

\$2,797,067,000



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2003-42**

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own Fannie Mae MBS.

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

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

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

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

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

If you own certificates of certain classes, you can exchange them for the corresponding RCR certificates to be issued at the time of the exchange. The PA, PD, PE, CX, EA, GC, HA and HC 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 April 30, 2003.

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
PI	1	\$ 83,678,090 (1)	NTL	5.5%	FIX/IO	31393BSL0	November 2026
IA (2)	1	22,717,272 (1)	NTL	5.5	FIX/IO	31393BSM8	April 2018
PM (2)	1	124,945,000	PAC	3.0	FIX	31393BSN6	April 2018
PB	1	33,799,000	PAC	4.0	FIX	31393BSP1	February 2022
PS	1	29,300,000	PAC	3.0	FIX	31393BSQ9	February 2022
PU	1	16,250,000	PAC	5.0	FIX	31393BSR7	November 2026
PW	1	10,000,000	PAC	4.5	FIX	31393BSS5	November 2026
PY	1	87,159,000	PAC	4.0	FIX	31393BST3	November 2026
ID (2)	1	4,069,090 (1)	NTL	5.5	FIX/IO	31393BSU0	May 2028
NB (2)	1	44,760,000	PAC	5.0	FIX	31393BSV8	May 2028
IE (2)	1	11,946,363 (1)	NTL	5.5	FIX/IO	31393BSW6	December 2031
NJ (2)	1	131,410,000	PAC	5.0	FIX	31393BSX4	December 2031
PF	1	65,383,000	PAC	5.5	FIX	31393BSY2	May 2033
NI	1	5,156,545 (1)	NTL	5.5	FIX/IO	31393BSZ9	May 2033
NP	1	56,722,000	SCH/AD	5.0	FIX	31393BTA3	May 2033
ZP	1	10,000	SCH/AD	5.5	FIX/Z	31393BTD7	May 2033
M	1	63,125,000	TAC/AD	5.5	FIX	31393BTC9	May 2033
FM	1	7,333,333	TAC/AD	(3)	FLT	31393BTD7	May 2033
SM	1	2,666,667	TAC/AD	(3)	INV	31393BTE5	May 2033
FN	1	4,305,555	TAC/AD	(3)	FLT	31393BTF2	May 2033
SN	1	3,444,445	TAC/AD	(3)	INV	31393BTG0	May 2033
FO	1	7,857,142	TAC/AD	(3)	FLT	31393BTH8	May 2033
SO	1	2,142,858	TAC/AD	(3)	INV	31393BTJ4	May 2033
FQ	1	6,691,666	TAC/AD	(3)	FLT	31393BTK1	May 2033
SQ	1	2,332,959	TAC/AD	(3)	INV	31393BTL9	May 2033
TQ	1	100,375	TAC/AD	(3)	INV	31393BTM7	May 2033
FP	1	971,928	TAC/AD	(3)	FLT	31393BTN5	March 2031
SP	1	206,756	TAC/AD	(3)	INV	31393BTP0	March 2031
TP	1	58,316	TAC/AD	(3)	INV	31393BTQ8	March 2031
MU	1	3,735,000	TAC/AD	5.5	FIX	31393BTR6	January 2032
MV	1	3,735,000	TAC/AD	5.5	FIX	31393BTS4	September 2032
FR	1	2,935,428	TAC/AD	(3)	FLT	31393BTT2	May 2033
SR	1	653,801	TAC/AD	(3)	INV	31393BTU9	May 2033
TR	1	146,771	TAC/AD	(3)	INV	31393BTV7	May 2033
MJ	1	17,049,000	TAC/AD	5.5	FIX	31393BTW5	June 2032
MK	1	1,299,000	TAC/AD	5.5	FIX	31393BTX3	July 2032
ML	1	9,420,000	TAC/AD	5.5	FIX	31393BTY1	April 2033
MN	1	2,232,000	TAC/AD	5.5	FIX	31393BTZ8	May 2033
PZ	1	19,030,744	SUP	5.5	FIX/Z	31393BUA1	May 2033
AB	2	100,000,000	SEQ	4.6	FIX	31393BUB9	March 2033
AF	2	36,000,000	SEQ	(3)	FLT	31393BUC7	March 2033
AS	2	36,000,000 (1)	NTL	(3)	INV/IO	31393BUD5	March 2033
AQ	2	2,788,256	SEQ	5.5	FIX	31393BUE3	May 2033
CI	3	76,923,076 (1)	NTL	6.5	FIX/IO	31393BUF0	May 2033
CA	3	135,626,000	SCH	4.0	FIX	31393BUG8	May 2033
CH	3	333,334	SCH	4.0	FIX	31393BUH6	May 2033
FC (2)	3	34,155,021	SUP	(3)	FLT	31393BUJ2	May 2033
SC (2)	3	29,885,645	SUP	(3)	INV	31393BUK9	May 2033
EG	4	28,571,429	SEQ	4.0	FIX	31393BUL7	November 2022
FJ	4	21,428,571	SEQ	(3)	FLT	31393BUM5	November 2022
SJ	4	21,428,571 (1)	NTL	(3)	INV/IO	31393BUN3	November 2022
EP (2)	4	267,068,572	SCH	4.0	FIX	31393BUP8	November 2022
FK (2)	4	125,301,428	SCH	(3)	FLT	31393BUQ6	November 2022
FL	4	75,000,000	SCH	(3)	FLT	31393BUR4	November 2022
SK (2)	4	200,301,428 (1)	NTL	(3)	INV/IO	31393BUS2	November 2022
EQ	4	52,630,000	SUP	5.5	FIX	31393BUT0	November 2022
EK	4	30,000,000	SEQ	5.5	FIX	31393BUU7	May 2023
GI	5	49,022,333 (1)	NTL	6.0	FIX/IO	31393BUV5	May 2033
GA	5	100,000,000	SCH	4.0	FIX	31393BUW3	April 2032
GB	5	11,232,000	SCH	4.0	FIX	31393BUX1	May 2033
GF (2)	5	19,112,000	SUP	(3)	FLT	31393BUY9	May 2033
GS (2)	5	16,723,000	SUP	(3)	INV	31393BUZ6	May 2033
HE (2)	6	507,987,858	SEQ	4.0	FIX	31393BVA0	December 2017
HF (2)	6	203,195,142	SEQ	(3)	FLT	31393BVB8	December 2017
HS (2)	6	203,195,142 (1)	NTL	(3)	INV/IO	31393BVC6	December 2017
HQ	6	38,817,000	SEQ	5.0	FIX	31393BVD4	May 2018
JF	7	20,000,000	PT	(3)	FLT	31393BVE2	May 2033
JS	7	20,000,000 (1)	NTL	(3)	INV/IO	31393BVF9	May 2033
JJ	7	19,520,272 (1)	NTL	5.5	FIX/IO	31393BVG7	January 2028

(table continued on next page)

Banc of America Securities LLC

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
JA	7	\$16,476,000	PAC	4.0%	FIX	31393BVH5	November 2013
JB	7	10,235,000	PAC	4.0	FIX	31393B V J 1	September 2017
JC	7	24,105,000	PAC	4.0	FIX	31393BVK8	August 2023
JD	7	17,350,000	PAC	4.0	FIX	31393BVL6	August 2026
JE	7	10,225,000	PAC	5.0	FIX	31393BVM4	January 2028
JG	7	37,858,000	PAC	5.5	FIX	31393BVN2	May 2032
JH	7	11,759,000	PAC	5.5	FIX	31393BVP7	May 2033
JM	7	10,771,000	SCH	5.5	FIX	31393BVQ5	December 2032
JN	7	6,058,000	SCH	5.5	FIX	31393BVR3	May 2033
JT	7	18,806,000	SUP	5.5	FIX	31393BVS1	May 2032
JU	7	2,804,000	SUP	5.5	FIX	31393BVT9	July 2032
JV	7	13,553,000	SUP	5.5	FIX	31393BVU6	May 2033
R		0	NPR	0	NPR	31393BVV4	May 2033
RL		0	NPR	0	NPR	31393BVW2	May 2033

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

(2) Exchangeable classes.
(3) Based on LIBOR.

TABLE OF CONTENTS

	<u>Page</u>		<u>Page</u>
AVAILABLE INFORMATION	S- 3	<i>Group 5 Principal Distribution Amount</i> ..	S-22
REFERENCE SHEET	S- 4	<i>Group 6 Principal Distribution Amount</i> ..	S-22
ADDITIONAL RISK FACTORS	S-10	<i>Group 7 Principal Distribution Amount</i> ..	S-22
DESCRIPTION OF THE CERTIFICATES	S-11	STRUCTURING ASSUMPTIONS	S-23
GENERAL	S-11	<i>Pricing Assumptions</i>	S-23
<i>Structure</i>	S-11	<i>Prepayment Assumptions</i>	S-23
<i>Fannie Mae Guaranty</i>	S-11	<i>Structuring Ranges and Rate</i>	S-24
<i>Characteristics of Certificates</i>	S-12	<i>Initial Effective Ranges</i>	S-24
<i>Authorized Denominations</i>	S-12	YIELD TABLES	S-25
<i>Distribution Dates</i>	S-12	<i>General</i>	S-25
<i>Record Date</i>	S-12	<i>The Fixed Rate Interest Only Classes</i> ...	S-25
<i>Class Factors</i>	S-12	<i>The Inverse Floating Rate Classes</i>	S-27
<i>No Optional Termination</i>	S-12	WEIGHTED AVERAGE LIVES OF THE	
COMBINATION AND RECOMBINATION	S-13	CERTIFICATES	S-32
<i>General</i>	S-13	DECREMENT TABLES	S-32
<i>Procedures</i>	S-13	CHARACTERISTICS OF THE R AND	
<i>Additional Considerations</i>	S-13	RL CLASSES	S-45
THE MBS	S-13	CERTAIN ADDITIONAL FEDERAL	
FINAL DATA STATEMENT	S-15	INCOME TAX CONSEQUENCES	S-46
DISTRIBUTIONS OF INTEREST	S-15	REMIC ELECTIONS AND SPECIAL TAX	
<i>Categories of Classes</i>	S-15	ATTRIBUTES	S-46
<i>General</i>	S-16	TAXATION OF BENEFICIAL OWNERS OF	
<i>Interest Accrual Periods</i>	S-17	REGULAR CERTIFICATES	S-46
<i>Accrual Classes</i>	S-17	TAXATION OF BENEFICIAL OWNERS OF	
<i>Notional Classes</i>	S-17	RESIDUAL CERTIFICATES	S-47
<i>Floating Rate and Inverse Floating Rate</i>		TAXATION OF BENEFICIAL OWNERS OF	
<i>Classes</i>	S-17	RCR CERTIFICATES	S-47
CALCULATION OF LIBOR	S-17	<i>General</i>	S-47
DISTRIBUTIONS OF PRINCIPAL	S-18	<i>Combination RCR Classes</i>	S-47
<i>Categories of Classes</i>	S-18	<i>Exchanges</i>	S-47
<i>Principal Distribution Amount</i>	S-19	TAX RETURN DISCLOSURE REQUIREMENTS ..	S-48
<i>Group 1 Principal Distribution Amount</i> ..	S-19	PLAN OF DISTRIBUTION	S-48
<i>PZ Accrual Amount</i>	S-19	<i>General</i>	S-48
<i>ZP Accrual Amount</i>	S-19	<i>Increase in Certificates</i>	S-48
<i>Group 1 Cash Flow Distribution</i>		LEGAL MATTERS	S-48
<i>Amount</i>	S-19	SCHEDULE 1	A- 1
<i>Group 2 Principal Distribution Amount</i> ..	S-21	PRINCIPAL BALANCE SCHEDULES ..	B- 1
<i>Group 3 Principal Distribution Amount</i> ..	S-21		
<i>Group 4 Principal Distribution Amount</i> ..	S-21		

AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated May 1, 2002 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Mortgage Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated April 1, 2003 (the “MBS Prospectus”); and
- any Annual Reports on Form 10-K, Quarterly Reports on Form 10-Q and Current Reports on Form 8-K that we file with the SEC during the period specified in the final paragraph of this page.

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

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

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

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

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

In the first quarter of 2003, we began 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 are available at the SEC's website at 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, Form 10-Q and Form 8-K that we file with the SEC prior to the termination of the offering of the certificates is hereby incorporated by reference in this prospectus supplement. In cases where we “furnish” information to the SEC on Form 8-K, as provided under the Exchange Act, that information 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-3.

Assets Underlying Each Group of Classes

<u>Group</u>	<u>Assets</u>
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS
6	Group 6 MBS
7	Group 7 MBS

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

	<u>Approximate Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Approximate Weighted Average Remaining Term to Maturity (in months)</u>	<u>Approximate Weighted Average Loan Age (in months)</u>	<u>Approximate Weighted Average Coupon</u>
Group 1 MBS	\$761,211,744	360	358	1	5.950%
Group 2 MBS	\$138,788,256	360	357	3	5.950%
Group 3 MBS	\$200,000,000	360	345	15	7.000%
Group 4 MBS	\$600,000,000	240	236	4	5.950%
Group 5 MBS	\$147,067,000	360	356	3	6.375%
Group 6 MBS	\$750,000,000	180	178	2	5.500%
Group 7 MBS	\$200,000,000	360	356	4	6.125%

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

Class Factors

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

Settlement Date

We expect to issue the certificates on April 30, 2003.

Distribution Dates

We will make payments on the certificates on the 25th day of each calendar month, or on the next business day if the 25th day is not a business day.

Book-Entry and Physical Certificates

We will issue the book-entry certificates through the U.S. Federal Reserve Banks, which will electronically track ownership of the certificates and payments on them. We will issue physical certificates in registered, certificated form.

We will issue the classes of certificates in the following forms:

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

Exchanging Certificates Through Combination and Recombination

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

Interest Rates

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

During the initial interest accrual period, the floating rate and inverse floating rate classes will bear interest at the initial interest rates listed below. 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>
FM	2.60000%	7.50000%	1.30%	LIBOR + 130 basis points
SM	13.47500%	17.05000%	0.00%	$17.05\% - (2.75 \times \text{LIBOR})$
FN	2.65000%	7.50000%	1.35%	LIBOR + 135 basis points
SN	9.06250%	10.68750%	3.00%	$10.6875\% - (1.25 \times \text{LIBOR})$
FO	2.80000%	7.00000%	1.50%	LIBOR + 150 basis points
SO	15.40000%	20.16667%	0.00%	$20.16667\% - (3.66666665 \times \text{LIBOR})$
FQ	2.65000%	7.50000%	1.35%	LIBOR + 135 basis points
SQ	13.48109%	17.20991%	0.00%	$17.20991\% - (2.8683181 \times \text{LIBOR})$
TQ	10.00000%	10.00000%	0.00%	$410\% - (66.6666667 \times \text{LIBOR})$
FP	2.70000%	7.00000%	1.40%	LIBOR + 140 basis points
SP	17.39313%	23.50424%	0.00%	$23.50424\% - (4.7008471 \times \text{LIBOR})$
TP	10.00000%	10.00000%	0.00%	$93.33276\% - (16.6665525 \times \text{LIBOR})$
FR	2.80000%	7.00000%	1.50%	LIBOR + 150 basis points
SR	16.61223%	22.44897%	0.00%	$22.44897\% - (4.4897939 \times \text{LIBOR})$
TR	10.00000%	10.00000%	0.00%	$110\% - (20 \times \text{LIBOR})$
AF	1.67000%	8.00000%	0.40%	LIBOR + 40 basis points
AS	6.33000%	7.60000%	0.00%	$7.6\% - \text{LIBOR}$
FC	2.63000%	7.50000%	1.35%	LIBOR + 135 basis points
SC	5.56571%	7.02857%	0.00%	$7.02857\% - (1.14285714 \times \text{LIBOR})$
FJ	1.75000%	7.50000%	0.45%	LIBOR + 45 basis points
SJ	5.75000%	7.05000%	0.00%	$7.05\% - \text{LIBOR}$

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate (1)</u>
FK	1.70000%	7.50000%	0.40%	LIBOR + 40 basis points
FL	1.70000%	7.50000%	0.40%	LIBOR + 40 basis points
SK	5.80000%	7.10000%	0.00%	7.1% – LIBOR
GF	2.65000%	7.50000%	1.35%	LIBOR + 135 basis points
GS	5.54285%	7.02857%	0.00%	7.02857% – (1.14285714 × LIBOR)
HF	1.68000%	7.50000%	0.40%	LIBOR + 40 basis points
HS	5.82000%	7.10000%	0.00%	7.1% – LIBOR
JF	1.80000%	8.00000%	0.50%	LIBOR + 50 basis points
JS	6.20000%	7.50000%	0.00%	7.5% – LIBOR

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

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

Notional Classes

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

<u>Class</u>	
PI	27.2727272727% of the PM, PB and PY Classes 45.4545454545% of the PS Class 9.0909090909% of the PU Class 18.1818181818% of the PW Class
IA	18.1818181818% of the PM Class
ID	9.0909090909% of the NB Class
IE	9.0909090909% of the NJ Class
NI	9.0909090909% of the NP Class
AS	100% of the AF Class
CI	38.4615384615% of the CA, CH, FC and SC Classes
SJ	100% of the FJ Class
SK	100% of the FK and FL Classes
GI	33.3333333333% of the GA, GB, GF and GS Classes
HS	100% of the HF Class
JS	100% of the JF Class
JI	27.2727272727% of the JA, JB, JC and JD Classes 9.0909090909% of the JE Class

Distributions of Principal

Group 1 Principal Distribution Amount

PZ Accrual Amount

1. To Aggregate Group III to its First Scheduled Balance.
2. To Aggregate Group II to its Targeted Balance.
3. To Aggregate Group III to its Second Scheduled Balance.
4. Thereafter to the PZ Class.

ZP Accrual Amount

To the NP Class to zero, and thereafter to the ZP Class.

Group 1 Cash Flow Distribution Amount

1. To Aggregate Group I to its Planned Balance.
2. To Aggregate Group III to its First Scheduled Balance.
3. To Aggregate Group II to its Targeted Balance.
4. To Aggregate Group III to its Second Scheduled Balance.
5. To the PZ Class to zero.
6. To Aggregate Group II to zero.
7. To Aggregate Group III to zero.
8. To Aggregate Group I to zero.

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

Group 2 Principal Distribution Amount

1. To the AB and AF Classes, pro rata, to zero.
2. To the AQ Class to zero.

Group 3 Principal Distribution Amount

1. To Aggregate Group IV to its Scheduled Balance.
2. To the FC and SC Classes, pro rata, to zero.
3. To Aggregate Group IV to zero.

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

Group 4 Principal Distribution Amount

1. (a) 8.7719298246% of such amount to the EG and FJ Classes, pro rata, to zero, and
(b) 91.2280701754% of such amount in the following priority:
first, to Aggregate Group V to its Scheduled Balance;
second, to the EQ Class to zero; and
third, to Aggregate Group V to zero.
2. To the EK Class to zero.

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

Group 5 Principal Distribution Amount

1. To Aggregate Group VI to its Scheduled Balance.
2. To the GF and GS Classes, pro rata, to zero.

3. To Aggregate Group VI to zero.

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

Group 6 Principal Distribution Amount

1. To the HE and HF Classes, pro rata, to zero.
2. To the HQ Class to zero.

Group 7 Principal Distribution Amount

- (a) 10% of such amount to the JF Class to zero, and
- (b) 90% of such amount in the following priority:
 - first*, to Aggregate Group VII to its Planned Balance;
 - second*, to Aggregate Group VIII to its Scheduled Balance;
 - third*, to the JT, JU and JV Classes, in that order, to zero;
 - fourth*, to Aggregate Group VIII to zero; and
 - fifth*, to Aggregate Group VII to zero.

