

**Supplement**  
**(To Prospectus Supplement dated October 21, 2003)**

**\$1,734,817,977**



**Guaranteed REMIC Pass-Through Certificates**  
**Fannie Mae REMIC Trust 2003-122**

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This is a supplement to the prospectus supplement dated October 21, 2003 (the "Prospectus Supplement"). If we use a capitalized term in this supplement without defining it, you will find the definition of that term in the Prospectus Supplement.

As stated on pages S-33 and B-23 of the Prospectus Supplement, the Preliminary Principal Balance Schedules for the Group 3 MBS Second Specified Balances and the Aggregate Group IV Scheduled Balances were provided for illustrative purposes only. The related final Principal Balance Schedules are set forth on the following pages and replace the Preliminary Principal Balance Schedules beginning on page B-23 of the Prospectus Supplement.

**Carefully consider the risk factors starting on page S-12 of the Prospectus Supplement and on page 10 of the REMIC Prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.**

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

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

The date of this supplement is November 26, 2003

### ***Group 3 MBS Second Specified Balances***

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
Initial Balance .....	\$450,000,000.00	March 2004 .....	\$442,174,770.62	July 2004 .....	\$431,083,832.48
December 2003 .....	448,356,635.18	April 2004 .....	439,702,611.82	August 2004 and thereafter .....	0.00
January 2004 .....	446,503,647.19	May 2004 .....	437,028,286.30		
February 2004 .....	444,442,453.61	June 2004 .....	434,154,396.01		

### ***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 .....	\$97,591,500.00	August 2007 .....	\$25,384,272.02	May 2011 .....	\$ 3,635,953.59
December 2003 .....	96,512,643.41	September 2007 .....	24,345,902.41	June 2011 .....	3,626,772.52
January 2004 .....	94,893,100.08	October 2007 .....	23,337,537.07	July 2011 .....	3,616,082.33
February 2004 .....	93,125,013.54	November 2007 .....	22,358,757.64	August 2011 .....	3,603,930.25
March 2004 .....	91,209,544.75	December 2007 .....	21,409,150.65	September 2011 .....	3,590,362.50
April 2004 .....	89,148,006.09	January 2008 .....	20,488,307.49	October 2011 .....	3,575,424.28
May 2004 .....	86,941,860.20	February 2008 .....	19,595,824.33	November 2011 .....	3,559,159.84
June 2004 .....	84,592,718.58	March 2008 .....	18,731,302.08	December 2011 .....	3,541,612.44
July 2004 .....	82,102,339.88	April 2008 .....	17,894,346.34	January 2012 .....	3,522,824.42
August 2004 .....	79,472,628.02	May 2008 .....	17,084,567.35	February 2012 .....	3,502,837.18
September 2004 .....	76,705,629.97	June 2008 .....	16,301,579.93	March 2012 .....	3,481,691.21
October 2004 .....	73,803,533.35	July 2008 .....	15,545,003.44	April 2012 .....	3,459,426.13
November 2004 .....	70,768,663.71	August 2008 .....	14,814,461.73	May 2012 .....	3,436,080.65
December 2004 .....	69,700,629.33	September 2008 .....	14,109,583.07	June 2012 .....	3,411,692.66
January 2005 .....	68,575,997.05	October 2008 .....	13,430,000.14	July 2012 .....	3,386,299.18
February 2005 .....	67,396,028.00	November 2008 .....	12,775,349.94	August 2012 .....	3,359,936.40
March 2005 .....	66,162,578.00	December 2008 .....	12,145,273.78	September 2012 .....	3,332,639.72
April 2005 .....	64,877,587.97	January 2009 .....	11,539,417.20	October 2012 .....	3,304,443.72
May 2005 .....	63,543,080.59	February 2009 .....	10,957,429.94	November 2012 .....	3,275,382.23
June 2005 .....	62,161,156.82	March 2009 .....	10,398,965.90	December 2012 .....	3,245,488.28
July 2005 .....	60,733,992.22	April 2009 .....	9,863,683.07	January 2013 .....	3,214,794.17
August 2005 .....	59,263,833.08	May 2009 .....	9,351,243.52	February 2013 .....	3,183,331.45
September 2005 .....	57,752,992.49	June 2009 .....	8,861,313.33	March 2013 .....	3,151,130.96
October 2005 .....	56,203,926.50	July 2009 .....	8,393,562.54	April 2013 .....	3,118,222.82
November 2005 .....	54,619,222.80	August 2009 .....	7,947,665.13	May 2013 .....	3,084,636.45
December 2005 .....	53,001,360.87	September 2009 .....	7,523,298.96	June 2013 .....	3,050,400.59
January 2006 .....	51,353,516.60	October 2009 .....	7,120,145.73	July 2013 .....	3,015,543.31
February 2006 .....	49,700,593.67	November 2009 .....	6,737,890.95	August 2013 .....	2,980,092.03
March 2006 .....	48,057,477.91	December 2009 .....	6,376,223.88	September 2013 .....	2,944,073.51
April 2006 .....	46,440,006.35	January 2010 .....	6,034,837.48	October 2013 .....	2,907,513.89
May 2006 .....	44,860,455.74	February 2010 .....	5,713,428.42	November 2013 .....	2,870,438.68
June 2006 .....	43,318,315.64	March 2010 .....	5,411,696.97	December 2013 .....	2,832,872.81
July 2006 .....	41,813,081.52	April 2010 .....	5,129,347.02	January 2014 .....	2,794,840.56
August 2006 .....	40,344,254.67	May 2010 .....	4,871,125.48	February 2014 .....	2,756,365.68
September 2006 .....	38,911,342.16	June 2010 .....	4,639,027.53	March 2014 .....	2,717,471.31
October 2006 .....	37,513,856.79	July 2010 .....	4,432,578.29	April 2014 .....	2,678,180.04
November 2006 .....	36,151,316.99	August 2010 .....	4,251,309.79	May 2014 .....	2,638,513.91
December 2006 .....	34,823,246.80	September 2010 .....	4,094,760.90	June 2014 .....	2,598,494.42
January 2007 .....	33,529,175.78	October 2010 .....	3,962,477.24	July 2014 .....	2,558,142.53
February 2007 .....	32,268,638.95	November 2010 .....	3,854,011.07	August 2014 .....	2,517,478.69
March 2007 .....	31,041,176.77	December 2010 .....	3,768,921.21	September 2014 .....	2,476,522.83
April 2007 .....	29,846,335.02	January 2011 .....	3,706,772.95	October 2014 .....	2,435,294.39
May 2007 .....	28,683,664.77	February 2011 .....	3,667,137.98	November 2014 .....	2,393,812.32
June 2007 .....	27,552,722.34	March 2011 .....	3,649,594.26	December 2014 .....	2,352,095.09
July 2007 .....	26,453,069.22	April 2011 .....	3,643,577.28	January 2015 .....	2,310,160.69

***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>
February 2015 .....	\$ 2,268,026.66	September 2016 .....	\$ 1,449,789.41	April 2018 .....	\$ 652,549.08
March 2015 .....	2,225,710.08	October 2016 .....	1,406,710.59	May 2018 .....	612,290.35
April 2015 .....	2,183,227.60	November 2016 .....	1,363,708.70	June 2018 .....	572,244.31
May 2015 .....	2,140,595.41	December 2016 .....	1,320,793.17	July 2018 .....	532,415.88
June 2015 .....	2,097,829.29	January 2017 .....	1,277,973.15	August 2018 .....	492,809.81
July 2015 .....	2,054,944.60	February 2017 .....	1,235,257.52	September 2018 .....	453,430.63
August 2015 .....	2,011,956.31	March 2017 .....	1,192,654.88	October 2018 .....	414,282.72
September 2015 .....	1,968,878.96	April 2017 .....	1,150,173.56	November 2018 .....	375,370.27
October 2015 .....	1,925,726.72	May 2017 .....	1,107,821.63	December 2018 .....	336,697.30
November 2015 .....	1,882,513.36	June 2017 .....	1,065,606.88	January 2019 .....	298,267.66
December 2015 .....	1,839,252.28	July 2017 .....	1,023,536.88	February 2019 .....	260,085.03
January 2016 .....	1,795,956.52	August 2017 .....	981,618.94	March 2019 .....	222,152.96
February 2016 .....	1,752,638.73	September 2017 .....	939,860.12	April 2019 .....	184,474.79
March 2016 .....	1,709,311.25	October 2017 .....	898,267.25	May 2019 .....	147,053.75
April 2016 .....	1,665,986.02	November 2017 .....	856,846.94	June 2019 .....	109,892.91
May 2016 .....	1,622,674.69	December 2017 .....	815,605.55	July 2019 .....	72,995.18
June 2016 .....	1,579,388.55	January 2018 .....	774,549.24	August 2019 .....	36,363.33
July 2016 .....	1,536,138.57	February 2018 .....	733,683.94	September 2019 and thereafter .....	0.00
August 2016 .....	1,492,935.41	March 2018 .....	693,015.38		

**\$1,734,817,977**



**FannieMae®**

**Guaranteed REMIC Pass-Through Certificates  
Fannie Mae REMIC Trust 2003-122**

**The Certificates**

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

**Payments to Certificateholders**

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

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

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

**The Fannie Mae Guaranty**

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

**The Trust and its Assets**

The trust will own

- Fannie Mae MBS, and
- an underlying RCR certificate backed by 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-12 of this prospectus supplement and on page 10 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.**

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

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

The certificates are exempt from registration under the Securities Act of 1933 and are "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 BA, OL, TC, TE, TG, XA, AT, AU, MA, MB and MH 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 November 28, 2003.

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
FA .....	1	\$ 83,250,000	SEQ/AD	(1)	FLT	31393UJG9	February 2028
SA .....	1	83,250,000 (2)	NTL	(1)	INV/IO	31393UJH7	February 2028
QA(3) .....	1	51,828,000	PAC/AD	4.5%	FIX	31393UJJ3	July 2025
FC(3) .....	1	17,669,250	SUP/AD	(1)	FLT	31393UJK0	February 2028
SC(3) .....	1	13,742,750	SUP/AD	(1)	INV	31393UJL8	February 2028
ZB(3) .....	1	10,000	SUP/AD	4.5	FIX/Z	31393UJM6	February 2028
ZA .....	1	18,500,000	SEQ	6.0	FIX/Z	31393UJN4	December 2033
IA .....	2	6,638,700 (2)	NTL	4.0	FIX/IO	31393UJP9	September 2009
OP .....	2	53,109,600	PAC	3.5	FIX	31393UJQ7	September 2009
OH .....	2	58,922,400	PAC	4.0	FIX	31393UJR5	August 2013
OJ .....	2	39,367,200	PAC	4.0	FIX	31393UJS3	October 2015
OK .....	2	34,041,600	PAC	4.0	FIX	31393UJT1	June 2017
LI(3) .....	2	34,549,200 (2)	NTL	4.0	FIX/IO	31393UJU8	December 2018
LO(3) .....	2	34,549,200	PAC	(4)	PO	31393UJV6	December 2018
KA .....	2	54,308,000	NSJ/TAC/AD	4.5	FIX	31393UJW4	December 2018
KZ .....	2	12,000	NSJ/TAC/AD	4.5	FIX/Z	31393UJX2	December 2018
PO .....	2	8,890,000	SUP	(4)	PO	31393UJZ7	December 2018
ZC .....	2	16,800,000	NSJ/CPT/SUP	4.5	FIX/Z	31393UJY0	December 2018
TM .....	3	58,290,750	PAC	3.5	FIX	31393UKA0	December 2010
TU .....	3	80,025,750	PAC	4.0	FIX	31393UKB8	May 2016
IB .....	3	33,492,375 (2)	NTL	5.0	FIX/IO	31393UKC6	May 2016
IC(3) .....	3	4,640,625 (2)	NTL	5.0	FIX/IO	31393UKD4	September 2018
UT(3) .....	3	46,406,250	PAC	4.5	FIX	31393UKE2	September 2018
TD .....	3	60,846,750	PAC	5.0	FIX	31393UKF9	April 2021
TI(3) .....	3	47,596,500 (2)	NTL	5.0	FIX/IO	31393UKG7	December 2022
TO(3) .....	3	47,596,500	PAC	(4)	PO	31393UKH5	December 2022
GI(3) .....	3	31,151,250 (2)	NTL	5.0	FIX/IO	31393UKJ1	December 2023
GO(3) .....	3	31,151,250	PAC	(4)	PO	31393UKK8	December 2023
KB .....	3	97,571,500	NSJ/SCH/AD	5.0	FIX	31393UKL6	December 2023
ZH .....	3	20,000	NSJ/SCH/AD	5.0	FIX/Z	31393UKM4	December 2023
ZG .....	3	28,091,250	NSJ/CPT/SUP	5.0	FIX/Z	31393UKN2	December 2023
XI(3) .....	4	152,951,000 (2)	NTL	5.5	FIX/IO	31393UKP7	December 2033
XO(3) .....	4	152,951,000	PAC	(4)	PO	31393UKQ5	December 2033
KE .....	4	80,549,000	NSJ/TAC/AD	5.5	FIX	31393UKR3	December 2033
ZK .....	4	16,500,000	NSJ/CPT/SUP	5.5	FIX/Z	31393UKS1	December 2033
FJ(3) .....	5	76,500,000	SEQ/AD	(1)	FLT	31393UKT9	February 2028
SJ(3) .....	5	76,500,000 (2)	NTL	(1)	INV/IO	31393UKU6	February 2028
AJ(3) .....	5	76,500,000	SEQ/AD	4.5	FIX	31393UKV4	February 2028
ZJ .....	5	17,000,000	SEQ	6.0	FIX/Z	31393UKW2	December 2033
FL .....	6	86,666,666	PAC/AD	(1)	FLT	31393UKX0	July 2029
SL .....	6	86,666,666 (2)	NTL	(1)	INV/IO	31393UKY8	July 2029
XB .....	6	65,000,000	PAC/AD	4.0	FIX	31393UKZ5	July 2029
FM .....	6	40,458,998	TAC/AD	(1)	FLT	31393ULA9	July 2030
SM .....	6	13,486,333	TAC/AD	(1)	INV	31393ULB7	July 2030
ZL .....	6	24,189,648	SUP/AD	6.0	FIX/Z	31393ULC5	November 2030
ZM .....	6	12,094,823	SEQ	6.0	FIX/Z	31393ULD3	December 2033
MF(3) .....	7	42,032,792	PAC/AD	(1)	FLT	31393ULE1	August 2033
MS(3) .....	7	42,032,792 (2)	NTL	(1)	INV/IO	31393ULF8	August 2033
MG(3) .....	7	42,032,793	PAC/AD	4.5	FIX	31393ULG6	August 2033
ZQ .....	7	501,924	PAC/AD	6.0	FIX/Z	31393ULH4	December 2033
ZN .....	7	20,000,000	SUP	6.0	FIX/Z	31393ULJ0	December 2033
VC .....	8	9,757,000	SC/SEQ/AD	5.5	FIX	31393ULK7	November 2014
VD .....	8	11,597,000	SC/SEQ/AD	5.5	FIX	31393ULL5	August 2022
ZD .....	8	12,000,000	SC/SEQ	5.5	FIX/Z	31393ULM3	September 2032
R .....		0	NPR	0	NPR	31393ULN1	December 2033
RL .....		0	NPR	0	NPR	31393ULP6	December 2033

(1) Based on LIBOR.

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

(3) Exchangeable classes.

(4) Principal only classes.

**UBS Investment Bank**

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## AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated May 1, 2002 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Mortgage Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated April 1, 2003 (the “MBS Prospectus”);
- if you are purchasing any Group 8 Class or the R or RL Class, the disclosure document relating to the Group 8 Underlying RCR Certificate (the “Underlying Disclosure Document”); 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).

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

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

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

In the first quarter of 2003, we began filing periodic reports with the SEC under the Securities Exchange Act of 1934. These filings will include the Form 10-Ks, Form 10-Qs and Form 8-Ks. Our SEC filings are available at the SEC’s Web site at [www.sec.gov](http://www.sec.gov). You may also read and copy any document we file with the SEC by visiting the SEC’s Public Reference Room at 450 Fifth Street, NW, Washington, D.C. 20549. Please call the SEC at 1-800-SEC-0330 for further information about the operation of the Public Reference Room. We are providing the address of the SEC’s Web 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 Securities Exchange Act of 1934, 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
8	Class 2002-55-PG RCR Certificate

### Assumed Characteristics of the Mortgage Loans Underlying the Trust MBS (as of November 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	\$185,000,000	360	347	9	6.456%
Group 2 MBS	\$300,000,000	180	175	5	4.570%
Group 3 MBS	\$450,000,000	240	239	1	5.500%
Group 4 MBS	\$250,000,000	360	350	7	5.970%
Group 5 MBS	\$ 60,000,000	360	346	10	6.600%
	\$110,000,000	360	357	3	6.400%
Group 6 MBS	\$241,896,468	360	340	18	6.500%
Group 7 MBS	\$104,567,509	360	341	19	6.507%

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

### Characteristics of the Group 8 Underlying RCR Certificate

Exhibit A describes the Group 8 Underlying RCR Certificate, including certain information about the related mortgage loans. To learn more about the Group 8 Underlying RCR Certificate, you should obtain from us the current class factor and the related disclosure document as described on page S-3.

### Class Factors

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

### Settlement Date

We expect to issue the certificates on November 28, 2003.

## Distribution Dates

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

## Book-Entry and Physical Certificates

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

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

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

## Exchanging Certificates Through Combination and Recombination

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

## Interest Rates

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

During the initial interest accrual period, the floating rate and inverse floating rate classes will bear interest at the initial interest rates listed below. 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>
FA .....	1.50000%	7.50000%	0.40%	LIBOR + 40 basis points
SA .....	6.00000%	7.10000%	0.00%	7.1% – LIBOR
FC .....	1.82000%	8.00000%	0.70%	LIBOR + 70 basis points
SC .....	7.94571%	9.38571%	0.00%	$9.38571\% - (1.285714 \times \text{LIBOR})$
FJ .....	1.52000%	7.50000%	0.40%	LIBOR + 40 basis points
SJ .....	5.98000%	7.10000%	0.00%	7.1% – LIBOR
FL .....	1.47000%	7.50000%	0.35%	LIBOR + 35 basis points
SL .....	6.03000%	7.15000%	0.00%	7.15% – LIBOR
FM .....	1.72000%	8.00000%	0.60%	LIBOR + 60 basis points
SM .....	18.84000%	22.20000%	0.00%	$22.2\% - (3 \times \text{LIBOR})$
MF .....	1.52000%	7.50000%	0.40%	LIBOR + 40 basis points
MS .....	5.98000%	7.10000%	0.00%	7.1% – LIBOR

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

We will apply interest payments from exchanged 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>	
SA .....	100% of the FA Class
IA .....	12.5% of the OP Class
LI .....	100% of the LO Class
IB .....	30% of the TM Class
	20% of the TU Class
IC .....	10% of the UT Class
TI .....	100% of the TO Class
GI .....	100% of the GO Class
XI .....	100% of the XO Class
SJ .....	100% of the FJ Class
SL .....	100% of the FL Class
MS .....	100% of the MF Class

## Components

The ZC, ZG and ZK Classes are made up of payment components. Each component will have the original principal balance, principal type and interest type set forth below.

	<u>Original Principal Balance</u>	<u>Principal Type</u>	<u>Interest Type</u>
ZC1 .....	\$ 840,000	NSJ/SUP/AD	FIX/Z
ZC2 .....	15,960,000	NSJ/SUP	FIX/Z
ZG1 .....	1,404,561	NSJ/SUP/AD	FIX/Z
ZG2 .....	26,686,689	NSJ/SUP	FIX/Z
ZK1 .....	825,000	NSJ/SUP/AD	FIX/Z
ZK2 .....	15,675,000	NSJ/SUP	FIX/Z

## Distributions of Principal

### *Group 1 Principal Distribution Amount*

#### *ZB Accrual Amount*

To the FC and SC Classes, pro rata, and thereafter to the ZB Class.

#### *ZA Accrual Amount and Group 1 Cash Flow Distribution Amount*

1. (a) 50% to the FA Class to zero, and

(b) 50% as follows:

*first*, to the QA Class to its Planned Balance;

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

*third*, to the ZB Class to zero; and

*fourth*, to the QA Class to zero.

2. To the ZA Class to zero.

*Group 2 Principal Distribution Amount*

*KZ Accrual Amount*

To the KA Class to zero, and thereafter to the KZ Class.

*ZC1 Accrual Amount*

To Aggregate Group II to its Targeted Balance, and thereafter to the ZC1 Component.

*ZC2 Accrual Amount*

1. If and only if the principal balance of the Group 2 MBS is *less than both*
  - the Group 2 MBS Fourth Specified Balance

*and*

  - *any of* (x) the *product* of the Group 2 MBS First Specified Balance *multiplied* by the ZC Component Ratio *or* (y) the *product* of the Group 2 MBS Second Specified Balance *multiplied* by the ZC Component Ratio *or* (z) the Group 2 MBS Third Specified Balance,

then to the ZC2 Component.
2. To Aggregate Group II to its Targeted Balance.
3. To the ZC1 Component to zero.
4. Thereafter to the ZC2 Component.

*Group 2 Cash Flow Distribution Amount*

1. To Aggregate Group I to its Planned Balance.
2. (a) 11.1111111111% of the remaining amount to the PO Class to zero, and  
(b) 88.888888889% of such remaining amount as follows:

*first*, if and only if the principal balance of the Group 2 MBS is *less than both*

  - the Group 2 MBS Fourth Specified Balance

*and*

  - *any of* (x) the *product* of the Group 2 MBS First Specified Balance *multiplied* by the ZC Component Ratio *or* (y) the *product* of the Group 2 MBS Second Specified Balance *multiplied* by the ZC Component Ratio *or* (z) the Group 2 MBS Third Specified Balance,

then to the ZC1 and ZC2 Components, in that order, to zero;

*second*, to Aggregate Group II to its Targeted Balance;

*third*, to the ZC1 and ZC2 Components, in that order, to zero; and

*fourth*, to Aggregate Group II to zero.
3. To Aggregate Group I to zero.

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

*Group 3 Principal Distribution Amount*

*ZH Accrual Amount*

To the KB Class to zero, and thereafter to the ZH Class.

*ZG1 Accrual Amount*

To Aggregate Group IV to its Scheduled Balance, and thereafter to the ZG1 Component.

*ZG2 Accrual Amount*

1. If and only if the principal balance of the Group 3 MBS is *less than both*

- the Group 3 MBS Third Specified Balance

*and*

- *either* (x) the *product* of the Group 3 MBS First Specified Balance *multiplied* by the ZG Component Ratio *or* (y) the *product* of the Group 3 MBS Second Specified Balance *multiplied* by the ZG Component Ratio,

then to the ZG2 Component.

2. To Aggregate Group IV to its Scheduled Balance.

3. To the ZG1 Component to zero.

4. Thereafter to the ZG2 Component.

*Group 3 Cash Flow Distribution Amount*

1. To Aggregate Group III to its Planned Balance.

2. If and only if the principal balance of the Group 3 MBS is *less than both*

- the Group 3 MBS Third Specified Balance

*and*

- *either* (x) the *product* of the Group 3 MBS First Specified Balance *multiplied* by the ZG Component Ratio *or* (y) the *product* of the Group 3 MBS Second Specified Balance *multiplied* by the ZG Component Ratio,

then to the ZG1 and ZG2 Components, in that order, to zero.

3. To Aggregate Group IV to its Scheduled Balance.

4. To the ZG1 and ZG2 Components, in that order, to zero.

5. To Aggregate Group IV to zero.

6. To Aggregate Group III to zero.

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

*Group 4 Principal Distribution Amount*

*ZK1 Accrual Amount*

To the KE Class to its Targeted Balance, and thereafter to the ZK1 Component.

*ZK2 Accrual Amount*

1. If and only if the principal balance of the Group 4 MBS is *less than both*
  - the Group 4 MBS Third Specified Balance

*and*

  - *either* (x) the *product* of the Group 4 MBS First Specified Balance *multiplied* by the ZK Component Ratio *or* (y) the *product* of the Group 4 MBS Second Specified Balance *multiplied* by the ZK Component Ratio,

then to the ZK2 Component.
2. To the KE Class to its Targeted Balance.
3. To the ZK1 Component to zero.
4. Thereafter to the ZK2 Component.

*Group 4 Cash Flow Distribution Amount*

1. To the XO Class to its Planned Balance.
2. If and only if the principal balance of the Group 4 MBS is *less than both*
  - the Group 4 MBS Third Specified Balance

*and*

  - *either* (x) the *product* of the Group 4 MBS First Specified Balance *multiplied* by the ZK Component Ratio *or* (y) the *product* of the Group 4 MBS Second Specified Balance *multiplied* by the ZK Component Ratio,

then to the ZK1 and ZK2 Components, in that order, to zero.
3. To the KE Class to its Targeted Balance.
4. To the ZK1 and ZK2 Components, in that order, to zero.
5. To the KE Class to zero.
6. To the XO Class to zero.

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

*Group 5 Principal Distribution Amount*

1. To the FJ and AJ Classes, pro rata, to zero.
2. To the ZJ Class to zero.

*Group 6 Principal Distribution Amount*

*ZL Accrual Amount*

1. To Aggregate Group V to its Planned Balance.
2. To Aggregate Group VI to its Targeted Balance.

3. Thereafter to the ZL Class.

*ZM Accrual Amount and Group 6 Cash Flow Distribution Amount*

1. To Aggregate Group V to its Planned Balance.
2. To Aggregate Group VI to its Targeted Balance.
3. To the ZL Class to zero.
4. To Aggregate Group VI to zero.
5. To Aggregate Group V to zero.
6. To the ZM Class to zero.

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

*Group 7 Principal Distribution Amount*

*ZQ Accrual Amount*

To the MF and MG Classes, pro rata, to zero, and thereafter to the ZQ Class.

*ZN Accrual Amount*

To Aggregate Group VII to its Planned Balance, and thereafter to the ZN Class.

*Group 7 Cash Flow Distribution Amount*

1. To Aggregate Group VII to its Planned Balance.
2. To the ZN Class to zero.
3. To Aggregate Group VII to zero.

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

*Group 8 Principal Distribution Amount*

To the VC, VD and ZD Classes, in that order, to zero.

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

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

<u>Group 1 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>150%</u>	<u>370%</u>	<u>400%</u>	<u>750%</u>
FA, SA and BA .....	15.6	5.9	3.1	2.9	1.8
QA .....	11.8	3.4	3.4	3.4	2.2
FC and SC .....	21.8	10.0	2.6	2.1	0.9
ZB .....	24.2	13.4	7.6	5.9	1.7
ZA .....	27.4	19.1	11.1	10.4	5.7

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>															
	<u>0%</u>	<u>75%</u>	<u>76%</u>	<u>100%</u>	<u>141%</u>	<u>142%</u>	<u>155%</u>	<u>166%</u>	<u>167%</u>	<u>199%</u>	<u>200%</u>	<u>201%</u>	<u>250%</u>	<u>400%</u>	<u>401%</u>	<u>500%</u>
IA and OP ..	3.0	2.1	2.1	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	1.9	1.9	1.8
OH .....	6.5	4.3	4.3	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.1	3.1	2.7
OJ .....	9.0	6.5	6.4	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	4.4	4.4	3.8
OK .....	10.6	8.2	8.2	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	5.9	5.9	5.0
LI, LO and OL .....	12.3	11.4	11.4	11.4	11.4	11.4	11.4	11.4	11.4	11.4	11.4	11.4	11.4	9.2	9.2	7.9
KA .....	9.1	6.4	6.3	5.5	3.3	3.3	3.3	3.4	6.4	4.7	4.6	4.6	2.3	1.3	1.3	1.1
KZ .....	13.7	11.8	11.8	11.1	9.4	9.4	9.8	10.2	14.6	14.6	14.6	14.6	5.8	2.2	2.2	1.8
PO .....	11.8	9.1	9.1	8.3	6.2	6.2	5.5	5.1	5.0	3.7	3.6	3.6	1.8	1.1	1.1	0.9
ZC .....	14.4	13.2	13.2	12.9	12.0	12.0	11.6	10.0	0.4	0.4	0.4	0.4	0.4	0.3	0.3	0.3

<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>															
	<u>0%</u>	<u>75%</u>	<u>76%</u>	<u>100%</u>	<u>188%</u>	<u>220%</u>	<u>238%</u>	<u>239%</u>	<u>249%</u>	<u>250%</u>	<u>251%</u>	<u>275%</u>	<u>276%</u>	<u>500%</u>	<u>900%</u>	<u>901%</u>
TM .....	3.5	2.1	2.1	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	1.9	1.6	1.6
TU .....	8.1	4.4	4.4	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	2.9	2.1	2.1
IB .....	5.7	3.2	3.2	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.4	1.8	1.8
IC, UT and TC .....	11.3	6.7	6.7	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	5.7	5.7	3.8	2.5	2.5
TD .....	13.5	8.8	8.8	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	7.5	7.5	4.8	3.0	3.0
TI, TO and TE .....	15.4	11.3	11.3	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	10.3	10.3	6.5	3.9	3.9
GI, GO and TG .....	16.9	15.6	15.6	15.6	15.6	15.6	15.6	15.6	15.6	15.6	15.6	15.0	15.0	10.1	5.8	5.8
KB .....	12.8	9.6	9.6	8.4	3.0	3.0	3.0	3.2	2.8	2.8	3.0	2.7	2.7	1.6	1.1	1.1
ZH .....	18.2	15.8	15.8	15.8	15.8	15.8	15.8	19.9	19.0	7.3	6.8	4.8	4.8	2.3	1.6	1.6
ZG .....	19.2	17.8	17.7	17.2	13.9	7.6	3.5	2.7	1.9	1.8	1.0	0.6	0.6	0.5	0.4	0.4

<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>															
	<u>0%</u>	<u>75%</u>	<u>76%</u>	<u>100%</u>	<u>220%</u>	<u>221%</u>	<u>247%</u>	<u>251%</u>	<u>252%</u>	<u>300%</u>	<u>301%</u>	<u>450%</u>	<u>451%</u>	<u>500%</u>		
XI, XO and XA .....	16.4	7.8	7.7	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	5.1	5.1	4.7	
KE .....	18.7	13.1	13.0	11.1	2.9	2.9	2.9	3.0	5.0	2.8	2.9	1.7	1.7	1.5		
ZK .....	28.3	24.5	24.4	23.3	15.8	15.8	12.5	11.6	2.2	0.7	0.5	0.3	0.3	0.3		

<u>Group 5 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>200%</u>	<u>418%</u>	<u>600%</u>	<u>850%</u>
FJ, SJ, AJ, AT and AU .....	15.6	5.1	3.0	2.3	1.8
ZJ .....	27.4	17.0	10.2	7.4	5.2

<u>Group 6 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>160%</u>	<u>250%</u>	<u>370%</u>	<u>400%</u>	<u>750%</u>
FL, SL and XB .....	11.3	3.6	3.6	3.6	3.6	2.1
FM and SM .....	20.2	7.7	2.9	2.9	2.1	0.8
ZL .....	24.5	13.2	10.1	1.0	0.8	0.3
ZM .....	28.6	20.8	16.8	12.7	11.9	6.3

<u>Group 7 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>235%</u>	<u>395%</u>	<u>425%</u>	<u>600%</u>	<u>800%</u>
MF, MS, MG, MA, MB and MH . . . . .	12.1	3.7	3.7	3.7	2.7	2.0
ZQ . . . . .	20.0	17.1	17.1	17.1	12.4	9.0
ZN . . . . .	25.7	12.7	2.7	1.4	0.6	0.4

<u>Group 8 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>240%</u>	<u>350%</u>	<u>500%</u>
VC .....	6.0	6.0	6.0	5.5	4.5
VD .....	15.0	15.0	12.0	9.0	6.5
ZD .....	28.0	23.5	17.2	13.3	9.7

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

## ADDITIONAL RISK FACTORS

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

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

*Payments on the Group 8 Classes also will be affected by the payment priorities governing the Group 8 Underlying RCR Certificate.* If you invest in any Group 8 Classes, the rate at which you receive payments also will be affected by the priority sequence governing principal payments on the Group 8 Underlying RCR Certificate.

As described in the related disclosure document, principal payments on the Group 8 Underlying RCR Certificate are governed by a principal balance schedule. As a result, the Group 8 Underlying RCR Certificate may receive principal payments at a rate faster or slower than would otherwise have been the case. In some cases, it may receive no principal payments for extended periods. Prepayments on the related mortgage loans may have occurred at a rate faster or slower than the rate initially assumed. This prospectus supplement contains no information as to whether

- the Group 8 Underlying RCR Certificate has adhered to its principal balance schedule,
- any related Support classes remain outstanding, or
- the Group 8 Underlying RCR Certificate otherwise has performed as originally anticipated.

You may obtain additional information about the Group 8 Underlying RCR Certificate

by reviewing its current class factor in light of other information available in the related disclosure document. You may obtain that document from us as described on page S-3.

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

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

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

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

*Weighted average lives of the Non-Sticky Jump classes are especially sensitive to prepayments under certain scenarios.* The weighted average lives of the Non-Sticky Jump classes are especially sensitive to the rate of principal payments, including prepayments, of the related mortgage loans. This sensitivity to prepayments is not necessarily proportional to the changes in prepayment rates. In some scenarios, small changes in prepayment rates of the related mortgage loans may have a dramatic effect on the weighted average lives of the Non-Sticky Jump classes. For an illustration of this sensitivity, see the related decrement tables for these classes in this prospectus supplement.

