10	April 2008 .....	9,862,500.04
May 2003 .....	42,157,208.25	November 2005 .....	18,326,944.28	May 2008 .....	9,741,131.65
June 2003 .....	40,509,139.04	December 2005 .....	17,854,678.62	June 2008 .....	9,629,630.86
July 2003 .....	38,794,219.89	January 2006 .....	17,396,816.12	July 2008 .....	9,527,864.45
August 2003 .....	37,013,679.45	February 2006 .....	16,953,176.64	August 2008 .....	9,443,700.40
September 2003 .....	35,168,804.86	March 2006 .....	16,523,581.89	September 2008 .....	9,379,082.11
October 2003 .....	33,260,940.25	April 2006 .....	16,107,855.41	October 2008 .....	9,316,164.87
November 2003 .....	31,291,485.19	May 2006 .....	15,705,822.55	November 2008 .....	9,248,727.95
December 2003 .....	30,874,735.43	June 2006 .....	15,317,310.44	December 2008 .....	9,176,950.07
January 2004 .....	30,437,692.56	July 2006 .....	14,942,147.99	January 2009 .....	9,101,005.39
February 2004 .....	29,980,597.68	August 2006 .....	14,580,165.87	February 2009 .....	9,021,063.57
March 2004 .....	29,504,276.06	September 2006 .....	14,231,196.49	March 2009 .....	8,937,289.90
April 2004 .....	29,009,580.34	October 2006 .....	13,895,073.99	April 2009 .....	8,849,845.38
May 2004 .....	28,497,389.08	November 2006 .....	13,571,634.20	May 2009 .....	8,758,886.81
June 2004 .....	27,968,605.19	December 2006 .....	13,260,714.67	June 2009 .....	8,664,566.90
July 2004 .....	27,424,154.47	January 2007 .....	12,962,154.60	July 2009 .....	8,567,034.34
August 2004 .....	26,864,983.93	February 2007 .....	12,675,794.87	August 2009 .....	8,466,433.89
September 2004 .....	26,292,060.23	March 2007 .....	12,401,477.98	September 2009 .....	8,362,906.48
October 2004 .....	25,706,367.92	April 2007 .....	12,139,048.10	October 2009 .....	8,256,589.28
November 2004 .....	25,108,907.80	May 2007 .....	11,888,350.96	November 2009 .....	8,147,615.79
December 2004 .....	24,500,695.13	June 2007 .....	11,649,233.93	December 2009 .....	8,036,115.92
January 2005 .....	23,882,757.88	July 2007 .....	11,421,545.95	January 2010 .....	7,922,216.07
February 2005 .....	23,256,134.90	August 2007 .....	11,205,137.51	February 2010 .....	7,806,039.21
March 2005 .....	22,645,821.77	September 2007 .....	10,999,860.69	March 2010 .....	7,687,704.93
April 2005 .....	22,051,618.92	October 2007 .....	10,805,569.06	April 2010 .....	7,567,329.57
May 2005 .....	21,473,328.81	November 2007 .....	10,622,117.76	May 2010 .....	7,445,026.24
June 2005 .....	20,910,755.91	December 2007 .....	10,449,363.41	June 2010 .....	7,320,904.92
July 2005 .....	20,363,706.69	January 2008 .....	10,287,164.13	July 2010 .....	7,195,072.53



### ***Aggregate Group VII (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 .....	\$ 7,067,632.97	February 2012 .....	\$ 4,601,093.35	August 2013 .....	\$ 2,079,083.09
September 2010 .....	6,938,687.23	March 2012 .....	4,459,333.43	September 2013 .....	1,943,192.52
October 2010 .....	6,808,333.42	April 2012 .....	4,317,509.63	October 2013 .....	1,807,979.52
November 2010 .....	6,676,666.87	May 2012 .....	4,175,676.59	November 2013 .....	1,673,472.35
December 2010 .....	6,543,780.15	June 2012 .....	4,033,887.12	December 2013 .....	1,539,698.10
January 2011 .....	6,409,763.19	July 2012 .....	3,892,192.31	January 2014 .....	1,406,682.76
February 2011 .....	6,274,703.26	August 2012 .....	3,750,641.55	February 2014 .....	1,274,451.22
March 2011 .....	6,138,685.12	September 2012 .....	3,609,282.53	March 2014 .....	1,143,027.34
April 2011 .....	6,001,791.00	October 2012 .....	3,468,161.35	April 2014 .....	1,012,433.90
May 2011 .....	5,864,100.73	November 2012 .....	3,327,322.50	May 2014 .....	882,692.73
June 2011 .....	5,725,691.72	December 2012 .....	3,186,808.94	June 2014 .....	753,824.64
July 2011 .....	5,586,639.09	January 2013 .....	3,046,662.10	July 2014 .....	625,849.50
August 2011 .....	5,447,015.65	February 2013 .....	2,906,921.95	August 2014 .....	498,786.27
September 2011 .....	5,306,892.02	March 2013 .....	2,767,627.02	September 2014 .....	372,652.96
October 2011 .....	5,166,336.64	April 2013 .....	2,628,814.45	October 2014 .....	247,466.75
November 2011 .....	5,025,415.83	May 2013 .....	2,490,519.98	November 2014 .....	123,243.94
December 2011 .....	4,884,193.85	June 2013 .....	2,352,778.06	December 2014 and thereafter .....	0.00
January 2012 .....	4,742,732.94	July 2013 .....	2,215,621.81		

