



Guaranteed REMIC Pass-Through Certificates Fannie Mae REMIC Trust 2004-28

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own Fannie Mae MBS.

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

Carefully consider the risk factors starting on page S-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.

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
PA	1	\$889,090,000	PAC	5.5%	FIX	31393YDE2	May 2034
JA(1)	1	73,064,000	NSJ/TAC	4.5	FIX	31393YDF9	May 2034
JI(1)	1	13,284,364(2)	NTL	5.5	FIX/IO	31393YDG7	May 2034
ZJ	1	41,300,000	NSJ/SUP	5.5	FIX/Z	31393YDH5	May 2034
ZK	1	30,000,000	NSJ/SUP	5.5	FIX/Z	31393YDJ1	May 2034
YK(1)	1	69,000,000	TAC/AD	4.0	FIX	31393YDK8	May 2034
YI(1)	1	23,836,364(2)	NTL	5.5	FIX/IO	31393YDL6	May 2034
ZC	1	37,700,000	TAC/AD	5.9	FIX/Z	31393YDM4	May 2034
EA	1	7,760,000	TAC/AD	(3)	PO	31393YDN2	May 2034
ZD	1	29,904,000	SUP	5.5	FIX/Z	31393YDP7	May 2034
BA	1	17,592,000	PAC	5.5	FIX	31393YDQ5	November 2033
BC	1	2,439,000	PAC	5.5	FIX	31393YDR3	December 2033
BD	1	3,738,000	PAC	5.5	FIX	31393YDS1	March 2034
BE	1	3,716,000	PAC	5.5	FIX	31393YDT9	May 2034
BK	1	18,212,000	SUP	5.5	FIX	31393YDU6	December 2033
BF	1	10,000,000	SUP	(4)	FLT	31393YDV4	December 2033
BS	1	6,000,000	SUP	(4)	INV	31393YDW2	December 2033
BL	1	100,000	SUP	5.5	FIX	31393YDX0	December 2033
BM	1	10,385,000	SUP	5.5	FIX	31393YDY8	May 2034
FA	2	114,692,400	SEG/SCH	(4)	FLT	31393YDZ5	May 2034
SA(1)	2	7,263,852	SCH/AD	(4)	INV	31393YEC5	May 2034
SB(1)	2	14,527,704(2)	NTL	(4)	INV/IO	31393YED3	May 2034
QA(1)	2	21,409,248	SCH/AD	(4)	INV	31393YEE1	May 2034
QB(1)	2	42,818,496(2)	NTL	(4)	INV/IO	31393YEF8	May 2034
ZA	2	75,000	CPT/SCH	6.0	FIX/Z	31393YEA9	May 2034
ZB	2	6,559,500	CPT/SUP	6.0	FIX/Z	31393YEB7	May 2034
FD	3	50,000,000	PAC/AD	(4)	FLT	31393YEG6	May 2034
SG(1)	3	18,181,818	PAC/AD	(4)	INV	31393YEH4	May 2034
SI(1)	3	13,636,364(2)	NTL	(4)	INV/IO	31393YEU0	May 2034
ZG	3	39,057	PAC	5.5	FIX/Z	31393YEK7	May 2034
NA	3	2,000,000	SUP	5.5	FIX	31393YEL5	March 2033
NB	3	3,600,000	SUP	5.5	FIX	31393YEM3	October 2033
NH	3	4,292,245	SUP	5.5	FIX	31393YEN1	May 2034
FE	4	100,000,000	PAC/AD	(4)	FLT	31393YEP6	May 2034
SE(1)	4	36,363,636	PAC/AD	(4)	INV	31393YEQ4	May 2034
SJ(1)	4	27,272,728(2)	NTL	(4)	INV/IO	31393YER2	May 2034
ZH	4	78,113	PAC	5.5	FIX/Z	31393YES0	May 2034
NF	4	15,544,957	SUP	(4)	FLT	31393YET8	May 2034
NS	4	4,239,534	SUP	(4)	INV	31393YEU5	May 2034
MA(1)	5	63,337,500	PAC/AD	3.5	FIX	31393YEV3	January 2034
ZM	5	1,000,000	PAC	6.0	FIX/Z	31393YEW1	May 2034
FM(1)	5	105,562,500	PAC/AD	(4)	FLT	31393YEX9	January 2034
QM(1)	5	105,562,500(2)	NTL	(4)	INV/IO	31393YFY7	January 2034
TZ	5	5,100,000	SUP	6.0	FIX/Z	31393YFZ4	April 2027
KZ	5	25,000,000	SUP	6.0	FIX/Z	31393YFA8	May 2034
PB(1)	6	145,000,000	PAC	6.0	FIX	31393YFB6	August 2028
PF	6	112,560,000	PAC/AD	(4)	FLT	31393YFC4	March 2034
EP(1)	6	28,140,000	PAC/AD	(3)	PO	31393YFD2	March 2034
PQ(1)	6	112,560,000(2)	NTL	(4)	INV/IO	31393YFE0	March 2034
PZ	6	1,000,000	PAC	6.0	FIX/Z	31393YFF7	May 2034
KA	6	36,830,000	PAC	6.0	FIX	31393YFG5	May 2034
ZE	6	6,470,000	TAC	6.0	FIX/Z	31393YFH3	May 2034
ZF	6	75,000,000	SUP	6.0	FIX/Z	31393YFJ9	May 2034
R		0	NPR	0	NPR	31393YFK6	May 2034
RL		0	NPR	0	NPR	31393YFL4	May 2034

(1) Exchangeable classes.

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

(3) Principal only classes.

(4) Based on LIBOR.

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 JT, JU, YA, YT, YU, SC, SD, QC, QD, UC, SK, SQ, SW, MB, MD, MG, MJ, PD, PG, PI, SM, SN, ST and PS Classes are the RCR classes, as further described in this prospectus supplement.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be April 30, 2004.

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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”); 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.

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

Citigroup Global Markets Inc.
Prospectus Department
Brooklyn Army Terminal
140 58th Street, Suite 8-G
Brooklyn, New York 11220
(telephone 718-765-6732).

In the first quarter of 2003, we began filing periodic reports with the SEC under the Securities Exchange Act of 1934. These filings 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. 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 Web 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

* Includes Subgroup 2a MBS and Subgroup 2b MBS.

Assumed Characteristics of the Mortgage Loans Underlying the MBS (as of April 1, 2004)

	<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	\$1,250,000,000	360	350	9	6.000%
Group 2 MBS					
<i>Subgroup 2a MBS</i>	\$ 38,000,000	360	356	4	6.500%
<i>Subgroup 2b MBS</i>	\$ 112,000,000	360	356	4	6.500%
Group 3 MBS	\$ 78,113,120	360	355	4	5.960%
Group 4 MBS	\$ 156,226,240	360	355	4	5.960%
Group 5 MBS	\$ 200,000,000	360	356	4	6.500%
Group 6 MBS	\$ 405,000,000	360	354	5	6.494%

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

Class Factors

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

Settlement Date

We expect to issue the certificates on April 30, 2004.

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>
BF	2.8000%	7.00000%	1.70%	LIBOR + 170 basis points
BS	10.0000%	11.83333%	3.00%	$11.83333\% - (1.66666667 \times \text{LIBOR})$
FA	1.4500%	7.50000%	0.35%	LIBOR + 35 basis points
SA	12.1000%	14.30000%	0.00%	$14.3\% - (2 \times \text{LIBOR})$
SB	6.0500%	7.15000%	0.00%	$7.15\% - \text{LIBOR}$
QA	12.1000%	14.30000%	0.00%	$14.3\% - (2 \times \text{LIBOR})$
QB	6.0500%	7.15000%	0.00%	$7.15\% - \text{LIBOR}$
FD	1.4500%	7.50000%	0.35%	LIBOR + 35 basis points
SG	12.1000%	14.30000%	0.00%	$14.3\% - (2 \times \text{LIBOR})$
SI	6.0500%	7.15000%	0.00%	$7.15\% - \text{LIBOR}$
FE	1.4500%	7.50000%	0.35%	LIBOR + 35 basis points
SE	12.1000%	14.30000%	0.00%	$14.3\% - (2 \times \text{LIBOR})$
SJ	6.0500%	7.15000%	0.00%	$7.15\% - \text{LIBOR}$
NF	2.6500%	7.00000%	1.55%	LIBOR + 155 basis points
NS	15.9500%	19.98333%	0.00%	$19.98333\% - (3.66666667 \times \text{LIBOR})$
FM	1.4500%	7.50000%	0.35%	LIBOR + 35 basis points
QM	6.0500%	7.15000%	0.00%	$7.15\% - \text{LIBOR}$
PF	1.5000%	7.50000%	0.40%	LIBOR + 40 basis points
PQ	6.0000%	7.10000%	0.00%	$7.10\% - \text{LIBOR}$
SC	24.2000%	28.60000%	0.00%	$28.6\% - (4 \times \text{LIBOR})$
SD	18.1500%	21.45000%	0.00%	$21.45\% - (3 \times \text{LIBOR})$

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate (1)</u>
QC	24.2000%	28.60000%	0.00%	$28.6\% - (4 \times \text{LIBOR})$
QD	18.1500%	21.45000%	0.00%	$21.45\% - (3 \times \text{LIBOR})$
UC	24.2000%	28.60000%	0.00%	$28.6\% - (4 \times \text{LIBOR})$
SK	16.6375%	19.66250%	0.00%	$19.6625\% - (2.75 \times \text{LIBOR})$
SQ	16.6375%	19.66250%	0.00%	$19.6625\% - (2.75 \times \text{LIBOR})$
SM	12.0000%	14.20000%	0.00%	$14.2\% - (2 \times \text{LIBOR})$
SN	15.0000%	17.75000%	0.00%	$17.75\% - (2.5 \times \text{LIBOR})$
ST	18.0000%	21.30000%	0.00%	$21.3\% - (3 \times \text{LIBOR})$
PS	24.0000%	28.40000%	0.00%	$28.4\% - (4 \times \text{LIBOR})$
SW	16.6375%	19.66250%	0.00%	$19.6625\% - (2.75 \times \text{LIBOR})$

(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>	
JI	18.18181818% of the JA Class
YI	34.5454545455% of the YK Class
SB	200% of the SA Class
QB	200% of the QA Class
SI	75% of the SG Class
SJ	75% of the SE Class
QM	100% of the FM Class
PQ	400% of the EP Class
PI	41.6666666667% of the PB Class

Components

The ZA and ZB 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>
ZA1	\$ 19,000	SCH	FIX/Z
ZA2	56,000	SCH	FIX/Z
ZB1	1,661,740	SUP	FIX/Z
ZB2	4,897,760	SUP	FIX/Z

Distributions of Principal

Group 1 Principal Distribution Amount

ZD Accrual Amount

To Aggregate Group I to its Targeted Balance, and thereafter to the ZD Class.

ZC Accrual Amount

To the YK Class to its Targeted Balance, and thereafter to the ZC Class.

Group 1 Cash Flow Distribution Amount

1. To the PA Class to its Planned Balance.
2. (a) 20% of the remaining amount as follows:

first, to Aggregate Group II to its Planned Balance;

second, to the BK, BF and BS Classes, pro rata, to zero;

third, to the BL and BM Classes, in that order, to zero; and

fourth, to Aggregate Group II to zero, and

- (b) 40% of such remaining amount as follows:

first, to Aggregate Group I to its Targeted Balance;

second, to the ZD Class to zero; and

third, to Aggregate Group I to zero.

ZJ and ZK Accrual Amounts and Remaining Group 1 Cash Flow Distribution Amount

1. If and only if the principal balance of the Group 1 MBS is *less* than the Group 1 First Specified Balance, the Z Class Specified Amount to the ZK and ZJ Classes, in that order, to zero.
2. To the JA Class to its Targeted Balance.
3. To the ZJ and ZK Classes, in that order, to zero.
4. To the JA Class to zero.
5. To the PA Class to zero.

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

Group 2 Principal Distribution Amount

ZA1 Accrual Amount

To Segment Group I and the SA Class, pro rata, to zero, and thereafter to the ZA1 Component.

ZA2 Accrual Amount

To Segment Group II and the QA Class, pro rata, to zero, and thereafter to the ZA2 Component.

Subgroup 2a Cash Flow Distribution Amount and ZB1 Accrual Amount

1. To Aggregate Group III to its Scheduled Balance.
2. To the ZB1 Component to zero.
3. To Aggregate Group III to zero.

Subgroup 2b Cash Flow Distribution Amount and ZB2 Accrual Amount

1. To Aggregate Group IV to its Scheduled Balance.
2. To the ZB2 Component to zero.
3. To Aggregate Group IV to zero.

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

Group 3 Principal Distribution Amount

ZG Accrual Amount

To the FD and SG Classes, pro rata, to zero, and thereafter to the ZG Class.

Group 3 Cash Flow Distribution Amount

1. To Aggregate Group V to its Planned Balance.
2. To the NA, NB and NH Classes, in that order to zero.
3. To Aggregate Group V to zero.

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

Group 4 Principal Distribution Amount

ZH Accrual Amount

To the FE and SE Classes, pro rata to zero, and thereafter to the ZH Class.

Group 4 Cash Flow Distribution Amount

1. To Aggregate Group VI to its Planned Balance.
2. To the NF and NS Classes, pro rata, to zero.
3. To Aggregate Group VI to zero.

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

Group 5 Principal Distribution Amount

ZM Accrual Amount

To the MA and FM Classes, pro rata, to zero, and thereafter to the ZM Class.

Group 5 Cash Flow Distribution Amount and TZ and KZ Accrual Amounts

1. To Aggregate Group VII to its Planned Balance.
2. To the TZ and KZ Classes, in that order, 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 5 Principal Distribution Amount*” in this prospectus supplement.

Group 6 Principal Distribution Amount

PZ Accrual Amount

To the PF and EP Classes, pro rata, to zero, and thereafter to the PZ Class.

Group 6 Cash Flow Distribution Amount and ZF and ZE Accrual Amounts

1. To Aggregate Group VIII to its Planned Balance.
2. To the KA Class to its Planned Balance.
3. To the ZE Class to its Targeted Balance.
4. To the ZF Class to zero.
5. To the ZE Class to zero.
6. To the KA Class to zero.
7. To Aggregate Group VIII to zero.

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

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) *

PSA Prepayment Assumption										
Group 1 Classes	0%	100%	131%	170%	200%	250%	350%	500%	550%	600%
PA	17.4	7.3	7.3	7.3	7.3	7.3	5.7	4.1	3.8	3.5
JA, JI, JT and JU	7.2	6.9	3.6	2.1	1.6	1.4	1.4	1.4	1.4	1.3
ZJ	21.7	15.1	12.1	7.3	4.6	2.9	1.2	1.1	0.8	0.7
ZK	28.4	23.4	21.5	18.7	15.6	5.2	2.7	0.4	0.3	0.3
YK, YI, YA, YT and YU ..	7.1	6.8	3.6	2.1	1.6	1.2	1.2	1.2	1.2	1.1
ZC	21.6	15.0	12.1	7.3	4.6	3.0	2.6	1.3	1.2	1.0
EA	17.8	12.7	8.2	4.4	2.9	2.0	1.8	1.3	1.2	1.1
ZD	28.4	23.4	21.5	18.7	15.6	5.3	1.1	0.5	0.4	0.4
BA	26.7	12.5	3.0	3.0	3.0	2.8	2.0	1.4	1.3	1.2
BC	27.3	15.3	8.0	8.0	8.0	5.1	2.7	1.8	1.7	1.5
BD	27.5	16.0	11.0	11.0	11.0	5.7	2.9	1.9	1.7	1.6
BE	27.7	16.9	13.9	13.9	13.9	6.9	3.1	2.0	1.8	1.6
BK, BF and BS	28.7	21.4	17.6	8.1	2.9	1.6	1.0	0.7	0.6	0.6
BL	29.6	25.9	23.9	20.0	15.1	3.0	1.7	1.2	1.1	1.0
BM.....	29.8	27.5	26.4	23.9	20.7	3.6	2.0	1.3	1.2	1.1
PSA Prepayment Assumption										
Group 2 Classes	0%	100%	130%	300%	337%	450%	850%			
FA	18.2	9.2	8.0	5.1	5.1	4.0	2.4			
ZA	27.5	25.9	25.9	25.9	25.9	22.0	11.9			
ZB	28.7	24.8	23.3	13.4	2.1	0.8	0.3			
SA, SB, QA, QB, SC, SD, QC, QD and UC	18.2	9.2	8.0	5.1	5.1	4.0	2.4			
PSA Prepayment Assumption										
Group 3 Classes	0%	100%	210%	240%	300%	600%				
FD, SG, SI and SK	19.2	9.0	5.8	5.8	5.8	3.4				
ZG	28.6	27.1	27.1	27.1	27.1	17.3				
NA	28.7	21.9	9.1	1.5	0.8	0.3				
NB	29.1	24.1	13.3	7.0	1.9	0.7				
NH	29.7	27.5	20.9	17.6	3.7	1.2				
PSA Prepayment Assumption										
Group 4 Classes	0%	100%	210%	240%	300%	600%				
FE, SE, SJ and SQ	19.2	9.0	5.8	5.8	5.8	3.4				
ZH	28.6	27.1	27.1	27.1	27.1	17.3				
NF and NS.....	29.3	25.1	15.7	10.5	2.4	0.8				
PSA Prepayment Assumption										
Group 3 and 4 Class	0%	100%	210%	240%	300%	600%				
SW†	19.2	9.0	5.8	5.8	5.8	3.4				
PSA Prepayment Assumption										
Group 5 Classes	0%	100%	225%	300%	340%	450%	850%			
MA, FM, QM, MB, MD, MG and MJ	13.4	6.7	5.2	5.2	5.2	4.2	2.5			
ZM	22.1	20.6	20.6	20.6	20.6	16.9	9.1			
TZ	22.3	13.5	1.6	0.6	0.5	0.4	0.2			
KZ	26.8	21.2	14.9	6.5	2.6	1.5	0.8			

Group 6 Classes	PSA Prepayment Assumption								
	0%	100%	150%	200%	215%	300%	350%	600%	850%
PB, PD, PG and PI	7.5	3.2	3.0	3.0	3.0	3.0	3.0	2.3	1.8
PF, EP, PQ, SM, SN, ST and									
PS	14.4	8.4	8.3	8.3	8.3	8.3	8.3	5.1	3.6
PZ	22.0	22.0	22.0	22.0	22.0	22.0	22.0	14.3	9.9
KA	18.7	8.9	3.5	2.8	2.8	2.8	2.8	1.7	1.3
ZE	19.7	10.8	6.7	1.7	1.7	1.7	1.7	1.4	1.1
ZF	25.8	19.5	16.8	15.2	14.4	5.8	2.3	1.0	0.7

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

† The SW Class is formed from a combination of the SG and SI Classes in Group 3 and the SE and SJ Classes in Group 4.

ADDITIONAL RISK FACTORS

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

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

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

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

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

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

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

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

Any change in principal priority of a Non-Sticky Jump Class may remain in effect for an extended period. Once a change in principal priority of a Non-Sticky Jump Class occurs, under many prepayment scenarios the new payment priority will continue in effect for subsequent periods. Moreover, it is possible that under various prepayment scenarios the change in payment priority will remain in effect indefinitely.

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

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

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

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

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

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

Uncertain market for the certificates could make them difficult to sell and cause their values to fluctuate. We cannot be sure that a market for resale of the certificates will develop. Further, if a market develops, it may not continue or be sufficiently liquid to allow you to sell your certificates. Even if you are able to sell your certificates, the sale price may not be comparable to similar investments that have a developed market. Moreover, you may not be able to sell small or large amounts of certificates at prices comparable to those available to other investors. You should purchase certificates only if you 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 April 1, 2004 (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

- six 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” and “Group 6 MBS” and, together, the “MBS”).

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

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

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

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

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

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

Characteristics of Certificates. We will issue the Certificates (except the R and RL Classes) in book-entry form on the book-entry system of the U.S. Federal Reserve Banks. 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 in the following denominations:

<u>Classes</u>	<u>Denomination</u>
All Interest Only, Principal Only, Inverse Floating Rate and Non- Sticky Jump Classes	\$100,000 minimum plus whole dollar increments
All other Classes (except the R and RL Classes)	\$1,000 minimum plus 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 (and each related Component). 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). Similarly, when the applicable class factor for a Component is multiplied by the original principal balance of that Component, the product will equal the current principal balance of that Component after taking into account payments on the Distribution Date in the same month.

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

Combination and Recombination

General. You are permitted to exchange all or a portion of the JA, JI, YK, YI, SA, SB, QA, QB, SG, SI, SE, SJ, MA, FM, QM, PB, EP and PQ Classes of REMIC Certificates for a proportionate interest in the related RCR Certificates in the combinations shown on Schedule 1. You also may exchange all or a portion of the RCR Certificates for the related REMIC Certificates in the same manner. This process may occur repeatedly.

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

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

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

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

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

Additional Considerations. The characteristics of RCR Certificates will reflect the characteristics of the REMIC Certificates used to form those RCR Certificates. You should also consider a

number of factors that will limit a Certificateholder's ability to exchange REMIC Certificates for RCR Certificates or vice versa:

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

The MBS

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

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

Group 1 MBS

Aggregate Unpaid Principal Balance	\$1,250,000,000
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 (weighted average loan age)	9 months

Group 2 MBS

Subgroup 2a MBS

Aggregate Unpaid Principal Balance	\$38,000,000
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	356 months
Approximate Weighted Average WALA	4 months

Subgroup 2b MBS

Aggregate Unpaid Principal Balance	\$112,000,000
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	356 months
Approximate Weighted Average WALA	4 months

Group 3 MBS

Aggregate Unpaid Principal Balance	\$78,113,120
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	355 months
Approximate Weighted Average WALA	4 months

Group 4 MBS

Aggregate Unpaid Principal Balance	\$156,226,240
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	355 months
Approximate Weighted Average WALA	4 months

Group 5 MBS

Aggregate Unpaid Principal Balance	\$200,000,000
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	356 months
Approximate Weighted Average WALA	4 months

Group 6 MBS

Aggregate Unpaid Principal Balance	\$405,000,000
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	354 months
Approximate Weighted Average WALA	5 months

Final Data Statement

After issuing the Certificates, we will prepare a Final Data Statement containing certain information, including the Pool number, the current WAC (or original WAC, if the current WAC is not available) and the current WAM (or Adjusted WAM, if the current WAM is not available) of the Mortgage Loans underlying each of the MBS as of the Issue Date. The Final Data Statement also will include the weighted averages of all the current or original WACs and the weighted averages of all the current or Adjusted WAMs, based on the current unpaid principal balances of the Mortgage Loans underlying each of the MBS as of the Issue Date. You may obtain the Final Data Statement by telephoning us at 1-800-237-8627. In addition, the Final Data Statement is available on our corporate Web site at 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>
Group 1 Classes	
Fixed Rate	PA, JA, JI, ZJ, ZK, YK, YI, ZC, ZD, BA, BC, BD, BE, BK, BL and BM
Floating Rate	BF
Inverse Floating Rate	BS
Accrual	ZJ, ZK, ZC and ZD
Interest Only	JI and YI
Principal Only	EA
RCR**	JT, JU, YA, YT and YU
Group 2 Classes and Components	
Fixed Rate	ZA1, ZA2, ZB1 and ZB2
Floating Rate	FA
Inverse Floating Rate	SA, SB, QA and QB
Accrual	ZA1, ZA2, ZB1 and ZB2
Interest Only	SB and QB
Component	ZA and ZB
RCR**	SC, SD, QC, QD and UC
Group 3 Classes	
Fixed Rate	ZG, NA, NB and NH
Floating Rate	FD
Inverse Floating Rate	SG and SI
Accrual	ZG
Interest Only	SI
RCR**	SK and SW†
Group 4 Classes	
Fixed Rate	ZH
Floating Rate	FE and NF
Inverse Floating Rate	SE, SJ and NS
Accrual	ZH
Interest Only	SJ
RCR**	SQ and SW†
Group 5 Classes	
Fixed Rate	MA, ZM, TZ and KZ
Floating Rate	FM
Inverse Floating Rate	QM
Interest Only	QM
Accrual	ZM, TZ and KZ
RCR**	MB, MD, MG and MJ

<u>Interest Type*</u>	<u>Classes and Components</u>
Group 6 Classes	
Fixed Rate	PB, PZ, KA, ZE and ZF
Floating Rate	PF
Inverse Floating Rate	PQ
Accrual	PZ, ZE and ZF
Interest Only	PQ
Principal Only	EP
RCR**	PD, PG, PI, SM, SN, ST and PS
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.

† The SW Class is formed from a combination of the SG and SI Classes in Group 3 and the SE and SJ Classes in Group 4.

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

Interest to be paid on each Certificate (or added to principal, in the case of the Accrual Classes) on a Distribution Date will consist of one month’s interest on the outstanding balance of that Certificate immediately prior to that Distribution Date. For a description of the Accrual Classes, see “—*Accrual Classes 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>
The Fixed Rate Classes and the BF, BS, NF and NS Classes (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
All other Floating Rate and Inverse Floating Rate Classes	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 EA and EP as Delay Classes for the sole purpose of facilitating trading.

Accrual Classes and Components. The ZJ, ZK, ZC, ZD, ZA, ZB, ZG, ZH, ZM, TZ, KZ, PZ, ZE and ZF Classes are Accrual Classes and the ZA1, ZA2, ZB1 and ZB2 Components are Accrual Components. Interest will accrue on the Accrual Classes (and, in the case of the ZA and ZB 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%.

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>
Group 1 Classes	
PAC	PA, BA, BC, BD and BE
TAC	JA, YK, EA and ZC
Support	ZJ, ZK, ZD, BK, BF, BS, BL and BM
Non-Sticky Jump	JA, ZJ and ZK
Accretion Directed	YK, ZC and EA
Notional	JI and YI
RCR**	JT, JU, YA, YT and YU

<u>Principal Type*</u>	<u>Classes and Components</u>
Group 2 Classes and Components	
Scheduled	SA, QA, ZA1 and ZA2
Segment/Scheduled	FA
Support	ZB1 and ZB2
Component	ZA and ZB
Accretion Directed	SA and QA
Notional	SB and QB
RCR**	SC, SD, QC, QD and UC
Group 3 Classes	
PAC	FD, SG and ZG
Support	NA, NB and NH
Accretion Directed	FD and SG
Notional	SI
RCR**	SK and SW†
Group 4 Classes	
PAC	FE, SE and ZH
Support	NF and NS
Accretion Directed	FE and SE
Notional	SJ
RCR**	SQ and SW†
Group 5 Classes	
PAC	MA, ZM and FM
Support	TZ and KZ
Accretion Directed	MA and FM
Notional	QM
RCR**	MB, MD, MG and MJ
Group 6 Classes	
PAC	PB, PF, EP, PZ and KA
TAC	ZE
Support	ZF
Accretion Directed	PF and EP
Notional	PQ
RCR**	PD, PI, PG, SM, SN, ST and PS
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.

† The SW Class is formed from a combination of the SG and SI Classes in Group 3 and the SE and SJ Classes in Group 4.

Components. For purposes of calculating the payments they receive, the ZA and ZB 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 ZA and ZB 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 ZD, ZC, ZJ and ZK Classes (the “ZD Accrual Amount,” “ZC Accrual Amount,” “ZJ Accrual Amount” and “ZK 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 Subgroup 2a MBS and Subgroup 2b MBS (the “Subgroup 2a Cash Flow Distribution Amount” and “Subgroup 2b Cash Flow Distribution Amount,” respectively), plus any interest then accrued and added to the principal balances of the ZA1, ZA2, ZB1 and ZB2 Components (the “ZA1 Accrual Amount,” “ZA2 Accrual Amount,” “ZB1 Accrual Amount” and “ZB2 Accrual Amount,” respectively, and together with the Subgroup 2a Cash Flow Distribution Amount and Subgroup 2b Cash Flow Distribution Amount, the “Group 2 Principal Distribution Amount”),
- the principal then paid on the Group 3 MBS (the “Group 3 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the ZG Class (the “ZG Accrual Amount,” and together with the Group 3 Cash Flow Distribution Amount, the “Group 3 Principal Distribution Amount”),
- the principal then paid on the Group 4 MBS (the “Group 4 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the ZH Class (the “ZH Accrual Amount” and together with the Group 4 Cash Flow Distribution Amount, the “Group 4 Principal Distribution Amount”),
- the principal then paid on the Group 5 MBS (the “Group 5 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balances of the ZM, TZ and KZ Classes (the “ZM Accrual Amount,” “TZ Accrual Amount” and “KZ Accrual Amount,” respectively, and together with the Group 5 Cash Flow Distribution Amount, the “Group 5 Principal Distribution Amount”), and
- 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 PZ, ZF and ZE Classes (the “PZ Accrual Amount,” “ZF Accrual Amount” and “ZE Accrual Amount,” respectively, and together with the Group 6 Cash Flow Distribution Amount, the “Group 6 Principal Distribution Amount”).