*Weighted average lives and yields on the certificates are affected by actual characteristics of the underlying mortgage loans.* We have assumed that the mortgage loans underlying the Trust MBS 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 distribu-

tion date listed on the cover page of this prospectus supplement. If you assume that the actual final payment will occur on the final distribution date specified, your yield could be lower than you expect.

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

*Uncertain market for the certificates could make them difficult to sell and cause their values to fluctuate.* We cannot be sure that a market for resale of the certificates will develop. Further, if a market develops, it may not continue or be sufficiently liquid to allow you to sell your certificates. Even if you are able to sell your certificates, the sale price may not be comparable to similar investments that have a developed market. Moreover, you may not be able to sell small or large amounts of certificates at prices comparable to those available to other investors. You should purchase certificates only if you understand and can tolerate the risk that the value of your certificates will vary over time and that your certificates may not be easily sold.

## DESCRIPTION OF THE CERTIFICATES

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

### General

*Structure.* We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the “Trust”) and a separate trust (the “Lower Tier REMIC”) pursuant to a trust agreement dated as of November 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 “Trust MBS”), and
- a previously issued RCR certificate (the “Group 8 Underlying RCR Certificate”) evidencing a beneficial ownership interest in the related Fannie Mae REMIC trust (the “Underlying REMIC Trust”) as further described in Exhibit A.

The assets of the Underlying REMIC Trust evidence direct or indirect beneficial ownership interests in certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS, the “MBS”).

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

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

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

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

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

Our guaranty obligations with respect to the Group 8 Underlying RCR Certificate are described in the Underlying Disclosure Document. Our guarantees are not backed by the full faith and credit of the United States. See “Description of the Certificates—The Fannie Mae Guaranty” in the REMIC Prospectus, “Description of the Certificates—Fannie Mae Guaranty” in the MBS Prospectus, and “Description of the Certificates—General—*Fannie Mae Guaranty*” in the Underlying Disclosure Document.

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

We will issue the R and RL Certificates in fully registered, certificated form. The “Holder” or “Certificateholder” of the R or RL Certificate is its registered owner. The R or RL Certificate can be transferred at the corporate trust office of the Transfer Agent, or at the office of the Transfer Agent in

New York, New York. U.S. Bank National Association (“US Bank”) in Boston, Massachusetts will be the initial Transfer Agent. We may impose a service charge for any registration of transfer of the R or RL Certificate and may require payment to cover any tax or other governmental charge. See also “—Characteristics of the R and RL Classes” below.

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

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

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

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

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

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

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

## **Combination and Recombination**

*General.* You are permitted to exchange all or a portion of the QA, FC, SC, ZB, LI, LO, IC, UT, TI, TO, GI, GO, XI, XO, FJ, SJ, AJ, MF, MS and MG Classes of REMIC Certificates for a proportionate interest in the related RCR Certificates in the combinations shown on Schedule 1. You also may exchange all or a portion of the RCR Certificates for the related REMIC Certificates in the same manner. This process may occur repeatedly.

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

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

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

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

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

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

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

## **The Trust MBS**

The following table contains certain information about the Trust MBS. The Trust MBS included in each specified Group will have the aggregate unpaid principal balance and Pass-Through Rate shown below and the general characteristics described in the MBS Prospectus. The Trust MBS provides that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the Trust MBS are conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years in the case of the Group 1, Group 4, Group 5, Group 6 and Group 7 MBS, up to 15 years in the case of the Group 2 MBS, and up to 20 years in the case of the Group 3 MBS. See “The Mortgage Pools” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

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

**Group 1 MBS**

Aggregate Unpaid Principal Balance .....	\$185,000,000
MBS Pass-Through Rate .....	6.00%
Range of WACs (annual percentages) .....	6.25% to 8.50%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM .....	347 months
Approximate Weighted Average WALA (weighted average loan age) .....	9 months

**Group 2 MBS**

Aggregate Unpaid Principal Balance .....	\$300,000,000
MBS Pass-Through Rate .....	4.00%
Range of WACs (annual percentages) .....	4.25% to 6.50%
Range of WAMs .....	121 months to 180 months
Approximate Weighted Average WAM .....	175 months
Approximate Weighted Average WALA .....	5 months

**Group 3 MBS**

Aggregate Unpaid Principal Balance .....	\$450,000,000
MBS Pass-Through Rate .....	5.00%
Range of WACs (annual percentages) .....	5.25% to 7.50%
Range of WAMs .....	181 months to 240 months
Approximate Weighted Average WAM .....	239 months
Approximate Weighted Average WALA .....	1 month

**Group 4 MBS**

Aggregate Unpaid Principal Balance .....	\$250,000,000
MBS Pass-Through Rate .....	5.50%
Range of WACs (annual percentages) .....	5.75% to 8.00%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM .....	350 months
Approximate Weighted Average WALA .....	7 months

**Group 5 MBS**

Aggregate Unpaid Principal Balance .....	\$60,000,000
MBS Pass-Through Rate .....	6.00%
Range of WACs (annual percentages) .....	6.25% to 8.50%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM .....	346 months
Approximate Weighted Average WALA .....	10 months
Aggregate Unpaid Principal Balance .....	\$110,000,000
MBS Pass-Through Rate .....	6.00%
Range of WACs (annual percentages) .....	6.25% to 8.50%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM .....	357 months
Approximate Weighted Average WALA .....	3 months

**Group 6 MBS**

Aggregate Unpaid Principal Balance .....	\$241,896,468
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 .....	340 months
Approximate Weighted Average WALA .....	18 months

**Group 7 MBS**

Aggregate Unpaid Principal Balance .....	\$104,567,509
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 .....	341 months
Approximate Weighted Average WALA .....	19 months

**The Group 8 Underlying RCR Certificate**

The Group 8 Underlying RCR Certificate represents a beneficial ownership interest in the Underlying REMIC Trust. The assets of that trust evidence direct or indirect beneficial ownership interests in certain MBS having the general characteristics set forth in the MBS Prospectus. Distributions on the Group 8 Underlying RCR Certificate will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Group 8 Underlying RCR Certificate are described in the Underlying Disclosure Document. See Exhibit A for additional information about the Group 8 Underlying RCR Certificate.

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

For further information about the Group 8 Underlying RCR Certificate, telephone us at 1-800-237-8627. There may have been material changes in facts and circumstances since the date we prepared the Underlying Disclosure Document. These may include changes in prepayment speeds, prevailing interest rates and other economic factors. As a result, the usefulness of the information set forth in that document may be limited.

**Final Data Statement**

After issuing the Certificates, we will prepare a Final Data Statement containing certain information, including the principal balance of the Group 8 Underlying RCR Certificate as of the Issue Date and, with respect to the Trust MBS, the Pool number, the current WAC (or original WAC, if the current WAC is not available) and the current WAM (or Adjusted WAM, if the current WAM is not available) of the Mortgage Loans underlying each of the Trust MBS as of the Issue Date. The Final Data Statement also will include the weighted averages of all the current or original WACs and the weighted averages of all the current or Adjusted WAMs, based on the current unpaid principal balances of the Mortgage Loans underlying each of the Trust MBS as of the Issue Date. You may obtain the Final Data Statement by telephoning us at 1-800-237-8627. In addition, the Final Data Statement is available on our corporate Web site at [www.fanniemae.com](http://www.fanniemae.com).

## Distributions of Interest

### *Categories of Classes and Components*

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

<u>Interest Type*</u>	<u>Classes and Components</u>
<b>Group 1 Classes</b>	
Fixed Rate	QA, ZB and ZA
Floating Rate	FA and FC
Inverse Floating Rate	SA and SC
Interest Only	SA
Accrual	ZB and ZA
RCR**	BA
<b>Group 2 Classes and Components</b>	
Fixed Rate	IA, OP, OH, OJ, OK, LI, KA, KZ, ZC1 and ZC2
Interest Only	IA and LI
Principal Only	LO and PO
Accrual	KZ, ZC1 and ZC2
Component	ZC
RCR**	OL
<b>Group 3 Classes and Components</b>	
Fixed Rate	TM, TU, IB, IC, UT, TD, TI, GI, KB, ZH, ZG1 and ZG2
Interest Only	IB, IC, TI and GI
Principal Only	TO and GO
Accrual	ZH, ZG1 and ZG2
Component	ZG
RCR**	TC, TE and TG
<b>Group 4 Classes and Components</b>	
Fixed Rate	XI, KE, ZK1 and ZK2
Interest Only	XI
Principal Only	XO
Accrual	ZK1 and ZK2
Component	ZK
RCR**	XA
<b>Group 5 Classes</b>	
Fixed Rate	AJ and ZJ
Floating Rate	FJ
Inverse Floating Rate	SJ
Interest Only	SJ
Accrual	ZJ
RCR**	AT and AU
<b>Group 6 Classes</b>	
Fixed Rate	XB, ZL and ZM
Floating Rate	FL and FM
Inverse Floating Rate	SL and SM
Interest Only	SL
Accrual	ZL and ZM

<u>Interest Type*</u>	<u>Classes and Components</u>
<b>Group 7 Classes</b>	
Fixed Rate	MG, ZQ and ZN
Floating Rate	MF
Inverse Floating Rate	MS
Accrual	ZQ and ZN
Interest Only	MS
RCR**	MA, MB and MH
<b>Group 8 Classes</b>	
Fixed Rate	VC, VD and ZD
Accrual	ZD
<b>No Payment Residual</b>	R and RL

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

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

*General.* We will pay interest on the Certificates at the applicable annual interest rates specified on the cover or described in this prospectus supplement. We calculate interest based on an assumed 360-day year consisting of twelve 30-day months. We pay interest monthly (except in the case of the Accrual Classes and Components) 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 and Components) 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 and Components, see “—*Accrual Classes and Components*” below.

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

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

<u>Classes</u>	<u>Interest Accrual Periods</u>
All Fixed Rate Classes (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
All Floating Rate and Inverse Floating Rate Classes	One-month period beginning on the 25th day of the month preceding the month in which the Distribution Date occurs

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

The Dealer will treat the LO, PO, TO, GO and XO Classes as Delay Classes for the sole purpose of facilitating trading.

*Accrual Classes and Components.* The ZB, ZA, KZ, ZC, ZH, ZG, ZK, ZJ, ZL, ZM, ZQ, ZN and ZD Classes are Accrual Classes and the ZC1, ZC2, ZG1, ZG2, ZK1 and ZK2 Components are Accrual Components. Interest will accrue on the Accrual Classes (and, in the case of the ZC, ZG and ZK Classes, on the related Components) at the applicable annual rates specified on the cover of this prospectus supplement. However, we will not pay any interest on the Accrual Classes (or Components). Instead, interest accrued on the Accrual Classes (and Components) will be added as principal to their respective principal balances on each Distribution Date. We will pay principal on the Accrual Classes (and Components) as described under “—Distributions of Principal” below.

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

We use the notional principal balance of a Notional Class to determine interest payments on that Class. Although a Notional Class will not have a principal balance and will not be entitled to any principal payments, we will publish a class factor for 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.

## 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 1.10% in the case of the FA and SA Classes, and 1.12% in the case of all other Floating Rate and Inverse Floating Rate Classes.

## Distributions of Principal

### *Categories of Classes and Components*

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

<u>Principal Type*</u>	<u>Classes and Components</u>
<b>Group 1 Classes</b>	
PAC	QA
Support	FC, SC and ZB
Sequential Pay	FA and ZA
Accretion Directed	FA, QA, FC, SC and ZB
Notional	SA
RCR**	BA

**Principal Type\*****Classes and Components****Group 2 Classes and Components**

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

OP, OH, OJ, OK and LO  
KA and KZ  
PO, ZC1 and ZC2  
KA, KZ, ZC1 and ZC2  
KA, KZ and ZC1  
ZC  
IA and LI  
OL

**Group 3 Classes and Components**

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

TM, TU, UT, TD, TO and GO  
KB and ZH  
ZG1 and ZG2  
KB, ZH, ZG1 and ZG2  
KB, ZH and ZG1  
ZG  
IB, IC, TI and GI  
TC, TE and TG

**Group 4 Classes and Components**

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

XO  
KE  
ZK1 and ZK2  
KE, ZK1 and ZK2  
KE and ZK1  
ZK  
XI  
XA

**Group 5 Classes**

Sequential Pay  
Accretion Directed  
Notional  
RCR\*\*

FJ, AJ and ZJ  
FJ and AJ  
SJ  
AT and AU

**Group 6 Classes**

PAC  
TAC  
Support  
Sequential Pay  
Accretion Directed  
Notional

FL and XB  
FM and SM  
ZL  
ZM  
FL, XB, FM, SM and ZL  
SL

**Group 7 Classes**

PAC  
Support  
Accretion Directed  
Notional  
RCR\*\*

MF, MG and ZQ  
ZN  
MF, MG and ZQ  
MS  
MA, MB and MH

**Group 8 Classes**

Structured Collateral/Sequential Pay  
Accretion Directed

VC, VD and ZD  
VC and VD

**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.

*Components.* For purposes of calculating the payments they receive, the ZC, ZG and ZK Classes consist of the payment components having the designations and original principal balances specified in this prospectus supplement under “Reference Sheet—Components.” The payment characteristics of the ZC, ZG and ZK Classes will reflect a combination of the payment characteristics of the related components. Components are not separately transferable from the related Class of Certificates.

#### *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 ZB and ZA Classes (the “ZB Accrual Amount” and “ZA Accrual Amount,” respectively, and together with the Group 1 Cash Flow Distribution Amount, the “Group 1 Principal Distribution Amount”),
- the principal then paid on the Group 2 MBS (the “Group 2 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balances of the KZ Class and the ZC1 and ZC2 Components (the “KZ Accrual Amount,” “ZC1 Accrual Amount” and “ZC2 Accrual Amount,” respectively, and together with the Group 2 Cash Flow Distribution Amount, the “Group 2 Principal Distribution Amount”),
- the principal then paid on the Group 3 MBS (the “Group 3 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balances of the ZH Class and the ZG1 and ZG2 Components (the “ZH Accrual Amount,” “ZG1 Accrual Amount” and “ZG2 Accrual Amount,” respectively, and together with the Group 3 Cash Flow Distribution Amount, the “Group 3 Principal Distribution Amount”),
- the principal then paid on the Group 4 MBS (the “Group 4 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balances of the ZK1 and ZK2 Components (the “ZK1 Accrual Amount” and “ZK2 Accrual Amount,” respectively, and together with the Group 4 Cash Flow Distribution Amount, the “Group 4 Principal Distribution Amount”),
- the principal then paid on the Group 5 MBS (the “Group 5 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the ZJ Class (the “ZJ Accrual Amount,” and together with the Group 5 Cash Flow Distribution Amount, the “Group 5 Principal Distribution Amount”),
- the principal then paid on the Group 6 MBS (the “Group 6 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balances of the ZL and ZM Classes (the “ZL Accrual Amount” and “ZM Accrual Amount,” respectively, and together with the Group 6 Cash Flow Distribution Amount, the “Group 6 Principal Distribution Amount”),
- the principal then paid on the Group 7 MBS (the “Group 7 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balances of the ZQ and ZN Classes (the “ZQ Accrual Amount” and “ZN Accrual Amount,” respectively, and together with the Group 7 Cash Flow Distribution Amount, the “Group 7 Principal Distribution Amount”), and
- the principal then paid on the Group 8 Underlying RCR Certificate (the “Group 8 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the ZD Class (the “ZD Accrual Amount,” and together with the “Group 8 Cash Flow Distribution Amount, the “Group 8 Principal Distribution Amount”).

*Group 1 Principal Distribution Amount*

*ZB Accrual Amount*

On each Distribution Date, we will pay the ZB Accrual Amount, concurrently, as principal of the FC and SC Classes, pro rata (or 56.25% and 43.75%, respectively), until their principal balances are reduced to zero. Thereafter, we will the ZB Accrual Amount as principal of the ZB Class.

} Accretion  
Directed  
Classes and  
Accrual Class

*ZA Accrual Amount and Group 1 Cash Flow Distribution Amount*

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

(i) (a) 50% to the FA Class, until its principal balance is reduced to zero, and

} Sequential  
Pay  
Class

(b) 50% as follows:

*first*, to the QA Class, until its principal balance is reduced to its Planned Balance for that Distribution Date;

} PAC  
Class

*second*, concurrently, to the FC and SC Classes, pro rata, until their principal balances are reduced to zero;

} Support  
Classes

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

*fourth*, to the QA Class, without regard to its Planned Balance and until its principal balance is reduced to zero; and

} PAC  
Class

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

} Sequential  
Pay  
Class

*Group 2 Principal Distribution Amount*

*KZ Accrual Amount*

On each Distribution Date, we will pay the KZ Accrual Amount as principal of the KA Class, until its principal balance is reduced to zero. Thereafter, we will pay the KZ Accrual Amount as principal of the KZ Class.

} Accretion  
Directed  
Class and  
Accrual  
Class

*ZC1 Accrual Amount*

On each Distribution Date, we will pay the ZC1 Accrual Amount as principal of Aggregate Group II (described below), until the Aggregate II Balance (described below) is reduced to its Targeted Balance for that Distribution Date. Thereafter, we will pay the ZC1 Accrual Amount as principal of the ZC1 Component.

} Accretion  
Directed / TAC  
Group  
and Accrual  
Component

### *ZC2 Accrual Amount*

On each Distribution Date, we will pay the ZC2 Accrual Amount as principal of the Group 2 Classes and Components specified below in the following priority:

- |   |   |                                 |
|---|---|---------------------------------|
| <p>(i) if and only if the aggregate principal balance of the Group 2 MBS (after giving effect to distributions made on that date) is <i>less than both</i></p> <ul style="list-style-type: none"> <li>• the Group 2 MBS Fourth Specified Balance for that Distribution Date</li> </ul> <p><i>and</i></p> <ul style="list-style-type: none"> <li>• <i>any of</i> (x) the <i>product</i> of the Group 2 MBS First Specified Balance for that Distribution Date <i>multiplied</i> by the ZC Component Ratio (described below) <i>or</i> (y) the <i>product</i> of the Group 2 MBS Second Specified Balance for that Distribution Date <i>multiplied</i> by the ZC Component Ratio <i>or</i> (z) the Group 2 MBS Third Specified Balance for that Distribution Date,</li> </ul> <p>then to the ZC2 Component;</p> | <p>} Non-Sticky<br/>Jump/<br/>Support<br/>Component</p> | <p>} Accretion<br/>Directed</p> |
| <p>(ii) to Aggregate Group II, until the Aggregate II Balance is reduced to its Targeted Balance for that Distribution Date;</p>  | <p>} Non-Sticky<br/>Jump/TAC<br/>Group</p>              |                                 |
| <p>(iii) to the ZC1 Component, until its principal balance is reduced to zero; and</p>  | <p>} Non-Sticky<br/>Jump/<br/>Support<br/>Component</p> |                                 |
| <p>(iv) thereafter to the ZC2 Component.</p>  | <p>} Accrual<br/>Component</p>                          |                                 |

### *Group 2 Cash Flow Distribution Amount*

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

- |  |                            |
|--|----------------------------|
| <p>(i) to Aggregate Group I (described below), until the Aggregate I Balance (described below) is reduced to its Planned Balance for that Distribution Date;</p> | <p>} PAC<br/>Group</p>     |
| <p>(ii) (a) 11.111111111% of the remaining amount to the PO Class, until its principal balance is reduced to zero, and</p>                                       | <p>} Support<br/>Class</p> |

(b) 88.888888889% of such remaining amount as follows:

- |   |  |
|---|--|
| <p><i>first</i>, if and only if the aggregate principal balance of the Group 2 MBS (after giving effect to distributions made on that date) is <i>less than both</i></p> <ul style="list-style-type: none"> <li>the Group 2 MBS Fourth Specified Balance for that Distribution Date,</li> </ul> <p><i>and</i></p> <ul style="list-style-type: none"> <li><i>any of</i> (x) the <i>product</i> of the Group 2 MBS First Specified Balance for that Distribution Date <i>multiplied</i> by the ZC Component Ratio or (y) the <i>product</i> of the Group 2 MBS Second Specified Balance for that Distribution Date <i>multiplied</i> by the ZC Component Ratio or (z) the Group 2 MBS Third Specified Balance for that Distribution Date,</li> </ul> <p>then, sequentially, to the ZC1 and ZC2 Components, in that order, until their principal balances are reduced to zero;</p> | <p>} Non-Sticky<br/>Jump/<br/>Support<br/>Components</p> |
| <p><i>second</i>, to Aggregate Group II, until the Aggregate II Balance is reduced to its Targeted Balance for that Distribution Date;</p>  | <p>} Non-Sticky<br/>Jump/<br/>TAC<br/>Group</p>          |
| <p><i>third</i>, sequentially, to the ZC1 and ZC2 Components, in that order, until their principal balances are reduced to zero; and</p>  | <p>} Support<br/>Components</p>                          |
| <p><i>fourth</i>, to Aggregate Group II, without regard to its Targeted Balance and until the Aggregate II Balance is reduced to zero; and</p>  | <p>} TAC<br/>Group</p>                                   |
| <p>(iii) to Aggregate Group I, without regard to its Planned Balance and until the Aggregate I Balance is reduced to zero.</p>  | <p>} PAC<br/>Group</p>                                   |

The “ZC Component Ratio” means

- for any Distribution Date on which the principal balance of the ZC1 Component (including any increase in the principal balance of the ZC1 Component on that date but before giving effect to any payments made on that date) is greater than zero, 1.0;
- for any Distribution Date following the Distribution Date on which the principal balance of the ZC1 Component is reduced to zero and on which the principal balance of the ZC2 Component (including any increase in the principal balance of the ZC2 Component on that date but before giving effect to any payments made on that date) is greater than zero, a fraction the *numerator* of which is the original principal balance of the ZC2 Component and the *denominator* of which is the principal balance of the ZC2 Component on the current Distribution Date (including any increase in the principal balance of the ZC2 Component on that date but before giving effect to any payments made on that date); and
- for any other Distribution Date, 1.0.

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

The “Aggregate I Balance” is equal to the aggregate of the principal balances of the Classes included in Aggregate Group I.

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

The “Aggregate II Balance” is equal to the aggregate of the principal balances of the Classes included in Aggregate Group II. For determining principal payments on a Distribution Date, the Aggregate II Balance will include any increase in the principal balance of the KZ Class on that date.

### *Group 3 Principal Distribution Amount*

#### *ZH Accrual Amount*

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

#### *ZG1 Accrual Amount*

On each Distribution Date, we will pay the ZG1 Accrual Amount as principal of Aggregate Group IV (described below), until the Aggregate IV Balance (described below) is reduced to its Scheduled Balance for that Distribution Date. Thereafter, we will pay the ZG1 Accrual Amount as principal of the ZG1 Component. } Accretion Directed Group and Accrual Component

#### *ZG2 Accrual Amount*

On each Distribution Date, we will pay the ZG2 Accrual Amount as principal of the Group 3 Classes and Components specified below in the following priority:

- (i) if and only if the aggregate principal balance of the Group 3 MBS (after giving effect to distributions made on that date) is *less* than *both*
    - the Group 3 MBS Third Specified Balance for that Distribution Date
    - and
    - *either* (x) the *product* of the Group 3 MBS First Specified Balance for that Distribution Date *multiplied* by the ZG Component Ratio (described below) *or* (y) the *product* of the Group 3 MBS Second Specified Balance for that Distribution Date *multiplied* by the ZG Component Ratio,
  - then to the ZG2 Component;
  - (ii) to Aggregate Group IV, until the Aggregate IV Balance is reduced to its Scheduled Balance for that Distribution Date;
  - (iii) to the ZG1 Component, until its principal balance is reduced to zero; and
  - (iv) thereafter to the ZG2 Component.
- }

} Non-Sticky Jump/Support Component  
} Accretion Directed  
} Non-Sticky Jump/Scheduled Group  
} Non-Sticky Jump/Support Component  
} Accrual Component

### *Group 3 Cash Flow Distribution Amount*

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

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

} PAC Group

- (ii) if and only if the aggregate principal balance of the Group 3 MBS (after giving effect to distributions made on that date) is *less* than *both*
- the Group 3 MBS Third Specified Balance for that Distribution Date,
- and
- *either* (x) the *product* of the Group 3 MBS First Specified Balance for that Distribution Date *multiplied* by the ZG Component Ratio or (y) the *product* of the Group 3 MBS Second Specified Balance for that Distribution Date *multiplied* by the ZG Component Ratio,
- then, sequentially, to the ZG1 and ZG2 Components, in that order, until their principal balances are reduced to zero;
- (iii) to Aggregate Group IV, until the Aggregate IV Balance is reduced to its Scheduled Balance for that Distribution Date;
- (iv) sequentially, to the ZG1 and ZG2 Components, in that order, until their principal balances are reduced to zero; and
- (v) to Aggregate Group IV, without regard to its Scheduled Balance and until the Aggregate IV Balance is reduced to zero; and
- (vi) to Aggregate Group III, without regard to its Planned Balance and until the Aggregate III Balance is reduced to zero.

Non-Sticky  
Jump/  
Support  
Components

Non-Sticky  
Jump/  
Scheduled  
Group

Support  
Components

Scheduled  
Group

PAC  
Group

The “ZG Component Ratio” means

- for any Distribution Date on which the principal balance of the ZG1 Component (including any increase in the principal balance of the ZG1 Component on that date but before giving effect to any payments made on that date) is greater than zero, 1.0;
- for any Distribution Date following the Distribution Date on which the principal balance of the ZG1 Component is reduced to zero and on which the principal balance of the ZG2 Component (including any increase in the principal balance of the ZG2 Component on that date but before giving effect to any payments made on that date) is greater than zero, a fraction the *numerator* of which is the original principal balance of the ZG2 Component and the *denominator* of which is the principal balance of the ZG2 Component on the current Distribution Date (including any increase in the principal balance of the ZG2 Component on that date but before giving effect to any payments made on that date); and
- for any other Distribution Date, 1.0.

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

The “Aggregate III Balance” is equal to the aggregate of the principal balances of the Classes included in Aggregate Group III.

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

The “Aggregate IV Balance” is equal to the aggregate of the principal balances of the Classes included in Aggregate Group IV. For determining principal payments on a Distribution Date, the Aggregate IV Balance will include any increase in the principal balance of the ZH Class on that date.

#### Group 4 Principal Distribution Amount

##### ZK1 Accrual Amount

On each Distribution Date, we will pay the ZK1 Accrual Amount as principal of the KE Class, until its principal balance is reduced to its Targeted Balance for that Distribution Date. Thereafter, we will pay the ZK1 Accrual Amount as principal of the ZK1 Component.

Accretion  
Directed/  
TAC Class  
and Accrual  
Component

##### ZK2 Accrual Amount

On each Distribution Date, we will pay the ZK2 Accrual Amount as principal of the Group 4 Classes and Components specified below in the following priority:

(i) if and only if the aggregate principal balance of the Group 4 MBS (after giving effect to distributions made on that date) is *less than both*

- the Group 4 MBS Third Specified Balance for that Distribution Date

and

- *either* (x) the *product* of the Group 4 MBS First Specified Balance for that Distribution Date *multiplied* by the ZK Component Ratio (described below) *or* (y) the *product* of the Group 4 MBS Second Specified Balance for that Distribution Date *multiplied* by the ZK Component Ratio,

Non-Sticky  
Jump/  
Support  
Component

Accretion  
Directed

then to the ZK2 Component;

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

Non-Sticky  
Jump/  
TAC Class

(iii) to the ZK1 Component, until its principal balance is reduced to zero; and

Non-Sticky  
Jump/  
Support  
Component

(iv) thereafter to the ZK2 Component.

Accrual  
Component

#### Group 4 Cash Flow Distribution Amount

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

(i) to the XO Class, until its principal balance is reduced to its Planned Balance for that Distribution Date;

PAC  
Class

- (ii) if and only if the aggregate principal balance of the Group 4 MBS (after giving effect to distributions made on that date) is *less* than *both*
  - the Group 4 MBS Third Specified Balance for that Distribution Date,

and

  - *either* (x) the *product* of the Group 4 MBS First Specified Balance for that Distribution Date *multiplied* by the ZK Component Ratio or (y) the *product* of the Group 4 MBS Second Specified Balance for that Distribution Date *multiplied* by the ZK Component Ratio,

then, sequentially, to the ZK1 and ZK2 Components, in that order, until their principal balances are reduced to zero;
- (iii) to the KE Class, until its principal balance is reduced to its Targeted Balance for that Distribution Date;
- (iv) sequentially, to the ZK1 and ZK2 Components, in that order, until their principal balances are reduced to zero; and
- (v) to the KE Class, without regard to its Targeted Balance and until its principal balance is reduced to zero; and
- (vi) to the XO Class, without regard to its Planned Balance and until its principal balance is reduced to zero.

Non-Sticky  
Jump/  
Support  
Components

Non-Sticky  
Jump/TAC  
Class

Support  
Components

TAC  
Class

PAC  
Class

The “ZK Component Ratio” means

- for any Distribution Date on which the principal balance of the ZK1 Component (including any increase in the principal balance of the ZK1 Component on that date but before giving effect to any payments made on that date) is greater than zero, 1.0;
- for any Distribution Date following the Distribution Date on which the principal balance of the ZK1 Component is reduced to zero and on which the principal balance of the ZK2 Component (including any increase in the principal balance of the ZK2 Component on that date but before giving effect to any payments made on that date) is greater than zero, a fraction the *numerator* of which is the original principal balance of the ZK2 Component and the *denominator* of which is the principal balance of the ZK2 Component on the current Distribution Date (including any increase in the principal balance of the ZK2 Component on that date but before giving effect to any payments made on that date); and
- for any other Distribution Date, 1.0.

#### Group 5 Principal Distribution Amount

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

- (i) concurrently, to the FJ and AJ Classes, pro rata (or 50% and 50%, respectively), until their principal balances are reduced to zero; and
- (ii) to the ZJ Class, until its principal balance is reduced to zero

Sequential  
Pay  
Classes

### *Group 6 Principal Distribution Amount*

#### *ZL Accrual Amount*

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

- |   |                 |                      |
|---|-----------------|----------------------|
| (i) to Aggregate Group V (described below), until the Aggregate V Balance (described below) is reduced to its Planned Balance for that Distribution Date;         | } PAC Group     | } Accretion Directed |
| (ii) to Aggregate Group VI (described below), until the Aggregate VI Balance (described below) is reduced to its Targeted Balance for that Distribution Date; and |                 |                      |
| (iii) thereafter to the ZL Class.   | } Accrual Class |                      |

#### *ZM Accrual Amount and Group 6 Cash Flow Distribution Amount*

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

- |   |                        |
|---|------------------------|
| (i) to Aggregate Group V, until the Aggregate V Balance is reduced to its Planned Balance for that Distribution Date;     | } PAC Group            |
| (ii) to Aggregate Group VI, until the Aggregate VI Balance is reduced to its Targeted Balance for that Distribution Date; |                        |
| (iii) to the ZL Class, until its principal balance is reduced to zero;  | } Support Class        |
| (iv) to Aggregate Group VI, without regard to its Targeted Balance and until the Aggregate VI Balance is reduced to zero; | } TAC Group            |
| (v) to Aggregate Group V, without regard to its Planned Balance and until the Aggregate V Balance is reduced to zero; and |                        |
| (vi) to the ZM Class, until its principal balance is reduced to zero.   | } Sequential Pay Class |

“Aggregate Group V” consists of the FL and XB Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group V, concurrently, to the FL and XB Classes, pro rata (or 57.1428569545% and 42.8571430455%, respectively), until their principal balances are reduced to zero.

The “Aggregate V Balance” is equal to the aggregate of the principal balances of the Classes in Aggregate Group V.

“Aggregate Group VI” consists of the FM and SM Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group VI concurrently, to the FM and SM Classes, pro rata (or 74.9999995366% and 25.0000004634%, respectively), until their principal balances are reduced to zero.

The “Aggregate VI Balance” is equal to the aggregate of the principal balances of the Classes in Aggregate Group VI.

### *Group 7 Principal Distribution Amount*

#### *ZQ Accrual Amount*

On each Distribution Date, we will pay the ZQ Accrual Amount, concurrently, as principal of the MF and MG Classes, pro rata (or 49.9999994052% and 50.0000005948%, respectively), until their principal balances are reduced to zero. Thereafter, we will pay the ZQ Accrual Amount as principal of the ZQ Class.	} Accretion Directed Classes and Accrual Class
---	--

#### *ZN Accrual Amount*

On each Distribution Date, we will pay the ZN Accrual Amount, as principal of Aggregate Group VII (described below), until the Aggregate VII Balance (described below) is reduced to its Planned Balance for that Distribution Date. Thereafter, we will pay the ZN Accrual Amount as principal of the ZN Class.

Accretion  
Directed/  
PAC Group  
and Accrual  
Class

#### *Group 7 Cash Flow Distribution Amount*

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

- (i) to Aggregate Group VII, until the Aggregate VII Balance is reduced to its Planned Balance for that Distribution Date;
- (ii) to the ZN Class, until its principal balance is reduced to zero; and
- (iii) to Aggregate Group VII, without regard to its Planned Balance and until the Aggregate VII Balance is reduced to zero.

