

Prospectus Supplement

(To REMIC Prospectus dated May 1, 2002)

**\$2,797,530,170 (Approximate)**



**FannieMae®**

**Guaranteed Pass-Through Certificates  
Fannie Mae Trust 2003-26**

**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 in amounts 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
- a group of first-lien, single-family fixed-rate mortgage loans having the characteristics described in this prospectus supplement.

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

**Carefully consider the risk factors starting on page S-15 of this prospectus supplement and on page 10 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.**

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

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

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

If you own certificates of certain classes, you can exchange them for the corresponding RCR certificates to be issued at the time of the exchange. The B, BX, DG, DE, AQ, AB, AC, YL, YG, U, W, G, JE, ED, GD, TA, TB, TC and TD Classes are the RCR classes, as further described in this prospectus supplement.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be March 28, 2003.

Class	Group	Original Class Balance (1)	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
BA	1	\$351,052,000	PAC	5.00%	FIX	31393AGK7	April 2018
BI(2)	1	32,825,686(3)	NTL	5.00	FIX/IO	31393AGL5	April 2018
BK(2)	1	164,128,430	NSJ/TAC/AD	4.00	FIX	31393AGM3	April 2018
KB	1	100,000,000	PAC	4.50	FIX	31393AGN1	December 2015
KC	1	11,276,000	PAC	5.00	FIX	31393AGP6	October 2016
KD	1	22,468,000	PAC	5.00	FIX	31393AGQ4	April 2018
KI	1	10,000,000(3)	NTL	5.00	FIX/IO	31393AGR2	December 2015
Z	1	41,429,000	NSJ/SUP	5.00	FIX/Z	31393AGS0	April 2018
ZA	1	138,000	NSJ/TAC	5.00	FIX/Z	31393AGT8	April 2018
E	2	12,046,500	NSJ/SCH	5.00	FIX	31393AGU5	April 2023
HA	2	100,000,000	PAC	4.25	FIX	31393AGV3	March 2022
HB	2	11,711,000	PAC	5.00	FIX	31393AGW1	April 2023
HI	2	13,636,363(3)	NTL	5.50	FIX/IO	31393AGX9	March 2022
HZ	2	6,263,200	NSJ/SUP	5.00	FIX/Z	31393AGY7	April 2023
IH	2	12,168,181(3)	NTL	5.50	FIX/IO	31393AGZ4	April 2023
J	2	3,829,300	NSJ/SUP	5.00	FIX	31393AHA8	February 2022
DA(2)	3	128,713,000	PAC	3.50	FIX	31393AHB6	March 2033
DB	3	1,500,000	PAC	3.50	FIX	31393AHC4	April 2033
DH(2)	3	59,000,000	NSJ/TAC	4.50	FIX	31393AHD2	April 2033
DI	3	59,000,000(3)	NTL	7.00	FIX/IO	31393AHE0	April 2033
DZ	3	17,287,000	NSJ/SUP	5.00	FIX/Z	31393AHF7	April 2033
ID(2)	3	4,214,285(3)	NTL	7.00	FIX/IO	31393AHG5	April 2033
IK	3	27,902,785(3)	NTL	7.00	FIX/IO	31393AHH3	April 2033
IO	4	5,253,342(3)	NTL	5.50	FIX/IO	31393AHJ9	April 2023
M	4	7,324,766	SUP	5.00	FIX	31393AHK6	April 2023
MA	4	50,000,000	PAC	4.00	FIX	31393AHL4	March 2023
MG	4	462,000	PAC	5.00	FIX	31393AHM2	April 2023
MI	4	9,090,909(3)	NTL	5.50	FIX/IO	31393AHN0	March 2023
AE	5	13,261,000	PAC	5.50	FIX	31393AHP5	April 2033
AT	5	62,603,000	PAC	5.00	FIX	31393AHQ3	November 2032
AU(2)	5	97,764,000	PAC	3.50	FIX	31393AHR1	March 2021
AW(2)	5	140,644,000	PAC	4.00	FIX	31393AHS9	April 2030
D	5	1,250,000	NSJ/SUP/AD	5.50	FIX	31393AHT7	April 2033
IA(2)	5	7,761,954(3)	NTL	5.50	FIX/IO	31393AHU4	April 2033
IX(2)	5	12,785,818(3)	NTL	5.50	FIX/IO	31393AHV2	April 2030
OI	5	49,038,090(3)	NTL	5.50	FIX/IO	31393AHW0	November 2032
ST	5	12,954,937	NSJ/SUP/AD	(4)	INV	31393AHX8	April 2033
TF	5	70,026,688	NSJ/SUP/AD	(4)	FLT	31393AHY6	April 2033
TS	5	18,875,375	NSJ/SUP/AD	(4)	INV	31393AHZ3	April 2033
Y	5	25,600,000	CPT/SUP/NSJ/AD	5.50	FIX/Z	31393AJA6	April 2033
YF(2)	5	19,922,350	SCH/AD	(4)	FLT	31393AJB4	April 2033
YI(2)	5	17,775,272(3)	NTL	5.50	FIX/IO	31393AJC2	March 2021
YS(2)	5	36,998,650	SCH/AD	(4)	INV	31393AJD0	April 2033
ZC	5	100,000	SUP	5.50	FIX/Z	31393AJE8	April 2033
PA	6	109,147,000	PAC	4.00	FIX	31393AJF5	November 2027
PD	6	7,378,000	PAC	5.50	FIX	31393AJG3	April 2033
PE	6	50,901,000	PAC	5.00	FIX	31393AJH1	November 2032
PG	6	10,634,000	PAC	4.50	FIX	31393AJJ7	November 2028
PI	6	36,328,181(3)	NTL	5.50	FIX/IO	31393AJK4	November 2032
UF(2)	6	30,534,444	SEG (TAC)/TAC	(4)	FLT	31393AJL2	April 2033
US(2)	6	24,427,556	SEG (TAC)/TAC	(4)	INV	31393AJM0	April 2033
UZ(2)	6	3,200,000	SUP	5.50	FIX/Z	31393AJN8	April 2033
WF(2)	6	10,103,867	SEG/TAC/SUP	(4)	FLT	31393AJP3	April 2033
WS(2)	6	3,674,133	SEG/TAC/SUP	(4)	INV	31393AJQ1	April 2033
XB	7	1,693,615	SEQ	5.50	FIX	31393AJR9	April 2023
XF	7	50,590,769	SEQ	(4)	FLT	31393AJ S 7	March 2023
XJ	7	80,945,231	SEQ	4.25	FIX	31393AJ T 5	March 2023
XS	7	50,590,769(3)	NTL	(4)	INV/IO	31393AJ U 2	March 2023
JA	8	100,000,000	PAC	3.00	FIX	31393AJ V 0	April 2033
JB	8	378,215	PAC	3.00	FIX	31393AJ W 8	April 2033
JC(2)	8	30,544,629	SUP	5.00	FIX	31393AJ X 6	April 2033
JO(2)	8	20,363,086	SUP	(5)	PO	31393AJ Y 4	April 2033

(table continued on next page)

**Bear, Stearns & Co. Inc.**

January 28, 2003

[THIS PAGE INTENTIONALLY LEFT BLANK]

Class	Group	Original Class Balance(1)	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
QF	9	\$ 84,005,142	SEQ	(4)	FLT	31393A J Z 1	October 2017
QS	9	84,005,142(3)	NTL	(4)	INV/IO	31393AKA4	October 2017
QT	9	90,012,858	SEQ	4.00%	FIX	31393AKB2	April 2017
QW	9	100,000,000	SEQ	3.80	FIX	31393AKC0	October 2017
QX	9	25,982,000	SEQ	5.00	FIX	31393AKD8	April 2018
EA(2)	10	67,907,000	PAC	3.50	FIX	31393AKE6	March 2033
EB	10	1,000,000	PAC	3.50	FIX	31393AKF3	April 2033
EG(2)	10	33,000,000	NSJ/TAC	4.75	FIX	31393AKG1	April 2033
EI	10	15,901,615(3)	NTL	6.50	FIX/IO	31393AKH9	April 2033
EZ	10	7,093,000	NSJ/SUP	5.00	FIX/Z	31393AKJ5	April 2033
IE	10	25,153,846(3)	NTL	6.50	FIX/IO	31393AKK2	April 2033
IN(2)	10	1,650,000(3)	NTL	5.00	FIX/IO	31393AKL0	April 2033
GA(2)	11	100,380,000	PAC	3.50	FIX	31393AKM8	March 2033
GB	11	1,000,000	PAC	3.50	FIX	31393AKN6	April 2033
GE(2)	11	48,620,000	NSJ/TAC	4.75	FIX	31393AKP1	April 2033
GI	11	25,345,000(3)	NTL	6.00	FIX/IO	31393AKQ9	April 2033
GZ	11	10,000,000	NSJ/SUP	5.00	FIX/Z	31393AKR7	April 2033
IG	11	26,666,666(3)	NTL	6.00	FIX/IO	31393AKS5	April 2033
IT(2)	11	2,431,000(3)	NTL	5.00	FIX/IO	31393AKT3	April 2033
A1	12	89,936,349	PT	5.50	FIX	31393AKU0	(6)
A2	12	15,000,000	PT	6.00	FIX	31393AKV8	(6)
P1	12	450,080	PT	(5)	PO	31393AKW6	(6)
X1	12	105,386,429(3)	NTL	(7)	WAC/IO	31393AKX4	(6)
R	(8)	0	NPR	0	NPR	31393AKY2	April 2033
RL	(8)	0	NPR	0	NPR	31393AKZ9	April 2033

(1) Approximate. May vary by plus or minus 5%.

(2) Exchangeable classes.

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

(4) Based on LIBOR.

(5) Principal only classes.

(6) The assumed maturity date of each of the A1, A2, P1 and X1 Classes occurs in February 2033. However, we will **not** guarantee payment in full of the principal balances of the Group 12 Classes on their assumed maturity date. We will guarantee payment in full of the principal balances of the Group 12 Classes on their Final Distribution Date occurring in February 2043.

(7) This class will bear interest as described in this prospectus supplement.

(8) The R and RL Classes relate to Groups 1, 2, 3, 4, 5, 6, 7, 8, 9, 10 and 11 only.

## TABLE OF CONTENTS

	<u>Page</u>		<u>Page</u>
<b>AVAILABLE INFORMATION</b> .....	S- 4	<b>DISTRIBUTIONS OF PRINCIPAL</b> .....	S-30
<b>REFERENCE SHEET</b> .....	S- 5	<i>Categories of Classes and</i>	
<b>ADDITIONAL RISK FACTORS</b> ...	S-15	<i>Components</i> .....	S-30
<b>DESCRIPTION OF THE</b>		<i>Principal Distribution Amount</i> ....	S-32
<b>CERTIFICATES</b> .....	S-17	<i>Group 1 Principal Distribution</i>	
<b>GENERAL</b> .....	S-17	<i>Amount</i> .....	S-33
<i>Structure</i> .....	S-17	<i>ZA Accrual Amount</i> .....	S-33
<i>Fannie Mae Guaranty</i> .....	S-18	<i>Group 1 Cash Flow Distribution</i>	
<i>Characteristics of Certificates</i> .....	S-18	<i>Amount</i> .....	S-33
<i>Authorized Denominations</i> .....	S-18	<i>Z Accrual Amount and</i>	
<i>Distribution Date</i> .....	S-19	<i>Remaining Group 1 Cash Flow</i>	
<i>Record Date</i> .....	S-19	<i>Distribution Amount</i> .....	S-33
<i>Class Factors</i> .....	S-19	<i>Group 2 Principal Distribution</i>	
<i>Optional Repurchase of Remaining</i>		<i>Amount</i> .....	S-34
<i>Group 12 Mortgage Loans</i> .....	S-19	<i>Group 2 Cash Flow Distribution</i>	
<i>No Optional Termination of Any</i>		<i>Amount</i> .....	S-34
<i>REMIC</i> .....	S-19	<i>HZ Accrual Amount and</i>	
<i>Voting the Group 8 SMBS</i> .....	S-19	<i>Remaining Group 2 Cash Flow</i>	
<b>COMBINATION AND RECOMBINATION</b> ..	S-19	<i>Distribution Amount</i> .....	S-34
<i>General</i> .....	S-19	<i>Group 3 Principal Distribution</i>	
<i>Procedures</i> .....	S-19	<i>Amount</i> .....	S-35
<i>Additional Considerations</i> .....	S-20	<i>Group 3 Cash Flow Distribution</i>	
<b>BOOK-ENTRY PROCEDURES</b> .....	S-20	<i>Amount</i> .....	S-35
<i>General</i> .....	S-20	<i>DZ Accrual Amount and</i>	
<i>Method of Payment</i> .....	S-21	<i>Remaining Group 3 Cash Flow</i>	
<b>THE TRUST MBS</b> .....	S-21	<i>Distribution Amount</i> .....	S-35
<b>THE GROUP 8 SMBS</b> .....	S-23	<i>Group 4 Principal Distribution</i>	
<b>THE GROUP 12 MORTGAGE LOANS</b> ...	S-23	<i>Amount</i> .....	S-36
<i>Mortgage Loan Data</i> .....	S-23	<i>Group 5 Principal Distribution</i>	
<i>Fannie Mae Mortgage Purchase</i>		<i>Amount</i> .....	S-36
<i>Program</i> .....	S-25	<i>Y3 Accrual Amount</i> .....	S-36
<i>General</i> .....	S-25	<i>ZC Accrual Amount</i> .....	S-37
<i>Selling and Servicing Guides</i> ....	S-26	<i>Group 5 Cash Flow Distribution</i>	
<i>Mortgage Loan Eligibility</i>		<i>Amount</i> .....	S-37
<i>Standards—Conventional</i>		<i>Y1 Accrual Amount, Y2 Accrual</i>	
<i>Loans</i> .....	S-26	<i>Amount and Remaining</i>	
<b>FINAL DATA STATEMENT</b> .....	S-27	<i>Group 5 Cash Flow</i>	
<b>DISTRIBUTIONS OF INTEREST</b> .....	S-27	<i>Distribution Amount</i> .....	S-37
<i>Categories of Classes and</i>		<i>Group 6 Principal Distribution</i>	
<i>Components</i> .....	S-27	<i>Amount</i> .....	S-39
<i>General</i> .....	S-28	<i>Group 6 Cash Flow Distribution</i>	
<i>Interest Accrual Periods</i> .....	S-29	<i>Amount</i> .....	S-39
<i>Accrual Classes and Components</i> ..	S-29	<i>UZ Accrual Amount and</i>	
<i>Notional Classes</i> .....	S-29	<i>Remaining Group 6 Cash Flow</i>	
<i>Weighted Average Coupon Class</i> ....	S-29	<i>Distribution Amount</i> .....	S-39
<i>Floating Rate and Inverse Floating</i>		<i>Group 7 Principal Distribution</i>	
<i>Rate Classes</i> .....	S-30	<i>Amount</i> .....	S-40
<b>CALCULATION OF LIBOR</b> .....	S-30	<i>Group 8 Principal Distribution</i>	
		<i>Amount</i> .....	S-40

	<u>Page</u>		<u>Page</u>
<i>Group 9 Principal Distribution Amount</i> .....	S-40	COLLECTION AND OTHER SERVICING PROCEDURES .....	S-80
<i>Group 10 Principal Distribution Amount</i> .....	S-41	PURCHASE OF FANNIE MAE OF CERTAIN DELINQUENT GROUP 12 MORTGAGE LOANS .....	S-81
<i>Group 10 Cash Flow Distribution Amount</i> .....	S-41	EARLY TERMINATION .....	S-81
<i>EZ Accrual Amount and Remaining Group 10 Cash Flow Distribution Amount</i> .....	S-41	ADDITIONAL FANNIE MAE MATTERS ..	S-81
<i>Group 11 Principal Distribution Amount</i> .....	S-41	<b>CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES</b> .....	S-81
<i>Group 11 Cash Flow Distribution Amount</i> .....	S-41	REMIC ELECTIONS AND SPECIAL TAX ATTRIBUTES FOR THE GROUP 1, 2, 3, 4, 5, 6, 7, 8, 9, 10 AND 11 CLASSES .....	S-82
<i>GZ Accrual Amount and Remaining Group 11 Cash Flow Distribution Amount</i> .....	S-41	TAXATION OF BENEFICIAL OWNERS OF REMIC REGULAR CERTIFICATES .....	S-82
<i>Group 12 Principal Distribution Amount</i> .....	S-42	TAXATION OF BENEFICIAL OWNERS OF THE R AND RL CERTIFICATES ..	S-83
CERTAIN DEFINITIONS RELATING TO PAYMENTS ON THE GROUP 12 CLASSES .....	S-42	TAXATION OF BENEFICIAL OWNERS OF RCR CERTIFICATES .....	S-83
STRUCTURING ASSUMPTIONS .....	S-44	<i>General</i> .....	S-83
<i>Pricing Assumptions</i> .....	S-44	<i>Combination RCR Classes</i> .....	S-83
<i>Prepayment Assumptions</i> .....	S-44	<i>Exchanges</i> .....	S-84
<i>Structuring Ranges and Rates</i> .....	S-45	TAXATION OF BENEFICIAL OWNERS OF CERTIFICATES OF THE GROUP 12 CLASSES .....	S-84
<i>Initial Effective Ranges</i> .....	S-46	<i>Taxation of the Trust</i> .....	S-84
YIELD TABLES .....	S-46	<i>The X1 and P1 Classes</i> .....	S-84
<i>General</i> .....	S-46	<i>The A1 and A2 Classes</i> .....	S-85
<i>The Inverse Floating Rate Classes</i> ..	S-47	<i>Expenses of the Trust</i> .....	S-87
<i>The Fixed Rate Interest Only and X1 Classes</i> .....	S-50	<i>Sales and Other Dispositions of Certificates of the Group 12 Classes</i> .....	S-87
<i>The Principal Only Classes</i> .....	S-54	<i>Special Tax Attributes</i> .....	S-88
WEIGHTED AVERAGE LIVES OF THE CERTIFICATES .....	S-55	<i>Information Reporting and Backup Withholding</i> .....	S-88
DECREMENT TABLES .....	S-56	<i>Foreign Investors</i> .....	S-88
CHARACTERISTICS OF THE R AND RL CLASSES .....	S-78	<b>PLAN OF DISTRIBUTION</b> .....	S-89
<b>ADDITIONAL TRUST AGREEMENT PROVISIONS RELATING TO THE GROUP 12 CLASSES</b> .....	S-79	<i>General</i> .....	S-89
TRANSFER OF GROUP 12 MORTGAGE LOANS TO THE TRUST .....	S-79	<i>Increase in Certificates</i> .....	S-89
SERVICING THROUGH LENDERS .....	S-79	<b>LEGAL MATTERS</b> .....	S-89
SERVICING COMPENSATION AND PAYMENT OF CERTAIN EXPENSES BY FANNIE MAE .....	S-80	<b>EXHIBIT A</b> .....	A- 1
		<b>SCHEDULE 1</b> .....	A- 2
		<b>PRINCIPAL BALANCE SCHEDULES</b> .....	B- 1

## AVAILABLE INFORMATION

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

- if you are purchasing any Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8, Group 9, Group 10 or Group 11 Class or the R or RL Class, our Prospectus for Fannie Mae Guaranteed Mortgage Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated May 1, 2002 (the “MBS Prospectus”);
- if you are purchasing any Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8, Group 9, Group 10 or Group 11 Class or the R or RL Class, our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated May 1, 2002 (the “REMIC Prospectus”);
- if you are purchasing any Group 8 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 12 Class, the portions of the REMIC Prospectus under the headings “Fannie Mae,” “Additional Information About Fannie Mae,” “Risk Factors,” and “Description of Certificates—Class Definitions and Abbreviations,” “Legal Investment Considerations,” “Legal Opinion” and “ERISA Considerations;”
- our Information Statement dated April 1, 2002 and its supplements (the “Information Statement”); and
- any Form 10-K’s, Quarterly Reports on Form 10-Q and Current Reports on Form 8-K that we file with the SEC.

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

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

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

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

Bear, Stearns & Co. Inc.  
Prospectus Department  
One MetroTech Center North  
Brooklyn, New York 11201  
(telephone 347-643-1581).

In the first quarter of 2003, we will begin filing periodic reports with the SEC under the Exchange Act. These filings will include Form 10-K’s, Form 10-Q’s and Form 8-K’s. Our SEC filings will be available at the SEC’s web site at [www.sec.gov](http://www.sec.gov). You may also read and copy any document we file with the SEC by visiting the SEC’s Public Reference Room at 450 Fifth Street, NW, Washington, D.C. 20549. Please call the SEC at 1-800-SEC-0330 for further information about the operation of the Public Reference Room. We are providing the address of the SEC’s Internet site solely for the information of prospective investors. We do not intend the Internet address to be an active link.

Information contained in any Form 10-K and Form 10-Q that we file with the SEC is hereby incorporated by reference in this prospectus supplement. Information that we “furnish” to the SEC on Form 8-K is not incorporated by reference in this prospectus supplement.



## 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-4.**

### Assets Underlying Each Group of Classes

Group	Assets
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS
6	Group 6 MBS
7	Group 7 MBS
8	Group 8 SMBS
9	Group 9 MBS
10	Group 10 MBS
11	Group 11 MBS
12	Group 12 Mortgage Loans

### Assumed Characteristics of the Mortgage Loans Underlying the Trust MBS and the Group 8 SMBS (as of March 1, 2003)

	Approximate Principal Balance	Original Term to Maturity (in months)	Approximate Weighted Average Remaining Term to Maturity (in months)	Approximate Weighted Average Loan Age (in months)	Approximate Weighted Average Coupon
Group 1 MBS	\$690,491,430	180	178	1	5.500%
Group 2 MBS	\$133,850,000	240	237	2	6.000%
Group 3 MBS	\$206,500,000	360	354	5	7.787%
Group 4 MBS	\$ 57,786,766	240	237	2	6.000%
Group 5 MBS	\$500,000,000	360	358	1	6.000%
Group 6 MBS	\$250,000,000	360	358	1	6.000%
Group 7 MBS	\$133,229,615	240	239	0	5.944%
Group 8 SMBS*	\$151,285,930	360	345	12	6.970%
Group 9 MBS	\$300,000,000	180	177	2	5.500%
Group 10 MBS	\$109,000,000	360	355	5	7.260%
Group 11 MBS	\$160,000,000	360	355	5	6.850%

\* The Group 8 SMBS will represent ownership of (i) interest payments at a pass-through rate of 6.5% on an initial notional principal amount of \$69,824,275 and (ii) principal payments on an initial principal amount of \$151,285,930 of MBS. See "Description of the Certificates—The Group 8 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.

### Assumed Characteristics of the Group 12 Mortgage Loans

The tables appearing under the heading "The Group 12 Mortgage Loans" summarize as of March 1, 2003 certain assumed characteristics of the Group 12 Mortgage Loans. The information in those tables is presented in aggregated form.

### Class Factors

The class factors are numbers that, when multiplied by the initial principal balance or notional balance of a certificate, can be used to calculate the current principal balance or notional balance of

that certificate (after taking into account principal payments in the same month). We will publish the class factors for all classes (other than the Group 12 Classes) on or shortly after the 11th day of each month, and for the Group 12 Classes on or shortly after the 23rd day of each month.

### **Settlement Date**

We expect to issue the certificates on March 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 and DTC, as applicable, 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>DTC Book-Entry</u>	<u>Physical</u>
All Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8, Group 9, Group 10 and Group 11 Classes and the RCR Classes	The Group 12 Classes	R and RL Classes

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

If you own certain certificates, you will be able to exchange them for a proportionate interest in the related RCR certificates as shown on Schedule 1. We will issue the RCR certificates upon such exchange. You can exchange your certificates by notifying us and paying an exchange fee. We use the principal and interest of the certificates exchanged to pay principal and interest on the related RCR certificates. Schedule 1 lists all 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 each interest accrual period, the X1 Class will bear interest at the rate described in this prospectus supplement.

During the initial interest accrual period, the floating rate and inverse floating rate classes will bear interest at the initial interest rates listed below. During subsequent interest accrual periods, the



floating rate and inverse floating rate classes will bear interest based on the formulas indicated below, but always subject to the specified maximum and minimum interest rates:

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate (1)</u>
ST .....	10.00000%	10.00000%	0.00%	39.72973% - (5.40541 × LIBOR)
TF .....	1.97875%	8.00000%	0.65%	LIBOR + 65 basis points
TS .....	15.47512%	20.40472%	0.00%	20.40472% - (3.70995 × LIBOR)
YF .....	1.97875%	8.00000%	0.65%	LIBOR + 65 basis points
YS .....	6.24221%	6.95769%	3.00%	6.95769% - (0.53846 × LIBOR)
UF .....	2.67500%	7.50000%	1.35%	LIBOR + 135 basis points
US .....	9.03125%	10.68750%	3.00%	10.6875% - (1.25 × LIBOR)
WF .....	2.67500%	7.50000%	1.35%	LIBOR + 135 basis points
WS .....	13.26875%	16.91250%	0.00%	16.9125% - (2.75 × LIBOR)
XF .....	1.77875%	7.50000%	0.45%	LIBOR + 45 basis points
XS .....	5.72125%	7.05000%	0.00%	7.05% - LIBOR
QF .....	1.73188%	7.50000%	0.40%	LIBOR + 40 basis points
QS .....	5.76812%	7.10000%	0.00%	7.1% - LIBOR

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

We will apply interest payments from exchanged trust 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>	
KI .....	10% of the KB Class
BI .....	20% of the BK Class
HI .....	13.6363636364% of the HA Class
IH .....	9.0909090909% of the Group 2 MBS
DI .....	28.5714285714% of the Group 3 MBS
ID .....	7.1428571429% of the DH Class
IK .....	21.4285714286% of the DA and DB Classes
IO .....	9.0909090909% of the Group 4 MBS
MI .....	18.1818181818% of the MA Class
IA .....	13.6363636364% of the YF and YS Classes
IX .....	9.0909090909% of the AW Class
OI .....	18.1818181818% of the AU and AW Classes
	9.0909090909% of the AT Class
YI .....	18.1818181818% of the AU Class
PI .....	27.2727272727% of the PA Class
	18.1818181818% of the PG Class
	9.0909090909% of the PE Class
XS .....	100% of the XF Class
QS .....	100% of the QF Class
EI .....	23.0769230769% of the EA and EB Classes
IN .....	5% of the EG Class
IE .....	23.0769230769% of the Group 10 MBS
GI .....	25% of the GA and GB Classes
IG .....	16.6666666667% of the Group 11 MBS
IT .....	5% of the GE Class
X1 .....	100% of the Group 12 Mortgage Loans

## Components

The Y Class is made up of payment components. Each component will have the original principal balance, principal type and interest type set forth below.

	<u>Original Principal Balance</u>	<u>Principal Type</u>	<u>Interest Type</u>
Y1 .....	\$ 3,500,000	SUP/NSJ/AD	FIX/Z
Y2 .....	1,500,000	SUP/NSJ/AD	FIX/Z
Y3 .....	20,600,000	SUP/NSJ/AD	FIX/Z

## Distributions of Principal

### *Group 1 Principal Distribution Amount*

#### *ZA Accrual Amount*

To the BK Class to zero, and thereafter to the ZA Class.

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

To Aggregate Group I to its Planned Balance.

#### *Z Accrual Amount and Remaining Group 1 Cash Flow Distribution Amount*

1. If and only if the principal balance of the Group 1 MBS is *less* than *either* the Group 1 MBS First Specified Balance or the Group 1 MBS Second Specified Balance, as follows:

- first*, to the Z Class zero; and
- second*, to Aggregate Group II to zero.

- 2. To Aggregate Group II to its Targeted Balance.
- 3. To the Z Class to zero.
- 4. To Aggregate Group II to zero.
- 5. To Aggregate Group I to zero.

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

### *Group 2 Principal Distribution Amount*

#### *Group 2 Cash Flow Distribution Amount*

To Aggregate Group III to its Planned Balance.

#### *HZ Accrual Amount and Remaining Group 2 Cash Flow Distribution Amount*

1. If and only if the principal balance of the Group 2 MBS is *less* than the Group 2 MBS Specified Balance, as follows:

- first*, to the HZ and J Classes, in that order, to zero; and
- second*, to the E Class to zero.

- 2. To the E Class to its Scheduled Balance.
- 3. To the J and HZ Classes, in that order, to zero.
- 4. To the E Class to zero.
- 5. To Aggregate Group III to zero.

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

*Group 3 Principal Distribution Amount*

*Group 3 Cash Flow Distribution Amount*

To the DA and DB Classes, in that order, to their Planned Balances.

*DZ Accrual Amount and Remaining Group 3 Cash Flow Distribution Amount*

1. If and only if the principal balance of the Group 3 MBS is *less* than the Group 3 MBS Specified Balance, as follows:

*first*, to the DZ Class to zero; and

*second*, to the DH Class to zero.

2. To the DH Class to its Targeted Balance.
3. To the DZ Class to zero.
4. To the DH Class to zero.
5. To the DA and DB Classes, in that order, to zero.

*Group 4 Principal Distribution Amount*

1. To Aggregate Group IV to its Planned Balance.

2. To the M Class to zero.

3. To Aggregate Group IV to zero.

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

*Group 5 Principal Distribution Amount*

*Y3 Accrual Amount*

1. An amount up to the product of the Y3 Component Jump Percentage *multiplied by* the Y3 Accrual Amount to the Y3 Component.

2. If and only if the principal balance of the Group 5 MBS is *less* than the Group 5 MBS First Specified Balance, to the Y3 Component to zero.

3. To Aggregate Group VI to its Scheduled Balance.
4. To the TF, ST and TS Classes, pro rata, to zero.
5. To the D Class and the Y1 and Y2 Components, in that order, to zero.
6. Thereafter to the Y3 Component.

*ZC Accrual Amount*

1. To Aggregate Group VI to its Scheduled Balance.

2. An amount up to the product of the Y3 Component Jump Percentage *multiplied by* the remaining ZC Accrual Amount to the Y3 Component to zero.

3. To the TF, ST and TS Classes, pro rata, to zero.
4. To the D Class and the Y1, Y2 and Y3 Components, in that order, to zero.

5. To Aggregate Group VI to zero.
6. Thereafter to the ZC Class.

*Group 5 Cash Flow Distribution Amount*

To Aggregate Group V to its Planned Balance.

*Y1 Accrual Amount, Y2 Accrual Amount and Remaining Group 5 Cash Flow Distribution Amount*

1. If and only if the principal balance of the Group 5 MBS is *less* than the Group 5 MBS Second Specified Balance, as follows:

*first*, to the Y1, Y2 and Y3 Components, in that order, to zero; and

*second*, • if and only if the principal balance of the Group 5 MBS is *less* than the Group 5 MBS Third Specified Balance, up to 95% of the remaining amount in the following priority:

(i) to the TF, ST and TS Classes, pro rata, to zero; and

(ii) to the D Class, to zero, and

• if and only if the principal balance of the Group 5 MBS is *greater than or equal to* the Group 5 MBS Third Specified Balance, up to 65% of the remaining amount in the following priority:

(i) to the TF, ST and TS Classes, pro rata, to zero; and

(ii) to the D Class to zero.

2. If and only if the principal balance of the Group 5 MBS is *less* than the Group 5 MBS First Specified Balance, to the Y1, Y2 and Y3 Components, in that order, to zero.

3. To Aggregate Group VI to its Scheduled Balance.

4. An amount up to the product of the Y3 Component Jump Percentage *multiplied by* the remaining amount to the Y3 Component to zero.

5. To the TF, ST and TS Classes, pro rata, to zero.

6. To the D Class and the Y1, Y2 and Y3 Components, in that order, to zero.

7. To Aggregate Group VI to zero.

8. To the ZC Class to zero.

9. To Aggregate Group V to zero.

For a description of the Y3 Component Jump Percentage, Aggregate Group V and Aggregate Group VI, see “Description of the Certificates—*Group 5 Principal Distribution Amount*” in this prospectus supplement.

*Group 6 Principal Distribution Amount*

*Group 6 Cash Flow Distribution Amount*

To Aggregate Group VII to its Planned Balance.

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

1. To Aggregate Group VIII to its Targeted Balance.

2. To the UZ Class to zero.

3. To Aggregate Group VIII to zero.

4. To Aggregate Group VII to zero.

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

*Group 7 Principal Distribution Amount*

1. To the XJ and XF Classes, pro rata, to zero.
2. To the XB Class to zero.

*Group 8 Principal Distribution Amount*

1. To Aggregate Group X to its Planned Balance.
2. To the JC and JO Classes, pro rata, to zero.
3. To Aggregate Group X to zero.

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

*Group 9 Principal Distribution Amount*

- a. 52.6666666667% in the following priority:
  - first*, until the principal balance of the QW Class is reduced to zero,
    - (a) 67.5675675676% of the amount specified in a. above to the QW Class, and
    - (b) 32.4324324324% of such amount to the QF Class to zero; and
  - second*, to the QX Class to zero.
- b. 47.3333333333% in the following priority:
  - first*, until the principal balance of the QT Class is reduced to zero,
    - (a) 71.4285721087% of the amount specified in b. above to the QT Class, and
    - (b) 28.5714278913% of such amount to the QF Class to zero; and
  - second*, to the QX Class to zero.

*Group 10 Principal Distribution Amount*

*Group 10 Cash Flow Distribution Amount*

To the EA and EB Classes, in that order, to their Planned Balances.

*EZ Accrual Amount and Remaining Group 10 Cash Flow Distribution Amount*

1. If and only if the principal balance of the Group 10 MBS is *less* than the Group 10 MBS Specified Balance, as follows:

- first*, to the EZ Class to zero; and
  - second*, to the EG Class to zero.
2. To the EG Class to its Targeted Balance.
3. To the EZ Class to zero.
4. To the EG Class to zero.
5. To the EA and EB Classes, in that order, to zero.

*Group 11 Principal Distribution Amount*

*Group 11 Cash Flow Distribution Amount*

To the GA and GB Classes, in that order, to their Planned Balances.

*GZ Accrual Amount and Remaining Group 11 Cash Flow Distribution Amount*

1. If and only if the principal balance of the Group 11 MBS is *less* than the Group 11 MBS Specified Balance, as follows:

*first*, to the GZ Class to zero; and

*second*, to the GE Class to zero;

2. To the GE Class to its Targeted Balance.

3. To the GZ Class to zero.

4. To the GE Class to zero.

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

*Group 12 Principal Distribution Amount*

The P1 Principal Distribution Amount to the P1 Class to zero.

The Non-Discount Principal Distribution Amount and the Non-P1 Principal Distribution Amount to the A1 and A2 Classes, pro rata, to zero.

For a description of the P1 Principal Distribution Amount, the Non-Discount Principal Distribution Amount and the Non-P1 Principal Distribution Amount, see “Description of the Certificates—Certain Definitions Relating to Payments on the Group 12 Classes” in this prospectus supplement.

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

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

<u>Group 1 Classes</u>	<u>PSA Prepayment Assumption</u>								
	<u>0%</u>	<u>100%</u>	<u>131%</u>	<u>224%</u>	<u>225%</u>	<u>226%</u>	<u>300%</u>	<u>305%</u>	<u>500%</u>
BA .....	7.5	5.5	5.5	5.5	5.5	5.5	5.5	5.5	4.2
BI, BK, B and BX .....	9.9	7.0	5.4	3.6	3.6	5.2	2.6	2.5	1.6
KB and KI .....	6.1	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.1
KC .....	10.7	8.0	8.0	8.0	8.0	8.0	8.0	7.9	5.7
KD .....	12.0	10.9	10.9	10.9	10.9	10.9	10.9	10.8	8.2
Z .....	14.5	13.4	12.9	7.0	6.9	0.5	0.5	0.4	0.4
ZA .....	13.8	11.8	11.0	10.4	10.3	14.8	5.9	5.2	2.5
							<u>CPR Prepayment Assumption</u>		
							<u>2.2%</u>	<u>2.3%</u>	<u>2.4%</u>
BA .....							6.3	6.3	6.3
BI, BK, B and BX .....							10.6	11.1	12.8
KB and KI .....							4.9	4.9	4.8
KC .....							9.3	9.2	9.2
KD .....							11.2	11.2	11.2
Z .....							9.0	7.6	0.5
ZA .....							14.0	14.2	14.8

		PSA Prepayment Assumption													
<u>Group 2 Classes</u>		<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>181%</u>	<u>235%</u>	<u>249%</u>	<u>250%</u>	<u>251%</u>	<u>500%</u>					
E	.....	10.6	8.2	6.2	2.5	1.4	1.4	1.4	3.5	1.4					
HA and HI	.....	10.7	6.2	5.2	5.2	5.2	5.2	5.2	5.2	3.4					
HB	.....	17.9	15.1	15.0	15.0	15.0	15.0	15.0	14.9	9.5					
HZ	.....	19.4	17.6	16.2	14.7	7.4	4.4	4.2	0.6	0.4					
IH	.....	12.6	8.4	7.2	6.6	5.8	5.6	5.6	5.6	3.5					
J	.....	18.6	15.0	12.1	8.8	2.7	2.1	2.0	1.8	0.8					
		PSA Prepayment Assumption													
<u>Group 3 Classes</u>		<u>0%</u>	<u>100%</u>	<u>225%</u>	<u>300%</u>	<u>301%</u>	<u>302%</u>	<u>569%</u>	<u>600%</u>	<u>900%</u>	<u>1150%</u>				
DA	.....	17.4	6.2	3.6	3.6	3.6	3.6	3.6	3.6	2.6	2.2				
DB	.....	25.5	14.1	13.7	13.7	13.7	13.7	13.7	13.7	8.5	6.1				
DH, ID, DG and DE	.....	18.0	13.5	8.2	5.1	5.1	10.3	2.6	2.2	1.3	1.1				
DI	.....	21.3	11.4	6.9	5.5	5.5	5.5	3.2	3.0	2.1	1.7				
DZ	.....	28.3	23.6	17.3	14.2	14.2	1.8	0.6	0.6	0.4	0.3				
IK	.....	17.5	6.3	3.7	3.7	3.7	3.7	3.7	3.7	2.7	2.2				
		PSA Prepayment Assumption													
<u>Group 4 Classes</u>		<u>0%</u>	<u>200%</u>	<u>450%</u>	<u>481%</u>	<u>625%</u>	<u>980%</u>								
IO	.....				12.6	6.3	3.8	3.6	3.0	2.1					
M	.....				19.4	15.2	8.1	6.7	1.7	0.8					
MA and MI	.....				11.5	5.0	3.1	3.1	3.1	2.3					
MG	.....				18.7	12.7	12.1	12.1	12.1	7.5					
		PSA Prepayment Assumption													
<u>Group 5 Classes</u>		<u>0%</u>	<u>100%</u>	<u>125%</u>	<u>133%</u>	<u>156%</u>	<u>180%</u>	<u>224%</u>	<u>225%</u>	<u>226%</u>	<u>320%</u>	<u>321%</u>	<u>322%</u>	<u>350%</u>	<u>500%</u>
AE	.....	24.9	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4	13.4
AT	.....	23.4	11.5	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	7.9
AU, YI, AQ and AB	.....	8.6	2.7	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5
AW, IX and AC	.....	18.5	6.8	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	4.6
D	.....	27.1	20.2	18.5	18.0	16.5	15.0	12.2	12.1	28.1	4.9	4.9	4.1	3.6	2.4
IA, YF, YS, YL and YG	.....	11.2	7.3	6.1	6.0	6.0	6.0	6.0	6.0	6.5	6.1	6.0	6.7	4.2	2.6
OI	.....	15.4	5.9	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	4.2
ST, TF and TS	.....	25.3	16.7	14.5	13.4	10.2	7.5	3.9	3.8	10.2	2.9	2.9	2.5	2.2	1.6
ZC	.....	30.0	29.8	29.8	29.8	29.7	29.7	29.4	29.4	29.4	26.9	26.9	26.8	7.2	3.2
Y	.....	28.6	24.6	23.4	23.0	21.7	20.4	17.9	17.8	0.7	0.6	0.6	0.6	0.6	0.5
								CPR Prepayment Assumption							
								<u>5.9%</u>	<u>6.0%</u>	<u>6.1%</u>					
AE	.....							18.4	18.4	18.4					
AT	.....							12.1	12.0	11.9					
AU, YI, AQ and AB	.....							2.7	2.7	2.6					
AW, IX and AC	.....							7.1	7.1	7.0					
D	.....							29.7	29.7	29.7					
IA, YF, YS, YL and YG	.....							14.2	13.9	14.9					
OI	.....							6.1	6.0	6.0					
ST, TF and TS	.....							21.6	21.4	20.5					
ZC	.....							29.8	29.8	29.8					
Y	.....							0.4	0.4	0.4					
		PSA Prepayment Assumption													
<u>Group 6 Classes</u>		<u>0%</u>	<u>100%</u>	<u>125%</u>	<u>156%</u>	<u>180%</u>	<u>300%</u>	<u>500%</u>							
PA	.....				13.3	4.3	3.8	3.8	3.8	3.8	2.9				
PD	.....				26.1	20.3	20.3	20.3	20.3	20.3	13.1				
PE	.....				24.0	11.9	11.0	11.0	11.0	11.0	7.0				
PG	.....				21.5	8.7	7.5	7.5	7.5	7.5	4.9				
PI	.....				15.1	5.5	4.9	4.9	4.9	4.9	3.6				
UF, US and U	.....				25.3	17.4	14.8	10.3	8.2	3.5	1.9				
UZ	.....				29.7	27.8	27.0	25.4	27.8	0.5	0.3				
WF, WS and W	.....				29.0	24.4	22.9	21.5	21.4	1.6	0.9				
G	.....				28.2	20.9	18.4	14.3	11.6	3.0	1.7				



<u>Group 7 Classes</u>		<u>PSA Prepayment Assumption</u>														
		<u>0%</u>	<u>200%</u>	<u>506%</u>	<u>850%</u>	<u>1025%</u>										
XB .....		20.0	19.2	13.7	8.4	6.8										
XF, XJ and XS .....		12.5	6.3	3.5	2.4	2.1										
<u>Group 8 Classes</u>		<u>PSA Prepayment Assumption</u>														
		<u>0%</u>	<u>100%</u>	<u>180%</u>	<u>319%</u>	<u>350%</u>	<u>500%</u>									
JA .....		17.5	6.1	3.9	3.9	3.9	4.0									
JB .....		25.8	13.5	9.6	9.6	9.6	18.5									
JC, JO and JE .....		28.1	20.1	14.8	6.4	5.3	1.4									
<u>Group 9 Classes</u>		<u>PSA Prepayment Assumption</u>														
		<u>0%</u>	<u>100%</u>	<u>325%</u>	<u>450%</u>	<u>650%</u>										
QF and QS .....		8.4	5.9	3.6	3.0	2.3										
QT .....		8.2	5.7	3.4	2.8	2.3										
QW .....		8.5	6.1	3.7	3.1	2.4										
QX .....		14.6	13.7	11.0	9.3	7.1										
<u>Group 10 Classes</u>		<u>PSA Prepayment Assumption</u>														
		<u>0%</u>	<u>100%</u>	<u>225%</u>	<u>239%</u>	<u>240%</u>	<u>241%</u>	<u>569%</u>	<u>600%</u>	<u>850%</u>	<u>1150%</u>					
EA .....		17.0	6.1	3.6	3.6	3.6	3.6	3.6	3.6	2.7	2.1					
EB .....		25.3	13.8	13.2	13.2	13.2	13.2	13.2	13.2	8.8	5.9					
EG, IN and ED .....		20.3	14.6	9.4	9.4	9.4	12.7	2.5	2.1	1.4	1.0					
EI .....		17.1	6.2	3.7	3.7	3.7	3.7	3.7	3.7	2.8	2.2					
EZ .....		28.6	24.4	19.4	20.2	20.3	4.6	0.5	0.5	0.3	0.3					
IE .....		21.1	11.3	6.8	6.5	6.5	6.5	3.2	3.0	2.2	1.7					
<u>Group 11 Classes</u>		<u>PSA Prepayment Assumption</u>														
		<u>0%</u>	<u>100%</u>	<u>225%</u>	<u>240%</u>	<u>241%</u>	<u>242%</u>	<u>569%</u>	<u>600%</u>	<u>850%</u>	<u>1150%</u>					
GA .....		16.7	6.1	3.6	3.6	3.6	3.6	3.6	3.6	2.8	2.1					
GB .....		25.1	14.2	13.9	13.9	13.9	13.9	13.9	13.9	9.3	6.2					
GE, IT and GD .....		20.5	14.7	8.8	8.0	8.1	12.5	2.5	2.1	1.4	1.0					
GI .....		16.8	6.1	3.7	3.7	3.7	3.7	3.7	3.7	2.8	2.2					
GZ .....		28.6	24.4	18.2	17.6	17.6	4.4	0.5	0.5	0.3	0.3					
IG .....		20.8	11.2	6.8	6.5	6.5	6.4	3.2	3.0	2.2	1.7					
<u>Group 12 Classes</u>		<u>CPR Prepayment Assumption</u>														
		<u>0%</u>	<u>7%</u>	<u>15%</u>	<u>22%</u>	<u>30%</u>										
A1 and A2 .....		19.2	9.7	5.5	3.8	2.7										
P1 .....		15.2	8.3	5.0	3.6	2.6										
X1 .....		19.2	9.7	5.5	3.8	2.7										
<u>Group 3, Group 10 and Group 11 Classes</u>		<u>PSA Prepayment Assumption</u>														
		<u>0%</u>	<u>100%</u>	<u>225%</u>	<u>239%</u>	<u>240%</u>	<u>241%</u>	<u>242%</u>	<u>300%</u>	<u>301%</u>	<u>302%</u>	<u>569%</u>	<u>600%</u>	<u>850%</u>	<u>900%</u>	<u>1150%</u>
TA† .....		16.9	6.1	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	2.8	2.6	2.1	
TB† .....		19.4	14.2	8.7	8.1	8.1	8.9	10.4	7.9	7.8	10.0	2.6	2.1	1.4	1.3	1.0
TC† .....		17.0	6.1	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	2.8	2.6	2.1	
TD† .....		16.7	6.1	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	2.8	2.6	2.1	

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

† The TA, TC and TD Classes are RCR Classes formed from a combination of the DA Class in Group 3, the EA Class in Group 10 and the GA Class in Group 11; and the TB Class is an RCR Class formed from a combination of the DH and ID Classes in Group 3, the EG Class in Group 10 and the GE Class in Group 11.

## ADDITIONAL RISK FACTORS

### General

*The rate of principal payments on the certificates will be affected by the rate of principal payments on the related 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 related underlying mortgage loans, including scheduled amortization payments or prepayments. Because borrowers generally may prepay their mortgage loans at any time without penalty, the rate of principal payments on the underlying 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 8 SMBS, as well as the Group 12 Mortgage Loans, 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 related classes of 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.

*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.

*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.

#### **Additional Risk Factors Affecting the Group 12 Classes**

*The X1 Class is especially sensitive to prepayments.* If you buy certificates of the X1 Class and a disproportionately high rate of prepayments occurs on Group 12 Mortgage Loans with net mortgage rates above 5.571471% relative to Group 12 Mortgage Loans with net mortgage rates below that rate, the yield on your certificates will decrease and may be lower than you expect.

*The rates of prepayment of the Group 12 Mortgage Loans may be affected by prepayment premiums.* All of the Group 12 Mortgage Loans require that the borrower pay a prepayment premium, in most cases equal to six months' advance interest calculated on the basis of the rate in effect at the time of such prepayment on the amount prepaid in excess of 20% of the original balance of the mortgage loan, if the loan is prepaid in full or in part during the first one year (approximately 23%), three years (approx-

imately 14%) or five years (approximately 61%) after origination. After the expiration of the applicable prepayment premium period, however, borrowers may prepay the mortgage loans at any time without paying a premium. In no event will certificateholders be entitled to any portion of any prepayment premiums paid by borrowers.

The Group 12 Loans contain "due-on-sale" clauses which generally provide that the lender can require repayment in full if the borrower sells the property that secures the mortgage loan; however, the enforceability of such "due-on-sale" clauses may be limited by applicable law. In this way, property sales by borrowers can affect the rate of prepayment.

In addition, borrowers often seek to refinance their loans by obtaining new loans secured by the same properties. Refinancing of loans also affects the rate of prepayment. When the level of prevailing interest rates declines relative to the interest rates on fixed-rate mortgage loans, the rate of prepayment of those loans is likely to increase. Because the Group 12 Mortgage Loans bear fixed interest rates, they can be expected to be sensitive to prevailing interest rates.

*Repurchases due to breaches of representations will have the same effect as borrower prepayments.* When we purchased the Group 12 Loans from EMC Mortgage Corporation, it made certain representations and warranties concerning the Group 12 Loans. If there is a material breach of these representations and warranties, we may choose to repurchase the affected loans. If we do, we will purchase any such loan at a price equal to its principal balance plus accrued interest at its applicable net mortgage interest rate. Our repurchase of Group 12 Loans will have the same effect on the certificateholders of the Group 12 Classes as borrower prepayments.

*Purchases due to delinquency will have the same effect as borrower prepayments.* Fannie Mae may purchase any Group 12 Loan that is delinquent by four or more monthly payments. In that event, the delinquent loan will be purchased at a price equal to its principal balance (plus accrued interest at the applicable net mortgage interest rate). Purchases of Group 12 Loans will have the same effect on the certifi-

cateholders of the Group 12 Classes as borrower prepayments.

*Concentration of mortgaged properties in certain states.* As of the issue date, approximately 27.53%, 20.61% and 11.29% of the Group 12 Loans are secured by mortgaged properties located in California, Florida and New York, respectively. If the residential real estate markets in those states should experience an overall decline in property values, the rates of

loan delinquencies in those states probably will increase and may increase substantially.

*Exercise of the optional clean-up call on the Group 12 Mortgage Loans will result in the payment in full of the Group 12 Classes.* If the servicer exercises its option to purchase the Group 12 Mortgage Loans, as described in this prospectus supplement, it would have the same effect as a prepayment in full of all the Group 12 Mortgage Loans.

## 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 Trust specified on the cover of this prospectus supplement (the “Trust”) pursuant to a trust agreement dated as of March 1, 2003 (the “Issue Date”). We will issue the Guaranteed Pass-Through Certificates (the “Trust Certificates”) pursuant to that trust agreement. We will issue the Combinable and Recombinable Certificates (the “RCR Certificates”) and, together with the Trust Certificates, the “Certificates”) pursuant to a separate trust agreement dated as of the Issue Date (together with the trust agreement relating to the Trust 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 Trust Certificates and RCR Certificates.

The assets of the Trust will consist of

- ten groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS,” “Group 3 MBS,” “Group 4 MBS,” “Group 5 MBS,” “Group 6 MBS,” “Group 7 MBS,” “Group 9 MBS,” “Group 10 MBS” and “Group 11 MBS” and, together, the “Trust MBS”),
- certain Fannie Mae Stripped Mortgage-Backed Securities (the “Group 8 SMBS”), and
- certain fixed-rate single-family first lien mortgage loans having the characteristics described in this prospectus supplement under the heading “— The Group 12 Mortgage Loans” (the “Group 12 Mortgage Loans”).

The Group 8 SMBS represent beneficial ownership interests in certain interest and principal distributions on certain 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 having the characteristics described in this prospectus supplement.

We will designate a portion of the Trust (the “Upper Tier REMIC” and the “Lower Tier REMIC”) as “real estate investment conduits” (each, a “REMIC”) under the Internal Revenue Code of 1986, as amended (the “Code”). The REMICs will not include the Group 12 Mortgage Loans.

- The Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8, Group 9, Group 10 and Group 11 Classes will be “regular interests” in the Upper Tier REMIC.

- The R Class will be the “residual interest” in the Upper Tier REMIC
- 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 assets of the Upper Tier REMIC will consist of the Lower Tier Regular Interests.
- The assets of the Lower Tier REMIC will consist of the Trust MBS and the Group 8 SMBS.

*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 no later than its Final Distribution Date, whether or not we have received sufficient payments on the related MBS or the Group 12 Mortgage Loans, as applicable.

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

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

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

*Characteristics of Certificates.* We will issue the Certificates of the Group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10 and 11 Classes and the RCR 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 Fed Book-Entry Certificates deposited in their accounts are “Holders” or “Certificateholders.”

The Group 12 Classes will be represented by one or more certificates (the “DTC Certificates”) to be registered at all times in the name of the nominee of The Depository Trust Company (“DTC”), a New York-chartered limited purpose trust company, or any successor depository selected or approved by Fannie Mae. We refer to the nominee of DTC as the “Holder” or “Certificateholder” of the DTC Certificates. DTC will maintain the DTC Certificates through its book-entry facilities.

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.

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

The Holder of the R Class will receive the proceeds of any remaining assets of the Upper Tier REMIC, 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 Date.* We will make monthly payments on the Certificates on the 25th day of each month (or, if the 25th day is not a business day, on the first business day after the 25th). We refer to each such date 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 11th calendar day of each month in the case of all Classes other than the Group 12 Classes, and on or shortly after the 23rd calendar day of each month in the case of the Group 12 Classes, we will publish a factor (carried to eight decimal places) for each related Class of Certificates. When the factor is multiplied by the original principal balance (or notional principal balance) of a Certificate of any Class, the product will equal the current principal balance (or notional principal balance) of that Certificate after taking into account payments on the Distribution Date in the same month (as well as any addition to principal in the case of the Accrual Classes).

*Optional Repurchase of Remaining Group 12 Mortgage Loans.* The servicer may purchase all the remaining Group 12 Mortgage Loans from the Trust under the circumstances described in this prospectus supplement under “Additional Trust Agreement Provisions Relating to the Group 12 Classes—Termination.”

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

*Voting the Group 8 SMBS.* Holders of the Group 8 SMBS may be asked to vote on issues arising under the related SMBS trust indenture. If so, the Trustee will vote the Group 8 SMBS, as instructed by Holders of Certificates of the Classes backed by the Group 8 SMBS. The Trustee must receive instructions from Holders of Certificates having principal balances totaling at least 51% of the aggregate principal balance of the related Classes. In the absence of such instructions, the Trustee will vote in a manner consistent, in its sole judgment, with the best interests of Certificateholders.

## **Combination and Recombination**

*General.* You are permitted to exchange all or a portion of the BI, BK, DA, DH, ID, AU, AW, IA, IX, YF, YI, YS, UF, US, UZ, WF, WS, JC, JO, EA, EG, IN, GA, GE and IT Classes of Trust Certificates for a proportionate interest in the related Combinable and Recombinable Certificates (“RCR Certificates”) in the combinations shown on Schedule 1. You also may exchange all or a portion of the RCR Certificates for the related Trust 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 Trust Certificates and will receive a proportionate share of the distributions on the related Trust Certificates.

The Classes of Trust 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. Trust Certificates and RCR Certificates in any combination may only be exchanged 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 Trust 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 Trust Certificates used to form those RCR Certificates. You should also consider a number of factors that will limit a Certificateholder's ability to exchange Trust 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 Trust 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.

## **Book-Entry Procedures**

*General.* The Fed Book-Entry Certificates will be issued and maintained only on the book-entry system of the Federal Reserve Banks. The Fed Book-Entry Certificates may be held of record only by entities eligible to maintain book-entry accounts with the Federal Reserve Banks. Beneficial owners ordinarily will hold Fed Book-Entry Certificates through one or more financial intermediaries, such as banks, brokerage firms and securities clearing organizations. A Holder that is not the beneficial owner of a Fed Book-Entry Certificate, and each other financial intermediary in the chain to the beneficial owner, will have to establish and maintain accounts for their respective customers. A beneficial owner's rights with respect to the Federal Reserve Banks and Fannie Mae may be exercised only through the Holder of such Certificate. Neither the Federal Reserve Banks nor Fannie Mae will have any direct obligation to a beneficial owner of a Fed Book-Entry Certificate that is not the Holder of that Certificate. The Federal Reserve Banks will act only upon the instructions of the Holder in recording transfers of a Fed Book-Entry Certificate. See "Description of Certificates—Denominations and Form" in the REMIC Prospectus.

The DTC Certificates will be registered at all times in the name of the nominee of DTC. Under its normal procedures DTC will record the amount of DTC Certificates held by each firm which participates in the book-entry system of DTC (each, a "DTC Participant"), whether held for its own account or on behalf of another person.

A "beneficial owner" or an "investor" is anyone who acquires a beneficial ownership interest in the DTC Certificates. As an investor, you will not receive a physical certificate. Instead, your interest will be recorded on the records of the brokerage firm, bank, thrift institution or other financial intermediary (a "financial intermediary") that maintains an account for you. In turn, the record ownership of the financial intermediary that holds your DTC Certificates will be recorded by DTC. If the intermediary is not a DTC Participant, the record ownership of the intermediary will be recorded



by a DTC Participant acting on its behalf. Therefore, you must rely on these various arrangements to record your ownership of the DTC Certificates and to relay the payments to your account. You may transfer your beneficial ownership interest in the DTC Certificates only under the procedures of your financial intermediary and of DTC Participants. In general, ownership of DTC Certificates will be subject to the prevailing rules, regulations and procedures governing DTC and DTC Participants.

*Method of Payment.* Our fiscal agent for the Fed Book-Entry Certificates is the Federal Reserve Bank of New York. On each applicable Distribution Date, the Federal Reserve Banks will make payments on the Fed Book-Entry Certificates on our behalf by crediting Holders' accounts at the Federal Reserve Banks.

We will direct payments on the DTC Certificates to DTC in immediately available funds. In turn, DTC will credit the payments to the accounts of the appropriate DTC Participants, in accordance with DTC's procedures. These procedures currently provide for payments made in same-day funds to be settled through the New York Clearing House. DTC Participants and financial intermediaries will direct the payments to the investors in DTC Certificates that they represent.

### **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 and Group 9 MBS, up to 20 years in the case of the Group 2, Group 4 and Group 7 MBS and up to 30 years in the case of the Group 3, Group 5, Group 6, Group 10 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 .....	\$690,491,430
MBS Pass-Through Rate .....	5.00%
Range of WACs (annual percentages) .....	5.25% to 7.50%
Range of WAMs .....	121 months to 180 months
Approximate Weighted Average WAM .....	178 months
Approximate Weighted Average WALA (weighted average loan age) .....	1 month

#### **Group 2 MBS**

Aggregate Unpaid Principal Balance .....	\$133,850,000
MBS Pass-Through Rate .....	5.50%
Range of WACs (annual percentages) .....	5.75% to 8.00%
Range of WAMs .....	181 months to 240 months
Approximate Weighted Average WAM .....	237 months
Approximate Weighted Average WALA .....	2 months

#### **Group 3 MBS**

Aggregate Unpaid Principal Balance .....	\$206,500,000
MBS Pass-Through Rate .....	7.00%
Range of WACs (annual percentages) .....	7.25% to 9.50%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM .....	354 months
Approximate Weighted Average WALA .....	5 months

<b>Group 4 MBS</b>	
Aggregate Unpaid Principal Balance .....	\$57,786,766
MBS Pass-Through Rate .....	5.50%
Range of WACs (annual percentages) .....	5.75% to 8.00%
Range of WAMs .....	181 months to 240 months
Approximate Weighted Average WAM .....	237 months
Approximate Weighted Average WALA .....	2 months
<b>Group 5 MBS</b>	
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 .....	358 months
Approximate Weighted Average WALA .....	1 month
<b>Group 6 MBS</b>	
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 .....	358 months
Approximate Weighted Average WALA .....	1 month
<b>Group 7 MBS</b>	
Aggregate Unpaid Principal Balance .....	\$133,229,615
MBS Pass-Through Rate .....	5.50%
Range of WACs (annual percentages) .....	5.75% to 8.00%
Range of WAMs .....	181 months to 240 months
Approximate Weighted Average WAM .....	239 months
Approximate Weighted Average WALA .....	0 months
<b>Group 9 MBS</b>	
Aggregate Unpaid Principal Balance .....	\$300,000,000
MBS Pass-Through Rate .....	5.00%
Range of WACs (annual percentages) .....	5.25% to 7.50%
Range of WAMs .....	121 months to 180 months
Approximate Weighted Average WAM .....	177 months
Approximate Weighted Average WALA .....	2 months
<b>Group 10 MBS</b>	
Aggregate Unpaid Principal Balance .....	\$109,000,000
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 .....	355 months
Approximate Weighted Average WALA .....	5 months
<b>Group 11 MBS</b>	
Aggregate Unpaid Principal Balance .....	\$160,000,000
MBS Pass-Through Rate .....	6.00%
Range of WACs (annual percentages) .....	6.25% to 8.50%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM .....	355 months
Approximate Weighted Average WALA .....	5 months

## The Group 8 SMBS

The general characteristics of the Group 8 SMBS are described in the SMBS Prospectus. The Group 8 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 8 SMBS represent ownership of

- interest payments at a pass-through rate of 6.5% on an initial notional principal amount of \$69,824,275, and
- principal payments on an initial principal amount of \$151,285,930 of MBS.

We expect the characteristics of the Mortgage Loans underlying the Group 8 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 (weighted average loan age) .....	12 months

## The Group 12 Mortgage Loans

### *Mortgage Loan Data*

The information shown on Exhibit A summarizes certain assumed characteristics of the Group 12 Mortgage Loans as of the Issue Date. The information in the tables is presented in aggregated form, on the basis of the characteristics specified in the tables, and does not reflect actual or assumed characteristics of any individual Group 12 Mortgage Loan. The information in the tables does not give effect to prepayments received on the Group 12 Mortgage Loans on or after the Issue Date.

Each of the Group 12 Mortgage Loans was originated in accordance with our eligibility standards, as described under “—*Mortgage Loan Eligibility Standards—Conventional Loans*” below.

All of the Group 12 Mortgage Loans are subject to prepayment premiums. In most cases, the prepayment premium is equal to six months’ advance interest calculated on the basis of the rate in effect at the time of such prepayment on the amount prepaid in excess of 20% of the original balance of the Group 12 Mortgage Loan, if the loan is prepaid in full or in part during the first five years after origination. After the expiration of the applicable prepayment period, however, borrowers may prepay the mortgage loans at anytime without paying a premium. In no event will Certificateholders be entitled to any portion of any prepayment premiums paid by borrowers.

### Current Loan Principal Balances (1)

Current Loan Principal Balances	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Group 12 Mortgage Loans	Weighted Average Mortgage Interest Rate	WAM (months)	Weighted Average Mortgage Loan Age (months)
\$ 0-\$ 50,000 .....	28	\$ 1,094,961	1.04%	7.643%	330	3
\$ 50,001-\$100,000 .....	155	12,180,731	11.56	7.480	346	4
\$100,001-\$150,000 .....	188	23,094,435	21.91	7.311	344	3
\$150,001-\$200,000 .....	133	23,107,881	21.93	7.240	346	4
\$200,001-\$250,000 .....	88	19,478,668	18.48	7.099	341	3
\$250,001-\$300,000 .....	57	15,686,043	14.88	7.258	347	3
\$300,001-\$350,000 .....	27	8,526,133	8.09	7.376	356	4
\$350,001-\$400,000 .....	6	2,217,577	2.10	7.831	357	3
Total .....	<u>682</u>	<u>\$105,386,429</u>	<u>100.00%</u>			

(1) As of the Issue Date, the average current principal balance for the Group 12 Mortgage Loans is expected to be approximately \$154,526.