Group 1 Principal Distribution Amount

ZD Accrual Amount

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

ZC Accrual Amount

On each Distribution Date, we will pay the ZC Accrual Amount as principal of the YK Class, until its principal balance is reduced to its Targeted Balance for that Distribution Date. Thereafter, we will pay the ZC Accrual Amount as principal of the ZC Class. } Accretion Directed Class and Accrual Class

Group 1 Cash Flow Distribution Amount

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

- (i) to the PA Class, until its principal balance is reduced to its Planned Balance for that Distribution Date; and } PAC Class

(ii) (a) 20% of the remaining amount as follows:

- | | | |
|--|---|-----------------|
| <i>first</i> , to Aggregate Group II (described below), until the Aggregate II Balance (described below) is reduced to its Planned Balance for that Distribution Date; | } | PAC Group |
| | | |
| <i>second</i> , concurrently, to the BK, BF and BS Classes, pro rata (or 53.2327838186%, 29.2295101134% and 17.5377060680%, respectively), until their principal balances are reduced to zero; | } | Support Classes |
| | | |
| <i>third</i> , sequentially, to the BL and BM Classes, in that order, until their principal balances are reduced to zero; and | } | |
| | | |
| <i>fourth</i> , to Aggregate Group II, without regard to its Planned Balance and until the Aggregate II Balance is reduced to zero, and | } | PAC Group |
| | | |

(b) 40% of such remaining amount as follows:

- | | | |
|---|---|---------------|
| <i>first</i> , to Aggregate Group I, until the Aggregate I Balance is reduced to its Targeted Balance for that Distribution Date; | } | TAC Group |
| | | |
| <i>second</i> , to the ZD Class, until its principal balance is reduced to zero; and | } | Support Class |
| | | |
| <i>third</i> , to Aggregate Group I, without regard to its Targeted Balance and until the Aggregate I Balance is reduced to zero. | } | TAC Group |
| | | |

ZJ and ZK Accrual Amounts and Remaining Group 1 Cash Flow Distribution Amount

On each Distribution Date, we will pay the ZJ and ZK Accrual Amounts, together with the Group 1 Cash Flow Distribution Amount remaining after giving effect to the payments described above, as principal of the Group 1 Classes in the following priority:

- | | | |
|--|---|---|
| (i) if and only if the principal balance of the Group 1 MBS for that Distribution Date (after giving effect to distributions made on that date) is less than the Group 1 First Specified Balance for that Distribution Date, an amount equal to the Z Class Specified Amount (described below), sequentially, to the ZK and ZJ Classes, in that order, until their principal balances are reduced to zero; | } | Non-Sticky
Jump/
Support
Classes |
| | | |
| (ii) to the JA Class, until its principal balance is reduced to its Targeted Balance for that Distribution Date; | } | Non-Sticky
Jump/
TAC Class |
| | | |
| (iii) sequentially, to the ZJ and ZK Classes, in that order, until their principal balances are reduced to zero; | } | Non-Sticky
Jump/
Support
Classes |
| | | |
| (iv) to the JA Class, without regard to its Targeted Balance and until its principal balance is reduced to zero; and | } | TAC Class |
| | | |
| (v) to the PA Class, without regard to its Planned Balance and until its principal balance is reduced to zero. | } | PAC Class |
| | | |

“Aggregate Group I” consists of the EA, YK and ZC Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I as follows:

- (a) 6.7796610169% of such amount to the EA Class, until its principal balance is reduced to zero, and

(b) 93.2203389831% of such amount as follows:

first, to the YK Class, until its principal balance is reduced to its Targeted Balance for that Distribution Date;

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

third, to the YK Class, without regard to its Targeted Balance and until its principal balance is reduced to zero.

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

“Aggregate Group II” consists of the BA, BC, BD and BE Classes. On each Distribution Date, we will apply payments of principal sequentially, to the BA, BC, BD and BE 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 in Aggregate Group II.

The “Z Class Specified Amount” for any Distribution Date is equal to:

- the ZJ and ZK Accrual Amounts, together with the Group 1 Cash Flow Distribution Amount remaining after giving effect to the payments specified under the caption “*Group 1 Cash Flow Distribution Amount*” above,

multiplied by

- a fraction, expressed as a positive percentage (not to exceed 99%) the *numerator* of which is equal to the principal balance of the Group 1 MBS on that Distribution Date (after giving effect to distributions made on that date) *minus* the Group 1 MBS First Specified Balance for that Distribution Date and the *denominator* of which is equal to the Group 1 MBS Second Specified Balance for that Distribution Date *minus* the Group 1 MBS First Specified Balance for that Distribution Date.

Group 2 Principal Distribution Amount

ZA1 Accrual Amount

On each Distribution Date, we will pay the ZA1 Accrual Amount, concurrently, to Segment Group I (described below) and the SA Class, pro rata (or 80% and 20%, respectively), until the Segment I Balance (described below) and the principal balance of the SA Class are reduced to zero. Thereafter, we will pay the ZA1 Accrual Amount to the ZA1 Component.

Accretion
Directed
Group and
Class and
Accrual
Component

ZA2 Accrual Amount

On each Distribution Date, we will pay the ZA2 Accrual Amount, concurrently, to Segment Group II (described below) and the QA Class, pro rata (or 80% and 20%, respectively), until the Segment II Balance (described below) and the principal balance of the QA Class are reduced to zero. Thereafter, we will pay the ZA2 Accrual Amount as principal of the ZA2 Component.

Accretion
Directed
Group and
Class and
Accrual
Component

Subgroup 2a Cash Flow Distribution Amount and ZB1 Accrual Amount

On each Distribution Date, we will pay the Subgroup 2a Cash Flow Distribution Amount, together with the ZB1 Accrual Amount, as principal of the Group 2 Classes specified below in the following priority:

- (i) to Aggregate Group III (described below), until the Aggregate III Balance (described below) is reduced to its Scheduled Balance for that Distribution Date; } Scheduled Group
- (ii) to the ZB1 Component, until its principal balance is reduced to zero; and } Support Component
- (iii) to Aggregate Group III, without regard to its Scheduled Balance and until the Aggregate III Balance is reduced to zero. } Scheduled Group

Subgroup 2b Cash Flow Distribution Amount and ZB2 Accrual Amount

On each Distribution Date, we will pay the Subgroup 2b Cash Flow Distribution Amount, together with the ZB2 Accrual Amount, as principal of the Group 2 Classes specified below in the following priority:

- (i) to Aggregate Group IV (described below), until the Aggregate IV Balance (described below) is reduced to its Scheduled Balance for that Distribution Date; } Scheduled Group
- (ii) to the ZB2 Component, until its principal balance is reduced to zero; and } Support Component
- (iii) to Aggregate Group IV, without regard to its Scheduled Balance and until the Aggregate IV Balance is reduced to zero. } Scheduled Group

“Aggregate Group III” consists of Segment Group I, the SA Class and the ZA1 Component. On each Distribution Date, we will apply payments of principal of Aggregate Group III as follows:

first, concurrently, to Segment Group I and the SA Class, pro rata, until the Segment I Balance and the principal balance of the SA Class are reduced to zero; and

second, to the ZA1 Component, until its principal balance is reduced to zero.

The “Aggregate III Balance” is equal to the aggregate of the principal balances of the Segment Group, Class and Component in Aggregate Group III. For determining principal payments on a Distribution Date, the Aggregate III Balance will include any increase in the principal balance of the ZA1 Component on that date.

“Aggregate Group IV” consists of Segment Group II, the QA Class and the ZA2 Component. On each Distribution Date, we will apply payments of principal of Aggregate Group IV as follows:

first, concurrently, to Segment Group II and the QA Class, pro rata, until the Segment II Balance and the principal balance of the QA Class are reduced to zero; and

second, to the ZA2 Component, until its principal balance is reduced to zero.

The “Aggregate IV Balance” is equal to the aggregate of the principal balances of the Segment Group, Class and Component 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 ZA2 Component on that date.

“Segment Group I” consists of the FA Class. On each Distribution Date, we will apply payments of principal of Segment Group I to the FA Class, until its principal balance is reduced to zero.

“Segment I Balance” for any Distribution Date is equal to \$29,055,408 *minus* the sum of all principal amounts previously applied to it as specified above.

“Segment Group II” consists of the FA Class. On each Distribution Date, we will apply payments of principal of Segment Group II to the FA Class, until its principal balance is reduced to zero.

“Segment II Balance” for any Distribution Date is equal to \$85,636,992 *minus* the sum of all principal amounts previously applied to it as specified above.

Group 3 Principal Distribution Amount

ZG Accrual Amount

On each Distribution Date, we will pay the ZG Accrual Amount, concurrently, to the FD and SG Classes, pro rata (or 73.3333335289% and 26.6666664711%, respectively), until their principal balances are reduced to zero. Thereafter, we will pay the ZG Accrual Amount as principal of the ZG Class. } Accretion Directed Classes and Accrual Class

Group 3 Cash Flow Distribution Amount

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

- (i) to Aggregate Group V (described below), until the Aggregate V Balance (described below) is reduced to its Planned Balance for that Distribution Date; } PAC Group
- (ii) sequentially, to the NA, NB and NH Classes, in that order, until their principal balances are reduced to zero; and } Support Classes
- (iii) to Aggregate Group V, without regard to its Planned Balance and until the Aggregate V Balance is reduced to zero. } PAC Group

“Aggregate Group V” consists of the FD, SG and ZG Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group V as follows:

- first*, concurrently, to the FD and SG Classes, pro rata, until their principal balances are reduced to zero; and
- second*, to the ZG Class, until its principal balance is reduced to zero.

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

Group 4 Principal Distribution Amount

ZH Accrual Amount

On each Distribution Date, we will pay the ZH Accrual Amount, concurrently, as principal of the FE and SE Classes, pro rata (or 73.3333335289% and 26.6666664711%, respectively), until their principal balances are reduced to zero. Thereafter, we will pay the ZH Accrual Amount as principal of the ZH Class. } Accretion Directed Classes and Accrual Class

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 in the following priority:

- (i) to Aggregate Group VI (described below), until the Aggregate VI Balance (described below) is reduced to its Planned Balance for that Distribution Date; } PAC Group
- (ii) concurrently, to the NF and NS Classes, pro rata (or 78.5714274883% and 21.4285725117%, respectively), until their principal balances are reduced to zero; and } Support Classes
- (iii) to Aggregate Group VI, without regard to its Planned Balance and until the Aggregate VI Balance is reduced to zero. } PAC Group

“Aggregate Group VI” consists of the FE, SE and ZH Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group VI as follows:

first, concurrently, to the FE and SE Classes, pro rata, until their principal balances are reduced to zero; and

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

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

Group 5 Principal Distribution Amount

ZM Accrual Amount

On each Distribution Date, we will pay the ZM Accrual Amount, concurrently, to the MA and FM Classes, pro rata (or 37.5% and 62.5%, respectively), until their principal balances are reduced to zero. Thereafter, we will pay the ZM Accrual Amount as principal of the ZM Class. } Accretion Directed Classes and Accrual Class

Group 5 Cash Flow Distribution Amount and TZ and KZ Accrual Amounts

On each Distribution Date, we will pay the Group 5 Cash Flow Distribution Amount, together with the TZ and KZ Accrual Amounts, as principal of the Group 5 Classes in the following priority:

- (i) to Aggregate Group VII (described below), until the Aggregate VII Balance (described below) is reduced to its Planned Balance for that Distribution Date; } PAC Group
- (ii) sequentially, to the TZ and KZ Classes, in that order, until their principal balances are reduced to zero; and } Support Classes
- (iii) to Aggregate Group VII, without regard to its Planned Balance and until the Aggregate VII Balance is reduced to zero. } PAC Group

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

first, concurrently, to the MA and FM Classes, pro rata, until their principal balances are reduced to zero; and

second, to the ZM 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 principal payments on a Distribution Date, the Aggregate VII Balance will include any increase in the principal balance of the ZM Class on that date.

Group 6 Principal Distribution Amount

PZ Accrual Amount

On each Distribution Date, we will pay the PZ Accrual Amount, concurrently, to the PF and EP Classes, pro rata (or 80% and 20%, respectively), until their principal balances are reduced to zero. Thereafter, we will pay the PZ Accrual Amount as principal of the PZ Class.

Accretion
Directed
Classes and
Accrual Class

Group 6 Cash Flow Distribution Amount, and ZF and ZE Accrual Amounts

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

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

“Aggregate Group VIII” consists of the PB, PF, EP and PZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group VIII as follows:

first, concurrently, to the PB, PF and EP Classes, in the proportions of 87.0%, 10.4% and 2.6%, respectively, until the principal balance of the PB Class is reduced to zero;

second, concurrently, to the PF and EP Classes, in proportion to their then current principal balances, until their principal balances are reduced to zero; and

third, to the PZ Class, until its principal balance is reduced to zero.

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

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

Structuring Assumptions

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

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, WALAs and interest rates specified under “Reference Sheet—Assumed Characteristics of the Mortgage Loans Underlying the MBS” in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related table;
- the settlement date for the sale of the Certificates is April 30, 2004; 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 Rates and Ranges. The Principal Balance Schedules are found beginning on page B-1 of this prospectus supplement. The Principal Balance Schedules have been prepared on the basis of the Pricing Assumptions and the assumption that the related Mortgage Loans will prepay at the applicable PSA rates set forth below or within the applicable Structuring Ranges.

<u>Principal Balance Schedule References</u>	<u>Related Groups (1), MBS and Classes</u>	<u>Structuring Rates and Ranges</u>
Targeted Balances	Aggregate Group I	250% PSA
Targeted Balances	YK Class	250% PSA
Planned Balances	PA Class	Between 100% and 250% PSA
Planned Balances	Aggregate Group II	Between 131% and 200% PSA
First Specified Balances	Group 1 MBS	350% PSA
Second Specified Balances	Group 1 MBS	550% PSA
Targeted Balances	JA Class	250% PSA
Scheduled Balances	Aggregate Group III	Between 300% and 337% PSA
Scheduled Balances	Aggregate Group IV	Between 300% and 337% PSA
Planned Balances	Aggregate Group V	Between 210% and 300% PSA
Planned Balances	Aggregate Group VI	Between 210% and 300% PSA
Planned Balances	Aggregate Group VII	Between 225% and 340% PSA
Planned Balances	Aggregate Group VIII	Between 150% and 350% PSA
Planned Balances	KA Class	Between 200% and 350% PSA
Targeted Balances	ZE Class	215% PSA

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

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

reduce the applicable Groups or Classes to their scheduled balances if the prepayments do not occur at a *constant* PSA rate. Moreover, because of the diverse remaining terms to maturity of the related Mortgage Loans, which may include recently originated Mortgage Loans, the Groups or Classes specified above may not be reduced to their scheduled balances, even if prepayments occur at a *constant* rate within the applicable Structuring Ranges or at the applicable rates specified above.

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

<u>Groups and Classes</u>	<u>Initial Effective Ranges</u>
PA Class	Between 100% and 250% PSA
Aggregate Group II	Between 131% and 200% PSA
Aggregate Group III	Between 294% and 337% PSA
Aggregate Group IV	Between 294% and 337% PSA
Aggregate Group V	Between 210% and 300% PSA
Aggregate Group VI	Between 210% and 300% PSA
Aggregate Group VII	Between 205% and 340% PSA
Aggregate Group VIII	Between 124% and 350% PSA
KA Class	Between 173% and 250% PSA

The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. The actual Effective Ranges calculated on the basis of the actual characteristics are likely to differ from the Initial Effective Ranges. As a result, the applicable Groups and Classes might not be reduced to their scheduled balances even if prepayments were to occur at a *constant* PSA rate within the Initial Effective Ranges. This is so particularly if the rate were at the lower or higher end of this range. In addition, even if prepayments occur at rates falling within the actual Effective Ranges, principal distributions may be insufficient to reduce the applicable Groups and Classes 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 Classes specified below will be supported by the corresponding supporting Classes as indicated in the following table:

<u>Classes</u>	<u>Supporting Classes</u>
Group 1	
PA	Aggregate Group II, TAC and Support
Aggregate Group II	TAC and Support
Group 2	
Scheduled	Support
Group 3	
PAC	Support
Group 4	
PAC	Support
Group 5	
PAC	Support
Group 6	
Aggregate Group VIII	KA, TAC and Support
KA	TAC and Support

When the supporting Classes are retired, the Classes they support, 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>
JI	199% PSA
YI	188% PSA
PI	520% PSA

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

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

<u>Class</u>	<u>Price*</u>
JI	8.6400%
YI	9.5000%
PI	14.5625%

* 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 JI Class to Prepayments*

		<u>PSA Prepayment Assumption</u>								
		<u>50%</u>	<u>100%</u>	<u>131%</u>	<u>170%</u>	<u>200%</u>	<u>250%</u>	<u>350%</u>	<u>500%</u>	<u>600%</u>
Pre-Tax Yields to										
Maturity		60.8%	60.8%	45.5%	19.8%	(0.5)%	(17.0)%	(17.0)%	(16.9)%	(15.9)% (26.5)%

* The notional principal balance of the JI Class is calculated based on the principal balance of the JA Class. For a discussion of the payment priority affecting the JA Class, see “— Distributions of Principal — *Group 1 Principal Distribution Amount*” in this prospectus supplement. In addition, see “Additional Risk Factors — *Weighted average lives of the Non-Sticky Jump Classes are especially sensitive to prepayments under certain scenarios*” as well as the Decrement Table relating to the JA and JI Classes in this prospectus supplement.

Sensitivity of the YI Class to Prepayments

		<u>PSA Prepayment Assumption</u>								
		<u>50%</u>	<u>100%</u>	<u>131%</u>	<u>170%</u>	<u>200%</u>	<u>250%</u>	<u>350%</u>	<u>500%</u>	<u>600%</u>
Pre-Tax Yields to										
Maturity		53.9%	53.8%	38.4%	12.2%	(8.1)%	(37.6)%	(37.6)%	(40.7)%	(46.6)% (53.7)%

Sensitivity of the PI Class to Prepayments

		<u>PSA Prepayment Assumption</u>								
		<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>200%</u>	<u>215%</u>	<u>300%</u>	<u>350%</u>	<u>600%</u>	<u>850%</u>
Pre-Tax Yields to										
Maturity		23.6%	12.9%	9.9%	9.9%	9.9%	9.9%	9.9%	(6.4)%	(26.0)%

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

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

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

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

<u>Class</u>	<u>Price*</u>
BS	100.43750%
SA	106.93750%
SB	12.21875%
QA	105.75000%
QB	11.12500%
SG	106.50000%
SI	13.593750%
SE	106.50000%
SJ	13.59375%
NS	92.97786%
QM	12.43750%
PQ	15.93750%
SC	128.00000%
SD	116.87500%
QC	131.75000%
QD	119.15625%
UC	128.85500%
SK	116.69531%
SQ	116.69531%
SM	103.50000%
SN	111.46875%
ST	119.43750%
PS	135.37500%
SW	116.69531%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>131%</u>	<u>170%</u>	<u>200%</u>	<u>250%</u>	<u>350%</u>	<u>500%</u>	<u>550%</u>	<u>600%</u>
0.1%	11.8%	11.8%	11.8%	11.7%	11.4%	11.1%	10.6%	10.0%	9.8%	9.6%
1.1%	10.1%	10.1%	10.1%	10.0%	9.7%	9.4%	9.0%	8.4%	8.3%	8.1%
3.1%	6.7%	6.7%	6.7%	6.6%	6.4%	6.2%	5.8%	5.4%	5.3%	5.1%
5.1%	3.3%	3.3%	3.3%	3.3%	3.1%	2.9%	2.7%	2.4%	2.3%	2.2%
5.3%	3.0%	3.0%	3.0%	2.9%	2.8%	2.6%	2.4%	2.1%	2.0%	1.9%

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

LIBOR	PSA Prepayment Assumption						
	50%	100%	130%	300%	337%	450%	850%
0.10%	13.1%	13.0%	12.8%	12.3%	12.3%	12.0%	10.8%
1.10%	11.2%	11.0%	10.9%	10.4%	10.4%	10.0%	8.9%
3.10%	7.3%	7.1%	7.0%	6.5%	6.5%	6.2%	5.1%
5.10%	3.4%	3.3%	3.2%	2.7%	2.7%	2.4%	1.3%
7.15%	(0.5)%	(0.6)%	(0.7)%	(1.1)%	(1.1)%	(1.4)%	(2.5)%

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

LIBOR	PSA Prepayment Assumption						
	50%	100%	130%	300%	337%	450%	850%
0.10%	59.9%	57.3%	55.7%	47.0%	47.0%	42.3%	21.4%
1.10%	50.1%	47.4%	45.7%	36.8%	36.8%	31.9%	10.2%
3.10%	30.9%	28.0%	26.2%	16.9%	16.9%	11.2%	(12.4)%
5.10%	11.7%	8.3%	6.2%	(3.1)%	(3.1)%	(9.9)%	(36.7)%
7.15%	*	*	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption						
	50%	100%	130%	300%	337%	450%	850%
0.10%	13.4%	13.2%	13.1%	12.7%	12.7%	12.4%	11.4%
1.10%	11.4%	11.2%	11.1%	10.7%	10.7%	10.4%	9.5%
3.10%	7.5%	7.3%	7.2%	6.8%	6.8%	6.6%	5.6%
5.10%	3.6%	3.4%	3.3%	3.0%	3.0%	2.7%	1.8%
7.15%	(0.4)%	(0.5)%	(0.6)%	(0.9)%	(0.9)%	(1.2)%	(2.0)%

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

LIBOR	PSA Prepayment Assumption						
	50%	100%	130%	300%	337%	450%	850%
0.10%	67.1%	64.5%	62.9%	54.3%	54.3%	49.9%	29.4%
1.10%	56.2%	53.5%	51.8%	43.1%	43.1%	38.3%	17.1%
3.10%	34.8%	32.0%	30.2%	21.0%	21.0%	15.4%	(7.7)%
5.10%	13.8%	10.5%	8.4%	(1.0)%	(1.0)%	(7.6)%	(34.0)%
7.15%	*	*	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	210%	240%	300%	600%
0.10%	13.2%	13.0%	12.6%	12.6%	12.6%	11.8%
1.10%	11.3%	11.1%	10.7%	10.7%	10.7%	9.9%
3.10%	7.4%	7.2%	6.8%	6.8%	6.8%	6.1%
5.10%	3.5%	3.3%	3.0%	3.0%	3.0%	2.2%
7.15%	(0.4)%	(0.6)%	(0.9)%	(0.9)%	(0.9)%	(1.6)%

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	210%	240%	300%	600%
0.10%	52.5%	49.5%	42.7%	42.7%	42.7%	30.3%
1.10%	43.8%	40.7%	33.7%	33.7%	33.7%	20.4%
3.10%	26.7%	23.4%	15.9%	15.9%	15.9%	0.5%
5.10%	9.5%	5.7%	(2.2)%	(2.2)%	(2.2)%	(20.5)%
7.15%	*	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	210%	240%	300%	600%
0.10%	13.2%	13.0%	12.6%	12.6%	12.6%	11.8%
1.10%	11.3%	11.1%	10.7%	10.7%	10.7%	9.9%
3.10%	7.4%	7.2%	6.8%	6.8%	6.8%	6.1%
5.10%	3.5%	3.3%	3.0%	3.0%	3.0%	2.2%
7.15%	(0.4)%	(0.6)%	(0.9)%	(0.9)%	(0.9)%	(1.6)%

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	210%	240%	300%	600%
0.10%	52.5%	49.5%	42.7%	42.7%	42.7%	30.3%
1.10%	43.8%	40.7%	33.7%	33.7%	33.7%	20.4%
3.10%	26.7%	23.4%	15.9%	15.9%	15.9%	0.5%
5.10%	9.5%	5.7%	(2.2)%	(2.2)%	(2.2)%	(20.5)%
7.15%	*	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	210%	240%	300%	600%
0.10%	21.7%	21.7%	21.8%	22.2%	24.0%	29.2%
1.10%	17.6%	17.6%	17.7%	18.1%	20.0%	25.4%
3.10%	9.4%	9.5%	9.6%	10.0%	12.1%	17.8%
5.10%	1.6%	1.6%	1.8%	2.1%	4.4%	10.4%
5.45%	0.3%	0.3%	0.5%	0.7%	3.1%	9.2%

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

LIBOR	PSA Prepayment Assumption						
	50%	100%	225%	300%	340%	450%	850%
0.10%	56.6%	53.3%	47.4%	47.4%	47.4%	44.0%	24.9%
1.10%	46.9%	43.5%	37.4%	37.4%	37.4%	33.6%	13.3%
3.10%	27.7%	23.8%	17.5%	17.5%	17.5%	12.6%	(10.6)%
5.10%	7.6%	2.8%	(3.2)%	(3.2)%	(3.2)%	(9.7)%	(37.5)%
7.15%	*	*	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption								
	50%	100%	150%	200%	215%	300%	350%	600%	850%
0.1%	45.0%	43.3%	43.0%	43.0%	43.0%	43.0%	43.0%	36.3%	26.2%
1.1%	37.5%	35.5%	35.2%	35.2%	35.2%	35.2%	35.2%	27.5%	16.6%
3.1%	22.0%	19.5%	19.2%	19.2%	19.2%	19.2%	19.2%	9.1%	(4.0)%
5.1%	4.4%	1.3%	1.1%	1.1%	1.1%	1.1%	1.1%	(12.6)%	(28.7)%
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)**

LIBOR	PSA Prepayment Assumption						
	50%	100%	130%	300%	337%	450%	850%
0.10%	21.8%	21.2%	20.8%	19.0%	19.0%	17.9%	13.9%
1.10%	18.5%	17.8%	17.4%	15.6%	15.6%	14.5%	10.5%
3.10%	11.8%	11.1%	10.7%	8.9%	8.9%	7.8%	3.9%
5.10%	5.1%	4.4%	4.1%	2.4%	2.4%	1.3%	(2.7)%
7.15%	(1.9)%	(2.4)%	(2.8)%	(4.2)%	(4.2)%	(5.4)%	(9.2)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>130%</u>	<u>300%</u>	<u>337%</u>	<u>450%</u>	<u>850%</u>
0.10%	18.0%	17.5%	17.3%	16.1%	16.1%	15.3%	12.7%
1.10%	15.2%	14.8%	14.5%	13.3%	13.3%	12.6%	10.0%
3.10%	9.8%	9.4%	9.1%	8.0%	8.0%	7.2%	4.7%
5.10%	4.4%	4.0%	3.7%	2.7%	2.7%	1.9%	(0.6)%
7.15%	(1.2)%	(1.5)%	(1.8)%	(2.7)%	(2.7)%	(3.4)%	(5.9)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>130%</u>	<u>300%</u>	<u>337%</u>	<u>450%</u>	<u>850%</u>
0.10%	21.0%	20.3%	19.9%	17.8%	17.8%	16.6%	12.2%
1.10%	17.8%	17.0%	16.6%	14.6%	14.6%	13.4%	8.9%
3.10%	11.2%	10.5%	10.1%	8.1%	8.1%	6.9%	2.5%
5.10%	4.7%	4.0%	3.6%	1.7%	1.7%	0.5%	(3.9)%
7.15%	(2.1)%	(2.7)%	(3.1)%	(4.7)%	(4.7)%	(6.0)%	(10.3)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>130%</u>	<u>300%</u>	<u>337%</u>	<u>450%</u>	<u>850%</u>
0.10%	17.5%	17.0%	16.7%	15.4%	15.4%	14.6%	11.6%
1.10%	14.8%	14.3%	14.0%	12.7%	12.7%	11.9%	9.0%
3.10%	9.5%	9.0%	8.7%	7.4%	7.4%	6.6%	3.8%
5.10%	4.1%	3.7%	3.4%	2.2%	2.2%	1.4%	(1.4)%
7.15%	(1.3)%	(1.7)%	(2.0)%	(3.1)%	(3.1)%	(3.9)%	(6.6)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>130%</u>	<u>300%</u>	<u>337%</u>	<u>450%</u>	<u>850%</u>
0.10%	21.7%	21.0%	20.6%	18.7%	18.7%	17.6%	13.5%
1.10%	18.3%	17.6%	17.3%	15.4%	15.4%	14.2%	10.1%
3.10%	11.6%	11.0%	10.6%	8.8%	8.8%	7.6%	3.5%
5.10%	5.0%	4.3%	3.9%	2.2%	2.2%	1.1%	(2.9)%
7.15%	(1.9)%	(2.5)%	(2.8)%	(4.4)%	(4.4)%	(5.5)%	(9.5)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>210%</u>	<u>240%</u>	<u>300%</u>	<u>600%</u>
0.10%	16.3%	15.9%	14.9%	14.9%	14.9%	13.1%
1.10%	13.8%	13.4%	12.4%	12.4%	12.4%	10.6%
3.10%	8.9%	8.4%	7.5%	7.5%	7.5%	5.7%
5.10%	3.9%	3.5%	2.6%	2.6%	2.6%	0.8%
7.15%	(1.1)%	(1.6)%	(2.4)%	(2.4)%	(2.4)%	(4.1)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>210%</u>	<u>240%</u>	<u>300%</u>	<u>600%</u>
0.10%	16.3%	15.9%	14.9%	14.9%	14.9%	13.1%
1.10%	13.8%	13.4%	12.4%	12.4%	12.4%	10.6%
3.10%	8.9%	8.4%	7.5%	7.5%	7.5%	5.7%
5.10%	3.9%	3.5%	2.6%	2.6%	2.6%	0.8%
7.15%	(1.1)%	(1.6)%	(2.4)%	(2.4)%	(2.4)%	(4.1)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>200%</u>	<u>215%</u>	<u>300%</u>	<u>350%</u>	<u>600%</u>	<u>850%</u>
0.1%	13.7%	13.6%	13.6%	13.6%	13.6%	13.6%	13.6%	13.3%	13.1%
1.1%	11.7%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.3%	11.0%
3.1%	7.6%	7.6%	7.6%	7.6%	7.6%	7.6%	7.6%	7.3%	7.1%
5.1%	3.7%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.4%	3.2%
7.1%	(0.3)%	(0.3)%	(0.3)%	(0.3)%	(0.3)%	(0.3)%	(0.3)%	(0.5)%	(0.7)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>200%</u>	<u>215%</u>	<u>300%</u>	<u>350%</u>	<u>600%</u>	<u>850%</u>
0.1%	15.6%	15.4%	15.4%	15.4%	15.4%	15.4%	15.4%	14.6%	13.7%
1.1%	13.2%	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	12.2%	11.3%
3.1%	8.4%	8.2%	8.2%	8.2%	8.2%	8.2%	8.2%	7.4%	6.6%
5.1%	3.7%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	2.7%	1.9%
7.1%	(1.0)%	(1.2)%	(1.2)%	(1.2)%	(1.2)%	(1.2)%	(1.2)%	(1.9)%	(2.7)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>200%</u>	<u>215%</u>	<u>300%</u>	<u>350%</u>	<u>600%</u>	<u>850%</u>
0.1%	17.3%	17.0%	16.9%	16.9%	16.9%	16.9%	16.9%	15.7%	14.3%
1.1%	14.6%	14.2%	14.2%	14.2%	14.2%	14.2%	14.2%	12.9%	11.6%
3.1%	9.2%	8.8%	8.8%	8.8%	8.8%	8.8%	8.8%	7.5%	6.1%
5.1%	3.7%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	2.1%	0.8%
7.1%	(1.7)%	(2.0)%	(2.0)%	(2.0)%	(2.0)%	(2.0)%	(2.0)%	(3.2)%	(4.5)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>200%</u>	<u>215%</u>	<u>300%</u>	<u>350%</u>	<u>600%</u>	<u>850%</u>
0.1%	20.3%	19.7%	19.6%	19.6%	19.6%	19.6%	19.6%	17.6%	15.3%
1.1%	17.0%	16.4%	16.3%	16.3%	16.3%	16.3%	16.3%	14.3%	12.0%
3.1%	10.4%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	7.6%	5.4%
5.1%	3.8%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	1.0%	(1.2)%
7.1%	(2.9)%	(3.4)%	(3.4)%	(3.4)%	(3.4)%	(3.4)%	(3.4)%	(5.5)%	(7.7)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>210%</u>	<u>240%</u>	<u>300%</u>	<u>600%</u>
0.10%	16.3%	15.9%	14.9%	14.9%	14.9%	13.1%
1.10%	13.8%	13.4%	12.4%	12.4%	12.4%	10.6%
3.10%	8.9%	8.4%	7.5%	7.5%	7.5%	5.7%
5.10%	3.9%	3.5%	2.6%	2.6%	2.6%	0.8%
7.15%	(1.1)%	(1.6)%	(2.4)%	(2.4)%	(2.4)%	(4.1)%

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 original principal balance) are as follows:

<u>Class</u>	<u>Price</u>
EA	87.59375%
EP	71.62500%

Sensitivity of the EA Class to Prepayments

	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>131%</u>	<u>170%</u>	<u>200%</u>	<u>250%</u>	<u>350%</u>	<u>500%</u>	<u>550%</u>	<u>600%</u>
Pre-Tax Yields to Maturity	0.8%	1.1%	1.7%	3.1%	4.8%	7.0%	7.7%	10.7%	11.7%	12.6%

Sensitivity of the EP Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>200%</u>	<u>215%</u>	<u>300%</u>	<u>350%</u>	<u>600%</u>	<u>850%</u>
Pre-Tax Yields to Maturity	3.5%	4.2%	4.2%	4.2%	4.2%	4.2%	4.2%	6.9%	9.7%

Weighted Average Lives of the Certificates

The weighted average life of a Certificate is determined by

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

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

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

- the timing of changes in the rate of principal payments,
- the priority sequences of payments of principal of the Classes, and
- the payment of principal of certain Classes in accordance with the Principal Balance Schedules.