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

Weighted Average Lives (years) *

Group 1 Classes	PSA Prepayment Assumption								
	0%	100%	115%	200%	220%	225%	250%	500%	800%
PI	12.4	3.8	3.8	3.8	3.8	3.8	3.8	2.8	2.1
IA, PM and PA	7.1	2.0	2.0	2.0	2.0	2.0	2.0	1.9	1.6
PB and PS	13.9	4.0	4.0	4.0	4.0	4.0	4.0	3.0	2.3
PU, PW and PY ...	17.9	6.0	6.0	6.0	6.0	6.0	6.0	3.7	2.7
ID, NB and PD	20.8	8.0	8.0	8.0	8.0	8.0	8.0	4.5	3.1
IE, NJ and PE	23.2	11.0	11.0	11.0	11.0	11.0	11.0	6.0	4.0
PF	25.6	18.6	18.6	18.6	18.6	18.6	18.6	10.4	6.4
NI and NP	15.4	10.5	6.0	6.0	5.1	4.8	4.8	2.2	1.6
ZP	25.2	14.0	12.1	12.1	9.4	8.0	9.8	2.6	1.8
M, FM, SM, FN, SN, FO, SO, FQ, SQ and TQ	27.4	18.7	17.0	4.1	3.0	2.9	2.9	1.5	1.1
FP, SP and TP	26.1	14.5	11.8	0.8	0.7	0.7	0.7	0.7	0.5
MU	26.8	16.4	14.4	2.1	1.9	1.8	1.8	1.2	0.8
MV	27.5	19.2	17.6	3.7	3.1	3.0	3.0	1.6	1.2
FR, SR and TR	28.2	21.9	20.6	7.7	4.8	4.6	4.5	2.0	1.4
MJ	26.8	16.7	14.7	2.2	1.9	1.9	1.9	1.2	0.9
MK	27.6	19.5	18.0	3.9	3.2	3.1	3.1	1.7	1.2
ML	28.0	21.1	19.8	5.6	4.3	4.0	4.0	1.9	1.4
MN	28.5	22.9	21.8	12.6	5.7	5.4	5.3	2.1	1.5
PZ	29.3	26.4	25.7	19.9	17.2	16.2	2.4	0.5	0.3
Group 2 Classes	PSA Prepayment Assumption								
	0%	100%	449%	700%	900%				
AB, AF and AS	20.3	10.8	3.7	2.6	2.1				
AQ	29.9	29.0	15.4	9.8	7.3				

		PSA Prepayment Assumption							
<u>Group 3 Classes</u>		<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>575%</u>	<u>1015%</u>	<u>1500%</u>	<u>2000%</u>	
CI	21.1	10.7	5.8	2.6	1.4	0.8	0.5		
CA	17.7	6.2	3.2	3.2	1.8	1.1	0.6		
CH.....	26.1	16.8	16.8	16.8	8.2	3.8	0.8		
FC, SC and CX	28.2	20.3	11.2	1.3	0.5	0.3	0.2		
		PSA Prepayment Assumption							
<u>Group 4 Classes</u>		<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>335%</u>	<u>623%</u>	<u>900%</u>	<u>1200%</u>	
EG, FJ and SJ	12.2	7.7	4.9	4.0	2.5	1.9	1.5		
EP, FK, FL, SK and EA	11.4	6.8	4.2	4.2	2.7	2.1	1.7		
EQ.....	19.0	16.5	10.8	2.1	0.7	0.5	0.4		
EK.....	19.8	18.8	16.2	14.2	8.7	6.0	4.2		
		PSA Prepayment Assumption							
<u>Group 5 Classes</u>		<u>0%</u>	<u>100%</u>	<u>175%</u>	<u>300%</u>	<u>754%</u>	<u>1100%</u>	<u>1500%</u>	
GI	20.8	11.2	8.2	5.5	2.6	1.9	1.5		
GA.....	17.4	6.7	4.6	4.6	2.7	2.0	1.6		
GB.....	26.5	16.3	14.7	14.7	6.9	4.5	3.0		
GF, GS and GC	28.6	22.3	16.0	5.1	1.0	0.8	0.6		
		PSA Prepayment Assumption							
<u>Group 6 Classes</u>		<u>0%</u>	<u>100%</u>	<u>424%</u>	<u>700%</u>	<u>900%</u>			
HE, HF, HS, HA and HC		8.6	6.2	3.3	2.3	2.0			
HQ.....		14.8	14.3	10.8	7.5	5.9			
		PSA Prepayment Assumption							
<u>Group 7 Classes</u>		<u>0%</u>	<u>100%</u>	<u>125%</u>	<u>200%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>
JF and JS	20.6	11.1	9.9	7.4	6.9	6.3	3.6	2.4	
JI	12.9	3.8	3.8	3.8	3.8	3.8	2.7	2.0	
JA	4.7	1.2	1.2	1.2	1.2	1.2	1.2	1.2	
JB	10.1	2.5	2.5	2.5	2.5	2.5	2.4	1.8	
JC	14.5	4.0	4.0	4.0	4.0	4.0	2.9	2.1	
JD	18.5	6.0	6.0	6.0	6.0	6.0	3.6	2.5	
JE	20.5	7.5	7.5	7.5	7.5	7.5	4.2	2.8	
JG	23.3	11.0	11.0	11.0	11.0	11.0	5.9	3.8	
JH	25.9	19.6	19.6	19.6	19.6	19.6	10.9	6.6	
JM	26.7	12.5	3.5	3.5	3.5	3.3	1.8	1.3	
JN	27.4	15.7	11.9	11.9	13.7	6.5	2.2	1.5	
JT	28.3	19.8	16.2	2.2	1.8	1.5	0.7	0.5	
JU	29.1	23.5	21.1	4.4	3.4	2.7	1.3	0.9	
JV	29.6	26.8	25.4	14.7	8.1	3.8	1.6	1.1	

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

ADDITIONAL RISK FACTORS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

DESCRIPTION OF THE CERTIFICATES

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

General

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

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

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

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

The assets of the Lower Tier REMIC will consist of seven groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS,” “Group 3 MBS,” “Group 4 MBS,” “Group 5 MBS,” “Group 6 MBS” and “Group 7 MBS” and, together, the “MBS”).

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

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

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

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

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

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

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

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

The Holder of the R Class will receive the proceeds of any remaining assets of the Trust, and the Holder of the RL Class will receive the proceeds of any remaining assets of the Lower Tier REMIC, in each case only by presenting and surrendering the related Certificate at the office of the Paying Agent. US Bank will be the initial Paying Agent.

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

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

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

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

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

Combination and Recombination

General. You are permitted to exchange all or a portion of the IA, PM, ID, NB, IE, NJ, FC, SC, EP, FK, SK, GF, GS, HE, HF and HS Classes of REMIC Certificates for a proportionate interest in the related RCR Certificates in the combinations shown on Schedule 1. You also may exchange all or a portion of the RCR Certificates for the related REMIC Certificates in the same manner. This process may occur repeatedly.

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

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

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

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

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

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

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

The MBS

The following table contains certain information about the MBS. The MBS included in each specified Group will have the aggregate unpaid principal balance and Pass-Through Rate shown below and the general characteristics described in the MBS Prospectus. The MBS provides that principal

and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the MBS are conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years in the case of the Group 1, Group 2, Group 3, Group 5 and Group 7 MBS, up to 20 years in the case of the Group 4 MBS, and up to 15 years in the case of the Group 6 MBS. See “The Mortgage Pools” and “Yield, Maturity and Prepayment Considerations” in the MBS Prospectus. We expect the characteristics of the MBS and the related Mortgage Loans as of the Issue Date to be as follows:

Group 1 MBS

Aggregate Unpaid Principal Balance	\$761,211,744
MBS Pass-Through Rate	5.50%
Range of WACs (annual percentages)	5.75% to 8.00%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	358 months
Approximate Weighted Average WALA (weighted average loan age)	1 month

Group 2 MBS

Aggregate Unpaid Principal Balance	\$138,788,256
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	357 months
Approximate Weighted Average WALA	3 months

Group 3 MBS

Aggregate Unpaid Principal Balance	\$200,000,000
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	345 months
Approximate Weighted Average WALA	15 months

Group 4 MBS

Aggregate Unpaid Principal Balance	\$600,000,000
MBS Pass-Through Rate	5.50%
Range of WACs (annual percentages)	5.75% to 8.00%
Range of WAMs	181 months to 240 months
Approximate Weighted Average WAM	236 months
Approximate Weighted Average WALA	4 months

Group 5 MBS

Aggregate Unpaid Principal Balance	\$147,067,000
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	356 months
Approximate Weighted Average WALA	3 months

Group 6 MBS

Aggregate Unpaid Principal Balance	\$750,000,000
MBS Pass-Through Rate	5.00%
Range of WACs (per annum percentages)	5.25% to 7.50%
Range of WAMs	121 months to 180 months
Approximate Weighted Average WAM	178 months
Approximate Weighted Average WALA	2 months

Group 7 MBS

Aggregate Unpaid Principal Balance	\$200,000,000
MBS Pass-Through Rate	5.75%
Range of WACs (annual percentages)	6.00% to 8.25%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	356 months
Approximate Weighted Average WALA	4 months

Final Data Statement

After issuing the Certificates, we will prepare a Final Data Statement containing certain information, including the Pool number, the current WAC (or original WAC, if the current WAC is not available) and the current WAM (or Adjusted WAM, if the current WAM is not available) of the Mortgage Loans underlying each of the MBS as of the Issue Date. The Final Data Statement also will include the weighted averages of all the current or original WACs and the weighted averages of all the current or Adjusted WAMs, based on the current unpaid principal balances of the Mortgage Loans underlying each of the MBS as of the Issue Date. You may obtain the Final Data Statement by telephoning us at 1-800-237-8627 or 202-752-6547. In addition, the Final Data Statement is available at our corporate web site at www.fanniemae.com and our business to business web site at www.efanniemae.com.

Distributions of Interest*Categories of Classes*

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

Interest Type***Classes****Group 1 Classes**

Fixed Rate	PI, IA, PM, PB, PS, PU, PW, PY, ID, NB, IE, NJ, PF, NI, NP, ZP, M, MU, MV, MJ, MK, ML, MN and PZ
Floating Rate	FM, FN, FO, FQ, FP and FR
Inverse Floating Rate	SM, SN, SO, SQ, TQ, SP, TP, SR and TR
Interest Only	PI, IA, ID, IE and NI
Accrual	ZP and PZ
RCR**	PA, PD and PE

Group 2 Classes

Fixed Rate	AB and AQ
Floating Rate	AF
Inverse Floating Rate	AS
Interest Only	AS

<u>Interest Type*</u>	<u>Classes</u>
Group 3 Classes	
Fixed Rate	CI, CA and CH
Floating Rate	FC
Inverse Floating Rate	SC
Interest Only	CI
RCR**	CX
Group 4 Classes	
Fixed Rate	EG, EP, EQ and EK
Floating Rate	FJ, FK and FL
Inverse Floating Rate	SJ and SK
Interest Only	SJ and SK
RCR**	EA
Group 5 Classes	
Fixed Rate	GI, GA and GB
Floating Rate	GF
Inverse Floating Rate	GS
Interest Only	GI
RCR**	GC
Group 6 Classes	
Fixed Rate	HE and HQ
Floating Rate	HF
Inverse Floating Rate	HS
Interest Only	HS
RCR**	HA and HC
Group 7 Classes	
Fixed Rate	JI, JA, JB, JC, JD, JE, JG, JH, JM, JN, JT, JU and JV
Floating Rate	JF
Inverse Floating Rate	JS
Interest Only	JS and JI
No Payment Residual	R and RL

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

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

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

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

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

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

<u>Classes</u>	<u>Interest Accrual Periods</u>
All Classes other than the AF, AS, FC, SC, FJ, SJ, FK, SK, FL, HF, HS, JF and JS Classes (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
The AF, AS, FC, SC, FJ, SJ, FK, SK, FL, HF, HS, JF and JS Classes	One-month period beginning on the 25th day of the month preceding the month in which the Distribution Date occurs

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

Accrual Classes. The ZP and PZ Classes are Accrual Classes. Interest will accrue on the Accrual Class at the applicable annual rate specified on the cover of this prospectus supplement. However, we will not pay any interest on the Accrual Class. Instead, interest accrued on the Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on the Accrual Class as described under “—Distributions of Principal” below.

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

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

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

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

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

Calculation of LIBOR

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

If we are unable to calculate LIBOR on the initial Index Determination Date, LIBOR for the following Interest Accrual Period will be equal to 1.28% in the case of the FC, SC, HF and HS Classes, 1.27% in the case of the AF and AS Classes, and 1.30% in the case of all other Floating Rate and Inverse Floating Rate Classes.

Distributions of Principal

Categories of Classes

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

<u>Principal Type*</u>	<u>Classes</u>
Group 1 Classes	
PAC	PM, PB, PS, PU, PW, PY, NB, NJ and PF
Scheduled	NP, ZP
TAC	M, FM, SM, FN, SN, FO, SO, FQ, SQ, TQ, FP, SP, TP, MU, MV, FR, SR, TR, MJ, MK, ML, MN
Support	PZ
Accretion Directed	NP, ZP, M, FM, SM, FN, SN, FO, SO, FQ, SQ, TQ, FP, SP, TP, MU, MV, FR, SR, TR, MJ, MK, ML and MN
Notional	PI, IA, ID, IE and NI
RCR**	PA, PD and PE
Group 2 Classes	
Sequential Pay	AB, AF and AQ
Notional	AS
Group 3 Classes	
Scheduled	CA and CH
Support	FC and SC
Notional	CI
RCR**	CX
Group 4 Classes	
Scheduled	EP, FK and FL
Sequential Pay	EG, FJ and EK
Support	EQ
Notional	SJ and SK
RCR**	EA
Group 5 Classes	
Scheduled	GA and GB
Support	GF and GS
Notional	GI
RCR**	GC
Group 6 Classes	
Sequential Pay	HE, HF and HQ
Notional	HS
RCR**	HA and HC
Group 7 Classes	
PAC	JA, JB, JC, JD, JE, JG and JH
Scheduled	JM and JN
Pass-Through	JF
Support	JT, JU and JV
Notional	JS and JI
No Payment Residual	R and RL

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

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

Principal Distribution Amount

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

- the principal then paid on the Group 1 MBS (the “Group 1 Cash Flow Distribution Amount”), plus any interest then accrued and added to the principal balances of the PZ and ZP Classes (the “PZ Accrual Amount” and the “ZP Accrual Amount,” respectively, and together with the Group 1 Cash Flow Distribution Amount, the “Group 1 Principal Distribution Amount”),
- the principal then paid on the Group 2 MBS (the “Group 2 Principal Distribution Amount”),
- the principal then paid on the Group 3 MBS (the “Group 3 Principal Distribution Amount”),
- the principal then paid on the Group 4 MBS (the “Group 4 Principal Distribution Amount”),
- the principal then paid on the Group 5 MBS (the “Group 5 Principal Distribution Amount”),
- the principal then paid on the Group 6 MBS (the “Group 6 Principal Distribution Amount”), and
- the principal then paid on the Group 7 MBS (the “Group 7 Principal Distribution Amount”).

Group 1 Principal Distribution Amount

PZ Accrual Amount

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

- (i) to Aggregate Group III (described below), until the Aggregate III Balance (described below) is reduced to its First Scheduled Balance for that Distribution Date; } Accretion Directed / Scheduled Group
- (ii) to Aggregate Group II (described below), until the Aggregate II Balance (described below) is reduced to its Targeted Balance for that Distribution Date; } Accretion Directed / TAC Group
- (iii) to Aggregate Group III, until the Aggregate III Balance is reduced to its Second Scheduled Balance for that Distribution Date; and } Accretion Directed / Scheduled Group
- (iv) thereafter to the PZ Class. } Accrual Class

ZP Accrual Amount

On each Distribution Date, we will pay the ZP Accrual Amount as principal of the NP Class, until its principal balance is reduced to zero. Thereafter, we will pay the ZP Accrual Amount as principal of the ZP 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 the Group 1 Classes in the following priority:

- (i) to Aggregate Group I (described below), until the Aggregate I Balance (described below) is reduced to its Planned Balance for that Distribution Date; } PAC Group
- (ii) to Aggregate Group III, until the Aggregate III Balance is reduced to its First Scheduled Balance for that Distribution Date; } Scheduled Group

- (iii) to Aggregate Group II, until the Aggregate II Balance is reduced to its Targeted Balance for that Distribution Date; } TAC Group
- (iv) to Aggregate Group III, until the Aggregate III Balance is reduced to its Second Scheduled Balance for that Distribution Date; } Scheduled Group
- (v) to the PZ Class, until its principal balance is reduced to zero; } Support Class
- (vi) to Aggregate Group II, without regard to its Targeted Balance and until the Aggregate II Balance is reduced to zero; } TAC Group
- (vii) to Aggregate Group III, without regard to either its First Scheduled Balance or Second Scheduled Balance and until the Aggregate III Balance is reduced to zero; and } Scheduled Group
- (viii) 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 PM, PB, PS, PU, PW, PY, NB, NJ and PF Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I as follows:

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

second, concurrently, to the PB and PS Classes, pro rata (or 53.5650327264% and 46.4349672736%, respectively), until their principal balances are reduced to zero;

third, concurrently, to the PU, PW and PY Classes, pro rata (or 14.3286688005%, 8.8176423388% and 76.8536888607%, respectively), until their principal balances are reduced to zero; and

fourth, sequentially, to the NB, NJ and PF Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate I Balance” for any Distribution Date is equal to \$543,006,000 *minus* the sum of all amounts previously applied to it as specified above.

“Aggregate Group II” consists of the M, FM, SM, FN, SN, FO, SO, FQ, SQ, TQ, FP, SP, TP, MU, MV, FR, SR, TR, MJ, MK, ML and MN Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II as follows:

(a) 70.2035200045% of such amount, concurrently, to the M, FM, SM, FN, SN, FO, SO, FQ, SQ and TQ Classes, pro rata (or 63.125000%, 7.333333%, 2.666667%, 4.305555%, 3.444445%, 7.857142%, 2.142858%, 6.691666%, 2.332959% and 0.100375%, respectively), until their principal balances are reduced to zero,

(b) 8.7354239942% of such amount in the following priority:

first, concurrently, to the FP, SP and TP Classes, pro rata (or 78.5713823768%, 16.7143088116% and 4.7143088116%, respectively), until their principal balances are reduced to zero;

second, sequentially, to the MU and MV Classes, in that order, until their principal balances are reduced to zero; and

third, concurrently, to the FR, SR and TR Classes, pro rata (or 78.5714132762%, 17.5000267666% and 3.9285599572%, respectively), until their principal balances are reduced to zero, and

(c) 21.0610560013% of such amount, sequentially, to the MJ, MK, ML and MN Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate II Balance” for any Distribution Date is equal to \$142,443,000 *minus* the sum of all amounts previously applied to it as specified above.

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

The “Aggregate III Balance” for any Distribution Date is equal to \$56,732,000 *minus* the sum of all amounts previously applied to it as specified above.

Group 2 Principal Distribution Amount

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

- (i) concurrently, to the AB and AF Classes, pro rata (or 73.5294117647% and 26.4705882353%, respectively), until their principal balances are reduced to zero; and
 - (ii) to the AQ Class, until its principal balance is reduced to zero.
- } Sequential Pay Classes

Group 3 Principal Distribution Amount

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

- (i) to Aggregate Group IV (described below), until the Aggregate IV Balance (described below) is reduced to its Scheduled Balance for that Distribution Date;
 - (ii) concurrently, to the FC and SC Classes, pro rata (or 53.3333319800% and 46.6666680200%, respectively), until their principal balances are reduced to zero; and
 - (iii) to Aggregate Group IV, without regard to its Scheduled Balance and until the Aggregate IV Balance is reduced to zero.
- } Scheduled Group
- } Support Classes
- } Scheduled Group

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

The “Aggregate IV Balance” for any Distribution Date is equal to \$135,959,334 *minus* the sum of all amounts previously applied to it as specified above.

Group 4 Principal Distribution Amount

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

- (i) (a) 8.7719298246% of such amount, concurrently, to the EG and FJ Classes, pro rata (or 57.142858% and 42.857142%, respectively), until their principal balances have been reduced to zero, and
 - (b) 91.2280701754% of such amount in the following priority:
 - first*, to Aggregate Group V (described below), until the Aggregate V Balance (described below) is reduced to its Scheduled Balance for that Distribution Date;
- } Sequential Pay Classes
- } Scheduled Group

- second, to the EQ Class, until its principal balance is reduced to zero; and } Support Class
- third, to Aggregate Group V, without regard to its Scheduled Balance and until the Aggregate V Balance is reduced to zero; and } Scheduled Group
- (ii) to the EK Class, until its principal balance is reduced to zero. } Sequential Pay Class

“Aggregate Group V” consists of the EP, FK and FL Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group V, concurrently, to the EP, FK and FL Classes, pro rata (or 57.1428572652%, 26.8098996512% and 16.0472430836%, respectively), until their principal balances are reduced to zero.

The “Aggregate V Balance” for any Distribution Date is equal to \$467,370,000 *minus* the sum of all amounts previously applied to it as specified above.

Group 5 Principal Distribution Amount

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

- (i) to Aggregate Group VI (described below), until the Aggregate VI Balance (described below) is reduced to its Scheduled Balance for that Distribution Date; } Scheduled Group
- (ii) concurrently, to the GF and GS Classes, pro rata (or 53.3333333333 and 46.6666666667%, respectively), until their principal balances are reduced to zero; and } Support Classes
- (iii) to Aggregate Group VI, without regard to its Scheduled Balance and until the Aggregate VI Balance is reduced to zero. } Scheduled Group

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

The “Aggregate VI Balance” for any Distribution Date is equal to \$111,232,000 *minus* the sum of all amounts previously applied to it as specified above.

Group 6 Principal Distribution Amount

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

- (i) concurrently, to the HE and HF Classes, pro rata (or 71.4285715491% and 28.5714284509%, respectively), until their principal balances are reduced to zero; and } Sequential Pay Classes
- (ii) to the HQ Class, until its principal balance is reduced to zero.

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 as follows:

- (a) 10% of such amount to the JF Class, until its principal balance is reduced to zero, and } Pass-Through Class

(b) 90% of such amount in the following priority:

- | | | |
|---|---|--------------------|
| <i>first</i> , to Aggregate Group VII (described below), until the Aggregate VII Balance (described below) is reduced to its Planned Balance for that Distribution Date; | } | PAC
Group |
| <i>second</i> , to Aggregate Group VIII (described below), until the Aggregate VIII Balance (described below) is reduced to its Scheduled Balance for that Distribution Date; | } | Scheduled
Group |
| <i>third</i> , sequentially to the JT, JU and JV Classes, in that order, until their principal balances are reduced to zero; | } | Support
Classes |
| <i>fourth</i> , to Aggregate Group VIII, without regard to its Scheduled Balance and until the Aggregate VIII Balance is reduced to zero; and | } | Scheduled
Group |
| <i>fifth</i> , 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 JA, JB, JC, JD, JE, JG and JH Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group VII, sequentially, to the JA, JB, JC, JD, JE, JG and JH Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate VII Balance” for any Distribution Date is equal to \$128,008,000 *minus* the sum of all amounts previously applied to it as specified above.

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

The “Aggregate VIII Balance” for any Distribution Date is equal to \$16,829,000 *minus* the sum of all amounts previously applied to it as specified above.

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

Structuring Assumptions

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

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, WALAs and interest rates specified under “Reference Sheet—Assumed Characteristics of the Mortgage Loans Underlying the Trust MBS” in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related table;
- the settlement date for the sale of the Certificates is April 30, 2003; and
- each Distribution Date occurs on the 25th day of a month.

Prepayment Assumptions. Prepayments of mortgage loans commonly are measured relative to a prepayment standard or model. The model used in this prospectus supplement is The Bond Market Association’s standard prepayment model (“PSA”). To assume a specified rate of PSA is to assume a specified rate of prepayment each month of the then-outstanding principal balance of a pool of new mortgage loans computed as described under “Description of Certificates—Prepayment Models” in the REMIC Prospectus.

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

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

<u>Principal Balance Schedule References</u>	<u>Related Groups (1)</u>	<u>Structuring Ranges and Rate</u>
Planned Balance	Aggregate Group I	Between 100% and 250% PSA
Targeted Balance	Aggregate Group II	225% PSA
First Scheduled Balance	Aggregate Group III	Between 115% and 200% PSA
Second Scheduled Balance	Aggregate Group III	(2)
Scheduled Balance	Aggregate Group IV	Between 250% and 575% PSA
Scheduled Balance	Aggregate Group V	Between 250% and 335% PSA
Scheduled Balance	Aggregate Group VI	Between 175% and 300% PSA
Planned Balance	Aggregate Group VII	Between 100% and 250% PSA
Scheduled Balance	Aggregate Group VIII	Between 125% and 200% PSA

- (1) The Structuring Ranges for the Aggregate Groups are associated with the related Aggregate Balances but not with the individual balances of the related Classes.
- (2) The Second Scheduled Balance for Aggregate Group III have been structured between 115% and 200% PSA, but do not hold at any *constant* percentage of PSA.