### ***Aggregate Group VIII 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 .....	\$323,810,000.00	August 2005 .....	\$259,434,666.29	February 2008 .....	\$183,064,747.25
March 2003 .....	322,749,275.17	September 2005 .....	256,695,817.87	March 2008 .....	180,715,219.02
April 2003 .....	321,603,560.89	October 2005 .....	253,970,940.73	April 2008 .....	178,377,658.99
May 2003 .....	320,373,260.50	November 2005 .....	251,259,962.98	May 2008 .....	176,052,005.59
June 2003 .....	319,058,821.36	December 2005 .....	248,562,813.12	June 2008 .....	173,738,197.54
July 2003 .....	317,660,734.64	January 2006 .....	245,879,419.99	July 2008 .....	171,436,173.90
August 2003 .....	316,179,535.08	February 2006 .....	243,209,712.82	August 2008 .....	169,145,874.04
September 2003 .....	314,615,800.65	March 2006 .....	240,553,621.19	September 2008 .....	166,867,237.63
October 2003 .....	312,970,152.25	April 2006 .....	237,911,075.06	October 2008 .....	164,600,204.67
November 2003 .....	311,243,253.33	May 2006 .....	235,282,004.74	November 2008 .....	162,344,715.44
December 2003 .....	309,435,809.44	June 2006 .....	232,666,340.89	December 2008 .....	160,100,710.56
January 2004 .....	307,548,567.83	July 2006 .....	230,064,014.53	January 2009 .....	157,868,130.94
February 2004 .....	305,582,316.92	August 2006 .....	227,474,957.05	February 2009 .....	155,646,917.78
March 2004 .....	303,537,885.81	September 2006 .....	224,899,100.17	March 2009 .....	153,437,012.60
April 2004 .....	301,416,143.71	October 2006 .....	222,336,375.98	April 2009 .....	151,238,357.22
May 2004 .....	299,217,999.33	November 2006 .....	219,786,716.91	May 2009 .....	149,050,893.75
June 2004 .....	296,944,400.28	December 2006 .....	217,250,055.74	June 2009 .....	146,874,564.61
July 2004 .....	294,596,332.36	January 2007 .....	214,726,325.60	July 2009 .....	144,709,312.51
August 2004 .....	292,174,818.91	February 2007 .....	212,215,459.95	August 2009 .....	142,555,080.44
September 2004 .....	289,680,920.07	March 2007 .....	209,717,392.60	September 2009 .....	140,411,811.72
October 2004 .....	287,115,731.99	April 2007 .....	207,232,057.72	October 2009 .....	138,279,449.91
November 2004 .....	284,480,386.06	May 2007 .....	204,759,389.78	November 2009 .....	136,157,938.92
December 2004 .....	281,776,048.05	June 2007 .....	202,299,323.61	December 2009 .....	134,047,222.89
January 2005 .....	279,003,917.33	July 2007 .....	199,851,794.38	January 2010 .....	131,947,246.30
February 2005 .....	276,165,225.89	August 2007 .....	197,416,737.58	February 2010 .....	129,857,953.87
March 2005 .....	273,341,019.40	September 2007 .....	194,994,089.05	March 2010 .....	127,779,290.63
April 2005 .....	270,531,223.33	October 2007 .....	192,583,784.93	April 2010 .....	125,711,201.89
May 2005 .....	267,735,763.56	November 2007 .....	190,185,761.72	May 2010 .....	123,653,633.24
June 2005 .....	264,954,566.32	December 2007 .....	187,799,956.22	June 2010 .....	121,606,530.54
July 2005 .....	262,187,558.23	January 2008 .....	185,426,305.58	July 2010 .....	119,569,839.95

**Aggregate Group VIII (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
August 2010 .....	\$117,543,507.88	January 2015 .....	\$ 43,868,070.28	June 2019 .....	\$ 15,382,263.35
September 2010 .....	115,527,481.04	February 2015 .....	43,037,447.93	July 2019 .....	15,068,398.83
October 2010 .....	113,521,706.39	March 2015 .....	42,221,680.34	August 2019 .....	14,760,364.00
November 2010 .....	111,526,131.19	April 2015 .....	41,420,510.23	September 2019 .....	14,458,055.69
December 2010 .....	109,540,702.96	May 2015 .....	40,633,684.66	October 2019 .....	14,161,372.49
January 2011 .....	107,565,369.47	June 2015 .....	39,860,955.01	November 2019 .....	13,870,214.76
February 2011 .....	105,611,413.28	July 2015 .....	39,102,076.89	December 2019 .....	13,584,484.54
March 2011 .....	103,691,607.89	August 2015 .....	38,356,810.04	January 2020 .....	13,304,085.60
April 2011 .....	101,805,369.87	September 2015 .....	37,624,918.31	February 2020 .....	13,028,923.34
May 2011 .....	99,952,125.60	October 2015 .....	36,906,169.55	March 2020 .....	12,758,904.79
June 2011 .....	98,131,311.12	November 2015 .....	36,200,335.57	April 2020 .....	12,493,938.60
July 2011 .....	96,342,371.98	December 2015 .....	35,507,192.06	May 2020 .....	12,233,934.99
August 2011 .....	94,584,763.08	January 2016 .....	34,826,518.53	June 2020 .....	11,978,805.73
September 2011 .....	92,857,948.48	February 2016 .....	34,158,098.23	July 2020 .....	11,728,464.09
October 2011 .....	91,161,401.31	March 2016 .....	33,501,718.11	August 2020 .....	11,482,824.88
November 2011 .....	89,494,603.57	April 2016 .....	32,857,168.76	September 2020 .....	11,241,804.35
December 2011 .....	87,857,045.99	May 2016 .....	32,224,244.32	October 2020 .....	11,005,320.20
January 2012 .....	86,248,227.89	June 2016 .....	31,602,742.43	November 2020 .....	10,773,291.57
February 2012 .....	84,667,657.04	July 2016 .....	30,992,464.21	December 2020 .....	10,545,638.97
March 2012 .....	83,114,849.52	August 2016 .....	30,393,214.15	January 2021 .....	10,322,284.32
April 2012 .....	81,589,329.55	September 2016 .....	29,804,800.06	February 2021 .....	10,103,150.86
May 2012 .....	80,090,629.42	October 2016 .....	29,227,033.06	March 2021 .....	9,888,163.17
June 2012 .....	78,618,289.29	November 2016 .....	28,659,727.46	April 2021 .....	9,677,247.14
July 2012 .....	77,171,857.07	December 2016 .....	28,102,700.76	May 2021 .....	9,470,329.94
August 2012 .....	75,750,888.34	January 2017 .....	27,555,773.56	June 2021 .....	9,267,339.99
September 2012 .....	74,354,946.16	February 2017 .....	27,018,769.54	July 2021 .....	9,068,206.97
October 2012 .....	72,983,600.98	March 2017 .....	26,491,515.37	August 2021 .....	8,872,861.77
November 2012 .....	71,636,430.49	April 2017 .....	25,973,840.69	September 2021 .....	8,681,236.47
December 2012 .....	70,313,019.54	May 2017 .....	25,465,578.06	October 2021 .....	8,493,264.35
January 2013 .....	69,012,959.99	June 2017 .....	24,966,562.87	November 2021 .....	8,308,879.82
February 2013 .....	67,735,850.59	July 2017 .....	24,476,633.36	December 2021 .....	8,128,018.45
March 2013 .....	66,481,296.87	August 2017 .....	23,995,630.52	January 2022 .....	7,950,616.92
April 2013 .....	65,248,911.05	September 2017 .....	23,523,398.04	February 2022 .....	7,776,613.02
May 2013 .....	64,038,311.88	October 2017 .....	23,059,782.32	March 2022 .....	7,605,945.60
June 2013 .....	62,849,124.60	November 2017 .....	22,604,632.36	April 2022 .....	7,438,554.58
July 2013 .....	61,680,980.73	December 2017 .....	22,157,799.75	May 2022 .....	7,274,380.95
August 2013 .....	60,533,518.09	January 2018 .....	21,719,138.63	June 2022 .....	7,113,366.70
September 2013 .....	59,406,380.59	February 2018 .....	21,288,505.62	July 2022 .....	6,955,454.82
October 2013 .....	58,299,218.16	March 2018 .....	20,865,759.80	August 2022 .....	6,800,589.33
November 2013 .....	57,211,686.70	April 2018 .....	20,450,762.69	September 2022 .....	6,648,715.19
December 2013 .....	56,143,447.90	May 2018 .....	20,043,378.14	October 2022 .....	6,499,778.34
January 2014 .....	55,094,169.18	June 2018 .....	19,643,472.37	November 2022 .....	6,353,725.65
February 2014 .....	54,063,523.62	July 2018 .....	19,250,913.87	December 2022 .....	6,210,504.92
March 2014 .....	53,051,189.81	August 2018 .....	18,865,573.39	January 2023 .....	6,070,064.87
April 2014 .....	52,056,851.81	September 2018 .....	18,487,323.90	February 2023 .....	5,932,355.09
May 2014 .....	51,080,199.01	October 2018 .....	18,116,040.56	March 2023 .....	5,797,326.08
June 2014 .....	50,120,926.10	November 2018 .....	17,751,600.64	April 2023 .....	5,664,929.19
July 2014 .....	49,178,732.92	December 2018 .....	17,393,883.56	May 2023 .....	5,535,116.61
August 2014 .....	48,253,324.40	January 2019 .....	17,042,770.78	June 2023 .....	5,407,841.38
September 2014 .....	47,344,410.48	February 2019 .....	16,698,145.80	July 2023 .....	5,283,057.36
October 2014 .....	46,451,706.04	March 2019 .....	16,359,894.13	August 2023 .....	5,160,719.21
November 2014 .....	45,574,930.78	April 2019 .....	16,027,903.24	September 2023 .....	5,040,782.39
December 2014 .....	44,713,809.14	May 2019 .....	15,702,062.55	October 2023 .....	4,923,203.14