See “—Distributions of Principal” above.

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

of how the weighted average lives of the Classes may be affected at various constant prepayment rates, see the Decrement Tables below.

As described under “Reference Sheet—Components,” the ZA and ZB Classes consist of multiple payment components for purposes of calculating payments. Since these components are not divisible, the payment characteristics of the ZA and ZB 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>Group</u>	<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>
1	MBS	360 months	360 months	8.00%
2	Subgroup 2a MBS	360 months	360 months	8.50%
	Subgroup 2b MBS	360 months	360 months	8.50%
3	MBS	360 months	360 months	8.00%
4	MBS	360 months	360 months	8.00%
5	MBS	360 months	360 months	8.50%
6	MBS	360 months	360 months	8.50%

It is unlikely

- that all of the underlying Mortgage Loans will have the interest rates, WALAs or remaining terms to maturity assumed or
- that the underlying Mortgage Loans will prepay at any *constant* PSA 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	PA Class										JA, JI†, JT and JU Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	131%	170%	200%	250%	350%	500%	550%	600%	0%	100%	131%	170%	200%	250%	350%	500%	550%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	99	94	94	94	94	94	94	94	94	94	94	94	88	80	74	69	69	78	99	92
April 2006	98	85	85	85	85	85	85	84	80	75	89	89	72	51	35	21	21	0	0	0
April 2007	96	76	76	76	76	76	76	58	53	47	83	83	56	24	*	0	0	0	0	0
April 2008	95	67	67	67	67	67	60	40	35	30	76	76	42	1	0	0	0	0	0	0
April 2009	93	59	59	59	59	59	46	28	23	19	69	69	29	0	0	0	0	0	0	0
April 2010	91	51	51	51	51	51	36	19	15	12	62	62	16	0	0	0	0	0	0	0
April 2011	89	44	44	44	44	44	28	13	10	7	54	54	5	0	0	0	0	0	0	0
April 2012	87	37	37	37	37	37	21	9	6	5	46	46	0	0	0	0	0	0	0	0
April 2013	85	31	31	31	31	31	17	6	4	3	38	37	0	0	0	0	0	0	0	0
April 2014	83	25	25	25	25	25	13	4	3	2	29	24	0	0	0	0	0	0	0	0
April 2015	80	21	21	21	21	21	10	3	2	1	19	9	0	0	0	0	0	0	0	0
April 2016	77	17	17	17	17	17	7	2	1	1	9	0	0	0	0	0	0	0	0	0
April 2017	74	14	14	14	14	14	6	1	1	*	0	0	0	0	0	0	0	0	0	0
April 2018	71	12	12	12	12	12	4	1	*	*	0	0	0	0	0	0	0	0	0	0
April 2019	67	9	9	9	9	9	3	1	*	*	0	0	0	0	0	0	0	0	0	0
April 2020	63	8	8	8	8	8	2	*	*	*	0	0	0	0	0	0	0	0	0	0
April 2021	59	6	6	6	6	6	2	*	*	*	0	0	0	0	0	0	0	0	0	0
April 2022	55	5	5	5	5	5	1	*	*	*	0	0	0	0	0	0	0	0	0	0
April 2023	50	4	4	4	4	4	1	*	*	*	0	0	0	0	0	0	0	0	0	0
April 2024	44	3	3	3	3	3	1	*	*	*	0	0	0	0	0	0	0	0	0	0
April 2025	39	2	2	2	2	2	1	*	*	*	0	0	0	0	0	0	0	0	0	0
April 2026	32	2	2	2	2	2	*	*	*	*	0	0	0	0	0	0	0	0	0	0
April 2027	26	1	1	1	1	1	*	*	*	*	0	0	0	0	0	0	0	0	0	0
April 2028	18	1	1	1	1	1	*	*	*	*	0	0	0	0	0	0	0	0	0	0
April 2029	10	1	1	1	1	1	*	*	*	*	0	0	0	0	0	0	0	0	0	0
April 2030	2	*	*	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0
April 2031	*	*	*	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0
April 2032	*	*	*	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0
April 2033	*	*	*	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)**	17.4	7.3	7.3	7.3	7.3	7.3	5.7	4.1	3.8	3.5	7.2	6.9	3.6	2.1	1.6	1.4	1.4	1.4	1.4	1.3

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

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

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

Date	ZJ Class										ZK Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	131%	170%	200%	250%	350%	500%	550%	600%	0%	100%	131%	170%	200%	250%	350%	500%	550%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	106	106	106	106	106	96	59	63	7	0	106	106	106	106	106	106	106	0	0	0
April 2006	112	112	112	112	112	92	3	0	0	0	112	112	112	112	112	112	112	0	0	0
April 2007	118	118	118	118	118	51	0	0	0	0	118	118	118	118	118	118	17	0	0	0
April 2008	125	125	125	125	74	0	0	0	0	0	125	125	125	125	125	114	0	0	0	0
April 2009	132	132	132	99	40	0	0	0	0	0	132	132	132	132	132	62	0	0	0	0
April 2010	139	139	139	77	13	0	0	0	0	0	139	139	139	139	139	28	0	0	0	0
April 2011	147	147	147	59	0	0	0	0	0	0	147	147	147	147	138	8	0	0	0	0
April 2012	155	155	145	46	0	0	0	0	0	0	155	155	155	155	128	*	0	0	0	0
April 2013	164	164	135	35	0	0	0	0	0	0	164	164	164	164	122	*	0	0	0	0
April 2014	173	173	120	21	0	0	0	0	0	0	173	173	173	173	115	*	0	0	0	0
April 2015	183	183	102	5	0	0	0	0	0	0	183	183	183	183	107	*	0	0	0	0
April 2016	193	177	82	0	0	0	0	0	0	0	193	193	193	177	98	*	0	0	0	0
April 2017	201	152	60	0	0	0	0	0	0	0	204	204	204	163	90	*	0	0	0	0
April 2018	193	126	36	0	0	0	0	0	0	0	216	216	216	148	81	*	0	0	0	0
April 2019	184	98	12	0	0	0	0	0	0	0	228	228	228	134	72	*	0	0	0	0
April 2020	175	68	0	0	0	0	0	0	0	0	241	241	222	120	64	*	0	0	0	0
April 2021	165	37	0	0	0	0	0	0	0	0	254	254	200	106	56	*	0	0	0	0
April 2022	155	6	0	0	0	0	0	0	0	0	269	269	178	93	48	*	0	0	0	0
April 2023	143	0	0	0	0	0	0	0	0	0	284	248	158	81	41	*	0	0	0	0
April 2024	132	0	0	0	0	0	0	0	0	0	300	220	138	69	35	*	0	0	0	0
April 2025	120	0	0	0	0	0	0	0	0	0	317	192	119	59	29	*	0	0	0	0
April 2026	107	0	0	0	0	0	0	0	0	0	334	166	100	49	24	*	0	0	0	0
April 2027	93	0	0	0	0	0	0	0	0	0	353	139	83	40	19	*	0	0	0	0
April 2028	78	0	0	0	0	0	0	0	0	0	373	114	67	31	15	*	0	0	0	0
April 2029	63	0	0	0	0	0	0	0	0	0	394	90	52	24	11	*	0	0	0	0
April 2030	47	0	0	0	0	0	0	0	0	0	417	67	38	17	8	*	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	387	45	25	11	5	*	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	269	23	13	6	3	*	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	140	3	2	1	*	*	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.7	15.1	12.1	7.3	4.6	2.9	1.2	1.1	0.8	0.7	28.4	23.4	21.5	18.7	15.6	5.2	2.7	0.4	0.3	0.3

Date	YK, YI†, YA, YT and YU Classes										ZC Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	131%	170%	200%	250%	350%	500%	550%	600%	0%	100%	131%	170%	200%	250%	350%	500%	550%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	94	94	88	80	74	63	63	63	63	63	106	106	106	106	106	106	106	89	70	51
April 2006	88	88	72	51	36	10	10	0	0	0	112	112	112	112	112	112	105	0	0	0
April 2007	82	82	56	24	1	0	0	0	0	0	119	119	119	119	119	52	12	0	0	0
April 2008	76	76	42	2	0	0	0	0	0	0	127	127	127	127	76	0	0	0	0	0
April 2009	69	69	29	0	0	0	0	0	0	0	134	134	134	101	41	0	0	0	0	0
April 2010	61	61	16	0	0	0	0	0	0	0	142	142	142	79	14	0	0	0	0	0
April 2011	53	53	5	0	0	0	0	0	0	0	151	151	151	61	0	0	0	0	0	0
April 2012	45	45	0	0	0	0	0	0	0	0	160	160	149	47	0	0	0	0	0	0
April 2013	36	35	0	0	0	0	0	0	0	0	170	170	138	36	0	0	0	0	0	0
April 2014	27	22	0	0	0	0	0	0	0	0	180	180	123	22	0	0	0	0	0	0
April 2015	17	6	0	0	0	0	0	0	0	0	191	191	105	6	0	0	0	0	0	0
April 2016	6	0	0	0	0	0	0	0	0	0	203	181	84	0	0	0	0	0	0	0
April 2017	0	0	0	0	0	0	0	0	0	0	206	156	62	0	0	0	0	0	0	0
April 2018	0	0	0	0	0	0	0	0	0	0	198	129	37	0	0	0	0	0	0	0
April 2019	0	0	0	0	0	0	0	0	0	0	189	100	12	0	0	0	0	0	0	0
April 2020	0	0	0	0	0	0	0	0	0	0	179	70	0	0	0	0	0	0	0	0
April 2021	0	0	0	0	0	0	0	0	0	0	169	39	0	0	0	0	0	0	0	0
April 2022	0	0	0	0	0	0	0	0	0	0	158	7	0	0	0	0	0	0	0	0
April 2023	0	0	0	0	0	0	0	0	0	0	147	0	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0	0	0	135	0	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	123	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	110	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	96	0	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	0	0	81	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	65	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	49	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.1	6.8	3.6	2.1	1.6	1.2	1.2	1.2	1.2	1.1	21.6	15.0	12.1	7.3	4.6	3.0	2.6	1.3	1.2	1.0

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

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

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

Date	EA Class										ZD Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	131%	170%	200%	250%	350%	500%	550%	600%	0%	100%	131%	170%	200%	250%	350%	500%	550%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	99	99	94	89	85	78	78	72	66	59	106	106	106	106	106	106	54	0	0	0
April 2006	97	97	86	73	63	46	44	0	0	0	112	112	112	112	112	112	0	0	0	0
April 2007	95	95	78	58	43	18	4	0	0	0	118	118	118	118	118	118	0	0	0	0
April 2008	94	94	72	46	27	0	0	0	0	0	125	125	125	125	125	115	0	0	0	0
April 2009	92	92	66	36	14	0	0	0	0	0	132	132	132	132	132	62	0	0	0	0
April 2010	90	90	61	28	5	0	0	0	0	0	139	139	139	139	139	28	0	0	0	0
April 2011	88	88	56	22	0	0	0	0	0	0	147	147	147	147	139	8	0	0	0	0
April 2012	86	86	53	17	0	0	0	0	0	0	155	155	155	155	128	*	0	0	0	0
April 2013	83	83	49	13	0	0	0	0	0	0	164	164	164	164	122	*	0	0	0	0
April 2014	81	78	44	8	0	0	0	0	0	0	173	173	173	173	115	*	0	0	0	0
April 2015	78	72	37	2	0	0	0	0	0	0	183	183	183	183	107	*	0	0	0	0
April 2016	76	64	30	0	0	0	0	0	0	0	193	193	193	177	99	*	0	0	0	0
April 2017	73	55	22	0	0	0	0	0	0	0	204	204	204	163	90	*	0	0	0	0
April 2018	70	46	13	0	0	0	0	0	0	0	216	216	216	149	81	*	0	0	0	0
April 2019	67	35	4	0	0	0	0	0	0	0	228	228	228	134	72	*	0	0	0	0
April 2020	63	25	0	0	0	0	0	0	0	0	241	241	222	120	64	*	0	0	0	0
April 2021	60	14	0	0	0	0	0	0	0	0	254	254	201	106	56	*	0	0	0	0
April 2022	56	2	0	0	0	0	0	0	0	0	269	269	179	93	48	*	0	0	0	0
April 2023	52	0	0	0	0	0	0	0	0	0	284	249	158	81	41	*	0	0	0	0
April 2024	48	0	0	0	0	0	0	0	0	0	300	221	138	69	35	*	0	0	0	0
April 2025	43	0	0	0	0	0	0	0	0	0	317	193	119	59	29	*	0	0	0	0
April 2026	39	0	0	0	0	0	0	0	0	0	334	166	101	49	24	*	0	0	0	0
April 2027	34	0	0	0	0	0	0	0	0	0	353	140	83	40	19	*	0	0	0	0
April 2028	29	0	0	0	0	0	0	0	0	0	373	115	67	31	15	*	0	0	0	0
April 2029	23	0	0	0	0	0	0	0	0	0	394	90	52	24	11	*	0	0	0	0
April 2030	17	0	0	0	0	0	0	0	0	0	417	67	38	17	8	*	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	388	45	25	11	5	*	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	270	23	13	6	3	*	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	141	3	2	1	*	*	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.8	12.7	8.2	4.4	2.9	2.0	1.8	1.3	1.2	1.1	28.4	23.4	21.5	18.7	15.6	5.3	1.1	0.5	0.4	0.4

Date	BA Class										BC Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	131%	170%	200%	250%	350%	500%	550%	600%	0%	100%	131%	170%	200%	250%	350%	500%	550%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	86	86	86	86	86	86	86	86	100	100	100	100	100	100	100	100	100	100
April 2006	100	100	65	65	65	65	65	0	0	0	100	100	100	100	100	100	100	0	0	0
April 2007	100	100	45	45	45	45	0	0	0	0	100	100	100	100	100	100	0	0	0	0
April 2008	100	100	29	29	29	29	0	0	0	0	100	100	100	100	100	100	0	0	0	0
April 2009	100	100	16	16	16	0	0	0	0	0	100	100	100	100	100	77	0	0	0	0
April 2010	100	100	6	6	6	0	0	0	0	0	100	100	100	100	100	0	0	0	0	0
April 2011	100	100	0	0	0	0	0	0	0	0	100	100	85	85	85	0	0	0	0	0
April 2012	100	100	0	0	0	0	0	0	0	0	100	100	47	47	47	0	0	0	0	0
April 2013	100	98	0	0	0	0	0	0	0	0	100	100	14	14	14	0	0	0	0	0
April 2014	100	91	0	0	0	0	0	0	0	0	100	100	0	0	0	0	0	0	0	0
April 2015	100	78	0	0	0	0	0	0	0	0	100	100	0	0	0	0	0	0	0	0
April 2016	100	62	0	0	0	0	0	0	0	0	100	100	0	0	0	0	0	0	0	0
April 2017	100	43	0	0	0	0	0	0	0	0	100	100	0	0	0	0	0	0	0	0
April 2018	100	21	0	0	0	0	0	0	0	0	100	100	0	0	0	0	0	0	0	0
April 2019	100	0	0	0	0	0	0	0	0	0	100	88	0	0	0	0	0	0	0	0
April 2020	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
April 2021	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
April 2022	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
April 2023	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
April 2024	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
April 2025	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
April 2026	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
April 2027	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
April 2028	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
April 2029	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
April 2030	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
April 2031	20	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.7	12.5	3.0	3.0	3.0	2.8	2.0	1.4	1.3	1.2	27.3	15.3	8.0	8.0	8.0	5.1	2.7	1.8	1.7	1.5

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

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

Date	BD Class										BE Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	131%	170%	200%	250%	350%	500%	550%	600%	0%	100%	131%	170%	200%	250%	350%	500%	550%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100	100	0	0	100	100	100	100	100	100	100	100	0	0
April 2007	100	100	100	100	100	100	0	0	0	0	100	100	100	100	100	100	67	0	0	0
April 2008	100	100	100	100	100	100	0	0	0	0	100	100	100	100	100	100	0	0	0	0
April 2009	100	100	100	100	100	100	0	0	0	0	100	100	100	100	100	100	0	0	0	0
April 2010	100	100	100	100	100	13	0	0	0	0	100	100	100	100	100	100	0	0	0	0
April 2011	100	100	100	100	100	0	0	0	0	0	100	100	100	100	100	34	0	0	0	0
April 2012	100	100	100	100	100	0	0	0	0	0	100	100	100	100	100	2	0	0	0	0
April 2013	100	100	100	100	100	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
April 2014	100	100	82	82	82	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
April 2015	100	100	50	50	50	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
April 2016	100	100	15	15	15	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
April 2017	100	100	0	0	0	0	0	0	0	0	100	100	79	79	79	*	0	0	0	0
April 2018	100	100	0	0	0	0	0	0	0	0	100	100	43	43	43	*	0	0	0	0
April 2019	100	100	0	0	0	0	0	0	0	0	100	100	8	8	8	*	0	0	0	0
April 2020	100	46	0	0	0	0	0	0	0	0	100	100	0	0	0	*	0	0	0	0
April 2021	100	0	0	0	0	0	0	0	0	0	100	31	0	0	0	*	0	0	0	0
April 2022	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0	0	0
April 2023	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0	0	0
April 2024	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0	0	0
April 2025	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0	0	0
April 2026	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0	0	0
April 2027	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0	0	0
April 2028	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0	0	0
April 2029	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0	0	0
April 2030	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0	0	0
April 2031	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.5	16.0	11.0	11.0	11.0	5.7	2.9	1.9	1.7	1.6	27.7	16.9	13.9	13.9	13.9	6.9	3.1	2.0	1.8	1.6

Date	BK, BF and BS Classes										BL Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	131%	170%	200%	250%	350%	500%	550%	600%	0%	100%	131%	170%	200%	250%	350%	500%	550%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	91	85	73	51	17	6	0	100	100	100	100	100	100	100	100	100	0
April 2006	100	100	100	78	61	33	0	0	0	0	100	100	100	100	100	100	0	0	0	0
April 2007	100	100	100	66	40	0	0	0	0	0	100	100	100	100	100	0	0	0	0	0
April 2008	100	100	100	57	25	0	0	0	0	0	100	100	100	100	100	0	0	0	0	0
April 2009	100	100	100	50	14	0	0	0	0	0	100	100	100	100	100	0	0	0	0	0
April 2010	100	100	100	45	6	0	0	0	0	0	100	100	100	100	100	0	0	0	0	0
April 2011	100	100	100	42	2	0	0	0	0	0	100	100	100	100	100	0	0	0	0	0
April 2012	100	100	100	40	*	0	0	0	0	0	100	100	100	100	100	0	0	0	0	0
April 2013	100	100	100	39	0	0	0	0	0	0	100	100	100	100	96	0	0	0	0	0
April 2014	100	100	98	38	0	0	0	0	0	0	100	100	100	100	96	0	0	0	0	0
April 2015	100	100	95	36	0	0	0	0	0	0	100	100	100	100	96	0	0	0	0	0
April 2016	100	100	91	34	0	0	0	0	0	0	100	100	100	100	96	0	0	0	0	0
April 2017	100	100	86	32	0	0	0	0	0	0	100	100	100	100	96	0	0	0	0	0
April 2018	100	100	81	30	0	0	0	0	0	0	100	100	100	100	96	0	0	0	0	0
April 2019	100	100	75	27	0	0	0	0	0	0	100	100	100	100	96	0	0	0	0	0
April 2020	100	100	67	22	0	0	0	0	0	0	100	100	100	100	0	0	0	0	0	0
April 2021	100	100	57	16	0	0	0	0	0	0	100	100	100	100	0	0	0	0	0	0
April 2022	100	91	48	10	0	0	0	0	0	0	100	100	100	100	0	0	0	0	0	0
April 2023	100	78	38	5	0	0	0	0	0	0	100	100	100	100	0	0	0	0	0	0
April 2024	100	66	30	0	0	0	0	0	0	0	100	100	100	6	0	0	0	0	0	0
April 2025	100	54	21	0	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0	0
April 2026	100	42	13	0	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0	0
April 2027	100	30	6	0	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0	0
April 2028	100	19	0	0	0	0	0	0	0	0	100	100	0	0	0	0	0	0	0	0
April 2029	100	9	0	0	0	0	0	0	0	0	100	100	0	0	0	0	0	0	0	0
April 2030	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
April 2031	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
April 2032	87	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
April 2033	31	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.7	21.4	17.6	8.1	2.9	1.6	1.0	0.7	0.6	0.6	29.6	25.9	23.9	20.0	15.1	3.0	1.7	1.2	1.1	1.0

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

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

Date	BM Class										FA Class							
	PSA Prepayment Assumption										PSA Prepayment Assumption							
	0%	100%	131%	170%	200%	250%	350%	500%	550%	600%	0%	100%	130%	300%	337%	450%	850%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
April 2005	100	100	100	100	100	100	100	100	100	83	99	96	96	92	92	92	85	
April 2006	100	100	100	100	100	100	100	35	0	0	98	90	88	78	78	74	51	
April 2007	100	100	100	100	100	100	100	0	0	0	97	83	80	62	62	53	25	
April 2008	100	100	100	100	100	100	21	0	0	0	95	76	71	49	49	38	12	
April 2009	100	100	100	100	100	100	0	0	0	0	94	70	64	39	39	27	6	
April 2010	100	100	100	100	100	100	0	0	0	0	92	64	57	31	31	20	3	
April 2011	100	100	100	100	100	100	0	0	0	0	90	58	51	24	24	14	1	
April 2012	100	100	100	100	100	100	0	0	0	0	88	52	45	19	19	10	1	
April 2013	100	100	100	100	100	100	0	0	0	0	86	47	39	15	15	7	*	
April 2014	100	100	100	100	100	100	0	0	0	0	84	42	34	11	11	5	*	
April 2015	100	100	100	100	100	100	0	0	0	0	82	37	29	9	9	4	0	
April 2016	100	100	100	100	100	100	0	0	0	0	79	33	24	7	7	2	0	
April 2017	100	100	100	100	100	100	0	0	0	0	77	28	20	5	5	2	0	
April 2018	100	100	100	100	100	100	0	0	0	0	74	24	16	4	4	1	0	
April 2019	100	100	100	100	100	100	0	0	0	0	70	20	13	3	3	1	0	
April 2020	100	100	100	100	92	0	0	0	0	0	67	16	9	2	2	*	0	
April 2021	100	100	100	100	80	0	0	0	0	0	63	13	6	2	2	*	0	
April 2022	100	100	100	100	70	0	0	0	0	0	59	9	3	1	1	*	0	
April 2023	100	100	100	100	60	0	0	0	0	0	54	6	1	1	1	*	0	
April 2024	100	100	100	100	50	0	0	0	0	0	50	2	1	1	1	0	0	
April 2025	100	100	100	85	42	0	0	0	0	0	44	*	*	*	*	0	0	
April 2026	100	100	100	70	35	0	0	0	0	0	39	*	*	*	*	0	0	
April 2027	100	100	100	57	28	0	0	0	0	0	32	*	*	*	*	0	0	
April 2028	100	100	97	45	22	0	0	0	0	0	26	0	0	0	0	0	0	
April 2029	100	100	75	34	16	0	0	0	0	0	19	0	0	0	0	0	0	
April 2030	100	96	55	25	11	0	0	0	0	0	11	0	0	0	0	0	0	
April 2031	100	64	36	16	7	0	0	0	0	0	2	0	0	0	0	0	0	
April 2032	100	34	19	8	4	0	0	0	0	0	0	0	0	0	0	0	0	
April 2033	100	5	3	1	*	0	0	0	0	0	0	0	0	0	0	0	0	
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	29.8	27.5	26.4	23.9	20.7	3.6	2.0	1.3	1.2	1.1	18.2	9.2	8.0	5.1	5.1	4.0	2.4	

Date	ZA Class							ZB Class							SA, SB†, QA, QB†, SC, SD, QC, QD and UC Classes							
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption							
	0%	100%	130%	300%	337%	450%	850%	0%	100%	130%	300%	337%	450%	850%	0%	100%	130%	300%	337%	450%	850%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	106	106	106	106	106	106	106	106	106	106	106	82	28	0	99	96	96	92	92	92	85	
April 2006	113	113	113	113	113	113	113	113	113	113	100	50	0	0	98	90	88	78	78	74	51	
April 2007	120	120	120	120	120	120	120	120	120	120	100	21	0	0	97	83	80	62	62	53	25	
April 2008	127	127	127	127	127	127	127	127	127	127	100	6	0	0	95	76	71	49	49	38	12	
April 2009	135	135	135	135	135	135	135	135	135	135	100	*	0	0	94	70	64	39	39	27	6	
April 2010	143	143	143	143	143	143	143	143	143	143	99	*	0	0	92	64	57	31	31	20	3	
April 2011	152	152	152	152	152	152	152	152	152	152	94	*	0	0	90	58	51	24	24	14	1	
April 2012	161	161	161	161	161	161	161	161	161	161	87	*	0	0	88	52	45	19	19	10	1	
April 2013	171	171	171	171	171	171	171	171	171	171	79	*	0	0	86	47	39	15	15	7	*	
April 2014	182	182	182	182	182	182	182	182	182	182	70	*	0	0	84	42	34	11	11	5	*	
April 2015	193	193	193	193	193	193	135	193	193	193	61	*	0	0	82	37	29	9	9	4	0	
April 2016	205	205	205	205	205	205	64	205	205	205	53	*	0	0	79	33	24	7	7	2	0	
April 2017	218	218	218	218	218	218	31	218	218	218	45	*	0	0	77	28	20	5	5	2	0	
April 2018	231	231	231	231	231	231	14	231	231	231	38	*	0	0	74	24	16	4	4	1	0	
April 2019	245	245	245	245	245	245	7	245	245	245	32	*	0	0	70	20	13	3	3	1	0	
April 2020	261	261	261	261	261	261	3	261	261	261	27	*	0	0	67	16	9	2	2	*	0	
April 2021	277	277	277	277	277	277	1	277	277	277	22	*	0	0	63	13	6	2	2	*	0	
April 2022	294	294	294	294	294	294	1	294	294	294	18	*	0	0	59	9	3	1	1	*	0	
April 2023	312	312	312	312	312	312	*	312	312	285	14	*	0	0	54	6	1	1	1	*	0	
April 2024	331	331	331	331	331	273	*	331	331	248	12	*	0	0	50	2	1	1	1	0	0	
April 2025	351	351	351	351	351	184	*	351	320	213	9	*	0	0	44	*	*	*	*	0	0	
April 2026	373	373	373	373	373	122	*	373	276	180	7	*	0	0	39	*	*	*	*	0	0	
April 2027	396	396	396	396	396	80	*	396	233	150	5	*	0	0	32	*	*	*	*	0	0	
April 2028	421	393	393	393	393	51	*	421	193	122	4	*	0	0	26	0	0	0	0	0	0	
April 2029	446	266	266	266	266	32	*	446	154	96	3	*	0	0	19	0	0	0	0	0	0	
April 2030	474	171	171	171	171	19	*	474	118	72	2	*	0	0	11	0	0	0	0	0	0	
April 2031	503	102	102	102	102	10	*	503	83	50	1	*	0	0	2	0	0	0	0	0	0	
April 2032	52	52	52	52	52	5	*	386	51	30	1	*	0	0	0	0	0	0	0	0	0	
April 2033	16	16	16	16	16	1	*	201	20	11	*	*	0	0	0	0	0	0	0	0	0	
April 2034	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)**	27.5	25.9	25.9	25.9	25.9	22.0	11.9	28.7	24.8	23.3	13.4	2.1	0.8	0.3	18.2	9.2	8.0	5.1	5.1	4.0	2.4	