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

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

<u>Groups</u>	<u>Initial Effective Ranges</u>
Aggregate Group I	Between 100% and 250%
Aggregate Group III	
First Scheduled Balance	Between 115% and 200%
Aggregate Group IV	Between 250% and 575%
Aggregate Group V	Between 250% and 335%
Aggregate Group VI	Between 175% and 350%
Aggregate Group VII	Between 100% and 250%
Aggregate Group VIII	Between 125% and 200%

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

Yield Tables

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

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

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

We cannot assure you that

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

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

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

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

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

<u>Class</u>	<u>% PSA</u>
PI	516% PSA
IA	877% PSA
ID	414% PSA
IE	428% PSA
NI	270% PSA
CI	714% PSA
GI	559% PSA
JI	544% PSA

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

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

<u>Class</u>	<u>Price*</u>
PI	14.7377%
IA	8.2715%
ID	28.8222%
IE	37.7210%
NI	22.1736%
CI	13.0572%
GI	19.5080%
JI	13.4413%

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

Sensitivity of the PI Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>115%</u>	<u>200%</u>	<u>220%</u>	<u>225%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>
Pre-Tax Yields to Maturity . .	25.8%	15.6%	15.6%	15.6%	15.6%	15.6%	15.6%	1.1%	(19.0)%

Sensitivity of the IA Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>115%</u>	<u>200%</u>	<u>220%</u>	<u>225%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>
Pre-Tax Yields to Maturity . .	40.3%	21.5%	21.5%	21.5%	21.5%	21.5%	21.5%	18.5%	4.1%

Sensitivity of the ID Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>115%</u>	<u>200%</u>	<u>220%</u>	<u>225%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>
Pre-Tax Yields to Maturity . .	16.4%	11.2%	11.2%	11.2%	11.2%	11.2%	11.2%	(6.4)%	(28.3)%

Sensitivity of the IE Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>115%</u>	<u>200%</u>	<u>220%</u>	<u>225%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>
Pre-Tax Yields to Maturity . .	12.4%	9.2%	9.2%	9.2%	9.2%	9.2%	9.2%	(4.3)%	(23.5)%

Sensitivity of the NI Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>115%</u>	<u>200%</u>	<u>220%</u>	<u>225%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>
Pre-Tax Yields to Maturity . .	22.6%	21.3%	10.7%	10.7%	7.2%	5.6%	5.5%	(42.1)%	(74.5)%

Sensitivity of the CI Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	250%	575%	1015%	1500%	2000%
Pre-Tax Yields to Maturity . .	48.4%	45.1%	34.9%	11.1%	(26.5)%	(82.5)%	*

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

Sensitivity of the GI Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	175%	300%	754%	1100%	1500%
Pre-Tax Yields to Maturity . .	27.8%	25.2%	21.2%	14.5%	(11.4)%	(32.7)%	(59.0)%

Sensitivity of the JI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	125%	200%	220%	250%	500%	800%
Pre-Tax Yields to Maturity . .	30.0%	19.7%	19.7%	19.7%	19.7%	19.7%	3.6%	(20.0)%

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

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

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

- the interest rates for the Inverse Floating Rate Classes for the initial Interest Accrual Period are the rates listed in the table under “Reference Sheet—Interest Rates” in this prospectus supplement and for each following Interest Accrual Period will be based on the specified level of the Index, and

- the aggregate purchase prices of those Classes (expressed in each case as a percentage of original principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
SM	93.8828%
SN	96.0234%
SO	93.0417%
SQ	90.6654%
TQ	99.2500%
SP	96.6250%
TP	97.0000%
SR	87.9765%
TR	96.0000%
AS	12.7486%
SC	100.7411%
SJ	9.9545%
SK	11.0577%
GS	96.5834%
HS	10.6875%
JS	11.6355%

* 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 SM 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>115%</u>	<u>200%</u>	<u>220%</u>	<u>225%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>
0.30%	17.7%	17.8%	17.8%	18.9%	19.3%	19.3%	19.3%	21.0%	22.5%
1.30%	14.7%	14.7%	14.7%	15.9%	16.3%	16.4%	16.4%	18.1%	19.6%
3.30%	8.7%	8.7%	8.8%	10.0%	10.4%	10.5%	10.5%	12.4%	14.0%
5.30%	2.8%	2.9%	2.9%	4.1%	4.7%	4.8%	4.8%	6.8%	8.4%
6.20%	0.3%	0.3%	0.4%	1.6%	2.1%	2.2%	2.2%	4.3%	6.0%

Sensitivity of the SN 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>115%</u>	<u>200%</u>	<u>220%</u>	<u>225%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>
0.30%	10.9%	11.0%	11.0%	11.7%	11.9%	12.0%	12.0%	13.1%	14.0%
1.30%	9.6%	9.6%	9.7%	10.4%	10.6%	10.7%	10.7%	11.8%	12.7%
3.30%	7.0%	7.0%	7.0%	7.8%	8.1%	8.1%	8.1%	9.3%	10.3%
5.30%	4.4%	4.4%	4.4%	5.2%	5.5%	5.5%	5.6%	6.8%	7.8%
6.15%	3.3%	3.3%	3.3%	4.1%	4.4%	4.5%	4.5%	5.7%	6.7%

**Sensitivity of the SO 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>115%</u>	<u>200%</u>	<u>220%</u>	<u>225%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>
0.30%	21.1%	21.1%	21.1%	22.4%	22.8%	22.9%	22.9%	24.8%	26.5%
1.30%	17.0%	17.0%	17.0%	18.3%	18.8%	18.9%	18.9%	20.9%	22.6%
3.30%	8.9%	8.9%	9.0%	10.4%	10.9%	11.0%	11.0%	13.2%	15.0%
5.50%	0.3%	0.4%	0.4%	1.8%	2.5%	2.6%	2.6%	4.9%	6.8%

**Sensitivity of the SQ 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>115%</u>	<u>200%</u>	<u>220%</u>	<u>225%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>
0.30%	18.5%	18.6%	18.6%	20.5%	21.1%	21.2%	21.2%	24.1%	26.6%
1.30%	15.2%	15.3%	15.3%	17.2%	17.9%	18.0%	18.0%	21.0%	23.5%
3.30%	8.8%	8.9%	8.9%	10.9%	11.6%	11.8%	11.8%	14.8%	17.4%
5.30%	2.5%	2.7%	2.7%	4.6%	5.5%	5.6%	5.6%	8.8%	11.4%
6.00%	0.4%	0.5%	0.6%	2.5%	3.3%	3.5%	3.5%	6.7%	9.3%

**Sensitivity of the TQ 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>115%</u>	<u>200%</u>	<u>220%</u>	<u>225%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>
6.000%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.3%	10.3%
6.075%	5.1%	5.1%	5.1%	5.2%	5.2%	5.2%	5.2%	5.4%	5.5%
6.150%	0.0%	0.0%	0.0%	0.2%	0.3%	0.3%	0.3%	0.5%	0.7%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>115%</u>	<u>200%</u>	<u>220%</u>	<u>225%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>
0.30%	23.6%	23.6%	23.6%	26.0%	26.3%	26.4%	26.4%	26.6%	27.5%
1.30%	18.5%	18.5%	18.5%	21.3%	21.7%	21.7%	21.7%	22.0%	23.0%
3.30%	8.4%	8.5%	8.5%	12.0%	12.5%	12.6%	12.6%	12.9%	14.2%
5.00%	0.2%	0.2%	0.3%	4.3%	4.9%	5.0%	5.0%	5.4%	6.8%

**Sensitivity of the TP 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>115%</u>	<u>200%</u>	<u>220%</u>	<u>225%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>
5.00%	10.5%	10.5%	10.6%	13.4%	13.8%	13.9%	13.9%	14.1%	15.2%
5.30%	5.3%	5.3%	5.4%	8.6%	9.0%	9.1%	9.1%	9.4%	10.6%
5.60%	0.1%	0.2%	0.3%	3.8%	4.3%	4.4%	4.4%	4.7%	6.0%

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

LIBOR	PSA Prepayment Assumption								
	50%	100%	115%	200%	220%	225%	250%	500%	800%
0.30%	24.8%	24.8%	24.8%	25.5%	26.3%	26.4%	26.4%	29.8%	32.3%
1.30%	19.4%	19.4%	19.4%	20.3%	21.1%	21.2%	21.2%	24.7%	27.2%
3.30%	8.9%	9.0%	9.0%	10.1%	11.0%	11.1%	11.1%	14.7%	17.3%
5.00%	0.5%	0.6%	0.6%	1.7%	2.7%	2.8%	2.9%	6.5%	9.2%

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

LIBOR	PSA Prepayment Assumption								
	50%	100%	115%	200%	220%	225%	250%	500%	800%
5.00%	10.6%	10.6%	10.6%	10.9%	11.1%	11.2%	11.2%	12.2%	12.9%
5.30%	4.3%	4.3%	4.3%	4.6%	4.9%	5.0%	5.0%	6.1%	6.8%
5.50%	0.2%	0.2%	0.2%	0.5%	0.9%	0.9%	0.9%	2.1%	2.9%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>449%</u>	<u>700%</u>	<u>900%</u>
0.27%	60.2%	57.8%	40.0%	26.3%	15.0%
1.27%	50.8%	48.3%	30.0%	15.8%	4.1%
3.27%	32.4%	29.8%	10.0%	(5.8)%	(18.7)%
5.27%	14.4%	11.5%	(11.2)%	(29.7)%	(44.6)%
7.60%	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption						
	50%	100%	250%	575%	1015%	1500%	2000%
0.28%	6.7%	6.7%	6.7%	6.1%	5.2%	4.1%	2.7%
1.28%	5.6%	5.6%	5.5%	5.0%	4.2%	3.2%	2.0%
3.28%	3.3%	3.3%	3.2%	2.8%	2.2%	1.4%	0.5%
5.28%	1.0%	1.0%	1.0%	0.7%	0.2%	(0.4)%	(1.0)%
6.15%	(0.0)%	(0.0)%	(0.0)%	(0.3)%	(0.7)%	(1.1)%	(1.7)%

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

LIBOR	PSA Prepayment Assumption						
	50%	100%	250%	335%	623%	900%	1200%
0.30%	70.7%	68.1%	60.3%	55.6%	39.1%	22.2%	3.6%
1.30%	58.3%	55.7%	47.6%	42.9%	25.7%	8.1%	(10.9)%
3.30%	34.2%	31.5%	22.7%	17.5%	(1.9)%	(21.2)%	(41.5)%
5.30%	10.0%	6.9%	(3.2)%	(9.6)%	(33.1)%	(55.6)%	(77.8)%
7.05%	*	*	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption						
	50%	100%	250%	335%	623%	900%	1200%
0.30%	61.7%	58.8%	49.3%	49.3%	36.1%	20.1%	2.1%
1.30%	50.7%	47.7%	37.9%	37.9%	23.5%	6.7%	(12.0)%
3.30%	29.1%	25.8%	15.0%	15.0%	(2.6)%	(21.6)%	(41.7)%
5.30%	6.7%	2.7%	(10.1)%	(10.1)%	(32.8)%	(55.0)%	(77.1)%
7.10%	*	*	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption						
	50%	100%	175%	300%	754%	1100%	1500%
0.30%	7.0%	7.1%	7.1%	7.6%	9.9%	11.0%	12.1%
1.30%	5.8%	5.9%	5.9%	6.4%	8.8%	9.9%	11.1%
3.30%	3.5%	3.5%	3.6%	4.1%	6.6%	7.7%	8.9%
5.30%	1.1%	1.1%	1.2%	1.7%	4.3%	5.5%	6.8%
6.15%	0.1%	0.2%	0.2%	0.7%	3.4%	4.6%	5.9%

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

LIBOR	PSA Prepayment Assumption				
	50%	100%	424%	700%	900%
0.28%	62.9%	60.5%	44.6%	30.0%	19.3%
1.28%	51.4%	49.0%	32.4%	17.2%	5.9%
3.28%	28.8%	26.2%	7.7%	(9.6)%	(22.1)%
5.28%	4.8%	2.0%	(20.0)%	(40.7)%	(55.2)%
7.10%	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption							
	50%	100%	125%	200%	220%	250%	500%	800%
0.30%	65.8%	63.3%	62.1%	58.3%	57.3%	55.8%	43.0%	26.9%
1.30%	55.3%	52.8%	51.6%	47.8%	46.8%	45.2%	32.1%	15.6%
3.30%	35.1%	32.5%	31.1%	27.2%	26.1%	24.5%	10.6%	(6.9)%
5.30%	15.3%	12.6%	11.2%	6.9%	5.8%	4.1%	(10.7)%	(29.9)%
7.50%	*	*	*	*	*	*	*	*

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

Weighted Average Lives of the Certificates

The weighted average life of a Certificate is determined by

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

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

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

- the timing of changes in the rate of principal payments,
- the priority sequences of payments of principal of the Classes, and
- in the case of the Group 1, Group 3, Group 4, Group 5 and Group 7 Classes, the payment of principal of certain Classes in accordance with the Principal Balance Schedules.

See “—Distributions of Principal” above.

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

Decrement Tables

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

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

<u>Mortgage Loans Relating to Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	360 months	8.00%
Group 2 MBS	360 months	360 months	8.00%
Group 3 MBS	360 months	360 months	9.00%
Group 4 MBS	240 months	240 months	8.00%
Group 5 MBS	360 months	360 months	8.50%
Group 6 MBS	180 months	180 months	7.50%
Group 7 MBS	360 months	360 months	8.25%

It is unlikely

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

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

Percent of Original Principal Balances Outstanding

Date	PI† Class									IA†, PM and PA Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	115%	200%	220%	225%	250%	500%	800%	0%	100%	115%	200%	220%	225%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	98	93	93	93	93	93	93	93	93	95	83	83	83	83	83	83	83	83
April 2005	96	81	81	81	81	81	81	81	69	89	53	53	53	53	53	53	53	23
April 2006	93	64	64	64	64	64	64	45	0	83	12	12	12	12	12	12	0	0
April 2007	91	45	45	45	45	45	45	7	0	77	0	0	0	0	0	0	0	0
April 2008	88	28	28	28	28	28	28	0	0	70	0	0	0	0	0	0	0	0
April 2009	85	15	15	15	15	15	15	0	0	62	0	0	0	0	0	0	0	0
April 2010	81	4	4	4	4	4	4	0	0	54	0	0	0	0	0	0	0	0
April 2011	78	0	0	0	0	0	0	0	0	45	0	0	0	0	0	0	0	0
April 2012	74	0	0	0	0	0	0	0	0	36	0	0	0	0	0	0	0	0
April 2013	70	0	0	0	0	0	0	0	0	25	0	0	0	0	0	0	0	0
April 2014	65	0	0	0	0	0	0	0	0	14	0	0	0	0	0	0	0	0
April 2015	60	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0
April 2016	53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2017	45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2018	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2019	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2020	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2021	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2022	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2023	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.4	3.8	3.8	3.8	3.8	3.8	3.8	2.8	2.1	7.1	2.0	2.0	2.0	2.0	2.0	2.0	1.9	1.6

Date	PB and PS Classes									PU, PW and PY Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	115%	200%	220%	225%	250%	500%	800%	0%	100%	115%	200%	220%	225%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100	47	0	100	100	100	100	100	100	100	100	0
April 2007	100	47	47	47	47	47	47	0	0	100	100	100	100	100	100	100	21	0
April 2008	100	0	0	0	0	0	0	0	0	100	86	86	86	86	86	86	0	0
April 2009	100	0	0	0	0	0	0	0	0	100	48	48	48	48	48	48	0	0
April 2010	100	0	0	0	0	0	0	0	0	100	12	12	12	12	12	12	0	0
April 2011	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2012	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2013	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2014	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2015	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2016	77	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2017	49	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2018	18	0	0	0	0	0	0	0	18	100	0	0	0	0	0	0	0	0
April 2019	0	0	0	0	0	0	0	0	0	91	0	0	0	0	0	0	0	0
April 2020	0	0	0	0	0	0	0	0	0	71	0	0	0	0	0	0	0	0
April 2021	0	0	0	0	0	0	0	0	0	50	0	0	0	0	0	0	0	0
April 2022	0	0	0	0	0	0	0	0	0	26	0	0	0	0	0	0	0	0
April 2023	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.9	4.0	4.0	4.0	4.0	4.0	4.0	3.0	2.3	17.9	6.0	6.0	6.0	6.0	6.0	6.0	3.7	2.7

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

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

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

Date	ID†, NB and PD Classes									IE†, NJ and PE Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	115%	200%	220%	225%	250%	500%	800%	0%	100%	115%	200%	220%	225%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100	100	84	100	100	100	100	100	100	100	100	100
April 2007	100	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	100	42
April 2008	100	100	100	100	100	100	100	0	0	100	100	100	100	100	100	100	89	0
April 2009	100	100	100	100	100	100	100	0	0	100	100	100	100	100	100	100	46	0
April 2010	100	100	100	100	100	100	100	0	0	100	100	100	100	100	100	100	16	0
April 2011	100	47	47	47	47	47	47	0	0	100	100	100	100	100	100	100	0	0
April 2012	100	0	0	0	0	0	0	0	0	100	89	89	89	89	89	89	0	0
April 2013	100	0	0	0	0	0	0	0	0	100	65	65	65	65	65	65	0	0
April 2014	100	0	0	0	0	0	0	0	0	100	45	45	45	45	45	45	0	0
April 2015	100	0	0	0	0	0	0	0	0	100	29	29	29	29	29	29	0	0
April 2016	100	0	0	0	0	0	0	0	0	100	15	15	15	15	15	15	0	0
April 2017	100	0	0	0	0	0	0	0	0	100	3	3	3	3	3	3	0	0
April 2018	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2019	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2020	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2021	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2022	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2023	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2024	31	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	85	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	57	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	27	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.8	8.0	8.0	8.0	8.0	8.0	8.0	4.5	3.1	23.2	11.0	11.0	11.0	11.0	11.0	11.0	6.0	4.0

Date	PF Class									NI† and NP Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	115%	200%	220%	225%	250%	500%	800%	0%	100%	115%	200%	220%	225%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100	100	98	98	95	95	95	95	95	95	95
April 2005	100	100	100	100	100	100	100	100	100	96	96	86	86	86	86	86	86	0
April 2006	100	100	100	100	100	100	100	100	100	94	94	74	74	74	74	74	0	0
April 2007	100	100	100	100	100	100	100	100	100	92	92	63	63	63	63	63	0	0
April 2008	100	100	100	100	100	100	100	100	94	89	89	54	54	54	54	54	0	0
April 2009	100	100	100	100	100	100	100	100	48	87	87	46	46	46	38	36	0	0
April 2010	100	100	100	100	100	100	100	100	24	84	84	39	39	25	15	14	0	0
April 2011	100	100	100	100	100	100	100	90	12	81	81	33	33	10	0	3	0	0
April 2012	100	100	100	100	100	100	100	62	6	79	79	27	27	2	0	0	0	0
April 2013	100	100	100	100	100	100	100	42	3	75	71	20	20	0	0	0	0	0
April 2014	100	100	100	100	100	100	100	29	2	72	59	10	10	0	0	0	0	0
April 2015	100	100	100	100	100	100	100	19	1	69	42	*	*	0	0	0	0	0
April 2016	100	100	100	100	100	100	100	13	*	65	22	0	0	0	0	0	0	0
April 2017	100	100	100	100	100	100	100	9	*	61	0	0	0	0	0	0	0	0
April 2018	100	87	87	87	87	87	87	6	*	57	0	0	0	0	0	0	0	0
April 2019	100	70	70	70	70	70	70	4	*	53	0	0	0	0	0	0	0	0
April 2020	100	57	57	57	57	57	57	3	*	48	0	0	0	0	0	0	0	0
April 2021	100	46	46	46	46	46	46	2	*	43	0	0	0	0	0	0	0	0
April 2022	100	37	37	37	37	37	37	1	*	38	0	0	0	0	0	0	0	0
April 2023	100	29	29	29	29	29	29	1	*	33	0	0	0	0	0	0	0	0
April 2024	100	23	23	23	23	23	23	*	*	27	0	0	0	0	0	0	0	0
April 2025	100	18	18	18	18	18	18	*	*	21	0	0	0	0	0	0	0	0
April 2026	100	13	13	13	13	13	13	*	*	15	0	0	0	0	0	0	0	0
April 2027	100	10	10	10	10	10	10	*	*	8	0	0	0	0	0	0	0	0
April 2028	88	7	7	7	7	7	7	*	*	1	0	0	0	0	0	0	0	0
April 2029	16	5	5	5	5	5	5	*	*	0	0	0	0	0	0	0	0	0
April 2030	3	3	3	3	3	3	3	*	*	0	0	0	0	0	0	0	0	0
April 2031	2	2	2	2	2	2	2	*	*	0	0	0	0	0	0	0	0	0
April 2032	1	1	1	1	1	1	1	*	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.6	18.6	18.6	18.6	18.6	18.6	18.6	10.4	6.4	15.4	10.5	6.0	6.0	5.1	4.8	4.8	2.2	1.6

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

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

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

Date	ZP Class									M, FM, SM, FN, SN, FO, SO, FQ, SQ and TQ Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	115%	200%	220%	225%	250%	500%	800%	0%	100%	115%	200%	220%	225%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	106	106	106	106	106	106	106	106	106	100	100	100	93	92	91	91	83	59
April 2005	112	112	112	112	112	112	112	112	112	100	100	100	77	71	70	70	13	0
April 2006	118	118	118	118	118	118	118	0	0	100	100	100	56	46	44	44	0	0
April 2007	125	125	125	125	125	125	125	0	0	100	100	100	39	26	23	23	0	0
April 2008	132	132	132	132	132	132	132	0	0	100	100	100	27	11	8	7	0	0
April 2009	139	139	139	139	139	139	139	0	0	100	100	100	18	1	0	0	0	0
April 2010	147	147	147	147	147	147	147	0	0	100	100	100	12	0	0	0	0	0
April 2011	155	155	155	155	155	0	155	0	0	100	100	100	8	0	0	0	0	0
April 2012	164	164	164	164	164	0	8	0	0	100	100	100	7	0	0	0	0	0
April 2013	173	173	173	173	0	0	8	0	0	100	100	100	7	0	0	0	0	0
April 2014	183	183	183	183	0	0	8	0	0	100	100	98	7	0	0	0	0	0
April 2015	193	193	193	193	0	0	8	0	0	100	100	95	7	0	0	0	0	0
April 2016	204	204	0	0	0	0	8	0	0	100	100	88	3	0	0	0	0	0
April 2017	216	0	0	0	0	0	8	0	0	100	100	79	0	0	0	0	0	0
April 2018	228	0	0	0	0	0	8	0	0	100	90	70	0	0	0	0	0	0
April 2019	241	0	0	0	0	0	8	0	0	100	79	60	0	0	0	0	0	0
April 2020	254	0	0	0	0	0	8	0	0	100	69	50	0	0	0	0	0	0
April 2021	269	0	0	0	0	0	8	0	0	100	58	40	0	0	0	0	0	0
April 2022	284	0	0	0	0	0	8	0	0	100	46	30	0	0	0	0	0	0
April 2023	300	0	0	0	0	0	8	0	0	100	35	21	0	0	0	0	0	0
April 2024	317	0	0	0	0	0	8	0	0	100	24	11	0	0	0	0	0	0
April 2025	334	0	0	0	0	0	8	0	0	100	13	1	0	0	0	0	0	0
April 2026	353	0	0	0	0	0	8	0	0	100	2	0	0	0	0	0	0	0
April 2027	373	0	0	0	0	0	8	0	0	100	0	0	0	0	0	0	0	0
April 2028	394	0	0	0	0	0	8	0	0	100	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	8	0	0	98	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	8	0	0	65	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	8	0	0	24	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.2	14.0	12.1	12.1	9.4	8.0	9.8	2.6	1.8	27.4	18.7	17.0	4.1	3.0	2.9	2.9	1.5	1.1