### Mortgage Interest Rates (1)

Mortgage Interest Rates (%)	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Group 12 Mortgage Loans	Weighted Average Mortgage Interest Rate	WAM (months)	Weighted Average Mortgage Loan Age (months)
5.001-5.500 .....	1	\$ 154,732	0.15%	5.500%	176	4
5.501-6.000 .....	6	1,419,633	1.35	5.881	274	3
6.001-6.500 .....	94	16,282,115	15.45	6.380	323	3
6.501-7.000 .....	168	27,187,416	25.80	6.849	347	3
7.001-7.500 .....	172	24,984,242	23.71	7.337	354	3
7.501-8.000 .....	144	20,838,228	19.77	7.809	352	4
8.001-8.500 .....	68	10,327,958	9.80	8.310	356	4
8.501-9.000 .....	26	3,869,024	3.67	8.746	355	5
9.001-9.500 .....	3	323,082	0.31	9.345	350	10
Total .....	<u>682</u>	<u>\$105,386,429</u>	<u>100.00%</u>			

(1) As of the Issue Date, the weighted average mortgage rate of the Group 12 Mortgage Loans is expected to be approximately 7.288% per annum.

### Original Terms to Stated Maturity (1)

Original Terms to Stated Maturity (Months)	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Group 12 Mortgage Loans	Weighted Average Mortgage Interest Rate	WAM (months)	Weighted Average Mortgage Loan Age (months)
180 .....	43	\$ 6,145,410	5.83%	6.538%	176	4
240 .....	2	125,766	0.12	6.939	237	3
300 .....	1	225,996	0.21	7.750	296	4
360 .....	636	98,889,257	93.84	7.334	357	3
Total .....	<u>682</u>	<u>\$105,386,429</u>	<u>100.00%</u>			

(1) As of the Issue Date, the weighted average original term to stated maturity of the Group 12 Mortgage Loans is expected to be 349 months.

### Mortgage Loan Age (months) \*

Mortgage Loan Ages (months)	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Group 12 Mortgage Loans	Weighted Average Mortgage Interest Rate	WAM (months)	Weighted Average Mortgage Loan Age (months)
0-12 .....	677	\$104,667,095	99.32%	7.279%	346	3
13-24 .....	5	719,334	0.68	8.491	347	13
Total .....	<u>682</u>	<u>\$105,386,429</u>	<u>100.00%</u>			

\* As of the Issue Date, the weighted average mortgage loan age of the Group 12 Mortgage Loans is expected to be approximately 3 months.

### Remaining Terms to Stated Maturity (1)

Remaining Terms to Stated Maturity (Months)	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Group 12 Mortgage Loans	Weighted Average Mortgage Interest Rate	WAM (months)	Weighted Average Mortgage Loan Age (months)
120-180 .....	43	\$ 6,145,410	5.83%	6.538%	176	4
181-240 .....	2	125,766	0.12	6.939	237	3
241-300 .....	1	225,996	0.21	7.750	296	4
301-360 .....	<u>636</u>	<u>98,889,257</u>	<u>93.84</u>	7.334	357	3
Total .....	<u>682</u>	<u>\$105,386,429</u>	<u>100.00%</u>			

(1) As of the Issue Date, the weighted average remaining term to stated maturity of the Group 12 Mortgage Loans is expected to be approximately 346 months.

### State Distribution of Mortgaged Properties

State Distribution of Mortgaged Properties	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Group 12 Mortgage Loans	Weighted Average Mortgage Interest Rate	WAM (months)	Weighted Average Mortgage Loan Age (months)
California .....	147	\$ 29,010,918	27.53%	6.952%	348	4
Florida .....	176	21,716,163	20.61	7.393	346	3
New York .....	53	11,896,849	11.29	7.821	347	4
Arizona .....	43	5,678,209	5.39	7.448	352	3
Washington .....	20	3,285,606	3.12	6.796	342	3
Massachusetts .....	14	2,799,435	2.66	7.235	350	2
Maryland .....	14	2,385,452	2.26	7.505	340	4
Virginia .....	14	2,277,274	2.16	7.576	351	3
Oregon .....	18	2,205,935	2.09	7.004	345	3
Connecticut .....	14	2,112,085	2.00	7.097	357	3
Other .....	<u>169</u>	<u>22,018,502</u>	<u>20.89</u>	7.370	339	4
Total .....	<u>682</u>	<u>\$105,386,429</u>	<u>100.00%</u>			

#### *Fannie Mae Mortgage Purchase Program*

*General.* We summarize below certain aspects of our program for purchasing residential mortgage loans for inclusion in a given pool. We may grant exceptions to the requirements of the program for a particular transaction. In several instances, the characteristics of the Group 12 Mortgage Loans do not match the criteria described below. For more specific details regarding the Group 12 Mortgage Loans, see the preceding tables.

The mortgage loans we purchase must meet standards required by the law under which we were chartered, which we refer to as the Charter Act. These standards require that the mortgage loans be, in our judgment, of a quality, type and class consistent with the purchase standards imposed by private institutional mortgage investors. Consistent with those requirements, and with the purposes for which we were chartered, we establish eligibility criteria and policies for the mortgage loans we purchase, for the sellers from whom we purchase loans, and for the servicers who service our mortgage loans.

*Selling and Servicing Guides.* Our eligibility criteria and policies, summarized below, are set forth in our Selling and Servicing Guides and updates and amendments to these Guides. We amend our Guides and our eligibility criteria and policies from time to time. This means it is possible that not all the mortgage loans in a particular pool will be subject to the same eligibility standards. It also means that the standards described in the Guides may not be the same as the standards that applied when loans in a particular pool were originated. We may also waive or modify our eligibility and loan underwriting requirements or policies when we purchase mortgage loans.

#### *Mortgage Loan Eligibility Standards—Conventional Loans*

Dollar Limitations. The Charter Act requires that we establish maximum original principal balance dollar limitations for the conventional loans that we purchase. These limitations, which we refer to as our conforming loan limits, typically are adjusted annually. As of January 1, 2003, our conforming loan limit for conventional loans secured by first liens on residences containing one dwelling unit is \$322,700, except for mortgage loans secured by property in Alaska, Guam, Hawaii or the Virgin Islands where it is \$484,050. Our conforming loan limit as of January 1, 2003 for conventional loans secured by first liens on residences containing two dwelling units is \$413,100, three dwelling units is \$499,300 and four dwelling units is \$620,500, except for mortgage loans secured by property in Alaska, Guam, Hawaii, or the Virgin Islands where for two dwelling units it is \$619,650, for three dwelling units it is \$748,950 and for four dwelling units it is \$930,750. Our conforming loan limits for mortgage loans secured by subordinate liens on one- to four-unit residences are 50% of the amount for first lien loans secured by one-, two-, three- and four-unit residences, or, as of January 1, 2003, \$322,700, \$413,100, \$499,300 and \$620,500, respectively, except in Alaska, Guam, Hawaii and the Virgin Islands, where the limits are \$484,050, \$619,650, \$788,950 and \$930,750, respectively. In addition, the aggregate original principal balance of all the mortgage loans we own that are secured by the same residence cannot exceed the amount of our first lien conforming loan limit for one- to four-unit residences. Aside from the limits imposed under the Charter Act, we may, from time to time, impose maximum dollar limitations on specific types of mortgage loans that we purchase.

Loan-to-Value Ratios. The Charter Act requires that we obtain credit enhancement whenever we purchase a conventional mortgage loan secured by a single-family one- to four-unit residence with a loan-to-value ratio over 80%. The credit enhancement may take several forms, including mortgage insurance issued by an insurer acceptable to us covering the amount in excess of 80%, repurchase arrangements with the seller of the mortgage loans, and seller-retained participation interests. In our discretion, we may impose credit enhancement requirements that are more restrictive than those of the Charter Act.

Our loan-to-value ratio requirements for loans we purchase vary depending upon a variety of factors which, for example, can include the type of loan, the loan purpose, loan amount, number of dwelling units in the property securing the loan, repayment terms and borrower credit history. Depending upon these factors, the loan-to-value ratio can be as high as 100%.

Underwriting Guidelines. We have established underwriting guidelines for mortgage loans that we purchase. These guidelines are designed to provide a comprehensive analysis of the characteristics of a borrower and a mortgage loan, including such factors as the borrower's credit history, the purpose of the loan, the property value and the loan amount.

We review and change our underwriting guidelines, from time to time, including expanding our underwriting criteria in order to make home loans more accessible to borrowers who are members of



groups that have been underserved by mortgage lenders, including low and moderate income families, people with no prior credit history and those with less than perfect credit history, rural residents and people with special housing needs. In our discretion, we may grant waivers from our underwriting guidelines when we purchase any particular mortgage loan.

### **Final Data Statement**

After issuing the Certificates, we will prepare a Final Data Statement containing certain information, including the pool number, the current WAC (or original WAC, if the current WAC is not available) and the current WAM (or Adjusted WAM, if the current WAM is not available) of the mortgage loans underlying each of the Trust MBS and the Group 8 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 8 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. In addition, the Final Data Statement is 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).

### **Distributions of Interest**

#### *Categories of Classes and Components*

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

<u>Interest Type*</u>	<u>Classes and Components</u>
<b>Group 1 Classes</b>	
Fixed Rate	BA, BI, BK, KB, KC, KD, KI, Z and ZA
Accrual	Z and ZA
Interest Only	BI and KI
RCR**	B and BX
<b>Group 2 Classes</b>	
Fixed Rate	E, HA, HB, HI, HZ, IH and J
Accrual	HZ
Interest Only	HI and IH
<b>Group 3 Classes</b>	
Fixed Rate	DA, DB, DH, DI, DZ, ID and IK
Accrual	DZ
Interest Only	DI, ID and IK
RCR**	DG, DE, TA†, TB†, TC† and TD†
<b>Group 4 Classes</b>	
Fixed Rate	IO, M, MA, MG and MI
Interest Only	IO and MI
<b>Group 5 Classes</b>	
Fixed Rate	AE, AT, AU, AW, D, IA, IX, Y, OI, YI and ZC
Floating Rate	TF and YF
Inverse Floating Rate	ST, TS and YS
Accrual	ZC, Y1, Y2 and Y3
Interest Only	IA, IX, OI and YI
RCR**	AQ, AB, AC, YL and YG



<u>Interest Type*</u>	<u>Classes and Components</u>
<b>Group 6 Classes</b>	
Fixed Rate	PA, PD, PE, PG, PI and UZ
Floating Rate	UF and WF
Inverse Floating Rate	US and WS
Accrual	UZ
Interest Only	PI
RCR**	U, W and G
<b>Group 7 Classes</b>	
Fixed Rate	XB and XJ
Floating Rate	XF
Inverse Floating Rate	XS
Interest Only	XS
<b>Group 8 Classes</b>	
Fixed Rate	JA, JB and JC
Principal Only	JO
RCR**	JE
<b>Group 9 Classes</b>	
Fixed Rate	QT, QW and QX
Floating Rate	QF
Inverse Floating Rate	QS
Interest Only	QS
<b>Group 10 Classes</b>	
Fixed Rate	EA, EB, EG, EI, EZ, IE and IN
Accrual	EZ
Interest Only	EI, IE and IN
RCR**	ED, TA†, TB†, TC† and TD†
<b>Group 11 Classes</b>	
Fixed Rate	GA, GB, GE, GI, GZ, IG and IT
Accrual	GZ
Interest Only	GI, IG and IT
RCR**	GD, TA†, TB†, TC† and TD†
<b>Group 12 Classes</b>	
Fixed Rate	A1 and A2
Weighted Average Coupon	X1
Interest Only	X1
Principal Only	P1
<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.

† The TA, TC and TD Classes are RCR Classes formed from a combination of the DA Class in Group 3, the EA Class in Group 10 and the GA Class in Group 11; and the TB Class is an RCR Class formed from a combination of the DH and ID Classes in Group 3, the EG Class in Group 10 and the GE Class in Group 11.

*General.* We will pay interest on the Certificates at the applicable annual interest rates specified or described on the cover or otherwise described in this prospectus supplement. We calculate interest based on a 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 and Components*” below.

We will apply interest payments on exchangeable Trust 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 and Weighted Average Coupon Classes and the ST, TF, TS, YF, YS, UF, US, WF and WS Classes (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
The XF, XS, QF and QS 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 JO and P1 Classes as Delay Classes for the sole purpose of facilitating trading.

*Accrual Classes and Components.* The Z, ZA, HZ, DZ, ZC, UZ, EZ and GZ Classes are Accrual Classes and the Y1, Y2 and Y3 Components are Accrual Components. Interest will accrue on the Accrual Classes (and in the case of the Y Class, on the related Components) at the applicable annual rates specified on the cover of this prospectus supplement. However, we will not pay any interest on the Accrual Classes (or Components). Instead, interest accrued on the Accrual Classes (and Components) will be added as principal to their respective principal balances on each Distribution Date. We will pay principal on the Accrual Classes (and Components) 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 each Notional 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.

*Weighted Average Coupon Class.* During the initial Interest Accrual Period, we expect the X1 Class to bear interest at the approximate annual rate of 0.83189%. During each subsequent Interest Accrual Period, the X1 Class will bear interest at an annual rate equal to the *product* of

- the *excess* of the weighted average of the Net Mortgage Rates of the Group 12 Mortgage Loans with Net Mortgage Rates above 5.571471% (weighted on the basis of their Stated Principal Balances as of the beginning of that period) *over* 5.571471%

*multiplied by*

- a fraction, the numerator of which is the aggregate Stated Principal Balance (as of the beginning of that period) of the Group 12 Mortgage Loans with Net Mortgage Rates above 5.571471% and the denominator of which is the aggregate Stated Principal Balance (as of the beginning of that period) of all the Group 12 Mortgage Loans.

A disproportionately high rate of prepayments of Group 12 Mortgage Loans with Net Mortgage Rates above 5.571471% relative to Group 12 Mortgage Loans with Net Mortgage Rates equal to or below that rate will have the effect of reducing the rate at which interest accrues on the X1 Class during each related Interest Accrual Period. As of the Issue Date, the Net Mortgage Interest Rates of the Group 12 Mortgage Loans ranged from 4.615% to 8.305%, with a weighted average of 6.379%, weighted on the basis of their Stated Principal Balances as of the Issue Date.

Our determination of the interest rates for the X1 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.

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

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

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

## Calculation of LIBOR

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

If we are unable to calculate LIBOR on the initial Index Determination Date, LIBOR for the following Interest Accrual Period will be equal to 1.32875% in the case of the ST, TF, TS, YF, YS, XF and XS Classes, 1.32500% in the case of the UF, US, WF and WS Classes, and 1.33188% in the case of the QF and QS Classes.

## Distributions of Principal

### *Categories of Classes and Components*

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

<u>Principal Type*</u>	<u>Classes and Components</u>
<b>Group 1 Classes</b>	
PAC	BA, KB, KC and KD
TAC	BK and ZA
Support	Z
Non-Sticky Jump	BK, Z and ZA
Accretion Directed	BK
Notional	BI and KI
RCR**	B and BX

Principal Type\*

**Group 2 Classes**

PAC  
Scheduled  
Support  
Non-Sticky Jump  
Notional

**Group 3 Classes**

PAC  
TAC  
Support  
Non-Sticky Jump  
Notional  
RCR\*\*

**Group 4 Classes**

PAC  
Support  
Notional

**Group 5 Classes and Components**

PAC  
Scheduled  
Support  
Non-Sticky Jump  
Accretion Directed  
Component  
Notional  
RCR\*\*

**Group 6 Classes**

PAC  
Segment (TAC)/TAC  
Segment (TAC)/Support  
Support  
Notional  
RCR\*\*

**Group 7 Classes**

Sequential Pay  
Notional

**Group 8 Classes**

PAC  
Support  
RCR\*\*

**Group 9 Classes**

Sequential Pay  
Notional

Classes and Components

HA and HB  
E  
HZ and J  
E, HZ and J  
HI and IH

DA and DB  
DH  
DZ  
DH and DZ  
DI, ID and IK  
DG, DE, TA†, TB†, TC† and TD†

MA and MG  
M  
IO and MI

AE, AT, AU and AW  
YF and YS  
D, ST, TF, TS, Y1, Y2, Y3 and ZC  
D, ST, TF, TS, Y1, Y2 and Y3  
D, ST, TF, TS, YF, YS, Y1, Y2 and Y3  
Y  
IA, IX, OI and YI  
AQ, AB, AC, YL and YG

PA, PD, PE and PG  
UF and US  
WF and WS  
UZ  
PI  
U, W and G

XB, XF and XJ  
XS

JA and JB  
JC and JO  
JE

QF, QT, QW and QX  
QS

<u>Principal Type*</u>	<u>Classes and Components</u>
<b>Group 10 Classes</b>	
PAC	EA and EB
TAC	EG
Support	EZ
Non-Sticky Jump	EG and EZ
Notional	EI, IE and IN
RCR**	ED, TA†, TB†, TC† and TD†
<b>Group 11 Classes</b>	
PAC	GA and GB
TAC	GE
Support	GZ
Non-Sticky Jump	GE and GZ
Notional	GI, IG and IT
RCR**	GD, TA†, TB†, TC† and TD†
<b>Group 12 Classes</b>	
Pass-Through	A1, A2 and P1
Notional	X1
<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.

† The TA, TC and TD Classes are RCR Classes formed from a combination of the DA Class in Group 3, the EA Class in Group 10 and the GA Classes in Group 11; and the TB Class is an RCR Class formed from a combination of the DH and ID Classes in Group 3, the EG Class in Group 10 and the GE Class in Group 11.

### *Principal Distribution Amount*

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

- the principal then paid on the Group 1 MBS (the “Group 1 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balances of the Z and ZA Classes (the “Z Accrual Amount” and “ZA Accrual Amount,” respectively, and, together with the Group 1 Cash Flow Distribution Amount, the “Group 1 Principal Distribution Amount”),
- the principal then paid on the Group 2 MBS (the “Group 2 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the HZ Class (the “HZ Accrual Amount” and, together with the Group 2 Cash Flow Distribution Amount, 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 DZ Class (the “DZ Accrual Amount” and, together with the Group 3 Cash Flow Distribution Amount, the “Group 3 Principal Distribution Amount”),
- the principal then paid on the Group 4 MBS (the “Group 4 Principal Distribution Amount”),
- the principal then paid on the Group 5 MBS (the “Group 5 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balances of the ZC Class and the Y1, Y2 and Y3 Components (the “ZC Accrual Amount,” “Y1 Accrual Amount,” “Y2 Accrual Amount” and “Y3 Accrual Amount,” respectively, and, together with the Group 5 Cash Flow Distribution Amount, the “Group 5 Principal Distribution Amount”),

- the principal then paid on the Group 6 MBS (the “Group 6 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the UZ Class (the “UZ Accrual Amount” and, together with the Group 6 Cash Flow Distribution Amount, the “Group 6 Principal Distribution Amount”),
- the principal then paid on the Group 7 MBS (the “Group 7 Principal Distribution Amount”),
- the principal then paid on the Group 8 SMBS (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 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the EZ Class (the “EZ Accrual Amount” and, together with the Group 10 Cash Flow Distribution Amount, the “Group 10 Principal Distribution Amount”),
- the principal then paid on the Group 11 MBS (the “Group 11 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the GZ Class (the “GZ Accrual Amount” and, together with the Group 11 Cash Flow Distribution Amount, the “Group 11 Principal Distribution Amount”), and
- the “Group 12 Principal Distribution Amount” as defined under “—Certain Definitions Relating to Payments on the Group 12 Classes” below.

We will include principal prepayments (including net liquidation proceeds) on the Group 12 Mortgage Loans in amounts paid as principal of the Group 12 Classes on each Distribution Date, provided that the Servicer provides us information about these principal prepayments in time for the published class factors for that month to reflect those payments. See “Reference Sheet—Class Factors” in this prospectus supplement. If we do not receive the information on time, we will pay those principal prepayments on the next Distribution Date.

*Group 1 Principal Distribution Amount*

*ZA Accrual Amount*

On each Distribution Date, we will pay the ZA Accrual Amount as principal of the BK Class, until its principal balance is reduced to zero. Thereafter, we will pay the ZA Accrual Amount as principal of the ZA Class. } Accretion Directed Class and Accrual Class

*Group 1 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the Group 1 Cash Flow Distribution Amount as principal of Aggregate Group I (described below), until the Aggregate I Balance (described below) is reduced to its Planned Balance for that Distribution Date. } PAC Group

*Z Accrual Amount and Remaining Group 1 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the Z Accrual Amount, together with the Group 1 Cash Flow Distribution Amount remaining after giving effect to the payment specified above under the heading “—Group 1 Cash Flow Distribution Amount,” as principal of the Group 1 Classes in the following priority:

- (i) if and only if the principal balance of the Group 1 MBS on that Distribution Date (after giving effect to distributions made on that date) is less than *either* the Group 1 MBS First Specified Balance *or* the Group 1 MBS Second Specified Balance for that Distribution Date, as follows:

*first, to the Z Class, until its principal balance is reduced to zero; and* } Non-Sticky Jump/Support Class

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

} Non-Sticky  
Jump/  
TAC Group

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

} TAC Group

(iii) to the Z Class, until its principal balance is reduced to zero;

} Support  
Class

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

} TAC  
Group

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

} PAC  
Group

“Aggregate Group I” consists of the BA, KB, KC and KD Classes. On each Distribution Date, we will apply payments of Aggregate Group I as follows:

(a) 72.4123136330% of those payments to the BA Class, until its principal balance is reduced to zero, and

(b) 27.5876863670% of those payments, sequentially, to the KB, KC and KD Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate I Balance” for any Distribution Date is equal to \$484,796,000 *minus* the sum of all amounts applied to it as specified above.

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

The “Aggregate II Balance” for any Distribution Date is equal to \$164,266,430 *minus* the sum of all amounts applied to it as specified above.

#### *Group 2 Principal Distribution Amount*

##### *Group 2 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the Group 2 Cash Flow Distribution Amount as principal of Aggregate Group III (described below), until the Aggregate III Balance (described below) is reduced to its Planned Balance for that Distribution Date.

} PAC  
Group

##### *HZ Accrual Amount and Remaining Group 2 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the HZ Accrual Amount, together with the Group 2 Cash Flow Distribution Amount remaining after giving effect to the payment specified above under the heading “—*Group 2 Cash Flow Distribution Amount*,” as principal of the Group 2 Classes in the following priority:

(i) if and only if the principal balance of the Group 2 MBS on that Distribution Date (after giving effect to distributions made on that date) is *less* than the Group 2 MBS Specified Balance for that Distribution Date, as follows:

*first*, sequentially, to the HZ and J Classes, in that order, until their principal balances are reduced to zero; and

} Non-Sticky  
Jump / Support  
Classes



*second*, to the E Class, without regard to its Scheduled Balance and until its principal balance is reduced to zero; } Non-Sticky Jump / Scheduled Class

(ii) to the E Class, until its principal balance is reduced to its Scheduled Balance for that Distribution Date; } Scheduled Class

(iii) sequentially, to the J and HZ Classes, in that order, until their principal balances are reduced to zero; } Support Classes

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

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

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

The “Aggregate III Balance” for any Distribution Date is equal to \$111,711,000 *minus* the sum of all amounts 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, sequentially, as principal of the DA and DB Classes, in that order, until their principal balances are reduced to their Planned Balances for that Distribution Date. } PAC Classes

*DZ Accrual Amount and Remaining Group 3 Cash Flow Distribution Amount*

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

(i) 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 the Group 3 MBS Specified Balance for that Distribution Date, as follows:

*first*, to the DZ Class, until its principal balance is reduced to zero; and } Non-Sticky Jump / Support Class

*second*, to the DH Class, without regard to its Targeted Balance and until its principal balance is reduced to zero; } Non-Sticky Jump / TAC Class

(ii) to the DH Class, until its principal balance is reduced to its Targeted Balance for that Distribution Date; } TAC Class

(iii) to the DZ Class, until its principal balance is reduced to zero; } Support Class

(iv) to the DH Class, without regard to its Targeted Balance and until its principal balance is reduced to zero; and } TAC Class

(v) sequentially, to the DA and DB Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero. } PAC Classes

*Group 4 Principal Distribution Amount*

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

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

(ii) to the M Class, until its principal balance is reduced to zero; and } Support Class

(iii) 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 MA and MG Classes. On each Distribution Date, we will apply payments of Aggregate Group IV, sequentially, to the MA and MG Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate IV Balance” for any Distribution Date is equal to \$50,462,000 *minus* the sum of all amounts applied to it as specified above.

*Group 5 Principal Distribution Amount*

*Y3 Accrual Amount*

On each Distribution Date, we will pay the Y3 Accrual Amount as principal of the Group 5 Classes specified below in the following priority:

(i) an amount up to the product of the Y3 Component Jump Percentage (described below) for that Distribution Date *multiplied by* the Y3 Accrual Amount to the Y3 Component; } Accrual Component

(ii) if and only if the principal balance of the Group 5 MBS on that Distribution Date (after giving effect to distributions made on that date) is *less* than the Group 5 MBS First Specified Balance for that Distribution Date, to the Y3 Component, until its principal balance is reduced to zero; } Accretion Directed/ Non-Sticky Jump Component

(iii) to Aggregate Group VI (described below), until the Aggregate VI Balance (described below) is reduced to its Scheduled Balance for that Distribution Date; } Accretion Directed/ Scheduled Group

(iv) concurrently, to the TF, ST and TS Classes, pro rata (or 68.7500004909%, 12.7187498159% and 18.5312496932%, respectively), until their principal balances are reduced to zero; } Accretion Directed/ Support Classes and Components

(v) sequentially to the D Class and the Y1 and Y2 Components, in that order, until their principal balances are reduced to zero; and }

(vi) thereafter, to the Y3 Component. } Accrual Component

*ZC Accrual Amount*

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

- (i) to Aggregate Group VI, until the Aggregate VI Balance is reduced to its Scheduled Balance for that Distribution Date; } Accretion Directed/  
Scheduled Group
- (ii) an amount up to the product of the Y3 Component Jump Percentage for that Distribution Date *multiplied by* the remaining ZC Accrual Amount to the Y3 Component, until its principal balance is reduced to zero; } Accretion Directed/  
Support Classes and Components
- (iii) concurrently, to the TF, ST and TS Classes, pro rata, until their principal balances are reduced to zero; }
- (iv) sequentially, to the D Class and the Y1, Y2 and Y3 Components, in that order, until their principal balances are reduced to zero; }
- (v) to Aggregate Group VI, without regard to its Scheduled Balance and until the Aggregate VI Balance is reduced to zero; and } Accretion Directed/  
Scheduled Group
- (vi) thereafter, to the ZC Class. } 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 Aggregate Group V (described below), until the Aggregate V Balance (described below) is reduced to its Planned Balance for that Distribution Date. } PAC Group

*Y1 Accrual Amount, Y2 Accrual Amount and Remaining Group 5 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the Y1 Accrual Amount and the Y2 Accrual Amount, together with the Group 5 Cash Flow Distribution Amount remaining after giving effect to the payment specified above under the heading “—Group 5 Cash Flow Distribution Amount,” as principal of the Group 5 Classes in the following priority:

- (i) if and only if the principal balance of the Group 5 MBS on that Distribution Date (after giving effect to distributions made on that date) is *less* than the Group 5 MBS Second Specified Balance for that Distribution Date, as follows: } Non-Sticky Jump/  
Support Classes and Components
  - first*, sequentially, to the Y1, Y2 and Y3 Components, in that order, until their principal balances are reduced to zero; and
  - second*, • if and only if the principal balance of the Group 5 MBS on that Distribution Date (after giving effect to distributions on that date) is also *less* than the Group 5 MBS Third Specified Balance for that Distribution Date, up to 95% of the remaining amount in the following priority:
    - (I) concurrently, to the TF, ST and TS Classes, pro rata, until their principal balances are reduced to zero; and
    - (II) to the D Class, until its principal balance is reduced to zero, and

- if and only if the principal balance of the Group 5 MBS on that Distribution Date (after giving effect to distributions made on that date) is *greater than or equal to* the Group 5 MBS Third Specified Balance for that Distribution Date, up to 65% of the remaining amount in the following priority:
  - (I) concurrently, to the TF, ST and TS Classes, pro rata, until their principal balances are reduced to zero; and
  - (II) to the D Class, until its principal balance is reduced to zero;
- (ii) if and only if the principal balance of the Group 5 MBS (after giving effect to distributions made on that date) is *less than* the Group 5 MBS First Specified Balance for that Distribution Date, sequentially, to the Y1, Y2 and Y3 Components, in that order, until their principal balances are reduced to zero;
- (iii) to Aggregate Group VI, until the Aggregate VI Balance is reduced to its Scheduled Balance for that Distribution Date;
- (iv) an amount up to the product of the Y3 Component Jump Percentage for that Distribution Date *multiplied by* the remaining amount to the Y3 Component, until its principal balance is reduced to zero;
- (v) concurrently, to the TF, ST and TS Classes, pro rata, until their principal balances are reduced to zero;
- (vi) sequentially, to the D Class and the Y1, Y2 and Y3 Components, in that order, until their principal balances are reduced to zero;
- (vii) to Aggregate Group VI, without regard to its Scheduled Balance and until the Aggregate Group VI Balance is reduced to zero;
- (viii) to the ZC Class, until its principal balance is reduced to zero; and
- (ix) to Aggregate Group V, without regard to its Planned Balance and until the Aggregate V Balance is reduced to zero.

“Y3 Component Jump Percentage” means for any Distribution Date an amount (but in no case less than zero), expressed as a percentage, equal to 1.0 *minus* the Y2 Component class factor for that Distribution Date.

“Aggregate Group V” consists of the AE, AT, AU and AW Classes. On each Distribution Date, we will apply payments of Aggregate Group V, sequentially, to the AU, AW, AT and AE Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate V Balance “ for any Distribution Date is equal to \$314,272,000 *minus* the sum of all amounts applied to it as specified above.

“Aggregate Group VI” consists of the YF and YS Classes. On each Distribution Date, we will apply payments of Aggregate Group VI, concurrently, to the YF and YS Classes, pro rata (or 35% and 65% , respectively), until their principal balances are reduced to zero.

The “Aggregate VI Balance” for any Distribution Date is equal to \$56,921,000 *minus* the sum of all amounts applied to it as specified above.

*Group 6 Principal Distribution Amount*

*Group 6 Cash Flow Distribution Amount*

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

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

On each Distribution Date, we will pay the UZ Accrual Amount, together with the Group 6 Cash Flow Distribution Amount remaining after giving effect to the payment specified above under the heading “—*Group 6 Cash Flow Distribution Amount*,” as principal of the Group 6 Classes in the following priority:

- (i) to Aggregate Group VIII (described below), until the Aggregate VIII Balance (described below) is reduced to its Targeted Balance for that Distribution Date; } TAC Group
- (ii) to the UZ Class, until its principal balance is reduced to zero; } Support Class
- (iii) to Aggregate Group VIII, without regard to its Targeted Balance and until the Aggregate VIII Balance is reduced to zero; and } TAC Group
- (iv) to Aggregate Group VII, without regard to its Planned Balance and until the Aggregate VII Balance is reduced to zero. } PAC Group

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

The “Aggregate VII Balance” for any Distribution Date is equal to \$178,060,000 *minus* the sum of all amounts applied to it as specified above.

“Aggregate Group VIII” consists of Aggregate Group IX and the WF and WS Classes. On each Distribution Date, we will apply payments of Aggregate Group VIII in the following priority:

- first*, to Aggregate Group IX (described below), until the Aggregate IX Balance (described below) is reduced to its Targeted Balance for that Distribution Date;
- second*, concurrently, to the WF and WS Classes, pro rata (or 73.3333357526% and 26.6666642474%, respectively), until their principal balances are reduced to zero; and
- third*, to Aggregate Group IX, without regard to its Targeted Balance and until the Aggregate IX Balance is reduced to zero.

The “Aggregate VIII Balance” for any Distribution Date is equal to \$68,740,000 *minus* the sum of all amounts applied to it as specified above.

“Aggregate Group IX” consists of the UF and US Classes. On each Distribution Date, we will apply payments of Aggregate Group IX, concurrently, to the UF and US Classes, pro rata (or 55.5555547469% and 44.4444452531%, respectively), until their principal balances are reduced to zero.

The “Aggregate IX Balance” for any Distribution Date is equal to \$54,962,000 *minus* the sum of all amounts applied to it as specified above.

*Group 7 Principal Distribution Amount*

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

- (i) concurrently, to the XJ and XF Classes, pro rata (or 61.5384617139% and 38.4615382861%, respectively), until their principal balances are reduced to zero; and
- (ii) to the XB Class, until its principal balance is reduced to zero.

} Sequential  
Pay  
Classes

*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 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;
- (ii) concurrently, to the JC and JO Classes, pro rata (or 60% and 40%, 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.

} PAC  
Group

} Support  
Classes

} PAC  
Group

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

The “Aggregate X Balance” for any Distribution Date is equal to \$100,378,215 *minus* the sum of all amounts 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) 52.6666666667% of the Group 9 Principal Distribution Amount in the following priority:
  - first*, until the principal balance of the QW Class is reduced to zero,
  - (A) 67.5675675676% of the amount specified in (a) above to the QW Class, and
  - (B) 32.4324324324% of such amount to the QF Class, until the principal balance of the QF Class is reduced to zero; and
  - second*, to the QX Class, until its principal balance is reduced to zero, and
- (b) 47.3333333333% of the Group 9 Principal Distribution Amount in the following priority:
  - first*, until the principal balance of the QT Class is reduced to zero,
  - (A) 71.4285721087% of the amount specified in (b) above to the QT Class, and
  - (B) 28.5714278913% of such amount to the QF Class; and
  - second*, to the QX Class, until its principal balance is reduced to zero.

} Sequential  
Pay  
Classes



*Group 10 Principal Distribution Amount*

*Group 10 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the Group 10 Cash Flow Distribution Amount, sequentially, as principal of the EA and EB Classes, in that order, until their principal balances are reduced to their Planned Balances for that Distribution Date. } PAC Classes

*EZ Accrual Amount and Remaining Group 10 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the EZ Accrual Amount, together with the Group 10 Cash Flow Distribution Amount remaining after giving effect to the payment specified above under the heading “—Group 10 Cash Flow Distribution Amount,” as principal of the Group 10 Classes in the following priority:

(i) if and only if the principal balance of the Group 10 MBS on that Distribution Date (after giving effect to distributions made on that date) is less than the Group 10 MBS Specified Balance for that Distribution Date, as follows:

first, to the EZ Class, until its principal balance is reduced to zero; and } Non-Sticky Jump / Support Class

second, to the EG Class, without regard to its Targeted Balance and until its principal balance is reduced to zero; } Non-Sticky Jump / TAC Class

(ii) to the EG Class, until its principal balance is reduced to its Targeted Balance for that Distribution Date; } TAC Class

(iii) to the EZ Class, until its principal balance is reduced to zero; } Support Class

(iv) to the EG Class, without regard to its Targeted Balance and until its principal balance is reduced to zero; and } TAC Class

(v) sequentially, to the EA and EB Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero. } PAC Classes

*Group 11 Principal Distribution Amount*

*Group 11 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the Group 11 Cash Flow Distribution Amount, sequentially, as principal of the GA and GB Classes, in that order, until their principal balances are reduced to their Planned Balances for that Distribution Date. } PAC Classes

*GZ Accrual Amount and Remaining Group 11 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the GZ Accrual Amount, together with the Group 11 Cash Flow Distribution Amount remaining after giving effect to the payment specified above under

“—Group 11 Cash Flow Distribution Amount,” as principal of the Group 11 Classes, in the following priority:

(i) if and only if the principal balance of the Group 11 MBS on that Distribution Date (after giving effect to distributions made on that date) is *less* than the Group 11 MBS Specified Balance for that Distribution Date, as follows:

- first*, to the GZ Class, until its principal balance is reduced to zero; and } Non-Sticky Jump/Support Class
- second*, to the GE Class, without regard to its Targeted Balance and until its principal balance is reduced to zero; } Non-Sticky Jump/TAC Class
- (ii) to the GE Class, until its principal balance is reduced to its Targeted Balance for that Distribution Date; } TAC Class
- (iii) to the GZ Class, until its principal balance is reduced to zero; } Support Class
- (iv) to the GE Class, without regard to its Targeted Balance and until its principal balance is reduced to zero; and } TAC Class
- (v) sequentially, to the GA and GB Classes, in that order, without regard to their Planned Balances and until their principal balances are reduced to zero. } PAC Classes

*Group 12 Principal Distribution Amount*

On each Distribution Date, we will pay the P1 Principal Distribution Amount as principal of the P1 Class, until its principal balance is reduced to zero. }

On each Distribution Date, we will pay the sum of the Non-Discount Principal Distribution Amount and the Non-P1 Principal Distribution Amount concurrently, as principal of the A1 and A2 Classes, pro rata (or 85.7056204614% and 14.2943795386%, respectively), until their principal balances are reduced to zero. } Pass-Through Classes

For definitions of the terms “P1 Principal Distribution Amount,” “Non-Discount Principal Distribution Amount” and “Non-P1 Principal Distribution Amount”, see “—Certain Definitions Relating to Payments on the Group 12 Classes” below.

We will apply principal payments on exchangeable Trust Certificates to the corresponding RCR Certificates, on a pro rata basis, following any exchange.

**Certain Definitions Relating to Payments on the Group 12 Classes**

Discount Loans. Group 12 Mortgage Loans having Net Mortgage Rates lower than 5.571471%.

Due Date. For any Distribution Date, the first day of the calendar month in which that Distribution Date occurs.

Due Period. For any Distribution Date, the period beginning on the second day of the month immediately preceding the month in which that Distribution Date occurs and ending on the first day of the month in which that Distribution Date occurs.

Liquidated Loan. A defaulted Group 12 Mortgage Loan with respect to which the Servicer has concluded that the full amount finally recoverable on account of that loan has been received, whether or not this amount is equal to the principal balance of that loan.

Net Mortgage Rate. For any Group 12 Mortgage Loan, the applicable Mortgage Interest Rate *minus* the sum of (i) the Servicing Fee Rate and (ii) the applicable rate at which the guaranty fee is calculated.

Non-Discount Loans. Group 12 Mortgage Loans that are not Discount Loans.

Non-Discount Principal Distribution Amount. For any Distribution Date, the aggregate of the following amounts for all Non-Discount Loans, without duplication:

- the monthly payment of principal due on each Non-Discount Loan during the related Due Period, *plus*
- the Stated Principal Balance of each Non-Discount Loan that is purchased by Fannie Mae or the Servicer during the related Due Period, *plus*
- the Stated Principal Balance of each Non-Discount Loan that was reported as having become a Liquidated Loan during the related Due Period, *plus*
- any partial or full prepayment of each Non-Discount Loan that was reported as received by the Servicer during the related Due Period.

The related subservicer may apply the foregoing amounts in respect of unscheduled principal received during the calendar month immediately preceding the Distribution Date rather than during the related Due Period.

Non-P1 Percentage. For any Discount Loan, the related Net Mortgage Rate *divided by* 5.571471%, expressed as a percentage.

Non-P1 Principal Distribution Amount. For any Distribution Date, the aggregate of the following amounts for all Discount Loans, without duplication:

- the Non-P1 Percentage of the monthly payment of principal due on each Discount Loan during the related Due Period, *plus*
- the Non-P1 Percentage of the Stated Principal Balance of each Discount Loan that is purchased by Fannie Mae or the Servicer during the related Due Period, *plus*
- the Non-P1 Percentage of the Stated Principal Balance of each Discount Loan that was reported as having become a Liquidated Loan during the related Due Period, *plus*
- the Non-P1 Percentage of any partial or full prepayment of each Discount Loan that was reported as received by the Servicer during the related Due Period.

The related subservicer may apply the foregoing amounts in respect of unscheduled principal received during the calendar month immediately preceding the Distribution Date rather than during the related Due Period.

P1 Percentage. For any Discount Loan, 5.571471% *minus* the related Net Mortgage Rate, *divided by* 5.571471%, expressed as a percentage.

P1 Principal Distribution Amount. For any Distribution Date, the aggregate of the following amounts for all Discount Loans, without duplication:

- the P1 Percentage of the monthly payment of principal due on each Discount Loan during the related Due Period, *plus*
- the P1 Percentage of the Stated Principal Balance of each Discount Loan that is purchased by Fannie Mae or the Servicer during the related Due Period, *plus*
- the P1 Percentage of the Stated Principal Balance of each Discount Loan that was reported as having become a Liquidated Loan during the related Due Period, *plus*

- the P1 Percentage of any partial or full principal prepayment of each Discount Loan that was reported as received by the Servicer during the related Due Period.

The related subservicer may apply the foregoing amounts in respect of unscheduled principal received during the calendar month immediately preceding the Distribution Date rather than during the related Due Period.

Servicing Fee Rate. The percentage identified for each Group 12 Mortgage Loan on the Mortgage Loan Schedule.

Stated Principal Balance. The unpaid principal balance of a Group 12 Mortgage Loan (or the scheduled unpaid principal balance thereof, in the case of Group 12 Mortgage Loans that are delinquent) as of the Issue Date reduced by all amounts representing principal received or advanced by the Servicer and previously paid to Certificateholders with respect to that loan.

### Structuring Assumptions

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

- the Mortgage Loans underlying the Trust MBS and the Group 8 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 8 SMBS”;
- the Group 12 Mortgage Loans have the respective assumed characteristics set forth in Exhibit B and payments on all Group 12 Mortgage Loans are due and received on the first day of each month;
- the Group 12 Classes have the following assumed Original Class Balances:

A1 .....	\$ 89,936,349
A2 .....	15,000,000
P1 .....	450,080
X1 .....	105,386,429

\* Notional principal balance.

- the Mortgage Loans prepay at the constant percentages of PSA or CPR specified in the related table;
- the settlement date for the sale of the Certificates is March 28, 2003;
- each Distribution Date occurs on the 25th day of a month; and
- in the case of the Group 12 Mortgage Loans, the Servicer does not exercise its option to purchase those loans.

*Prepayment Assumptions.* Prepayments of mortgage loans commonly are measured relative to a prepayment standard or model.

Except as specified in the following paragraph, the model used in this prospectus supplement 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 1 Classes (for the Group 1 MBS Second Specified Balances only), the Group 5 Classes (for the Group 5 MBS Third Specified Balances only) and the Group 12 Classes is the constant prepayment rate model (“CPR”) which represents the annual rate of prepayments 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 or at any other *constant* rate.

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

<u>Principal Balance Schedule References</u>	<u>Related Classes and Groups (1)</u>	<u>Structuring Ranges and Rates</u>
Planned Balances	Aggregate Group I	Between 100% and 300% PSA
Targeted Balances	Aggregate Group II	(2)
First Specified Balance	Group 1 MBS	225% PSA
Second Specified Balance	Group 1 MBS	2.3% CPR
Scheduled Balances	E	Between 235% and 250% PSA
Planned Balances	Aggregate Group III	Between 150% and 250% PSA
Specified Balance	Group 2 MBS	250% PSA
Planned Balances	DA and DB	Between 225% and 600% PSA
Targeted Balances	DH	301% PSA
Specified Balance	Group 3 MBS	301% PSA
Planned Balances	Aggregate Group IV	Between 450% and 625% PSA
First Specified Balances	Group 5 MBS	225% PSA
Second Specified Balances	Group 5 MBS	321% PSA
Third Specified Balances	Group 5 MBS	6% CPR
Planned Balances	Aggregate Group V	Between 125% and 350% PSA
Scheduled Balances	Aggregate Group VI	Between 133% and 180% PSA
Planned Balances	Aggregate Group VII	Between 125% and 300% PSA
Targeted Balances	Aggregate Group VIII and Aggregate Group IX	180% PSA
Planned Balances	Aggregate Group X	Between 180% and 350% PSA
Planned Balances	EA and EB	Between 225% and 600% PSA
Targeted Balances	EG	240% PSA
Specified Balance	Group 10 MBS	240% PSA
Planned Balances	GA and GB	Between 225% and 600% PSA
Targeted Balances	GE	240% PSA
Specified Balance	Group 11 MBS	241% PSA

(1) The Structuring Range for an Aggregate Group is associated with the related Aggregate Balance but not with the individual balances of the related Classes.

(2) The Targeted Balances for Aggregate Group II have been structured at 305% PSA, but do not hold at any *constant* percentage of PSA.

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

may not be reduced to their scheduled balances, even if prepayments occur at a *constant* rate within the applicable Structuring Range or at the applicable rate specified above.

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

<u>Classes and Groups</u>	<u>Initial Effective Ranges</u>
Aggregate Group I	Between 100% and 300% PSA
E	Between 229% and 250% PSA
Aggregate Group III	Between 150% and 250% PSA
DA	Between 225% and 600% PSA
DB	Between 120% and 600% PSA
Aggregate Group IV	Between 450% and 625% PSA
Aggregate Group VI	Between 129% and 225% PSA
Aggregate Group V	Between 125% and 350% PSA
Aggregate Group VII	Between 125% and 300% PSA
Aggregate Group X	Between 180% and 350% PSA
EA	Between 225% and 600% PSA
EB	Between 125% and 600% PSA
GA	Between 225% and 600% PSA
GB	Between 114% and 600% PSA

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

## Yield Tables

*General.* The tables below illustrate the sensitivity of the pre-tax corporate bond equivalent yields to maturity of the applicable Classes to various constant percentages of PSA or CPR, as applicable. 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, 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 or CPR, as applicable. Moreover, it is unlikely that

- all of the Mortgage Loans will prepay at a constant PSA or CPR rate, as applicable, until maturity, or
- all of the Mortgage Loans will prepay at the same rate.

***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 applicable table below, it is possible that investors in the ST, XS and QS 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 their original principal balance) are as follows:

<u>Class</u>	<u>Price</u>
ST .....	100.43750%
TS .....	97.50000%
YS .....	100.87500%
US .....	99.34375%
WS .....	99.34375%
XS .....	11.18750%
QS .....	11.68750%

**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>100%</u>	<u>125%</u>	<u>133%</u>	<u>156%</u>	<u>180%</u>	<u>224%</u>	<u>225%</u>	<u>226%</u>	<u>320%</u>	<u>321%</u>	<u>322%</u>	<u>350%</u>	<u>500%</u>
5.50% .....	10.1%	10.1%	10.1%	10.1%	10.0%	10.0%	9.8%	9.8%	10.0%	9.8%	9.7%	9.7%	9.6%	9.4%
6.50% .....	4.6%	4.6%	4.6%	4.6%	4.5%	4.5%	4.4%	4.4%	4.5%	4.4%	4.4%	4.3%	4.3%	4.2%
7.00% .....	1.9%	1.9%	1.9%	1.9%	1.8%	1.8%	1.8%	1.8%	1.8%	1.7%	1.7%	1.7%	1.7%	1.6%
7.35% .....	(0.0)%	(0.0)%	(0.0)%	(0.0)%	(0.0)%	(0.0)%	(0.1)%	(0.1)%	(0.0)%	(0.1)%	(0.1)%	(0.1)%	(0.2)%	(0.2)%

<u>LIBOR</u>	<u>CPR Prepayment Assumption</u>		
	<u>5.9%</u>	<u>6.0%</u>	<u>6.1%</u>
5.50% .....	10.1%	10.1%	10.1%
6.50% .....	4.6%	4.6%	4.6%
7.00% .....	1.9%	1.9%	1.9%
7.35% .....	(0.0)%	(0.0)%	(0.0)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>													
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>133%</u>	<u>156%</u>	<u>180%</u>	<u>224%</u>	<u>225%</u>	<u>226%</u>	<u>320%</u>	<u>321%</u>	<u>322%</u>	<u>350%</u>	<u>500%</u>
0.32875% .....	20.2%	20.2%	20.2%	20.3%	20.3%	20.4%	20.5%	20.5%	20.3%	20.6%	20.6%	20.6%	20.7%	20.9%
1.32875% .....	16.2%	16.2%	16.3%	16.3%	16.3%	16.4%	16.6%	16.6%	16.4%	16.7%	16.7%	16.8%	16.8%	17.1%
3.32875% .....	8.4%	8.4%	8.4%	8.5%	8.5%	8.6%	8.9%	8.9%	8.5%	9.0%	9.0%	9.2%	9.2%	9.6%
5.32875% .....	0.8%	0.8%	0.8%	0.8%	0.9%	1.0%	1.3%	1.3%	0.9%	1.5%	1.6%	1.7%	1.8%	2.3%
5.50000% .....	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%	0.7%	0.7%	0.3%	0.9%	0.9%	1.1%	1.2%	1.7%

<u>LIBOR</u>	<u>CPR Prepayment Assumption</u>		
	<u>5.9%</u>	<u>6.0%</u>	<u>6.1%</u>
0.32875% .....	20.2%	20.2%	20.3%
1.32875% .....	16.3%	16.3%	16.3%
3.32875% .....	8.4%	8.4%	8.4%
5.32875% .....	0.8%	0.8%	0.8%
5.50000% .....	0.1%	0.1%	0.1%

**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>125%</u>	<u>133%</u>	<u>156%</u>	<u>180%</u>	<u>224%</u>	<u>225%</u>	<u>226%</u>	<u>320%</u>	<u>321%</u>	<u>322%</u>	<u>350%</u>	<u>500%</u>
0.32875% .....	6.7%	6.6%	6.6%	6.6%	6.6%	6.6%	6.6%	6.6%	6.6%	6.6%	6.6%	6.6%	6.5%	6.3%
1.32875% .....	6.1%	6.1%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.1%	6.0%	6.0%	6.1%	6.0%	5.8%
3.32875% .....	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	4.9%	4.7%
5.32875% .....	4.0%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.8%	3.7%
7.32875% .....	2.9%	2.9%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.6%
7.35000% .....	2.9%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.6%

<u>LIBOR</u>	<u>CPR Prepayment Assumption</u>		
	<u>5.9%</u>	<u>6.0%</u>	<u>6.1%</u>
0.32875% .....	6.7%	6.7%	6.7%
1.32875% .....	6.2%	6.2%	6.2%
3.32875% .....	5.1%	5.1%	5.1%
5.32875% .....	4.0%	4.0%	4.0%
7.32875% .....	2.9%	2.9%	2.9%
7.35000% .....	2.9%	2.9%	2.9%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>156%</u>	<u>180%</u>	<u>300%</u>	<u>500%</u>
0.325% .....	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
1.325% .....	9.2%	9.2%	9.2%	9.2%	9.2%	9.2%	9.2%
3.325% .....	6.6%	6.6%	6.6%	6.7%	6.7%	6.7%	6.8%
5.325% .....	4.1%	4.1%	4.1%	4.1%	4.1%	4.2%	4.3%
6.150% .....	3.1%	3.1%	3.1%	3.1%	3.1%	3.2%	3.3%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>156%</u>	<u>180%</u>	<u>300%</u>	<u>500%</u>
0.325% .....	16.5%	16.5%	16.5%	16.5%	16.5%	16.2%	16.0%
1.325% .....	13.6%	13.6%	13.6%	13.6%	13.6%	13.5%	13.4%
3.325% .....	7.9%	7.9%	7.9%	7.9%	7.9%	8.0%	8.1%
5.325% .....	2.3%	2.3%	2.3%	2.3%	2.3%	2.7%	2.9%
6.150% .....	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	0.8%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>200%</u>	<u>506%</u>	<u>850%</u>	<u>1025%</u>
0.32875% .....	61.6%	55.3%	42.3%	27.1%	19.3%
1.32875% .....	50.8%	44.3%	30.6%	14.6%	6.4%
3.32875% .....	29.6%	22.4%	7.0%	(11.4)%	(20.7)%
5.32875% .....	7.9%	(0.1)%	(18.8)%	(41.5)%	(52.7)%
7.05000% .....	*	*	*	*	*

\* 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)**

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>325%</u>	<u>450%</u>	<u>650%</u>
0.33188% .....	54.9%	52.4%	40.5%	33.5%	21.9%
1.33188% .....	44.5%	41.9%	29.5%	22.1%	10.0%
3.33188% .....	23.8%	21.0%	7.0%	(1.4)%	(15.1)%
5.33188% .....	1.2%	(2.0)%	(18.6)%	(28.8)%	(45.2)%
7.10000% .....	*	*	*	*	*

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

*The Fixed Rate Interest Only and X1 Classes.* The yields to investors in the Fixed Rate Interest Only and X1 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 and X1 Classes would be 0% if prepayments of the related Mortgage Loans were to occur at the following constant rates:

<u>Class</u>	<u>0% Yield Prepayment Rate</u>
BI .....	419% PSA
KI .....	582% PSA
HI .....	633% PSA
IH .....	558% PSA
DI .....	807% PSA
ID .....	1,610% PSA
IK .....	873% PSA
IO .....	591% PSA
MI .....	707% PSA
IA .....	453% PSA
IX .....	522% PSA
OI .....	553% PSA
YI .....	792% PSA
PI .....	520% PSA
EI .....	798% PSA
IE .....	693% PSA
IN .....	831% PSA
GI .....	766% PSA
IG .....	708% PSA
IT .....	1,085% PSA
X1 .....	25% CPR

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

The information shown in the yield tables has been prepared on the basis of the Pricing Assumptions and the assumption that the aggregate purchase prices of the Fixed Rate Interest Only and X1 Classes (expressed in each case as a percentage of the original principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
BI .....	8.75000%
KI .....	14.06250%
HI .....	15.31250%
IH .....	17.43750%
DI .....	15.87500%
ID .....	5.03125%
IK .....	19.00000%
IO .....	16.68750%
MI .....	15.28125%
IA .....	15.50000%
IX .....	24.12500%
OI .....	21.18750%
YI .....	11.12500%
PI .....	18.68750%
EI .....	19.00000%
IE .....	16.87500%
IN .....	6.62500%
GI .....	18.12500%
IG .....	15.25000%
IT .....	5.03125%
X1 .....	2.75000%

\* 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 BI Class to Prepayments

	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>131%</u>	<u>224%</u>	<u>225%</u>	<u>226%</u>	<u>300%</u>	<u>305%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	48.9%	46.8%	41.0%	32.7%	32.5%	44.5%	25.7%	24.4%	(13.7)%

	<u>CPR Prepayment Assumption</u>		
	<u>2.2%</u>	<u>2.3%</u>	<u>2.4%</u>
Pre-Tax Yields to Maturity .....	55.8%	57.1%	61.6%

### Sensitivity of the KI Class to Prepayments

	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>131%</u>	<u>224%</u>	<u>225%</u>	<u>226%</u>	<u>300%</u>	<u>305%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	20.2%	15.1%	15.1%	15.1%	15.1%	15.1%	15.1%	15.0%	4.9%

	<u>CPR Prepayment Assumption</u>		
	<u>2.2%</u>	<u>2.3%</u>	<u>2.4%</u>
Pre-Tax Yields to Maturity .....	21.3%	21.1%	20.9%

### Sensitivity of the HI Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>181%</u>	<u>235%</u>	<u>249%</u>	<u>250%</u>	<u>251%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . . . .	29.2%	25.5%	21.9%	21.9%	21.9%	21.9%	21.9%	21.8%	8.4%

### Sensitivity of the IH Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>181%</u>	<u>235%</u>	<u>249%</u>	<u>250%</u>	<u>251%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . . . .	26.2%	23.7%	21.2%	19.7%	16.9%	16.2%	16.2%	16.1%	3.1%

### Sensitivity of the DI Class to Prepayments

	PSA Prepayment Assumption									
	<u>50%</u>	<u>100%</u>	<u>225%</u>	<u>300%</u>	<u>301%</u>	<u>302%</u>	<u>569%</u>	<u>600%</u>	<u>900%</u>	<u>1150%</u>
Pre-Tax Yields to Maturity . . . . .	42.9%	40.3%	33.6%	29.5%	29.4%	29.3%	14.2%	12.4%	(5.8)%	(21.9)%

### Sensitivity of the ID Class to Prepayments

	PSA Prepayment Assumption									
	<u>50%</u>	<u>100%</u>	<u>225%</u>	<u>300%</u>	<u>301%</u>	<u>302%</u>	<u>569%</u>	<u>600%</u>	<u>900%</u>	<u>1150%</u>
Pre-Tax Yields to Maturity . . . . .	163.6%	163.6%	163.6%	151.3%	151.1%	166.0%	143.0%	138.6%	94.9%	59.6%

### Sensitivity of the IK Class to Prepayments

	PSA Prepayment Assumption									
	<u>50%</u>	<u>100%</u>	<u>225%</u>	<u>300%</u>	<u>301%</u>	<u>302%</u>	<u>569%</u>	<u>600%</u>	<u>900%</u>	<u>1150%</u>
Pre-Tax Yields to Maturity . . . . .	31.9%	26.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	(1.4)%	(15.6)%

### Sensitivity of the IO Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>200%</u>	<u>450%</u>	<u>481%</u>	<u>625%</u>	<u>980%</u>	
Pre-Tax Yields to Maturity . . . . .	27.8%	20.3%	7.5%	5.9%	(1.8)%	(21.7)%	

### Sensitivity of the MI Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>200%</u>	<u>450%</u>	<u>481%</u>	<u>625%</u>	<u>980%</u>
Pre-Tax Yields to Maturity . . . . .	29.9%	20.2%	3.7%	3.7%	3.7%	(14.4)%



### Sensitivity of the IA Class to Prepayments

	PSA Prepayment Assumption													
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>133%</u>	<u>156%</u>	<u>180%</u>	<u>224%</u>	<u>225%</u>	<u>226%</u>	<u>320%</u>	<u>321%</u>	<u>322%</u>	<u>350%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	26.5%	23.3%	21.0%	20.5%	20.5%	20.5%	20.5%	20.5%	24.1%	20.3%	20.1%	26.0%	18.1%	(6.3)%
	CPR Prepayment Assumption													
	<u>5.9%</u>			<u>6.0%</u>			<u>6.1%</u>							
Pre-Tax Yields to Maturity .....	34.0%				33.8%				35.7%					

### Sensitivity of the IX Class to Prepayments

	PSA Prepayment Assumption													
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>133%</u>	<u>156%</u>	<u>180%</u>	<u>224%</u>	<u>225%</u>	<u>226%</u>	<u>320%</u>	<u>321%</u>	<u>322%</u>	<u>350%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	19.2%	13.4%	10.1%	10.1%	10.1%	10.1%	10.1%	10.1%	10.1%	10.1%	10.1%	10.1%	10.1%	1.5%
	CPR Prepayment Assumption													
	<u>5.9%</u>			<u>6.0%</u>			<u>6.1%</u>							
Pre-Tax Yields to Maturity .....	14.1%				14.0%				13.8%					

### Sensitivity of the OI Class to Prepayments

	PSA Prepayment Assumption													
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>133%</u>	<u>156%</u>	<u>180%</u>	<u>224%</u>	<u>225%</u>	<u>226%</u>	<u>320%</u>	<u>321%</u>	<u>322%</u>	<u>350%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	18.5%	12.5%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	2.9%
	CPR Prepayment Assumption													
	<u>5.9%</u>			<u>6.0%</u>			<u>6.1%</u>							
Pre-Tax Yields to Maturity .....	13.0%				12.8%				12.7%					

### Sensitivity of the YI Class to Prepayments

	PSA Prepayment Assumption													
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>133%</u>	<u>156%</u>	<u>180%</u>	<u>224%</u>	<u>225%</u>	<u>226%</u>	<u>320%</u>	<u>321%</u>	<u>322%</u>	<u>350%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	32.2%	19.2%	13.7%	13.7%	13.7%	13.7%	13.7%	13.7%	13.7%	13.7%	13.7%	13.7%	13.7%	12.6%
	CPR Prepayment Assumption													
	<u>5.9%</u>			<u>6.0%</u>			<u>6.1%</u>							
Pre-Tax Yields to Maturity .....	17.6%				17.4%				17.2%					

### Sensitivity of the PI Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>156%</u>	<u>180%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	21.2%	14.6%	11.4%	11.4%	11.4%	11.4%	1.2%

### Sensitivity of the EI Class to Prepayments

	PSA Prepayment Assumption									
	<u>50%</u>	<u>100%</u>	<u>225%</u>	<u>239%</u>	<u>240%</u>	<u>241%</u>	<u>569%</u>	<u>600%</u>	<u>850%</u>	<u>1150%</u>
Pre-Tax Yields to Maturity . . . . .	28.7%	23.1%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	(2.7)%	(20.0)%

### Sensitivity of the IE Class to Prepayments

	PSA Prepayment Assumption									
	<u>50%</u>	<u>100%</u>	<u>225%</u>	<u>239%</u>	<u>240%</u>	<u>241%</u>	<u>569%</u>	<u>600%</u>	<u>850%</u>	<u>1150%</u>
Pre-Tax Yields to Maturity . . . . .	36.5%	33.8%	27.1%	26.3%	26.2%	26.2%	7.4%	5.6%	(9.8)%	(29.4)%

### Sensitivity of the IN Class to Prepayments

	PSA Prepayment Assumption									
	<u>50%</u>	<u>100%</u>	<u>225%</u>	<u>239%</u>	<u>240%</u>	<u>241%</u>	<u>569%</u>	<u>600%</u>	<u>850%</u>	<u>1150%</u>
Pre-Tax Yields to Maturity . . . . .	82.0%	82.0%	81.6%	81.2%	81.2%	83.4%	46.7%	39.2%	(2.8)%	(43.0)%

### Sensitivity of the GI Class to Prepayments

	PSA Prepayment Assumption									
	<u>50%</u>	<u>100%</u>	<u>225%</u>	<u>240%</u>	<u>241%</u>	<u>242%</u>	<u>569%</u>	<u>600%</u>	<u>850%</u>	<u>1150%</u>
Pre-Tax Yields to Maturity . . . . .	27.2%	21.6%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	(4.5)%	(21.9)%

### Sensitivity of the IG Class to Prepayments

	PSA Prepayment Assumption									
	<u>50%</u>	<u>100%</u>	<u>225%</u>	<u>240%</u>	<u>241%</u>	<u>242%</u>	<u>569%</u>	<u>600%</u>	<u>850%</u>	<u>1150%</u>
Pre-Tax Yields to Maturity . . . . .	37.3%	34.7%	27.9%	27.1%	27.0%	27.0%	8.3%	6.5%	(8.8)%	(28.4)%

### Sensitivity of the IT Class to Prepayments

	PSA Prepayment Assumption									
	<u>50%</u>	<u>100%</u>	<u>225%</u>	<u>240%</u>	<u>241%</u>	<u>242%</u>	<u>569%</u>	<u>600%</u>	<u>850%</u>	<u>1150%</u>
Pre-Tax Yields to Maturity . . . . .	111.6%	111.6%	111.5%	109.4%	109.4%	113.2%	80.2%	74.1%	33.5%	(8.7)%