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

Date	FD, SG, SI† and SK Classes						ZG Class						NA Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	210%	240%	300%	600%	0%	100%	210%	240%	300%	600%	0%	100%	210%	240%	300%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	99	96	94	94	94	94	106	106	106	106	106	106	100	100	100	76	27	0
April 2006	98	90	82	82	82	71	112	112	112	112	112	112	100	100	100	29	0	0
April 2007	97	82	69	69	69	45	118	118	118	118	118	118	100	100	100	0	0	0
April 2008	96	75	57	57	57	28	125	125	125	125	125	125	100	100	100	0	0	0
April 2009	94	68	47	47	47	18	132	132	132	132	132	132	100	100	100	0	0	0
April 2010	93	62	38	38	38	11	139	139	139	139	139	139	100	100	100	0	0	0
April 2011	91	56	31	31	31	7	147	147	147	147	147	147	100	100	97	0	0	0
April 2012	90	50	25	25	25	4	155	155	155	155	155	155	100	100	81	0	0	0
April 2013	88	45	20	20	20	3	164	164	164	164	164	164	100	100	56	0	0	0
April 2014	86	40	16	16	16	2	173	173	173	173	173	173	100	100	24	0	0	0
April 2015	84	35	12	12	12	1	183	183	183	183	183	183	100	100	0	0	0	0
April 2016	81	31	10	10	10	1	193	193	193	193	193	193	100	100	0	0	0	0
April 2017	79	26	8	8	8	*	204	204	204	204	204	204	100	100	0	0	0	0
April 2018	76	23	6	6	6	*	216	216	216	216	216	216	100	100	0	0	0	0
April 2019	73	19	5	5	5	*	228	228	228	228	228	228	100	100	0	0	0	0
April 2020	70	16	4	4	4	0	241	241	241	241	241	165	100	100	0	0	0	0
April 2021	67	12	3	3	3	0	254	254	254	254	254	100	100	100	0	0	0	0
April 2022	63	9	2	2	2	0	269	269	269	269	269	61	100	100	0	0	0	0
April 2023	59	6	2	2	2	0	284	284	284	284	284	36	100	100	0	0	0	0
April 2024	55	4	1	1	1	0	300	300	300	300	300	22	100	100	0	0	0	0
April 2025	50	1	1	1	1	0	317	317	317	317	317	13	100	100	0	0	0	0
April 2026	45	1	1	1	1	0	334	334	334	334	334	7	100	44	0	0	0	0
April 2027	39	*	*	*	*	0	353	353	353	353	353	4	100	0	0	0	0	0
April 2028	33	*	*	*	*	0	373	373	373	373	373	2	100	0	0	0	0	0
April 2029	27	*	*	*	*	0	394	394	394	394	394	1	100	0	0	0	0	0
April 2030	20	0	0	0	0	0	417	321	321	321	321	1	100	0	0	0	0	0
April 2031	12	0	0	0	0	0	440	195	195	195	195	*	100	0	0	0	0	0
April 2032	4	0	0	0	0	0	465	101	101	101	101	*	100	0	0	0	0	0
April 2033	0	0	0	0	0	0	31	31	31	31	31	*	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.2	9.0	5.8	5.8	5.8	3.4	28.6	27.1	27.1	27.1	27.1	17.3	28.7	21.9	9.1	1.5	0.8	0.3

Date	NB Class						NH Class						FE, SE, SJ+ and SQ Classes					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	210%	240%	300%	600%	0%	100%	210%	240%	300%	600%	0%	100%	210%	240%	300%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	0	100	100	100	100	100	82	99	96	94	94	94	94
April 2006	100	100	100	100	39	0	100	100	100	100	100	0	98	90	82	82	82	71
April 2007	100	100	100	90	0	0	100	100	100	100	70	0	97	82	69	69	69	45
April 2008	100	100	100	72	0	0	100	100	100	100	31	0	96	75	57	57	57	28
April 2009	100	100	100	62	0	0	100	100	100	100	9	0	94	68	47	47	47	18
April 2010	100	100	100	56	0	0	100	100	100	100	1	0	93	62	38	38	38	11
April 2011	100	100	100	53	0	0	100	100	100	100	*	0	91	56	31	31	31	7
April 2012	100	100	100	45	0	0	100	100	100	100	*	0	90	50	25	25	25	4
April 2013	100	100	100	35	0	0	100	100	100	100	*	0	88	45	20	20	20	3
April 2014	100	100	100	22	0	0	100	100	100	100	*	0	86	40	16	16	16	2
April 2015	100	100	94	9	0	0	100	100	100	100	*	0	84	35	12	12	12	1
April 2016	100	100	74	0	0	0	100	100	100	96	*	0	81	31	10	10	10	1
April 2017	100	100	54	0	0	0	100	100	100	85	*	0	79	26	8	8	8	*
April 2018	100	100	34	0	0	0	100	100	100	75	*	0	76	23	6	6	6	*
April 2019	100	100	16	0	0	0	100	100	100	65	*	0	73	19	5	5	5	*
April 2020	100	100	0	0	0	0	100	100	99	56	*	0	70	16	4	4	4	0
April 2021	100	100	0	0	0	0	100	100	85	47	*	0	67	12	3	3	3	0
April 2022	100	100	0	0	0	0	100	100	73	40	*	0	63	9	2	2	2	0
April 2023	100	100	0	0	0	0	100	100	62	33	*	0	59	6	2	2	2	0
April 2024	100	100	0	0	0	0	100	100	51	28	*	0	55	4	1	1	1	0
April 2025	100	100	0	0	0	0	100	100	42	22	*	0	50	1	1	1	1	0
April 2026	100	100	0	0	0	0	100	100	35	18	*	0	45	1	1	1	1	0
April 2027	100	87	0	0	0	0	100	100	28	14	*	0	39	*	*	*	*	0
April 2028	100	51	0	0	0	0	100	100	21	11	*	0	33	*	*	*	*	0
April 2029	100	16	0	0	0	0	100	100	16	8	*	0	27	*	*	*	*	0
April 2030	100	0	0	0	0	0	100	86	11	6	*	0	20	0	0	0	0	0
April 2031	100	0	0	0	0	0	100	61	8	4	*	0	12	0	0	0	0	0
April 2032	100	0	0	0	0	0	100	36	4	2	*	0	4	0	0	0	0	0
April 2033	63	0	0	0	0	0	100	13	1	1	*	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.1	24.1	13.3	7.0	1.9	0.7	29.7	27.5	20.9	17.6	3.7	1.2	19.2	9.0	5.8	5.8	5.8	3.4

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

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

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

Date	ZH Class						NF and NS Classes						SW†† Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	210%	240%	300%	600%	0%	100%	210%	240%	300%	600%	0%	100%	210%	240%	300%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	106	106	106	106	106	106	100	100	100	95	85	35	99	96	94	94	94	94
April 2006	112	112	112	112	112	112	100	100	100	86	57	0	98	90	82	82	82	71
April 2007	118	118	118	118	118	118	100	100	100	76	30	0	97	82	69	69	69	45
April 2008	125	125	125	125	125	125	100	100	100	70	13	0	96	75	57	57	57	28
April 2009	132	132	132	132	132	132	100	100	100	66	4	0	94	68	47	47	47	18
April 2010	139	139	139	139	139	139	100	100	100	64	*	0	93	62	38	38	38	11
April 2011	147	147	147	147	147	147	100	100	99	63	*	0	91	56	31	31	31	7
April 2012	155	155	155	155	155	155	100	100	96	60	*	0	90	50	25	25	25	4
April 2013	164	164	164	164	164	164	100	100	91	56	*	0	88	45	20	20	20	3
April 2014	173	173	173	173	173	173	100	100	85	52	*	0	86	40	16	16	16	2
April 2015	183	183	183	183	183	183	100	100	78	47	*	0	84	35	12	12	12	1
April 2016	193	193	193	193	193	193	100	100	70	42	*	0	81	31	10	10	10	1
April 2017	204	204	204	204	204	204	100	100	63	37	*	0	79	26	8	8	8	*
April 2018	216	216	216	216	216	216	100	100	56	32	*	0	76	23	6	6	6	*
April 2019	228	228	228	228	228	228	100	100	49	28	*	0	73	19	5	5	5	*
April 2020	241	241	241	241	241	165	100	100	43	24	*	0	70	16	4	4	4	0
April 2021	254	254	254	254	254	100	100	100	37	21	*	0	67	12	3	3	3	0
April 2022	269	269	269	269	269	61	100	100	32	17	*	0	63	9	2	2	2	0
April 2023	284	284	284	284	284	36	100	100	27	14	*	0	59	6	2	2	2	0
April 2024	300	300	300	300	300	22	100	100	22	12	*	0	55	4	1	1	1	0
April 2025	317	317	317	317	317	13	100	100	18	10	*	0	50	1	1	1	1	0
April 2026	334	334	334	334	334	7	100	89	15	8	*	0	45	1	1	1	1	0
April 2027	353	353	353	353	353	4	100	75	12	6	*	0	39	*	*	*	*	0
April 2028	373	373	373	373	373	2	100	62	9	5	*	0	33	*	*	*	*	0
April 2029	394	394	394	394	394	1	100	49	7	3	*	0	27	*	*	*	*	0
April 2030	417	321	321	321	321	1	100	38	5	2	*	0	20	0	0	0	0	0
April 2031	440	195	195	195	195	*	100	26	3	2	*	0	12	0	0	0	0	0
April 2032	465	101	101	101	101	*	100	16	2	1	*	0	4	0	0	0	0	0
April 2033	31	31	31	31	31	*	66	6	1	*	*	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.6	27.1	27.1	27.1	27.1	17.3	29.3	25.1	15.7	10.5	2.4	0.8	19.2	9.0	5.8	5.8	5.8	3.4

Date	MA, FM, QM†, MB, MD, MG and MJ Classes								ZM Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	225%	300%	340%	450%	850%		0%	100%	225%	300%	340%	450%	850%	
Initial Percent	100	100	100	100	100	100	100		100	100	100	100	100	100	100	
April 2005	98	95	93	93	93	93	93		106	106	106	106	106	106	106	
April 2006	96	87	80	80	80	80	58		113	113	113	113	113	113	113	
April 2007	93	78	66	66	66	59	28		120	120	120	120	120	120	120	
April 2008	91	69	53	53	53	42	13		127	127	127	127	127	127	127	
April 2009	88	61	43	43	43	30	6		135	135	135	135	135	135	135	
April 2010	85	53	33	33	33	21	2		143	143	143	143	143	143	143	
April 2011	82	45	26	26	26	15	1		152	152	152	152	152	152	152	
April 2012	79	38	20	20	20	10	0		161	161	161	161	161	161	124	
April 2013	75	31	15	15	15	7	0		171	171	171	171	171	171	59	
April 2014	71	23	12	12	12	5	0		182	182	182	182	182	182	28	
April 2015	67	17	9	9	9	3	0		193	193	193	193	193	193	14	
April 2016	63	10	6	6	6	2	0		205	205	205	205	205	205	6	
April 2017	58	5	5	5	5	1	0		218	218	218	218	218	218	3	
April 2018	53	3	3	3	3	*	0		231	231	231	231	231	231	1	
April 2019	47	2	2	2	2	0	0		245	245	245	245	245	173	1	
April 2020	41	1	1	1	1	0	0		261	261	261	261	261	121	*	
April 2021	35	*	*	*	*	0	0		277	277	277	277	277	84	*	
April 2022	28	0	0	0	0	0	0		294	251	251	251	251	58	*	
April 2023	21	0	0	0	0	0	0		312	188	188	188	188	40	*	
April 2024	12	0	0	0	0	0	0		331	139	139	139	139	27	*	
April 2025	4	0	0	0	0	0	0		351	101	101	101	101	18	*	
April 2026	0	0	0	0	0	0	0		73	73	73	73	73	12	*	
April 2027	0	0	0	0	0	0	0		51	51	51	51	51	8	*	
April 2028	0	0	0	0	0	0	0		35	35	35	35	35	5	*	
April 2029	0	0	0	0	0	0	0		23	23	23	23	23	3	*	
April 2030	0	0	0	0	0	0	0		14	14	14	14	14	2	*	
April 2031	0	0	0	0	0	0	0		7	7	7	7	7	1	*	
April 2032	0	0	0	0	0	0	0		3	3	3	3	3	*	*	
April 2033	0	0	0	0	0	0	0		0	0	0	0	0	*	*	
April 2034	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
Weighted Average Life (years)**	13.4	6.7	5.2	5.2	5.2	4.2	2.5		22.1	20.6	20.6	20.6	20.6	16.9	9.1	

* 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.

†† The SW Class is formed from a combination of the SG and SI Classes in Group 3 and the SE and SJ Classes in Group 4.

Date	TZ Class							KZ Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	225%	300%	340%	450%	850%	0%	100%	225%	300%	340%	450%	850%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	106	106	70	8	0	0	0	106	106	106	106	101	83	15
April 2006	113	113	38	0	0	0	0	113	113	113	84	66	15	0
April 2007	120	120	4	0	0	0	0	120	120	120	62	32	0	0
April 2008	127	127	0	0	0	0	0	127	127	120	48	12	0	0
April 2009	135	135	0	0	0	0	0	135	135	120	40	3	0	0
April 2010	143	143	0	0	0	0	0	143	143	120	37	*	0	0
April 2011	152	152	0	0	0	0	0	152	152	118	36	*	0	0
April 2012	161	161	0	0	0	0	0	161	161	112	33	*	0	0
April 2013	171	171	0	0	0	0	0	171	171	105	30	*	0	0
April 2014	182	182	0	0	0	0	0	182	182	96	26	*	0	0
April 2015	193	193	0	0	0	0	0	193	193	86	23	*	0	0
April 2016	205	205	0	0	0	0	0	205	205	77	20	*	0	0
April 2017	218	175	0	0	0	0	0	218	218	68	17	*	0	0
April 2018	231	22	0	0	0	0	0	231	231	59	14	*	0	0
April 2019	245	0	0	0	0	0	0	245	217	52	12	*	0	0
April 2020	261	0	0	0	0	0	0	261	199	44	10	*	0	0
April 2021	277	0	0	0	0	0	0	277	181	38	8	*	0	0
April 2022	294	0	0	0	0	0	0	294	163	32	7	*	0	0
April 2023	312	0	0	0	0	0	0	312	145	27	5	*	0	0
April 2024	331	0	0	0	0	0	0	331	128	22	4	*	0	0
April 2025	351	0	0	0	0	0	0	351	112	18	3	*	0	0
April 2026	252	0	0	0	0	0	0	373	97	14	3	*	0	0
April 2027	0	0	0	0	0	0	0	386	82	11	2	*	0	0
April 2028	0	0	0	0	0	0	0	345	68	9	2	*	0	0
April 2029	0	0	0	0	0	0	0	299	54	7	1	*	0	0
April 2030	0	0	0	0	0	0	0	249	41	5	1	*	0	0
April 2031	0	0	0	0	0	0	0	195	29	3	1	*	0	0
April 2032	0	0	0	0	0	0	0	135	18	2	*	*	0	0
April 2033	0	0	0	0	0	0	0	71	7	1	*	*	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	22.3	13.5	1.6	0.6	0.5	0.4	0.2	26.8	21.2	14.9	6.5	2.6	1.5	0.8

Date	PB, PD, PG and PI† Classes									PF, EP, PQ†, SM, SN, ST and PS Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	150%	200%	215%	300%	350%	600%	850%	0%	100%	150%	200%	215%	300%	350%	600%	850%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	95	89	89	89	89	89	89	89	89	99	98	98	98	98	98	98	98	98
April 2006	90	72	70	70	70	70	70	70	42	98	96	95	95	95	95	95	95	91
April 2007	84	53	48	48	48	48	48	20	0	97	93	92	92	92	92	92	88	64
April 2008	78	34	28	28	28	28	28	0	0	96	90	89	89	89	89	89	68	31
April 2009	72	16	10	10	10	10	10	0	0	95	87	86	86	86	86	86	43	14
April 2010	65	0	0	0	0	0	0	0	0	94	82	77	77	77	77	77	26	6
April 2011	58	0	0	0	0	0	0	0	0	93	62	60	60	60	60	60	16	2
April 2012	50	0	0	0	0	0	0	0	0	92	46	46	46	46	46	46	10	1
April 2013	41	0	0	0	0	0	0	0	0	90	35	35	35	35	35	35	6	0
April 2014	32	0	0	0	0	0	0	0	0	89	27	27	27	27	27	27	3	0
April 2015	22	0	0	0	0	0	0	0	0	87	20	20	20	20	20	20	1	0
April 2016	12	0	0	0	0	0	0	0	0	86	15	15	15	15	15	15	*	0
April 2017	1	0	0	0	0	0	0	0	0	84	11	11	11	11	11	11	0	0
April 2018	0	0	0	0	0	0	0	0	0	70	8	8	8	8	8	8	0	0
April 2019	0	0	0	0	0	0	0	0	0	55	6	6	6	6	6	6	0	0
April 2020	0	0	0	0	0	0	0	0	0	38	4	4	4	4	4	4	0	0
April 2021	0	0	0	0	0	0	0	0	0	20	2	2	2	2	2	2	0	0
April 2022	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	0	0
April 2023	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	0	0
April 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.5	3.2	3.0	3.0	3.0	3.0	3.0	2.3	1.8	14.4	8.4	8.3	8.3	8.3	8.3	8.3	5.1	3.6

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

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

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

Date	PZ Class									KA Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	150%	200%	215%	300%	350%	600%	850%	0%	100%	150%	200%	215%	300%	350%	600%	850%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	106	106	106	106	106	106	106	106	106	100	98	88	87	87	87	87	87	87
April 2006	113	113	113	113	113	113	113	113	113	100	98	74	64	64	64	64	21	0
April 2007	120	120	120	120	120	120	120	120	120	100	98	59	41	41	41	41	0	0
April 2008	127	127	127	127	127	127	127	127	127	100	98	43	23	23	23	23	0	0
April 2009	135	135	135	135	135	135	135	135	135	100	98	25	10	10	10	10	0	0
April 2010	143	143	143	143	143	143	143	143	143	100	98	7	2	2	2	2	0	0
April 2011	152	152	152	152	152	152	152	152	152	100	98	0	0	0	0	0	0	0
April 2012	161	161	161	161	161	161	161	161	161	100	85	0	0	0	0	0	0	0
April 2013	171	171	171	171	171	171	171	171	114	100	54	0	0	0	0	0	0	0
April 2014	182	182	182	182	182	182	182	182	54	100	15	0	0	0	0	0	0	0
April 2015	193	193	193	193	193	193	193	193	26	100	0	0	0	0	0	0	0	0
April 2016	205	205	205	205	205	205	205	205	12	100	0	0	0	0	0	0	0	0
April 2017	218	218	218	218	218	218	218	142	6	100	0	0	0	0	0	0	0	0
April 2018	231	231	231	231	231	231	231	88	3	100	0	0	0	0	0	0	0	0
April 2019	245	245	245	245	245	245	245	54	1	100	0	0	0	0	0	0	0	0
April 2020	261	261	261	261	261	261	261	33	1	100	0	0	0	0	0	0	0	0
April 2021	277	277	277	277	277	277	277	20	*	100	0	0	0	0	0	0	0	0
April 2022	294	294	294	294	294	294	294	12	*	100	0	0	0	0	0	0	0	0
April 2023	312	312	312	312	312	312	312	7	*	25	0	0	0	0	0	0	0	0
April 2024	241	241	241	241	241	241	241	4	*	0	0	0	0	0	0	0	0	0
April 2025	175	175	175	175	175	175	175	3	*	0	0	0	0	0	0	0	0	0
April 2026	126	126	126	126	126	126	126	2	*	0	0	0	0	0	0	0	0	0
April 2027	88	88	88	88	88	88	88	1	*	0	0	0	0	0	0	0	0	0
April 2028	61	61	61	61	61	61	61	*	*	0	0	0	0	0	0	0	0	0
April 2029	40	40	40	40	40	40	40	*	*	0	0	0	0	0	0	0	0	0
April 2030	26	26	26	26	26	26	26	*	*	0	0	0	0	0	0	0	0	0
April 2031	15	15	15	15	15	15	15	*	*	0	0	0	0	0	0	0	0	0
April 2032	7	7	7	7	7	7	7	*	*	0	0	0	0	0	0	0	0	0
April 2033	2	2	2	2	2	2	2	*	*	0	0	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	22.0	22.0	22.0	22.0	22.0	22.0	22.0	14.3	9.9	18.7	8.9	3.5	2.8	2.8	2.8	2.8	1.7	1.3

Date	ZE Class									ZF Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	150%	200%	215%	300%	350%	600%	850%	0%	100%	150%	200%	215%	300%	350%	600%	850%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	106	106	97	79	79	79	79	79	79	106	106	106	102	100	90	83	52	21
April 2006	113	113	103	40	40	40	40	0	0	113	113	112	105	100	71	54	0	0
April 2007	120	120	110	1	1	1	1	0	0	120	120	119	109	100	54	28	0	0
April 2008	127	127	117	0	0	0	0	0	0	127	127	127	109	98	41	11	0	0
April 2009	135	135	124	0	0	0	0	0	0	135	135	135	109	96	34	3	0	0
April 2010	143	143	131	0	0	0	0	0	0	143	143	143	109	95	31	*	0	0
April 2011	152	152	67	0	0	0	0	0	0	152	152	152	107	93	29	*	0	0
April 2012	161	161	0	0	0	0	0	0	0	161	161	154	102	89	27	*	0	0
April 2013	171	171	0	0	0	0	0	0	0	171	171	147	96	83	24	*	0	0
April 2014	182	182	0	0	0	0	0	0	0	182	182	139	88	76	21	*	0	0
April 2015	193	26	0	0	0	0	0	0	0	193	193	129	80	68	19	*	0	0
April 2016	205	0	0	0	0	0	0	0	0	205	184	119	72	61	16	*	0	0
April 2017	218	0	0	0	0	0	0	0	0	218	172	108	64	54	14	*	0	0
April 2018	231	0	0	0	0	0	0	0	0	231	160	98	57	47	11	*	0	0
April 2019	245	0	0	0	0	0	0	0	0	245	147	88	49	41	10	*	0	0
April 2020	261	0	0	0	0	0	0	0	0	261	134	78	43	35	8	*	0	0
April 2021	277	0	0	0	0	0	0	0	0	277	122	69	37	30	6	*	0	0
April 2022	294	0	0	0	0	0	0	0	0	294	109	60	31	25	5	*	0	0
April 2023	312	0	0	0	0	0	0	0	0	312	97	52	26	21	4	*	0	0
April 2024	8	0	0	0	0	0	0	0	0	331	86	45	22	18	3	*	0	0
April 2025	0	0	0	0	0	0	0	0	0	310	75	38	18	14	3	*	0	0
April 2026	0	0	0	0	0	0	0	0	0	287	64	32	15	11	2	*	0	0
April 2027	0	0	0	0	0	0	0	0	0	261	54	26	12	9	2	*	0	0
April 2028	0	0	0	0	0	0	0	0	0	233	45	21	9	7	1	*	0	0
April 2029	0	0	0	0	0	0	0	0	0	202	35	16	7	5	1	*	0	0
April 2030	0	0	0	0	0	0	0	0	0	168	27	12	5	4	1	*	0	0
April 2031	0	0	0	0	0	0	0	0	0	131	19	8	3	2	*	*	0	0
April 2032	0	0	0	0	0	0	0	0	0	91	11	4	2	1	*	*	0	0
April 2033	0	0	0	0	0	0	0	0	0	48	4	1	1	*	*	*	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.7	10.8	6.7	1.7	1.7	1.7	1.7	1.4	1.1	25.8	19.5	16.8	15.2	14.4	5.8	2.3	1.0	0.7

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

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

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	170% PSA
2	130% PSA
3	240% PSA
4	240% PSA
5	300% PSA
6	300% PSA

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

Taxation of Beneficial Owners of Residual Certificates

For purposes of determining the portion of the taxable income of the Trust (or the Lower Tier REMIC) that generally will not be treated as excess inclusions, the rate to be used is 120% of the “federal long-term rate.” The rate will be published on or about March 20, 2004. 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 will represent the beneficial ownership of the underlying REMIC Certificates set forth in Schedule 1. The ownership interest represented by RCR Certificates will be one of two types. A Certificate of a Strip RCR Class (a “Strip RCR Certificate”) will represent the right to receive a disproportionate part of the principal or interest payments on one or more underlying REMIC Certificates. A Certificate of a Combination RCR Class (a “Combination RCR Certificate”)

will represent beneficial ownership of undivided interest in two or more underlying REMIC Certificates.

The PD, PI and PG Classes are Strip RCR Classes. The remaining RCR Classes are Combination RCR Classes.

Strip RCR Classes. The tax consequences to a beneficial owner of a Strip RCR Certificate will be determined under section 1286 of the Code, except as discussed below. Under section 1286, a beneficial owner of a Strip RCR Certificate will be treated as owning “stripped bonds” to the extent of its share of principal payments and “stripped coupons” to the extent of its share of interest payments on the underlying REMIC Certificates. If a Strip RCR Certificate entitles the holder to payments of principal and interest on an underlying REMIC Certificate, the IRS could contend that the Strip RCR Certificate should be treated (i) as an interest in the underlying REMIC Certificate to the extent that the Strip RCR Certificate represents an equal pro rata portion of principal and interest on the underlying REMIC Certificate, and (ii) with respect to the remainder, as an installment obligation consisting of “stripped bonds” to the extent of its share of principal payments or “stripped coupons” to the extent of its share of interest payments. For purposes of information reporting, however, Fannie Mae intends to treat each Strip RCR Certificate as a single debt instrument, regardless of whether it entitles the holder to payments of principal and interest. You should consult your own tax advisors as to the proper treatment of a Strip RCR Certificate in this regard.

Under section 1286, the beneficial owner of a Strip RCR Certificate must treat the Strip RCR Certificate as a debt instrument originally issued on the date the owner acquires it and as having OID equal to the excess, if any, of its “stated redemption price at maturity” over the price paid by the owner to acquire it. The stated redemption price at maturity for a Strip RCR Certificate is determined in the same manner as described with respect to Regular Certificates under “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*—Treatment of Original Issue Discount” in the REMIC Prospectus.

If a Strip RCR Certificate has OID, the beneficial owner must include the OID in its ordinary income for federal income tax purposes as the OID accrues, which may be prior to the receipt of the cash attributable to that income. Although the matter is not entirely clear, a beneficial owner should accrue OID using a method similar to that described with respect to the accrual of OID on a Regular Certificate under “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*—Treatment of Original Issue Discount” in the REMIC Prospectus. A beneficial owner, however, determines its yield to maturity based on its purchase price. For a particular beneficial owner, it is not clear whether the prepayment assumption used for calculating OID would be one determined at the time the Strip RCR Certificate is acquired or would be the original Prepayment Assumption for the underlying REMIC Certificates. For purposes of information reporting, Fannie Mae will use the original yield to maturity of the Strip RCR Certificate, calculated based on the original Prepayment Assumption. You should consult your own tax advisors regarding the proper method for accruing OID on a Strip RCR Certificate.

The rules of section 1286 of the Code also apply if (i) a beneficial owner of REMIC Certificates exchanges them for Strip RCR Certificates, (ii) the beneficial owner sells some, but not all, of the Strip RCR Certificates, and (iii) the combination of retained Strip RCR Certificates cannot be exchanged for the related REMIC Certificates. As of the date of such a sale, the beneficial owner must allocate its basis in the REMIC Certificates between the part of the REMIC Certificates underlying the Strip RCR Certificates sold and the part of the REMIC Certificates underlying the Strip RCR Certificates retained in proportion to their relative fair market values. Section 1286 of the Code treats the beneficial owner as purchasing the Strip RCR Certificates retained for the amount of the basis allocated to the retained Certificates, and the beneficial owner must then accrue any OID with respect to the retained Certificates as described above. Section 1286 does not apply, however, if a beneficial owner exchanges REMIC Certificates for the related RCR Certificates and retains all the RCR Certificates, see “—*Exchanges*” below.