PAC Group

Support Class

PAC Group

“Aggregate Group VII” consists of the MF, MG and ZQ Classes. On each Distribution Date, we will apply payments of Aggregate Group VII as follows:

*first*, concurrently, to the MF and MG Classes, pro rata, until their principal balances are reduced to zero; and

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

The “Aggregate VII Balance” is equal to the aggregate of the principal balances of the Classes in Aggregate Group VII. For determining payments on a Distribution Date, the Aggregate VII Balance will include any increase in the principal balance of the ZQ Class on that Distribution Date.

#### *Group 8 Principal Distribution Amount*

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

Structured  
Collateral/  
Sequential  
Pay Classes

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

### **Structuring Assumptions**

*Pricing Assumptions.* Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Group 8 Underlying RCR Certificate, the priority sequence affecting principal payments on the Group 8 Underlying RCR Certificate, and the following assumptions (such characteristics and 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 preliminary Principal Balance Schedules remain in effect;
- the settlement date for the sale of the Certificates is November 28, 2003; and
- each Distribution Date occurs on the 25th day of a month.

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

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

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

The Principal Balance Schedules for the Classes, Groups and Assets listed below (including the Preliminary Principal Balance Schedules, but not the final Principal Balance Schedules, for the Group 3 MBS Second Specified Balances and the Aggregate Group IV Scheduled Balances) 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 rates set forth below.

The final Principal Balance Schedule for the Group 3 MBS Second Specified Balances and the Aggregate Group IV Scheduled Balances will be calculated on or before the Settlement Date on the basis of the actual characteristics of the Group 3 MBS and the assumption that the related Mortgage Loans will prepay at the applicable structuring rate or within the applicable Structuring Range set forth below. The final Principal Balance Schedules for the Group 3 MBS Second Specified Balances and the Aggregate Group IV Scheduled Balances will be included in a supplement to this prospectus supplement. The calculation of the final Principal Balance Schedules will be final and binding on all persons regardless of any defect or alleged defect in the methodology or information used in making such calculation. The Preliminary Principal Balance Schedules, which are provided for illustrative purposes only, are found beginning on page B-23. You should note, however, that the actual characteristics of the related Mortgage Loans will differ from the characteristics assumed in preparing the Preliminary Principal Balance Schedules and that the weighted average lives of the applicable Group 3 Classes may vary as a result.

<u>Principal Balance Schedule References</u>	<u>Related Classes, Groups (1) and Assets</u>	<u>Structuring Ranges and Rates</u>
Planned Balances	QA Class	Between 150% and 400% PSA
Planned Balances	Aggregate Group I	Between 100% and 250% PSA
Fourth Specified Balances	Group 2 MBS	75% PSA
First Specified Balances	Group 2 MBS	400% PSA
Second Specified Balances	Group 2 MBS	(2)
Third Specified Balances	Group 2 MBS	(3)
Targeted Balances	Aggregate Group II	141% PSA
Planned Balances	Aggregate Group III	Between 100% and 250% PSA
Third Specified Balances	Group 3 MBS	75% PSA
First Specified Balances	Group 3 MBS	900% PSA
Second Specified Balances	Group 3 MBS	(4)
Scheduled Balances	Aggregate Group IV	Between 188% and 238% PSA
Planned Balances	XO Class	Between 100% and 300% PSA
Third Specified Balances	Group 4 MBS	75% PSA
First Specified Balances	Group 4 MBS	450% PSA
Second Specified Balances	Group 4 MBS	(5)
Targeted Balances	KE Class	220% PSA
Planned Balances	Aggregate Group V	Between 160% and 400% PSA
Targeted Balances	Aggregate Group VI	250% PSA
Planned Balances	Aggregate Group VII	Between 235% and 425% PSA

- (1) The Structuring Ranges and rates for the Aggregate Groups are associated with the related Aggregate Balances but not with the individual balances of the related Classes.
- (2) The Second Specified Balances of the Group 2 MBS have been structured at 200% PSA but do not hold at any constant percentage of PSA.
- (3) The Third Specified Balances of the Group 2 MBS have been structured at 199% PSA but do not hold at any constant percentage of PSA.
- (4) The Second Specified Balances of the Group 3 MBS have been structured at 275% PSA but do not hold at any constant percentage of PSA.
- (5) The Second Specified Balances of the Group 4 MBS have been structured at 300% PSA but do not hold at any constant percentage of PSA.

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

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

<u>Classes and Groups</u>	<u>Initial Effective Ranges</u>
QA Class	Between 150% and 400% PSA
Aggregate Group I	Between 100% and 250% PSA
Aggregate Group III	Between 100% and 250% PSA
Aggregate Group IV	Between 188% and 238% PSA
XO Class	Between 100% and 300% PSA
Aggregate Group V	Between 149% and 400% PSA
Aggregate Group VII	Between 235% and 425% PSA

The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. The actual Effective Ranges calculated on the basis of the actual characteristics are likely to differ from the Initial Effective Ranges. As a result, the applicable Classes and Groups might not be reduced to their scheduled balances even if prepayments were to occur at a *constant* PSA rate within the Initial Effective Ranges. This is so particularly if the rate were at the lower or higher end of this range. In addition, even if prepayments occur at rates falling within the actual Effective Ranges, principal distributions may be insufficient to reduce the applicable Classes and 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 Classes and Groups and Scheduled Group will be supported in part by the related TAC Class and Groups and Support Classes and Components. When the related TAC Class and Groups and Support Classes and Components are retired, the PAC Classes and Groups and Scheduled Group, 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>
IA .....	528% PSA
LI .....	653% PSA
IB .....	521% PSA
IC .....	686% PSA
TI .....	579% PSA
GI .....	772% PSA
XI .....	608% 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 tables has been prepared on the basis of the Pricing Assumptions and the assumption that the aggregate purchase prices of the Fixed Rate Interest Only Classes (expressed in each case as a percentage of the original principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
IA .....	6.75%
LI .....	25.25%
IB .....	11.50%
IC .....	14.75%
TI .....	28.50%
GI .....	33.50%
XI .....	21.25%

\* 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 IA Class to Prepayments

		PSA Prepayment Assumption															
		<u>50%</u>	<u>75%</u>	<u>76%</u>	<u>100%</u>	<u>141%</u>	<u>142%</u>	<u>155%</u>	<u>166%</u>	<u>167%</u>	<u>199%</u>	<u>200%</u>	<u>201%</u>	<u>250%</u>	<u>400%</u>	<u>401%</u>	<u>500%</u>
Pre-Tax Yields	to Maturity . . .	21.5%	16.5%	16.3%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	9.1%	9.0%	2.2%

### Sensitivity of the LI Class to Prepayments

		PSA Prepayment Assumption															
		<u>50%</u>	<u>75%</u>	<u>76%</u>	<u>100%</u>	<u>141%</u>	<u>142%</u>	<u>155%</u>	<u>166%</u>	<u>167%</u>	<u>199%</u>	<u>200%</u>	<u>201%</u>	<u>250%</u>	<u>400%</u>	<u>401%</u>	<u>500%</u>
Pre-Tax Yields	to Maturity . . .	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	8.3%	8.3%	5.4%

### Sensitivity of the IB Class to Prepayments

		PSA Prepayment Assumption															
		<u>50%</u>	<u>75%</u>	<u>76%</u>	<u>100%</u>	<u>188%</u>	<u>220%</u>	<u>238%</u>	<u>239%</u>	<u>249%</u>	<u>250%</u>	<u>251%</u>	<u>275%</u>	<u>276%</u>	<u>500%</u>	<u>900%</u>	<u>901%</u>
Pre-Tax Yields	to Maturity . . .	22.9%	18.1%	18.0%	13.7%	13.7%	13.7%	13.7%	13.7%	13.7%	13.7%	13.7%	13.6%	13.6%	1.4%	(23.2)%	(23.3)%

### Sensitivity of the IC Class to Prepayments

		PSA Prepayment Assumption															
		<u>50%</u>	<u>75%</u>	<u>76%</u>	<u>100%</u>	<u>188%</u>	<u>220%</u>	<u>238%</u>	<u>239%</u>	<u>249%</u>	<u>250%</u>	<u>251%</u>	<u>275%</u>	<u>276%</u>	<u>500%</u>	<u>900%</u>	<u>901%</u>
Pre-Tax Yields	to Maturity . . .	31.5%	29.6%	29.5%	27.4%	27.4%	27.4%	27.4%	27.4%	27.4%	27.4%	27.4%	26.5%	26.4%	12.1%	(12.5)%	(12.5)%

### Sensitivity of the TI Class to Prepayments

		PSA Prepayment Assumption															
		<u>50%</u>	<u>75%</u>	<u>76%</u>	<u>100%</u>	<u>188%</u>	<u>220%</u>	<u>238%</u>	<u>239%</u>	<u>249%</u>	<u>250%</u>	<u>251%</u>	<u>275%</u>	<u>276%</u>	<u>500%</u>	<u>900%</u>	<u>901%</u>
Pre-Tax Yields	to Maturity . . .	14.8%	13.9%	13.9%	13.6%	13.6%	13.6%	13.6%	13.6%	13.6%	13.6%	13.6%	12.8%	12.8%	3.9%	(17.5)%	(17.5)%

### Sensitivity of the GI Class to Prepayments

		PSA Prepayment Assumption															
		50%	75%	76%	100%	188%	220%	238%	239%	249%	250%	251%	275%	276%	500%	900%	901%
Pre-Tax Yields	to Maturity . . .	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	12.7%	12.7%	8.4%	(5.0)%	(5.0)%

### Sensitivity of the XI Class to Prepayments

		PSA Prepayment Assumption													
		50%	75%	76%	100%	220%	221%	247%	251%	252%	300%	301%	450%	451%	500%
Pre-Tax Yields	to Maturity . . .	19.3%	16.9%	16.8%	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	8.6%	8.5%	6.0%

***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 applicable tables below, it is possible that investors in the SA, SJ, SL, SM and MS Classes would lose money on their initial investments under certain Index and prepayment scenarios.

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

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

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

Class	Price*
SA . . . . .	9.75%
SC . . . . .	86.00%
SJ . . . . .	9.75%
SL . . . . .	8.75%
SM . . . . .	104.25%
MS . . . . .	8.75%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>				
	<b>50%</b>	<b>150%</b>	<b>370%</b>	<b>400%</b>	<b>750%</b>
0.1% .....	76.4%	69.5%	53.0%	50.6%	20.5%
1.1% .....	63.7%	56.7%	39.8%	37.3%	6.5%
3.1% .....	39.0%	31.7%	13.1%	10.4%	(22.7)%
5.1% .....	14.6%	5.8%	(16.3)%	(19.5)%	(56.5)%
7.1% .....	*	*	*	*	*

\* 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)**

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>				
	<b>50%</b>	<b>150%</b>	<b>370%</b>	<b>400%</b>	<b>750%</b>
0.12% .....	11.4%	11.9%	17.1%	18.4%	28.2%
1.12% .....	9.9%	10.4%	15.6%	17.0%	26.7%
3.12% .....	7.0%	7.5%	12.6%	14.0%	23.9%
5.12% .....	4.1%	4.7%	9.7%	11.1%	21.0%
7.30% .....	1.0%	1.6%	6.5%	8.0%	18.0%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>				
	<b>50%</b>	<b>200%</b>	<b>418%</b>	<b>600%</b>	<b>850%</b>
0.12% .....	76.6%	67.5%	53.2%	40.4%	22.5%
1.12% .....	63.9%	54.5%	39.6%	26.4%	7.9%
3.12% .....	39.1%	28.8%	12.1%	(2.6)%	(22.5)%
5.12% .....	14.6%	1.9%	(18.6)%	(35.8)%	(57.8)%
7.10% .....	*	*	*	*	*

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

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>					
	<b>50%</b>	<b>160%</b>	<b>250%</b>	<b>370%</b>	<b>400%</b>	<b>750%</b>
0.12% .....	82.3%	68.6%	68.6%	68.6%	68.6%	47.1%
1.12% .....	67.9%	54.2%	54.2%	54.2%	54.2%	30.8%
3.12% .....	39.8%	25.5%	25.5%	25.5%	25.5%	(2.5)%
5.12% .....	11.1%	(5.2)%	(5.2)%	(5.2)%	(5.2)%	(39.8)%
7.15% .....	*	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>160%</u>	<u>250%</u>	<u>370%</u>	<u>400%</u>	<u>750%</u>
0.12% .....	21.8%	21.5%	20.4%	20.3%	19.8%	16.0%
1.12% .....	18.7%	18.4%	17.4%	17.3%	16.8%	13.3%
3.12% .....	12.6%	12.4%	11.4%	11.4%	10.9%	7.8%
5.12% .....	6.6%	6.4%	5.6%	5.6%	5.1%	2.4%
7.40% .....	(0.2)%	(0.4)%	(1.0)%	(1.0)%	(1.4)%	(3.6)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>235%</u>	<u>395%</u>	<u>425%</u>	<u>600%</u>	<u>800%</u>
0.12% .....	83.7%	64.5%	64.5%	64.5%	54.8%	37.3%
1.12% .....	69.3%	50.5%	50.5%	50.5%	40.2%	22.7%
3.12% .....	41.5%	23.3%	23.3%	23.3%	11.6%	(6.4)%
5.12% .....	13.5%	(4.1)%	(4.1)%	(4.1)%	(17.9)%	(36.9)%
7.10% .....	*	*	*	*	*	*

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

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

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

<u>Class</u>	<u>Price</u>
LO .....	64.75%
PO .....	75.00%
TO .....	68.00%
GO .....	59.50%
XO .....	81.25%

**Sensitivity of the LO Class to Prepayments**

	PSA Prepayment Assumption															
	<u>50%</u>	<u>75%</u>	<u>76%</u>	<u>100%</u>	<u>141%</u>	<u>142%</u>	<u>155%</u>	<u>166%</u>	<u>167%</u>	<u>199%</u>	<u>200%</u>	<u>201%</u>	<u>250%</u>	<u>400%</u>	<u>401%</u>	<u>500%</u>
Pre-Tax Yields to Maturity.....	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	4.8%	4.8%	5.6%

**Sensitivity of the PO Class to Prepayments**

	PSA Prepayment Assumption															
	<u>50%</u>	<u>75%</u>	<u>76%</u>	<u>100%</u>	<u>141%</u>	<u>142%</u>	<u>155%</u>	<u>166%</u>	<u>167%</u>	<u>199%</u>	<u>200%</u>	<u>201%</u>	<u>250%</u>	<u>400%</u>	<u>401%</u>	<u>500%</u>
Pre-Tax Yields to Maturity.....	3.1%	3.4%	3.4%	3.7%	5.3%	5.3%	6.0%	6.7%	6.8%	9.7%	9.8%	9.9%	17.8%	29.5%	29.5%	35.2%

### Sensitivity of the TO Class to Prepayments

		PSA Prepayment Assumption															
		<u>50%</u>	<u>75%</u>	<u>76%</u>	<u>100%</u>	<u>188%</u>	<u>220%</u>	<u>238%</u>	<u>239%</u>	<u>249%</u>	<u>250%</u>	<u>251%</u>	<u>275%</u>	<u>276%</u>	<u>500%</u>	<u>900%</u>	<u>901%</u>
Pre-Tax Yields to	Maturity.....	3.2%	3.4%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.6%	3.8%	3.8%	6.0%	10.1%	10.1%

### Sensitivity of the GO Class to Prepayments

		PSA Prepayment Assumption															
		<u>50%</u>	<u>75%</u>	<u>76%</u>	<u>100%</u>	<u>188%</u>	<u>220%</u>	<u>238%</u>	<u>239%</u>	<u>249%</u>	<u>250%</u>	<u>251%</u>	<u>275%</u>	<u>276%</u>	<u>500%</u>	<u>900%</u>	<u>901%</u>
Pre-Tax Yields to	Maturity . . . . .	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.5%	3.5%	5.3%	9.3%	9.3%

### Sensitivity of the XO Class to Prepayments

		PSA Prepayment Assumption													
		<u>50%</u>	<u>75%</u>	<u>76%</u>	<u>100%</u>	<u>220%</u>	<u>221%</u>	<u>247%</u>	<u>251%</u>	<u>252%</u>	<u>300%</u>	<u>301%</u>	<u>450%</u>	<u>451%</u>	<u>500%</u>
Pre-Tax Yields to	Maturity . . . . .	2.4%	2.8%	2.8%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	4.2%	4.2%	4.6%

### 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,
- in the case of the Group 1, Group 2, Group 3, Group 4, Group 6 and Group 7 Classes, the payment of principal of certain Classes in accordance with the Principal Balance Schedules, and
- in the case of the Group 8 Classes, the priority sequence affecting principal payments on the Group 8 Underlying RCR Certificate.

See “—Distributions of Principal” above and “Description of the Certificates—Distributions of Principal” in the Underlying Disclosure Document.

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.

As described under “Reference Sheet—Components,” the ZC, ZG and ZK Classes consist of multiple payment components for purposes of calculating payments. Since these components are not divisible, the payment characteristics of the ZC, ZG and ZK Classes will reflect a combination of the payment characteristics of the related components.

### 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	8.50%
Group 2 MBS	180 months	180 months	6.50%
Group 3 MBS	240 months	240 months	7.50%
Group 4 MBS	360 months	360 months	8.00%
Group 5 MBS	360 months	360 months	8.50%
Group 6 MBS	360 months	360 months	8.50%
Group 7 MBS	360 months	360 months	8.50%
Group 8 Underlying RCR Certificate	360 months	345 months	8.00%

It is unlikely

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

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

### Percent of Original Principal Balances Outstanding

Date	FA, SA† and BA Classes					QA Class					FC and SC Classes					ZB Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	150%	370%	400%	750%	0%	150%	370%	400%	750%	0%	150%	370%	400%	750%	0%	150%	370%	400%	750%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004 .....	98	93	85	84	72	98	89	89	89	89	100	100	80	77	45	105	105	105	105	105
November 2005 .....	97	82	64	62	37	95	72	72	72	59	100	100	52	45	0	109	109	109	109	0
November 2006 .....	95	72	45	42	13	92	55	55	55	22	100	100	30	22	0	114	114	114	114	0
November 2007 .....	93	62	31	28	*	89	39	39	39	1	100	100	17	8	0	120	120	120	120	0
November 2008 .....	91	53	19	16	0	86	25	25	25	0	100	100	10	2	0	125	125	125	125	0
November 2009 .....	89	45	10	7	0	82	12	12	12	0	100	100	8	0	0	131	131	131	*	0
November 2010 .....	87	37	3	*	0	78	1	1	1	0	100	98	7	0	0	137	137	137	*	0
November 2011 .....	84	30	0	0	0	74	0	0	0	0	100	81	0	0	0	143	143	0	0	0
November 2012 .....	81	24	0	0	0	70	0	0	0	0	100	64	0	0	0	150	150	0	0	0
November 2013 .....	78	18	0	0	0	65	0	0	0	0	100	48	0	0	0	157	157	0	0	0
November 2014 .....	75	12	0	0	0	60	0	0	0	0	100	33	0	0	0	164	164	0	0	0
November 2015 .....	72	7	0	0	0	54	0	0	0	0	100	18	0	0	0	171	171	0	0	0
November 2016 .....	68	2	0	0	0	48	0	0	0	0	100	5	0	0	0	179	179	0	0	0
November 2017 .....	64	0	0	0	0	42	0	0	0	0	100	0	0	0	0	188	0	0	0	0
November 2018 .....	59	0	0	0	0	35	0	0	0	0	100	0	0	0	0	196	0	0	0	0
November 2019 .....	55	0	0	0	0	27	0	0	0	0	100	0	0	0	0	205	0	0	0	0
November 2020 .....	50	0	0	0	0	19	0	0	0	0	100	0	0	0	0	215	0	0	0	0
November 2021 .....	44	0	0	0	0	11	0	0	0	0	100	0	0	0	0	224	0	0	0	0
November 2022 .....	38	0	0	0	0	1	0	0	0	0	100	0	0	0	0	235	0	0	0	0
November 2023 .....	32	0	0	0	0	0	0	0	0	0	85	0	0	0	0	246	0	0	0	0
November 2024 .....	25	0	0	0	0	0	0	0	0	0	67	0	0	0	0	257	0	0	0	0
November 2025 .....	18	0	0	0	0	0	0	0	0	0	47	0	0	0	0	269	0	0	0	0
November 2026 .....	10	0	0	0	0	0	0	0	0	0	26	0	0	0	0	281	0	0	0	0
November 2027 .....	1	0	0	0	0	0	0	0	0	0	3	0	0	0	0	294	0	0	0	0
November 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	15.6	5.9	3.1	2.9	1.8	11.8	3.4	3.4	3.4	2.2	21.8	10.0	2.6	2.1	0.9	24.2	13.4	7.6	5.9	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	ZA Class					IA† and OP Classes																
	PSA Prepayment Assumption					PSA Prepayment Assumption																
	0%	150%	370%	400%	750%	0%	75%	76%	100%	141%	142%	155%	166%	167%	199%	200%	201%	250%	400%	401%	500%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
November 2004	106	106	106	106	106	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
November 2005	113	113	113	113	113	75	54	53	48	48	48	48	48	48	48	48	48	48	48	48	29	
November 2006	120	120	120	120	120	49	4	4	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2007	127	127	127	127	127	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2008	135	135	135	135	70	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2009	143	143	143	143	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2010	152	152	152	152	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2011	161	161	138	116	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2012	171	171	104	86	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2013	182	182	79	64	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2014	193	193	60	47	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2015	205	205	45	35	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2016	218	218	34	25	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2017	231	206	25	19	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2018	245	180	19	14	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2019	261	156	14	10	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2020	277	135	10	7	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2021	294	116	8	5	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2022	312	99	6	4	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2023	331	83	4	3	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2024	351	69	3	2	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2025	373	57	2	1	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2026	396	45	1	1	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2027	421	35	1	1	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2028	375	26	1	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2029	312	18	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2030	244	11	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2031	169	5	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2032	88	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
November 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	27.4	19.1	11.1	10.4	5.7	3.0	2.1	2.1	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	1.9	1.9	1.8	

Date	OH Class														
	PSA Prepayment Assumption														
	0%	75%	76%	100%	141%	142%	155%	166%	167%	199%	200%	201%	250%	400%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2006	100	100	100	94	94	94	94	94	94	94	94	94	94	58	20
November 2007	100	61	61	47	47	47	47	47	47	47	47	47	47	0	0
November 2008	92	21	20	4	4	4	4	4	4	4	4	4	4	0	0
November 2009	64	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2010	33	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2011	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.5	4.3	4.3	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.1	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.

OJ Class																
Date	PSA Prepayment Assumption															
	0%	75%	76%	100%	141%	142%	155%	166%	167%	199%	200%	201%	250%	400%	401%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2005 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2006 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2007 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	81	81	25
November 2008 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	5	5	0
November 2009 .....	100	73	72	46	46	46	46	46	46	46	46	46	46	0	0	0
November 2010 .....	100	18	17	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2011 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2012 .....	48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2013 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2014 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2015 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2016 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2017 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	9.0	6.5	6.4	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	4.4	4.4	3.8

OK Class																
Date	PSA Prepayment Assumption															
	0%	75%	76%	100%	141%	142%	155%	166%	167%	199%	200%	201%	250%	400%	401%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2005 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2006 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2007 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2008 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	47
November 2009 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	43	42	0
November 2010 .....	100	100	100	94	94	94	94	94	94	94	94	94	94	0	0	0
November 2011 .....	100	60	59	46	46	46	46	46	46	46	46	46	46	0	0	0
November 2012 .....	100	7	7	7	7	7	7	7	7	7	7	7	7	0	0	0
November 2013 .....	92	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2014 .....	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2015 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2016 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2017 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	10.6	8.2	8.2	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	5.9	5.9	5.0

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

LI†, LO and OL Classes																
Date	PSA Prepayment Assumption															
	0%	75%	76%	100%	141%	142%	155%	166%	167%	199%	200%	201%	250%	400%	401%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2005 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2006 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2007 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2008 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2009 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	94
November 2010 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	98	97	59
November 2011 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	66	65	37
November 2012 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	43	43	22
November 2013 .....	100	76	76	76	76	76	76	76	76	76	76	76	76	28	27	13
November 2014 .....	100	52	52	52	52	52	52	52	52	52	52	52	52	17	17	7
November 2015 .....	51	33	33	33	33	33	33	33	33	33	33	33	33	9	9	4
November 2016 .....	17	17	17	17	17	17	17	17	17	17	17	17	17	4	4	2
November 2017 .....	6	6	6	6	6	6	6	6	6	6	6	6	6	1	1	*
November 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	12.3	11.4	11.4	11.4	11.4	11.4	11.4	11.4	11.4	11.4	11.4	11.4	11.4	9.2	9.2	7.9

KA Class																
Date	PSA Prepayment Assumption															
	0%	75%	76%	100%	141%	142%	155%	166%	167%	199%	200%	201%	250%	400%	401%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004 .....	79	66	66	64	59	59	59	59	89	85	85	85	80	64	63	53
November 2005 .....	77	65	65	62	50	50	50	50	76	67	66	66	52	10	10	0
November 2006 .....	76	63	63	61	41	41	41	41	64	49	48	48	26	0	0	0
November 2007 .....	74	62	61	59	33	33	33	33	55	37	37	36	10	0	0	0
November 2008 .....	72	60	60	57	28	28	28	28	50	31	30	29	2	0	0	0
November 2009 .....	70	58	58	55	25	25	25	25	48	28	28	27	0	0	0	0
November 2010 .....	69	56	56	51	20	20	21	22	45	26	26	25	0	0	0	0
November 2011 .....	67	54	54	42	13	13	15	16	41	23	23	22	0	0	0	0
November 2012 .....	65	49	48	30	4	4	7	9	36	20	20	19	0	0	0	0
November 2013 .....	62	33	33	17	0	0	0	2	29	16	16	16	0	0	0	0
November 2014 .....	60	15	15	1	0	0	0	0	23	13	12	12	0	0	0	0
November 2015 .....	58	0	0	0	0	0	0	0	16	9	9	8	0	0	0	0
November 2016 .....	31	0	0	0	0	0	0	0	10	5	5	5	0	0	0	0
November 2017 .....	0	0	0	0	0	0	0	0	3	2	2	2	0	0	0	0
November 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	9.1	6.4	6.3	5.5	3.3	3.3	3.3	3.4	6.4	4.7	4.6	4.6	2.3	1.3	1.3	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.

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

KZ Class																
Date	PSA Prepayment Assumption															
	0%	75%	76%	100%	141%	142%	155%	166%	167%	199%	200%	201%	250%	400%	401%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004 .....	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105
November 2005 .....	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	0
November 2006 .....	114	114	114	114	114	114	114	114	114	114	114	114	114	0	0	0
November 2007 .....	120	120	120	120	120	120	120	120	120	120	120	120	120	0	0	0
November 2008 .....	125	125	125	125	125	125	125	125	125	125	125	125	125	0	0	0
November 2009 .....	131	131	131	131	131	131	131	131	131	131	131	131	*	0	0	0
November 2010 .....	137	137	137	137	137	137	137	137	137	137	137	137	*	0	0	0
November 2011 .....	143	143	143	143	143	143	143	143	143	143	143	143	*	0	0	0
November 2012 .....	150	150	150	150	150	150	150	150	150	150	150	150	*	0	0	0
November 2013 .....	157	157	157	157	0	0	0	157	157	157	157	157	*	0	0	0
November 2014 .....	164	164	164	164	0	0	0	0	164	164	164	164	*	0	0	0
November 2015 .....	171	0	0	0	0	0	0	0	171	171	171	171	*	0	0	0
November 2016 .....	179	0	0	0	0	0	0	0	179	179	179	179	*	0	0	0
November 2017 .....	0	0	0	0	0	0	0	0	188	188	188	188	*	0	0	0
November 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	13.7	11.8	11.8	11.1	9.4	9.4	9.8	10.2	14.6	14.6	14.6	14.6	5.8	2.2	2.2	1.8

PO Class																
Date	PSA Prepayment Assumption															
	0%	75%	76%	100%	141%	142%	155%	166%	167%	199%	200%	201%	250%	400%	401%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004 .....	85	75	75	73	70	70	69	68	68	65	65	65	61	49	48	40
November 2005 .....	85	75	75	73	64	64	61	58	58	51	51	51	40	8	8	0
November 2006 .....	85	75	75	73	58	58	53	49	49	37	37	37	20	0	0	0
November 2007 .....	85	75	75	73	54	53	47	43	42	28	28	27	8	0	0	0
November 2008 .....	85	75	75	73	51	51	44	39	38	23	23	22	1	0	0	0
November 2009 .....	85	75	75	73	50	50	43	37	37	22	21	21	0	0	0	0
November 2010 .....	85	75	75	71	48	47	41	35	35	20	20	19	0	0	0	0
November 2011 .....	85	75	75	66	44	43	37	32	31	18	18	17	0	0	0	0
November 2012 .....	85	73	72	59	38	38	32	28	27	15	15	15	0	0	0	0
November 2013 .....	85	63	62	50	32	31	27	23	22	13	12	12	0	0	0	0
November 2014 .....	85	50	50	40	25	25	21	18	17	10	9	9	0	0	0	0
November 2015 .....	85	37	37	29	18	18	15	13	12	7	7	6	0	0	0	0
November 2016 .....	66	23	23	18	11	11	9	8	7	4	4	4	0	0	0	0
November 2017 .....	35	9	9	7	4	4	3	3	3	1	1	1	0	0	0	0
November 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	11.8	9.1	9.1	8.3	6.2	6.2	5.5	5.1	5.0	3.7	3.6	3.6	1.8	1.1	1.1	0.9

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

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

ZC Class																
Date	PSA Prepayment Assumption															
	0%	75%	76%	100%	141%	142%	155%	166%	167%	199%	200%	201%	250%	400%	401%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004 .....	105	105	105	105	105	104	100	96	0	0	0	0	0	0	0	0
November 2005 .....	109	109	109	109	109	108	96	86	0	0	0	0	0	0	0	0
November 2006 .....	114	114	114	114	114	113	93	76	0	0	0	0	0	0	0	0
November 2007 .....	120	120	120	120	120	118	93	72	0	0	0	0	0	0	0	0
November 2008 .....	125	125	125	125	125	123	95	72	0	0	0	0	0	0	0	0
November 2009 .....	131	131	131	131	131	129	99	75	0	0	0	0	0	0	0	0
November 2010 .....	137	137	137	137	137	135	104	79	0	0	0	0	0	0	0	0
November 2011 .....	143	143	143	143	143	141	109	83	0	0	0	0	0	0	0	0
November 2012 .....	150	150	150	150	150	147	114	86	0	0	0	0	0	0	0	0
November 2013 .....	157	157	157	157	135	133	113	90	0	0	0	0	0	0	0	0
November 2014 .....	164	164	164	164	106	105	88	75	0	0	0	0	0	0	0	0
November 2015 .....	171	158	156	123	76	75	63	53	0	0	0	0	0	0	0	0
November 2016 .....	179	98	97	76	46	45	38	32	0	0	0	0	0	0	0	0
November 2017 .....	150	37	36	28	17	16	14	11	0	0	0	0	0	0	0	0
November 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	14.4	13.2	13.2	12.9	12.0	12.0	11.6	10.0	0.4	0.4	0.4	0.4	0.4	0.3	0.3	0.3

TM Class																
Date	PSA Prepayment Assumption															
	0%	75%	76%	100%	188%	220%	238%	239%	249%	250%	251%	275%	276%	500%	900%	901%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2005 .....	81	56	56	49	49	49	49	49	49	49	49	49	49	49	0	0
November 2006 .....	61	3	2	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2007 .....	40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2008 .....	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2009 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2010 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2011 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2012 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2013 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2014 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2015 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2016 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2017 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	3.5	2.1	2.1	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	1.9	1.6	1.6

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

Date	TU Class															
	PSA Prepayment Assumption															
	0%	75%	76%	100%	188%	220%	238%	239%	249%	250%	251%	275%	276%	500%	900%	901%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2005 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	63	62
November 2006 .....	100	100	100	91	91	91	91	91	91	91	91	91	91	37	0	0
November 2007 .....	100	65	64	48	48	48	48	48	48	48	48	48	48	0	0	0
November 2008 .....	100	28	28	7	7	7	7	7	7	7	7	4	4	0	0	0
November 2009 .....	93	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2010 .....	74	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2011 .....	52	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2012 .....	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2013 .....	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2014 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2015 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2016 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2017 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	8.1	4.4	4.4	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	2.9	2.1	2.1

Date	IB† Class															
	PSA Prepayment Assumption															
	0%	75%	76%	100%	188%	220%	238%	239%	249%	250%	251%	275%	276%	500%	900%	901%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2005 .....	90	77	77	73	73	73	73	73	73	73	73	73	73	73	30	30
November 2006 .....	80	49	49	43	43	43	43	43	43	43	43	43	43	18	0	0
November 2007 .....	68	31	31	23	23	23	23	23	23	23	23	23	23	0	0	0
November 2008 .....	56	14	13	3	3	3	3	3	3	3	3	2	2	0	0	0
November 2009 .....	45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2010 .....	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2011 .....	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2012 .....	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2013 .....	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2014 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2015 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2016 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2017 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	5.7	3.2	3.2	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.4	1.8	1.8

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

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

IC†, UT and TC Classes																
Date	PSA Prepayment Assumption															
	0%	75%	76%	100%	188%	220%	238%	239%	249%	250%	251%	275%	276%	500%	900%	901%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2005 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2006 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	0	0
November 2007 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	12	0	0
November 2008 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	0	0	0
November 2009 .....	100	89	88	47	47	47	47	47	47	47	47	25	24	0	0	0
November 2010 .....	100	32	30	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2011 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2012 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2013 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2014 .....	62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2015 .....	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2016 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2017 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	11.3	6.7	6.7	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	5.7	5.7	3.8	2.5	2.5