Date	FP, SP and TP Classes									MU Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	115%	200%	220%	225%	250%	500%	800%	0%	100%	115%	200%	220%	225%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	32	16	12	12	0	0	100	100	100	100	100	100	100	78	0
April 2005	100	100	100	0	0	0	0	0	0	100	100	100	56	38	34	34	0	0
April 2006	100	100	100	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2007	100	100	100	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2008	100	100	100	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2009	100	100	100	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2010	100	100	100	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2011	100	100	100	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2012	100	100	100	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2013	100	100	97	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2014	100	100	80	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2015	100	100	53	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2016	100	100	0	0	0	0	0	0	0	100	100	92	0	0	0	0	0	0
April 2017	100	96	0	0	0	0	0	0	0	100	100	63	0	0	0	0	0	0
April 2018	100	0	0	0	0	0	0	0	0	100	99	32	0	0	0	0	0	0
April 2019	100	0	0	0	0	0	0	0	0	100	64	*	0	0	0	0	0	0
April 2020	100	0	0	0	0	0	0	0	0	100	28	0	0	0	0	0	0	0
April 2021	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2022	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2023	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2024	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2025	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2026	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2027	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2028	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2029	75	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	16	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.1	14.5	11.8	0.8	0.7	0.7	0.7	0.7	0.5	26.8	16.4	14.4	2.1	1.9	1.8	1.8	1.2	0.8

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

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

Date	MV Class									FR, SR and TR Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	115%	200%	220%	225%	250%	500%	800%	0%	100%	115%	200%	220%	225%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100	97	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	44	0
April 2006	100	100	100	86	53	45	45	0	0	100	100	100	100	100	100	100	0	0
April 2007	100	100	100	31	0	0	0	0	0	100	100	100	100	87	76	76	0	0
April 2008	100	100	100	0	0	0	0	0	0	100	100	100	89	38	25	23	0	0
April 2009	100	100	100	0	0	0	0	0	0	100	100	100	60	4	0	0	0	0
April 2010	100	100	100	0	0	0	0	0	0	100	100	100	40	0	0	0	0	0
April 2011	100	100	100	0	0	0	0	0	0	100	100	100	28	0	0	0	0	0
April 2012	100	100	100	0	0	0	0	0	0	100	100	100	23	0	0	0	0	0
April 2013	100	100	100	0	0	0	0	0	0	100	100	100	23	0	0	0	0	0
April 2014	100	100	100	0	0	0	0	0	0	100	100	100	23	0	0	0	0	0
April 2015	100	100	100	0	0	0	0	0	0	100	100	100	23	0	0	0	0	0
April 2016	100	100	100	0	0	0	0	0	0	100	100	100	9	0	0	0	0	0
April 2017	100	100	100	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2018	100	100	100	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2019	100	100	100	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2020	100	100	68	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2021	100	92	35	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2022	100	55	2	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2023	100	18	0	0	0	0	0	0	0	100	100	69	0	0	0	0	0	0
April 2024	100	0	0	0	0	0	0	0	0	100	80	36	0	0	0	0	0	0
April 2025	100	0	0	0	0	0	0	0	0	100	44	4	0	0	0	0	0	0
April 2026	100	0	0	0	0	0	0	0	0	100	7	0	0	0	0	0	0	0
April 2027	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2028	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2029	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2030	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	79	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.5	19.2	17.6	3.7	3.1	3.0	3.0	1.6	1.2	28.2	21.9	20.6	7.7	4.8	4.6	4.5	2.0	1.4

Date	MJ Class									MK Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	115%	200%	220%	225%	250%	500%	800%	0%	100%	115%	200%	220%	225%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	88	85	85	85	71	28	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	59	50	47	47	0	0	100	100	100	100	100	100	100	0	0
April 2006	100	100	100	23	5	1	1	0	0	100	100	100	100	100	100	100	0	0
April 2007	100	100	100	0	0	0	0	0	0	100	100	100	11	0	0	0	0	0
April 2008	100	100	100	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2009	100	100	100	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2010	100	100	100	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2011	100	100	100	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2012	100	100	100	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2013	100	100	99	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2014	100	100	97	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2015	100	100	92	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2016	100	100	78	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2017	100	99	63	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2018	100	82	47	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2019	100	64	30	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2020	100	45	13	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2021	100	25	0	0	0	0	0	0	0	100	100	37	0	0	0	0	0	0
April 2022	100	6	0	0	0	0	0	0	0	100	100	0	0	0	0	0	0	0
April 2023	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2024	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2025	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2026	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2027	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2028	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2029	96	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2030	38	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.8	16.7	14.7	2.2	1.9	1.9	1.9	1.2	0.9	27.6	19.5	18.0	3.9	3.2	3.1	3.1	1.7	1.2

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

Date	ML Class									MN Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	115%	200%	220%	225%	250%	500%	800%	0%	100%	115%	200%	220%	225%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	100	19	0	100	100	100	100	100	100	100	0
April 2006	100	100	100	100	100	100	100	0	0	100	100	100	100	100	100	100	0	0
April 2007	100	100	100	100	59	49	49	0	0	100	100	100	100	100	100	100	0	0
April 2008	100	100	100	62	12	*	0	0	0	100	100	100	100	100	100	91	0	0
April 2009	100	100	100	33	0	0	0	0	0	100	100	100	100	15	0	0	0	0
April 2010	100	100	100	14	0	0	0	0	0	100	100	100	100	0	0	0	0	0
April 2011	100	100	100	3	0	0	0	0	0	100	100	100	100	0	0	0	0	0
April 2012	100	100	100	0	0	0	0	0	0	100	100	100	95	0	0	0	0	0
April 2013	100	100	100	0	0	0	0	0	0	100	100	100	94	0	0	0	0	0
April 2014	100	100	100	0	0	0	0	0	0	100	100	100	94	0	0	0	0	0
April 2015	100	100	100	0	0	0	0	0	0	100	100	100	94	0	0	0	0	0
April 2016	100	100	100	0	0	0	0	0	0	100	100	100	38	0	0	0	0	0
April 2017	100	100	100	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2018	100	100	100	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2019	100	100	100	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2020	100	100	100	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2021	100	100	100	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2022	100	100	73	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2023	100	89	42	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2024	100	53	11	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0
April 2025	100	18	0	0	0	0	0	0	0	100	100	15	0	0	0	0	0	0
April 2026	100	0	0	0	0	0	0	0	0	100	29	0	0	0	0	0	0	0
April 2027	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2028	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2029	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2030	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2031	52	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.0	21.1	19.8	5.6	4.3	4.0	4.0	1.9	1.4	28.5	22.9	21.8	12.6	5.7	5.4	5.3	2.1	1.5

Date	PZ Class									AB, AF and AS [†] Classes					AQ Class				
	PSA Prepayment Assumption									PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	115%	200%	220%	225%	250%	500%	800%	0%	100%	449%	700%	900%	0%	100%	449%	700%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	106	106	106	106	106	106	91	0	0	99	97	90	85	81	100	100	100	100	100
April 2005	112	112	112	112	112	112	61	0	0	98	91	71	58	48	100	100	100	100	100
April 2006	118	118	118	118	118	118	26	0	0	97	84	51	32	21	100	100	100	100	100
April 2007	125	125	125	125	125	125	5	0	0	96	78	36	18	8	100	100	100	100	100
April 2008	132	132	132	132	132	132	0	0	0	95	72	25	9	3	100	100	100	100	100
April 2009	139	139	139	139	139	139	0	0	0	94	66	18	4	*	100	100	100	100	100
April 2010	147	147	147	147	147	147	0	0	0	92	61	12	2	0	100	100	100	100	47
April 2011	155	155	155	155	155	154	0	0	0	91	56	8	*	0	100	100	100	100	21
April 2012	164	164	164	164	164	140	0	0	0	89	51	5	0	0	100	100	100	57	9
April 2013	173	173	173	173	161	132	0	0	0	87	47	3	0	0	100	100	100	32	4
April 2014	183	183	183	183	150	123	0	0	0	86	42	2	0	0	100	100	100	18	2
April 2015	193	193	193	193	137	113	0	0	0	84	39	1	0	0	100	100	100	10	1
April 2016	204	204	204	204	125	102	0	0	0	81	35	0	0	0	100	100	89	6	*
April 2017	216	216	216	204	112	92	0	0	0	79	31	0	0	0	100	100	62	3	*
April 2018	228	228	228	183	100	81	0	0	0	76	28	0	0	0	100	100	44	2	*
April 2019	241	241	241	163	88	72	0	0	0	73	25	0	0	0	100	100	31	1	*
April 2020	254	254	254	143	77	62	0	0	0	70	22	0	0	0	100	100	21	1	*
April 2021	269	269	269	125	67	54	0	0	0	67	20	0	0	0	100	100	15	*	*
April 2022	284	284	284	108	57	46	0	0	0	64	17	0	0	0	100	100	10	*	*
April 2023	300	300	300	92	48	39	0	0	0	60	15	0	0	0	100	100	7	*	*
April 2024	317	317	317	77	40	32	0	0	0	55	12	0	0	0	100	100	5	*	*
April 2025	334	334	334	64	33	27	0	0	0	51	10	0	0	0	100	100	3	*	*
April 2026	353	353	291	52	27	21	0	0	0	46	8	0	0	0	100	100	2	*	*
April 2027	373	308	241	42	21	17	0	0	0	41	7	0	0	0	100	100	1	*	*
April 2028	394	250	193	32	16	13	0	0	0	35	5	0	0	0	100	100	1	*	*
April 2029	417	193	149	24	12	9	0	0	0	29	3	0	0	0	100	100	*	*	*
April 2030	440	139	106	16	8	6	0	0	0	22	2	0	0	0	100	100	*	*	*
April 2031	465	88	67	10	5	4	0	0	0	15	*	0	0	0	100	100	*	*	0
April 2032	335	39	29	4	2	2	0	0	0	7	0	0	0	0	100	46	*	*	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.3	26.4	25.7	19.9	17.2	16.2	2.4	0.5	0.3	20.3	10.8	3.7	2.6	2.1	29.9	29.0	15.4	9.8	7.3

* 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	CI† Class							CA Class							CH Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	250%	575%	1015%	1500%	2000%	0%	100%	250%	575%	1015%	1500%	2000%	0%	100%	250%	575%	1015%	1500%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	99	95	88	74	55	34	0	99	92	83	83	81	49	0	100	100	100	100	100	100	0
April 2005	99	88	74	48	22	4	0	98	82	62	62	32	5	0	100	100	100	100	100	100	0
April 2006	98	82	62	31	8	*	0	97	73	44	44	12	*	0	100	100	100	100	100	100	0
April 2007	97	76	52	20	3	*	0	95	64	29	29	4	0	0	100	100	100	100	100	21	0
April 2008	96	70	44	13	1	*	0	94	56	19	19	2	0	0	100	100	100	100	100	2	0
April 2009	95	65	36	8	*	*	0	92	48	12	12	*	0	0	100	100	100	100	100	*	0
April 2010	94	60	30	5	*	*	0	91	40	8	8	*	0	0	100	100	100	100	100	*	0
April 2011	92	55	25	3	*	*	0	89	33	5	5	0	0	0	100	100	100	100	42	*	0
April 2012	91	50	21	2	*	0	0	87	27	3	3	0	0	0	100	100	100	100	16	*	0
April 2013	89	46	17	1	*	0	0	84	21	2	2	0	0	0	100	100	100	100	6	*	0
April 2014	88	42	14	1	*	0	0	82	15	1	1	0	0	0	100	100	100	100	2	*	0
April 2015	86	39	12	1	*	0	0	79	9	1	1	0	0	0	100	100	100	100	1	0	0
April 2016	84	35	10	*	*	0	0	76	4	*	*	0	0	0	100	100	100	100	*	0	0
April 2017	82	32	8	*	*	0	0	73	*	*	*	0	0	0	100	100	100	100	*	0	0
April 2018	79	29	7	*	*	0	0	70	0	0	0	0	0	0	100	86	86	86	*	0	0
April 2019	77	26	5	*	*	0	0	66	0	0	0	0	0	0	100	54	54	54	*	0	0
April 2020	74	23	4	*	*	0	0	61	0	0	0	0	0	0	100	34	34	34	*	0	0
April 2021	71	20	3	*	*	0	0	57	0	0	0	0	0	0	100	21	21	21	*	0	0
April 2022	67	18	3	*	*	0	0	52	0	0	0	0	0	0	100	13	13	13	*	0	0
April 2023	64	16	2	*	0	0	0	46	0	0	0	0	0	0	100	8	8	8	*	0	0
April 2024	59	13	2	*	0	0	0	40	0	0	0	0	0	0	100	5	5	5	*	0	0
April 2025	55	11	1	*	0	0	0	34	0	0	0	0	0	0	100	3	3	3	*	0	0
April 2026	50	9	1	*	0	0	0	26	0	0	0	0	0	0	100	1	1	1	*	0	0
April 2027	45	8	1	*	0	0	0	18	0	0	0	0	0	0	100	1	1	1	*	0	0
April 2028	39	6	*	*	0	0	0	10	0	0	0	0	0	0	100	*	*	*	*	0	0
April 2029	32	4	*	*	0	0	0	*	0	0	0	0	0	0	100	*	*	*	0	0	0
April 2030	25	3	*	*	0	0	0	0	0	0	0	0	0	0	*	*	*	*	0	0	0
April 2031	18	1	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 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)**	21.1	10.7	5.8	2.6	1.4	0.8	0.5	17.7	6.2	3.2	3.2	1.8	1.1	0.6	26.1	16.8	16.8	16.8	8.2	3.8	0.8

Date	FC, SC and CX Classes							EG, FJ and SJ† Classes							EP, FK, FL, SK† and EA Classes						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	250%	575%	1015%	1500%	2000%	0%	100%	250%	335%	623%	900%	1200%	0%	100%	250%	335%	623%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	57	0	0	0	98	95	92	90	84	78	71	98	94	91	91	91	86	79
April 2005	100	100	100	19	0	0	0	95	88	78	73	57	42	28	95	86	76	76	63	47	31
April 2006	100	100	100	3	0	0	0	93	79	63	55	32	16	4	92	77	59	59	36	18	4
April 2007	100	100	100	*	0	0	0	90	71	51	41	17	4	0	89	68	45	45	19	5	0
April 2008	100	100	96	*	0	0	0	87	64	41	31	8	0	0	85	60	34	34	9	0	0
April 2009	100	100	88	*	0	0	0	84	57	32	22	3	0	0	82	52	25	25	3	0	0
April 2010	100	100	78	*	0	0	0	80	50	25	16	0	0	0	78	45	17	17	0	0	0
April 2011	100	100	68	*	0	0	0	76	44	19	10	0	0	0	73	38	12	12	0	0	0
April 2012	100	100	59	*	0	0	0	72	38	14	7	0	0	0	69	31	7	7	0	0	0
April 2013	100	100	50	*	0	0	0	67	33	10	3	0	0	0	64	25	4	4	0	0	0
April 2014	100	100	42	*	0	0	0	62	28	7	1	0	0	0	58	20	1	1	0	0	0
April 2015	100	100	35	*	0	0	0	57	23	4	0	0	0	0	52	14	0	0	0	0	0
April 2016	100	100	29	*	0	0	0	51	18	2	0	0	0	0	46	9	0	0	0	0	0
April 2017	100	99	24	*	0	0	0	45	14	0	0	0	0	0	39	4	0	0	0	0	0
April 2018	100	89	20	*	0	0	0	38	10	0	0	0	0	0	31	*	0	0	0	0	0
April 2019	100	80	16	*	0	0	0	31	6	0	0	0	0	0	23	0	0	0	0	0	0
April 2020	100	72	13	*	0	0	0	23	3	0	0	0	0	0	14	0	0	0	0	0	0
April 2021	100	64	11	*	0	0	0	14	0	0	0	0	0	0	5	0	0	0	0	0	0
April 2022	100	56	8	*	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2023	100	49	7	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2024	100	42	5	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2025	100	35	4	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2026	100	29	3	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2027	100	23	2	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2028	100	18	2	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2029	100	13	1	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2030	79	8	1	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2031	55	3	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 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)**	28.2	20.3	11.2	1.3	0.5	0.3	0.2	12.2	7.7	4.9	4.0	2.5	1.9	1.5	11.4	6.8	4.2	4.2	2.7	2.1	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	EQ Class							EK Class							GI† Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	250%	335%	623%	900%	1200%	0%	100%	250%	335%	623%	900%	1200%	0%	100%	175%	300%	754%	1100%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	82	20	0	0	100	100	100	100	100	100	100	99	97	96	93	85	78	70
April 2005	100	100	100	49	0	0	0	100	100	100	100	100	100	100	98	92	87	80	56	40	23
April 2006	100	100	100	20	0	0	0	100	100	100	100	100	100	100	98	85	77	65	31	14	2
April 2007	100	100	100	5	0	0	0	100	100	100	100	100	100	47	97	79	68	52	16	5	*
April 2008	100	100	100	*	0	0	0	100	100	100	100	100	79	13	95	73	60	42	9	2	*
April 2009	100	100	98	*	0	0	0	100	100	100	100	100	35	3	94	67	53	34	5	1	*
April 2010	100	100	93	*	0	0	0	100	100	100	100	92	15	1	93	62	46	27	3	*	*
April 2011	100	100	84	*	0	0	0	100	100	100	100	55	7	*	92	57	41	22	1	*	*
April 2012	100	100	75	*	0	0	0	100	100	100	100	32	3	*	90	53	35	18	1	*	*
April 2013	100	100	65	*	0	0	0	100	100	100	100	19	1	*	89	48	31	14	*	*	0
April 2014	100	100	55	*	0	0	0	100	100	100	100	11	1	*	87	44	27	11	*	*	0
April 2015	100	100	39	0	0	0	0	100	100	100	89	6	*	*	85	40	23	9	*	*	0
April 2016	100	100	17	0	0	0	0	100	100	100	63	3	*	*	83	37	20	7	*	*	0
April 2017	100	100	0	0	0	0	0	100	100	99	44	2	*	*	81	33	18	6	*	*	0
April 2018	100	100	0	0	0	0	0	100	100	71	30	1	*	*	78	30	15	4	*	*	0
April 2019	100	64	0	0	0	0	0	100	100	49	19	1	*	*	75	27	13	3	*	*	0
April 2020	100	30	0	0	0	0	0	100	100	31	12	*	*	0	72	24	11	3	*	*	0
April 2021	100	0	0	0	0	0	0	100	95	17	6	*	*	0	69	22	9	2	*	0	0
April 2022	48	0	0	0	0	0	0	100	37	6	2	*	*	0	66	19	8	2	*	0	0
April 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	62	17	7	1	*	0	0
April 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	58	14	5	1	*	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	53	12	4	1	*	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	49	10	4	1	*	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43	9	3	*	*	0	0
April 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	37	7	2	*	*	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31	5	2	*	*	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24	4	1	*	*	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17	2	1	*	*	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9	1	*	*	0	0	0
April 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)**	19.0	16.5	10.8	2.1	0.7	0.5	0.4	19.8	18.8	16.2	14.2	8.7	6.0	4.2	20.8	11.2	8.2	5.5	2.6	1.9	1.5

Date	GA Class							GB Class							GF, GS and GC Classes						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	175%	300%	754%	1100%	1500%	0%	100%	175%	300%	754%	1100%	1500%	0%	100%	175%	300%	754%	1100%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	99	96	93	93	93	93	92	100	100	100	100	100	100	100	100	100	100	90	55	27	0
April 2005	98	88	81	81	71	48	23	100	100	100	100	100	100	100	100	100	100	71	0	0	0
April 2006	96	78	66	66	34	9	0	100	100	100	100	100	100	32	100	100	100	50	0	0	0
April 2007	95	69	53	53	13	0	0	100	100	100	100	100	60	3	100	100	100	36	0	0	0
April 2008	93	60	41	41	2	0	0	100	100	100	100	100	20	*	100	100	100	28	0	0	0
April 2009	92	52	30	30	0	0	0	100	100	100	100	63	7	*	100	100	100	24	0	0	0
April 2010	90	44	21	21	0	0	0	100	100	100	100	34	2	*	100	100	100	22	0	0	0
April 2011	88	37	14	14	0	0	0	100	100	100	100	18	1	*	100	100	97	21	0	0	0
April 2012	86	30	8	8	0	0	0	100	100	100	100	10	*	*	100	100	92	19	0	0	0
April 2013	83	24	4	4	0	0	0	100	100	100	100	5	*	*	100	100	86	16	0	0	0
April 2014	81	18	*	*	0	0	0	100	100	100	100	3	*	0	100	100	79	14	0	0	0
April 2015	78	12	0	0	0	0	0	100	100	78	78	1	*	0	100	100	72	12	0	0	0
April 2016	75	7	0	0	0	0	0	100	100	60	60	1	*	0	100	100	65	11	0	0	0
April 2017	71	2	0	0	0	0	0	100	100	46	46	*	*	0	100	100	58	9	0	0	0
April 2018	68	0	0	0	0	0	0	100	74	35	35	*	*	0	100	100	51	7	0	0	0
April 2019	64	0	0	0	0	0	0	100	35	26	26	*	*	0	100	100	45	6	0	0	0
April 2020	59	0	0	0	0	0	0	100	20	20	20	*	*	0	100	93	39	5	0	0	0
April 2021	55	0	0	0	0	0	0	100	15	15	15	*	*	0	100	84	34	4	0	0	0
April 2022	50	0	0	0	0	0	0	100	11	11	11	*	*	0	100	75	29	3	0	0	0
April 2023	44	0	0	0	0	0	0	100	8	8	8	*	*	0	100	66	24	3	0	0	0
April 2024	38	0	0	0	0	0	0	100	6	6	6	*	0	0	100	58	20	2	0	0	0
April 2025	32	0	0	0	0	0	0	100	4	4	4	*	0	0	100	50	17	2	0	0	0
April 2026	24	0	0	0	0	0	0	100	3	3	3	*	0	0	100	42	14	1	0	0	0
April 2027	17	0	0	0	0	0	0	100	2	2	2	*	0	0	100	35	11	1	0	0	0
April 2028	8	0	0	0	0	0	0	100	1	1	1	*	0	0	100	28	8	1	0	0	0
April 2029	0	0	0	0	0	0	0	89	1	1	1	*	0	0	100	21	6	*	0	0	0
April 2030	0	0	0	0	0	0	0	1	1	1	1	*	0	0	100	15	4	*	0	0	0
April 2031	0	0	0	0	0	0	0	*	*	*	*	*	0	0	69	9	2	*	0	0	0
April 2032	0	0	0	0	0	0	0	*	*	*	*	*	0	0	36	4	1	*	0	0	0
April 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)**	17.4	6.7	4.6	4.6	2.7	2.0	1.6	26.5	16.3	14.7	14.7	6.9	4.5	3.0	28.6	22.3	16.0	5.1	1.0	0.8	0.6