**Aggregate Group VIII (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>
November 2023 .....	\$ 4,807,938.45	November 2026 .....	\$ 1,892,378.34	October 2029 .....	\$ 559,554.44
December 2023 .....	4,694,946.08	December 2026 .....	1,838,463.59	November 2029 .....	534,864.49
January 2024 .....	4,584,184.54	January 2027 .....	1,785,685.86	December 2029 .....	510,750.56
February 2024 .....	4,475,613.04	February 2027 .....	1,734,023.68	January 2030 .....	487,201.29
March 2024 .....	4,369,191.52	March 2027 .....	1,683,456.00	February 2030 .....	464,205.56
April 2024 .....	4,264,880.62	April 2027 .....	1,633,962.12	March 2030 .....	441,752.42
May 2024 .....	4,162,641.69	May 2027 .....	1,585,521.71	April 2030 .....	419,831.15
June 2024 .....	4,062,436.73	June 2027 .....	1,538,114.83	May 2030 .....	398,431.20
July 2024 .....	3,964,228.41	July 2027 .....	1,491,721.86	June 2030 .....	377,542.23
August 2024 .....	3,867,980.09	August 2027 .....	1,446,323.55	July 2030 .....	357,154.09
September 2024 .....	3,773,655.73	September 2027 .....	1,401,901.01	August 2030 .....	337,256.81
October 2024 .....	3,681,219.95	October 2027 .....	1,358,435.65	September 2030 .....	317,840.59
November 2024 .....	3,590,637.99	November 2027 .....	1,315,909.26	October 2030 .....	298,895.84
December 2024 .....	3,501,875.70	December 2027 .....	1,274,303.91	November 2030 .....	280,413.13
January 2025 .....	3,414,899.53	January 2028 .....	1,233,602.03	December 2030 .....	262,383.20
February 2025 .....	3,329,676.51	February 2028 .....	1,193,786.34	January 2031 .....	244,796.95
March 2025 .....	3,246,174.29	March 2028 .....	1,154,839.89	February 2031 .....	227,645.49
April 2025 .....	3,164,361.04	April 2028 .....	1,116,746.03	March 2031 .....	210,920.05
May 2025 .....	3,084,205.52	May 2028 .....	1,079,488.38	April 2031 .....	194,612.03
June 2025 .....	3,005,677.05	June 2028 .....	1,043,050.91	May 2031 .....	178,713.02
July 2025 .....	2,928,745.47	July 2028 .....	1,007,417.83	June 2031 .....	163,214.72
August 2025 .....	2,853,381.17	August 2028 .....	972,573.66	July 2031 .....	148,109.01
September 2025 .....	2,779,555.05	September 2028 .....	938,503.19	August 2031 .....	133,387.93
October 2025 .....	2,707,238.54	October 2028 .....	905,191.49	September 2031 .....	119,043.64
November 2025 .....	2,636,403.55	November 2028 .....	872,623.91	October 2031 .....	105,068.46
December 2025 .....	2,567,022.52	December 2028 .....	840,786.03	November 2031 .....	91,454.86
January 2026 .....	2,499,068.36	January 2029 .....	809,663.72	December 2031 .....	78,195.44
February 2026 .....	2,432,514.46	February 2029 .....	779,243.11	January 2032 .....	65,282.93
March 2026 .....	2,367,334.69	March 2029 .....	749,510.57	February 2032 .....	52,710.21
April 2026 .....	2,303,503.38	April 2029 .....	720,452.70	March 2032 .....	40,470.29
May 2026 .....	2,240,995.30	May 2029 .....	692,056.37	April 2032 .....	28,556.31
June 2026 .....	2,179,785.70	June 2029 .....	664,308.69	May 2032 .....	16,961.53
July 2026 .....	2,119,850.25	July 2029 .....	637,196.98	June 2032 .....	5,679.34
August 2026 .....	2,061,165.04	August 2029 .....	610,708.80	July 2032 and thereafter .....	0.00
September 2026 .....	2,003,706.62	September 2029 .....	584,831.95		
October 2026 .....	1,947,451.93				