Upon the sale of a Strip RCR Certificate, a beneficial owner will realize gain or loss on the sale in an amount equal to the difference between the amount realized and its adjusted basis in the Certificate. The owner's adjusted basis generally is equal to the owner's cost of the Certificate (or portion of the cost of REMIC Certificates allocable to the RCR Certificate), increased by income previously included, and reduced (but not below zero) by distributions previously received and by any amortized premium. If the beneficial owner holds the Certificate as a capital asset, any gain or loss realized will be capital gain or loss, except to the extent provided under "Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*—Sales and Other Dispositions of Regular Certificates" in the REMIC Prospectus.

Although the matter is not free from doubt, if a beneficial owner acquires in one transaction (other than an exchange described under "—*Taxation of Beneficial Owners of RCR Certificates—Exchanges*") a combination of Strip RCR Certificates that may be exchanged for underlying REMIC Certificates, the owner should be treated as owning the underlying REMIC Certificates, in which case section 1286 would not apply. If a beneficial owner acquires such a combination in separate transactions, the law is unclear as to whether the combination should be aggregated or each Strip RCR Certificate should be treated as a separate debt instrument. You should consult your tax advisors regarding the proper treatment of Strip RCR Certificates in this regard. For the treatment of Strip RCR Certificates received in exchange for REMIC Certificates, see "—*Exchanges*" below.

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 Citigroup Global Markets, Inc. (the “Dealer”) in exchange for the MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

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

Available Recombinations (1)

REMIC Certificates			RCR Certificates						
Classes	Original Principal or Notional Principal Balances		RCR Classes	Original Principal or Notional Principal Balances	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 1									
JA	\$ 73,064,000		JT	\$ 73,064,000	5.0%	FIX	NSJ/TAC	31393YFM2	May 2034
JI	6,642,182 (3)								
Recombination 2									
JA	73,064,000		JU	73,064,000	5.5	FIX	NSJ/TAC	31393YFN0	May 2034
JI	13,284,364 (3)								
Recombination 3									
YK	69,000,000		YA	69,000,000	4.5	FIX	TAC/AD	31393YFP5	May 2034
YI	6,272,728 (3)								
Recombination 4									
YK	69,000,000		YT	69,000,000	5.0	FIX	TAC/AD	31393YFQ3	May 2034
YI	12,545,455 (3)								
Recombination 5									
YK	69,000,000		YU	69,000,000	5.5	FIX	TAC/AD	31393YFR1	May 2034
YI	18,818,182 (3)								
Recombination 6									
QA	21,409,248		QC	21,409,248	(4)	INV	SCH/AD	31393YFU4	May 2034
QB	42,818,496 (3)								
Recombination 7									
QA	21,409,248		QD	21,409,248	(4)	INV	SCH/AD	31393YFV2	May 2034
QB	21,409,248 (3)								
Recombination 8									
SA	7,263,852		SC	7,263,852	(4)	INV	SCH/AD	31393YFS9	May 2034
SB	14,527,704 (3)								
Recombination 9									
SA	7,263,852		SD	7,263,852	(4)	INV	SCH/AD	31393YFT7	May 2034
SB	7,263,852 (3)								
Recombination 10									
SA	7,263,852		UC	28,673,100	(4)	INV	SCH/AD	31393YFW0	May 2034
SB	14,527,704 (3)								
QA	21,409,248								
QB	42,818,496 (3)								

REMIC Certificates			RCR Certificates						
Classes	Original Principal or Notional Principal Balances		RCR Classes	Original Principal or Notional Principal Balances	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 11			SK	\$ 18,181,818	(4)	INV	PAC/AD	31393YFX8	May 2034
SG	\$ 18,181,818								
SI	13,636,364 (3)								
Recombination 12			SQ	36,363,636	(4)	INV	PAC/AD	31393YFY6	May 2034
SE	36,363,636								
SJ	27,272,728 (3)								
Recombination 13			MB	72,385,714	4.0%	FIX	PAC/AD	31393YFZ3	January 2034
MA	63,337,500								
FM	9,048,214								
QM	9,048,214 (3)								
Recombination 14			MD	84,450,000	4.5	FIX	PAC/AD	31393YGA7	January 2034
MA	63,337,500								
FM	21,112,500								
QM	21,112,500 (3)								
Recombination 15			MG	101,340,000	5.0	FIX	PAC/AD	31393YGB5	January 2034
MA	63,337,500								
FM	38,002,500								
QM	38,002,500 (3)								
Recombination 16			MJ	168,900,000	6.0	FIX	PAC/AD	31393YGC3	January 2034
MA	63,337,500								
FM	105,562,500								
QM	105,562,500 (3)								
Recombination 17			PD	145,000,000	3.5	FIX	PAC	31393YGD1	August 2028
PB	145,000,000		PI	60,416,666 (3)	6.0	FIX/IO	NTL	31393YGF6	August 2028
Recombination 18			PG	145,000,000	4.5	FIX	PAC	31393YGE9	August 2028
PB	145,000,000		PI	36,250,000 (3)	6.0	FIX/IO	NTL	31393YGF6	August 2028
Recombination 19			SM	28,140,000	(4)	INV	PAC/AD	31393YGG4	March 2034
EP	28,140,000								
PQ	56,280,000 (3)								
Recombination 20			SN	28,140,000	(4)	INV	PAC/AD	31393YGH2	March 2034
EP	28,140,000								
PQ	70,350,000 (3)								
Recombination 21			ST	28,140,000	(4)	INV	PAC/AD	31393YGJ8	March 2034
EP	28,140,000								
PQ	84,420,000 (3)								

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Classes	Original Principal or Notional Principal Balances	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 22								
EP	\$ 28,140,000	PS	\$ 28,140,000	(4)	INV	PAC/AD	31393YGK5	March 2034
PQ	112,560,000 (3)							
Recombination 23								
SG	18,181,818	SW (5)	54,545,454	(4)	INV	PAC/AD	31393YGL3	May 2034
SI	13,636,364 (3)							
SE	36,363,636							
SJ	27,272,728 (3)							

- (1) REMIC Certificates and RCR Certificates in any recombination may be exchanged only in the proportions shown in this Schedule 1, except with respect to Recombinations 10 and 23. In any exchange under Recombination 10 or 23, 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.
- (2) See “Description of Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus and “Description of the Certificates—Distributions of Interest” and “—Distributions of Principal” in this prospectus supplement.
- (3) Notional principal balance.
- (4) For a description of these interest rates, see “Description of the Certificates—Distributions of Interest” in this prospectus supplement.
- (5) The SW Class is formed from a combination of the SG and SI Classes in Group 3 and the SE and SJ Classes in Group 4.

Principal Balance Schedules

PA 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	\$889,090,000.00	July 2008	\$574,922,369.76	October 2012	\$298,102,582.10
May 2004	885,668,069.99	August 2008	568,757,229.35	November 2012	293,491,055.93
June 2004	882,035,910.80	September 2008.....	562,624,024.48	December 2012	288,946,687.49
July 2004	878,194,927.68	October 2008	556,522,590.87	January 2013	284,468,529.73
August 2004	874,146,634.56	November 2008	550,452,765.07	February 2013	280,055,648.72
September 2004.....	869,892,653.11	December 2008	544,414,384.49	March 2013	275,707,123.44
October 2004	865,434,711.77	January 2009	538,407,287.37	April 2013.....	271,422,045.64
November 2004	860,774,644.66	February 2009	532,431,312.78	May 2013	267,199,519.65
December 2004	855,914,390.38	March 2009	526,486,300.62	June 2013	263,038,662.20
January 2005	850,855,990.73	April 2009.....	520,572,091.61	July 2013	258,938,602.26
February 2005	845,601,589.36	May 2009	514,688,527.29	August 2013	254,898,480.87
March 2005	840,153,430.31	June 2009	508,835,450.01	September 2013.....	250,917,450.98
April 2005.....	834,513,856.45	July 2009	503,012,702.94	October 2013	246,994,677.29
May 2005	828,685,307.85	August 2009	497,220,130.06	November 2013	243,129,336.06
June 2005	822,670,320.06	September 2009.....	491,457,576.14	December 2013	239,320,614.98
July 2005	816,471,522.31	October 2009	485,724,886.75	January 2014	235,567,713.01
August 2005	810,091,635.62	November 2009	480,021,908.26	February 2014	231,869,840.22
September 2005.....	803,533,470.83	December 2009	474,348,487.83	March 2014	228,226,217.64
October 2005	796,799,926.56	January 2010	468,704,473.40	April 2014.....	224,636,077.10
November 2005	789,893,987.07	February 2010	463,089,713.70	May 2014	221,098,661.10
December 2005	782,818,720.07	March 2010	457,504,058.24	June 2014	217,613,222.65
January 2006	775,577,274.46	April 2010.....	451,947,357.29	July 2014	214,179,025.14
February 2006	768,373,301.04	May 2010	446,419,461.90	August 2014	210,795,342.17
March 2006	761,206,607.05	June 2010	440,920,223.88	September 2014.....	207,461,457.43
April 2006.....	754,077,000.72	July 2010	435,449,495.81	October 2014	204,176,664.57
May 2006	746,984,291.27	August 2010	430,007,131.03	November 2014	200,940,267.05
June 2006	739,928,288.91	September 2010.....	424,592,983.62	December 2014	197,751,578.01
July 2006	732,908,804.80	October 2010	419,206,908.43	January 2015	194,609,920.12
August 2006	725,925,651.10	November 2010	413,848,761.03	February 2015	191,514,625.48
September 2006.....	718,978,640.92	December 2010	408,518,397.76	March 2015	188,465,035.47
October 2006	712,067,588.33	January 2011	403,215,675.69	April 2015.....	185,460,500.63
November 2006	705,192,308.37	February 2011	397,940,452.62	May 2015	182,500,380.53
December 2006	698,352,617.01	March 2011	392,692,587.08	June 2015	179,584,043.64
January 2007	691,548,331.19	April 2011.....	387,471,938.33	July 2015	176,710,867.22
February 2007	684,779,268.78	May 2011	382,278,366.36	August 2015	173,880,237.20
March 2007	678,045,248.58	June 2011	377,111,731.88	September 2015.....	171,091,548.06
April 2007.....	671,346,090.33	July 2011	371,971,896.30	October 2015	168,344,202.69
May 2007	664,681,614.70	August 2011	366,858,721.76	November 2015	165,637,612.31
June 2007	658,051,643.28	September 2011.....	361,772,071.11	December 2015	162,971,196.32
July 2007	651,455,998.57	October 2011	356,711,807.89	January 2016	160,344,382.23
August 2007.....	644,894,503.99	November 2011	351,677,796.36	February 2016	157,756,605.51
September 2007.....	638,366,983.87	December 2011	346,669,901.46	March 2016	155,207,309.49
October 2007	631,873,263.43	January 2012	341,687,988.84	April 2016.....	152,695,945.27
November 2007.....	625,413,168.81	February 2012	336,731,924.83	May 2016	150,221,971.59
December 2007	618,986,527.03	March 2012	331,801,576.45	June 2016	147,784,854.74
January 2008	612,593,166.00	April 2012.....	326,896,811.41	July 2016	145,384,068.45
February 2008	606,232,914.53	May 2012	322,017,498.10	August 2016	143,019,093.79
March 2008	599,905,602.29	June 2012	317,163,505.58	September 2016.....	140,689,419.06
April 2008.....	593,611,059.83	July 2012	312,334,703.58	October 2016	138,394,539.71
May 2008	587,349,118.58	August 2012	307,530,962.52	November 2016	136,133,958.23
June 2008	581,119,610.84	September 2012.....	302,782,226.36	December 2016	133,907,184.05

PA 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>
January 2017	\$131,713,733.44	June 2021	\$ 52,619,399.95	November 2025	\$ 18,275,989.75
February 2017	129,553,129.44	July 2021	51,664,500.35	December 2025	17,873,136.50
March 2017	127,424,901.73	August 2021	50,724,550.53	January 2026	17,477,039.69
April 2017	125,328,586.58	September 2021	49,799,331.46	February 2026	17,087,597.05
May 2017	123,263,726.73	October 2021	48,888,627.21	March 2026	16,704,707.76
June 2017	121,229,871.30	November 2021	47,992,224.90	April 2026	16,328,272.47
July 2017	119,226,575.72	December 2021	47,109,914.67	May 2026	15,958,193.25
August 2017	117,253,401.64	January 2022	46,241,489.62	June 2026	15,594,373.60
September 2017	115,309,916.83	February 2022	45,386,745.80	July 2026	15,236,718.39
October 2017	113,395,695.11	March 2022	44,545,482.13	August 2026	14,885,133.88
November 2017	111,510,316.26	April 2022	43,717,500.39	September 2026	14,539,527.68
December 2017	109,653,365.94	May 2022	42,902,605.17	October 2026	14,199,808.73
January 2018	107,824,435.60	June 2022	42,100,603.84	November 2026	13,865,887.28
February 2018	106,023,122.42	July 2022	41,311,306.48	December 2026	13,537,674.89
March 2018	104,249,029.22	August 2022	40,534,525.89	January 2027	13,215,084.40
April 2018	102,501,764.37	September 2022	39,770,077.51	February 2027	12,898,029.89
May 2018	100,780,941.73	October 2022	39,017,779.40	March 2027	12,586,426.70
June 2018	99,086,180.57	November 2022	38,277,452.22	April 2027	12,280,191.40
July 2018	97,417,105.50	December 2022	37,548,919.16	May 2027	11,979,241.75
August 2018	95,773,346.38	January 2023	36,832,005.94	June 2027	11,683,496.72
September 2018	94,154,538.27	February 2023	36,126,540.74	July 2027	11,392,876.45
October 2018	92,560,321.34	March 2023	35,432,354.20	August 2027	11,107,302.23
November 2018	90,990,340.81	April 2023	34,749,279.36	September 2027	10,826,696.50
December 2018	89,444,246.87	May 2023	34,077,151.63	October 2027	10,550,982.82
January 2019	87,921,694.63	June 2023	33,415,808.77	November 2027	10,280,085.87
February 2019	86,422,344.03	July 2023	32,765,090.86	December 2027	10,013,931.41
March 2019	84,945,859.79	August 2023	32,124,840.24	January 2028	9,752,446.29
April 2019	83,491,911.34	September 2023	31,494,901.50	February 2028	9,495,558.42
May 2019	82,060,172.74	October 2023	30,875,121.45	March 2028	9,243,196.76
June 2019	80,650,322.64	November 2023	30,265,349.09	April 2028	8,995,291.30
July 2019	79,262,044.20	December 2023	29,665,435.56	May 2028	8,751,773.06
August 2019	77,895,025.04	January 2024	29,075,234.14	June 2028	8,512,574.05
September 2019	76,548,957.16	February 2024	28,494,600.18	July 2028	8,277,627.28
October 2019	75,223,536.89	March 2024	27,923,391.12	August 2028	8,046,866.74
November 2019	73,918,464.85	April 2024	27,361,466.42	September 2028	7,820,227.38
December 2019	72,633,445.85	May 2024	26,808,687.55	October 2028	7,597,645.09
January 2020	71,368,188.87	June 2024	26,264,917.96	November 2028	7,379,056.71
February 2020	70,122,406.97	July 2024	25,730,023.06	December 2028	7,164,400.00
March 2020	68,895,817.27	August 2024	25,203,870.18	January 2029	6,953,613.62
April 2020	67,688,140.85	September 2024	24,686,328.54	February 2029	6,746,637.14
May 2020	66,499,102.74	October 2024	24,177,269.24	March 2029	6,543,411.00
June 2020	65,328,431.83	November 2024	23,676,565.23	April 2029	6,343,876.53
July 2020	64,175,860.83	December 2024	23,184,091.27	May 2029	6,147,975.90
August 2020	63,041,126.23	January 2025	22,699,723.91	June 2029	5,955,652.14
September 2020	61,923,968.23	February 2025	22,223,341.48	July 2029	5,766,849.12
October 2020	60,824,130.69	March 2025	21,754,824.05	August 2029	5,581,511.52
November 2020	59,741,361.08	April 2025	21,294,053.42	September 2029	5,399,584.83
December 2020	58,675,410.44	May 2025	20,840,913.06	October 2029	5,221,015.36
January 2021	57,626,033.33	June 2025	20,395,288.14	November 2029	5,045,750.19
February 2021	56,592,987.77	July 2025	19,957,065.46	December 2029	4,873,737.19
March 2021	55,576,035.19	August 2025	19,526,133.46	January 2030	4,704,924.98
April 2021	54,574,940.39	September 2025	19,102,382.17	February 2030	4,539,262.96
May 2021	53,589,471.51	October 2025	18,685,703.21	March 2030	4,376,701.26

PA 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 2030	\$ 4,217,190.74	June 2031	\$ 2,278,565.39	July 2032	\$ 902,686.74
May 2030	4,060,683.00	July 2031	2,159,395.58	August 2032	811,339.31
June 2030	3,907,130.34	August 2031	2,042,582.66	September 2032	721,895.16
July 2030	3,756,485.77	September 2031	1,928,088.51	October 2032	634,322.94
August 2030	3,608,703.00	October 2031	1,815,875.56	November 2032	548,591.77
September 2030	3,463,736.41	November 2031	1,705,906.82	December 2032	464,671.23
October 2030	3,321,541.06	December 2031	1,598,145.84	January 2033	382,531.37
November 2030	3,182,072.68	January 2032	1,492,556.71	February 2033	302,142.68
December 2030	3,045,287.65	February 2032	1,389,104.06	March 2033	223,476.10
January 2031	2,911,143.00	March 2032	1,287,753.06	April 2033	146,503.01
February 2031	2,779,596.39	April 2032	1,188,469.38	May 2033	71,195.21
March 2031	2,650,606.11	May 2032	1,091,219.22	June 2033 and thereafter	0.00
April 2031	2,524,131.07	June 2032	995,969.27		
May 2031	2,400,130.79				

Aggregate Group II Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$27,485,000.00	February 2007	\$18,380,686.76	December 2009	\$11,416,541.77
May 2004	27,353,175.41	March 2007	18,108,587.96	January 2010	11,275,568.85
June 2004	27,208,712.72	April 2007	17,840,997.51	February 2010	11,137,823.47
July 2004	27,051,762.11	May 2007	17,577,872.34	March 2010	11,003,273.20
August 2004	26,882,488.91	June 2007	17,319,169.77	April 2010	10,871,885.88
September 2004	26,701,073.46	July 2007	17,064,847.43	May 2010	10,743,629.59
October 2004	26,507,710.92	August 2007	16,814,863.33	June 2010	10,618,472.72
November 2004	26,302,611.00	September 2007	16,569,175.81	July 2010	10,496,383.91
December 2004	26,085,997.80	October 2007	16,327,743.56	August 2010	10,377,332.04
January 2005	25,858,109.45	November 2007	16,090,525.60	September 2010	10,261,286.29
February 2005	25,619,197.92	December 2007	15,857,481.30	October 2010	10,148,216.07
March 2005	25,369,528.64	January 2008	15,628,570.36	November 2010	10,038,091.07
April 2005	25,109,380.22	February 2008	15,403,752.81	December 2010	9,930,881.21
May 2005	24,839,044.05	March 2008	15,182,989.00	January 2011	9,826,556.68
June 2005	24,558,823.99	April 2008	14,966,239.64	February 2011	9,725,087.93
July 2005	24,269,035.93	May 2008	14,753,465.74	March 2011	9,626,445.64
August 2005	23,970,007.42	June 2008	14,544,628.63	April 2011	9,530,600.74
September 2005	23,662,077.21	July 2008	14,339,689.96	May 2011	9,437,524.42
October 2005	23,345,594.82	August 2008	14,138,611.72	June 2011	9,347,188.10
November 2005	23,020,920.09	September 2008	13,941,356.19	July 2011	9,259,563.46
December 2005	22,688,422.67	October 2008	13,747,885.98	August 2011	9,174,622.39
January 2006	22,348,481.55	November 2008	13,558,163.99	September 2011	9,092,337.04
February 2006	22,013,690.26	December 2008	13,372,153.46	October 2011	9,012,679.80
March 2006	21,684,000.48	January 2009	13,189,817.89	November 2011	8,935,623.27
April 2006	21,359,364.31	February 2009	13,011,121.12	December 2011	8,861,140.31
May 2006	21,039,734.24	March 2009	12,836,027.29	January 2012	8,789,204.00
June 2006	20,725,063.12	April 2009	12,664,500.80	February 2012	8,719,787.64
July 2006	20,415,304.22	May 2009	12,496,506.40	March 2012	8,652,864.78
August 2006	20,110,411.17	June 2009	12,332,009.10	April 2012	8,588,409.16
September 2006	19,810,337.98	July 2009	12,170,974.21	May 2012	8,526,394.78
October 2006	19,515,039.06	August 2009	12,013,367.31	June 2012	8,466,795.84
November 2006	19,224,469.15	September 2009	11,859,154.31	July 2012	8,409,586.76
December 2006	18,938,583.41	October 2009	11,708,301.37	August 2012	8,354,742.20
January 2007	18,657,337.32	November 2009	11,560,774.95	September 2012	8,296,222.43

Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
October 2012	\$ 8,232,109.06	February 2015	\$ 5,783,572.27	June 2017	\$ 2,726,490.72
November 2012	8,165,869.25	March 2015	5,680,026.15	July 2017	2,614,869.11
December 2012	8,097,568.13	April 2015	5,575,793.09	August 2017	2,503,303.43
January 2013	8,027,269.60	May 2015	5,470,908.64	September 2017	2,391,812.00
February 2013	7,955,036.24	June 2015	5,365,407.61	October 2017	2,280,412.71
March 2013	7,880,929.44	July 2015	5,259,324.01	November 2017	2,169,122.95
April 2013	7,805,009.32	August 2015	5,152,691.13	December 2017	2,057,959.70
May 2013	7,727,334.84	September 2015	5,045,541.49	January 2018	1,946,939.46
June 2013	7,647,963.75	October 2015	4,937,906.92	February 2018	1,836,078.34
July 2013	7,566,952.66	November 2015	4,829,818.53	March 2018	1,725,391.98
August 2013	7,484,357.04	December 2015	4,721,306.72	April 2018	1,614,895.65
September 2013	7,400,231.22	January 2016	4,612,401.22	May 2018	1,504,604.17
October 2013	7,314,628.44	February 2016	4,503,131.07	June 2018	1,394,531.99
November 2013	7,227,600.87	March 2016	4,393,524.67	July 2018	1,284,693.14
December 2013	7,139,199.59	April 2016	4,283,609.74	August 2018	1,175,101.30
January 2014	7,049,474.65	May 2016	4,173,413.40	September 2018	1,065,769.73
February 2014	6,958,475.07	June 2016	4,062,962.12	October 2018	956,711.35
March 2014	6,866,248.86	July 2016	3,952,281.75	November 2018	847,938.70
April 2014	6,772,843.03	August 2016	3,841,397.55	December 2018	739,463.97
May 2014	6,678,303.62	September 2016	3,730,334.19	January 2019	631,298.99
June 2014	6,582,675.71	October 2016	3,619,115.74	February 2019	523,455.26
July 2014	6,486,003.43	November 2016	3,507,765.72	March 2019	415,943.93
August 2014	6,388,330.00	December 2016	3,396,307.06	April 2019	308,775.84
September 2014	6,289,697.72	January 2017	3,284,762.17	May 2019	201,961.47
October 2014	6,190,148.00	February 2017	3,173,152.90	June 2019	95,511.02
November 2014	6,089,721.35	March 2017	3,061,500.58	July 2019 and thereafter	0.00
December 2014	5,988,457.44	April 2017	2,949,826.00		
January 2015	5,886,395.09	May 2017	2,838,149.45		

JA 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	\$73,064,000.00	March 2005	\$52,540,723.11	February 2006	\$21,111,490.87
May 2004	71,773,777.33	April 2005	50,049,637.78	March 2006	18,123,624.55
June 2004	70,361,116.57	May 2005	47,469,762.23	April 2006	15,203,741.69
July 2004	68,828,025.73	June 2005	44,805,290.27	May 2006	12,350,769.92
August 2004	67,176,736.31	July 2005	42,060,573.60	June 2006	9,563,652.21
September 2004	65,409,699.93	August 2005	39,240,113.03	July 2006	6,841,346.69
October 2004	63,529,584.40	September 2005	36,348,549.27	August 2006	4,182,826.41
November 2004	61,539,269.31	October 2005	33,390,653.38	September 2006	1,587,079.15
December 2004	59,441,841.03	November 2005	30,371,316.87	October 2006 and thereafter	0.00
January 2005	57,240,587.19	December 2005	27,295,541.47		
February 2005	54,938,990.68	January 2006	24,168,428.60		

YK 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	\$69,000,000.00	August 2004	\$62,250,357.92	December 2004	\$53,754,049.99
May 2004	67,484,123.92	September 2004	60,283,963.56	January 2005	51,376,729.44
June 2004	65,852,613.69	October 2004	58,210,630.63	February 2005	48,904,313.87
July 2004	64,107,334.02	November 2004	56,033,036.18	March 2005	46,340,218.53

YK Class (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
April 2005	\$43,688,028.01	October 2005	\$26,145,115.46	April 2006	\$ 7,119,412.86
May 2005	40,951,489.26	November 2005	22,989,283.80	May 2006	4,108,761.27
June 2005	38,134,504.23	December 2005	19,779,208.31	June 2006	1,157,820.35
July 2005	35,241,121.98	January 2006	16,519,636.74	July 2006 and thereafter	0.00
August 2005	32,275,530.58	February 2006	13,323,835.72		
September 2005	29,242,048.44	March 2006	10,190,768.47		

Aggregate Group I 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	\$114,460,000.00	September 2005	\$ 75,327,105.49	January 2007	\$ 28,337,151.01
May 2004	113,032,717.33	October 2005	72,221,069.64	February 2007	25,881,201.77
June 2004	111,482,368.37	November 2005	69,052,914.20	March 2007	23,481,519.74
July 2004	109,810,958.26	December 2005	65,827,637.78	April 2007	21,137,186.89
August 2004	108,020,715.61	January 2006	62,550,338.67	May 2007	18,847,298.34
September 2004	106,114,089.13	February 2006	59,342,526.36	June 2007	16,610,962.17
October 2004	104,093,743.72	March 2006	56,203,093.94	July 2007	14,427,299.29
November 2004	101,962,556.02	April 2006	53,130,950.32	August 2007	12,295,443.20
December 2004	99,723,609.47	May 2006	50,125,019.91	September 2007	10,214,539.82
January 2005	97,380,188.73	June 2006	47,184,242.52	October 2007	8,183,747.39
February 2005	94,935,773.73	July 2006	44,307,573.03	November 2007	6,202,236.21
March 2005	92,394,033.07	August 2006	41,493,981.29	December 2007	4,269,188.51
April 2005	89,758,817.08	September 2006	38,742,451.82	January 2008	2,383,798.30
May 2005	87,034,150.27	October 2006	36,051,983.67	February 2008	545,271.18
June 2005	84,224,223.42	November 2006	33,421,590.20	March 2008 and thereafter	0.00
July 2005	81,333,385.19	December 2006	30,850,298.85		
August 2005	78,366,133.33				

Group 1 MBS First Specified Balances

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
Initial Balance	\$1,250,000,000.00	December 2005	\$ 955,317,478.89	August 2007	\$ 628,787,166.56
May 2004	1,241,149,857.77	January 2006	935,615,793.14	September 2007	615,721,399.03
June 2004	1,231,578,805.63	February 2006	916,313,622.00	October 2007	602,921,928.92
July 2004	1,221,298,617.11	March 2006	897,402,957.28	November 2007	590,383,399.54
August 2004	1,210,322,382.50	April 2006	878,875,950.06	December 2007	578,100,561.02
September 2004	1,198,664,485.95	May 2006	860,724,907.47	January 2008	566,068,268.10
October 2004	1,186,340,578.45	June 2006	842,942,289.61	February 2008	554,281,478.13
November 2004	1,173,367,546.72	July 2006	825,520,706.57	March 2008	542,735,249.00
December 2004	1,159,763,478.20	August 2006	808,452,915.43	April 2008	531,424,737.14
January 2005	1,145,547,622.09	September 2006	791,731,817.34	May 2008	520,345,195.62
February 2005	1,130,740,346.59	October 2006	775,350,454.73	June 2008	509,491,972.18
March 2005	1,115,363,092.47	November 2006	759,302,008.45	July 2008	498,860,507.36
April 2005	1,099,438,323.03	December 2006	743,579,795.07	August 2008	488,446,332.71
May 2005	1,082,989,470.68	January 2007	728,177,264.17	September 2008	478,245,068.93
June 2005	1,066,040,880.26	February 2007	713,087,995.75	October 2008	468,252,424.13
July 2005	1,048,617,749.31	March 2007	698,305,697.61	November 2008	458,464,192.10
August 2005	1,030,746,065.39	April 2007	683,824,202.83	December 2008	448,876,250.59
September 2005	1,012,452,540.80	May 2007	669,637,467.30	January 2009	439,484,559.68
October 2005	993,764,544.81	June 2007	655,739,567.29	February 2009	430,285,160.10
November 2005	974,710,033.72	July 2007	642,124,697.07	March 2009	421,274,171.70

Group 1 MBS (Continued)

