

**\$1,448,736,977**



**FannieMae®**

**Guaranteed REMIC Pass-Through Certificates  
Fannie Mae REMIC Trust 2004-33**

**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.

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 MW, ST, FT, SW, ZK, XE, XD, XB, SB, SA, YX and WY 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.

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
FM	1	\$ 50,000,000	SUP/AD	(1)	FLT	31393YGM1	March 2031
FW	1	42,934,757	PAC/AD	(1)	FLT	31393YGN9	August 2025
KA	1	3,000,000	PAC/AD	3.00%	FIX	31393YGP4	June 2021
KB	1	1,375,729	PAC/AD	4.50	FIX	31393YGQ2	August 2025
KI	1	1,000,000(2)	NTL	4.50	FIX/IO	31393YGR0	June 2021
MS(3)	1	23,818,898	SUP/AD	(1)	INV	31393YGS8	March 2031
MT(3)	1	23,294,000	PAC/AD	4.50	FIX	31393YGT6	July 2027
MU(3)	1	35,238,000	PAC/AD	4.50	FIX	31393YGU3	January 2030
OA(3)	1	9,514,436	SUP/AD	(4)	PO	31393YGV1	March 2031
SI	1	42,934,757(2)	NTL	(1)	INV/IO	31393YGW9	August 2025
TA	1	85,869,514	PAC/AD	3.25	FIX	31393YGX7	August 2025
ZL	1	28,836	SUP/AD	4.50	FIX/Z	31393YGY5	April 2031
AZ	1	19,984,990	SEQ	4.50	FIX/Z	31393YGZ2	May 2034
AL	2	1,537,000	SEQ	4.50	FIX	31393YHA6	May 2034
GA	2	26,850,270	NSJ/SCH/AD	4.50	FIX	31393YHB4	March 2034
GZ	2	100,000	NSJ/SCH/AD	4.50	FIX/Z	31393YHC2	April 2034
JF(3)	2	6,823,265	NSJ/SUP/AD	(1)	FLT	31393YHD0	August 2030
JS(3)	2	4,548,843	NSJ/SUP/AD	(1)	INV	31393YHE8	August 2030
KF(3)	2	3,176,735	NSJ/SUP/AD	(1)	FLT	31393YHF5	August 2029
KS(3)	2	2,117,823	NSJ/SUP/AD	(1)	INV	31393YHG3	August 2029
QA	2	16,596,000	PAC	3.50	FIX	31393YHH1	May 2016
QB	2	15,527,000	PAC	4.00	FIX	31393YHJ7	December 2021
QC	2	20,108,000	PAC	4.50	FIX	31393YHK4	January 2027
QD	2	11,420,000	PAC	4.50	FIX	31393YHL2	April 2029
QE	2	22,056,000	PAC	4.50	FIX	31393YHM0	October 2032
QG	2	10,805,000	PAC	4.50	FIX	31393YHN8	March 2034
QI	2	5,413,222(2)	NTL	4.50	FIX/IO	31393YHP3	December 2021
ZA(3)	2	614,717	NSJ/SUP/AD	4.50	FIX/Z	31393YHQ1	November 2030
ZB(3)	2	11,297,164	NSJ/SUP/AD	4.50	FIX/Z	31393YHR9	April 2034
ZX(3)	2	100,000	NSJ/SUP/AD	4.50	FIX/Z	31393YHS7	September 2030
EF(3)	3	23,079,560	SUP	(1)	FLT	31393YHT5	May 2034
ES(3)	3	3,846,593	SUP	(1)	INV	31393YHU2	May 2034
F	3	30,000,000	SUP	(1)	FLT	31393YHV0	May 2034
FG	3	38,597,583	SUP	(1)	FLT	31393YHW8	May 2034
MC	3	12,343,000	PAC	5.50	FIX	31393YHX6	February 2034
MD	3	180,000	PAC	5.50	FIX	31393YHY4	February 2034
ME	3	5,137,000	PAC	5.50	FIX	31393YHZ1	May 2034
OB	3	192,988	SUP	(4)	PO	31393YJA4	May 2034
SE(3)	3	3,061,331	SUP	(1)	INV	31393YJB2	September 2032
SG(3)	3	3,938,669	SUP	(1)	INV	31393YJC0	September 2032
SH(3)	3	6,035,379	SUP	(1)	INV	31393YJD8	May 2034
SJ(3)	3	4,691,005	SUP	(1)	INV	31393YJE6	May 2034
SK	3	797,362	SUP/AD	(1)	INV	31393YJF3	May 2034
SU	3	1,736,892	SUP	(1)	INV	31393YJG1	May 2034
TS	3	1,500,000	SUP	(1)	INV	31393YJH9	May 2034
UF	3	27,338,143	SUP/AD	(1)	FLT	31393YJJ5	May 2034
US	3	6,658,495	SUP/AD	(1)	INV	31393YJK2	May 2034
WA	3	7,464,512	PAC	5.50	FIX	31393YJL0	March 2034
WB	3	3,327,036	PAC	5.50	FIX	31393YJM8	May 2034
WC	3	47,774,910	SUP	5.50	FIX	31393YJN6	October 2033
WD	3	3,252,459	SUP	5.50	FIX	31393YJP1	December 2033
WE	3	10,282,108	SUP	5.50	FIX	31393YJQ9	May 2034
WF(3)	3	14,371,115	SUP/AD	(1)	FLT	31393YJR7	September 2032
WS(3)	3	5,225,860	SUP/AD	(1)	INV	31393YJS5	September 2032
XA	3	711,595,000	PAC	5.50	FIX	31393YJT3	May 2034
XG(3)	3	27,523,000	PAC	4.75	FIX	31393YJU0	May 2034
XI(3)	3	3,753,136(2)	NTL	5.50	FIX/IO	31393YJV8	May 2034
ZW	3	50,000	SUP	5.50	FIX/Z	31393YJW6	May 2034
R		0	NPR	0	NPR	31393YJX4	May 2034
RL		0	NPR	0	NPR	31393YJY2	May 2034

(1) Based on LIBOR.

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

(3) Exchangeable classes.

(4) Principal only classes.

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

March 24, 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](http://www.fanniemae.com).

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

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

In the first quarter of 2003, we began filing periodic reports with the SEC under the Securities Exchange Act of 1934. These filings include Form 10-Ks, Form 10-Qs and Form 8-Ks. Our SEC filings are available at the SEC’s Web site at [www.sec.gov](http://www.sec.gov). You may also read and copy any document we file with the SEC by visiting the SEC’s Public Reference Room at 450 Fifth Street, NW, Washington, D.C. 20549. Please call the SEC at 1-800-SEC-0330 for further information about the operation of the Public Reference Room. We are providing the address of the SEC’s Web site solely for the information of prospective investors. We do not intend the Internet address to be an active link.

Information contained in any Form 10-K, Form 10-Q and Form 8-K that we file with the SEC prior to the termination of the offering of the certificates is hereby incorporated by reference in this prospectus supplement. In cases where we “furnish” information to the SEC on Form 8-K, as provided under the Securities Exchange Act of 1934, that information is not incorporated by reference in this prospectus supplement.

## REFERENCE SHEET

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

### Assets Underlying Each Group of Classes

<u>Group</u>	<u>Assets</u>
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS

### 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	\$ 295,059,160	360	350	10	5.00%
Group 2 MBS	\$ 153,677,817	360	352	8	5.00%
Group 3 MBS	\$1,000,000,000	360	350	9	5.95%

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

## 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:

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate (1)
FM .....	1.89250%	7.50000%	0.80%	LIBOR + 80 basis points
FW .....	1.49250%	7.00000%	0.40%	LIBOR + 40 basis points
MS .....	11.77112%	14.06446%	0.00%	$14.06446\% - (2.099173 \times \text{LIBOR})$
SI .....	5.50750%	6.60000%	0.00%	$6.6\% - \text{LIBOR}$
JF .....	1.94000%	7.50000%	0.85%	LIBOR + 85 basis points
JS .....	8.34000%	9.97500%	0.00%	$9.975\% - (1.5 \times \text{LIBOR})$
KF .....	1.94000%	7.50000%	0.85%	LIBOR + 85 basis points
KS .....	8.34000%	9.97500%	0.00%	$9.975\% - (1.5 \times \text{LIBOR})$
EF .....	2.74000%	7.00000%	1.65%	LIBOR + 165 basis points
ES .....	25.56000%	32.10000%	0.00%	$32.1\% - (6 \times \text{LIBOR})$
F .....	2.59000%	7.00000%	1.50%	LIBOR + 150 basis points
FG .....	2.64000%	7.00000%	1.55%	LIBOR + 155 basis points
SE .....	15.13093%	19.34901%	0.00%	$19.34901\% - (3.8698 \times \text{LIBOR})$
SG .....	15.13093%	19.34901%	0.00%	$19.34901\% - (3.8698 \times \text{LIBOR})$
SH .....	15.13093%	19.34901%	0.00%	$19.34901\% - (3.8698 \times \text{LIBOR})$
SJ .....	15.13093%	19.34901%	0.00%	$19.34901\% - (3.8698 \times \text{LIBOR})$
SK .....	12.00000%	12.00000%	0.00%	$183.42857\% - (34.28571 \times \text{LIBOR})$
SU .....	10.00000%	10.00000%	0.00%	$121.11111\% - (22.22222 \times \text{LIBOR})$
TS .....	10.00000%	10.00000%	0.00%	$110\% - (20 \times \text{LIBOR})$
UF .....	2.74000%	7.00000%	1.65%	LIBOR + 165 basis points
US .....	16.05350%	20.52877%	0.00%	$20.52877\% - (4.10575 \times \text{LIBOR})$
WF .....	1.89000%	7.50000%	0.80%	LIBOR + 80 basis points
WS .....	15.42750%	18.42500%	0.00%	$18.425\% - (2.75 \times \text{LIBOR})$
ST .....	8.41125%	10.05000%	0.00%	$10.05\% - (1.5 \times \text{LIBOR})$
FT .....	1.94000%	7.50000%	0.85%	LIBOR + 85 basis points
SW .....	8.34000%	9.97500%	0.00%	$9.975\% - (1.5 \times \text{LIBOR})$
SA .....	15.13093%	19.34901%	0.00%	$19.34901\% - (3.8698 \times \text{LIBOR})$
SB .....	15.13093%	19.34901%	0.00%	$19.34901\% - (3.8698 \times \text{LIBOR})$

(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>	
KI .....	33.3333333333% of the KA Class
SI .....	100% of the FW Class
QI .....	22.2222222222% of the QA Class
	11.1111111111% of the QB Class
XI .....	13.6363636364% of the XG Class

## Distributions of Principal

### *Group 1 Principal Distribution Amount*

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

To Aggregate Group I to its Planned Balance.

#### *ZL Accrual Amount, Remaining AZ Accrual Amount and Remaining Group 1 Cash Flow Distribution Amount*

1. To the OA, FM and MS Classes, pro rata, to zero.
2. To the ZL Class to zero.
3. To Aggregate Group I to zero.
4. To the AZ Class to zero.

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

### *Group 2 Principal Distribution Amount*

#### *GZ Accrual Amount*

To the GA Class to zero, and thereafter to the GZ Class

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

To the Aggregate Group II to its Planned Balance.

#### *ZA Accrual Amount, ZX Accrual Amount and Remaining Group 2 Cash Flow Distribution Amount*

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

#### *ZB Accrual Amount*

Provided that the ZX Class has been reduced to zero on any prior distribution date, to the ZB Class.



*Remaining ZB Accrual Amount, Remaining ZA Accrual Amount, Remaining ZX Accrual Amount and Remaining Group 2 Cash Flow Distribution Amount*

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

- first*, to the ZX, ZA and ZB Classes, in that order, to zero;
- second*, to the KF and KS Classes, pro rata, to zero;
- third*, to the JF and JS Classes, pro rata, to zero; and
- fourth*, to Aggregate Group III to zero.

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

- first*, to the ZX, ZA and ZB Classes, in that order, to zero;
- second*, to the KF and KS Classes, pro rata, to zero;
- third*, to Aggregate Group III to zero; and
- fourth*, to the JF and JS Classes, pro rata, to zero.

3. If and only if the principal balance of the Group 2 MBS is *less* than the Group 2 MBS Fourth Specified Balance *and* provided that the principal balance of the ZA Class has been reduced to zero on any distribution date, as follows:

- first*, to the ZX and ZB Classes, in that order, to zero;
- second*, to the KF and KS Classes, pro rata, to zero;
- third*, to the JF and JS Classes, pro rata, to zero; and
- fourth*, to Aggregate Group III to zero.

4. To Aggregate Group III to its Scheduled Balance.

5. To the KF and KS Classes, pro rata, to zero.

6. To the JF and JS Classes, pro rata, to zero.

7. To the ZX, ZA and ZB Classes, in that order, to zero.

8. To Aggregate Group III to zero.

9. To Aggregate Group II to zero.

10. To the AL Class to zero.

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

*Group 3 Principal Distribution Amount*

*ZW Accrual Amount*

1. For so long as the WF and WS Classes remain outstanding,

- (a) 99.4923078290% to the WF and WS Classes, pro rata, to zero, and
- (b) 0.5076921710% to the UF, SK and US Classes, pro rata.

2. To the UF, SK and US Classes, pro rata, to zero.

3. Thereafter to the ZW Class.

*Group 3 Cash Flow Distribution Amount*

1. To the XA Class to its Planned Balance.

2. (a) 50.0001733673% of the remaining amount as follows:

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

*second*, (A) 84.8076928351% of the remaining amount to the EF, ES, F, TS, OB, SU and FG Classes, pro rata, to zero,

(B) 6.6441001028% of such remaining amount as follows:

*first*, for so long as the SE Class remains outstanding,

(x) 97.2222098718% to the SE Class to zero, and

(y) 2.7777901282% to the SJ Class; and

*second*, to the SJ Class to zero, and

(C) 8.5482070621% of such remaining amount as follows:

*first*, for so long as the SG Class remains outstanding,

(x) 97.2222558199% to the SG Class to zero, and

(y) 2.7777441801% to the SH Class; and

*second*, to the SH Class to zero; and

*third*, to the XG Class to zero,

(b) 24.9999046480% of such remaining amount as follows:

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

*second*, for so long as the WF and WS Classes remain outstanding, the remaining amount as follows:

(A) 99.4923078290% to the WF and WS Classes, pro rata, to zero, and

(B) 0.5076921710% to the UF, SK and US Classes, pro rata;

*third*, to the UF, SK and US Classes, pro rata, to zero;

*fourth*, to the ZW Class to zero; and

*fifth*, to Aggregate Group V to zero, and

(c) 24.9999219847% of such remaining amount as follows:

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

*second*, to the WC, WD and WE Classes, in that order, to zero; and

*third*, to Aggregate Group IV to zero.

3. To the XA Class to zero.

For a description of Aggregate Group IV and Aggregate Group V, see “Description of the Certificates—Distributions of Principal—*Group 3 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) \*

Group 1 Classes	PSA Prepayment Assumption						
	0%	100%	131%	250%	300%	400%	500%
FM, MS, OA and ST .....	24.8	14.9	11.1	2.7	1.9	1.3	1.1
FW, SI and TA .....	11.0	3.6	3.6	3.6	3.4	2.8	2.4
KA and KI .....	8.4	2.5	2.5	2.5	2.5	2.2	1.9
KB .....	16.5	6.0	6.0	6.0	5.3	4.2	3.4
MT .....	19.3	8.0	8.0	8.0	6.9	5.4	4.4
MU .....	21.3	10.3	10.3	10.3	8.9	7.0	5.8
ZL .....	26.8	19.2	17.3	8.0	4.1	2.5	1.9
AZ .....	28.5	23.7	22.1	16.5	14.6	11.6	9.5
MW .....	20.5	9.4	9.4	9.4	8.1	6.4	5.2

Group 2 Classes	PSA Prepayment Assumption													
	0%	100%	131%	145%	146%	180%	181%	182%	250%	251%	252%	300%	400%	500%
AL .....	30.0	28.9	28.6	28.4	28.4	27.7	27.7	27.6	25.3	25.2	25.2	23.1	18.7	15.2
GA .....	13.2	5.0	2.1	2.0	2.0	2.0	2.0	4.9	2.3	2.3	3.7	2.7	1.9	1.6
GZ .....	24.6	12.6	6.6	6.4	6.4	6.4	6.4	13.3	3.8	3.8	7.2	4.2	2.7	2.1
JF and JS .....	25.7	15.8	12.4	10.4	14.6	7.3	7.0	19.3	5.2	5.1	1.5	1.4	1.1	1.0
KF and KS .....	24.9	13.4	8.5	4.2	8.6	1.5	1.4	1.3	1.1	1.1	1.1	1.0	0.8	0.7
QA .....	5.7	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.3	2.1
QB .....	11.6	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.9	3.2	2.7
QC .....	16.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	5.3	4.2	3.4
QD .....	19.1	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	7.9	6.8	5.3	4.3
QE .....	21.8	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	10.9	9.4	7.2	5.8
QG .....	24.0	17.2	17.2	17.2	17.2	17.2	17.2	17.2	17.2	17.1	17.1	14.9	11.5	9.2
QI .....	7.6	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.6	2.3
ZA .....	26.4	17.6	14.7	13.3	18.3	13.3	13.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
ZB .....	28.3	22.9	20.9	20.0	22.9	19.5	19.4	0.7	0.6	0.6	0.6	0.5	0.4	0.4
FT and SW .....	25.5	15.0	11.1	8.4	12.7	5.4	5.3	13.6	3.9	3.8	1.4	1.2	1.0	0.9
ZK .....	28.2	22.7	20.6	19.6	22.3	18.9	18.8	0.6	0.5	0.5	0.5	0.5	0.4	0.3
ZX .....	26.3	17.4	14.4	12.9	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1

	CPR Prepayment Assumption			
	2.6%	2.7%	3.4%	3.5%
AL .....	29.2	29.2	29.1	29.1
GA .....	7.4	12.8	11.7	25.2
GZ .....	19.0	22.5	21.6	28.9
JF and JS .....	21.0	24.8	24.5	20.2
KF and KS .....	19.3	23.1	22.4	17.8
QA .....	3.0	2.9	2.8	2.8
QB .....	5.7	5.6	5.1	5.1
QC .....	8.8	8.7	8.0	7.9
QD .....	11.8	11.6	10.7	10.5
QE .....	15.0	14.8	13.8	13.7
QG .....	18.6	18.5	17.8	17.8
QI .....	3.8	3.8	3.5	3.5
ZA .....	22.3	26.3	4.5	0.1
ZB .....	25.8	27.8	27.4	0.9
FT and SW .....	20.5	24.3	23.8	19.4
ZK .....	25.6	27.4	26.0	0.8
ZX .....	22.1	0.1	0.1	0.1

<b>Group 3 Classes</b>	<b>PSA Prepayment Assumption</b>										
	<b>0%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>151%</b>	<b>200%</b>	<b>225%</b>	<b>250%</b>	<b>300%</b>	<b>400%</b>	<b>550%</b>
EF, ES, F, FG, OB, SU, TS and YX . . . .	28.6	21.2	20.1	18.9	13.6	7.3	4.7	2.6	1.8	1.2	0.9
MC . . . . .	26.6	11.7	6.8	3.3	3.3	3.3	3.3	3.1	2.6	1.9	1.5
MD . . . . .	26.9	13.7	11.7	8.0	8.0	8.0	8.0	5.8	3.7	2.4	1.7
ME . . . . .	27.1	14.3	12.5	10.7	10.7	10.7	12.5	6.6	3.9	2.5	1.8
SE, SG and SA . . . . .	27.7	16.8	15.4	13.7	5.2	1.6	1.3	1.1	0.9	0.6	0.4
SH, SJ and SB . . . . .	29.2	24.0	23.2	22.4	19.2	11.0	6.9	3.5	2.4	1.7	1.2
SK, UF and US . . . . .	29.2	24.0	23.3	22.4	19.3	10.1	5.7	3.1	2.2	1.5	1.1
WA . . . . .	26.4	10.8	4.3	4.3	4.3	4.3	4.3	3.7	2.8	2.1	1.5
WB . . . . .	26.7	13.3	12.8	12.8	12.8	12.8	12.8	6.9	4.0	2.5	1.8
WC . . . . .	28.2	19.0	17.6	15.3	9.3	3.1	2.3	1.9	1.4	1.0	0.8
WD . . . . .	29.5	25.5	24.8	24.1	21.4	13.0	5.1	3.9	2.7	1.9	1.4
WE . . . . .	29.8	27.5	27.2	26.8	25.3	20.7	12.6	4.8	3.2	2.1	1.5
WF, WS and WY . . . .	27.7	17.2	15.8	14.1	3.9	1.4	1.1	1.0	0.8	0.5	0.4
XA . . . . .	17.4	7.3	7.3	7.3	7.3	7.3	7.3	7.3	6.4	5.1	3.8
XG, XI, XB, XD and XE . . . . .	26.6	11.9	7.3	3.9	3.9	3.9	3.9	3.7	2.8	2.1	1.5
ZW . . . . .	30.0	29.2	29.1	29.1	29.1	28.8	28.3	5.3	3.3	2.1	1.5

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

## ADDITIONAL RISK FACTORS

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

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

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

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

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

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

*Weighted average lives of the Non-Sticky Jump Classes are especially sensitive to prepayments under certain scenarios.* The weighted average lives of the Non-Sticky Jump Classes are especially sensitive to the rate of principal payments, including prepayments, of the related underlying 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 underlying 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 would 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 three groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS” and “Group 3 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>Denominations</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. When the applicable class factor is multiplied by the original principal balance (or notional principal balance) of a Certificate of any Class, the product will equal the current principal balance (or notional principal balance) of that Certificate after taking into account payments on the Distribution Date in the same month (as well as any addition to principal in the case of the Accrual Classes).

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

## **Combination and Recombination**

*General.* You are permitted to exchange all or a portion of the MS, MT, MU, OA, JF, JS, KF, KS, ZA, ZB, ZX, EF, ES, SE, SG, SH, SJ, WF, WS, XG and XI 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 provide 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 .....	\$295,059,160
MBS Pass-Through Rate .....	4.50%
Range of WACs (annual percentages) .....	4.75% to 7.00%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM.....	350 months
Approximate Weighted Average WALA (weighted average loan age) .....	10 months

#### **Group 2 MBS**

Aggregate Unpaid Principal Balance .....	\$153,677,817
MBS Pass-Through Rate .....	4.50%
Range of WACs (annual percentages) .....	4.75% to 7.00%
Range of WAMs .....	241 months to 360 months
Approximate Weighted Average WAM.....	352 months
Approximate Weighted Average WALA.....	8 months

#### **Group 3 MBS**

Aggregate Unpaid Principal Balance .....	\$1,000,000,000
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.....	9 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](http://www.fanniemae.com).

## Distributions of Interest

### *Categories of Classes*

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

<u>Interest Type*</u>	<u>Classes</u>
<b>Group 1 Classes</b>	
Fixed Rate	KA, KB, KI, MT, MU, TA, ZL and AZ
Floating Rate	FM and FW
Inverse Floating Rate	MS and SI
Accrual	ZL and AZ
Interest Only	KI and SI
Principal Only	OA
RCR**	MW and ST
<b>Group 2 Classes</b>	
Fixed Rate	AL, GA, GZ, QA, QB, QC, QD, QE, QG, QI, ZA, ZB and ZX
Floating Rate	JF and KF
Inverse Floating Rate	JS and KS
Accrual	GZ, ZA, ZB and ZX
Interest Only	QI
RCR**	FT, SW and ZK
<b>Group 3 Classes</b>	
Fixed Rate	MC, MD, ME, WA, WB, WC, WD, WE, XA, XG, XI and ZW
Floating Rate	EF, F, FG, UF and WF
Inverse Floating Rate	ES, SE, SG, SH, SJ, SK, SU, TS, US and WS
Accrual	ZW
Interest Only	XI
Principal Only	OB
RCR**	XE, XD, XB, SB, SA, YX and WY
<b>No Payment Residual</b>	R and RL

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

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

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

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

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

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

<u>Classes</u>	<u>Interest Accrual Periods</u>
All interest-bearing Classes other than the FW and SI Classes (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
The FW and SI 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 OA and OB Classes as Delay Classes for the sole purpose of facilitating trading.

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

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

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

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

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

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

## **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 1.0925% in the case of the FM, FW, MS, SI and ST Classes, and 1.09% in the case of all other Floating Rate and Inverse Floating Rate Classes.