### Sensitivity of the X1 Class to Prepayments

	CPR Prepayment Assumption				
	<u>3%</u>	<u>7%</u>	<u>15%</u>	<u>22%</u>	<u>30%</u>
Pre-Tax Yields to Maturity . . . . .	26.6%	22.0%	12.4%	3.7%	(6.8)%

**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 the original principal balance) are as follows:

<u>Class</u>	<u>Price</u>
JO .....	98.75%
P1 .....	60.00%

#### Sensitivity of the JO Class to Prepayments

	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>180%</u>	<u>319%</u>	<u>350%</u>	<u>500%</u>
Pre-Tax Yields to Maturity . . . .	0.1%	0.1%	0.1%	0.2%	0.2%	0.9%

#### Sensitivity of the P1 Class to Prepayments

	<u>CPR Prepayment Assumption</u>				
	<u>3%</u>	<u>7%</u>	<u>15%</u>	<u>22%</u>	<u>30%</u>
Pre-Tax Yields to Maturity . . . .	5.2%	7.5%	13.2%	19.0%	26.7%

#### Weighted Average Lives of the Certificates

The weighted average life of a Certificate is determined by

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

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

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

- the timing of changes in the rate of principal payments,
- the priority sequences of payments of principal of the Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8, Group 9, Group 10 and Group 11 Classes, and
- in the case of the Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 8, Group 10 and Group 11 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 or CPR 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 Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8, Group 9, Group 10 and Group 11 Class under 0% PSA or CPR, as applicable, 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 MBS	240 months	240 months	8.00%
Group 3 MBS	360 months	360 months	9.50%
Group 4 MBS	240 months	240 months	8.00%
Group 5 MBS	360 months	360 months	8.00%
Group 6 MBS	360 months	360 months	8.00%
Group 7 MBS	240 months	240 months	8.00%
Group 8 SMBS	360 months	360 months	9.00%
Group 9 MBS	180 months	180 months	7.50%
Group 10 MBS	360 months	360 months	9.00%
Group 11 MBS	360 months	360 months	8.50%

It is unlikely

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

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 and CPR rates, as applicable. 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	BA Class									BA Class		
	PSA Prepayment Assumption									CPR Prepayment Assumption		
	0%	100%	131%	224%	225%	226%	300%	305%	500%	2.2%	2.3%	2.4%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	99	99	99	99	99	99	99	99	99	99	99	99
March 2005	94	87	87	87	87	87	87	87	87	90	89	89
March 2006	87	74	74	74	74	74	74	74	64	80	80	80
March 2007	81	61	61	61	61	61	61	61	42	71	70	70
March 2008	73	49	49	49	49	49	49	49	28	61	61	61
March 2009	66	38	38	38	38	38	38	37	18	52	51	51
March 2010	57	28	28	28	28	28	28	28	11	42	42	42
March 2011	48	21	21	21	21	21	21	20	7	33	32	32
March 2012	39	15	15	15	15	15	15	14	4	23	23	22
March 2013	28	10	10	10	10	10	10	10	3	14	13	13
March 2014	17	7	7	7	7	7	7	7	1	7	7	7
March 2015	5	4	4	4	4	4	4	4	1	4	4	4
March 2016	2	2	2	2	2	2	2	2	*	2	2	2
March 2017	1	1	1	1	1	1	1	1	*	1	1	1
March 2018	0	0	0	0	0	0	0	0	0	0	0	0
March 2019	0	0	0	0	0	0	0	0	0	0	0	0
March 2020	0	0	0	0	0	0	0	0	0	0	0	0
March 2021	0	0	0	0	0	0	0	0	0	0	0	0
March 2022	0	0	0	0	0	0	0	0	0	0	0	0
March 2023	0	0	0	0	0	0	0	0	0	0	0	0
March 2024	0	0	0	0	0	0	0	0	0	0	0	0
March 2025	0	0	0	0	0	0	0	0	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.5	5.5	5.5	5.5	5.5	5.5	5.5	5.5	4.2	6.3	6.3	6.3

Date	BI†, BK, B and BX Classes									BI†, BK, B and BX Classes		
	PSA Prepayment Assumption									CPR Prepayment Assumption		
	0%	100%	131%	224%	225%	226%	300%	305%	500%	2.2%	2.3%	2.4%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	85	77	75	83	83	96	91	91	79	89	91	100
March 2005	84	76	69	68	67	78	64	63	26	88	91	100
March 2006	82	74	63	47	46	58	33	31	0	88	90	100
March 2007	81	73	57	32	32	44	13	11	0	87	90	100
March 2008	79	71	53	23	23	35	3	1	0	86	89	100
March 2009	77	69	50	19	19	32	0	0	0	86	89	100
March 2010	76	65	45	16	16	30	0	0	0	85	88	100
March 2011	74	56	36	12	12	26	0	0	0	84	87	100
March 2012	72	44	25	7	7	22	0	0	0	83	87	100
March 2013	70	30	13	2	2	18	0	0	0	82	86	100
March 2014	68	14	0	0	0	14	0	0	0	72	76	89
March 2015	66	0	0	0	0	10	0	0	0	50	54	68
March 2016	31	0	0	0	0	6	0	0	0	26	30	46
March 2017	0	0	0	0	0	2	0	0	0	0	4	21
March 2018	0	0	0	0	0	0	0	0	0	0	0	0
March 2019	0	0	0	0	0	0	0	0	0	0	0	0
March 2020	0	0	0	0	0	0	0	0	0	0	0	0
March 2021	0	0	0	0	0	0	0	0	0	0	0	0
March 2022	0	0	0	0	0	0	0	0	0	0	0	0
March 2023	0	0	0	0	0	0	0	0	0	0	0	0
March 2024	0	0	0	0	0	0	0	0	0	0	0	0
March 2025	0	0	0	0	0	0	0	0	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	9.9	7.0	5.4	3.6	3.6	5.2	2.6	2.5	1.6	10.6	11.1	12.8

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

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

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

Date	KB and KI† Classes									KB and KI† Classes		
	PSA Prepayment Assumption									CPR Prepayment Assumption		
	0%	100%	131%	224%	225%	226%	300%	305%	500%	2.2%	2.3%	2.4%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	99	99	99	99	99	99	99	99	99	99	99	99
March 2005	91	83	83	83	83	83	83	83	83	86	86	86
March 2006	83	65	65	65	65	65	65	65	52	74	73	73
March 2007	74	48	48	48	48	48	48	48	23	61	61	60
March 2008	64	32	32	32	32	32	32	32	3	48	48	47
March 2009	54	17	17	17	17	17	17	16	0	36	35	35
March 2010	43	4	4	4	4	4	4	3	0	23	22	22
March 2011	31	0	0	0	0	0	0	0	0	10	10	9
March 2012	18	0	0	0	0	0	0	0	0	0	0	0
March 2013	4	0	0	0	0	0	0	0	0	0	0	0
March 2014	0	0	0	0	0	0	0	0	0	0	0	0
March 2015	0	0	0	0	0	0	0	0	0	0	0	0
March 2016	0	0	0	0	0	0	0	0	0	0	0	0
March 2017	0	0	0	0	0	0	0	0	0	0	0	0
March 2018	0	0	0	0	0	0	0	0	0	0	0	0
March 2019	0	0	0	0	0	0	0	0	0	0	0	0
March 2020	0	0	0	0	0	0	0	0	0	0	0	0
March 2021	0	0	0	0	0	0	0	0	0	0	0	0
March 2022	0	0	0	0	0	0	0	0	0	0	0	0
March 2023	0	0	0	0	0	0	0	0	0	0	0	0
March 2024	0	0	0	0	0	0	0	0	0	0	0	0
March 2025	0	0	0	0	0	0	0	0	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.1	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.1	4.9	4.9	4.8

Date	KC Class									KC Class		
	PSA Prepayment Assumption									CPR Prepayment Assumption		
	0%	100%	131%	224%	225%	226%	300%	305%	500%	2.2%	2.3%	2.4%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	100	100	100	100	100	100	100	100	100	100	100	100
March 2005	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	100	100	100	100	100	100	100	100	100	100	100	100
March 2007	100	100	100	100	100	100	100	100	100	100	100	100
March 2008	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	100	100	100	100	100	100	100	100	11	100	100	100
March 2010	100	100	100	100	100	100	100	100	0	100	100	100
March 2011	100	45	45	45	45	45	45	39	0	100	100	100
March 2012	100	0	0	0	0	0	0	0	0	77	72	67
March 2013	100	0	0	0	0	0	0	0	0	0	0	0
March 2014	*	0	0	0	0	0	0	0	0	0	0	0
March 2015	0	0	0	0	0	0	0	0	0	0	0	0
March 2016	0	0	0	0	0	0	0	0	0	0	0	0
March 2017	0	0	0	0	0	0	0	0	0	0	0	0
March 2018	0	0	0	0	0	0	0	0	0	0	0	0
March 2019	0	0	0	0	0	0	0	0	0	0	0	0
March 2020	0	0	0	0	0	0	0	0	0	0	0	0
March 2021	0	0	0	0	0	0	0	0	0	0	0	0
March 2022	0	0	0	0	0	0	0	0	0	0	0	0
March 2023	0	0	0	0	0	0	0	0	0	0	0	0
March 2024	0	0	0	0	0	0	0	0	0	0	0	0
March 2025	0	0	0	0	0	0	0	0	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.7	8.0	8.0	8.0	8.0	8.0	8.0	7.9	5.7	9.3	9.2	9.2

\* 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	KD Class									KD Class		
	PSA Prepayment Assumption									CPR Prepayment Assumption		
	0%	100%	131%	224%	225%	226%	300%	305%	500%	2.2%	2.3%	2.4%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	100	100	100	100	100	100	100	100	100	100	100	100
March 2005	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	100	100	100	100	100	100	100	100	100	100	100	100
March 2007	100	100	100	100	100	100	100	100	100	100	100	100
March 2008	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	100	100	100	100	100	100	100	100	100	100	100	100
March 2010	100	100	100	100	100	100	100	100	67	100	100	100
March 2011	100	100	100	100	100	100	100	100	42	100	100	100
March 2012	100	88	88	88	88	88	88	86	26	100	100	100
March 2013	100	61	61	61	61	61	61	60	15	81	79	77
March 2014	100	41	41	41	41	41	41	40	9	41	41	41
March 2015	28	26	26	26	26	26	26	25	5	26	26	26
March 2016	14	14	14	14	14	14	14	13	2	14	14	14
March 2017	5	5	5	5	5	5	5	5	1	5	5	5
March 2018	0	0	0	0	0	0	0	0	0	0	0	0
March 2019	0	0	0	0	0	0	0	0	0	0	0	0
March 2020	0	0	0	0	0	0	0	0	0	0	0	0
March 2021	0	0	0	0	0	0	0	0	0	0	0	0
March 2022	0	0	0	0	0	0	0	0	0	0	0	0
March 2023	0	0	0	0	0	0	0	0	0	0	0	0
March 2024	0	0	0	0	0	0	0	0	0	0	0	0
March 2025	0	0	0	0	0	0	0	0	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.0	10.9	10.9	10.9	10.9	10.9	10.9	10.8	8.2	11.2	11.2	11.2

Date	Z Class									Z Class		
	PSA Prepayment Assumption									CPR Prepayment Assumption		
	0%	100%	131%	224%	225%	226%	300%	305%	500%	2.2%	2.3%	2.4%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	105	105	105	52	51	0	0	0	0	46	36	0
March 2005	110	110	110	44	44	0	0	0	0	49	38	0
March 2006	116	116	116	46	46	0	0	0	0	51	39	0
March 2007	122	122	122	49	49	0	0	0	0	54	41	0
March 2008	128	128	128	51	51	0	0	0	0	56	44	0
March 2009	135	135	135	54	54	0	0	0	0	59	46	0
March 2010	142	142	142	57	56	0	0	0	0	62	48	0
March 2011	149	149	149	60	59	0	0	0	0	66	51	0
March 2012	157	157	157	63	62	0	0	0	0	69	53	0
March 2013	165	165	165	66	66	0	0	0	0	72	56	0
March 2014	173	173	173	56	56	0	0	0	0	76	59	0
March 2015	182	170	127	40	39	0	0	0	0	80	62	0
March 2016	191	110	81	24	24	0	0	0	0	84	65	0
March 2017	168	50	36	10	10	0	0	0	0	87	68	0
March 2018	0	0	0	0	0	0	0	0	0	0	0	0
March 2019	0	0	0	0	0	0	0	0	0	0	0	0
March 2020	0	0	0	0	0	0	0	0	0	0	0	0
March 2021	0	0	0	0	0	0	0	0	0	0	0	0
March 2022	0	0	0	0	0	0	0	0	0	0	0	0
March 2023	0	0	0	0	0	0	0	0	0	0	0	0
March 2024	0	0	0	0	0	0	0	0	0	0	0	0
March 2025	0	0	0	0	0	0	0	0	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.5	13.4	12.9	7.0	6.9	0.5	0.5	0.4	0.4	9.0	7.6	0.5

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



Date	ZA Class									ZA Class			E Class								
	PSA Prepayment Assumption									CPR Prepayment Assumption			PSA Prepayment Assumption								
	0%	100%	131%	224%	225%	226%	300%	305%	500%	2.2%	2.3%	2.4%	0%	100%	150%	181%	235%	249%	250%	251%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	105	105	105	105	105	105	105	105	105	105	105	105	88	79	76	70	63	63	63	100	97
March 2005	110	110	110	110	110	110	110	110	110	110	110	110	85	76	73	55	29	29	29	100	0
March 2006	116	116	116	116	116	116	116	116	0	116	116	116	82	73	70	37	0	0	0	58	0
March 2007	122	122	122	122	122	122	122	122	0	122	122	122	79	70	67	24	0	0	0	28	0
March 2008	128	128	128	128	128	128	128	128	0	128	128	128	76	67	64	13	0	0	0	9	0
March 2009	135	135	135	135	135	135	1	0	0	135	135	135	72	63	60	6	0	0	0	*	0
March 2010	142	142	142	142	142	142	1	0	0	142	142	142	69	60	56	*	0	0	0	0	0
March 2011	149	149	149	149	149	149	1	0	0	149	149	149	65	56	49	0	0	0	0	0	0
March 2012	157	157	157	157	157	157	1	0	0	157	157	157	61	52	37	0	0	0	0	0	0
March 2013	165	165	165	165	165	165	1	0	0	165	165	165	57	48	21	0	0	0	0	0	0
March 2014	173	173	0	0	0	173	1	0	0	173	173	173	52	43	4	0	0	0	0	0	0
March 2015	182	0	0	0	0	182	1	0	0	182	182	182	48	39	0	0	0	0	0	0	0
March 2016	191	0	0	0	0	191	1	0	0	191	191	191	43	34	0	0	0	0	0	0	0
March 2017	0	0	0	0	0	201	1	0	0	0	201	201	38	16	0	0	0	0	0	0	0
March 2018	0	0	0	0	0	0	0	0	0	0	0	0	33	0	0	0	0	0	0	0	0
March 2019	0	0	0	0	0	0	0	0	0	0	0	0	27	0	0	0	0	0	0	0	0
March 2020	0	0	0	0	0	0	0	0	0	0	0	0	21	0	0	0	0	0	0	0	0
March 2021	0	0	0	0	0	0	0	0	0	0	0	0	15	0	0	0	0	0	0	0	0
March 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 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)**	13.8	11.8	11.0	10.4	10.3	14.8	5.9	5.2	2.5	14.0	14.2	14.8	10.6	8.2	6.2	2.5	1.4	1.4	1.4	3.5	1.4

Date	HA and HI† Classes									HB Class										
	PSA Prepayment Assumption									PSA Prepayment Assumption										
	0%	100%	150%	181%	235%	249%	250%	251%	500%	0%	100%	150%	181%	235%	249%	250%	251%	500%		
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	98	96	96	96	96	96	96	96	96	100	100	100	100	100	100	100	100	100	100	100
March 2005	95	87	84	84	84	84	84	84	80	100	100	100	100	100	100	100	100	100	100	100
March 2006	92	77	71	71	71	71	71	71	51	100	100	100	100	100	100	100	100	100	100	100
March 2007	88	67	58	58	58	58	58	58	31	100	100	100	100	100	100	100	100	100	100	100
March 2008	84	57	47	47	47	47	47	47	17	100	100	100	100	100	100	100	100	100	100	100
March 2009	80	48	37	37	37	37	37	37	7	100	100	100	100	100	100	100	100	100	100	100
March 2010	76	40	28	28	28	28	28	28	1	100	100	100	100	100	100	100	100	100	100	100
March 2011	71	32	20	20	20	20	20	20	0	100	100	100	100	100	100	100	100	100	100	72
March 2012	65	24	14	14	14	14	14	13	0	100	100	100	100	100	100	100	100	100	100	47
March 2013	60	17	8	8	8	8	8	8	0	100	100	100	100	100	100	100	100	100	100	31
March 2014	53	11	4	4	4	4	4	4	0	100	100	100	100	100	100	100	100	100	100	20
March 2015	46	5	*	*	*	*	*	*	0	100	100	100	100	100	100	100	100	100	100	13
March 2016	39	0	0	0	0	0	0	0	0	100	92	79	79	79	79	79	79	78	8	8
March 2017	31	0	0	0	0	0	0	0	0	100	59	59	59	59	59	59	59	58	5	5
March 2018	23	0	0	0	0	0	0	0	0	100	42	42	42	42	42	42	42	42	3	3
March 2019	13	0	0	0	0	0	0	0	0	100	29	29	29	29	29	29	29	29	2	2
March 2020	3	0	0	0	0	0	0	0	0	100	19	19	19	19	19	19	19	19	1	1
March 2021	0	0	0	0	0	0	0	0	0	32	10	10	10	10	10	10	10	10	*	*
March 2022	0	0	0	0	0	0	0	0	0	4	4	4	4	4	4	4	4	4	*	*
March 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 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)**	10.7	6.2	5.2	5.2	5.2	5.2	5.2	5.2	3.4	17.9	15.1	15.0	15.0	15.0	15.0	15.0	15.0	14.9	9.5	9.5

\* 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	HZ Class									IH† Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	150%	181%	235%	249%	250%	251%	500%	0%	100%	150%	181%	235%	249%	250%	251%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	105	105	105	105	105	105	105	22	0	98	96	95	94	93	93	93	93	89
March 2005	110	110	110	110	110	110	110	0	0	96	89	86	85	82	81	81	81	69
March 2006	116	116	116	116	116	116	114	0	0	93	81	76	73	68	67	67	67	47
March 2007	122	122	122	122	92	58	56	0	0	90	73	67	63	56	55	55	55	32
March 2008	128	128	128	128	61	23	21	0	0	88	66	58	54	47	45	45	45	21
March 2009	135	135	135	135	45	6	3	0	0	84	60	51	46	38	37	36	36	14
March 2010	142	142	142	142	40	3	*	0	0	81	53	44	39	31	30	29	29	9
March 2011	149	149	149	149	38	2	*	0	0	77	47	38	33	25	24	24	24	6
March 2012	157	157	157	157	35	2	*	0	0	73	42	32	28	21	19	19	19	4
March 2013	165	165	165	165	31	2	*	0	0	69	37	27	23	16	15	15	15	3
March 2014	173	173	173	151	28	2	*	0	0	64	32	23	19	13	12	12	12	2
March 2015	182	182	182	132	24	2	*	0	0	59	27	19	15	10	9	9	9	1
March 2016	191	191	185	112	20	1	*	0	0	54	23	16	12	8	7	7	7	1
March 2017	201	201	155	93	16	1	*	0	0	48	19	12	10	6	5	5	5	*
March 2018	211	211	126	74	13	1	*	0	0	41	15	10	7	4	4	4	4	*
March 2019	222	191	97	57	9	1	*	0	0	34	12	7	5	3	3	3	3	*
March 2020	234	139	69	40	6	*	*	0	0	27	8	5	4	2	2	2	2	*
March 2021	246	88	42	24	4	*	*	0	0	18	5	3	2	1	1	1	1	*
March 2022	198	37	18	10	2	*	*	0	0	10	2	1	1	*	*	*	*	*
March 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.4	17.6	16.2	14.7	7.4	4.4	4.2	0.6	0.4	12.6	8.4	7.2	6.6	5.8	5.6	5.6	5.6	3.5

Date	J Class									DA Class									
	PSA Prepayment Assumption									PSA Prepayment Assumption									
	0%	100%	150%	181%	235%	249%	250%	251%	500%	0%	100%	225%	300%	301%	302%	569%	600%	900%	1150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	100	100	100	100	92	83	83	100	0	99	95	90	90	90	90	90	90	90	90
March 2005	100	100	100	100	83	58	56	11	0	98	86	73	73	73	73	73	73	70	51
March 2006	100	100	100	100	44	*	0	0	0	97	76	54	54	54	54	54	54	31	15
March 2007	100	100	100	100	0	0	0	0	0	95	66	37	37	37	37	37	37	14	4
March 2008	100	100	100	100	0	0	0	0	0	94	57	23	23	23	23	23	23	6	*
March 2009	100	100	100	100	0	0	0	0	0	92	48	14	14	14	14	14	14	2	0
March 2010	100	100	100	100	0	0	0	0	0	91	40	9	9	9	9	9	9	*	0
March 2011	100	100	100	77	0	0	0	0	0	89	33	5	5	5	5	5	5	0	0
March 2012	100	100	100	45	0	0	0	0	0	87	25	3	3	3	3	3	3	0	0
March 2013	100	100	100	6	0	0	0	0	0	84	19	1	1	1	1	1	1	0	0
March 2014	100	100	100	0	0	0	0	0	0	82	12	*	*	*	*	*	*	0	0
March 2015	100	100	52	0	0	0	0	0	0	79	6	0	0	0	0	0	0	0	0
March 2016	100	100	0	0	0	0	0	0	0	76	*	0	0	0	0	0	0	0	0
March 2017	100	100	0	0	0	0	0	0	0	72	0	0	0	0	0	0	0	0	0
March 2018	100	51	0	0	0	0	0	0	0	69	0	0	0	0	0	0	0	0	0
March 2019	100	0	0	0	0	0	0	0	0	65	0	0	0	0	0	0	0	0	0
March 2020	100	0	0	0	0	0	0	0	0	60	0	0	0	0	0	0	0	0	0
March 2021	100	0	0	0	0	0	0	0	0	55	0	0	0	0	0	0	0	0	0
March 2022	0	0	0	0	0	0	0	0	0	50	0	0	0	0	0	0	0	0	0
March 2023	0	0	0	0	0	0	0	0	0	44	0	0	0	0	0	0	0	0	0
March 2024	0	0	0	0	0	0	0	0	0	37	0	0	0	0	0	0	0	0	0
March 2025	0	0	0	0	0	0	0	0	0	30	0	0	0	0	0	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0	22	0	0	0	0	0	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0	13	0	0	0	0	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.6	15.0	12.1	8.8	2.7	2.1	2.0	1.8	0.8	17.4	6.2	3.6	3.6	3.6	3.6	3.6	3.6	2.6	2.2

\* 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	DB Class										DH, ID†, DG and DE Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	225%	300%	301%	302%	569%	600%	900%	1150%	0%	100%	225%	300%	301%	302%	569%	600%	900%	1150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	100	100	100	100	100	100	100	100	100	100	99	99	99	92	92	100	100	99	75	54
March 2005	100	100	100	100	100	100	100	100	100	100	97	97	97	80	80	100	56	50	0	0
March 2006	100	100	100	100	100	100	100	100	100	100	95	95	95	69	68	100	22	14	0	0
March 2007	100	100	100	100	100	100	100	100	100	100	94	94	94	61	61	96	9	1	0	0
March 2008	100	100	100	100	100	100	100	100	100	100	92	92	91	55	54	92	7	*	0	0
March 2009	100	100	100	100	100	100	100	100	100	39	90	90	82	45	44	83	5	*	0	0
March 2010	100	100	100	100	100	100	100	100	100	12	88	88	69	32	32	73	4	*	0	0
March 2011	100	100	100	100	100	100	100	100	53	4	86	86	55	20	19	63	3	*	0	0
March 2012	100	100	100	100	100	100	100	100	24	1	83	83	41	7	7	53	2	*	0	0
March 2013	100	100	100	100	100	100	100	100	11	*	81	81	27	0	0	44	2	*	0	0
March 2014	100	100	100	100	100	100	100	100	5	*	79	79	14	0	0	36	1	*	0	0
March 2015	100	100	81	81	81	81	81	81	2	*	76	76	2	0	0	29	1	0	0	0
March 2016	100	100	50	50	50	50	50	50	1	*	73	73	0	0	0	24	1	0	0	0
March 2017	100	31	31	31	31	31	31	31	*	*	70	61	0	0	0	19	*	0	0	0
March 2018	100	19	19	19	19	19	19	19	*	*	67	47	0	0	0	15	*	0	0	0
March 2019	100	12	12	12	12	12	12	12	*	*	64	34	0	0	0	12	*	0	0	0
March 2020	100	7	7	7	7	7	7	7	*	*	61	20	0	0	0	9	*	0	0	0
March 2021	100	4	4	4	4	4	4	4	*	*	57	8	0	0	0	7	*	0	0	0
March 2022	100	3	3	3	3	3	3	3	*	*	54	0	0	0	0	6	*	0	0	0
March 2023	100	2	2	2	2	2	2	2	*	*	50	0	0	0	0	4	*	0	0	0
March 2024	100	1	1	1	1	1	1	1	*	0	46	0	0	0	0	3	*	0	0	0
March 2025	100	1	1	1	1	1	1	1	*	0	41	0	0	0	0	3	*	0	0	0
March 2026	100	*	*	*	*	*	*	*	*	0	37	0	0	0	0	2	*	0	0	0
March 2027	100	*	*	*	*	*	*	*	*	0	32	0	0	0	0	1	*	0	0	0
March 2028	100	*	*	*	*	*	*	*	*	0	27	0	0	0	0	1	*	0	0	0
March 2029	*	*	*	*	*	*	*	*	*	0	10	0	0	0	0	1	*	0	0	0
March 2030	*	*	*	*	*	*	*	*	*	0	0	0	0	0	0	*	*	0	0	0
March 2031	*	*	*	*	*	*	*	*	*	0	0	0	0	0	0	*	*	0	0	0
March 2032	*	*	*	*	*	*	*	*	0	0	0	0	0	0	*	*	0	0	0	0
March 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)**	25.5	14.1	13.7	13.7	13.7	13.7	13.7	13.7	8.5	6.1	18.0	13.5	8.2	5.1	5.1	10.3	2.6	2.2	1.3	1.1

Date	DI† Class										DZ Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	225%	300%	301%	302%	569%	600%	900%	1150%	0%	100%	225%	300%	301%	302%	569%	600%	900%	1150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	99	97	94	92	92	92	86	85	78	72	105	105	105	105	105	79	5	0	0	0
March 2005	99	91	83	78	78	78	62	61	44	32	110	110	110	110	42	0	0	0	0	0
March 2006	98	85	71	64	64	63	41	38	20	10	116	116	116	116	7	0	0	0	0	0
March 2007	97	79	61	52	51	51	26	24	9	3	122	122	122	122	122	0	0	0	0	0
March 2008	96	73	52	42	42	41	17	15	4	1	128	128	128	128	128	0	0	0	0	0
March 2009	95	68	44	34	34	33	11	10	2	*	135	135	135	135	135	0	0	0	0	0
March 2010	94	63	38	27	27	27	7	6	1	*	142	142	142	142	142	0	0	0	0	0
March 2011	93	58	32	22	22	22	5	4	*	*	149	149	149	149	149	0	0	0	0	0
March 2012	92	53	27	18	18	17	3	2	*	*	157	157	157	157	157	0	0	0	0	0
March 2013	90	49	23	14	14	14	2	2	*	*	165	165	165	151	150	0	0	0	0	0
March 2014	89	45	19	11	11	11	1	1	*	*	173	173	173	124	123	0	0	0	0	0
March 2015	87	41	16	9	9	9	1	1	*	*	182	182	182	101	101	0	0	0	0	0
March 2016	85	38	14	7	7	7	1	*	*	*	191	191	161	82	81	0	0	0	0	0
March 2017	83	34	12	6	6	6	*	*	*	*	201	201	136	66	65	0	0	0	0	0
March 2018	81	31	10	5	5	4	*	*	*	*	211	211	114	53	52	0	0	0	0	0
March 2019	78	28	8	4	4	4	*	*	*	*	222	222	95	42	41	0	0	0	0	0
March 2020	75	25	7	3	3	3	*	*	*	0	234	234	79	33	33	0	0	0	0	0
March 2021	72	23	5	2	2	2	*	*	*	0	246	246	65	26	26	0	0	0	0	0
March 2022	69	20	4	2	2	2	*	*	*	0	258	241	53	20	20	0	0	0	0	0
March 2023	65	18	4	1	1	1	*	*	*	0	271	212	43	15	15	0	0	0	0	0
March 2024	61	15	3	1	1	1	*	*	*	0	285	184	35	12	12	0	0	0	0	0
March 2025	56	13	2	1	1	1	*	*	*	0	300	158	27	9	9	0	0	0	0	0
March 2026	51	11	2	1	1	1	*	*	*	0	315	134	21	6	6	0	0	0	0	0
March 2027	46	9	1	*	*	*	*	*	0	0	331	110	16	5	5	0	0	0	0	0
March 2028	40	7	1	*	*	*	*	*	0	0	348	88	12	3	3	0	0	0	0	0
March 2029	33	6	1	*	*	*	*	*	0	0	366	67	8	2	2	0	0	0	0	0
March 2030	26	4	*	*	*	*	*	*	0	0	314	46	5	1	1	0	0	0	0	0
March 2031	18	2	*	*	*	*	*	*	0	0	219	27	3	1	1	0	0	0	0	0
March 2032	10	1	*	*	*	*	*	*	0	0	115	9	1	*	*	0	0	0	0	0
March 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)**	21.3	11.4	6.9	5.5	5.5	5.5	3.2	3.0	2.1	1.7	28.3	23.6	17.3	14.2	14.2	1.8	0.6	0.6	0.4	0.3

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

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

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

Date	IK† Class										IO† Class						
	PSA Prepayment Assumption										PSA Prepayment Assumption						
	0%	100%	225%	300%	301%	302%	569%	600%	900%	1150%	0%	200%	450%	481%	625%	980%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
March 2004	99	95	90	90	90	90	90	90	90	90	90	98	94	90	89	87	
March 2005	98	86	73	73	73	73	73	73	73	71	51	96	84	71	69	63	
March 2006	97	76	54	54	54	54	54	54	32	16		93	71	50	48	38	
March 2007	95	67	38	38	38	38	38	38	15	5		90	61	36	33	23	
March 2008	94	57	24	24	24	24	24	24	7	1		88	51	25	23	14	
March 2009	92	49	15	15	15	15	15	15	3	*		84	43	17	15	8	
March 2010	91	41	10	10	10	10	10	10	1	*		81	36	12	10	5	
March 2011	89	33	6	6	6	6	6	6	1	*		77	30	8	7	3	
March 2012	87	26	4	4	4	4	4	4	*	*		73	25	6	5	2	
March 2013	84	20	2	2	2	2	2	2	*	*		69	20	4	3	1	
March 2014	82	13	1	1	1	1	1	1	*	*		64	17	3	2	1	
March 2015	79	7	1	1	1	1	1	1	*	*		59	13	2	1	*	
March 2016	76	1	1	1	1	1	1	1	*	*		54	10	1	1	*	
March 2017	73	*	*	*	*	*	*	*	*	*		48	8	1	1	*	
March 2018	69	*	*	*	*	*	*	*	*	*		41	6	*	*	*	
March 2019	65	*	*	*	*	*	*	*	*	*		34	4	*	*	*	
March 2020	61	*	*	*	*	*	*	*	*	0		27	3	*	*	*	
March 2021	56	*	*	*	*	*	*	*	*	0		18	2	*	*	*	
March 2022	50	*	*	*	*	*	*	*	*	0		10	1	*	*	0	
March 2023	44	*	*	*	*	*	*	*	*	0		0	0	0	0	0	
March 2024	38	*	*	*	*	*	*	*	*	0		0	0	0	0	0	
March 2025	31	*	*	*	*	*	*	*	*	0		0	0	0	0	0	
March 2026	23	*	*	*	*	*	*	*	*	0		0	0	0	0	0	
March 2027	14	*	*	*	*	*	*	*	*	0		0	0	0	0	0	
March 2028	5	*	*	*	*	*	*	*	0	0		0	0	0	0	0	
March 2029	*	*	*	*	*	*	*	*	0	0		0	0	0	0	0	
March 2030	*	*	*	*	*	*	*	*	0	0		0	0	0	0	0	
March 2031	*	*	*	*	*	*	*	*	0	0		0	0	0	0	0	
March 2032	*	*	*	*	*	*	*	*	0	0		0	0	0	0	0	
March 2033	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0	
Weighted Average Life (years)**	17.5	6.3	3.7	3.7	3.7	3.7	3.7	3.7	2.7	2.2		12.6	6.3	3.8	3.6	3.0	2.1

Date	M Class						MA and MI† Classes						MG Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	200%	450%	481%	625%	980%	0%	200%	450%	481%	625%	980%	0%	200%	450%	481%	625%	980%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	100	100	100	96	77	29	98	93	88	88	88	88	100	100	100	100	100	100
March 2005	100	100	100	88	34	0	95	81	66	66	66	53	100	100	100	100	100	100
March 2006	100	100	100	82	3	0	92	67	43	43	43	21	100	100	100	100	100	100
March 2007	100	100	98	79	*	0	89	54	26	26	26	8	100	100	100	100	100	100
March 2008	100	100	87	69	*	0	86	44	15	15	15	3	100	100	100	100	100	100
March 2009	100	100	72	56	*	0	82	34	9	9	9	*	100	100	100	100	100	100
March 2010	100	100	57	43	*	0	78	26	5	5	5	0	100	100	100	100	100	58
March 2011	100	100	43	32	*	0	74	19	2	2	2	0	100	100	100	100	100	22
March 2012	100	100	32	23	*	0	69	13	1	1	1	0	100	100	100	100	100	9
March 2013	100	100	23	17	*	0	64	8	*	*	*	0	100	100	100	100	100	3
March 2014	100	100	16	12	*	0	59	4	0	0	0	0	100	100	72	72	72	1
March 2015	100	100	11	8	*	0	53	0	0	0	0	0	100	71	41	41	41	*
March 2016	100	81	8	5	*	0	46	0	0	0	0	0	100	23	23	23	23	*
March 2017	100	63	5	3	*	0	40	0	0	0	0	0	100	12	12	12	12	*
March 2018	100	47	3	2	*	0	32	0	0	0	0	0	100	7	7	7	7	*
March 2019	100	34	2	1	*	0	24	0	0	0	0	0	100	3	3	3	3	*
March 2020	100	22	1	1	*	0	15	0	0	0	0	0	100	1	1	1	1	*
March 2021	100	13	1	*	*	0	6	0	0	0	0	0	100	1	1	1	1	*
March 2022	76	5	*	*	*	0	0	0	0	0	0	0	*	*	*	*	*	*
March 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.4	15.2	8.1	6.7	1.7	0.8	11.5	5.0	3.1	3.1	3.1	2.3	18.7	12.7	12.1	12.1	12.1	7.5

\* 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	AE Class PSA Prepayment Assumption														AE Class CPR Prepayment Assumption		
	0%	100%	125%	133%	156%	180%	224%	225%	226%	320%	321%	322%	350%	500%	5.9%	6.0%	6.1%
	Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2007	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2008	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2010	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2011	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2012	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2013	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	93	100	100	100
March 2015	100	100	100	100	100	100	100	100	100	100	100	100	100	63	100	100	100
March 2016	100	100	100	100	100	100	100	100	100	100	100	100	100	43	100	100	100
March 2017	100	100	100	100	100	100	100	100	100	100	100	100	100	29	100	100	100
March 2018	100	100	100	100	100	100	100	100	100	100	100	100	100	19	100	100	100
March 2019	100	77	77	77	77	77	77	77	77	77	77	77	77	13	77	77	77
March 2020	100	58	58	58	58	58	58	58	58	58	58	58	58	9	58	58	58
March 2021	100	44	44	44	44	44	44	44	44	44	44	44	44	6	44	44	44
March 2022	100	32	32	32	32	32	32	32	32	32	32	32	32	4	32	32	32
March 2023	100	24	24	24	24	24	24	24	24	24	24	24	24	2	24	24	24
March 2024	100	17	17	17	17	17	17	17	17	17	17	17	17	2	17	17	17
March 2025	100	13	13	13	13	13	13	13	13	13	13	13	13	1	13	13	13
March 2026	100	9	9	9	9	9	9	9	9	9	9	9	9	1	9	9	9
March 2027	100	6	6	6	6	6	6	6	6	6	6	6	6	*	6	6	6
March 2028	4	4	4	4	4	4	4	4	4	4	4	4	4	*	4	4	4
March 2029	3	3	3	3	3	3	3	3	3	3	3	3	3	*	3	3	3
March 2030	2	2	2	2	2	2	2	2	2	2	2	2	2	*	2	2	2
March 2031	1	1	1	1	1	1	1	1	1	1	1	1	1	*	1	1	1
March 2032	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
March 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.9	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4	13.4	18.4	18.4	18.4

Date	AT Class PSA Prepayment Assumption														AT Class CPR Prepayment Assumption		
	0%	100%	125%	133%	156%	180%	224%	225%	226%	320%	321%	322%	350%	500%	5.9%	6.0%	6.1%
	Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2007	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2008	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2010	100	100	100	100	100	100	100	100	100	100	100	100	100	69	100	100	100
March 2011	100	100	100	100	100	100	100	100	100	100	100	100	100	41	100	100	100
March 2012	100	100	87	87	87	87	87	87	87	87	87	87	87	21	100	100	100
March 2013	100	89	62	62	62	62	62	62	62	62	62	62	62	8	100	100	100
March 2014	100	56	43	43	43	43	43	43	43	43	43	43	43	0	77	75	72
March 2015	100	28	28	28	28	28	28	28	28	28	28	28	28	0	49	46	43
March 2016	100	16	16	16	16	16	16	16	16	16	16	16	16	0	21	19	16
March 2017	100	7	7	7	7	7	7	7	7	7	7	7	7	0	7	7	7
March 2018	100	1	1	1	1	1	1	1	1	1	1	1	1	0	1	1	1
March 2019	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2020	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2021	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2022	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2023	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2024	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2025	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2026	65	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.4	11.5	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	7.9	12.1	12.0	11.9

\* 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.

Date	AU, YI†, AQ and AB Classes														AU, YI†, AQ and AB Classes		
	PSA Prepayment Assumption														CPR Prepayment Assumption		
	0%	100%	125%	133%	156%	180%	224%	225%	226%	320%	321%	322%	350%	500%	5.9%	6.0%	6.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2005	95	74	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70
March 2006	90	40	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29
March 2007	85	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2008	79	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2009	73	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2010	66	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2011	58	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2012	50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2013	41	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2014	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2015	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2016	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.6	2.7	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.7	2.7	2.6

Date	AW, IX† and AC Classes														AW, IX† and AC Classes			
	PSA Prepayment Assumption														CPR Prepayment Assumption			
	0%	100%	125%	133%	156%	180%	224%	225%	226%	320%	321%	322%	350%	500%	5.9%	6.0%	6.1%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
March 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
March 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
March 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
March 2007	100	100	94	94	94	94	94	94	94	94	94	94	94	94	70	100	100	100
March 2008	100	84	70	70	70	70	70	70	70	70	70	70	70	31	86	85	84	
March 2009	100	64	47	47	47	47	47	47	47	47	47	47	47	5	67	66	66	
March 2010	100	45	27	27	27	27	27	27	27	27	27	27	27	0	50	49	48	
March 2011	100	27	8	8	8	8	8	8	8	8	8	8	8	0	34	32	31	
March 2012	100	11	0	0	0	0	0	0	0	0	0	0	0	0	18	17	16	
March 2013	100	0	0	0	0	0	0	0	0	0	0	0	0	0	4	2	1	
March 2014	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2015	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2016	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2017	99	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2018	90	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2019	80	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2020	69	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2021	58	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2022	45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2023	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2024	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2025	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	18.5	6.8	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	4.6	7.1	7.1	7.0	

\*\* Determined as specified under “—Weighted Average Lives of the Certificates” above.  
† In the case of a Notional Class, the Decrement Table indicates the percentage of the original notional principal balance outstanding.



Date	D Class														D Class		
	PSA Prepayment Assumption														CPR Prepayment Assumption		
	0%	100%	125%	133%	156%	180%	224%	225%	226%	320%	321%	322%	350%	500%	5.9%	6.0%	6.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2007	100	100	100	100	100	100	100	100	100	100	100	100	100	0	0	100	100
March 2008	100	100	100	100	100	100	100	100	100	0	0	0	0	0	100	100	100
March 2009	100	100	100	100	100	100	100	100	100	0	0	0	0	0	100	100	100
March 2010	100	100	100	100	100	100	100	100	100	0	0	0	0	0	100	100	100
March 2011	100	100	100	100	100	100	100	100	100	0	0	0	0	0	100	100	100
March 2012	100	100	100	100	100	100	100	100	100	0	0	0	0	0	100	100	100
March 2013	100	100	100	100	100	100	100	100	100	0	0	0	0	0	100	100	100
March 2014	100	100	100	100	100	100	100	100	100	0	0	0	0	0	100	100	100
March 2015	100	100	100	100	100	100	100	100	100	0	0	0	0	0	100	100	100
March 2016	100	100	100	100	100	100	0	0	100	0	0	0	0	0	100	100	100
March 2017	100	100	100	100	100	100	0	0	100	0	0	0	0	0	100	100	100
March 2018	100	100	100	100	100	39	0	0	100	0	0	0	0	0	100	100	100
March 2019	100	100	100	100	100	0	0	0	100	0	0	0	0	0	100	100	100
March 2020	100	100	100	100	0	0	0	0	100	0	0	0	0	0	100	100	100
March 2021	100	100	100	21	0	0	0	0	100	0	0	0	0	0	100	100	100
March 2022	100	100	0	0	0	0	0	0	100	0	0	0	0	0	100	100	100
March 2023	100	100	0	0	0	0	0	0	100	0	0	0	0	0	100	100	100
March 2024	100	0	0	0	0	0	0	0	100	0	0	0	0	0	100	100	100
March 2025	100	0	0	0	0	0	0	0	100	0	0	0	0	0	100	100	100
March 2026	100	0	0	0	0	0	0	0	100	0	0	0	0	0	100	100	100
March 2027	100	0	0	0	0	0	0	0	100	0	0	0	0	0	100	100	100
March 2028	100	0	0	0	0	0	0	0	100	0	0	0	0	0	100	100	100
March 2029	100	0	0	0	0	0	0	0	100	0	0	0	0	0	100	100	100
March 2030	100	0	0	0	0	0	0	0	100	0	0	0	0	0	100	100	100
March 2031	0	0	0	0	0	0	0	0	54	0	0	0	0	0	100	100	100
March 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100	100	100
March 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.1	20.2	18.5	18.0	16.5	15.0	12.2	12.1	28.1	4.9	4.9	4.1	3.6	2.4	29.7	29.7	29.7

Date	IA†, YF, YS, YL and YG Classes														IA†, YF, YS, YL and YG Classes		
	PSA Prepayment Assumption														CPR Prepayment Assumption		
	0%	100%	125%	133%	156%	180%	224%	225%	226%	320%	321%	322%	350%	500%	5.9%	6.0%	6.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	90	74	71	71	71	71	71	71	100	92	92	97	96	98	94	94	99
March 2005	87	71	68	68	68	68	68	68	73	68	68	90	90	93	90	89	95
March 2006	85	68	65	63	63	63	63	63	63	63	63	87	86	13	90	89	95
March 2007	82	65	62	60	60	60	60	60	60	60	60	84	61	0	90	89	95
March 2008	78	62	59	57	57	57	57	57	55	54	53	26	0	0	90	89	95
March 2009	75	58	56	54	54	54	54	54	36	35	34	7	0	0	90	89	95
March 2010	72	55	52	52	52	52	52	52	28	27	26	0	0	0	90	89	95
March 2011	68	51	47	47	47	47	47	47	25	24	23	0	0	0	90	89	95
March 2012	64	47	38	38	38	38	38	38	22	22	21	0	0	0	89	89	95
March 2013	60	43	25	25	25	25	25	25	28	20	19	18	0	0	89	89	95
March 2014	55	39	11	11	11	11	11	11	17	17	16	16	0	0	89	89	95
March 2015	51	31	0	0	0	0	0	0	6	15	14	13	0	0	89	89	95
March 2016	46	7	0	0	0	0	0	0	0	12	12	11	0	0	89	89	95
March 2017	40	0	0	0	0	0	0	0	0	10	10	9	0	0	77	73	77
March 2018	35	0	0	0	0	0	0	0	0	8	8	8	0	0	58	55	58
March 2019	29	0	0	0	0	0	0	0	0	7	6	6	0	0	39	36	40
March 2020	23	0	0	0	0	0	0	0	0	5	5	5	0	0	20	17	21
March 2021	17	0	0	0	0	0	0	0	0	4	4	4	0	0	1	0	3
March 2022	10	0	0	0	0	0	0	0	0	3	3	3	0	0	0	0	0
March 2023	3	0	0	0	0	0	0	0	0	2	2	2	0	0	0	0	0
March 2024	0	0	0	0	0	0	0	0	0	2	2	2	0	0	0	0	0
March 2025	0	0	0	0	0	0	0	0	0	1	1	1	0	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0	1	1	1	0	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0	*	*	*	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.2	7.3	6.1	6.0	6.0	6.0	6.0	6.0	6.5	6.1	6.0	6.7	4.2	2.6	14.2	13.9	14.9

\* 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	OI† Class														OI† Class		
	PSA Prepayment Assumption														CPR Prepayment Assumption		
	0%	100%	125%	133%	156%	180%	224%	225%	226%	320%	321%	322%	350%	500%	5.9%	6.0%	6.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2005	98	91	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89
March 2006	97	78	74	74	74	74	74	74	74	74	74	74	74	74	74	77	77
March 2007	95	67	61	61	61	61	61	61	61	61	61	61	61	61	48	67	66
March 2008	92	55	48	48	48	48	48	48	48	48	48	48	48	28	56	56	56
March 2009	90	45	36	36	36	36	36	36	36	36	36	36	36	14	47	46	46
March 2010	88	35	25	25	25	25	25	25	25	25	25	25	25	8	38	37	37
March 2011	85	26	16	16	16	16	16	16	16	16	16	16	16	5	29	29	28
March 2012	82	17	10	10	10	10	10	10	10	10	10	10	10	2	21	20	20
March 2013	79	10	7	7	7	7	7	7	7	7	7	7	7	1	13	13	12
March 2014	75	7	5	5	5	5	5	5	5	5	5	5	5	0	9	9	8
March 2015	72	3	3	3	3	3	3	3	3	3	3	3	3	0	6	5	5
March 2016	68	2	2	2	2	2	2	2	2	2	2	2	2	0	2	2	2
March 2017	63	1	1	1	1	1	1	1	1	1	1	1	1	0	1	1	1
March 2018	59	*	*	*	*	*	*	*	*	*	*	*	*	0	*	*	*
March 2019	53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2020	48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2021	42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2022	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2023	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2024	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2025	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2026	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.4	5.9	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	4.2	6.1	6.0	6.0	

Date	ST, TF and TS Classes														ST, TF and TS Classes		
	PSA Prepayment Assumption														CPR Prepayment Assumption		
	0%	100%	125%	133%	156%	180%	224%	225%	226%	320%	321%	322%	350%	500%	5.9%	6.0%	6.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	100	100	100	99	97	96	92	92	100	100	100	97	96	83	94	93	90
March 2005	100	100	100	98	92	86	75	75	100	80	80	67	60	23	92	92	88
March 2006	100	100	100	97	86	74	54	54	83	42	41	28	17	0	92	92	88
March 2007	100	100	100	96	80	65	38	37	68	15	14	*	0	0	92	92	88
March 2008	100	100	100	94	76	57	25	25	57	0	0	0	0	0	92	92	88
March 2009	100	100	100	93	72	51	17	16	50	0	0	0	0	0	92	92	88
March 2010	100	100	100	92	69	47	11	10	46	0	0	0	0	0	92	92	88
March 2011	100	100	99	90	66	44	7	6	45	0	0	0	0	0	92	92	88
March 2012	100	100	98	89	64	41	5	5	45	0	0	0	0	0	92	92	88
March 2013	100	100	95	86	62	39	4	4	45	0	0	0	0	0	92	92	88
March 2014	100	100	92	83	59	37	3	3	45	0	0	0	0	0	92	92	88
March 2015	100	100	86	77	53	32	1	*	45	0	0	0	0	0	92	92	88
March 2016	100	100	73	64	41	21	0	0	42	0	0	0	0	0	92	92	88
March 2017	100	90	59	51	29	10	0	0	37	0	0	0	0	0	92	92	88
March 2018	100	75	46	38	17	0	0	0	31	0	0	0	0	0	92	92	88
March 2019	100	60	32	25	5	0	0	0	27	0	0	0	0	0	92	92	88
March 2020	100	46	19	12	0	0	0	0	22	0	0	0	0	0	92	92	88
March 2021	100	31	6	0	0	0	0	0	19	0	0	0	0	0	92	91	88
March 2022	100	16	0	0	0	0	0	0	15	0	0	0	0	0	83	81	79
March 2023	100	2	0	0	0	0	0	0	12	0	0	0	0	0	73	71	70
March 2024	97	0	0	0	0	0	0	0	10	0	0	0	0	0	64	62	61
March 2025	93	0	0	0	0	0	0	0	7	0	0	0	0	0	55	53	52
March 2026	88	0	0	0	0	0	0	0	5	0	0	0	0	0	46	45	44
March 2027	83	0	0	0	0	0	0	0	4	0	0	0	0	0	38	37	36
March 2028	76	0	0	0	0	0	0	0	2	0	0	0	0	0	30	29	29
March 2029	41	0	0	0	0	0	0	0	1	0	0	0	0	0	23	22	22
March 2030	2	0	0	0	0	0	0	0	*	0	0	0	0	0	16	15	15
March 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9	9	9
March 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	3	3
March 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.3	16.7	14.5	13.4	10.2	7.5	3.9	3.8	10.2	2.9	2.9	2.5	2.2	1.6	21.6	21.4	20.5

\* 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	ZC Class														ZC Class		
	PSA Prepayment Assumption														CPR Prepayment Assumption		
	0%	100%	125%	133%	156%	180%	224%	225%	226%	320%	321%	322%	350%	500%	5.9%	6.0%	6.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	106	106	106	106	106	106	106	106	106	106	106	106	106	106	106	106	106
March 2005	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112
March 2006	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118
March 2007	125	125	125	125	125	125	125	125	125	125	125	125	125	125	0	125	125
March 2008	132	132	132	132	132	132	132	132	132	132	132	132	132	132	0	132	132
March 2009	139	139	139	139	139	139	139	139	139	139	139	139	139	139	0	139	139
March 2010	147	147	147	147	147	147	147	147	147	147	147	147	147	136	0	147	147
March 2011	155	155	155	155	155	155	155	155	155	155	155	155	155	1	0	155	155
March 2012	164	164	164	164	164	164	164	164	164	164	164	164	164	1	0	164	164
March 2013	173	173	173	173	173	173	173	173	173	173	173	173	173	1	0	173	173
March 2014	183	183	183	183	183	183	183	183	183	183	183	183	183	1	0	183	183
March 2015	193	193	193	193	193	193	193	193	193	193	193	193	193	1	0	193	193
March 2016	204	204	204	204	204	204	204	204	204	204	204	204	204	1	0	204	204
March 2017	216	216	216	216	216	216	216	216	216	216	216	216	216	1	0	216	216
March 2018	228	228	228	228	228	228	228	228	228	228	228	228	228	1	0	228	228
March 2019	241	241	241	241	241	241	241	241	241	241	241	241	241	1	0	241	241
March 2020	254	254	254	254	254	254	254	254	254	254	254	254	254	1	0	254	254
March 2021	269	269	269	269	269	269	269	269	269	269	269	269	269	1	0	269	269
March 2022	284	284	284	284	284	284	284	284	284	284	284	284	284	1	0	284	284
March 2023	300	300	300	300	300	300	300	300	300	300	300	300	300	1	0	300	300
March 2024	317	317	317	317	317	317	317	317	317	317	317	317	317	1	0	317	317
March 2025	334	334	334	334	334	334	334	334	334	334	334	334	334	1	0	334	334
March 2026	353	353	353	353	353	353	353	353	353	353	353	353	353	1	0	353	353
March 2027	373	373	373	373	373	373	373	373	373	373	373	373	373	1	0	373	373
March 2028	394	394	394	394	394	394	394	394	394	390	374	357	357	1	0	394	394
March 2029	417	417	417	417	417	417	417	417	417	265	254	243	243	1	0	417	417
March 2030	440	440	440	440	440	440	440	440	440	168	161	154	154	1	0	440	440
March 2031	465	465	465	465	465	465	465	465	465	93	89	85	85	1	0	465	465
March 2032	491	491	491	491	491	491	485	475	465	37	35	34	34	1	0	491	491
March 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	30.0	29.8	29.8	29.8	29.7	29.7	29.4	29.4	29.4	26.9	26.9	26.8	7.2	3.2	29.8	29.8	29.8

Date	Y Class														Y Class		
	PSA Prepayment Assumption														CPR Prepayment Assumption		
	0%	100%	125%	133%	156%	180%	224%	225%	226%	320%	321%	322%	350%	500%	5.9%	6.0%	6.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	106	106	106	106	106	106	106	106	10	0	0	0	0	0	0	0	0
March 2005	112	112	112	112	112	112	112	112	0	0	0	0	0	0	0	0	0
March 2006	118	118	118	118	118	118	118	118	0	0	0	0	0	0	0	0	0
March 2007	125	125	125	125	125	125	125	125	0	0	0	0	0	0	0	0	0
March 2008	132	132	132	132	132	132	132	132	0	0	0	0	0	0	0	0	0
March 2009	139	139	139	139	139	139	139	139	0	0	0	0	0	0	0	0	0
March 2010	147	147	147	147	147	147	147	147	0	0	0	0	0	0	0	0	0
March 2011	155	155	155	155	155	155	155	155	0	0	0	0	0	0	0	0	0
March 2012	164	164	164	164	164	164	164	164	0	0	0	0	0	0	0	0	0
March 2013	173	173	173	173	173	173	173	173	0	0	0	0	0	0	0	0	0
March 2014	183	183	183	183	183	183	183	183	0	0	0	0	0	0	0	0	0
March 2015	193	193	193	193	193	193	193	193	0	0	0	0	0	0	0	0	0
March 2016	204	204	204	204	204	204	177	175	0	0	0	0	0	0	0	0	0
March 2017	216	216	216	216	216	216	154	152	0	0	0	0	0	0	0	0	0
March 2018	228	228	228	228	228	228	133	132	0	0	0	0	0	0	0	0	0
March 2019	241	241	241	241	241	201	114	112	0	0	0	0	0	0	0	0	0
March 2020	254	254	254	254	234	174	97	95	0	0	0	0	0	0	0	0	0
March 2021	269	269	269	269	204	150	81	80	0	0	0	0	0	0	0	0	0
March 2022	284	284	260	236	176	128	67	66	0	0	0	0	0	0	0	0	0
March 2023	300	300	226	204	150	108	55	54	0	0	0	0	0	0	0	0	0
March 2024	317	272	195	175	127	89	45	44	0	0	0	0	0	0	0	0	0
March 2025	334	234	165	147	105	73	36	35	0	0	0	0	0	0	0	0	0
March 2026	353	198	137	122	86	59	28	27	0	0	0	0	0	0	0	0	0
March 2027	373	163	112	99	69	46	21	21	0	0	0	0	0	0	0	0	0
March 2028	394	131	88	77	53	35	15	15	0	0	0	0	0	0	0	0	0
March 2029	417	100	66	58	39	25	10	10	0	0	0	0	0	0	0	0	0
March 2030	440	71	46	40	26	17	6	6	0	0	0	0	0	0	0	0	0
March 2031	315	44	28	24	15	9	3	3	0	0	0	0	0	0	0	0	0
March 2032	163	18	11	9	5	3	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.6	24.6	23.4	23.0	21.7	20.4	17.9	17.8	0.7	0.6	0.6	0.6	0.6	0.5	0.4	0.4	0.4

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

Date	PA Class							PD Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	125%	156%	180%	300%	500%	0%	100%	125%	156%	180%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	98	94	93	93	93	93	93	100	100	100	100	100	100	100
March 2005	96	82	79	79	79	79	79	100	100	100	100	100	100	100
March 2006	94	67	61	61	61	61	53	100	100	100	100	100	100	100
March 2007	91	52	44	44	44	44	17	100	100	100	100	100	100	100
March 2008	89	39	29	29	29	29	0	100	100	100	100	100	100	100
March 2009	86	26	14	14	14	14	0	100	100	100	100	100	100	100
March 2010	83	14	1	1	1	1	0	100	100	100	100	100	100	100
March 2011	79	2	0	0	0	0	0	100	100	100	100	100	100	100
March 2012	76	0	0	0	0	0	0	100	100	100	100	100	100	100
March 2013	72	0	0	0	0	0	0	100	100	100	100	100	100	100
March 2014	68	0	0	0	0	0	0	100	100	100	100	100	100	84
March 2015	63	0	0	0	0	0	0	100	100	100	100	100	100	57
March 2016	58	0	0	0	0	0	0	100	100	100	100	100	100	38
March 2017	53	0	0	0	0	0	0	100	100	100	100	100	100	26
March 2018	47	0	0	0	0	0	0	100	100	100	100	100	100	17
March 2019	40	0	0	0	0	0	0	100	100	100	100	100	100	12
March 2020	34	0	0	0	0	0	0	100	94	94	94	94	94	8
March 2021	26	0	0	0	0	0	0	100	73	73	73	73	73	5
March 2022	18	0	0	0	0	0	0	100	56	56	56	56	56	3
March 2023	9	0	0	0	0	0	0	100	43	43	43	43	43	2
March 2024	*	0	0	0	0	0	0	100	33	33	33	33	33	1
March 2025	0	0	0	0	0	0	0	100	24	24	24	24	24	1
March 2026	0	0	0	0	0	0	0	100	18	18	18	18	18	1
March 2027	0	0	0	0	0	0	0	100	13	13	13	13	13	*
March 2028	0	0	0	0	0	0	0	100	9	9	9	9	9	*
March 2029	0	0	0	0	0	0	0	43	6	6	6	6	6	*
March 2030	0	0	0	0	0	0	0	4	4	4	4	4	4	*
March 2031	0	0	0	0	0	0	0	2	2	2	2	2	2	*
March 2032	0	0	0	0	0	0	0	1	1	1	1	1	1	*
March 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.3	4.3	3.8	3.8	3.8	3.8	2.9	26.1	20.3	20.3	20.3	20.3	20.3	13.1

Date	PE Class							PG Class							PI† Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	125%	156%	180%	300%	500%	0%	100%	125%	156%	180%	300%	500%	0%	100%	125%	156%	180%	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
March 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	98	95	94	94	94	94	94
March 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	97	85	83	83	83	83	83	83
March 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	95	73	68	68	68	68	68	61
March 2007	100	100	100	100	100	100	100	100	100	100	100	100	100	93	61	54	54	54	54	54	32
March 2008	100	100	100	100	100	100	100	100	100	100	100	100	16	91	50	42	42	42	42	42	14
March 2009	100	100	100	100	100	66	100	100	100	100	100	100	0	88	39	30	30	30	30	30	8
March 2010	100	100	100	100	100	41	100	100	100	100	100	100	0	86	29	19	19	19	19	19	5
March 2011	100	100	96	96	96	24	100	100	0	0	0	0	0	83	20	12	12	12	12	3	3
March 2012	100	100	74	74	74	12	100	13	0	0	0	0	0	80	13	9	9	9	9	1	1
March 2013	100	81	57	57	57	3	100	0	0	0	0	0	0	77	10	7	7	7	7	*	*
March 2014	100	61	42	42	42	0	100	0	0	0	0	0	0	73	8	5	5	5	5	0	0
March 2015	100	42	31	31	31	0	100	0	0	0	0	0	0	70	5	4	4	4	4	0	0
March 2016	100	24	21	21	21	0	100	0	0	0	0	0	0	66	3	3	3	3	3	0	0
March 2017	100	14	14	14	14	0	100	0	0	0	0	0	0	61	2	2	2	2	2	0	0
March 2018	100	8	8	8	8	0	100	0	0	0	0	0	0	56	1	1	1	1	1	0	0
March 2019	100	3	3	3	3	0	100	0	0	0	0	0	0	51	*	*	*	*	*	0	0
March 2020	100	0	0	0	0	0	100	0	0	0	0	0	0	46	0	0	0	0	0	0	0
March 2021	100	0	0	0	0	0	100	0	0	0	0	0	0	40	0	0	0	0	0	0	0
March 2022	100	0	0	0	0	0	100	0	0	0	0	0	0	33	0	0	0	0	0	0	0
March 2023	100	0	0	0	0	0	100	0	0	0	0	0	0	26	0	0	0	0	0	0	0
March 2024	100	0	0	0	0	0	100	0	0	0	0	0	0	18	0	0	0	0	0	0	0
March 2025	99	0	0	0	0	0	0	0	0	0	0	0	0	13	0	0	0	0	0	0	0
March 2026	75	0	0	0	0	0	0	0	0	0	0	0	0	10	0	0	0	0	0	0	0
March 2027	50	0	0	0	0	0	0	0	0	0	0	0	0	6	0	0	0	0	0	0	0
March 2028	22	0	0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 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)**	24.0	11.9	11.0	11.0	11.0	11.0	7.0	21.5	8.7	7.5	7.5	7.5	7.5	4.9	15.1	5.5	4.9	4.9	4.9	4.9	3.6

\* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.  
\*\* Determined as specified under “—Weighted Average Lives of the Certificates” above.  
† In the case of a Notional Class, the Decrement Table indicates the percentage of the original notional principal balance outstanding.