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
April 2009	\$ 412,447,791.79	September 2013	\$ 132,053,826.96	February 2018	\$ 40,384,307.10
May 2009	403,802,293.70	October 2013	129,198,796.33	March 2018	39,467,072.92
June 2009	395,334,025.18	November 2013	126,403,467.32	April 2018	38,569,596.53
July 2009	387,039,407.01	December 2013	123,666,617.99	May 2018	37,691,465.75
August 2009	378,914,931.48	January 2014	120,987,051.09	June 2018	36,832,276.78
September 2009	370,957,161.02	February 2014	118,363,593.51	July 2018	35,991,634.11
October 2009	363,162,726.78	March 2014	115,795,095.81	August 2018	35,169,150.30
November 2009	355,528,327.27	April 2014	113,280,431.76	September 2018	34,364,445.85
December 2009	348,050,727.05	May 2014	110,818,497.87	October 2018	33,577,149.00
January 2010	340,726,755.37	June 2014	108,408,212.92	November 2018	32,806,895.61
February 2010	333,553,304.94	July 2014	106,048,517.56	December 2018	32,053,329.01
March 2010	326,527,330.61	August 2014	103,738,373.81	January 2019	31,316,099.81
April 2010	319,645,848.21	September 2014	101,476,764.69	February 2019	30,594,865.79
May 2010	312,905,933.25	October 2014	99,262,693.74	March 2019	29,889,291.75
June 2010	306,304,719.84	November 2014	97,095,184.69	April 2019	29,199,049.33
July 2010	299,839,399.41	December 2014	94,973,280.99	May 2019	28,523,816.94
August 2010	293,507,219.68	January 2015	92,896,045.42	June 2019	27,863,279.56
September 2010	287,305,483.45	February 2015	90,862,559.73	July 2019	27,217,128.64
October 2010	281,231,547.59	March 2015	88,871,924.28	August 2019	26,585,061.96
November 2010	275,282,821.88	April 2015	86,923,257.59	September 2019	25,966,783.52
December 2010	269,456,768.04	May 2015	85,015,696.06	October 2019	25,362,003.38
January 2011	263,750,898.62	June 2015	83,148,393.54	November 2019	24,770,437.56
February 2011	258,162,776.07	July 2015	81,320,521.07	December 2019	24,191,807.92
March 2011	252,690,011.66	August 2015	79,531,266.42	January 2020	23,625,842.03
April 2011	247,330,264.61	September 2015	77,779,833.87	February 2020	23,072,273.08
May 2011	242,081,241.03	October 2015	76,065,443.79	March 2020	22,530,839.71
June 2011	236,940,693.07	November 2015	74,387,332.37	April 2020	22,001,285.99
July 2011	231,906,417.97	December 2015	72,744,751.29	May 2020	21,483,361.21
August 2011	226,976,257.15	January 2016	71,136,967.41	June 2020	20,976,819.85
September 2011	222,148,095.38	February 2016	69,563,262.43	July 2020	20,481,421.44
October 2011	217,419,859.84	March 2016	68,022,932.67	August 2020	19,996,930.47
November 2011	212,789,519.37	April 2016	66,515,288.71	September 2020	19,523,116.26
December 2011	208,255,083.55	May 2016	65,039,655.11	October 2020	19,059,752.92
January 2012	203,814,601.96	June 2016	63,595,370.18	November 2020	18,606,619.20
February 2012	199,466,163.34	July 2016	62,181,785.63	December 2020	18,163,498.41
March 2012	195,207,894.82	August 2016	60,798,266.37	January 2021	17,730,178.35
April 2012	191,037,961.19	September 2016	59,444,190.21	February 2021	17,306,451.19
May 2012	186,954,564.08	October 2016	58,118,947.60	March 2021	16,892,113.39
June 2012	182,955,941.29	November 2016	56,821,941.38	April 2021	16,486,965.63
July 2012	179,040,366.05	December 2016	55,552,586.55	May 2021	16,090,812.69
August 2012	175,206,146.29	January 2017	54,310,309.98	June 2021	15,703,463.40
September 2012	171,451,624.00	February 2017	53,094,550.23	July 2021	15,324,730.55
October 2012	167,775,174.48	March 2017	51,904,757.28	August 2021	14,954,430.79
November 2012	164,175,205.74	April 2017	50,740,392.30	September 2021	14,592,384.56
December 2012	160,650,157.84	May 2017	49,600,927.43	October 2021	14,238,416.05
January 2013	157,198,502.20	June 2017	48,485,845.57	November 2021	13,892,353.05
February 2013	153,818,741.03	July 2017	47,394,640.14	December 2021	13,554,026.96
March 2013	150,509,406.69	August 2017	46,326,814.91	January 2022	13,223,272.65
April 2013	147,269,061.10	September 2017	45,281,883.75	February 2022	12,899,928.41
May 2013	144,096,295.14	October 2017	44,259,370.43	March 2022	12,583,835.91
June 2013	140,989,728.08	November 2017	43,258,808.44	April 2022	12,274,840.08
July 2013	137,948,007.01	December 2017	42,279,740.81	May 2022	11,972,789.10
August 2013	134,969,806.27	January 2018	41,321,719.87	June 2022	11,677,534.27

Group 1 MBS (Continued)

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
July 2022	\$ 11,388,930.00	April 2026	\$ 3,421,170.08	December 2029	\$ 781,054.16
August 2022	11,106,833.73	May 2026	3,323,306.17	January 2030	749,428.73
September 2022	10,831,105.86	June 2026	3,227,801.51	February 2030	718,657.55
October 2022	10,561,609.69	July 2026	3,134,603.58	March 2030	688,720.52
November 2022	10,298,211.37	August 2026	3,043,660.97	April 2030	659,598.00
December 2022	10,040,779.83	September 2026	2,954,923.39	May 2030	631,270.76
January 2023	9,789,186.74	October 2026	2,868,341.60	June 2030	603,720.00
February 2023	9,543,306.45	November 2026	2,783,867.40	July 2030	576,927.33
March 2023	9,303,015.91	December 2026	2,701,453.65	August 2030	550,874.79
April 2023	9,068,194.66	January 2027	2,621,054.19	September 2030	525,544.79
May 2023	8,838,724.74	February 2027	2,542,623.85	October 2030	500,920.12
June 2023	8,614,490.66	March 2027	2,466,118.45	November 2030	476,983.99
July 2023	8,395,379.32	April 2027	2,391,494.72	December 2030	453,719.95
August 2023	8,181,280.02	May 2027	2,318,710.35	January 2031	431,111.91
September 2023	7,972,084.35	June 2027	2,247,723.90	February 2031	409,144.16
October 2023	7,767,686.17	July 2027	2,178,494.85	March 2031	387,801.33
November 2023	7,567,981.57	August 2027	2,110,983.53	April 2031	367,068.39
December 2023	7,372,868.81	September 2027	2,045,151.13	May 2031	346,930.64
January 2024	7,182,248.28	October 2027	1,980,959.67	June 2031	327,373.70
February 2024	6,996,022.45	November 2027	1,918,371.99	July 2031	308,383.54
March 2024	6,814,095.85	December 2027	1,857,351.73	August 2031	289,946.41
April 2024	6,636,375.01	January 2028	1,797,863.30	September 2031	272,048.89
May 2024	6,462,768.41	February 2028	1,739,871.89	October 2031	254,677.84
June 2024	6,293,186.46	March 2028	1,683,343.43	November 2031	237,820.43
July 2024	6,127,541.45	April 2028	1,628,244.61	December 2031	221,464.12
August 2024	5,965,747.52	May 2028	1,574,542.79	January 2032	205,596.63
September 2024	5,807,720.59	June 2028	1,522,206.09	February 2032	190,205.97
October 2024	5,653,378.38	July 2028	1,471,203.28	March 2032	175,280.43
November 2024	5,502,640.33	August 2028	1,421,503.81	April 2032	160,808.54
December 2024	5,355,427.57	September 2028	1,373,077.82	May 2032	146,779.10
January 2025	5,211,662.90	October 2028	1,325,896.06	June 2032	133,181.17
February 2025	5,071,270.75	November 2028	1,279,929.93	July 2032	120,004.04
March 2025	4,934,177.12	December 2028	1,235,151.46	August 2032	107,237.25
April 2025	4,800,309.60	January 2029	1,191,533.27	September 2032	94,870.59
May 2025	4,669,597.30	February 2029	1,149,048.58	October 2032	82,894.05
June 2025	4,541,970.83	March 2029	1,107,671.20	November 2032	71,297.88
July 2025	4,417,362.24	April 2029	1,067,375.51	December 2032	60,072.53
August 2025	4,295,705.06	May 2029	1,028,136.42	January 2033	49,208.68
September 2025	4,176,934.19	June 2029	989,929.43	February 2033	38,697.20
October 2025	4,060,985.94	July 2029	952,730.55	March 2033	28,529.20
November 2025	3,947,797.93	August 2029	916,516.30	April 2033	18,695.97
December 2025	3,837,309.13	September 2029	881,263.74	May 2033	9,189.01
January 2026	3,729,459.81	October 2029	846,950.43	June 2033 and thereafter	0.00
February 2026	3,624,191.48	November 2029	813,554.39		
March 2026	3,521,446.91				

Group 1 MBS Second Specified Balances

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
Initial Balance	\$1,250,000,000.00	July 2004	\$1,206,465,958.21	October 2004	\$1,153,292,876.59
May 2004	1,236,611,108.21	August 2004	1,189,768,180.83	November 2004	1,133,592,985.90
June 2004	1,222,090,568.64	September 2004	1,172,031,386.95	December 2004	1,112,974,957.59

Group 1 MBS (Continued)

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
January 2005	\$1,091,484,795.67	June 2009	\$ 188,983,034.17	November 2013	\$ 29,187,372.59
February 2005	1,069,171,104.96	July 2009	182,495,062.12	December 2013	28,166,041.08
March 2005	1,046,084,916.09	August 2009	176,228,019.70	January 2014	27,180,004.56
April 2005	1,022,279,496.68	September 2009	170,174,432.16	February 2014	26,228,054.95
May 2005	997,810,149.54	October 2009	164,327,076.35	March 2014	25,309,025.23
June 2005	972,733,998.98	November 2009	158,678,972.29	April 2014	24,421,788.02
July 2005	947,109,766.10	December 2009	153,223,374.97	May 2014	23,565,254.25
August 2005	920,997,534.39	January 2010	147,953,766.54	June 2014	22,738,371.90
September 2005	894,458,506.83	February 2010	142,863,848.63	July 2014	21,940,124.69
October 2005	867,554,755.80	March 2010	137,947,535.05	August 2014	21,169,530.90
November 2005	840,348,967.23	April 2010	133,198,944.62	September 2014	20,425,642.22
December 2005	812,904,180.50	May 2010	128,612,394.33	October 2014	19,707,542.60
January 2006	785,283,525.55	June 2010	124,182,392.69	November 2014	19,014,347.15
February 2006	758,595,731.34	July 2010	119,903,633.26	December 2014	18,345,201.12
March 2006	732,809,443.56	August 2010	115,770,988.51	January 2015	17,699,278.85
April 2006	707,894,357.55	September 2010	111,779,503.76	February 2015	17,075,782.79
May 2006	683,821,183.38	October 2010	107,924,391.42	March 2015	16,473,942.56
June 2006	660,561,611.92	November 2010	104,201,025.33	April 2015	15,893,014.03
July 2006	638,088,282.11	December 2010	100,604,935.41	May 2015	15,332,278.42
August 2006	616,374,749.35	January 2011	97,131,802.35	June 2015	14,791,041.46
September 2006	595,395,454.85	February 2011	93,777,452.59	July 2015	14,268,632.53
October 2006	575,125,696.09	March 2011	90,537,853.42	August 2015	13,764,403.90
November 2006	555,541,598.24	April 2011	87,409,108.23	September 2015	13,277,729.92
December 2006	536,620,086.50	May 2011	84,387,451.95	October 2015	12,808,006.29
January 2007	518,338,859.36	June 2011	81,469,246.65	November 2015	12,354,649.32
February 2007	500,676,362.84	July 2011	78,650,977.22	December 2015	11,917,095.25
March 2007	483,611,765.43	August 2011	75,929,247.30	January 2016	11,494,799.59
April 2007	467,124,934.06	September 2011	73,300,775.24	February 2016	11,087,236.40
May 2007	451,196,410.67	October 2011	70,762,390.28	March 2016	10,693,897.74
June 2007	435,807,389.70	November 2011	68,311,028.78	April 2016	10,314,293.01
July 2007	420,939,696.30	December 2011	65,943,730.66	May 2016	9,947,948.39
August 2007	406,575,765.22	January 2012	63,657,635.91	June 2016	9,594,406.23
September 2007	392,698,620.46	February 2012	61,449,981.21	July 2016	9,253,224.55
October 2007	379,291,855.55	March 2012	59,318,096.66	August 2016	8,923,976.49
November 2007	366,339,614.55	April 2012	57,259,402.69	September 2016	8,606,249.77
December 2007	353,826,573.58	May 2012	55,271,406.97	October 2016	8,299,646.24
January 2008	341,737,923.11	June 2012	53,351,701.50	November 2016	8,003,781.37
February 2008	330,059,350.70	July 2012	51,497,959.78	December 2016	7,718,283.80
March 2008	318,777,024.39	August 2012	49,707,934.02	January 2017	7,442,794.87
April 2008	307,877,576.64	September 2012	47,979,452.55	February 2017	7,176,968.22
May 2008	297,348,088.80	October 2012	46,310,417.21	March 2017	6,920,469.37
June 2008	287,176,076.08	November 2012	44,698,800.91	April 2017	6,672,975.29
July 2008	277,349,473.02	December 2012	43,142,645.22	May 2017	6,434,174.01
August 2008	267,856,619.48	January 2013	41,640,058.02	June 2017	6,203,764.28
September 2008	258,686,247.11	February 2013	40,189,211.36	July 2017	5,981,455.19
October 2008	249,827,466.14	March 2013	38,788,339.18	August 2017	5,766,965.79
November 2008	241,269,752.81	April 2013	37,435,735.33	September 2017	5,560,024.79
December 2008	233,002,937.07	May 2013	36,129,751.48	October 2017	5,360,370.19
January 2009	225,017,190.73	June 2013	34,868,795.19	November 2017	5,167,749.02
February 2009	217,303,016.03	July 2013	33,651,328.06	December 2017	4,981,916.98
March 2009	209,851,234.59	August 2013	32,475,863.83	January 2018	4,802,638.17
April 2009	202,652,976.68	September 2013	31,340,966.72	February 2018	4,629,684.80
May 2009	195,699,670.89	October 2013	30,245,249.64	March 2018	4,462,836.91

Group 1 MBS (Continued)

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
April 2018	\$ 4,301,882.09	September 2022	\$ 583,530.55	February 2027	\$ 66,168.35
May 2018	4,146,615.27	October 2022	561,252.41	March 2027	63,302.29
June 2018	3,996,838.42	November 2022	539,792.96	April 2027	60,549.73
July 2018	3,852,360.31	December 2022	519,122.88	May 2027	57,906.41
August 2018	3,712,996.33	January 2023	499,213.88	June 2027	55,368.20
September 2018	3,578,568.20	February 2023	480,038.66	July 2027	52,931.14
October 2018	3,448,903.80	March 2023	461,570.90	August 2027	50,591.42
November 2018	3,323,836.93	April 2023	443,785.18	September 2027	48,345.36
December 2018	3,203,207.13	May 2023	426,657.01	October 2027	46,189.40
January 2019	3,086,859.48	June 2023	410,162.72	November 2027	44,120.13
February 2019	2,974,644.38	July 2023	394,279.52	December 2027	42,134.27
March 2019	2,866,417.41	August 2023	378,985.38	January 2028	40,228.63
April 2019	2,762,039.15	September 2023	364,259.09	February 2028	38,400.17
May 2019	2,661,374.97	October 2023	350,080.15	March 2028	36,645.95
June 2019	2,564,294.91	November 2023	336,428.82	April 2028	34,963.12
July 2019	2,470,673.47	December 2023	323,286.04	May 2028	33,348.96
August 2019	2,380,389.54	January 2024	310,633.41	June 2028	31,800.84
September 2019	2,293,326.15	February 2024	298,453.21	July 2028	30,316.23
October 2019	2,209,370.40	March 2024	286,728.33	August 2028	28,892.68
November 2019	2,128,413.29	April 2024	275,442.27	September 2028	27,527.85
December 2019	2,050,349.60	May 2024	264,579.13	October 2028	26,219.47
January 2020	1,975,077.76	June 2024	254,123.54	November 2028	24,965.36
February 2020	1,902,499.69	July 2024	244,060.70	December 2028	23,763.43
March 2020	1,832,520.74	August 2024	234,376.35	January 2029	22,611.66
April 2020	1,765,049.53	September 2024	225,056.69	February 2029	21,508.10
May 2020	1,699,997.84	October 2024	216,088.47	March 2029	20,450.87
June 2020	1,637,280.53	November 2024	207,458.85	April 2029	19,438.17
July 2020	1,576,815.40	December 2024	199,155.50	May 2029	18,468.27
August 2020	1,518,523.10	January 2025	191,166.49	June 2029	17,539.50
September 2020	1,462,327.06	February 2025	183,480.35	July 2029	16,650.23
October 2020	1,408,153.35	March 2025	176,085.99	August 2029	15,798.93
November 2020	1,355,930.61	April 2025	168,972.74	September 2029	14,984.10
December 2020	1,305,589.97	May 2025	162,130.28	October 2029	14,204.31
January 2021	1,257,064.95	June 2025	155,548.69	November 2029	13,458.17
February 2021	1,210,291.39	July 2025	149,218.38	December 2029	12,744.35
March 2021	1,165,207.36	August 2025	143,130.13	January 2030	12,061.58
April 2021	1,121,753.09	September 2025	137,275.04	February 2030	11,408.63
May 2021	1,079,870.88	October 2025	131,644.50	March 2030	10,784.29
June 2021	1,039,505.06	November 2025	126,230.26	April 2030	10,187.44
July 2021	1,000,601.88	December 2025	121,024.32	May 2030	9,616.98
August 2021	963,109.50	January 2026	116,019.00	June 2030	9,071.86
September 2021	926,977.84	February 2026	111,206.87	July 2030	8,551.04
October 2021	892,158.62	March 2026	106,580.79	August 2030	8,053.56
November 2021	858,605.21	April 2026	102,133.86	September 2030	7,578.48
December 2021	826,272.62	May 2026	97,859.45	October 2030	7,124.89
January 2022	795,117.44	June 2026	93,751.14	November 2030	6,691.92
February 2022	765,097.77	July 2026	89,802.75	December 2030	6,278.74
March 2022	736,173.18	August 2026	86,008.35	January 2031	5,884.53
April 2022	708,304.65	September 2026	82,362.19	February 2031	5,508.53
May 2022	681,454.55	October 2026	78,858.74	March 2031	5,149.98
June 2022	655,586.53	November 2026	75,492.67	April 2031	4,808.18
July 2022	630,665.54	December 2026	72,258.86	May 2031	4,482.43
August 2022	606,657.76	January 2027	69,152.34	June 2031	4,172.07

Group 1 MBS (Continued)

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
July 2031	\$ 3,876.47	April 2032	\$ 1,786.45	December 2032	\$ 597.94
August 2031	3,595.01	May 2032	1,608.36	January 2033	483.12
September 2031	3,327.11	June 2032	1,439.46	February 2033	374.74
October 2031	3,072.19	July 2032	1,279.35	March 2033	272.51
November 2031	2,829.72	August 2032	1,127.66	April 2033	176.15
December 2031	2,599.17	September 2032	984.01	May 2033	85.40
January 2032	2,380.05	October 2032	848.06	June 2033 and thereafter	0.00
February 2032	2,171.86	November 2032	719.48		
March 2032	1,974.14				

Aggregate Group III Scheduled Balances

<u>Distribution Date</u>	<u>Schedule Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance	\$36,338,260.00	July 2007	\$21,408,238.89	October 2010	\$ 9,866,986.11
May 2004	36,206,786.14	August 2007	21,002,796.44	November 2010	9,667,944.09
June 2004	36,056,037.21	September 2007	20,604,303.53	December 2010	9,472,814.35
July 2004	35,886,124.44	October 2007	20,212,642.85	January 2011	9,281,521.25
August 2004	35,697,188.77	November 2007	19,827,699.06	February 2011	9,093,990.62
September 2004	35,489,400.88	December 2007	19,449,358.75	March 2011	8,910,149.68
October 2004	35,262,960.99	January 2008	19,077,510.40	April 2011	8,729,927.07
November 2004	35,018,098.67	February 2008	18,712,044.37	May 2011	8,553,252.76
December 2004	34,755,072.60	March 2008	18,352,852.82	June 2011	8,380,058.10
January 2005	34,474,170.15	April 2008	17,999,829.76	July 2011	8,210,275.72
February 2005	34,175,707.00	May 2008	17,652,870.93	August 2011	8,043,839.56
March 2005	33,860,026.59	June 2008	17,311,873.84	September 2011	7,880,684.82
April 2005	33,527,499.55	July 2008	16,976,737.70	October 2011	7,720,747.93
May 2005	33,178,523.05	August 2008	16,647,363.42	November 2011	7,563,966.55
June 2005	32,813,520.06	September 2008	16,323,653.55	December 2011	7,410,279.52
July 2005	32,432,938.54	October 2008	16,005,512.30	January 2012	7,259,626.88
August 2005	32,037,250.57	November 2008	15,692,845.44	February 2012	7,111,949.78
September 2005	31,626,951.40	December 2008	15,385,560.37	March 2012	6,967,190.52
October 2005	31,202,558.48	January 2009	15,083,565.99	April 2012	6,825,292.51
November 2005	30,764,610.34	February 2009	14,786,772.75	May 2012	6,686,200.22
December 2005	30,313,665.50	March 2009	14,495,092.61	June 2012	6,549,859.21
January 2006	29,850,301.28	April 2009	14,208,438.99	July 2012	6,416,216.08
February 2006	29,375,112.55	May 2009	13,926,726.75	August 2012	6,285,218.43
March 2006	28,888,710.44	June 2009	13,649,872.19	September 2012	6,156,814.90
April 2006	28,391,721.02	July 2009	13,377,793.02	October 2012	6,030,955.09
May 2006	27,884,783.95	August 2009	13,110,408.32	November 2012	5,907,589.57
June 2006	27,368,551.01	September 2009	12,847,773.36	December 2012	5,786,669.87
July 2006	26,861,135.29	October 2009	12,590,278.04	January 2013	5,668,148.44
August 2006	26,362,388.30	November 2009	12,337,823.28	February 2013	5,551,978.64
September 2006	25,872,164.02	December 2009	12,090,311.90	March 2013	5,438,114.74
October 2006	25,390,318.89	January 2010	11,847,648.57	April 2013	5,326,511.87
November 2006	24,916,711.70	February 2010	11,609,739.79	May 2013	5,217,126.04
December 2006	24,451,203.65	March 2010	11,376,493.84	June 2013	5,109,914.08
January 2007	23,993,658.22	April 2010	11,147,820.73	July 2013	5,004,833.67
February 2007	23,543,941.19	May 2010	10,923,632.23	August 2013	4,901,843.30
March 2007	23,101,920.57	June 2010	10,703,841.77	September 2013	4,800,902.25
April 2007	22,667,466.58	July 2010	10,488,364.42	October 2013	4,701,970.60
May 2007	22,240,451.61	August 2010	10,277,116.90	November 2013	4,605,009.17
June 2007	21,820,750.17	September 2010	10,070,017.51	December 2013	4,509,979.55

Aggregate Group III (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
January 2014	\$ 4,416,844.06	June 2018	\$ 1,423,649.82	November 2022	\$ 424,229.33
February 2014	4,325,565.77	July 2018	1,392,723.69	December 2022	414,166.57
March 2014	4,236,108.43	August 2018	1,362,432.57	January 2023	404,320.09
April 2014	4,148,436.50	September 2018	1,332,763.86	February 2023	394,685.47
May 2014	4,062,515.11	October 2018	1,303,705.18	March 2023	385,258.38
June 2014	3,978,310.10	November 2018	1,275,244.40	April 2023	376,034.58
July 2014	3,895,787.91	December 2018	1,247,369.62	May 2023	367,009.92
August 2014	3,814,915.69	January 2019	1,220,069.17	June 2023	358,180.31
September 2014	3,735,661.16	February 2019	1,193,331.61	July 2023	349,541.77
October 2014	3,657,992.71	March 2019	1,167,145.75	August 2023	341,090.37
November 2014	3,581,879.32	April 2019	1,141,500.57	September 2023	332,822.29
December 2014	3,507,290.55	May 2019	1,116,385.29	October 2023	324,733.76
January 2015	3,434,196.59	June 2019	1,091,789.35	November 2023	316,821.10
February 2015	3,362,568.17	July 2019	1,067,702.39	December 2023	309,080.68
March 2015	3,292,376.59	August 2019	1,044,114.23	January 2024	301,508.97
April 2015	3,223,593.71	September 2019	1,021,014.92	February 2024	294,102.50
May 2015	3,156,191.93	October 2019	998,394.68	March 2024	286,857.87
June 2015	3,090,144.18	November 2019	976,243.95	April 2024	279,771.74
July 2015	3,025,423.92	December 2019	954,553.32	May 2024	272,840.85
August 2015	2,962,005.11	January 2020	933,313.59	June 2024	266,061.98
September 2015	2,899,862.23	February 2020	912,515.73	July 2024	259,432.01
October 2015	2,838,970.23	March 2020	892,150.89	August 2024	252,947.85
November 2015	2,779,304.56	April 2020	872,210.40	September 2024	246,606.50
December 2015	2,720,841.15	May 2020	852,685.74	October 2024	240,404.99
January 2016	2,663,556.37	June 2020	833,568.59	November 2024	234,340.43
February 2016	2,607,427.07	July 2020	814,850.74	December 2024	228,409.98
March 2016	2,552,430.54	August 2020	796,524.20	January 2025	222,610.87
April 2016	2,498,544.51	September 2020	778,581.10	February 2025	216,940.36
May 2016	2,445,747.13	October 2020	761,013.73	March 2025	211,395.79
June 2016	2,394,016.99	November 2020	743,814.54	April 2025	205,974.53
July 2016	2,343,333.09	December 2020	726,976.12	May 2025	200,674.03
August 2016	2,293,674.81	January 2021	710,491.21	June 2025	195,491.76
September 2016	2,245,021.98	February 2021	694,352.69	July 2025	190,425.27
October 2016	2,197,354.77	March 2021	678,553.59	August 2025	185,472.13
November 2016	2,150,653.76	April 2021	663,087.05	September 2025	180,630.00
December 2016	2,104,899.90	May 2021	647,946.37	October 2025	175,896.53
January 2017	2,060,074.52	June 2021	633,124.98	November 2025	171,269.48
February 2017	2,016,159.30	July 2021	618,616.43	December 2025	166,746.60
March 2017	1,973,136.27	August 2021	604,414.40	January 2026	162,325.71
April 2017	1,930,987.81	September 2021	590,512.69	February 2026	158,004.69
May 2017	1,889,696.67	October 2021	576,905.23	March 2026	153,781.44
June 2017	1,849,245.89	November 2021	563,586.06	April 2026	149,653.90
July 2017	1,809,618.86	December 2021	550,549.36	May 2026	145,620.05
August 2017	1,770,799.31	January 2022	537,789.39	June 2026	141,677.94
September 2017	1,732,771.26	February 2022	525,300.55	July 2026	137,825.64
October 2017	1,695,519.04	March 2022	513,077.34	August 2026	134,061.24
November 2017	1,659,027.31	April 2022	501,114.36	September 2026	130,382.89
December 2017	1,623,280.99	May 2022	489,406.35	October 2026	126,788.79
January 2018	1,588,265.33	June 2022	477,948.11	November 2026	123,277.14
February 2018	1,553,965.85	July 2022	466,734.57	December 2026	119,846.21
March 2018	1,520,368.34	August 2022	455,760.75	January 2027	116,494.29
April 2018	1,487,458.90	September 2022	445,021.78	February 2027	113,219.70
May 2018	1,455,223.85	October 2022	434,512.87	March 2027	110,020.81

Aggregate Group III (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
April 2027	\$ 106,896.00	August 2029	\$ 43,882.14	November 2031	\$ 13,429.87
May 2027	103,843.71	September 2029	42,335.11	December 2031	12,670.73
June 2027	100,862.39	October 2029	40,826.57	January 2032	11,932.46
July 2027	97,950.53	November 2029	39,355.69	February 2032	11,214.58
August 2027	95,106.65	December 2029	37,921.63	March 2032	10,516.63
September 2027	92,329.30	January 2030	36,523.59	April 2032	9,838.14
October 2027	89,617.06	February 2030	35,160.75	May 2032	9,178.67
November 2027	86,968.54	March 2030	33,832.36	June 2032	8,537.78
December 2027	84,382.37	April 2030	32,537.64	July 2032	7,915.03
January 2028	81,857.22	May 2030	31,275.85	August 2032	7,310.01
February 2028	79,391.78	June 2030	30,046.25	September 2032	6,722.31
March 2028	76,984.77	July 2030	28,848.14	October 2032	6,151.52
April 2028	74,634.93	August 2030	27,680.80	November 2032	5,597.24
May 2028	72,341.04	September 2030	26,543.56	December 2032	5,059.09
June 2028	70,101.88	October 2030	25,435.74	January 2033	4,536.70
July 2028	67,916.28	November 2030	24,356.68	February 2033	4,029.68
August 2028	65,783.08	December 2030	23,305.74	March 2033	3,537.69
September 2028	63,701.15	January 2031	22,282.29	April 2033	3,060.36
October 2028	61,669.38	February 2031	21,285.71	May 2033	2,597.35
November 2028	59,686.69	March 2031	20,315.40	June 2033	2,148.32
December 2028	57,752.00	April 2031	19,370.75	July 2033	1,712.94
January 2029	55,864.28	May 2031	18,451.20	August 2033	1,290.89
February 2029	54,022.51	June 2031	17,556.17	September 2033	881.83
March 2029	52,225.68	July 2031	16,685.12	October 2033	485.47
April 2029	50,472.82	August 2031	15,837.49	November 2033	101.50
May 2029	48,762.97	September 2031	15,012.75	December 2033 and thereafter	0.00
June 2029	47,095.18	October 2031	14,210.38		
July 2029	45,468.54				