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

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

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

Date	HE, HF, HS†, HA and HC Classes					HQ Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	424%	700%	900%	0%	100%	424%	700%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100
April 2004	96	94	88	83	80	100	100	100	100	100
April 2005	92	85	68	54	45	100	100	100	100	100
April 2006	87	75	46	28	17	100	100	100	100	100
April 2007	82	65	31	13	4	100	100	100	100	100
April 2008	77	56	20	4	0	100	100	100	100	76
April 2009	71	48	12	0	0	100	100	100	95	32
April 2010	65	40	6	0	0	100	100	100	50	13
April 2011	58	33	2	0	0	100	100	100	26	6
April 2012	51	26	0	0	0	100	100	94	13	2
April 2013	43	20	0	0	0	100	100	59	7	1
April 2014	35	14	0	0	0	100	100	36	3	*
April 2015	26	8	0	0	0	100	100	20	1	*
April 2016	16	3	0	0	0	100	100	10	1	*
April 2017	6	0	0	0	0	100	70	4	*	*
April 2018	0	0	0	0	0	0	0	0	0	0
April 2019	0	0	0	0	0	0	0	0	0	0
April 2020	0	0	0	0	0	0	0	0	0	0
April 2021	0	0	0	0	0	0	0	0	0	0
April 2022	0	0	0	0	0	0	0	0	0	0
April 2023	0	0	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.6	6.2	3.3	2.3	2.0	14.8	14.3	10.8	7.5	5.9

Date	JF and JS† Classes								JI† Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	125%	200%	220%	250%	500%	800%	0%	100%	125%	200%	220%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	99	97	96	95	94	94	88	82	98	92	92	92	92	92	92	92
April 2005	98	91	90	85	84	82	67	52	96	78	78	78	78	78	78	51
April 2006	97	84	82	74	72	69	47	27	93	61	61	61	61	61	38	0
April 2007	96	78	74	64	61	57	32	14	91	45	45	45	45	45	4	0
April 2008	95	72	68	55	52	48	22	7	88	30	30	30	30	30	0	0
April 2009	94	67	61	48	45	40	15	4	85	16	16	16	16	16	0	0
April 2010	93	61	56	41	38	33	10	2	82	4	4	4	4	4	0	0
April 2011	91	57	50	36	32	28	7	1	78	*	*	*	*	*	0	0
April 2012	90	52	46	31	27	23	5	*	74	0	0	0	0	0	0	0
April 2013	88	48	41	26	23	19	3	*	70	0	0	0	0	0	0	0
April 2014	86	44	37	22	20	16	2	*	66	0	0	0	0	0	0	0
April 2015	84	40	33	19	16	13	2	*	61	0	0	0	0	0	0	0
April 2016	82	36	30	16	14	11	1	*	55	0	0	0	0	0	0	0
April 2017	80	33	27	14	12	9	1	*	50	0	0	0	0	0	0	0
April 2018	77	30	24	12	10	7	*	*	43	0	0	0	0	0	0	0
April 2019	75	27	21	10	8	6	*	*	36	0	0	0	0	0	0	0
April 2020	72	24	18	8	7	5	*	*	29	0	0	0	0	0	0	0
April 2021	69	21	16	7	5	4	*	*	21	0	0	0	0	0	0	0
April 2022	65	19	14	6	4	3	*	*	12	0	0	0	0	0	0	0
April 2023	61	16	12	5	4	2	*	*	4	0	0	0	0	0	0	0
April 2024	57	14	10	4	3	2	*	*	1	0	0	0	0	0	0	0
April 2025	53	12	9	3	2	1	*	*	0	0	0	0	0	0	0	0
April 2026	48	10	7	2	2	1	*	*	0	0	0	0	0	0	0	0
April 2027	43	8	6	2	1	1	*	*	0	0	0	0	0	0	0	0
April 2028	37	7	5	1	1	1	*	*	0	0	0	0	0	0	0	0
April 2029	31	5	3	1	1	*	*	*	0	0	0	0	0	0	0	0
April 2030	24	4	2	1	*	*	*	0	0	0	0	0	0	0	0	0
April 2031	17	2	1	*	*	*	*	0	0	0	0	0	0	0	0	0
April 2032	9	1	1	*	*	*	*	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.6	11.1	9.9	7.4	6.9	6.3	3.6	2.4	12.9	3.8	3.8	3.8	3.8	3.8	2.7	2.0

* 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	JA Class								JB Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	125%	200%	220%	250%	500%	800%	0%	100%	125%	200%	220%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	91	64	64	64	64	64	64	64	100	100	100	100	100	100	100	100
April 2005	82	3	3	3	3	3	3	0	100	100	100	100	100	100	100	0
April 2006	72	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2007	61	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2008	48	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2009	35	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2010	21	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2011	6	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2012	0	0	0	0	0	0	0	0	82	0	0	0	0	0	0	0
April 2013	0	0	0	0	0	0	0	0	53	0	0	0	0	0	0	0
April 2014	0	0	0	0	0	0	0	0	21	0	0	0	0	0	0	0
April 2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	4.7	1.2	1.2	1.2	1.2	1.2	1.2	1.2	10.1	2.5	2.5	2.5	2.5	2.5	2.4	1.8

Date	JC Class								JD Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	125%	200%	220%	250%	500%	800%	0%	100%	125%	200%	220%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	65	100	100	100	100	100	100	100	100
April 2006	100	95	95	95	95	95	28	0	100	100	100	100	100	100	100	0
April 2007	100	48	48	48	48	48	0	0	100	100	100	100	100	100	0	0
April 2008	100	4	4	4	4	4	0	0	100	100	100	100	100	100	0	0
April 2009	100	0	0	0	0	0	0	0	100	47	47	47	47	47	0	0
April 2010	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2011	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2012	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2013	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2014	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2015	94	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2016	78	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2017	61	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2018	42	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2019	22	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2020	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2021	0	0	0	0	0	0	0	0	66	0	0	0	0	0	0	0
April 2022	0	0	0	0	0	0	0	0	30	0	0	0	0	0	0	0
April 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.5	4.0	4.0	4.0	4.0	4.0	2.9	2.1	18.5	6.0	6.0	6.0	6.0	6.0	3.6	2.5

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

Date	JE Class								JG Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	125%	200%	220%	250%	500%	800%	0%	100%	125%	200%	220%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	95
April 2007	100	100	100	100	100	100	80	0	100	100	100	100	100	100	100	33
April 2008	100	100	100	100	100	100	0	0	100	100	100	100	100	100	74	2
April 2009	100	100	100	100	100	100	0	0	100	100	100	100	100	100	41	0
April 2010	100	89	89	89	89	89	0	0	100	100	100	100	100	100	19	0
April 2011	100	2	2	2	2	2	0	0	100	100	100	100	100	100	3	0
April 2012	100	0	0	0	0	0	0	0	100	79	79	79	79	79	0	0
April 2013	100	0	0	0	0	0	0	0	100	60	60	60	60	60	0	0
April 2014	100	0	0	0	0	0	0	0	100	44	44	44	44	44	0	0
April 2015	100	0	0	0	0	0	0	0	100	31	31	31	31	31	0	0
April 2016	100	0	0	0	0	0	0	0	100	20	20	20	20	20	0	0
April 2017	100	0	0	0	0	0	0	0	100	11	11	11	11	11	0	0
April 2018	100	0	0	0	0	0	0	0	100	3	3	3	3	3	0	0
April 2019	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2020	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2021	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2022	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2023	85	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2024	12	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	82	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	59	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	34	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	7	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.5	7.5	7.5	7.5	7.5	7.5	4.2	2.8	23.3	11.0	11.0	11.0	11.0	11.0	5.9	3.8

Date	JH Class								JM Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	125%	200%	220%	250%	500%	800%	0%	100%	125%	200%	220%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100	100	100	91	91	91	91	91	91
April 2005	100	100	100	100	100	100	100	100	100	100	74	74	74	74	32	0
April 2006	100	100	100	100	100	100	100	100	100	100	54	54	54	54	0	0
April 2007	100	100	100	100	100	100	100	100	100	100	37	37	37	37	0	0
April 2008	100	100	100	100	100	100	100	100	100	100	23	23	23	22	0	0
April 2009	100	100	100	100	100	100	100	54	100	100	13	13	13	0	0	0
April 2010	100	100	100	100	100	100	100	28	100	100	4	4	4	0	0	0
April 2011	100	100	100	100	100	100	100	14	100	100	0	0	0	0	0	0
April 2012	100	100	100	100	100	100	75	7	100	100	0	0	0	0	0	0
April 2013	100	100	100	100	100	100	51	4	100	93	0	0	0	0	0	0
April 2014	100	100	100	100	100	100	35	2	100	81	0	0	0	0	0	0
April 2015	100	100	100	100	100	100	24	1	100	63	0	0	0	0	0	0
April 2016	100	100	100	100	100	100	16	*	100	42	0	0	0	0	0	0
April 2017	100	100	100	100	100	100	11	*	100	18	0	0	0	0	0	0
April 2018	100	100	100	100	100	100	7	*	100	0	0	0	0	0	0	0
April 2019	100	90	90	90	90	90	5	*	100	0	0	0	0	0	0	0
April 2020	100	72	72	72	72	72	3	*	100	0	0	0	0	0	0	0
April 2021	100	58	58	58	58	58	2	*	100	0	0	0	0	0	0	0
April 2022	100	46	46	46	46	46	1	*	100	0	0	0	0	0	0	0
April 2023	100	37	37	37	37	37	1	*	100	0	0	0	0	0	0	0
April 2024	100	29	29	29	29	29	1	*	100	0	0	0	0	0	0	0
April 2025	100	22	22	22	22	22	*	*	100	0	0	0	0	0	0	0
April 2026	100	17	17	17	17	17	*	*	100	0	0	0	0	0	0	0
April 2027	100	13	13	13	13	13	*	*	100	0	0	0	0	0	0	0
April 2028	100	9	9	9	9	9	*	*	100	0	0	0	0	0	0	0
April 2029	27	6	6	6	6	6	*	*	100	0	0	0	0	0	0	0
April 2030	4	4	4	4	4	4	*	*	12	0	0	0	0	0	0	0
April 2031	2	2	2	2	2	2	*	*	0	0	0	0	0	0	0	0
April 2032	1	1	1	1	1	1	*	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.9	19.6	19.6	19.6	19.6	19.6	10.9	6.6	26.7	12.5	3.5	3.5	3.5	3.3	1.8	1.3

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

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

Date	JN Class								JT Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	125%	200%	220%	250%	500%	800%	0%	100%	125%	200%	220%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	100	100	100	100	85	81	75	25	0
April 2005	100	100	100	100	100	100	100	100	100	100	100	56	44	27	0	0
April 2006	100	100	100	100	100	100	100	0	100	100	100	24	4	0	0	0
April 2007	100	100	100	100	100	100	100	0	100	100	100	0	0	0	0	0
April 2008	100	100	100	100	100	100	0	0	100	100	100	0	0	0	0	0
April 2009	100	100	100	100	100	68	0	0	100	100	100	0	0	0	0	0
April 2010	100	100	100	100	100	25	0	0	100	100	100	0	0	0	0	0
April 2011	100	100	97	97	97	4	0	0	100	100	100	0	0	0	0	0
April 2012	100	100	89	89	90	*	0	0	100	100	100	0	0	0	0	0
April 2013	100	100	78	78	83	*	0	0	100	100	99	0	0	0	0	0
April 2014	100	100	64	64	74	*	0	0	100	100	95	0	0	0	0	0
April 2015	100	100	49	49	65	*	0	0	100	100	90	0	0	0	0	0
April 2016	100	100	34	34	56	*	0	0	100	100	84	0	0	0	0	0
April 2017	100	100	18	18	46	*	0	0	100	100	77	0	0	0	0	0
April 2018	100	85	2	2	37	*	0	0	100	100	69	0	0	0	0	0
April 2019	100	36	0	0	28	*	0	0	100	100	57	0	0	0	0	0
April 2020	100	0	0	0	20	*	0	0	100	96	44	0	0	0	0	0
April 2021	100	0	0	0	12	*	0	0	100	79	31	0	0	0	0	0
April 2022	100	0	0	0	5	*	0	0	100	63	18	0	0	0	0	0
April 2023	100	0	0	0	0	*	0	0	100	47	5	0	0	0	0	0
April 2024	100	0	0	0	0	*	0	0	100	31	0	0	0	0	0	0
April 2025	100	0	0	0	0	*	0	0	100	15	0	0	0	0	0	0
April 2026	100	0	0	0	0	*	0	0	100	*	0	0	0	0	0	0
April 2027	100	0	0	0	0	*	0	0	100	0	0	0	0	0	0	0
April 2028	100	0	0	0	0	*	0	0	100	0	0	0	0	0	0	0
April 2029	100	0	0	0	0	*	0	0	100	0	0	0	0	0	0	0
April 2030	100	0	0	0	0	*	0	0	100	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	*	0	0	70	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	*	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.4	15.7	11.9	11.9	13.7	6.5	2.2	1.5	28.3	19.8	16.2	2.2	1.8	1.5	0.7	0.5

Date	JU Class								JV Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	125%	200%	220%	250%	500%	800%	0%	100%	125%	200%	220%	250%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2004	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	71
April 2005	100	100	100	100	100	100	0	0	100	100	100	100	100	100	0	0
April 2006	100	100	100	100	100	0	0	0	100	100	100	100	100	87	0	0
April 2007	100	100	100	95	0	0	0	0	100	100	100	100	85	35	0	0
April 2008	100	100	100	0	0	0	0	0	100	100	100	95	55	0	0	0
April 2009	100	100	100	0	0	0	0	0	100	100	100	77	35	0	0	0
April 2010	100	100	100	0	0	0	0	0	100	100	100	66	23	0	0	0
April 2011	100	100	100	0	0	0	0	0	100	100	100	60	17	0	0	0
April 2012	100	100	100	0	0	0	0	0	100	100	100	59	16	0	0	0
April 2013	100	100	100	0	0	0	0	0	100	100	100	59	16	0	0	0
April 2014	100	100	100	0	0	0	0	0	100	100	100	59	16	0	0	0
April 2015	100	100	100	0	0	0	0	0	100	100	100	59	16	0	0	0
April 2016	100	100	100	0	0	0	0	0	100	100	100	59	16	0	0	0
April 2017	100	100	100	0	0	0	0	0	100	100	100	59	16	0	0	0
April 2018	100	100	100	0	0	0	0	0	100	100	100	59	16	0	0	0
April 2019	100	100	100	0	0	0	0	0	100	100	100	53	16	0	0	0
April 2020	100	100	100	0	0	0	0	0	100	100	100	47	16	0	0	0
April 2021	100	100	100	0	0	0	0	0	100	100	100	41	16	0	0	0
April 2022	100	100	100	0	0	0	0	0	100	100	100	35	16	0	0	0
April 2023	100	100	100	0	0	0	0	0	100	100	100	30	16	0	0	0
April 2024	100	100	55	0	0	0	0	0	100	100	100	25	13	0	0	0
April 2025	100	100	0	0	0	0	0	0	100	100	95	21	11	0	0	0
April 2026	100	100	0	0	0	0	0	0	100	100	80	17	9	0	0	0
April 2027	100	2	0	0	0	0	0	0	100	100	66	13	7	0	0	0
April 2028	100	0	0	0	0	0	0	0	100	81	52	10	5	0	0	0
April 2029	100	0	0	0	0	0	0	0	100	62	40	8	4	0	0	0
April 2030	100	0	0	0	0	0	0	0	100	44	28	5	3	0	0	0
April 2031	100	0	0	0	0	0	0	0	100	27	17	3	1	0	0	0
April 2032	67	0	0	0	0	0	0	0	100	10	6	1	1	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.1	23.5	21.1	4.4	3.4	2.7	1.3	0.9	29.6	26.8	25.4	14.7	8.1	3.8	1.6	1.1

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

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

Characteristics of the R and RL Classes

The R and RL Classes will not have principal balances and will not bear interest. If any assets of the Trust remain after the principal balances of all Classes are reduced to zero, we will pay the Holder of the R Class the proceeds from those assets. If any assets of the Lower Tier REMIC remain after the principal balances of the Lower Tier Regular Interests are reduced to zero, we will pay the proceeds of those assets to the Holder of the RL Class. Fannie Mae does not expect that any material assets will remain in either case.

A Residual Certificate will be subject to certain transfer restrictions. We will not permit transfer of record or beneficial ownership of a Residual Certificate to a “disqualified organization.” In addition, we will not permit transfer of record or beneficial ownership of a Residual Certificate to any person that is not a “U.S. Person” or a foreign person subject to United States income taxation on a net basis on income derived from that Certificate. Any transferee of a Residual Certificate must execute and deliver an affidavit and an Internal Revenue Service Form W-9 (or, if applicable, a Form W-8ECI) on which the transferee provides its taxpayer identification number. See “Description of Certificates—Special Characteristics of Residual Certificates” and “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Residual Certificates*” in the REMIC Prospectus. The affidavit must also state that the transferee is a “U.S. Person” or a foreign person subject to United States income taxation on a net basis on income derived from that Certificate and that, if the transferee is a partnership for U.S. federal income tax purposes, each person or entity that holds an interest (directly, or indirectly through a pass-through entity) in the partnership is a “U.S. Person” or a foreign person subject to United States income taxation on a net basis on income derived from that Certificate. In addition, the transferee must receive an affidavit containing these same representations from any new transferee. Transferors of a Residual Certificate should consult with their own tax advisors for further information regarding such transfers.

Treasury Department regulations (the “Regulations”) provide that a transfer of a “noneconomic residual interest” will be disregarded for all federal tax purposes unless no significant purpose of the transfer is to impede the assessment or collection of tax. The R and RL Classes will constitute noneconomic residual interests under the Regulations. Having a significant purpose to impede the assessment or collection of tax means that the transferor of a Residual Certificate knew or should have known that the transferee would be unwilling or unable to pay taxes due on its share of the taxable income of the REMIC trust (that is, the transferor had “improper knowledge”).

As discussed under the caption “Special Characteristics of Residual Certificates” in the REMIC Prospectus, the Regulations presume that a transferor does not have improper knowledge if two conditions are met. The Treasury Department has amended the Regulations to provide additional requirements that a transferor must satisfy to avail itself of the safe harbor regarding the presumed lack of improper knowledge. For transfers occurring on or after August 19, 2002, a transferor of a Residual Certificate is presumed not to have improper knowledge if, in addition to meeting the two conditions discussed in the REMIC Prospectus, both (i) the transferee represents that it will not cause income from the Residual Certificate to be attributed to a foreign permanent establishment or fixed base of the transferee or another taxpayer and (ii) the transfer satisfies either the “asset test” or the “formula test.” The representation described in (i) will be included in the affidavit discussed above. See “Description of Certificates—Special Characteristics of Residual Certificates” and “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Residual Certificates*” in the REMIC Prospectus.

A transfer satisfies the asset test if (i) the transferee’s gross assets exceed \$100 million and its net assets exceed \$10 million (in each case, at the time of the transfer and at the close of each of the transferee’s two fiscal years preceding the year of transfer), (ii) the transferee is an “eligible corporation” and the transferee agrees in writing that any subsequent transfer of the Residual Certificate will be to an eligible corporation and will comply with the safe harbor and satisfy the asset test, and (iii) the facts and circumstances known to the transferor do not reasonably indicate that the taxes associated with the Residual Certificate will not be paid. A transfer satisfies the formula test if

the present value of the anticipated tax liabilities associated with holding the Residual Certificate is less than or equal to the present value of the sum of (i) any consideration given to the transferee to acquire the Residual Certificate, (ii) expected future distributions on the Residual Certificate, and (iii) anticipated tax savings associated with holding the Residual Certificate as the related REMIC trust generates losses. The Regulations contain additional details regarding their application and you should consult your own tax advisor regarding the application of the Regulations to a transfer of a Residual Certificate.

The Holder of the R Class will be considered to be the holder of the “residual interest” in the REMIC constituted by the Trust, and the Holder of the RL Class will be considered to be the holder of the “residual interest” in the REMIC constituted by the Lower Tier REMIC. See “Certain Federal Income Tax Consequences” in the REMIC Prospectus. Pursuant to the Trust Agreement, we will be obligated to provide to these Holders (i) information necessary to enable them to prepare their federal income tax returns and (ii) any reports regarding the R or RL Class that may be required under the Code.

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

The Certificates and payments on the Certificates are not generally exempt from taxation. Therefore, you should consider the tax consequences of holding a Certificate before you acquire one. The following tax discussion supplements the discussion under the caption “Certain Federal Income Tax Consequences” in the REMIC Prospectus. When read together, the two discussions describe the current federal income tax treatment of beneficial owners of Certificates. These two tax discussions do not purport to deal with all federal tax consequences applicable to all categories of beneficial owners, some of which may be subject to special rules. In addition, these discussions may not apply to your particular circumstances for one of the reasons explained in the REMIC Prospectus. You should consult your own tax advisors regarding the federal income tax consequences of holding and disposing of Certificates as well as any tax consequences arising under the laws of any state, local or foreign taxing jurisdiction.

REMIC Elections and Special Tax Attributes

We will elect to treat the Lower Tier REMIC and the Trust as REMICs for federal income tax purposes. The REMIC Certificates, other than the R and RL Classes, will be designated as the “regular interests,” and the R Class will be designated as the “residual interest,” in the REMIC constituted by the Trust. The Lower Tier Regular Interests will be designated as the “regular interests” and the RL Class will be designated as the “residual interest” in the Lower Tier REMIC.

Because the Lower Tier REMIC and the Trust will qualify as REMICs, the REMIC Certificates and any related RCR Certificates generally will be treated as “regular or residual interests in a REMIC” for domestic building and loan associations, as “real estate assets” for real estate investment trusts, and, except for the R and RL Classes, as “qualified mortgages” for other REMICs. See “Certain Federal Income Tax Consequences—*REMIC Election and Special Tax Attributes*” in the REMIC Prospectus.