TD Class																
Date	PSA Prepayment Assumption															
	0%	75%	76%	100%	188%	220%	238%	239%	249%	250%	251%	275%	276%	500%	900%	901%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2005 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2006 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	48	48
November 2007 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	0	0
November 2008 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	31	0	0
November 2009 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	0	0	0
November 2010 .....	100	100	100	89	89	89	89	89	89	89	88	68	67	0	0	0
November 2011 .....	100	82	81	46	46	46	46	46	46	46	45	26	26	0	0	0
November 2012 .....	100	42	41	11	11	11	11	11	11	11	10	0	0	0	0	0
November 2013 .....	100	4	2	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2014 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2015 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2016 .....	69	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2017 .....	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2018 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2019 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	13.5	8.8	8.8	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	7.5	7.5	4.8	3.0	3.0

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

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

TI†, TO and TE Classes																
Date	PSA Prepayment Assumption															
	0%	75%	76%	100%	188%	220%	238%	239%	249%	250%	251%	275%	276%	500%	900%	901%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2005 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2006 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2007 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	35	35
November 2008 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	0	0
November 2009 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	72	0	0
November 2010 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	26	0	0
November 2011 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	0	0	0
November 2012 .....	100	100	100	100	100	100	100	100	100	100	100	91	90	0	0	0
November 2013 .....	100	100	100	76	76	76	76	76	76	76	76	56	55	0	0	0
November 2014 .....	100	57	55	46	46	46	46	46	46	46	45	28	27	0	0	0
November 2015 .....	100	21	21	21	21	21	21	21	21	21	20	6	5	0	0	0
November 2016 .....	100	*	*	*	*	*	*	*	*	*	0	0	0	0	0	0
November 2017 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2018 .....	72	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2019 .....	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2020 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2021 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2022 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	15.4	11.3	11.3	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	10.3	10.3	6.5	3.9	3.9

GI†, GO and TG Classes																
Date	PSA Prepayment Assumption															
	0%	75%	76%	100%	188%	220%	238%	239%	249%	250%	251%	275%	276%	500%	900%	901%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2005 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2006 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2007 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2008 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	68	68
November 2009 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	30	30
November 2010 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	13	13
November 2011 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	92	6	6
November 2012 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	61	2	2
November 2013 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	40	1	1
November 2014 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	26	*	*
November 2015 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	16	*	*
November 2016 .....	100	100	100	100	100	100	100	100	100	100	99	81	81	10	*	*
November 2017 .....	100	75	75	75	75	75	75	75	75	75	74	60	59	6	*	*
November 2018 .....	100	54	54	54	54	54	54	54	54	54	54	42	42	4	*	*
November 2019 .....	100	38	38	38	38	38	38	38	38	38	37	29	29	2	*	*
November 2020 .....	24	24	24	24	24	24	24	24	24	24	24	18	18	1	*	*
November 2021 .....	14	14	14	14	14	14	14	14	14	14	14	10	10	1	*	*
November 2022 .....	6	6	6	6	6	6	6	6	6	6	6	4	4	*	*	*
November 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	16.9	15.6	15.6	15.6	15.6	15.6	15.6	15.6	15.6	15.6	15.6	15.0	15.0	10.1	5.8	5.8

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

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

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

KB Class																
PSA Prepayment Assumption																
Date	0%	75%	76%	100%	188%	220%	238%	239%	249%	250%	251%	275%	276%	500%	900%	901%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004	88	80	80	79	74	74	74	74	74	74	87	97	97	82	54	54
November 2005	87	79	79	77	59	59	59	59	60	62	75	69	69	21	0	0
November 2006	85	77	77	75	40	40	40	40	47	46	46	36	36	0	0	0
November 2007	83	75	75	74	25	25	25	25	26	25	25	13	12	0	0	0
November 2008	81	74	74	72	15	15	15	16	12	11	11	0	0	0	0	0
November 2009	80	72	72	70	9	9	9	10	4	3	3	0	0	0	0	0
November 2010	78	70	70	68	5	5	5	6	1	*	0	0	0	0	0	0
November 2011	76	68	68	65	5	5	5	6	*	0	0	0	0	0	0	0
November 2012	73	66	65	60	4	4	4	5	*	0	0	0	0	0	0	0
November 2013	71	63	63	52	4	4	4	5	*	0	0	0	0	0	0	0
November 2014	69	61	61	42	3	3	3	4	*	0	0	0	0	0	0	0
November 2015	66	54	53	30	2	2	2	4	*	0	0	0	0	0	0	0
November 2016	63	40	39	18	2	2	2	3	*	0	0	0	0	0	0	0
November 2017	61	25	24	5	1	1	1	2	*	0	0	0	0	0	0	0
November 2018	58	8	8	*	*	*	*	2	*	0	0	0	0	0	0	0
November 2019	54	0	0	0	0	0	0	1	*	0	0	0	0	0	0	0
November 2020	44	0	0	0	0	0	0	1	*	0	0	0	0	0	0	0
November 2021	7	0	0	0	0	0	0	1	*	0	0	0	0	0	0	0
November 2022	0	0	0	0	0	0	0	*	0	0	0	0	0	0	0	0
November 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.8	9.6	9.6	8.4	3.0	3.0	3.0	3.2	2.8	2.8	3.0	2.7	2.7	1.6	1.1	1.1

ZH Class																
PSA Prepayment Assumption																
Date	0%	75%	76%	100%	188%	220%	238%	239%	249%	250%	251%	275%	276%	500%	900%	901%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105
November 2005	110	110	110	110	110	110	110	110	110	110	110	110	110	110	0	0
November 2006	116	116	116	116	116	116	116	116	116	116	116	116	116	0	0	0
November 2007	122	122	122	122	122	122	122	122	122	122	122	122	122	0	0	0
November 2008	128	128	128	128	128	128	128	128	128	128	128	0	0	0	0	0
November 2009	135	135	135	135	135	135	135	135	135	135	135	0	0	0	0	0
November 2010	142	142	142	142	142	142	142	142	142	142	0	0	0	0	0	0
November 2011	149	149	149	149	149	149	149	149	149	149	*	0	0	0	0	0
November 2012	157	157	157	157	157	157	157	157	157	*	0	0	0	0	0	0
November 2013	165	165	165	165	165	165	165	165	165	*	0	0	0	0	0	0
November 2014	173	173	173	173	173	173	173	173	173	*	0	0	0	0	0	0
November 2015	182	182	182	182	182	182	182	182	182	*	0	0	0	0	0	0
November 2016	191	191	191	191	191	191	191	191	191	*	0	0	0	0	0	0
November 2017	201	201	201	201	201	201	201	201	201	*	0	0	0	0	0	0
November 2018	211	211	211	211	211	211	211	211	211	*	0	0	0	0	0	0
November 2019	222	0	0	0	0	0	0	222	222	*	0	0	0	0	0	0
November 2020	234	0	0	0	0	0	0	234	234	*	0	0	0	0	0	0
November 2021	246	0	0	0	0	0	0	246	246	*	0	0	0	0	0	0
November 2022	0	0	0	0	0	0	0	258	116	*	0	0	0	0	0	0
November 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.2	15.8	15.8	15.8	15.8	15.8	15.8	19.9	19.0	7.3	6.8	4.8	4.8	2.3	1.6	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.

ZG Class																
Date	PSA Prepayment Assumption															
	0%	75%	76%	100%	188%	220%	238%	239%	249%	250%	251%	275%	276%	500%	900%	901%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004 .....	105	105	105	105	102	94	90	90	87	87	40	0	0	0	0	0
November 2005 .....	110	110	110	110	105	80	66	66	53	47	0	0	0	0	0	0
November 2006 .....	116	116	116	116	110	64	39	38	0	0	0	0	0	0	0	0
November 2007 .....	122	122	122	122	113	54	21	19	0	0	0	0	0	0	0	0
November 2008 .....	128	128	128	128	115	47	11	4	0	0	0	0	0	0	0	0
November 2009 .....	135	135	135	135	116	44	6	0	0	0	0	0	0	0	0	0
November 2010 .....	142	142	142	142	116	43	6	0	0	0	0	0	0	0	0	0
November 2011 .....	149	149	149	149	112	42	6	0	0	0	0	0	0	0	0	0
November 2012 .....	157	157	157	157	106	39	6	0	0	0	0	0	0	0	0	0
November 2013 .....	165	165	165	165	98	36	6	0	0	0	0	0	0	0	0	0
November 2014 .....	173	173	173	173	88	33	6	0	0	0	0	0	0	0	0	0
November 2015 .....	182	182	182	182	78	29	6	0	0	0	0	0	0	0	0	0
November 2016 .....	191	191	191	191	67	25	6	0	0	0	0	0	0	0	0	0
November 2017 .....	201	201	201	201	57	22	6	0	0	0	0	0	0	0	0	0
November 2018 .....	211	211	211	180	47	19	6	0	0	0	0	0	0	0	0	0
November 2019 .....	222	193	191	144	37	15	6	0	0	0	0	0	0	0	0	0
November 2020 .....	234	145	143	106	26	11	4	0	0	0	0	0	0	0	0	0
November 2021 .....	246	95	94	69	16	7	2	0	0	0	0	0	0	0	0	0
November 2022 .....	142	45	45	33	7	3	1	0	0	0	0	0	0	0	0	0
November 2023 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2024 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2025 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2026 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2027 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2028 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2029 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2030 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2031 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	19.2	17.8	17.7	17.2	13.9	7.6	3.5	2.7	1.9	1.8	1.0	0.6	0.6	0.5	0.4	0.4

	XI†, XO and XA Classes														
	PSA Prepayment Assumption														
Date	0%	75%	76%	100%	220%	221%	247%	251%	252%	300%	301%	450%	451%	500%	
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
November 2004 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
November 2005 .....	99	92	92	90	90	90	90	90	90	90	90	90	90	90	
November 2006 .....	97	83	83	79	79	79	79	79	79	79	79	77	77	71	
November 2007 .....	95	74	74	69	69	69	69	69	69	69	69	56	55	49	
November 2008 .....	93	66	66	59	59	59	59	59	59	59	59	40	40	33	
November 2009 .....	91	58	58	50	50	50	50	50	50	50	50	29	28	23	
November 2010 .....	89	51	50	42	42	42	42	42	42	42	42	20	20	16	
November 2011 .....	87	44	43	34	34	34	34	34	34	34	33	15	14	11	
November 2012 .....	84	37	36	27	27	27	27	27	27	27	27	10	10	7	
November 2013 .....	81	30	30	21	21	21	21	21	21	21	21	7	7	5	
November 2014 .....	78	24	23	17	17	17	17	17	17	17	17	5	5	3	
November 2015 .....	75	17	17	14	14	14	14	14	14	14	13	4	4	2	
November 2016 .....	71	12	11	11	11	11	11	11	11	11	11	3	3	2	
November 2017 .....	68	8	8	8	8	8	8	8	8	8	8	2	2	1	
November 2018 .....	63	7	7	7	7	7	7	7	7	7	7	1	1	1	
November 2019 .....	59	5	5	5	5	5	5	5	5	5	5	1	1	*	
November 2020 .....	54	4	4	4	4	4	4	4	4	4	4	1	1	*	
November 2021 .....	49	3	3	3	3	3	3	3	3	3	3	*	*	*	
November 2022 .....	43	2	2	2	2	2	2	2	2	2	2	*	*	*	
November 2023 .....	37	2	2	2	2	2	2	2	2	2	2	*	*	*	
November 2024 .....	30	1	1	1	1	1	1	1	1	1	1	*	*	*	
November 2025 .....	23	1	1	1	1	1	1	1	1	1	1	*	*	*	
November 2026 .....	15	1	1	1	1	1	1	1	1	1	1	*	*	*	
November 2027 .....	6	1	1	1	1	1	1	1	1	1	1	*	*	*	
November 2028 .....	*	*	*	*	*	*	*	*	*	*	*	*	*	*	
November 2029 .....	*	*	*	*	*	*	*	*	*	*	*	*	*	*	
November 2030 .....	*	*	*	*	*	*	*	*	*	*	*	*	*	*	
November 2031 .....	*	*	*	*	*	*	*	*	*	*	*	*	*	*	
November 2032 .....	*	*	*	*	*	*	*	*	*	*	*	*	*	*	
November 2033 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)** .....	16.4	7.8	7.7	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	5.1	5.1	4.7	

\* 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	KE Class													
	PSA Prepayment Assumption													
	0%	75%	76%	100%	220%	221%	247%	251%	252%	300%	301%	450%	451%	500%
Initial Percent . . . . .	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004 . . . . .	96	89	88	86	77	77	77	77	77	92	91	79	79	75
November 2005 . . . . .	95	87	87	85	59	59	59	59	59	64	64	34	33	24
November 2006 . . . . .	94	86	86	84	41	41	41	41	55	40	39	0	0	0
November 2007 . . . . .	92	85	85	83	28	28	28	28	41	23	22	0	0	0
November 2008 . . . . .	91	83	83	81	18	18	18	18	30	11	11	0	0	0
November 2009 . . . . .	89	82	82	80	10	10	10	10	24	4	4	0	0	0
November 2010 . . . . .	88	80	80	78	5	5	5	6	20	1	*	0	0	0
November 2011 . . . . .	86	78	78	76	1	1	3	3	18	*	0	0	0	0
November 2012 . . . . .	84	77	77	73	0	0	*	1	17	*	0	0	0	0
November 2013 . . . . .	82	75	75	68	0	0	0	0	15	*	0	0	0	0
November 2014 . . . . .	80	73	73	62	0	0	0	0	14	*	0	0	0	0
November 2015 . . . . .	78	71	71	55	0	0	0	0	12	*	0	0	0	0
November 2016 . . . . .	76	68	68	47	0	0	0	0	11	*	0	0	0	0
November 2017 . . . . .	74	61	60	38	0	0	0	0	9	*	0	0	0	0
November 2018 . . . . .	71	52	51	29	0	0	0	0	8	0	0	0	0	0
November 2019 . . . . .	69	42	41	20	0	0	0	0	7	0	0	0	0	0
November 2020 . . . . .	66	32	31	11	0	0	0	0	6	0	0	0	0	0
November 2021 . . . . .	63	22	21	2	0	0	0	0	5	0	0	0	0	0
November 2022 . . . . .	60	11	10	0	0	0	0	0	4	0	0	0	0	0
November 2023 . . . . .	57	*	0	0	0	0	0	0	3	0	0	0	0	0
November 2024 . . . . .	53	0	0	0	0	0	0	0	3	0	0	0	0	0
November 2025 . . . . .	49	0	0	0	0	0	0	0	2	0	0	0	0	0
November 2026 . . . . .	46	0	0	0	0	0	0	0	2	0	0	0	0	0
November 2027 . . . . .	41	0	0	0	0	0	0	0	1	0	0	0	0	0
November 2028 . . . . .	31	0	0	0	0	0	0	0	1	0	0	0	0	0
November 2029 . . . . .	8	0	0	0	0	0	0	0	1	0	0	0	0	0
November 2030 . . . . .	0	0	0	0	0	0	0	0	*	0	0	0	0	0
November 2031 . . . . .	0	0	0	0	0	0	0	0	*	0	0	0	0	0
November 2032 . . . . .	0	0	0	0	0	0	0	0	*	0	0	0	0	0
November 2033 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** . . . . .	18.7	13.1	13.0	11.1	2.9	2.9	2.9	3.0	5.0	2.8	2.9	1.7	1.7	1.5

Date	ZK Class														FJ, SJ†, AJ, AT and AU Classes				
	PSA Prepayment Assumption														PSA Prepayment Assumption				
	0%	75%	76%	100%	220%	221%	247%	251%	252%	300%	301%	450%	451%	500%	0%	200%	418%	600%	850%
Initial Percent . . . . .	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004 . . . . .	106	106	106	106	106	105	95	93	93	0	0	0	0	0	98	93	87	82	75
November 2005 . . . . .	112	112	112	112	112	111	83	79	78	0	0	0	0	0	97	81	66	54	39
November 2006 . . . . .	118	118	118	118	118	116	74	68	0	0	0	0	0	0	95	68	45	29	12
November 2007 . . . . .	125	125	125	125	125	123	71	64	0	0	0	0	0	0	93	56	29	12	0
November 2008 . . . . .	132	132	132	132	132	129	73	64	0	0	0	0	0	0	91	46	17	2	0
November 2009 . . . . .	139	139	139	139	139	137	77	68	0	0	0	0	0	0	89	37	7	0	0
November 2010 . . . . .	147	147	147	147	147	144	81	72	0	0	0	0	0	0	87	29	*	0	0
November 2011 . . . . .	155	155	155	155	155	152	86	76	0	0	0	0	0	0	84	21	0	0	0
November 2012 . . . . .	164	164	164	164	149	147	90	80	0	0	0	0	0	0	81	15	0	0	0
November 2013 . . . . .	173	173	173	173	138	136	84	77	0	0	0	0	0	0	78	9	0	0	0
November 2014 . . . . .	183	183	183	183	125	123	76	69	0	0	0	0	0	0	75	3	0	0	0
November 2015 . . . . .	193	193	193	193	113	111	67	61	0	0	0	0	0	0	72	0	0	0	0
November 2016 . . . . .	204	204	204	204	100	99	59	54	0	0	0	0	0	0	68	0	0	0	0
November 2017 . . . . .	216	216	216	216	88	87	51	47	0	0	0	0	0	0	64	0	0	0	0
November 2018 . . . . .	228	228	228	228	77	76	44	40	0	0	0	0	0	0	59	0	0	0	0
November 2019 . . . . .	241	241	241	241	67	65	38	34	0	0	0	0	0	0	55	0	0	0	0
November 2020 . . . . .	254	254	254	254	57	56	32	29	0	0	0	0	0	0	50	0	0	0	0
November 2021 . . . . .	269	269	269	269	48	47	27	24	0	0	0	0	0	0	44	0	0	0	0
November 2022 . . . . .	284	284	284	247	41	40	22	20	0	0	0	0	0	0	38	0	0	0	0
November 2023 . . . . .	300	300	298	218	34	33	18	16	0	0	0	0	0	0	32	0	0	0	0
November 2024 . . . . .	317	266	262	189	27	27	15	13	0	0	0	0	0	0	25	0	0	0	0
November 2025 . . . . .	334	230	227	162	22	22	12	10	0	0	0	0	0	0	18	0	0	0	0
November 2026 . . . . .	353	196	193	136	17	17	9	8	0	0	0	0	0	0	10	0	0	0	0
November 2027 . . . . .	373	162	159	110	13	13	7	6	0	0	0	0	0	0	1	0	0	0	0
November 2028 . . . . .	394	129	127	87	10	10	5	4	0	0	0	0	0	0	0	0	0	0	0
November 2029 . . . . .	417	97	95	64	7	7	3	3	0	0	0	0	0	0	0	0	0	0	0
November 2030 . . . . .	354	65	64	43	4	4	2	2	0	0	0	0	0	0	0	0	0	0	0
November 2031 . . . . .	245	35	34	22	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0
November 2032 . . . . .	128	5	5	3	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0
November 2033 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** . . . . .	28.3	24.5	24.4	23.3	15.8	15.8	12.5	11.6	2.2	0.7	0.5	0.3	0.3	0.3	15.6	5.1	3.0	2.3	1.8

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

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

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

Date	ZJ Class					FL, SL† and XB Classes						FM and SM Classes					
	PSA Prepayment Assumption					PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	200%	418%	600%	850%	0%	160%	250%	370%	400%	750%	0%	160%	250%	370%	400%	750%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004	106	106	106	106	106	97	85	85	85	85	85	100	97	78	78	78	16
November 2005	113	113	113	113	113	94	69	69	69	69	45	100	94	56	56	48	0
November 2006	120	120	120	120	120	91	54	54	54	54	20	100	91	40	34	21	0
November 2007	127	127	127	127	109	88	41	41	41	41	6	100	88	28	20	6	0
November 2008	135	135	135	135	53	84	29	29	29	29	0	100	84	19	14	*	0
November 2009	143	143	143	95	25	81	18	18	18	18	0	100	80	11	12	*	0
November 2010	152	152	152	59	12	77	10	10	10	10	0	100	71	2	11	*	0
November 2011	161	161	113	37	6	72	3	3	3	3	0	100	59	0	9	*	0
November 2012	171	171	83	23	3	67	0	0	0	0	0	100	41	0	3	0	0
November 2013	182	182	60	15	1	62	0	0	0	0	0	100	15	0	0	0	0
November 2014	193	193	44	9	1	57	0	0	0	0	0	100	0	0	0	0	0
November 2015	205	191	32	6	*	51	0	0	0	0	0	100	0	0	0	0	0
November 2016	218	162	23	3	*	44	0	0	0	0	0	100	0	0	0	0	0
November 2017	231	138	17	2	*	38	0	0	0	0	0	100	0	0	0	0	0
November 2018	245	117	12	1	*	30	0	0	0	0	0	100	0	0	0	0	0
November 2019	261	98	9	1	*	22	0	0	0	0	0	100	0	0	0	0	0
November 2020	277	82	6	*	*	14	0	0	0	0	0	100	0	0	0	0	0
November 2021	294	68	4	*	*	5	0	0	0	0	0	100	0	0	0	0	0
November 2022	312	57	3	*	*	0	0	0	0	0	0	85	0	0	0	0	0
November 2023	331	46	2	*	*	0	0	0	0	0	0	55	0	0	0	0	0
November 2024	351	38	1	*	*	0	0	0	0	0	0	23	0	0	0	0	0
November 2025	373	30	1	*	*	0	0	0	0	0	0	0	0	0	0	0	0
November 2026	396	24	1	*	*	0	0	0	0	0	0	0	0	0	0	0	0
November 2027	421	18	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0
November 2028	375	13	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0
November 2029	312	9	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0
November 2030	244	6	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0
November 2031	169	3	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2032	88	1	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.4	17.0	10.2	7.4	5.2	11.3	3.6	3.6	3.6	3.6	2.1	20.2	7.7	2.9	2.9	2.1	0.8

Date	ZL Class						ZM Class						MF, MS†, MG, MA, MB and MH Classes					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	160%	250%	370%	400%	750%	0%	160%	250%	370%	400%	750%	0%	235%	395%	425%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004	106	106	106	48	33	0	106	106	106	106	106	106	98	82	82	82	82	72
November 2005	113	113	113	6	0	0	113	113	113	113	113	113	95	65	65	65	53	37
November 2006	120	120	120	0	0	0	120	120	120	120	120	120	92	50	50	50	33	18
November 2007	127	127	127	0	0	0	127	127	127	127	127	127	89	37	37	37	21	9
November 2008	135	135	135	0	0	0	135	135	135	135	135	107	86	27	27	27	13	4
November 2009	143	143	143	0	0	0	143	143	143	143	143	58	82	20	20	20	8	2
November 2010	152	152	152	0	0	0	152	152	152	152	152	31	79	14	14	14	4	*
November 2011	161	161	143	0	0	0	161	161	161	161	161	17	75	10	10	10	2	0
November 2012	171	171	117	0	0	0	171	171	171	171	152	9	70	7	7	7	1	0
November 2013	182	182	77	0	0	0	182	182	182	141	112	5	66	5	5	5	*	0
November 2014	193	173	42	0	0	0	193	193	193	107	83	3	61	3	3	3	0	0
November 2015	205	133	12	0	0	0	205	205	205	80	61	1	56	2	2	2	0	0
November 2016	218	97	0	0	0	0	218	218	187	60	45	1	50	1	1	1	0	0
November 2017	231	63	0	0	0	0	231	231	153	45	33	*	44	*	*	*	0	0
November 2018	245	32	0	0	0	0	245	245	124	34	24	*	37	0	0	0	0	0
November 2019	261	3	0	0	0	0	261	261	100	25	17	*	30	0	0	0	0	0
November 2020	277	0	0	0	0	0	277	227	81	18	12	*	23	0	0	0	0	0
November 2021	294	0	0	0	0	0	294	192	64	13	9	*	15	0	0	0	0	0
November 2022	312	0	0	0	0	0	312	162	51	10	6	*	6	0	0	0	0	0
November 2023	331	0	0	0	0	0	331	134	40	7	4	*	0	0	0	0	0	0
November 2024	351	0	0	0	0	0	351	110	31	5	3	*	0	0	0	0	0	0
November 2025	348	0	0	0	0	0	373	89	23	3	2	*	0	0	0	0	0	0
November 2026	287	0	0	0	0	0	396	70	17	2	1	*	0	0	0	0	0	0
November 2027	222	0	0	0	0	0	421	53	12	1	1	*	0	0	0	0	0	0
November 2028	152	0	0	0	0	0	446	38	8	1	1	*	0	0	0	0	0	0
November 2029	75	0	0	0	0	0	474	25	5	1	*	*	0	0	0	0	0	0
November 2030	0	0	0	0	0	0	487	13	3	*	*	*	0	0	0	0	0	0
November 2031	0	0	0	0	0	0	338	3	1	*	*	*	0	0	0	0	0	0
November 2032	0	0	0	0	0	0	176	0	0	0	0	0	0	0	0	0	0	0
November 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.5	13.2	10.1	1.0	0.8	0.3	28.6	20.8	16.8	12.7	11.9	6.3	12.1	3.7	3.7	3.7	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	ZQ Class						ZN Class						VC Class				
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption				
	0%	235%	395%	425%	600%	800%	0%	235%	395%	425%	600%	800%	0%	100%	240%	350%	500%
Initial Percent . . . . .	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2004 . . . . .	106	106	106	106	106	106	106	106	64	56	9	0	93	93	93	93	93
November 2005 . . . . .	113	113	113	113	113	113	113	111	36	23	0	0	86	86	86	86	86
November 2006 . . . . .	120	120	120	120	120	120	120	114	21	6	0	0	78	78	78	78	78
November 2007 . . . . .	127	127	127	127	127	127	127	116	16	*	0	0	70	70	70	70	70
November 2008 . . . . .	135	135	135	135	135	135	135	115	14	*	0	0	61	61	61	61	61
November 2009 . . . . .	143	143	143	143	143	143	143	110	13	*	0	0	52	52	52	52	0
November 2010 . . . . .	152	152	152	152	152	152	152	102	11	*	0	0	42	42	42	42	0
November 2011 . . . . .	161	161	161	161	161	110	161	93	9	*	0	0	32	32	32	22	0
November 2012 . . . . .	171	171	171	171	171	56	171	83	8	*	0	0	21	21	21	0	0
November 2013 . . . . .	182	182	182	182	182	28	182	73	6	*	0	0	10	10	10	0	0
November 2014 . . . . .	193	193	193	193	134	14	193	64	5	*	0	0	0	0	0	0	0
November 2015 . . . . .	205	205	205	205	83	7	205	55	4	*	0	0	0	0	0	0	0
November 2016 . . . . .	218	218	218	218	51	4	218	47	3	*	0	0	0	0	0	0	0
November 2017 . . . . .	231	231	231	231	32	2	231	40	3	*	0	0	0	0	0	0	0
November 2018 . . . . .	245	183	183	183	19	1	245	33	2	*	0	0	0	0	0	0	0
November 2019 . . . . .	261	130	130	130	12	*	261	28	1	*	0	0	0	0	0	0	0
November 2020 . . . . .	277	91	91	91	7	*	277	23	1	*	0	0	0	0	0	0	0
November 2021 . . . . .	294	64	64	64	4	*	294	19	1	*	0	0	0	0	0	0	0
November 2022 . . . . .	312	44	44	44	3	*	312	15	1	*	0	0	0	0	0	0	0
November 2023 . . . . .	30	30	30	30	2	*	323	12	*	*	0	0	0	0	0	0	0
November 2024 . . . . .	21	21	21	21	1	*	302	9	*	0	0	0	0	0	0	0	0
November 2025 . . . . .	14	14	14	14	*	*	279	7	*	0	0	0	0	0	0	0	0
November 2026 . . . . .	9	9	9	9	*	*	254	5	*	0	0	0	0	0	0	0	0
November 2027 . . . . .	6	6	6	6	*	*	226	4	*	0	0	0	0	0	0	0	0
November 2028 . . . . .	3	3	3	3	*	*	196	3	*	0	0	0	0	0	0	0	0
November 2029 . . . . .	2	2	2	2	*	*	163	2	*	0	0	0	0	0	0	0	0
November 2030 . . . . .	1	1	1	1	*	*	127	1	*	0	0	0	0	0	0	0	0
November 2031 . . . . .	*	*	*	*	*	*	88	*	*	0	0	0	0	0	0	0	0
November 2032 . . . . .	0	0	0	0	0	0	46	0	0	0	0	0	0	0	0	0	0
November 2033 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** . . . . .	20.0	17.1	17.1	17.1	12.4	9.0	25.7	12.7	2.7	1.4	0.6	0.4	6.0	6.0	6.0	5.5	4.5

Date	VD Class					ZD Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	240%	350%	500%	0%	100%	240%	350%	500%
Initial Percent . . . . .	100	100	100	100	100	100	100	100	100	100
November 2004 . . . . .	100	100	100	100	100	106	106	106	106	106
November 2005 . . . . .	100	100	100	100	100	112	112	112	112	112
November 2006 . . . . .	100	100	100	100	100	118	118	118	118	118
November 2007 . . . . .	100	100	100	100	100	125	125	125	125	125
November 2008 . . . . .	100	100	100	100	100	132	132	132	132	132
November 2009 . . . . .	100	100	100	100	86	139	139	139	139	139
November 2010 . . . . .	100	100	100	100	5	147	147	147	147	147
November 2011 . . . . .	100	100	100	100	0	155	155	155	155	104
November 2012 . . . . .	100	100	100	45	0	164	164	164	164	70
November 2013 . . . . .	100	100	100	0	0	173	173	173	159	48
November 2014 . . . . .	98	98	98	0	0	183	183	183	121	32
November 2015 . . . . .	88	88	49	0	0	193	193	193	93	22
November 2016 . . . . .	76	76	0	0	0	204	204	198	70	15
November 2017 . . . . .	65	65	0	0	0	216	216	162	53	10
November 2018 . . . . .	52	52	0	0	0	228	228	132	40	7
November 2019 . . . . .	39	39	0	0	0	241	241	107	30	4
November 2020 . . . . .	25	25	0	0	0	254	254	86	22	3
November 2021 . . . . .	10	10	0	0	0	269	269	69	16	2
November 2022 . . . . .	0	0	0	0	0	278	278	54	12	1
November 2023 . . . . .	0	0	0	0	0	278	272	42	8	1
November 2024 . . . . .	0	0	0	0	0	278	229	32	6	*
November 2025 . . . . .	0	0	0	0	0	278	188	24	4	*
November 2026 . . . . .	0	0	0	0	0	278	150	17	3	*
November 2027 . . . . .	0	0	0	0	0	278	114	12	2	*
November 2028 . . . . .	0	0	0	0	0	278	80	8	1	*
November 2029 . . . . .	0	0	0	0	0	278	48	4	1	*
November 2030 . . . . .	0	0	0	0	0	278	19	2	*	*
November 2031 . . . . .	0	0	0	0	0	132	0	0	0	0
November 2032 . . . . .	0	0	0	0	0	0	0	0	0	0
November 2033 . . . . .	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** . . . . .	15.0	15.0	12.0	9.0	6.5	28.0	23.5	17.2	13.3	9.7

\* 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.

## Characteristics of the R and RL Classes

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

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

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

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

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

taxes associated with the Residual Certificate will not be paid. A transfer satisfies the formula test if the present value of the anticipated tax liabilities associated with holding the Residual Certificate is less than or equal to the present value of the sum of (i) any consideration given to the transferee to acquire the Residual Certificate, (ii) expected future distributions on the Residual Certificate, and (iii) anticipated tax savings associated with holding the Residual Certificate as the related REMIC trust generates losses. The Regulations contain additional details regarding their application and you should consult your own tax advisor regarding the application of the Regulations to a transfer of a Residual Certificate.

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

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

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

#### **REMIC Elections and Special Tax Attributes**

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

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

#### **Taxation of Beneficial Owners of Regular Certificates**

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

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

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	370% PSA
2	155% PSA
3	220% PSA
4	247% PSA
5	418% PSA
6	370% PSA
7	395% PSA
8	240% 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 5.88% (which is 120% of the “federal long-term rate”). 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.

The Treasury Department recently issued proposed regulations providing that, to clearly reflect income, an inducement fee paid to a transferee of a noneconomic residual interest in a REMIC must be included in income over a period that is reasonably related to the period during which the applicable REMIC is expected to generate taxable income or net loss allocable to the transferee. The proposed regulations set forth two safe harbor methods under which a taxpayer’s accounting for the inducement fee will be considered to clearly reflect income for these purposes. The proposed regulations also provide that an inducement fee shall be treated as income from sources within the United States. If finalized as proposed, the regulations would be effective for taxable years ending on or after the publication of the final regulations in the Federal Register. The proposed regulations contain additional details regarding their application and you should consult your own tax advisor regarding the application of the proposed regulations.

### **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 own 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 UBS Securities LLC (the “Dealer”) in exchange for the Trust MBS and the Group 8 Underlying RCR Certificate. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

*Increase in Certificates.* Before the Settlement Date, we and the Dealer may agree to offer Group 1, 2, 3, 4, 5, 6 or 7 Classes in addition to those contemplated as of the date of this prospectus supplement. In this event, we will increase the related Trust MBS in principal balance, but we expect that all these additional Trust MBS will have the same characteristics as described under “Description of the Certificates—The Trust 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. Cleary, Gottlieb, Steen & Hamilton will provide legal representation for the Dealer.