Aggregate Group IV Scheduled Balances

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Schedule Balance</u>	<u>Distribution Date</u>	<u>Schedule Balance</u>
Initial Balance	\$107,102,240.00	December 2005	\$ 89,345,540.44	August 2007	\$ 61,902,979.00
May 2004	106,714,738.10	January 2006	87,979,835.37	September 2007	60,728,473.56
June 2004	106,270,425.48	February 2006	86,579,279.09	October 2007	59,574,105.23
July 2004	105,769,629.92	March 2006	85,145,672.86	November 2007	58,439,534.06
August 2004	105,212,766.92	April 2006	83,680,861.97	December 2007	57,324,425.78
September 2004	104,600,339.45	May 2006	82,186,731.64	January 2008	56,228,451.71
October 2004	103,932,937.65	June 2006	80,665,202.96	February 2008	55,151,288.65
November 2004	103,211,238.20	July 2006	79,169,661.89	March 2008	54,092,618.85
December 2004	102,436,003.46	August 2006	77,699,670.77	April 2008	53,052,129.81
January 2005	101,608,080.46	September 2006	76,254,799.23	May 2008	52,029,514.32
February 2005	100,728,399.58	October 2006	74,834,624.08	June 2008	51,024,470.26
March 2005	99,797,973.09	November 2006	73,438,729.23	July 2008	50,036,700.59
April 2005	98,817,893.40	December 2006	72,066,705.49	August 2008	49,065,913.23
May 2005	97,789,331.10	January 2007	70,718,150.54	September 2008	48,111,821.00
June 2005	96,713,532.82	February 2007	69,392,668.76	October 2008	47,174,141.50
July 2005	95,591,818.86	March 2007	68,089,871.14	November 2008	46,252,597.10
August 2005	94,425,580.62	April 2007	66,809,375.17	December 2008	45,346,914.76
September 2005	93,216,277.82	May 2007	65,550,804.73	January 2009	44,456,826.06
October 2005	91,965,435.52	June 2007	64,313,789.99	February 2009	43,582,067.06
November 2005	90,674,641.01	July 2007	63,097,967.27	March 2009	42,722,378.23

Aggregate Group IV (Continued)

<u>Distribution Date</u>	<u>Schedule Balance</u>	<u>Distribution Date</u>	<u>Schedule Balance</u>	<u>Distribution Date</u>	<u>Schedule Balance</u>
April 2009	\$ 41,877,504.38	September 2013	\$ 14,150,027.70	February 2018	\$ 4,580,109.87
May 2009	41,047,194.62	October 2013	13,858,439.65	March 2018	4,481,085.65
June 2009	40,231,202.25	November 2013	13,572,658.59	April 2018	4,384,089.37
July 2009	39,429,284.70	December 2013	13,292,571.29	May 2018	4,289,080.82
August 2009	38,641,203.45	January 2014	13,018,066.72	June 2018	4,196,020.53
September 2009	37,867,121.49	February 2014	12,749,035.96	July 2018	4,104,869.81
October 2009	37,108,187.91	March 2014	12,485,372.21	August 2018	4,015,590.75
November 2009	36,364,110.72	April 2014	12,226,970.72	September 2018	3,928,146.13
December 2009	35,634,603.49	May 2014	11,973,728.76	October 2018	3,842,499.49
January 2010	34,919,385.27	June 2014	11,725,545.54	November 2018	3,758,615.07
February 2010	34,218,180.44	July 2014	11,482,322.28	December 2018	3,676,457.81
March 2010	33,530,718.67	August 2014	11,243,962.02	January 2019	3,595,993.33
April 2010	32,856,734.80	September 2014	11,010,369.74	February 2019	3,517,187.92
May 2010	32,195,968.69	October 2014	10,781,452.20	March 2019	3,440,008.51
June 2010	31,548,165.20	November 2014	10,557,117.98	April 2019	3,364,422.72
July 2010	30,913,074.07	December 2014	10,337,277.43	May 2019	3,290,398.76
August 2010	30,290,449.81	January 2015	10,121,842.60	June 2019	3,217,905.47
September 2010	29,680,051.61	February 2015	9,910,727.25	July 2019	3,146,912.30
October 2010	29,081,643.27	March 2015	9,703,846.80	August 2019	3,077,389.31
November 2010	28,494,993.11	April 2015	9,501,118.31	September 2019	3,009,307.13
December 2010	27,919,873.87	May 2015	9,302,460.43	October 2019	2,942,636.97
January 2011	27,356,062.65	June 2015	9,107,793.38	November 2019	2,877,350.58
February 2011	26,803,340.78	July 2015	8,917,038.92	December 2019	2,813,420.30
March 2011	26,261,493.81	August 2015	8,730,120.33	January 2020	2,750,818.99
April 2011	25,730,311.35	September 2015	8,546,962.35	February 2020	2,689,520.04
May 2011	25,209,587.09	October 2015	8,367,491.20	March 2020	2,629,497.37
June 2011	24,699,118.60	November 2015	8,191,634.50	April 2020	2,570,725.39
July 2011	24,198,707.38	December 2015	8,019,321.27	May 2020	2,513,179.04
August 2011	23,708,158.70	January 2016	7,850,481.93	June 2020	2,456,833.72
September 2011	23,227,281.56	February 2016	7,685,048.21	July 2020	2,401,665.35
October 2011	22,755,888.62	March 2016	7,522,953.18	August 2020	2,347,650.28
November 2011	22,293,796.13	April 2016	7,364,131.19	September 2020	2,294,765.35
December 2011	21,840,823.86	May 2016	7,208,517.87	October 2020	2,242,987.84
January 2012	21,396,795.00	June 2016	7,056,050.09	November 2020	2,192,295.49
February 2012	20,961,536.18	July 2016	6,906,665.93	December 2020	2,142,666.47
March 2012	20,534,877.32	August 2016	6,760,304.71	January 2021	2,094,079.37
April 2012	20,116,651.59	September 2016	6,616,906.87	February 2021	2,046,513.21
May 2012	19,706,695.38	October 2016	6,476,414.04	March 2021	1,999,947.41
June 2012	19,304,848.20	November 2016	6,338,768.97	April 2021	1,954,361.83
July 2012	18,910,952.64	December 2016	6,203,915.51	May 2021	1,909,736.68
August 2012	18,524,854.33	January 2017	6,071,798.60	June 2021	1,866,052.58
September 2012	18,146,401.81	February 2017	5,942,364.25	July 2021	1,823,290.53
October 2012	17,775,446.58	March 2017	5,815,559.52	August 2021	1,781,431.90
November 2012	17,411,842.95	April 2017	5,691,332.51	September 2021	1,740,458.44
December 2012	17,055,448.04	May 2017	5,569,632.28	October 2021	1,700,352.24
January 2013	16,706,121.72	June 2017	5,450,408.93	November 2021	1,661,095.76
February 2013	16,363,726.53	July 2017	5,333,613.50	December 2021	1,622,671.78
March 2013	16,028,127.66	August 2017	5,219,197.97	January 2022	1,585,063.45
April 2013	15,699,192.89	September 2017	5,107,115.28	February 2022	1,548,254.24
May 2013	15,376,792.52	October 2017	4,997,319.28	March 2022	1,512,227.93
June 2013	15,060,799.38	November 2017	4,889,764.69	April 2022	1,476,968.65
July 2013	14,751,088.71	December 2017	4,784,407.14	May 2022	1,442,460.81
August 2013	14,447,538.15	January 2018	4,681,203.09	June 2022	1,408,689.16

Aggregate Group IV (Continued)

<u>Distribution Date</u>	<u>Schedule Balance</u>	<u>Distribution Date</u>	<u>Schedule Balance</u>	<u>Distribution Date</u>	<u>Schedule Balance</u>
July 2022	\$ 1,375,638.73	June 2026	\$ 417,577.10	April 2030	\$ 95,900.41
August 2022	1,343,294.85	July 2026	406,222.92	May 2030	92,181.44
September 2022	1,311,643.14	August 2026	395,127.85	June 2030	88,557.37
October 2022	1,280,669.50	September 2026	384,286.42	July 2030	85,026.08
November 2022	1,250,360.13	October 2026	373,693.26	August 2030	81,585.52
December 2022	1,220,701.48	November 2026	363,343.15	September 2030	78,233.65
January 2023	1,191,680.26	December 2026	353,230.94	October 2030	74,968.50
February 2023	1,163,283.48	January 2027	343,351.59	November 2030	71,788.12
March 2023	1,135,498.37	February 2027	333,700.18	December 2030	68,690.62
April 2023	1,108,312.44	March 2027	324,271.86	January 2031	65,674.13
May 2023	1,081,713.43	April 2027	315,061.91	February 2031	62,736.84
June 2023	1,055,689.33	May 2027	306,065.68	March 2031	59,876.95
July 2023	1,030,228.36	June 2027	297,278.63	April 2031	57,092.74
August 2023	1,005,319.00	July 2027	288,696.30	May 2031	54,382.48
September 2023	980,949.92	August 2027	280,314.34	June 2031	51,744.51
October 2023	957,110.04	September 2027	272,128.47	July 2031	49,177.18
November 2023	933,788.49	October 2027	264,134.50	August 2031	46,678.90
December 2023	910,974.64	November 2027	256,328.33	September 2031	44,248.09
January 2024	888,658.03	December 2027	248,705.94	October 2031	41,883.22
February 2024	866,828.44	January 2028	241,263.39	November 2031	39,582.79
March 2024	845,475.84	February 2028	233,996.83	December 2031	37,345.31
April 2024	824,590.40	March 2028	226,902.48	January 2032	35,169.35
May 2024	804,162.49	April 2028	219,976.64	February 2032	33,053.50
June 2024	784,182.68	May 2028	213,215.68	March 2032	30,996.37
July 2024	764,641.71	June 2028	206,616.06	April 2032	28,996.62
August 2024	745,530.52	July 2028	200,174.30	May 2032	27,052.92
September 2024	726,840.20	August 2028	193,886.98	June 2032	25,163.97
October 2024	708,562.07	September 2028	187,750.77	July 2032	23,328.52
November 2024	690,687.58	October 2028	181,762.40	August 2032	21,545.31
December 2024	673,208.38	November 2028	175,918.66	September 2032	19,813.12
January 2025	656,116.25	December 2028	170,216.43	October 2032	18,130.78
February 2025	639,403.17	January 2029	164,652.63	November 2032	16,497.12
March 2025	623,061.27	February 2029	159,224.24	December 2032	14,911.01
April 2025	607,082.83	March 2029	153,928.33	January 2033	13,371.31
May 2025	591,460.28	April 2029	148,762.00	February 2033	11,876.96
June 2025	576,186.23	May 2029	143,722.42	March 2033	10,426.87
July 2025	561,253.41	June 2029	138,806.84	April 2033	9,020.01
August 2025	546,654.71	July 2029	134,012.53	May 2033	7,655.36
September 2025	532,383.14	August 2029	129,336.84	June 2033	6,331.91
October 2025	518,431.89	September 2029	124,777.16	July 2033	5,048.68
November 2025	504,794.24	October 2029	120,330.96	August 2033	3,804.71
December 2025	491,463.65	November 2029	115,995.73	September 2033	2,599.09
January 2026	478,433.69	December 2029	111,769.03	October 2033	1,430.87
February 2026	465,698.05	January 2030	107,648.46	November 2033	299.17
March 2026	453,250.55	February 2030	103,631.70	December 2033 and thereafter	0.00
April 2026	441,085.16	March 2030	99,716.43		
May 2026	429,195.95				

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	\$68,220,875.00	July 2008	\$37,065,219.75	October 2012	\$15,044,970.61
May 2004	68,002,252.88	August 2008	36,475,448.97	November 2012	14,768,835.37
June 2004	67,755,935.41	September 2008	35,892,670.79	December 2012	14,497,567.42
July 2004	67,482,066.31	October 2008	35,316,804.61	January 2013	14,231,083.06
August 2004	67,180,819.23	November 2008	34,747,770.75	February 2013	13,969,299.96
September 2004	66,852,397.58	December 2008	34,185,490.40	March 2013	13,712,137.22
October 2004	66,497,034.44	January 2009	33,629,885.70	April 2013	13,459,515.29
November 2004	66,114,992.33	February 2009	33,080,879.63	May 2013	13,211,355.96
December 2004	65,706,563.00	March 2009	32,538,396.07	June 2013	12,967,582.38
January 2005	65,272,067.04	April 2009	32,002,359.75	July 2013	12,728,118.98
February 2005	64,811,853.58	May 2009	31,472,696.26	August 2013	12,492,891.47
March 2005	64,326,299.89	June 2009	30,949,332.05	September 2013	12,261,826.82
April 2005	63,815,810.84	July 2009	30,432,194.37	October 2013	12,034,853.24
May 2005	63,280,818.42	August 2009	29,921,211.35	November 2013	11,811,900.18
June 2005	62,721,781.20	September 2009	29,416,311.89	December 2013	11,592,898.25
July 2005	62,139,183.65	October 2009	28,917,425.71	January 2014	11,377,779.26
August 2005	61,533,535.52	November 2009	28,424,483.35	February 2014	11,166,476.18
September 2005	60,905,371.06	December 2009	27,937,416.11	March 2014	10,958,923.10
October 2005	60,255,248.35	January 2010	27,456,156.11	April 2014	10,755,055.24
November 2005	59,583,748.39	February 2010	26,980,636.20	May 2014	10,554,808.93
December 2005	58,891,474.31	March 2010	26,510,790.01	June 2014	10,358,121.57
January 2006	58,179,050.44	April 2010	26,046,551.95	July 2014	10,164,931.62
February 2006	57,447,121.40	May 2010	25,587,857.14	August 2014	9,975,178.59
March 2006	56,696,351.10	June 2010	25,134,641.44	September 2014	9,788,803.02
April 2006	55,927,421.76	July 2010	24,686,841.48	October 2014	9,605,746.46
May 2006	55,141,032.82	August 2010	24,244,394.57	November 2014	9,425,951.45
June 2006	54,337,899.91	September 2010	23,807,238.73	December 2014	9,249,361.53
July 2006	53,544,213.46	October 2010	23,377,523.71	January 2015	9,075,921.17
August 2006	52,759,865.01	November 2010	22,955,308.55	February 2015	8,905,575.79
September 2006	51,984,747.37	December 2010	22,540,465.02	March 2015	8,738,271.75
October 2006	51,218,754.52	January 2011	22,132,867.10	April 2015	8,573,956.32
November 2006	50,461,781.67	February 2011	21,732,390.85	May 2015	8,412,577.66
December 2006	49,713,725.20	March 2011	21,338,914.43	June 2015	8,254,084.82
January 2007	48,974,482.68	April 2011	20,952,318.08	July 2015	8,098,427.71
February 2007	48,243,952.85	May 2011	20,572,484.04	August 2015	7,945,557.12
March 2007	47,522,035.56	June 2011	20,199,296.54	September 2015	7,795,424.64
April 2007	46,808,631.84	July 2011	19,832,641.76	October 2015	7,647,982.71
May 2007	46,103,643.81	August 2011	19,472,407.83	November 2015	7,503,184.57
June 2007	45,406,974.72	September 2011	19,118,484.74	December 2015	7,360,984.26
July 2007	44,718,528.90	October 2011	18,770,764.34	January 2016	7,221,336.61
August 2007	44,038,211.79	November 2011	18,429,140.31	February 2016	7,084,197.21
September 2007	43,365,929.87	December 2011	18,093,508.15	March 2016	6,949,522.41
October 2007	42,701,590.72	January 2012	17,763,765.10	April 2016	6,817,269.30
November 2007	42,045,102.93	February 2012	17,439,810.15	May 2016	6,687,395.73
December 2007	41,396,376.16	March 2012	17,121,543.97	June 2016	6,559,860.24
January 2008	40,755,321.07	April 2012	16,808,868.96	July 2016	6,434,622.09
February 2008	40,121,849.35	May 2012	16,501,689.13	August 2016	6,311,641.22
March 2008	39,495,873.68	June 2012	16,199,910.13	September 2016	6,190,878.28
April 2008	38,877,307.75	July 2012	15,903,439.19	October 2016	6,072,294.58
May 2008	38,266,066.20	August 2012	15,612,185.14	November 2016	5,955,852.08
June 2008	37,662,064.68	September 2012	15,326,058.32	December 2016	5,841,513.41

Aggregate Group V (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
January 2017	\$ 5,729,241.82	June 2021	\$ 1,968,388.93	November 2025	\$ 593,931.53
February 2017	5,619,001.21	July 2021	1,927,295.99	December 2025	579,421.47
March 2017	5,510,756.07	August 2021	1,886,978.44	January 2026	565,204.28
April 2017	5,404,471.53	September 2021	1,847,422.40	February 2026	551,274.52
May 2017	5,300,113.30	October 2021	1,808,614.23	March 2026	537,626.86
June 2017	5,197,647.67	November 2021	1,770,540.51	April 2026	524,256.05
July 2017	5,097,041.52	December 2021	1,733,188.08	May 2026	511,156.94
August 2017	4,998,262.28	January 2022	1,696,543.99	June 2026	498,324.48
September 2017	4,901,277.96	February 2022	1,660,595.51	July 2026	485,753.69
October 2017	4,806,057.10	March 2022	1,625,330.15	August 2026	473,439.69
November 2017	4,712,568.80	April 2022	1,590,735.63	September 2026	461,377.68
December 2017	4,620,782.66	May 2022	1,556,799.87	October 2026	449,562.96
January 2018	4,530,668.83	June 2022	1,523,511.04	November 2026	437,990.90
February 2018	4,442,197.95	July 2022	1,490,857.47	December 2026	426,656.96
March 2018	4,355,341.18	August 2022	1,458,827.72	January 2027	415,556.67
April 2018	4,270,070.17	September 2022	1,427,410.53	February 2027	404,685.66
May 2018	4,186,357.04	October 2022	1,396,594.86	March 2027	394,039.62
June 2018	4,104,174.43	November 2022	1,366,369.85	April 2027	383,614.32
July 2018	4,023,495.41	December 2022	1,336,724.83	May 2027	373,405.61
August 2018	3,944,293.52	January 2023	1,307,649.31	June 2027	363,409.41
September 2018	3,866,542.77	February 2023	1,279,133.00	July 2027	353,621.72
October 2018	3,790,217.60	March 2023	1,251,165.77	August 2027	344,038.61
November 2018	3,715,292.90	April 2023	1,223,737.68	September 2027	334,656.21
December 2018	3,641,743.99	May 2023	1,196,838.97	October 2027	325,470.73
January 2019	3,569,546.61	June 2023	1,170,460.03	November 2027	316,478.44
February 2019	3,498,676.92	July 2023	1,144,591.44	December 2027	307,675.69
March 2019	3,429,111.50	August 2023	1,119,223.93	January 2028	299,058.88
April 2019	3,360,827.31	September 2023	1,094,348.40	February 2028	290,624.48
May 2019	3,293,801.73	October 2023	1,069,955.90	March 2028	282,369.03
June 2019	3,228,012.52	November 2023	1,046,037.65	April 2028	274,289.13
July 2019	3,163,437.82	December 2023	1,022,585.01	May 2028	266,381.43
August 2019	3,100,056.15	January 2024	999,589.50	June 2028	258,642.66
September 2019	3,037,846.40	February 2024	977,042.79	July 2028	251,069.59
October 2019	2,976,787.83	March 2024	954,936.70	August 2028	243,659.05
November 2019	2,916,860.04	April 2024	933,263.18	September 2028	236,407.93
December 2019	2,858,043.00	May 2024	912,014.33	October 2028	229,313.20
January 2020	2,800,317.03	June 2024	891,182.39	November 2028	222,371.85
February 2020	2,743,662.77	July 2024	870,759.74	December 2028	215,580.94
March 2020	2,688,061.20	August 2024	850,738.88	January 2029	208,937.58
April 2020	2,633,493.64	September 2024	831,112.45	February 2029	202,438.94
May 2020	2,579,941.72	October 2024	811,873.22	March 2029	196,082.23
June 2020	2,527,387.39	November 2024	793,014.09	April 2029	189,864.71
July 2020	2,475,812.92	December 2024	774,528.09	May 2029	183,783.70
August 2020	2,425,200.88	January 2025	756,408.35	June 2029	177,836.56
September 2020	2,375,534.15	February 2025	738,648.15	July 2029	172,020.71
October 2020	2,326,795.89	March 2025	721,240.87	August 2029	166,333.60
November 2020	2,278,969.56	April 2025	704,180.01	September 2029	160,772.74
December 2020	2,232,038.91	May 2025	687,459.19	October 2029	155,335.67
January 2021	2,185,987.96	June 2025	671,072.13	November 2029	150,019.99
February 2021	2,140,801.03	July 2025	655,012.68	December 2029	144,823.34
March 2021	2,096,462.68	August 2025	639,274.79	January 2030	139,743.40
April 2021	2,052,957.77	September 2025	623,852.51	February 2030	134,777.89
May 2021	2,010,271.40	October 2025	608,740.00	March 2030	129,924.58

Aggregate Group V (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
April 2030	\$ 125,181.27	July 2031	\$ 65,856.61	October 2032	\$ 24,634.27
May 2030	120,545.81	August 2031	62,605.55	November 2032	22,405.10
June 2030	116,016.08	September 2031	59,432.78	December 2032	20,233.47
July 2030	111,590.01	October 2031	56,336.73	January 2033	18,118.20
August 2030	107,265.56	November 2031	53,315.86	February 2033	16,058.13
September 2030	103,040.73	December 2031	50,368.65	March 2033	14,052.12
October 2030	98,913.55	January 2032	47,493.61	April 2033	12,099.05
November 2030	94,882.10	February 2032	44,689.29	May 2033	10,197.81
December 2030	90,944.48	March 2032	41,954.26	June 2033	8,347.33
January 2031	87,098.83	April 2032	39,287.11	July 2033	6,546.55
February 2031	83,343.34	May 2032	36,686.46	August 2033	4,794.44
March 2031	79,676.21	June 2032	34,150.96	September 2033	3,089.97
April 2031	76,095.68	July 2032	31,679.28	October 2033	1,432.15
May 2031	72,600.03	August 2032	29,270.12	November 2033 and thereafter	0.00
June 2031	69,187.56	September 2032	26,922.20		

Aggregate Group VI Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$136,441,749.00	January 2007	\$ 97,948,964.48	October 2009	\$ 57,834,850.69
May 2004	136,004,504.75	February 2007	96,487,904.82	November 2009	56,848,965.97
June 2004	135,511,869.80	March 2007	95,044,070.26	December 2009	55,874,831.51
July 2004	134,964,131.62	April 2007	93,617,262.82	January 2010	54,912,311.50
August 2004	134,361,637.45	May 2007	92,207,286.77	February 2010	53,961,271.68
September 2004	133,704,794.14	June 2007	90,813,948.59	March 2010	53,021,579.32
October 2004	132,994,067.85	July 2007	89,437,056.97	April 2010	52,093,103.19
November 2004	132,229,983.65	August 2007	88,076,422.75	May 2010	51,175,713.56
December 2004	131,413,124.98	September 2007	86,731,858.93	June 2010	50,269,282.18
January 2005	130,544,133.06	October 2007	85,403,180.63	July 2010	49,373,682.25
February 2005	129,623,706.16	November 2007	84,090,205.06	August 2010	48,488,788.42
March 2005	128,652,598.77	December 2007	82,792,751.52	September 2010	47,614,476.76
April 2005	127,631,620.66	January 2008	81,510,641.35	October 2010	46,755,046.71
May 2005	126,561,635.83	February 2008	80,243,697.91	November 2010	45,910,616.38
June 2005	125,443,561.39	March 2008	78,991,746.58	December 2010	45,080,929.34
July 2005	124,278,366.30	April 2008	77,754,614.72	January 2011	44,265,733.49
August 2005	123,067,070.03	May 2008	76,532,131.64	February 2011	43,464,780.99
September 2005	121,810,741.13	June 2008	75,324,128.58	March 2011	42,677,828.17
October 2005	120,510,495.71	July 2008	74,130,438.74	April 2011	41,904,635.47
November 2005	119,167,495.80	August 2008	72,950,897.17	May 2011	41,144,967.39
December 2005	117,782,947.64	September 2008	71,785,340.81	June 2011	40,398,592.39
January 2006	116,358,099.91	October 2008	70,633,608.46	July 2011	39,665,282.85
February 2006	114,894,241.82	November 2008	69,495,540.73	August 2011	38,944,814.98
March 2006	113,392,701.23	December 2008	68,370,980.05	September 2011	38,236,968.79
April 2006	111,854,842.55	January 2009	67,259,770.65	October 2011	37,541,527.99
May 2006	110,282,064.68	February 2009	66,161,758.52	November 2011	36,858,279.95
June 2006	108,675,798.87	March 2009	65,076,791.40	December 2011	36,187,015.63
July 2006	107,088,425.97	April 2009	64,004,718.76	January 2012	35,527,529.53
August 2006	105,519,729.09	May 2009	62,945,391.79	February 2012	34,879,619.61
September 2006	103,969,493.81	June 2009	61,898,663.36	March 2012	34,243,087.27
October 2006	102,437,508.12	July 2009	60,864,388.02	April 2012	33,617,737.25
November 2006	100,923,562.42	August 2009	59,842,421.97	May 2012	33,003,377.59
December 2006	99,427,449.50	September 2009	58,832,623.04	June 2012	32,399,819.58

Aggregate Group VI (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
July 2012	\$ 31,806,877.71	December 2016	\$ 11,683,026.05	May 2021	\$ 4,020,541.83
August 2012	31,224,369.60	January 2017	11,458,482.87	June 2021	3,936,776.89
September 2012.....	30,652,115.96	February 2017	11,238,001.64	July 2021	3,854,591.00
October 2012	30,089,940.53	March 2017	11,021,511.37	August 2021	3,773,955.90
November 2012	29,537,670.05	April 2017.....	10,808,942.29	September 2021.....	3,694,843.82
December 2012	28,995,134.17	May 2017	10,600,225.82	October 2021	3,617,227.47
January 2013	28,462,165.44	June 2017	10,395,294.55	November 2021	3,541,080.03
February 2013	27,938,599.24	July 2017	10,194,082.24	December 2021	3,466,375.16
March 2013	27,424,273.75	August 2017	9,996,523.76	January 2022	3,393,086.97
April 2013.....	26,919,029.88	September 2017.....	9,802,555.11	February 2022	3,321,190.01
May 2013	26,422,711.23	October 2017	9,612,113.39	March 2022	3,250,659.29
June 2013	25,935,164.07	November 2017	9,425,136.78	April 2022.....	3,181,470.25
July 2013	25,456,237.26	December 2017	9,241,564.50	May 2022	3,113,598.75
August 2013	24,985,782.23	January 2018	9,061,336.83	June 2022	3,047,021.08
September 2013.....	24,523,652.93	February 2018	8,884,395.07	July 2022	2,981,713.93
October 2013	24,069,705.78	March 2018	8,710,681.53	August 2022	2,917,654.42
November 2013	23,623,799.65	April 2018.....	8,540,139.51	September 2022.....	2,854,820.04
December 2013	23,185,795.79	May 2018	8,372,713.27	October 2022	2,793,188.69
January 2014	22,755,557.81	June 2018	8,208,348.04	November 2022	2,732,738.66
February 2014	22,332,951.64	July 2018	8,046,989.99	December 2022	2,673,448.61
March 2014	21,917,845.48	August 2018	7,888,586.21	January 2023	2,615,297.57
April 2014.....	21,510,109.77	September 2018.....	7,733,084.70	February 2023	2,558,264.94
May 2014	21,109,617.15	October 2018	7,580,434.36	March 2023	2,502,330.48
June 2014	20,716,242.42	November 2018	7,430,584.96	April 2023.....	2,447,474.30
July 2014	20,329,862.51	December 2018	7,283,487.14	May 2023	2,393,676.87
August 2014	19,950,356.45	January 2019	7,139,092.38	June 2023	2,340,918.99
September 2014.....	19,577,605.31	February 2019	6,997,353.00	July 2023	2,289,181.80
October 2014	19,211,492.19	March 2019	6,858,222.15	August 2023	2,238,446.77
November 2014	18,851,902.19	April 2019.....	6,721,653.77	September 2023.....	2,188,695.70
December 2014	18,498,722.34	May 2019	6,587,602.61	October 2023	2,139,910.69
January 2015	18,151,841.61	June 2019	6,456,024.18	November 2023	2,092,074.18
February 2015	17,811,150.85	July 2019	6,326,874.77	December 2023	2,045,168.90
March 2015	17,476,542.77	August 2019	6,200,111.43	January 2024	1,999,177.88
April 2015.....	17,147,911.90	September 2019.....	6,075,691.93	February 2024	1,954,084.46
May 2015	16,825,154.58	October 2019	5,953,574.78	March 2024	1,909,872.27
June 2015	16,508,168.90	November 2019	5,833,719.20	April 2024.....	1,866,525.23
July 2015	16,196,854.70	December 2019	5,716,085.13	May 2024	1,824,027.53
August 2015	15,891,113.51	January 2020	5,600,633.18	June 2024	1,782,363.65
September 2015.....	15,590,848.55	February 2020	5,487,324.65	July 2024	1,741,518.34
October 2015	15,295,964.68	March 2020	5,376,121.51	August 2024	1,701,476.61
November 2015	15,006,368.40	April 2020	5,266,986.38	September 2024.....	1,662,223.75
December 2015	14,721,967.78	May 2020	5,159,882.54	October 2024	1,623,745.29
January 2016	14,442,672.47	June 2020	5,054,773.88	November 2024	1,586,027.03
February 2016	14,168,393.66	July 2020	4,951,624.94	December 2024	1,549,055.02
March 2016	13,899,044.06	August 2020	4,850,400.86	January 2025	1,512,815.54
April 2016.....	13,634,537.86	September 2020.....	4,751,067.39	February 2025	1,477,295.13
May 2016	13,374,790.72	October 2020	4,653,590.86	March 2025	1,442,480.56
June 2016	13,119,719.74	November 2020	4,557,938.19	April 2025.....	1,408,358.83
July 2016	12,869,243.43	December 2020	4,464,076.88	May 2025	1,374,917.18
August 2016.....	12,623,281.69	January 2021	4,371,974.98	June 2025	1,342,143.06
September 2016.....	12,381,755.81	February 2021	4,281,601.11	July 2025	1,310,024.15
October 2016	12,144,588.40	March 2021	4,192,924.41	August 2025	1,278,548.36
November 2016	11,911,703.40	April 2021.....	4,105,914.58	September 2025.....	1,247,703.79