Taxation of Beneficial Owners of Regular Certificates

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

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	220% PSA
2	449% PSA
3	1015% PSA
4	623% PSA
5	754% PSA
6	424% PSA
7	220% PSA

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

Taxation of Beneficial Owners of Residual Certificates

For purposes of determining the portion of the taxable income of the Trust (or the Lower Tier REMIC) that generally will not be treated as excess inclusions, the rate to be used is 120% of the “federal long-term rate.” The rate will be published on or about March 20, 2003. See “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Residual Certificates*—Treatment of Excess Inclusions” and “—*Foreign Investors*—Residual Certificates” in the REMIC Prospectus.

Taxation of Beneficial Owners of RCR Certificates

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

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

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

Exchanges. If a beneficial owner exchanges one or more REMIC Certificates for the related RCR Certificate or Certificates in the manner described under “Description of the Certificates—Combination and Recombination” in this prospectus supplement, the exchange will not be taxable. Likewise, if

a beneficial owner exchanges one or more RCR Certificates for the related REMIC Certificate or Certificates in the manner described in that discussion, the exchange will not be a taxable exchange. In each of these cases, the beneficial owner will be treated as continuing to own after the exchange the same combination of interests in the related REMIC Certificates (or the same interest in the related REMIC Certificate) that it owned immediately prior to the exchange.

Tax Return Disclosure Requirements

The Treasury Department recently issued 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.

PLAN OF DISTRIBUTION

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

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

LEGAL MATTERS

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

Available Recombinations (1)

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Classes	Original Principal Balance	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 1								
IA	\$ 22,717,272 (3)	PA	\$124,945,000	4.0%	FIX	PAC	31393BVX0	April 2018
PM	124,945,000							
Recombination 2								
ID	4,069,090 (3)	PD	44,760,000	5.5	FIX	PAC	31393BVY8	May 2028
NB	44,760,000							
Recombination 3								
IE	11,946,363 (3)	PE	131,410,000	5.5	FIX	PAC	31393BVZ5	December 2031
NJ	131,410,000							
Recombination 4								
FC	34,155,021	CX	64,040,666	4.0	FIX	SUP	31393BWA9	May 2033
SC	29,885,645							
Recombination 5								
EP	267,068,572	EA	311,580,000	4.5	FIX	SCH	31393BWB7	November 2022
FK	44,511,428							
SK	44,511,428 (3)							
Recombination 6								
GF	19,112,000	GC	35,835,000	4.0	FIX	SUP	31393BWC5	May 2033
GS	16,723,000							
Recombination 7								
HE	507,987,858	HA	711,183,000	5.0	FIX	SEQ	31393BWD3	December 2017
HF	203,195,142							
HS	203,195,142 (3)							
Recombination 8								
HE	507,987,858	HC	592,652,501	4.5	FIX	SEQ	31393BWE1	December 2017
HF	84,664,643							
HS	84,664,643 (3)							

(1) REMIC Certificates and RCR Certificates in any recombination may be exchanged only in the proportions shown above.

(2) See “Description of Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus and “Description of the Certificates—Distributions of Interest” and “—Distributions of Principal” in this prospectus supplement.

(3) Notional principal balance.

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	\$543,006,000.00	December 2007	\$353,729,812.19	August 2012	\$171,081,926.28
May 2003	541,977,822.65	January 2008	349,971,439.50	September 2012	168,428,333.38
June 2003	540,819,260.23	February 2008	346,232,567.87	October 2012	165,813,451.39
July 2003	539,530,625.33	March 2008	342,513,096.96	November 2012	163,236,733.76
August 2003	538,112,297.93	April 2008	338,812,926.96	December 2012	160,697,641.53
September 2003	536,564,725.34	May 2008	335,131,958.58	January 2013	158,195,643.19
October 2003	534,888,422.06	June 2008	331,470,093.01	February 2013	155,730,214.60
November 2003	533,083,969.57	July 2008	327,827,231.98	March 2013	153,300,838.89
December 2003	531,152,016.07	August 2008	324,203,277.71	April 2013	150,907,006.36
January 2004	529,093,276.16	September 2008	320,598,132.93	May 2013	148,548,214.38
February 2004	526,908,530.52	October 2008	317,011,700.86	June 2013	146,023,967.27
March 2004	524,598,625.39	November 2008	313,443,885.23	July 2013	143,933,776.25
April 2004	522,164,472.19	December 2008	309,894,590.26	August 2013	141,677,159.31
May 2004	519,607,046.88	January 2009	306,363,720.65	September 2013	139,453,641.13
June 2004	516,927,389.40	February 2009	302,851,181.62	October 2013	137,262,752.98
July 2004	514,126,603.05	March 2009	299,356,878.85	November 2013	135,104,032.67
August 2004	511,205,853.70	April 2009	295,880,718.52	December 2013	132,977,024.37
September 2004	508,166,369.07	May 2009	292,422,607.28	January 2014	130,881,278.62
October 2004	505,009,437.91	June 2009	288,982,452.27	February 2014	128,816,352.20
November 2004	501,736,409.09	July 2009	285,560,161.10	March 2014	126,781,808.04
December 2004	498,348,690.70	August 2009	282,155,641.87	April 2014	124,777,215.12
January 2005	494,847,749.05	September 2009	278,768,803.14	May 2014	122,802,148.45
February 2005	491,235,107.65	October 2009	275,399,553.94	June 2014	120,856,188.91
March 2005	487,512,346.11	November 2009	272,047,803.77	July 2014	118,938,923.23
April 2005	483,681,098.99	December 2009	268,713,462.60	August 2014	117,049,943.87
May 2005	479,743,054.69	January 2010	265,396,440.86	September 2014	115,188,848.97
June 2005	475,699,954.11	February 2010	262,096,649.43	October 2014	113,355,242.24
July 2005	471,553,589.47	March 2010	258,813,999.67	November 2014	111,548,732.93
August 2005	467,305,802.94	April 2010	255,548,403.39	December 2014	109,768,935.70
September 2005	462,958,485.29	May 2010	252,299,772.83	January 2015	108,015,470.58
October 2005	458,633,698.66	June 2010	249,068,020.70	February 2015	106,287,962.90
November 2005	454,331,327.14	July 2010	245,853,060.18	March 2015	104,586,043.18
December 2005	450,051,255.41	August 2010	242,654,804.85	April 2015	102,909,347.10
January 2006	445,793,368.74	September 2010	239,473,168.78	May 2015	101,257,515.42
February 2006	441,557,553.01	October 2010	236,308,066.44	June 2015	99,630,193.90
March 2006	437,343,694.65	November 2010	233,159,412.77	July 2015	98,027,033.21
April 2006	433,151,680.72	December 2010	230,027,123.15	August 2015	96,447,688.93
May 2006	428,981,398.82	January 2011	226,911,113.37	September 2015	94,891,821.39
June 2006	424,832,737.16	February 2011	223,811,299.67	October 2015	93,359,095.70
July 2006	420,705,584.50	March 2011	220,727,598.71	November 2015	91,849,181.61
August 2006	416,599,830.19	April 2011	217,659,927.61	December 2015	90,361,753.48
September 2006	412,515,364.13	May 2011	214,608,203.86	January 2016	88,896,490.22
October 2006	408,452,076.81	June 2011	211,572,345.43	February 2016	87,453,075.21
November 2006	404,409,859.27	July 2011	208,552,270.69	March 2016	86,031,196.25
December 2006	400,388,603.11	August 2011	205,547,898.41	April 2016	84,630,545.50
January 2007	396,388,200.48	September 2011	202,559,147.81	May 2016	83,250,819.41
February 2007	392,408,544.11	October 2011	199,585,938.51	June 2016	81,891,718.66
March 2007	388,449,527.26	November 2011	196,628,190.54	July 2016	80,552,948.14
April 2007	384,511,043.74	December 2011	193,685,824.35	August 2016	79,234,216.82
May 2007	380,592,987.91	January 2012	190,758,760.80	September 2016	77,935,237.77
June 2007	376,695,254.67	February 2012	187,846,921.14	October 2016	76,655,728.04
July 2007	372,817,739.48	March 2012	184,950,227.05	November 2016	75,395,408.66
August 2007	368,960,338.32	April 2012	182,094,608.91	December 2016	74,154,004.54
September 2007	365,122,947.69	May 2012	179,280,551.73	January 2017	72,931,244.45
October 2007	361,305,464.65	June 2012	176,507,469.50	February 2017	71,726,860.93
November 2007	357,507,786.78	July 2012	173,774,784.32	March 2017	70,540,590.28

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>
April 2017	\$ 69,372,172.48	February 2022	\$ 24,886,847.08	December 2026	\$ 7,252,401.11
May 2017	68,221,351.16	March 2022	24,419,886.60	January 2027	7,074,555.02
June 2017	67,087,873.52	April 2022	23,960,339.09	February 2027	6,899,788.49
July 2017	65,971,490.32	May 2022	23,508,095.16	March 2027	6,728,054.23
August 2017	64,871,955.78	June 2022	23,063,046.94	April 2027	6,559,305.60
September 2017	63,789,027.58	July 2022	22,625,088.13	May 2027	6,393,496.67
October 2017	62,722,466.80	August 2022	22,194,113.91	June 2027	6,230,582.16
November 2017	61,672,037.86	September 2022	21,770,020.98	July 2027	6,070,517.44
December 2017	60,637,508.46	October 2022	21,352,707.49	August 2027	5,913,258.56
January 2018	59,618,649.60	November 2022	20,942,073.04	September 2027	5,758,762.16
February 2018	58,615,235.45	December 2022	20,538,018.66	October 2027	5,606,985.57
March 2018	57,627,043.36	January 2023	20,140,446.81	November 2027	5,457,886.69
April 2018	56,653,853.81	February 2023	19,749,261.31	December 2027	5,311,424.07
May 2018	55,695,450.35	March 2023	19,364,367.37	January 2028	5,167,556.84
June 2018	54,751,619.58	April 2023	18,985,671.54	February 2028	5,026,244.74
July 2018	53,822,151.07	May 2023	18,613,081.71	March 2028	4,887,448.09
August 2018	52,906,837.37	June 2023	18,246,507.08	April 2028	4,751,127.79
September 2018	52,005,473.93	July 2023	17,885,858.15	May 2028	4,617,245.31
October 2018	51,117,859.08	August 2023	17,531,046.68	June 2028	4,485,762.70
November 2018	50,243,793.96	September 2023	17,181,985.73	July 2028	4,356,642.53
December 2018	49,383,082.53	October 2023	16,838,589.55	August 2028	4,229,847.96
January 2019	48,535,531.50	November 2023	16,500,773.65	September 2028	4,105,342.65
February 2019	47,700,950.29	December 2023	16,168,454.75	October 2028	3,983,090.81
March 2019	46,879,151.00	January 2024	15,841,550.73	November 2028	3,863,057.19
April 2019	46,069,948.38	February 2024	15,519,980.68	December 2028	3,745,207.02
May 2019	45,273,159.78	March 2024	15,203,664.82	January 2029	3,629,506.07
June 2019	44,488,605.12	April 2024	14,892,524.53	February 2029	3,515,920.59
July 2019	43,716,106.86	May 2024	14,586,482.30	March 2029	3,404,417.36
August 2019	42,955,489.95	June 2024	14,285,461.75	April 2029	3,294,963.60
September 2019	42,206,581.82	July 2024	13,989,387.58	May 2029	3,187,527.05
October 2019	41,469,212.31	August 2024	13,698,185.56	June 2029	3,082,075.91
November 2019	40,743,213.66	September 2024	13,411,782.56	July 2029	2,978,578.84
December 2019	40,028,420.50	October 2024	13,130,106.45	August 2029	2,877,004.98
January 2020	39,324,669.77	November 2024	12,853,086.18	September 2029	2,777,323.91
February 2020	38,631,800.70	December 2024	12,580,651.69	October 2029	2,679,505.65
March 2020	37,949,654.81	January 2025	12,312,733.95	November 2029	2,583,520.70
April 2020	37,278,075.84	February 2025	12,049,264.89	December 2029	2,489,339.94
May 2020	36,616,909.74	March 2025	11,790,177.44	January 2030	2,396,934.73
June 2020	35,966,004.63	April 2025	11,535,405.50	February 2030	2,306,276.82
July 2020	35,325,210.78	May 2025	11,284,883.90	March 2030	2,217,338.40
August 2020	34,694,380.58	June 2025	11,038,548.42	April 2030	2,130,092.04
September 2020	34,073,368.48	July 2025	10,796,335.77	May 2030	2,044,510.76
October 2020	33,462,031.02	August 2025	10,558,183.55	June 2030	1,960,567.93
November 2020	32,860,226.74	September 2025	10,324,030.29	July 2030	1,878,237.36
December 2020	32,267,816.20	October 2025	10,093,815.37	August 2030	1,797,493.21
January 2021	31,684,661.91	November 2025	9,867,479.07	September 2030	1,718,310.05
February 2021	31,110,628.34	December 2025	9,644,962.53	October 2030	1,640,662.82
March 2021	30,545,581.88	January 2026	9,426,207.71	November 2030	1,564,526.82
April 2021	29,989,390.80	February 2026	9,211,157.46	December 2030	1,489,877.73
May 2021	29,441,925.24	March 2026	8,999,755.40	January 2031	1,416,691.58
June 2021	28,903,057.19	April 2026	8,791,945.99	February 2031	1,344,944.77
July 2021	28,372,660.42	May 2026	8,587,674.51	March 2031	1,274,614.05
August 2021	27,850,610.53	June 2026	8,386,886.99	April 2031	1,205,676.50
September 2021	27,336,784.85	July 2026	8,189,530.28	May 2031	1,138,109.56
October 2021	26,831,062.47	August 2026	7,995,551.97	June 2031	1,071,890.99
November 2021	26,333,324.19	September 2026	7,804,900.42	July 2031	1,006,998.90
December 2021	25,843,452.48	October 2026	7,617,524.74	August 2031	943,411.71
January 2022	25,361,331.51	November 2026	7,433,374.79	September 2031	881,108.17

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>
October 2031	\$ 820,067.34	April 2032	\$ 479,206.00	October 2032	\$ 178,863.45
November 2031	760,268.61	May 2032	426,443.78	November 2032	132,469.43
December 2031	701,691.66	June 2032	374,787.69	December 2032	87,075.97
January 2032	644,316.49	July 2032	324,219.48	January 2033	42,666.37
February 2032	588,123.38	August 2032	274,721.15	February 2033 and thereafter	0.00
March 2032	533,092.93	September 2032	226,274.95		

Aggregate Group III First Scheduled Balances

<u>Distribution Date</u>	<u>First Scheduled Balance</u>	<u>Distribution Date</u>	<u>First Scheduled Balance</u>	<u>Distribution Date</u>	<u>First Scheduled Balance</u>
Initial Balance	\$56,732,000.00	February 2007	\$36,745,883.70	December 2010	\$19,561,160.60
May 2003	56,606,603.40	March 2007	36,265,130.60	January 2011	19,282,468.01
June 2003	56,461,746.15	April 2007	35,789,891.12	February 2011	19,007,116.42
July 2003	56,297,464.99	May 2007	35,320,110.16	March 2011	18,735,065.92
August 2003	56,113,817.79	June 2007	34,855,733.02	April 2011	18,466,276.85
September 2003	55,910,883.51	July 2007	34,396,705.37	May 2011	18,200,709.88
October 2003	55,688,762.23	August 2007	33,942,973.27	June 2011	17,938,325.91
November 2003	55,447,575.08	September 2007	33,494,483.19	July 2011	17,679,086.10
December 2003	55,187,464.17	October 2007	33,051,181.92	August 2011	17,422,951.92
January 2004	54,908,592.52	November 2007	32,613,016.66	September 2011	17,169,885.07
February 2004	54,611,143.82	December 2007	32,179,934.98	October 2011	16,919,847.51
March 2004	54,295,322.41	January 2008	31,751,884.82	November 2011	16,672,801.49
April 2004	53,961,352.94	February 2008	31,328,814.47	December 2011	16,428,709.49
May 2004	53,609,480.27	March 2008	30,910,672.61	January 2012	16,187,534.26
June 2004	53,239,969.14	April 2008	30,497,408.26	February 2012	15,949,238.80
July 2004	52,853,103.90	May 2008	30,088,970.78	March 2012	15,713,786.36
August 2004	52,449,188.23	June 2008	29,685,309.94	April 2012	15,455,132.13
September 2004	52,028,544.78	July 2008	29,286,375.83	May 2012	15,172,677.33
October 2004	51,591,514.82	August 2008	28,892,118.87	June 2012	14,866,894.83
November 2004	51,138,457.82	September 2008	28,502,489.87	July 2012	14,538,250.06
December 2004	50,669,751.06	October 2008	28,117,439.96	August 2012	14,187,201.05
January 2005	50,185,789.18	November 2008	27,736,920.62	September 2012	13,821,992.45
February 2005	49,686,983.69	December 2008	27,360,883.65	October 2012	13,450,517.42
March 2005	49,173,762.49	January 2009	26,989,281.24	November 2012	13,072,953.42
April 2005	48,646,569.39	February 2009	26,622,065.84	December 2012	12,689,474.26
May 2005	48,105,863.46	March 2009	26,259,190.29	January 2013	12,300,250.23
June 2005	47,552,118.58	April 2009	25,900,607.75	February 2013	11,905,448.10
July 2005	46,985,822.81	May 2009	25,546,271.69	March 2013	11,505,231.21
August 2005	46,407,477.74	June 2009	25,196,135.92	April 2013	11,099,759.50
September 2005	45,817,597.92	July 2009	24,850,154.56	May 2013	10,689,189.58
October 2005	45,234,293.23	August 2009	24,508,282.07	June 2013	10,273,674.83
November 2005	44,657,501.05	September 2009	24,170,473.20	July 2013	9,853,365.38
December 2005	44,087,159.24	October 2009	23,836,683.04	August 2013	9,428,408.21
January 2006	43,523,206.08	November 2009	23,506,866.98	September 2013	8,998,947.19
February 2006	42,965,580.29	December 2009	23,180,980.72	October 2013	8,565,123.17
March 2006	42,414,221.05	January 2010	22,858,980.28	November 2013	8,127,073.93
April 2006	41,869,067.91	February 2010	22,540,821.98	December 2013	7,684,934.40
May 2006	41,330,060.91	March 2010	22,226,462.44	January 2014	7,238,836.53
June 2006	40,797,140.48	April 2010	21,915,858.57	February 2014	6,788,909.45
July 2006	40,270,247.48	May 2010	21,608,967.61	March 2014	6,335,279.50
August 2006	39,749,323.18	June 2010	21,305,747.07	April 2014	5,878,070.28
September 2006	39,234,309.29	July 2010	21,006,154.76	May 2014	5,417,402.64
October 2006	38,725,147.90	August 2010	20,710,148.80	June 2014	4,953,394.83
November 2006	38,221,781.52	September 2010	20,417,687.57	July 2014	4,486,162.45
December 2006	37,724,153.08	October 2010	20,128,729.78	August 2014	4,015,818.55
January 2007	37,232,205.90	November 2010	19,843,234.37	September 2014	3,542,473.66

Aggregate Group III (Continued)

<u>Distribution Date</u>	<u>First Scheduled Balance</u>	<u>Distribution Date</u>	<u>First Scheduled Balance</u>	<u>Distribution Date</u>	<u>First Scheduled Balance</u>
October 2014	\$ 3,066,235.84	January 2015	\$ 1,621,208.96	April 2015	\$ 153,806.60
November 2014	2,587,210.68	February 2015	1,134,431.83	May 2015 and thereafter	0.00
December 2014	2,105,501.43	March 2015	645,266.35		

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	\$142,443,000.00	April 2005	\$ 99,885,959.09	April 2007	\$ 32,359,081.47
May 2003	142,162,423.08	May 2005	96,766,283.76	May 2007	30,273,606.54
June 2003	141,741,430.29	June 2005	93,573,935.49	June 2007	28,242,933.60
July 2003	141,180,210.99	July 2005	90,314,106.04	July 2007	26,266,213.40
August 2003	140,479,197.43	August 2005	86,992,107.89	August 2007	24,342,608.06
September 2003	139,639,065.82	September 2005	83,613,363.54	September 2007	22,471,290.94
October 2003	138,660,736.59	October 2005	80,309,035.36	October 2007	20,651,446.51
November 2003	137,545,374.34	November 2005	77,078,013.24	November 2007	18,882,270.18
December 2003	136,294,387.16	December 2005	73,919,201.73	December 2007	17,162,968.19
January 2004	134,909,425.32	January 2006	70,831,519.91	January 2008	15,492,757.45
February 2004	133,392,379.62	February 2006	67,813,901.10	February 2008	13,870,865.42
March 2004	131,745,378.93	March 2006	64,865,292.81	March 2008	12,296,529.97
April 2004	129,970,787.39	April 2006	61,984,656.46	April 2008	10,768,999.25
May 2004	128,071,200.92	May 2006	59,170,967.25	May 2008	9,287,531.58
June 2004	126,049,443.29	June 2006	56,423,213.98	June 2008	7,851,395.27
July 2004	123,908,561.57	July 2006	53,740,398.90	July 2008	6,459,868.52
August 2004	121,651,821.08	August 2006	51,121,537.48	August 2008	5,112,239.33
September 2004	119,282,699.81	September 2006	48,565,658.30	September 2008	3,807,805.30
October 2004	116,804,882.32	October 2006	46,071,802.87	October 2008	2,545,873.60
November 2004	114,222,253.18	November 2006	43,639,025.47	November 2008	1,325,760.76
December 2004	111,538,889.85	December 2006	41,266,392.96	December 2008	146,792.62
January 2005	108,759,055.11	January 2007	38,952,984.65	January 2009 and thereafter	0.00
February 2005	105,887,189.09	February 2007	36,697,892.15		
March 2005	102,927,900.76	March 2007	34,500,219.19		