Date	UF, US and U Classes							UZ Class							WF, WS and W Classes							
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption							
	0%	100%	125%	156%	180%	300%	500%	0%	100%	125%	156%	180%	300%	500%	0%	100%	125%	156%	180%	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	100
March 2004	100	100	100	98	96	96	96	106	106	106	106	100	0	0	100	100	100	100	100	100	91	36
March 2005	99	99	99	92	87	87	47	112	112	112	112	100	0	0	100	100	100	100	100	100	14	0
March 2006	99	99	99	85	76	57	0	118	118	118	118	100	0	0	100	100	100	100	100	100	0	0
March 2007	99	99	99	79	66	32	0	125	125	125	125	100	0	0	100	100	100	100	100	100	0	0
March 2008	98	98	98	75	59	16	0	132	132	132	132	100	0	0	100	100	100	100	100	100	0	0
March 2009	98	98	98	71	54	6	0	139	139	139	139	100	0	0	100	100	100	100	100	100	0	0
March 2010	97	97	97	68	51	1	0	147	147	147	147	100	0	0	100	100	100	100	100	100	0	0
March 2011	97	97	97	66	49	*	0	155	155	155	155	100	0	0	100	100	100	100	100	100	0	0
March 2012	96	96	94	63	46	*	0	164	164	164	164	100	0	0	100	100	100	100	100	100	0	0
March 2013	96	96	89	58	41	*	0	173	173	173	173	100	0	0	100	100	100	100	100	100	0	0
March 2014	95	95	83	52	36	*	0	183	183	183	183	100	0	0	100	100	100	100	100	100	0	0
March 2015	95	95	76	45	31	*	0	193	193	193	193	100	0	0	100	100	100	100	100	100	0	0
March 2016	94	94	68	38	26	*	0	204	204	204	204	100	0	0	100	100	100	100	100	100	0	0
March 2017	93	87	59	31	20	*	0	216	216	216	216	100	0	0	100	100	100	100	100	100	0	0
March 2018	93	77	50	23	15	*	0	228	228	228	228	100	0	0	100	100	100	100	100	100	0	0
March 2019	92	67	41	16	9	*	0	241	241	241	241	100	0	0	100	100	100	100	100	100	0	0
March 2020	91	57	33	9	4	*	0	254	254	254	254	100	0	0	100	100	100	100	100	100	0	0
March 2021	90	47	24	2	0	*	0	269	269	269	269	100	0	0	100	100	100	100	99	0	0	
March 2022	89	37	16	0	0	*	0	284	284	284	284	100	0	0	100	100	100	84	82	0	0	
March 2023	88	27	8	0	0	*	0	300	300	300	270	100	0	0	100	100	100	66	66	0	0	
March 2024	87	18	0	0	0	*	0	317	317	317	249	100	0	0	100	100	99	52	52	0	0	
March 2025	86	8	0	0	0	*	0	334	334	334	228	100	0	0	100	100	70	39	39	0	0	
March 2026	85	0	0	0	0	*	0	353	353	353	209	100	0	0	100	98	41	27	27	0	0	
March 2027	84	0	0	0	0	*	0	373	373	362	190	100	0	0	100	63	17	17	17	0	0	
March 2028	83	0	0	0	0	*	0	394	394	313	172	100	0	0	100	29	8	8	8	0	0	
March 2029	82	0	0	0	0	*	0	417	399	263	153	99	0	0	100	0	0	0	0	0	0	
March 2030	55	0	0	0	0	*	0	440	287	186	107	68	0	0	100	0	0	0	0	0	0	
March 2031	21	0	0	0	0	*	0	465	180	115	65	41	0	0	100	0	0	0	0	0	0	
March 2032	0	0	0	0	0	*	0	491	80	50	28	17	0	0	39	0	0	0	0	0	0	
March 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)**	25.3	17.4	14.8	10.3	8.2	3.5	1.9	29.7	27.8	27.0	25.4	27.8	0.5	0.3	29.0	24.4	22.9	21.5	21.4	1.6	0.9	

Date	XB Class					XF, XJ and XS† Classes					JA Class					
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					
	0%	200%	506%	850%	1025%	0%	200%	506%	850%	1025%	0%	100%	180%	319%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	100	100	100	100	100	98	95	91	86	84	99	93	88	88	88	88
March 2005	100	100	100	100	100	96	85	71	57	50	98	83	72	72	72	72
March 2006	100	100	100	100	100	93	73	48	27	19	97	73	58	58	58	58
March 2007	100	100	100	100	100	90	61	32	12	6	95	64	44	44	44	40
March 2008	100	100	100	100	100	87	52	21	5	1	94	55	33	33	33	28
March 2009	100	100	100	100	79	84	43	14	2	0	92	47	22	22	22	19
March 2010	100	100	100	100	29	81	36	9	*	0	90	40	14	14	14	13
March 2011	100	100	100	50	11	77	30	5	0	0	88	32	7	7	7	9
March 2012	100	100	100	23	4	73	25	3	0	0	86	26	2	2	2	6
March 2013	100	100	100	11	1	69	20	1	0	0	84	19	0	0	0	4
March 2014	100	100	100	5	*	64	16	*	0	0	81	13	0	0	0	3
March 2015	100	100	88	2	*	59	13	0	0	0	79	8	0	0	0	2
March 2016	100	100	55	1	*	53	10	0	0	0	76	2	0	0	0	1
March 2017	100	100	34	*	*	47	7	0	0	0	72	0	0	0	0	1
March 2018	100	100	20	*	*	40	5	0	0	0	69	0	0	0	0	*
March 2019	100	100	11	*	*	33	3	0	0	0	65	0	0	0	0	*
March 2020	100	100	6	*	*	26	2	0	0	0	60	0	0	0	0	0
March 2021	100	100	3	*	*	17	1	0	0	0	56	0	0	0	0	0
March 2022	100	62	1	*	*	8	0	0	0	0	50	0	0	0	0	0
March 2023	0	0	0	0	0	0	0	0	0	0	45	0	0	0	0	0
March 2024	0	0	0	0	0	0	0	0	0	0	39	0	0	0	0	0
March 2025	0	0	0	0	0	0	0	0	0	0	32	0	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0	0	24	0	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0	0	16	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0	0	7	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.0	19.2	13.7	8.4	6.8	12.5	6.3	3.5	2.4	2.1	17.5	6.1	3.9	3.9	3.9	4.0

\* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.  
\*\* Determined as specified under “—Weighted Average Lives of the Certificates” above.  
† In the case of a Notional Class, the Decrement Table indicates the percentage of the original notional principal balance outstanding.

Date	JB Class						JC, JO and JE Classes						QF and QS† Classes				
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption				
	0%	100%	180%	319%	350%	500%	0%	100%	180%	319%	350%	500%	0%	100%	325%	450%	650%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	100	100	100	100	100	100	100	100	100	85	81	65	96	93	89	87	83
March 2005	100	100	100	100	100	100	100	100	100	66	59	25	91	84	72	65	55
March 2006	100	100	100	100	100	100	100	100	100	53	43	3	87	74	53	42	28
March 2007	100	100	100	100	100	100	100	100	100	45	35	0	82	64	37	26	12
March 2008	100	100	100	100	100	100	100	100	100	41	30	0	76	55	26	15	3
March 2009	100	100	100	100	100	100	100	100	100	39	29	0	70	46	17	7	0
March 2010	100	100	100	100	100	100	100	100	99	39	29	0	64	38	10	2	0
March 2011	100	100	100	100	100	100	100	100	96	38	29	0	57	30	4	*	0
March 2012	100	100	100	100	100	100	100	100	91	37	29	0	49	23	1	0	0
March 2013	100	100	0	0	0	100	100	100	84	33	26	0	41	17	0	0	0
March 2014	100	100	0	0	0	100	100	100	73	26	20	0	33	11	0	0	0
March 2015	100	100	0	0	0	100	100	100	63	20	16	0	23	5	0	0	0
March 2016	100	100	0	0	0	100	100	100	54	16	12	0	13	1	0	0	0
March 2017	100	0	0	0	0	100	100	95	47	12	9	0	3	0	0	0	0
March 2018	100	0	0	0	0	100	100	86	40	10	7	0	0	0	0	0	0
March 2019	100	0	0	0	0	100	100	77	34	7	5	0	0	0	0	0	0
March 2020	100	0	0	0	0	71	100	69	29	6	4	0	0	0	0	0	0
March 2021	100	0	0	0	0	47	100	61	24	4	3	0	0	0	0	0	0
March 2022	100	0	0	0	0	31	100	54	20	3	2	0	0	0	0	0	0
March 2023	100	0	0	0	0	20	100	47	17	2	2	0	0	0	0	0	0
March 2024	100	0	0	0	0	13	100	40	14	2	1	0	0	0	0	0	0
March 2025	100	0	0	0	0	8	100	34	11	1	1	0	0	0	0	0	0
March 2026	100	0	0	0	0	5	100	28	9	1	1	0	0	0	0	0	0
March 2027	100	0	0	0	0	3	100	22	7	1	*	0	0	0	0	0	0
March 2028	100	0	0	0	0	2	100	17	5	*	*	0	0	0	0	0	0
March 2029	0	0	0	0	0	1	96	12	3	*	*	0	0	0	0	0	0
March 2030	0	0	0	0	0	*	75	8	2	*	*	0	0	0	0	0	0
March 2031	0	0	0	0	0	*	52	3	1	*	*	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	27	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.8	13.5	9.6	9.6	9.6	18.5	28.1	20.1	14.8	6.4	5.3	1.4	8.4	5.9	3.6	3.0	2.3

Date	QT Class					QW Class					QX Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	325%	450%	650%	0%	100%	325%	450%	650%	0%	100%	325%	450%	650%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	96	93	89	87	83	96	93	90	87	84	100	100	100	100	100
March 2005	91	84	71	64	54	92	85	72	66	56	100	100	100	100	100
March 2006	86	73	51	41	26	87	74	54	44	30	100	100	100	100	100
March 2007	81	63	36	24	9	82	65	39	28	14	100	100	100	100	100
March 2008	75	53	23	12	0	77	56	27	17	5	100	100	100	100	99
March 2009	69	44	14	4	0	71	47	19	9	0	100	100	100	100	72
March 2010	63	36	7	0	0	65	39	12	4	0	100	100	100	92	40
March 2011	55	28	1	0	0	58	32	7	*	0	100	100	100	73	22
March 2012	48	21	0	0	0	50	25	3	0	0	100	100	86	47	12
March 2013	39	14	0	0	0	43	19	0	0	0	100	100	69	29	6
March 2014	31	8	0	0	0	34	13	0	0	0	100	100	45	17	3
March 2015	21	2	0	0	0	25	7	0	0	0	100	100	27	9	1
March 2016	11	0	0	0	0	15	2	0	0	0	100	82	14	5	1
March 2017	0	0	0	0	0	5	0	0	0	0	97	38	5	1	*
March 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.2	5.7	3.4	2.8	2.3	8.5	6.1	3.7	3.1	2.4	14.6	13.7	11.0	9.3	7.1

\* 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	EA Class										EB Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	225%	239%	240%	241%	569%	600%	850%	1150%	0%	100%	225%	239%	240%	241%	569%	600%	850%	1150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	99	95	90	90	90	90	90	90	90	90	100	100	100	100	100	100	100	100	100	100
March 2005	98	86	73	73	73	73	73	73	73	51	100	100	100	100	100	100	100	100	100	100
March 2006	96	75	53	53	53	53	53	53	35	14	100	100	100	100	100	100	100	100	100	100
March 2007	95	66	37	37	37	37	37	37	16	3	100	100	100	100	100	100	100	100	100	100
March 2008	93	56	23	23	23	23	23	23	7	*	100	100	100	100	100	100	100	100	100	100
March 2009	92	48	14	14	14	14	14	14	3	0	100	100	100	100	100	100	100	100	100	31
March 2010	90	40	8	8	8	8	8	8	1	0	100	100	100	100	100	100	100	100	100	9
March 2011	88	32	5	5	5	5	5	5	0	0	100	100	100	100	100	100	100	100	65	3
March 2012	85	25	2	2	2	2	2	2	0	0	100	100	100	100	100	100	100	100	31	1
March 2013	83	18	1	1	1	1	1	1	0	0	100	100	100	100	100	100	100	100	15	*
March 2014	80	11	*	*	*	*	*	*	0	0	100	100	100	100	100	100	100	100	7	*
March 2015	77	5	0	0	0	0	0	0	0	0	100	100	63	63	63	63	63	63	3	*
March 2016	74	0	0	0	0	0	0	0	0	0	100	60	39	39	39	39	39	39	2	*
March 2017	71	0	0	0	0	0	0	0	0	0	100	24	24	24	24	24	24	24	1	*
March 2018	67	0	0	0	0	0	0	0	0	0	100	15	15	15	15	15	15	15	*	*
March 2019	63	0	0	0	0	0	0	0	0	0	100	9	9	9	9	9	9	9	*	*
March 2020	58	0	0	0	0	0	0	0	0	0	100	6	6	6	6	6	6	6	*	*
March 2021	53	0	0	0	0	0	0	0	0	0	100	3	3	3	3	3	3	3	*	*
March 2022	47	0	0	0	0	0	0	0	0	0	100	2	2	2	2	2	2	2	*	*
March 2023	41	0	0	0	0	0	0	0	0	0	100	1	1	1	1	1	1	1	*	*
March 2024	35	0	0	0	0	0	0	0	0	0	100	1	1	1	1	1	1	1	*	0
March 2025	28	0	0	0	0	0	0	0	0	0	100	*	*	*	*	*	*	*	*	0
March 2026	20	0	0	0	0	0	0	0	0	0	100	*	*	*	*	*	*	*	*	0
March 2027	11	0	0	0	0	0	0	0	0	0	100	*	*	*	*	*	*	*	*	0
March 2028	2	0	0	0	0	0	0	0	0	0	100	*	*	*	*	*	*	*	*	0
March 2029	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	*	*	0
March 2030	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	*	*	0
March 2031	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	*	*	0
March 2032	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	*	*	0
March 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)**	17.0	6.1	3.6	3.6	3.6	3.6	3.6	3.6	2.7	2.1	25.3	13.8	13.2	13.2	13.2	13.2	13.2	13.2	8.8	5.9

Date	EG, IN† and ED Classes										EI† Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	225%	239%	240%	241%	569%	600%	850%	1150%	0%	100%	225%	239%	240%	241%	569%	600%	850%	1150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	99	99	99	99	99	100	95	93	74	51	99	95	90	90	90	90	90	90	90	90
March 2005	98	98	98	97	100	53	47	2	0	0	98	86	73	73	73	73	73	73	73	51
March 2006	97	97	97	95	95	100	21	13	0	0	96	76	54	54	54	54	54	54	36	16
March 2007	95	95	95	94	94	100	8	1	0	0	95	66	38	38	38	38	38	38	17	5
March 2008	94	94	93	92	92	100	6	*	0	0	93	57	24	24	24	24	24	24	8	1
March 2009	93	93	85	85	85	100	5	*	0	0	92	48	15	15	15	15	15	15	4	*
March 2010	91	91	75	75	75	96	4	*	0	0	90	40	10	10	10	10	10	10	2	*
March 2011	90	90	63	63	63	84	3	*	0	0	88	33	6	6	6	6	6	6	1	*
March 2012	88	88	52	52	52	73	2	*	0	0	86	26	4	4	4	4	4	4	*	*
March 2013	86	86	42	42	42	63	1	*	0	0	83	19	2	2	2	2	2	2	*	*
March 2014	84	84	33	33	33	54	1	*	0	0	81	13	1	1	1	1	1	1	*	*
March 2015	83	83	24	24	24	45	1	0	0	0	78	7	1	1	1	1	1	1	*	*
March 2016	81	81	17	17	17	38	*	0	0	0	75	1	1	1	1	1	1	1	*	*
March 2017	78	68	11	11	11	32	*	0	0	0	71	*	*	*	*	*	*	*	*	*
March 2018	76	56	5	5	5	26	*	0	0	0	67	*	*	*	*	*	*	*	*	*
March 2019	74	44	*	*	*	22	*	0	0	0	63	*	*	*	*	*	*	*	*	*
March 2020	72	32	0	0	0	18	*	0	0	0	59	*	*	*	*	*	*	*	*	0
March 2021	69	21	0	0	0	15	*	0	0	0	54	*	*	*	*	*	*	*	*	0
March 2022	66	10	0	0	0	12	*	0	0	0	48	*	*	*	*	*	*	*	*	0
March 2023	63	0	0	0	0	9	*	0	0	0	42	*	*	*	*	*	*	*	*	0
March 2024	61	0	0	0	0	7	*	0	0	0	36	*	*	*	*	*	*	*	*	0
March 2025	57	0	0	0	0	6	*	0	0	0	29	*	*	*	*	*	*	*	*	0
March 2026	54	0	0	0	0	4	*	0	0	0	21	*	*	*	*	*	*	*	*	0
March 2027	51	0	0	0	0	3	*	0	0	0	12	*	*	*	*	*	*	*	*	0
March 2028	47	0	0	0	0	2	*	0	0	0	3	*	*	*	*	*	*	*	*	0
March 2029	29	0	0	0	0	2	*	0	0	0	*	*	*	*	*	*	*	*	*	0
March 2030	1	0	0	0	0	1	*	0	0	0	*	*	*	*	*	*	*	*	*	0
March 2031	0	0	0	0	0	1	*	0	0	0	*	*	*	*	*	*	*	*	*	0
March 2032	0	0	0	0	0	*	*	0	0	0	*	*	*	*	*	*	*	*	*	0
March 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)**	20.3	14.6	9.4	9.4	9.4	12.7	2.5	2.1	1.4	1.0	17.1	6.2	3.7	3.7	3.7	3.7	3.7	3.7	2.8	2.2

\* 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	EZ Class										IE† Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	225%	239%	240%	241%	569%	600%	850%	1150%	0%	100%	225%	239%	240%	241%	569%	600%	850%	1150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	105	105	105	100	100	94	0	0	0	0	99	97	94	94	94	93	86	85	79	72
March 2005	110	110	110	101	100	84	0	0	0	0	99	91	83	82	82	82	62	60	47	32
March 2006	116	116	116	102	100	75	0	0	0	0	98	85	71	70	69	69	40	38	23	10
March 2007	121	121	121	102	100	68	0	0	0	0	97	79	61	59	59	59	26	24	11	3
March 2008	128	128	128	102	100	59	0	0	0	0	96	73	52	50	50	49	17	15	5	1
March 2009	134	134	134	102	100	26	0	0	0	0	95	67	44	42	42	42	11	10	3	*
March 2010	141	141	136	102	100	0	0	0	0	0	94	62	37	35	35	35	7	6	1	*
March 2011	148	148	135	102	100	0	0	0	0	0	92	58	32	30	30	29	5	4	1	*
March 2012	156	156	134	102	100	0	0	0	0	0	91	53	27	25	25	25	3	2	*	*
March 2013	164	164	132	102	100	0	0	0	0	0	89	49	23	21	21	21	2	1	*	*
March 2014	172	172	130	102	100	0	0	0	0	0	88	45	19	17	17	17	1	1	*	*
March 2015	181	181	127	102	100	0	0	0	0	0	86	41	16	15	14	14	1	1	*	*
March 2016	190	190	125	102	100	0	0	0	0	0	84	37	14	12	12	12	1	*	*	*
March 2017	200	200	122	101	100	0	0	0	0	0	82	34	11	10	10	10	*	*	*	*
March 2018	210	210	120	101	100	0	0	0	0	0	79	31	10	8	8	8	*	*	*	*
March 2019	221	221	118	101	100	0	0	0	0	0	77	28	8	7	7	7	*	*	*	*
March 2020	232	232	99	85	84	0	0	0	0	0	74	25	7	6	6	5	*	*	*	0
March 2021	244	244	82	69	68	0	0	0	0	0	71	22	5	5	4	4	*	*	*	0
March 2022	257	257	67	56	55	0	0	0	0	0	67	20	4	4	4	4	*	*	*	0
March 2023	270	266	54	45	44	0	0	0	0	0	64	17	4	3	3	3	*	*	*	0
March 2024	284	231	43	36	35	0	0	0	0	0	59	15	3	2	2	2	*	*	*	0
March 2025	298	199	34	28	27	0	0	0	0	0	55	13	2	2	2	2	*	*	*	0
March 2026	313	168	27	21	21	0	0	0	0	0	50	11	2	1	1	1	*	*	*	0
March 2027	329	138	20	16	16	0	0	0	0	0	45	9	1	1	1	1	*	*	*	0
March 2028	346	110	15	12	12	0	0	0	0	0	39	7	1	1	1	1	*	*	*	0
March 2029	364	84	10	8	8	0	0	0	0	0	32	5	1	1	1	1	*	*	0	0
March 2030	383	59	7	5	5	0	0	0	0	0	25	4	*	*	*	*	*	*	0	0
March 2031	271	35	4	3	3	0	0	0	0	0	18	2	*	*	*	*	*	*	0	0
March 2032	141	13	1	1	1	0	0	0	0	0	9	1	*	*	*	*	*	*	0	0
March 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)**	28.6	24.4	19.4	20.2	20.3	4.6	0.5	0.5	0.3	0.3	21.1	11.3	6.8	6.5	6.5	6.5	3.2	3.0	2.2	1.7

Date	GA Class										GB Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	225%	240%	241%	242%	569%	600%	850%	1150%	0%	100%	225%	240%	241%	242%	569%	600%	850%	1150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	99	95	90	90	90	90	90	90	90	90	100	100	100	100	100	100	100	100	100	100
March 2005	97	86	73	73	73	73	73	73	73	51	100	100	100	100	100	100	100	100	100	100
March 2006	96	75	53	53	53	53	53	53	35	15	100	100	100	100	100	100	100	100	100	100
March 2007	95	65	37	37	37	37	37	37	16	4	100	100	100	100	100	100	100	100	100	100
March 2008	93	56	23	23	23	23	23	23	7	*	100	100	100	100	100	100	100	100	100	100
March 2009	91	48	14	14	14	14	14	14	3	0	100	100	100	100	100	100	100	100	100	45
March 2010	89	39	9	9	9	9	9	9	1	0	100	100	100	100	100	100	100	100	100	14
March 2011	87	32	5	5	5	5	5	5	0	0	100	100	100	100	100	100	100	100	94	4
March 2012	84	24	3	3	3	3	3	3	0	0	100	100	100	100	100	100	100	100	45	1
March 2013	82	18	1	1	1	1	1	1	0	0	100	100	100	100	100	100	100	100	22	*
March 2014	79	11	*	*	*	*	*	*	0	0	100	100	100	100	100	100	100	100	10	*
March 2015	76	5	0	0	0	0	0	0	0	0	100	100	92	92	92	92	92	92	5	*
March 2016	73	0	0	0	0	0	0	0	0	0	100	57	57	57	57	57	57	57	2	*
March 2017	69	0	0	0	0	0	0	0	0	0	100	35	35	35	35	35	35	35	1	*
March 2018	65	0	0	0	0	0	0	0	0	0	100	22	22	22	22	22	22	22	1	*
March 2019	61	0	0	0	0	0	0	0	0	0	100	13	13	13	13	13	13	13	*	*
March 2020	56	0	0	0	0	0	0	0	0	0	100	8	8	8	8	8	8	8	*	*
March 2021	51	0	0	0	0	0	0	0	0	0	100	5	5	5	5	5	5	5	*	*
March 2022	45	0	0	0	0	0	0	0	0	0	100	3	3	3	3	3	3	3	*	*
March 2023	39	0	0	0	0	0	0	0	0	0	100	2	2	2	2	2	2	2	*	*
March 2024	33	0	0	0	0	0	0	0	0	0	100	1	1	1	1	1	1	1	*	0
March 2025	26	0	0	0	0	0	0	0	0	0	100	1	1	1	1	1	1	1	*	0
March 2026	18	0	0	0	0	0	0	0	0	0	100	*	*	*	*	*	*	*	*	0
March 2027	10	0	0	0	0	0	0	0	0	0	100	*	*	*	*	*	*	*	*	0
March 2028	*	0	0	0	0	0	0	0	0	0	100	*	*	*	*	*	*	*	*	0
March 2029	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	*	*	0
March 2030	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	*	*	0
March 2031	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	*	*	0
March 2032	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	*	*	0
March 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)**	16.7	6.1	3.6	3.6	3.6	3.6	3.6	3.6	2.8	2.1	25.1	14.2	13.9	13.9	13.9	13.9	13.9	13.9	9.3	6.2

\* 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	GE, IT† and GD Classes										GI† Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	225%	240%	241%	242%	569%	600%	850%	1150%	0%	100%	225%	240%	241%	242%	569%	600%	850%	1150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	99	99	99	98	98	100	95	92	73	50	99	95	90	90	90	90	90	90	90	90
March 2005	98	98	98	95	95	100	52	46	2	0	98	86	73	73	73	73	73	73	73	51
March 2006	97	97	97	92	92	100	21	13	0	0	96	75	54	54	54	54	54	54	36	16
March 2007	95	95	95	89	89	100	8	1	0	0	95	66	37	37	37	37	37	37	17	5
March 2008	94	94	93	86	86	100	6	*	0	0	93	57	24	24	24	24	24	24	8	1
March 2009	93	93	85	77	77	100	5	*	0	0	91	48	15	15	15	15	15	15	4	*
March 2010	91	91	74	66	66	94	4	*	0	0	89	40	9	9	9	9	9	9	2	*
March 2011	90	90	61	53	53	83	3	*	0	0	87	32	6	6	6	6	6	6	1	*
March 2012	88	88	48	41	41	72	2	*	0	0	85	25	4	4	4	4	4	4	*	*
March 2013	87	87	36	29	29	62	1	*	0	0	82	18	2	2	2	2	2	2	*	*
March 2014	85	85	24	18	18	53	1	*	0	0	79	12	1	1	1	1	1	1	*	*
March 2015	83	83	13	8	8	44	1	0	0	0	76	6	1	1	1	1	1	1	*	*
March 2016	81	81	4	0	0	37	*	0	0	0	73	1	1	1	1	1	1	1	*	*
March 2017	79	68	0	0	0	31	*	0	0	0	69	*	*	*	*	*	*	*	*	*
March 2018	77	56	0	0	0	26	*	0	0	0	65	*	*	*	*	*	*	*	*	*
March 2019	75	44	0	0	0	21	*	0	0	0	61	*	*	*	*	*	*	*	*	*
March 2020	73	32	0	0	0	17	*	0	0	0	57	*	*	*	*	*	*	*	*	0
March 2021	70	21	0	0	0	14	*	0	0	0	51	*	*	*	*	*	*	*	*	0
March 2022	67	10	0	0	0	11	*	0	0	0	46	*	*	*	*	*	*	*	*	0
March 2023	65	0	0	0	0	9	*	0	0	0	40	*	*	*	*	*	*	*	*	0
March 2024	62	0	0	0	0	7	*	0	0	0	34	*	*	*	*	*	*	*	*	0
March 2025	59	0	0	0	0	6	*	0	0	0	26	*	*	*	*	*	*	*	*	0
March 2026	56	0	0	0	0	4	*	0	0	0	19	*	*	*	*	*	*	*	*	0
March 2027	52	0	0	0	0	3	*	0	0	0	10	*	*	*	*	*	*	*	*	0
March 2028	49	0	0	0	0	2	*	0	0	0	1	*	*	*	*	*	*	*	*	0
March 2029	27	0	0	0	0	2	*	0	0	0	*	*	*	*	*	*	*	*	0	0
March 2030	1	0	0	0	0	1	*	0	0	0	*	*	*	*	*	*	*	*	0	0
March 2031	0	0	0	0	0	1	*	0	0	0	*	*	*	*	*	*	*	*	0	0
March 2032	0	0	0	0	0	*	*	0	0	0	*	*	*	*	*	*	*	*	0	0
March 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	14.7	8.8	8.0	8.1	12.5	2.5	2.1	1.4	1.0	16.8	6.1	3.7	3.7	3.7	3.7	3.7	3.7	2.8	2.2

Date	GZ Class										IG† Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	225%	240%	241%	242%	569%	600%	850%	1150%	0%	100%	225%	240%	241%	242%	569%	600%	850%	1150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	105	105	105	105	105	94	0	0	0	0	99	97	94	93	93	93	86	85	79	72
March 2005	110	110	110	110	109	83	0	0	0	0	98	91	83	82	82	82	62	60	47	32
March 2006	116	116	116	116	115	72	0	0	0	0	98	84	71	69	69	69	40	38	23	10
March 2007	122	122	122	122	120	65	0	0	0	0	97	78	60	58	58	58	26	24	11	3
March 2008	128	128	128	128	126	55	0	0	0	0	95	73	51	49	49	49	17	15	5	1
March 2009	135	135	135	135	133	20	0	0	0	0	94	67	44	42	41	41	11	10	3	*
March 2010	142	142	142	142	139	0	0	0	0	0	93	62	37	35	35	35	7	6	1	*
March 2011	149	149	149	149	146	0	0	0	0	0	92	57	32	29	29	29	5	4	1	*
March 2012	157	157	157	157	154	0	0	0	0	0	90	53	27	25	24	24	3	2	*	*
March 2013	165	165	165	165	162	0	0	0	0	0	89	48	23	21	20	20	2	1	*	*
March 2014	173	173	173	173	170	0	0	0	0	0	87	44	19	17	17	17	1	1	*	*
March 2015	182	182	182	182	179	0	0	0	0	0	85	40	16	14	14	14	1	1	*	*
March 2016	191	191	191	184	182	0	0	0	0	0	83	37	13	12	12	12	1	*	*	*
March 2017	201	201	176	153	152	0	0	0	0	0	81	33	11	10	10	10	*	*	*	*
March 2018	211	211	148	127	126	0	0	0	0	0	78	30	9	8	8	8	*	*	*	*
March 2019	222	222	123	105	104	0	0	0	0	0	75	27	8	7	7	6	*	*	*	*
March 2020	234	234	102	86	85	0	0	0	0	0	72	24	6	5	5	5	*	*	*	0
March 2021	246	246	83	70	69	0	0	0	0	0	69	22	5	4	4	4	*	*	*	0
March 2022	258	258	68	56	56	0	0	0	0	0	66	19	4	4	3	3	*	*	*	0
March 2023	271	271	55	45	44	0	0	0	0	0	62	17	3	3	3	3	*	*	*	0
March 2024	285	235	44	36	35	0	0	0	0	0	58	15	3	2	2	2	*	*	*	0
March 2025	300	201	35	28	27	0	0	0	0	0	53	13	2	2	2	2	*	*	*	0
March 2026	315	170	27	21	21	0	0	0	0	0	49	11	2	1	1	1	*	*	*	0
March 2027	331	140	20	16	16	0	0	0	0	0	43	9	1	1	1	1	*	*	*	0
March 2028	348	111	15	12	11	0	0	0	0	0	37	7	1	1	1	1	*	*	*	0
March 2029	366	84	10	8	8	0	0	0	0	0	31	5	1	1	*	*	*	*	0	0
March 2030	385	59	7	5	5	0	0	0	0	0	24	4	*	*	*	*	*	*	0	0
March 2031	271	35	4	3	3	0	0	0	0	0	17	2	*	*	*	*	*	*	0	0
March 2032	141	13	1	1	1	0	0	0	0	0	9	1	*	*	*	*	*	*	0	0
March 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)**	28.6	24.4	18.2	17.6	17.6	4.4	0.5	0.5	0.3	0.3	20.8	11.2	6.8	6.5	6.5	6.4	3.2	3.0	2.2	1.7

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

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

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

Date	A1 and A2 Classes					P1 Class				
	CPR Prepayment Assumption					CPR Prepayment Assumption				
	0%	7%	15%	22%	30%	0%	7%	15%	22%	30%
Initial Percent	100	100	100	100	100	100	100	100	100	100
March 2004	99	92	84	77	69	98	91	83	76	68
March 2005	98	84	71	59	48	95	82	69	58	47
March 2006	96	77	59	46	33	92	74	57	44	32
March 2007	95	71	49	35	23	90	67	47	33	22
March 2008	93	65	41	27	16	87	60	38	25	15
March 2009	92	59	35	21	11	83	54	31	19	10
March 2010	90	54	29	16	7	80	48	26	14	7
March 2011	88	49	24	12	5	76	43	21	10	4
March 2012	86	45	20	9	3	72	38	17	8	3
March 2013	84	40	16	7	2	68	33	13	6	2
March 2014	81	37	14	5	2	64	29	11	4	1
March 2015	79	33	11	4	1	59	25	8	3	1
March 2016	76	30	9	3	1	54	21	7	2	1
March 2017	73	26	8	2	*	49	18	5	2	*
March 2018	70	24	6	2	*	44	15	4	1	*
March 2019	67	21	5	1	*	42	13	3	1	*
March 2020	64	19	4	1	*	40	12	3	1	*
March 2021	61	17	3	1	*	38	10	2	*	*
March 2022	58	15	3	1	*	36	9	2	*	*
March 2023	54	13	2	*	*	34	8	1	*	*
March 2024	50	11	2	*	*	31	7	1	*	*
March 2025	46	9	1	*	*	28	6	1	*	*
March 2026	41	8	1	*	*	25	5	1	*	*
March 2027	36	6	1	*	*	22	4	*	*	*
March 2028	31	5	1	*	*	19	3	*	*	*
March 2029	25	4	*	*	*	15	2	*	*	*
March 2030	19	3	*	*	*	12	2	*	*	*
March 2031	12	2	*	*	*	8	1	*	*	*
March 2032	5	1	*	*	*	3	*	*	*	*
March 2033	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.2	9.7	5.5	3.8	2.7	15.2	8.3	5.0	3.6	2.6

Date	X1† Class					G Class						
	CPR Prepayment Assumption					PSA Prepayment Assumption						
	0%	7%	15%	22%	30%	0%	100%	125%	156%	180%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	99	92	84	77	69	100	100	100	98	97	91	80
March 2005	98	84	71	59	48	100	100	100	94	90	69	36
March 2006	96	77	59	46	33	100	100	100	89	81	43	0
March 2007	95	71	49	35	23	100	100	100	85	74	24	0
March 2008	93	65	41	27	16	100	100	100	82	69	12	0
March 2009	92	59	35	21	11	100	100	100	80	65	4	0
March 2010	90	54	29	16	7	100	100	100	78	62	1	0
March 2011	88	49	24	12	5	100	100	100	77	61	*	0
March 2012	86	45	20	9	3	100	100	98	75	58	*	0
March 2013	84	40	16	7	2	100	100	95	71	55	*	0
March 2014	81	37	14	5	2	100	100	91	67	51	*	0
March 2015	79	33	11	4	1	100	100	86	62	47	*	0
March 2016	76	30	9	3	1	100	100	80	57	43	*	0
March 2017	73	26	7	2	*	100	95	74	52	39	*	0
March 2018	70	24	6	2	*	100	88	68	47	35	*	0
March 2019	67	21	5	1	*	100	81	61	42	31	*	0
March 2020	64	19	4	1	*	100	74	55	37	27	*	0
March 2021	61	17	3	1	*	100	67	49	33	23	*	0
March 2022	58	15	3	1	*	100	60	44	29	20	*	0
March 2023	54	13	2	*	*	100	53	38	25	17	*	0
March 2024	50	11	2	*	*	100	47	33	21	14	*	0
March 2025	46	9	1	*	*	100	40	28	18	12	*	0
March 2026	41	8	1	*	*	100	34	24	15	10	*	0
March 2027	36	6	1	*	*	100	29	19	12	8	*	0
March 2028	31	5	1	*	*	100	23	15	9	6	*	0
March 2029	25	4	*	*	*	100	18	12	7	4	*	0
March 2030	19	3	*	*	*	81	13	8	5	3	*	0
March 2031	12	2	*	*	*	56	8	5	3	2	*	0
March 2032	5	1	*	*	*	29	4	2	1	1	*	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.2	9.7	5.5	3.8	2.7	28.2	20.9	18.4	14.3	11.6	3.0	1.7

\* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.  
\*\* Determined as specified under “—Weighted Average Lives of the Certificates” above.  
† In the case of a Notional Class, the Decrement Table indicates the percentage of the original notional principal balance outstanding.

TA Class															
Date	PSA Prepayment Assumption														
	0%	100%	225%	239%	240%	241%	242%	300%	301%	302%	569%	600%	850%	900%	1150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	99	95	90	90	90	90	90	90	90	90	90	90	90	90	90
March 2005	98	86	73	73	73	73	73	73	73	73	73	73	73	70	51
March 2006	96	75	53	53	53	53	53	53	53	53	53	53	35	31	15
March 2007	95	66	37	37	37	37	37	37	37	37	37	37	16	13	4
March 2008	93	56	23	23	23	23	23	23	23	23	23	23	7	5	*
March 2009	91	48	14	14	14	14	14	14	14	14	14	14	3	2	0
March 2010	90	40	8	8	8	8	8	8	8	8	8	8	1	*	0
March 2011	87	32	5	5	5	5	5	5	5	5	5	5	0	0	0
March 2012	85	25	3	3	3	3	3	3	3	3	3	3	0	0	0
March 2013	83	18	1	1	1	1	1	1	1	1	1	1	0	0	0
March 2014	80	11	*	*	*	*	*	*	*	*	*	*	0	0	0
March 2015	77	5	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2016	74	*	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2017	70	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2018	66	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2019	62	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2020	57	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2021	52	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2022	47	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2023	41	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2024	34	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2025	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2026	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.9	6.1	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	2.8	2.6	2.1

TB Class															
Date	PSA Prepayment Assumption														
	0%	100%	225%	239%	240%	241%	242%	300%	301%	302%	569%	600%	850%	900%	1150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	99	99	99	98	98	98	99	97	97	100	97	95	76	72	52
March 2005	97	97	97	95	95	95	97	92	92	100	54	48	2	0	0
March 2006	96	96	96	92	92	93	95	85	84	97	21	14	0	0	0
March 2007	95	95	95	89	89	90	94	78	78	92	8	1	0	0	0
March 2008	93	93	92	86	86	88	92	73	73	88	6	*	0	0	0
March 2009	92	92	84	78	78	81	88	64	64	80	5	*	0	0	0
March 2010	90	90	72	66	66	71	80	54	53	70	4	*	0	0	0
March 2011	88	88	59	53	53	58	68	42	42	60	3	*	0	0	0
March 2012	86	86	46	41	40	45	56	32	32	50	2	*	0	0	0
March 2013	84	84	34	29	28	33	44	24	24	42	1	*	0	0	0
March 2014	82	82	22	17	17	22	33	20	19	34	1	*	0	0	0
March 2015	80	80	11	8	8	13	26	16	16	28	1	0	0	0	0
March 2016	78	78	5	4	4	9	22	13	13	23	1	0	0	0	0
March 2017	75	65	2	2	2	7	18	10	10	18	*	0	0	0	0
March 2018	73	52	1	1	1	6	15	8	8	14	*	0	0	0	0
March 2019	70	40	*	*	*	5	12	7	6	11	*	0	0	0	0
March 2020	67	27	0	0	0	4	10	5	5	9	*	0	0	0	0
March 2021	64	15	0	0	0	3	8	4	4	7	*	0	0	0	0
March 2022	61	6	0	0	0	3	7	3	3	5	*	0	0	0	0
March 2023	58	0	0	0	0	2	5	2	2	4	*	0	0	0	0
March 2024	55	0	0	0	0	2	4	2	2	3	*	0	0	0	0
March 2025	51	0	0	0	0	1	3	1	1	2	*	0	0	0	0
March 2026	48	0	0	0	0	1	3	1	1	2	*	0	0	0	0
March 2027	44	0	0	0	0	1	2	1	1	1	*	0	0	0	0
March 2028	39	0	0	0	0	1	1	*	*	1	*	0	0	0	0
March 2029	20	0	0	0	0	*	1	*	*	1	*	0	0	0	0
March 2030	1	0	0	0	0	*	1	*	*	*	*	0	0	0	0
March 2031	0	0	0	0	0	*	*	*	*	*	*	0	0	0	0
March 2032	0	0	0	0	0	*	*	*	*	*	*	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.4	14.2	8.7	8.1	8.1	8.9	10.4	7.9	7.8	10.0	2.6	2.1	1.4	1.3	1.0

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

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

TC Class															
Date	PSA Prepayment Assumption														
	0%	100%	225%	239%	240%	241%	242%	300%	301%	302%	569%	600%	850%	900%	1150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	99	95	90	90	90	90	90	90	90	90	90	90	90	90	90
March 2005	98	86	73	73	73	73	73	73	73	73	73	73	73	70	51
March 2006	96	76	54	54	54	54	54	54	54	54	54	54	35	31	15
March 2007	95	66	37	37	37	37	37	37	37	37	37	37	16	14	4
March 2008	93	57	23	23	23	23	23	23	23	23	23	23	7	5	*
March 2009	92	48	14	14	14	14	14	14	14	14	14	14	3	2	0
March 2010	90	40	9	9	9	9	9	9	9	9	9	9	1	*	0
March 2011	88	32	5	5	5	5	5	5	5	5	5	5	0	0	0
March 2012	86	25	3	3	3	3	3	3	3	3	3	3	0	0	0
March 2013	83	18	1	1	1	1	1	1	1	1	1	1	0	0	0
March 2014	81	12	*	*	*	*	*	*	*	*	*	*	0	0	0
March 2015	78	6	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2016	74	*	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2017	71	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2018	67	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2019	63	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2020	58	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2021	53	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2022	48	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2023	42	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2024	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2025	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2026	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.0	6.1	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	2.8	2.6	2.1

TD Class															
Date	PSA Prepayment Assumption														
	0%	100%	225%	239%	240%	241%	242%	300%	301%	302%	569%	600%	850%	900%	1150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2004	99	95	90	90	90	90	90	90	90	90	90	90	90	90	90
March 2005	98	86	73	73	73	73	73	73	73	73	73	73	73	70	51
March 2006	96	75	53	53	53	53	53	53	53	53	53	53	35	31	15
March 2007	95	65	37	37	37	37	37	37	37	37	37	37	16	14	4
March 2008	93	56	23	23	23	23	23	23	23	23	23	23	7	6	*
March 2009	91	48	14	14	14	14	14	14	14	14	14	14	3	2	0
March 2010	89	39	9	9	9	9	9	9	9	9	9	9	1	*	0
March 2011	87	32	5	5	5	5	5	5	5	5	5	5	0	0	0
March 2012	85	24	3	3	3	3	3	3	3	3	3	3	0	0	0
March 2013	82	18	1	1	1	1	1	1	1	1	1	1	0	0	0
March 2014	79	11	*	*	*	*	*	*	*	*	*	*	0	0	0
March 2015	76	5	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2016	73	*	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2017	69	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2018	65	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2019	61	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2020	56	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2021	51	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2022	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2023	40	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2024	33	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2025	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2026	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.7	6.1	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	2.8	2.6	2.1

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

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



## 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 Upper Tier REMIC remain after the principal balances of the Group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10 and 11 Classes are reduced to zero, we will pay the proceeds of those assets to the Holder of the R Class. If any assets of the Lower Tier REMIC remain after the principal balances of the Lower Tier REMIC Regular Interests are reduced to zero, we will pay the Holder of the RL Class the proceeds of those assets. Fannie Mae does not expect that any material assets will remain in either of these cases.

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 related 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 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 Upper Tier REMIC, and the Holder of the RL Class will be considered to be the holder of the “residual interest” in 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.

### **ADDITIONAL TRUST AGREEMENT PROVISIONS RELATING TO THE GROUP 12 CLASSES**

Certain provisions of the Trust Agreement are summarized under the heading “The Trust Agreement” in the REMIC Prospectus. We summarize below certain additional provisions of the Trust Agreement applicable to the Group 12 Mortgage Loans and to Holders of the Group 12 Classes.

#### **Transfer of Group 12 Mortgage Loans to the Trust**

The Trust Agreement will contain a mortgage loan schedule that will identify the Group 12 Mortgage Loans that are being transferred to the Trust. As Trustee, we will hold on behalf of the Certificateholders the original Mortgage Notes, endorsed in blank, and assignments of the mortgage instruments to us in recordable form. Usually assignments are in a form suitable for recording but they are not recorded. However, a blanket assignment may be used for the transfer of a large number of mortgage loans, even if the properties are not located in the same recording jurisdiction, depending on the applicable Lender’s servicing experience and its financial condition.

At our option, we may choose to maintain the documents described above with one or more custodial institutions supervised and regulated by the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, the Office of Thrift Supervision, the FDIC or the NCUA. We will review the mortgage loan schedule before we issue the Certificates and will conduct random spot checks after issuing the Certificates to confirm that we have all the documents we need. We may change these document custody requirements at any time, as long as we determine that any such change will not have a materially adverse effect on the interests of Certificateholders.

If a liquidation, reorganization, or similar proceeding involving our assets or the assets of a Lender were to occur, it is not clear what law would be applicable. As a result, we cannot render a legal opinion about the Certificateholders’ rights to the Group 12 Mortgage Loans in the event of a proceeding of this type.

#### **Servicing Through Lenders**

Under the Trust Agreement, we are responsible for servicing and administering the Group 12 Mortgage Loans. We are permitted, in our discretion, to contract with the originator of each Group 12 Mortgage Loan, or another eligible servicing institution, to perform those functions under our supervision as more fully described below (each, a “Lender”). Any servicing contract or arrangement by us with a Lender for the direct servicing of Group 12 Mortgage Loans is a contract solely between us and the Lender. Therefore, Certificateholders will not be deemed to be parties to the contract and will have no claims, rights, obligations, duties, or liabilities with respect to any Lender.

Unless we agree otherwise, Lenders will be obligated to perform diligently all services and duties customary to the servicing of mortgage loans in accordance with the applicable guide. We will monitor each Lender's performance and we have the right to remove any Lender for cause at any time we consider its removal to be in the best interest of Certificateholders. The duties performed by Lenders include general loan servicing responsibilities, collection and remittance of principal and interest payments, administration of mortgage escrow accounts, collection of insurance claims, and, if necessary, foreclosure.

### **Servicing Compensation and Payment of Certain Expenses by Fannie Mae**

Each month, we will be entitled to retain an amount based on the principal balance of each Group 12 Mortgage Loan for Trust expenses and as compensation for our activities and obligations under the Trust Agreement. In addition, we may retain that portion of the proceeds from the liquidation of a Group 12 Mortgage Loan which exceeds (i) the principal balance of that loan and (ii) interest owed through the end of the month of such liquidation at the applicable Mortgage Interest Rate. We will pay all expenses incurred in connection with our servicing activities, including the fees to Lenders and any payments to cover mortgage insurance premiums, and we are not entitled to be reimbursed for those expenses out of Trust assets.

We will compensate Lenders in an amount up to, but never exceeding, the amount described above, less a prescribed minimum amount to be retained by us to compensate us for making our guaranty and for our servicing responsibilities (the "Guaranty Fee").

We will retain as additional servicing compensation any prepayment premiums, assumption fees, late payment charges and similar charges to the extent they are collected from borrowers.

### **Collection and Other Servicing Procedures**

We are responsible for servicing the Group 12 Mortgage Loans and may, as set forth above, conduct servicing through Lenders or through other Fannie Mae approved mortgage loan servicers. In connection with our servicing activities, we have full power to do anything we deem necessary or appropriate, including the foreclosure or comparable conversion of defaulted Group 12 Mortgage Loans.

With respect to each Group 12 Mortgage Loan, the applicable Lender makes certain warranties to Fannie Mae concerning the following matters:

- the recordation of the original mortgage,
- the validity of the Group 12 Mortgage Loan as a first lien on the related Mortgaged Property, and
- compliance by the Group 12 Mortgage Loan with applicable state and federal laws.

In the event of a material breach of any warranty or a material defect in the mortgage loan documentation, we may repurchase the Group 12 Mortgage Loan from the Trust at a price equal to its stated principal balance together with interest thereon at the Net Mortgage Rate.

Subject to the limitations discussed below, we may:

- enforce or waive enforcement of any term of any Group 12 Mortgage Loan,
- enter into an agreement to modify any term of any Group 12 Mortgage Loan, or
- take any action or refrain from taking any action in servicing any Group 12 Mortgage Loan.

We may waive any assumption fee or late payment charge, or may exercise or refrain from exercising any "call option rider." If we decide to take or refrain from taking any of the actions discussed above, our decision must be consistent with the then-current policies or practices that we

follow for comparable mortgage loans held in our own portfolio. In making our decisions, generally we may not take into account the ownership status of the related Group 12 Mortgage Loan.

Each Group 12 Mortgage Loan will contain a “due-on-sale” clause.

### **Purchase of Fannie Mae of Certain Delinquent Group 12 Mortgage Loans**

Fannie Mae may, in its discretion and without obligation, purchase from the Trust any Group 12 Mortgage Loan that has become delinquent by four or more monthly payments. The purchase price will be equal to the principal balance of the delinquent Group 12 Mortgage Loan together with accrued interest at the applicable Net Mortgage Rate. We will pay the purchase price to Certificateholders in the same manner as full prepayments of Group 12 Mortgage Loans. See “Description of the Certificates—Distributions of Principal” in this prospectus supplement.

### **Early Termination**

The Servicer has the right to purchase all of the Group 12 Mortgage Loans when their aggregate principal balance is less than or equal to 5% of their aggregate principal balance on the Issue Date. The purchase price for the optional purchase will be equal to the aggregate Stated Principal Balance of the Group 12 Mortgage Loans, plus one month’s interest at the applicable Mortgage Interest Rates.

If the Servicer’s option to repurchase the Group 12 Mortgage Loans is exercised, the A1, A2, X1 and P1 Classes will be paid in full, and the Trust Agreement will terminate with respect to those Classes.

### **Additional Fannie Mae Matters**

In the event that we are unable to fulfill our continuing guaranty obligations, the Trust Agreement may be modified to provide for monthly distributions to be made from then-available Group 12 Mortgage Loan payments, as applicable, and other recoveries in a manner similar to practices and procedures followed in the servicing of comparable whole loans for institutional investors. See “The Trust Agreement—Rights upon Event of Default” in the REMIC Prospectus.

## **CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES**

The Certificates and payments on the Certificates generally are not exempt from taxation. Therefore, you should consider the tax consequences of holding a Certificate before you acquire one. The following discussion describes certain U.S. federal income tax consequences to beneficial owners of Certificates. The discussion is general and does not purport to deal with all aspects of federal taxation that may be relevant to particular investors. This discussion may not apply to your particular circumstances for one of the following, or other, reasons:

- This discussion is based on federal tax laws in effect as of the date of this prospectus supplement. Changes to any of these laws after the date of this prospectus supplement may affect the tax consequences discussed below.
- This discussion addresses only Certificates acquired at original issuance and held as “capital assets” (generally, property held for investment).
- This discussion does not address tax consequences to beneficial owners subject to special rules, such as dealers in securities, certain traders in securities, banks, tax-exempt organizations, life insurance companies, persons that hold Certificates as part of a hedging transaction or as a position in a straddle or conversion transaction, or persons whose functional currency is not the U.S. dollar.

- This discussion does not address taxes imposed by any state, local or foreign taxing jurisdiction.

For these reasons, 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.

The Treasury Department recently issued Regulations directed at “tax shelters” that could be read to apply to transactions generally not considered to be tax shelters. These Regulations require that taxpayers that participate in a “reportable transaction” disclose such transaction on their tax returns by attaching IRS Form 8886, and 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 tax advisor concerning any possible disclosure obligation with respect to your investment in the Certificates.

The discussions under the captions “—REMIC Elections and Special Tax Attributes for the Group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10 and 11 Classes,” “—Taxation of Beneficial Owners of REMIC Regular Certificates,” “—Taxation of Beneficial Owners of the R and RL Certificates” and “Taxation of Beneficial Owners of RCR Certificates” supplement the discussion under the caption “Certain Federal Income Tax Consequences” in the REMIC Prospectus. When read together, these discussions describe the current federal income tax treatment of beneficial owners of Certificates of the Group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10 and 11 Classes and the R and RL Classes (the “REMIC Certificates”).

For a discussion of the current federal income tax treatment of beneficial owners of Certificates of the Group 12 Classes, see “—Taxation of Beneficial Owners of Certificates of the Group 12 Classes” below.

### **REMIC Elections and Special Tax Attributes for the Group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10 and 11 Classes**

We will elect to treat the Upper Tier REMIC and the Lower Tier REMIC as REMICs for federal income tax purposes. The Group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10 and 11 Classes will be designated as the “regular interests,” and the R Class will be designated as the “residual interest,” in the Upper Tier REMIC. The Lower Tier REMIC 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. The Group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10 and 11 Classes are called the “REMIC Regular Certificates.”

Because the Upper Tier REMIC and the Lower Tier REMIC 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 REMIC Regular Certificates**

The BI, KI, Z, ZA, HI, HZ, IH, DB, DI, DZ, ID, IK, IO, MI, IA, IX, OI, YI, ZC, PI, UZ, XS, JB, JO, QS, EB, EI, EZ, IE, IN, GB, GI, GZ, IG and IT Classes will be issued with original issue discount (“OID”), and certain other Classes of REMIC Regular 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 Regular 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 with respect to the Group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10 and 11 Classes will be as follows:

<u>Group</u>	<u>Prepayment Assumption</u>
1	131% PSA
2	181% PSA
3	569% PSA
4	481% PSA
5	156% PSA
6	156% PSA
7	506% PSA
8	319% PSA
9	325% PSA
10	569% PSA
11	569% 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 Trust MBS or the Group 8 the SMBS 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 the R and RL Certificates**

For purposes of determining the portion of the taxable income of a 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 February 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 Regular 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 Regular Certificates. For a general discussion of the federal income tax treatment of beneficial owners of REMIC Regular 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 Regular 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 Regular 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 Regular 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 Regular 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 Regular Certificate as described under “—*Taxation of Beneficial Owners of REMIC Regular Certificates*” in this prospectus supplement 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 Regular Certificates in proportion to their relative fair market values at the time of sale.

*Exchanges.* If a beneficial owner exchanges one or more REMIC Regular 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 Regular 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 Regular Certificates that it owned immediately prior to the exchange.

## **Taxation of Beneficial Owners of Certificates of the Group 12 Classes**

*Taxation of the Trust.* Arnold & Porter, special tax counsel to Fannie Mae, will deliver its opinion that, assuming compliance with the Trust Agreement, the portion of the Trust with respect to the Group 12 Classes will be classified as a trust under subpart E, part I of subchapter J of the Code and not as an association taxable as a corporation.

*The X1 and P1 Classes.* A beneficial owner of a Certificate of the X1 or P1 Class will be treated as owning, pursuant to section 1286 of the Code, “stripped bonds” to the extent of its share of principal payments and “stripped coupons” to the extent of its share of interest payments. Fannie Mae intends to treat each such Certificate as a single debt instrument representing rights to future cashflows from the Group 12 Mortgage Loans for purposes of information reporting. You should consult your own tax advisor as to the proper treatment of a Certificate of the X1 or P1 Class in this regard.

Under section 1286 of the Code, a beneficial owner of a Certificate of the X1 or P1 Class must treat the Certificate as a debt instrument originally issued on the date the owner acquires it and as having original issue discount (“OID”) equal to the *excess*, if any, of its “stated redemption price at maturity” *over* the price paid by the owner to acquire it. For information reporting purposes, we intend to treat all amounts to be distributed on each Certificate of the X1 or P1 Class as included in the stated redemption price at maturity and, as a result, each Certificate of the X1 or P1 Class will be treated as if issued with OID.

The beneficial owner of a Certificate of the X1 or P1 Class must include in its ordinary income for federal income tax purposes, generally in advance of receipt of the cash attributable to that income, the sum of the “daily portions” of OID on its Certificate for each day during its taxable year on which it held that Certificate. The daily portions of OID are determined as follows:

- first, the portion of OID that accrued during each “accrual period” is calculated;
- then, the OID accruing during an accrual period is allocated ratably to each day during the period to determine the daily portion of OID.

Final regulations issued by the Treasury Department relating to the tax treatment of debt instruments with OID (the “OID Regulations”) provide that a holder of a debt instrument may use an accrual period of any length, up to one year, as long as each distribution of principal or interest occurs on either the final day or the first day of an accrual period. We intend to report OID based on accrual periods of one month. Each of these accrual periods will begin on a Distribution Date and end on the day before the next Distribution Date.

Although the matter is not entirely clear, a beneficial owner of a Certificate of the X1 or P1 Class should determine the amount of OID accruing during any accrual period with respect to that Certificate using the method described in section 1272(a)(6) of the Code. Under section 1272(a)(6),



the portion of OID treated as accruing with respect to a Certificate of the X1 or P1 Class for any accrual period equals the *excess*, if any, of

- the sum of (A) the present values of all the distributions remaining to be made on that Certificate, if any, as of the end of the accrual period, and (B) the distributions made on that Certificate during the accrual period of amounts included in the stated redemption price at maturity

*over*

- the sum of the present values of all the distributions remaining to be made on that Certificate as of the beginning of the accrual period.

The present values of the remaining distributions with respect to a Certificate of the X1 or P1 Class are calculated based on the following:

- an assumption that the Group 12 Mortgage Loans prepay at a specified rate (the “Prepayment Assumption”),
- the yield to maturity of the Certificate giving effect to the Prepayment Assumption, and
- events (including actual prepayments) that have occurred prior to the end of the accrual period.

Each beneficial owner of a Certificate of the X1 or P1 Class determines its yield to maturity based on its purchase price. For a particular beneficial owner of a Certificate of the X1 or P1 Class, it is not clear whether the Prepayment Assumption used for calculating OID would be one determined at the time that Certificate is acquired or would be the original Prepayment Assumption for that Certificate. For information reporting purposes, we will use the original yield to maturity of that Certificate, calculated based on the original Prepayment Assumption. You should consult your own tax advisor regarding the proper method for accruing OID on a Certificate of the X1 or P1 Class.

The Code requires that the Prepayment Assumption be determined in the manner prescribed in Treasury Regulations. To date, no such regulations have been promulgated. For information reporting purposes, we will assume a Prepayment Assumption equal to 15% CPR. We make no representation, however, that the Group 12 Mortgage Loans will prepay at that rate or any other rate. You must make your own decision as to the appropriate prepayment assumption to be used in deciding whether or not to purchase a Certificate of the X1 or P1 Class.

*The A1 and A2 Classes.* Interest paid on a Certificate of the A1 or A2 Class is taxable as ordinary interest income. A beneficial owner of a Certificate of the A1 or A2 Class must report this income when it accrues or is paid, consistent with the beneficial owner’s method of accounting.

A beneficial owner that acquires a Certificate of the A1 or A2 Class for less than its principal amount generally has market discount in the amount of the difference between the principal amount and the beneficial owner’s basis in that Certificate. In general, three consequences arise if a beneficial owner acquires an interest in such a Certificate with market discount. First, the beneficial owner must treat any principal payment with respect to that Certificate as ordinary income to the extent of the market discount that accrued while the beneficial owner held an interest in that Certificate. Second, the beneficial owner must treat gain on the disposition or retirement of that Certificate as ordinary income under the circumstances discussed below under “—*Sales and Other Dispositions of Certificates of the Group 12 Classes.*” Third, if the beneficial owner incurs or continues indebtedness to acquire that Certificate, the beneficial owner may be required to defer the deduction of all or a portion of the interest on the indebtedness until the corresponding amount of market discount is included in income. Alternatively, a beneficial owner may elect to include market discount in income on a current basis as it accrues, in which case the three consequences discussed above will not apply. If a beneficial owner makes this election, the beneficial owner must also apply the election to all debt instruments acquired

by the beneficial owner on or after the beginning of the first taxable year to which the election applies. A beneficial owner may revoke the election only with the consent of the IRS.

A beneficial owner of a Certificate of the A1 or A2 Class must determine the amount of accrued market discount for a period using a straight-line method, based on the maturity of that Certificate, unless the beneficial owner elects to determine accrued market discount using a constant yield method. The IRS has authority to provide regulations for determining the accrual of market discount in the case of debt instruments that provide for more than one principal payment, but has not yet issued such regulations. In addition, the legislative history to the Tax Reform Act of 1986 states that market discount on certain types of debt instruments may be treated as accruing in proportion to remaining accruals of OID, if any, or if none, in proportion to remaining distributions of interest. You should consult your own tax advisors regarding the method a beneficial owner should use to determine accrued market discount.

Notwithstanding the above rules, market discount on a Certificate of the A1 or A2 Class is considered to be zero if the discount is less than 0.25% of the principal balance of that Certificate multiplied by the number of complete years from the date the beneficial owner acquires that Certificate to the maturity of that Certificate (“*de minimis* market discount”). The IRS has authority to provide regulations to adjust the computation of *de minimis* market discount in the case of debt instruments that provide for more than one principal payment, but has not yet issued such regulations. The IRS could assert, nonetheless, that *de minimis* market discount should be calculated using the remaining weighted average life of that Certificate rather than its final maturity. You should consult your own tax advisors regarding the ability to compute *de minimis* market discount based on the final maturity of a Certificate of the A1 or A2 Class.

If a beneficial owner acquires a Certificate of the A1 or A2 Class for more than its principal amount, the beneficial owner generally will have premium with respect to that Certificate in the amount of the excess. In that event, the beneficial owner may elect to treat such premium as “amortizable bond premium.” If the election is made, a beneficial owner must also apply the election to all debt instruments the interest on which is not excludible from gross income (“fully taxable bonds”) held by the beneficial owner at the beginning of the first taxable year to which the election applies and to all fully taxable bonds thereafter acquired by the beneficial owner. A beneficial owner may revoke the election only with the consent of the IRS.

If a beneficial owner makes this election, the beneficial owner reduces the amount of any interest payment that must be included in the beneficial owner’s income by the portion of the premium allocable to the period based on the yield to maturity of that Certificate. Correspondingly, a beneficial owner must reduce its basis in that Certificate by the amount of premium applied to reduce any interest income.

If a beneficial owner does not elect to amortize premium, (i) the beneficial owner must include the full amount of each interest payment in income, and (ii) the premium must be allocated to the principal distributions on that Certificate and, when each principal distribution is received, a loss equal to the premium allocated to that distribution will be recognized. Any tax benefit from premium not previously recognized will be taken into account in computing gain or loss upon the sale or disposition of that Certificate. See “—*Sales and Other Dispositions of Certificates of the Group 12 Classes.*”

A beneficial owner may elect to include in income its entire return on a Certificate of the A1 or A2 Class (*i.e.*, the *excess* of all remaining payments to be received on the A1 or A2 Certificate *over* the amount of the beneficial owner’s basis in that Certificate) based on the compounding of interest at a constant yield. Such an election for a Certificate of the A1 or A2 Class with amortizable bond premium (or market discount) will result in a deemed election to amortize premium for all the beneficial owner’s debt instruments with amortizable bond premium (or to accrue market discount currently for all the beneficial owner’s debt instruments with market discount) as discussed above.

The application of the market discount and premium provisions to a Certificate of the A1 or A2 Class is not clear. You should be aware that the IRS could assert that a beneficial owner of a Certificate of the A1 or A2 Class should (i) allocate its purchase price of that Certificate among the Group 12 Mortgage Loans in proportion to their relative fair market values at the time that Certificate was acquired and (ii) apply the market discount and premium provisions to each Group 12 Mortgage Loan in light of the amount of the purchase price allocated to such loan. Given the lack of clear guidance in this regard, you should consult your tax advisor regarding the proper application of the market discount and premium provisions to a Certificate of the A1 or A2 Class.