**Exhibit A**

**Group 8 Underlying RCR Certificate**

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	November 2003 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC (in months)	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)	Underlying Security Type
2002-055	PG	August 2002	31392EFA3	5.5%	FIX	September 2032	PAC	\$34,204,000	1.00000000	\$33,354,000	6.032%	332	23	MBS

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

Available Recombinations ( 1 )

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal Balance	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 1								
QA	\$51,828,000 (3)	BA (4)	\$83,250,000	4.50%	FIX	SEQ/AD	31393ULQ4	February 2028
FC	17,669,250 (3)							
SC	13,742,750 (3)							
ZB	10,000 (3) (4)							
Recombination 2								
LI	34,549,200 (5)	OL	34,549,200	4.00	FIX	PAC	31393ULR2	December 2018
LO	34,549,200							
Recombination 3								
IC	4,640,625 (5)	TC	46,406,250	5.00	FIX	PAC	31393ULS0	September 2018
UT	46,406,250							
Recombination 4								
TI	47,596,500 (5)	TE	47,596,500	5.00	FIX	PAC	31393ULT8	December 2022
TO	47,596,500							
Recombination 5								
GI	31,151,250 (5)	TG	31,151,250	5.00	FIX	PAC	31393ULU5	December 2023
GO	31,151,250							
Recombination 6								
XI	152,951,000 (5)	XA	152,951,000	5.50	FIX	PAC	31393ULV3	December 2033
XO	152,951,000							
Recombination 7								
FJ	6,954,546	AT	83,454,546	4.75	FIX	SEQ/AD	31393ULW1	February 2028
SJ	6,954,546 (5)							
AJ	76,500,000							
Recombination 8								
FJ	15,300,000	AU	91,800,000	5.00	FIX	SEQ/AD	31393ULX9	February 2028
SJ	15,300,000 (5)							
AJ	76,500,000							
Recombination 9								
MF	42,032,792	MA	42,032,792	7.50	FIX	PAC/AD	31393ULY7	August 2033
MS	42,032,792 (5)							

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal Balance	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 10								
MF	\$ 8,406,558	MB	\$50,439,351	5.00%	FIX	PAC/AD	31393U L Z 4	August 2033
MS	8,406,558 (5)							
MG	42,032,793							
Recombination 11								
MF	3,821,163	MH	45,853,956	4.75	FIX	PAC/AD	31393UMA 8	August 2033
MS	3,821,163 (5)							
MG	42,032,793							

- (1) REMIC Certificates and RCR Certificates in any recombination may be exchanged only in the proportions shown in this Schedule 1, except as described in footnote (3) with respect to Recombination 1.
- (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) In any exchange under Recombination 1, the relative proportions of the REMIC Certificates to be delivered (or if applicable, received) in such exchange will equal the proportions reflected by the outstanding principal balances of the related REMIC Classes at the time of exchange.
- (4) Principal payments on the REMIC Certificates in Recombination 1 from the ZB Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.
- (5) Notional principal balance.

## Principal Balance Schedules

### *QA Class Planned Balances*

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance .....	\$51,828,000.00	April 2006 .....	\$33,399,266.17	September 2008 .....	\$14,100,912.00
December 2003 .....	51,456,876.44	May 2006 .....	32,665,291.20	October 2008 .....	13,502,909.43
January 2004 .....	51,061,444.01	June 2006 .....	31,936,599.11	November 2008 .....	12,909,003.06
February 2004 .....	50,642,834.71	July 2006 .....	31,213,144.57	December 2008 .....	12,319,156.34
March 2004 .....	50,201,259.41	August 2006 .....	30,494,882.57	January 2009 .....	11,733,333.00
April 2004 .....	49,736,946.71	September 2006 .....	29,781,768.45	February 2009 .....	11,151,497.03
May 2004 .....	49,250,142.69	October 2006 .....	29,073,757.88	March 2009 .....	10,573,612.68
June 2004 .....	48,741,110.71	November 2006 .....	28,370,806.86	April 2009 .....	9,999,644.46
July 2004 .....	48,210,131.17	December 2006 .....	27,672,871.72	May 2009 .....	9,429,557.14
August 2004 .....	47,657,501.22	January 2007 .....	26,979,909.11	June 2009 .....	8,863,315.75
September 2004 .....	47,083,534.47	February 2007 .....	26,291,876.02	July 2009 .....	8,300,885.57
October 2004 .....	46,488,560.71	March 2007 .....	25,608,729.74	August 2009 .....	7,742,232.14
November 2004 .....	45,872,925.52	April 2007 .....	24,930,427.89	September 2009 .....	7,187,321.25
December 2004 .....	45,236,989.97	May 2007 .....	24,256,928.39	October 2009 .....	6,636,118.92
January 2005 .....	44,581,130.19	June 2007 .....	23,588,189.50	November 2009 .....	6,091,482.50
February 2005 .....	43,905,737.01	July 2007 .....	22,924,169.76	December 2009 .....	5,557,873.13
March 2005 .....	43,211,215.53	August 2007 .....	22,264,828.04	January 2010 .....	5,035,023.14
April 2005 .....	42,497,984.69	September 2007 .....	21,610,123.51	February 2010 .....	4,522,671.04
May 2005 .....	41,766,476.80	October 2007 .....	20,960,015.63	March 2010 .....	4,020,561.37
June 2005 .....	41,017,137.08	November 2007 .....	20,314,464.17	April 2010 .....	3,528,444.55
July 2005 .....	40,250,423.17	December 2007 .....	19,673,429.21	May 2010 .....	3,046,076.74
August 2005 .....	39,466,804.62	January 2008 .....	19,036,871.10	June 2010 .....	2,573,219.72
September 2005 .....	38,688,892.74	February 2008 .....	18,404,750.50	July 2010 .....	2,109,640.77
October 2005 .....	37,916,639.00	March 2008 .....	17,777,028.35	August 2010 .....	1,655,112.51
November 2005 .....	37,149,995.26	April 2008 .....	17,153,665.89	September 2010 .....	1,209,412.81
December 2005 .....	36,388,913.71	May 2008 .....	16,534,624.64	October 2010 .....	772,324.64
January 2006 .....	35,633,346.93	June 2008 .....	15,919,866.40	November 2010 .....	343,635.98
February 2006 .....	34,883,247.84	July 2008 .....	15,309,353.26	December 2010 and thereafter .....	0.00
March 2006 .....	34,138,569.71	August 2008 .....	14,703,047.58		

### *Aggregate Group I Planned Balances*

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through November 2004 .....	\$219,990,000.00	March 2006 .....	\$182,462,773.94	August 2007 .....	\$142,533,431.94
December 2004 .....	217,907,378.93	April 2006 .....	180,002,521.25	September 2007 .....	140,306,329.11
January 2005 .....	215,782,664.16	May 2006 .....	177,556,574.32	October 2007 .....	138,092,295.31
February 2005 .....	213,616,871.89	June 2006 .....	175,124,857.34	November 2007 .....	135,891,261.14
March 2005 .....	211,411,007.61	July 2006 .....	172,707,294.89	December 2007 .....	133,703,157.56
April 2005 .....	209,166,096.78	August 2006 .....	170,303,811.94	January 2008 .....	131,527,915.88
May 2005 .....	206,883,184.03	September 2006 .....	167,914,333.85	February 2008 .....	129,365,467.78
June 2005 .....	204,563,332.33	October 2006 .....	165,538,786.37	March 2008 .....	127,215,745.28
July 2005 .....	202,207,622.18	November 2006 .....	163,177,095.63	April 2008 .....	125,078,680.77
August 2005 .....	199,817,150.76	December 2006 .....	160,829,188.14	May 2008 .....	122,954,206.97
September 2005 .....	197,393,031.04	January 2007 .....	158,494,990.80	June 2008 .....	120,842,256.97
October 2005 .....	194,936,390.95	February 2007 .....	156,174,430.89	July 2008 .....	118,742,764.19
November 2005 .....	192,448,372.45	March 2007 .....	153,867,436.05	August 2008 .....	116,655,662.40
December 2005 .....	189,930,130.65	April 2007 .....	151,573,934.31	September 2008 .....	114,580,885.72
January 2006 .....	187,426,501.84	May 2007 .....	149,293,854.08	October 2008 .....	112,518,368.60
February 2006 .....	184,937,408.60	June 2007 .....	147,027,124.12	November 2008 .....	110,468,045.84
		July 2007 .....	144,773,673.57	December 2008 .....	108,429,852.58

**Aggregate Group I (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
January 2009 .....	\$106,403,724.29	April 2012 .....	\$ 44,368,851.53	June 2015 .....	\$ 13,832,968.59
February 2009 .....	104,389,596.77	May 2012 .....	43,258,811.80	July 2015 .....	13,292,480.11
March 2009 .....	102,387,406.17	June 2012 .....	42,168,679.58	August 2015 .....	12,762,698.18
April 2009 .....	100,397,088.95	July 2012 .....	41,098,138.84	September 2015 .....	12,243,445.47
May 2009 .....	98,418,581.92	August 2012 .....	40,046,878.28	October 2015 .....	11,734,547.35
June 2009 .....	96,451,822.20	September 2012 .....	39,014,591.23	November 2015 .....	11,235,831.87
July 2009 .....	94,496,747.25	October 2012 .....	38,000,975.62	December 2015 .....	10,747,129.70
August 2009 .....	92,553,294.85	November 2012 .....	37,005,733.89	January 2016 .....	10,268,274.10
September 2009 .....	90,621,403.10	December 2012 .....	36,028,572.93	February 2016 .....	9,799,100.89
October 2009 .....	88,708,240.30	January 2013 .....	35,069,204.03	March 2016 .....	9,339,448.40
November 2009 .....	86,827,542.73	February 2013 .....	34,127,342.79	April 2016 .....	8,889,157.44
December 2009 .....	84,978,808.43	March 2013 .....	33,202,709.08	May 2016 .....	8,448,071.27
January 2010 .....	83,161,542.82	April 2013 .....	32,295,026.97	June 2016 .....	8,016,035.56
February 2010 .....	81,375,258.61	May 2013 .....	31,404,024.67	July 2016 .....	7,592,898.34
March 2010 .....	79,619,475.67	June 2013 .....	30,529,434.48	August 2016 .....	7,178,509.98
April 2010 .....	77,893,720.95	July 2013 .....	29,670,992.70	September 2016 .....	6,772,723.15
May 2010 .....	76,197,528.38	August 2013 .....	28,828,439.61	October 2016 .....	6,375,392.80
June 2010 .....	74,530,438.75	September 2013 .....	28,001,519.39	November 2016 .....	5,986,376.11
July 2010 .....	72,891,999.63	October 2013 .....	27,189,980.07	December 2016 .....	5,605,532.47
August 2010 .....	71,281,765.27	November 2013 .....	26,393,573.48	January 2017 .....	5,232,723.43
September 2010 .....	69,699,296.49	December 2013 .....	25,612,055.18	February 2017 .....	4,867,812.68
October 2010 .....	68,144,160.61	January 2014 .....	24,845,184.41	March 2017 .....	4,510,666.02
November 2010 .....	66,615,931.33	February 2014 .....	24,092,724.06	April 2017 .....	4,161,151.32
December 2010 .....	65,114,188.66	March 2014 .....	23,354,440.58	May 2017 .....	3,819,138.51
January 2011 .....	63,638,518.83	April 2014 .....	22,630,103.95	June 2017 .....	3,484,499.52
February 2011 .....	62,188,514.19	May 2014 .....	21,919,487.63	July 2017 .....	3,157,108.28
March 2011 .....	60,763,773.11	June 2014 .....	21,222,368.50	August 2017 .....	2,836,840.67
April 2011 .....	59,363,899.93	July 2014 .....	20,538,526.82	September 2017 .....	2,523,574.49
May 2011 .....	57,988,504.84	August 2014 .....	19,867,746.18	October 2017 .....	2,217,189.45
June 2011 .....	56,637,203.82	September 2014 .....	19,209,813.43	November 2017 .....	1,917,567.13
July 2011 .....	55,309,618.54	October 2014 .....	18,564,518.67	December 2017 .....	1,624,590.95
August 2011 .....	54,005,376.28	November 2014 .....	17,931,655.18	January 2018 .....	1,338,146.15
September 2011 .....	52,724,109.87	December 2014 .....	17,311,019.36	February 2018 .....	1,058,119.76
October 2011 .....	51,465,457.58	January 2015 .....	16,702,410.72	March 2018 .....	784,400.57
November 2011 .....	50,229,063.06	February 2015 .....	16,105,631.81	April 2018 .....	516,879.11
December 2011 .....	49,014,575.26	March 2015 .....	15,520,488.18	May 2018 .....	255,447.61
January 2012 .....	47,821,648.36	April 2015 .....	14,946,788.34	June 2018 and thereafter .....	0.00
February 2012 .....	46,649,941.67	May 2015 .....	14,384,343.71		
March 2012 .....	45,499,119.60				

**Group 2 MBS Fourth Specified Balances**

<u>Distribution Date</u>	<u>Fourth Specified Balance</u>	<u>Distribution Date</u>	<u>Fourth Specified Balance</u>	<u>Distribution Date</u>	<u>Fourth Specified Balance</u>
Initial Balance .....	\$300,000,000.00	July 2004 .....	\$287,432,111.64	March 2005 .....	\$272,544,922.31
December 2003 .....	298,565,809.52	August 2004 .....	285,691,753.08	April 2005 .....	270,536,964.38
January 2004 .....	297,091,506.67	September 2004 .....	283,915,681.56	May 2005 .....	268,498,623.43
February 2004 .....	295,577,584.74	October 2004 .....	282,104,516.12	June 2005 .....	266,430,621.67
March 2004 .....	294,024,553.78	November 2004 .....	280,258,890.04	July 2005 .....	264,333,692.41
April 2004 .....	292,432,940.33	December 2004 .....	278,379,450.44	August 2005 .....	262,208,579.58
May 2004 .....	290,803,287.13	January 2005 .....	276,466,858.00	September 2005 .....	260,056,037.32
June 2004 .....	289,136,152.82	February 2005 .....	274,521,786.44	October 2005 .....	257,876,829.49

**Group 2 MBS Fourth Specified Balances (Continued)**

<u>Distribution Date</u>	<u>Fourth Specified Balance</u>	<u>Distribution Date</u>	<u>Fourth Specified Balance</u>	<u>Distribution Date</u>	<u>Fourth Specified Balance</u>
November 2005 .....	\$255,671,729.27	February 2010 .....	\$152,223,500.00	May 2014 .....	\$ 67,267,241.23
December 2005 .....	253,441,518.62	March 2010 .....	150,391,747.33	June 2014 .....	65,763,124.69
January 2006 .....	251,219,893.80	April 2010 .....	148,567,054.45	July 2014 .....	64,264,813.14
February 2006 .....	249,006,821.92	May 2010 .....	146,749,394.30	August 2014 .....	62,772,284.32
March 2006 .....	246,802,270.21	June 2010 .....	144,938,739.97	September 2014 .....	61,285,516.08
April 2006 .....	244,606,206.05	July 2010 .....	143,135,064.62	October 2014 .....	59,804,486.39
May 2006 .....	242,418,596.93	August 2010 .....	141,338,341.52	November 2014 .....	58,329,173.23
June 2006 .....	240,239,410.48	September 2010 .....	139,548,544.04	December 2014 .....	56,859,554.74
July 2006 .....	238,068,614.42	October 2010 .....	137,765,645.66	January 2015 .....	55,395,609.10
August 2006 .....	235,906,176.64	November 2010 .....	135,989,619.97	February 2015 .....	53,937,314.57
September 2006 .....	233,752,065.11	December 2010 .....	134,220,440.63	March 2015 .....	52,484,649.52
October 2006 .....	231,606,247.94	January 2011 .....	132,458,081.41	April 2015 .....	51,037,592.39
November 2006 .....	229,468,693.39	February 2011 .....	130,702,516.22	May 2015 .....	49,596,121.69
December 2006 .....	227,339,369.81	March 2011 .....	128,953,719.02	June 2015 .....	48,160,216.04
January 2007 .....	225,218,245.64	April 2011 .....	127,211,663.90	July 2015 .....	46,729,854.12
February 2007 .....	223,105,289.52	May 2011 .....	125,476,325.03	August 2015 .....	45,305,014.70
March 2007 .....	221,000,470.15	June 2011 .....	123,747,676.69	September 2015 .....	43,885,676.63
April 2007 .....	218,903,756.38	July 2011 .....	122,025,693.25	October 2015 .....	42,471,818.82
May 2007 .....	216,815,117.14	August 2011 .....	120,310,349.20	November 2015 .....	41,063,420.30
June 2007 .....	214,734,521.52	September 2011 .....	118,601,619.10	December 2015 .....	39,660,460.18
July 2007 .....	212,661,938.72	October 2011 .....	116,899,477.62	January 2016 .....	38,262,917.59
August 2007 .....	210,597,338.05	November 2011 .....	115,203,899.52	February 2016 .....	36,870,771.80
September 2007 .....	208,540,688.94	December 2011 .....	113,514,859.68	March 2016 .....	35,484,002.15
October 2007 .....	206,491,960.93	January 2012 .....	111,832,333.04	April 2016 .....	34,102,588.04
November 2007 .....	204,451,123.69	February 2012 .....	110,156,294.69	May 2016 .....	32,726,508.96
December 2007 .....	202,418,147.00	March 2012 .....	108,486,719.74	June 2016 .....	31,355,744.47
January 2008 .....	200,393,000.75	April 2012 .....	106,823,583.44	July 2016 .....	29,990,274.24
February 2008 .....	198,375,654.96	May 2012 .....	105,166,861.16	August 2016 .....	28,630,077.96
March 2008 .....	196,366,079.74	June 2012 .....	103,516,528.31	September 2016 .....	27,275,135.45
April 2008 .....	194,364,245.34	July 2012 .....	101,872,560.43	October 2016 .....	25,925,426.59
May 2008 .....	192,370,122.12	August 2012 .....	100,234,933.14	November 2016 .....	24,580,931.33
June 2008 .....	190,383,680.53	September 2012 .....	98,603,622.16	December 2016 .....	23,241,629.70
July 2008 .....	188,404,891.16	October 2012 .....	96,978,603.29	January 2017 .....	21,907,501.80
August 2008 .....	186,433,724.71	November 2012 .....	95,359,852.43	February 2017 .....	20,578,527.84
September 2008 .....	184,470,151.98	December 2012 .....	93,747,345.59	March 2017 .....	19,254,688.07
October 2008 .....	182,514,143.88	January 2013 .....	92,141,058.84	April 2017 .....	17,935,962.82
November 2008 .....	180,565,671.44	February 2013 .....	90,540,968.36	May 2017 .....	16,622,332.50
December 2008 .....	178,624,705.82	March 2013 .....	88,947,050.44	June 2017 .....	15,313,777.61
January 2009 .....	176,691,218.24	April 2013 .....	87,359,281.42	July 2017 .....	14,010,278.69
February 2009 .....	174,765,180.08	May 2013 .....	85,777,637.75	August 2017 .....	12,711,816.40
March 2009 .....	172,846,562.81	June 2013 .....	84,202,095.96	September 2017 .....	11,418,371.42
April 2009 .....	170,935,338.00	July 2013 .....	82,632,632.71	October 2017 .....	10,129,924.57
May 2009 .....	169,031,477.33	August 2013 .....	81,069,224.70	November 2017 .....	8,846,456.69
June 2009 .....	167,134,952.62	September 2013 .....	79,511,848.74	December 2017 .....	7,567,948.70
July 2009 .....	165,245,735.76	October 2013 .....	77,960,481.74	January 2018 .....	6,294,381.62
August 2009 .....	163,363,798.75	November 2013 .....	76,415,100.67	February 2018 .....	5,025,736.52
September 2009 .....	161,489,113.74	December 2013 .....	74,875,682.62	March 2018 .....	3,761,994.56
October 2009 .....	159,621,652.93	January 2014 .....	73,342,204.73	April 2018 .....	2,503,136.94
November 2009 .....	157,761,388.66	February 2014 .....	71,814,644.27	May 2018 .....	1,249,144.97
December 2009 .....	155,908,293.37	March 2014 .....	70,292,978.57	June 2018 and thereafter .....	0.00
January 2010 .....	154,062,339.60	April 2014 .....	68,777,185.06		

**Group 2 MBS First Specified Balances**

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
Initial Balance .....	\$300,000,000.00	February 2008 .....	\$ 92,183,930.34	May 2012 .....	\$ 18,513,528.42
December 2003 .....	297,568,539.80	March 2008 .....	89,529,776.86	June 2012 .....	17,879,450.56
January 2004 .....	294,939,898.91	April 2008 .....	86,946,397.76	July 2012 .....	17,263,779.36
February 2004 .....	292,117,805.14	May 2008 .....	84,431,989.52	August 2012 .....	16,666,021.79
March 2004 .....	289,106,400.28	June 2008 .....	81,984,793.24	September 2012 .....	16,085,697.38
April 2004 .....	285,910,231.67	July 2008 .....	79,603,093.55	October 2012 .....	15,522,337.98
May 2004 .....	282,534,242.34	August 2008 .....	77,285,217.55	November 2012 .....	14,975,487.38
June 2004 .....	278,983,759.64	September 2008 .....	75,029,533.82	December 2012 .....	14,444,701.12
July 2004 .....	275,264,482.39	October 2008 .....	72,834,451.36	January 2013 .....	13,929,546.07
August 2004 .....	271,382,466.72	November 2008 .....	70,698,418.64	February 2013 .....	13,429,600.26
September 2004 .....	267,344,110.46	December 2008 .....	68,619,922.66	March 2013 .....	12,944,452.51
October 2004 .....	263,156,136.34	January 2009 .....	66,597,487.93	April 2013 .....	12,473,702.27
November 2004 .....	258,825,573.71	February 2009 .....	64,629,675.68	May 2013 .....	12,016,959.23
December 2004 .....	254,359,739.30	March 2009 .....	62,715,082.87	June 2013 .....	11,573,843.16
January 2005 .....	249,766,216.72	April 2009 .....	60,852,341.38	July 2013 .....	11,143,983.64
February 2005 .....	245,052,834.90	May 2009 .....	59,040,117.10	August 2013 .....	10,727,019.76
March 2005 .....	240,227,645.63	June 2009 .....	57,277,109.17	September 2013 .....	10,322,599.97
April 2005 .....	235,298,900.15	July 2009 .....	55,562,049.13	October 2013 .....	9,930,381.77
May 2005 .....	230,275,024.96	August 2009 .....	53,893,700.16	November 2013 .....	9,550,031.53
June 2005 .....	225,164,596.96	September 2009 .....	52,270,856.24	December 2013 .....	9,181,224.26
July 2005 .....	219,976,317.98	October 2009 .....	50,692,341.50	January 2014 .....	8,823,643.38
August 2005 .....	214,718,988.83	November 2009 .....	49,157,009.41	February 2014 .....	8,476,980.52
September 2005 .....	209,401,482.94	December 2009 .....	47,663,742.10	March 2014 .....	8,140,935.29
October 2005 .....	204,032,719.76	January 2010 .....	46,211,449.62	April 2014 .....	7,815,215.15
November 2005 .....	198,621,638.11	February 2010 .....	44,799,069.31	May 2014 .....	7,499,535.12
December 2005 .....	193,177,169.26	March 2010 .....	43,425,565.12	June 2014 .....	7,193,617.67
January 2006 .....	187,873,812.40	April 2010 .....	42,089,926.91	July 2014 .....	6,897,192.47
February 2006 .....	182,708,036.78	May 2010 .....	40,791,169.90	August 2014 .....	6,609,996.28
March 2006 .....	177,676,397.88	June 2010 .....	39,528,333.97	September 2014 .....	6,331,772.68
April 2006 .....	172,775,535.37	July 2010 .....	38,300,483.12	October 2014 .....	6,062,271.97
May 2006 .....	168,002,171.10	August 2010 .....	37,106,704.85	November 2014 .....	5,801,251.02
June 2006 .....	163,353,107.06	September 2010 .....	35,946,109.56	December 2014 .....	5,548,472.99
July 2006 .....	158,825,223.55	October 2010 .....	34,817,830.03	January 2015 .....	5,303,707.31
August 2006 .....	154,415,477.24	November 2010 .....	33,721,020.88	February 2015 .....	5,066,729.41
September 2006 .....	150,120,899.33	December 2010 .....	32,654,857.98	March 2015 .....	4,837,320.67
October 2006 .....	145,938,593.76	January 2011 .....	31,618,537.97	April 2015 .....	4,615,268.17
November 2006 .....	141,865,735.49	February 2011 .....	30,611,277.73	May 2015 .....	4,400,364.62
December 2006 .....	137,899,568.76	March 2011 .....	29,632,313.93	June 2015 .....	4,192,408.18
January 2007 .....	134,037,405.41	April 2011 .....	28,680,902.45	July 2015 .....	3,991,202.32
February 2007 .....	130,276,623.29	May 2011 .....	27,756,318.02	August 2015 .....	3,796,555.72
March 2007 .....	126,614,664.65	June 2011 .....	26,857,853.68	September 2015 .....	3,608,282.11
April 2007 .....	123,049,034.56	July 2011 .....	25,984,820.32	October 2015 .....	3,426,200.17
May 2007 .....	119,577,299.46	August 2011 .....	25,136,546.33	November 2015 .....	3,250,133.33
June 2007 .....	116,197,085.60	September 2011 .....	24,312,377.05	December 2015 .....	3,079,909.75
July 2007 .....	112,906,077.68	October 2011 .....	23,511,674.47	January 2016 .....	2,915,362.14
August 2007 .....	109,702,017.37	November 2011 .....	22,733,816.72	February 2016 .....	2,756,327.65
September 2007 .....	106,582,701.95	December 2011 .....	21,978,197.74	March 2016 .....	2,602,647.76
October 2007 .....	103,545,983.00	January 2012 .....	21,244,226.84	April 2016 .....	2,454,168.18
November 2007 .....	100,589,765.05	February 2012 .....	20,531,328.37	May 2016 .....	2,310,738.76
December 2007 .....	97,712,004.31	March 2012 .....	19,838,941.32	June 2016 .....	2,172,213.30
January 2008 .....	94,910,707.46	April 2012 .....	19,166,518.93	July 2016 .....	2,038,449.59

**Group 2 MBS First Specified Balances (Continued)**

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
August 2016 .....	\$ 1,909,309.15	April 2017 .....	\$ 1,027,192.64	December 2017 .....	\$ 372,202.14
September 2016 .....	1,784,657.27	May 2017 .....	934,013.93	January 2018 .....	303,730.18
October 2016 .....	1,664,362.81	June 2017 .....	844,263.30	February 2018 .....	237,940.72
November 2016 .....	1,548,298.21	July 2017 .....	757,838.27	March 2018 .....	174,751.69
December 2016 .....	1,436,339.29	August 2017 .....	674,639.17	April 2018 .....	114,083.29
January 2017 .....	1,328,365.25	September 2017 .....	594,569.04	May 2018 .....	55,857.88
February 2017 .....	1,224,258.53	October 2017 .....	517,533.56	June 2018 and thereafter .....	0.00
March 2017 .....	1,123,904.75	November 2017 .....	443,441.00		

**Group 2 MBS Second Specified Balances**

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
Initial Balance .....	\$300,000,000.00	May 2004 .....	\$287,653,461.43	October 2004 .....	\$274,846,187.39
December 2003 .....	298,186,574.74	June 2004 .....	285,265,868.92	November 2004 .....	272,035,290.85
January 2004 .....	296,273,259.44	July 2004 .....	282,789,162.62	December 2004 .....	269,146,839.91
February 2004 .....	294,261,593.81	August 2004 .....	280,225,480.36	January 2005 and thereafter .....	0.00
March 2004 .....	292,153,222.99	September 2004 .....	277,577,050.21		
April 2004 .....	289,949,895.62				

**Group 2 MBS Third Specified Balances**

<u>Distribution Date</u>	<u>Third Specified Balance</u>
Initial Balance .....	\$300,000,000.00
December 2003 .....	298,288,223.64
January 2004 and thereafter .....	0.00

**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 .....	\$54,320,000.00	July 2005 .....	\$28,931,862.78	March 2007 .....	\$20,616,469.30
December 2003 .....	52,804,763.14	August 2005 .....	28,484,951.27	April 2007 .....	20,286,335.38
January 2004 .....	51,225,664.22	September 2005 .....	28,029,927.83	May 2007 .....	19,964,393.93
February 2004 .....	49,583,604.05	October 2005 .....	27,567,416.29	June 2007 .....	19,650,544.92
March 2004 .....	47,879,532.12	November 2005 .....	27,098,047.98	July 2007 .....	19,344,689.21
April 2004 .....	46,114,445.09	December 2005 .....	26,622,460.72	August 2007 .....	19,046,728.55
May 2004 .....	44,289,385.67	January 2006 .....	26,156,795.95	September 2007 .....	18,756,565.60
June 2004 .....	42,405,441.70	February 2006 .....	25,700,938.13	October 2007 .....	18,474,103.87
July 2004 .....	40,463,745.00	March 2006 .....	25,254,772.69	November 2007 .....	18,199,247.80
August 2004 .....	38,465,470.27	April 2006 .....	24,818,186.09	December 2007 .....	17,931,902.62
September 2004 .....	36,411,833.88	May 2006 .....	24,391,065.83	January 2008 .....	17,671,974.48
October 2004 .....	34,304,092.61	June 2006 .....	23,973,300.40	February 2008 .....	17,419,370.36
November 2004 .....	32,143,542.32	July 2006 .....	23,564,779.30	March 2008 .....	17,173,998.10
December 2004 .....	31,782,735.48	August 2006 .....	23,165,393.02	April 2008 .....	16,935,766.34
January 2005 .....	31,409,239.73	September 2006 .....	22,775,033.03	May 2008 .....	16,704,584.62
February 2005 .....	31,023,556.72	October 2006 .....	22,393,591.76	June 2008 .....	16,480,363.22
March 2005 .....	30,626,230.91	November 2006 .....	22,020,962.65	July 2008 .....	16,263,013.31
April 2005 .....	30,217,820.82	December 2006 .....	21,657,040.06	August 2008 .....	16,052,446.81
May 2005 .....	29,798,898.18	January 2007 .....	21,301,719.30	September 2008 .....	15,848,576.51
June 2005 .....	29,370,047.03	February 2007 .....	20,954,896.64	October 2008 .....	15,651,315.92

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

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
November 2008 .....	\$15,460,579.42	June 2010 .....	\$12,269,226.84	December 2011 .....	\$ 6,583,760.75
December 2008 .....	15,276,282.11	July 2010 .....	12,031,093.45	January 2012 .....	6,194,291.54
January 2009 .....	15,098,339.88	August 2010 .....	11,782,475.02	February 2012 .....	5,798,492.68
February 2009 .....	14,926,669.44	September 2010 .....	11,523,640.36	March 2012 .....	5,396,556.38
March 2009 .....	14,761,188.19	October 2010 .....	11,254,853.44	April 2012 .....	4,988,671.31
April 2009 .....	14,601,814.33	November 2010 .....	10,976,373.46	May 2012 .....	4,575,022.45
May 2009 .....	14,448,466.82	December 2010 .....	10,688,454.91	June 2012 .....	4,155,791.34
June 2009 .....	14,301,065.34	January 2011 .....	10,391,347.68	July 2012 .....	3,731,156.00
July 2009 .....	14,159,530.31	February 2011 .....	10,085,297.06	August 2012 .....	3,301,291.03
August 2009 .....	14,023,782.89	March 2011 .....	9,770,543.93	September 2012 .....	2,866,367.70
September 2009 .....	13,893,744.97	April 2011 .....	9,447,324.67	October 2012 .....	2,426,553.91
October 2009 .....	13,762,912.61	May 2011 .....	9,115,871.41	November 2012 .....	1,982,014.38
November 2009 .....	13,618,944.62	June 2011 .....	8,776,411.94	December 2012 .....	1,532,910.58
December 2009 .....	13,462,157.06	July 2011 .....	8,429,169.89	January 2013 .....	1,079,400.83
January 2010 .....	13,292,860.40	August 2011 .....	8,074,364.70	February 2013 .....	621,640.36
February 2010 .....	13,111,359.61	September 2011 .....	7,712,211.78	March 2013 .....	159,781.32
March 2010 .....	12,917,954.24	October 2011 .....	7,342,922.51	April 2013 and thereafter .....	0.00
April 2010 .....	12,712,938.52	November 2011 .....	6,966,704.32		
May 2010 .....	12,496,601.45				