## Distributions of Principal

### *Categories of Classes*

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

<u>Principal Type*</u>	<u>Classes</u>
<b>Group 1 Classes</b>	
PAC	FW, KA, KB, MT, MU and TA
Support	FM, MS, OA and ZL
Sequential Pay	AZ
Accretion Directed	FM, FW, KA, KB, MS, MT, MU, OA, TA and ZL
Notional	KI and SI
RCR**	MW and ST
<b>Group 2 Classes</b>	
PAC	QA, QB, QC, QD, QE and QG
Scheduled	GA and GZ
Sequential Pay	AL
Support	JF, JS, KF, KS, ZA, ZB and ZX
Non-Sticky Jump	GA, GZ, JF, JS, KF, KS, ZA, ZB and ZX
Accretion Directed	GA, GZ, JF, JS, KF, KS, ZA, ZB and ZX
Notional	QI
RCR**	FT, SW and ZK
<b>Group 3 Classes</b>	
PAC	MC, MD, ME, WA, WB, XA and XG
Support	EF, ES, F, FG, OB, SE, SG, SH, SJ, SK, SU, TS, UF, US, WC, WD, WE, WF, WS and ZW
Accretion Directed	SK, UF, US, WF and WS
Notional	XI
RCR**	XE, XD, XB, SB, SA, YX and WY
<b>No Payment Residual</b>	R and RL

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

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

### *Principal Distribution Amount*

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

- the principal then paid on the Group 1 MBS (the “Group 1 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balances of the AZ and ZL Classes (the “AZ Accrual Amount” and “ZL Accrual Amount,” respectively, and together with the Group 1 Cash Flow Distribution Amount, the “Group 1 Principal Distribution Amount”),
- the principal then paid on the Group 2 MBS (the “Group 2 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balances of the GZ, ZA, ZB and ZX Classes (the “GZ Accrual Amount,” “ZA Accrual Amount,” “ZB Accrual Amount” and “ZX Accrual Amount,” respectively, and, together with the Group 2 Cash Flow Distribution Amount, the “Group 2 Principal Distribution Amount”), and
- 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 ZW Class (the “ZW Accrual Amount” and, together with the Group 3 Cash Flow Distribution Amount, the “Group 3 Principal Distribution Amount”).

*Group 1 Principal Distribution Amount*

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

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

*ZL Accrual Amount, Remaining AZ Accrual Amount and Remaining Group 1 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the ZL Accrual Amount, together with any AZ Accrual Amount and Group 1 Cash Flow Distribution Amount remaining after the payment specified above under “—AZ Accrual Amount and Group 1 Cash Flow Distribution Amount,” as principal of the Group 1 Classes in the following priority:

- (i) concurrently, to the OA, FM and MS Classes, pro rata (or 11.4173231087%, 59.9999995200% and 28.5826773713%, respectively), until their principal balances are reduced to zero; } Accretion Directed / Support Classes
- (ii) to the ZL Class, until its principal balance is reduced to zero; }
- (iii) to Aggregate Group I, without regard to its Planned Balance and until the Aggregate I Balance is reduced to zero; and } Accretion Directed / PAC Group
- (iv) to the AZ Class, until its principal balance is reduced to zero. } Sequential Pay Class

“Aggregate Group I” consists of the FW, KA, KB, MT, MU and TA Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I as follows:

- first*, (a) 96.7144248386%, concurrently, to the TA and FW Classes, pro rata (or 66.6666666667% and 33.3333333333%, respectively), until their principal balances are reduced to zero, and
- (b) 3.2855751614%, sequentially, to the KA and KB Classes, in that order, until their principal balances are reduced to zero; and

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

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

*Group 2 Principal Distribution Amount*

*GZ Accrual Amount*

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

*Group 2 Cash Flow Distribution Amount*

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

*ZA Accrual Amount, ZX Accrual Amount and Remaining Group 2 Cash Flow Distribution Amount*

On each Distribution Date, if and only if the aggregate principal balance of the Group 2 MBS (after giving effect to distributions made on that date) is *less* than the Group 2 MBS First Specified Balance for that date, we will pay the ZA Accrual Amount and the ZX Accrual Amount, together with any Group 2 Cash Flow Distribution Amount remaining after the payment specified above under “—*Group 2 Cash Flow Distribution Amount*,” to the ZX Class, until its principal balance is reduced to zero.

Accretion  
Directed/  
Non-Sticky  
Jump Class

*ZB Accrual Amount*

On each Distribution Date, provided that the principal balance of the ZX Class has been reduced to zero on any prior Distribution Date, we will pay the ZB Accrual Amount as principal of the ZB Class.

Accrual  
Class

*Remaining ZB Accrual Amount, Remaining ZA Accrual Amount, Remaining ZX Accrual Amount and Remaining Group 2 Cash Flow Distribution Amount*

On each Distribution Date, we will pay the ZB Accrual Amount, ZA Accrual Amount, ZX Accrual Amount and Group 2 Cash Flow Distribution Amount remaining after the payments specified above under “—*ZB Accrual Amount*” and “—*ZA Accrual Amount, ZX Accrual Amount and Remaining Group 2 Cash Flow Distribution Amount*,” as principal of the Group 2 Classes, in the following priority:

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

*first*, sequentially, to the ZX, ZA and ZB Classes, in that order, until their principal balances are reduced to zero;

*second*, concurrently, to the KF and KS Classes, pro rata (or 60.0000037775% and 39.9999962225%, respectively), until their principal balances are reduced to zero;

*third*, concurrently, to the JF and JS Classes, pro rata (or 60.0000017587% and 39.9999982413%, respectively), until their principal balances are reduced to zero; and

*fourth*, to Aggregate Group III (described below), without regard to its Scheduled Balance and until the Aggregate III Balance (described below) is reduced to zero;

Support  
Classes

Scheduled  
Group

Accretion  
Directed/  
Non-Sticky  
Jump  
Classes  
and Group

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

*first*, sequentially, to the ZX, ZA and ZB Classes, in that order, until their principal balances have been reduced to zero;

*second*, concurrently, to the KF and KS Classes, pro rata, until their principal balances have been reduced to zero;

*third*, to Aggregate Group III, without regard to its Scheduled Balance and until the Aggregate III Balance is reduced to zero; and

*fourth*, concurrently, to the JF and JS Classes, pro rata, until their principal balances are reduced to zero;

Support  
Classes

Scheduled  
Group

Support  
Classes

Accretion  
Directed/  
Non-Sticky  
Jump  
Classes  
and Group

(iii) if and only if the aggregate principal balance of the Group 2 MBS (after giving effect to distributions made on that date) is *less* than the Group 2 MBS Fourth Specified Balance for that



date *and* provided that the ZA Class has been reduced to zero on any Distribution Date, as follows:

<i>first</i> , sequentially, to the ZX and ZB Classes, in that order, until their principal balances are reduced to zero;	} Support Classes	} Accretion Directed / Non-Sticky Jump Classes and Group
<i>second</i> , concurrently, to the KF and KS Classes, pro rata, until their principal balances are reduced to zero;		
<i>third</i> , concurrently, to the JF and JS Classes, pro rata, until their principal balances are reduced to zero; and		
<i>fourth</i> , to Aggregate Group III, without regard to its Scheduled Balance and until the Aggregate III Balance is reduced to zero;	} Scheduled Group	
(iv) to Aggregate Group III, until the Aggregate III Balance is reduced to its Scheduled Balance for that Distribution Date;		} Accretion Directed / Scheduled Group
(v) concurrently, to the KF and KS Classes, pro rata, until their principal balances are reduced to zero;	} Accretion Directed / Support Classes	
(vi) concurrently, to the JF and JS Classes, pro rata, until their principal balances are reduced to zero;		
(vii) sequentially, to the ZX, ZA and ZB Classes, in that order, until their principal balances are reduced to zero;		
(viii) to Aggregate Group III, without regard to its Scheduled Balance and until the Aggregate III Balance is reduced to zero;		} Accretion Directed / Scheduled Group
(ix) to Aggregate Group II, without regard to its Planned Balance and until the Aggregate II Balance is reduced to zero; and		} PAC Group
(x) to the AL Class, until its principal balance is reduced to zero.		} Sequential Pay Class

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

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

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

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

*Group 3 Principal Distribution Amount*

*ZW Accrual Amount*

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

- (i) for so long as the WF and WS Classes remain outstanding,
  - (a) 99.4923078290%, concurrently, to the WF and WS Classes, pro rata (or 73.3333333333% and 26.6666666667%, respectively), until their principal balances are reduced to zero, and
  - (b) 0.5076921710%, concurrently, to the UF, SK and US Classes, pro rata (or 78.5714289820%, 2.2916652296% and 19.1369057884%, respectively);
- (ii) concurrently, to the UF, SK and US Classes, pro rata, until their principal balances are reduced to zero; and
- (iii) thereafter to the ZW Class.

} Accretion  
Directed  
Classes

} 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 in the following priority:

- (i) to the XA Class, until its principal balance is reduced to its Planned Balance for that Distribution Date;
- (ii) (a) 50.0001733673% of the remaining amount as follows:
  - first*, to the XG Class, until its principal balance is reduced to its Planned Balance for that Distribution Date;

} PAC  
Class

} PAC  
Class

*second*, (A) 84.8076928351% of the remaining amount, concurrently, to the EF, ES, F, TS, OB, SU and FG Classes, pro rata (or 23.3236145711%, 3.8872687583%, 30.3172346931%, 1.5158617347%, 0.1950287496%, 1.7552587467%, 39.0057327465%, respectively), until their principal balances are reduced to zero,

(B) 6.6441001028% of such remaining amount as follows:

first, for so long as the SE Class remains outstanding,

(x) 97.2222098718% to the SE Class, until its principal balance is reduced to zero, and

(y) 2.7777901282% to the SJ Class; and

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

(C) 8.5482070621% of such remaining amount as follows:

first, for so long as the SG Class remains outstanding,

(x) 97.2222558199% to the SG Class, until its principal balance is reduced to zero, and

(y) 2.7777441801% to the SH Class; and

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

*third*, to the XG Class, without regard to its Planned Balance and until its principal balance is reduced to zero,

(b) 24.9999046480% of such remaining amount as follows:

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

*second*, for so long as the WF and WS Classes remain outstanding, as follows:

(A) 99.4923078290%, concurrently, to the WF and WS Classes, pro rata, until their principal balances are reduced to zero, and

(B) 0.5076921710%, concurrently, to the UF, SK and US Classes, pro rata;

*third*, concurrently, to the UF, SK and US Classes, pro rata, until their principal balances are reduced to zero;

*fourth*, to the ZW Class, until its principal balance is reduced to zero; and

*fifth*, to Aggregate Group V, without regard to its Planned Balance and until the Aggregate V Balance is reduced to zero, and

(c) 24.9999219847% of such remaining amount as follows:

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

*second*, sequentially, to the WC, WD and WE Classes, in that order, until their principal balances are reduced to zero; and

Support  
Classes

PAC  
Class

PAC  
Group

Support  
Classes

PAC  
Group

PAC  
Group

Support  
Classes

*third*, to Aggregate Group IV, without regard to its Planned Balance and until the Aggregate IV Balance is reduced to zero; and } PAC Group

(iii) to the XA Class, without regard to its Planned Balance and until its principal balance is reduced to zero. } PAC Class

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

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

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

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

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 or CPR specified in the related tables;
- 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 with respect to all Classes and Principal Balance Schedules (other than the Group 2 MBS Fourth Specified Balances) is The Bond Market Association’s standard prepayment model (“PSA”). To assume a specified rate of PSA is to assume a specified rate of prepayment each month of the then-outstanding principal balance of a pool of new mortgage loans computed as described under “Description of Certificates—Prepayment Models” in the REMIC Prospectus.

The model used in this prospectus supplement with respect to the Group 2 MBS Fourth Specified Balances is the constant prepayment rate model (“CPR”). CPR represents the annual rate of prepayment relative to the then outstanding principal balance of a pool of new mortgage loans. Thus, “0% CPR” means no prepayments, “15% CPR” means an annual prepayment rate of 15%, and so forth.

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

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

basis of the Pricing Assumptions and the assumption that the related Mortgage Loans will prepay at a constant PSA rate within the applicable structuring ranges or at the applicable structuring rates set forth below.

<u>Principal Balance Schedule References</u>	<u>Related Groups (1), MBS and Classes</u>	<u>Structuring Ranges and Rates</u>
Planned Balances	Aggregate Group I	Between 100% and 250% PSA
Planned Balances	Aggregate Group II	Between 100% and 250% PSA
Scheduled Balances	Aggregate Group III	(2)
First Specified Balances	Group 2 MBS	145% PSA
Second Specified Balances	Group 2 MBS	181% PSA
Third Specified Balances	Group 2 MBS	251% PSA
Fourth Specified Balances	Group 2 MBS	1.5% CPR
Planned Balances	Aggregate Group IV	Between 110% and 225% PSA
Planned Balances	Aggregate Group V	Between 120% and 200% PSA
Planned Balances	XA	Between 100% and 250% PSA
Planned Balances	XG	Between 120% and 225% PSA

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

(2) The Scheduled Balances for Aggregate Group III have been structured at between 145% and 180% PSA but hold at between 138% and 145% and at between 169% and 181% PSA.

**We cannot assure you that the balance of any Group 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, MBS 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 and 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 and 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 structuring 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>
Aggregate Group I	Between 100% and 250% PSA
Aggregate Group II	Between 100% and 250% PSA
Aggregate Group III	(1)
Aggregate Group IV	Between 110% and 225% PSA
Aggregate Group V	Between 120% and 200% PSA
XA	Between 100% and 250% PSA
XG	Between 120% and 225% PSA

(1) Between 138% and 145% PSA and between 169% and 181% 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 payments 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>
<b>Group 1</b>	
Aggregate Group I . . . . .	Support
<b>Group 2</b>	
Aggregate Group II . . . . .	Aggregate Group III and Support
Aggregate Group III* . . . . .	Support
<b>Group 3</b>	
XA . . . . .	EF, ES, F, FG, Aggregate Group V, OB, SE, SG, SH, SJ, SK, SU, TS, UF, US, Aggregate Group IV, WC, WD, WE, WF, WS, XG and ZW
XG . . . . .	EF, ES, F, FG, OB, SE, SG, SH, SJ, SU and TS
Aggregate Group IV . . . . .	WC, WD and WE
Aggregate Group V . . . . .	SK, UF, US, WF, WS and ZW

\* The Classes in Aggregate Group III lose support from their related Support Classes to the extent that those Support Classes “jump” in payment priority.

## Yield Tables

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

- the Mortgage Loans will prepay at a constant PSA or CPR rate, as applicable, 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 yield 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>
KI .....	321% PSA
QI .....	362% PSA
XI .....	258% PSA

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

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

<u>Class</u>	<u>Price*</u>
KI .....	10.593750%
QI .....	12.000000%
XI .....	18.757813%

\* 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 KI Class to Prepayments

	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>131%</u>	<u>250%</u>	<u>300%</u>	<u>400%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	19.7%	1.7%	1.7%	1.7%	1.2%	(7.5)%	(19.2)%

#### Sensitivity of the QI Class to Prepayments

	<u>PSA Prepayment Assumption</u>													
	<u>50%</u>	<u>100%</u>	<u>131%</u>	<u>145%</u>	<u>146%</u>	<u>180%</u>	<u>181%</u>	<u>182%</u>	<u>250%</u>	<u>251%</u>	<u>252%</u>	<u>300%</u>	<u>400%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ..	15.0%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.4%	(3.2)%	(13.8)%

	<u>CPR Prepayment Assumption</u>			
	<u>2.6%</u>	<u>2.7%</u>	<u>3.4%</u>	<u>3.5%</u>
Pre-Tax Yields to Maturity .....	17.1%	16.7%	13.8%	13.4%

## Sensitivity of the XI Class to Prepayments

	PSA Prepayment Assumption										
	<u>50%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>151%</u>	<u>200%</u>	<u>225%</u>	<u>250%</u>	<u>300%</u>	<u>400%</u>	<u>550%</u>
Pre-Tax Yields to Maturity . . . . .	30.4%	29.2%	20.0%	4.2%	4.2%	4.2%	4.2%	2.3%	(11.1)%	(37.4)%	(68.8)%

***The Inverse Floating Rate Classes.*** The yields on the Inverse Floating Rate Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool. As illustrated in the applicable tables below, it is possible that investors in the SI, SE, SG, WS and SA 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>
MS .....	87.335938%
SI .....	11.906250%
ST .....	78.904512%
JS .....	82.140625%
KS .....	82.140625%
SW .....	82.140625%
ES .....	97.828120%
SE .....	102.000000%
SG .....	102.000000%
SH .....	97.500000%
SJ .....	97.500000%
SK .....	96.281250%
SU .....	93.445313%
TS .....	94.343750%
US .....	85.867188%
WS .....	101.625000%
SA .....	102.000000%
SB .....	97.500000%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>						
	<b>50%</b>	<b>100%</b>	<b>131%</b>	<b>250%</b>	<b>300%</b>	<b>400%</b>	<b>500%</b>
0.0925% .....	16.4%	16.5%	17.0%	20.9%	22.8%	26.0%	28.8%
1.0925% .....	13.9%	14.1%	14.5%	18.5%	20.4%	23.6%	26.4%
3.0925% .....	9.1%	9.3%	9.7%	13.7%	15.7%	18.9%	21.7%
5.0925% .....	4.4%	4.6%	5.0%	9.0%	11.0%	14.3%	17.2%
6.7000% .....	0.7%	0.9%	1.2%	5.3%	7.3%	10.6%	13.5%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>						
	<b>50%</b>	<b>100%</b>	<b>131%</b>	<b>250%</b>	<b>300%</b>	<b>400%</b>	<b>500%</b>
0.0925% .....	46.6%	37.0%	37.0%	37.0%	35.6%	29.0%	20.1%
1.0925% .....	36.2%	26.0%	26.0%	26.0%	24.3%	16.8%	7.1%
3.0925% .....	14.9%	2.9%	2.9%	2.9%	0.2%	(9.7)%	(21.3)%
5.0925% .....	(10.0)%	(25.5)%	(25.5)%	(25.5)%	(30.0)%	(43.6)%	(57.6)%
6.6000% .....	*	*	*	*	*	*	*

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

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>						
	<b>50%</b>	<b>100%</b>	<b>131%</b>	<b>250%</b>	<b>300%</b>	<b>400%</b>	<b>500%</b>
0.0925% .....	13.1%	13.4%	14.3%	21.7%	25.3%	31.3%	36.6%
1.0925% .....	11.3%	11.6%	12.4%	19.8%	23.4%	29.4%	34.8%
3.0925% .....	7.6%	7.9%	8.7%	16.1%	19.7%	25.7%	31.1%
5.0925% .....	4.0%	4.4%	5.1%	12.4%	16.1%	22.1%	27.4%
6.7000% .....	1.3%	1.6%	2.2%	9.5%	13.2%	19.2%	24.5%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>													
	<b>50%</b>	<b>100%</b>	<b>131%</b>	<b>145%</b>	<b>146%</b>	<b>180%</b>	<b>181%</b>	<b>182%</b>	<b>250%</b>	<b>251%</b>	<b>252%</b>	<b>300%</b>	<b>400%</b>	<b>500%</b>
0.09% .....	12.4%	12.6%	12.9%	13.2%	12.7%	14.2%	14.3%	12.5%	15.1%	15.1%	24.4%	26.2%	29.3%	32.3%
1.09% .....	10.6%	10.8%	11.2%	11.4%	10.9%	12.5%	12.6%	10.7%	13.3%	13.4%	22.6%	24.4%	27.6%	30.6%
3.09% .....	7.0%	7.3%	7.6%	7.9%	7.4%	8.9%	9.0%	7.1%	9.9%	9.9%	19.2%	21.0%	24.1%	27.2%
5.09% .....	3.6%	3.9%	4.2%	4.5%	4.0%	5.5%	5.5%	3.7%	6.5%	6.5%	15.8%	17.6%	20.7%	23.8%
6.65% .....	1.0%	1.3%	1.6%	1.9%	1.4%	2.8%	2.9%	1.0%	3.9%	3.9%	13.2%	15.0%	18.1%	21.1%

<b>LIBOR</b>	<b>CPR Prepayment Assumption</b>			
	<b>2.6%</b>	<b>2.7%</b>	<b>3.4%</b>	<b>3.5%</b>
0.09% .....	12.4%	12.3%	12.3%	12.4%
1.09% .....	10.6%	10.5%	10.5%	10.6%
3.09% .....	7.0%	6.9%	6.9%	7.1%
5.09% .....	3.6%	3.4%	3.4%	3.6%
6.65% .....	0.9%	0.8%	0.8%	1.0%

**Sensitivity of the KS 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>145%</u>	<u>146%</u>	<u>180%</u>	<u>181%</u>	<u>182%</u>	<u>250%</u>	<u>251%</u>	<u>252%</u>	<u>300%</u>	<u>400%</u>	<u>500%</u>
0.09% . . . . .	12.5%	12.8%	13.6%	16.4%	13.7%	25.7%	26.0%	26.6%	29.9%	29.9%	30.0%	32.4%	36.9%	41.5%
1.09% . . . . .	10.7%	11.0%	11.8%	14.6%	11.9%	23.9%	24.2%	24.9%	28.2%	28.2%	28.3%	30.6%	35.2%	39.8%
3.09% . . . . .	7.1%	7.5%	8.4%	11.0%	8.4%	20.4%	20.7%	21.4%	24.7%	24.8%	24.8%	27.2%	31.7%	36.4%
5.09% . . . . .	3.7%	4.1%	5.0%	7.5%	4.9%	16.9%	17.2%	18.0%	21.3%	21.4%	21.4%	23.8%	28.3%	33.0%
6.65% . . . . .	1.0%	1.5%	2.3%	4.9%	2.3%	14.2%	14.6%	15.4%	18.7%	18.7%	18.8%	21.2%	25.7%	30.3%

<u>LIBOR</u>	<u>CPR Prepayment Assumption</u>			
	<u>2.6%</u>	<u>2.7%</u>	<u>3.4%</u>	<u>3.5%</u>
0.09% . . . . .	12.5%	12.4%	12.4%	12.5%
1.09% . . . . .	10.7%	10.5%	10.6%	10.7%
3.09% . . . . .	7.1%	7.0%	7.0%	7.2%
5.09% . . . . .	3.6%	3.5%	3.5%	3.7%
6.65% . . . . .	1.0%	0.9%	0.9%	1.1%

**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>131%</u>	<u>145%</u>	<u>146%</u>	<u>180%</u>	<u>181%</u>	<u>182%</u>	<u>250%</u>	<u>251%</u>	<u>252%</u>	<u>300%</u>	<u>400%</u>	<u>500%</u>
0.09% . . . . .	12.4%	12.7%	13.1%	13.9%	13.0%	15.7%	15.8%	13.6%	16.8%	16.9%	25.8%	27.8%	31.3%	34.7%
1.09% . . . . .	10.6%	10.9%	11.3%	12.1%	11.2%	13.8%	14.0%	11.7%	15.0%	15.1%	24.1%	26.0%	29.5%	32.9%
3.09% . . . . .	7.1%	7.4%	7.8%	8.5%	7.7%	10.2%	10.3%	7.9%	11.5%	11.5%	20.6%	22.6%	26.1%	29.5%
5.09% . . . . .	3.6%	3.9%	4.4%	5.0%	4.2%	6.6%	6.7%	4.3%	8.0%	8.1%	17.2%	19.2%	22.7%	26.1%
6.65% . . . . .	1.0%	1.3%	1.8%	2.4%	1.6%	3.9%	4.0%	1.5%	5.3%	5.4%	14.6%	16.5%	20.0%	23.4%

<u>LIBOR</u>	<u>CPR Prepayment Assumption</u>			
	<u>2.6%</u>	<u>2.7%</u>	<u>3.4%</u>	<u>3.5%</u>
0.09% . . . . .	12.4%	12.3%	12.3%	12.5%
1.09% . . . . .	10.6%	10.5%	10.5%	10.7%
3.09% . . . . .	7.0%	6.9%	6.9%	7.1%
5.09% . . . . .	3.6%	3.4%	3.5%	3.6%
6.65% . . . . .	1.0%	0.8%	0.8%	1.0%