*Expenses of the Trust.* Each beneficial owner of a Certificate of the Group 12 Classes may be allowed to deduct its allocable share of the expenses paid by the Trust, with respect to the Group 12 Mortgage Loans. Each beneficial owner of a Certificate of the Group 12 Classes can deduct its allocable share of such expenses as provided in section 162 or section 212 of the Code, consistent with its method of accounting. Fannie Mae intends to allocate expenses to beneficial owners in each monthly period in proportion to the respective amounts of income (including any OID) accrued for each Certificate of the Group 12 Classes. A beneficial owner's ability to deduct its share of these expenses is limited under section 67 of the Code in the case of (i) estates and trusts, and (ii) individuals owning an interest in a Certificate of the Group 12 Classes directly or through an investment in a "pass-through entity" (other than in connection with such individual's trade or business). Pass-through entities include partnerships, S corporations, grantor trusts, certain limited liability companies and non-publicly offered regulated investment companies, but do not include estates, non-grantor trusts, cooperatives, real estate investment trusts and publicly offered regulated investment companies. Generally, such a beneficial owner can deduct its share of these costs only to the extent that these costs, when aggregated with certain of the beneficial owner's other miscellaneous itemized deductions, exceed 2% of the beneficial owner's adjusted gross income. For this purpose, an estate or nongrantor trust computes adjusted gross income in the same manner as in the case of an individual, except that deductions for administrative expenses of the estate or trust that would not have been incurred if the property were not held in the trust or estate are treated as allowable in arriving at adjusted gross income. In addition, section 68 of the Code may provide for certain limitations on certain itemized deductions otherwise allowable for a beneficial owner who is an individual. Further, a beneficial owner may not be able to deduct any portion of these costs in computing its alternative minimum tax liability.

*Sales and Other Dispositions of Certificates of the Group 12 Classes.* Upon the sale, exchange or other disposition of a Certificate of the Group 12 Classes, a beneficial owner generally will recognize gain or loss equal to the difference between the amount realized upon the disposition and the beneficial owner's adjusted basis in that Certificate. The adjusted basis of a Certificate of the Group 12 Classes generally will equal the cost of that Certificate to the beneficial owner, increased by any amounts of OID and market discount included in the beneficial owner's gross income with respect to that Certificate, and reduced by distributions on that Certificate previously received by the beneficial owner as principal (or as amounts constituting stated redemption price at maturity in the case of an X1 or P1 Certificate) and by any premium that has reduced the beneficial owner's interest income with respect to that Certificate. Any such gain or loss generally will be capital gain or loss, except (i) as provided in section 582(c) of the Code (which generally applies to banks) or (ii) to the extent any gain represents OID or accrued market discount not previously included in income (to which extent such gain would be treated as ordinary income). Any capital gain (or loss) recognized upon the sale, exchange or other disposition of a Certificate of the Group 12 Classes will be long-term capital gain (or loss) if at the time of disposition the beneficial owner held that Certificate for more than one year. The ability to deduct capital losses is subject to limitations.

*Special Tax Attributes.* Several sections of the Code provide beneficial treatment to certain taxpayers that invest in mortgage loans of the type that comprise the Group 12 Mortgage Loans. With respect to these Code sections, no specific legal authority exists regarding whether the character of the Certificates will be the same as that of the Group 12 Mortgage Loans. Although the characterization of the Certificates for these purposes is not clear, the Certificates should be considered to represent “real estate assets” within the meaning of section 856(c)(5)(B) of the Code and “loans secured by an interest in real property” within the meaning of section 7701(a)(19)(O)(v) of the Code and OID and qualified stated interest with respect to the Certificates should be considered to represent “interest on obligations secured by mortgages on real property” within the meaning of section 856(c)(3)(B) of the Code; provided that in each case the underlying mortgage loans qualify for such treatment.

*Information Reporting and Backup Withholding.* Within a reasonable time after the end of each calendar year, we will furnish or make available to each Holder of a Certificate of the Group 12 Classes that received a distribution on that Certificate during that year a statement setting forth such information as is required by the Code or Treasury Regulations and such other information as we deem necessary or desirable to assist Holders in preparing their federal income tax returns, or to enable Holders to make such information available to beneficial owners or other financial intermediaries for which the Holders hold Certificates as nominees.

Payments of interest and principal, as well as payments of proceeds from the sale of Certificates of the Group 12 Classes, may be subject to the “backup withholding tax” under section 3406 of the Code if recipients of the payments fail to furnish to the payor certain information, including their taxpayer identification numbers, or otherwise fail to establish an exemption from this tax. Any amounts deducted and withheld from a payment to a recipient would be allowed as a credit against the recipient’s federal income tax. The IRS may impose certain penalties on a recipient of payments required to supply information who does not do so in the proper manner.

*Foreign Investors.* Additional rules apply to a beneficial owner of a Certificate of the Group 12 Classes that is not a U.S. Person (a “Non-U.S. Person”). The term “U.S. Person” means:

- a citizen or resident of the United States,
- a corporation, partnership or other entity created or organized in or under the laws of the United States or any State thereof (including the District of Columbia),
- an estate the income of which is subject to U.S. federal income tax regardless of the source of its income, or
- a trust if a court within the United States can exercise primary supervision over its administration and at least one U.S. Person has the authority to control all substantial decisions of the trust.

Payments on a Certificate of the Group 12 Classes to, or on behalf of, a beneficial owner that is a Non-U.S. Person generally will be exempt from U.S. federal income and withholding taxes, provided the following conditions are satisfied:

- the beneficial owner is not subject to U.S. tax as a result of a connection to the United States other than ownership of that Certificate,
- the beneficial owner signs a statement under penalties of perjury that certifies that the beneficial owner is a Non-U.S. Person, and provides for the name and address of the beneficial owner, and
- the last U.S. Person in the chain of payment to the beneficial owner receives the statement from the beneficial owner or a financial institution holding on its behalf and does not have actual knowledge that the statement is false.

You should be aware that the IRS might take the position that this exemption does not apply to a beneficial owner that also owns 10% or more of the voting stock of Fannie Mae, or to a beneficial owner that is a “controlled foreign corporation” described in section 881(c)(3)(C) of the Code.

#### **PLAN OF DISTRIBUTION**

*General.* We are obligated to deliver the Certificates to Bear, Stearns & Co. Inc. (the “Dealer”) in exchange for the Trust MBS, the Group 8 SMBS and the Group 12 Mortgage Loans. 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, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8, Group 9, Group 10 or Group 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 8 SMBS, as applicable, in principal balance, but we expect that all these additional Trust MBS or Group 8 SMBS, as applicable, will have the same characteristics as described under “Description of the Certificates—The Trust MBS” and “—The Group 8 SMBS” in this prospectus supplement. The proportion that the original principal balance of each Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8, Group 9, Group 10 or Group 11 Class bears to the aggregate original principal balance of all Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8, Group 9, Group 10 or Group 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 and, with respect to federal income tax matters, Arnold & Porter will provide legal representation for Fannie Mae. Stroock & Stroock & Lavan LLP will provide legal representation for the Dealer.

Certain Assumed Characteristics of the Group 12 Mortgage Loans  
(As of March 1, 2003)

	Issue Date Unpaid Principal Balance	Weighted Average Net Mortgage Rate	Weighted Average Mortgage Rate	Weighted Average Term to Maturity (in months) ("WARM")	Weighted Average Loan Age (in months) ("WALA")
Discount Loans .....	\$ 216,738.03	5.24000000000000%	6.12500000000000%	177	3
	2,665,068.58	5.258692906394	6.143692906394	177	3
	7,749,320.82	5.390305915132	6.275305915132	357	3
	300,579.45	5.411932296103	6.296932296103	178	2
	760,994.22	5.435953456125	6.320953456125	358	2
	465,878.54	5.470148115537	6.729497936844	357	3
Non-Discount Loans .....	2,340,226.24	5.974898255969	6.896909321361	176	4
	102,607.94	6.061284700287	6.946284700287	177	3
	51,679,834.92	6.273912747998	7.189894916257	356	4
	520,189.37	6.285156903629	7.170156903629	176	4
	14,528,301.66	6.760814774843	7.657348229841	357	3
	24,056,689.44	6.931762615018	7.833100941515	356	3



## Available Recombinations (1)

Trust Certificates		RCR Certificates						
Classes	Original or Notional Principal Balances	RCR Class	Original Principal Balances	Interest Rate	Interest Type(2)	Principal Type(2)	CUSIP Number	Final Distribution Date
<b>Recombination 1</b>								
BK	\$164,128,430	B	\$164,128,430	5.00%	FIX	NSJ/TAC/AD	31393ALA3	April 2018
BI	32,825,686(3)							
<b>Recombination 2</b>								
BK	164,128,430	BX	164,128,430	4.50	FIX	NSJ/TAC/AD	31393ALB1	April 2018
BI	16,412,843(3)							
<b>Recombination 3</b>								
DH	59,000,000	DG	59,000,000	4.75	FIX	NSJ/TAC	31393ALC9	April 2033
ID	2,107,142(3)							
<b>Recombination 4</b>								
DH	59,000,000	DE	59,000,000	5.00	FIX	NSJ/TAC	31393ALD7	April 2033
ID	4,214,285(3)							
<b>Recombination 5</b>								
AU	97,764,000	AQ	97,764,000	4.00	FIX	PAC	31393ALE5	March 2021
YI	8,887,636(3)							
<b>Recombination 6</b>								
AU	97,764,000	AB	97,764,000	4.50	FIX	PAC	31393ALF2	March 2021
YI	17,775,272(3)							
<b>Recombination 7</b>								
AW	140,644,000	AC	140,644,000	4.50	FIX	PAC	31393ALG0	April 2030
IX	12,785,818(3)							
<b>Recombination 8</b>								
YF	19,922,350	YL	56,921,000	4.75	FIX	SCH/AD	31393ALH8	April 2033
YS	36,998,650							
<b>Recombination 9</b>								
YF	19,922,350	YG	56,921,000	5.50	FIX	SCH/AD	31393ALJ4	April 2033
YS	36,998,650							
IA	7,761,954(3)							
<b>Recombination 10</b>								
UF	30,534,444	U	54,962,000	5.50	FIX	SEG(TAC)/TAC	31393ALK1	April 2033
US	24,427,556							
<b>Recombination 11</b>								
WF	10,103,867	W	13,778,000	5.50	FIX	SEG(TAC)/SUP	31393ALL9	April 2033
WS	3,674,133							



Trust Certificates		RCR Certificates						
Classes	Original or Notional Principal Balances	RCR Class	Original Principal Balances	Interest Rate	Interest Type(2)	Principal Type(2)	CUSIP Number	Final Distribution Date
<b>Recombination 12</b>								
UF(4)	\$ 30,534,444	G (5)	\$ 71,940,000	5.50%	FIX	SUP	31393ALM7	April 2033
US(4)	24,427,556							
WF(4)	10,103,867							
WS(4)	3,674,133							
UZ(4)	3,200,000							
<b>Recombination 13</b>								
JC	30,544,629	JE	50,907,715	3.00	FIX	SUP	31393ALN5	April 2033
JO	20,363,086							
<b>Recombination 14</b>								
EG	33,000,000	ED	33,000,000	5.00	FIX	NSJ/TAC	31393ALP0	April 2033
IN	1,650,000(3)							
<b>Recombination 15</b>								
GE	48,620,000	GD	48,620,000	5.00	FIX	NSJ/TAC	31393ALQ8	April 2033
IT	2,431,000(3)							
<b>Recombination 16</b>								
DA	31,713,000	TA	200,000,000	3.50	FIX	PAC	31393ALR6	March 2033
EA	67,907,000							
GA	100,380,000							
<b>Recombination 17</b>								
DH	59,000,000	TB	140,620,000	4.75	FIX	NSJ/TAC	31393ALS4	April 2033
ID	2,107,143(3)							
EG	33,000,000							
GE	48,620,000							
<b>Recombination 18</b>								
DA	128,713,000	TC	297,000,000	3.50	FIX	PAC	31393ALT2	March 2033
EA	67,907,000							
GA	100,380,000							
<b>Recombination 19</b>								
DA	6,000,000	TD	100,000,000	3.50	FIX	PAC	31393ALU9	March 2033
EA	5,000,000							
GA	89,000,000							

(1) REMIC Certificates and RCR Certificates in any Recombination may be exchanged only in the proportions shown above, except as described in footnote (4) with respect to Recombination 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) In any exchange under Recombination 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.

(5) Principal payments on the REMIC Certificates in Recombination 12 from the UZ Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.

## Principal Balance Schedules

### *Aggregate Group I Planned Balances*

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through		March 2008 .....	\$237,193,656.83	June 2012 .....	\$ 65,813,414.92
January 2004 .....	\$484,796,000.00	April 2008 .....	232,503,600.44	July 2012 .....	63,906,339.03
February 2004 .....	483,616,473.62	May 2008 .....	227,839,179.04	August 2012 .....	62,040,385.41
March 2004 .....	479,574,979.86	June 2008 .....	223,200,259.92	September 2012 .....	60,214,762.51
April 2004 .....	475,425,571.90	July 2008 .....	218,586,711.04	October 2012 .....	58,428,693.17
May 2004 .....	471,170,133.32	August 2008 .....	213,998,401.04	November 2012 .....	56,681,414.34
June 2004 .....	466,810,604.86	September 2008 .....	209,435,199.22	December 2012 .....	54,972,176.87
July 2004 .....	462,348,983.00	October 2008 .....	204,896,975.57	January 2013 .....	53,300,245.21
August 2004 .....	457,787,318.45	November 2008 .....	200,383,600.77	February 2013 .....	51,664,897.22
September 2004 .....	453,127,714.63	December 2008 .....	195,894,946.11	March 2013 .....	50,065,423.91
October 2004 .....	448,372,326.03	January 2009 .....	191,430,883.60	April 2013 .....	48,501,129.20
November 2004 .....	443,523,356.61	February 2009 .....	186,991,285.87	May 2013 .....	46,971,329.75
December 2004 .....	438,583,058.05	March 2009 .....	182,588,713.68	June 2013 .....	45,475,354.64
January 2005 .....	433,553,728.06	April 2009 .....	178,274,235.57	July 2013 .....	44,012,545.24
February 2005 .....	428,437,708.57	May 2009 .....	174,046,217.71	August 2013 .....	42,582,254.95
March 2005 .....	423,237,383.92	June 2009 .....	169,903,055.33	September 2013 .....	41,183,848.98
April 2005 .....	417,955,179.00	July 2009 .....	165,843,172.23	October 2013 .....	39,816,704.19
May 2005 .....	412,593,557.32	August 2009 .....	161,865,020.22	November 2013 .....	38,480,208.82
June 2005 .....	407,155,019.12	September 2009 .....	157,967,078.68	December 2013 .....	37,173,762.34
July 2005 .....	401,642,099.37	October 2009 .....	154,147,854.09	January 2014 .....	35,896,775.23
August 2005 .....	396,057,365.80	November 2009 .....	150,405,879.51	February 2014 .....	34,648,668.78
September 2005 .....	390,502,897.09	December 2009 .....	146,739,714.19	March 2014 .....	33,428,874.91
October 2005 .....	384,978,536.70	January 2010 .....	143,147,943.04	April 2014 .....	32,236,836.00
November 2005 .....	379,484,128.88	February 2010 .....	139,629,176.25	May 2014 .....	31,072,004.66
December 2005 .....	374,019,518.69	March 2010 .....	136,182,048.80	June 2014 .....	29,933,843.59
January 2006 .....	368,584,551.97	April 2010 .....	132,805,220.08	July 2014 .....	28,821,825.37
February 2006 .....	363,179,075.37	May 2010 .....	129,497,373.40	August 2014 .....	27,735,432.32
March 2006 .....	357,802,936.33	June 2010 .....	126,257,215.66	September 2014 .....	26,674,156.29
April 2006 .....	352,455,983.06	July 2010 .....	123,083,476.85	October 2014 .....	25,637,498.52
May 2006 .....	347,138,064.58	August 2010 .....	119,974,909.70	November 2014 .....	24,624,969.46
June 2006 .....	341,849,030.65	September 2010 .....	116,930,289.30	December 2014 .....	23,636,088.61
July 2006 .....	336,588,731.83	October 2010 .....	113,948,412.66	January 2015 .....	22,670,384.36
August 2006 .....	331,357,019.43	November 2010 .....	111,028,098.35	February 2015 .....	21,727,393.84
September 2006 .....	326,153,745.55	December 2010 .....	108,168,186.16	March 2015 .....	20,806,662.72
October 2006 .....	320,978,763.04	January 2011 .....	105,367,536.67	April 2015 .....	19,907,745.15
November 2006 .....	315,831,925.48	February 2011 .....	102,625,030.93	May 2015 .....	19,030,203.50
December 2006 .....	310,713,087.26	March 2011 .....	99,939,570.08	June 2015 .....	18,173,608.30
January 2007 .....	305,622,103.46	April 2011 .....	97,310,075.03	July 2015 .....	17,337,538.05
February 2007 .....	300,558,829.94	May 2011 .....	94,735,486.07	August 2015 .....	16,521,579.10
March 2007 .....	295,523,123.30	June 2011 .....	92,214,762.59	September 2015 .....	15,725,325.49
April 2007 .....	290,514,840.88	July 2011 .....	89,746,882.67	October 2015 .....	14,948,378.83
May 2007 .....	285,533,840.73	August 2011 .....	87,330,842.83	November 2015 .....	14,190,348.15
June 2007 .....	280,579,981.66	September 2011 .....	84,965,657.67	December 2015 .....	13,450,849.79
July 2007 .....	275,653,123.19	October 2011 .....	82,650,359.56	January 2016 .....	12,729,507.23
August 2007 .....	270,753,125.56	November 2011 .....	80,383,998.31	February 2016 .....	12,025,951.03
September 2007 .....	265,879,849.75	December 2011 .....	78,165,640.91	March 2016 .....	11,339,818.62
October 2007 .....	261,033,157.44	January 2012 .....	75,994,371.19	April 2016 .....	10,670,754.24
November 2007 .....	256,212,911.02	February 2012 .....	73,869,289.54	May 2016 .....	10,018,408.80
December 2007 .....	251,418,973.59	March 2012 .....	71,789,512.62	June 2016 .....	9,382,439.76
January 2008 .....	246,651,208.96	April 2012 .....	69,754,173.08	July 2016 .....	8,762,510.98
February 2008 .....	241,909,481.64	May 2012 .....	67,762,419.25	August 2016 .....	8,158,292.68

**Aggregate Group I (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
September 2016.....	\$ 7,569,461.26	March 2017 .....	\$ 4,342,229.54	September 2017.....	\$ 1,593,867.07
October 2016 .....	6,995,699.20	April 2017.....	3,852,543.67	October 2017 .....	1,178,245.73
November 2016 .....	6,436,694.99	May 2017 .....	3,375,866.24	November 2017 .....	774,073.30
December 2016 .....	5,892,142.98	June 2017.....	2,911,924.72	December 2017 .....	381,106.91
January 2017.....	5,361,743.28	July 2017 .....	2,460,451.71	January 2018 and thereafter .....	0.00
February 2017 .....	4,845,201.68	August 2017.....	2,021,184.93		

**Aggregate Group II Targeted Balances**

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance .....	\$164,266,430.00	January 2005 .....	\$ 66,938,370.23	October 2006 .....	\$ 89.69
April 2003.....	160,872,421.64	February 2005 .....	62,339,364.29	November 2006 .....	89.69
May 2003 .....	157,119,025.31	March 2005 .....	57,654,203.49	December 2006 .....	89.69
June 2003 .....	153,009,573.64	April 2005.....	52,893,263.18	January 2007 .....	89.69
July 2003 .....	148,547,974.26	May 2005 .....	48,067,047.84	February 2007 .....	89.69
August 2003 .....	143,738,705.59	June 2005 .....	43,186,163.22	March 2007 .....	89.69
September 2003.....	138,586,811.27	July 2005 .....	38,261,288.10	April 2007.....	89.69
October 2003 .....	133,097,892.90	August 2005 .....	33,303,145.85	May 2007 .....	89.69
November 2003 .....	127,278,101.35	September 2005.....	28,513,904.17	June 2007 .....	89.69
December 2003 .....	121,134,126.45	October 2005 .....	23,890,045.48	July 2007 .....	89.69
January 2004 .....	114,673,185.31	November 2005 .....	19,428,116.74	August 2007 .....	89.69
February 2004 .....	109,082,535.39	December 2005 .....	15,124,728.29	September 2007.....	89.69
March 2004 .....	106,052,848.04	January 2006 .....	10,976,552.74	October 2007 .....	89.69
April 2004.....	102,838,783.58	February 2006 .....	6,980,323.87	November 2007 .....	89.69
May 2004 .....	99,447,637.56	March 2006 .....	3,132,835.56	December 2007 .....	89.69
June 2004 .....	95,887,095.10	April 2006.....	89.69	January 2008 .....	89.69
July 2004 .....	92,165,212.13	May 2006 .....	89.69	February 2008 .....	89.69
August 2004 .....	88,290,395.50	June 2006 .....	89.69	March 2008 .....	89.69
September 2004.....	84,271,381.92	July 2006 .....	89.69	April 2008.....	89.69
October 2004 .....	80,117,215.80	August 2006 .....	89.69	May 2008 and thereafter .....	0.00
November 2004 .....	75,837,226.16	September 2006.....	89.69		
December 2004 .....	71,441,002.57				

**Group 1 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 .....	\$690,491,430.00	June 2004 .....	\$618,513,602.10	September 2005.....	\$501,861,021.25
April 2003.....	687,455,303.11	July 2004 .....	611,881,790.24	October 2005 .....	493,483,483.59
May 2003 .....	684,152,308.30	August 2004 .....	605,052,706.44	November 2005 .....	485,224,162.76
June 2003 .....	680,584,998.59	September 2004.....	598,033,095.64	December 2005 .....	477,081,507.05
July 2003 .....	676,756,246.21	October 2004 .....	590,829,913.50	January 2006 .....	469,053,984.42
August 2003 .....	672,669,239.64	November 2004 .....	583,450,314.90	February 2006 .....	461,140,082.19
September 2003.....	668,327,479.94	December 2004 .....	575,901,641.94	March 2006 .....	453,338,306.82
October 2003 .....	663,734,776.53	January 2005 .....	568,191,411.67	April 2006.....	445,647,183.69
November 2003 .....	658,895,242.26	February 2005 .....	560,327,303.35	May 2006 .....	438,065,256.83
December 2003 .....	653,813,287.88	March 2005 .....	552,317,145.41	June 2006 .....	430,591,088.72
January 2004 .....	648,493,615.90	April 2005.....	544,168,902.14	July 2006 .....	423,223,260.05
February 2004 .....	642,941,213.85	May 2005 .....	535,890,660.05	August 2006 .....	415,960,369.49
March 2004 .....	637,161,346.89	June 2005 .....	527,490,614.04	September 2006.....	408,801,033.48
April 2004.....	631,159,549.88	July 2005 .....	518,977,053.33	October 2006 .....	401,743,885.99
May 2004 .....	624,941,618.89	August 2005 .....	510,358,347.27	November 2006 .....	394,787,578.32

**Group 1 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>
December 2006	\$387,930,778.87	September 2010	\$163,731,923.51	June 2014	\$ 51,213,788.78
January 2007	381,172,172.94	October 2010	160,268,520.32	July 2014	49,531,322.48
February 2007	374,510,462.53	November 2010	156,857,922.86	August 2014	47,877,055.02
March 2007	367,944,366.09	December 2010	153,499,412.98	September 2014	46,250,587.84
April 2007	361,472,618.38	January 2011	150,192,281.74	October 2014	44,651,527.67
May 2007	355,093,970.20	February 2011	146,935,829.36	November 2014	43,079,486.37
June 2007	348,807,188.24	March 2011	143,729,365.09	December 2014	41,534,080.92
July 2007	342,611,054.87	April 2011	140,572,207.09	January 2015	40,014,933.35
August 2007	336,504,367.93	May 2011	137,463,682.31	February 2015	38,521,670.62
September 2007	330,485,940.55	June 2011	134,403,126.39	March 2015	37,053,924.66
October 2007	324,554,600.96	July 2011	131,389,883.57	April 2015	35,611,332.21
November 2007	318,709,192.30	August 2011	128,423,306.53	May 2015	34,193,534.82
December 2007	312,948,572.44	September 2011	125,502,756.35	June 2015	32,800,178.74
January 2008	307,271,613.79	October 2011	122,627,602.34	July 2015	31,430,914.92
February 2008	301,677,203.12	November 2011	119,797,222.00	August 2015	30,085,398.90
March 2008	296,164,241.39	December 2011	117,011,000.87	September 2015	28,763,290.77
April 2008	290,731,643.55	January 2012	114,268,332.43	October 2015	27,464,255.12
May 2008	285,378,338.39	February 2012	111,568,618.05	November 2015	26,187,960.96
June 2008	280,103,268.38	March 2012	108,911,266.82	December 2015	24,934,081.70
July 2008	274,905,389.46	April 2012	106,295,695.51	January 2016	23,702,295.06
August 2008	269,783,670.88	May 2012	103,721,328.46	February 2016	22,492,283.03
September 2008	264,737,095.08	June 2012	101,187,597.44	March 2016	21,303,731.82
October 2008	259,764,657.46	July 2012	98,693,941.65	April 2016	20,136,331.78
November 2008	254,865,366.27	August 2012	96,239,807.51	May 2016	18,989,777.40
December 2008	250,038,242.42	September 2012	93,824,648.68	June 2016	17,863,767.19
January 2009	245,282,319.35	October 2012	91,447,925.90	July 2016	16,758,003.70
February 2009	240,596,642.84	November 2012	89,109,106.90	August 2016	15,672,193.40
March 2009	235,980,270.87	December 2012	86,807,666.37	September 2016	14,606,046.68
April 2009	231,432,273.49	January 2013	84,543,085.81	October 2016	13,559,277.78
May 2009	226,951,732.63	February 2013	82,314,853.46	November 2016	12,531,604.74
June 2009	222,537,741.99	March 2013	80,122,464.26	December 2016	11,522,749.37
July 2009	218,189,406.87	April 2013	77,965,419.69	January 2017	10,532,437.15
August 2009	213,905,844.02	May 2013	75,843,227.74	February 2017	9,560,397.27
September 2009	209,686,181.51	June 2013	73,755,402.84	March 2017	8,606,362.50
October 2009	205,529,558.60	July 2013	71,701,465.71	April 2017	7,670,069.19
November 2009	201,435,125.59	August 2013	69,680,943.36	May 2017	6,751,257.19
December 2009	197,402,043.65	September 2013	67,693,368.97	June 2017	5,849,669.87
January 2010	193,429,484.74	October 2013	65,738,281.79	July 2017	4,965,053.98
February 2010	189,516,631.44	November 2013	63,815,227.12	August 2017	4,097,159.71
March 2010	185,662,676.82	December 2013	61,923,756.19	September 2017	3,245,740.55
April 2010	181,866,824.33	January 2014	60,063,426.11	October 2017	2,410,553.32
May 2010	178,128,287.64	February 2014	58,233,799.79	November 2017	1,591,358.10
June 2010	174,446,290.53	March 2014	56,434,445.84	December 2017	787,918.17
July 2010	170,820,066.77	April 2014	54,664,938.53	January 2018 and thereafter	0.00
August 2010	167,248,859.98	May 2014	52,924,857.73		

**Group 1 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	\$690,491,430.00	May 2003	\$682,790,801.76	July 2003	\$675,093,423.98
April 2003	686,640,700.03	June 2003	678,941,716.11	August 2003	671,245,906.25

**Group I MBS (Continued)**

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
September 2003 .....	\$667,399,143.81	January 2004 .....	\$652,019,264.25	May 2004 .....	\$636,649,937.35
October 2003 .....	663,553,117.53	February 2004 .....	648,175,991.15	June 2004 and thereafter .....	0.00
November 2003 .....	659,707,808.28	March 2004 .....	644,333,358.42		
December 2003 .....	655,863,196.90	April 2004 .....	640,491,346.89		

**E Class Scheduled Balances**

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance .....	\$12,046,500.00	March 2004 .....	\$ 7,544,763.74	March 2005 .....	\$ 3,477,505.05
April 2003 .....	11,592,559.07	April 2004 .....	7,276,755.76	April 2005 .....	3,072,655.84
May 2003 .....	11,085,098.99	May 2004 .....	6,993,785.35	May 2005 .....	2,661,206.69
June 2003 .....	10,524,469.77	June 2004 .....	6,696,409.12	June 2005 .....	2,243,978.56
July 2003 .....	9,911,086.83	July 2004 .....	6,385,213.91	July 2005 .....	1,821,803.12
August 2003 .....	9,245,430.78	August 2004 .....	6,060,815.55	August 2005 .....	1,411,825.60
September 2003 .....	8,811,514.94	September 2004 .....	5,723,857.51	September 2005 .....	1,013,830.59
October 2003 .....	8,643,141.60	October 2004 .....	5,375,009.52	October 2005 .....	627,605.89
November 2003 .....	8,457,160.12	November 2004 .....	5,014,966.06	November 2005 .....	252,942.50
December 2003 .....	8,253,924.36	December 2004 .....	4,644,444.83	December 2005 and thereafter .....	0.00
January 2004 .....	8,033,824.04	January 2005 .....	4,264,185.09		
February 2004 .....	7,797,284.08	February 2005 .....	3,874,946.04		

**Aggregate Group III Planned Balances**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through August 2003 .....	\$111,711,000.00	September 2005 .....	\$ 89,076,717.69	December 2007 .....	\$ 61,307,525.01
September 2003 .....	111,427,532.01	October 2005 .....	87,928,482.84	January 2008 .....	60,398,913.16
October 2003 .....	110,827,403.21	November 2005 .....	86,790,091.46	February 2008 .....	59,498,205.15
November 2003 .....	110,194,437.18	December 2005 .....	85,661,464.02	March 2008 .....	58,605,336.82
December 2003 .....	109,529,015.63	January 2006 .....	84,542,521.66	April 2008 .....	57,720,244.55
January 2004 .....	108,831,546.02	February 2006 .....	83,433,186.10	May 2008 .....	56,842,865.21
February 2004 .....	108,102,461.23	March 2006 .....	82,333,379.73	June 2008 .....	55,973,136.17
March 2004 .....	107,342,219.09	April 2006 .....	81,243,025.52	July 2008 .....	55,110,995.29
April 2004 .....	106,551,301.96	May 2006 .....	80,162,047.05	August 2008 .....	54,256,380.94
May 2004 .....	105,730,216.22	June 2006 .....	79,090,368.52	September 2008 .....	53,409,231.97
June 2004 .....	104,879,491.75	July 2006 .....	78,027,914.73	October 2008 .....	52,569,487.71
July 2004 .....	103,999,681.41	August 2006 .....	76,974,611.06	November 2008 .....	51,737,087.99
August 2004 .....	103,091,360.39	September 2006 .....	75,930,383.49	December 2008 .....	50,911,973.09
September 2004 .....	102,155,125.66	October 2006 .....	74,895,158.61	January 2009 .....	50,094,083.77
October 2004 .....	101,191,595.32	November 2006 .....	73,868,863.54	February 2009 .....	49,283,361.29
November 2004 .....	100,201,407.86	December 2006 .....	72,851,426.02	March 2009 .....	48,479,747.35
December 2004 .....	99,185,221.55	January 2007 .....	71,842,774.34	April 2009 .....	47,683,184.10
January 2005 .....	98,143,713.63	February 2007 .....	70,842,837.38	May 2009 .....	46,893,614.18
February 2005 .....	97,077,579.63	March 2007 .....	69,851,544.57	June 2009 .....	46,110,980.67
March 2005 .....	95,987,532.53	April 2007 .....	68,868,825.88	July 2009 .....	45,335,227.09
April 2005 .....	94,874,301.98	May 2007 .....	67,894,611.88	August 2009 .....	44,566,297.44
May 2005 .....	93,738,633.51	June 2007 .....	66,928,833.64	September 2009 .....	43,804,136.14
June 2005 .....	92,581,287.62	July 2007 .....	65,971,422.82	October 2009 .....	43,048,688.05
July 2005 .....	91,403,038.97	August 2007 .....	65,022,311.59	November 2009 .....	42,299,898.48
August 2005 .....	90,234,876.14	September 2007 .....	64,081,432.68	December 2009 .....	41,557,713.17
		October 2007 .....	63,148,719.34	January 2010 .....	40,824,544.26
		November 2007 .....	62,224,105.34	February 2010 .....	40,102,721.38



**Aggregate Group III (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
March 2010 .....	\$ 39,392,079.25	July 2014 .....	\$ 14,440,908.03	November 2018 .....	\$ 3,912,075.45
April 2010 .....	38,692,454.94	August 2014 .....	14,137,873.52	December 2018 .....	3,789,735.22
May 2010 .....	38,003,687.82	September 2014 .....	13,839,842.07	January 2019 .....	3,669,634.58
June 2010 .....	37,325,619.52	October 2014 .....	13,546,738.47	February 2019 .....	3,551,738.36
July 2010 .....	36,658,093.90	November 2014 .....	13,258,488.62	March 2019 .....	3,436,011.87
August 2010 .....	36,000,957.04	December 2014 .....	12,975,019.46	April 2019 .....	3,322,420.96
September 2010 .....	35,354,057.19	January 2015 .....	12,696,258.98	May 2019 .....	3,210,931.97
October 2010 .....	34,717,244.73	February 2015 .....	12,422,136.22	June 2019 .....	3,101,511.73
November 2010 .....	34,090,372.16	March 2015 .....	12,152,581.22	July 2019 .....	2,994,127.58
December 2010 .....	33,473,294.07	April 2015 .....	11,887,525.05	August 2019 .....	2,888,747.31
January 2011 .....	32,865,867.11	May 2015 .....	11,626,899.74	September 2019 .....	2,785,339.20
February 2011 .....	32,267,949.95	June 2015 .....	11,370,638.32	October 2019 .....	2,683,872.00
March 2011 .....	31,679,403.26	July 2015 .....	11,118,674.79	November 2019 .....	2,584,314.91
April 2011 .....	31,100,089.67	August 2015 .....	10,870,944.07	December 2019 .....	2,486,637.60
May 2011 .....	30,529,873.78	September 2015 .....	10,627,382.05	January 2020 .....	2,390,810.17
June 2011 .....	29,968,622.08	October 2015 .....	10,387,925.52	February 2020 .....	2,296,803.17
July 2011 .....	29,416,202.97	November 2015 .....	10,152,512.19	March 2020 .....	2,204,587.60
August 2011 .....	28,872,486.71	December 2015 .....	9,921,080.67	April 2020 .....	2,114,134.85
September 2011 .....	28,337,345.39	January 2016 .....	9,693,570.45	May 2020 .....	2,025,416.78
October 2011 .....	27,810,652.92	February 2016 .....	9,469,921.90	June 2020 .....	1,938,405.62
November 2011 .....	27,292,285.00	March 2016 .....	9,250,076.25	July 2020 .....	1,853,074.05
December 2011 .....	26,782,119.09	April 2016 .....	9,033,975.58	August 2020 .....	1,769,395.14
January 2012 .....	26,280,034.37	May 2016 .....	8,821,562.78	September 2020 .....	1,687,342.35
February 2012 .....	25,785,911.77	June 2016 .....	8,612,781.62	October 2020 .....	1,606,889.54
March 2012 .....	25,299,633.89	July 2016 .....	8,407,576.63	November 2020 .....	1,528,010.97
April 2012 .....	24,821,084.99	August 2016 .....	8,205,893.16	December 2020 .....	1,450,681.26
May 2012 .....	24,350,150.99	September 2016 .....	8,007,677.37	January 2021 .....	1,374,875.43
June 2012 .....	23,886,719.42	October 2016 .....	7,812,876.18	February 2021 .....	1,300,568.86
July 2012 .....	23,430,679.42	November 2016 .....	7,621,437.28	March 2021 .....	1,227,737.29
August 2012 .....	22,981,921.69	December 2016 .....	7,433,309.12	April 2021 .....	1,156,356.83
September 2012 .....	22,540,338.49	January 2017 .....	7,248,440.90	May 2021 .....	1,086,403.94
October 2012 .....	22,105,823.62	February 2017 .....	7,066,782.55	June 2021 .....	1,017,855.45
November 2012 .....	21,678,272.38	March 2017 .....	6,888,284.74	July 2021 .....	950,688.50
December 2012 .....	21,257,581.58	April 2017 .....	6,712,898.85	August 2021 .....	884,880.61
January 2013 .....	20,843,649.47	May 2017 .....	6,540,576.94	September 2021 .....	820,409.61
February 2013 .....	20,436,375.78	June 2017 .....	6,371,271.82	October 2021 .....	757,253.66
March 2013 .....	20,035,661.64	July 2017 .....	6,204,936.94	November 2021 .....	695,391.27
April 2013 .....	19,641,409.61	August 2017 .....	6,041,526.44	December 2021 .....	634,801.25
May 2013 .....	19,253,523.62	September 2017 .....	5,880,995.13	January 2022 .....	575,462.73
June 2013 .....	18,871,909.00	October 2017 .....	5,723,298.49	February 2022 .....	517,355.16
July 2013 .....	18,496,472.40	November 2017 .....	5,568,392.63	March 2022 .....	460,458.30
August 2013 .....	18,127,121.82	December 2017 .....	5,416,234.30	April 2022 .....	404,752.20
September 2013 .....	17,763,766.57	January 2018 .....	5,266,780.89	May 2022 .....	350,217.22
October 2013 .....	17,406,317.25	February 2018 .....	5,119,990.41	June 2022 .....	296,834.01
November 2013 .....	17,054,685.74	March 2018 .....	4,975,821.47	July 2022 .....	244,583.53
December 2013 .....	16,708,785.18	April 2018 .....	4,834,233.30	August 2022 .....	193,446.99
January 2014 .....	16,368,529.95	May 2018 .....	4,695,185.72	September 2022 .....	143,405.92
February 2014 .....	16,033,835.66	June 2018 .....	4,558,639.14	October 2022 .....	94,442.10
March 2014 .....	15,704,619.12	July 2018 .....	4,424,554.54	November 2022 .....	46,537.60
April 2014 .....	15,380,798.33	August 2018 .....	4,292,893.48	December 2022 and thereafter .....	0.00
May 2014 .....	15,062,292.47	September 2018 .....	4,163,618.07		
June 2014 .....	14,749,021.88	October 2018 .....	4,036,690.98		

**Group 2 MBS Specified Balances**

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
Initial Balance . . . . .	\$133,850,000.00	June 2007 . . . . .	\$ 69,753,840.17	September 2011 . . . . .	\$ 28,337,670.64
April 2003 . . . . .	133,385,907.03	July 2007 . . . . .	68,590,428.24	October 2011 . . . . .	27,810,978.17
May 2003 . . . . .	132,864,935.53	August 2007 . . . . .	67,444,584.03	November 2011 . . . . .	27,292,610.25
June 2003 . . . . .	132,287,458.16	September 2007 . . . . .	66,316,054.88	December 2011 . . . . .	26,782,444.33
July 2003 . . . . .	131,653,921.44	October 2007 . . . . .	65,204,591.67	January 2012 . . . . .	26,280,359.62
August 2003 . . . . .	130,964,845.54	November 2007 . . . . .	64,109,948.78	February 2012 . . . . .	25,786,237.02
September 2003 . . . . .	130,220,823.70	December 2007 . . . . .	63,031,884.01	March 2012 . . . . .	25,299,959.13
October 2003 . . . . .	129,422,521.67	January 2008 . . . . .	61,970,158.58	April 2012 . . . . .	24,821,410.24
November 2003 . . . . .	128,570,676.87	February 2008 . . . . .	60,924,537.03	May 2012 . . . . .	24,350,476.24
December 2003 . . . . .	127,666,097.46	March 2008 . . . . .	59,894,787.22	June 2012 . . . . .	23,887,044.67
January 2004 . . . . .	126,709,661.23	April 2008 . . . . .	58,880,680.25	July 2012 . . . . .	23,431,004.67
February 2004 . . . . .	125,702,314.32	May 2008 . . . . .	57,881,990.44	August 2012 . . . . .	22,982,246.93
March 2004 . . . . .	124,645,069.77	June 2008 . . . . .	56,898,495.28	September 2012 . . . . .	22,540,663.73
April 2004 . . . . .	123,539,006.02	July 2008 . . . . .	55,929,975.38	October 2012 . . . . .	22,106,148.86
May 2004 . . . . .	122,385,265.10	August 2008 . . . . .	54,976,214.41	November 2012 . . . . .	21,678,597.63
June 2004 . . . . .	121,185,050.79	September 2008 . . . . .	54,036,999.09	December 2012 . . . . .	21,257,906.83
July 2004 . . . . .	119,939,626.62	October 2008 . . . . .	53,112,119.16	January 2013 . . . . .	20,843,974.72
August 2004 . . . . .	118,650,313.69	November 2008 . . . . .	52,201,367.26	February 2013 . . . . .	20,436,701.02
September 2004 . . . . .	117,318,488.39	December 2008 . . . . .	51,304,538.99	March 2013 . . . . .	20,035,986.88
October 2004 . . . . .	115,945,580.00	January 2009 . . . . .	50,421,432.80	April 2013 . . . . .	19,641,734.85
November 2004 . . . . .	114,533,068.10	February 2009 . . . . .	49,551,849.98	May 2013 . . . . .	19,253,848.87
December 2004 . . . . .	113,082,479.99	March 2009 . . . . .	48,695,594.60	June 2013 . . . . .	18,872,234.25
January 2005 . . . . .	111,595,387.85	April 2009 . . . . .	47,852,473.51	July 2013 . . . . .	18,496,797.65
February 2005 . . . . .	110,073,405.90	May 2009 . . . . .	47,022,296.24	August 2013 . . . . .	18,127,447.07
March 2005 . . . . .	108,518,187.46	June 2009 . . . . .	46,204,875.04	September 2013 . . . . .	17,764,091.82
April 2005 . . . . .	106,931,421.83	July 2009 . . . . .	45,400,024.77	October 2013 . . . . .	17,406,642.50
May 2005 . . . . .	105,314,831.21	August 2009 . . . . .	44,607,562.92	November 2013 . . . . .	17,055,010.99
June 2005 . . . . .	103,670,167.48	September 2009 . . . . .	43,827,309.53	December 2013 . . . . .	16,709,110.42
July 2005 . . . . .	101,999,208.89	October 2009 . . . . .	43,059,087.19	January 2014 . . . . .	16,368,855.20
August 2005 . . . . .	100,353,082.60	November 2009 . . . . .	42,302,720.96	February 2014 . . . . .	16,034,160.90
September 2005 . . . . .	98,731,434.51	December 2009 . . . . .	41,558,038.41	March 2014 . . . . .	15,704,944.36
October 2005 . . . . .	97,133,915.43	January 2010 . . . . .	40,824,869.51	April 2014 . . . . .	15,381,123.57
November 2005 . . . . .	95,560,181.08	February 2010 . . . . .	40,103,046.63	May 2014 . . . . .	15,062,617.72
December 2005 . . . . .	94,009,891.95	March 2010 . . . . .	39,392,404.50	June 2014 . . . . .	14,749,347.12
January 2006 . . . . .	92,482,713.28	April 2010 . . . . .	38,692,780.19	July 2014 . . . . .	14,441,233.27
February 2006 . . . . .	90,978,314.95	May 2010 . . . . .	38,004,013.07	August 2014 . . . . .	14,138,198.77
March 2006 . . . . .	89,496,371.48	June 2010 . . . . .	37,325,944.76	September 2014 . . . . .	13,840,167.31
April 2006 . . . . .	88,036,561.91	July 2010 . . . . .	36,658,419.15	October 2014 . . . . .	13,547,063.72
May 2006 . . . . .	86,598,569.77	August 2010 . . . . .	36,001,282.29	November 2014 . . . . .	13,258,813.87
June 2006 . . . . .	85,182,082.98	September 2010 . . . . .	35,354,382.43	December 2014 . . . . .	12,975,344.70
July 2006 . . . . .	83,786,793.86	October 2010 . . . . .	34,717,569.97	January 2015 . . . . .	12,696,584.23
August 2006 . . . . .	82,412,398.99	November 2010 . . . . .	34,090,697.40	February 2015 . . . . .	12,422,461.46
September 2006 . . . . .	81,058,599.20	December 2010 . . . . .	33,473,619.32	March 2015 . . . . .	12,152,906.47
October 2006 . . . . .	79,725,099.50	January 2011 . . . . .	32,866,192.36	April 2015 . . . . .	11,887,850.29
November 2006 . . . . .	78,411,609.02	February 2011 . . . . .	32,268,275.20	May 2015 . . . . .	11,627,224.99
December 2006 . . . . .	77,117,840.95	March 2011 . . . . .	31,679,728.50	June 2015 . . . . .	11,370,963.57
January 2007 . . . . .	75,843,512.49	April 2011 . . . . .	31,100,414.92	July 2015 . . . . .	11,119,000.04
February 2007 . . . . .	74,588,344.81	May 2011 . . . . .	30,530,199.03	August 2015 . . . . .	10,871,269.32
March 2007 . . . . .	73,352,062.94	June 2011 . . . . .	29,968,947.33	September 2015 . . . . .	10,627,707.29
April 2007 . . . . .	72,134,395.79	July 2011 . . . . .	29,416,528.22	October 2015 . . . . .	10,388,250.76
May 2007 . . . . .	70,935,076.06	August 2011 . . . . .	28,872,811.96	November 2015 . . . . .	10,152,837.43



**Group 2 MBS (Continued)**

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
December 2015 .....	\$ 9,921,405.91	May 2018 .....	\$ 4,695,510.97	October 2020 .....	\$ 1,607,214.78
January 2016 .....	9,693,895.70	June 2018 .....	4,558,964.39	November 2020 .....	1,528,336.21
February 2016 .....	9,470,247.15	July 2018 .....	4,424,879.79	December 2020 .....	1,451,006.51
March 2016 .....	9,250,401.50	August 2018 .....	4,293,218.72	January 2021 .....	1,375,200.68
April 2016 .....	9,034,300.82	September 2018 .....	4,163,943.31	February 2021 .....	1,300,894.10
May 2016 .....	8,821,888.03	October 2018 .....	4,037,016.23	March 2021 .....	1,228,062.53
June 2016 .....	8,613,106.86	November 2018 .....	3,912,400.69	April 2021 .....	1,156,682.07
July 2016 .....	8,407,901.87	December 2018 .....	3,790,060.46	May 2021 .....	1,086,729.19
August 2016 .....	8,206,218.41	January 2019 .....	3,669,959.83	June 2021 .....	1,018,180.69
September 2016 .....	8,008,002.62	February 2019 .....	3,552,063.60	July 2021 .....	951,013.75
October 2016 .....	7,813,201.43	March 2019 .....	3,436,337.11	August 2021 .....	885,205.86
November 2016 .....	7,621,762.53	April 2019 .....	3,322,746.20	September 2021 .....	820,734.85
December 2016 .....	7,433,634.37	May 2019 .....	3,211,257.22	October 2021 .....	757,578.91
January 2017 .....	7,248,766.15	June 2019 .....	3,101,836.98	November 2021 .....	695,716.52
February 2017 .....	7,067,107.80	July 2019 .....	2,994,452.83	December 2021 .....	635,126.49
March 2017 .....	6,888,609.99	August 2019 .....	2,889,072.55	January 2022 .....	575,787.98
April 2017 .....	6,713,224.09	September 2019 .....	2,785,664.44	February 2022 .....	517,680.41
May 2017 .....	6,540,902.19	October 2019 .....	2,684,197.24	March 2022 .....	460,783.54
June 2017 .....	6,371,597.07	November 2019 .....	2,584,640.15	April 2022 .....	405,077.44
July 2017 .....	6,205,262.18	December 2019 .....	2,486,962.84	May 2022 .....	350,542.46
August 2017 .....	6,041,851.68	January 2020 .....	2,391,135.41	June 2022 .....	297,159.26
September 2017 .....	5,881,320.38	February 2020 .....	2,297,128.42	July 2022 .....	244,908.78
October 2017 .....	5,723,623.74	March 2020 .....	2,204,912.84	August 2022 .....	193,772.24
November 2017 .....	5,568,717.87	April 2020 .....	2,114,460.10	September 2022 .....	143,731.16
December 2017 .....	5,416,559.55	May 2020 .....	2,025,742.02	October 2022 .....	94,767.34
January 2018 .....	5,267,106.14	June 2020 .....	1,938,730.87	November 2022 .....	46,862.84
February 2018 .....	5,120,315.65	July 2020 .....	1,853,399.30	December 2022 and thereafter .....	0.00
March 2018 .....	4,976,146.71	August 2020 .....	1,769,720.38		
April 2018 .....	4,834,558.55	September 2020 .....	1,687,667.59		

**DA Class Planned Balances**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance .....	\$128,713,000.00	October 2004 .....	\$104,256,501.79	May 2006 .....	\$ 65,378,797.65
April 2003 .....	128,091,836.70	November 2004 .....	102,303,655.13	June 2006 .....	63,522,417.76
May 2003 .....	127,392,180.31	December 2004 .....	100,295,206.17	July 2006 .....	61,689,103.06
June 2003 .....	126,614,468.14	January 2005 .....	98,233,101.50	August 2006 .....	59,878,572.20
July 2003 .....	125,759,228.43	February 2005 .....	96,119,344.21	September 2006 .....	58,090,547.22
August 2003 .....	124,827,080.08	March 2005 .....	93,955,990.61	October 2006 .....	56,324,753.52
September 2003 .....	123,818,732.09	April 2005 .....	91,745,146.82	November 2006 .....	54,580,919.83
October 2003 .....	122,734,982.98	May 2005 .....	89,561,688.90	December 2006 .....	52,858,778.15
November 2003 .....	121,576,719.93	June 2005 .....	87,405,283.22	January 2007 .....	51,158,063.75
December 2003 .....	120,344,917.75	July 2005 .....	85,275,600.22	February 2007 .....	49,478,515.08
January 2004 .....	119,040,637.75	August 2005 .....	83,172,314.30	March 2007 .....	47,819,873.76
February 2004 .....	117,665,026.34	September 2005 .....	81,095,103.79	April 2007 .....	46,181,884.54
March 2004 .....	116,219,313.53	October 2005 .....	79,043,650.92	May 2007 .....	44,564,295.26
April 2004 .....	114,704,811.23	November 2005 .....	77,017,641.77	June 2007 .....	42,966,856.80
May 2004 .....	113,122,911.39	December 2005 .....	75,016,766.21	July 2007 .....	41,389,323.08
June 2004 .....	111,475,083.97	January 2006 .....	73,040,717.85	August 2007 .....	39,831,450.97
July 2004 .....	109,762,874.77	February 2006 .....	71,089,194.03	September 2007 .....	38,293,000.30
August 2004 .....	107,987,903.08	March 2006 .....	69,161,895.72	October 2007 .....	36,798,503.21
September 2004 .....	106,151,859.19	April 2006 .....	67,258,527.54	November 2007 .....	35,359,829.09

**DA Class (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
December 2007 .....	\$ 33,974,901.77	April 2010 .....	\$ 10,595,036.77	August 2012 .....	\$ 2,588,466.97
January 2008 .....	32,641,722.06	May 2010 .....	10,137,354.19	September 2012 .....	2,432,373.36
February 2008 .....	31,358,364.85	June 2010 .....	9,696,867.60	October 2012 .....	2,282,184.42
March 2008 .....	30,122,976.41	July 2010 .....	9,272,934.47	November 2012 .....	2,137,678.36
April 2008 .....	28,933,771.74	August 2010 .....	8,864,936.19	December 2012 .....	1,998,641.67
May 2008 .....	27,789,032.02	September 2010 .....	8,472,277.14	January 2013 .....	1,864,868.80
June 2008 .....	26,687,102.17	October 2010 .....	8,094,383.90	February 2013 .....	1,736,161.90
July 2008 .....	25,626,388.51	November 2010 .....	7,730,704.37	March 2013 .....	1,612,330.51
August 2008 .....	24,605,356.47	December 2010 .....	7,380,706.99	April 2013 .....	1,493,191.30
September 2008 .....	23,622,528.38	January 2011 .....	7,043,880.02	May 2013 .....	1,378,567.76
October 2008 .....	22,676,481.43	February 2011 .....	6,719,730.74	June 2013 .....	1,268,290.03
November 2008 .....	21,765,845.58	March 2011 .....	6,407,784.80	July 2013 .....	1,162,194.57
December 2008 .....	20,889,301.63	April 2011 .....	6,107,585.51	August 2013 .....	1,060,123.96
January 2009 .....	20,045,579.36	May 2011 .....	5,818,693.18	September 2013 .....	961,926.69
February 2009 .....	19,233,455.69	June 2011 .....	5,540,684.52	October 2013 .....	867,456.89
March 2009 .....	18,451,752.92	July 2011 .....	5,273,152.00	November 2013 .....	776,574.19
April 2009 .....	17,699,337.10	August 2011 .....	5,015,703.27	December 2013 .....	689,143.43
May 2009 .....	16,975,116.39	September 2011 .....	4,767,960.61	January 2014 .....	605,034.54
June 2009 .....	16,278,039.46	October 2011 .....	4,529,560.39	February 2014 .....	524,122.31
July 2009 .....	15,607,094.07	November 2011 .....	4,300,152.51	March 2014 .....	446,286.24
August 2009 .....	14,961,305.55	December 2011 .....	4,079,399.95	April 2014 .....	371,410.31
September 2009 .....	14,339,735.45	January 2012 .....	3,866,978.24	May 2014 .....	299,382.87
October 2009 .....	13,741,480.18	February 2012 .....	3,662,575.03	June 2014 .....	230,096.46
November 2009 .....	13,165,669.72	March 2012 .....	3,465,889.61	July 2014 .....	163,447.63
December 2009 .....	12,611,466.41	April 2012 .....	3,276,632.48	August 2014 .....	99,336.82
January 2010 .....	12,078,063.69	May 2012 .....	3,094,524.97	September 2014 .....	37,668.20
February 2010 .....	11,564,685.01	June 2012 .....	2,919,298.79	October 2014 and thereafter .....	0.00
March 2010 .....	11,070,582.66	July 2012 .....	2,750,695.67		

**DB Class Planned Balances**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through September 2014 .....	\$1,500,000.00	April 2016 .....	\$ 726,241.00	December 2017 .....	\$ 326,675.32
October 2014 .....	1,478,958.18	May 2016 .....	697,965.05	January 2018 .....	313,795.71
November 2014 .....	1,421,900.70	June 2016 .....	670,774.71	February 2018 .....	301,415.14
December 2014 .....	1,367,018.97	July 2016 .....	644,628.75	March 2018 .....	289,514.54
January 2015 .....	1,314,230.74	August 2016 .....	619,487.46	April 2018 .....	278,075.52
February 2015 .....	1,263,456.86	September 2016 .....	595,312.65	May 2018 .....	267,080.43
March 2015 .....	1,214,621.16	October 2016 .....	572,067.56	June 2018 .....	256,512.25
April 2015 .....	1,167,650.33	November 2016 .....	549,716.84	July 2018 .....	246,354.63
May 2015 .....	1,122,473.79	December 2016 .....	528,226.44	August 2018 .....	236,591.83
June 2015 .....	1,079,023.65	January 2017 .....	507,563.60	September 2018 .....	227,208.71
July 2015 .....	1,037,234.53	February 2017 .....	487,696.83	October 2018 .....	218,190.71
August 2015 .....	997,043.54	March 2017 .....	468,595.79	November 2018 .....	209,523.81
September 2015 .....	958,390.15	April 2017 .....	450,231.31	December 2018 .....	201,194.54
October 2015 .....	921,216.08	May 2017 .....	432,575.31	January 2019 .....	193,189.93
November 2015 .....	885,465.27	June 2017 .....	415,600.77	February 2019 .....	185,497.50
December 2015 .....	851,083.76	July 2017 .....	399,281.69	March 2019 .....	178,105.25
January 2016 .....	818,019.62	August 2017 .....	383,593.08	April 2019 .....	171,001.63
February 2016 .....	786,222.88	September 2017 .....	368,510.86	May 2019 .....	164,175.55
March 2016 .....	755,645.43	October 2017 .....	354,011.87	June 2019 .....	157,616.32
		November 2017 .....	340,073.84	July 2019 .....	151,313.66

**DB Class (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
August 2019 .....	\$ 145,257.69	January 2024 .....	\$ 15,535.67	June 2028 .....	\$ 1,241.88
September 2019 .....	139,438.90	February 2024 .....	14,867.27	July 2028 .....	1,176.67
October 2019 .....	133,848.14	March 2024 .....	14,226.34	August 2028 .....	1,114.45
November 2019 .....	128,476.63	April 2024 .....	13,611.77	September 2028 .....	1,055.08
December 2019 .....	123,315.88	May 2024 .....	13,022.52	October 2028 .....	998.44
January 2020 .....	118,357.78	June 2024 .....	12,457.57	November 2028 .....	944.42
February 2020 .....	113,594.49	July 2024 .....	11,915.96	December 2028 .....	892.90
March 2020 .....	109,018.47	August 2024 .....	11,396.75	January 2029 .....	843.78
April 2020 .....	104,622.49	September 2024 .....	10,899.04	February 2029 .....	796.95
May 2020 .....	100,399.59	October 2024 .....	10,421.97	March 2029 .....	752.32
June 2020 .....	96,343.05	November 2024 .....	9,964.71	April 2029 .....	709.78
July 2020 .....	92,446.45	December 2024 .....	9,526.47	May 2029 .....	669.26
August 2020 .....	88,703.58	January 2025 .....	9,106.48	June 2029 .....	630.65
September 2020 .....	85,108.48	February 2025 .....	8,704.00	July 2029 .....	593.89
October 2020 .....	81,655.43	March 2025 .....	8,318.34	August 2029 .....	558.88
November 2020 .....	78,338.90	April 2025 .....	7,948.82	September 2029 .....	525.56
December 2020 .....	75,153.60	May 2025 .....	7,594.77	October 2029 .....	493.84
January 2021 .....	72,094.43	June 2025 .....	7,255.59	November 2029 .....	463.65
February 2021 .....	69,156.50	July 2025 .....	6,930.65	December 2029 .....	434.94
March 2021 .....	66,335.07	August 2025 .....	6,619.40	January 2030 .....	407.63
April 2021 .....	63,625.62	September 2025 .....	6,321.28	February 2030 .....	381.67
May 2021 .....	61,023.80	October 2025 .....	6,035.74	March 2030 .....	356.99
June 2021 .....	58,525.40	November 2025 .....	5,762.29	April 2030 .....	333.53
July 2021 .....	56,126.40	December 2025 .....	5,500.42	May 2030 .....	311.25
August 2021 .....	53,822.92	January 2026 .....	5,249.68	June 2030 .....	290.09
September 2021 .....	51,611.23	February 2026 .....	5,009.60	July 2030 .....	269.99
October 2021 .....	49,487.75	March 2026 .....	4,779.75	August 2030 .....	250.92
November 2021 .....	47,449.03	April 2026 .....	4,559.71	September 2030 .....	232.82
December 2021 .....	45,491.76	May 2026 .....	4,349.08	October 2030 .....	215.65
January 2022 .....	43,612.75	June 2026 .....	4,147.48	November 2030 .....	199.37
February 2022 .....	41,808.95	July 2026 .....	3,954.53	December 2030 .....	183.94
March 2022 .....	40,077.40	August 2026 .....	3,769.89	January 2031 .....	169.32
April 2022 .....	38,415.27	September 2026 .....	3,593.20	February 2031 .....	155.48
May 2022 .....	36,819.85	October 2026 .....	3,424.14	March 2031 .....	142.37
June 2022 .....	35,288.50	November 2026 .....	3,262.41	April 2031 .....	129.96
July 2022 .....	33,818.73	December 2026 .....	3,107.69	May 2031 .....	118.22
August 2022 .....	32,408.10	January 2027 .....	2,959.69	June 2031 .....	107.13
September 2022 .....	31,054.30	February 2027 .....	2,818.15	July 2031 .....	96.64
October 2022 .....	29,755.08	March 2027 .....	2,682.78	August 2031 .....	86.74
November 2022 .....	28,508.30	April 2027 .....	2,553.34	September 2031 .....	77.39
December 2022 .....	27,311.90	May 2027 .....	2,429.58	October 2031 .....	68.57
January 2023 .....	26,163.88	June 2027 .....	2,311.26	November 2031 .....	60.25
February 2023 .....	25,062.34	July 2027 .....	2,198.15	December 2031 .....	52.42
March 2023 .....	24,005.44	August 2027 .....	2,090.05	January 2032 .....	45.04
April 2023 .....	22,991.42	September 2027 .....	1,986.73	February 2032 .....	38.09
May 2023 .....	22,018.59	October 2027 .....	1,888.00	March 2032 .....	31.56
June 2023 .....	21,085.31	November 2027 .....	1,793.67	April 2032 .....	25.42
July 2023 .....	20,190.01	December 2027 .....	1,703.56	May 2032 .....	19.66
August 2023 .....	19,331.20	January 2028 .....	1,617.47	June 2032 .....	14.25
September 2023 .....	18,507.43	February 2028 .....	1,535.26	July 2032 .....	9.18
October 2023 .....	17,717.30	March 2028 .....	1,456.74	August 2032 .....	4.44
November 2023 .....	16,959.48	April 2028 .....	1,381.77	September 2032 and thereafter .....	0.00
December 2023 .....	16,232.68	May 2028 .....	1,310.20		