Aggregate Group III Second Scheduled Balances

<u>Distribution Date</u>	<u>Second Scheduled Balance</u>	<u>Distribution Date</u>	<u>Second Scheduled Balance</u>	<u>Distribution Date</u>	<u>Second Scheduled Balance</u>
Initial Balance	\$56,732,000.00	December 2004	\$50,669,751.06	August 2006	\$39,749,323.18
May 2003	56,606,603.40	January 2005	50,185,789.18	September 2006	39,234,309.29
June 2003	56,461,746.15	February 2005	49,686,983.69	October 2006	38,725,147.90
July 2003	56,297,464.99	March 2005	49,173,762.49	November 2006	38,221,781.52
August 2003	56,113,817.79	April 2005	48,646,569.39	December 2006	37,724,153.08
September 2003	55,910,883.51	May 2005	48,105,863.46	January 2007	37,232,205.90
October 2003	55,688,762.23	June 2005	47,552,118.58	February 2007	36,745,883.70
November 2003	55,447,575.08	July 2005	46,985,822.81	March 2007	36,265,130.60
December 2003	55,187,464.17	August 2005	46,407,477.74	April 2007	35,789,891.12
January 2004	54,908,592.52	September 2005	45,817,597.92	May 2007	35,320,110.16
February 2004	54,611,143.82	October 2005	45,234,293.23	June 2007	34,855,733.02
March 2004	54,295,322.41	November 2005	44,657,501.05	July 2007	34,396,705.37
April 2004	53,961,352.94	December 2005	44,087,159.24	August 2007	33,942,973.27
May 2004	53,609,480.27	January 2006	43,523,206.08	September 2007	33,494,483.19
June 2004	53,239,969.14	February 2006	42,965,580.29	October 2007	33,051,181.92
July 2004	52,853,103.90	March 2006	42,414,221.05	November 2007	32,613,016.66
August 2004	52,449,188.23	April 2006	41,869,067.91	December 2007	32,179,934.98
September 2004	52,028,544.78	May 2006	41,330,060.91	January 2008	31,751,884.82
October 2004	51,591,514.82	June 2006	40,797,140.48	February 2008	31,328,814.47
November 2004	51,138,457.82	July 2006	40,270,247.48	March 2008	30,910,672.61

Aggregate Group III (Continued)

<u>Distribution Date</u>	<u>Second Scheduled Balance</u>	<u>Distribution Date</u>	<u>Second Scheduled Balance</u>	<u>Distribution Date</u>	<u>Second Scheduled Balance</u>
April 2008.....	\$30,497,408.26	May 2009	\$20,392,432.59	June 2010	\$ 6,550,831.66
May 2008	30,088,970.78	June 2009	19,096,544.10	July 2010	5,737,442.67
June 2008	29,685,309.94	July 2009	17,841,485.59	August 2010	4,957,078.39
July 2008	29,286,375.83	August 2009	16,626,607.43	September 2010.....	4,209,192.74
August 2008	28,892,118.87	September 2009.....	15,451,268.59	October 2010	3,493,246.96
September 2008.....	28,502,489.87	October 2009	14,314,836.52	November 2010	2,808,709.47
October 2008	28,117,439.96	November 2009	13,216,687.04	December 2010	2,155,055.76
November 2008	27,736,920.62	December 2009	12,156,204.23	January 2011	1,531,768.38
December 2008	27,360,883.65	January 2010	11,132,780.34	February 2011	938,336.77
January 2009	25,997,585.38	February 2010	10,145,815.66	March 2011	374,257.21
February 2009	24,531,705.22	March 2010	9,194,718.47	April 2011 and thereafter	0.00
March 2009	23,109,341.58	April 2010.....	8,278,904.86		
April 2009.....	21,729,809.38	May 2010	7,397,798.75		

Aggregate Group IV Scheduled Balances

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance	\$135,959,334.00	July 2006	\$ 55,045,300.09	October 2009	\$ 13,418,674.56
May 2003	134,394,507.17	August 2006	53,304,315.96	November 2009	12,933,481.83
June 2003	132,751,329.23	September 2006.....	51,587,821.71	December 2009	12,465,687.41
July 2003	131,031,460.34	October 2006	49,895,479.66	January 2010	12,014,671.44
August 2003	129,236,659.87	November 2006	48,226,956.74	February 2010	11,579,836.05
September 2003.....	127,368,783.55	December 2006	46,581,924.43	March 2010	11,160,604.55
October 2003	125,429,780.39	January 2007	44,960,058.68	April 2010.....	10,756,420.70
November 2003	123,421,689.39	February 2007	43,361,039.87	May 2010	10,366,748.00
December 2003	121,346,636.04	March 2007	41,806,719.88	June 2010	9,991,068.94
January 2004	119,206,828.63	April 2007.....	40,307,760.14	July 2010	9,628,884.42
February 2004	117,004,554.34	May 2007	38,862,198.84	August 2010	9,279,713.00
March 2004	114,742,175.21	June 2007	37,468,143.43	September 2010.....	8,943,090.35
April 2004	112,422,123.89	July 2007	36,123,768.16	October 2010	8,618,568.60
May 2004	110,046,899.20	August 2007	34,827,311.71	November 2010	8,305,715.80
June 2004	107,619,061.63	September 2007.....	33,577,074.98	December 2010	8,004,115.32
July 2004	105,141,228.63	October 2007	32,371,418.84	January 2011	7,713,365.31
August 2004	102,698,025.61	November 2007	31,208,762.05	February 2011	7,433,078.21
September 2004.....	100,288,976.74	December 2007	30,087,579.23	March 2011	7,162,880.23
October 2004	97,913,612.67	January 2008	29,006,398.87	April 2011.....	6,902,410.83
November 2004	95,571,470.43	February 2008	27,963,801.45	May 2011	6,651,322.31
December 2004	93,262,093.36	March 2008	26,958,417.61	June 2011	6,409,279.31
January 2005	90,985,031.02	April 2008.....	25,988,926.37	July 2011	6,175,958.39
February 2005	88,739,839.09	May 2008	25,054,053.44	August 2011	5,951,047.61
March 2005	86,526,079.31	June 2008	24,152,569.58	September 2011.....	5,734,246.12
April 2005.....	84,343,319.40	July 2008	23,283,288.98	October 2011	5,525,263.76
May 2005	82,191,132.94	August 2008	22,445,067.79	November 2011	5,323,820.71
June 2005	80,069,099.36	September 2008.....	21,636,802.57	December 2011	5,129,647.09
July 2005	77,976,803.77	October 2008	20,857,428.93	January 2012	4,942,482.61
August 2005	75,913,836.98	November 2008	20,105,920.12	February 2012	4,762,076.27
September 2005.....	73,879,795.33	December 2008	19,381,285.70	March 2012	4,588,185.98
October 2005	71,874,280.70	January 2009	18,682,570.28	April 2012.....	4,420,578.28
November 2005	69,896,900.37	February 2009	18,008,852.28	May 2012	4,259,028.01
December 2005	67,947,266.98	March 2009	17,359,242.73	June 2012	4,103,318.06
January 2006	66,024,998.45	April 2009.....	16,732,884.11	July 2012	3,953,239.00
February 2006	64,129,717.90	May 2009	16,128,949.28	August 2012	3,808,588.91
March 2006	62,261,053.60	June 2009	15,546,640.36	September 2012.....	3,669,173.04
April 2006.....	60,418,638.88	July 2009	14,985,187.74	October 2012	3,534,803.58
May 2006	58,602,112.07	August 2009	14,443,849.05	November 2012	3,405,299.42
June 2006	56,811,116.43	September 2009.....	13,921,908.22	December 2012	3,280,485.91

Aggregate Group IV (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
January 2013	\$ 3,160,194.63	November 2017	\$ 349,250.28	September 2022	\$ 34,149.83
February 2013	3,044,263.14	December 2017	335,972.82	October 2022	32,744.03
March 2013	2,932,534.84	January 2018	323,189.21	November 2022	31,393.07
April 2013	2,824,858.67	February 2018	310,881.34	December 2022	30,094.86
May 2013	2,721,089.00	March 2018	299,031.79	January 2023	28,847.42
June 2013	2,621,085.37	April 2018	287,623.75	February 2023	27,648.81
July 2013	2,524,712.34	May 2018	276,641.03	March 2023	26,497.18
August 2013	2,431,839.33	June 2018	266,068.02	April 2023	25,390.75
September 2013	2,342,340.39	July 2018	255,889.67	May 2023	24,327.78
October 2013	2,256,094.09	August 2018	246,091.49	June 2023	23,306.64
November 2013	2,172,983.33	September 2018	236,659.51	July 2023	22,325.72
December 2013	2,092,895.21	October 2018	227,580.27	August 2023	21,383.49
January 2014	2,015,720.83	November 2018	218,840.79	September 2023	20,478.47
February 2014	1,941,355.23	December 2018	210,428.57	October 2023	19,609.25
March 2014	1,869,697.18	January 2019	202,331.56	November 2023	18,774.45
April 2014	1,800,649.05	February 2019	194,538.16	December 2023	17,972.75
May 2014	1,734,116.75	March 2019	187,037.17	January 2024	17,202.89
June 2014	1,670,009.51	April 2019	179,817.81	February 2024	16,463.65
July 2014	1,608,239.84	May 2019	172,869.70	March 2024	15,753.85
August 2014	1,548,723.37	June 2019	166,182.82	April 2024	15,072.36
September 2014	1,491,378.76	July 2019	159,747.52	May 2024	14,418.09
October 2014	1,436,127.57	August 2019	153,554.52	June 2024	13,789.99
November 2014	1,382,894.18	September 2019	147,594.86	July 2024	13,187.06
December 2014	1,331,605.68	October 2019	141,859.91	August 2024	12,608.32
January 2015	1,282,191.76	November 2019	136,341.36	September 2024	12,052.84
February 2015	1,234,584.64	December 2019	131,031.18	October 2024	11,519.72
March 2015	1,188,718.98	January 2020	125,921.68	November 2024	11,008.10
April 2015	1,144,531.77	February 2020	121,005.40	December 2024	10,517.15
May 2015	1,101,962.27	March 2020	116,275.19	January 2025	10,046.05
June 2015	1,060,951.91	April 2020	111,724.14	February 2025	9,594.05
July 2015	1,021,444.22	May 2020	107,345.60	March 2025	9,160.39
August 2015	983,384.78	June 2020	103,133.16	April 2025	8,744.37
September 2015	946,721.10	July 2020	99,080.66	May 2025	8,345.30
October 2015	911,402.58	August 2020	95,182.14	June 2025	7,962.52
November 2015	877,380.45	September 2020	91,431.87	July 2025	7,595.40
December 2015	844,607.67	October 2020	87,824.34	August 2025	7,243.31
January 2016	813,038.93	November 2020	84,354.24	September 2025	6,905.67
February 2016	782,630.51	December 2020	81,016.42	October 2025	6,581.92
March 2016	753,340.27	January 2021	77,805.98	November 2025	6,271.52
April 2016	725,127.61	February 2021	74,718.14	December 2025	5,973.93
May 2016	697,953.37	March 2021	71,748.34	January 2026	5,688.65
June 2016	671,779.80	April 2021	68,892.16	February 2026	5,415.20
July 2016	646,570.52	May 2021	66,145.35	March 2026	5,153.12
August 2016	622,290.44	June 2021	63,503.83	April 2026	4,901.95
September 2016	598,905.76	July 2021	60,963.65	May 2026	4,661.26
October 2016	576,383.89	August 2021	58,521.02	June 2026	4,430.64
November 2016	554,693.39	September 2021	56,172.27	July 2026	4,209.69
December 2016	533,804.00	October 2021	53,913.90	August 2026	3,998.03
January 2017	513,686.50	November 2021	51,742.50	September 2026	3,795.28
February 2017	494,312.77	December 2021	49,654.80	October 2026	3,601.10
March 2017	475,655.68	January 2022	47,647.68	November 2026	3,415.13
April 2017	457,689.08	February 2022	45,718.08	December 2026	3,237.06
May 2017	440,387.76	March 2022	43,863.10	January 2027	3,066.56
June 2017	423,727.44	April 2022	42,079.93	February 2027	2,903.34
July 2017	407,684.70	May 2022	40,365.85	March 2027	2,747.09
August 2017	392,236.98	June 2022	38,718.27	April 2027	2,597.55
September 2017	377,362.52	July 2022	37,134.67	May 2027	2,454.45
October 2017	363,040.36	August 2022	35,612.63	June 2027	2,317.51

Aggregate Group IV (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
July 2027	\$ 2,186.50	July 2028	\$ 997.87	July 2029	\$ 315.23
August 2027	2,061.17	August 2028	925.13	August 2029	274.15
September 2027	1,941.30	September 2028	855.69	September 2029	235.04
October 2027	1,826.65	October 2028	789.41	October 2029	197.83
November 2027	1,717.03	November 2028	726.17	November 2029	162.41
December 2027	1,612.23	December 2028	665.83	December 2029	128.73
January 2028	1,512.04	January 2029	608.28	January 2030	96.70
February 2028	1,416.29	February 2029	553.40	February 2030	66.25
March 2028	1,324.78	March 2029	501.07	March 2030	37.32
April 2028	1,237.35	April 2029	451.19	April 2030	9.84
May 2028	1,153.83	May 2029	403.65	May 2030 and thereafter	0.00
June 2028	1,074.05	June 2029	358.37		

Aggregate Group V Scheduled Balances

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance	\$467,370,000.00	September 2006	\$248,532,305.34	February 2010	\$ 85,705,538.97
May 2003	464,992,673.96	October 2006	243,123,021.03	March 2010	83,128,864.67
June 2003	462,384,449.01	November 2006	237,794,976.04	April 2010	80,606,507.52
July 2003	459,547,465.80	December 2006	232,547,005.00	May 2010	78,137,371.36
August 2003	456,484,166.10	January 2007	227,377,958.83	June 2010	75,720,381.54
September 2003	453,197,290.14	February 2007	222,286,704.55	July 2010	73,354,484.54
October 2003	449,689,873.31	March 2007	217,272,125.01	August 2010	71,038,647.54
November 2003	445,965,242.33	April 2007	212,333,118.69	September 2010	68,771,858.06
December 2003	442,027,010.58	May 2007	207,468,599.50	October 2010	66,553,123.52
January 2004	437,879,072.93	June 2007	202,677,496.56	November 2010	64,381,470.87
February 2004	433,525,599.84	July 2007	197,958,753.97	December 2010	62,255,946.23
March 2004	428,971,030.91	August 2007	193,311,330.62	January 2011	60,175,614.49
April 2004	424,220,067.75	September 2007	188,734,200.00	February 2011	58,139,558.99
May 2004	419,277,666.27	October 2007	184,226,349.96	March 2011	56,146,881.12
June 2004	414,149,028.38	November 2007	179,786,782.55	April 2011	54,196,699.98
July 2004	408,839,593.13	December 2007	175,414,513.81	May 2011	52,288,152.06
August 2004	403,355,027.27	January 2008	171,108,573.58	June 2011	50,420,390.89
September 2004	397,701,215.34	February 2008	166,868,005.29	July 2011	48,592,586.69
October 2004	391,884,249.16	March 2008	162,691,865.79	August 2011	46,803,926.09
November 2004	385,910,416.95	April 2008	158,579,225.19	September 2011	45,053,611.76
December 2004	379,786,191.90	May 2008	154,529,166.61	October 2011	43,340,862.15
January 2005	373,518,220.37	June 2008	150,540,786.07	November 2011	41,664,911.15
February 2005	367,113,309.69	July 2008	146,613,192.28	December 2011	40,025,007.81
March 2005	360,578,415.54	August 2008	142,764,246.39	January 2012	38,420,416.03
April 2005	353,920,629.09	September 2008	138,995,153.18	February 2012	36,850,414.27
May 2005	347,147,163.73	October 2008	135,304,316.57	March 2012	35,314,295.29
June 2005	340,265,341.66	November 2008	131,690,171.63	April 2012	33,811,365.87
July 2005	333,485,817.01	December 2008	128,151,183.99	May 2012	32,340,946.51
August 2005	326,807,130.43	January 2009	124,685,849.26	June 2012	30,902,371.18
September 2005	320,227,842.94	February 2009	121,292,692.46	July 2012	29,494,987.07
October 2005	313,746,535.60	March 2009	117,970,267.44	August 2012	28,118,154.32
November 2005	307,361,809.29	April 2009	114,717,156.32	September 2012	26,771,245.77
December 2005	301,072,284.36	May 2009	111,531,968.96	October 2012	25,453,646.70
January 2006	294,876,600.45	June 2009	108,413,342.44	November 2012	24,164,754.64
February 2006	288,773,416.15	July 2009	105,359,940.50	December 2012	22,903,979.05
March 2006	282,761,408.80	August 2009	102,370,453.04	January 2013	21,670,741.17
April 2006	276,839,274.17	September 2009	99,443,595.63	February 2013	20,464,473.72
May 2006	271,005,726.28	October 2009	96,578,109.01	March 2013	19,284,620.72
June 2006	265,259,497.07	November 2009	93,772,758.58	April 2013	18,130,637.29
July 2006	259,599,336.21	December 2009	91,026,333.98	May 2013	17,001,989.35
August 2006	254,024,010.85	January 2010	88,337,648.57	June 2013	15,898,153.50

Aggregate Group V (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
July 2013	\$ 14,818,616.76	February 2014	\$ 7,901,244.00	August 2014	\$ 2,780,234.46
August 2013	13,762,876.40	March 2014	6,998,819.89	September 2014	1,992,405.61
September 2013	12,730,439.69	April 2014	6,116,515.37	October 2014	1,222,303.96
October 2013	11,720,823.77	May 2014	5,253,911.27	November 2014	469,558.32
November 2013	10,733,555.39	June 2014	4,410,596.77	December 2014 and thereafter	0.00
December 2013	9,768,170.79	July 2014	3,586,169.33		
January 2014	8,824,215.46				

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	\$111,232,000.00	February 2007	\$ 66,237,757.48	December 2010	\$ 27,263,109.26
May 2003	110,919,822.40	March 2007	65,169,615.47	January 2011	26,686,215.35
June 2003	110,564,045.51	April 2007	64,111,809.79	February 2011	26,121,206.23
July 2003	110,164,829.15	May 2007	63,064,243.35	March 2011	25,567,841.29
August 2003	109,722,372.27	June 2007	62,026,819.92	April 2011	25,025,884.70
September 2003	109,236,912.93	July 2007	60,999,444.19	May 2011	24,495,105.39
October 2003	108,708,728.16	August 2007	59,982,021.73	June 2011	23,975,276.88
November 2003	108,138,133.78	September 2007	58,974,458.98	July 2011	23,466,177.24
December 2003	107,525,484.20	October 2007	57,976,663.27	August 2011	22,967,588.98
January 2004	106,871,172.07	November 2007	56,988,542.75	September 2011	22,479,298.97
February 2004	106,175,627.97	December 2007	56,010,006.47	October 2011	22,001,098.36
March 2004	105,439,319.97	January 2008	55,040,964.29	November 2011	21,532,782.45
April 2004	104,662,753.21	February 2008	54,081,326.92	December 2011	21,074,150.68
May 2004	103,846,469.30	March 2008	53,131,005.90	January 2012	20,625,006.49
June 2004	102,991,045.80	April 2008	52,189,913.58	February 2012	20,185,157.26
July 2004	102,097,095.57	May 2008	51,257,963.15	March 2012	19,754,414.23
August 2004	101,165,266.03	June 2008	50,335,068.59	April 2012	19,332,592.43
September 2004	100,196,238.49	July 2008	49,421,144.66	May 2012	18,919,510.61
October 2004	99,190,727.28	August 2008	48,516,106.94	June 2012	18,514,991.14
November 2004	98,149,478.93	September 2008	47,619,871.80	July 2012	18,118,859.95
December 2004	97,073,271.25	October 2008	46,732,356.35	August 2012	17,730,946.48
January 2005	95,962,912.39	November 2008	45,853,478.50	September 2012	17,351,083.58
February 2005	94,819,239.86	December 2008	44,983,156.92	October 2012	16,979,107.47
March 2005	93,643,119.44	January 2009	44,121,311.03	November 2012	16,614,857.63
April 2005	92,435,444.10	February 2009	43,267,860.99	December 2012	16,258,176.80
May 2005	91,197,132.89	March 2009	42,422,727.71	January 2013	15,908,910.85
June 2005	89,929,129.77	April 2009	41,585,832.86	February 2013	15,566,908.75
July 2005	88,632,402.35	May 2009	40,757,098.78	March 2013	15,232,022.53
August 2005	87,348,156.33	June 2009	39,936,448.59	April 2013	14,904,107.16
September 2005	86,076,274.69	July 2009	39,123,806.09	May 2013	14,583,020.54
October 2005	84,816,641.50	August 2009	38,319,095.81	June 2013	14,268,623.43
November 2005	83,569,141.91	September 2009	37,522,242.95	July 2013	13,960,779.38
December 2005	82,333,662.14	October 2009	36,734,611.69	August 2013	13,659,354.70
January 2006	81,110,089.45	November 2009	35,963,123.66	September 2013	13,364,218.38
February 2006	79,898,312.15	December 2009	35,207,453.14	October 2013	13,075,242.03
March 2006	78,698,219.60	January 2010	34,467,280.91	November 2013	12,792,299.88
April 2006	77,509,702.17	February 2010	33,742,294.10	December 2013	12,515,268.65
May 2006	76,332,651.25	March 2010	33,032,186.13	January 2014	12,244,027.58
June 2006	75,166,959.24	April 2010	32,336,656.50	February 2014	11,978,458.31
July 2006	74,012,519.56	May 2010	31,655,410.74	March 2014	11,718,444.88
August 2006	72,869,226.57	June 2010	30,988,160.26	April 2014	11,463,873.67
September 2006	71,736,975.65	July 2010	30,334,622.22	May 2014	11,214,633.35
October 2006	70,615,663.14	August 2010	29,694,519.46	June 2014	10,970,614.80
November 2006	69,505,186.35	September 2010	29,067,580.34	July 2014	10,731,711.15
December 2006	68,405,443.52	October 2010	28,453,538.65	August 2014	10,497,817.66
January 2007	67,316,333.85	November 2010	27,852,133.51	September 2014	10,268,831.68