Aggregate Group VI (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
October 2025	\$ 1,217,478.77	July 2028	\$ 502,137.75	April 2031	\$ 152,189.84
November 2025	1,187,861.83	August 2028	487,316.67	May 2031	145,198.53
December 2025	1,158,841.70	September 2028	472,814.45	June 2031	138,373.58
January 2026	1,130,407.31	October 2028	458,624.99	July 2031	131,711.68
February 2026	1,102,547.79	November 2028	444,742.29	August 2031	125,209.56
March 2026	1,075,252.47	December 2028	431,160.47	September 2031	118,864.02
April 2026	1,048,510.85	January 2029	417,873.75	October 2031	112,671.91
May 2026	1,022,312.63	February 2029	404,876.46	November 2031	106,630.16
June 2026	996,647.70	March 2029	392,163.03	December 2031	100,735.73
July 2026	971,506.11	April 2029	379,727.99	January 2032	94,985.65
August 2026	946,878.10	May 2029	367,565.97	February 2032	89,377.00
September 2026	922,754.08	June 2029	355,671.69	March 2032	83,906.93
October 2026	899,124.63	July 2029	344,039.98	April 2032	78,572.62
November 2026	875,980.50	August 2029	332,665.76	May 2032	73,371.32
December 2026	853,312.61	September 2029	321,544.03	June 2032	68,300.32
January 2027	831,112.03	October 2029	310,669.89	July 2032	63,356.96
February 2027	809,370.00	November 2029	300,038.53	August 2032	58,538.64
March 2027	788,077.91	December 2029	289,645.23	September 2032	53,842.80
April 2027	767,227.30	January 2030	279,485.34	October 2032	49,266.94
May 2027	746,809.87	February 2030	269,554.32	November 2032	44,808.59
June 2027	726,817.47	March 2030	259,847.69	December 2032	40,465.33
July 2027	707,242.09	April 2030	250,361.07	January 2033	36,234.79
August 2027	688,075.86	May 2030	241,090.15	February 2033	32,114.65
September 2027	669,311.05	June 2030	232,030.69	March 2033	28,102.62
October 2027	650,940.08	July 2030	223,178.55	April 2033	24,196.47
November 2027	632,955.50	August 2030	214,529.65	May 2033	20,393.99
December 2027	615,349.99	September 2030	206,079.98	June 2033	16,693.03
January 2028	598,116.36	October 2030	197,825.62	July 2033	13,091.47
February 2028	581,247.56	November 2030	189,762.71	August 2033	9,587.24
March 2028	564,736.66	December 2030	181,887.47	September 2033	6,178.30
April 2028	548,576.85	January 2031	174,196.17	October 2033	2,862.65
May 2028	532,761.45	February 2031	166,685.18	November 2033 and thereafter	0.00
June 2028	517,283.90	March 2031	159,350.91		

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	\$169,900,000.00	July 2005	\$153,748,127.04	October 2006	\$124,404,823.06
May 2004	169,335,999.58	August 2005	152,122,805.38	November 2006	122,377,202.79
June 2004	168,695,962.56	September 2005	150,436,067.40	December 2006	120,375,082.81
July 2004	167,980,270.22	October 2005	148,689,513.79	January 2007	118,398,149.18
August 2004	167,189,391.75	November 2005	146,884,812.46	February 2007	116,446,091.78
September 2004	166,323,884.04	December 2005	145,023,695.94	March 2007	114,518,604.27
October 2004	165,384,391.27	January 2006	143,107,958.63	April 2007	112,615,384.03
November 2004	164,371,644.36	February 2006	141,139,453.92	May 2007	110,736,132.13
December 2004	163,286,460.26	March 2006	139,120,091.18	June 2007	108,880,553.28
January 2005	162,129,741.04	April 2006	137,051,832.66	July 2007	107,048,355.79
February 2005	160,902,472.83	May 2006	134,936,690.29	August 2007	105,239,251.52
March 2005	159,605,724.60	June 2006	132,776,722.34	September 2007	103,452,955.84
April 2005	158,240,646.74	July 2006	130,643,883.38	October 2007	101,689,187.59
May 2005	156,808,469.53	August 2006	128,537,839.65	November 2007	99,947,669.03
June 2005	155,310,501.40	September 2006	126,458,261.44	December 2007	98,228,125.81

Aggregate Group VII (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
January 2008	\$ 96,530,286.91	June 2012	\$ 33,895,615.92	November 2016	\$ 11,003,538.70
February 2008	94,853,884.63	July 2012	33,197,284.25	December 2016	10,766,920.56
March 2008	93,198,654.52	August 2012	32,512,908.90	January 2017	10,535,149.73
April 2008	91,564,335.35	September 2012	31,842,216.15	February 2017	10,308,129.63
May 2008	89,950,669.09	October 2012	31,184,937.58	March 2017	10,085,765.57
June 2008	88,357,400.84	November 2012	30,540,809.97	April 2017	9,867,964.72
July 2008	86,784,278.82	December 2012	29,909,575.21	May 2017	9,654,636.07
August 2008	85,231,054.30	January 2013	29,290,980.19	June 2017	9,445,690.38
September 2008	83,697,481.61	February 2013	28,684,776.69	July 2017	9,241,040.17
October 2008	82,183,318.05	March 2013	28,090,721.32	August 2017	9,040,599.67
November 2008	80,688,323.90	April 2013	27,508,575.41	September 2017	8,844,284.79
December 2008	79,212,262.35	May 2013	26,938,104.91	October 2017	8,652,013.09
January 2009	77,754,899.48	June 2013	26,379,080.31	November 2017	8,463,703.75
February 2009	76,316,004.22	July 2013	25,831,276.55	December 2017	8,279,277.53
March 2009	74,895,348.33	August 2013	25,294,472.95	January 2018	8,098,656.75
April 2009	73,492,706.35	September 2013	24,768,453.10	February 2018	7,921,765.25
May 2009	72,107,855.57	October 2013	24,253,004.79	March 2018	7,748,528.37
June 2009	70,740,575.99	November 2013	23,747,919.94	April 2018	7,578,872.90
July 2009	69,390,650.31	December 2013	23,252,994.50	May 2018	7,412,727.09
August 2009	68,057,863.87	January 2014	22,768,028.40	June 2018	7,250,020.59
September 2009	66,742,004.63	February 2014	22,292,825.43	July 2018	7,090,684.43
October 2009	65,442,863.14	March 2014	21,827,193.21	August 2018	6,934,651.00
November 2009	64,160,232.51	April 2014	21,370,943.10	September 2018	6,781,854.02
December 2009	62,893,908.38	May 2014	20,923,890.12	October 2018	6,632,228.50
January 2010	61,643,688.87	June 2014	20,485,852.88	November 2018	6,485,710.75
February 2010	60,409,374.58	July 2014	20,056,653.53	December 2018	6,342,238.32
March 2010	59,190,768.53	August 2014	19,636,117.66	January 2019	6,201,749.99
April 2010	57,989,618.64	September 2014	19,224,074.27	February 2019	6,064,185.75
May 2010	56,812,252.07	October 2014	18,820,355.69	March 2019	5,929,486.76
June 2010	55,658,205.19	November 2014	18,424,797.49	April 2019	5,797,595.35
July 2010	54,527,023.33	December 2014	18,037,238.46	May 2019	5,668,454.99
August 2010	53,418,260.58	January 2015	17,657,520.51	June 2019	5,542,010.25
September 2010	52,331,479.63	February 2015	17,285,488.65	July 2019	5,418,206.81
October 2010	51,266,251.62	March 2015	16,920,990.89	August 2019	5,296,991.40
November 2010	50,222,155.97	April 2015	16,563,878.21	September 2019	5,178,311.82
December 2010	49,198,780.21	May 2015	16,214,004.48	October 2019	5,062,116.89
January 2011	48,195,719.84	June 2015	15,871,226.44	November 2019	4,948,356.44
February 2011	47,212,578.17	July 2015	15,535,403.60	December 2019	4,836,981.30
March 2011	46,248,966.17	August 2015	15,206,398.22	January 2020	4,727,943.26
April 2011	45,304,502.32	September 2015	14,884,075.24	February 2020	4,621,195.06
May 2011	44,378,812.48	October 2015	14,568,302.24	March 2020	4,516,690.39
June 2011	43,471,529.74	November 2015	14,258,949.37	April 2020	4,414,383.84
July 2011	42,582,294.27	December 2015	13,955,889.33	May 2020	4,314,230.91
August 2011	41,710,753.19	January 2016	13,658,997.29	June 2020	4,216,187.97
September 2011	40,856,560.46	February 2016	13,368,150.87	July 2020	4,120,212.25
October 2011	40,019,376.73	March 2016	13,083,230.07	August 2020	4,026,261.84
November 2011	39,198,869.19	April 2016	12,804,117.23	September 2020	3,934,295.65
December 2011	38,394,711.49	May 2016	12,530,696.99	October 2020	3,844,273.41
January 2012	37,606,583.57	June 2016	12,262,856.25	November 2020	3,756,155.64
February 2012	36,834,171.58	July 2016	12,000,484.12	December 2020	3,669,903.65
March 2012	36,077,167.74	August 2016	11,743,471.86	January 2021	3,585,479.51
April 2012	35,335,270.22	September 2016	11,491,712.88	February 2021	3,502,846.05
May 2012	34,608,183.03	October 2016	11,245,102.65	March 2021	3,421,966.83

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>
April 2021.....	\$ 3,342,806.13	April 2025.....	\$ 1,012,971.81	April 2029.....	\$ 228,409.94
May 2021	3,265,328.95	May 2025	986,116.87	May 2029	219,839.71
June 2021	3,189,500.98	June 2025	959,866.58	June 2029	211,482.34
July 2021	3,115,288.59	July 2025	934,208.22	July 2029	203,333.12
August 2021	3,042,658.81	August 2025	909,129.33	August 2029	195,387.45
September 2021.....	2,971,579.34	September 2025.....	884,617.69	September 2029.....	187,640.82
October 2021	2,902,018.52	October 2025	860,661.33	October 2029	180,088.81
November 2021	2,833,945.31	November 2025	837,248.53	November 2029	172,727.09
December 2021	2,767,329.30	December 2025	814,367.80	December 2029	165,551.43
January 2022	2,702,140.67	January 2026	792,007.89	January 2030	158,557.69
February 2022	2,638,350.21	February 2026	770,157.78	February 2030	151,741.81
March 2022	2,575,929.28	March 2026	748,806.66	March 2030	145,099.82
April 2022.....	2,514,849.81	April 2026.....	727,943.96	April 2030.....	138,627.82
May 2022	2,455,084.30	May 2026	707,559.31	May 2030	132,322.01
June 2022	2,396,605.78	June 2026	687,642.55	June 2030	126,178.66
July 2022	2,339,387.84	July 2026	668,183.74	July 2030	120,194.11
August 2022	2,283,404.59	August 2026	649,173.14	August 2030	114,364.80
September 2022.....	2,228,630.64	September 2026.....	630,601.20	September 2030.....	108,687.22
October 2022	2,175,041.13	October 2026	612,458.56	October 2030	103,157.95
November 2022	2,122,611.68	November 2026	594,736.07	November 2030	97,773.64
December 2022	2,071,318.41	December 2026	577,424.75	December 2030	92,531.01
January 2023	2,021,137.91	January 2027	560,515.81	January 2031	87,426.84
February 2023	1,972,047.24	February 2027	544,000.65	February 2031	82,457.99
March 2023	1,924,023.91	March 2027	527,870.82	March 2031	77,621.38
April 2023.....	1,877,045.90	April 2027.....	512,118.07	April 2031.....	72,914.00
May 2023	1,831,091.61	May 2027	496,734.30	May 2031	68,332.89
June 2023	1,786,139.88	June 2027	481,711.59	June 2031	63,875.17
July 2023	1,742,169.98	July 2027	467,042.17	July 2031	59,538.02
August 2023	1,699,161.59	August 2027	452,718.44	August 2031	55,318.67
September 2023.....	1,657,094.79	September 2027.....	438,732.95	September 2031.....	51,214.41
October 2023	1,615,950.08	October 2027	425,078.40	October 2031	47,222.60
November 2023	1,575,708.33	November 2027	411,747.65	November 2031	43,340.64
December 2023	1,536,350.81	December 2027	398,733.70	December 2031	39,565.99
January 2024	1,497,859.15	January 2028	386,029.69	January 2032	35,896.17
February 2024	1,460,215.37	February 2028	373,628.91	February 2032	32,328.75
March 2024	1,423,401.83	March 2028	361,524.78	March 2032	28,861.35
April 2024.....	1,387,401.25	April 2028.....	349,710.87	April 2032.....	25,491.64
May 2024	1,352,196.71	May 2028	338,180.86	May 2032	22,217.35
June 2024	1,317,771.62	June 2028	326,928.58	June 2032	19,036.24
July 2024	1,284,109.73	July 2028	315,947.98	July 2032	15,946.14
August 2024	1,251,195.11	August 2028	305,233.14	August 2032	12,944.91
September 2024.....	1,219,012.16	September 2028.....	294,778.25	September 2032.....	10,030.46
October 2024	1,187,545.58	October 2028	284,577.63	October 2032	7,200.75
November 2024	1,156,780.39	November 2028	274,625.72	November 2032	4,453.78
December 2024	1,126,701.92	December 2028	264,917.06	December 2032	1,787.60
January 2025	1,097,295.78	January 2029	255,446.33	January 2033 and thereafter	0.00
February 2025	1,068,547.87	February 2029	246,208.29		
March 2025	1,040,444.39	March 2029	237,197.83		

Aggregate Group VIII Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$286,700,000.00	July 2008	\$159,454,582.78	October 2012	\$ 58,604,242.27
May 2004	285,707,293.20	August 2008	156,919,195.38	November 2012	57,356,847.82
June 2004	284,611,864.39	September 2008.....	154,404,543.82	December 2012	56,135,236.31
July 2004	283,414,231.02	October 2008	151,910,463.58	January 2013	54,938,884.74
August 2004	282,114,989.96	November 2008	149,436,791.45	February 2013	53,767,280.57
September 2004.....	280,714,817.15	December 2008	146,983,365.50	March 2013	52,619,921.54
October 2004	279,214,467.15	January 2009	144,550,025.06	April 2013.....	51,496,315.45
November 2004	277,614,772.60	February 2009	142,136,610.73	May 2013	50,395,979.97
December 2004	275,916,643.53	March 2009	139,742,964.36	June 2013	49,318,442.44
January 2005	274,121,066.64	April 2009.....	137,368,929.05	July 2013	48,263,239.66
February 2005	272,229,104.42	May 2009	135,014,349.13	August 2013	47,229,917.75
March 2005	270,241,894.21	June 2009	132,679,070.16	September 2013.....	46,218,031.90
April 2005.....	268,160,647.12	July 2009	130,362,938.91	October 2013	45,227,146.25
May 2005	265,986,646.88	August 2009	128,065,803.35	November 2013	44,256,833.67
June 2005	263,721,248.60	September 2009.....	125,787,512.64	December 2013	43,306,675.61
July 2005	261,365,877.41	October 2009	123,527,917.15	January 2014	42,376,261.92
August 2005	258,922,027.03	November 2009	121,286,868.40	February 2014	41,465,190.69
September 2005.....	256,391,258.21	December 2009	119,064,219.09	March 2014	40,573,068.06
October 2005	253,775,197.15	January 2010	116,859,823.09	April 2014.....	39,699,508.10
November 2005	251,075,533.74	February 2010	114,673,535.39	May 2014	38,844,132.63
December 2005	248,294,019.80	March 2010	112,505,212.15	June 2014	38,006,571.06
January 2006	245,432,467.20	April 2010.....	110,354,710.64	July 2014	37,186,460.26
February 2006	242,492,745.87	May 2010	108,221,889.26	August 2014	36,383,444.38
March 2006	239,476,781.81	June 2010	106,106,607.53	September 2014.....	35,597,174.74
April 2006.....	236,386,554.95	July 2010	104,008,726.07	October 2014	34,827,309.67
May 2006	233,224,096.99	August 2010	101,928,106.59	November 2014	34,073,514.36
June 2006	230,087,344.86	September 2010.....	99,864,611.90	December 2014	33,335,460.74
July 2006	226,976,094.99	October 2010	97,818,105.87	January 2015	32,612,827.35
August 2006	223,890,145.42	November 2010	95,788,453.47	February 2015	31,905,299.19
September 2006.....	220,829,295.76	December 2010	93,776,126.35	March 2015	31,212,567.60
October 2006	217,793,347.20	January 2011	91,805,050.42	April 2015.....	30,534,330.13
November 2006	214,782,102.50	February 2011	89,874,393.45	May 2015	29,870,290.43
December 2006	211,795,365.96	March 2011	87,983,339.83	June 2015	29,220,158.11
January 2007	208,832,943.42	April 2011.....	86,131,090.22	July 2015	28,583,648.64
February 2007	205,894,642.25	May 2011	84,316,861.25	August 2015	27,960,483.21
March 2007	202,980,271.32	June 2011	82,539,885.18	September 2015.....	27,350,388.64
April 2007.....	200,089,641.02	July 2011	80,799,409.61	October 2015	26,753,097.25
May 2007	197,222,563.22	August 2011	79,094,697.17	November 2015	26,168,346.76
June 2007	194,378,851.27	September 2011.....	77,425,025.21	December 2015	25,595,880.17
July 2007	191,558,319.99	October 2011	75,789,685.52	January 2016	25,035,445.68
August 2007.....	188,760,785.65	November 2011	74,187,984.06	February 2016	24,486,796.56
September 2007.....	185,986,065.97	December 2011	72,619,240.64	March 2016	23,949,691.06
October 2007	183,233,980.09	January 2012	71,082,788.68	April 2016.....	23,423,892.30
November 2007.....	180,504,348.59	February 2012	69,577,974.91	May 2016	22,909,168.20
December 2007	177,796,993.44	March 2012	68,104,159.15	June 2016	22,405,291.36
January 2008	175,111,738.03	April 2012.....	66,660,714.00	July 2016	21,912,038.96
February 2008	172,448,407.12	May 2012	65,247,024.62	August 2016	21,429,192.70
March 2008	169,806,826.86	June 2012	63,862,488.47	September 2016.....	20,956,538.68
April 2008.....	167,186,824.76	July 2012	62,506,515.06	October 2016	20,493,867.33
May 2008	164,588,229.68	August 2012	61,178,525.72	November 2016	20,040,973.31
June 2008	162,010,871.84	September 2012.....	59,877,953.37	December 2016	19,597,655.43

Aggregate Group VIII (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
January 2017	\$ 19,163,716.58	June 2021	\$ 5,619,948.69	November 2025	\$ 1,444,475.61
February 2017	18,738,963.63	July 2021	5,486,166.20	December 2025	1,404,847.28
March 2017	18,323,207.35	August 2021	5,355,331.21	January 2026	1,366,152.02
April 2017	17,916,262.36	September 2021	5,227,381.49	February 2026	1,328,369.38
May 2017	17,517,947.02	October 2021	5,102,256.11	March 2026	1,291,479.36
June 2017	17,128,083.37	November 2021	4,979,895.39	April 2026	1,255,462.36
July 2017	16,746,497.05	December 2021	4,860,240.86	May 2026	1,220,299.19
August 2017	16,373,017.24	January 2022	4,743,235.28	June 2026	1,185,971.08
September 2017	16,007,476.58	February 2022	4,628,822.57	July 2026	1,152,459.66
October 2017	15,649,711.10	March 2022	4,516,947.82	August 2026	1,119,746.92
November 2017	15,299,560.16	April 2022	4,407,557.23	September 2026	1,087,815.26
December 2017	14,956,866.36	May 2022	4,300,598.13	October 2026	1,056,647.43
January 2018	14,621,475.52	June 2022	4,196,018.93	November 2026	1,026,226.56
February 2018	14,293,236.57	July 2022	4,093,769.09	December 2026	996,536.13
March 2018	13,972,001.51	August 2022	3,993,799.14	January 2027	967,559.97
April 2018	13,657,625.34	September 2022	3,896,060.61	February 2027	939,282.25
May 2018	13,349,966.01	October 2022	3,800,506.03	March 2027	911,687.47
June 2018	13,048,884.36	November 2022	3,707,088.93	April 2027	884,760.48
July 2018	12,754,244.05	December 2022	3,615,763.78	May 2027	858,486.43
August 2018	12,465,911.51	January 2023	3,526,486.01	June 2027	832,850.79
September 2018	12,183,755.89	February 2023	3,439,211.95	July 2027	807,839.34
October 2018	11,907,649.00	March 2023	3,353,898.86	August 2027	783,438.16
November 2018	11,637,465.25	April 2023	3,270,504.86	September 2027	759,633.64
December 2018	11,373,081.62	May 2023	3,188,988.95	October 2027	736,412.44
January 2019	11,114,377.57	June 2023	3,109,310.98	November 2027	713,761.51
February 2019	10,861,235.04	July 2023	3,031,431.63	December 2027	691,668.09
March 2019	10,613,538.36	August 2023	2,955,312.39	January 2028	670,119.67
April 2019	10,371,174.21	September 2023	2,880,915.56	February 2028	649,104.02
May 2019	10,134,031.60	October 2023	2,808,204.22	March 2028	628,609.18
June 2019	9,902,001.78	November 2023	2,737,142.20	April 2028	608,623.43
July 2019	9,674,978.22	December 2023	2,667,694.10	May 2028	589,135.30
August 2019	9,452,856.57	January 2024	2,599,825.25	June 2028	570,133.57
September 2019	9,235,534.61	February 2024	2,533,501.70	July 2028	551,607.27
October 2019	9,022,912.20	March 2024	2,468,690.21	August 2028	533,545.65
November 2019	8,814,891.25	April 2024	2,405,358.23	September 2028	515,938.19
December 2019	8,611,375.66	May 2024	2,343,473.88	October 2028	498,774.61
January 2020	8,412,271.30	June 2024	2,283,005.95	November 2028	482,044.84
February 2020	8,217,485.97	July 2024	2,223,923.88	December 2028	465,739.02
March 2020	8,026,929.34	August 2024	2,166,197.75	January 2029	449,847.52
April 2020	7,840,512.93	September 2024	2,109,798.26	February 2029	434,360.90
May 2020	7,658,150.08	October 2024	2,054,696.72	March 2029	419,269.93
June 2020	7,479,755.89	November 2024	2,000,865.04	April 2029	404,565.58
July 2020	7,305,247.21	December 2024	1,948,275.72	May 2029	390,239.01
August 2020	7,134,542.58	January 2025	1,896,901.83	June 2029	376,281.58
September 2020	6,967,562.21	February 2025	1,846,717.01	July 2029	362,684.83
October 2020	6,804,227.94	March 2025	1,797,695.44	August 2029	349,440.48
November 2020	6,644,463.22	April 2025	1,749,811.85	September 2029	336,540.43
December 2020	6,488,193.07	May 2025	1,703,041.50	October 2029	323,976.75
January 2021	6,335,344.03	June 2025	1,657,360.16	November 2029	311,741.70
February 2021	6,185,844.17	July 2025	1,612,744.11	December 2029	299,827.69
March 2021	6,039,623.02	August 2025	1,569,170.12	January 2030	288,227.30
April 2021	5,896,611.56	September 2025	1,526,615.47	February 2030	276,933.28
May 2021	5,756,742.19	October 2025	1,485,057.90	March 2030	265,938.52

Aggregate Group VIII (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
April 2030	\$ 255,236.08	July 2031	\$ 125,489.73	September 2032	\$ 45,645.85
May 2030	244,819.16	August 2031	118,633.68	October 2032	41,130.00
June 2030	234,681.11	September 2031	111,972.57	November 2032	36,752.43
July 2030	224,815.43	October 2031	105,501.73	December 2032	32,509.74
August 2030	215,215.75	November 2031	99,216.60	January 2033	28,398.60
September 2030	205,875.86	December 2031	93,112.73	February 2033	24,415.76
October 2030	196,789.67	January 2032	87,185.75	March 2033	20,558.04
November 2030	187,951.22	February 2032	81,431.40	April 2033	16,822.33
December 2030	179,354.69	March 2032	75,845.52	May 2033	13,205.59
January 2031	170,994.39	April 2032	70,424.02	June 2033	9,704.86
February 2031	162,864.74	May 2032	65,162.92	July 2033	6,317.23
March 2031	154,960.30	June 2032	60,058.32	August 2033	3,039.87
April 2031	147,275.73	July 2032	55,106.41	September 2033 and thereafter	0.00
May 2031	139,805.83	August 2032	50,303.47		
June 2031	132,545.49				

KA 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	\$36,830,000.00	July 2006	\$21,283,345.42	October 2008	\$ 5,915,986.80
May 2004	36,623,715.32	August 2006	20,510,683.97	November 2008	5,537,548.26
June 2004	36,383,533.79	September 2006	19,755,721.20	December 2008	5,170,744.09
July 2004	36,109,734.83	October 2006	19,018,192.40	January 2009	4,815,388.45
August 2004	35,802,659.17	November 2006	18,297,836.25	February 2009	4,471,297.95
September 2004	35,462,708.54	December 2006	17,594,394.80	March 2009	4,138,291.62
October 2004	35,090,345.29	January 2007	16,907,613.42	April 2009	3,816,190.89
November 2004	34,686,091.79	February 2007	16,237,240.75	May 2009	3,504,819.55
December 2004	34,250,529.79	March 2007	15,583,028.69	June 2009	3,204,003.72
January 2005	33,784,299.54	April 2007	14,944,732.34	July 2009	2,913,571.85
February 2005	33,288,098.85	May 2007	14,322,109.95	August 2009	2,633,354.65
March 2005	32,762,681.95	June 2007	13,714,922.91	September 2009	2,363,185.11
April 2005	32,208,858.29	July 2007	13,122,935.70	October 2009	2,102,898.41
May 2005	31,627,491.14	August 2007	12,545,915.85	November 2009	1,852,331.96
June 2005	31,019,496.08	September 2007	11,983,633.90	December 2009	1,611,325.33
July 2005	30,385,839.40	October 2007	11,435,863.38	January 2010	1,379,720.23
August 2005	29,727,536.29	November 2007	10,902,380.76	February 2010	1,157,360.50
September 2005	29,045,649.02	December 2007	10,382,965.43	March 2010	944,092.06
October 2005	28,341,284.89	January 2008	9,877,399.63	April 2010	739,762.91
November 2005	27,615,594.19	February 2008	9,385,468.45	May 2010	546,729.02
December 2005	26,869,767.93	March 2008	8,906,959.79	June 2010	383,726.41
January 2006	26,105,035.53	April 2008	8,441,664.32	July 2010	249,936.16
February 2006	25,322,662.45	May 2008	7,989,375.45	August 2010	144,557.40
March 2006	24,523,947.64	June 2008	7,549,889.29	September 2010	66,806.86
April 2006	23,710,220.95	July 2008	7,123,004.62	October 2010	15,918.58
May 2006	22,882,840.50	August 2008	6,708,522.86	November 2010 and thereafter	0.00
June 2006	22,073,973.71	September 2008	6,306,248.05		

ZE 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	\$6,470,000.00	May 2005	\$4,908,960.35	June 2006	\$2,099,777.61
May 2004	6,407,887.89	June 2005	4,727,644.07	July 2006	1,872,241.21
June 2004	6,335,572.30	July 2005	4,538,982.73	August 2006	1,650,895.52
July 2004	6,253,147.19	August 2005	4,343,330.53	September 2006	1,435,629.69
August 2004	6,160,728.39	September 2005	4,141,057.80	October 2006	1,226,334.56
September 2004	6,058,453.53	October 2005	3,932,550.21	November 2006	1,022,902.65
October 2004	5,946,481.84	November 2005	3,718,207.88	December 2006	825,228.12
November 2004	5,824,993.98	December 2005	3,498,444.50	January 2007	633,206.75
December 2004	5,694,191.73	January 2006	3,273,686.36	February 2007	446,735.93
January 2005	5,554,297.69	February 2006	3,044,371.39	March 2007	265,714.63
February 2005	5,405,554.87	March 2006	2,810,948.09	April 2007	90,043.36
March 2005	5,248,226.26	April 2006	2,573,874.55	May 2007 and thereafter	0.00
April 2005	5,082,594.30	May 2006	2,333,617.28		

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.

\$2,239,339,360



Guaranteed REMIC Pass-Through Certificates

Fannie Mae REMIC Trust 2004-28

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Citigroup

**Prospectus Supplement
March 17, 2004**