**Aggregate Group IX 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 .....	\$53,566,000.00	February 2004 .....	\$47,621,134.52	February 2005 .....	\$36,942,142.31
March 2003 .....	53,281,588.79	March 2004 .....	46,891,600.95	March 2005 .....	35,928,981.40
April 2003 .....	52,957,330.80	April 2004 .....	46,129,529.15	April 2005 .....	34,932,615.63
May 2003 .....	52,593,553.79	May 2004 .....	45,335,840.50	May 2005 .....	33,952,867.63
June 2003 .....	52,190,638.46	June 2004 .....	44,511,499.55	June 2005 .....	32,989,561.69
July 2003 .....	51,749,018.08	July 2004 .....	43,657,512.68	July 2005 .....	32,042,523.72
August 2003 .....	51,269,178.07	August 2004 .....	42,774,926.62	August 2005 .....	31,111,581.24
September 2003 .....	50,751,655.51	September 2004 .....	41,864,827.02	September 2005 .....	30,196,563.39
October 2003 .....	50,197,038.52	October 2004 .....	40,928,336.83	October 2005 .....	29,297,300.89
November 2003 .....	49,605,965.59	November 2004 .....	39,966,614.71	November 2005 .....	28,413,626.05
December 2003 .....	48,979,124.79	December 2004 .....	38,980,853.28	December 2005 .....	27,545,372.73
January 2004 .....	48,317,252.91	January 2005 .....	37,972,277.39	January 2006 .....	26,692,376.34

### ***Aggregate Group IX (Continued)***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
February 2006 .....	\$25,854,473.82	August 2007 .....	\$13,176,239.09	February 2009 .....	\$ 4,484,774.59
March 2006 .....	25,031,503.65	September 2007 .....	12,596,085.63	March 2009 .....	4,103,585.17
April 2006 .....	24,223,305.79	October 2007 .....	12,028,067.33	April 2009 .....	3,732,307.56
May 2006 .....	23,429,721.72	November 2007 .....	11,472,050.42	May 2009 .....	3,370,829.10
June 2006 .....	22,650,594.40	December 2007 .....	10,927,902.41	June 2009 .....	3,019,038.19
July 2006 .....	21,885,768.23	January 2008 .....	10,395,492.05	July 2009 .....	2,676,824.33
August 2006 .....	21,135,089.10	February 2008 .....	9,874,689.31	August 2009 .....	2,344,078.05
September 2006 .....	20,398,404.32	March 2008 .....	9,365,365.42	September 2009 .....	2,020,690.94
October 2006 .....	19,675,562.65	April 2008 .....	8,867,392.82	October 2009 .....	1,706,555.61
November 2006 .....	18,966,414.25	May 2008 .....	8,380,645.16	November 2009 .....	1,401,565.73
December 2006 .....	18,270,810.69	June 2008 .....	7,904,997.28	December 2009 .....	1,105,615.96
January 2007 .....	17,588,604.93	July 2008 .....	7,440,325.21	January 2010 .....	818,602.00
February 2007 .....	16,919,651.33	August 2008 .....	6,986,506.16	February 2010 .....	541,062.44
March 2007 .....	16,263,805.60	September 2008 .....	6,543,418.51	March 2010 .....	290,397.06
April 2007 .....	15,620,924.79	October 2008 .....	6,110,941.78	April 2010 .....	66,039.68
May 2007 .....	14,990,867.34	November 2008 .....	5,688,956.65	May 2010 and thereafter .....	0.00
June 2007 .....	14,373,492.97	December 2008 .....	5,277,344.93		
July 2007 .....	13,768,662.77	January 2009 .....	4,875,989.56		

### ***Aggregate Group X 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 .....	\$181,381,920.00	August 2005 .....	\$119,514,559.37	February 2008 .....	\$ 62,166,506.45
March 2003 .....	180,087,941.02	September 2005 .....	117,314,825.45	March 2008 .....	60,534,540.27
April 2003 .....	178,714,466.42	October 2005 .....	115,136,792.63	April 2008 .....	58,918,803.39
May 2003 .....	177,262,860.12	November 2005 .....	112,980,252.04	May 2008 .....	57,319,139.14
June 2003 .....	175,734,148.88	December 2005 .....	110,844,996.82	June 2008 .....	55,735,392.35
July 2003 .....	174,129,430.89	January 2006 .....	108,730,822.04	July 2008 .....	54,167,409.33
August 2003 .....	172,449,874.63	February 2006 .....	106,637,524.77	August 2008 .....	52,615,037.86
September 2003 .....	170,696,717.45	March 2006 .....	104,564,904.01	September 2008 .....	51,078,127.17
October 2003 .....	168,871,264.15	April 2006 .....	102,512,760.63	October 2008 .....	49,556,527.95
November 2003 .....	166,974,885.43	May 2006 .....	100,480,897.46	November 2008 .....	48,050,092.25
December 2003 .....	165,009,368.73	June 2006 .....	98,469,119.17	December 2008 .....	46,558,673.63
January 2004 .....	162,980,219.88	July 2006 .....	96,477,232.30	January 2009 .....	45,082,126.98
February 2004 .....	160,897,305.97	August 2006 .....	94,505,045.25	February 2009 .....	43,632,355.22
March 2004 .....	158,763,329.35	September 2006 .....	92,552,368.23	March 2009 .....	42,212,169.53
April 2004 .....	156,582,916.39	October 2006 .....	90,619,013.29	April 2009 .....	40,820,975.35
May 2004 .....	154,361,061.70	November 2006 .....	88,704,794.22	May 2009 .....	39,458,189.96
June 2004 .....	152,100,798.89	December 2006 .....	86,809,526.64	June 2009 .....	38,123,242.22
July 2004 .....	149,804,149.99	January 2007 .....	84,933,027.91	July 2009 .....	36,815,572.34
August 2004 .....	147,473,266.81	February 2007 .....	83,075,117.12	August 2009 .....	35,534,631.71
September 2004 .....	145,112,006.30	March 2007 .....	81,235,615.08	September 2009 .....	34,279,882.61
October 2004 .....	142,725,730.23	April 2007 .....	79,414,344.35	October 2009 .....	33,050,798.03
November 2004 .....	140,324,188.28	May 2007 .....	77,611,129.16	November 2009 .....	31,846,861.47
December 2004 .....	137,919,407.16	June 2007 .....	75,825,795.39	December 2009 .....	30,667,566.68
January 2005 .....	135,538,299.79	July 2007 .....	74,058,170.62	January 2010 .....	29,512,417.53
February 2005 .....	133,180,638.49	August 2007 .....	72,308,084.06	February 2010 .....	28,380,927.73
March 2005 .....	130,846,197.77	September 2007 .....	70,575,366.56	March 2010 .....	27,272,620.72
April 2005 .....	128,534,754.25	October 2007 .....	68,859,850.57	April 2010 .....	26,187,029.42
May 2005 .....	126,246,086.74	November 2007 .....	67,161,370.14	May 2010 .....	25,123,696.03
June 2005 .....	123,979,976.09	December 2007 .....	65,479,760.91	June 2010 .....	24,082,171.92
July 2005 .....	121,736,205.29	January 2008 .....	63,814,860.09	July 2010 .....	23,062,017.38