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>
October 2014	\$ 10,044,652.68	August 2019	\$ 2,682,130.31	June 2024	\$ 626,331.89
November 2014	9,825,182.11	September 2019	2,619,468.59	July 2024	609,575.05
December 2014	9,610,323.45	October 2019	2,558,174.93	August 2024	593,209.07
January 2015	9,399,982.09	November 2019	2,498,220.60	September 2024	577,225.43
February 2015	9,194,065.35	December 2019	2,439,577.43	October 2024	561,615.79
March 2015	8,992,482.42	January 2020	2,382,217.88	November 2024	546,371.96
April 2015	8,795,144.33	February 2020	2,326,114.93	December 2024	531,485.94
May 2015	8,601,963.90	March 2020	2,271,242.13	January 2025	516,949.91
June 2015	8,412,855.70	April 2020	2,217,573.58	February 2025	502,756.20
July 2015	8,227,736.04	May 2020	2,165,083.90	March 2025	488,897.29
August 2015	8,046,522.93	June 2020	2,113,748.25	April 2025	475,365.84
September 2015	7,869,136.02	July 2020	2,063,542.27	May 2025	462,154.65
October 2015	7,695,496.60	August 2020	2,014,442.12	June 2025	449,256.69
November 2015	7,525,527.53	September 2020	1,966,424.47	July 2025	436,665.06
December 2015	7,359,153.26	October 2020	1,919,466.43	August 2025	424,373.00
January 2016	7,196,299.75	November 2020	1,873,545.60	September 2025	412,373.93
February 2016	7,036,894.46	December 2020	1,828,640.05	October 2025	400,661.36
March 2016	6,880,866.32	January 2021	1,784,728.28	November 2025	389,228.96
April 2016	6,728,145.70	February 2021	1,741,789.26	December 2025	378,070.56
May 2016	6,578,664.40	March 2021	1,699,802.38	January 2026	367,180.07
June 2016	6,432,355.56	April 2021	1,658,747.44	February 2026	356,551.56
July 2016	6,289,153.71	May 2021	1,618,604.68	March 2026	346,179.23
August 2016	6,148,994.69	June 2021	1,579,354.74	April 2026	336,057.38
September 2016	6,011,815.66	July 2021	1,540,978.65	May 2026	326,180.45
October 2016	5,877,555.02	August 2021	1,503,457.85	June 2026	316,543.00
November 2016	5,746,152.46	September 2021	1,466,774.15	July 2026	307,139.68
December 2016	5,617,548.87	October 2021	1,430,909.74	August 2026	297,965.28
January 2017	5,491,686.34	November 2021	1,395,847.17	September 2026	289,014.69
February 2017	5,368,508.14	December 2021	1,361,569.37	October 2026	280,282.92
March 2017	5,247,958.70	January 2022	1,328,059.61	November 2026	271,765.06
April 2017	5,129,983.56	February 2022	1,295,301.50	December 2026	263,456.33
May 2017	5,014,529.39	March 2022	1,263,278.99	January 2027	255,352.05
June 2017	4,901,543.93	April 2022	1,231,976.40	February 2027	247,447.62
July 2017	4,790,975.98	May 2022	1,201,378.31	March 2027	239,738.56
August 2017	4,682,775.38	June 2022	1,171,469.68	April 2027	232,220.48
September 2017	4,576,893.01	July 2022	1,142,235.74	May 2027	224,889.07
October 2017	4,473,280.72	August 2022	1,113,662.05	June 2027	217,740.13
November 2017	4,371,891.36	September 2022	1,085,734.46	July 2027	210,769.54
December 2017	4,272,678.74	October 2022	1,058,439.12	August 2027	203,973.27
January 2018	4,175,597.60	November 2022	1,031,762.46	September 2027	197,347.39
February 2018	4,080,603.61	December 2022	1,005,691.19	October 2027	190,888.03
March 2018	3,987,653.34	January 2023	980,212.32	November 2027	184,591.41
April 2018	3,896,704.25	February 2023	955,313.09	December 2027	178,453.85
May 2018	3,807,714.65	March 2023	930,981.05	January 2028	172,471.72
June 2018	3,720,643.72	April 2023	907,203.97	February 2028	166,641.50
July 2018	3,635,451.47	May 2023	883,969.90	March 2028	160,959.71
August 2018	3,552,098.72	June 2023	861,267.13	April 2028	155,422.98
September 2018	3,470,547.09	July 2023	839,084.20	May 2028	150,027.99
October 2018	3,390,758.98	August 2023	817,409.87	June 2028	144,771.50
November 2018	3,312,697.57	September 2023	796,233.17	July 2028	139,650.33
December 2018	3,236,326.77	October 2023	775,543.31	August 2028	134,661.39
January 2019	3,161,611.26	November 2023	755,329.78	September 2028	129,801.64
February 2019	3,088,516.42	December 2023	735,582.24	October 2028	125,068.10
March 2019	3,017,008.34	January 2024	716,290.60	November 2028	120,457.87
April 2019	2,947,053.80	February 2024	697,444.98	December 2028	115,968.10
May 2019	2,878,620.28	March 2024	679,035.67	January 2029	111,596.02
June 2019	2,811,675.89	April 2024	661,053.21	February 2029	107,338.90
July 2019	2,746,189.43	May 2024	643,488.32	March 2029	103,194.09

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>
April 2029	\$ 99,158.97	August 2030	\$ 47,596.81	November 2031	\$ 16,596.18
May 2029	95,230.99	September 2030	45,078.59	December 2031	14,986.22
June 2029	91,407.68	October 2030	42,631.81	January 2032	13,425.69
July 2029	87,686.58	November 2030	40,254.76	February 2032	11,913.36
August 2029	84,065.31	December 2030	37,945.77	March 2032	10,448.05
September 2029	80,541.55	January 2031	35,703.20	April 2032	9,028.58
October 2029	77,113.00	February 2031	33,525.46	May 2032	7,653.83
November 2029	73,777.43	March 2031	31,410.98	June 2032	6,322.67
December 2029	70,532.67	April 2031	29,358.24	July 2032	5,034.02
January 2030	67,376.58	May 2031	27,365.74	August 2032	3,786.81
February 2030	64,307.06	June 2031	25,432.01	September 2032	2,580.01
March 2030	61,322.08	July 2031	23,555.64	October 2032	1,412.61
April 2030	58,419.64	August 2031	21,735.22	November 2032	283.59
May 2030	55,597.78	September 2031	19,969.39	December 2032 and thereafter	0.00
June 2030	52,854.60	October 2031	18,256.81		
July 2030	50,188.21				

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	\$128,008,000.00	May 2006	\$ 99,041,459.72	June 2009	\$ 66,458,622.38
May 2003	127,678,207.62	June 2006	98,076,431.79	July 2009	65,661,621.32
June 2003	127,317,707.98	July 2006	97,116,379.28	August 2009	64,868,731.47
July 2003	126,926,619.59	August 2006	96,161,276.57	September 2009	64,079,931.68
August 2003	126,505,076.89	September 2006	95,211,098.23	October 2009	63,295,200.93
September 2003	126,053,230.14	October 2006	94,265,818.92	November 2009	62,514,518.28
October 2003	125,571,245.40	November 2006	93,325,413.44	December 2009	61,737,862.92
November 2003	125,059,304.41	December 2006	92,389,856.73	January 2010	60,965,214.12
December 2003	124,517,604.54	January 2007	91,459,123.86	February 2010	60,196,551.29
January 2004	123,946,358.59	February 2007	90,533,190.00	March 2010	59,431,853.92
February 2004	123,345,794.77	March 2007	89,612,030.48	April 2010	58,671,101.62
March 2004	122,716,156.48	April 2007	88,695,620.75	May 2010	57,914,274.10
April 2004	122,057,702.18	May 2007	87,783,936.37	June 2010	57,161,351.17
May 2004	121,370,705.24	June 2007	86,876,953.04	July 2010	56,412,312.75
June 2004	120,655,453.76	July 2007	85,974,646.58	August 2010	55,667,138.86
July 2004	119,912,250.35	August 2007	85,076,992.95	September 2010	54,925,809.62
August 2004	119,141,411.95	September 2007	84,183,968.20	October 2010	54,188,305.26
September 2004	118,343,269.59	October 2007	83,295,548.53	November 2010	53,454,606.11
October 2004	117,518,168.19	November 2007	82,411,710.26	December 2010	52,724,692.60
November 2004	116,666,466.29	December 2007	81,532,429.82	January 2011	51,998,545.26
December 2004	115,788,535.81	January 2008	80,657,683.77	February 2011	51,276,144.71
January 2005	114,884,761.79	February 2008	79,787,448.79	March 2011	50,557,471.69
February 2005	113,955,542.07	March 2008	78,921,701.68	April 2011	49,842,507.02
March 2005	113,001,287.07	April 2008	78,060,419.36	May 2011	49,131,231.63
April 2005	112,022,419.42	May 2008	77,203,578.86	June 2011	48,423,626.55
May 2005	111,019,373.69	June 2008	76,351,157.34	July 2011	47,719,672.90
June 2005	109,992,596.08	July 2008	75,503,132.08	August 2011	47,019,351.90
July 2005	108,971,111.46	August 2008	74,659,480.45	September 2011	46,322,644.86
August 2005	107,954,892.61	September 2008	73,820,179.96	October 2011	45,629,533.21
September 2005	106,943,912.45	October 2008	72,985,208.25	November 2011	44,939,998.44
October 2005	105,938,144.04	November 2008	72,154,543.04	December 2011	44,254,022.15
November 2005	104,937,560.57	December 2008	71,328,162.18	January 2012	43,573,250.31
December 2005	103,942,135.37	January 2009	70,506,043.64	February 2012	42,902,355.49
January 2006	102,951,841.92	February 2009	69,688,165.49	March 2012	42,241,198.78
February 2006	101,966,653.82	March 2009	68,874,505.94	April 2012	41,589,643.19
March 2006	100,986,544.81	April 2009	68,065,043.27	May 2012	40,947,553.60
April 2006	100,011,488.77	May 2009	67,259,755.91	June 2012	40,314,796.77

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>
July 2012	\$ 39,691,241.31	May 2017	\$ 15,589,347.63	March 2022	\$ 5,572,409.29
August 2012	39,076,757.65	June 2017	15,330,297.66	April 2022	5,467,226.36
September 2012	38,471,217.98	July 2017	15,075,147.67	May 2022	5,363,712.70
October 2012	37,874,496.29	August 2017	14,823,841.73	June 2022	5,261,843.71
November 2012	37,286,468.31	September 2017	14,576,324.65	July 2022	5,161,595.14
December 2012	36,707,011.47	October 2017	14,332,542.03	August 2022	5,062,943.09
January 2013	36,136,004.91	November 2017	14,092,440.22	September 2022	4,965,863.99
February 2013	35,573,329.45	December 2017	13,855,966.33	October 2022	4,870,334.63
March 2013	35,018,867.54	January 2018	13,623,068.22	November 2022	4,776,332.09
April 2013	34,472,503.27	February 2018	13,393,694.44	December 2022	4,683,833.80
May 2013	33,934,122.34	March 2018	13,167,794.32	January 2023	4,592,817.52
June 2013	33,403,612.02	April 2018	12,945,317.83	February 2023	4,503,261.30
July 2013	32,880,861.14	May 2018	12,726,215.71	March 2023	4,415,143.52
August 2013	32,365,760.08	June 2018	12,510,439.33	April 2023	4,328,442.86
September 2013	31,858,200.75	July 2018	12,297,940.79	May 2023	4,243,138.31
October 2013	31,358,076.52	August 2018	12,088,672.82	June 2023	4,159,209.16
November 2013	30,865,282.27	September 2018	11,882,588.83	July 2023	4,076,634.98
December 2013	30,379,714.34	October 2018	11,679,642.90	August 2023	3,995,395.65
January 2014	29,901,270.48	November 2018	11,479,789.74	September 2023	3,915,471.33
February 2014	29,429,849.87	December 2018	11,282,984.67	October 2023	3,836,842.44
March 2014	28,965,353.11	January 2019	11,089,183.68	November 2023	3,759,489.73
April 2014	28,507,682.14	February 2019	10,898,343.35	December 2023	3,683,394.17
May 2014	28,056,740.29	March 2019	10,710,420.88	January 2024	3,608,537.03
June 2014	27,612,432.23	April 2019	10,525,374.06	February 2024	3,534,899.86
July 2014	27,174,663.92	May 2019	10,343,161.29	March 2024	3,462,464.43
August 2014	26,743,342.67	June 2019	10,163,741.54	April 2024	3,391,212.82
September 2014	26,318,377.05	July 2019	9,987,074.36	May 2024	3,321,127.33
October 2014	25,899,676.90	August 2019	9,813,119.87	June 2024	3,252,190.53
November 2014	25,487,153.33	September 2019	9,641,838.75	July 2024	3,184,385.24
December 2014	25,080,718.67	October 2019	9,473,192.23	August 2024	3,117,694.51
January 2015	24,680,286.46	November 2019	9,307,142.10	September 2024	3,052,101.65
February 2015	24,285,771.45	December 2019	9,143,650.66	October 2024	2,987,590.20
March 2015	23,897,089.59	January 2020	8,982,680.75	November 2024	2,924,143.93
April 2015	23,514,157.98	February 2020	8,824,195.76	December 2024	2,861,746.87
May 2015	23,136,894.88	March 2020	8,668,159.56	January 2025	2,800,383.24
June 2015	22,765,219.67	April 2020	8,514,536.54	February 2025	2,740,037.51
July 2015	22,399,052.88	May 2020	8,363,291.60	March 2025	2,680,694.37
August 2015	22,038,316.12	June 2020	8,214,390.13	April 2025	2,622,338.72
September 2015	21,682,932.10	July 2020	8,067,797.99	May 2025	2,564,955.70
October 2015	21,332,824.62	August 2020	7,923,481.56	June 2025	2,508,530.63
November 2015	20,987,918.51	September 2020	7,781,407.65	July 2025	2,453,049.07
December 2015	20,648,139.67	October 2020	7,641,543.57	August 2025	2,398,496.76
January 2016	20,313,415.02	November 2020	7,503,857.08	September 2025	2,344,859.68
February 2016	19,983,672.50	December 2020	7,368,316.40	October 2025	2,292,123.98
March 2016	19,658,841.07	January 2021	7,234,890.17	November 2025	2,240,276.02
April 2016	19,338,850.65	February 2021	7,103,547.52	December 2025	2,189,302.37
May 2016	19,023,632.16	March 2021	6,974,257.99	January 2026	2,139,189.76
June 2016	18,713,117.47	April 2021	6,846,991.53	February 2026	2,089,925.14
July 2016	18,407,239.40	May 2021	6,721,718.56	March 2026	2,041,495.65
August 2016	18,105,931.72	June 2021	6,598,409.89	April 2026	1,993,888.59
September 2016	17,809,129.11	July 2021	6,477,036.74	May 2026	1,947,091.47
October 2016	17,516,767.16	August 2021	6,357,570.74	June 2026	1,901,091.96
November 2016	17,228,782.37	September 2021	6,239,983.94	July 2026	1,855,877.91
December 2016	16,945,112.11	October 2021	6,124,248.76	August 2026	1,811,437.37
January 2017	16,665,694.64	November 2021	6,010,338.02	September 2026	1,767,758.53
February 2017	16,390,469.08	December 2021	5,898,224.93	October 2026	1,724,829.76
March 2017	16,119,375.38	January 2022	5,787,883.08	November 2026	1,682,639.61
April 2017	15,852,354.36	February 2022	5,679,286.42	December 2026	1,641,176.80

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>
January 2027	\$ 1,600,430.17	February 2029	\$ 785,063.26	February 2031	\$ 287,729.52
February 2027	1,560,388.78	March 2029	759,515.70	March 2031	271,623.16
March 2027	1,521,041.81	April 2029	734,437.93	April 2031	255,836.42
April 2027	1,482,378.61	May 2029	709,822.55	May 2031	240,364.14
May 2027	1,444,388.68	June 2029	685,662.29	June 2031	225,201.23
June 2027	1,407,061.68	July 2029	661,950.00	July 2031	210,342.66
July 2027	1,370,387.40	August 2029	638,678.60	August 2031	195,783.51
August 2027	1,334,355.80	September 2029	615,841.14	September 2031	181,518.91
September 2027	1,298,956.99	October 2029	593,430.77	October 2031	167,544.06
October 2027	1,264,181.19	November 2029	571,440.73	November 2031	153,854.25
November 2027	1,230,018.80	December 2029	549,864.37	December 2031	140,444.82
December 2027	1,196,460.33	January 2030	528,695.13	January 2032	127,311.19
January 2028	1,163,496.45	February 2030	507,926.55	February 2032	114,448.85
February 2028	1,131,117.95	March 2030	487,552.27	March 2032	101,853.35
March 2028	1,099,315.77	April 2030	467,566.00	April 2032	89,520.31
April 2028	1,068,080.97	May 2030	447,961.59	May 2032	77,445.43
May 2028	1,037,404.73	June 2030	428,732.93	June 2032	65,624.44
June 2028	1,007,278.39	July 2030	409,874.03	July 2032	54,053.17
July 2028	977,693.39	August 2030	391,378.99	August 2032	42,727.49
August 2028	948,641.30	September 2030	373,241.97	September 2032	31,643.34
September 2028	920,113.82	October 2030	355,457.24	October 2032	20,796.73
October 2028	892,102.76	November 2030	338,019.16	November 2032	10,183.71
November 2028	864,600.06	December 2030	320,922.16	December 2032 and thereafter	0.00
December 2028	837,597.78	January 2031	304,160.75		
January 2029	811,088.08				

Aggregate Group VIII 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	\$16,829,000.00	August 2005	\$13,259,211.25	December 2007	\$ 9,039,846.89
May 2003	16,791,146.78	September 2005	13,073,614.14	January 2008	8,923,542.04
June 2003	16,745,797.14	October 2005	12,890,812.33	February 2008	8,809,392.27
July 2003	16,692,991.36	November 2005	12,710,780.42	March 2008	8,697,377.27
August 2003	16,632,778.41	December 2005	12,533,493.22	April 2008	8,587,476.88
September 2003	16,565,216.01	January 2006	12,358,925.69	May 2008	8,479,671.12
October 2003	16,490,370.51	February 2006	12,187,053.03	June 2008	8,373,940.15
November 2003	16,408,316.91	March 2006	12,017,850.64	July 2008	8,270,264.30
December 2003	16,319,138.68	April 2006	11,851,294.08	August 2008	8,168,624.06
January 2004	16,222,927.83	May 2006	11,687,359.12	September 2008	8,069,000.08
February 2004	16,119,784.67	June 2006	11,526,021.75	October 2008	7,971,373.14
March 2004	16,009,817.81	July 2006	11,367,258.09	November 2008	7,875,724.21
April 2004	15,893,144.00	August 2006	11,211,044.52	December 2008	7,782,034.39
May 2004	15,769,887.99	September 2006	11,057,357.55	January 2009	7,690,284.96
June 2004	15,640,182.38	October 2006	10,906,173.91	February 2009	7,600,457.31
July 2004	15,504,167.52	November 2006	10,757,470.51	March 2009	7,512,533.00
August 2004	15,361,991.29	December 2006	10,611,224.42	April 2009	7,426,493.76
September 2004	15,213,808.94	January 2007	10,467,412.91	May 2009	7,342,321.42
October 2004	15,059,782.90	February 2007	10,326,013.46	June 2009	7,259,998.02
November 2004	14,900,082.58	March 2007	10,187,003.66	July 2009	7,179,505.68
December 2004	14,734,884.16	April 2007	10,050,361.35	August 2009	7,100,826.70
January 2005	14,564,370.35	May 2007	9,916,064.50	September 2009	7,023,943.55
February 2005	14,388,730.20	June 2007	9,784,091.27	October 2009	6,948,838.77
March 2005	14,208,158.81	July 2007	9,654,420.01	November 2009	6,875,495.10
April 2005	14,022,857.12	August 2007	9,527,029.21	December 2009	6,803,895.40
May 2005	13,833,031.62	September 2007	9,401,897.57	January 2010	6,734,022.69
June 2005	13,638,894.07	October 2007	9,279,003.92	February 2010	6,665,860.08
July 2005	13,447,629.29	November 2007	9,158,327.30	March 2010	6,599,390.86

Aggregate Group VIII (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>
April 2010	\$ 6,534,598.45	February 2013	\$ 4,842,257.62	November 2015	\$ 2,443,139.79
May 2010	6,471,466.39	March 2013	4,780,325.95	December 2015	2,363,867.21
June 2010	6,409,978.36	April 2013	4,717,402.64	January 2016	2,284,459.02
July 2010	6,350,118.18	May 2013	4,653,523.50	February 2016	2,204,932.51
August 2010	6,291,869.80	June 2013	4,588,723.64	March 2016	2,125,304.54
September 2010	6,235,217.30	July 2013	4,523,037.42	April 2016	2,045,591.61
October 2010	6,180,144.88	August 2013	4,456,498.51	May 2016	1,965,809.78
November 2010	6,126,636.88	September 2013	4,389,139.85	June 2016	1,885,974.76
December 2010	6,074,677.77	October 2013	4,320,993.75	July 2016	1,806,101.88
January 2011	6,024,252.13	November 2013	4,252,091.80	August 2016	1,726,206.06
February 2011	5,975,344.70	December 2013	4,182,464.94	September 2016	1,646,301.89
March 2011	5,927,940.31	January 2014	4,112,143.49	October 2016	1,566,403.60
April 2011	5,882,023.93	February 2014	4,041,157.09	November 2016	1,486,525.05
May 2011	5,837,580.66	March 2014	3,969,534.77	December 2016	1,406,679.76
June 2011	5,794,595.71	April 2014	3,897,304.96	January 2017	1,326,880.92
July 2011	5,753,054.40	May 2014	3,824,495.46	February 2017	1,247,141.36
August 2011	5,712,942.21	June 2014	3,751,133.46	March 2017	1,167,473.62
September 2011	5,674,244.71	July 2014	3,677,245.63	April 2017	1,087,889.89
October 2011	5,636,947.58	August 2014	3,602,858.00	May 2017	1,008,402.06
November 2011	5,601,036.65	September 2014	3,527,996.06	June 2017	929,021.70
December 2011	5,566,497.85	October 2014	3,452,684.76	July 2017	849,760.10
January 2012	5,531,652.96	November 2014	3,376,948.47	August 2017	770,628.20
February 2012	5,491,797.36	December 2014	3,300,811.06	September 2017	691,636.71
March 2012	5,447,038.12	January 2015	3,224,295.85	October 2017	612,796.02
April 2012	5,398,601.93	February 2015	3,147,425.67	November 2017	534,116.25
May 2012	5,348,727.81	March 2015	3,070,222.81	December 2017	455,607.23
June 2012	5,297,460.56	April 2015	2,992,709.08	January 2018	377,278.52
July 2012	5,244,844.05	May 2015	2,914,905.79	February 2018	299,139.45
August 2012	5,190,921.30	June 2015	2,836,833.79	March 2018	221,199.02
September 2012	5,135,734.51	July 2015	2,758,513.44	April 2018	143,466.06
October 2012	5,079,325.00	August 2015	2,679,964.65	May 2018	65,949.07
November 2012	5,021,733.26	September 2015	2,601,206.85	June 2018 and thereafter	0.00
December 2012	4,962,999.00	October 2015	2,522,259.04		
January 2013	4,903,161.08				

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- 3
Reference Sheet	S- 4
Additional Risk Factors	S-10
Description of the Certificates	S-11
Certain Additional Federal Income Tax Consequences	S-46
Plan of Distribution	S-48
Legal Matters	S-48
Schedule 1	A- 1
Principal Balance Schedules	B- 1

\$2,797,067,000



**Guaranteed REMIC
Pass-Through Certificates**

Fannie Mae REMIC Trust 2003-42

PROSPECTUS SUPPLEMENT

Banc of America Securities LLC

March 14, 2003