**Sensitivity of the ES 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>110%</u>	<u>120%</u>	<u>151%</u>	<u>200%</u>	<u>225%</u>	<u>250%</u>	<u>300%</u>	<u>400%</u>	<u>550%</u>
0.09% . . . . .	33.7%	33.7%	33.7%	33.7%	33.7%	33.7%	33.7%	33.8%	33.8%	33.8%	33.8%
1.09% . . . . .	27.1%	27.1%	27.1%	27.1%	27.1%	27.2%	27.2%	27.3%	27.3%	27.5%	27.6%
3.09% . . . . .	14.1%	14.1%	14.2%	14.2%	14.2%	14.3%	14.5%	14.6%	14.8%	15.2%	15.6%
5.35% . . . . .	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	0.9%	1.3%	1.8%	2.5%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>										
	<b>50%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>151%</b>	<b>200%</b>	<b>225%</b>	<b>250%</b>	<b>300%</b>	<b>400%</b>	<b>550%</b>
0.09% .....	19.1%	19.1%	19.1%	19.1%	18.5%	17.2%	16.7%	16.2%	15.4%	13.9%	11.7%
1.09% .....	15.1%	15.1%	15.1%	15.1%	14.6%	13.4%	12.9%	12.5%	11.7%	10.3%	8.4%
3.09% .....	7.3%	7.2%	7.2%	7.2%	6.9%	5.8%	5.5%	5.1%	4.5%	3.4%	1.8%
5.00% .....	(0.1)%	(0.1)%	(0.1)%	(0.1)%	(0.4)%	(1.2)%	(1.5)%	(1.7)%	(2.2)%	(3.1)%	(4.3)%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>										
	<b>50%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>151%</b>	<b>200%</b>	<b>225%</b>	<b>250%</b>	<b>300%</b>	<b>400%</b>	<b>550%</b>
0.09% .....	19.1%	19.1%	19.1%	19.1%	18.5%	17.2%	16.7%	16.2%	15.4%	13.9%	11.7%
1.09% .....	15.1%	15.1%	15.1%	15.1%	14.6%	13.4%	12.9%	12.5%	11.7%	10.3%	8.4%
3.09% .....	7.3%	7.2%	7.2%	7.2%	6.9%	5.8%	5.5%	5.1%	4.5%	3.4%	1.8%
5.00% .....	(0.1)%	(0.1)%	(0.1)%	(0.1)%	(0.4)%	(1.2)%	(1.5)%	(1.7)%	(2.2)%	(3.1)%	(4.3)%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>										
	<b>50%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>151%</b>	<b>200%</b>	<b>225%</b>	<b>250%</b>	<b>300%</b>	<b>400%</b>	<b>550%</b>
0.09% .....	20.0%	20.0%	20.0%	20.0%	20.0%	20.1%	20.2%	20.3%	20.5%	20.7%	21.0%
1.09% .....	15.9%	15.9%	15.9%	15.9%	15.9%	16.0%	16.1%	16.2%	16.4%	16.7%	17.1%
3.09% .....	7.7%	7.7%	7.7%	7.7%	7.7%	7.8%	8.0%	8.2%	8.5%	8.9%	9.4%
5.00% .....	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.7%	1.1%	1.6%	2.2%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>										
	<b>50%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>151%</b>	<b>200%</b>	<b>225%</b>	<b>250%</b>	<b>300%</b>	<b>400%</b>	<b>550%</b>
0.09% .....	20.0%	20.0%	20.0%	20.0%	20.0%	20.1%	20.2%	20.3%	20.5%	20.7%	21.0%
1.09% .....	15.9%	15.9%	15.9%	15.9%	15.9%	16.0%	16.1%	16.2%	16.4%	16.7%	17.1%
3.09% .....	7.7%	7.7%	7.7%	7.7%	7.7%	7.8%	8.0%	8.2%	8.5%	8.9%	9.4%
5.00% .....	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.7%	1.1%	1.6%	2.2%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>										
	<b>50%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>151%</b>	<b>200%</b>	<b>225%</b>	<b>250%</b>	<b>300%</b>	<b>400%</b>	<b>550%</b>
5.000% .....	12.7%	12.7%	12.7%	12.7%	12.7%	12.9%	13.2%	13.5%	13.9%	14.6%	15.3%
5.175% .....	6.3%	6.4%	6.4%	6.4%	6.4%	6.6%	6.9%	7.3%	7.8%	8.5%	9.3%
5.350% .....	0.1%	0.2%	0.2%	0.2%	0.2%	0.4%	0.7%	1.2%	1.7%	2.5%	3.5%

**Sensitivity of the SU 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>110%</u>	<u>120%</u>	<u>151%</u>	<u>200%</u>	<u>225%</u>	<u>250%</u>	<u>300%</u>	<u>400%</u>	<u>550%</u>
5.000% .....	10.9%	11.0%	11.0%	11.0%	11.2%	11.8%	12.4%	13.2%	14.2%	15.8%	17.9%
5.225% .....	5.5%	5.6%	5.6%	5.6%	5.8%	6.4%	6.9%	7.9%	9.0%	10.7%	12.8%
5.450% .....	0.3%	0.3%	0.3%	0.4%	0.5%	1.0%	1.5%	2.7%	3.8%	5.6%	7.8%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>										
	<u>50%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>151%</u>	<u>200%</u>	<u>225%</u>	<u>250%</u>	<u>300%</u>	<u>400%</u>	<u>550%</u>
5.00% .....	10.8%	10.8%	10.8%	10.9%	11.1%	11.6%	12.0%	12.7%	13.6%	14.9%	16.7%
5.25% .....	5.4%	5.5%	5.5%	5.5%	5.7%	6.2%	6.6%	7.5%	8.4%	9.8%	11.6%
5.50% .....	0.2%	0.3%	0.3%	0.3%	0.4%	0.8%	1.3%	2.3%	3.3%	4.8%	6.7%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>										
	<u>50%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>151%</u>	<u>200%</u>	<u>225%</u>	<u>250%</u>	<u>300%</u>	<u>400%</u>	<u>550%</u>
0.09% .....	24.3%	24.3%	24.3%	24.3%	24.3%	25.4%	26.6%	27.9%	29.8%	32.8%	36.8%
1.09% .....	19.2%	19.2%	19.2%	19.2%	19.3%	20.5%	21.7%	23.1%	25.0%	28.1%	32.1%
3.09% .....	9.4%	9.4%	9.5%	9.5%	9.6%	10.7%	12.0%	13.7%	15.7%	18.8%	22.8%
5.00% .....	0.6%	0.6%	0.7%	0.7%	0.8%	1.6%	2.9%	5.0%	7.0%	10.2%	14.3%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>										
	<u>50%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>151%</u>	<u>200%</u>	<u>225%</u>	<u>250%</u>	<u>300%</u>	<u>400%</u>	<u>550%</u>
0.09% .....	18.3%	18.3%	18.3%	18.3%	17.7%	16.4%	15.9%	15.4%	14.6%	13.0%	10.8%
1.09% .....	15.5%	15.5%	15.5%	15.4%	14.9%	13.7%	13.2%	12.8%	12.0%	10.6%	8.5%
3.09% .....	9.9%	9.9%	9.8%	9.8%	9.4%	8.3%	7.9%	7.6%	6.9%	5.7%	4.0%
5.09% .....	4.3%	4.3%	4.3%	4.3%	3.9%	3.1%	2.7%	2.5%	1.9%	0.9%	(0.5)%
6.70% .....	(0.1)%	(0.1)%	(0.1)%	(0.1)%	(0.4)%	(1.1)%	(1.4)%	(1.6)%	(2.0)%	(2.9)%	(4.0)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>										
	<u>50%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>151%</u>	<u>200%</u>	<u>225%</u>	<u>250%</u>	<u>300%</u>	<u>400%</u>	<u>550%</u>
0.09% .....	19.1%	19.1%	19.1%	19.1%	18.5%	17.2%	16.7%	16.2%	15.4%	13.9%	11.7%
1.09% .....	15.1%	15.1%	15.1%	15.1%	14.6%	13.4%	12.9%	12.5%	11.7%	10.3%	8.4%
3.09% .....	7.3%	7.2%	7.2%	7.2%	6.9%	5.8%	5.5%	5.1%	4.5%	3.4%	1.8%
5.00% .....	(0.1)%	(0.1)%	(0.1)%	(0.1)%	(0.4)%	(1.2)%	(1.5)%	(1.7)%	(2.2)%	(3.1)%	(4.3)%



**Sensitivity of the SB 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>110%</u>	<u>120%</u>	<u>151%</u>	<u>200%</u>	<u>225%</u>	<u>250%</u>	<u>300%</u>	<u>400%</u>	<u>550%</u>
0.09% .....	20.0%	20.0%	20.0%	20.0%	20.0%	20.1%	20.2%	20.3%	20.5%	20.7%	21.0%
1.09% .....	15.9%	15.9%	15.9%	15.9%	15.9%	16.0%	16.1%	16.2%	16.4%	16.7%	17.1%
3.09% .....	7.7%	7.7%	7.7%	7.7%	7.7%	7.8%	8.0%	8.2%	8.5%	8.9%	9.4%
5.00% .....	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.7%	1.1%	1.6%	2.2%

*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 yield to investors in the Principal Only Classes.**

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

<u>Class</u>	<u>Price</u>
OA.....	57.796875%
OB.....	81.789063%

**Sensitivity of the OA Class to Prepayments**

	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>131%</u>	<u>250%</u>	<u>300%</u>	<u>400%</u>	<u>500%</u>
Pre-Tax Yields to Maturity...	2.9%	3.7%	5.4%	24.4%	33.7%	49.8%	64.6%

**Sensitivity of the OB Class to Prepayments**

	<u>PSA Prepayment Assumption</u>										
	<u>50%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>151%</u>	<u>200%</u>	<u>225%</u>	<u>250%</u>	<u>300%</u>	<u>400%</u>	<u>550%</u>
Pre-Tax Yields to Maturity...	0.8%	1.0%	1.0%	1.1%	1.5%	3.1%	4.9%	8.3%	11.7%	17.2%	24.3%

**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.

### **Decrement Tables**

The following tables indicate the percentages of original principal balances of the specified Classes that would be outstanding after each date shown at various constant PSA or CPR rates, as applicable, and the corresponding weighted average lives of those Classes. The tables have been prepared on the basis of the Pricing Assumptions. However, in the case of the information set forth for each Class under 0% PSA, we assumed that the underlying Mortgage Loans have the original and remaining terms to maturity and bear interest at the annual rates specified in the table below.

<u>Mortgage Loans Relating to Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	360 months	7.00%
Group 2 MBS	360 months	360 months	7.00%
Group 3 MBS	360 months	360 months	8.00%

It is unlikely

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

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

### Percent of Original Principal Balances Outstanding

Date	FM, MS, OA and ST Classes							FW, SI† and TA Classes							KA and KI† Classes						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	131%	250%	300%	400%	500%	0%	100%	131%	250%	300%	400%	500%	0%	100%	131%	250%	300%	400%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	96	83	77	65	54	97	89	89	89	89	89	89	96	83	83	83	83	83	83
April 2006	100	100	91	58	44	18	0	94	73	73	73	73	73	69	91	61	61	61	61	61	55
April 2007	100	100	86	37	18	0	0	91	57	57	57	57	47	28	86	38	38	38	38	23	0
April 2008	100	100	82	22	*	0	0	87	42	42	42	42	19	0	81	16	16	16	16	0	0
April 2009	100	100	79	12	0	0	0	83	28	28	28	21	0	0	76	0	0	0	0	0	0
April 2010	100	100	77	5	0	0	0	79	15	15	15	4	0	0	70	0	0	0	0	0	0
April 2011	100	100	75	1	0	0	0	75	3	3	3	0	0	0	63	0	0	0	0	0	0
April 2012	100	100	74	0	0	0	0	70	0	0	0	0	0	0	57	0	0	0	0	0	0
April 2013	100	99	72	0	0	0	0	65	0	0	0	0	0	0	49	0	0	0	0	0	0
April 2014	100	97	70	0	0	0	0	60	0	0	0	0	0	0	42	0	0	0	0	0	0
April 2015	100	94	66	0	0	0	0	54	0	0	0	0	0	0	34	0	0	0	0	0	0
April 2016	100	89	63	0	0	0	0	48	0	0	0	0	0	0	25	0	0	0	0	0	0
April 2017	100	75	49	0	0	0	0	42	0	0	0	0	0	0	16	0	0	0	0	0	0
April 2018	100	62	36	0	0	0	0	35	0	0	0	0	0	0	6	0	0	0	0	0	0
April 2019	100	49	25	0	0	0	0	28	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2020	100	36	13	0	0	0	0	20	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2021	100	24	3	0	0	0	0	12	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2022	100	13	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2023	100	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2024	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2025	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2026	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2027	89	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2028	68	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2029	45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2030	21	0	0	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	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	0
April 2033	0	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	0
Weighted Average Life (years)**	24.8	14.9	11.1	2.7	1.9	1.3	1.1	11.0	3.6	3.6	3.6	3.4	2.8	2.4	8.4	2.5	2.5	2.5	2.5	2.2	1.9

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

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

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

Date	KB Class							MT Class							MU Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	131%	250%	300%	400%	500%	0%	100%	131%	250%	300%	400%	500%	0%	100%	131%	250%	300%	400%	500%
Initial Percent	100	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	100
April 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2007	100	100	100	100	100	100	88	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2008	100	100	100	100	100	59	0	100	100	100	100	100	100	95	100	100	100	100	100	100	100
April 2009	100	90	90	90	67	0	0	100	100	100	100	100	84	0	100	100	100	100	100	100	87
April 2010	100	48	48	48	12	0	0	100	100	100	100	100	0	0	100	100	100	100	100	94	34
April 2011	100	8	8	8	0	0	0	100	100	100	100	39	0	0	100	100	100	100	100	47	0
April 2012	100	0	0	0	0	0	0	100	47	47	47	0	0	0	100	100	100	100	81	11	0
April 2013	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	91	91	91	45	0	0
April 2014	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	56	56	56	14	0	0
April 2015	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	26	26	26	0	0	0
April 2016	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	1	1	1	0	0	0
April 2017	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
April 2018	100	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
April 2019	89	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
April 2020	64	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
April 2021	38	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
April 2022	10	0	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	0	0	0	0
April 2023	0	0	0	0	0	0	0	64	0	0	0	0	0	0	100	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	6	0	0	0	0	0	0	100	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	63	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20	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	0	0	0
April 2028	0	0	0	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	0	0	0
April 2030	0	0	0	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	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	0
April 2033	0	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	0
Weighted Average Life (years)**	16.5	6.0	6.0	6.0	5.3	4.2	3.4	19.3	8.0	8.0	8.0	6.9	5.4	4.4	21.3	10.3	10.3	10.3	8.9	7.0	5.8

Date	ZL Class							AZ Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	131%	250%	300%	400%	500%	0%	100%	131%	250%	300%	400%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	105	105	105	105	105	105	105	105	105	105	105	105	105	105
April 2006	109	109	109	109	109	109	0	109	109	109	109	109	109	109
April 2007	114	114	114	114	114	0	0	114	114	114	114	114	114	114
April 2008	120	120	120	120	120	0	0	120	120	120	120	120	120	120
April 2009	125	125	125	125	0	0	0	125	125	125	125	125	125	125
April 2010	131	131	131	131	0	0	0	131	131	131	131	131	131	131
April 2011	137	137	137	137	0	0	0	137	137	137	137	137	137	131
April 2012	143	143	143	26	0	0	0	143	143	143	143	143	143	89
April 2013	150	150	150	1	0	0	0	150	150	150	150	150	121	61
April 2014	157	157	157	1	0	0	0	157	157	157	157	157	89	41
April 2015	164	164	164	1	0	0	0	164	164	164	164	145	66	28
April 2016	171	171	171	1	0	0	0	171	171	171	171	114	48	19
April 2017	179	179	179	0	0	0	0	179	179	179	141	90	35	13
April 2018	188	188	188	0	0	0	0	188	188	188	115	71	26	9
April 2019	196	196	196	0	0	0	0	196	196	196	93	56	19	6
April 2020	205	205	205	0	0	0	0	205	205	205	75	43	13	4
April 2021	215	215	215	0	0	0	0	215	215	215	61	34	10	3
April 2022	224	224	0	0	0	0	0	224	224	197	48	26	7	2
April 2023	235	235	0	0	0	0	0	235	235	169	38	20	5	1
April 2024	246	0	0	0	0	0	0	246	212	144	30	15	3	1
April 2025	257	0	0	0	0	0	0	257	182	121	23	11	2	*
April 2026	269	0	0	0	0	0	0	269	153	100	18	8	2	*
April 2027	281	0	0	0	0	0	0	281	127	81	13	6	1	*
April 2028	294	0	0	0	0	0	0	294	102	64	10	4	1	*
April 2029	307	0	0	0	0	0	0	307	80	49	7	3	*	*
April 2030	321	0	0	0	0	0	0	321	58	35	5	2	*	*
April 2031	0	0	0	0	0	0	0	318	38	23	3	1	*	*
April 2032	0	0	0	0	0	0	0	219	20	12	1	*	*	*
April 2033	0	0	0	0	0	0	0	114	3	2	*	*	*	*
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.8	19.2	17.3	8.0	4.1	2.5	1.9	28.5	23.7	22.1	16.5	14.6	11.6	9.5

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

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

Date	AL Class														AL Class			
	PSA Prepayment Assumption														CPR Prepayment Assumption			
	0%	100%	131%	145%	146%	180%	181%	182%	250%	251%	252%	300%	400%	500%	2.6%	2.7%	3.4%	3.5%
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	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2007	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2008	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2009	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2010	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2011	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2012	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2013	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2015	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2016	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2017	100	100	100	100	100	100	100	100	100	100	100	100	100	90	100	100	100	100
April 2018	100	100	100	100	100	100	100	100	100	100	100	100	100	61	100	100	100	100
April 2019	100	100	100	100	100	100	100	100	100	100	100	100	100	41	100	100	100	100
April 2020	100	100	100	100	100	100	100	100	100	100	100	100	95	27	100	100	100	100
April 2021	100	100	100	100	100	100	100	100	100	100	100	100	68	18	100	100	100	100
April 2022	100	100	100	100	100	100	100	100	100	100	100	100	49	12	100	100	100	100
April 2023	100	100	100	100	100	100	100	100	100	100	100	100	34	8	100	100	100	100
April 2024	100	100	100	100	100	100	100	100	100	100	100	100	24	5	100	100	100	100
April 2025	100	100	100	100	100	100	100	100	100	100	100	78	17	3	100	100	100	100
April 2026	100	100	100	100	100	100	100	100	100	100	100	58	11	2	100	100	100	100
April 2027	100	100	100	100	100	100	100	100	94	92	91	42	8	1	100	100	100	100
April 2028	100	100	100	100	100	100	100	100	69	67	66	30	5	1	100	100	100	100
April 2029	100	100	100	100	100	100	100	100	48	48	47	20	3	*	100	100	100	100
April 2030	100	100	100	100	100	100	100	100	32	32	31	13	2	*	100	100	100	100
April 2031	100	100	100	100	100	70	69	68	20	19	19	8	1	*	100	100	100	100
April 2032	100	100	89	70	68	37	36	35	10	10	9	4	*	*	100	100	100	100
April 2033	100	37	21	16	16	8	8	8	2	2	2	1	*	*	100	97	79	76
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	30.0	28.9	28.6	28.4	28.4	27.7	27.7	27.6	25.3	25.2	25.2	23.1	18.7	15.2	29.2	29.2	29.1	29.1

Date	GA Class														GA Class			
	PSA Prepayment Assumption														CPR Prepayment Assumption			
	0%	100%	131%	145%	146%	180%	181%	182%	250%	251%	252%	300%	400%	500%	2.6%	2.7%	3.4%	3.5%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	92	73	68	67	67	67	67	100	100	100	100	100	100	100	75	76	74	100
April 2006	86	50	37	35	35	35	35	84	55	55	97	77	38	*	59	62	58	100
April 2007	84	48	26	23	23	23	23	63	21	20	62	33	0	0	57	62	58	100
April 2008	82	45	18	14	14	14	14	48	0	0	36	3	0	0	54	62	58	100
April 2009	79	43	10	7	7	7	7	36	0	0	18	0	0	0	52	62	58	100
April 2010	77	40	3	1	1	1	1	27	0	0	7	0	0	0	49	62	58	100
April 2011	74	38	0	0	0	0	0	21	0	0	*	0	0	0	47	61	58	100
April 2012	71	35	0	0	0	0	0	18	0	0	0	0	0	0	44	61	58	100
April 2013	68	31	0	0	0	0	0	15	0	0	0	0	0	0	41	61	58	100
April 2014	65	25	0	0	0	0	0	12	0	0	0	0	0	0	38	61	58	100
April 2015	62	16	0	0	0	0	0	9	0	0	0	0	0	0	34	61	58	100
April 2016	58	6	0	0	0	0	0	5	0	0	0	0	0	0	31	60	58	100
April 2017	55	0	0	0	0	0	0	1	0	0	0	0	0	0	27	60	58	100
April 2018	51	0	0	0	0	0	0	0	0	0	0	0	0	0	24	60	58	100
April 2019	47	0	0	0	0	0	0	0	0	0	0	0	0	0	20	60	58	100
April 2020	43	0	0	0	0	0	0	0	0	0	0	0	0	0	16	60	58	100
April 2021	39	0	0	0	0	0	0	0	0	0	0	0	0	0	12	59	58	100
April 2022	34	0	0	0	0	0	0	0	0	0	0	0	0	0	7	59	48	100
April 2023	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	53	35	99
April 2024	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	38	21	99
April 2025	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22	8	99
April 2026	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	0	96
April 2027	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	82
April 2028	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	67
April 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	53
April 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	38
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11
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)**	13.2	5.0	2.1	2.0	2.0	2.0	2.0	4.9	2.3	2.3	3.7	2.7	1.9	1.6	7.4	12.8	11.7	25.2

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

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

Date	GZ Class															GZ Class			
	PSA Prepayment Assumption															CPR Prepayment Assumption			
	0%	100%	131%	145%	146%	180%	181%	182%	250%	251%	252%	300%	400%	500%		2.6%	2.7%	3.4%	3.5%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100		100	100	100	100
April 2005	105	105	105	105	105	105	105	105	105	105	105	105	105	105		105	105	105	105
April 2006	109	109	109	109	109	109	109	109	109	109	109	109	109	109		109	109	109	109
April 2007	114	114	114	114	114	114	114	114	114	114	114	114	0	0		114	114	114	114
April 2008	120	120	120	120	120	120	120	120	120	0	0	120	120	0	0		120	120	120
April 2009	125	125	125	125	125	125	125	125	0	0	125	0	0	0		125	125	125	125
April 2010	131	131	131	131	131	131	131	131	0	0	131	0	0	0		131	131	131	131
April 2011	137	137	0	0	0	0	0	137	0	0	137	0	0	0		137	137	137	137
April 2012	143	143	0	0	0	0	0	143	0	0	0	0	0	0		143	143	143	143
April 2013	150	150	0	0	0	0	0	150	0	0	0	0	0	0		150	150	150	150
April 2014	157	157	0	0	0	0	0	157	0	0	0	0	0	0		157	157	157	157
April 2015	164	164	0	0	0	0	0	164	0	0	0	0	0	0		164	164	164	164
April 2016	171	171	0	0	0	0	0	171	0	0	0	0	0	0		171	171	171	171
April 2017	179	0	0	0	0	0	0	179	0	0	0	0	0	0		179	179	179	179
April 2018	188	0	0	0	0	0	0	0	0	0	0	0	0	0		188	188	188	188
April 2019	196	0	0	0	0	0	0	0	0	0	0	0	0	0		196	196	196	196
April 2020	205	0	0	0	0	0	0	0	0	0	0	0	0	0		205	205	205	205
April 2021	215	0	0	0	0	0	0	0	0	0	0	0	0	0		215	215	215	215
April 2022	224	0	0	0	0	0	0	0	0	0	0	0	0	0		224	224	224	224
April 2023	235	0	0	0	0	0	0	0	0	0	0	0	0	0		0	235	235	235
April 2024	246	0	0	0	0	0	0	0	0	0	0	0	0	0		0	246	246	246
April 2025	257	0	0	0	0	0	0	0	0	0	0	0	0	0		0	257	257	257
April 2026	269	0	0	0	0	0	0	0	0	0	0	0	0	0		0	269	0	269
April 2027	281	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	281
April 2028	294	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	294
April 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	307
April 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	321
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	336
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	352
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)**	24.6	12.6	6.6	6.4	6.4	6.4	6.4	13.3	3.8	3.8	7.2	4.2	2.7	2.1		19.0	22.5	21.6	28.9

Date	JF and JS Classes															JF and JS Classes			
	PSA Prepayment Assumption															CPR Prepayment Assumption			
	0%	100%	131%	145%	146%	180%	181%	182%	250%	251%	252%	300%	400%	500%		2.6%	2.7%	3.4%	3.5%
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	100	100	100	100	100	100	100	76	38		100	100	100	100
April 2006	100	100	100	100	100	100	100	100	100	100	0	0	0	0		100	100	100	100
April 2007	100	100	100	100	100	92	90	100	100	100	0	0	0	0		100	100	100	100
April 2008	100	100	100	100	100	77	75	100	90	88	0	0	0	0		100	100	100	100
April 2009	100	100	100	100	100	66	64	100	48	46	0	0	0	0		100	100	100	100
April 2010	100	100	100	100	100	59	56	100	21	19	0	0	0	0		100	100	100	100
April 2011	100	100	100	100	100	49	47	100	6	4	0	0	0	0		100	100	100	100
April 2012	100	100	100	89	100	41	38	100	*	0	0	0	0	0		100	100	100	100
April 2013	100	100	100	77	100	35	32	100	*	0	0	0	0	0		100	100	100	100
April 2014	100	100	100	61	100	27	25	100	*	0	0	0	0	0		100	100	100	100
April 2015	100	100	82	41	100	18	16	100	*	0	0	0	0	0		100	100	100	100
April 2016	100	100	60	20	89	8	6	100	*	0	0	0	0	0		100	100	100	100
April 2017	100	100	35	0	75	0	0	100	*	0	0	0	0	0		100	100	100	100
April 2018	100	100	10	0	59	0	0	93	*	0	0	0	0	0		100	100	100	100
April 2019	100	75	0	0	43	0	0	84	*	0	0	0	0	0		100	100	100	100
April 2020	100	43	0	0	28	0	0	74	*	0	0	0	0	0		100	100	100	100
April 2021	100	10	0	0	12	0	0	65	*	0	0	0	0	0		100	100	100	100
April 2022	100	0	0	0	0	0	0	57	*	0	0	0	0	0		100	100	100	100
April 2023	100	0	0	0	0	0	0	49	*	0	0	0	0	0		100	100	100	87
April 2024	100	0	0	0	0	0	0	42	*	0	0	0	0	0		99	100	100	56
April 2025	100	0	0	0	0	0	0	35	*	0	0	0	0	0		51	100	100	24
April 2026	100	0	0	0	0	0	0	29	*	0	0	0	0	0		1	100	100	0
April 2027	100	0	0	0	0	0	0	22	0	0	0	0	0	0		0	100	100	0
April 2028	100	0	0	0	0	0	0	14	0	0	0	0	0	0		0	84	65	0
April 2029	100	0	0	0	0	0	0	7	0	0	0	0	0	0		0	43	30	0
April 2030	22	0	0	0	0	0	0	1	0	0	0	0	0	0		0	2	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)**	25.7	15.8	12.4	10.4	14.6	7.3	7.0	19.3	5.2	5.1	1.5	1.4	1.1	1.0		21.0	24.8	24.5	20.2