### ***Aggregate Group III Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through November 2004 .....	\$324,317,250.00	March 2007 .....	\$246,823,527.83	August 2009 .....	\$168,724,783.60
December 2004 .....	322,220,102.30	April 2007 .....	243,922,525.90	September 2009 .....	166,243,644.39
January 2005 .....	320,051,832.49	May 2007 .....	241,037,076.58	October 2009 .....	163,775,887.82
February 2005 .....	317,813,900.33	June 2007 .....	238,167,099.52	November 2009 .....	161,321,444.70
March 2005 .....	315,507,295.71	July 2007 .....	235,312,514.77	December 2009 .....	158,880,246.19
April 2005 .....	313,133,044.38	August 2007 .....	232,473,242.80	January 2010 .....	156,452,223.82
May 2005 .....	310,692,207.23	September 2007 .....	229,649,204.49	February 2010 .....	154,037,309.45
June 2005 .....	308,185,879.48	October 2007 .....	226,840,321.13	March 2010 .....	151,635,435.31
July 2005 .....	305,615,189.90	November 2007 .....	224,046,514.40	April 2010 .....	149,246,533.97
August 2005 .....	302,981,299.97	December 2007 .....	221,267,706.40	May 2010 .....	146,870,538.35
September 2005 .....	300,285,403.00	January 2008 .....	218,503,819.62	June 2010 .....	144,507,381.72
October 2005 .....	297,528,723.23	February 2008 .....	215,754,776.95	July 2010 .....	142,156,997.68
November 2005 .....	294,712,514.93	March 2008 .....	213,020,501.68	August 2010 .....	139,819,320.19
December 2005 .....	291,838,061.43	April 2008 .....	210,300,917.50	September 2010 .....	137,494,283.53
January 2006 .....	288,906,674.13	May 2008 .....	207,595,948.48	October 2010 .....	135,181,822.33
February 2006 .....	285,919,691.54	June 2008 .....	204,905,519.09	November 2010 .....	132,881,871.55
March 2006 .....	282,878,478.20	July 2008 .....	202,229,554.19	December 2010 .....	130,594,366.49
April 2006 .....	279,784,423.68	August 2008 .....	199,567,979.02	January 2011 .....	128,319,242.79
May 2006 .....	276,706,919.09	September 2008 .....	196,920,719.21	February 2011 .....	126,056,436.40
June 2006 .....	273,645,878.94	October 2008 .....	194,287,700.77	March 2011 .....	123,805,883.62
July 2006 .....	270,601,218.18	November 2008 .....	191,668,850.09	April 2011 .....	121,577,669.77
August 2006 .....	267,572,852.20	December 2008 .....	189,064,093.94	May 2011 .....	119,384,455.55
September 2006 .....	264,560,696.83	January 2009 .....	186,473,359.46	June 2011 .....	117,225,725.26
October 2006 .....	261,564,668.32	February 2009 .....	183,896,574.18	July 2011 .....	115,100,970.54
November 2006 .....	258,584,683.37	March 2009 .....	181,333,665.99	August 2011 .....	113,009,690.27
December 2006 .....	255,620,659.09	April 2009 .....	178,784,563.16	September 2011 .....	110,951,390.46
January 2007 .....	252,672,513.02	May 2009 .....	176,249,194.32	October 2011 .....	108,925,584.17
February 2007 .....	249,740,163.14	June 2009 .....	173,727,488.47	November 2011 .....	106,931,791.37
		July 2009 .....	171,219,374.99	December 2011 .....	104,969,538.90

**Aggregate Group III (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
January 2012 .....	\$103,038,360.32	January 2016 .....	\$ 39,207,804.79	January 2020 .....	\$ 10,988,519.35
February 2012 .....	101,137,795.86	February 2016 .....	38,345,891.43	February 2020 .....	10,623,238.06
March 2012 .....	99,267,392.30	March 2016 .....	37,498,559.58	March 2020 .....	10,264,812.53
April 2012 .....	97,426,702.88	April 2016 .....	36,665,586.43	April 2020 .....	9,913,133.19
May 2012 .....	95,615,287.23	May 2016 .....	35,846,752.38	May 2020 .....	9,568,092.11
June 2012 .....	93,832,711.25	June 2016 .....	35,041,841.03	June 2020 .....	9,229,582.95
July 2012 .....	92,078,547.05	July 2016 .....	34,250,639.13	July 2020 .....	8,897,500.97
August 2012 .....	90,352,372.86	August 2016 .....	33,472,936.52	August 2020 .....	8,571,742.97
September 2012 .....	88,653,772.92	September 2016 .....	32,708,526.10	September 2020 .....	8,252,207.31
October 2012 .....	86,982,337.43	October 2016 .....	31,957,203.80	October 2020 .....	7,938,793.84
November 2012 .....	85,337,662.43	November 2016 .....	31,218,768.49	November 2020 .....	7,631,403.93
December 2012 .....	83,719,349.76	December 2016 .....	30,493,022.00	December 2020 .....	7,329,940.40
January 2013 .....	82,127,006.94	January 2017 .....	29,779,769.03	January 2021 .....	7,034,307.54
February 2013 .....	80,560,247.12	February 2017 .....	29,078,817.13	February 2021 .....	6,744,411.05
March 2013 .....	79,018,688.98	March 2017 .....	28,389,976.66	March 2021 .....	6,460,158.06
April 2013 .....	77,501,956.66	April 2017 .....	27,713,060.74	April 2021 .....	6,181,457.08
May 2013 .....	76,009,679.69	May 2017 .....	27,047,885.22	May 2021 .....	5,908,217.99
June 2013 .....	74,541,492.92	June 2017 .....	26,394,268.65	June 2021 .....	5,640,352.02
July 2013 .....	73,097,036.42	July 2017 .....	25,752,032.22	July 2021 .....	5,377,771.73
August 2013 .....	71,675,955.42	August 2017 .....	25,120,999.73	August 2021 .....	5,120,391.00
September 2013 .....	70,277,900.25	September 2017 .....	24,500,997.57	September 2021 .....	4,868,124.99
October 2013 .....	68,902,526.26	October 2017 .....	23,891,854.66	October 2021 .....	4,620,890.14
November 2013 .....	67,549,493.74	November 2017 .....	23,293,402.42	November 2021 .....	4,378,604.15
December 2013 .....	66,218,467.85	December 2017 .....	22,705,474.75	December 2021 .....	4,141,185.95
January 2014 .....	64,909,118.59	January 2018 .....	22,127,907.98	January 2022 .....	3,908,555.70
February 2014 .....	63,621,120.67	February 2018 .....	21,560,540.84	February 2022 .....	3,680,634.75
March 2014 .....	62,354,153.50	March 2018 .....	21,003,214.42	March 2022 .....	3,457,345.64
April 2014 .....	61,107,901.09	April 2018 .....	20,455,772.14	April 2022 .....	3,238,612.09
May 2014 .....	59,882,052.00	May 2018 .....	19,918,059.73	May 2022 .....	3,024,358.95
June 2014 .....	58,676,299.26	June 2018 .....	19,389,925.17	June 2022 .....	2,814,512.22
July 2014 .....	57,490,340.34	July 2018 .....	18,871,218.69	July 2022 .....	2,608,999.01
August 2014 .....	56,323,877.05	August 2018 .....	18,361,792.70	August 2022 .....	2,407,747.53
September 2014 .....	55,176,615.51	September 2018 .....	17,861,501.81	September 2022 .....	2,210,687.09
October 2014 .....	54,048,266.07	October 2018 .....	17,370,202.74	October 2022 .....	2,017,748.06
November 2014 .....	52,938,543.25	November 2018 .....	16,887,754.34	November 2022 .....	1,828,861.86
December 2014 .....	51,847,165.69	December 2018 .....	16,414,017.53	December 2022 .....	1,643,960.96
January 2015 .....	50,773,856.10	January 2019 .....	15,948,855.28	January 2023 .....	1,462,978.85
February 2015 .....	49,718,341.18	February 2019 .....	15,492,132.59	February 2023 .....	1,285,850.03
March 2015 .....	48,680,351.59	March 2019 .....	15,043,716.43	March 2023 .....	1,112,510.00
April 2015 .....	47,659,621.86	April 2019 .....	14,603,475.76	April 2023 .....	942,895.24
May 2015 .....	46,655,890.38	May 2019 .....	14,171,281.46	May 2023 .....	776,943.19
June 2015 .....	45,668,899.31	June 2019 .....	13,747,006.31	June 2023 .....	614,592.24
July 2015 .....	44,698,394.54	July 2019 .....	13,330,524.99	July 2023 .....	455,781.73
August 2015 .....	43,744,125.63	August 2019 .....	12,921,714.03	August 2023 .....	300,451.92
September 2015 .....	42,805,845.78	September 2019 .....	12,520,451.77	September 2023 .....	148,543.99
October 2015 .....	41,883,311.75	October 2019 .....	12,126,618.37	October 2023 and thereafter .....	0.00
November 2015 .....	40,976,283.83	November 2019 .....	11,740,095.76		
December 2015 .....	40,084,525.78	December 2019 .....	11,360,767.62		

### Group 3 MBS Third Specified Balances

Distribution Date	Third Specified Balance	Distribution Date	Third Specified Balance	Distribution Date	Third Specified Balance
Initial Balance .....	\$450,000,000.00	February 2008 .....	\$338,267,662.76	May 2012 .....	\$224,525,726.93
December 2003 .....	448,847,490.33	March 2008 .....	335,838,628.73	June 2012 .....	222,488,932.82
January 2004 .....	447,634,596.24	April 2008 .....	333,418,062.58	July 2012 .....	220,459,072.50
February 2004 .....	446,361,672.85	May 2008 .....	331,005,931.22	August 2012 .....	218,436,118.81
March 2004 .....	445,029,100.00	June 2008 .....	328,602,201.77	September 2012 .....	216,420,044.63
April 2004 .....	443,637,281.99	July 2008 .....	326,206,841.42	October 2012 .....	214,410,823.00
May 2004 .....	442,186,647.50	August 2008 .....	323,819,817.50	November 2012 .....	212,408,427.02
June 2004 .....	440,677,649.30	September 2008 .....	321,441,097.48	December 2012 .....	210,412,829.90
July 2004 .....	439,110,764.06	October 2008 .....	319,070,648.95	January 2013 .....	208,424,005.02
August 2004 .....	437,486,492.12	November 2008 .....	316,708,439.58	February 2013 .....	206,441,925.73
September 2004 .....	435,805,357.25	December 2008 .....	314,354,437.25	March 2013 .....	204,466,565.61
October 2004 .....	434,067,906.42	January 2009 .....	312,008,609.86	April 2013 .....	202,497,898.25
November 2004 .....	432,274,709.41	February 2009 .....	309,670,925.51	May 2013 .....	200,535,897.40
December 2004 .....	430,426,358.62	March 2009 .....	307,341,352.42	June 2013 .....	198,580,536.90
January 2005 .....	428,523,468.66	April 2009 .....	305,019,858.87	July 2013 .....	196,631,790.64
February 2005 .....	426,566,676.17	May 2009 .....	302,706,413.30	August 2013 .....	194,689,632.67
March 2005 .....	424,556,639.26	June 2009 .....	300,400,984.31	September 2013 .....	192,754,037.09
April 2005 .....	422,494,037.37	July 2009 .....	298,103,540.51	October 2013 .....	190,824,978.15
May 2005 .....	420,379,570.78	August 2009 .....	295,814,050.76	November 2013 .....	188,902,430.19
June 2005 .....	418,213,960.18	September 2009 .....	293,532,483.96	December 2013 .....	186,986,367.59
July 2005 .....	415,997,946.38	October 2009 .....	291,258,809.15	January 2014 .....	185,076,764.86
August 2005 .....	413,732,289.87	November 2009 .....	288,992,995.47	February 2014 .....	183,173,596.67
September 2005 .....	411,417,770.27	December 2009 .....	286,735,012.18	March 2014 .....	181,276,837.70
October 2005 .....	409,055,186.03	January 2010 .....	284,484,828.69	April 2014 .....	179,386,462.73
November 2005 .....	406,645,353.94	February 2010 .....	282,242,414.52	May 2014 .....	177,502,446.72
December 2005 .....	404,189,108.64	March 2010 .....	280,007,739.27	June 2014 .....	175,624,764.61
January 2006 .....	401,687,302.10	April 2010 .....	277,780,772.68	July 2014 .....	173,753,391.56
February 2006 .....	399,140,803.19	May 2010 .....	275,561,484.59	August 2014 .....	171,888,302.70
March 2006 .....	396,550,497.19	June 2010 .....	273,349,845.00	September 2014 .....	170,029,473.34
April 2006 .....	393,917,285.20	July 2010 .....	271,145,823.98	October 2014 .....	168,176,878.85
May 2006 .....	391,293,337.03	August 2010 .....	268,949,391.71	November 2014 .....	166,330,494.72
June 2006 .....	388,678,616.55	September 2010 .....	266,760,518.51	December 2014 .....	164,490,296.51
July 2006 .....	386,073,087.82	October 2010 .....	264,579,174.81	January 2015 .....	162,656,259.86
August 2006 .....	383,476,715.06	November 2010 .....	262,405,331.15	February 2015 .....	160,828,360.54
September 2006 .....	380,889,462.58	December 2010 .....	260,238,958.18	March 2015 .....	159,006,574.37
October 2006 .....	378,311,294.88	January 2011 .....	258,080,026.66	April 2015 .....	157,190,877.34
November 2006 .....	375,742,176.50	February 2011 .....	255,928,507.43	May 2015 .....	155,381,245.40
December 2006 .....	373,182,072.26	March 2011 .....	253,784,371.52	June 2015 .....	153,577,654.74
January 2007 .....	370,630,946.95	April 2011 .....	251,647,590.02	July 2015 .....	151,780,081.52
February 2007 .....	368,088,765.62	May 2011 .....	249,518,134.08	August 2015 .....	149,988,502.08
March 2007 .....	365,555,493.43	June 2011 .....	247,395,975.08	September 2015 .....	148,202,892.77
April 2007 .....	363,031,095.60	July 2011 .....	245,281,084.43	October 2015 .....	146,423,230.11
May 2007 .....	360,515,537.57	August 2011 .....	243,173,433.62	November 2015 .....	144,649,490.65
June 2007 .....	358,008,784.85	September 2011 .....	241,072,994.34	December 2015 .....	142,881,651.02
July 2007 .....	355,510,803.15	October 2011 .....	238,979,738.32	January 2016 .....	141,119,688.04
August 2007 .....	353,021,558.24	November 2011 .....	236,893,637.41	February 2016 .....	139,363,578.47
September 2007 .....	350,541,016.07	December 2011 .....	234,814,663.60	March 2016 .....	137,613,299.29
October 2007 .....	348,069,142.69	January 2012 .....	232,742,788.92	April 2016 .....	135,868,827.49
November 2007 .....	345,605,904.27	February 2012 .....	230,677,985.59	May 2016 .....	134,130,140.19
December 2007 .....	343,151,267.18	March 2012 .....	228,620,225.86	June 2016 .....	132,397,214.54
January 2008 .....	340,705,197.81	April 2012 .....	226,569,482.15	July 2016 .....	130,670,027.84

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

<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>
August 2016 .....	\$128,948,557.45	February 2019 .....	\$ 79,853,691.22	July 2021 .....	\$ 36,730,928.05
September 2016 .....	127,232,780.83	March 2019 .....	78,298,654.66	August 2021 .....	35,314,091.17
October 2016 .....	125,522,675.48	April 2019 .....	76,748,653.76	September 2021 .....	33,901,740.81
November 2016 .....	123,818,219.06	May 2019 .....	75,203,668.49	October 2021 .....	32,493,859.11
December 2016 .....	122,119,389.23	June 2019 .....	73,663,679.03	November 2021 .....	31,090,428.29
January 2017 .....	120,426,163.81	July 2019 .....	72,128,665.55	December 2021 .....	29,691,430.61
February 2017 .....	118,738,520.66	August 2019 .....	70,598,608.29	January 2022 .....	28,296,848.36
March 2017 .....	117,056,437.74	September 2019 .....	69,073,487.62	February 2022 .....	26,906,663.97
April 2017 .....	115,379,893.08	October 2019 .....	67,553,283.96	March 2022 .....	25,520,859.90
May 2017 .....	113,708,864.84	November 2019 .....	66,037,977.77	April 2022 .....	24,139,418.67
June 2017 .....	112,043,331.20	December 2019 .....	64,527,549.64	May 2022 .....	22,762,322.87
July 2017 .....	110,383,270.47	January 2020 .....	63,021,980.18	June 2022 .....	21,389,555.18
August 2017 .....	108,728,660.99	February 2020 .....	61,521,250.14	July 2022 .....	20,021,098.34
September 2017 .....	107,079,481.26	March 2020 .....	60,025,340.27	August 2022 .....	18,656,935.13
October 2017 .....	105,435,709.79	April 2020 .....	58,534,231.46	September 2022 .....	17,297,048.41
November 2017 .....	103,797,325.22	May 2020 .....	57,047,904.61	October 2022 .....	15,941,421.09
December 2017 .....	102,164,306.22	June 2020 .....	55,566,340.74	November 2022 .....	14,590,036.17
January 2018 .....	100,536,631.61	July 2020 .....	54,089,520.93	December 2022 .....	13,242,876.71
February 2018 .....	98,914,280.22	August 2020 .....	52,617,426.30	January 2023 .....	11,899,925.84
March 2018 .....	97,297,231.03	September 2020 .....	51,150,038.11	February 2023 .....	10,561,166.71
April 2018 .....	95,685,463.01	October 2020 .....	49,687,337.61	March 2023 .....	9,226,582.61
May 2018 .....	94,078,955.32	November 2020 .....	48,229,306.20	April 2023 .....	7,896,156.80
June 2018 .....	92,477,687.13	December 2020 .....	46,775,925.27	May 2023 .....	6,569,872.69
July 2018 .....	90,881,637.68	January 2021 .....	45,327,176.37	June 2023 .....	5,247,713.72
August 2018 .....	89,290,786.32	February 2021 .....	43,883,041.03	July 2023 .....	3,929,663.36
September 2018 .....	87,705,112.50	March 2021 .....	42,443,500.93	August 2023 .....	2,615,705.19
October 2018 .....	86,124,595.68	April 2021 .....	41,008,537.76	September 2023 .....	1,305,822.85
November 2018 .....	84,549,215.45	May 2021 .....	39,578,133.31	October 2023 and thereafter .....	0.00
December 2018 .....	82,978,951.45	June 2021 .....	38,152,269.45		
January 2019 .....	81,413,783.44				

**Group 3 MBS First Specified Balances**

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
Initial Balance .....	\$450,000,000.00	May 2005 .....	\$311,289,110.89	November 2006 .....	\$108,247,956.75
December 2003 .....	447,590,256.82	June 2005 .....	299,137,967.80	December 2006 .....	101,161,067.69
January 2004 .....	444,487,572.90	July 2005 .....	286,773,112.46	January 2007 .....	94,535,991.47
February 2004 .....	440,693,192.09	August 2005 .....	274,242,146.06	February 2007 .....	88,342,754.94
March 2004 .....	436,211,483.76	September 2005 .....	261,593,293.79	March 2007 .....	82,553,323.50
April 2004 .....	431,050,004.42	October 2005 .....	248,875,075.60	April 2007 .....	77,141,476.22
May 2004 .....	425,219,538.49	November 2005 .....	236,135,969.35	May 2007 .....	72,082,688.72
June 2004 .....	418,734,116.53	December 2005 .....	223,424,069.72	June 2007 .....	67,354,023.80
July 2004 .....	411,611,010.17	January 2006 .....	210,786,746.15	July 2007 .....	62,934,029.10
August 2004 .....	403,870,702.68	February 2006 .....	198,270,303.23	August 2007 .....	58,802,641.20
September 2004 .....	395,536,834.40	March 2006 .....	185,919,647.00	September 2007 .....	54,941,096.00
October 2004 .....	386,636,122.53	April 2006 .....	173,777,961.04	October 2007 .....	51,331,844.84
November 2004 .....	377,198,255.23	May 2006 .....	162,425,788.40	November 2007 .....	47,958,476.04
December 2004 .....	367,255,759.59	June 2006 .....	151,811,982.11	December 2007 .....	44,805,641.49
January 2005 .....	356,843,844.23	July 2006 .....	141,888,697.88	January 2008 .....	41,858,987.90
February 2005 .....	346,000,216.52	August 2006 .....	132,611,181.44	February 2008 .....	39,105,092.59
March 2005 .....	334,764,875.86	September 2006 .....	123,937,569.59	March 2008 .....	36,531,403.31
April 2005 .....	323,179,883.51	October 2006 .....	115,828,703.95	April 2008 .....	34,126,182.02

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

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
May 2008 .....	\$ 31,878,452.21	October 2012 .....	\$ 819,861.23	March 2017 .....	\$ 17,771.38
June 2008 .....	29,777,949.68	November 2012 .....	764,237.36	April 2017 .....	16,482.33
July 2008 .....	27,815,076.54	December 2012 .....	712,347.01	May 2017 .....	15,284.32
August 2008 .....	25,980,858.02	January 2013 .....	663,941.79	June 2017 .....	14,171.00
September 2008 .....	24,266,902.21	February 2013 .....	618,789.65	July 2017 .....	13,136.54
October 2008 .....	22,665,362.27	March 2013 .....	576,673.92	August 2017 .....	12,175.43
November 2008 .....	21,168,901.28	April 2013 .....	537,392.25	September 2017 .....	11,282.60
December 2008 .....	19,770,659.10	May 2013 .....	500,755.68	October 2017 .....	10,453.30
January 2009 .....	18,464,221.55	June 2013 .....	466,587.72	November 2017 .....	9,683.12
February 2009 .....	17,243,591.58	July 2013 .....	434,723.60	December 2017 .....	8,967.89
March 2009 .....	16,103,162.14	August 2013 .....	405,009.47	January 2018 .....	8,303.83
April 2009 .....	15,037,690.95	September 2013 .....	377,301.67	February 2018 .....	7,687.35
May 2009 .....	14,042,276.91	October 2013 .....	351,466.02	March 2018 .....	7,115.11
June 2009 .....	13,112,337.96	November 2013 .....	327,377.27	April 2018 .....	6,583.99
July 2009 .....	12,243,590.30	December 2013 .....	304,918.52	May 2018 .....	6,091.13
August 2009 .....	11,432,029.19	January 2014 .....	283,980.58	June 2018 .....	5,633.87
September 2009 .....	10,673,910.77	February 2014 .....	264,461.51	July 2018 .....	5,209.65
October 2009 .....	9,965,735.10	March 2014 .....	246,266.19	August 2018 .....	4,816.17
November 2009 .....	9,304,230.42	April 2014 .....	229,305.78	September 2018 .....	4,451.27
December 2009 .....	8,686,338.30	May 2014 .....	213,497.39	October 2018 .....	4,112.89
January 2010 .....	8,109,199.69	June 2014 .....	198,763.58	November 2018 .....	3,799.21
February 2010 .....	7,570,142.15	July 2014 .....	185,032.17	December 2018 .....	3,508.45
March 2010 .....	7,066,667.59	August 2014 .....	172,235.70	January 2019 .....	3,238.96
April 2010 .....	6,596,440.99	September 2014 .....	160,311.22	February 2019 .....	2,989.28
May 2010 .....	6,157,279.78	October 2014 .....	149,200.02	March 2019 .....	2,757.96
June 2010 .....	5,747,143.95	November 2014 .....	138,847.25	April 2019 .....	2,543.72
July 2010 .....	5,364,126.79	December 2014 .....	129,201.82	May 2019 .....	2,345.31
August 2010 .....	5,006,446.18	January 2015 .....	120,215.93	June 2019 .....	2,161.60
September 2010 .....	4,672,436.54	February 2015 .....	111,845.03	July 2019 .....	1,991.57
October 2010 .....	4,360,541.13	March 2015 .....	104,047.58	August 2019 .....	1,834.20
November 2010 .....	4,069,305.14	April 2015 .....	96,784.79	September 2019 .....	1,688.58
December 2010 .....	3,797,368.85	May 2015 .....	90,020.48	October 2019 .....	1,553.90
January 2011 .....	3,543,461.66	June 2015 .....	83,720.84	November 2019 .....	1,429.34
February 2011 .....	3,306,396.11	July 2015 .....	77,854.41	December 2019 .....	1,314.16
March 2011 .....	3,085,062.46	August 2015 .....	72,391.77	January 2020 .....	1,207.69
April 2011 .....	2,878,423.78	September 2015 .....	67,305.56	February 2020 .....	1,109.32
May 2011 .....	2,685,511.06	October 2015 .....	62,570.11	March 2020 .....	1,018.42
June 2011 .....	2,505,418.81	November 2015 .....	58,161.67	April 2020 .....	934.47
July 2011 .....	2,337,300.92	December 2015 .....	54,057.92	May 2020 .....	856.96
August 2011 .....	2,180,366.87	January 2016 .....	50,238.11	June 2020 .....	785.41
September 2011 .....	2,033,877.92	February 2016 .....	46,682.89	July 2020 .....	719.37
October 2011 .....	1,897,143.89	March 2016 .....	43,374.24	August 2020 .....	658.46
November 2011 .....	1,769,519.93	April 2016 .....	40,295.27	September 2020 .....	602.30
December 2011 .....	1,650,403.55	May 2016 .....	37,430.33	October 2020 .....	550.53
January 2012 .....	1,539,231.84	June 2016 .....	34,764.73	November 2020 .....	502.81
February 2012 .....	1,435,478.94	July 2016 .....	32,284.87	December 2020 .....	458.87
March 2012 .....	1,338,653.57	August 2016 .....	29,977.97	January 2021 .....	418.39
April 2012 .....	1,248,296.74	September 2016 .....	27,832.21	February 2021 .....	381.13
May 2012 .....	1,163,979.70	October 2016 .....	25,836.50	March 2021 .....	346.86
June 2012 .....	1,085,301.92	November 2016 .....	23,980.55	April 2021 .....	315.34
July 2012 .....	1,011,889.33	December 2016 .....	22,254.71	May 2021 .....	286.36
August 2012 .....	943,392.38	January 2017 .....	20,650.05	June 2021 .....	259.74
September 2012 .....	879,484.64	February 2017 .....	19,158.19	July 2021 .....	235.31

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

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
August 2021 .....	\$ 212.87	June 2022 .....	\$ 70.13	March 2023 .....	\$ 17.51
September 2021 .....	192.28	July 2022 .....	61.79	April 2023 .....	14.09
October 2021 .....	173.41	August 2022 .....	54.18	May 2023 .....	11.03
November 2021 .....	156.13	September 2022 .....	47.25	June 2023 .....	8.28
December 2021 .....	140.29	October 2022 .....	40.97	July 2023 .....	5.85
January 2022 .....	125.80	November 2022 .....	35.28	August 2023 .....	3.67
February 2022 .....	112.57	December 2022 .....	30.15	September 2023 .....	1.71
March 2022 .....	100.46	January 2023 .....	25.49	October 2023 and thereafter .....	0.00
April 2022 .....	89.42	February 2023 .....	21.29		
May 2022 .....	79.34				

**XO Class Planned Balances**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through November 2004 .....	\$152,951,000.00	December 2007 .....	\$103,908,808.79	February 2011 .....	\$ 60,485,215.52
December 2004 .....	151,862,318.18	January 2008 .....	102,652,704.61	March 2011 .....	59,454,445.98
January 2005 .....	150,735,495.10	February 2008 .....	101,403,113.59	April 2011 .....	58,429,030.31
February 2005 .....	149,571,092.00	March 2008 .....	100,160,002.21	May 2011 .....	57,408,940.96
March 2005 .....	148,369,615.79	April 2008 .....	98,923,337.14	June 2011 .....	56,394,150.53
April 2005 .....	147,131,591.99	May 2008 .....	97,693,085.22	July 2011 .....	55,384,631.75
May 2005 .....	145,857,564.38	June 2008 .....	96,469,213.45	August 2011 .....	54,380,357.50
June 2005 .....	144,548,094.57	July 2008 .....	95,251,689.01	September 2011 .....	53,385,298.12
July 2005 .....	143,203,761.64	August 2008 .....	94,040,479.25	October 2011 .....	52,407,746.19
August 2005 .....	141,825,161.67	September 2008 .....	92,835,551.68	November 2011 .....	51,447,400.90
September 2005 .....	140,412,907.33	October 2008 .....	91,636,873.98	December 2011 .....	50,503,966.53
October 2005 .....	138,967,627.41	November 2008 .....	90,444,413.99	January 2012 .....	49,577,152.37
November 2005 .....	137,529,833.85	December 2008 .....	89,258,139.73	February 2012 .....	48,666,672.63
December 2005 .....	136,099,488.14	January 2009 .....	88,078,019.37	March 2012 .....	47,772,246.36
January 2006 .....	134,676,551.97	February 2009 .....	86,904,021.26	April 2012 .....	46,893,597.37
February 2006 .....	133,260,987.22	March 2009 .....	85,736,113.89	May 2012 .....	46,030,454.14
March 2006 .....	131,852,755.97	April 2009 .....	84,574,265.94	June 2012 .....	45,182,549.75
April 2006 .....	130,451,820.49	May 2009 .....	83,418,446.22	July 2012 .....	44,349,621.82
May 2006 .....	129,058,143.24	June 2009 .....	82,268,623.73	August 2012 .....	43,531,412.39
June 2006 .....	127,671,686.89	July 2009 .....	81,124,767.61	September 2012 .....	42,727,667.90
July 2006 .....	126,292,414.29	August 2009 .....	79,986,847.17	October 2012 .....	41,938,139.07
August 2006 .....	124,920,288.49	September 2009 .....	78,854,831.86	November 2012 .....	41,162,580.85
September 2006 .....	123,555,272.72	October 2009 .....	77,728,691.31	December 2012 .....	40,400,752.36
October 2006 .....	122,197,330.40	November 2009 .....	76,608,395.29	January 2013 .....	39,652,416.79
November 2006 .....	120,846,425.14	December 2009 .....	75,493,913.74	February 2013 .....	38,917,341.35
December 2006 .....	119,502,520.74	January 2010 .....	74,385,216.74	March 2013 .....	38,195,297.20
January 2007 .....	118,165,581.18	February 2010 .....	73,282,274.53	April 2013 .....	37,486,059.39
February 2007 .....	116,835,570.64	March 2010 .....	72,185,057.50	May 2013 .....	36,789,406.79
March 2007 .....	115,512,453.47	April 2010 .....	71,093,536.20	June 2013 .....	36,105,122.01
April 2007 .....	114,196,194.20	May 2010 .....	70,007,681.33	July 2013 .....	35,432,991.37
May 2007 .....	112,886,757.55	June 2010 .....	68,927,463.73	August 2013 .....	34,772,804.81
June 2007 .....	111,584,108.43	July 2010 .....	67,852,854.40	September 2013 .....	34,124,355.84
July 2007 .....	110,288,211.91	August 2010 .....	66,783,824.48	October 2013 .....	33,487,441.48
August 2007 .....	108,999,033.26	September 2010 .....	65,720,345.27	November 2013 .....	32,861,862.19
September 2007 .....	107,716,537.92	October 2010 .....	64,662,388.22	December 2013 .....	32,247,421.84
October 2007 .....	106,440,691.50	November 2010 .....	63,609,924.91	January 2014 .....	31,643,927.62
November 2007 .....	105,171,459.80	December 2010 .....	62,562,927.08	February 2014 .....	31,051,190.00
		January 2011 .....	61,521,366.61	March 2014 .....	30,469,022.68