**DH Class Targeted Balances**

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance .....	\$59,000,000.00	July 2006 .....	\$38,644,391.68	October 2009 .....	\$21,965,661.62
April 2003 .....	58,766,466.05	August 2006 .....	38,239,627.12	November 2009 .....	21,354,344.56
May 2003 .....	58,506,038.61	September 2006 .....	37,848,256.86	December 2009 .....	20,739,698.74
June 2003 .....	58,218,987.16	October 2006 .....	37,469,945.24	January 2010 .....	20,122,213.16
July 2003 .....	57,905,653.57	November 2006 .....	37,104,363.40	February 2010 .....	19,502,352.08
August 2003 .....	57,566,451.88	December 2006 .....	36,751,189.19	March 2010 .....	18,880,556.12
September 2003 .....	57,201,867.85	January 2007 .....	36,410,107.01	April 2010 .....	18,257,243.17
October 2003 .....	56,812,458.16	February 2007 .....	36,080,807.68	May 2010 .....	17,632,809.36
November 2003 .....	56,398,849.54	March 2007 .....	35,762,988.36	June 2010 .....	17,007,630.00
December 2003 .....	55,961,737.47	April 2007 .....	35,456,352.39	July 2010 .....	16,382,060.39
January 2004 .....	55,501,884.78	May 2007 .....	35,160,609.20	August 2010 .....	15,756,436.72
February 2004 .....	55,020,119.88	June 2007 .....	34,875,474.16	September 2010 .....	15,131,076.84
March 2004 .....	54,517,334.88	July 2007 .....	34,600,668.53	October 2010 .....	14,506,281.05
April 2004 .....	53,994,483.36	August 2007 .....	34,335,919.26	November 2010 .....	13,882,332.86
May 2004 .....	53,452,577.99	September 2007 .....	34,080,958.98	December 2010 .....	13,259,499.64
June 2004 .....	52,892,687.86	October 2007 .....	33,810,756.40	January 2011 .....	12,638,033.41
July 2004 .....	52,315,935.61	November 2007 .....	33,512,951.31	February 2011 .....	12,018,171.42
August 2004 .....	51,723,494.43	December 2007 .....	33,189,137.15	March 2011 .....	11,400,136.80
September 2004 .....	51,116,584.72	January 2008 .....	32,840,838.48	April 2011 .....	10,784,139.20
October 2004 .....	50,496,470.67	February 2008 .....	32,469,513.60	May 2011 .....	10,170,375.36
November 2004 .....	49,864,456.64	March 2008 .....	32,076,557.21	June 2011 .....	9,559,029.66
December 2004 .....	49,221,883.32	April 2008 .....	31,663,302.91	July 2011 .....	8,950,274.67
January 2005 .....	48,570,123.80	May 2008 .....	31,231,025.61	August 2011 .....	8,344,271.68
February 2005 .....	47,910,579.49	June 2008 .....	30,780,943.83	September 2011 .....	7,741,171.18
March 2005 .....	47,244,675.88	July 2008 .....	30,314,222.01	October 2011 .....	7,141,113.36
April 2005 .....	46,573,858.24	August 2008 .....	29,831,972.54	November 2011 .....	6,544,228.55
May 2005 .....	45,922,846.26	September 2008 .....	29,335,257.95	December 2011 .....	5,950,637.66
June 2005 .....	45,291,175.77	October 2008 .....	28,825,092.83	January 2012 .....	5,360,452.64
July 2005 .....	44,678,391.86	November 2008 .....	28,302,445.73	February 2012 .....	4,773,776.84
August 2005 .....	44,084,048.61	December 2008 .....	27,768,241.05	March 2012 .....	4,190,705.42
September 2005 .....	43,507,709.02	January 2009 .....	27,223,360.81	April 2012 .....	3,611,325.74
October 2005 .....	42,948,944.76	February 2009 .....	26,668,646.28	May 2012 .....	3,035,717.70
November 2005 .....	42,407,336.07	March 2009 .....	26,104,899.71	June 2012 .....	2,463,954.09
December 2005 .....	41,882,471.56	April 2009 .....	25,532,885.84	July 2012 .....	1,896,100.93
January 2006 .....	41,373,948.10	May 2009 .....	24,953,333.45	August 2012 .....	1,332,217.78
February 2006 .....	40,881,370.59	June 2009 .....	24,366,936.80	September 2012 .....	772,358.04
March 2006 .....	40,404,351.91	July 2009 .....	23,774,357.02	October 2012 .....	216,569.26
April 2006 .....	39,942,512.68	August 2009 .....	23,176,223.51	November 2012 and thereafter .....	0.00
May 2006 .....	39,495,481.17	September 2009 .....	22,573,135.14		
June 2006 .....	39,062,893.13				

**Group 3 MBS Specified Balances**

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
Initial Balance .....	\$206,500,000.00	September 2003 .....	\$200,244,301.83	March 2004 .....	\$190,408,084.12
April 2003 .....	205,717,331.92	October 2003 .....	198,844,991.80	April 2004 .....	188,446,444.62
May 2003 .....	204,829,577.37	November 2003 .....	197,347,276.58	May 2004 .....	186,398,669.20
June 2003 .....	203,837,444.40	December 2003 .....	195,752,827.78	June 2004 .....	184,267,298.22
July 2003 .....	202,741,804.39	January 2004 .....	194,063,470.80	July 2004 .....	182,055,001.46
August 2003 .....	201,543,691.53	February 2004 .....	192,281,181.78	August 2004 .....	179,764,572.72

**Group 3 MBS (Continued)**

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
September 2004 . . . . .	\$177,398,924.02	February 2009 . . . . .	\$ 70,625,806.13	July 2013 . . . . .	\$ 27,014,503.14
October 2004 . . . . .	174,961,079.57	March 2009 . . . . .	69,377,122.22	August 2013 . . . . .	26,519,488.43
November 2004 . . . . .	172,454,169.32	April 2009 . . . . .	68,149,861.16	September 2013 . . . . .	26,033,129.57
December 2004 . . . . .	169,881,422.28	May 2009 . . . . .	66,943,661.54	October 2013 . . . . .	25,555,278.95
January 2005 . . . . .	167,246,159.47	June 2009 . . . . .	65,758,168.02	November 2013 . . . . .	25,085,791.46
February 2005 . . . . .	164,551,786.77	July 2009 . . . . .	64,593,031.15	December 2013 . . . . .	24,624,524.41
March 2005 . . . . .	161,801,787.32	August 2009 . . . . .	63,447,907.36	January 2014 . . . . .	24,171,337.53
April 2005 . . . . .	158,999,713.89	September 2009 . . . . .	62,322,458.80	February 2014 . . . . .	23,726,092.89
May 2005 . . . . .	156,245,163.60	October 2009 . . . . .	61,216,353.28	March 2014 . . . . .	23,288,654.89
June 2005 . . . . .	153,537,340.06	November 2009 . . . . .	60,129,264.15	April 2014 . . . . .	22,858,890.22
July 2005 . . . . .	150,875,460.15	December 2009 . . . . .	59,060,870.23	May 2014 . . . . .	22,436,667.80
August 2005 . . . . .	148,258,753.76	January 2010 . . . . .	58,010,855.70	June 2014 . . . . .	22,021,858.75
September 2005 . . . . .	145,686,463.61	February 2010 . . . . .	56,978,910.02	July 2014 . . . . .	21,614,336.38
October 2005 . . . . .	143,157,845.03	March 2010 . . . . .	55,964,727.84	August 2014 . . . . .	21,213,976.12
November 2005 . . . . .	140,672,165.72	April 2010 . . . . .	54,968,008.95	September 2014 . . . . .	20,820,655.49
December 2005 . . . . .	138,228,705.60	May 2010 . . . . .	53,988,458.10	October 2014 . . . . .	20,434,254.08
January 2006 . . . . .	135,826,756.56	June 2010 . . . . .	53,025,785.04	November 2014 . . . . .	20,054,653.51
February 2006 . . . . .	133,465,622.28	July 2010 . . . . .	52,079,704.33	December 2014 . . . . .	19,681,737.40
March 2006 . . . . .	131,144,618.03	August 2010 . . . . .	51,149,935.33	January 2015 . . . . .	19,315,391.32
April 2006 . . . . .	128,863,070.49	September 2010 . . . . .	50,236,202.08	February 2015 . . . . .	18,955,502.76
May 2006 . . . . .	126,620,317.54	October 2010 . . . . .	49,338,233.25	March 2015 . . . . .	18,601,961.12
June 2006 . . . . .	124,415,708.11	November 2010 . . . . .	48,455,762.05	April 2015 . . . . .	18,254,657.67
July 2006 . . . . .	122,248,601.95	December 2010 . . . . .	47,588,526.15	May 2015 . . . . .	17,913,485.50
August 2006 . . . . .	120,118,369.48	January 2011 . . . . .	46,736,267.61	June 2015 . . . . .	17,578,339.49
September 2006 . . . . .	118,024,391.61	February 2011 . . . . .	45,898,732.81	July 2015 . . . . .	17,249,116.33
October 2006 . . . . .	115,966,059.56	March 2011 . . . . .	45,075,672.38	August 2015 . . . . .	16,925,714.42
November 2006 . . . . .	113,942,774.70	April 2011 . . . . .	44,266,841.11	September 2015 . . . . .	16,608,033.88
December 2006 . . . . .	111,953,948.36	May 2011 . . . . .	43,471,997.93	October 2015 . . . . .	16,295,976.53
January 2007 . . . . .	109,999,001.70	June 2011 . . . . .	42,690,905.77	November 2015 . . . . .	15,989,445.82
February 2007 . . . . .	108,077,365.49	July 2011 . . . . .	41,923,331.56	December 2015 . . . . .	15,688,346.86
March 2007 . . . . .	106,188,480.03	August 2011 . . . . .	41,169,046.11	January 2016 . . . . .	15,392,586.34
April 2007 . . . . .	104,331,794.91	September 2011 . . . . .	40,427,824.08	February 2016 . . . . .	15,102,072.53
May 2007 . . . . .	102,506,768.93	October 2011 . . . . .	39,699,443.92	March 2016 . . . . .	14,816,715.25
June 2007 . . . . .	100,712,869.87	November 2011 . . . . .	38,983,687.77	April 2016 . . . . .	14,536,425.85
July 2007 . . . . .	98,949,574.42	December 2011 . . . . .	38,280,341.43	May 2016 . . . . .	14,261,117.17
August 2007 . . . . .	97,216,367.97	January 2012 . . . . .	37,589,194.30	June 2016 . . . . .	13,990,703.52
September 2007 . . . . .	95,512,744.51	February 2012 . . . . .	36,910,039.30	July 2016 . . . . .	13,725,100.66
October 2007 . . . . .	93,838,206.45	March 2012 . . . . .	36,242,672.82	August 2016 . . . . .	13,464,225.78
November 2007 . . . . .	92,192,264.51	April 2012 . . . . .	35,586,894.67	September 2016 . . . . .	13,207,997.46
December 2007 . . . . .	90,574,437.55	May 2012 . . . . .	34,942,508.02	October 2016 . . . . .	12,956,335.66
January 2008 . . . . .	88,984,252.49	June 2012 . . . . .	34,309,319.33	November 2016 . . . . .	12,709,161.70
February 2008 . . . . .	87,421,244.12	July 2012 . . . . .	33,687,138.32	December 2016 . . . . .	12,466,398.22
March 2008 . . . . .	85,884,954.98	August 2012 . . . . .	33,075,777.89	January 2017 . . . . .	12,227,969.18
April 2008 . . . . .	84,374,935.26	September 2012 . . . . .	32,475,054.10	February 2017 . . . . .	11,993,799.80
May 2008 . . . . .	82,890,742.65	October 2012 . . . . .	31,884,786.06	March 2017 . . . . .	11,763,816.61
June 2008 . . . . .	81,431,942.22	November 2012 . . . . .	31,304,795.96	April 2017 . . . . .	11,537,947.35
July 2008 . . . . .	79,998,106.30	December 2012 . . . . .	30,734,908.93	May 2017 . . . . .	11,316,120.99
August 2008 . . . . .	78,588,814.35	January 2013 . . . . .	30,174,953.08	June 2017 . . . . .	11,098,267.70
September 2008 . . . . .	77,203,652.87	February 2013 . . . . .	29,624,759.37	July 2017 . . . . .	10,884,318.84
October 2008 . . . . .	75,842,215.23	March 2013 . . . . .	29,084,161.61	August 2017 . . . . .	10,674,206.93
November 2008 . . . . .	74,504,101.61	April 2013 . . . . .	28,552,996.42	September 2017 . . . . .	10,467,865.64
December 2008 . . . . .	73,188,918.87	May 2013 . . . . .	28,031,103.14	October 2017 . . . . .	10,265,229.75
January 2009 . . . . .	71,896,280.42	June 2013 . . . . .	27,518,323.81	November 2017 . . . . .	10,066,235.15



**Group 3 MBS (Continued)**

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
December 2017 .....	\$ 9,870,818.82	May 2022 .....	\$ 3,313,582.15	October 2026 .....	\$ 917,797.48
January 2018 .....	9,678,918.80	June 2022 .....	3,241,843.25	November 2026 .....	892,639.41
February 2018 .....	9,490,474.20	July 2022 .....	3,171,458.56	December 2026 .....	867,996.77
March 2018 .....	9,305,425.15	August 2022 .....	3,102,404.06	January 2027 .....	843,860.06
April 2018 .....	9,123,712.79	September 2022 .....	3,034,656.11	February 2027 .....	820,219.94
May 2018 .....	8,945,279.27	October 2022 .....	2,968,191.49	March 2027 .....	797,067.23
June 2018 .....	8,770,067.71	November 2022 .....	2,902,987.39	April 2027 .....	774,392.92
July 2018 .....	8,598,022.20	December 2022 .....	2,839,021.38	May 2027 .....	752,188.16
August 2018 .....	8,429,087.79	January 2023 .....	2,776,271.41	June 2027 .....	730,444.25
September 2018 .....	8,263,210.46	February 2023 .....	2,714,715.83	July 2027 .....	709,152.63
October 2018 .....	8,100,337.08	March 2023 .....	2,654,333.34	August 2027 .....	688,304.91
November 2018 .....	7,940,415.47	April 2023 .....	2,595,103.03	September 2027 .....	667,892.85
December 2018 .....	7,783,394.30	May 2023 .....	2,537,004.33	October 2027 .....	647,908.34
January 2019 .....	7,629,223.12	June 2023 .....	2,480,017.03	November 2027 .....	628,343.41
February 2019 .....	7,477,852.35	July 2023 .....	2,424,121.29	December 2027 .....	609,190.25
March 2019 .....	7,329,233.24	August 2023 .....	2,369,297.58	January 2028 .....	590,441.18
April 2019 .....	7,183,317.88	September 2023 .....	2,315,526.72	February 2028 .....	572,088.64
May 2019 .....	7,040,059.16	October 2023 .....	2,262,789.88	March 2028 .....	554,125.24
June 2019 .....	6,899,410.79	November 2023 .....	2,211,068.52	April 2028 .....	536,543.67
July 2019 .....	6,761,327.25	December 2023 .....	2,160,344.44	May 2028 .....	519,336.79
August 2019 .....	6,625,763.81	January 2024 .....	2,110,599.76	June 2028 .....	502,497.58
September 2019 .....	6,492,676.50	February 2024 .....	2,061,816.91	July 2028 .....	486,019.12
October 2019 .....	6,362,022.08	March 2024 .....	2,013,978.59	August 2028 .....	469,894.64
November 2019 .....	6,233,758.07	April 2024 .....	1,967,067.85	September 2028 .....	454,117.47
December 2019 .....	6,107,842.71	May 2024 .....	1,921,068.00	October 2028 .....	438,681.08
January 2020 .....	5,984,234.94	June 2024 .....	1,875,962.64	November 2028 .....	423,579.04
February 2020 .....	5,862,894.40	July 2024 .....	1,831,735.68	December 2028 .....	408,805.03
March 2020 .....	5,743,781.43	August 2024 .....	1,788,371.27	January 2029 .....	394,352.85
April 2020 .....	5,626,857.05	September 2024 .....	1,745,853.87	February 2029 .....	380,216.42
May 2020 .....	5,512,082.93	October 2024 .....	1,704,168.19	March 2029 .....	366,389.75
June 2020 .....	5,399,421.39	November 2024 .....	1,663,299.21	April 2029 .....	352,866.96
July 2020 .....	5,288,835.42	December 2024 .....	1,623,232.16	May 2029 .....	339,642.29
August 2020 .....	5,180,288.62	January 2025 .....	1,583,952.56	June 2029 .....	326,710.07
September 2020 .....	5,073,745.22	February 2025 .....	1,545,446.14	July 2029 .....	314,064.72
October 2020 .....	4,969,170.05	March 2025 .....	1,507,698.90	August 2029 .....	301,700.79
November 2020 .....	4,866,528.55	April 2025 .....	1,470,697.09	September 2029 .....	289,612.89
December 2020 .....	4,765,786.76	May 2025 .....	1,434,427.17	October 2029 .....	277,795.75
January 2021 .....	4,666,911.28	June 2025 .....	1,398,875.87	November 2029 .....	266,244.21
February 2021 .....	4,569,869.29	July 2025 .....	1,364,030.14	December 2029 .....	254,953.15
March 2021 .....	4,474,628.55	August 2025 .....	1,329,877.13	January 2030 .....	243,917.60
April 2021 .....	4,381,157.34	September 2025 .....	1,296,404.25	February 2030 .....	233,132.63
May 2021 .....	4,289,424.50	October 2025 .....	1,263,599.12	March 2030 .....	222,593.44
June 2021 .....	4,199,399.40	November 2025 .....	1,231,449.56	April 2030 .....	212,295.28
July 2021 .....	4,111,051.94	December 2025 .....	1,199,943.62	May 2030 .....	202,233.51
August 2021 .....	4,024,352.53	January 2026 .....	1,169,069.55	June 2030 .....	192,403.57
September 2021 .....	3,939,272.08	February 2026 .....	1,138,815.81	July 2030 .....	182,800.97
October 2021 .....	3,855,782.02	March 2026 .....	1,109,171.05	August 2030 .....	173,421.30
November 2021 .....	3,773,854.25	April 2026 .....	1,080,124.14	September 2030 .....	164,260.25
December 2021 .....	3,693,461.15	May 2026 .....	1,051,664.13	October 2030 .....	155,313.56
January 2022 .....	3,614,575.60	June 2026 .....	1,023,780.25	November 2030 .....	146,577.07
February 2022 .....	3,537,170.91	July 2026 .....	996,461.94	December 2030 .....	138,046.69
March 2022 .....	3,461,220.88	August 2026 .....	969,698.81	January 2031 .....	129,718.39
April 2022 .....	3,386,699.73	September 2026 .....	943,480.67	February 2031 .....	121,588.23

**Group 3 MBS (Continued)**

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
March 2031 .....	\$ 113,652.32	October 2031 .....	\$ 63,228.95	May 2032 .....	\$ 20,935.10
April 2031 .....	105,906.87	November 2031 .....	56,715.70	June 2032 .....	15,492.69
May 2031 .....	98,348.12	December 2031 .....	50,364.82	July 2032 .....	10,191.26
June 2031 .....	90,972.42	January 2032 .....	44,173.09	August 2032 .....	5,027.95
July 2031 .....	83,776.17	February 2032 .....	38,137.34	September 2032 and thereafter .....	0.00
August 2031 .....	76,755.81	March 2032 .....	32,254.45		
September 2031 .....	69,907.87	April 2032 .....	26,521.37		

**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 .....	\$50,462,000.00	August 2006 .....	\$17,864,424.90	January 2010 .....	\$ 3,097,220.35
April 2003 .....	50,202,845.80	September 2006 .....	17,138,404.95	February 2010 .....	2,965,465.06
May 2003 .....	49,899,604.83	October 2006 .....	16,432,733.04	March 2010 .....	2,839,199.55
June 2003 .....	49,552,565.61	November 2006 .....	15,753,105.89	April 2010 .....	2,718,198.52
July 2003 .....	49,162,118.82	December 2006 .....	15,101,210.32	May 2010 .....	2,602,245.85
August 2003 .....	48,728,757.41	January 2007 .....	14,475,926.50	June 2010 .....	2,491,134.16
September 2003 .....	48,253,076.23	February 2007 .....	13,876,179.42	July 2010 .....	2,384,664.50
October 2003 .....	47,735,771.40	March 2007 .....	13,300,937.17	August 2010 .....	2,282,645.99
November 2003 .....	47,177,639.14	April 2007 .....	12,749,209.17	September 2010 .....	2,184,895.50
December 2003 .....	46,579,574.32	May 2007 .....	12,220,044.55	October 2010 .....	2,091,237.37
January 2004 .....	45,942,568.57	June 2007 .....	11,712,530.56	November 2010 .....	2,001,503.06
February 2004 .....	45,267,707.97	July 2007 .....	11,225,791.06	December 2010 .....	1,915,530.88
March 2004 .....	44,556,170.37	August 2007 .....	10,758,985.08	January 2011 .....	1,833,165.73
April 2004 .....	43,809,222.34	September 2007 .....	10,311,305.36	February 2011 .....	1,754,258.82
May 2004 .....	43,028,215.72	October 2007 .....	9,881,977.08	March 2011 .....	1,678,667.43
June 2004 .....	42,214,583.81	November 2007 .....	9,470,256.51	April 2011 .....	1,606,254.63
July 2004 .....	41,369,837.19	December 2007 .....	9,075,429.80	May 2011 .....	1,536,889.09
August 2004 .....	40,495,559.21	January 2008 .....	8,696,811.77	June 2011 .....	1,470,444.84
September 2004 .....	39,593,401.18	February 2008 .....	8,333,744.79	July 2011 .....	1,406,801.03
October 2004 .....	38,665,077.19	March 2008 .....	7,985,597.67	August 2011 .....	1,345,841.75
November 2004 .....	37,712,358.71	April 2008 .....	7,651,764.58	September 2011 .....	1,287,455.83
December 2004 .....	36,737,068.91	May 2008 .....	7,331,664.09	October 2011 .....	1,231,536.63
January 2005 .....	35,741,076.69	June 2008 .....	7,024,738.15	November 2011 .....	1,177,981.87
February 2005 .....	34,726,290.60	July 2008 .....	6,730,451.16	December 2011 .....	1,126,693.47
March 2005 .....	33,694,652.45	August 2008 .....	6,448,289.11	January 2012 .....	1,077,577.32
April 2005 .....	32,648,130.91	September 2008 .....	6,177,758.68	February 2012 .....	1,030,543.21
May 2005 .....	31,588,714.82	October 2008 .....	5,918,386.43	March 2012 .....	985,504.59
June 2005 .....	30,518,406.55	November 2008 .....	5,669,718.00	April 2012 .....	942,378.47
July 2005 .....	29,439,215.24	December 2008 .....	5,431,317.33	May 2012 .....	901,085.25
August 2005 .....	28,390,052.25	January 2009 .....	5,202,765.98	June 2012 .....	861,548.61
September 2005 .....	27,370,096.33	February 2009 .....	4,983,662.37	July 2012 .....	823,695.33
October 2005 .....	26,378,548.37	March 2009 .....	4,773,621.12	August 2012 .....	787,455.24
November 2005 .....	25,414,630.87	April 2009 .....	4,572,272.43	September 2012 .....	752,761.02
December 2005 .....	24,477,587.35	May 2009 .....	4,379,261.42	October 2012 .....	719,548.11
January 2006 .....	23,566,681.75	June 2009 .....	4,194,247.55	November 2012 .....	687,754.63
February 2006 .....	22,681,197.93	July 2009 .....	4,016,904.04	December 2012 .....	657,321.23
March 2006 .....	21,820,439.14	August 2009 .....	3,846,917.31	January 2013 .....	628,190.99
April 2006 .....	20,983,727.43	September 2009 .....	3,683,986.48	February 2013 .....	600,309.36
May 2006 .....	20,170,403.23	October 2009 .....	3,527,822.84	March 2013 .....	573,624.01
June 2006 .....	19,379,824.83	November 2009 .....	3,378,149.36	April 2013 .....	548,084.79
July 2006 .....	18,611,367.87	December 2009 .....	3,234,700.21	May 2013 .....	523,643.59



**Aggregate Group IV (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
June 2013 .....	\$ 500,254.33	July 2016 .....	\$ 85,879.74	August 2019 .....	\$ 10,931.81
July 2013 .....	477,872.77	August 2016 .....	81,670.99	September 2019 .....	10,238.97
August 2013 .....	456,456.56	September 2016 .....	77,653.74	October 2019 .....	9,581.17
September 2013 .....	435,965.05	October 2016 .....	73,819.61	November 2019 .....	8,956.77
October 2013 .....	416,359.30	November 2016 .....	70,160.62	December 2019 .....	8,364.23
November 2013 .....	397,601.97	December 2016 .....	66,669.09	January 2020 .....	7,802.04
December 2013 .....	379,657.26	January 2017 .....	63,337.70	February 2020 .....	7,268.80
January 2014 .....	362,490.88	February 2017 .....	60,159.41	March 2020 .....	6,763.13
February 2014 .....	346,069.93	March 2017 .....	57,127.50	April 2020 .....	6,283.75
March 2014 .....	330,362.88	April 2017 .....	54,235.53	May 2020 .....	5,829.42
April 2014 .....	315,339.52	May 2017 .....	51,477.33	June 2020 .....	5,398.94
May 2014 .....	300,970.90	June 2017 .....	48,847.01	July 2020 .....	4,991.19
June 2014 .....	287,229.24	July 2017 .....	46,338.92	August 2020 .....	4,605.09
July 2014 .....	274,087.95	August 2017 .....	43,947.65	September 2020 .....	4,239.60
August 2014 .....	261,521.53	September 2017 .....	41,668.02	October 2020 .....	3,893.74
September 2014 .....	249,505.54	October 2017 .....	39,495.08	November 2020 .....	3,566.56
October 2014 .....	238,016.56	November 2017 .....	37,424.09	December 2020 .....	3,257.17
November 2014 .....	227,032.15	December 2017 .....	35,450.52	January 2021 .....	2,964.71
December 2014 .....	216,530.81	January 2018 .....	33,570.02	February 2021 .....	2,688.36
January 2015 .....	206,491.92	February 2018 .....	31,778.43	March 2021 .....	2,427.33
February 2015 .....	196,895.73	March 2018 .....	30,071.78	April 2021 .....	2,180.89
March 2015 .....	187,723.33	April 2018 .....	28,446.27	May 2021 .....	1,948.30
April 2015 .....	178,956.58	May 2018 .....	26,898.25	June 2021 .....	1,728.91
May 2015 .....	170,578.10	June 2018 .....	25,424.25	July 2021 .....	1,522.05
June 2015 .....	162,571.26	July 2018 .....	24,020.92	August 2021 .....	1,327.10
July 2015 .....	154,920.10	August 2018 .....	22,685.10	September 2021 .....	1,143.48
August 2015 .....	147,609.34	September 2018 .....	21,413.71	October 2021 .....	970.63
September 2015 .....	140,624.35	October 2018 .....	20,203.86	November 2021 .....	807.99
October 2015 .....	133,951.10	November 2018 .....	19,052.74	December 2021 .....	655.07
November 2015 .....	127,576.15	December 2018 .....	17,957.69	January 2022 .....	511.37
December 2015 .....	121,486.65	January 2019 .....	16,916.16	February 2022 .....	376.42
January 2016 .....	115,670.26	February 2019 .....	15,925.70	March 2022 .....	249.78
February 2016 .....	110,115.17	March 2019 .....	14,983.99	April 2022 .....	131.03
March 2016 .....	104,810.08	April 2019 .....	14,088.79	May 2022 .....	19.76
April 2016 .....	99,744.15	May 2019 .....	13,237.97	June 2022 and thereafter .....	0.00
May 2016 .....	94,907.00	June 2019 .....	12,429.49		
June 2016 .....	90,288.70	July 2019 .....	11,661.39		

**Aggregate Group VI 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 .....	\$56,921,000.00	February 2004 .....	\$42,381,259.19	January 2005 .....	\$38,856,506.72
April 2003 .....	56,159,929.30	March 2004 .....	40,399,806.89	February 2005 .....	38,672,971.40
May 2003 .....	55,285,487.80	April 2004 .....	40,271,555.14	March 2005 .....	38,484,786.52
June 2003 .....	54,297,929.92	May 2004 .....	40,137,165.35	April 2005 .....	38,292,138.59
July 2003 .....	53,197,587.33	June 2004 .....	39,996,752.39	May 2005 .....	38,095,219.93
August 2003 .....	51,984,868.98	July 2004 .....	39,850,439.16	June 2005 .....	37,894,228.47
September 2003 .....	50,660,260.98	August 2004 .....	39,698,356.44	July 2005 .....	37,689,367.40
October 2003 .....	49,224,326.40	September 2004 .....	39,540,642.72	August 2005 .....	37,480,844.90
November 2003 .....	47,677,704.99	October 2004 .....	39,377,444.02	September 2005 .....	37,274,979.88
December 2003 .....	46,021,112.81	November 2004 .....	39,208,913.68	October 2005 .....	37,071,741.32
January 2004 .....	44,255,341.80	December 2004 .....	39,035,212.14	November 2005 .....	36,871,098.47

**Aggregate Group VI (Continued)**

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
December 2005	\$36,673,020.85	January 2009	\$30,891,744.29	February 2012	\$21,962,716.46
January 2006	36,477,478.22	February 2009	30,770,983.49	March 2012	21,420,175.93
February 2006	36,284,440.64	March 2009	30,651,785.23	April 2012	20,867,610.33
March 2006	36,093,878.41	April 2009	30,534,128.04	May 2012	20,305,443.42
April 2006	35,905,762.10	May 2009	30,417,990.63	June 2012	19,734,088.29
May 2006	35,720,062.53	June 2009	30,303,351.89	July 2012	19,153,947.59
June 2006	35,536,750.76	July 2009	30,190,190.91	August 2012	18,565,413.79
July 2006	35,355,798.14	August 2009	30,078,486.96	September 2012	17,968,869.35
August 2006	35,177,176.23	September 2009	29,968,219.47	October 2012	17,364,686.99
September 2006	35,000,856.87	October 2009	29,859,368.07	November 2012	16,753,229.88
October 2006	34,826,812.12	November 2009	29,751,912.56	December 2012	16,134,851.85
November 2006	34,655,014.30	December 2009	29,645,832.92	January 2013	15,509,897.60
December 2006	34,485,435.97	January 2010	29,541,109.30	February 2013	14,878,702.92
January 2007	34,318,049.93	February 2010	29,437,722.01	March 2013	14,241,594.83
February 2007	34,152,829.20	March 2010	29,335,651.56	April 2013	13,598,891.84
March 2007	33,989,747.06	April 2010	29,234,878.60	May 2013	12,950,904.10
April 2007	33,828,777.00	May 2010	29,135,383.96	June 2013	12,297,933.60
May 2007	33,669,892.77	June 2010	29,037,148.65	July 2013	11,640,274.33
June 2007	33,513,068.32	July 2010	28,920,415.30	August 2013	10,978,212.51
July 2007	33,358,277.85	August 2010	28,773,891.25	September 2013	10,312,026.68
August 2007	33,205,495.77	September 2010	28,598,398.92	October 2013	9,641,987.95
September 2007	33,054,696.72	October 2010	28,394,742.68	November 2013	8,968,360.13
October 2007	32,905,855.56	November 2010	28,163,709.19	December 2013	8,291,399.88
November 2007	32,758,947.36	December 2010	27,906,067.79	January 2014	7,611,356.92
December 2007	32,613,947.43	January 2011	27,622,570.81	February 2014	6,928,474.13
January 2008	32,470,831.27	February 2011	27,313,953.99	March 2014	6,242,987.72
February 2008	32,329,574.61	March 2011	26,980,936.73	April 2014	5,555,127.40
March 2008	32,190,153.40	April 2011	26,624,222.53	May 2014	4,865,116.53
April 2008	32,052,543.77	May 2011	26,244,499.21	June 2014	4,173,172.21
May 2008	31,916,722.08	June 2011	25,842,439.31	July 2014	3,479,505.50
June 2008	31,782,664.89	July 2011	25,418,700.36	August 2014	2,784,321.47
July 2008	31,650,348.97	August 2011	24,973,925.23	September 2014	2,087,819.42
August 2008	31,519,751.29	September 2011	24,508,742.38	October 2014	1,390,192.96
September 2008	31,390,849.01	October 2011	24,023,766.20	November 2014	691,630.15
October 2008	31,263,619.51	November 2011	23,525,785.16	December 2014 and thereafter	0.00
November 2008	31,138,040.35	December 2011	23,015,972.57		
December 2008	31,014,089.30	January 2012	22,494,797.27		

**Aggregate Group V Planned Balances**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through March 2004	\$314,272,000.00	January 2005	\$290,354,363.62	December 2005	\$255,013,639.44
April 2004	312,312,445.64	February 2005	287,458,013.67	January 2006	251,739,244.39
May 2004	310,253,764.54	March 2005	284,475,724.77	February 2006	248,486,838.55
June 2004	308,097,003.12	April 2005	281,409,127.16	March 2006	245,256,278.36
July 2004	305,843,271.05	May 2005	278,259,902.36	April 2006	242,047,421.17
August 2004	303,493,740.35	June 2005	275,029,781.63	May 2006	238,860,125.24
September 2004	301,049,644.40	July 2005	271,720,544.35	June 2006	235,694,249.78
October 2004	298,512,276.91	August 2005	268,334,016.44	July 2006	232,549,654.90
November 2004	295,882,990.82	September 2005	264,970,209.85	August 2006	229,426,201.61
December 2004	293,163,197.12	October 2005	261,628,976.23	September 2006	226,323,751.83
		November 2005	258,310,168.24	October 2006	223,242,168.38

**Aggregate Group V (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 2006 .....	\$220,181,314.97	April 2011 .....	\$ 85,844,928.68	September 2015 .....	\$ 26,880,925.55
December 2006 .....	217,141,056.18	May 2011 .....	84,017,776.60	October 2015 .....	26,285,689.39
January 2007 .....	214,121,257.48	June 2011 .....	82,228,454.53	November 2015 .....	25,703,084.15
February 2007 .....	211,121,785.21	July 2011 .....	80,476,193.29	December 2015 .....	25,132,848.81
March 2007 .....	208,142,506.58	August 2011 .....	78,760,239.19	January 2016 .....	24,574,727.67
April 2007 .....	205,183,289.67	September 2011 .....	77,079,853.64	February 2016 .....	24,028,470.21
May 2007 .....	202,244,003.39	October 2011 .....	75,434,312.90	March 2016 .....	23,493,831.00
June 2007 .....	199,324,517.53	November 2011 .....	73,822,907.79	April 2016 .....	22,970,569.62
July 2007 .....	196,424,702.70	December 2011 .....	72,244,943.35	May 2016 .....	22,458,450.50
August 2007 .....	193,544,430.38	January 2012 .....	70,699,738.62	June 2016 .....	21,957,242.90
September 2007 .....	190,683,572.84	February 2012 .....	69,186,626.29	July 2016 .....	21,466,720.73
October 2007 .....	187,842,003.23	March 2012 .....	67,704,952.52	August 2016 .....	20,986,662.54
November 2007 .....	185,019,595.48	April 2012 .....	66,254,076.57	September 2016 .....	20,516,851.35
December 2007 .....	182,216,224.37	May 2012 .....	64,833,370.61	October 2016 .....	20,057,074.62
January 2008 .....	179,431,765.46	June 2012 .....	63,442,219.45	November 2016 .....	19,607,124.13
February 2008 .....	176,666,095.15	July 2012 .....	62,080,020.26	December 2016 .....	19,166,795.90
March 2008 .....	173,919,090.63	August 2012 .....	60,746,182.35	January 2017 .....	18,735,890.09
April 2008 .....	171,190,629.87	September 2012 .....	59,440,126.93	February 2017 .....	18,314,210.96
May 2008 .....	168,480,591.66	October 2012 .....	58,161,286.85	March 2017 .....	17,901,566.73
June 2008 .....	165,788,855.56	November 2012 .....	56,909,106.38	April 2017 .....	17,497,769.56
July 2008 .....	163,115,301.92	December 2012 .....	55,683,041.00	May 2017 .....	17,102,635.40
August 2008 .....	160,459,811.85	January 2013 .....	54,482,557.13	June 2017 .....	16,715,984.00
September 2008 .....	157,822,267.25	February 2013 .....	53,307,131.98	July 2017 .....	16,337,638.75
October 2008 .....	155,202,550.79	March 2013 .....	52,156,253.26	August 2017 .....	15,967,426.66
November 2008 .....	152,600,545.87	April 2013 .....	51,029,419.02	September 2017 .....	15,605,178.27
December 2008 .....	150,016,136.69	May 2013 .....	49,926,137.45	October 2017 .....	15,250,927.58
January 2009 .....	147,449,208.17	June 2013 .....	48,845,926.62	November 2017 .....	14,903,911.99
February 2009 .....	144,899,645.98	July 2013 .....	47,788,314.34	December 2017 .....	14,564,572.19
March 2009 .....	142,367,336.55	August 2013 .....	46,752,837.96	January 2018 .....	14,232,552.16
April 2009 .....	139,852,167.03	September 2013 .....	45,739,044.14	February 2018 .....	13,907,699.05
May 2009 .....	137,354,025.31	October 2013 .....	44,746,488.69	March 2018 .....	13,589,863.15
June 2009 .....	134,872,800.01	November 2013 .....	43,774,736.42	April 2018 .....	13,278,897.80
July 2009 .....	132,408,380.46	December 2013 .....	42,823,360.88	May 2018 .....	12,974,659.34
August 2009 .....	129,960,656.73	January 2014 .....	41,891,944.26	June 2018 .....	12,677,007.06
September 2009 .....	127,529,519.58	February 2014 .....	40,980,077.19	July 2018 .....	12,385,803.13
October 2009 .....	125,114,860.49	March 2014 .....	40,087,358.56	August 2018 .....	12,100,912.53
November 2009 .....	122,716,571.65	April 2014 .....	39,213,395.36	September 2018 .....	11,822,203.02
December 2009 .....	120,334,545.95	May 2014 .....	38,357,802.55	October 2018 .....	11,549,545.05
January 2010 .....	117,968,676.95	June 2014 .....	37,520,202.85	November 2018 .....	11,282,811.75
February 2010 .....	115,618,858.94	July 2014 .....	36,700,226.62	December 2018 .....	11,021,878.84
March 2010 .....	113,284,986.87	August 2014 .....	35,897,511.68	January 2019 .....	10,766,624.58
April 2010 .....	110,966,956.37	September 2014 .....	35,111,703.20	February 2019 .....	10,516,929.74
May 2010 .....	108,664,663.77	October 2014 .....	34,342,453.51	March 2019 .....	10,272,677.54
June 2010 .....	106,378,006.05	November 2014 .....	33,589,421.99	April 2019 .....	10,033,753.58
July 2010 .....	104,126,619.40	December 2014 .....	32,852,274.91	May 2019 .....	9,800,045.83
August 2010 .....	101,921,676.12	January 2015 .....	32,130,685.29	June 2019 .....	9,571,444.55
September 2010 .....	99,762,234.25	February 2015 .....	31,424,332.79	July 2019 .....	9,347,842.25
October 2010 .....	97,647,370.73	March 2015 .....	30,732,903.54	August 2019 .....	9,129,133.65
November 2010 .....	95,576,180.98	April 2015 .....	30,056,090.04	September 2019 .....	8,915,215.66
December 2010 .....	93,547,778.57	May 2015 .....	29,393,591.02	October 2019 .....	8,705,987.27
January 2011 .....	91,561,294.85	June 2015 .....	28,745,111.32	November 2019 .....	8,501,349.58
February 2011 .....	89,615,878.61	July 2015 .....	28,110,361.76	December 2019 .....	8,301,205.72
March 2011 .....	87,710,695.68	August 2015 .....	27,489,059.02	January 2020 .....	8,105,460.79

**Aggregate Group V (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 2020 .....	\$ 7,914,021.89	July 2024 .....	\$ 2,068,820.02	November 2028 .....	\$ 411,769.90
March 2020 .....	7,726,797.99	August 2024 .....	2,013,264.43	December 2028 .....	396,606.58
April 2020 .....	7,543,699.96	September 2024 .....	1,959,012.10	January 2029 .....	381,842.09
May 2020 .....	7,364,640.50	October 2024 .....	1,906,034.43	February 2029 .....	367,467.17
June 2020 .....	7,189,534.12	November 2024 .....	1,854,303.44	March 2029 .....	353,472.74
July 2020 .....	7,018,297.07	December 2024 .....	1,803,791.73	April 2029 .....	339,849.95
August 2020 .....	6,850,847.37	January 2025 .....	1,754,472.49	May 2029 .....	326,590.11
September 2020 .....	6,687,104.69	February 2025 .....	1,706,319.46	June 2029 .....	313,684.74
October 2020 .....	6,526,990.38	March 2025 .....	1,659,306.96	July 2029 .....	301,125.53
November 2020 .....	6,370,427.41	April 2025 .....	1,613,409.84	August 2029 .....	288,904.38
December 2020 .....	6,217,340.35	May 2025 .....	1,568,603.46	September 2029 .....	277,013.35
January 2021 .....	6,067,655.33	June 2025 .....	1,524,863.74	October 2029 .....	265,444.66
February 2021 .....	5,921,299.99	July 2025 .....	1,482,167.09	November 2029 .....	254,190.72
March 2021 .....	5,778,203.48	August 2025 .....	1,440,490.41	December 2029 .....	243,244.10
April 2021 .....	5,638,296.43	September 2025 .....	1,399,811.13	January 2030 .....	232,597.54
May 2021 .....	5,501,510.88	October 2025 .....	1,360,107.11	February 2030 .....	222,243.94
June 2021 .....	5,367,780.29	November 2025 .....	1,321,356.71	March 2030 .....	212,176.35
July 2021 .....	5,237,039.50	December 2025 .....	1,283,538.74	April 2030 .....	202,387.97
August 2021 .....	5,109,224.71	January 2026 .....	1,246,632.47	May 2030 .....	192,872.15
September 2021 .....	4,984,273.43	February 2026 .....	1,210,617.60	June 2030 .....	183,622.41
October 2021 .....	4,862,124.47	March 2026 .....	1,175,474.27	July 2030 .....	174,632.39
November 2021 .....	4,742,717.90	April 2026 .....	1,141,183.03	August 2030 .....	165,895.87
December 2021 .....	4,625,995.06	May 2026 .....	1,107,724.86	September 2030 .....	157,406.78
January 2022 .....	4,511,898.48	June 2026 .....	1,075,081.14	October 2030 .....	149,159.18
February 2022 .....	4,400,371.92	July 2026 .....	1,043,233.64	November 2030 .....	141,147.26
March 2022 .....	4,291,360.26	August 2026 .....	1,012,164.54	December 2030 .....	133,365.34
April 2022 .....	4,184,809.57	September 2026 .....	981,856.37	January 2031 .....	125,807.87
May 2022 .....	4,080,667.02	October 2026 .....	952,292.06	February 2031 .....	118,469.42
June 2022 .....	3,978,880.89	November 2026 .....	923,454.90	March 2031 .....	111,344.69
July 2022 .....	3,879,400.54	December 2026 .....	895,328.53	April 2031 .....	104,428.47
August 2022 .....	3,782,176.35	January 2027 .....	867,896.93	May 2031 .....	97,715.70
September 2022 .....	3,687,159.79	February 2027 .....	841,144.46	June 2031 .....	91,201.42
October 2022 .....	3,594,303.30	March 2027 .....	815,055.77	July 2031 .....	84,880.78
November 2022 .....	3,503,560.33	April 2027 .....	789,615.88	August 2031 .....	78,749.04
December 2022 .....	3,414,885.30	May 2027 .....	764,810.10	September 2031 .....	72,801.57
January 2023 .....	3,328,233.57	June 2027 .....	740,624.08	October 2031 .....	67,033.83
February 2023 .....	3,243,561.45	July 2027 .....	717,043.76	November 2031 .....	61,441.39
March 2023 .....	3,160,826.15	August 2027 .....	694,055.39	December 2031 .....	56,019.94
April 2023 .....	3,079,985.78	September 2027 .....	671,645.53	January 2032 .....	50,765.23
May 2023 .....	3,000,999.33	October 2027 .....	649,801.00	February 2032 .....	45,673.14
June 2023 .....	2,923,826.63	November 2027 .....	628,508.93	March 2032 .....	40,739.61
July 2023 .....	2,848,428.38	December 2027 .....	607,756.71	April 2032 .....	35,960.71
August 2023 .....	2,774,766.08	January 2028 .....	587,532.01	May 2032 .....	31,332.57
September 2023 .....	2,702,802.05	February 2028 .....	567,822.78	June 2032 .....	26,851.41
October 2023 .....	2,632,499.38	March 2028 .....	548,617.21	July 2032 .....	22,513.55
November 2023 .....	2,563,821.97	April 2028 .....	529,903.74	August 2032 .....	18,315.39
December 2023 .....	2,496,734.43	May 2028 .....	511,671.10	September 2032 .....	14,253.39
January 2024 .....	2,431,202.16	June 2028 .....	493,908.21	October 2032 .....	10,324.13
February 2024 .....	2,367,191.26	July 2028 .....	476,604.28	November 2032 .....	6,524.23
March 2024 .....	2,304,668.54	August 2028 .....	459,748.71	December 2032 .....	2,850.42
April 2024 .....	2,243,601.53	September 2028 .....	443,331.18	January 2033 and thereafter .....	0.00
May 2024 .....	2,183,958.42	October 2028 .....	427,341.54		
June 2024 .....	2,125,708.07				

**Group 5 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	June 2007 .....	\$300,671,626.10	September 2011 .....	\$149,358,815.89
April 2003 .....	499,120,075.48	July 2007 .....	296,649,839.54	October 2011 .....	147,279,202.41
May 2003 .....	498,049,747.92	August 2007 .....	292,679,264.78	November 2011 .....	145,226,589.41
June 2003 .....	496,789,366.80	September 2007 .....	288,759,266.13	December 2011 .....	143,200,638.25
July 2003 .....	495,339,499.31	October 2007 .....	284,889,215.67	January 2012 .....	141,201,014.48
August 2003 .....	493,700,930.91	November 2007 .....	281,068,493.16	February 2012 .....	139,227,387.76
September 2003 .....	491,874,665.57	December 2007 .....	277,296,485.98	March 2012 .....	137,279,431.82
October 2003 .....	489,861,925.45	January 2008 .....	273,572,588.98	April 2012 .....	135,356,824.40
November 2003 .....	487,664,150.30	February 2008 .....	269,896,204.44	May 2012 .....	133,459,247.22
December 2003 .....	485,282,996.38	March 2008 .....	266,266,741.95	June 2012 .....	131,586,385.92
January 2004 .....	482,720,334.94	April 2008 .....	262,683,618.35	July 2012 .....	129,737,930.00
February 2004 .....	479,978,250.34	May 2008 .....	259,146,257.59	August 2012 .....	127,913,572.80
March 2004 .....	477,059,037.68	June 2008 .....	255,654,090.72	September 2012 .....	126,113,011.43
April 2004 .....	473,965,200.12	July 2008 .....	252,206,555.72	October 2012 .....	124,335,946.74
May 2004 .....	470,699,445.62	August 2008 .....	248,803,097.47	November 2012 .....	122,582,083.27
June 2004 .....	467,264,683.46	September 2008 .....	245,443,167.68	December 2012 .....	120,851,129.19
July 2004 .....	463,664,020.17	October 2008 .....	242,126,224.73	January 2013 .....	119,142,796.29
August 2004 .....	459,900,755.24	November 2008 .....	238,851,733.69	February 2013 .....	117,456,799.89
September 2004 .....	455,978,376.26	December 2008 .....	235,619,166.14	March 2013 .....	115,792,858.83
October 2004 .....	451,900,553.83	January 2009 .....	232,428,000.17	April 2013 .....	114,150,695.43
November 2004 .....	447,671,135.98	February 2009 .....	229,277,720.26	May 2013 .....	112,530,035.42
December 2004 .....	443,294,142.32	March 2009 .....	226,167,817.20	June 2013 .....	110,930,607.92
January 2005 .....	438,773,757.75	April 2009 .....	223,097,788.06	July 2013 .....	109,352,145.39
February 2005 .....	434,114,325.90	May 2009 .....	220,067,136.03	August 2013 .....	107,794,383.60
March 2005 .....	429,320,342.22	June 2009 .....	217,075,370.42	September 2013 .....	106,257,061.58
April 2005 .....	424,396,446.76	July 2009 .....	214,122,006.57	October 2013 .....	104,739,921.58
May 2005 .....	419,347,416.63	August 2009 .....	211,206,565.74	November 2013 .....	103,242,709.03
June 2005 .....	414,178,158.24	September 2009 .....	208,328,575.09	December 2013 .....	101,765,172.50
July 2005 .....	408,893,699.22	October 2009 .....	205,487,567.56	January 2014 .....	100,307,063.67
August 2005 .....	403,499,180.16	November 2009 .....	202,683,081.83	February 2014 .....	98,868,137.30
September 2005 .....	398,172,877.30	December 2009 .....	199,914,662.25	March 2014 .....	97,448,151.16
October 2005 .....	392,913,947.03	January 2010 .....	197,181,858.76	April 2014 .....	96,046,866.02
November 2005 .....	387,721,556.06	February 2010 .....	194,484,226.82	May 2014 .....	94,664,045.62
December 2005 .....	382,594,881.26	March 2010 .....	191,821,327.35	June 2014 .....	93,299,456.60
January 2006 .....	377,533,109.58	April 2010 .....	189,192,726.65	July 2014 .....	91,952,868.49
February 2006 .....	372,535,437.88	May 2010 .....	186,597,996.38	August 2014 .....	90,624,053.69
March 2006 .....	367,601,072.84	June 2010 .....	184,036,713.44	September 2014 .....	89,312,787.38
April 2006 .....	362,729,230.85	July 2010 .....	181,508,459.91	October 2014 .....	88,018,847.54
May 2006 .....	357,919,137.86	August 2010 .....	179,012,823.03	November 2014 .....	86,742,014.91
June 2006 .....	353,170,029.29	September 2010 .....	176,549,395.11	December 2014 .....	85,482,072.91
July 2006 .....	348,481,149.89	October 2010 .....	174,117,773.45	January 2015 .....	84,238,807.67
August 2006 .....	343,851,753.67	November 2010 .....	171,717,560.33	February 2015 .....	83,012,007.95
September 2006 .....	339,281,103.74	December 2010 .....	169,348,362.88	March 2015 .....	81,801,465.12
October 2006 .....	334,768,472.23	January 2011 .....	167,009,793.10	April 2015 .....	80,606,973.16
November 2006 .....	330,313,140.16	February 2011 .....	164,701,467.72	May 2015 .....	79,428,328.57
December 2006 .....	325,914,397.35	March 2011 .....	162,423,008.22	June 2015 .....	78,265,330.39
January 2007 .....	321,571,542.31	April 2011 .....	160,174,040.71	July 2015 .....	77,117,780.13
February 2007 .....	317,283,882.12	May 2011 .....	157,954,195.91	August 2015 .....	75,985,481.78
March 2007 .....	313,050,732.34	June 2011 .....	155,763,109.07	September 2015 .....	74,868,241.75
April 2007 .....	308,871,416.91	July 2011 .....	153,600,419.94	October 2015 .....	73,765,868.85
May 2007 .....	304,745,268.04	August 2011 .....	151,465,772.69	November 2015 .....	72,678,174.25



**Group 5 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>
December 2015	\$ 71,604,971.47	April 2020	\$ 31,841,962.29	August 2024	\$ 12,592,522.55
January 2016	70,546,076.34	May 2020	31,322,063.63	September 2024	12,346,266.16
February 2016	69,501,306.98	June 2020	30,809,382.12	October 2024	12,103,639.81
March 2016	68,470,483.75	July 2020	30,303,824.17	November 2024	11,864,595.13
April 2016	67,453,429.26	August 2020	29,805,297.39	December 2024	11,629,084.37
May 2016	66,449,968.30	September 2020	29,313,710.53	January 2025	11,397,060.41
June 2016	65,459,927.84	October 2020	28,828,973.52	February 2025	11,168,476.70
July 2016	64,483,137.01	November 2020	28,350,997.37	March 2025	10,943,287.30
August 2016	63,519,427.05	December 2020	27,879,694.24	April 2025	10,721,446.85
September 2016	62,568,631.29	January 2021	27,414,977.39	May 2025	10,502,910.56
October 2016	61,630,585.14	February 2021	26,956,761.14	June 2025	10,287,634.23
November 2016	60,705,126.05	March 2021	26,504,960.93	July 2025	10,075,574.19
December 2016	59,792,093.48	April 2021	26,059,493.22	August 2025	9,866,687.36
January 2017	58,891,328.90	May 2021	25,620,275.54	September 2025	9,660,931.19
February 2017	58,002,675.75	June 2021	25,187,226.47	October 2025	9,458,263.68
March 2017	57,125,979.41	July 2021	24,760,265.57	November 2025	9,258,643.36
April 2017	56,261,087.16	August 2021	24,339,313.46	December 2025	9,062,029.30
May 2017	55,407,848.22	September 2021	23,924,291.73	January 2026	8,868,381.07
June 2017	54,566,113.67	October 2021	23,515,122.95	February 2026	8,677,658.78
July 2017	53,735,736.41	November 2021	23,111,730.69	March 2026	8,489,823.04
August 2017	52,916,571.22	December 2021	22,714,039.45	April 2026	8,304,834.96
September 2017	52,108,474.66	January 2022	22,321,974.71	May 2026	8,122,656.16
October 2017	51,311,305.07	February 2022	21,935,462.88	June 2026	7,943,248.72
November 2017	50,524,922.56	March 2022	21,554,431.27	July 2026	7,766,575.25
December 2017	49,749,189.00	April 2022	21,178,808.14	August 2026	7,592,598.80
January 2018	48,983,967.95	May 2022	20,808,522.64	September 2026	7,421,282.90
February 2018	48,229,124.68	June 2022	20,443,504.81	October 2026	7,252,591.57
March 2018	47,484,526.15	July 2022	20,083,685.57	November 2026	7,086,489.26
April 2018	46,750,040.97	August 2022	19,728,996.73	December 2026	6,922,940.91
May 2018	46,025,539.37	September 2022	19,379,370.93	January 2027	6,761,911.86
June 2018	45,310,893.22	October 2022	19,034,741.68	February 2027	6,603,367.95
July 2018	44,605,975.98	November 2022	18,695,043.33	March 2027	6,447,275.41
August 2018	43,910,662.69	December 2022	18,360,211.04	April 2027	6,293,600.94
September 2018	43,224,829.95	January 2023	18,030,180.81	May 2027	6,142,311.65
October 2018	42,548,355.88	February 2023	17,704,889.43	June 2027	5,993,375.07
November 2018	41,881,120.15	March 2023	17,384,274.51	July 2027	5,846,759.15
December 2018	41,223,003.90	April 2023	17,068,274.42	August 2027	5,702,432.26
January 2019	40,573,889.79	May 2023	16,756,828.34	September 2027	5,560,363.16
February 2019	39,933,661.92	June 2023	16,449,876.19	October 2027	5,420,521.03
March 2019	39,302,205.84	July 2023	16,147,358.67	November 2027	5,282,875.44
April 2019	38,679,408.53	August 2023	15,849,217.22	December 2027	5,147,396.33
May 2019	38,065,158.38	September 2023	15,555,394.02	January 2028	5,014,054.07
June 2019	37,459,345.18	October 2023	15,265,831.99	February 2028	4,882,819.38
July 2019	36,861,860.11	November 2023	14,980,474.76	March 2028	4,753,663.36
August 2019	36,272,595.68	December 2023	14,699,266.69	April 2028	4,626,557.49
September 2019	35,691,445.75	January 2024	14,422,152.84	May 2028	4,501,473.62
October 2019	35,118,305.54	February 2024	14,149,078.94	June 2028	4,378,383.95
November 2019	34,553,071.55	March 2024	13,879,991.46	July 2028	4,257,261.06
December 2019	33,995,641.57	April 2024	13,614,837.50	August 2028	4,138,077.85
January 2020	33,445,914.69	May 2024	13,353,564.85	September 2028	4,020,807.62
February 2020	32,903,791.25	June 2024	13,096,121.96	October 2028	3,905,423.96
March 2020	32,369,172.84	July 2024	12,842,457.94	November 2028	3,791,900.84



**Group 5 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>
December 2028 .....	\$ 3,680,212.55	May 2030 .....	\$ 2,038,880.36	October 2031 .....	\$ 811,255.77
January 2029 .....	3,570,333.72	June 2030 .....	1,956,183.02	November 2031 .....	749,921.66
February 2029 .....	3,462,239.30	July 2030 .....	1,874,890.77	December 2031 .....	689,689.21
March 2029 .....	3,355,904.58	August 2030 .....	1,794,983.82	January 2032 .....	630,542.62
April 2029 .....	3,251,305.15	September 2030 .....	1,716,442.64	February 2032 .....	572,466.28
May 2029 .....	3,148,416.92	October 2030 .....	1,639,247.96	March 2032 .....	515,444.78
June 2029 .....	3,047,216.13	November 2030 .....	1,563,380.74	April 2032 .....	459,462.93
July 2029 .....	2,947,679.31	December 2030 .....	1,488,822.22	May 2032 .....	404,505.72
August 2029 .....	2,849,783.31	January 2031 .....	1,415,553.85	June 2032 .....	350,558.37
September 2029 .....	2,753,505.25	February 2031 .....	1,343,557.36	July 2032 .....	297,606.27
October 2029 .....	2,658,822.59	March 2031 .....	1,272,814.69	August 2032 .....	245,635.00
November 2029 .....	2,565,713.05	April 2031 .....	1,203,308.03	September 2032 .....	194,630.35
December 2029 .....	2,474,154.66	May 2031 .....	1,135,019.79	October 2032 .....	144,578.28
January 2030 .....	2,384,125.71	June 2031 .....	1,067,932.64	November 2032 .....	95,464.94
February 2030 .....	2,295,604.81	July 2031 .....	1,002,029.45	December 2032 .....	47,276.68
March 2030 .....	2,208,570.80	August 2031 .....	937,293.32	January 2033 and thereafter .....	0.00
April 2030 .....	2,123,002.85	September 2031 .....	873,707.58		

**Group 5 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 2005 .....	\$364,103,210.98	March 2008 .....	\$204,951,619.20
April 2003 .....	498,958,619.59	October 2005 .....	357,236,917.73	April 2008 .....	201,035,832.41
May 2003 .....	497,645,730.51	November 2005 .....	350,497,471.08	May 2008 .....	197,192,992.29
June 2003 .....	496,061,695.89	December 2005 .....	343,882,559.24	June 2008 .....	193,421,761.97
July 2003 .....	494,207,319.31	January 2006 .....	337,389,912.15	July 2008 .....	189,720,828.81
August 2003 .....	492,083,847.40	February 2006 .....	331,017,300.77	August 2008 .....	186,088,903.97
September 2003 .....	489,692,971.29	March 2006 .....	324,762,536.32	September 2008 .....	182,524,721.98
October 2003 .....	487,036,826.81	April 2006 .....	318,623,469.53	October 2008 .....	179,027,040.31
November 2003 .....	484,117,993.63	May 2006 .....	312,597,990.00	November 2008 .....	175,594,638.99
December 2003 .....	480,939,493.05	June 2006 .....	306,684,025.45	December 2008 .....	172,226,320.14
January 2004 .....	477,504,784.71	July 2006 .....	300,879,541.04	January 2009 .....	168,920,907.66
February 2004 .....	473,817,761.95	August 2006 .....	295,182,538.71	February 2009 .....	165,677,246.76
March 2004 .....	469,882,746.04	September 2006 .....	289,591,056.53	March 2009 .....	162,494,203.60
April 2004 .....	465,704,479.14	October 2006 .....	284,103,168.02	April 2009 .....	159,370,664.94
May 2004 .....	461,288,116.07	November 2006 .....	278,716,981.54	May 2009 .....	156,305,537.75
June 2004 .....	456,639,214.86	December 2006 .....	273,430,639.66	June 2009 .....	153,297,748.82
July 2004 .....	451,763,726.12	January 2007 .....	268,242,318.52	July 2009 .....	150,346,244.46
August 2004 .....	446,667,981.27	February 2007 .....	263,150,227.28	August 2009 .....	147,449,990.09
September 2004 .....	441,358,679.60	March 2007 .....	258,152,607.46	September 2009 .....	144,607,969.92
October 2004 .....	435,842,874.29	April 2007 .....	253,247,732.43	October 2009 .....	141,819,186.64
November 2004 .....	430,127,957.26	May 2007 .....	248,433,906.77	November 2009 .....	139,082,661.04
December 2004 .....	424,221,643.10	June 2007 .....	243,709,465.75	December 2009 .....	136,397,431.71
January 2005 .....	418,131,951.96	July 2007 .....	239,072,774.78	January 2010 .....	133,762,554.71
February 2005 .....	411,867,191.51	August 2007 .....	234,522,228.84	February 2010 .....	131,177,103.25
March 2005 .....	405,435,938.08	September 2007 .....	230,056,251.98	March 2010 .....	128,640,167.40
April 2005 .....	398,847,016.90	October 2007 .....	225,673,296.77	April 2010 .....	126,150,853.79
May 2005 .....	392,109,481.61	November 2007 .....	221,371,843.81	May 2010 .....	123,708,285.27
June 2005 .....	385,232,593.12	December 2007 .....	217,150,401.22	June 2010 .....	121,311,600.65
July 2005 .....	378,225,797.81	January 2008 .....	213,007,504.13	July 2010 .....	118,959,954.41
August 2005 .....	371,098,705.14	February 2008 .....	208,941,714.21	August 2010 .....	116,652,516.43