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

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



Date	KF and KS Classes															KF and KS Classes			
	PSA Prepayment Assumption															CPR Prepayment Assumption			
	0%	100%	131%	145%	146%	180%	181%	182%	250%	251%	252%	300%	400%	500%	2.6%	2.7%	3.4%	3.5%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
April 2005	100	100	99	90	100	71	71	100	75	74	73	33	0	0	99	100	100	100	
April 2006	100	100	99	79	98	25	22	0	0	0	0	0	0	0	99	100	100	100	
April 2007	100	100	99	67	96	0	0	0	0	0	0	0	0	0	99	100	100	100	
April 2008	100	100	99	55	94	0	0	0	0	0	0	0	0	0	99	100	100	100	
April 2009	100	100	99	43	93	0	0	0	0	0	0	0	0	0	99	100	100	100	
April 2010	100	100	99	30	92	0	0	0	0	0	0	0	0	0	99	100	100	100	
April 2011	100	100	90	5	79	0	0	0	0	0	0	0	0	0	99	100	100	100	
April 2012	100	100	65	0	65	0	0	0	0	0	0	0	0	0	99	100	100	100	
April 2013	100	100	40	0	52	0	0	0	0	0	0	0	0	0	99	100	100	100	
April 2014	100	100	4	0	32	0	0	0	0	0	0	0	0	0	99	100	100	100	
April 2015	100	100	0	0	7	0	0	0	0	0	0	0	0	0	99	100	100	100	
April 2016	100	100	0	0	0	0	0	0	0	0	0	0	0	0	99	100	100	100	
April 2017	100	75	0	0	0	0	0	0	0	0	0	0	0	0	99	100	100	100	
April 2018	100	12	0	0	0	0	0	0	0	0	0	0	0	0	99	100	100	100	
April 2019	100	0	0	0	0	0	0	0	0	0	0	0	0	0	99	100	100	100	
April 2020	100	0	0	0	0	0	0	0	0	0	0	0	0	0	99	100	100	100	
April 2021	100	0	0	0	0	0	0	0	0	0	0	0	0	0	99	100	100	100	
April 2022	100	0	0	0	0	0	0	0	0	0	0	0	0	0	99	100	100	38	
April 2023	100	0	0	0	0	0	0	0	0	0	0	0	0	0	98	100	100	0	
April 2024	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100	100	0	
April 2025	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100	100	0	
April 2026	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100	74	0	
April 2027	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	55	2	0	
April 2028	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2029	34	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)**	24.9	13.4	8.5	4.2	8.6	1.5	1.4	1.3	1.1	1.1	1.1	1.0	0.8	0.7	19.3	23.1	22.4	17.8	

Date	QA Class															QA Class			
	PSA Prepayment Assumption															CPR Prepayment Assumption			
	0%	100%	131%	145%	146%	180%	181%	182%	250%	251%	252%	300%	400%	500%	2.6%	2.7%	3.4%	3.5%	
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	100	100	100	100	100	100	100	100	100	100	100	100	100	
April 2006	96	73	73	73	73	73	73	73	73	73	73	73	73	73	85	84	82	82	
April 2007	85	10	10	10	10	10	10	10	10	10	10	10	0	0	48	47	39	38	
April 2008	73	0	0	0	0	0	0	0	0	0	0	0	0	0	12	10	0	0	
April 2009	61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2010	48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2011	33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2012	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2013	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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)**	5.7	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.3	2.1	3.0	2.9	2.8	2.8	

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

Date	QB Class														QB Class			
	PSA Prepayment Assumption														CPR Prepayment Assumption			
	0%	100%	131%	145%	146%	180%	181%	182%	250%	251%	252%	300%	400%	500%	2.6%	2.7%	3.4%	3.5%
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	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2007	100	100	100	100	100	100	100	100	100	100	100	100	75	0	100	100	100	100
April 2008	100	47	47	47	47	47	47	47	47	47	47	47	0	0	100	100	98	96
April 2009	100	0	0	0	0	0	0	0	0	0	0	0	0	0	75	72	55	52
April 2010	100	0	0	0	0	0	0	0	0	0	0	0	0	0	37	34	13	10
April 2011	100	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0
April 2012	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2013	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2014	83	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2015	63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2016	41	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2017	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.6	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.9	3.2	2.7	5.7	5.6	5.1	5.1

Date	QC Class														QC Class			
	PSA Prepayment Assumption														CPR Prepayment Assumption			
	0%	100%	131%	145%	146%	180%	181%	182%	250%	251%	252%	300%	400%	500%	2.6%	2.7%	3.4%	3.5%
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	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2007	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2008	100	100	100	100	100	100	100	100	100	100	100	100	60	0	100	100	100	100
April 2009	100	91	91	91	91	91	91	91	91	91	91	68	0	0	100	100	100	100
April 2010	100	48	48	48	48	48	48	48	48	48	48	10	0	0	100	100	100	100
April 2011	100	8	8	8	8	8	8	8	8	8	8	0	0	0	100	98	79	76
April 2012	100	0	0	0	0	0	0	0	0	0	0	0	0	0	72	69	48	45
April 2013	100	0	0	0	0	0	0	0	0	0	0	0	0	0	45	41	18	15
April 2014	100	0	0	0	0	0	0	0	0	0	0	0	0	0	18	14	0	0
April 2015	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2016	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2017	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2018	94	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2019	74	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2020	52	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2021	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2022	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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)**	16.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	5.3	4.2	3.4	8.8	8.7	8.0	7.9

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

Date	QD Class														QD Class			
	PSA Prepayment Assumption														CPR Prepayment Assumption			
	0%	100%	131%	145%	146%	180%	181%	182%	250%	251%	252%	300%	400%	500%	2.6%	2.7%	3.4%	3.5%
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	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2006 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2007 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2008 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	86	100	100	100	100
April 2009 .....	100	100	100	100	100	100	100	100	100	100	100	100	76	0	100	100	100	100
April 2010 .....	100	100	100	100	100	100	100	100	100	100	100	100	0	0	100	100	100	100
April 2011 .....	100	100	100	100	100	100	100	100	100	100	100	34	0	0	100	100	100	100
April 2012 .....	100	47	47	47	47	47	47	47	47	45	44	0	0	0	100	100	100	100
April 2013 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	100	100	100	100
April 2014 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	100	100	82	76
April 2015 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	84	77	32	26
April 2016 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	37	30	0	0
April 2017 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2018 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2019 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2020 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2021 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2022 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2023 .....	56	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2024 .....	5	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)** .....	19.1	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	7.9	6.8	5.3	4.3	11.8	11.6	10.7	10.5

Date	QE Class														QE Class			
	PSA Prepayment Assumption														CPR Prepayment Assumption			
	0%	100%	131%	145%	146%	180%	181%	182%	250%	251%	252%	300%	400%	500%	2.6%	2.7%	3.4%	3.5%
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	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2006 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2007 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2008 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2009 .....	100	100	100	100	100	100	100	100	100	100	100	100	100	82	100	100	100	100
April 2010 .....	100	100	100	100	100	100	100	100	100	100	100	100	89	38	100	100	100	100
April 2011 .....	100	100	100	100	100	100	100	100	100	100	100	100	52	8	100	100	100	100
April 2012 .....	100	100	100	100	100	100	100	100	100	100	100	83	24	0	100	100	100	100
April 2013 .....	100	93	93	93	93	93	93	93	92	92	92	55	3	0	100	100	100	100
April 2014 .....	100	67	67	67	67	67	67	67	66	66	66	32	0	0	100	100	100	100
April 2015 .....	100	45	45	45	45	45	45	45	45	45	44	14	0	0	100	100	100	100
April 2016 .....	100	27	27	27	27	27	27	27	27	27	26	0	0	0	100	100	92	89
April 2017 .....	100	12	12	12	12	12	12	12	12	12	11	0	0	0	96	92	68	64
April 2018 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	72	68	44	41
April 2019 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	49	45	21	18
April 2020 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	26	22	0	0
April 2021 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	0	0
April 2022 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2023 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2024 .....	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2025 .....	74	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2026 .....	43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2027 .....	10	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)** .....	21.8	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	10.9	9.4	7.2	5.8	15.0	14.8	13.8	13.7

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

Date	QG Class														QG Class			
	PSA Prepayment Assumption														CPR Prepayment Assumption			
	0%	100%	131%	145%	146%	180%	181%	182%	250%	251%	252%	300%	400%	500%	2.6%	2.7%	3.4%	3.5%
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	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2007	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2008	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2009	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2010	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2011	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2012	100	100	100	100	100	100	100	100	100	100	100	100	100	76	100	100	100	100
April 2013	100	100	100	100	100	100	100	100	100	100	100	100	100	47	100	100	100	100
April 2014	100	100	100	100	100	100	100	100	100	100	100	100	75	27	100	100	100	100
April 2015	100	100	100	100	100	100	100	100	100	100	100	100	51	14	100	100	100	100
April 2016	100	100	100	100	100	100	100	100	100	100	100	99	34	5	100	100	100	100
April 2017	100	100	100	100	100	100	100	100	100	100	100	75	21	0	100	100	100	100
April 2018	100	99	99	99	99	99	99	99	99	98	97	56	11	0	100	100	100	100
April 2019	100	78	78	78	78	78	78	78	78	77	76	41	4	0	100	100	100	100
April 2020	100	60	60	60	60	60	60	60	60	59	59	29	0	0	100	100	97	91
April 2021	100	46	46	46	46	46	46	46	46	45	44	19	0	0	100	99	52	46
April 2022	100	34	34	34	34	34	34	34	34	33	32	11	0	0	60	53	34	34
April 2023	100	24	24	24	24	24	24	24	24	23	23	5	0	0	24	24	24	24
April 2024	100	16	16	16	16	16	16	16	16	15	15	1	0	0	16	16	16	16
April 2025	100	9	9	9	9	9	9	9	9	9	8	0	0	0	9	9	9	9
April 2026	100	3	3	3	3	3	3	3	3	3	3	0	0	0	3	3	3	3
April 2027	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2028	49	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)**	24.0	17.2	17.2	17.2	17.2	17.2	17.2	17.2	17.2	17.1	17.1	14.9	11.5	9.2	18.6	18.5	17.8	17.8

Date	QI† Class														QI† Class			
	PSA Prepayment Assumption														CPR Prepayment Assumption			
	0%	100%	131%	145%	146%	180%	181%	182%	250%	251%	252%	300%	400%	500%	2.6%	2.7%	3.4%	3.5%
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	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2006	97	82	82	82	82	82	82	82	82	82	82	82	82	82	89	89	88	87
April 2007	90	39	39	39	39	39	39	39	39	39	39	39	24	0	64	64	59	58
April 2008	82	15	15	15	15	15	15	15	15	15	15	15	0	0	40	39	31	31
April 2009	73	0	0	0	0	0	0	0	0	0	0	0	0	0	24	23	17	17
April 2010	64	0	0	0	0	0	0	0	0	0	0	0	0	0	12	11	4	3
April 2011	55	0	0	0	0	0	0	0	0	0	0	0	0	0	*	0	0	0
April 2012	44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2013	33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2014	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2015	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2016	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2017	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.6	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.6	2.3	3.8	3.8	3.5	3.5

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

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

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

Date	ZA Class														ZA Class			
	PSA Prepayment Assumption														CPR Prepayment Assumption			
	0%	100%	131%	145%	146%	180%	181%	182%	250%	251%	252%	300%	400%	500%	2.6%	2.7%	3.4%	3.5%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	105	105	105	105	105	105	105	105	0	0	0	0	0	0	105	105	6	0
April 2006	109	109	109	109	109	109	109	109	0	0	0	0	0	0	109	109	7	0
April 2007	114	114	114	114	114	114	114	114	0	0	0	0	0	0	114	114	7	0
April 2008	120	120	120	120	120	120	120	120	0	0	0	0	0	0	120	120	7	0
April 2009	125	125	125	125	125	125	125	125	0	0	0	0	0	0	125	125	8	0
April 2010	131	131	131	131	131	131	131	131	0	0	0	0	0	0	131	131	8	0
April 2011	137	137	137	137	137	137	137	137	0	0	0	0	0	0	137	137	8	0
April 2012	143	143	143	143	143	143	143	143	0	0	0	0	0	0	143	143	9	0
April 2013	150	150	150	150	150	150	150	150	0	0	0	0	0	0	150	150	9	0
April 2014	157	157	157	157	157	157	157	157	0	0	0	0	0	0	157	157	10	0
April 2015	164	164	164	164	164	164	164	164	0	0	0	0	0	0	164	164	10	0
April 2016	171	171	171	171	171	171	171	171	0	0	0	0	0	0	171	171	10	0
April 2017	179	179	179	156	179	137	100	0	0	0	0	0	0	0	179	179	11	0
April 2018	188	188	188	0	188	0	0	0	0	0	0	0	0	0	188	188	11	0
April 2019	196	196	0	0	196	0	0	0	0	0	0	0	0	0	196	196	12	0
April 2020	205	205	0	0	205	0	0	0	0	0	0	0	0	0	205	205	13	0
April 2021	215	215	0	0	215	0	0	0	0	0	0	0	0	0	215	215	13	0
April 2022	224	0	0	0	180	0	0	0	0	0	0	0	0	0	224	224	14	0
April 2023	235	0	0	0	0	0	0	0	0	0	0	0	0	0	235	235	14	0
April 2024	246	0	0	0	0	0	0	0	0	0	0	0	0	0	246	246	15	0
April 2025	257	0	0	0	0	0	0	0	0	0	0	0	0	0	257	257	16	0
April 2026	269	0	0	0	0	0	0	0	0	0	0	0	0	0	269	269	16	0
April 2027	281	0	0	0	0	0	0	0	0	0	0	0	0	0	0	281	17	0
April 2028	294	0	0	0	0	0	0	0	0	0	0	0	0	0	0	294	18	0
April 2029	307	0	0	0	0	0	0	0	0	0	0	0	0	0	0	307	19	0
April 2030	321	0	0	0	0	0	0	0	0	0	0	0	0	0	0	321	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)**	26.4	17.6	14.7	13.3	18.3	13.3	13.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	22.3	26.3	4.5	0.1

Date	ZB Class														ZB Class			
	PSA Prepayment Assumption														CPR Prepayment Assumption			
	0%	100%	131%	145%	146%	180%	181%	182%	250%	251%	252%	300%	400%	500%	2.6%	2.7%	3.4%	3.5%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2005	105	105	105	105	100	100	100	15	0	0	0	0	0	0	105	100	100	38
April 2006	109	109	109	109	100	100	100	0	0	0	0	0	0	0	109	100	100	0
April 2007	114	114	114	114	100	100	100	0	0	0	0	0	0	0	114	100	100	0
April 2008	120	120	120	120	100	100	100	0	0	0	0	0	0	0	120	100	100	0
April 2009	125	125	125	125	100	100	100	0	0	0	0	0	0	0	125	100	100	0
April 2010	131	131	131	131	100	100	100	0	0	0	0	0	0	0	131	100	100	0
April 2011	137	137	137	137	100	100	100	0	0	0	0	0	0	0	137	100	100	0
April 2012	143	143	143	143	100	100	100	0	0	0	0	0	0	0	143	100	100	0
April 2013	150	150	150	150	100	100	100	0	0	0	0	0	0	0	150	100	100	0
April 2014	157	157	157	157	100	100	100	0	0	0	0	0	0	0	157	100	100	0
April 2015	164	164	164	164	100	100	100	0	0	0	0	0	0	0	164	100	100	0
April 2016	171	171	171	171	100	100	100	0	0	0	0	0	0	0	171	100	100	0
April 2017	179	179	179	179	100	100	100	0	0	0	0	0	0	0	179	100	100	0
April 2018	188	188	188	173	100	98	96	0	0	0	0	0	0	0	188	100	100	0
April 2019	196	196	191	157	100	88	86	0	0	0	0	0	0	0	196	100	100	0
April 2020	205	205	174	142	100	78	76	0	0	0	0	0	0	0	205	100	100	0
April 2021	215	215	156	127	100	68	67	0	0	0	0	0	0	0	215	100	100	0
April 2022	224	216	139	112	100	60	58	0	0	0	0	0	0	0	224	100	100	0
April 2023	235	193	123	98	96	51	50	0	0	0	0	0	0	0	235	100	100	0
April 2024	246	171	107	85	83	44	43	0	0	0	0	0	0	0	246	100	100	0
April 2025	257	149	92	72	71	37	36	0	0	0	0	0	0	0	257	100	100	0
April 2026	269	128	78	61	60	30	30	0	0	0	0	0	0	0	269	100	100	0
April 2027	281	107	63	49	48	24	23	0	0	0	0	0	0	0	248	100	100	0
April 2028	294	84	48	36	35	15	15	0	0	0	0	0	0	0	206	100	100	0
April 2029	307	63	33	24	23	8	7	0	0	0	0	0	0	0	165	100	100	0
April 2030	321	43	20	13	13	1	1	0	0	0	0	0	0	0	123	100	97	0
April 2031	280	24	9	4	4	0	0	0	0	0	0	0	0	0	82	79	63	0
April 2032	189	7	0	0	0	0	0	0	0	0	0	0	0	0	41	39	30	0
April 2033	91	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)**	28.3	22.9	20.9	20.0	22.9	19.5	19.4	0.7	0.6	0.6	0.6	0.5	0.4	0.4	25.8	27.8	27.4	0.9

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

Date	FT and SW Class															FT and SW Class			
	PSA Prepayment Assumption															CPR Prepayment Assumption			
	0%	100%	131%	145%	146%	180%	181%	182%	250%	251%	252%	300%	400%	500%		2.6%	2.7%	3.4%	3.5%
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	97	100	91	91	100	92	92	91	79	52	26		100	100	100	100
April 2006	100	100	100	93	99	76	75	68	68	68	0	0	0	0		100	100	100	100
April 2007	100	100	100	90	99	63	61	68	68	68	0	0	0	0		100	100	100	100
April 2008	100	100	100	86	98	52	51	68	61	60	0	0	0	0		100	100	100	100
April 2009	100	100	100	82	98	45	44	68	33	32	0	0	0	0		100	100	100	100
April 2010	100	100	100	78	97	40	38	68	14	13	0	0	0	0		100	100	100	100
April 2011	100	100	97	70	93	33	32	68	4	3	0	0	0	0		100	100	100	100
April 2012	100	100	89	61	89	28	26	68	*	0	0	0	0	0		100	100	100	100
April 2013	100	100	81	52	85	24	22	68	*	0	0	0	0	0		100	100	100	100
April 2014	100	100	70	41	78	19	17	68	*	0	0	0	0	0		100	100	100	100
April 2015	100	100	56	28	70	12	11	68	*	0	0	0	0	0		100	100	100	100
April 2016	100	100	41	14	61	6	4	68	*	0	0	0	0	0		100	100	100	100
April 2017	100	92	24	0	51	0	0	68	*	0	0	0	0	0		100	100	100	100
April 2018	100	72	6	0	40	0	0	64	*	0	0	0	0	0		100	100	100	100
April 2019	100	51	0	0	30	0	0	57	*	0	0	0	0	0		100	100	100	100
April 2020	100	29	0	0	19	0	0	51	*	0	0	0	0	0		100	100	100	100
April 2021	100	7	0	0	8	0	0	45	*	0	0	0	0	0		100	100	100	100
April 2022	100	0	0	0	0	0	0	39	*	0	0	0	0	0		100	100	100	80
April 2023	100	0	0	0	0	0	0	33	*	0	0	0	0	0		99	100	100	59
April 2024	100	0	0	0	0	0	0	28	*	0	0	0	0	0		67	100	100	38
April 2025	100	0	0	0	0	0	0	24	*	0	0	0	0	0		35	100	100	16
April 2026	100	0	0	0	0	0	0	20	*	0	0	0	0	0		1	100	92	0
April 2027	100	0	0	0	0	0	0	15	0	0	0	0	0	0		0	86	69	0
April 2028	100	0	0	0	0	0	0	10	0	0	0	0	0	0		0	57	44	0
April 2029	79	0	0	0	0	0	0	5	0	0	0	0	0	0		0	29	20	0
April 2030	15	0	0	0	0	0	0	1	0	0	0	0	0	0		0	1	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)**	25.5	15.0	11.1	8.4	12.7	5.4	5.3	13.6	3.9	3.8	1.4	1.2	1.0	0.9		20.5	24.3	23.8	19.4

Date	ZK Class															ZK Class			
	PSA Prepayment Assumption															CPR Prepayment Assumption			
	0%	100%	131%	145%	146%	180%	181%	182%	250%	251%	252%	300%	400%	500%		2.6%	2.7%	3.4%	3.5%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100		100	100	100	100
April 2005	105	105	105	105	100	100	100	14	0	0	0	0	0	0		105	100	95	36
April 2006	109	109	109	109	100	100	100	0	0	0	0	0	0	0		109	100	95	0
April 2007	114	114	114	114	100	100	100	0	0	0	0	0	0	0		114	100	95	0
April 2008	120	120	120	120	101	101	101	0	0	0	0	0	0	0		120	101	95	0
April 2009	125	125	125	125	101	101	101	0	0	0	0	0	0	0		125	101	95	0
April 2010	131	131	131	131	101	101	101	0	0	0	0	0	0	0		131	101	95	0
April 2011	137	137	137	137	101	101	101	0	0	0	0	0	0	0		137	101	95	0
April 2012	143	143	143	143	102	102	102	0	0	0	0	0	0	0		143	102	95	0
April 2013	150	150	150	150	102	102	102	0	0	0	0	0	0	0		150	102	95	0
April 2014	157	157	157	157	102	102	102	0	0	0	0	0	0	0		157	102	95	0
April 2015	164	164	164	164	103	103	103	0	0	0	0	0	0	0		164	103	95	0
April 2016	171	171	171	171	103	103	103	0	0	0	0	0	0	0		171	103	95	0
April 2017	179	179	179	177	104	101	100	0	0	0	0	0	0	0		179	104	95	0
April 2018	188	188	188	162	104	92	90	0	0	0	0	0	0	0		188	104	95	0
April 2019	196	196	180	148	104	82	81	0	0	0	0	0	0	0		196	104	95	0
April 2020	205	205	163	133	105	73	72	0	0	0	0	0	0	0		205	105	95	0
April 2021	215	215	147	119	105	64	63	0	0	0	0	0	0	0		215	105	95	0
April 2022	224	203	131	105	104	56	55	0	0	0	0	0	0	0		224	106	95	0
April 2023	235	181	115	92	91	48	47	0	0	0	0	0	0	0		235	106	95	0
April 2024	246	160	100	80	78	41	40	0	0	0	0	0	0	0		246	107	95	0
April 2025	257	140	86	68	67	35	34	0	0	0	0	0	0	0		257	108	95	0
April 2026	269	120	73	57	56	29	28	0	0	0	0	0	0	0		269	108	95	0
April 2027	281	100	60	46	45	22	22	0	0	0	0	0	0	0		233	109	95	0
April 2028	294	79	45	34	33	14	14	0	0	0	0	0	0	0		194	109	95	0
April 2029	307	59	31	23	22	7	7	0	0	0	0	0	0	0		155	110	95	0
April 2030	321	40	19	13	12	1	1	0	0	0	0	0	0	0		116	111	91	0
April 2031	263	23	8	4	4	0	0	0	0	0	0	0	0	0		77	75	59	0
April 2032	177	7	0	0	0	0	0	0	0	0	0	0	0	0		38	37	28	0
April 2033	86	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)**	28.2	22.7	20.6	19.6	22.3	18.9	18.8	0.6	0.5	0.5	0.5	0.5	0.4	0.3		25.6	27.4	26.0	0.8

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

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



Date	ZX Class															ZX Class			
	PSA Prepayment Assumption															CPR Prepayment Assumption			
	0%	100%	131%	145%	146%	180%	181%	182%	250%	251%	252%	300%	400%	500%		2.6%	2.7%	3.4%	3.5%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100		100	100	100	100
April 2005	105	105	105	105	0	0	0	0	0	0	0	0	0	0		105	0	0	0
April 2006	109	109	109	109	0	0	0	0	0	0	0	0	0	0		109	0	0	0
April 2007	114	114	114	114	0	0	0	0	0	0	0	0	0	0		114	0	0	0
April 2008	120	120	120	120	0	0	0	0	0	0	0	0	0	0		120	0	0	0
April 2009	125	125	125	125	0	0	0	0	0	0	0	0	0	0		125	0	0	0
April 2010	131	131	131	131	0	0	0	0	0	0	0	0	0	0		131	0	0	0
April 2011	137	137	137	137	0	0	0	0	0	0	0	0	0	0		137	0	0	0
April 2012	143	143	143	143	0	0	0	0	0	0	0	0	0	0		143	0	0	0
April 2013	150	150	150	150	0	0	0	0	0	0	0	0	0	0		150	0	0	0
April 2014	157	157	157	157	0	0	0	0	0	0	0	0	0	0		157	0	0	0
April 2015	164	164	164	164	0	0	0	0	0	0	0	0	0	0		164	0	0	0
April 2016	171	171	171	171	0	0	0	0	0	0	0	0	0	0		171	0	0	0
April 2017	179	179	179	0	0	0	0	0	0	0	0	0	0	0		179	0	0	0
April 2018	188	188	188	0	0	0	0	0	0	0	0	0	0	0		188	0	0	0
April 2019	196	196	0	0	0	0	0	0	0	0	0	0	0	0		196	0	0	0
April 2020	205	205	0	0	0	0	0	0	0	0	0	0	0	0		205	0	0	0
April 2021	215	215	0	0	0	0	0	0	0	0	0	0	0	0		215	0	0	0
April 2022	224	0	0	0	0	0	0	0	0	0	0	0	0	0		224	0	0	0
April 2023	235	0	0	0	0	0	0	0	0	0	0	0	0	0		235	0	0	0
April 2024	246	0	0	0	0	0	0	0	0	0	0	0	0	0		246	0	0	0
April 2025	257	0	0	0	0	0	0	0	0	0	0	0	0	0		257	0	0	0
April 2026	269	0	0	0	0	0	0	0	0	0	0	0	0	0		269	0	0	0
April 2027	281	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0
April 2028	294	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0
April 2029	307	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0
April 2030	321	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)**	26.3	17.4	14.4	12.9	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1		22.1	0.1	0.1	0.1