### ***Aggregate Group X (Continued)***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
August 2010 .....	\$ 22,062,801.44	July 2011 .....	\$ 12,338,395.82	June 2012 .....	\$ 4,605,517.06
September 2010 .....	21,084,101.78	August 2011 .....	11,559,793.73	July 2012 .....	3,986,727.85
October 2010 .....	20,125,504.47	September 2011 .....	10,797,251.25	August 2012 .....	3,380,760.38
November 2010 .....	19,186,603.80	October 2011 .....	10,050,443.42	September 2012 .....	2,787,354.48
December 2010 .....	18,267,002.24	November 2011 .....	9,319,051.77	October 2012 .....	2,206,255.14
January 2011 .....	17,366,310.11	December 2011 .....	8,602,764.18	November 2012 .....	1,637,212.45
February 2011 .....	16,484,145.55	January 2012 .....	7,901,274.80	December 2012 .....	1,079,981.54
March 2011 .....	15,620,134.30	February 2012 .....	7,214,283.88	January 2013 .....	534,322.45
April 2011 .....	14,773,909.59	March 2012 .....	6,541,497.66	February 2013 and thereafter .....	0.00
May 2011 .....	13,945,111.95	April 2012 .....	5,882,628.25		
June 2011 .....	13,133,389.11	May 2012 .....	5,237,393.54		

### ***Aggregate Group XI 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 .....	\$90,891,000.00	March 2006 .....	\$54,249,831.51	April 2009 .....	\$21,475,789.67
March 2003 .....	90,398,356.57	April 2006 .....	53,196,090.76	May 2009 .....	20,759,164.33
April 2003 .....	89,864,736.70	May 2006 .....	52,152,753.64	June 2009 .....	20,057,161.98
May 2003 .....	89,290,503.11	June 2006 .....	51,119,720.00	July 2009 .....	19,369,488.79
June 2003 .....	88,676,029.94	July 2006 .....	50,096,890.63	August 2009 .....	18,695,856.76
July 2003 .....	88,021,729.05	August 2006 .....	49,084,167.28	September 2009 .....	18,035,983.63
August 2003 .....	87,328,049.57	September 2006 .....	48,081,452.64	October 2009 .....	17,389,592.77
September 2003 .....	86,595,477.49	October 2006 .....	47,088,650.31	November 2009 .....	16,756,413.03
October 2003 .....	85,824,535.14	November 2006 .....	46,105,664.81	December 2009 .....	16,136,178.67
November 2003 .....	85,015,780.60	December 2006 .....	45,132,401.60	January 2010 .....	15,528,629.23
December 2003 .....	84,169,807.11	January 2007 .....	44,168,767.02	February 2010 .....	14,933,509.46
January 2004 .....	83,287,242.33	February 2007 .....	43,214,668.29	March 2010 .....	14,350,569.15
February 2004 .....	82,368,747.65	March 2007 .....	42,270,013.54	April 2010 .....	13,779,563.12
March 2004 .....	81,415,017.36	April 2007 .....	41,334,711.77	May 2010 .....	13,220,251.03
April 2004 .....	80,426,777.84	May 2007 .....	40,408,672.83	June 2010 .....	12,672,397.36
May 2004 .....	79,404,786.60	June 2007 .....	39,491,807.47	July 2010 .....	12,135,771.27
June 2004 .....	78,349,831.39	July 2007 .....	38,584,027.24	August 2010 .....	11,610,146.50
July 2004 .....	77,262,729.18	August 2007 .....	37,685,244.57	September 2010 .....	11,095,301.35
August 2004 .....	76,144,325.10	September 2007 .....	36,795,372.73	October 2010 .....	10,591,018.47
September 2004 .....	74,995,491.35	October 2007 .....	35,914,325.78	November 2010 .....	10,097,084.91
October 2004 .....	73,817,126.09	November 2007 .....	35,042,018.63	December 2010 .....	9,613,291.92
November 2004 .....	72,610,152.23	December 2007 .....	34,178,367.00	January 2011 .....	9,139,434.93
December 2004 .....	71,375,516.24	January 2008 .....	33,323,287.41	February 2011 .....	8,675,313.45
January 2005 .....	70,153,024.02	February 2008 .....	32,476,697.17	March 2011 .....	8,220,730.99
February 2005 .....	68,942,558.83	March 2008 .....	31,638,514.39	April 2011 .....	7,775,494.96
March 2005 .....	67,744,005.03	April 2008 .....	30,808,657.96	May 2011 .....	7,339,416.64
April 2005 .....	66,557,248.10	May 2008 .....	29,987,047.53	June 2011 .....	6,912,311.07
May 2005 .....	65,382,174.60	June 2008 .....	29,173,603.53	July 2011 .....	6,493,996.98
June 2005 .....	64,218,672.16	July 2008 .....	28,368,247.15	August 2011 .....	6,084,296.70
July 2005 .....	63,066,629.51	August 2008 .....	27,570,900.33	September 2011 .....	5,683,036.13
August 2005 .....	61,925,936.41	September 2008 .....	26,781,485.75	October 2011 .....	5,290,044.64
September 2005 .....	60,796,483.69	October 2008 .....	25,999,926.83	November 2011 .....	4,905,155.01
October 2005 .....	59,678,163.22	November 2008 .....	25,226,147.74	December 2011 .....	4,528,203.35
November 2005 .....	58,570,867.90	December 2008 .....	24,460,073.34	January 2012 .....	4,159,029.06
December 2005 .....	57,474,491.63	January 2009 .....	23,701,629.23	February 2012 .....	3,797,474.74
January 2006 .....	56,388,929.36	February 2009 .....	22,950,741.71	March 2012 .....	3,443,386.14
February 2006 .....	55,314,077.01	March 2009 .....	22,207,337.80	April 2012 .....	3,096,612.08



### ***Aggregate Group XI (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>
May 2012 .....	\$ 2,757,004.42	September 2012.....	\$ 1,467,377.28	January 2013 .....	\$ 281,306.77
June 2012 .....	2,424,417.97	October 2012 .....	1,161,481.05	February 2013 and thereafter .....	0.00
July 2012 .....	2,098,710.46	November 2012 .....	861,922.53		
August 2012 .....	1,779,742.44	December 2012 .....	568,573.11		