**Group 5 MBS (Continued)**

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
September 2010.....	\$114,388,471.66	January 2015 .....	\$ 40,489,554.44	May 2019 .....	\$ 13,572,916.91
October 2010 .....	112,167,019.92	February 2015 .....	39,671,421.16	June 2019 .....	13,280,419.20
November 2010 .....	109,987,375.58	March 2015 .....	38,869,054.37	July 2019 .....	12,993,761.84
December 2010 .....	107,848,767.30	April 2015.....	38,082,158.77	August 2019 .....	12,712,833.05
January 2011 .....	105,750,437.81	May 2015 .....	37,310,444.47	September 2019.....	12,437,523.16
February 2011 .....	103,691,643.62	June 2015 .....	36,553,626.93	October 2019 .....	12,167,724.51
March 2011 .....	101,671,654.78	July 2015 .....	35,811,426.84	November 2019 .....	11,903,331.48
April 2011.....	99,689,754.65	August 2015 .....	35,083,570.03	December 2019 .....	11,644,240.40
May 2011 .....	97,745,239.62	September 2015.....	34,369,787.39	January 2020 .....	11,390,349.55
June 2011 .....	95,837,418.94	October 2015 .....	33,669,814.74	February 2020 .....	11,141,559.11
July 2011 .....	93,965,614.43	November 2015 .....	32,983,392.79	March 2020 .....	10,897,771.12
August 2011 .....	92,129,160.27	December 2015 .....	32,310,267.01	April 2020.....	10,658,889.44
September 2011.....	90,327,402.79	January 2016 .....	31,650,187.57	May 2020 .....	10,424,819.75
October 2011 .....	88,559,700.24	February 2016 .....	31,002,909.24	June 2020 .....	10,195,469.48
November 2011 .....	86,825,422.56	March 2016 .....	30,368,191.30	July 2020 .....	9,970,747.79
December 2011 .....	85,123,951.22	April 2016.....	29,745,797.50	August 2020 .....	9,750,565.54
January 2012 .....	83,454,678.93	May 2016 .....	29,135,495.92	September 2020.....	9,534,835.28
February 2012 .....	81,817,009.52	June 2016 .....	28,537,058.93	October 2020 .....	9,323,471.16
March 2012 .....	80,210,357.68	July 2016 .....	27,950,263.08	November 2020 .....	9,116,388.98
April 2012.....	78,634,148.79	August 2016 .....	27,374,889.08	December 2020 .....	8,913,506.09
May 2012 .....	77,087,818.73	September 2016.....	26,810,721.66	January 2021 .....	8,714,741.39
June 2012 .....	75,570,813.68	October 2016 .....	26,257,549.53	February 2021 .....	8,520,015.32
July 2012 .....	74,082,589.92	November 2016 .....	25,715,165.32	March 2021 .....	8,329,249.79
August 2012 .....	72,622,613.69	December 2016 .....	25,183,365.46	April 2021.....	8,142,368.20
September 2012.....	71,190,360.96	January 2017 .....	24,661,950.18	May 2021 .....	7,959,295.36
October 2012 .....	69,785,317.29	February 2017 .....	24,150,723.38	June 2021 .....	7,779,957.51
November 2012 .....	68,406,977.65	March 2017 .....	23,649,492.58	July 2021 .....	7,604,282.27
December 2012 .....	67,054,846.21	April 2017.....	23,158,068.87	August 2021 .....	7,432,198.63
January 2013 .....	65,728,436.25	May 2017 .....	22,676,266.84	September 2021.....	7,263,636.91
February 2013 .....	64,427,269.93	June 2017 .....	22,203,904.50	October 2021 .....	7,098,528.73
March 2013 .....	63,150,878.14	July 2017 .....	21,740,803.24	November 2021 .....	6,936,807.00
April 2013.....	61,898,800.38	August 2017 .....	21,286,787.74	December 2021 .....	6,778,405.92
May 2013 .....	60,670,584.56	September 2017.....	20,841,685.94	January 2022 .....	6,623,260.88
June 2013 .....	59,465,786.86	October 2017 .....	20,405,328.97	February 2022 .....	6,471,308.53
July 2013 .....	58,283,971.61	November 2017 .....	19,977,551.07	March 2022 .....	6,322,486.70
August 2013 .....	57,124,711.10	December 2017 .....	19,558,189.58	April 2022.....	6,176,734.37
September 2013.....	55,987,585.44	January 2018 .....	19,147,084.84	May 2022 .....	6,033,991.72
October 2013 .....	54,872,182.45	February 2018 .....	18,744,080.14	June 2022 .....	5,894,200.00
November 2013 .....	53,778,097.51	March 2018 .....	18,349,021.69	July 2022 .....	5,757,301.62
December 2013 .....	52,704,933.39	April 2018.....	17,961,758.57	August 2022 .....	5,623,240.04
January 2014 .....	51,652,300.17	May 2018 .....	17,582,142.62	September 2022.....	5,491,959.81
February 2014 .....	50,619,815.05	June 2018 .....	17,210,028.46	October 2022 .....	5,363,406.52
March 2014 .....	49,607,102.26	July 2018 .....	16,845,273.41	November 2022 .....	5,237,526.79
April 2014.....	48,613,792.94	August 2018 .....	16,487,737.43	December 2022 .....	5,114,268.24
May 2014 .....	47,639,524.96	September 2018.....	16,137,283.09	January 2023 .....	4,993,579.51
June 2014 .....	46,683,942.86	October 2018 .....	15,793,775.50	February 2023 .....	4,875,410.18
July 2014 .....	45,746,697.71	November 2018 .....	15,457,082.30	March 2023 .....	4,759,710.79
August 2014 .....	44,827,446.97	December 2018 .....	15,127,073.58	April 2023.....	4,646,432.83
September 2014.....	43,925,854.38	January 2019 .....	14,803,621.83	May 2023 .....	4,535,528.71
October 2014 .....	43,041,589.88	February 2019 .....	14,486,601.94	June 2023 .....	4,426,951.73
November 2014 .....	42,174,329.45	March 2019 .....	14,175,891.13	July 2023 .....	4,320,656.08
December 2014 .....	41,323,755.04	April 2019.....	13,871,368.87	August 2023 .....	4,216,596.82

**Group 5 MBS (Continued)**

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
September 2023 . . . . .	\$ 4,114,729.86	November 2026 . . . . .	\$ 1,507,028.50	January 2030 . . . . .	\$ 407,614.39
October 2023 . . . . .	4,015,011.97	December 2026 . . . . .	1,463,817.75	February 2030 . . . . .	390,232.58
November 2023 . . . . .	3,917,400.69	January 2027 . . . . .	1,421,582.09	March 2030 . . . . .	373,287.79
December 2023 . . . . .	3,821,854.43	February 2027 . . . . .	1,380,301.59	April 2030 . . . . .	356,770.62
January 2024 . . . . .	3,728,332.34	March 2027 . . . . .	1,339,956.71	May 2030 . . . . .	340,671.89
February 2024 . . . . .	3,636,794.38	April 2027 . . . . .	1,300,528.28	June 2030 . . . . .	324,982.59
March 2024 . . . . .	3,547,201.26	May 2027 . . . . .	1,261,997.51	July 2030 . . . . .	309,693.89
April 2024 . . . . .	3,459,514.43	June 2027 . . . . .	1,224,345.98	August 2030 . . . . .	294,797.14
May 2024 . . . . .	3,373,696.09	July 2027 . . . . .	1,187,555.62	September 2030 . . . . .	280,283.85
June 2024 . . . . .	3,289,709.14	August 2027 . . . . .	1,151,608.72	October 2030 . . . . .	266,145.72
July 2024 . . . . .	3,207,517.22	September 2027 . . . . .	1,116,487.90	November 2030 . . . . .	252,374.60
August 2024 . . . . .	3,127,084.62	October 2027 . . . . .	1,082,176.13	December 2030 . . . . .	238,962.51
September 2024 . . . . .	3,048,376.36	November 2027 . . . . .	1,048,656.71	January 2031 . . . . .	225,901.64
October 2024 . . . . .	2,971,358.10	December 2027 . . . . .	1,015,913.27	February 2031 . . . . .	213,184.32
November 2024 . . . . .	2,895,996.14	January 2028 . . . . .	983,929.74	March 2031 . . . . .	200,803.04
December 2024 . . . . .	2,822,257.47	February 2028 . . . . .	952,690.40	April 2031 . . . . .	188,750.43
January 2025 . . . . .	2,750,109.67	March 2028 . . . . .	922,179.80	May 2031 . . . . .	177,019.31
February 2025 . . . . .	2,679,520.96	April 2028 . . . . .	892,382.81	June 2031 . . . . .	165,602.59
March 2025 . . . . .	2,610,460.16	May 2028 . . . . .	863,284.61	July 2031 . . . . .	154,493.35
April 2025 . . . . .	2,542,896.71	June 2028 . . . . .	834,870.63	August 2031 . . . . .	143,684.82
May 2025 . . . . .	2,476,800.59	July 2028 . . . . .	807,126.63	September 2031 . . . . .	133,170.34
June 2025 . . . . .	2,412,142.40	August 2028 . . . . .	780,038.62	October 2031 . . . . .	122,943.41
July 2025 . . . . .	2,348,893.29	September 2028 . . . . .	753,592.89	November 2031 . . . . .	112,997.65
August 2025 . . . . .	2,287,024.95	October 2028 . . . . .	727,776.02	December 2031 . . . . .	103,326.81
September 2025 . . . . .	2,226,509.62	November 2028 . . . . .	702,574.82	January 2032 . . . . .	93,924.76
October 2025 . . . . .	2,167,320.10	December 2028 . . . . .	677,976.38	February 2032 . . . . .	84,785.50
November 2025 . . . . .	2,109,429.67	January 2029 . . . . .	653,968.04	March 2032 . . . . .	75,903.16
December 2025 . . . . .	2,052,812.15	February 2029 . . . . .	630,537.40	April 2032 . . . . .	67,271.99
January 2026 . . . . .	1,997,441.86	March 2029 . . . . .	607,672.28	May 2032 . . . . .	58,886.33
February 2026 . . . . .	1,943,293.61	April 2029 . . . . .	585,360.76	June 2032 . . . . .	50,740.67
March 2026 . . . . .	1,890,342.70	May 2029 . . . . .	563,591.15	July 2032 . . . . .	42,829.60
April 2026 . . . . .	1,838,564.91	June 2029 . . . . .	542,351.99	August 2032 . . . . .	35,147.81
May 2026 . . . . .	1,787,936.47	July 2029 . . . . .	521,632.05	September 2032 . . . . .	27,690.11
June 2026 . . . . .	1,738,434.08	August 2029 . . . . .	501,420.31	October 2032 . . . . .	20,451.41
July 2026 . . . . .	1,690,034.90	September 2029 . . . . .	481,705.99	November 2032 . . . . .	13,426.72
August 2026 . . . . .	1,642,716.52	October 2029 . . . . .	462,478.50	December 2032 . . . . .	6,611.18
September 2026 . . . . .	1,596,456.95	November 2029 . . . . .	443,727.48	January 2033 and thereafter . . . . .	0.00
October 2026 . . . . .	1,551,234.66	December 2029 . . . . .	425,442.76		

**Group 5 MBS Third Specified Balances**

<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>
Initial Balance . . . . .	\$500,000,000.00	December 2003 . . . . .	\$472,911,157.72	September 2004 . . . . .	\$447,057,393.39
April 2003 . . . . .	496,927,336.30	January 2004 . . . . .	469,978,572.80	October 2004 . . . . .	444,258,534.08
May 2003 . . . . .	493,870,559.90	February 2004 . . . . .	467,061,154.63	November 2004 . . . . .	441,474,153.64
June 2003 . . . . .	490,829,589.09	March 2004 . . . . .	464,158,825.20	December 2004 . . . . .	438,704,177.59
July 2003 . . . . .	487,804,342.56	April 2004 . . . . .	461,271,506.88	January 2005 . . . . .	435,948,531.84
August 2003 . . . . .	484,794,739.43	May 2004 . . . . .	458,399,122.47	February 2005 . . . . .	433,207,142.66
September 2003 . . . . .	481,800,699.23	June 2004 . . . . .	455,541,595.15	March 2005 . . . . .	430,479,936.74
October 2003 . . . . .	478,822,141.90	July 2004 . . . . .	452,698,848.48	April 2005 . . . . .	427,766,841.10
November 2003 . . . . .	475,858,987.81	August 2004 . . . . .	449,870,806.44	May 2005 . . . . .	425,067,783.17

**Group 5 MBS (Continued)**

<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>
June 2005	\$422,382,690.72	October 2009	\$300,331,520.28	February 2014	\$207,183,873.57
July 2005	419,711,491.93	November 2009	298,292,390.54	March 2014	205,628,123.61
August 2005	417,054,115.33	December 2009	296,263,831.51	April 2014	204,080,457.60
September 2005	414,410,489.81	January 2010	294,245,788.81	May 2014	202,540,833.95
October 2005	411,780,544.63	February 2010	292,238,208.34	June 2014	201,009,211.29
November 2005	409,164,209.43	March 2010	290,241,036.28	July 2014	199,485,548.46
December 2005	406,561,414.20	April 2010	288,254,219.08	August 2014	197,969,804.49
January 2006	403,972,089.27	May 2010	286,277,703.48	September 2014	196,461,938.66
February 2006	401,396,165.37	June 2010	284,311,436.48	October 2014	194,961,910.43
March 2006	398,833,573.55	July 2010	282,355,365.36	November 2014	193,469,679.47
April 2006	396,284,245.24	August 2010	280,409,437.66	December 2014	191,985,205.68
May 2006	393,748,112.20	September 2010	278,473,601.21	January 2015	190,508,449.14
June 2006	391,225,106.56	October 2010	276,547,804.09	February 2015	189,039,370.15
July 2006	388,715,160.78	November 2010	274,631,994.65	March 2015	187,577,929.20
August 2006	386,218,207.70	December 2010	272,726,121.51	April 2015	186,124,087.01
September 2006	383,734,180.47	January 2011	270,830,133.56	May 2015	184,677,804.48
October 2006	381,263,012.59	February 2011	268,943,979.95	June 2015	183,239,042.71
November 2006	378,804,637.93	March 2011	267,067,610.07	July 2015	181,807,763.02
December 2006	376,358,990.67	April 2011	265,200,973.61	August 2015	180,383,926.90
January 2007	373,926,005.34	May 2011	263,344,020.48	September 2015	178,967,496.06
February 2007	371,505,616.80	June 2011	261,496,700.87	October 2015	177,558,432.41
March 2007	369,097,760.26	July 2011	259,658,965.22	November 2015	176,156,698.03
April 2007	366,702,371.24	August 2011	257,830,764.22	December 2015	174,762,255.23
May 2007	364,319,385.62	September 2011	256,012,048.84	January 2016	173,375,066.47
June 2007	361,948,739.59	October 2011	254,202,770.25	February 2016	171,995,094.46
July 2007	359,590,369.67	November 2011	252,402,879.93	March 2016	170,622,302.04
August 2007	357,244,212.71	December 2011	250,612,329.57	April 2016	169,256,652.29
September 2007	354,910,205.88	January 2012	248,831,071.12	May 2016	167,898,108.46
October 2007	352,588,286.69	February 2012	247,059,056.78	June 2016	166,546,633.98
November 2007	350,278,392.95	March 2012	245,296,239.00	July 2016	165,202,192.49
December 2007	347,980,462.80	April 2012	243,542,570.45	August 2016	163,864,747.80
January 2008	345,694,434.71	May 2012	241,798,004.08	September 2016	162,534,263.92
February 2008	343,420,247.43	June 2012	240,062,493.05	October 2016	161,210,705.02
March 2008	341,157,840.06	July 2012	238,335,990.78	November 2016	159,894,035.48
April 2008	338,907,152.01	August 2012	236,618,450.92	December 2016	158,584,219.85
May 2008	336,668,122.97	September 2012	234,909,827.37	January 2017	157,281,222.87
June 2008	334,440,692.99	October 2012	233,210,074.26	February 2017	155,985,009.46
July 2008	332,224,802.39	November 2012	231,519,145.94	March 2017	154,695,544.72
August 2008	330,020,391.81	December 2012	229,836,997.03	April 2017	153,412,793.92
September 2008	327,827,402.19	January 2013	228,163,582.35	May 2017	152,136,722.52
October 2008	325,645,774.78	February 2013	226,498,856.97	June 2017	150,867,296.15
November 2008	323,475,451.13	March 2013	224,842,776.18	July 2017	149,604,480.63
December 2008	321,316,373.09	April 2013	223,195,295.52	August 2017	148,348,241.93
January 2009	319,168,482.81	May 2013	221,556,370.74	September 2017	147,098,546.23
February 2009	317,031,722.74	June 2013	219,925,957.81	October 2017	145,855,359.86
March 2009	314,906,035.62	July 2013	218,304,012.96	November 2017	144,618,649.32
April 2009	312,791,364.49	August 2013	216,690,492.61	December 2017	143,388,381.30
May 2009	310,687,652.68	September 2013	215,085,353.43	January 2018	142,164,522.65
June 2009	308,594,843.80	October 2013	213,488,552.29	February 2018	140,947,040.39
July 2009	306,512,881.79	November 2013	211,900,046.31	March 2018	139,735,901.72
August 2009	304,441,710.82	December 2013	210,319,792.79	April 2018	138,531,073.99
September 2009	302,381,275.40	January 2014	208,747,749.29	May 2018	137,332,524.73

**Group 5 MBS (Continued)**

<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>
June 2018 .....	\$136,140,221.64	October 2022 .....	\$ 82,000,226.21	February 2027 .....	\$ 40,786,627.23
July 2018 .....	134,954,132.59	November 2022 .....	81,096,824.93	March 2027 .....	40,099,396.01
August 2018 .....	133,774,225.59	December 2022 .....	80,198,151.12	April 2027 .....	39,415,779.79
September 2018 .....	132,600,468.85	January 2023 .....	79,304,180.46	May 2027 .....	38,735,759.97
October 2018 .....	131,432,830.71	February 2023 .....	78,414,888.75	June 2027 .....	38,059,318.03
November 2018 .....	130,271,279.69	March 2023 .....	77,530,251.91	July 2027 .....	37,386,435.56
December 2018 .....	129,115,784.48	April 2023 .....	76,650,245.99	August 2027 .....	36,717,094.24
January 2019 .....	127,966,313.92	May 2023 .....	75,774,847.14	September 2027 .....	36,051,275.85
February 2019 .....	126,822,837.00	June 2023 .....	74,904,031.68	October 2027 .....	35,388,962.25
March 2019 .....	125,685,322.89	July 2023 .....	74,037,776.01	November 2027 .....	34,730,135.41
April 2019 .....	124,553,740.91	August 2023 .....	73,176,056.66	December 2027 .....	34,074,777.37
May 2019 .....	123,428,060.53	September 2023 .....	72,318,850.30	January 2028 .....	33,422,870.29
June 2019 .....	122,308,251.39	October 2023 .....	71,466,133.69	February 2028 .....	32,774,396.40
July 2019 .....	121,194,283.28	November 2023 .....	70,617,883.73	March 2028 .....	32,129,338.03
August 2019 .....	120,086,126.14	December 2023 .....	69,774,077.45	April 2028 .....	31,487,677.60
September 2019 .....	118,983,750.08	January 2024 .....	68,934,691.96	May 2028 .....	30,849,397.63
October 2019 .....	117,887,125.35	February 2024 .....	68,099,704.53	June 2028 .....	30,214,480.71
November 2019 .....	116,796,222.35	March 2024 .....	67,269,092.51	July 2028 .....	29,582,909.53
December 2019 .....	115,711,011.65	April 2024 .....	66,442,833.39	August 2028 .....	28,954,666.88
January 2020 .....	114,631,463.95	May 2024 .....	65,620,904.77	September 2028 .....	28,329,735.61
February 2020 .....	113,557,550.12	June 2024 .....	64,803,284.37	October 2028 .....	27,708,098.70
March 2020 .....	112,489,241.17	July 2024 .....	63,989,950.01	November 2028 .....	27,089,739.17
April 2020 .....	111,426,508.25	August 2024 .....	63,180,879.64	December 2028 .....	26,474,640.17
May 2020 .....	110,369,322.68	September 2024 .....	62,376,051.31	January 2029 .....	25,862,784.90
June 2020 .....	109,317,655.92	October 2024 .....	61,575,443.20	February 2029 .....	25,254,156.68
July 2020 .....	108,271,479.56	November 2024 .....	60,779,033.58	March 2029 .....	24,648,738.89
August 2020 .....	107,230,765.36	December 2024 .....	59,986,800.84	April 2029 .....	24,046,515.01
September 2020 .....	106,195,485.21	January 2025 .....	59,198,723.50	May 2029 .....	23,447,468.59
October 2020 .....	105,165,611.14	February 2025 .....	58,414,780.17	June 2029 .....	22,851,583.29
November 2020 .....	104,141,115.35	March 2025 .....	57,634,949.57	July 2029 .....	22,258,842.83
December 2020 .....	103,121,970.15	April 2025 .....	56,859,210.54	August 2029 .....	21,669,231.02
January 2021 .....	102,108,148.02	May 2025 .....	56,087,542.02	September 2029 .....	21,082,731.76
February 2021 .....	101,099,621.56	June 2025 .....	55,319,923.06	October 2029 .....	20,499,329.04
March 2021 .....	100,096,363.52	July 2025 .....	54,556,332.82	November 2029 .....	19,919,006.89
April 2021 .....	99,098,346.80	August 2025 .....	53,796,750.57	December 2029 .....	19,341,749.49
May 2021 .....	98,105,544.43	September 2025 .....	53,041,155.69	January 2030 .....	18,767,541.03
June 2021 .....	97,117,929.57	October 2025 .....	52,289,527.64	February 2030 .....	18,196,365.84
July 2021 .....	96,135,475.53	November 2025 .....	51,541,846.02	March 2030 .....	17,628,208.30
August 2021 .....	95,158,155.76	December 2025 .....	50,798,090.51	April 2030 .....	17,063,052.88
September 2021 .....	94,185,943.83	January 2026 .....	50,058,240.92	May 2030 .....	16,500,884.11
October 2021 .....	93,218,813.46	February 2026 .....	49,322,277.13	June 2030 .....	15,941,686.64
November 2021 .....	92,256,738.51	March 2026 .....	48,590,179.16	July 2030 .....	15,385,445.15
December 2021 .....	91,299,692.96	April 2026 .....	47,861,927.09	August 2030 .....	14,832,144.45
January 2022 .....	90,347,650.93	May 2026 .....	47,137,501.15	September 2030 .....	14,281,769.38
February 2022 .....	89,400,586.67	June 2026 .....	46,416,881.64	October 2030 .....	13,734,304.89
March 2022 .....	88,458,474.57	July 2026 .....	45,700,048.97	November 2030 .....	13,189,736.00
April 2022 .....	87,521,289.15	August 2026 .....	44,986,983.65	December 2030 .....	12,648,047.80
May 2022 .....	86,589,005.05	September 2026 .....	44,277,666.28	January 2031 .....	12,109,225.46
June 2022 .....	85,661,597.06	October 2026 .....	43,572,077.59	February 2031 .....	11,573,254.22
July 2022 .....	84,739,040.08	November 2026 .....	42,870,198.39	March 2031 .....	11,040,119.42
August 2022 .....	83,821,309.14	December 2026 .....	42,172,009.57	April 2031 .....	10,509,806.46
September 2022 .....	82,908,379.42	January 2027 .....	41,477,492.15	May 2031 .....	9,982,300.79



**Group 5 MBS (Continued)**

<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>
June 2031 .....	\$ 9,457,587.98	January 2032 .....	\$ 5,861,599.79	August 2032 .....	\$ 2,396,939.95
July 2031 .....	8,935,653.65	February 2032 .....	5,358,718.39	September 2032 .....	1,912,435.40
August 2031 .....	8,416,483.49	March 2032 .....	4,858,503.08	October 2032 .....	1,430,502.34
September 2031 .....	7,900,063.27	April 2032 .....	4,360,940.13	November 2032 .....	951,127.52
October 2031 .....	7,386,378.84	May 2032 .....	3,866,015.90	December 2032 .....	474,297.78
November 2031 .....	6,875,416.11	June 2032 .....	3,373,716.79	January 2033 and thereafter .....	0.00
December 2031 .....	6,367,161.07	July 2032 .....	2,884,029.29		

**Aggregate Group VII 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 .....	\$178,060,000.00	July 2006 .....	\$129,453,205.63	November 2009 .....	\$ 74,536,664.01
April 2003 .....	177,703,825.01	August 2006 .....	127,891,478.99	December 2009 .....	73,345,651.15
May 2003 .....	177,294,389.68	September 2006 .....	126,340,254.10	January 2010 .....	72,162,716.66
June 2003 .....	176,831,815.70	October 2006 .....	124,799,462.37	February 2010 .....	70,987,807.65
July 2003 .....	176,316,258.95	November 2006 .....	123,269,035.66	March 2010 .....	69,820,871.61
August 2003 .....	175,747,909.52	December 2006 .....	121,748,906.27	April 2010 .....	68,661,856.37
September 2003 .....	175,126,991.66	January 2007 .....	120,239,006.92	May 2010 .....	67,510,710.07
October 2003 .....	174,453,763.68	February 2007 .....	118,739,270.78	June 2010 .....	66,367,381.21
November 2003 .....	173,728,517.81	March 2007 .....	117,249,631.47	July 2010 .....	65,231,818.62
December 2003 .....	172,951,580.09	April 2007 .....	115,770,023.01	August 2010 .....	64,103,971.46
January 2004 .....	172,123,310.11	May 2007 .....	114,300,379.88	September 2010 .....	62,983,789.23
February 2004 .....	171,244,100.80	June 2007 .....	112,840,636.94	October 2010 .....	61,871,221.74
March 2004 .....	170,314,378.18	July 2007 .....	111,390,729.53	November 2010 .....	60,766,219.14
April 2004 .....	169,334,601.00	August 2007 .....	109,950,593.37	December 2010 .....	59,668,731.89
May 2004 .....	168,305,260.45	September 2007 .....	108,520,164.60	January 2011 .....	58,583,351.14
June 2004 .....	167,226,879.74	October 2007 .....	107,099,379.80	February 2011 .....	57,516,997.85
July 2004 .....	166,100,013.71	November 2007 .....	105,688,175.92	March 2011 .....	56,469,345.88
August 2004 .....	164,925,248.36	December 2007 .....	104,286,490.36	April 2011 .....	55,440,074.58
September 2004 .....	163,703,200.38	January 2008 .....	102,894,260.91	May 2011 .....	54,428,868.72
October 2004 .....	162,434,516.64	February 2008 .....	101,511,425.76	June 2011 .....	53,435,418.41
November 2004 .....	161,119,873.59	March 2008 .....	100,137,923.49	July 2011 .....	52,459,418.99
December 2004 .....	159,759,976.74	April 2008 .....	98,773,693.12	August 2011 .....	51,500,570.96
January 2005 .....	158,355,559.99	May 2008 .....	97,418,674.01	September 2011 .....	50,558,579.87
February 2005 .....	156,907,385.02	June 2008 .....	96,072,805.96	October 2011 .....	49,633,156.27
March 2005 .....	155,416,240.57	July 2008 .....	94,736,029.14	November 2011 .....	48,724,015.59
April 2005 .....	153,882,941.76	August 2008 .....	93,408,284.11	December 2011 .....	47,830,878.09
May 2005 .....	152,308,329.36	September 2008 .....	92,089,511.81	January 2012 .....	46,953,468.73
June 2005 .....	150,693,268.99	October 2008 .....	90,779,653.57	February 2012 .....	46,091,517.18
July 2005 .....	149,038,650.36	November 2008 .....	89,478,651.12	March 2012 .....	45,244,757.63
August 2005 .....	147,345,386.40	December 2008 .....	88,186,446.53	April 2012 .....	44,412,928.81
September 2005 .....	145,663,483.10	January 2009 .....	86,902,982.26	May 2012 .....	43,595,773.86
October 2005 .....	143,992,866.30	February 2009 .....	85,628,201.17	June 2012 .....	42,793,040.27
November 2005 .....	142,333,462.30	March 2009 .....	84,362,046.46	July 2012 .....	42,004,479.81
December 2005 .....	140,685,197.90	April 2009 .....	83,104,461.70	August 2012 .....	41,229,848.44
January 2006 .....	139,048,000.37	May 2009 .....	81,855,390.84	September 2012 .....	40,468,906.29
February 2006 .....	137,421,797.46	June 2009 .....	80,614,778.19	October 2012 .....	39,721,417.52
March 2006 .....	135,806,517.36	July 2009 .....	79,382,568.41	November 2012 .....	38,987,150.31
April 2006 .....	134,202,088.76	August 2009 .....	78,158,706.55	December 2012 .....	38,265,876.76
May 2006 .....	132,608,440.80	September 2009 .....	76,943,137.97	January 2013 .....	37,557,372.84
June 2006 .....	131,025,503.07	October 2009 .....	75,735,808.43	February 2013 .....	36,861,418.31



**Aggregate Group VII (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
March 2013 .....	\$ 36,177,796.69	August 2017 .....	\$ 13,057,908.88	January 2022 .....	\$ 4,350,431.86
April 2013 .....	35,506,295.14	September 2017 .....	12,801,378.00	February 2022 .....	4,256,110.12
May 2013 .....	34,846,704.47	October 2017 .....	12,549,541.06	March 2022 .....	4,163,599.15
June 2013 .....	34,198,819.00	November 2017 .....	12,302,315.49	April 2022 .....	4,072,866.21
July 2013 .....	33,562,436.57	December 2017 .....	12,059,620.15	May 2022 .....	3,983,879.14
August 2013 .....	32,937,358.44	January 2018 .....	11,821,375.26	June 2022 .....	3,896,606.37
September 2013 .....	32,323,389.25	February 2018 .....	11,587,502.43	July 2022 .....	3,811,016.83
October 2013 .....	31,720,336.97	March 2018 .....	11,357,924.63	August 2022 .....	3,727,080.03
November 2013 .....	31,128,012.81	April 2018 .....	11,132,566.14	September 2022 .....	3,644,766.01
December 2013 .....	30,546,231.20	May 2018 .....	10,911,352.53	October 2022 .....	3,564,045.32
January 2014 .....	29,974,809.72	June 2018 .....	10,694,210.68	November 2022 .....	3,484,889.04
February 2014 .....	29,413,569.06	July 2018 .....	10,481,068.71	December 2022 .....	3,407,268.74
March 2014 .....	28,862,332.95	August 2018 .....	10,271,855.99	January 2023 .....	3,331,156.51
April 2014 .....	28,320,928.12	September 2018 .....	10,066,503.08	February 2023 .....	3,256,524.91
May 2014 .....	27,789,184.25	October 2018 .....	9,864,941.76	March 2023 .....	3,183,346.99
June 2014 .....	27,266,933.92	November 2018 .....	9,667,104.98	April 2023 .....	3,111,596.27
July 2014 .....	26,754,012.54	December 2018 .....	9,472,926.84	May 2023 .....	3,041,246.73
August 2014 .....	26,250,258.35	January 2019 .....	9,282,342.60	June 2023 .....	2,972,272.82
September 2014 .....	25,755,512.32	February 2019 .....	9,095,288.59	July 2023 .....	2,904,649.43
October 2014 .....	25,269,618.14	March 2019 .....	8,911,702.28	August 2023 .....	2,838,351.89
November 2014 .....	24,792,422.16	April 2019 .....	8,731,522.20	September 2023 .....	2,773,355.96
December 2014 .....	24,323,773.36	May 2019 .....	8,554,687.95	October 2023 .....	2,709,637.84
January 2015 .....	23,863,523.26	June 2019 .....	8,381,140.16	November 2023 .....	2,647,174.14
February 2015 .....	23,411,525.94	July 2019 .....	8,210,820.50	December 2023 .....	2,585,941.87
March 2015 .....	22,967,637.95	August 2019 .....	8,043,671.64	January 2024 .....	2,525,918.47
April 2015 .....	22,531,718.30	September 2019 .....	7,879,637.23	February 2024 .....	2,467,081.75
May 2015 .....	22,103,628.40	October 2019 .....	7,718,661.92	March 2024 .....	2,409,409.94
June 2015 .....	21,683,232.02	November 2019 .....	7,560,691.30	April 2024 .....	2,352,881.63
July 2015 .....	21,270,395.25	December 2019 .....	7,405,671.90	May 2024 .....	2,297,475.79
August 2015 .....	20,864,986.47	January 2020 .....	7,253,551.17	June 2024 .....	2,243,171.77
September 2015 .....	20,466,876.32	February 2020 .....	7,104,277.49	July 2024 .....	2,189,949.29
October 2015 .....	20,075,937.61	March 2020 .....	6,957,800.12	August 2024 .....	2,137,788.42
November 2015 .....	19,692,045.37	April 2020 .....	6,814,069.20	September 2024 .....	2,086,669.56
December 2015 .....	19,315,076.73	May 2020 .....	6,673,035.72	October 2024 .....	2,036,573.50
January 2016 .....	18,944,910.93	June 2020 .....	6,534,651.55	November 2024 .....	1,987,481.34
February 2016 .....	18,581,429.28	July 2020 .....	6,398,869.37	December 2024 .....	1,939,374.52
March 2016 .....	18,224,515.10	August 2020 .....	6,265,642.69	January 2025 .....	1,892,234.81
April 2016 .....	17,874,053.73	September 2020 .....	6,134,925.82	February 2025 .....	1,846,044.30
May 2016 .....	17,529,932.45	October 2020 .....	6,006,673.87	March 2025 .....	1,800,785.41
June 2016 .....	17,192,040.47	November 2020 .....	5,880,842.73	April 2025 .....	1,756,440.86
July 2016 .....	16,860,268.91	December 2020 .....	5,757,389.04	May 2025 .....	1,712,993.66
August 2016 .....	16,534,510.73	January 2021 .....	5,636,270.21	June 2025 .....	1,670,427.16
September 2016 .....	16,214,660.75	February 2021 .....	5,517,444.39	July 2025 .....	1,628,724.98
October 2016 .....	15,900,615.56	March 2021 .....	5,400,870.44	August 2025 .....	1,587,871.03
November 2016 .....	15,592,273.55	April 2021 .....	5,286,507.96	September 2025 .....	1,547,849.52
December 2016 .....	15,289,534.82	May 2021 .....	5,174,317.23	October 2025 .....	1,508,644.92
January 2017 .....	14,992,301.21	June 2021 .....	5,064,259.23	November 2025 .....	1,470,242.00
February 2017 .....	14,700,476.23	July 2021 .....	4,956,295.63	December 2025 .....	1,432,625.79
March 2017 .....	14,413,965.03	August 2021 .....	4,850,388.74	January 2026 .....	1,395,781.57
April 2017 .....	14,132,674.42	September 2021 .....	4,746,501.56	February 2026 .....	1,359,694.91
May 2017 .....	13,856,512.76	October 2021 .....	4,644,597.71	March 2026 .....	1,324,351.63
June 2017 .....	13,585,390.04	November 2021 .....	4,544,641.45	April 2026 .....	1,289,737.78
July 2017 .....	13,319,217.73	December 2021 .....	4,446,597.67	May 2026 .....	1,255,839.69

**Aggregate Group VII (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>
June 2026 .....	\$ 1,222,643.92	September 2028 .....	\$ 548,748.91	December 2030 .....	\$ 180,120.48
July 2026 .....	1,190,137.27	October 2028 .....	530,631.21	January 2031 .....	170,491.12
August 2026 .....	1,158,306.77	November 2028 .....	512,915.35	February 2031 .....	161,096.34
September 2026 .....	1,127,139.70	December 2028 .....	495,593.54	March 2031 .....	151,931.41
October 2026 .....	1,096,623.54	January 2029 .....	478,658.13	April 2031 .....	142,991.68
November 2026 .....	1,066,746.02	February 2029 .....	462,101.61	May 2031 .....	134,272.61
December 2026 .....	1,037,495.07	March 2029 .....	445,916.59	June 2031 .....	125,769.73
January 2027 .....	1,008,858.86	April 2029 .....	430,095.85	July 2031 .....	117,478.64
February 2027 .....	980,825.74	May 2029 .....	414,632.27	August 2031 .....	109,395.05
March 2027 .....	953,384.30	June 2029 .....	399,518.87	September 2031 .....	101,514.72
April 2027 .....	926,523.32	July 2029 .....	384,748.79	October 2031 .....	93,833.52
May 2027 .....	900,231.77	August 2029 .....	370,315.32	November 2031 .....	86,347.38
June 2027 .....	874,498.84	September 2029 .....	356,211.85	December 2031 .....	79,052.30
July 2027 .....	849,313.91	October 2029 .....	342,431.89	January 2032 .....	71,944.36
August 2027 .....	824,666.54	November 2029 .....	328,969.07	February 2032 .....	65,019.73
September 2027 .....	800,546.48	December 2029 .....	315,817.16	March 2032 .....	58,274.62
October 2027 .....	776,943.67	January 2030 .....	302,970.02	April 2032 .....	51,705.34
November 2027 .....	753,848.23	February 2030 .....	290,421.62	May 2032 .....	45,308.26
December 2027 .....	731,250.46	March 2030 .....	278,166.05	June 2032 .....	39,079.80
January 2028 .....	709,140.83	April 2030 .....	266,197.52	July 2032 .....	33,016.48
February 2028 .....	687,509.98	May 2030 .....	254,510.32	August 2032 .....	27,114.85
March 2028 .....	666,348.73	June 2030 .....	243,098.87	September 2032 .....	21,371.56
April 2028 .....	645,648.06	July 2030 .....	231,957.68	October 2032 .....	15,783.30
May 2028 .....	625,399.11	August 2030 .....	221,081.35	November 2032 .....	10,346.83
June 2028 .....	605,593.19	September 2030 .....	210,464.62	December 2032 .....	5,058.97
July 2028 .....	586,221.74	October 2030 .....	200,102.27	January 2033 and thereafter .....	0.00
August 2028 .....	567,276.39	November 2030 .....	189,989.22		

**Aggregate Group VIII Targeted Balances**

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance .....	\$68,740,000.00	December 2004 .....	\$63,195,821.07	September 2006 .....	\$52,631,192.57
April 2003 .....	68,693,955.29	January 2005 .....	62,720,296.92	October 2006 .....	52,209,995.76
May 2003 .....	68,624,880.72	February 2005 .....	62,229,713.41	November 2006 .....	51,798,096.00
June 2003 .....	68,532,811.09	March 2005 .....	61,724,786.03	December 2006 .....	51,395,369.81
July 2003 .....	68,417,817.07	April 2005 .....	61,206,253.70	January 2007 .....	51,001,695.10
August 2003 .....	68,280,005.24	May 2005 .....	60,674,877.58	February 2007 .....	50,616,951.15
September 2003 .....	68,119,518.19	June 2005 .....	60,131,439.64	March 2007 .....	50,241,018.61
October 2003 .....	67,936,534.39	July 2005 .....	59,576,741.36	April 2007 .....	49,873,779.50
November 2003 .....	67,731,268.16	August 2005 .....	59,011,602.28	May 2007 .....	49,515,117.14
December 2003 .....	67,503,969.47	September 2005 .....	58,457,644.10	June 2007 .....	49,164,916.20
January 2004 .....	67,254,923.66	October 2005 .....	57,914,722.19	July 2007 .....	48,823,062.67
February 2004 .....	66,984,451.13	November 2005 .....	57,382,693.52	August 2007 .....	48,489,443.79
March 2004 .....	66,692,906.99	December 2005 .....	56,861,416.68	September 2007 .....	48,163,948.13
April 2004 .....	66,380,680.51	January 2006 .....	56,350,751.81	October 2007 .....	47,846,465.51
May 2004 .....	66,048,194.67	February 2006 .....	55,850,560.65	November 2007 .....	47,536,886.99
June 2004 .....	65,695,905.50	March 2006 .....	55,360,706.47	December 2007 .....	47,235,104.89
July 2004 .....	65,324,301.42	April 2006 .....	54,881,054.07	January 2008 .....	46,941,012.76
August 2004 .....	64,933,902.52	May 2006 .....	54,411,469.79	February 2008 .....	46,654,505.36
September 2004 .....	64,525,259.72	June 2006 .....	53,951,821.46	March 2008 .....	46,375,478.64
October 2004 .....	64,098,953.92	July 2006 .....	53,501,978.38	April 2008 .....	46,103,829.76
November 2004 .....	63,655,595.05	August 2006 .....	53,061,811.33	May 2008 .....	45,839,457.05

**Aggregate Group VIII (Continued)**

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
June 2008 .....	\$45,582,260.00	November 2012 .....	\$37,367,378.05	April 2017 .....	\$24,489,151.80
July 2008 .....	45,332,139.27	December 2012 .....	37,166,429.90	May 2017 .....	24,236,688.52
August 2008 .....	45,088,996.63	January 2013 .....	36,962,214.76	June 2017 .....	23,984,795.47
September 2008 .....	44,852,735.01	February 2013 .....	36,754,859.37	July 2017 .....	23,733,505.27
October 2008 .....	44,623,258.43	March 2013 .....	36,544,487.59	August 2017 .....	23,482,849.56
November 2008 .....	44,400,472.05	April 2013 .....	36,331,220.52	September 2017 .....	23,232,859.02
December 2008 .....	44,184,282.08	May 2013 .....	36,115,176.54	October 2017 .....	22,983,563.41
January 2009 .....	43,974,595.84	June 2013 .....	35,896,471.34	November 2017 .....	22,734,991.57
February 2009 .....	43,771,321.71	July 2013 .....	35,675,218.00	December 2017 .....	22,487,171.42
March 2009 .....	43,574,369.14	August 2013 .....	35,451,527.03	January 2018 .....	22,240,130.03
April 2009 .....	43,383,648.60	September 2013 .....	35,225,506.38	February 2018 .....	21,993,893.59
May 2009 .....	43,199,071.64	October 2013 .....	34,997,261.58	March 2018 .....	21,748,487.47
June 2009 .....	43,020,550.79	November 2013 .....	34,766,895.69	April 2018 .....	21,503,936.20
July 2009 .....	42,847,999.62	December 2013 .....	34,534,509.41	May 2018 .....	21,260,263.51
August 2009 .....	42,681,332.69	January 2014 .....	34,300,201.10	June 2018 .....	21,017,492.34
September 2009 .....	42,520,465.58	February 2014 .....	34,064,066.83	July 2018 .....	20,775,644.87
October 2009 .....	42,365,314.82	March 2014 .....	33,826,200.42	August 2018 .....	20,534,742.49
November 2009 .....	42,215,797.93	April 2014 .....	33,586,693.49	September 2018 .....	20,294,805.91
December 2009 .....	42,071,833.38	May 2014 .....	33,345,635.52	October 2018 .....	20,055,855.06
January 2010 .....	41,933,340.60	June 2014 .....	33,103,113.85	November 2018 .....	19,817,909.20
February 2010 .....	41,800,239.96	July 2014 .....	32,859,213.75	December 2018 .....	19,580,986.89
March 2010 .....	41,672,452.76	August 2014 .....	32,614,018.46	January 2019 .....	19,345,106.00
April 2010 .....	41,549,901.23	September 2014 .....	32,367,609.22	February 2019 .....	19,110,283.76
May 2010 .....	41,432,508.49	October 2014 .....	32,120,065.33	March 2019 .....	18,876,536.74
June 2010 .....	41,320,198.58	November 2014 .....	31,871,464.14	April 2019 .....	18,643,880.88
July 2010 .....	41,212,896.42	December 2014 .....	31,621,881.14	May 2019 .....	18,412,331.52
August 2010 .....	41,110,527.83	January 2015 .....	31,371,389.99	June 2019 .....	18,181,903.35
September 2010 .....	41,013,019.48	February 2015 .....	31,120,062.52	July 2019 .....	17,952,610.53
October 2010 .....	40,920,298.92	March 2015 .....	30,867,968.79	August 2019 .....	17,724,466.58
November 2010 .....	40,832,294.56	April 2015 .....	30,615,177.14	September 2019 .....	17,497,484.51
December 2010 .....	40,748,935.62	May 2015 .....	30,361,754.20	October 2019 .....	17,271,676.74
January 2011 .....	40,665,511.85	June 2015 .....	30,107,764.93	November 2019 .....	17,047,055.17
February 2011 .....	40,574,984.29	July 2015 .....	29,853,272.66	December 2019 .....	16,823,631.17
March 2011 .....	40,477,562.25	August 2015 .....	29,598,339.11	January 2020 .....	16,601,415.59
April 2011 .....	40,373,450.66	September 2015 .....	29,343,024.44	February 2020 .....	16,380,418.77
May 2011 .....	40,262,850.12	October 2015 .....	29,087,387.25	March 2020 .....	16,160,650.57
June 2011 .....	40,145,957.03	November 2015 .....	28,831,484.67	April 2020 .....	15,942,120.38
July 2011 .....	40,022,963.64	December 2015 .....	28,575,372.32	May 2020 .....	15,724,837.09
August 2011 .....	39,894,058.11	January 2016 .....	28,319,104.37	June 2020 .....	15,508,809.16
September 2011 .....	39,759,424.65	February 2016 .....	28,062,733.61	July 2020 .....	15,294,044.58
October 2011 .....	39,619,243.51	March 2016 .....	27,806,311.38	August 2020 .....	15,080,550.92
November 2011 .....	39,473,691.11	April 2016 .....	27,549,887.71	September 2020 .....	14,868,335.32
December 2011 .....	39,322,940.11	May 2016 .....	27,293,511.28	October 2020 .....	14,657,404.49
January 2012 .....	39,167,159.44	June 2016 .....	27,037,229.44	November 2020 .....	14,447,764.75
February 2012 .....	39,006,514.43	July 2016 .....	26,781,088.29	December 2020 .....	14,239,422.01
March 2012 .....	38,841,166.82	August 2016 .....	26,525,132.65	January 2021 .....	14,032,381.80
April 2012 .....	38,671,274.86	September 2016 .....	26,269,406.14	February 2021 .....	13,826,649.27
May 2012 .....	38,496,993.38	October 2016 .....	26,013,951.15	March 2021 .....	13,622,229.20
June 2012 .....	38,318,473.83	November 2016 .....	25,758,808.89	April 2021 .....	13,419,126.00
July 2012 .....	38,135,864.35	December 2016 .....	25,504,019.43	May 2021 .....	13,217,343.75
August 2012 .....	37,949,309.86	January 2017 .....	25,249,621.71	June 2021 .....	13,016,886.16
September 2012 .....	37,758,952.08	February 2017 .....	24,995,653.55	July 2021 .....	12,817,756.64
October 2012 .....	37,564,929.63	March 2017 .....	24,742,151.69	August 2021 .....	12,619,958.24

**Aggregate Group VIII (Continued)**

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
September 2021.....	\$12,423,493.70	April 2024.....	\$ 6,997,258.17	November 2026.....	\$ 2,805,404.54
October 2021.....	12,228,365.47	May 2024.....	6,843,392.49	December 2026.....	2,689,157.17
November 2021.....	12,034,575.67	June 2024.....	6,690,817.41	January 2027.....	2,574,029.38
December 2021.....	11,842,126.15	July 2024.....	6,539,528.70	February 2027.....	2,460,014.74
January 2022.....	11,651,018.45	August 2024.....	6,389,522.00	March 2027.....	2,347,106.82
February 2022.....	11,461,253.84	September 2024.....	6,240,792.85	April 2027.....	2,235,299.13
March 2022.....	11,272,833.33	October 2024.....	6,093,336.65	May 2027.....	2,124,585.19
April 2022.....	11,085,757.64	November 2024.....	5,947,148.74	June 2027.....	2,014,958.47
May 2022.....	10,900,027.25	December 2024.....	5,802,224.31	July 2027.....	1,906,412.41
June 2022.....	10,715,642.38	January 2025.....	5,658,558.49	August 2027.....	1,798,940.46
July 2022.....	10,532,603.01	February 2025.....	5,516,146.29	September 2027.....	1,692,536.02
August 2022.....	10,350,908.87	March 2025.....	5,374,982.63	October 2027.....	1,587,192.50
September 2022.....	10,170,559.47	April 2025.....	5,235,062.35	November 2027.....	1,482,903.26
October 2022.....	9,991,554.08	May 2025.....	5,096,380.21	December 2027.....	1,379,661.67
November 2022.....	9,813,891.76	June 2025.....	4,958,930.86	January 2028.....	1,277,461.08
December 2022.....	9,637,571.36	July 2025.....	4,822,708.91	February 2028.....	1,176,294.84
January 2023.....	9,462,591.52	August 2025.....	4,687,708.86	March 2028.....	1,076,156.26
February 2023.....	9,288,950.65	September 2025.....	4,553,925.16	April 2028.....	977,038.67
March 2023.....	9,116,647.01	October 2025.....	4,421,352.16	May 2028.....	878,935.38
April 2023.....	8,945,678.63	November 2025.....	4,289,984.18	June 2028.....	781,839.70
May 2023.....	8,776,043.38	December 2025.....	4,159,815.46	July 2028.....	685,744.93
June 2023.....	8,607,738.93	January 2026.....	4,030,840.15	August 2028.....	590,644.36
July 2023.....	8,440,762.77	February 2026.....	3,903,052.39	September 2028.....	496,531.29
August 2023.....	8,275,112.25	March 2026.....	3,776,446.23	October 2028.....	403,399.03
September 2023.....	8,110,784.53	April 2026.....	3,651,015.66	November 2028.....	311,240.85
October 2023.....	7,947,776.61	May 2026.....	3,526,754.65	December 2028.....	220,050.06
November 2023.....	7,786,085.35	June 2026.....	3,403,657.10	January 2029.....	129,819.95
December 2023.....	7,625,707.43	July 2026.....	3,281,716.85	February 2029.....	40,543.84
January 2024.....	7,466,639.41	August 2026.....	3,160,927.73	March 2029 and thereafter.....	0.00
February 2024.....	7,308,877.71	September 2026.....	3,041,283.49		
March 2024.....	7,152,418.58	October 2026.....	2,922,777.86		

**Aggregate Group IX Targeted Balances**

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance.....	\$54,962,000.00	August 2004.....	\$51,155,902.52	January 2006.....	\$42,572,751.81
April 2003.....	54,915,955.29	September 2004.....	50,747,259.72	February 2006.....	42,072,560.65
May 2003.....	54,846,880.72	October 2004.....	50,320,953.92	March 2006.....	41,582,706.47
June 2003.....	54,754,811.09	November 2004.....	49,877,595.05	April 2006.....	41,103,054.07
July 2003.....	54,639,817.07	December 2004.....	49,417,821.07	May 2006.....	40,633,469.79
August 2003.....	54,502,005.24	January 2005.....	48,942,296.92	June 2006.....	40,173,821.46
September 2003.....	54,341,518.19	February 2005.....	48,451,713.41	July 2006.....	39,723,978.38
October 2003.....	54,158,534.39	March 2005.....	47,946,786.03	August 2006.....	39,283,811.33
November 2003.....	53,953,268.16	April 2005.....	47,428,253.70	September 2006.....	38,853,192.57
December 2003.....	53,725,969.47	May 2005.....	46,896,877.58	October 2006.....	38,431,995.76
January 2004.....	53,476,923.66	June 2005.....	46,353,439.64	November 2006.....	38,020,096.00
February 2004.....	53,206,451.13	July 2005.....	45,798,741.36	December 2006.....	37,617,369.81
March 2004.....	52,914,906.99	August 2005.....	45,233,602.28	January 2007.....	37,223,695.10
April 2004.....	52,602,680.51	September 2005.....	44,679,644.10	February 2007.....	36,838,951.15
May 2004.....	52,270,194.67	October 2005.....	44,136,722.19	March 2007.....	36,463,018.61
June 2004.....	51,917,905.50	November 2005.....	43,604,693.52	April 2007.....	36,095,779.50
July 2004.....	51,546,301.42	December 2005.....	43,083,416.68	May 2007.....	35,737,117.14

**Aggregate Group IX (Continued)**

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
June 2007 .....	\$35,386,916.20	November 2011 .....	\$25,695,691.11	April 2016 .....	\$13,771,887.71
July 2007 .....	35,045,062.67	December 2011 .....	25,544,940.11	May 2016 .....	13,515,511.28
August 2007 .....	34,711,443.79	January 2012 .....	25,389,159.44	June 2016 .....	13,259,229.44
September 2007 .....	34,385,948.13	February 2012 .....	25,228,514.43	July 2016 .....	13,003,088.29
October 2007 .....	34,068,465.51	March 2012 .....	25,063,166.82	August 2016 .....	12,747,132.65
November 2007 .....	33,758,886.99	April 2012 .....	24,893,274.86	September 2016 .....	12,491,406.14
December 2007 .....	33,457,104.89	May 2012 .....	24,718,993.38	October 2016 .....	12,235,951.15
January 2008 .....	33,163,012.76	June 2012 .....	24,540,473.83	November 2016 .....	11,980,808.89
February 2008 .....	32,876,505.36	July 2012 .....	24,357,864.35	December 2016 .....	11,726,019.43
March 2008 .....	32,597,478.64	August 2012 .....	24,171,309.86	January 2017 .....	11,471,621.71
April 2008 .....	32,325,829.76	September 2012 .....	23,980,952.08	February 2017 .....	11,217,653.55
May 2008 .....	32,061,457.05	October 2012 .....	23,786,929.63	March 2017 .....	10,964,151.69
June 2008 .....	31,804,260.00	November 2012 .....	23,589,378.05	April 2017 .....	10,711,151.80
July 2008 .....	31,554,139.27	December 2012 .....	23,388,429.90	May 2017 .....	10,458,688.52
August 2008 .....	31,310,996.63	January 2013 .....	23,184,214.76	June 2017 .....	10,206,795.47
September 2008 .....	31,074,735.01	February 2013 .....	22,976,859.37	July 2017 .....	9,955,505.27
October 2008 .....	30,845,258.43	March 2013 .....	22,766,487.59	August 2017 .....	9,704,849.56
November 2008 .....	30,622,472.05	April 2013 .....	22,553,220.52	September 2017 .....	9,454,859.02
December 2008 .....	30,406,282.08	May 2013 .....	22,337,176.54	October 2017 .....	9,205,563.41
January 2009 .....	30,196,595.84	June 2013 .....	22,118,471.34	November 2017 .....	8,956,991.57
February 2009 .....	29,993,321.71	July 2013 .....	21,897,218.00	December 2017 .....	8,709,171.42
March 2009 .....	29,796,369.14	August 2013 .....	21,673,527.03	January 2018 .....	8,462,130.03
April 2009 .....	29,605,648.60	September 2013 .....	21,447,506.38	February 2018 .....	8,215,893.59
May 2009 .....	29,421,071.64	October 2013 .....	21,219,261.58	March 2018 .....	7,970,487.47
June 2009 .....	29,242,550.79	November 2013 .....	20,988,895.69	April 2018 .....	7,725,936.20
July 2009 .....	29,069,999.62	December 2013 .....	20,756,509.41	May 2018 .....	7,482,263.51
August 2009 .....	28,903,332.69	January 2014 .....	20,522,201.10	June 2018 .....	7,239,492.34
September 2009 .....	28,742,465.58	February 2014 .....	20,286,066.83	July 2018 .....	6,997,644.87
October 2009 .....	28,587,314.82	March 2014 .....	20,048,200.42	August 2018 .....	6,756,742.49
November 2009 .....	28,437,797.93	April 2014 .....	19,808,693.49	September 2018 .....	6,516,805.91
December 2009 .....	28,293,833.38	May 2014 .....	19,567,635.52	October 2018 .....	6,277,855.06
January 2010 .....	28,155,340.60	June 2014 .....	19,325,113.85	November 2018 .....	6,039,909.20
February 2010 .....	28,022,239.96	July 2014 .....	19,081,213.75	December 2018 .....	5,802,986.89
March 2010 .....	27,894,452.76	August 2014 .....	18,836,018.46	January 2019 .....	5,567,106.00
April 2010 .....	27,771,901.23	September 2014 .....	18,589,609.22	February 2019 .....	5,332,283.76
May 2010 .....	27,654,508.49	October 2014 .....	18,342,065.33	March 2019 .....	5,098,536.74
June 2010 .....	27,542,198.58	November 2014 .....	18,093,464.14	April 2019 .....	4,865,880.88
July 2010 .....	27,434,896.42	December 2014 .....	17,843,881.14	May 2019 .....	4,634,331.52
August 2010 .....	27,332,527.83	January 2015 .....	17,593,389.99	June 2019 .....	4,403,903.35
September 2010 .....	27,235,019.48	February 2015 .....	17,342,062.52	July 2019 .....	4,174,610.53
October 2010 .....	27,142,298.92	March 2015 .....	17,089,968.79	August 2019 .....	3,946,466.58
November 2010 .....	27,054,294.56	April 2015 .....	16,837,177.14	September 2019 .....	3,719,484.51
December 2010 .....	26,970,935.62	May 2015 .....	16,583,754.20	October 2019 .....	3,493,676.74
January 2011 .....	26,887,511.85	June 2015 .....	16,329,764.93	November 2019 .....	3,269,055.17
February 2011 .....	26,796,984.29	July 2015 .....	16,075,272.66	December 2019 .....	3,045,631.17
March 2011 .....	26,699,562.25	August 2015 .....	15,820,339.11	January 2020 .....	2,823,415.59
April 2011 .....	26,595,450.66	September 2015 .....	15,565,024.44	February 2020 .....	2,602,418.77
May 2011 .....	26,484,850.12	October 2015 .....	15,309,387.25	March 2020 .....	2,382,650.57
June 2011 .....	26,367,957.03	November 2015 .....	15,053,484.67	April 2020 .....	2,164,120.38
July 2011 .....	26,244,963.64	December 2015 .....	14,797,372.32	May 2020 .....	1,946,837.09
August 2011 .....	26,116,058.11	January 2016 .....	14,541,104.37	June 2020 .....	1,730,809.16
September 2011 .....	25,981,424.65	February 2016 .....	14,284,733.61	July 2020 .....	1,516,044.58
October 2011 .....	25,841,243.51	March 2016 .....	14,028,311.38	August 2020 .....	1,302,550.92



**Aggregate Group IX (Continued)**

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
September 2020 .....	\$ 1,090,335.32	January 2021 .....	\$ 254,381.80
October 2020 .....	879,404.49	February 2021 .....	48,649.27
November 2020 .....	669,764.75	March 2021 and thereafter .....	0.00
December 2020 .....	461,422.01		

**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 .....	\$100,378,215.00	July 2006 .....	\$ 53,337,014.82	October 2009 .....	\$ 17,554,210.17
April 2003 .....	99,637,860.53	August 2006 .....	52,225,227.74	November 2009 .....	16,872,762.25
May 2003 .....	98,852,979.56	September 2006 .....	51,124,439.89	December 2009 .....	16,205,262.87
June 2003 .....	98,024,122.07	October 2006 .....	50,034,545.28	January 2010 .....	15,551,431.18
July 2003 .....	97,151,879.14	November 2006 .....	48,955,438.95	February 2010 .....	14,910,991.91
August 2003 .....	96,236,882.28	December 2006 .....	47,887,016.93	March 2010 .....	14,283,675.29
September 2003 .....	95,279,802.73	January 2007 .....	46,829,176.26	April 2010 .....	13,669,216.90
October 2003 .....	94,281,350.67	February 2007 .....	45,781,814.94	May 2010 .....	13,067,357.60
November 2003 .....	93,242,274.40	March 2007 .....	44,744,831.96	June 2010 .....	12,477,843.44
December 2003 .....	92,163,359.43	April 2007 .....	43,718,127.26	July 2010 .....	11,900,425.49
January 2004 .....	91,045,427.51	May 2007 .....	42,701,601.74	August 2010 .....	11,334,859.80
February 2004 .....	89,889,335.66	June 2007 .....	41,695,157.25	September 2010 .....	10,780,907.30
March 2004 .....	88,695,975.01	July 2007 .....	40,698,696.57	October 2010 .....	10,238,333.67
April 2004 .....	87,466,269.76	August 2007 .....	39,712,123.42	November 2010 .....	9,706,909.26
May 2004 .....	86,201,175.93	September 2007 .....	38,735,342.42	December 2010 .....	9,186,409.02
June 2004 .....	84,901,680.15	October 2007 .....	37,768,259.11	January 2011 .....	8,676,612.38
July 2004 .....	83,568,798.38	November 2007 .....	36,810,779.94	February 2011 .....	8,177,303.17
August 2004 .....	82,203,574.57	December 2007 .....	35,862,812.24	March 2011 .....	7,688,269.53
September 2004 .....	80,807,079.30	January 2008 .....	34,924,264.23	April 2011 .....	7,209,303.84
October 2004 .....	79,424,323.26	February 2008 .....	33,995,045.00	May 2011 .....	6,740,202.62
November 2004 .....	78,055,174.36	March 2008 .....	33,075,064.51	June 2011 .....	6,280,766.45
December 2004 .....	76,699,501.76	April 2008 .....	32,164,233.60	July 2011 .....	5,830,799.90
January 2005 .....	75,357,175.84	May 2008 .....	31,262,463.92	August 2011 .....	5,390,111.43
February 2005 .....	74,028,068.26	June 2008 .....	30,369,668.01	September 2011 .....	4,958,513.36
March 2005 .....	72,712,051.88	July 2008 .....	29,485,759.20	October 2011 .....	4,535,821.71
April 2005 .....	71,409,000.77	August 2008 .....	28,610,651.68	November 2011 .....	4,121,856.22
May 2005 .....	70,118,790.21	September 2008 .....	27,744,260.45	December 2011 .....	3,716,440.21
June 2005 .....	68,841,296.65	October 2008 .....	26,886,501.31	January 2012 .....	3,319,400.54
July 2005 .....	67,576,397.74	November 2008 .....	26,037,290.89	February 2012 .....	2,930,567.53
August 2005 .....	66,323,972.30	December 2008 .....	25,196,546.59	March 2012 .....	2,549,774.89
September 2005 .....	65,083,900.27	January 2009 .....	24,364,186.60	April 2012 .....	2,176,859.67
October 2005 .....	63,856,062.78	February 2009 .....	23,543,582.25	May 2012 .....	1,811,662.17
November 2005 .....	62,640,342.06	March 2009 .....	22,739,725.33	June 2012 .....	1,454,025.87
December 2005 .....	61,436,621.48	April 2009 .....	21,952,279.26	July 2012 .....	1,103,797.41
January 2006 .....	60,244,785.51	May 2009 .....	21,180,914.18	August 2012 .....	760,826.49
February 2006 .....	59,064,719.74	June 2009 .....	20,425,306.77	September 2012 .....	424,965.81
March 2006 .....	57,896,310.82	July 2009 .....	19,685,140.16	October 2012 .....	96,071.03
April 2006 .....	56,739,446.53	August 2009 .....	18,960,103.77	November 2012 and thereafter .....	0.00
May 2006 .....	55,594,015.66	September 2009 .....	18,249,893.22		
June 2006 .....	54,459,908.12				