Date	EF, ES, F, FG, OB, SU, TS and YX Classes											
	PSA Prepayment Assumption											
	0%	100%	110%	120%	151%	200%	225%	250%	300%	400%	550%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	
April 2005	100	100	100	100	96	89	86	83	76	63	43	
April 2006	100	100	100	100	90	73	65	57	41	11	0	
April 2007	100	100	100	100	84	59	47	35	13	0	0	
April 2008	100	100	100	100	79	48	34	20	0	0	0	
April 2009	100	100	100	100	76	41	24	9	0	0	0	
April 2010	100	100	100	100	73	35	18	2	0	0	0	
April 2011	100	100	100	100	71	32	15	0	0	0	0	
April 2012	100	100	100	100	70	31	13	0	0	0	0	
April 2013	100	100	100	100	69	30	13	0	0	0	0	
April 2014	100	100	100	98	68	29	13	0	0	0	0	
April 2015	100	100	100	94	64	27	13	0	0	0	0	
April 2016	100	100	100	90	60	25	11	0	0	0	0	
April 2017	100	100	95	84	56	23	10	0	0	0	0	
April 2018	100	100	89	78	51	21	9	0	0	0	0	
April 2019	100	93	82	72	47	18	8	0	0	0	0	
April 2020	100	86	75	66	42	16	7	0	0	0	0	
April 2021	100	78	69	60	38	14	6	0	0	0	0	
April 2022	100	71	62	54	33	12	5	0	0	0	0	
April 2023	100	64	55	48	29	11	5	0	0	0	0	
April 2024	100	56	49	42	25	9	4	0	0	0	0	
April 2025	100	49	42	36	22	7	3	0	0	0	0	
April 2026	100	42	36	31	18	6	3	0	0	0	0	
April 2027	100	36	30	26	15	5	2	0	0	0	0	
April 2028	100	29	25	21	12	4	2	0	0	0	0	
April 2029	100	23	19	16	9	3	1	0	0	0	0	
April 2030	100	17	14	12	7	2	1	0	0	0	0	
April 2031	99	11	9	8	4	1	1	0	0	0	0	
April 2032	69	6	5	4	2	1	*	0	0	0	0	
April 2033	36	1	1	1	*	*	*	0	0	0	0	
April 2034	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	28.6	21.2	20.1	18.9	13.6	7.3	4.7	2.6	1.8	1.2	0.9	

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

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

MC Class											
PSA Prepayment Assumption											
Date	0%	100%	110%	120%	151%	200%	225%	250%	300%	400%	550%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	94	88	88	88	88	88	88	88	88
April 2006	100	100	84	68	68	68	68	68	68	68	0
April 2007	100	100	75	49	49	49	49	49	49	0	0
April 2008	100	100	67	34	34	34	34	34	0	0	0
April 2009	100	100	60	22	22	22	22	22	0	0	0
April 2010	100	100	55	12	12	12	12	0	0	0	0
April 2011	100	100	51	4	4	4	4	0	0	0	0
April 2012	100	100	49	0	0	0	0	0	0	0	0
April 2013	100	98	44	0	0	0	0	0	0	0	0
April 2014	100	87	32	0	0	0	0	0	0	0	0
April 2015	100	69	14	0	0	0	0	0	0	0	0
April 2016	100	45	0	0	0	0	0	0	0	0	0
April 2017	100	18	0	0	0	0	0	0	0	0	0
April 2018	100	0	0	0	0	0	0	0	0	0	0
April 2019	100	0	0	0	0	0	0	0	0	0	0
April 2020	100	0	0	0	0	0	0	0	0	0	0
April 2021	100	0	0	0	0	0	0	0	0	0	0
April 2022	100	0	0	0	0	0	0	0	0	0	0
April 2023	100	0	0	0	0	0	0	0	0	0	0
April 2024	100	0	0	0	0	0	0	0	0	0	0
April 2025	100	0	0	0	0	0	0	0	0	0	0
April 2026	100	0	0	0	0	0	0	0	0	0	0
April 2027	100	0	0	0	0	0	0	0	0	0	0
April 2028	100	0	0	0	0	0	0	0	0	0	0
April 2029	100	0	0	0	0	0	0	0	0	0	0
April 2030	100	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.6	11.7	6.8	3.3	3.3	3.3	3.3	3.1	2.6	1.9	1.5

MD Class											
PSA Prepayment Assumption											
Date	0%	100%	110%	120%	151%	200%	225%	250%	300%	400%	550%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100	100	100	100	0
April 2007	100	100	100	100	100	100	100	100	100	0	0
April 2008	100	100	100	100	100	100	100	100	0	0	0
April 2009	100	100	100	100	100	100	100	100	0	0	0
April 2010	100	100	100	100	100	100	100	0	0	0	0
April 2011	100	100	100	100	100	100	100	0	0	0	0
April 2012	100	100	100	38	38	38	38	0	0	0	0
April 2013	100	100	100	0	0	0	0	0	0	0	0
April 2014	100	100	100	0	0	0	0	0	0	0	0
April 2015	100	100	100	0	0	0	0	0	0	0	0
April 2016	100	100	0	0	0	0	0	0	0	0	0
April 2017	100	100	0	0	0	0	0	0	0	0	0
April 2018	100	0	0	0	0	0	0	0	0	0	0
April 2019	100	0	0	0	0	0	0	0	0	0	0
April 2020	100	0	0	0	0	0	0	0	0	0	0
April 2021	100	0	0	0	0	0	0	0	0	0	0
April 2022	100	0	0	0	0	0	0	0	0	0	0
April 2023	100	0	0	0	0	0	0	0	0	0	0
April 2024	100	0	0	0	0	0	0	0	0	0	0
April 2025	100	0	0	0	0	0	0	0	0	0	0
April 2026	100	0	0	0	0	0	0	0	0	0	0
April 2027	100	0	0	0	0	0	0	0	0	0	0
April 2028	100	0	0	0	0	0	0	0	0	0	0
April 2029	100	0	0	0	0	0	0	0	0	0	0
April 2030	100	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.9	13.7	11.7	8.0	8.0	8.0	8.0	5.8	3.7	2.4	1.7

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

ME Class											
PSA Prepayment Assumption											
Date	0%	100%	110%	120%	151%	200%	225%	250%	300%	400%	550%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100
April 2005 .....	100	100	100	100	100	100	100	100	100	100	100
April 2006 .....	100	100	100	100	100	100	100	100	100	100	0
April 2007 .....	100	100	100	100	100	100	100	100	100	0	0
April 2008 .....	100	100	100	100	100	100	100	100	32	0	0
April 2009 .....	100	100	100	100	100	100	100	100	0	0	0
April 2010 .....	100	100	100	100	100	100	100	81	0	0	0
April 2011 .....	100	100	100	100	100	100	100	24	0	0	0
April 2012 .....	100	100	100	100	100	100	100	1	0	0	0
April 2013 .....	100	100	100	88	88	88	92	*	0	0	0
April 2014 .....	100	100	100	68	68	68	81	*	0	0	0
April 2015 .....	100	100	100	45	45	45	69	*	0	0	0
April 2016 .....	100	100	81	19	19	19	56	*	0	0	0
April 2017 .....	100	100	17	0	0	0	43	*	0	0	0
April 2018 .....	100	73	0	0	0	0	31	*	0	0	0
April 2019 .....	100	0	0	0	0	0	18	*	0	0	0
April 2020 .....	100	0	0	0	0	0	7	*	0	0	0
April 2021 .....	100	0	0	0	0	0	0	*	0	0	0
April 2022 .....	100	0	0	0	0	0	0	*	0	0	0
April 2023 .....	100	0	0	0	0	0	0	*	0	0	0
April 2024 .....	100	0	0	0	0	0	0	*	0	0	0
April 2025 .....	100	0	0	0	0	0	0	*	0	0	0
April 2026 .....	100	0	0	0	0	0	0	*	0	0	0
April 2027 .....	100	0	0	0	0	0	0	*	0	0	0
April 2028 .....	100	0	0	0	0	0	0	*	0	0	0
April 2029 .....	100	0	0	0	0	0	0	*	0	0	0
April 2030 .....	100	0	0	0	0	0	0	*	0	0	0
April 2031 .....	70	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
Weighted Average Life (years)** .....	27.1	14.3	12.5	10.7	10.7	10.7	12.5	6.6	3.9	2.5	1.8

SE, SG and SA Classes											
PSA Prepayment Assumption											
Date	0%	100%	110%	120%	151%	200%	225%	250%	300%	400%	550%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100
April 2005 .....	100	100	100	100	90	74	66	58	42	9	0
April 2006 .....	100	100	100	100	74	34	14	0	0	0	0
April 2007 .....	100	100	100	100	60	0	0	0	0	0	0
April 2008 .....	100	100	100	100	49	0	0	0	0	0	0
April 2009 .....	100	100	100	100	40	0	0	0	0	0	0
April 2010 .....	100	100	100	100	34	0	0	0	0	0	0
April 2011 .....	100	100	100	100	29	0	0	0	0	0	0
April 2012 .....	100	100	100	100	27	0	0	0	0	0	0
April 2013 .....	100	100	100	99	24	0	0	0	0	0	0
April 2014 .....	100	100	100	95	20	0	0	0	0	0	0
April 2015 .....	100	100	100	86	13	0	0	0	0	0	0
April 2016 .....	100	100	100	75	3	0	0	0	0	0	0
April 2017 .....	100	100	87	61	0	0	0	0	0	0	0
April 2018 .....	100	99	72	47	0	0	0	0	0	0	0
April 2019 .....	100	82	56	32	0	0	0	0	0	0	0
April 2020 .....	100	65	40	17	0	0	0	0	0	0	0
April 2021 .....	100	47	23	1	0	0	0	0	0	0	0
April 2022 .....	100	29	6	0	0	0	0	0	0	0	0
April 2023 .....	100	11	0	0	0	0	0	0	0	0	0
April 2024 .....	100	0	0	0	0	0	0	0	0	0	0
April 2025 .....	100	0	0	0	0	0	0	0	0	0	0
April 2026 .....	100	0	0	0	0	0	0	0	0	0	0
April 2027 .....	100	0	0	0	0	0	0	0	0	0	0
April 2028 .....	100	0	0	0	0	0	0	0	0	0	0
April 2029 .....	100	0	0	0	0	0	0	0	0	0	0
April 2030 .....	100	0	0	0	0	0	0	0	0	0	0
April 2031 .....	99	0	0	0	0	0	0	0	0	0	0
April 2032 .....	24	0	0	0	0	0	0	0	0	0	0
April 2033 .....	0	0	0	0	0	0	0	0	0	0	0
April 2034 .....	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	27.7	16.8	15.4	13.7	5.2	1.6	1.3	1.1	0.9	0.6	0.4

\* 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.

SH, SJ and SB Classes											
PSA Prepayment Assumption											
Date	0%	100%	110%	120%	151%	200%	225%	250%	300%	400%	550%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	99	99	99	98	72
April 2006	100	100	100	100	100	100	99	98	95	68	18
April 2007	100	100	100	100	99	98	78	58	21	0	0
April 2008	100	100	100	100	99	80	56	32	0	0	0
April 2009	100	100	100	100	99	67	40	15	0	0	0
April 2010	100	100	100	100	99	58	30	4	0	0	0
April 2011	100	100	100	100	99	53	24	0	0	0	0
April 2012	100	100	100	100	99	50	22	0	0	0	0
April 2013	100	100	100	100	99	49	22	0	0	0	0
April 2014	100	100	100	100	99	48	22	0	0	0	0
April 2015	100	100	100	100	98	45	21	0	0	0	0
April 2016	100	100	100	100	98	42	19	0	0	0	0
April 2017	100	100	100	99	93	38	17	0	0	0	0
April 2018	100	100	99	99	85	34	15	0	0	0	0
April 2019	100	100	99	99	77	30	13	0	0	0	0
April 2020	100	99	99	98	70	27	12	0	0	0	0
April 2021	100	99	99	98	62	24	10	0	0	0	0
April 2022	100	99	98	89	55	20	9	0	0	0	0
April 2023	100	98	91	79	48	17	7	0	0	0	0
April 2024	100	93	81	69	42	15	6	0	0	0	0
April 2025	100	81	70	60	36	12	5	0	0	0	0
April 2026	100	70	60	51	30	10	4	0	0	0	0
April 2027	100	59	50	43	24	8	3	0	0	0	0
April 2028	100	48	41	34	20	6	3	0	0	0	0
April 2029	100	38	32	27	15	5	2	0	0	0	0
April 2030	100	28	24	20	11	3	1	0	0	0	0
April 2031	100	19	16	13	7	2	1	0	0	0	0
April 2032	99	10	8	7	4	1	*	0	0	0	0
April 2033	60	1	1	1	*	*	*	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.2	24.0	23.2	22.4	19.2	11.0	6.9	3.5	2.4	1.7	1.2

SK, UF and US Classes											
PSA Prepayment Assumption											
Date	0%	100%	110%	120%	151%	200%	225%	250%	300%	400%	550%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	100	100	94	61
April 2006	100	100	100	100	100	100	98	85	58	7	0
April 2007	100	100	100	100	100	88	68	48	10	0	0
April 2008	100	100	100	100	100	70	45	22	0	0	0
April 2009	100	100	100	100	100	57	29	4	0	0	0
April 2010	100	100	100	100	100	48	19	0	0	0	0
April 2011	100	100	100	100	100	42	13	0	0	0	0
April 2012	100	100	100	100	100	40	11	0	0	0	0
April 2013	100	100	100	100	100	39	11	0	0	0	0
April 2014	100	100	100	100	100	39	11	0	0	0	0
April 2015	100	100	100	100	100	39	11	0	0	0	0
April 2016	100	100	100	100	98	39	11	0	0	0	0
April 2017	100	100	100	100	94	38	11	0	0	0	0
April 2018	100	100	100	100	86	34	11	0	0	0	0
April 2019	100	100	100	100	78	31	11	0	0	0	0
April 2020	100	100	100	100	71	27	11	0	0	0	0
April 2021	100	100	100	100	63	24	10	0	0	0	0
April 2022	100	100	100	90	56	20	9	0	0	0	0
April 2023	100	100	92	80	49	17	7	0	0	0	0
April 2024	100	94	81	70	42	15	6	0	0	0	0
April 2025	100	82	71	60	36	12	5	0	0	0	0
April 2026	100	71	60	51	30	10	4	0	0	0	0
April 2027	100	59	50	43	24	8	3	0	0	0	0
April 2028	100	48	41	34	19	6	2	0	0	0	0
April 2029	100	38	32	27	15	4	1	0	0	0	0
April 2030	100	28	23	19	10	3	1	0	0	0	0
April 2031	100	18	15	13	7	2	*	0	0	0	0
April 2032	100	9	8	6	3	*	0	0	0	0	0
April 2033	60	1	*	*	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.2	24.0	23.3	22.4	19.3	10.1	5.7	3.1	2.2	1.5	1.1

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

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

WA Class											
PSA Prepayment Assumption											
Date	0%	100%	110%	120%	151%	200%	225%	250%	300%	400%	550%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100
April 2005 .....	100	100	90	90	90	90	90	90	90	90	90
April 2006 .....	100	100	73	73	73	73	73	73	73	73	0
April 2007 .....	100	100	58	58	58	58	58	58	58	0	0
April 2008 .....	100	100	45	45	45	45	45	45	0	0	0
April 2009 .....	100	100	34	34	34	34	34	34	0	0	0
April 2010 .....	100	100	26	26	26	26	26	11	0	0	0
April 2011 .....	100	100	20	20	20	20	20	0	0	0	0
April 2012 .....	100	100	15	15	15	15	15	0	0	0	0
April 2013 .....	100	96	10	10	10	10	10	0	0	0	0
April 2014 .....	100	78	2	2	2	2	2	0	0	0	0
April 2015 .....	100	48	0	0	0	0	0	0	0	0	0
April 2016 .....	100	10	0	0	0	0	0	0	0	0	0
April 2017 .....	100	0	0	0	0	0	0	0	0	0	0
April 2018 .....	100	0	0	0	0	0	0	0	0	0	0
April 2019 .....	100	0	0	0	0	0	0	0	0	0	0
April 2020 .....	100	0	0	0	0	0	0	0	0	0	0
April 2021 .....	100	0	0	0	0	0	0	0	0	0	0
April 2022 .....	100	0	0	0	0	0	0	0	0	0	0
April 2023 .....	100	0	0	0	0	0	0	0	0	0	0
April 2024 .....	100	0	0	0	0	0	0	0	0	0	0
April 2025 .....	100	0	0	0	0	0	0	0	0	0	0
April 2026 .....	100	0	0	0	0	0	0	0	0	0	0
April 2027 .....	100	0	0	0	0	0	0	0	0	0	0
April 2028 .....	100	0	0	0	0	0	0	0	0	0	0
April 2029 .....	100	0	0	0	0	0	0	0	0	0	0
April 2030 .....	100	0	0	0	0	0	0	0	0	0	0
April 2031 .....	0	0	0	0	0	0	0	0	0	0	0
April 2032 .....	0	0	0	0	0	0	0	0	0	0	0
April 2033 .....	0	0	0	0	0	0	0	0	0	0	0
April 2034 .....	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	26.4	10.8	4.3	4.3	4.3	4.3	4.3	3.7	2.8	2.1	1.5

WB Class											
PSA Prepayment Assumption											
Date	0%	100%	110%	120%	151%	200%	225%	250%	300%	400%	550%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100
April 2005 .....	100	100	100	100	100	100	100	100	100	100	100
April 2006 .....	100	100	100	100	100	100	100	100	100	100	0
April 2007 .....	100	100	100	100	100	100	100	100	100	0	0
April 2008 .....	100	100	100	100	100	100	100	100	49	0	0
April 2009 .....	100	100	100	100	100	100	100	100	0	0	0
April 2010 .....	100	100	100	100	100	100	100	100	0	0	0
April 2011 .....	100	100	100	100	100	100	100	37	0	0	0
April 2012 .....	100	100	100	100	100	100	100	2	0	0	0
April 2013 .....	100	100	100	100	100	100	100	*	0	0	0
April 2014 .....	100	100	100	100	100	100	100	*	0	0	0
April 2015 .....	100	100	86	86	86	86	86	*	0	0	0
April 2016 .....	100	100	66	66	66	66	66	*	0	0	0
April 2017 .....	100	46	46	46	46	46	46	*	0	0	0
April 2018 .....	100	27	27	27	27	27	27	*	0	0	0
April 2019 .....	100	8	8	8	8	8	8	*	0	0	0
April 2020 .....	100	0	0	0	0	0	0	*	0	0	0
April 2021 .....	100	0	0	0	0	0	0	*	0	0	0
April 2022 .....	100	0	0	0	0	0	0	*	0	0	0
April 2023 .....	100	0	0	0	0	0	0	*	0	0	0
April 2024 .....	100	0	0	0	0	0	0	*	0	0	0
April 2025 .....	100	0	0	0	0	0	0	*	0	0	0
April 2026 .....	100	0	0	0	0	0	0	*	0	0	0
April 2027 .....	100	0	0	0	0	0	0	*	0	0	0
April 2028 .....	100	0	0	0	0	0	0	*	0	0	0
April 2029 .....	100	0	0	0	0	0	0	*	0	0	0
April 2030 .....	100	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
Weighted Average Life (years)** .....	26.7	13.3	12.8	12.8	12.8	12.8	12.8	6.9	4.0	2.5	1.8

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

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

WC Class											
PSA Prepayment Assumption											
Date	0%	100%	110%	120%	151%	200%	225%	250%	300%	400%	550%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	98	93	86	82	78	69	53	29
April 2006	100	100	100	96	83	63	53	44	24	0	0
April 2007	100	100	100	93	74	44	29	15	0	0	0
April 2008	100	100	100	92	66	29	11	0	0	0	0
April 2009	100	100	100	90	60	18	0	0	0	0	0
April 2010	100	100	100	89	56	10	0	0	0	0	0
April 2011	100	100	100	88	53	5	0	0	0	0	0
April 2012	100	100	100	87	51	2	0	0	0	0	0
April 2013	100	100	100	87	50	1	0	0	0	0	0
April 2014	100	100	98	84	47	*	0	0	0	0	0
April 2015	100	100	94	81	44	0	0	0	0	0	0
April 2016	100	100	90	77	41	0	0	0	0	0	0
April 2017	100	98	84	71	37	0	0	0	0	0	0
April 2018	100	92	78	66	33	0	0	0	0	0	0
April 2019	100	85	71	60	28	0	0	0	0	0	0
April 2020	100	76	64	52	23	0	0	0	0	0	0
April 2021	100	67	56	45	18	0	0	0	0	0	0
April 2022	100	58	47	37	12	0	0	0	0	0	0
April 2023	100	49	39	30	7	0	0	0	0	0	0
April 2024	100	41	31	23	3	0	0	0	0	0	0
April 2025	100	32	23	16	0	0	0	0	0	0	0
April 2026	100	23	16	9	0	0	0	0	0	0	0
April 2027	100	15	9	3	0	0	0	0	0	0	0
April 2028	100	7	2	0	0	0	0	0	0	0	0
April 2029	100	0	0	0	0	0	0	0	0	0	0
April 2030	100	0	0	0	0	0	0	0	0	0	0
April 2031	93	0	0	0	0	0	0	0	0	0	0
April 2032	56	0	0	0	0	0	0	0	0	0	0
April 2033	16	0	0	0	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.2	19.0	17.6	15.3	9.3	3.1	2.3	1.9	1.4	1.0	0.8

WD Class											
PSA Prepayment Assumption											
Date	0%	100%	110%	120%	151%	200%	225%	250%	300%	400%	550%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100	100	100	0	0
April 2007	100	100	100	100	100	100	100	100	0	0	0
April 2008	100	100	100	100	100	100	100	3	0	0	0
April 2009	100	100	100	100	100	100	65	0	0	0	0
April 2010	100	100	100	100	100	100	0	0	0	0	0
April 2011	100	100	100	100	100	100	0	0	0	0	0
April 2012	100	100	100	100	100	100	0	0	0	0	0
April 2013	100	100	100	100	100	100	0	0	0	0	0
April 2014	100	100	100	100	100	100	0	0	0	0	0
April 2015	100	100	100	100	100	89	0	0	0	0	0
April 2016	100	100	100	100	100	69	0	0	0	0	0
April 2017	100	100	100	100	100	49	0	0	0	0	0
April 2018	100	100	100	100	100	28	0	0	0	0	0
April 2019	100	100	100	100	100	7	0	0	0	0	0
April 2020	100	100	100	100	100	0	0	0	0	0	0
April 2021	100	100	100	100	100	0	0	0	0	0	0
April 2022	100	100	100	100	100	0	0	0	0	0	0
April 2023	100	100	100	100	100	0	0	0	0	0	0
April 2024	100	100	100	100	100	0	0	0	0	0	0
April 2025	100	100	100	100	70	0	0	0	0	0	0
April 2026	100	100	100	100	8	0	0	0	0	0	0
April 2027	100	100	100	100	0	0	0	0	0	0	0
April 2028	100	100	100	58	0	0	0	0	0	0	0
April 2029	100	97	32	0	0	0	0	0	0	0	0
April 2030	100	0	0	0	0	0	0	0	0	0	0
April 2031	100	0	0	0	0	0	0	0	0	0	0
April 2032	100	0	0	0	0	0	0	0	0	0	0
April 2033	100	0	0	0	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.5	25.5	24.8	24.1	21.4	13.0	5.1	3.9	2.7	1.9	1.4

\* 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.