***XO Class (Continued)***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
April 2014 .....	\$ 29,897,242.53	September 2018 .....	\$ 10,622,079.01	February 2023 .....	\$ 3,434,585.65
May 2014 .....	29,335,669.53	October 2018 .....	10,409,301.64	March 2023 .....	3,357,374.82
June 2014 .....	28,784,126.72	November 2018 .....	10,200,457.89	April 2023 .....	3,281,670.64
July 2014 .....	28,242,440.16	December 2018 .....	9,995,478.14	May 2023 .....	3,207,445.63
August 2014 .....	27,710,438.88	January 2019 .....	9,794,293.97	June 2023 .....	3,134,672.80
September 2014 .....	27,187,954.80	February 2019 .....	9,596,838.13	July 2023 .....	3,063,325.63
October 2014 .....	26,674,822.71	March 2019 .....	9,403,044.54	August 2023 .....	2,993,378.07
November 2014 .....	26,170,880.23	April 2019 .....	9,212,848.26	September 2023 .....	2,924,804.52
December 2014 .....	25,675,967.73	May 2019 .....	9,026,185.46	October 2023 .....	2,857,579.83
January 2015 .....	25,189,928.30	June 2019 .....	8,842,993.43	November 2023 .....	2,791,679.30
February 2015 .....	24,712,607.72	July 2019 .....	8,663,210.53	December 2023 .....	2,727,078.66
March 2015 .....	24,243,854.38	August 2019 .....	8,486,776.20	January 2024 .....	2,663,754.08
April 2015 .....	23,783,519.28	September 2019 .....	8,313,630.91	February 2024 .....	2,601,682.13
May 2015 .....	23,331,455.93	October 2019 .....	8,143,716.16	March 2024 .....	2,540,839.80
June 2015 .....	22,887,520.37	November 2019 .....	7,976,974.47	April 2024 .....	2,481,204.49
July 2015 .....	22,451,571.08	December 2019 .....	7,813,349.36	May 2024 .....	2,422,754.00
August 2015 .....	22,023,468.96	January 2020 .....	7,652,785.31	June 2024 .....	2,365,466.52
September 2015 .....	21,603,077.28	February 2020 .....	7,495,227.78	July 2024 .....	2,309,320.62
October 2015 .....	21,190,261.65	March 2020 .....	7,340,623.16	August 2024 .....	2,254,295.25
November 2015 .....	20,784,889.97	April 2020 .....	7,188,918.78	September 2024 .....	2,200,369.73
December 2015 .....	20,386,832.41	May 2020 .....	7,040,062.87	October 2024 .....	2,147,523.76
January 2016 .....	19,995,961.34	June 2020 .....	6,894,004.57	November 2024 .....	2,095,737.38
February 2016 .....	19,612,151.33	July 2020 .....	6,750,693.89	December 2024 .....	2,044,991.00
March 2016 .....	19,235,279.08	August 2020 .....	6,610,081.72	January 2025 .....	1,995,265.36
April 2016 .....	18,865,223.41	September 2020 .....	6,472,119.79	February 2025 .....	1,946,541.56
May 2016 .....	18,501,865.20	October 2020 .....	6,336,760.68	March 2025 .....	1,898,801.01
June 2016 .....	18,145,087.37	November 2020 .....	6,203,957.78	April 2025 .....	1,852,025.48
July 2016 .....	17,794,774.86	December 2020 .....	6,073,665.30	May 2025 .....	1,806,197.04
August 2016 .....	17,450,814.56	January 2021 .....	5,945,838.24	June 2025 .....	1,761,298.09
September 2016 .....	17,113,095.30	February 2021 .....	5,820,432.39	July 2025 .....	1,717,311.33
October 2016 .....	16,781,507.82	March 2021 .....	5,697,404.29	August 2025 .....	1,674,219.78
November 2016 .....	16,455,944.73	April 2021 .....	5,576,711.26	September 2025 .....	1,632,006.76
December 2016 .....	16,136,300.48	May 2021 .....	5,458,311.34	October 2025 .....	1,590,655.88
January 2017 .....	15,822,471.33	June 2021 .....	5,342,163.32	November 2025 .....	1,550,151.05
February 2017 .....	15,514,355.31	July 2021 .....	5,228,226.69	December 2025 .....	1,510,476.46
March 2017 .....	15,211,852.21	August 2021 .....	5,116,461.66	January 2026 .....	1,471,616.58
April 2017 .....	14,914,863.53	September 2021 .....	5,006,829.13	February 2026 .....	1,433,556.17
May 2017 .....	14,623,292.46	October 2021 .....	4,899,290.67	March 2026 .....	1,396,280.24
June 2017 .....	14,337,043.85	November 2021 .....	4,793,808.53	April 2026 .....	1,359,774.09
July 2017 .....	14,056,024.19	December 2021 .....	4,690,345.62	May 2026 .....	1,324,023.27
August 2017 .....	13,780,141.57	January 2022 .....	4,588,865.49	June 2026 .....	1,289,013.58
September 2017 .....	13,509,305.66	February 2022 .....	4,489,332.34	July 2026 .....	1,254,731.09
October 2017 .....	13,243,427.69	March 2022 .....	4,391,710.97	August 2026 .....	1,221,162.11
November 2017 .....	12,982,420.39	April 2022 .....	4,295,966.82	September 2026 .....	1,188,293.20
December 2017 .....	12,726,198.02	May 2022 .....	4,202,065.92	October 2026 .....	1,156,111.16
January 2018 .....	12,474,676.29	June 2022 .....	4,109,974.90	November 2026 .....	1,124,603.02
February 2018 .....	12,227,772.37	July 2022 .....	4,019,660.97	December 2026 .....	1,093,756.05
March 2018 .....	11,985,404.86	August 2022 .....	3,931,091.91	January 2027 .....	1,063,557.74
April 2018 .....	11,747,493.75	September 2022 .....	3,844,236.07	February 2027 .....	1,033,995.81
May 2018 .....	11,513,960.40	October 2022 .....	3,759,062.36	March 2027 .....	1,005,058.19
June 2018 .....	11,284,727.55	November 2022 .....	3,675,540.22	April 2027 .....	976,733.05
July 2018 .....	11,059,719.25	December 2022 .....	3,593,639.63	May 2027 .....	949,008.75
August 2018 .....	10,838,860.85	January 2023 .....	3,513,331.10	June 2027 .....	921,873.86

### ***XO Class (Continued)***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
July 2027 .....	\$ 895,317.18	June 2029 .....	\$ 421,095.78	May 2031 .....	\$ 141,544.24
August 2027 .....	869,327.68	July 2029 .....	405,526.57	June 2031 .....	132,584.84
September 2027.....	843,894.55	August 2029 .....	390,312.41	July 2031 .....	123,848.78
October 2027 .....	819,007.16	September 2029.....	375,446.33	August 2031 .....	115,331.51
November 2027 .....	794,655.09	October 2029 .....	360,921.49	September 2031.....	107,028.58
December 2027 .....	770,828.09	November 2029 .....	346,731.17	October 2031 .....	98,935.62
January 2028 .....	747,516.10	December 2029 .....	332,868.77	November 2031 .....	91,048.33
February 2028 .....	724,709.25	January 2030 .....	319,327.82	December 2031 .....	83,362.50
March 2028 .....	702,397.84	February 2030 .....	306,101.97	January 2032 .....	75,873.99
April 2028.....	680,572.34	March 2030 .....	293,184.97	February 2032 .....	68,578.75
May 2028 .....	659,223.41	April 2030.....	280,570.71	March 2032 .....	61,472.80
June 2028 .....	638,341.86	May 2030 .....	268,253.17	April 2032.....	54,552.23
July 2028 .....	617,918.68	June 2030 .....	256,226.45	May 2032 .....	47,813.21
August 2028 .....	597,945.02	July 2030 .....	244,484.76	June 2032 .....	41,251.97
September 2028.....	578,412.19	August 2030 .....	233,022.41	July 2032 .....	34,864.83
October 2028 .....	559,311.65	September 2030.....	221,833.83	August 2032 .....	28,648.17
November 2028 .....	540,635.02	October 2030 .....	210,913.54	September 2032.....	22,598.43
December 2028 .....	522,374.08	November 2030 .....	200,256.16	October 2032 .....	16,712.13
January 2029 .....	504,520.75	December 2030 .....	189,856.41	November 2032 .....	10,985.85
February 2029 .....	487,067.11	January 2031 .....	179,709.12	December 2032 .....	5,416.24
March 2029 .....	470,005.37	February 2031 .....	169,809.20	January 2033 and thereafter .....	0.00
April 2029.....	453,327.88	March 2031 .....	160,151.66		
May 2029 .....	437,027.14	April 2031.....	150,731.61		

### ***Group 4 MBS Third Specified Balances***

<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>
Initial Balance .....	\$250,000,000.00	December 2005 .....	\$228,066,355.68	January 2008 .....	\$200,392,375.92
December 2003 .....	249,483,117.16	January 2006 .....	226,911,579.59	February 2008 .....	199,335,550.76
January 2004 .....	248,934,180.88	February 2006 .....	225,760,908.97	March 2008 .....	198,282,446.91
February 2004 .....	248,353,348.34	March 2006 .....	224,614,327.75	April 2008.....	197,233,049.77
March 2004 .....	247,740,789.29	April 2006.....	223,471,819.92	May 2008 .....	196,187,344.76
April 2004.....	247,096,685.89	May 2006 .....	222,333,369.50	June 2008 .....	195,145,317.37
May 2004 .....	246,421,232.74	June 2006 .....	221,198,960.62	July 2008 .....	194,106,953.17
June 2004 .....	245,714,636.69	July 2006 .....	220,068,577.43	August 2008 .....	193,072,237.74
July 2004 .....	244,977,116.82	August 2006 .....	218,942,204.15	September 2008.....	192,041,156.75
August 2004 .....	244,208,904.26	September 2006.....	217,819,825.07	October 2008 .....	191,013,695.91
September 2004.....	243,410,242.16	October 2006 .....	216,701,424.54	November 2008 .....	189,989,840.98
October 2004 .....	242,581,385.48	November 2006 .....	215,586,986.96	December 2008 .....	188,969,577.79
November 2004 .....	241,722,600.92	December 2006 .....	214,476,496.78	January 2009 .....	187,952,892.20
December 2004 .....	240,834,166.77	January 2007 .....	213,369,938.54	February 2009 .....	186,939,770.15
January 2005 .....	239,916,372.75	February 2007 .....	212,267,296.80	March 2009 .....	185,930,197.62
February 2005 .....	238,969,519.87	March 2007 .....	211,168,556.22	April 2009.....	184,924,160.64
March 2005 .....	237,993,920.26	April 2007.....	210,073,701.49	May 2009 .....	183,921,645.30
April 2005.....	236,989,897.02	May 2007 .....	208,982,717.37	June 2009 .....	182,922,637.74
May 2005 .....	235,957,784.00	June 2007 .....	207,895,588.66	July 2009 .....	181,927,124.15
June 2005 .....	234,897,925.68	July 2007 .....	206,812,300.25	August 2009 .....	180,935,090.78
July 2005 .....	233,810,676.94	August 2007.....	205,732,837.06	September 2009.....	179,946,523.93
August 2005.....	232,696,402.87	September 2007.....	204,657,184.07	October 2009 .....	178,961,409.94
September 2005.....	231,555,478.57	October 2007 .....	203,585,326.33	November 2009 .....	177,979,735.23
October 2005 .....	230,388,288.94	November 2007 .....	202,517,248.95	December 2009 .....	177,001,486.23
November 2005 .....	229,225,253.40	December 2007 .....	201,452,937.07	January 2010 .....	176,026,649.46

**Group 4 MBS Third Specified Balances (Continued)**

<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>
February 2010 .....	\$175,055,211.47	July 2014 .....	\$128,097,983.15	December 2018 .....	\$ 88,875,224.34
March 2010 .....	174,087,158.87	August 2014 .....	127,291,461.37	January 2019 .....	88,199,488.19
April 2010 .....	173,122,478.31	September 2014 .....	126,487,672.42	February 2019 .....	87,525,962.13
May 2010 .....	172,161,156.52	October 2014 .....	125,686,605.44	March 2019 .....	86,854,637.28
June 2010 .....	171,203,180.23	November 2014 .....	124,888,249.59	April 2019 .....	86,185,504.77
July 2010 .....	170,248,536.28	December 2014 .....	124,092,594.10	May 2019 .....	85,518,555.79
August 2010 .....	169,297,211.50	January 2015 .....	123,299,628.23	June 2019 .....	84,853,781.55
September 2010 .....	168,349,192.82	February 2015 .....	122,509,341.26	July 2019 .....	84,191,173.29
October 2010 .....	167,404,467.20	March 2015 .....	121,721,722.54	August 2019 .....	83,530,722.28
November 2010 .....	166,463,021.63	April 2015 .....	120,936,761.44	September 2019 .....	82,872,419.85
December 2010 .....	165,524,843.18	May 2015 .....	120,154,447.39	October 2019 .....	82,216,257.32
January 2011 .....	164,589,918.96	June 2015 .....	119,374,769.84	November 2019 .....	81,562,226.08
February 2011 .....	163,658,236.12	July 2015 .....	118,597,718.29	December 2019 .....	80,910,317.54
March 2011 .....	162,729,781.87	August 2015 .....	117,823,282.27	January 2020 .....	80,260,523.13
April 2011 .....	161,804,543.46	September 2015 .....	117,051,451.38	February 2020 .....	79,612,834.33
May 2011 .....	160,882,508.19	October 2015 .....	116,282,215.21	March 2020 .....	78,967,242.65
June 2011 .....	159,963,663.41	November 2015 .....	115,515,563.43	April 2020 .....	78,323,739.61
July 2011 .....	159,047,996.53	December 2015 .....	114,751,485.74	May 2020 .....	77,682,316.79
August 2011 .....	158,135,494.98	January 2016 .....	113,989,971.87	June 2020 .....	77,042,965.80
September 2011 .....	157,226,146.26	February 2016 .....	113,231,011.59	July 2020 .....	76,405,678.26
October 2011 .....	156,319,937.90	March 2016 .....	112,474,594.71	August 2020 .....	75,770,445.83
November 2011 .....	155,416,857.51	April 2016 .....	111,720,711.09	September 2020 .....	75,137,260.21
December 2011 .....	154,516,892.71	May 2016 .....	110,969,350.62	October 2020 .....	74,506,113.14
January 2012 .....	153,620,031.19	June 2016 .....	110,220,503.21	November 2020 .....	73,876,996.36
February 2012 .....	152,726,260.67	July 2016 .....	109,474,158.84	December 2020 .....	73,249,901.67
March 2012 .....	151,835,568.93	August 2016 .....	108,730,307.52	January 2021 .....	72,624,820.88
April 2012 .....	150,947,943.80	September 2016 .....	107,988,939.27	February 2021 .....	72,001,745.85
May 2012 .....	150,063,373.13	October 2016 .....	107,250,044.19	March 2021 .....	71,380,668.46
June 2012 .....	149,181,844.85	November 2016 .....	106,513,612.38	April 2021 .....	70,761,580.62
July 2012 .....	148,303,346.91	December 2016 .....	105,779,634.00	May 2021 .....	70,144,474.28
August 2012 .....	147,427,867.33	January 2017 .....	105,048,099.25	June 2021 .....	69,529,341.40
September 2012 .....	146,555,394.14	February 2017 .....	104,318,998.34	July 2021 .....	68,916,173.99
October 2012 .....	145,685,915.45	March 2017 .....	103,592,321.55	August 2021 .....	68,304,964.08
November 2012 .....	144,819,419.40	April 2017 .....	102,868,059.18	September 2021 .....	67,695,703.74
December 2012 .....	143,955,894.18	May 2017 .....	102,146,201.56	October 2021 .....	67,088,385.06
January 2013 .....	143,095,328.01	June 2017 .....	101,426,739.07	November 2021 .....	66,483,000.16
February 2013 .....	142,237,709.18	July 2017 .....	100,709,662.13	December 2021 .....	65,879,541.20
March 2013 .....	141,383,026.00	August 2017 .....	99,994,961.18	January 2022 .....	65,278,000.35
April 2013 .....	140,531,266.83	September 2017 .....	99,282,626.70	February 2022 .....	64,678,369.84
May 2013 .....	139,682,420.10	October 2017 .....	98,572,649.21	March 2022 .....	64,080,641.89
June 2013 .....	138,836,474.24	November 2017 .....	97,865,019.27	April 2022 .....	63,484,808.79
July 2013 .....	137,993,417.77	December 2017 .....	97,159,727.48	May 2022 .....	62,890,862.83
August 2013 .....	137,153,239.20	January 2018 .....	96,456,764.45	June 2022 .....	62,298,796.33
September 2013 .....	136,315,927.14	February 2018 .....	95,756,120.85	July 2022 .....	61,708,601.67
October 2013 .....	135,481,470.21	March 2018 .....	95,057,787.38	August 2022 .....	61,120,271.21
November 2013 .....	134,649,857.07	April 2018 .....	94,361,754.78	September 2022 .....	60,533,797.38
December 2013 .....	133,821,076.44	May 2018 .....	93,668,013.80	October 2022 .....	59,949,172.62
January 2014 .....	132,995,117.08	June 2018 .....	92,976,555.25	November 2022 .....	59,366,389.41
February 2014 .....	132,171,967.78	July 2018 .....	92,287,369.97	December 2022 .....	58,785,440.23
March 2014 .....	131,351,617.39	August 2018 .....	91,600,448.83	January 2023 .....	58,206,317.63
April 2014 .....	130,534,054.78	September 2018 .....	90,915,782.74	February 2023 .....	57,629,014.15
May 2014 .....	129,719,268.89	October 2018 .....	90,233,362.64	March 2023 .....	57,053,522.38
June 2014 .....	128,907,248.68	November 2018 .....	89,553,179.50	April 2023 .....	56,479,834.93

**Group 4 MBS Third Specified Balances (Continued)**

<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>
May 2023 .....	\$ 55,907,944.45	September 2026 .....	\$ 34,424,657.73	December 2029 .....	\$ 15,824,686.28
June 2023 .....	55,337,843.60	October 2026 .....	33,920,434.59	January 2030 .....	15,374,981.92
July 2023 .....	54,769,525.07	November 2026 .....	33,417,723.02	February 2030 .....	14,926,561.52
August 2023 .....	54,202,981.59	December 2026 .....	32,916,516.77	March 2030 .....	14,479,419.67
September 2023 .....	53,638,205.91	January 2027 .....	32,416,809.58	April 2030 .....	14,033,550.98
October 2023 .....	53,075,190.81	February 2027 .....	31,918,595.26	May 2030 .....	13,588,950.08
November 2023 .....	52,513,929.09	March 2027 .....	31,421,867.60	June 2030 .....	13,145,611.62
December 2023 .....	51,954,413.58	April 2027 .....	30,926,620.44	July 2030 .....	12,703,530.27
January 2024 .....	51,396,637.14	May 2027 .....	30,432,847.63	August 2030 .....	12,262,700.71
February 2024 .....	50,840,592.65	June 2027 .....	29,940,543.06	September 2030 .....	11,823,117.66
March 2024 .....	50,286,273.03	July 2027 .....	29,449,700.62	October 2030 .....	11,384,775.84
April 2024 .....	49,733,671.22	August 2027 .....	28,960,314.24	November 2030 .....	10,947,670.01
May 2024 .....	49,182,780.19	September 2027 .....	28,472,377.86	December 2030 .....	10,511,794.93
June 2024 .....	48,633,592.91	October 2027 .....	27,985,885.45	January 2031 .....	10,077,145.39
July 2024 .....	48,086,102.42	November 2027 .....	27,500,831.01	February 2031 .....	9,643,716.19
August 2024 .....	47,540,301.75	December 2027 .....	27,017,208.55	March 2031 .....	9,211,502.17
September 2024 .....	46,996,183.98	January 2028 .....	26,535,012.10	April 2031 .....	8,780,498.16
October 2024 .....	46,453,742.20	February 2028 .....	26,054,235.73	May 2031 .....	8,350,699.03
November 2024 .....	45,912,969.53	March 2028 .....	25,574,873.51	June 2031 .....	7,922,099.68
December 2024 .....	45,373,859.13	April 2028 .....	25,096,919.55	July 2031 .....	7,494,694.99
January 2025 .....	44,836,404.16	May 2028 .....	24,620,367.98	August 2031 .....	7,068,479.89
February 2025 .....	44,300,597.83	June 2028 .....	24,145,212.94	September 2031 .....	6,643,449.32
March 2025 .....	43,766,433.36	July 2028 .....	23,671,448.60	October 2031 .....	6,219,598.24
April 2025 .....	43,233,904.00	August 2028 .....	23,199,069.15	November 2031 .....	5,796,921.63
May 2025 .....	42,703,003.03	September 2028 .....	22,728,068.81	December 2031 .....	5,375,414.48
June 2025 .....	42,173,723.74	October 2028 .....	22,258,441.81	January 2032 .....	4,955,071.82
July 2025 .....	41,646,059.47	November 2028 .....	21,790,182.40	February 2032 .....	4,535,888.67
August 2025 .....	41,120,003.57	December 2028 .....	21,323,284.86	March 2032 .....	4,117,860.09
September 2025 .....	40,595,549.40	January 2029 .....	20,857,743.49	April 2032 .....	3,700,981.14
October 2025 .....	40,072,690.38	February 2029 .....	20,393,552.62	May 2032 .....	3,285,246.92
November 2025 .....	39,551,419.92	March 2029 .....	19,930,706.57	June 2032 .....	2,870,652.54
December 2025 .....	39,031,731.49	April 2029 .....	19,469,199.72	July 2032 .....	2,457,193.11
January 2026 .....	38,513,618.54	May 2029 .....	19,009,026.45	August 2032 .....	2,044,863.79
February 2026 .....	37,997,074.59	June 2029 .....	18,550,181.16	September 2032 .....	1,633,659.73
March 2026 .....	37,482,093.15	July 2029 .....	18,092,658.27	October 2032 .....	1,223,576.12
April 2026 .....	36,968,667.78	August 2029 .....	17,636,452.24	November 2032 .....	814,608.14
May 2026 .....	36,456,792.04	September 2029 .....	17,181,557.53	December 2032 .....	406,751.03
June 2026 .....	35,946,459.53	October 2029 .....	16,727,968.62	January 2033 and thereafter .....	0.00
July 2026 .....	35,437,663.88	November 2029 .....	16,275,680.03		
August 2026 .....	34,930,398.72				

**Group 4 MBS First Specified Balances**

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
Initial Balance .....	\$250,000,000.00	July 2004 .....	\$230,385,682.18	March 2005 .....	\$200,691,606.72
December 2003 .....	248,183,981.61	August 2004 .....	227,166,065.92	April 2005 .....	196,432,388.93
January 2004 .....	246,179,558.03	September 2004 .....	223,792,712.87	May 2005 .....	192,077,276.29
February 2004 .....	243,989,556.47	October 2004 .....	220,271,763.88	June 2005 .....	187,634,621.99
March 2004 .....	241,617,250.01	November 2004 .....	216,609,712.75	July 2005 .....	183,112,942.98
April 2004 .....	239,066,352.06	December 2004 .....	212,813,387.14	August 2005 .....	178,520,891.61
May 2004 .....	236,341,009.02	January 2005 .....	208,889,928.02	September 2005 .....	173,867,226.70
June 2004 .....	233,445,791.23	February 2005 .....	204,846,767.74	October 2005 .....	169,160,784.07

**Group 4 MBS First Specified Balances (Continued)**

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
November 2005 .....	\$164,580,499.36	April 2010 .....	\$ 37,942,893.70	September 2014 .....	\$ 8,462,258.03
December 2005 .....	160,123,015.82	May 2010 .....	36,896,806.96	October 2014 .....	8,222,496.25
January 2006 .....	155,785,065.53	June 2010 .....	35,879,143.28	November 2014 .....	7,989,376.53
February 2006 .....	151,563,467.05	July 2010 .....	34,889,138.63	December 2014 .....	7,762,717.80
March 2006 .....	147,455,123.11	August 2010 .....	33,926,049.36	January 2015 .....	7,542,343.82
April 2006 .....	143,457,018.40	September 2010 .....	32,989,151.64	February 2015 .....	7,328,083.14
May 2006 .....	139,566,217.44	October 2010 .....	32,077,740.95	March 2015 .....	7,119,768.89
June 2006 .....	135,779,862.47	November 2010 .....	31,191,131.56	April 2015 .....	6,917,238.75
July 2006 .....	132,095,171.37	December 2010 .....	30,328,656.06	May 2015 .....	6,720,334.74
August 2006 .....	128,509,435.69	January 2011 .....	29,489,664.82	June 2015 .....	6,528,903.15
September 2006 .....	125,020,018.71	February 2011 .....	28,673,525.57	July 2015 .....	6,342,794.44
October 2006 .....	121,624,353.55	March 2011 .....	27,879,622.91	August 2015 .....	6,161,863.09
November 2006 .....	118,319,941.32	April 2011 .....	27,107,357.88	September 2015 .....	5,985,967.50
December 2006 .....	115,104,349.31	May 2011 .....	26,356,147.51	October 2015 .....	5,814,969.91
January 2007 .....	111,975,209.31	June 2011 .....	25,625,424.40	November 2015 .....	5,648,736.29
February 2007 .....	108,930,215.83	July 2011 .....	24,914,636.32	December 2015 .....	5,487,136.21
March 2007 .....	105,967,124.49	August 2011 .....	24,223,245.77	January 2016 .....	5,330,042.77
April 2007 .....	103,083,750.40	September 2011 .....	23,550,729.65	February 2016 .....	5,177,332.52
May 2007 .....	100,277,966.61	October 2011 .....	22,896,578.81	March 2016 .....	5,028,885.33
June 2007 .....	97,547,702.52	November 2011 .....	22,260,297.74	April 2016 .....	4,884,584.32
July 2007 .....	94,890,942.47	December 2011 .....	21,641,404.15	May 2016 .....	4,744,315.79
August 2007 .....	92,305,724.24	January 2012 .....	21,039,428.68	June 2016 .....	4,607,969.09
September 2007 .....	89,790,137.67	February 2012 .....	20,453,914.50	July 2016 .....	4,475,436.60
October 2007 .....	87,342,323.25	March 2012 .....	19,884,417.02	August 2016 .....	4,346,613.58
November 2007 .....	84,960,470.82	April 2012 .....	19,330,503.54	September 2016 .....	4,221,398.15
December 2007 .....	82,642,818.24	May 2012 .....	18,791,752.94	October 2016 .....	4,099,691.18
January 2008 .....	80,387,650.15	June 2012 .....	18,267,755.37	November 2016 .....	3,981,396.24
February 2008 .....	78,193,296.71	July 2012 .....	17,758,111.97	December 2016 .....	3,866,419.50
March 2008 .....	76,058,132.40	August 2012 .....	17,262,434.55	January 2017 .....	3,754,669.67
April 2008 .....	73,980,574.86	September 2012 .....	16,780,345.31	February 2017 .....	3,646,057.96
May 2008 .....	71,959,083.76	October 2012 .....	16,311,476.59	March 2017 .....	3,540,497.97
June 2008 .....	69,992,159.66	November 2012 .....	15,855,470.57	April 2017 .....	3,437,905.65
July 2008 .....	68,078,342.94	December 2012 .....	15,411,979.03	May 2017 .....	3,338,199.24
August 2008 .....	66,216,212.79	January 2013 .....	14,980,663.07	June 2017 .....	3,241,299.18
September 2008 .....	64,404,386.11	February 2013 .....	14,561,192.90	July 2017 .....	3,147,128.09
October 2008 .....	62,641,516.57	March 2013 .....	14,153,247.54	August 2017 .....	3,055,610.69
November 2008 .....	60,926,293.61	April 2013 .....	13,756,514.66	September 2017 .....	2,966,673.74
December 2008 .....	59,257,441.52	May 2013 .....	13,370,690.29	October 2017 .....	2,880,245.99
January 2009 .....	57,633,718.49	June 2013 .....	12,995,478.60	November 2017 .....	2,796,258.15
February 2009 .....	56,053,915.73	July 2013 .....	12,630,591.74	December 2017 .....	2,714,642.78
March 2009 .....	54,516,856.61	August 2013 .....	12,275,749.55	January 2018 .....	2,635,334.30
April 2009 .....	53,021,395.77	September 2013 .....	11,930,679.42	February 2018 .....	2,558,268.91
May 2009 .....	51,566,418.32	October 2013 .....	11,595,116.04	March 2018 .....	2,483,384.54
June 2009 .....	50,150,839.05	November 2013 .....	11,268,801.25	April 2018 .....	2,410,620.83
July 2009 .....	48,773,601.61	December 2013 .....	10,951,483.81	May 2018 .....	2,339,919.04
August 2009 .....	47,433,677.76	January 2014 .....	10,642,919.24	June 2018 .....	2,271,222.05
September 2009 .....	46,130,066.64	February 2014 .....	10,342,869.63	July 2018 .....	2,204,474.29
October 2009 .....	44,861,794.02	March 2014 .....	10,051,103.46	August 2018 .....	2,139,621.70
November 2009 .....	43,627,911.62	April 2014 .....	9,767,395.45	September 2018 .....	2,076,611.71
December 2009 .....	42,427,496.41	May 2014 .....	9,491,526.38	October 2018 .....	2,015,393.17
January 2010 .....	41,259,649.94	June 2014 .....	9,223,282.91	November 2018 .....	1,955,916.34
February 2010 .....	40,123,497.70	July 2014 .....	8,962,457.45	December 2018 .....	1,898,132.82
March 2010 .....	39,018,188.46	August 2014 .....	8,708,848.01	January 2019 .....	1,841,995.56

**Group 4 MBS First Specified Balances (Continued)**

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
February 2019 .....	\$ 1,787,458.76	July 2023 .....	\$ 341,428.04	December 2027 .....	\$ 51,411.68
March 2019 .....	1,734,477.91	August 2023 .....	330,415.20	January 2028 .....	49,376.15
April 2019 .....	1,683,009.68	September 2023 .....	319,733.18	February 2028 .....	47,408.14
May 2019 .....	1,633,011.97	October 2023 .....	309,372.46	March 2028 .....	45,505.58
June 2019 .....	1,584,443.78	November 2023 .....	299,323.78	April 2028 .....	43,666.48
July 2019 .....	1,537,265.28	December 2023 .....	289,578.14	May 2028 .....	41,888.90
August 2019 .....	1,491,437.71	January 2024 .....	280,126.80	June 2028 .....	40,170.95
September 2019 .....	1,446,923.35	February 2024 .....	270,961.25	July 2028 .....	38,510.80
October 2019 .....	1,403,685.56	March 2024 .....	262,073.23	August 2028 .....	36,906.67
November 2019 .....	1,361,688.67	April 2024 .....	253,454.70	September 2028 .....	35,356.84
December 2019 .....	1,320,898.00	May 2024 .....	245,097.86	October 2028 .....	33,859.64
January 2020 .....	1,281,279.83	June 2024 .....	236,995.14	November 2028 .....	32,413.43
February 2020 .....	1,242,801.34	July 2024 .....	229,139.14	December 2028 .....	31,016.65
March 2020 .....	1,205,430.63	August 2024 .....	221,522.71	January 2029 .....	29,667.76
April 2020 .....	1,169,136.69	September 2024 .....	214,138.89	February 2029 .....	28,365.27
May 2020 .....	1,133,889.33	October 2024 .....	206,980.90	March 2029 .....	27,107.74
June 2020 .....	1,099,659.21	November 2024 .....	200,042.18	April 2029 .....	25,893.78
July 2020 .....	1,066,417.79	December 2024 .....	193,316.33	May 2029 .....	24,722.01
August 2020 .....	1,034,137.32	January 2025 .....	186,797.14	June 2029 .....	23,591.13
September 2020 .....	1,002,790.82	February 2025 .....	180,478.58	July 2029 .....	22,499.84
October 2020 .....	972,352.03	March 2025 .....	174,354.78	August 2029 .....	21,446.92
November 2020 .....	942,795.44	April 2025 .....	168,420.04	September 2029 .....	20,431.16
December 2020 .....	914,096.22	May 2025 .....	162,668.84	October 2029 .....	19,451.37
January 2021 .....	886,230.24	June 2025 .....	157,095.78	November 2029 .....	18,506.44
February 2021 .....	859,174.03	July 2025 .....	151,695.64	December 2029 .....	17,595.25
March 2021 .....	832,904.77	August 2025 .....	146,463.35	January 2030 .....	16,716.74
April 2021 .....	807,400.27	September 2025 .....	141,393.96	February 2030 .....	15,869.87
May 2021 .....	782,638.94	October 2025 .....	136,482.69	March 2030 .....	15,053.63
June 2021 .....	758,599.80	November 2025 .....	131,724.87	April 2030 .....	14,267.06
July 2021 .....	735,262.46	December 2025 .....	127,115.97	May 2030 .....	13,509.19
August 2021 .....	712,607.07	January 2026 .....	122,651.61	June 2030 .....	12,779.12
September 2021 .....	690,614.34	February 2026 .....	118,327.51	July 2030 .....	12,075.94
October 2021 .....	669,265.51	March 2026 .....	114,139.51	August 2030 .....	11,398.81
November 2021 .....	648,542.35	April 2026 .....	110,083.60	September 2030 .....	10,746.87
December 2021 .....	628,427.12	May 2026 .....	106,155.84	October 2030 .....	10,119.31
January 2022 .....	608,902.59	June 2026 .....	102,352.43	November 2030 .....	9,515.35
February 2022 .....	589,951.99	July 2026 .....	98,669.69	December 2030 .....	8,934.22
March 2022 .....	571,559.02	August 2026 .....	95,104.01	January 2031 .....	8,375.18
April 2022 .....	553,707.83	September 2026 .....	91,651.92	February 2031 .....	7,837.50
May 2022 .....	536,383.03	October 2026 .....	88,310.01	March 2031 .....	7,320.49
June 2022 .....	519,569.63	November 2026 .....	85,075.01	April 2031 .....	6,823.47
July 2022 .....	503,253.06	December 2026 .....	81,943.72	May 2031 .....	6,345.79
August 2022 .....	487,419.19	January 2027 .....	78,913.02	June 2031 .....	5,886.81
September 2022 .....	472,054.23	February 2027 .....	75,979.92	July 2031 .....	5,445.91
October 2022 .....	457,144.81	March 2027 .....	73,141.47	August 2031 .....	5,022.49
November 2022 .....	442,677.92	April 2027 .....	70,394.83	September 2031 .....	4,615.97
December 2022 .....	428,640.91	May 2027 .....	67,737.24	October 2031 .....	4,225.79
January 2023 .....	415,021.50	June 2027 .....	65,166.02	November 2031 .....	3,851.41
February 2023 .....	401,807.72	July 2027 .....	62,678.57	December 2031 .....	3,492.30
March 2023 .....	388,987.98	August 2027 .....	60,272.34	January 2032 .....	3,147.94
April 2023 .....	376,550.96	September 2027 .....	57,944.89	February 2032 .....	2,817.83
May 2023 .....	364,485.70	October 2027 .....	55,693.83	March 2032 .....	2,501.50
June 2023 .....	352,781.51	November 2027 .....	53,516.84	April 2032 .....	2,198.48

**Group 4 MBS First Specified Balances (Continued)**

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
May 2032 .....	\$ 1,908.32	September 2032.....	\$ 867.66	December 2032 .....	\$ 202.00
June 2032 .....	1,630.57	October 2032 .....	635.47	January 2033 and thereafter .....	0.00
July 2032 .....	1,364.82	November 2032 .....	413.71		
August 2032 .....	1,110.65				

**Group 4 MBS Second Specified Balances**

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
Initial Balance .....	\$250,000,000.00	May 2004 .....	\$240,426,845.82
December 2003 .....	248,712,623.54	June 2004 and thereafter .....	0.00
January 2004 .....	247,299,955.05		
February 2004 .....	245,763,373.10		
March 2004 .....	244,104,451.35		
April 2004.....	242,324,956.50		