**EA Class Planned Balances**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance . . . . .	\$67,907,000.00	December 2006 . . . . .	\$27,620,976.50	September 2010 . . . . .	\$ 4,223,002.32
April 2003 . . . . .	67,571,055.79	January 2007 . . . . .	26,720,683.07	October 2010 . . . . .	4,024,572.92
May 2003 . . . . .	67,193,708.53	February 2007 . . . . .	25,831,656.39	November 2010 . . . . .	3,833,624.48
June 2003 . . . . .	66,775,198.49	March 2007 . . . . .	24,953,758.38	December 2010 . . . . .	3,649,876.61
July 2003 . . . . .	66,315,813.92	April 2007 . . . . .	24,086,852.65	January 2011 . . . . .	3,473,059.40
August 2003 . . . . .	65,815,890.86	May 2007 . . . . .	23,230,804.46	February 2011 . . . . .	3,302,913.01
September 2003 . . . . .	65,275,812.86	June 2007 . . . . .	22,385,480.70	March 2011 . . . . .	3,139,187.28
October 2003 . . . . .	64,696,010.67	July 2007 . . . . .	21,550,749.88	April 2011 . . . . .	2,981,641.40
November 2003 . . . . .	64,076,961.69	August 2007 . . . . .	20,726,482.11	May 2011 . . . . .	2,830,043.54
December 2003 . . . . .	63,419,189.51	September 2007 . . . . .	19,912,549.07	June 2011 . . . . .	2,684,170.52
January 2004 . . . . .	62,723,263.20	October 2007 . . . . .	19,125,355.27	July 2011 . . . . .	2,543,807.52
February 2004 . . . . .	61,989,796.64	November 2007 . . . . .	18,367,626.93	August 2011 . . . . .	2,408,747.70
March 2004 . . . . .	61,219,447.64	December 2007 . . . . .	17,638,266.04	September 2011 . . . . .	2,278,791.97
April 2004 . . . . .	60,412,917.06	January 2008 . . . . .	16,936,215.35	October 2011 . . . . .	2,153,748.68
May 2004 . . . . .	59,570,947.79	February 2008 . . . . .	16,260,456.88	November 2011 . . . . .	2,033,433.33
June 2004 . . . . .	58,694,323.72	March 2008 . . . . .	15,610,010.45	December 2011 . . . . .	1,917,668.32
July 2004 . . . . .	57,783,868.48	April 2008 . . . . .	14,983,932.30	January 2012 . . . . .	1,806,282.68
August 2004 . . . . .	56,840,444.27	May 2008 . . . . .	14,381,313.71	February 2012 . . . . .	1,699,111.83
September 2004 . . . . .	55,864,950.50	June 2008 . . . . .	13,801,279.74	March 2012 . . . . .	1,595,997.35
October 2004 . . . . .	54,858,322.38	July 2008 . . . . .	13,242,987.94	April 2012 . . . . .	1,496,786.74
November 2004 . . . . .	53,821,529.44	August 2008 . . . . .	12,705,627.19	May 2012 . . . . .	1,401,333.21
December 2004 . . . . .	52,755,574.02	September 2008 . . . . .	12,188,416.49	June 2012 . . . . .	1,309,495.44
January 2005 . . . . .	51,661,489.57	October 2008 . . . . .	11,690,603.88	July 2012 . . . . .	1,221,137.41
February 2005 . . . . .	50,540,339.06	November 2008 . . . . .	11,211,465.35	August 2012 . . . . .	1,136,128.19
March 2005 . . . . .	49,393,213.19	December 2008 . . . . .	10,750,303.83	September 2012 . . . . .	1,054,341.76
April 2005 . . . . .	48,221,228.61	January 2009 . . . . .	10,306,448.13	October 2012 . . . . .	975,656.78
May 2005 . . . . .	47,063,835.77	February 2009 . . . . .	9,879,252.04	November 2012 . . . . .	899,956.50
June 2005 . . . . .	45,920,856.30	March 2009 . . . . .	9,468,093.40	December 2012 . . . . .	827,128.50
July 2005 . . . . .	44,792,113.96	April 2009 . . . . .	9,072,373.16	January 2013 . . . . .	757,064.59
August 2005 . . . . .	43,677,434.67	May 2009 . . . . .	8,691,514.58	February 2013 . . . . .	689,660.64
September 2005 . . . . .	42,576,646.46	June 2009 . . . . .	8,324,962.37	March 2013 . . . . .	624,816.39
October 2005 . . . . .	41,489,579.43	July 2009 . . . . .	7,972,181.90	April 2013 . . . . .	562,435.37
November 2005 . . . . .	40,416,065.76	August 2009 . . . . .	7,632,658.43	May 2013 . . . . .	502,424.71
December 2005 . . . . .	39,355,939.64	September 2009 . . . . .	7,305,896.40	June 2013 . . . . .	444,695.02
January 2006 . . . . .	38,309,037.28	October 2009 . . . . .	6,991,418.67	July 2013 . . . . .	389,160.26
February 2006 . . . . .	37,275,196.89	November 2009 . . . . .	6,688,765.90	August 2013 . . . . .	335,737.62
March 2006 . . . . .	36,254,258.61	December 2009 . . . . .	6,397,495.82	September 2013 . . . . .	284,347.40
April 2006 . . . . .	35,246,064.55	January 2010 . . . . .	6,117,182.63	October 2013 . . . . .	234,912.87
May 2006 . . . . .	34,250,458.71	February 2010 . . . . .	5,847,416.43	November 2013 . . . . .	187,360.20
June 2006 . . . . .	33,267,287.00	March 2010 . . . . .	5,587,802.53	December 2013 . . . . .	141,618.32
July 2006 . . . . .	32,296,397.18	April 2010 . . . . .	5,337,961.00	January 2014 . . . . .	97,618.83
August 2006 . . . . .	31,337,638.88	May 2010 . . . . .	5,097,526.02	February 2014 . . . . .	55,295.89
September 2006 . . . . .	30,390,863.53	June 2010 . . . . .	4,866,145.43	March 2014 . . . . .	14,586.15
October 2006 . . . . .	29,455,924.38	July 2010 . . . . .	4,643,480.20	April 2014 and thereafter . . . . .	0.00
November 2006 . . . . .	28,532,676.44	August 2010 . . . . .	4,429,203.90		

**EB Class Planned Balances**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through March 2014 .....	\$1,000,000.00	May 2018 .....	\$ 138,541.99	August 2022 .....	\$ 16,718.06
April 2014 .....	976,309.57	June 2018 .....	133,045.05	September 2022 .....	16,018.10
May 2014 .....	938,645.56	July 2018 .....	127,762.27	October 2022 .....	15,346.44
June 2014 .....	902,418.58	August 2018 .....	122,685.41	November 2022 .....	14,701.97
July 2014 .....	867,574.27	September 2018 .....	117,806.54	December 2022 .....	14,083.61
August 2014 .....	834,060.31	October 2018 .....	113,118.07	January 2023 .....	13,490.33
September 2014 .....	801,826.33	November 2018 .....	108,612.64	February 2023 .....	12,921.13
October 2014 .....	770,823.88	December 2018 .....	104,283.23	March 2023 .....	12,375.07
November 2014 .....	741,006.32	January 2019 .....	100,123.05	April 2023 .....	11,851.22
December 2014 .....	712,328.77	February 2019 .....	96,125.58	May 2023 .....	11,348.71
January 2015 .....	684,748.02	March 2019 .....	92,284.54	June 2023 .....	10,866.69
February 2015 .....	658,222.50	April 2019 .....	88,593.91	July 2023 .....	10,404.34
March 2015 .....	632,712.22	May 2019 .....	85,047.88	August 2023 .....	9,960.89
April 2015 .....	608,178.66	June 2019 .....	81,640.86	September 2023 .....	9,535.57
May 2015 .....	584,584.78	July 2019 .....	78,367.50	October 2023 .....	9,127.68
June 2015 .....	561,894.92	August 2019 .....	75,222.63	November 2023 .....	8,736.51
July 2015 .....	540,074.77	September 2019 .....	72,201.27	December 2023 .....	8,361.40
August 2015 .....	519,091.30	October 2019 .....	69,298.66	January 2024 .....	8,001.70
September 2015 .....	498,912.76	November 2019 .....	66,510.20	February 2024 .....	7,656.81
October 2015 .....	479,508.54	December 2019 .....	63,831.47	March 2024 .....	7,326.13
November 2015 .....	460,849.24	January 2020 .....	61,258.22	April 2024 .....	7,009.09
December 2015 .....	442,906.54	February 2020 .....	58,786.37	May 2024 .....	6,705.14
January 2016 .....	425,653.18	March 2020 .....	56,411.98	June 2024 .....	6,413.77
February 2016 .....	409,062.96	April 2020 .....	54,131.27	July 2024 .....	6,134.46
March 2016 .....	393,110.63	May 2020 .....	51,940.62	August 2024 .....	5,866.73
April 2016 .....	377,771.93	June 2020 .....	49,836.52	September 2024 .....	5,610.12
May 2016 .....	363,023.50	July 2020 .....	47,815.62	October 2024 .....	5,364.18
June 2016 .....	348,842.85	August 2020 .....	45,874.67	November 2024 .....	5,128.48
July 2016 .....	335,208.35	September 2020 .....	44,010.58	December 2024 .....	4,902.61
August 2016 .....	322,099.20	October 2020 .....	42,220.34	January 2025 .....	4,686.17
September 2016 .....	309,495.38	November 2020 .....	40,501.10	February 2025 .....	4,478.79
October 2016 .....	297,377.60	December 2020 .....	38,850.07	March 2025 .....	4,280.08
November 2016 .....	285,727.33	January 2021 .....	37,264.62	April 2025 .....	4,089.71
December 2016 .....	274,526.74	February 2021 .....	35,742.17	May 2025 .....	3,907.34
January 2017 .....	263,758.65	March 2021 .....	34,280.27	June 2025 .....	3,732.64
February 2017 .....	253,406.56	April 2021 .....	32,876.56	July 2025 .....	3,565.30
March 2017 .....	243,454.58	May 2021 .....	31,528.76	August 2025 .....	3,405.02
April 2017 .....	233,887.42	June 2021 .....	30,234.70	September 2025 .....	3,251.52
May 2017 .....	224,690.37	July 2021 .....	28,992.26	October 2025 .....	3,104.52
June 2017 .....	215,849.28	August 2021 .....	27,799.44	November 2025 .....	2,963.75
July 2017 .....	207,350.54	September 2021 .....	26,654.29	December 2025 .....	2,828.96
August 2017 .....	199,181.04	October 2021 .....	25,554.94	January 2026 .....	2,699.91
September 2017 .....	191,328.18	November 2021 .....	24,499.60	February 2026 .....	2,576.36
October 2017 .....	183,779.85	December 2021 .....	23,486.54	March 2026 .....	2,458.09
November 2017 .....	176,524.37	January 2022 .....	22,514.11	April 2026 .....	2,344.88
December 2017 .....	169,550.53	February 2022 .....	21,580.70	May 2026 .....	2,236.52
January 2018 .....	162,847.52	March 2022 .....	20,684.80	June 2026 .....	2,132.82
February 2018 .....	156,404.97	April 2022 .....	19,824.91	July 2026 .....	2,033.58
March 2018 .....	150,212.87	May 2022 .....	18,999.63	August 2026 .....	1,938.61
April 2018 .....	144,261.63	June 2022 .....	18,207.59	September 2026 .....	1,847.75
		July 2022 .....	17,447.49	October 2026 .....	1,760.83

**EB Class (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
November 2026 .....	\$ 1,677.67	December 2028 .....	\$ 460.51	December 2030 .....	\$ 96.74
December 2026 .....	1,598.13	January 2029 .....	435.30	January 2031 .....	89.24
January 2027 .....	1,522.05	February 2029 .....	411.27	February 2031 .....	82.13
February 2027 .....	1,449.30	March 2029 .....	388.37	March 2031 .....	75.40
March 2027 .....	1,379.73	April 2029 .....	366.55	April 2031 .....	69.02
April 2027 .....	1,313.21	May 2029 .....	345.75	May 2031 .....	63.00
May 2027 .....	1,249.61	June 2029 .....	325.95	June 2031 .....	57.30
June 2027 .....	1,188.82	July 2029 .....	307.09	July 2031 .....	51.91
July 2027 .....	1,130.71	August 2029 .....	289.13	August 2031 .....	46.82
August 2027 .....	1,075.17	September 2029 .....	272.03	September 2031 .....	42.01
September 2027 .....	1,022.10	October 2029 .....	255.75	October 2031 .....	37.47
October 2027 .....	971.39	November 2029 .....	240.27	November 2031 .....	33.20
November 2027 .....	922.94	December 2029 .....	225.54	December 2031 .....	29.16
December 2027 .....	876.66	January 2030 .....	211.53	January 2032 .....	25.36
January 2028 .....	832.45	February 2030 .....	198.21	February 2032 .....	21.79
February 2028 .....	790.24	March 2030 .....	185.55	March 2032 .....	18.42
March 2028 .....	749.92	April 2030 .....	173.51	April 2032 .....	15.26
April 2028 .....	711.43	May 2030 .....	162.08	May 2032 .....	12.29
May 2028 .....	674.69	June 2030 .....	151.22	June 2032 .....	9.50
June 2028 .....	639.62	July 2030 .....	140.91	July 2032 .....	6.89
July 2028 .....	606.15	August 2030 .....	131.12	August 2032 .....	4.44
August 2028 .....	574.21	September 2030 .....	121.83	September 2032 .....	2.14
September 2028 .....	543.74	October 2030 .....	113.02	October 2032 and thereafter .....	0.00
October 2028 .....	514.67	November 2030 .....	104.66		
November 2028 .....	486.95				

**EG Class Targeted Balances**

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance .....	\$33,000,000.00	February 2005 .....	\$32,018,857.46	January 2007 .....	\$30,944,617.23
April 2003 .....	32,983,233.87	March 2005 .....	31,956,154.85	February 2007 .....	30,915,024.44
May 2003 .....	32,963,709.12	April 2005 .....	31,892,760.60	March 2007 .....	30,886,626.28
June 2003 .....	32,941,452.02	May 2005 .....	31,831,257.57	April 2007 .....	30,859,397.06
July 2003 .....	32,916,495.45	June 2005 .....	31,771,607.95	May 2007 .....	30,833,311.55
August 2003 .....	32,888,878.90	July 2005 .....	31,713,774.58	June 2007 .....	30,808,344.98
September 2003 .....	32,858,648.44	August 2005 .....	31,657,720.95	July 2007 .....	30,784,473.00
October 2003 .....	32,825,856.62	September 2005 .....	31,603,411.16	August 2007 .....	30,761,671.73
November 2003 .....	32,790,562.41	October 2005 .....	31,550,809.94	September 2007 .....	30,739,917.67
December 2003 .....	32,752,831.07	November 2005 .....	31,499,882.62	October 2007 .....	30,702,656.49
January 2004 .....	32,712,734.08	December 2005 .....	31,450,595.15	November 2007 .....	30,647,014.11
February 2004 .....	32,670,348.94	January 2006 .....	31,402,914.04	December 2007 .....	30,573,942.60
March 2004 .....	32,625,759.04	February 2006 .....	31,356,806.39	January 2008 .....	30,484,355.17
April 2004 .....	32,579,053.47	March 2006 .....	31,312,239.90	February 2008 .....	30,379,127.64
May 2004 .....	32,530,326.80	April 2006 .....	31,269,182.79	March 2008 .....	30,259,099.86
June 2004 .....	32,479,678.91	May 2006 .....	31,227,603.85	April 2008 .....	30,125,077.13
July 2004 .....	32,427,214.72	June 2006 .....	31,187,472.42	May 2008 .....	29,977,831.48
August 2004 .....	32,373,043.93	July 2006 .....	31,148,758.38	June 2008 .....	29,818,102.95
September 2004 .....	32,317,280.77	August 2006 .....	31,111,432.12	July 2008 .....	29,646,600.86
October 2004 .....	32,260,043.73	September 2006 .....	31,075,464.55	August 2008 .....	29,464,004.93
November 2004 .....	32,201,455.21	October 2006 .....	31,040,827.10	September 2008 .....	29,270,966.45
December 2004 .....	32,141,641.27	November 2006 .....	31,007,491.70	October 2008 .....	29,068,109.39
January 2005 .....	32,080,731.25	December 2006 .....	30,975,430.78	November 2008 .....	28,856,031.43

**EG Class (Continued)**

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
December 2008 .....	\$28,635,304.96	July 2012 .....	\$16,137,558.33	January 2016 .....	\$ 5,972,629.14
January 2009 .....	28,406,478.10	August 2012 .....	15,849,278.60	February 2016 .....	5,781,420.60
February 2009 .....	28,170,075.61	September 2012 .....	15,562,896.58	March 2016 .....	5,592,484.71
March 2009 .....	27,926,599.79	October 2012 .....	15,278,465.50	April 2016 .....	5,405,806.68
April 2009 .....	27,676,531.37	November 2012 .....	14,996,034.93	May 2016 .....	5,221,371.26
May 2009 .....	27,420,330.33	December 2012 .....	14,715,650.94	June 2016 .....	5,039,162.88
June 2009 .....	27,158,436.72	January 2013 .....	14,437,356.28	July 2016 .....	4,859,165.59
July 2009 .....	26,891,271.44	February 2013 .....	14,161,190.50	August 2016 .....	4,681,363.13
August 2009 .....	26,619,236.96	March 2013 .....	13,887,190.09	September 2016 .....	4,505,738.93
September 2009 .....	26,342,718.07	April 2013 .....	13,615,388.62	October 2016 .....	4,332,276.16
October 2009 .....	26,062,082.54	May 2013 .....	13,345,816.87	November 2016 .....	4,160,957.71
November 2009 .....	25,777,681.83	June 2013 .....	13,078,502.96	December 2016 .....	3,991,766.29
December 2009 .....	25,489,851.68	July 2013 .....	12,813,472.44	January 2017 .....	3,824,684.34
January 2010 .....	25,198,912.76	August 2013 .....	12,550,748.45	February 2017 .....	3,659,694.14
February 2010 .....	24,905,171.25	September 2013 .....	12,290,351.80	March 2017 .....	3,496,777.79
March 2010 .....	24,608,919.43	October 2013 .....	12,032,301.08	April 2017 .....	3,335,917.24
April 2010 .....	24,310,436.20	November 2013 .....	11,776,612.76	May 2017 .....	3,177,094.28
May 2010 .....	24,009,987.61	December 2013 .....	11,523,301.30	June 2017 .....	3,020,290.60
June 2010 .....	23,707,827.41	January 2014 .....	11,272,379.24	July 2017 .....	2,865,487.78
July 2010 .....	23,404,197.49	February 2014 .....	11,023,857.27	August 2017 .....	2,712,667.28
August 2010 .....	23,099,328.37	March 2014 .....	10,777,744.34	September 2017 .....	2,561,810.51
September 2010 .....	22,793,439.66	April 2014 .....	10,533,166.78	October 2017 .....	2,412,898.81
October 2010 .....	22,486,740.49	May 2014 .....	10,291,892.19	November 2017 .....	2,265,913.45
November 2010 .....	22,179,429.94	June 2014 .....	10,053,043.81	December 2017 .....	2,120,835.67
December 2010 .....	21,871,697.39	July 2014 .....	9,816,624.39	January 2018 .....	1,977,646.68
January 2011 .....	21,563,723.00	August 2014 .....	9,582,635.32	February 2018 .....	1,836,327.67
February 2011 .....	21,255,678.01	September 2014 .....	9,351,076.69	March 2018 .....	1,696,859.81
March 2011 .....	20,947,725.12	October 2014 .....	9,121,947.34	April 2018 .....	1,559,224.29
April 2011 .....	20,640,018.84	November 2014 .....	8,895,244.97	May 2018 .....	1,423,402.30
May 2011 .....	20,332,705.82	December 2014 .....	8,670,966.15	June 2018 .....	1,289,375.05
June 2011 .....	20,025,925.17	January 2015 .....	8,449,106.39	July 2018 .....	1,157,123.77
July 2011 .....	19,719,808.77	February 2015 .....	8,229,660.22	August 2018 .....	1,026,629.74
August 2011 .....	19,414,481.56	March 2015 .....	8,012,621.21	September 2018 .....	897,874.27
September 2011 .....	19,110,061.83	April 2015 .....	7,797,982.03	October 2018 .....	770,838.74
October 2011 .....	18,806,661.47	May 2015 .....	7,585,734.51	November 2018 .....	645,504.56
November 2011 .....	18,504,386.28	June 2015 .....	7,375,869.68	December 2018 .....	521,853.21
December 2011 .....	18,203,336.19	July 2015 .....	7,168,377.82	January 2019 .....	399,866.27
January 2012 .....	17,903,605.48	August 2015 .....	6,963,248.48	February 2019 .....	279,525.35
February 2012 .....	17,605,283.09	September 2015 .....	6,760,470.55	March 2019 .....	160,812.18
March 2012 .....	17,308,452.76	October 2015 .....	6,560,032.27	April 2019 .....	43,708.54
April 2012 .....	17,013,193.30	November 2015 .....	6,361,921.30	May 2019 and thereafter .....	0.00
May 2012 .....	16,719,578.78	December 2015 .....	6,166,124.73		
June 2012 .....	16,427,678.73				

**Group 10 MBS Specified Balances**

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
Initial Balance .....	\$109,000,000.00	August 2003 .....	\$106,797,769.76	January 2004 .....	\$103,528,997.29
April 2003 .....	108,647,289.66	September 2003 .....	106,227,461.31	February 2004 .....	102,753,145.59
May 2003 .....	108,250,417.65	October 2003 .....	105,614,867.29	March 2004 .....	101,938,206.68
June 2003 .....	107,809,650.51	November 2003 .....	104,960,524.10	April 2004 .....	101,084,970.52
July 2003 .....	107,325,309.37	December 2003 .....	104,265,020.58	May 2004 .....	100,194,274.59

**Group 10 MBS (Continued)**

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
June 2004	\$ 99,267,002.63	November 2008	\$ 48,160,496.78	April 2013	\$ 22,270,824.00
July 2004	98,304,083.19	December 2008	47,478,608.79	May 2013	21,941,241.59
August 2004	97,306,488.19	January 2009	46,805,926.23	June 2013	21,616,197.98
September 2004	96,275,231.27	February 2009	46,142,327.66	July 2013	21,295,632.70
October 2004	95,211,366.10	March 2009	45,487,693.19	August 2013	20,979,486.08
November 2004	94,115,984.66	April 2009	44,841,904.53	September 2013	20,667,699.20
December 2004	92,990,215.28	May 2009	44,204,844.91	October 2013	20,360,213.95
January 2005	91,835,220.82	June 2009	43,576,399.09	November 2013	20,056,972.96
February 2005	90,652,196.53	July 2009	42,956,453.34	December 2013	19,757,919.62
March 2005	89,442,368.05	August 2009	42,344,895.39	January 2014	19,462,998.07
April 2005	88,206,989.21	September 2009	41,741,614.47	February 2014	19,172,153.16
May 2005	86,988,093.34	October 2009	41,146,501.22	March 2014	18,885,330.49
June 2005	85,785,464.25	November 2009	40,559,447.73	April 2014	18,602,476.35
July 2005	84,598,888.54	December 2009	39,980,347.49	May 2014	18,323,537.75
August 2005	83,428,155.62	January 2010	39,409,095.39	June 2014	18,048,462.39
September 2005	82,273,057.62	February 2010	38,845,587.68	July 2014	17,777,198.66
October 2005	81,133,389.38	March 2010	38,289,721.97	August 2014	17,509,695.63
November 2005	80,008,948.38	April 2010	37,741,397.20	September 2014	17,245,903.02
December 2005	78,899,534.79	May 2010	37,200,513.64	October 2014	16,985,771.22
January 2006	77,804,951.32	June 2010	36,666,972.85	November 2014	16,729,251.29
February 2006	76,725,003.28	July 2010	36,140,677.68	December 2014	16,476,294.92
March 2006	75,659,498.51	August 2010	35,621,532.27	January 2015	16,226,854.41
April 2006	74,608,247.33	September 2010	35,109,441.98	February 2015	15,980,882.72
May 2006	73,571,062.56	October 2010	34,604,313.42	March 2015	15,738,333.42
June 2006	72,547,759.42	November 2010	34,106,054.41	April 2015	15,499,160.68
July 2006	71,538,155.57	December 2010	33,614,574.00	May 2015	15,263,319.29
August 2006	70,542,071.00	January 2011	33,129,782.41	June 2015	15,030,764.60
September 2006	69,559,328.08	February 2011	32,651,591.02	July 2015	14,801,452.59
October 2006	68,589,751.48	March 2011	32,179,912.40	August 2015	14,575,339.79
November 2006	67,633,168.14	April 2011	31,714,660.24	September 2015	14,352,383.30
December 2006	66,689,407.28	May 2011	31,255,749.35	October 2015	14,132,540.81
January 2007	65,758,300.30	June 2011	30,803,095.69	November 2015	13,915,770.54
February 2007	64,839,680.83	July 2011	30,356,616.29	December 2015	13,702,031.27
March 2007	63,933,384.66	August 2011	29,916,229.26	January 2016	13,491,282.32
April 2007	63,039,249.71	September 2011	29,481,853.80	February 2016	13,283,483.55
May 2007	62,157,116.01	October 2011	29,053,410.15	March 2016	13,078,595.35
June 2007	61,286,825.68	November 2011	28,630,819.62	April 2016	12,876,578.61
July 2007	60,428,222.89	December 2011	28,214,004.51	May 2016	12,677,394.76
August 2007	59,581,153.84	January 2012	27,802,888.16	June 2016	12,481,005.73
September 2007	58,745,466.73	February 2012	27,397,394.92	July 2016	12,287,373.95
October 2007	57,921,011.76	March 2012	26,997,450.11	August 2016	12,096,462.34
November 2007	57,107,641.04	April 2012	26,602,980.05	September 2016	11,908,234.31
December 2007	56,305,208.64	May 2012	26,213,911.99	October 2016	11,722,653.75
January 2008	55,513,570.52	June 2012	25,830,174.17	November 2016	11,539,685.05
February 2008	54,732,584.51	July 2012	25,451,695.74	December 2016	11,359,293.02
March 2008	53,962,110.31	August 2012	25,078,406.80	January 2017	11,181,442.99
April 2008	53,202,009.43	September 2012	24,710,238.34	February 2017	11,006,100.70
May 2008	52,452,145.19	October 2012	24,347,122.28	March 2017	10,833,232.37
June 2008	51,712,382.69	November 2012	23,988,991.42	April 2017	10,662,804.66
July 2008	50,982,588.80	December 2012	23,635,779.44	May 2017	10,494,784.65
August 2008	50,262,632.11	January 2013	23,287,420.87	June 2017	10,329,139.88
September 2008	49,552,382.94	February 2013	22,943,851.14	July 2017	10,165,838.31
October 2008	48,851,713.27	March 2013	22,605,006.49	August 2017	10,004,848.32



**Group 10 MBS (Continued)**

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
September 2017.....	\$ 9,846,138.70	February 2022.....	\$ 4,011,900.87	July 2026.....	\$ 1,365,660.02
October 2017.....	9,689,678.66	March 2022.....	3,939,674.05	August 2026.....	1,333,822.01
November 2017.....	9,535,437.82	April 2022.....	3,868,519.06	September 2026.....	1,302,492.27
December 2017.....	9,383,386.20	May 2022.....	3,798,421.14	October 2026.....	1,271,663.56
January 2018.....	9,233,494.20	June 2022.....	3,729,365.70	November 2026.....	1,241,328.77
February 2018.....	9,085,732.64	July 2022.....	3,661,338.35	December 2026.....	1,211,480.87
March 2018.....	8,940,072.69	August 2022.....	3,594,324.89	January 2027.....	1,182,112.91
April 2018.....	8,796,485.92	September 2022.....	3,528,311.33	February 2027.....	1,153,218.07
May 2018.....	8,654,944.29	October 2022.....	3,463,283.84	March 2027.....	1,124,789.60
June 2018.....	8,515,420.10	November 2022.....	3,399,228.79	April 2027.....	1,096,820.84
July 2018.....	8,377,886.04	December 2022.....	3,336,132.73	May 2027.....	1,069,305.23
August 2018.....	8,242,315.15	January 2023.....	3,273,982.37	June 2027.....	1,042,236.29
September 2018.....	8,108,680.82	February 2023.....	3,212,764.64	July 2027.....	1,015,607.63
October 2018.....	7,976,956.80	March 2023.....	3,152,466.60	August 2027.....	989,412.95
November 2018.....	7,847,117.20	April 2023.....	3,093,075.51	September 2027.....	963,646.03
December 2018.....	7,719,136.45	May 2023.....	3,034,578.79	October 2027.....	938,300.75
January 2019.....	7,592,989.32	June 2023.....	2,976,964.03	November 2027.....	913,371.06
February 2019.....	7,468,650.93	July 2023.....	2,920,218.99	December 2027.....	888,850.98
March 2019.....	7,346,096.72	August 2023.....	2,864,331.58	January 2028.....	864,734.63
April 2019.....	7,225,302.45	September 2023.....	2,809,289.90	February 2028.....	841,016.22
May 2019.....	7,106,244.21	October 2023.....	2,755,082.18	March 2028.....	817,690.00
June 2019.....	6,988,898.40	November 2023.....	2,701,696.81	April 2028.....	794,750.34
July 2019.....	6,873,241.73	December 2023.....	2,649,122.37	May 2028.....	772,191.66
August 2019.....	6,759,251.24	January 2024.....	2,597,347.54	June 2028.....	750,008.46
September 2019.....	6,646,904.24	February 2024.....	2,546,361.19	July 2028.....	728,195.33
October 2019.....	6,536,178.36	March 2024.....	2,496,152.33	August 2028.....	706,746.92
November 2019.....	6,427,051.53	April 2024.....	2,446,710.11	September 2028.....	685,657.95
December 2019.....	6,319,501.96	May 2024.....	2,398,023.84	October 2028.....	664,923.22
January 2020.....	6,213,508.16	June 2024.....	2,350,082.95	November 2028.....	644,537.60
February 2020.....	6,109,048.92	July 2024.....	2,302,877.04	December 2028.....	624,496.03
March 2020.....	6,006,103.31	August 2024.....	2,256,395.82	January 2029.....	604,793.51
April 2020.....	5,904,650.68	September 2024.....	2,210,629.17	February 2029.....	585,425.13
May 2020.....	5,804,670.65	October 2024.....	2,165,567.07	March 2029.....	566,386.02
June 2020.....	5,706,143.11	November 2024.....	2,121,199.67	April 2029.....	547,671.39
July 2020.....	5,609,048.23	December 2024.....	2,077,517.23	May 2029.....	529,276.52
August 2020.....	5,513,366.42	January 2025.....	2,034,510.15	June 2029.....	511,196.75
September 2020.....	5,419,078.38	February 2025.....	1,992,168.95	July 2029.....	493,427.49
October 2020.....	5,326,165.03	March 2025.....	1,950,484.29	August 2029.....	475,964.19
November 2020.....	5,234,607.58	April 2025.....	1,909,446.94	September 2029.....	458,802.38
December 2020.....	5,144,387.46	May 2025.....	1,869,047.81	October 2029.....	441,937.66
January 2021.....	5,055,486.37	June 2025.....	1,829,277.92	November 2029.....	425,365.68
February 2021.....	4,967,886.23	July 2025.....	1,790,128.42	December 2029.....	409,082.14
March 2021.....	4,881,569.22	August 2025.....	1,751,590.57	January 2030.....	393,082.82
April 2021.....	4,796,517.75	September 2025.....	1,713,655.77	February 2030.....	377,363.53
May 2021.....	4,712,714.45	October 2025.....	1,676,315.50	March 2030.....	361,920.17
June 2021.....	4,630,142.21	November 2025.....	1,639,561.37	April 2030.....	346,748.68
July 2021.....	4,548,784.12	December 2025.....	1,603,385.13	May 2030.....	331,845.04
August 2021.....	4,468,623.52	January 2026.....	1,567,778.60	June 2030.....	317,205.31
September 2021.....	4,389,643.95	February 2026.....	1,532,733.73	July 2030.....	302,825.60
October 2021.....	4,311,829.17	March 2026.....	1,498,242.58	August 2030.....	288,702.06
November 2021.....	4,235,163.17	April 2026.....	1,464,297.31	September 2030.....	274,830.91
December 2021.....	4,159,630.15	May 2026.....	1,430,890.19	October 2030.....	261,208.41
January 2022.....	4,085,214.51	June 2026.....	1,398,013.60	November 2030.....	247,830.88



**Group 10 MBS (Continued)**

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
December 2030 .....	\$ 234,694.68	August 2031 .....	\$ 137,873.18	April 2032 .....	\$ 54,558.00
January 2031 .....	221,796.23	September 2031 .....	126,753.50	May 2032 .....	45,014.51
February 2031 .....	209,131.99	October 2031 .....	115,841.45	June 2032 .....	35,654.90
March 2031 .....	196,698.48	November 2031 .....	105,133.92	July 2032 .....	26,476.37
April 2031 .....	184,492.26	December 2031 .....	94,627.85	August 2032 .....	17,476.18
May 2031 .....	172,509.94	January 2032 .....	84,320.19	September 2032 .....	8,651.61
June 2031 .....	160,748.18	February 2032 .....	74,207.95	October 2032 and thereafter .....	0.00
July 2031 .....	149,203.68	March 2032 .....	64,288.19		

**GA Class Planned Balances**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance .....	\$100,380,000.00	July 2006 .....	\$ 47,800,960.81	November 2009 .....	\$ 10,218,745.85
April 2003 .....	99,876,207.52	August 2006 .....	46,389,556.51	December 2009 .....	9,792,858.13
May 2003 .....	99,311,679.85	September 2006 .....	44,995,878.08	January 2010 .....	9,383,024.10
June 2003 .....	98,686,782.10	October 2006 .....	43,619,707.67	February 2010 .....	8,988,642.01
July 2003 .....	98,001,949.82	November 2006 .....	42,260,830.07	March 2010 .....	8,609,132.57
August 2003 .....	97,257,688.60	December 2006 .....	40,919,032.70	April 2010 .....	8,243,938.07
September 2003 .....	96,454,573.76	January 2007 .....	39,594,105.56	May 2010 .....	7,892,521.67
October 2003 .....	95,593,249.71	February 2007 .....	38,285,841.20	June 2010 .....	7,554,366.54
November 2003 .....	94,674,429.28	March 2007 .....	36,994,034.70	July 2010 .....	7,228,975.13
December 2003 .....	93,698,892.88	April 2007 .....	35,718,483.62	August 2010 .....	6,915,868.51
January 2004 .....	92,667,487.57	May 2007 .....	34,458,987.99	September 2010 .....	6,614,585.62
February 2004 .....	91,581,125.92	June 2007 .....	33,215,350.28	October 2010 .....	6,324,682.60
March 2004 .....	90,440,784.79	July 2007 .....	31,987,375.35	November 2010 .....	6,045,732.22
April 2004 .....	89,247,503.97	August 2007 .....	30,774,870.43	December 2010 .....	5,777,323.16
May 2004 .....	88,002,384.71	September 2007 .....	29,577,645.11	January 2011 .....	5,519,059.50
June 2004 .....	86,706,588.08	October 2007 .....	28,424,334.23	February 2011 .....	5,270,560.13
July 2004 .....	85,361,333.24	November 2007 .....	27,314,274.64	March 2011 .....	5,031,458.15
August 2004 .....	83,967,895.58	December 2007 .....	26,245,851.77	April 2011 .....	4,801,400.41
September 2004 .....	82,527,604.78	January 2008 .....	25,217,511.12	May 2011 .....	4,580,046.95
October 2004 .....	81,041,842.68	February 2008 .....	24,227,756.00	June 2011 .....	4,367,070.53
November 2004 .....	79,512,041.12	March 2008 .....	23,275,145.39	July 2011 .....	4,162,156.14
December 2004 .....	77,939,679.66	April 2008 .....	22,358,291.90	August 2011 .....	3,965,000.58
January 2005 .....	76,326,283.15	May 2008 .....	21,475,859.73	September 2011 .....	3,775,311.95
February 2005 .....	74,673,419.28	June 2008 .....	20,626,562.82	October 2011 .....	3,592,809.33
March 2005 .....	72,982,696.00	July 2008 .....	19,809,162.96	November 2011 .....	3,417,222.26
April 2005 .....	71,255,758.89	August 2008 .....	19,022,468.03	December 2011 .....	3,248,290.45
May 2005 .....	69,550,421.11	September 2008 .....	18,265,330.29	January 2012 .....	3,085,763.32
June 2005 .....	67,866,417.75	October 2008 .....	17,536,644.73	February 2012 .....	2,929,399.70
July 2005 .....	66,203,487.11	November 2008 .....	16,835,347.48	March 2012 .....	2,778,967.45
August 2005 .....	64,561,370.68	December 2008 .....	16,160,414.29	April 2012 .....	2,634,243.10
September 2005 .....	62,939,813.09	January 2009 .....	15,510,859.08	May 2012 .....	2,495,011.58
October 2005 .....	61,338,562.06	February 2009 .....	14,885,732.48	June 2012 .....	2,361,065.87
November 2005 .....	59,757,368.38	March 2009 .....	14,284,120.48	July 2012 .....	2,232,206.71
December 2005 .....	58,195,985.87	April 2009 .....	13,705,143.15	August 2012 .....	2,108,242.31
January 2006 .....	56,654,171.34	May 2009 .....	13,147,953.34	September 2012 .....	1,988,988.07
February 2006 .....	55,131,684.55	June 2009 .....	12,611,735.47	October 2012 .....	1,874,266.30
March 2006 .....	53,628,288.19	July 2009 .....	12,095,704.35	November 2012 .....	1,763,906.01
April 2006 .....	52,143,747.81	August 2009 .....	11,599,104.09	December 2012 .....	1,657,742.58
May 2006 .....	50,677,831.84	September 2009 .....	11,121,206.96	January 2013 .....	1,555,617.59
June 2006 .....	49,230,311.51	October 2009 .....	10,661,312.36	February 2013 .....	1,457,378.58

**GA Class (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
March 2013 .....	\$ 1,362,878.77	November 2013 .....	\$ 725,607.76	July 2014 .....	\$ 258,817.32
April 2013 .....	1,271,976.93	December 2013 .....	659,001.40	August 2014 .....	210,053.12
May 2013 .....	1,184,537.12	January 2014 .....	594,938.15	September 2014 .....	163,155.82
June 2013 .....	1,100,428.49	February 2014 .....	533,321.71	October 2014 .....	118,054.59
July 2013 .....	1,019,525.13	March 2014 .....	474,059.40	November 2014 .....	74,681.25
August 2013 .....	941,705.83	April 2014 .....	417,062.03	December 2014 .....	32,970.19
September 2013 .....	866,853.97	May 2014 .....	362,243.78	January 2015 and thereafter .....	0.00
October 2013 .....	794,857.30	June 2014 .....	309,522.04		

**GB Class Planned Balances**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through December 2014 .....	\$1,000,000.00	March 2018 .....	\$ 216,990.99	July 2021 .....	\$ 41,680.76
January 2015 .....	993,230.06	April 2018 .....	208,370.35	August 2021 .....	39,960.86
February 2015 .....	954,656.56	May 2018 .....	200,086.10	September 2021 .....	38,309.89
March 2015 .....	917,563.01	June 2018 .....	192,125.28	October 2021 .....	36,725.16
April 2015 .....	881,893.16	July 2018 .....	184,475.44	November 2021 .....	35,204.05
May 2015 .....	847,592.87	August 2018 .....	177,124.59	December 2021 .....	33,744.07
June 2015 .....	814,610.05	September 2018 .....	170,061.21	January 2022 .....	32,342.80
July 2015 .....	782,894.59	October 2018 .....	163,274.21	February 2022 .....	30,997.94
August 2015 .....	752,398.26	November 2018 .....	156,752.92	March 2022 .....	29,707.27
September 2015 .....	723,074.64	December 2018 .....	150,487.08	April 2022 .....	28,468.65
October 2015 .....	694,879.09	January 2019 .....	144,466.84	May 2022 .....	27,280.03
November 2015 .....	667,768.63	February 2019 .....	138,682.71	June 2022 .....	26,139.43
December 2015 .....	641,701.94	March 2019 .....	133,125.55	July 2022 .....	25,044.95
January 2016 .....	616,639.21	April 2019 .....	127,786.60	August 2022 .....	23,994.78
February 2016 .....	592,542.19	May 2019 .....	122,657.40	September 2022 .....	22,987.16
March 2016 .....	569,374.03	June 2019 .....	117,729.85	October 2022 .....	22,020.41
April 2016 .....	547,099.32	July 2019 .....	112,996.13	November 2022 .....	21,092.90
May 2016 .....	525,683.94	August 2019 .....	108,448.74	December 2022 .....	20,203.09
June 2016 .....	505,095.11	September 2019 .....	104,080.45	January 2023 .....	19,349.48
July 2016 .....	485,301.25	October 2019 .....	99,884.33	February 2023 .....	18,530.63
August 2016 .....	466,272.01	November 2019 .....	95,853.68	March 2023 .....	17,745.16
September 2016 .....	447,978.16	December 2019 .....	91,982.10	April 2023 .....	16,991.74
October 2016 .....	430,391.60	January 2020 .....	88,263.39	May 2023 .....	16,269.11
November 2016 .....	413,485.28	February 2020 .....	84,691.64	June 2023 .....	15,576.02
December 2016 .....	397,233.18	March 2020 .....	81,261.11	July 2023 .....	14,911.32
January 2017 .....	381,610.28	April 2020 .....	77,966.33	August 2023 .....	14,273.86
February 2017 .....	366,592.48	May 2020 .....	74,802.00	September 2023 .....	13,662.56
March 2017 .....	352,156.63	June 2020 .....	71,763.06	October 2023 .....	13,076.37
April 2017 .....	338,280.43	July 2020 .....	68,844.61	November 2023 .....	12,514.29
May 2017 .....	324,942.44	August 2020 .....	66,041.96	December 2023 .....	11,975.36
June 2017 .....	312,122.03	September 2020 .....	63,350.61	January 2024 .....	11,458.65
July 2017 .....	299,799.35	October 2020 .....	60,766.20	February 2024 .....	10,963.27
August 2017 .....	287,955.31	November 2020 .....	58,284.56	March 2024 .....	10,488.36
September 2017 .....	276,571.55	December 2020 .....	55,901.69	April 2024 .....	10,033.11
October 2017 .....	265,630.39	January 2021 .....	53,613.71	May 2024 .....	9,596.71
November 2017 .....	255,114.85	February 2021 .....	51,416.93	June 2024 .....	9,178.43
December 2017 .....	245,008.57	March 2021 .....	49,307.77	July 2024 .....	8,777.52
January 2018 .....	235,295.82	April 2021 .....	47,282.81	August 2024 .....	8,393.29
February 2018 .....	225,961.48	May 2021 .....	45,338.75	September 2024 .....	8,025.06
		June 2021 .....	43,472.41	October 2024 .....	7,672.20

**GB Class (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
November 2024 .....	\$ 7,334.07	August 2027 .....	\$ 1,530.28	April 2030 .....	\$ 245.74
December 2024 .....	7,010.09	September 2027 .....	1,454.52	May 2030 .....	229.51
January 2025 .....	6,699.67	October 2027 .....	1,382.15	June 2030 .....	214.10
February 2025 .....	6,402.28	November 2027 .....	1,313.02	July 2030 .....	199.47
March 2025 .....	6,117.39	December 2027 .....	1,246.99	August 2030 .....	185.58
April 2025 .....	5,844.48	January 2028 .....	1,183.93	September 2030 .....	172.41
May 2025 .....	5,583.07	February 2028 .....	1,123.72	October 2030 .....	159.91
June 2025 .....	5,332.70	March 2028 .....	1,066.23	November 2030 .....	148.07
July 2025 .....	5,092.91	April 2028 .....	1,011.35	December 2030 .....	136.84
August 2025 .....	4,863.27	May 2028 .....	958.98	January 2031 .....	126.20
September 2025 .....	4,643.37	June 2028 .....	908.99	February 2031 .....	116.13
October 2025 .....	4,432.81	July 2028 .....	861.29	March 2031 .....	106.59
November 2025 .....	4,231.21	August 2028 .....	815.78	April 2031 .....	97.57
December 2025 .....	4,038.21	September 2028 .....	772.37	May 2031 .....	89.03
January 2026 .....	3,853.44	October 2028 .....	730.97	June 2031 .....	80.96
February 2026 .....	3,676.58	November 2028 .....	691.49	July 2031 .....	73.34
March 2026 .....	3,507.30	December 2028 .....	653.84	August 2031 .....	66.13
April 2026 .....	3,345.28	January 2029 .....	617.96	September 2031 .....	59.33
May 2026 .....	3,190.23	February 2029 .....	583.76	October 2031 .....	52.92
June 2026 .....	3,041.87	March 2029 .....	551.16	November 2031 .....	46.87
July 2026 .....	2,899.91	April 2029 .....	520.11	December 2031 .....	41.17
August 2026 .....	2,764.09	May 2029 .....	490.53	January 2032 .....	35.80
September 2026 .....	2,634.16	June 2029 .....	462.36	February 2032 .....	30.75
October 2026 .....	2,509.87	July 2029 .....	435.53	March 2032 .....	26.00
November 2026 .....	2,390.99	August 2029 .....	410.00	April 2032 .....	21.53
December 2026 .....	2,277.29	September 2029 .....	385.69	May 2032 .....	17.33
January 2027 .....	2,168.57	October 2029 .....	362.56	June 2032 .....	13.40
February 2027 .....	2,064.61	November 2029 .....	340.56	July 2032 .....	9.71
March 2027 .....	1,965.21	December 2029 .....	319.63	August 2032 .....	6.25
April 2027 .....	1,870.18	January 2030 .....	299.73	September 2032 .....	3.02
May 2027 .....	1,779.35	February 2030 .....	280.81	October 2032 and thereafter .....	0.00
June 2027 .....	1,692.53	March 2030 .....	262.82		
July 2027 .....	1,609.56				

**GE Class Targeted Balances**

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance .....	\$48,620,000.00	June 2004 .....	\$47,213,446.74	September 2005 .....	\$45,245,725.89
April 2003 .....	48,553,724.14	July 2004 .....	47,092,224.84	October 2005 .....	45,121,629.37
May 2003 .....	48,483,229.17	August 2004 .....	46,968,326.98	November 2005 .....	44,999,799.61
June 2003 .....	48,408,553.73	September 2004 .....	46,841,920.45	December 2005 .....	44,880,185.41
July 2003 .....	48,329,746.20	October 2004 .....	46,713,178.71	January 2006 .....	44,762,736.44
August 2003 .....	48,246,864.63	November 2004 .....	46,582,280.94	February 2006 .....	44,647,403.24
September 2003 .....	48,159,976.68	December 2004 .....	46,449,411.60	March 2006 .....	44,534,137.19
October 2003 .....	48,069,159.54	January 2005 .....	46,314,759.93	April 2006 .....	44,422,890.48
November 2003 .....	47,974,499.77	February 2005 .....	46,178,519.46	May 2006 .....	44,313,616.14
December 2003 .....	47,876,093.18	March 2005 .....	46,040,887.51	June 2006 .....	44,206,268.00
January 2004 .....	47,774,044.64	April 2005 .....	45,902,064.64	July 2006 .....	44,100,800.68
February 2004 .....	47,668,467.82	May 2005 .....	45,765,834.84	August 2006 .....	43,997,169.56
March 2004 .....	47,559,485.03	June 2005 .....	45,632,141.37	September 2006 .....	43,895,330.82
April 2004 .....	47,447,226.87	July 2005 .....	45,500,928.45	October 2006 .....	43,795,241.37
May 2004 .....	47,331,831.98	August 2005 .....	45,372,141.25	November 2006 .....	43,696,858.85

**GE Class (Continued)**

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
December 2006 .....	\$43,600,141.67	January 2010 .....	\$33,041,628.90	February 2013 .....	\$14,497,194.08
January 2007 .....	43,505,048.91	February 2010 .....	32,550,506.06	March 2013 .....	14,027,566.94
February 2007 .....	43,411,540.38	March 2010 .....	32,055,540.27	April 2013 .....	13,560,920.05
March 2007 .....	43,319,576.60	April 2010 .....	31,557,138.51	May 2013 .....	13,097,296.32
April 2007 .....	43,229,118.73	May 2010 .....	31,055,688.91	June 2013 .....	12,636,734.78
May 2007 .....	43,140,128.64	June 2010 .....	30,551,561.49	July 2013 .....	12,179,270.74
June 2007 .....	43,052,568.84	July 2010 .....	30,045,108.84	August 2013 .....	11,724,935.92
July 2007 .....	42,966,402.50	August 2010 .....	29,536,666.90	September 2013 .....	11,273,758.66
August 2007 .....	42,881,593.42	September 2010 .....	29,026,555.56	October 2013 .....	10,825,764.07
September 2007 .....	42,798,106.04	October 2010 .....	28,515,079.30	November 2013 .....	10,380,974.15
October 2007 .....	42,687,082.47	November 2010 .....	28,002,527.86	December 2013 .....	9,939,407.94
November 2007 .....	42,548,965.71	December 2010 .....	27,489,176.77	January 2014 .....	9,501,081.68
December 2007 .....	42,385,153.04	January 2011 .....	26,975,287.97	February 2014 .....	9,066,008.94
January 2008 .....	42,196,984.48	February 2011 .....	26,461,110.33	March 2014 .....	8,634,200.70
February 2008 .....	41,985,745.05	March 2011 .....	25,946,880.20	April 2014 .....	8,205,665.54
March 2008 .....	41,752,666.83	April 2011 .....	25,432,821.88	May 2014 .....	7,780,409.72
April 2008 .....	41,498,931.00	May 2011 .....	24,919,148.17	June 2014 .....	7,358,437.26
May 2008 .....	41,225,669.80	June 2011 .....	24,406,060.78	July 2014 .....	6,939,750.13
June 2008 .....	40,933,968.40	July 2011 .....	23,893,750.81	August 2014 .....	6,524,348.28
July 2008 .....	40,624,866.71	August 2011 .....	23,382,399.20	September 2014 .....	6,112,229.77
August 2008 .....	40,299,361.16	September 2011 .....	22,872,177.09	October 2014 .....	5,703,390.86
September 2008 .....	39,958,406.29	October 2011 .....	22,363,246.31	November 2014 .....	5,297,826.09
October 2008 .....	39,602,916.47	November 2011 .....	21,855,759.68	December 2014 .....	4,895,528.40
November 2008 .....	39,233,767.37	December 2011 .....	21,349,861.44	January 2015 .....	4,496,117.42
December 2008 .....	38,851,797.48	January 2012 .....	20,845,687.59	February 2015 .....	4,100,326.61
January 2009 .....	38,457,809.57	February 2012 .....	20,343,366.22	March 2015 .....	3,707,772.75
February 2009 .....	38,052,572.06	March 2012 .....	19,843,017.85	April 2015 .....	3,318,443.10
March 2009 .....	37,636,820.34	April 2012 .....	19,344,755.75	May 2015 .....	2,932,323.67
April 2009 .....	37,211,258.07	May 2012 .....	18,848,686.27	June 2015 .....	2,549,399.31
May 2009 .....	36,776,558.40	June 2012 .....	18,354,909.07	July 2015 .....	2,169,653.76
June 2009 .....	36,333,365.19	July 2012 .....	17,863,517.48	August 2015 .....	1,793,069.72
July 2009 .....	35,882,294.09	August 2012 .....	17,374,598.69	September 2015 .....	1,419,628.92
August 2009 .....	35,423,933.71	September 2012 .....	16,888,234.08	October 2015 .....	1,049,312.15
September 2009 .....	34,958,846.65	October 2012 .....	16,404,499.44	November 2015 .....	682,099.36
October 2009 .....	34,487,570.49	November 2012 .....	15,923,465.22	December 2015 .....	317,969.66
November 2009 .....	34,010,618.83	December 2012 .....	15,445,196.74	January 2016 and thereafter .....	0.00
December 2009 .....	33,528,482.18	January 2013 .....	14,969,754.44		

**Group 11 MBS Specified Balances**

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
Initial Balance .....	\$160,000,000.00	February 2004 .....	\$150,685,350.24	January 2005 .....	\$134,509,300.85
April 2003 .....	159,469,956.24	March 2004 .....	149,475,288.60	February 2005 .....	132,759,855.76
May 2003 .....	158,874,861.84	April 2004 .....	148,208,989.11	March 2005 .....	130,971,275.39
June 2003 .....	158,215,124.01	May 2004 .....	146,887,702.00	April 2005 .....	129,145,420.45
July 2003 .....	157,491,230.73	June 2004 .....	145,512,745.58	May 2005 .....	127,344,140.89
August 2003 .....	156,703,750.43	July 2004 .....	144,085,504.09	June 2005 .....	125,567,111.88
September 2003 .....	155,853,331.49	August 2004 .....	142,607,425.50	July 2005 .....	123,814,012.83
October 2003 .....	154,940,701.60	September 2004 .....	141,080,019.08	August 2005 .....	122,084,527.36
November 2003 .....	153,966,666.91	October 2004 .....	139,504,852.87	September 2005 .....	120,378,343.25
December 2003 .....	152,932,111.02	November 2004 .....	137,883,551.03	October 2005 .....	118,695,152.33
January 2004 .....	151,837,993.84	December 2004 .....	136,217,791.05	November 2005 .....	117,034,650.49

**Group 11 MBS (Continued)**

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
December 2005	\$115,396,537.59	May 2010	\$ 54,008,871.35	October 2014	\$ 24,461,440.25
January 2006	113,780,517.44	June 2010	53,226,492.47	November 2014	24,088,159.49
February 2006	112,186,297.70	July 2010	52,454,843.45	December 2014	23,720,121.35
March 2006	110,613,589.89	August 2010	51,693,781.06	January 2015	23,357,255.00
April 2006	109,062,109.27	September 2010	50,943,163.97	February 2015	22,999,490.55
May 2006	107,531,574.87	October 2010	50,202,852.70	March 2015	22,646,759.04
June 2006	106,021,709.37	November 2010	49,472,709.61	April 2015	22,298,992.42
July 2006	104,532,239.10	December 2010	48,752,598.87	May 2015	21,956,123.54
August 2006	103,062,893.98	January 2011	48,042,386.45	June 2015	21,618,086.16
September 2006	101,613,407.44	February 2011	47,341,940.06	July 2015	21,284,814.87
October 2006	100,183,516.44	March 2011	46,651,129.18	August 2015	20,956,245.19
November 2006	98,772,961.37	April 2011	45,969,824.98	September 2015	20,632,313.44
December 2006	97,381,486.02	May 2011	45,297,900.35	October 2015	20,312,956.81
January 2007	96,008,837.53	June 2011	44,635,229.85	November 2015	19,998,113.32
February 2007	94,654,766.38	July 2011	43,981,689.67	December 2015	19,687,721.82
March 2007	93,319,026.30	August 2011	43,337,157.67	January 2016	19,381,721.96
April 2007	92,001,374.25	September 2011	42,701,513.29	February 2016	19,080,054.19
May 2007	90,701,570.39	October 2011	42,074,637.57	March 2016	18,782,659.75
June 2007	89,419,378.01	November 2011	41,456,413.10	April 2016	18,489,480.67
July 2007	88,154,563.51	December 2011	40,846,724.05	May 2016	18,200,459.74
August 2007	86,906,896.35	January 2012	40,245,456.10	June 2016	17,915,540.52
September 2007	85,676,149.03	February 2012	39,652,496.43	July 2016	17,634,667.30
October 2007	84,462,097.02	March 2012	39,067,733.70	August 2016	17,357,785.13
November 2007	83,264,518.72	April 2012	38,491,058.08	September 2016	17,084,839.77
December 2007	82,083,195.47	May 2012	37,922,361.14	October 2016	16,815,777.72
January 2008	80,917,911.45	June 2012	37,361,535.90	November 2016	16,550,546.19
February 2008	79,768,453.70	July 2012	36,808,476.81	December 2016	16,289,093.07
March 2008	78,634,612.02	August 2012	36,263,079.67	January 2017	16,031,366.97
April 2008	77,516,179.00	September 2012	35,725,241.70	February 2017	15,777,317.16
May 2008	76,412,949.94	October 2012	35,194,861.44	March 2017	15,526,893.59
June 2008	75,324,722.82	November 2012	34,671,838.79	April 2017	15,280,046.89
July 2008	74,251,298.27	December 2012	34,156,074.97	May 2017	15,036,728.34
August 2008	73,192,479.56	January 2013	33,647,472.49	June 2017	14,796,889.85
September 2008	72,148,072.53	February 2013	33,145,935.16	July 2017	14,560,484.00
October 2008	71,117,885.55	March 2013	32,651,368.06	August 2017	14,327,463.97
November 2008	70,101,729.53	April 2013	32,163,677.51	September 2017	14,097,783.58
December 2008	69,099,417.87	May 2013	31,682,771.09	October 2017	13,871,397.27
January 2009	68,110,766.39	June 2013	31,208,557.57	November 2017	13,648,260.08
February 2009	67,135,593.35	July 2013	30,740,946.96	December 2017	13,428,327.64
March 2009	66,173,719.40	August 2013	30,279,850.44	January 2018	13,211,556.19
April 2009	65,224,967.54	September 2013	29,825,180.35	February 2018	12,997,902.53
May 2009	64,289,163.09	October 2013	29,376,850.22	March 2018	12,787,324.05
June 2009	63,366,133.68	November 2013	28,934,774.70	April 2018	12,579,778.71
July 2009	62,455,709.19	December 2013	28,498,869.57	May 2018	12,375,225.03
August 2009	61,557,721.73	January 2014	28,069,051.73	June 2018	12,173,622.06
September 2009	60,672,005.65	February 2014	27,645,239.19	July 2018	11,974,929.42
October 2009	59,798,397.44	March 2014	27,227,351.02	August 2018	11,779,107.28
November 2009	58,936,735.77	April 2014	26,815,307.36	September 2018	11,586,116.30
December 2009	58,086,861.40	May 2014	26,409,029.44	October 2018	11,395,917.70
January 2010	57,248,617.20	June 2014	26,008,439.50	November 2018	11,208,473.21
February 2010	56,421,848.12	July 2014	25,613,460.82	December 2018	11,023,745.05
March 2010	55,606,401.13	August 2014	25,224,017.68	January 2019	10,841,695.98
April 2010	54,802,125.22	September 2014	24,840,035.40	February 2019	10,662,289.23



**Group 11 MBS (Continued)**

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
March 2019 .....	\$ 10,485,488.52	August 2023 .....	\$ 4,048,752.91	January 2028 .....	\$ 1,209,369.31
April 2019 .....	10,311,258.08	September 2023 .....	3,970,187.08	February 2028 .....	1,175,951.58
May 2019 .....	10,139,562.59	October 2023 .....	3,892,828.45	March 2028 .....	1,143,095.71
June 2019 .....	9,970,367.21	November 2023 .....	3,816,660.02	April 2028 .....	1,110,793.48
July 2019 .....	9,803,637.58	December 2023 .....	3,741,665.00	May 2028 .....	1,079,036.80
August 2019 .....	9,639,339.78	January 2024 .....	3,667,826.84	June 2028 .....	1,047,817.68
September 2019 .....	9,477,440.35	February 2024 .....	3,595,129.24	July 2028 .....	1,017,128.24
October 2019 .....	9,317,906.28	March 2024 .....	3,523,556.07	August 2028 .....	986,960.72
November 2019 .....	9,160,705.00	April 2024 .....	3,453,091.45	September 2028 .....	957,307.45
December 2019 .....	9,005,804.38	May 2024 .....	3,383,719.72	October 2028 .....	928,160.88
January 2020 .....	8,853,172.70	June 2024 .....	3,315,425.41	November 2028 .....	899,513.55
February 2020 .....	8,702,778.70	July 2024 .....	3,248,193.28	December 2028 .....	871,358.12
March 2020 .....	8,554,591.51	August 2024 .....	3,182,008.28	January 2029 .....	843,687.34
April 2020 .....	8,408,580.68	September 2024 .....	3,116,855.59	February 2029 .....	816,494.06
May 2020 .....	8,264,716.16	October 2024 .....	3,052,720.55	March 2029 .....	789,771.24
June 2020 .....	8,122,968.33	November 2024 .....	2,989,588.74	April 2029 .....	763,511.93
July 2020 .....	7,983,307.94	December 2024 .....	2,927,445.91	May 2029 .....	737,709.26
August 2020 .....	7,845,706.13	January 2025 .....	2,866,278.01	June 2029 .....	712,356.49
September 2020 .....	7,710,134.45	February 2025 .....	2,806,071.19	July 2029 .....	687,446.94
October 2020 .....	7,576,564.82	March 2025 .....	2,746,811.78	August 2029 .....	662,974.04
November 2020 .....	7,444,969.52	April 2025 .....	2,688,486.29	September 2029 .....	638,931.32
December 2020 .....	7,315,321.23	May 2025 .....	2,631,081.42	October 2029 .....	615,312.37
January 2021 .....	7,187,592.98	June 2025 .....	2,574,584.07	November 2029 .....	592,110.89
February 2021 .....	7,061,758.16	July 2025 .....	2,518,981.27	December 2029 .....	569,320.68
March 2021 .....	6,937,790.53	August 2025 .....	2,464,260.28	January 2030 .....	546,935.59
April 2021 .....	6,815,664.18	September 2025 .....	2,410,408.50	February 2030 .....	524,949.58
May 2021 .....	6,695,353.58	October 2025 .....	2,357,413.50	March 2030 .....	503,356.70
June 2021 .....	6,576,833.51	November 2025 .....	2,305,263.05	April 2030 .....	482,151.07
July 2021 .....	6,460,079.10	December 2025 .....	2,253,945.06	May 2030 .....	461,326.88
August 2021 .....	6,345,065.83	January 2026 .....	2,203,447.60	June 2030 .....	440,878.43
September 2021 .....	6,231,769.50	February 2026 .....	2,153,758.94	July 2030 .....	420,800.08
October 2021 .....	6,120,166.22	March 2026 .....	2,104,867.46	August 2030 .....	401,086.27
November 2021 .....	6,010,232.43	April 2026 .....	2,056,761.73	September 2030 .....	381,731.52
December 2021 .....	5,901,944.91	May 2026 .....	2,009,430.47	October 2030 .....	362,730.44
January 2022 .....	5,795,280.71	June 2026 .....	1,962,862.56	November 2030 .....	344,077.69
February 2022 .....	5,690,217.23	July 2026 .....	1,917,047.01	December 2030 .....	325,768.01
March 2022 .....	5,586,732.14	August 2026 .....	1,871,973.01	January 2031 .....	307,796.24
April 2022 .....	5,484,803.43	September 2026 .....	1,827,629.88	February 2031 .....	290,157.26
May 2022 .....	5,384,409.39	October 2026 .....	1,784,007.09	March 2031 .....	272,846.03
June 2022 .....	5,285,528.58	November 2026 .....	1,741,094.24	April 2031 .....	255,857.60
July 2022 .....	5,188,139.88	December 2026 .....	1,698,881.10	May 2031 .....	239,187.06
August 2022 .....	5,092,222.43	January 2027 .....	1,657,357.56	June 2031 .....	222,829.59
September 2022 .....	4,997,755.65	February 2027 .....	1,616,513.65	July 2031 .....	206,780.43
October 2022 .....	4,904,719.26	March 2027 .....	1,576,339.55	August 2031 .....	191,034.88
November 2022 .....	4,813,093.23	April 2027 .....	1,536,825.56	September 2031 .....	175,588.32
December 2022 .....	4,722,857.82	May 2027 .....	1,497,962.11	October 2031 .....	160,436.18
January 2023 .....	4,633,993.54	June 2027 .....	1,459,739.79	November 2031 .....	145,573.97
February 2023 .....	4,546,481.16	July 2027 .....	1,422,149.27	December 2031 .....	130,997.25
March 2023 .....	4,460,301.74	August 2027 .....	1,385,181.40	January 2032 .....	116,701.66
April 2023 .....	4,375,436.56	September 2027 .....	1,348,827.13	February 2032 .....	102,682.87
May 2023 .....	4,291,867.16	October 2027 .....	1,313,077.52	March 2032 .....	88,936.64
June 2023 .....	4,209,575.36	November 2027 .....	1,277,923.78	April 2032 .....	75,458.78
July 2023 .....	4,128,543.18	December 2027 .....	1,243,357.23	May 2032 .....	62,245.15



**Group 11 MBS (Continued)**

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
June 2032 .....	\$ 49,291.69	September 2032.....	\$ 11,952.41
July 2032 .....	36,594.37	October 2032 and	
August 2032 .....	24,149.25	thereafter .....	0.00

[THIS PAGE INTENTIONALLY LEFT BLANK]

---

---

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.

---

#### TABLE OF CONTENTS

	<u>Page</u>
Table of Contents .....	S- 2
Available Information .....	S- 4
Reference Sheet .....	S- 5
Additional Risk Factors .....	S-15
Description of the Certificates .....	S-17
Additional Trust Agreement Provisions Relating to the Group 12 Classes ....	S-79
Certain Additional Federal Income Tax Consequences .....	S-81
Plan of Distribution .....	S-89
Legal Matters .....	S-89
Exhibit A .....	A- 1
Schedule 1 .....	A- 2
Principal Balance Schedules .....	B- 1

---

---

**\$2,797,530,170**  
**(Approximate)**



**Guaranteed**  
**Pass-Through Certificates**  
**Fannie Mae Trust 2003-26**

---

#### PROSPECTUS SUPPLEMENT

---

**Bear, Stearns & Co. Inc.**

**January 28, 2003**

---

---