WE Class											
PSA Prepayment Assumption											
Date	0%	100%	110%	120%	151%	200%	225%	250%	300%	400%	550%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100	100	100	70	0
April 2007	100	100	100	100	100	100	100	100	71	0	0
April 2008	100	100	100	100	100	100	100	100	0	0	0
April 2009	100	100	100	100	100	100	100	33	0	0	0
April 2010	100	100	100	100	100	100	80	0	0	0	0
April 2011	100	100	100	100	100	100	56	0	0	0	0
April 2012	100	100	100	100	100	100	45	0	0	0	0
April 2013	100	100	100	100	100	100	44	0	0	0	0
April 2014	100	100	100	100	100	100	44	0	0	0	0
April 2015	100	100	100	100	100	100	44	0	0	0	0
April 2016	100	100	100	100	100	100	44	0	0	0	0
April 2017	100	100	100	100	100	100	44	0	0	0	0
April 2018	100	100	100	100	100	100	44	0	0	0	0
April 2019	100	100	100	100	100	100	44	0	0	0	0
April 2020	100	100	100	100	100	93	41	0	0	0	0
April 2021	100	100	100	100	100	81	35	0	0	0	0
April 2022	100	100	100	100	100	70	30	0	0	0	0
April 2023	100	100	100	100	100	60	26	0	0	0	0
April 2024	100	100	100	100	100	51	21	0	0	0	0
April 2025	100	100	100	100	100	42	18	0	0	0	0
April 2026	100	100	100	100	100	35	14	0	0	0	0
April 2027	100	100	100	100	84	28	11	0	0	0	0
April 2028	100	100	100	100	67	22	9	0	0	0	0
April 2029	100	100	100	92	51	16	7	0	0	0	0
April 2030	100	97	81	68	37	12	5	0	0	0	0
April 2031	100	65	54	45	24	7	3	0	0	0	0
April 2032	100	34	28	23	12	4	1	0	0	0	0
April 2033	100	5	4	3	2	*	*	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.8	27.5	27.2	26.8	25.3	20.7	12.6	4.8	3.2	2.1	1.5

WF, WS and WY Classes											
PSA Prepayment Assumption											
Date	0%	100%	110%	120%	151%	200%	225%	250%	300%	400%	550%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	100	100	88	69	59	49	30	0	0
April 2006	100	100	100	100	69	21	0	0	0	0	0
April 2007	100	100	100	100	52	0	0	0	0	0	0
April 2008	100	100	100	100	38	0	0	0	0	0	0
April 2009	100	100	100	100	28	0	0	0	0	0	0
April 2010	100	100	100	100	20	0	0	0	0	0	0
April 2011	100	100	100	100	15	0	0	0	0	0	0
April 2012	100	100	100	100	12	0	0	0	0	0	0
April 2013	100	100	100	100	10	0	0	0	0	0	0
April 2014	100	100	100	97	7	0	0	0	0	0	0
April 2015	100	100	100	91	3	0	0	0	0	0	0
April 2016	100	100	100	84	0	0	0	0	0	0	0
April 2017	100	100	100	73	0	0	0	0	0	0	0
April 2018	100	100	86	56	0	0	0	0	0	0	0
April 2019	100	98	67	38	0	0	0	0	0	0	0
April 2020	100	77	47	19	0	0	0	0	0	0	0
April 2021	100	55	27	1	0	0	0	0	0	0	0
April 2022	100	33	7	0	0	0	0	0	0	0	0
April 2023	100	12	0	0	0	0	0	0	0	0	0
April 2024	99	0	0	0	0	0	0	0	0	0	0
April 2025	99	0	0	0	0	0	0	0	0	0	0
April 2026	99	0	0	0	0	0	0	0	0	0	0
April 2027	99	0	0	0	0	0	0	0	0	0	0
April 2028	99	0	0	0	0	0	0	0	0	0	0
April 2029	99	0	0	0	0	0	0	0	0	0	0
April 2030	99	0	0	0	0	0	0	0	0	0	0
April 2031	99	0	0	0	0	0	0	0	0	0	0
April 2032	27	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.7	17.2	15.8	14.1	3.9	1.4	1.1	1.0	0.8	0.5	0.4

\* 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.

XA Class											
PSA Prepayment Assumption											
Date	0%	100%	110%	120%	151%	200%	225%	250%	300%	400%	550%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2005	99	94	94	94	94	94	94	94	94	94	94
April 2006	98	85	85	85	85	85	85	85	85	85	80
April 2007	96	75	75	75	75	75	75	75	75	70	52
April 2008	95	67	67	67	67	67	67	67	67	52	35
April 2009	93	59	59	59	59	59	59	59	54	39	23
April 2010	91	51	51	51	51	51	51	51	44	29	15
April 2011	89	44	44	44	44	44	44	44	35	22	10
April 2012	87	37	37	37	37	37	37	37	28	16	6
April 2013	85	30	30	30	30	30	30	30	23	12	4
April 2014	83	25	25	25	25	25	25	25	18	9	3
April 2015	80	21	21	21	21	21	21	21	14	7	2
April 2016	77	17	17	17	17	17	17	17	11	5	1
April 2017	74	14	14	14	14	14	14	14	9	4	1
April 2018	71	12	12	12	12	12	12	12	7	3	*
April 2019	67	9	9	9	9	9	9	9	6	2	*
April 2020	63	8	8	8	8	8	8	8	4	1	*
April 2021	59	6	6	6	6	6	6	6	3	1	*
April 2022	55	5	5	5	5	5	5	5	3	1	*
April 2023	50	4	4	4	4	4	4	4	2	*	*
April 2024	44	3	3	3	3	3	3	3	2	*	*
April 2025	39	2	2	2	2	2	2	2	1	*	*
April 2026	32	2	2	2	2	2	2	2	1	*	*
April 2027	26	1	1	1	1	1	1	1	1	*	*
April 2028	18	1	1	1	1	1	1	1	*	*	*
April 2029	10	1	1	1	1	1	1	1	*	*	*
April 2030	2	*	*	*	*	*	*	*	*	*	*
April 2031	*	*	*	*	*	*	*	*	*	*	*
April 2032	*	*	*	*	*	*	*	*	*	*	*
April 2033	*	*	*	*	*	*	*	*	*	*	*
April 2034	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	7.3	7.3	6.4	5.1	3.8

XG, XI†, XB, XD and XE Classes											
PSA Prepayment Assumption											
Date	0%	100%	110%	120%	151%	200%	225%	250%	300%	400%	550%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2005	100	100	94	89	89	89	89	89	89	89	89
April 2006	100	100	86	71	71	71	71	71	71	71	0
April 2007	100	100	77	55	55	55	55	55	55	0	0
April 2008	100	100	70	41	41	41	41	41	12	0	0
April 2009	100	100	64	30	30	30	30	30	0	0	0
April 2010	100	100	60	21	21	21	21	21	0	0	0
April 2011	100	100	56	14	14	14	14	9	0	0	0
April 2012	100	100	54	9	9	9	9	*	0	0	0
April 2013	100	98	50	6	6	6	6	*	0	0	0
April 2014	100	88	39	2	2	2	2	*	0	0	0
April 2015	100	72	23	0	0	0	0	*	0	0	0
April 2016	100	51	2	0	0	0	0	*	0	0	0
April 2017	100	26	0	0	0	0	0	*	0	0	0
April 2018	100	0	0	0	0	0	0	*	0	0	0
April 2019	100	0	0	0	0	0	0	*	0	0	0
April 2020	100	0	0	0	0	0	0	*	0	0	0
April 2021	100	0	0	0	0	0	0	*	0	0	0
April 2022	100	0	0	0	0	0	0	*	0	0	0
April 2023	100	0	0	0	0	0	0	*	0	0	0
April 2024	100	0	0	0	0	0	0	*	0	0	0
April 2025	100	0	0	0	0	0	0	*	0	0	0
April 2026	100	0	0	0	0	0	0	*	0	0	0
April 2027	100	0	0	0	0	0	0	*	0	0	0
April 2028	100	0	0	0	0	0	0	*	0	0	0
April 2029	100	0	0	0	0	0	0	*	0	0	0
April 2030	100	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
Weighted Average Life (years)**	26.6	11.9	7.3	3.9	3.9	3.9	3.9	3.7	2.8	2.1	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.

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

ZW Class											
PSA Prepayment Assumption											
Date	0%	100%	110%	120%	151%	200%	225%	250%	300%	400%	550%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2005	106	106	106	106	106	106	106	106	106	106	106
April 2006	112	112	112	112	112	112	112	112	112	112	0
April 2007	118	118	118	118	118	118	118	118	118	0	0
April 2008	125	125	125	125	125	125	125	125	0	0	0
April 2009	132	132	132	132	132	132	132	132	0	0	0
April 2010	139	139	139	139	139	139	139	0	0	0	0
April 2011	147	147	147	147	147	147	147	0	0	0	0
April 2012	155	155	155	155	155	155	155	0	0	0	0
April 2013	164	164	164	164	164	164	164	0	0	0	0
April 2014	173	173	173	173	173	173	173	0	0	0	0
April 2015	183	183	183	183	183	183	183	0	0	0	0
April 2016	193	193	193	193	193	193	193	0	0	0	0
April 2017	204	204	204	204	204	204	204	0	0	0	0
April 2018	216	216	216	216	216	216	216	0	0	0	0
April 2019	228	228	228	228	228	228	228	0	0	0	0
April 2020	241	241	241	241	241	241	241	0	0	0	0
April 2021	254	254	254	254	254	254	254	0	0	0	0
April 2022	269	269	269	269	269	269	269	0	0	0	0
April 2023	284	284	284	284	284	284	284	0	0	0	0
April 2024	300	300	300	300	300	300	300	0	0	0	0
April 2025	317	317	317	317	317	317	317	0	0	0	0
April 2026	334	334	334	334	334	334	334	0	0	0	0
April 2027	353	353	353	353	353	353	353	0	0	0	0
April 2028	373	373	373	373	373	373	373	0	0	0	0
April 2029	394	394	394	394	394	394	394	0	0	0	0
April 2030	417	417	417	417	417	417	417	0	0	0	0
April 2031	440	440	440	440	440	440	440	0	0	0	0
April 2032	465	465	465	465	465	465	292	0	0	0	0
April 2033	491	491	491	491	344	100	39	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	30.0	29.2	29.1	29.1	29.1	28.8	28.3	5.3	3.3	2.1	1.5

MW Class							
PSA Prepayment Assumption							
Date	0%	100%	131%	250%	300%	400%	500%
Initial Percent	100	100	100	100	100	100	100
April 2005	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100
April 2007	100	100	100	100	100	100	100
April 2008	100	100	100	100	100	100	98
April 2009	100	100	100	100	100	94	53
April 2010	100	100	100	100	100	57	21
April 2011	100	100	100	100	76	29	0
April 2012	100	79	79	79	49	7	0
April 2013	100	55	55	55	27	0	0
April 2014	100	34	34	34	9	0	0
April 2015	100	16	16	16	0	0	0
April 2016	100	*	*	*	0	0	0
April 2017	100	0	0	0	0	0	0
April 2018	100	0	0	0	0	0	0
April 2019	100	0	0	0	0	0	0
April 2020	100	0	0	0	0	0	0
April 2021	100	0	0	0	0	0	0
April 2022	100	0	0	0	0	0	0
April 2023	86	0	0	0	0	0	0
April 2024	63	0	0	0	0	0	0
April 2025	38	0	0	0	0	0	0
April 2026	12	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.5	9.4	9.4	9.4	8.1	6.4	5.2

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

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

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

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

The Notional Classes, the Principal Only Classes, the Accrual Classes and the MS, AL, JS, KS, QG and US Classes will be issued with original issue discount (“OID”), and certain other Classes of 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 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	131% PSA
2	131% PSA
3	151% PSA

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

### **Taxation of Beneficial Owners of Residual Certificates**

For purposes of determining the portion of the taxable income of the Trust (or the Lower Tier REMIC) that generally will not be treated as excess inclusions, the rate to be used is 5.49% (which is 120% of the “federal long-term rate”). See “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Residual Certificates*—Treatment of Excess Inclusions” and “—*Foreign Investors*—Residual Certificates” in the REMIC Prospectus.

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

### **Taxation of Beneficial Owners of RCR Certificates**

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

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

*Combination RCR Classes.* A beneficial owner of a Combination RCR Certificate will be treated as the beneficial owner of a proportionate interest in the REMIC Certificates underlying that Combination RCR Certificate. Except in the case of a beneficial owner that acquires a Combination RCR Certificate in an exchange described under “—*Exchanges*” below, a beneficial owner of a



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

*Exchanges.* If a beneficial owner exchanges one or more REMIC Certificates for the related RCR Certificate or Certificates in the manner described under “Description of the Certificates—Combination and Recombination” in this prospectus supplement, the exchange will not be taxable. Likewise, if a beneficial owner exchanges one or more RCR Certificates for the related REMIC Certificate or Certificates in the manner described in that discussion, the exchange will not be a taxable exchange. In each of these cases, the beneficial owner will be treated as continuing to own after the exchange the same combination of interests in the related REMIC Certificates (or the same interest in the related REMIC Certificate) that it owned immediately prior to the exchange.

### **Tax Return Disclosure Requirements**

The Treasury Department recently issued Regulations directed at “tax shelters” that could be read to apply to transactions generally not considered to be tax shelters. These Regulations require that taxpayers that participate in a “reportable transaction” disclose such transaction on their tax returns by attaching IRS Form 8886 and retain information related to the transaction. A transaction may be a “reportable transaction” based upon any of several indicia, one or more of which may be present with respect to the Certificates. You should consult your own tax advisor concerning any possible disclosure obligation with respect to your investment in the Certificates.

### **PLAN OF DISTRIBUTION**

*General.* We are obligated to deliver the Certificates to Bear, Stearns & Co. 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 Group 1, 2 or 3 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 or 3 Class bears to the aggregate original principal balance of all Group 1, 2 or 3 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. Stroock & Stroock & Lavan LLP will provide legal representation for the Dealer.



## Available Recombinations (1)

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal Balance	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 1								
MT	\$23,294,000	MW	\$58,532,000	4.50%	FIX	PAC/AD	31393YJZ9	January 2030
MU	35,238,000							
Recombination 2								
OA	9,514,436 (3)	ST	33,333,334	(4)	INV	SUP/AD	31393YKA2	March 2031
MS	23,818,898							
Recombination 3								
KF	3,176,735	FT	10,000,000	(4)	FLT	NSJ/SUP/AD	31393YKB0	August 2030
JF	6,823,265							
Recombination 4								
KS	2,117,823	SW	6,666,666	(4)	INV	NSJ/SUP/AD	31393YKC8	August 2030
JS	4,548,843							
Recombination 5								
ZA	614,717	ZK	12,011,881	4.50%	FIX/Z	NSJ/SUP/AD	31393YKD6	April 2034
ZB	11,297,164							
ZX	100,000							
Recombination 6								
XG	27,523,000	XE	27,523,000	5.00	FIX	PAC	31393YKJ3	May 2034
XI	1,251,045 (5)							
Recombination 7								
XG	27,523,000	XD	27,523,000	5.25	FIX	PAC	31393YKH7	May 2034
XI	2,502,091 (5)							
Recombination 8								
XG	27,523,000	XB	27,523,000	5.50	FIX	PAC	31393YKG9	May 2034
XI	3,753,136 (5)							
Recombination 9								
SH	6,035,379	SB	10,726,384	(4)	INV	SUP	31393YKF1	May 2034
SJ	4,691,005							
Recombination 10								
SG	3,938,669	SA	7,000,000	(4)	INV	SUP	31393YKE4	September 2032
SE	3,061,331							
Recombination 11								
EF	23,079,560	YX	26,926,153	6.00	FIX	SUP	31393YKK0	May 2034
ES	3,846,593							

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal Balance	Interest Rate	Interest Type (2)	Principal Type (2)	CUSIP Number	Final Distribution Date
Recombination 12								
WF	\$14,371,115	WY	\$19,596,975	5.50%	FIX	SUP /AD	31393YKL8	September 2032
WS	5,225,860							

(1) In any exchange under Recombination 1, 3, 4 or 5, 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 balance of the related REMIC Classes at the time of exchange. REMIC Certificates and RCR Certificates in any other Recombination may be exchanged only in the proportions shown on this Schedule 1.

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

(3) same proportionate relationship as that borne by the original balances of the related Classes.

(3) Principal Only Balance.

(4) For a description of these interest rates, see “Description of the Certificates—Distributions of interest” in this prospectus supplement.

(5) Notional principal balance.

## Principal Balance Schedules

### *Aggregate Group I Planned Balances*

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance .....	\$191,712,000.00	May 2008 .....	\$113,261,391.05	June 2012 .....	\$ 43,655,579.63
May 2004 .....	190,717,113.80	June 2008 .....	111,670,205.60	July 2012 .....	42,411,245.31
June 2004 .....	189,672,772.58	July 2008 .....	110,086,768.63	August 2012 .....	41,183,292.84
July 2004 .....	188,579,364.94	August 2008 .....	108,511,036.91	September 2012.....	39,971,480.83
August 2004 .....	187,437,304.74	September 2008.....	106,942,967.45	October 2012 .....	38,775,571.25
September 2004.....	186,247,030.93	October 2008 .....	105,382,517.45	November 2012 .....	37,595,329.37
October 2004 .....	185,009,007.20	November 2008 .....	103,829,644.32	December 2012 .....	36,430,523.71
November 2004 .....	183,723,721.67	December 2008 .....	102,284,305.68	January 2013 .....	35,280,926.01
December 2004 .....	182,391,686.62	January 2009 .....	100,746,459.36	February 2013 .....	34,146,311.20
January 2005 .....	181,013,438.08	February 2009 .....	99,216,063.39	March 2013 .....	33,026,457.30
February 2005 .....	179,589,535.49	March 2009 .....	97,693,076.02	April 2013.....	31,921,145.45
March 2005 .....	178,120,561.28	April 2009.....	96,177,455.68	May 2013 .....	30,830,159.80
April 2005.....	176,607,120.48	May 2009 .....	94,669,161.01	June 2013 .....	29,753,287.51
May 2005 .....	175,049,840.31	June 2009 .....	93,168,150.87	July 2013 .....	28,690,318.71
June 2005 .....	173,449,369.66	July 2009 .....	91,674,384.30	August 2013 .....	27,641,046.43
July 2005 .....	171,806,378.69	August 2009 .....	90,187,820.55	September 2013.....	26,605,266.57
August 2005 .....	170,121,558.28	September 2009.....	88,708,419.05	October 2013 .....	25,582,777.88
September 2005.....	168,395,619.59	October 2009 .....	87,236,139.46	November 2013 .....	24,573,381.90
October 2005 .....	166,629,293.47	November 2009 .....	85,770,941.60	December 2013 .....	23,576,882.92
November 2005 .....	164,823,329.93	December 2009 .....	84,312,785.51	January 2014 .....	22,593,087.97
December 2005 .....	162,978,497.64	January 2010 .....	82,861,631.41	February 2014 .....	21,621,806.73
January 2006 .....	161,142,814.48	February 2010 .....	81,417,439.73	March 2014 .....	20,662,851.55
February 2006 .....	159,316,230.35	March 2010 .....	79,980,171.07	April 2014.....	19,716,037.39
March 2006 .....	157,498,695.39	April 2010.....	78,549,786.23	May 2014 .....	18,781,181.74
April 2006.....	155,690,159.97	May 2010 .....	77,126,246.22	June 2014 .....	17,858,104.68
May 2006 .....	153,890,574.72	June 2010 .....	75,709,512.19	July 2014 .....	16,946,628.76
June 2006 .....	152,099,890.51	July 2010 .....	74,299,545.53	August 2014 .....	16,046,578.99
July 2006 .....	150,318,058.46	August 2010 .....	72,896,307.79	September 2014.....	15,157,782.82
August 2006 .....	148,545,029.92	September 2010.....	71,499,760.71	October 2014 .....	14,280,070.11
September 2006.....	146,780,756.48	October 2010 .....	70,109,866.21	November 2014 .....	13,413,273.07
October 2006 .....	145,025,189.99	November 2010 .....	68,726,586.41	December 2014 .....	12,557,226.23
November 2006 .....	143,278,282.50	December 2010 .....	67,349,883.59	January 2015 .....	11,711,766.45
December 2006 .....	141,539,986.34	January 2011 .....	65,979,720.23	February 2015 .....	10,876,732.82
January 2007 .....	139,810,254.04	February 2011 .....	64,616,058.98	March 2015 .....	10,051,966.69
February 2007 .....	138,089,038.38	March 2011 .....	63,258,862.67	April 2015.....	9,237,311.62
March 2007 .....	136,376,292.38	April 2011.....	61,908,094.33	May 2015 .....	8,432,613.31
April 2007.....	134,671,969.27	May 2011 .....	60,563,717.13	June 2015 .....	7,637,719.64
May 2007 .....	132,976,022.52	June 2011 .....	59,225,694.46	July 2015 .....	6,852,480.58
June 2007 .....	131,288,405.85	July 2011 .....	57,893,989.84	August 2015 .....	6,076,748.18
July 2007 .....	129,609,073.17	August 2011 .....	56,568,567.01	September 2015.....	5,310,376.58
August 2007.....	127,937,978.64	September 2011.....	55,249,389.84	October 2015 .....	4,553,221.90
September 2007.....	126,275,076.65	October 2011 .....	53,936,422.42	November 2015 .....	3,805,142.28
October 2007 .....	124,620,321.79	November 2011 .....	52,629,628.97	December 2015 .....	3,065,997.85
November 2007.....	122,973,668.91	December 2011 .....	51,328,973.91	January 2016 .....	2,335,650.64
December 2007 .....	121,335,073.04	January 2012 .....	50,034,421.82	February 2016 .....	1,613,964.62
January 2008 .....	119,704,489.45	February 2012 .....	48,745,937.44	March 2016 .....	900,805.65
February 2008 .....	118,081,873.64	March 2012 .....	47,463,485.69	April 2016.....	196,041.45
March 2008 .....	116,467,181.32	April 2012.....	46,187,031.66	May 2016 and thereafter .....	0.00
April 2008.....	114,860,368.41	May 2012 .....	44,916,540.60		

### ***Aggregate Group II Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through		January 2010 .....	\$55,993,167.78	April 2014 .....	\$25,622,741.76
November 2005 .....	\$96,512,000.00	February 2010 .....	55,287,906.51	May 2014 .....	25,188,629.79
December 2005 .....	95,638,634.51	March 2010 .....	54,586,458.40	June 2014 .....	24,760,999.71
January 2006 .....	94,744,897.11	April 2010 .....	53,888,803.63	July 2014 .....	24,339,758.32
February 2006 .....	93,831,186.45	May 2010 .....	53,194,922.51	August 2014 .....	23,924,813.74
March 2006 .....	92,922,370.13	June 2010 .....	52,504,795.45	September 2014 .....	23,516,075.38
April 2006 .....	92,018,422.77	July 2010 .....	51,818,402.96	October 2014 .....	23,113,453.91
May 2006 .....	91,119,319.13	August 2010 .....	51,135,725.65	November 2014 .....	22,716,861.29
June 2006 .....	90,225,034.12	September 2010 .....	50,456,744.22	December 2014 .....	22,326,210.67
July 2006 .....	89,335,542.76	October 2010 .....	49,781,439.48	January 2015 .....	21,941,416.47
August 2006 .....	88,450,820.19	November 2010 .....	49,109,792.33	February 2015 .....	21,562,394.28
September 2006 .....	87,570,841.70	December 2010 .....	48,441,783.79	March 2015 .....	21,189,060.90
October 2006 .....	86,695,582.70	January 2011 .....	47,777,394.96	April 2015 .....	20,821,334.27
November 2006 .....	85,825,018.72	February 2011 .....	47,116,607.03	May 2015 .....	20,459,133.53
December 2006 .....	84,959,125.43	March 2011 .....	46,459,401.31	June 2015 .....	20,102,378.92
January 2007 .....	84,097,878.59	April 2011 .....	45,805,759.18	July 2015 .....	19,750,991.82
February 2007 .....	83,241,254.14	May 2011 .....	45,155,662.13	August 2015 .....	19,404,894.73
March 2007 .....	82,389,228.10	June 2011 .....	44,509,091.75	September 2015 .....	19,064,011.21
April 2007 .....	81,541,776.63	July 2011 .....	43,866,029.73	October 2015 .....	18,728,265.93
May 2007 .....	80,698,876.00	August 2011 .....	43,226,457.82	November 2015 .....	18,397,584.60
June 2007 .....	79,860,502.64	September 2011 .....	42,590,357.91	December 2015 .....	18,071,893.98
July 2007 .....	79,026,633.05	October 2011 .....	41,957,711.95	January 2016 .....	17,751,121.88
August 2007 .....	78,197,243.88	November 2011 .....	41,328,501.99	February 2016 .....	17,435,197.12
September 2007 .....	77,372,311.90	December 2011 .....	40,702,710.19	March 2016 .....	17,124,049.51
October 2007 .....	76,551,814.00	January 2012 .....	40,080,318.78	April 2016 .....	16,817,609.86
November 2007 .....	75,735,727.18	February 2012 .....	39,461,310.09	May 2016 .....	16,515,809.97
December 2007 .....	74,924,028.55	March 2012 .....	38,845,666.55	June 2016 .....	16,218,582.58
January 2008 .....	74,116,695.37	April 2012 .....	38,233,370.66	July 2016 .....	15,925,861.40
February 2008 .....	73,313,705.00	May 2012 .....	37,624,405.02	August 2016 .....	15,637,581.07
March 2008 .....	72,515,034.89	June 2012 .....	37,018,752.34	September 2016 .....	15,353,677.15
April 2008 .....	71,720,662.66	July 2012 .....	36,416,395.38	October 2016 .....	15,074,086.10
May 2008 .....	70,930,565.99	August 2012 .....	35,822,109.87	November 2016 .....	14,798,745.30
June 2008 .....	70,144,722.72	September 2012 .....	35,236,600.81	December 2016 .....	14,527,593.01
July 2008 .....	69,363,110.78	October 2012 .....	34,659,742.82	January 2017 .....	14,260,568.36
August 2008 .....	68,585,708.22	November 2012 .....	34,091,412.30	February 2017 .....	13,997,611.33
September 2008 .....	67,812,493.19	December 2012 .....	33,531,487.37	March 2017 .....	13,738,662.77
October 2008 .....	67,043,443.98	January 2013 .....	32,979,847.85	April 2017 .....	13,483,664.34
November 2008 .....	66,278,538.97	February 2013 .....	32,436,375.26	May 2017 .....	13,232,558.57
December 2008 .....	65,517,756.66	March 2013 .....	31,900,952.74	June 2017 .....	12,985,288.75
January 2009 .....	64,761,075.65	April 2013 .....	31,373,465.12	July 2017 .....	12,741,799.02
February 2009 .....	64,008,474.68	May 2013 .....	30,853,798.81	August 2017 .....	12,502,034.28
March 2009 .....	63,259,932.55	June 2013 .....	30,341,841.82	September 2017 .....	12,265,940.22
April 2009 .....	62,515,428.22	July 2013 .....	29,837,483.73	October 2017 .....	12,033,463.31
May 2009 .....	61,774,940.72	August 2013 .....	29,340,615.67	November 2017 .....	11,804,550.76
June 2009 .....	61,038,449.21	September 2013 .....	28,851,130.29	December 2017 .....	11,579,150.55
July 2009 .....	60,305,932.96	October 2013 .....	28,368,921.75	January 2018 .....	11,357,211.39
August 2009 .....	59,577,371.33	November 2013 .....	27,893,885.71	February 2018 .....	11,138,682.70
September 2009 .....	58,852,743.79	December 2013 .....	27,425,919.26	March 2018 .....	10,923,514.64
October 2009 .....	58,132,029.93	January 2014 .....	26,964,920.96	April 2018 .....	10,711,658.08
November 2009 .....	57,415,209.43	February 2014 .....	26,510,790.80	May 2018 .....	10,503,064.56
December 2009 .....	56,702,262.08	March 2014 .....	26,063,430.14	June 2018 .....	10,297,686.34