### ***Aggregate Group XII 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 .....	\$163,320,000.00	October 2006 .....	\$120,550,661.21	June 2010 .....	\$ 73,160,250.23
March 2003 .....	163,014,981.89	November 2006 .....	119,349,220.80	July 2010 .....	72,203,895.28
April 2003 .....	162,670,574.38	December 2006 .....	118,153,990.31	August 2010 .....	71,252,489.62
May 2003 .....	162,287,003.90	January 2007 .....	116,964,937.80	September 2010.....	70,306,007.76
June 2003 .....	161,864,382.53	February 2007 .....	115,782,031.50	October 2010 .....	69,364,424.40
July 2003 .....	161,402,842.66	March 2007 .....	114,605,239.79	November 2010 .....	68,427,714.33
August 2003 .....	160,902,536.88	April 2007.....	113,434,531.23	December 2010 .....	67,495,852.49
September 2003.....	160,363,637.95	May 2007 .....	112,269,874.51	January 2011 .....	66,568,813.94
October 2003 .....	159,786,338.73	June 2007 .....	111,111,238.52	February 2011 .....	65,646,573.86
November 2003 .....	159,170,852.09	July 2007 .....	109,958,592.28	March 2011 .....	64,729,107.57
December 2003 .....	158,517,410.76	August 2007 .....	108,811,904.99	April 2011.....	63,816,390.53
January 2004 .....	157,826,267.26	September 2007.....	107,671,145.99	May 2011 .....	62,908,398.30
February 2004 .....	157,097,693.72	October 2007 .....	106,536,284.80	June 2011 .....	62,005,106.57
March 2004 .....	156,331,981.73	November 2007 .....	105,407,291.06	July 2011 .....	61,106,491.17
April 2004.....	155,529,442.15	December 2007 .....	104,284,134.62	August 2011 .....	60,212,528.04
May 2004 .....	154,690,404.93	January 2008 .....	103,166,785.43	September 2011.....	59,323,193.26
June 2004 .....	153,815,218.89	February 2008 .....	102,055,213.63	October 2011 .....	58,438,463.01
July 2004 .....	152,904,251.48	March 2008 .....	100,949,389.50	November 2011 .....	57,558,313.61
August 2004 .....	151,957,888.56	April 2008.....	99,849,283.47	December 2011 .....	56,682,721.49
September 2004.....	150,976,534.10	May 2008 .....	98,754,866.15	January 2012 .....	55,811,663.23
October 2004 .....	149,960,609.94	June 2008 .....	97,666,108.25	February 2012 .....	54,951,314.98
November 2004 .....	148,910,555.48	July 2008 .....	96,582,980.68	March 2012 .....	54,103,469.06
December 2004 .....	147,826,827.35	August 2008 .....	95,505,454.47	April 2012.....	53,267,949.41
January 2005 .....	146,709,899.13	September 2008.....	94,433,500.82	May 2012 .....	52,444,582.41
February 2005 .....	145,560,260.98	October 2008 .....	93,367,091.05	June 2012 .....	51,633,196.84
March 2005 .....	144,378,419.26	November 2008 .....	92,306,196.65	July 2012 .....	50,833,623.85
April 2005.....	143,164,896.23	December 2008 .....	91,250,789.25	August 2012 .....	50,045,696.92
May 2005 .....	141,920,229.62	January 2009 .....	90,200,840.63	September 2012.....	49,269,251.85
June 2005 .....	140,644,972.23	February 2009 .....	89,156,322.71	October 2012 .....	48,504,126.69
July 2005 .....	139,339,691.55	March 2009 .....	88,117,207.55	November 2012 .....	47,750,161.76
August 2005 .....	138,041,154.90	April 2009.....	87,083,467.37	December 2012 .....	47,007,199.57
September 2005.....	136,749,327.61	May 2009 .....	86,055,074.52	January 2013 .....	46,275,084.81
October 2005 .....	135,464,175.16	June 2009 .....	85,032,001.49	February 2013 .....	45,553,664.34
November 2005 .....	134,185,663.21	July 2009 .....	84,014,220.91	March 2013 .....	44,842,787.11
December 2005 .....	132,913,757.62	August 2009 .....	83,001,705.58	April 2013.....	44,142,304.21
January 2006 .....	131,648,424.41	September 2009.....	81,994,428.39	May 2013 .....	43,452,068.74
February 2006 .....	130,389,629.76	October 2009 .....	80,992,362.41	June 2013 .....	42,771,935.87
March 2006 .....	129,137,340.04	November 2009 .....	79,995,480.84	July 2013 .....	42,101,762.78
April 2006.....	127,891,521.80	December 2009 .....	79,003,757.00	August 2013 .....	41,441,408.60
May 2006 .....	126,652,141.75	January 2010 .....	78,017,164.36	September 2013.....	40,790,734.44
June 2006 .....	125,419,166.77	February 2010 .....	77,035,676.54	October 2013 .....	40,149,603.33
July 2006 .....	124,192,563.92	March 2010 .....	76,059,267.27	November 2013 .....	39,517,880.20
August 2006 .....	122,972,300.42	April 2010.....	75,087,910.43	December 2013 .....	38,895,431.85
September 2006.....	121,758,343.66	May 2010 .....	74,121,580.04	January 2014 .....	38,282,126.92