**KE Class Targeted Balances**

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance .....	\$80,549,000.00	August 2006 .....	\$36,517,399.65	May 2009 .....	\$10,950,033.14
December 2003 .....	79,462,965.46	September 2006.....	35,443,796.51	June 2009 .....	10,443,739.42
January 2004 .....	78,284,631.31	October 2006 .....	34,391,867.40	July 2009 .....	9,950,496.68
February 2004 .....	77,014,812.17	November 2006 .....	33,361,294.20	August 2009 .....	9,470,096.34
March 2004 .....	75,654,427.15	December 2006 .....	32,351,762.83	September 2009.....	9,002,332.50
April 2004.....	74,204,498.85	January 2007 .....	31,362,963.16	October 2009 .....	8,547,001.88
May 2004 .....	72,666,152.27	February 2007 .....	30,394,588.96	November 2009 .....	8,103,903.82
June 2004 .....	71,040,613.49	March 2007 .....	29,446,337.91	December 2009 .....	7,672,840.22
July 2004 .....	69,329,208.09	April 2007.....	28,517,911.49	January 2010 .....	7,253,615.53
August 2004 .....	67,533,359.49	May 2007 .....	27,609,014.94	February 2010 .....	6,846,036.73
September 2004.....	65,654,587.03	June 2007 .....	26,719,357.25	March 2010 .....	6,449,913.25
October 2004 .....	63,694,503.81	July 2007 .....	25,848,651.09	April 2010.....	6,065,056.99
November 2004 .....	61,654,814.49	August 2007 .....	24,996,612.75	May 2010 .....	5,691,282.25
December 2004 .....	60,625,994.56	September 2007.....	24,162,962.12	June 2010 .....	5,328,405.74
January 2005 .....	59,559,383.53	October 2007 .....	23,347,422.68	July 2010 .....	4,976,246.52
February 2005 .....	58,456,383.79	November 2007 .....	22,549,721.34	August 2010 .....	4,634,625.98
March 2005 .....	57,318,532.67	December 2007 .....	21,769,588.55	September 2010.....	4,303,367.82
April 2005.....	56,147,426.29	January 2008 .....	21,006,758.13	October 2010 .....	3,982,297.98
May 2005 .....	54,944,716.66	February 2008 .....	20,260,967.29	November 2010 .....	3,671,244.70
June 2005 .....	53,712,108.61	March 2008 .....	19,531,956.59	December 2010 .....	3,370,038.39
July 2005 .....	52,451,356.60	April 2008.....	18,819,469.88	January 2011 .....	3,078,511.67
August 2005 .....	51,164,261.42	May 2008 .....	18,123,254.27	February 2011 .....	2,796,499.33
September 2005.....	49,852,666.79	June 2008 .....	17,443,060.07	March 2011 .....	2,523,838.28
October 2005 .....	48,518,455.84	July 2008 .....	16,778,640.79	April 2011.....	2,260,367.54
November 2005 .....	47,209,697.56	August 2008 .....	16,129,753.06	May 2011 .....	2,005,928.23
December 2005 .....	45,926,026.29	September 2008.....	15,496,156.62	June 2011 .....	1,760,363.49
January 2006 .....	44,667,080.97	October 2008 .....	14,877,614.27	July 2011 .....	1,523,518.54
February 2006 .....	43,432,505.06	November 2008 .....	14,273,891.84	August 2011 .....	1,295,240.57
March 2006 .....	42,221,946.52	December 2008 .....	13,684,758.12	September 2011.....	1,071,381.45
April 2006.....	41,035,057.73	January 2009 .....	13,109,984.88	October 2011 .....	843,472.88
May 2006 .....	39,871,495.46	February 2009 .....	12,549,346.79	November 2011 .....	611,642.06
June 2006 .....	38,730,920.76	March 2009 .....	12,002,621.41	December 2011 .....	376,013.10
July 2006 .....	37,612,998.97	April 2009.....	11,469,589.12		

**KE Class (Continued)**

<u>Distribution Date</u>	<u>Targeted Balance</u>
January 2012 .....	\$ 136,707.15
February 2012 and thereafter .....	0.00

**Aggregate Group V Planned Balances**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance .....	\$151,666,666.00	November 2006 .....	\$ 82,150,326.38	November 2009 .....	\$ 27,521,524.87
December 2003 .....	150,099,115.35	December 2006 .....	80,389,038.65	December 2009 .....	26,348,072.45
January 2004 .....	148,470,012.91	January 2007 .....	78,642,210.89	January 2010 .....	25,200,024.45
February 2004 .....	146,781,552.29	February 2007 .....	76,909,715.13	February 2010 .....	24,076,772.63
March 2004 .....	145,034,838.82	March 2007 .....	75,191,424.44	March 2010 .....	22,977,722.84
April 2004 .....	143,231,024.32	April 2007 .....	73,487,212.94	April 2010 .....	21,902,294.65
May 2004 .....	141,371,305.78	May 2007 .....	71,796,955.80	May 2010 .....	20,849,921.08
June 2004 .....	139,456,924.00	June 2007 .....	70,120,529.18	June 2010 .....	19,820,048.26
July 2004 .....	137,489,162.17	July 2007 .....	68,457,810.29	July 2010 .....	18,812,135.14
August 2004 .....	135,469,344.43	August 2007 .....	66,808,677.35	August 2010 .....	17,825,653.18
September 2004 .....	133,398,834.29	September 2007 .....	65,173,009.56	September 2010 .....	16,860,086.08
October 2004 .....	131,279,033.02	October 2007 .....	63,550,687.13	October 2010 .....	15,914,929.49
November 2004 .....	129,111,378.06	November 2007 .....	61,941,591.26	November 2010 .....	14,989,690.72
December 2004 .....	126,961,752.82	December 2007 .....	60,345,604.11	December 2010 .....	14,083,888.47
January 2005 .....	124,829,999.84	January 2008 .....	58,762,608.80	January 2011 .....	13,197,052.61
February 2005 .....	122,715,962.94	February 2008 .....	57,192,489.44	February 2011 .....	12,328,723.86
March 2005 .....	120,619,487.27	March 2008 .....	55,635,131.06	March 2011 .....	11,478,453.59
April 2005 .....	118,540,419.22	April 2008 .....	54,090,419.64	April 2011 .....	10,645,803.54
May 2005 .....	116,478,606.50	May 2008 .....	52,558,242.12	May 2011 .....	9,830,345.58
June 2005 .....	114,433,898.04	June 2008 .....	51,038,486.33	June 2011 .....	9,031,661.53
July 2005 .....	112,406,144.03	July 2008 .....	49,531,041.03	July 2011 .....	8,249,342.83
August 2005 .....	110,395,195.90	August 2008 .....	48,035,795.91	August 2011 .....	7,482,990.41
September 2005 .....	108,400,906.33	September 2008 .....	46,552,641.55	September 2011 .....	6,732,214.42
October 2005 .....	106,423,129.18	October 2008 .....	45,081,469.41	October 2011 .....	5,996,634.04
November 2005 .....	104,461,719.54	November 2008 .....	43,622,171.88	November 2011 .....	5,275,877.27
December 2005 .....	102,516,533.71	December 2008 .....	42,174,642.19	December 2011 .....	4,569,580.69
January 2006 .....	100,587,429.14	January 2009 .....	40,738,774.45	January 2012 .....	3,877,389.30
February 2006 .....	98,674,264.50	February 2009 .....	39,314,463.65	February 2012 .....	3,198,956.33
March 2006 .....	96,776,899.59	March 2009 .....	37,901,605.64	March 2012 .....	2,533,943.02
April 2006 .....	94,895,195.39	April 2009 .....	36,501,219.44	April 2012 .....	1,882,018.43
May 2006 .....	93,029,014.03	May 2009 .....	35,131,651.71	May 2012 .....	1,242,859.30
June 2006 .....	91,178,218.76	June 2009 .....	33,792,168.97	June 2012 .....	616,149.84
July 2006 .....	89,342,673.98	July 2009 .....	32,482,054.74	July 2012 .....	1,581.56
August 2006 .....	87,522,245.18	August 2009 .....	31,200,609.08	August 2012 and thereafter .....	0.00
September 2006 .....	85,716,798.99	September 2009 .....	29,947,148.26		
October 2006 .....	83,926,203.12	October 2009 .....	28,721,004.34		

**Aggregate Group VI 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 .....	\$53,945,331.00	March 2004 .....	\$50,313,993.94	July 2004 .....	\$46,262,818.17
December 2003 .....	53,081,324.63	April 2004 .....	49,336,798.29	August 2004 .....	45,196,242.23
January 2004 .....	52,187,734.08	May 2004 .....	48,334,784.64	September 2004 .....	44,111,594.21
February 2004 .....	51,264,808.16	June 2004 .....	47,309,569.36	October 2004 .....	43,010,664.22

### Aggregate Group VI (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
November 2004 .....	\$41,895,275.51	January 2007 .....	\$20,289,728.61	March 2009 .....	\$ 8,894,517.78
December 2004 .....	40,804,358.89	February 2007 .....	19,696,562.84	April 2009 .....	8,593,931.80
January 2005 .....	39,737,467.18	March 2007 .....	19,117,935.38	May 2009 .....	8,282,020.14
February 2005 .....	38,694,160.13	April 2007 .....	18,553,553.05	June 2009 .....	7,959,221.17
March 2005 .....	37,674,004.20	May 2007 .....	18,003,127.23	July 2009 .....	7,625,960.17
April 2005 .....	36,676,572.52	June 2007 .....	17,466,373.83	August 2009 .....	7,282,649.79
May 2005 .....	35,701,444.83	July 2007 .....	16,943,013.27	September 2009 .....	6,929,690.27
June 2005 .....	34,748,207.30	August 2007 .....	16,432,770.32	October 2009 .....	6,567,469.83
July 2005 .....	33,816,452.48	September 2007 .....	15,935,374.08	November 2009 .....	6,196,364.97
August 2005 .....	32,905,779.23	October 2007 .....	15,450,557.95	December 2009 .....	5,816,740.75
September 2005 .....	32,015,792.57	November 2007 .....	14,978,059.51	January 2010 .....	5,428,951.13
October 2005 .....	31,146,103.65	December 2007 .....	14,517,620.49	February 2010 .....	5,033,339.22
November 2005 .....	30,296,329.61	January 2008 .....	14,068,986.70	March 2010 .....	4,630,237.58
December 2005 .....	29,466,093.50	February 2008 .....	13,631,907.97	April 2010 .....	4,219,968.51
January 2006 .....	28,655,024.25	March 2008 .....	13,206,138.06	May 2010 .....	3,802,844.30
February 2006 .....	27,862,756.50	April 2008 .....	12,791,434.68	June 2010 .....	3,379,167.47
March 2006 .....	27,088,930.57	May 2008 .....	12,387,559.36	July 2010 .....	2,949,231.12
April 2006 .....	26,333,192.36	June 2008 .....	11,994,277.39	August 2010 .....	2,513,319.03
May 2006 .....	25,595,193.27	July 2008 .....	11,611,357.82	September 2010 .....	2,071,706.09
June 2006 .....	24,874,590.11	August 2008 .....	11,238,573.34	October 2010 .....	1,624,658.36
July 2006 .....	24,171,045.06	September 2008 .....	10,875,700.29	November 2010 .....	1,172,433.40
August 2006 .....	23,484,225.51	October 2008 .....	10,522,518.54	December 2010 .....	715,280.49
September 2006 .....	22,813,804.08	November 2008 .....	10,178,811.48	January 2011 .....	253,440.83
October 2006 .....	22,159,458.47	December 2008 .....	9,844,365.94	February 2011 and thereafter .....	0.00
November 2006 .....	21,520,871.42	January 2009 .....	9,518,972.21		
December 2006 .....	20,897,730.61	February 2009 .....	9,202,423.85		

### 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 .....	\$84,567,509.00	September 2005 .....	\$57,173,632.56	July 2007 .....	\$35,216,248.58
December 2003 .....	83,521,141.07	October 2005 .....	56,014,622.07	August 2007 .....	34,376,883.56
January 2004 .....	82,435,307.77	November 2005 .....	54,872,435.84	September 2007 .....	33,549,782.28
February 2004 .....	81,311,394.05	December 2005 .....	53,746,834.23	October 2007 .....	32,734,769.40
March 2004 .....	80,150,623.47	January 2006 .....	52,637,580.96	November 2007 .....	31,931,672.07
April 2004 .....	78,954,266.29	February 2006 .....	51,544,443.10	December 2007 .....	31,140,319.86
May 2004 .....	77,723,637.12	March 2006 .....	50,467,190.98	January 2008 .....	30,360,544.77
June 2004 .....	76,460,092.54	April 2006 .....	49,405,598.17	February 2008 .....	29,592,181.15
July 2004 .....	75,165,028.57	May 2006 .....	48,359,441.45	March 2008 .....	28,835,065.72
August 2004 .....	73,839,878.08	June 2006 .....	47,328,500.71	April 2008 .....	28,095,877.90
September 2004 .....	72,486,108.11	July 2006 .....	46,312,558.98	May 2008 .....	27,375,368.49
October 2004 .....	71,105,217.10	August 2006 .....	45,311,402.34	June 2008 .....	26,673,070.33
November 2004 .....	69,744,307.66	September 2006 .....	44,324,819.86	July 2008 .....	25,988,527.89
December 2004 .....	68,403,095.71	October 2006 .....	43,352,603.63	August 2008 .....	25,321,296.95
January 2005 .....	67,081,301.13	November 2006 .....	42,394,548.64	September 2008 .....	24,670,944.30
February 2005 .....	65,778,647.75	December 2006 .....	41,450,452.77	October 2008 .....	24,037,047.49
March 2005 .....	64,494,863.29	January 2007 .....	40,520,116.76	November 2008 .....	23,419,194.57
April 2005 .....	63,229,679.31	February 2007 .....	39,603,344.17	December 2008 .....	22,816,983.83
May 2005 .....	61,982,831.13	March 2007 .....	38,699,941.32	January 2009 .....	22,230,023.52
June 2005 .....	60,754,057.83	April 2007 .....	37,809,717.26	February 2009 .....	21,657,931.63
July 2005 .....	59,543,102.14	May 2007 .....	36,932,483.74	March 2009 .....	21,100,335.65
August 2005 .....	58,349,710.41	June 2007 .....	36,068,055.17	April 2009 .....	20,556,872.33

**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>
May 2009 .....	\$20,027,187.43	October 2013 .....	\$ 4,928,351.72	March 2018 .....	\$ 1,150,974.93
June 2009 .....	19,510,935.54	November 2013 .....	4,797,694.97	April 2018 .....	1,119,007.95
July 2009 .....	19,007,779.83	December 2013 .....	4,670,417.09	May 2018 .....	1,087,892.82
August 2009 .....	18,517,391.84	January 2014 .....	4,546,432.15	June 2018 .....	1,057,607.42
September 2009 .....	18,039,451.29	February 2014 .....	4,425,656.42	July 2018 .....	1,028,130.23
October 2009 .....	17,573,645.85	March 2014 .....	4,308,008.24	August 2018 .....	999,440.24
November 2009 .....	17,119,670.99	April 2014 .....	4,193,408.04	September 2018 .....	971,517.00
December 2009 .....	16,677,229.73	May 2014 .....	4,081,778.20	October 2018 .....	944,340.57
January 2010 .....	16,246,032.50	June 2014 .....	3,973,043.09	November 2018 .....	917,891.53
February 2010 .....	15,825,796.92	July 2014 .....	3,867,128.97	December 2018 .....	892,150.95
March 2010 .....	15,416,247.67	August 2014 .....	3,763,963.97	January 2019 .....	867,100.38
April 2010 .....	15,017,116.25	September 2014 .....	3,663,477.99	February 2019 .....	842,721.85
May 2010 .....	14,628,140.87	October 2014 .....	3,565,602.73	March 2019 .....	818,997.84
June 2010 .....	14,249,066.25	November 2014 .....	3,470,271.61	April 2019 .....	795,911.27
July 2010 .....	13,879,643.47	December 2014 .....	3,377,419.70	May 2019 .....	773,445.53
August 2010 .....	13,519,629.84	January 2015 .....	3,286,983.72	June 2019 .....	751,584.39
September 2010 .....	13,168,788.67	February 2015 .....	3,198,901.99	July 2019 .....	730,312.08
October 2010 .....	12,826,889.21	March 2015 .....	3,113,114.37	August 2019 .....	709,613.20
November 2010 .....	12,493,706.43	April 2015 .....	3,029,562.24	September 2019 .....	689,472.76
December 2010 .....	12,169,020.95	May 2015 .....	2,948,188.48	October 2019 .....	669,876.16
January 2011 .....	11,852,618.82	June 2015 .....	2,868,937.38	November 2019 .....	650,809.14
February 2011 .....	11,544,291.45	July 2015 .....	2,791,754.64	December 2019 .....	632,257.86
March 2011 .....	11,243,835.45	August 2015 .....	2,716,587.35	January 2020 .....	614,208.78
April 2011 .....	10,951,052.52	September 2015 .....	2,643,383.92	February 2020 .....	596,648.75
May 2011 .....	10,665,749.26	October 2015 .....	2,572,094.05	March 2020 .....	579,564.93
June 2011 .....	10,387,737.16	November 2015 .....	2,502,668.74	April 2020 .....	562,944.83
July 2011 .....	10,116,832.36	December 2015 .....	2,435,060.21	May 2020 .....	546,776.26
August 2011 .....	9,852,855.64	January 2016 .....	2,369,221.88	June 2020 .....	531,047.37
September 2011 .....	9,595,632.22	February 2016 .....	2,305,108.36	July 2020 .....	515,746.58
October 2011 .....	9,344,991.70	March 2016 .....	2,242,675.41	August 2020 .....	500,862.63
November 2011 .....	9,100,767.94	April 2016 .....	2,181,879.89	September 2020 .....	486,384.56
December 2011 .....	8,862,798.94	May 2016 .....	2,122,679.76	October 2020 .....	472,301.67
January 2012 .....	8,630,926.75	June 2016 .....	2,065,034.06	November 2020 .....	458,603.54
February 2012 .....	8,404,997.39	July 2016 .....	2,008,902.84	December 2020 .....	445,280.02
March 2012 .....	8,184,860.71	August 2016 .....	1,954,247.18	January 2021 .....	432,321.24
April 2012 .....	7,970,370.32	September 2016 .....	1,901,029.14	February 2021 .....	419,717.56
May 2012 .....	7,761,383.47	October 2016 .....	1,849,211.73	March 2021 .....	407,459.59
June 2012 .....	7,557,761.03	November 2016 .....	1,798,758.92	April 2021 .....	395,538.19
July 2012 .....	7,359,367.30	December 2016 .....	1,749,635.56	May 2021 .....	383,944.47
August 2012 .....	7,166,070.01	January 2017 .....	1,701,807.43	June 2021 .....	372,669.74
September 2012 .....	6,977,740.19	February 2017 .....	1,655,241.14	July 2021 .....	361,705.56
October 2012 .....	6,794,252.08	March 2017 .....	1,609,904.18	August 2021 .....	351,043.69
November 2012 .....	6,615,483.11	April 2017 .....	1,565,764.84	September 2021 .....	340,676.11
December 2012 .....	6,441,313.75	May 2017 .....	1,522,792.22	October 2021 .....	330,595.01
January 2013 .....	6,271,627.46	June 2017 .....	1,480,956.21	November 2021 .....	320,792.78
February 2013 .....	6,106,310.65	July 2017 .....	1,440,227.47	December 2021 .....	311,262.01
March 2013 .....	5,945,252.55	August 2017 .....	1,400,577.40	January 2022 .....	301,995.48
April 2013 .....	5,788,345.17	September 2017 .....	1,361,978.11	February 2022 .....	292,986.15
May 2013 .....	5,635,483.23	October 2017 .....	1,324,402.44	March 2022 .....	284,227.18
June 2013 .....	5,486,564.11	November 2017 .....	1,287,823.92	April 2022 .....	275,711.88
July 2013 .....	5,341,487.73	December 2017 .....	1,252,216.73	May 2022 .....	267,433.76
August 2013 .....	5,200,156.55	January 2018 .....	1,217,555.74	June 2022 .....	259,386.49
September 2013 .....	5,062,475.45	February 2018 .....	1,183,816.43	July 2022 .....	251,563.90

**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>
August 2022 .....	\$ 243,959.98	December 2025 .....	\$ 66,138.52	March 2029 .....	\$ 13,671.57
September 2022 .....	236,568.89	January 2026 .....	63,847.38	April 2029 .....	13,013.72
October 2022 .....	229,384.93	February 2026 .....	61,624.80	May 2029 .....	12,377.98
November 2022 .....	222,402.54	March 2026 .....	59,468.87	June 2029 .....	11,763.72
December 2022 .....	215,616.31	April 2026 .....	57,377.74	July 2029 .....	11,170.30
January 2023 .....	209,021.00	May 2026 .....	55,349.59	August 2029 .....	10,597.11
February 2023 .....	202,611.46	June 2026 .....	53,382.68	September 2029 .....	10,043.53
March 2023 .....	196,382.70	July 2026 .....	51,475.27	October 2029 .....	9,508.98
April 2023 .....	190,329.87	August 2026 .....	49,625.71	November 2029 .....	8,992.91
May 2023 .....	184,448.22	September 2026 .....	47,832.38	December 2029 .....	8,494.75
June 2023 .....	178,733.15	October 2026 .....	46,093.69	January 2030 .....	8,013.97
July 2023 .....	173,180.15	November 2026 .....	44,408.12	February 2030 .....	7,550.05
August 2023 .....	167,784.87	December 2026 .....	42,774.16	March 2030 .....	7,102.48
September 2023 .....	162,543.02	January 2027 .....	41,190.36	April 2030 .....	6,670.77
October 2023 .....	157,450.48	February 2027 .....	39,655.31	May 2030 .....	6,254.44
November 2023 .....	152,503.20	March 2027 .....	38,167.63	June 2030 .....	5,853.02
December 2023 .....	147,697.24	April 2027 .....	36,725.97	July 2030 .....	5,466.06
January 2024 .....	143,028.77	May 2027 .....	35,329.04	August 2030 .....	5,093.12
February 2024 .....	138,494.07	June 2027 .....	33,975.56	September 2030 .....	4,733.78
March 2024 .....	134,089.49	July 2027 .....	32,664.30	October 2030 .....	4,387.61
April 2024 .....	129,811.51	August 2027 .....	31,394.05	November 2030 .....	4,054.21
May 2024 .....	125,656.68	September 2027 .....	30,163.66	December 2030 .....	3,733.19
June 2024 .....	121,621.65	October 2027 .....	28,971.97	January 2031 .....	3,424.17
July 2024 .....	117,703.15	November 2027 .....	27,817.89	February 2031 .....	3,126.78
August 2024 .....	113,898.00	December 2027 .....	26,700.34	March 2031 .....	2,840.66
September 2024 .....	110,203.11	January 2028 .....	25,618.27	April 2031 .....	2,565.46
October 2024 .....	106,615.46	February 2028 .....	24,570.67	May 2031 .....	2,300.83
November 2024 .....	103,132.13	March 2028 .....	23,556.53	June 2031 .....	2,046.45
December 2024 .....	99,750.24	April 2028 .....	22,574.90	July 2031 .....	1,802.00
January 2025 .....	96,467.03	May 2028 .....	21,624.84	August 2031 .....	1,567.16
February 2025 .....	93,279.79	June 2028 .....	20,705.43	September 2031 .....	1,341.63
March 2025 .....	90,185.87	July 2028 .....	19,815.79	October 2031 .....	1,125.12
April 2025 .....	87,182.71	August 2028 .....	18,955.06	November 2031 .....	917.35
May 2025 .....	84,267.81	September 2028 .....	18,122.39	December 2031 .....	718.02
June 2025 .....	81,438.75	October 2028 .....	17,316.97	January 2032 .....	526.89
July 2025 .....	78,693.14	November 2028 .....	16,538.01	February 2032 .....	343.67
August 2025 .....	76,028.70	December 2028 .....	15,784.73	March 2032 .....	168.12
September 2025 .....	73,443.17	January 2029 .....	15,056.38	April 2032 and thereafter .....	0.00
October 2025 .....	70,934.37	February 2029 .....	14,352.23		
November 2025 .....	68,500.18				

### **Preliminary Principal Balance Schedule for the Group 3 MBS Second Specified Balances**

The Preliminary Principal Balance Schedule for the Group 3 MBS Second Specified Balances is set forth below. The final Principal Balance Schedule for the Group 3 MBS Second Specified Balances will be calculated on or before the Settlement Date and will be included in a supplement to this prospectus supplement. The final Principal Balance Schedule for the Group 3 MBS Second Specified Balances, which will be used in determining the actual principal payments on the applicable Group 3 Classes, will differ from those reflected in the preliminary schedule below.

#### ***Group 3 MBS Second Specified Balances***

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
Initial Balance .....	\$450,000,000.00	March 2004 .....	\$442,928,772.85	July 2004 .....	\$432,570,027.15
December 2003 .....	448,546,248.79	April 2004 .....	440,642,369.57	August 2004 and thereafter .....	0.00
January 2004 .....	446,882,310.54	May 2004 .....	438,152,169.65		
February 2004 .....	445,009,335.55	June 2004 .....	435,460,511.88		

### **Preliminary Principal Balance Schedule for the Aggregate Group IV Scheduled Balances**

The Preliminary Principal Balance Schedule for the Aggregate Group IV Scheduled Balances is set forth below. The final Principal Balance Schedule for the Aggregate Group IV Scheduled Balances will be calculated on or before the Settlement Date and will be included in a supplement to this prospectus supplement. The final Principal Balance Schedule for Aggregate Group IV Scheduled Balances, which will be used in determining the actual principal payments on the applicable Group 3 Classes, will differ from those reflected in the preliminary schedule below.

#### ***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 .....	\$97,591,500.00	October 2005 .....	\$58,617,794.70	September 2007 .....	\$26,599,385.65
December 2003 .....	96,260,692.52	November 2005 .....	57,127,059.27	October 2007 .....	25,564,998.24
January 2004 .....	94,777,701.64	December 2005 .....	55,599,794.51	November 2007 .....	24,560,440.15
February 2004 .....	93,145,577.85	January 2006 .....	54,038,462.49	December 2007 .....	23,585,295.64
March 2004 .....	91,365,344.33	February 2006 .....	52,445,575.08	January 2008 .....	22,639,153.84
April 2004 .....	89,438,176.19	March 2006 .....	50,823,689.22	February 2008 .....	21,721,608.70
May 2004 .....	87,365,399.65	April 2006 .....	49,175,402.31	March 2008 .....	20,832,258.94
June 2004 .....	85,148,490.76	May 2006 .....	47,565,324.34	April 2008 .....	19,970,708.00
July 2004 .....	82,789,074.05	June 2006 .....	45,992,942.17	May 2008 .....	19,136,563.94
August 2004 .....	80,288,920.78	July 2006 .....	44,457,748.63	June 2008 .....	18,329,439.47
September 2004 .....	77,649,947.01	August 2006 .....	42,959,242.35	July 2008 .....	17,548,951.82
October 2004 .....	74,874,211.38	September 2006 .....	41,496,927.84	August 2008 .....	16,794,722.70
November 2004 .....	71,963,912.66	October 2006 .....	40,070,315.27	September 2008 .....	16,066,378.37
December 2004 .....	71,018,536.10	November 2006 .....	38,678,920.54	October 2008 .....	15,363,549.43
January 2005 .....	70,014,524.02	December 2006 .....	37,322,265.15	November 2008 .....	14,685,870.83
February 2005 .....	68,953,019.98	January 2007 .....	35,999,876.16	December 2008 .....	14,032,981.87
March 2005 .....	67,835,763.92	February 2007 .....	34,711,286.11	January 2009 .....	13,404,526.09
April 2005 .....	66,664,584.11	March 2007 .....	33,456,032.98	February 2009 .....	12,800,151.25
May 2005 .....	65,441,394.02	April 2007 .....	32,233,660.11	March 2009 .....	12,219,509.27
June 2005 .....	64,168,189.07	May 2007 .....	31,043,716.18	April 2009 .....	11,662,256.23
July 2005 .....	62,847,043.02	June 2007 .....	29,885,755.07	May 2009 .....	11,128,052.23
August 2005 .....	61,480,104.43	July 2007 .....	28,759,335.93	June 2009 .....	10,616,561.46
September 2005 .....	60,069,592.85	August 2007 .....	27,664,023.02	July 2009 .....	10,127,452.07

**Aggregate Group IV (Continued)**

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
August 2009 .....	\$ 9,660,396.20	January 2013 .....	\$ 4,067,815.84	June 2016 .....	\$ 1,888,018.36
September 2009 .....	9,215,069.81	February 2013 .....	4,019,405.83	July 2016 .....	1,834,744.73
October 2009 .....	8,791,152.77	March 2013 .....	3,970,472.11	August 2016 .....	1,781,646.62
November 2009 .....	8,388,328.79	April 2013 .....	3,921,042.17	September 2016 .....	1,728,732.78
December 2009 .....	8,006,285.32	May 2013 .....	3,871,142.84	October 2016 .....	1,676,011.66
January 2010 .....	7,644,713.51	June 2013 .....	3,820,800.31	November 2016 .....	1,623,491.46
February 2010 .....	7,303,308.30	July 2013 .....	3,770,040.11	December 2016 .....	1,571,180.06
March 2010 .....	6,981,768.18	August 2013 .....	3,718,887.10	January 2017 .....	1,519,085.14
April 2010 .....	6,679,795.30	September 2013 .....	3,667,365.61	February 2017 .....	1,467,214.07
May 2010 .....	6,397,095.40	October 2013 .....	3,615,499.33	March 2017 .....	1,415,573.93
June 2010 .....	6,139,594.31	November 2013 .....	3,563,311.37	April 2017 .....	1,364,171.62
July 2010 .....	5,908,059.88	December 2013 .....	3,510,824.22	May 2017 .....	1,313,013.74
August 2010 .....	5,702,020.22	January 2014 .....	3,458,059.83	June 2017 .....	1,262,106.68
September 2010 .....	5,521,010.38	February 2014 .....	3,405,039.62	July 2017 .....	1,211,456.59
October 2010 .....	5,364,572.15	March 2014 .....	3,351,784.43	August 2017 .....	1,161,069.39
November 2010 .....	5,232,254.04	April 2014 .....	3,298,314.58	September 2017 .....	1,110,950.78
December 2010 .....	5,123,611.15	May 2014 .....	3,244,649.85	October 2017 .....	1,061,106.21
January 2011 .....	5,038,205.11	June 2014 .....	3,190,809.51	November 2017 .....	1,011,540.96
February 2011 .....	4,975,603.94	July 2014 .....	3,136,812.37	December 2017 .....	962,260.09
March 2011 .....	4,935,382.09	August 2014 .....	3,082,676.69	January 2018 .....	913,268.43
April 2011 .....	4,906,971.45	September 2014 .....	3,028,420.31	February 2018 .....	864,570.62
May 2011 .....	4,877,235.14	October 2014 .....	2,974,060.48	March 2018 .....	816,171.12
June 2011 .....	4,846,219.00	November 2014 .....	2,919,614.11	April 2018 .....	768,074.18
July 2011 .....	4,813,967.88	December 2014 .....	2,865,097.60	May 2018 .....	720,283.84
August 2011 .....	4,780,525.68	January 2015 .....	2,810,526.91	June 2018 .....	672,804.02
September 2011 .....	4,745,935.24	February 2015 .....	2,755,917.56	July 2018 .....	625,638.42
October 2011 .....	4,710,238.52	March 2015 .....	2,701,284.66	August 2018 .....	578,790.59
November 2011 .....	4,673,476.49	April 2015 .....	2,646,642.87	September 2018 .....	532,263.89
December 2011 .....	4,635,689.22	May 2015 .....	2,592,006.48	October 2018 .....	486,061.49
January 2012 .....	4,596,915.89	June 2015 .....	2,537,389.35	November 2018 .....	440,186.47
February 2012 .....	4,557,194.75	July 2015 .....	2,482,804.91	December 2018 .....	394,641.65
March 2012 .....	4,516,563.24	August 2015 .....	2,428,266.29	January 2019 .....	349,429.79
April 2012 .....	4,475,057.87	September 2015 .....	2,373,786.20	February 2019 .....	304,553.48
May 2012 .....	4,432,714.40	October 2015 .....	2,319,376.95	March 2019 .....	260,015.11
June 2012 .....	4,389,567.71	November 2015 .....	2,265,050.54	April 2019 .....	215,816.99
July 2012 .....	4,345,651.87	December 2015 .....	2,210,818.59	May 2019 .....	171,961.22
August 2012 .....	4,301,000.19	January 2016 .....	2,156,692.37	June 2019 .....	128,449.85
September 2012 .....	4,255,645.16	February 2016 .....	2,102,682.80	July 2019 .....	85,284.70
October 2012 .....	4,209,618.58	March 2016 .....	2,048,800.50	August 2019 .....	42,467.56
November 2012 .....	4,162,951.42	April 2016 .....	1,995,055.74	September 2019 and thereafter .....	0.00
December 2012 .....	4,115,673.99	May 2016 .....	1,941,458.47		

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

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

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**\$1,734,817,977**



**Guaranteed REMIC  
Pass-Through Certificates**

**Fannie Mae REMIC Trust 2003-122**

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**PROSPECTUS SUPPLEMENT**

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**UBS Investment Bank**

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**October 21, 2003**

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