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

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
July 2018 .....	\$10,095,476.34	June 2021 .....	\$ 4,693,358.56	May 2024 .....	\$ 1,613,501.13
August 2018 .....	9,896,388.15	July 2021 .....	4,578,866.80	June 2024 .....	1,549,027.38
September 2018 .....	9,700,376.03	August 2021 .....	4,466,201.70	July 2024 .....	1,485,627.23
October 2018 .....	9,507,394.88	September 2021 .....	4,355,336.02	August 2024 .....	1,423,284.31
November 2018 .....	9,317,400.25	October 2021 .....	4,246,242.90	September 2024 .....	1,361,982.49
December 2018 .....	9,130,348.30	November 2021 .....	4,138,895.86	October 2024 .....	1,301,705.87
January 2019 .....	8,946,195.85	December 2021 .....	4,033,268.81	November 2024 .....	1,242,438.80
February 2019 .....	8,764,900.32	January 2022 .....	3,929,336.05	December 2024 .....	1,184,165.82
March 2019 .....	8,586,419.71	February 2022 .....	3,827,072.22	January 2025 .....	1,126,871.74
April 2019 .....	8,410,712.65	March 2022 .....	3,726,452.34	February 2025 .....	1,070,541.56
May 2019 .....	8,237,738.36	April 2022 .....	3,627,451.79	March 2025 .....	1,015,160.50
June 2019 .....	8,067,456.61	May 2022 .....	3,530,046.32	April 2025 .....	960,714.03
July 2019 .....	7,899,827.78	June 2022 .....	3,434,211.99	May 2025 .....	907,187.78
August 2019 .....	7,734,812.80	July 2022 .....	3,339,925.24	June 2025 .....	854,567.64
September 2019 .....	7,572,373.14	August 2022 .....	3,247,162.84	July 2025 .....	802,839.66
October 2019 .....	7,412,470.85	September 2022 .....	3,155,901.89	August 2025 .....	751,990.14
November 2019 .....	7,255,068.51	October 2022 .....	3,066,119.82	September 2025 .....	702,005.54
December 2019 .....	7,100,129.21	November 2022 .....	2,977,794.39	October 2025 .....	652,872.54
January 2020 .....	6,947,616.61	December 2022 .....	2,890,903.69	November 2025 .....	604,578.02
February 2020 .....	6,797,494.86	January 2023 .....	2,805,426.11	December 2025 .....	557,109.02
March 2020 .....	6,649,728.62	February 2023 .....	2,721,340.35	January 2026 .....	510,452.82
April 2020 .....	6,504,283.08	March 2023 .....	2,638,625.44	February 2026 .....	464,596.84
May 2020 .....	6,361,123.90	April 2023 .....	2,557,260.70	March 2026 .....	419,528.70
June 2020 .....	6,220,217.25	May 2023 .....	2,477,225.74	April 2026 .....	375,236.22
July 2020 .....	6,081,529.78	June 2023 .....	2,398,500.48	May 2026 .....	331,707.37
August 2020 .....	5,945,028.60	July 2023 .....	2,321,065.12	June 2026 .....	288,930.32
September 2020 .....	5,810,681.31	August 2023 .....	2,244,900.16	July 2026 .....	246,893.40
October 2020 .....	5,678,455.98	September 2023 .....	2,169,986.37	August 2026 .....	205,585.12
November 2020 .....	5,548,321.11	October 2023 .....	2,096,304.80	September 2026 .....	164,994.14
December 2020 .....	5,420,245.68	November 2023 .....	2,023,836.78	October 2026 .....	125,109.32
January 2021 .....	5,294,199.09	December 2023 .....	1,952,563.90	November 2026 .....	85,919.65
February 2021 .....	5,170,151.19	January 2024 .....	1,882,468.04	December 2026 .....	47,414.30
March 2021 .....	5,048,072.27	February 2024 .....	1,813,531.31	January 2027 .....	9,582.61
April 2021 .....	4,927,933.04	March 2024 .....	1,745,736.11	February 2027 and thereafter .....	0.00
May 2021 .....	4,809,704.62	April 2024 .....	1,679,065.09		

***Aggregate Group III Scheduled Balances***

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance .....	\$26,950,270.00	May 2005 .....	\$17,262,618.50	June 2006 .....	\$ 8,902,908.93
May 2004 .....	26,419,601.33	June 2005 .....	16,280,890.61	July 2006 .....	8,629,251.73
June 2004 .....	25,851,801.94	July 2005 .....	15,268,083.04	August 2006 .....	8,360,250.40
July 2004 .....	25,247,178.95	August 2005 .....	14,224,832.05	September 2006 .....	8,095,856.28
August 2004 .....	24,606,067.20	September 2005 .....	13,151,795.47	October 2006 .....	7,836,021.13
September 2004 .....	23,928,828.97	October 2005 .....	12,049,651.97	November 2006 .....	7,580,697.13
October 2004 .....	23,215,853.63	November 2005 .....	10,919,100.38	December 2006 .....	7,329,836.92
November 2004 .....	22,467,557.37	December 2005 .....	10,634,224.41	January 2007 .....	7,083,393.55
December 2004 .....	21,684,382.77	January 2006 .....	10,342,767.34	February 2007 .....	6,841,320.47
January 2005 .....	20,866,798.39	February 2006 .....	10,045,085.26	March 2007 .....	6,603,571.58
February 2005 .....	20,015,298.36	March 2006 .....	9,752,309.05	April 2007 .....	6,370,101.17
March 2005 .....	19,130,401.87	April 2006 .....	9,464,387.82	May 2007 .....	6,140,863.95
April 2005 .....	18,212,652.66	May 2006 .....	9,181,271.11	June 2007 .....	5,915,815.03

**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>
July 2007 .....	\$ 5,694,909.94	September 2008.....	\$ 3,013,360.59	October 2009 .....	\$ 1,144,792.43
August 2007 .....	5,478,104.58	October 2008 .....	2,849,538.95	November 2009 .....	1,023,389.65
September 2007.....	5,265,355.27	November 2008 .....	2,689,201.56	December 2009 .....	905,001.75
October 2007 .....	5,056,618.73	December 2008 .....	2,532,310.32	January 2010 .....	789,594.89
November 2007 .....	4,851,852.03	January 2009 .....	2,378,827.43	February 2010 .....	677,135.54
December 2007 .....	4,651,012.68	February 2009 .....	2,228,715.47	March 2010 .....	567,590.49
January 2008 .....	4,454,058.52	March 2009 .....	2,081,937.34	April 2010.....	460,926.82
February 2008 .....	4,260,947.82	April 2009.....	1,938,456.30	May 2010 .....	357,111.92
March 2008 .....	4,071,639.19	May 2009 .....	1,798,235.93	June 2010 .....	256,113.48
April 2008.....	3,886,091.63	June 2009 .....	1,661,240.12	July 2010 .....	157,899.48
May 2008 .....	3,704,264.52	July 2009 .....	1,527,433.14	August 2010 .....	62,438.21
June 2008 .....	3,526,117.57	August 2009 .....	1,396,779.55	September 2010 and thereafter .....	0.00
July 2008 .....	3,351,610.90	September 2009.....	1,269,244.24		
August 2008 .....	3,180,704.97				

**Group 2 MBS First Specified Balances**

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
Initial Balance .....	\$153,677,817.00	February 2007 .....	\$120,298,121.61	December 2009 .....	\$ 87,822,810.83
May 2004 .....	153,147,148.33	March 2007 .....	119,208,346.68	January 2010 .....	86,998,309.67
June 2004 .....	152,579,348.94	April 2007.....	118,127,424.80	February 2010 .....	86,180,589.06
July 2004 .....	151,974,725.95	May 2007 .....	117,055,286.95	March 2010 .....	85,369,595.89
August 2004 .....	151,333,614.20	June 2007 .....	115,991,864.67	April 2010.....	84,565,277.45
September 2004.....	150,656,375.97	July 2007 .....	114,937,089.98	May 2010 .....	83,767,581.43
October 2004 .....	149,943,400.63	August 2007 .....	113,890,895.46	June 2010 .....	82,976,455.93
November 2004 .....	149,195,104.37	September 2007.....	112,853,214.18	July 2010 .....	82,191,849.44
December 2004 .....	148,411,929.77	October 2007 .....	111,823,979.72	August 2010 .....	81,413,710.85
January 2005 .....	147,594,345.39	November 2007 .....	110,803,126.21	September 2010.....	80,641,989.45
February 2005 .....	146,742,845.36	December 2007 .....	109,790,588.23	October 2010 .....	79,876,634.90
March 2005 .....	145,857,948.87	January 2008 .....	108,786,300.90	November 2010 .....	79,117,597.26
April 2005.....	144,940,199.66	February 2008 .....	107,790,199.82	December 2010 .....	78,364,826.98
May 2005 .....	143,990,165.50	March 2008 .....	106,802,221.09	January 2011 .....	77,618,274.87
June 2005 .....	143,008,437.61	April 2008.....	105,822,301.29	February 2011 .....	76,877,892.15
July 2005 .....	141,995,630.04	May 2008 .....	104,850,377.51	March 2011 .....	76,143,630.38
August 2005 .....	140,952,379.05	June 2008 .....	103,886,387.30	April 2011.....	75,415,441.50
September 2005.....	139,879,342.47	July 2008 .....	102,930,268.69	May 2011 .....	74,693,277.85
October 2005 .....	138,777,198.97	August 2008 .....	101,981,960.19	June 2011 .....	73,977,092.10
November 2005 .....	137,646,647.38	September 2008.....	101,041,400.79	July 2011 .....	73,266,837.30
December 2005 .....	136,488,405.91	October 2008 .....	100,108,529.93	August 2011 .....	72,562,466.85
January 2006 .....	135,303,211.45	November 2008 .....	99,183,287.54	September 2011.....	71,863,934.53
February 2006 .....	134,091,818.72	December 2008 .....	98,265,613.98	October 2011 .....	71,171,194.45
March 2006 .....	132,890,226.18	January 2009 .....	97,355,450.08	November 2011 .....	70,484,201.08
April 2006.....	131,698,357.58	February 2009 .....	96,452,737.14	December 2011 .....	69,802,909.26
May 2006 .....	130,516,137.24	March 2009 .....	95,557,416.89	January 2012 .....	69,127,274.15
June 2006 .....	129,343,490.05	April 2009.....	94,669,431.52	February 2012 .....	68,457,251.27
July 2006 .....	128,180,341.49	May 2009 .....	93,788,723.64	March 2012 .....	67,792,796.48
August 2006 .....	127,026,617.60	June 2009 .....	92,915,236.34	April 2012.....	67,133,865.97
September 2006.....	125,882,244.99	July 2009 .....	92,048,913.10	May 2012 .....	66,480,416.28
October 2006 .....	124,747,150.83	August 2009 .....	91,189,697.88	June 2012 .....	65,832,404.28
November 2006 .....	123,621,262.86	September 2009.....	90,337,535.03	July 2012 .....	65,189,787.17
December 2006 .....	122,504,509.35	October 2009 .....	89,492,369.36	August 2012 .....	64,552,522.48
January 2007 .....	121,396,819.14	November 2009 .....	88,654,146.08	September 2012.....	63,920,568.07



**Group 2 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>
October 2012 .....	\$ 63,293,882.11	March 2017 .....	\$ 36,630,963.97	August 2021 .....	\$ 19,742,611.44
November 2012 .....	62,672,423.11	April 2017 .....	36,234,759.71	September 2021 .....	19,493,852.73
December 2012 .....	62,056,149.89	May 2017 .....	35,841,957.78	October 2021 .....	19,247,314.37
January 2013 .....	61,445,021.59	June 2017 .....	35,452,531.09	November 2021 .....	19,002,978.41
February 2013 .....	60,838,997.67	July 2017 .....	35,066,452.73	December 2021 .....	18,760,827.06
March 2013 .....	60,238,037.89	August 2017 .....	34,683,696.01	January 2022 .....	18,520,842.65
April 2013 .....	59,642,102.32	September 2017 .....	34,304,234.45	February 2022 .....	18,283,007.65
May 2013 .....	59,051,151.35	October 2017 .....	33,928,041.77	March 2022 .....	18,047,304.67
June 2013 .....	58,465,145.67	November 2017 .....	33,555,091.91	April 2022 .....	17,813,716.46
July 2013 .....	57,884,046.26	December 2017 .....	33,185,358.98	May 2022 .....	17,582,225.88
August 2013 .....	57,307,814.42	January 2018 .....	32,818,817.32	June 2022 .....	17,352,815.97
September 2013 .....	56,736,411.73	February 2018 .....	32,455,441.44	July 2022 .....	17,125,469.85
October 2013 .....	56,169,800.08	March 2018 .....	32,095,206.08	August 2022 .....	16,900,170.80
November 2013 .....	55,607,941.65	April 2018 .....	31,738,086.16	September 2022 .....	16,676,902.24
December 2013 .....	55,050,798.91	May 2018 .....	31,384,056.78	October 2022 .....	16,455,647.69
January 2014 .....	54,498,334.61	June 2018 .....	31,033,093.25	November 2022 .....	16,236,390.82
February 2014 .....	53,950,511.81	July 2018 .....	30,685,171.07	December 2022 .....	16,019,115.42
March 2014 .....	53,407,293.83	August 2018 .....	30,340,265.92	January 2023 .....	15,803,805.40
April 2014 .....	52,868,644.28	September 2018 .....	29,998,353.69	February 2023 .....	15,590,444.81
May 2014 .....	52,334,527.07	October 2018 .....	29,659,410.43	March 2023 .....	15,379,017.81
June 2014 .....	51,804,906.35	November 2018 .....	29,323,412.39	April 2023 .....	15,169,508.70
July 2014 .....	51,279,746.58	December 2018 .....	28,990,336.00	May 2023 .....	14,961,901.88
August 2014 .....	50,759,012.48	January 2019 .....	28,660,157.87	June 2023 .....	14,756,181.89
September 2014 .....	50,242,669.04	February 2019 .....	28,332,854.80	July 2023 .....	14,552,333.38
October 2014 .....	49,730,681.53	March 2019 .....	28,008,403.77	August 2023 .....	14,350,341.13
November 2014 .....	49,223,015.47	April 2019 .....	27,686,781.92	September 2023 .....	14,150,190.04
December 2014 .....	48,719,636.67	May 2019 .....	27,367,966.59	October 2023 .....	13,951,865.10
January 2015 .....	48,220,511.19	June 2019 .....	27,051,935.29	November 2023 .....	13,755,351.45
February 2015 .....	47,725,605.34	July 2019 .....	26,738,665.69	December 2023 .....	13,560,634.33
March 2015 .....	47,234,885.71	August 2019 .....	26,428,135.65	January 2024 .....	13,367,699.11
April 2015 .....	46,748,319.15	September 2019 .....	26,120,323.19	February 2024 .....	13,176,531.25
May 2015 .....	46,265,872.74	October 2019 .....	25,815,206.51	March 2024 .....	12,987,116.34
June 2015 .....	45,787,513.83	November 2019 .....	25,512,763.97	April 2024 .....	12,799,440.08
July 2015 .....	45,313,210.03	December 2019 .....	25,212,974.11	May 2024 .....	12,613,488.28
August 2015 .....	44,842,929.20	January 2020 .....	24,915,815.62	June 2024 .....	12,429,246.87
September 2015 .....	44,376,639.42	February 2020 .....	24,621,267.37	July 2024 .....	12,246,701.87
October 2015 .....	43,914,309.04	March 2020 .....	24,329,308.39	August 2024 .....	12,065,839.42
November 2015 .....	43,455,906.66	April 2020 .....	24,039,917.86	September 2024 .....	11,886,645.77
December 2015 .....	43,001,401.11	May 2020 .....	23,753,075.15	October 2024 .....	11,709,107.29
January 2016 .....	42,550,761.45	June 2020 .....	23,468,759.76	November 2024 .....	11,533,210.43
February 2016 .....	42,103,957.01	July 2020 .....	23,186,951.36	December 2024 .....	11,358,941.76
March 2016 .....	41,660,957.33	August 2020 .....	22,907,629.79	January 2025 .....	11,186,287.95
April 2016 .....	41,221,732.20	September 2020 .....	22,630,775.03	February 2025 .....	11,015,235.79
May 2016 .....	40,786,251.63	October 2020 .....	22,356,367.22	March 2025 .....	10,845,772.16
June 2016 .....	40,354,485.87	November 2020 .....	22,084,386.66	April 2025 .....	10,677,884.03
July 2016 .....	39,926,405.40	December 2020 .....	21,814,813.80	May 2025 .....	10,511,558.50
August 2016 .....	39,501,980.92	January 2021 .....	21,547,629.23	June 2025 .....	10,346,782.75
September 2016 .....	39,081,183.38	February 2021 .....	21,282,813.72	July 2025 .....	10,183,544.06
October 2016 .....	38,663,983.92	March 2021 .....	21,020,348.15	August 2025 .....	10,021,829.84
November 2016 .....	38,250,353.93	April 2021 .....	20,760,213.58	September 2025 .....	9,861,627.55
December 2016 .....	37,840,265.02	May 2021 .....	20,502,391.21	October 2025 .....	9,702,924.79
January 2017 .....	37,433,688.99	June 2021 .....	20,246,862.38	November 2025 .....	9,545,709.23
February 2017 .....	37,030,597.89	July 2021 .....	19,993,608.58	December 2025 .....	9,389,968.66



**Group 2 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>
January 2026 .....	\$ 9,235,690.94	August 2028 .....	\$ 5,116,700.86	March 2031 .....	\$ 2,080,879.41
February 2026 .....	9,082,864.04	September 2028 .....	5,003,367.41	April 2031 .....	1,998,011.19
March 2026 .....	8,931,476.02	October 2028 .....	4,891,145.78	May 2031 .....	1,915,998.85
April 2026 .....	8,781,515.05	November 2028 .....	4,780,026.72	June 2031 .....	1,834,835.14
May 2026 .....	8,632,969.36	December 2028 .....	4,670,001.00	July 2031 .....	1,754,512.86
June 2026 .....	8,485,827.30	January 2029 .....	4,561,059.51	August 2031 .....	1,675,024.87
July 2026 .....	8,340,077.30	February 2029 .....	4,453,193.18	September 2031 .....	1,596,364.09
August 2026 .....	8,195,707.89	March 2029 .....	4,346,393.03	October 2031 .....	1,518,523.50
September 2026 .....	8,052,707.67	April 2029 .....	4,240,650.14	November 2031 .....	1,441,496.12
October 2026 .....	7,911,065.34	May 2029 .....	4,135,955.68	December 2031 .....	1,365,275.05
November 2026 .....	7,770,769.71	June 2029 .....	4,032,300.85	January 2032 .....	1,289,853.41
December 2026 .....	7,631,809.64	July 2029 .....	3,929,676.96	February 2032 .....	1,215,224.41
January 2027 .....	7,494,174.11	August 2029 .....	3,828,075.37	March 2032 .....	1,141,381.29
February 2027 .....	7,357,852.15	September 2029 .....	3,727,487.51	April 2032 .....	1,068,317.36
March 2027 .....	7,222,832.93	October 2029 .....	3,627,904.88	May 2032 .....	996,025.97
April 2027 .....	7,089,105.64	November 2029 .....	3,529,319.05	June 2032 .....	924,500.54
May 2027 .....	6,956,659.62	December 2029 .....	3,431,721.64	July 2032 .....	853,734.51
June 2027 .....	6,825,484.24	January 2030 .....	3,335,104.35	August 2032 .....	783,721.40
July 2027 .....	6,695,568.98	February 2030 .....	3,239,458.95	September 2032 .....	714,454.78
August 2027 .....	6,566,903.40	March 2030 .....	3,144,777.27	October 2032 .....	645,928.27
September 2027 .....	6,439,477.15	April 2030 .....	3,051,051.20	November 2032 .....	578,135.53
October 2027 .....	6,313,279.93	May 2030 .....	2,958,272.70	December 2032 .....	511,070.27
November 2027 .....	6,188,301.56	June 2030 .....	2,866,433.79	January 2033 .....	444,726.26
December 2027 .....	6,064,531.92	July 2030 .....	2,775,526.55	February 2033 .....	379,097.32
January 2028 .....	5,941,960.97	August 2030 .....	2,685,543.13	March 2033 .....	314,177.32
February 2028 .....	5,820,578.75	September 2030 .....	2,596,475.74	April 2033 .....	249,960.16
March 2028 .....	5,700,375.38	October 2030 .....	2,508,316.65	May 2033 .....	186,439.82
April 2028 .....	5,581,341.05	November 2030 .....	2,421,058.19	June 2033 .....	123,610.30
May 2028 .....	5,463,466.05	December 2030 .....	2,334,692.75	July 2033 .....	61,465.65
June 2028 .....	5,346,740.72	January 2031 .....	2,249,212.79	August 2033 and thereafter .....	0.00
July 2028 .....	5,231,155.49	February 2031 .....	2,164,610.82		

**Group 2 MBS Second Specified Balances**

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
Initial Balance .....	\$153,677,817.00	September 2005 .....	\$137,321,895.58	February 2007 .....	\$114,243,391.82
May 2004 .....	153,061,972.51	October 2005 .....	136,007,875.58	March 2007 .....	112,982,815.97
June 2004 .....	152,399,937.79	November 2005 .....	134,660,457.94	April 2007 .....	111,735,185.45
July 2004 .....	151,692,149.08	December 2005 .....	133,280,702.75	May 2007 .....	110,500,371.84
August 2004 .....	150,939,085.61	January 2006 .....	131,869,696.71	June 2007 .....	109,278,247.94
September 2004 .....	150,141,269.18	February 2006 .....	130,428,551.59	July 2007 .....	108,068,687.80
October 2004 .....	149,299,263.61	March 2006 .....	129,002,141.10	August 2007 .....	106,871,566.72
November 2004 .....	148,413,674.14	April 2006 .....	127,590,319.36	September 2007 .....	105,686,761.19
December 2004 .....	147,485,146.75	May 2006 .....	126,192,941.94	October 2007 .....	104,514,148.91
January 2005 .....	146,514,367.44	June 2006 .....	124,809,865.80	November 2007 .....	103,353,608.77
February 2005 .....	145,502,061.41	July 2006 .....	123,440,949.29	December 2007 .....	102,205,020.86
March 2005 .....	144,448,992.21	August 2006 .....	122,086,052.16	January 2008 .....	101,068,266.42
April 2005 .....	143,355,960.83	September 2006 .....	120,745,035.50	February 2008 .....	99,943,227.85
May 2005 .....	142,223,804.67	October 2006 .....	119,417,761.77	March 2008 .....	98,829,788.70
June 2005 .....	141,053,396.54	November 2006 .....	118,104,094.76	April 2008 .....	97,727,833.66
July 2005 .....	139,845,643.51	December 2006 .....	116,803,899.59	May 2008 .....	96,637,248.53
August 2005 .....	138,601,485.82	January 2007 .....	115,517,042.70	June 2008 .....	95,557,920.26