**Aggregate Group XII (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
February 2014 .....	\$ 37,677,835.89	July 2018 .....	\$ 15,727,204.51	December 2022 .....	\$ 5,982,600.02
March 2014 .....	37,082,431.04	August 2018 .....	15,459,242.52	January 2023 .....	5,866,204.98
April 2014 .....	36,495,786.40	September 2018 .....	15,195,363.32	February 2023 .....	5,751,680.19
May 2014 .....	35,917,777.76	October 2018 .....	14,935,507.92	March 2023 .....	5,638,997.92
June 2014 .....	35,348,282.65	November 2018 .....	14,679,618.18	April 2023 .....	5,528,130.81
July 2014 .....	34,787,180.28	December 2018 .....	14,427,636.76	May 2023 .....	5,419,051.91
August 2014 .....	34,234,351.55	January 2019 .....	14,179,507.14	June 2023 .....	5,311,734.65
September 2014 .....	33,689,679.01	February 2019 .....	13,935,173.59	July 2023 .....	5,206,152.84
October 2014 .....	33,153,046.84	March 2019 .....	13,694,581.15	August 2023 .....	5,102,280.65
November 2014 .....	32,624,340.83	April 2019 .....	13,457,675.65	September 2023 .....	5,000,092.64
December 2014 .....	32,103,448.36	May 2019 .....	13,224,403.68	October 2023 .....	4,899,563.72
January 2015 .....	31,590,258.39	June 2019 .....	12,994,712.57	November 2023 .....	4,800,669.16
February 2015 .....	31,084,661.39	July 2019 .....	12,768,550.39	December 2023 .....	4,703,384.58
March 2015 .....	30,586,549.39	August 2019 .....	12,545,865.94	January 2024 .....	4,607,685.95
April 2015 .....	30,095,815.89	September 2019 .....	12,326,608.77	February 2024 .....	4,513,549.59
May 2015 .....	29,612,355.91	October 2019 .....	12,110,729.10	March 2024 .....	4,420,952.15
June 2015 .....	29,136,065.88	November 2019 .....	11,898,177.86	April 2024 .....	4,329,870.63
July 2015 .....	28,666,843.72	December 2019 .....	11,688,906.70	May 2024 .....	4,240,282.33
August 2015 .....	28,204,588.75	January 2020 .....	11,482,867.91	June 2024 .....	4,152,164.89
September 2015 .....	27,749,201.68	February 2020 .....	11,280,014.47	July 2024 .....	4,065,496.29
October 2015 .....	27,300,584.62	March 2020 .....	11,080,300.04	August 2024 .....	3,980,254.79
November 2015 .....	26,858,641.05	April 2020 .....	10,883,678.90	September 2024 .....	3,896,418.98
December 2015 .....	26,423,275.77	May 2020 .....	10,690,105.99	October 2024 .....	3,813,967.76
January 2016 .....	25,994,394.93	June 2020 .....	10,499,536.90	November 2024 .....	3,732,880.32
February 2016 .....	25,571,905.97	July 2020 .....	10,311,927.83	December 2024 .....	3,653,136.17
March 2016 .....	25,155,717.63	August 2020 .....	10,127,235.59	January 2025 .....	3,574,715.08
April 2016 .....	24,745,739.92	September 2020 .....	9,945,417.61	February 2025 .....	3,497,597.14
May 2016 .....	24,341,884.11	October 2020 .....	9,766,431.94	March 2025 .....	3,421,762.72
June 2016 .....	23,944,062.70	November 2020 .....	9,590,237.18	April 2025 .....	3,347,192.46
July 2016 .....	23,552,189.41	December 2020 .....	9,416,792.55	May 2025 .....	3,273,867.28
August 2016 .....	23,166,179.18	January 2021 .....	9,246,057.83	June 2025 .....	3,201,768.40
September 2016 .....	22,785,948.11	February 2021 .....	9,077,993.37	July 2025 .....	3,130,877.27
October 2016 .....	22,411,413.50	March 2021 .....	8,912,560.10	August 2025 .....	3,061,175.64
November 2016 .....	22,042,493.78	April 2021 .....	8,749,719.46	September 2025 .....	2,992,645.49
December 2016 .....	21,679,108.54	May 2021 .....	8,589,433.48	October 2025 .....	2,925,269.10
January 2017 .....	21,321,178.47	June 2021 .....	8,431,664.69	November 2025 .....	2,859,028.98
February 2017 .....	20,968,625.38	July 2021 .....	8,276,376.19	December 2025 .....	2,793,907.89
March 2017 .....	20,621,372.19	August 2021 .....	8,123,531.56	January 2026 .....	2,729,888.84
April 2017 .....	20,279,342.87	September 2021 .....	7,973,094.93	February 2026 .....	2,666,955.09
May 2017 .....	19,942,462.47	October 2021 .....	7,825,030.91	March 2026 .....	2,605,090.15
June 2017 .....	19,610,657.07	November 2021 .....	7,679,304.64	April 2026 .....	2,544,277.76
July 2017 .....	19,283,853.80	December 2021 .....	7,535,881.74	May 2026 .....	2,484,501.88
August 2017 .....	18,961,980.80	January 2022 .....	7,394,728.30	June 2026 .....	2,425,746.72
September 2017 .....	18,644,967.23	February 2022 .....	7,255,810.92	July 2026 .....	2,367,996.71
October 2017 .....	18,332,743.23	March 2022 .....	7,119,096.66	August 2026 .....	2,311,236.52
November 2017 .....	18,025,239.91	April 2022 .....	6,984,553.04	September 2026 .....	2,255,451.01
December 2017 .....	17,722,389.37	May 2022 .....	6,852,148.07	October 2026 .....	2,200,625.30
January 2018 .....	17,424,124.62	June 2022 .....	6,721,850.17	November 2026 .....	2,146,744.69
February 2018 .....	17,130,379.65	July 2022 .....	6,593,628.24	December 2026 .....	2,093,794.70
March 2018 .....	16,841,089.35	August 2022 .....	6,467,451.63	January 2027 .....	2,041,761.09
April 2018 .....	16,556,189.54	September 2022 .....	6,343,290.08	February 2027 .....	1,990,629.78
May 2018 .....	16,275,616.92	October 2022 .....	6,221,113.82	March 2027 .....	1,940,386.93
June 2018 .....	15,999,309.08	November 2022 .....	6,100,893.45	April 2027 .....	1,891,018.88



**Aggregate Group XII (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>
May 2027 .....	\$ 1,842,512.18	April 2029 .....	\$ 936,392.25	March 2031 .....	\$ 346,239.77
June 2027 .....	1,794,853.57	May 2029 .....	904,990.63	April 2031 .....	326,121.31
July 2027 .....	1,748,029.98	June 2029 .....	874,170.85	May 2031 .....	306,404.55
August 2027 .....	1,702,028.54	July 2029 .....	843,923.75	June 2031 .....	287,082.99
September 2027 .....	1,656,836.55	August 2029 .....	814,240.27	July 2031 .....	268,150.21
October 2027 .....	1,612,441.52	September 2029 .....	785,111.50	August 2031 .....	249,599.88
November 2027 .....	1,568,831.11	October 2029 .....	756,528.67	September 2031 .....	231,425.78
December 2027 .....	1,525,993.19	November 2029 .....	728,483.11	October 2031 .....	213,621.78
January 2028 .....	1,483,915.78	December 2029 .....	700,966.32	November 2031 .....	196,181.82
February 2028 .....	1,442,587.10	January 2030 .....	673,969.90	December 2031 .....	179,099.96
March 2028 .....	1,401,995.52	February 2030 .....	647,485.56	January 2032 .....	162,370.34
April 2028 .....	1,362,129.60	March 2030 .....	621,505.16	February 2032 .....	145,987.16
May 2028 .....	1,322,978.04	April 2030 .....	596,020.67	March 2032 .....	129,944.76
June 2028 .....	1,284,529.73	May 2030 .....	571,024.17	April 2032 .....	114,237.51
July 2028 .....	1,246,773.72	June 2030 .....	546,507.87	May 2032 .....	98,859.91
August 2028 .....	1,209,699.20	July 2030 .....	522,464.10	June 2032 .....	83,806.51
September 2028 .....	1,173,295.53	August 2030 .....	498,885.28	July 2032 .....	69,071.95
October 2028 .....	1,137,552.24	September 2030 .....	475,763.95	August 2032 .....	54,650.97
November 2028 .....	1,102,458.98	October 2030 .....	453,092.78	September 2032 .....	40,538.36
December 2028 .....	1,068,005.59	November 2030 .....	430,864.54	October 2032 .....	26,729.01
January 2029 .....	1,034,182.03	December 2030 .....	409,072.08	November 2032 .....	13,217.88
February 2029 .....	1,000,978.43	January 2031 .....	387,708.40	December 2032 and thereafter .....	0.00
March 2029 .....	968,385.03	February 2031 .....	366,766.57		

**Aggregate Group XIII 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 .....	\$14,934,000.00	March 2005 .....	\$12,397,371.91	April 2007 .....	\$ 8,132,146.15
March 2003 .....	14,919,216.17	April 2005 .....	12,214,534.00	May 2007 .....	7,992,964.92
April 2003 .....	14,896,238.39	May 2005 .....	12,026,874.90	June 2007 .....	7,856,135.83
May 2003 .....	14,865,622.02	June 2005 .....	11,834,600.28	July 2007 .....	7,721,637.55
June 2003 .....	14,827,390.57	July 2005 .....	11,637,921.09	August 2007 .....	7,589,448.90
July 2003 .....	14,781,576.23	August 2005 .....	11,444,108.05	September 2007 .....	7,459,548.87
August 2003 .....	14,728,219.84	September 2005 .....	11,253,135.85	October 2007 .....	7,331,916.61
September 2003 .....	14,667,370.92	October 2005 .....	11,064,979.38	November 2007 .....	7,206,531.44
October 2003 .....	14,599,087.60	November 2005 .....	10,879,613.70	December 2007 .....	7,083,372.83
November 2003 .....	14,523,436.57	December 2005 .....	10,697,014.08	January 2008 .....	6,962,420.42
December 2003 .....	14,440,493.09	January 2006 .....	10,517,155.99	February 2008 .....	6,843,654.01
January 2004 .....	14,350,340.83	February 2006 .....	10,340,015.07	March 2008 .....	6,727,053.54
February 2004 .....	14,253,071.86	March 2006 .....	10,165,567.17	April 2008 .....	6,612,599.13
March 2004 .....	14,148,786.53	April 2006 .....	9,993,788.28	May 2008 .....	6,500,271.04
April 2004 .....	14,037,593.37	May 2006 .....	9,824,654.64	June 2008 .....	6,390,049.68
May 2004 .....	13,919,608.98	June 2006 .....	9,658,142.62	July 2008 .....	6,281,915.64
June 2004 .....	13,794,957.88	July 2006 .....	9,494,228.80	August 2008 .....	6,175,849.63
July 2004 .....	13,663,772.40	August 2006 .....	9,332,889.92	September 2008 .....	6,071,832.53
August 2004 .....	13,526,192.51	September 2006 .....	9,174,102.93	October 2008 .....	5,969,845.36
September 2004 .....	13,382,365.66	October 2006 .....	9,017,844.93	November 2008 .....	5,869,869.30
October 2004 .....	13,232,446.60	November 2006 .....	8,864,093.21	December 2008 .....	5,771,885.66
November 2004 .....	13,076,597.21	December 2006 .....	8,712,825.24	January 2009 .....	5,675,875.92
December 2004 .....	12,914,986.29	January 2007 .....	8,564,018.65	February 2009 .....	5,581,821.68
January 2005 .....	12,747,789.38	February 2007 .....	8,417,651.26	March 2009 .....	5,489,704.71
February 2005 .....	12,575,188.48	March 2007 .....	8,273,701.04	April 2009 .....	5,399,506.90

***Aggregate Group XIII (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>
May 2009 .....	\$ 5,311,210.30	July 2011 .....	\$ 3,627,231.13	August 2013 .....	\$ 2,064,562.71
June 2009 .....	5,224,797.08	August 2011 .....	3,583,971.94	September 2013 .....	1,979,576.32
July 2009 .....	5,140,249.58	September 2011 .....	3,542,164.93	October 2013 .....	1,893,566.20
August 2009 .....	5,057,550.26	October 2011 .....	3,501,795.84	November 2013 .....	1,806,573.09
September 2009 .....	4,976,681.72	November 2011 .....	3,462,850.53	December 2013 .....	1,718,636.87
October 2009 .....	4,897,626.70	December 2011 .....	3,425,314.98	January 2014 .....	1,629,796.60
November 2009 .....	4,820,368.07	January 2012 .....	3,389,175.27	February 2014 .....	1,540,090.49
December 2009 .....	4,744,888.85	February 2012 .....	3,348,218.12	March 2014 .....	1,449,555.98
January 2010 .....	4,671,172.18	March 2012 .....	3,300,614.32	April 2014 .....	1,358,229.69
February 2010 .....	4,599,201.33	April 2012 .....	3,246,503.26	May 2014 .....	1,266,147.47
March 2010 .....	4,528,959.72	May 2012 .....	3,186,022.13	June 2014 .....	1,173,344.39
April 2010 .....	4,460,430.90	June 2012 .....	3,121,907.27	July 2014 .....	1,079,854.78
May 2010 .....	4,393,598.52	July 2012 .....	3,056,044.66	August 2014 .....	985,712.23
June 2010 .....	4,328,446.39	August 2012 .....	2,988,489.74	September 2014 .....	890,949.60
July 2010 .....	4,264,958.45	September 2012 .....	2,919,296.85	October 2014 .....	795,599.04
August 2010 .....	4,203,118.75	October 2012 .....	2,848,519.27	November 2014 .....	699,691.99
September 2010 .....	4,142,911.47	November 2012 .....	2,776,209.17	December 2014 .....	603,259.20
October 2010 .....	4,084,320.93	December 2012 .....	2,702,417.71	January 2015 .....	506,330.75
November 2010 .....	4,027,331.55	January 2013 .....	2,627,195.00	February 2015 .....	408,936.05
December 2010 .....	3,971,927.90	February 2013 .....	2,550,590.16	March 2015 .....	311,103.87
January 2011 .....	3,918,094.65	March 2013 .....	2,472,651.28	April 2015 .....	212,862.31
February 2011 .....	3,865,816.62	April 2013 .....	2,393,425.50	May 2015 .....	114,238.87
March 2011 .....	3,815,078.71	May 2013 .....	2,312,958.99	June 2015 .....	15,260.42
April 2011 .....	3,765,865.99	June 2013 .....	2,231,296.98	July 2015 and thereafter .....	0.00
May 2011 .....	3,718,163.61	July 2013 .....	2,148,483.75		
June 2011 .....	3,671,956.86				

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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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**\$3,050,240,658**



**Guaranteed REMIC  
Pass-Through Certificates**

**Fannie Mae REMIC Trust 2003-21**

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**PROSPECTUS SUPPLEMENT**

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**UBS Warburg**

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**January 9, 2003**

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