**Group 2 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 2008 .....	\$ 94,489,736.85	December 2012 .....	\$ 51,250,865.96	May 2017 .....	\$ 26,630,722.65
August 2008 .....	93,432,587.45	January 2013 .....	50,644,999.27	June 2017 .....	26,288,872.61
September 2008 .....	92,386,362.24	February 2013 .....	50,045,543.04	July 2017 .....	25,950,757.45
October 2008 .....	91,350,952.51	March 2013 .....	49,452,432.72	August 2017 .....	25,616,338.99
November 2008 .....	90,326,250.58	April 2013 .....	48,865,604.38	September 2017 .....	25,285,579.43
December 2008 .....	89,312,149.86	May 2013 .....	48,284,994.75	October 2017 .....	24,958,441.35
January 2009 .....	88,308,544.76	June 2013 .....	47,710,541.15	November 2017 .....	24,634,887.68
February 2009 .....	87,315,330.75	July 2013 .....	47,142,181.55	December 2017 .....	24,314,881.73
March 2009 .....	86,332,404.31	August 2013 .....	46,579,854.50	January 2018 .....	23,998,387.17
April 2009 .....	85,359,662.93	September 2013 .....	46,023,499.17	February 2018 .....	23,685,368.03
May 2009 .....	84,397,005.10	October 2013 .....	45,473,055.33	March 2018 .....	23,375,788.71
June 2009 .....	83,444,330.30	November 2013 .....	44,928,463.31	April 2018 .....	23,069,613.94
July 2009 .....	82,501,539.01	December 2013 .....	44,389,664.08	May 2018 .....	22,766,808.82
August 2009 .....	81,568,532.66	January 2014 .....	43,856,599.15	June 2018 .....	22,467,338.78
September 2009 .....	80,645,213.65	February 2014 .....	43,329,210.62	July 2018 .....	22,171,169.59
October 2009 .....	79,731,485.34	March 2014 .....	42,807,441.15	August 2018 .....	21,878,267.39
November 2009 .....	78,827,252.03	April 2014 .....	42,291,233.98	September 2018 .....	21,588,598.62
December 2009 .....	77,932,418.96	May 2014 .....	41,780,532.89	October 2018 .....	21,302,130.07
January 2010 .....	77,046,892.28	June 2014 .....	41,275,282.24	November 2018 .....	21,018,828.86
February 2010 .....	76,170,579.09	July 2014 .....	40,775,426.90	December 2018 .....	20,738,662.43
March 2010 .....	75,303,387.35	August 2014 .....	40,280,912.32	January 2019 .....	20,461,598.55
April 2010 .....	74,445,225.98	September 2014 .....	39,791,684.46	February 2019 .....	20,187,605.30
May 2010 .....	73,596,004.73	October 2014 .....	39,307,689.83	March 2019 .....	19,916,651.09
June 2010 .....	72,755,634.28	November 2014 .....	38,828,875.45	April 2019 .....	19,648,704.64
July 2010 .....	71,924,026.16	December 2014 .....	38,355,188.87	May 2019 .....	19,383,734.97
August 2010 .....	71,101,092.78	January 2015 .....	37,886,578.17	June 2019 .....	19,121,711.42
September 2010 .....	70,286,747.38	February 2015 .....	37,422,991.91	July 2019 .....	18,862,603.63
October 2010 .....	69,480,904.09	March 2015 .....	36,964,379.19	August 2019 .....	18,606,381.54
November 2010 .....	68,683,477.84	April 2015 .....	36,510,689.60	September 2019 .....	18,353,015.40
December 2010 .....	67,894,384.41	May 2015 .....	36,061,873.21	October 2019 .....	18,102,475.74
January 2011 .....	67,113,540.41	June 2015 .....	35,617,880.60	November 2019 .....	17,854,733.38
February 2011 .....	66,340,863.27	July 2015 .....	35,178,662.84	December 2019 .....	17,609,759.46
March 2011 .....	65,576,271.21	August 2015 .....	34,744,171.48	January 2020 .....	17,367,525.37
April 2011 .....	64,819,683.26	September 2015 .....	34,314,358.52	February 2020 .....	17,128,002.81
May 2011 .....	64,071,019.25	October 2015 .....	33,889,176.48	March 2020 .....	16,891,163.75
June 2011 .....	63,330,199.78	November 2015 .....	33,468,578.32	April 2020 .....	16,656,980.45
July 2011 .....	62,597,146.25	December 2015 .....	33,052,517.46	May 2020 .....	16,425,425.43
August 2011 .....	61,871,780.80	January 2016 .....	32,640,947.80	June 2020 .....	16,196,471.50
September 2011 .....	61,154,026.36	February 2016 .....	32,233,823.68	July 2020 .....	15,970,091.73
October 2011 .....	60,443,806.60	March 2016 .....	31,831,099.89	August 2020 .....	15,746,259.46
November 2011 .....	59,741,045.95	April 2016 .....	31,432,731.68	September 2020 .....	15,524,948.29
December 2011 .....	59,045,669.56	May 2016 .....	31,038,674.73	October 2020 .....	15,306,132.11
January 2012 .....	58,357,603.35	June 2016 .....	30,648,885.15	November 2020 .....	15,089,785.03
February 2012 .....	57,676,773.92	July 2016 .....	30,263,319.50	December 2020 .....	14,875,881.44
March 2012 .....	57,003,108.63	August 2016 .....	29,881,934.77	January 2021 .....	14,664,396.00
April 2012 .....	56,336,535.53	September 2016 .....	29,504,688.36	February 2021 .....	14,455,303.59
May 2012 .....	55,676,983.37	October 2016 .....	29,131,538.11	March 2021 .....	14,248,579.37
June 2012 .....	55,024,381.63	November 2016 .....	28,762,442.25	April 2021 .....	14,044,198.73
July 2012 .....	54,378,660.46	December 2016 .....	28,397,359.44	May 2021 .....	13,842,137.30
August 2012 .....	53,739,750.68	January 2017 .....	28,036,248.75	June 2021 .....	13,642,370.98
September 2012 .....	53,107,583.82	February 2017 .....	27,679,069.66	July 2021 .....	13,444,875.89
October 2012 .....	52,482,092.07	March 2017 .....	27,325,782.04	August 2021 .....	13,249,628.38
November 2012 .....	51,863,208.28	April 2017 .....	26,976,346.15	September 2021 .....	13,056,605.07

**Group 2 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>
October 2021 .....	\$ 12,865,782.78	October 2025 .....	\$ 5,893,538.82	October 2029 .....	\$ 2,002,335.21
November 2021 .....	12,677,138.57	November 2025 .....	5,786,489.55	November 2029 .....	1,944,040.46
December 2021 .....	12,490,649.75	December 2025 .....	5,680,735.93	December 2029 .....	1,886,513.52
January 2022 .....	12,306,293.82	January 2026 .....	5,576,264.15	January 2030 .....	1,829,745.90
February 2022 .....	12,124,048.55	February 2026 .....	5,473,060.48	February 2030 .....	1,773,729.24
March 2022 .....	11,943,891.88	March 2026 .....	5,371,111.39	March 2030 .....	1,718,455.23
April 2022 .....	11,765,802.02	April 2026 .....	5,270,403.42	April 2030 .....	1,663,915.68
May 2022 .....	11,589,757.37	May 2026 .....	5,170,923.31	May 2030 .....	1,610,102.46
June 2022 .....	11,415,736.54	June 2026 .....	5,072,657.90	June 2030 .....	1,557,007.51
July 2022 .....	11,243,718.39	July 2026 .....	4,975,594.15	July 2030 .....	1,504,622.90
August 2022 .....	11,073,681.95	August 2026 .....	4,879,719.20	August 2030 .....	1,452,940.74
September 2022 .....	10,905,606.48	September 2026 .....	4,785,020.27	September 2030 .....	1,401,953.23
October 2022 .....	10,739,471.45	October 2026 .....	4,691,484.74	October 2030 .....	1,351,652.67
November 2022 .....	10,575,256.54	November 2026 .....	4,599,100.10	November 2030 .....	1,302,031.41
December 2022 .....	10,412,941.61	December 2026 .....	4,507,853.99	December 2030 .....	1,253,081.89
January 2023 .....	10,252,506.74	January 2027 .....	4,417,734.15	January 2031 .....	1,204,796.65
February 2023 .....	10,093,932.22	February 2027 .....	4,328,728.46	February 2031 .....	1,157,168.28
March 2023 .....	9,937,198.51	March 2027 .....	4,240,824.92	March 2031 .....	1,110,189.45
April 2023 .....	9,782,286.28	April 2027 .....	4,154,011.65	April 2031 .....	1,063,852.91
May 2023 .....	9,629,176.41	May 2027 .....	4,068,276.89	May 2031 .....	1,018,151.49
June 2023 .....	9,477,849.94	June 2027 .....	3,983,609.01	June 2031 .....	973,078.09
July 2023 .....	9,328,288.13	July 2027 .....	3,899,996.47	July 2031 .....	928,625.68
August 2023 .....	9,180,472.40	August 2027 .....	3,817,427.88	August 2031 .....	884,787.30
September 2023 .....	9,034,384.38	September 2027 .....	3,735,891.95	September 2031 .....	841,556.08
October 2023 .....	8,890,005.87	October 2027 .....	3,655,377.50	October 2031 .....	798,925.19
November 2023 .....	8,747,318.87	November 2027 .....	3,575,873.49	November 2031 .....	756,887.90
December 2023 .....	8,606,305.53	December 2027 .....	3,497,368.95	December 2031 .....	715,437.54
January 2024 .....	8,466,948.22	January 2028 .....	3,419,853.06	January 2032 .....	674,567.51
February 2024 .....	8,329,229.46	February 2028 .....	3,343,315.09	February 2032 .....	634,271.26
March 2024 .....	8,193,131.94	March 2028 .....	3,267,744.42	March 2032 .....	594,542.34
April 2024 .....	8,058,638.55	April 2028 .....	3,193,130.55	April 2032 .....	555,374.34
May 2024 .....	7,925,732.33	May 2028 .....	3,119,463.09	May 2032 .....	516,760.93
June 2024 .....	7,794,396.51	June 2028 .....	3,046,731.72	June 2032 .....	478,695.85
July 2024 .....	7,664,614.46	July 2028 .....	2,974,926.27	July 2032 .....	441,172.89
August 2024 .....	7,536,369.74	August 2028 .....	2,904,036.64	August 2032 .....	404,185.92
September 2024 .....	7,409,646.08	September 2028 .....	2,834,052.87	September 2032 .....	367,728.86
October 2024 .....	7,284,427.36	October 2028 .....	2,764,965.06	October 2032 .....	331,795.69
November 2024 .....	7,160,697.63	November 2028 .....	2,696,763.44	November 2032 .....	296,380.48
December 2024 .....	7,038,441.08	December 2028 .....	2,629,438.33	December 2032 .....	261,477.33
January 2025 .....	6,917,642.10	January 2029 .....	2,562,980.15	January 2033 .....	227,080.42
February 2025 .....	6,798,285.21	February 2029 .....	2,497,379.41	February 2033 .....	193,183.98
March 2025 .....	6,680,355.07	March 2029 .....	2,432,626.73	March 2033 .....	159,782.32
April 2025 .....	6,563,836.54	April 2029 .....	2,368,712.82	April 2033 .....	126,869.78
May 2025 .....	6,448,714.60	May 2029 .....	2,305,628.49	May 2033 .....	94,440.77
June 2025 .....	6,334,974.39	June 2029 .....	2,243,364.64	June 2033 .....	62,489.78
July 2025 .....	6,222,601.19	July 2029 .....	2,181,912.25	July 2033 .....	31,011.33
August 2025 .....	6,111,580.45	August 2029 .....	2,121,262.42	August 2033 and thereafter .....	0.00
September 2025 .....	6,001,897.75	September 2029 .....	2,061,406.32		

**Group 2 MBS Third Specified Balances**

<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>
Initial Balance .....	\$153,677,817.00	July 2008 .....	\$ 79,568,132.29	October 2012 .....	\$ 35,998,472.88
May 2004 .....	152,894,844.97	August 2008 .....	78,362,124.66	November 2012 .....	35,431,180.29
June 2004 .....	152,048,018.17	September 2008.....	77,173,641.95	December 2012 .....	34,872,312.76
July 2004 .....	151,138,084.79	October 2008 .....	76,002,435.80	January 2013 .....	34,321,749.30
August 2004 .....	150,165,875.81	November 2008 .....	74,848,261.35	February 2013 .....	33,779,370.65
September 2004.....	149,132,303.94	December 2008 .....	73,710,877.13	March 2013 .....	33,245,059.21
October 2004 .....	148,038,362.35	January 2009 .....	72,590,045.06	April 2013.....	32,718,699.03
November 2004 .....	146,885,123.31	February 2009 .....	71,485,530.36	May 2013 .....	32,200,175.81
December 2004 .....	145,673,736.54	March 2009 .....	70,397,101.54	June 2013 .....	31,689,376.86
January 2005 .....	144,405,427.47	April 2009.....	69,324,530.35	July 2013 .....	31,186,191.04
February 2005 .....	143,081,495.32	May 2009 .....	68,267,591.71	August 2013 .....	30,690,508.83
March 2005 .....	141,703,310.92	June 2009 .....	67,226,063.69	September 2013.....	30,202,222.21
April 2005.....	140,272,314.51	July 2009 .....	66,199,727.45	October 2013 .....	29,721,224.69
May 2005 .....	138,790,013.27	August 2009 .....	65,188,367.23	November 2013 .....	29,247,411.30
June 2005 .....	137,257,978.72	September 2009.....	64,191,770.25	December 2013 .....	28,780,678.53
July 2005 .....	135,677,844.01	October 2009 .....	63,209,726.74	January 2014 .....	28,320,924.34
August 2005 .....	134,051,301.05	November 2009 .....	62,242,029.83	February 2014 .....	27,868,048.11
September 2005.....	132,380,097.44	December 2009 .....	61,288,475.55	March 2014 .....	27,421,950.66
October 2005 .....	130,666,033.39	January 2010 .....	60,348,862.80	April 2014.....	26,982,534.21
November 2005 .....	128,910,958.43	February 2010 .....	59,422,993.26	May 2014 .....	26,549,702.33
December 2005 .....	127,116,768.04	March 2010 .....	58,510,671.41	June 2014 .....	26,123,359.99
January 2006 .....	125,285,400.17	April 2010.....	57,611,704.45	July 2014 .....	25,703,413.47
February 2006 .....	123,418,831.66	May 2010 .....	56,725,902.27	August 2014 .....	25,289,770.39
March 2006 .....	121,579,115.68	June 2010 .....	55,853,077.44	September 2014.....	24,882,339.67
April 2006.....	119,765,874.06	July 2010 .....	54,993,045.14	October 2014 .....	24,481,031.52
May 2006 .....	117,978,733.94	August 2010 .....	54,145,623.13	November 2014 .....	24,085,757.40
June 2006 .....	116,217,327.57	September 2010.....	53,310,631.73	December 2014 .....	23,696,430.04
July 2006 .....	114,481,292.38	October 2010 .....	52,487,893.77	January 2015 .....	23,312,963.40
August 2006 .....	112,770,270.78	November 2010 .....	51,677,234.58	February 2015 .....	22,935,272.65
September 2006.....	111,083,910.19	December 2010 .....	50,878,481.90	March 2015 .....	22,563,274.17
October 2006 .....	109,421,862.90	January 2011 .....	50,091,465.90	April 2015.....	22,196,885.50
November 2006 .....	107,783,786.07	February 2011 .....	49,316,019.14	May 2015 .....	21,836,025.38
December 2006 .....	106,169,341.60	March 2011 .....	48,551,976.52	June 2015 .....	21,480,613.67
January 2007 .....	104,578,196.09	April 2011.....	47,799,175.23	July 2015 .....	21,130,571.37
February 2007 .....	103,010,020.80	May 2011 .....	47,057,454.77	August 2015 .....	20,785,820.61
March 2007 .....	101,464,491.54	June 2011 .....	46,326,656.89	September 2015.....	20,446,284.61
April 2007.....	99,941,288.65	July 2011 .....	45,606,625.53	October 2015 .....	20,111,887.68
May 2007 .....	98,440,096.89	August 2011 .....	44,897,206.85	November 2015 .....	19,782,555.21
June 2007 .....	96,960,605.43	September 2011.....	44,198,249.15	December 2015 .....	19,458,213.64
July 2007 .....	95,502,507.76	October 2011 .....	43,509,602.85	January 2016 .....	19,138,790.44
August 2007.....	94,065,501.64	November 2011 .....	42,831,120.50	February 2016 .....	18,824,214.13
September 2007.....	92,649,289.03	December 2011 .....	42,162,656.68	March 2016 .....	18,514,414.23
October 2007 .....	91,253,576.04	January 2012 .....	41,504,068.04	April 2016.....	18,209,321.27
November 2007.....	89,878,072.87	February 2012 .....	40,855,213.23	May 2016 .....	17,908,866.74
December 2007 .....	88,522,493.77	March 2012 .....	40,215,952.88	June 2016 .....	17,612,983.13
January 2008 .....	87,186,556.95	April 2012.....	39,586,149.58	July 2016 .....	17,321,603.88
February 2008 .....	85,869,984.57	May 2012 .....	38,965,667.86	August 2016 .....	17,034,663.36
March 2008 .....	84,572,502.64	June 2012 .....	38,354,374.14	September 2016.....	16,752,096.88
April 2008.....	83,293,841.00	July 2012 .....	37,752,136.72	October 2016 .....	16,473,840.69
May 2008 .....	82,033,733.24	August 2012 .....	37,158,825.75	November 2016 .....	16,199,831.91
June 2008 .....	80,791,916.68	September 2012.....	36,574,313.21	December 2016 .....	15,930,008.57

**Group 2 MBS (Continued)**

<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>
January 2017 .....	\$ 15,664,309.58	June 2021 .....	\$ 6,158,943.60	November 2025 .....	\$ 2,110,846.07
February 2017 .....	15,402,674.73	July 2021 .....	6,045,419.91	December 2025 .....	2,063,950.58
March 2017 .....	15,145,044.63	August 2021 .....	5,933,714.88	January 2026 .....	2,017,861.40
April 2017 .....	14,891,360.77	September 2021 .....	5,823,801.27	February 2026 .....	1,972,566.01
May 2017 .....	14,641,565.47	October 2021 .....	5,715,652.22	March 2026 .....	1,928,052.07
June 2017 .....	14,395,601.84	November 2021 .....	5,609,241.27	April 2026 .....	1,884,307.43
July 2017 .....	14,153,413.83	December 2021 .....	5,504,542.33	May 2026 .....	1,841,320.13
August 2017 .....	13,914,946.17	January 2022 .....	5,401,529.69	June 2026 .....	1,799,078.36
September 2017 .....	13,680,144.39	February 2022 .....	5,300,178.02	July 2026 .....	1,757,570.51
October 2017 .....	13,448,954.79	March 2022 .....	5,200,462.34	August 2026 .....	1,716,785.13
November 2017 .....	13,221,324.42	April 2022 .....	5,102,358.04	September 2026 .....	1,676,710.93
December 2017 .....	12,997,201.12	May 2022 .....	5,005,840.88	October 2026 .....	1,637,336.80
January 2018 .....	12,776,533.43	June 2022 .....	4,910,886.94	November 2026 .....	1,598,651.80
February 2018 .....	12,559,270.65	July 2022 .....	4,817,472.68	December 2026 .....	1,560,645.13
March 2018 .....	12,345,362.81	August 2022 .....	4,725,574.88	January 2027 .....	1,523,306.16
April 2018 .....	12,134,760.62	September 2022 .....	4,635,170.65	February 2027 .....	1,486,624.44
May 2018 .....	11,927,415.53	October 2022 .....	4,546,237.46	March 2027 .....	1,450,589.64
June 2018 .....	11,723,279.66	November 2022 .....	4,458,753.07	April 2027 .....	1,415,191.59
July 2018 .....	11,522,305.81	December 2022 .....	4,372,695.60	May 2027 .....	1,380,420.29
August 2018 .....	11,324,447.47	January 2023 .....	4,288,043.46	June 2027 .....	1,346,265.88
September 2018 .....	11,129,658.78	February 2023 .....	4,204,775.38	July 2027 .....	1,312,718.63
October 2018 .....	10,937,894.56	March 2023 .....	4,122,870.41	August 2027 .....	1,279,768.98
November 2018 .....	10,749,110.23	April 2023 .....	4,042,307.89	September 2027 .....	1,247,407.49
December 2018 .....	10,563,261.89	May 2023 .....	3,963,067.48	October 2027 .....	1,215,624.87
January 2019 .....	10,380,306.25	June 2023 .....	3,885,129.10	November 2027 .....	1,184,411.98
February 2019 .....	10,200,200.63	July 2023 .....	3,808,472.99	December 2027 .....	1,153,759.78
March 2019 .....	10,022,902.98	August 2023 .....	3,733,079.68	January 2028 .....	1,123,659.42
April 2019 .....	9,848,371.85	September 2023 .....	3,658,929.96	February 2028 .....	1,094,102.12
May 2019 .....	9,676,566.35	October 2023 .....	3,586,004.93	March 2028 .....	1,065,079.28
June 2019 .....	9,507,446.23	November 2023 .....	3,514,285.94	April 2028 .....	1,036,582.40
July 2019 .....	9,340,971.76	December 2023 .....	3,443,754.62	May 2028 .....	1,008,603.12
August 2019 .....	9,177,103.82	January 2024 .....	3,374,392.88	June 2028 .....	981,133.21
September 2019 .....	9,015,803.84	February 2024 .....	3,306,182.86	July 2028 .....	954,164.53
October 2019 .....	8,857,033.78	March 2024 .....	3,239,107.00	August 2028 .....	927,689.11
November 2019 .....	8,700,756.18	April 2024 .....	3,173,147.98	September 2028 .....	901,699.06
December 2019 .....	8,546,934.10	May 2024 .....	3,108,288.72	October 2028 .....	876,186.62
January 2020 .....	8,395,531.12	June 2024 .....	3,044,512.40	November 2028 .....	851,144.16
February 2020 .....	8,246,511.36	July 2024 .....	2,981,802.46	December 2028 .....	826,564.15
March 2020 .....	8,099,839.45	August 2024 .....	2,920,142.56	January 2029 .....	802,439.17
April 2020 .....	7,955,480.52	September 2024 .....	2,859,516.61	February 2029 .....	778,761.92
May 2020 .....	7,813,400.21	October 2024 .....	2,799,908.76	March 2029 .....	755,525.20
June 2020 .....	7,673,564.65	November 2024 .....	2,741,303.36	April 2029 .....	732,721.94
July 2020 .....	7,535,940.45	December 2024 .....	2,683,685.04	May 2029 .....	710,345.14
August 2020 .....	7,400,494.71	January 2025 .....	2,627,038.62	June 2029 .....	688,387.95
September 2020 .....	7,267,195.01	February 2025 .....	2,571,349.15	July 2029 .....	666,843.57
October 2020 .....	7,136,009.37	March 2025 .....	2,516,601.90	August 2029 .....	645,705.36
November 2020 .....	7,006,906.28	April 2025 .....	2,462,782.35	September 2029 .....	624,966.73
December 2020 .....	6,879,854.71	May 2025 .....	2,409,876.21	October 2029 .....	604,621.21
January 2021 .....	6,754,824.04	June 2025 .....	2,357,869.38	November 2029 .....	584,662.45
February 2021 .....	6,631,784.12	July 2025 .....	2,306,747.98	December 2029 .....	565,084.14
March 2021 .....	6,510,705.20	August 2025 .....	2,256,498.33	January 2030 .....	545,880.13
April 2021 .....	6,391,557.99	September 2025 .....	2,207,106.95	February 2030 .....	527,044.31
May 2021 .....	6,274,313.61	October 2025 .....	2,158,560.56	March 2030 .....	508,570.69



**Group 2 MBS (Continued)**

<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>	<u>Distribution Date</u>	<u>Third Specified Balance</u>
April 2030 .....	\$ 490,453.37	June 2031 .....	\$ 271,119.24	August 2032 .....	\$ 106,448.62
May 2030 .....	472,686.53	July 2031 .....	257,695.38	September 2032 .....	96,458.36
June 2030 .....	455,264.43	August 2031 .....	244,544.63	October 2032 .....	86,683.46
July 2030 .....	438,181.45	September 2031 .....	231,662.43	November 2032 .....	77,120.24
August 2030 .....	421,432.01	October 2031 .....	219,044.30	December 2032 .....	67,765.11
September 2030 .....	405,010.65	November 2031 .....	206,685.84	January 2033 .....	58,614.50
October 2030 .....	388,911.99	December 2031 .....	194,582.68	February 2033 .....	49,664.93
November 2030 .....	373,130.70	January 2032 .....	182,730.56	March 2033 .....	40,912.94
December 2030 .....	357,661.57	February 2032 .....	171,125.25	April 2033 .....	32,355.15
January 2031 .....	342,499.45	March 2032 .....	159,762.61	May 2033 .....	23,988.23
February 2031 .....	327,639.27	April 2032 .....	148,638.55	June 2033 .....	15,808.87
March 2031 .....	313,076.04	May 2032 .....	137,749.06	July 2033 .....	7,813.86
April 2031 .....	298,804.84	June 2032 .....	127,090.16	August 2033 and thereafter .....	0.00
May 2031 .....	284,820.83	July 2032 .....	116,657.96		

**Group 2 MBS Fourth Specified Balances**

<u>Distribution Date</u>	<u>Fourth Specified Balance</u>	<u>Distribution Date</u>	<u>Fourth Specified Balance</u>	<u>Distribution Date</u>	<u>Fourth Specified Balance</u>
Initial Balance .....	\$153,677,817.00	February 2007 .....	\$140,504,707.48	December 2009 .....	\$127,186,635.39
May 2004 .....	153,291,851.53	March 2007 .....	140,115,381.87	January 2010 .....	126,792,066.85
June 2004 .....	152,905,812.98	April 2007 .....	139,725,929.54	February 2010 .....	126,397,314.30
July 2004 .....	152,519,699.83	May 2007 .....	139,336,348.86	March 2010 .....	126,002,376.00
August 2004 .....	152,133,510.55	June 2007 .....	138,946,638.18	April 2010 .....	125,607,250.20
September 2004 .....	151,747,243.59	July 2007 .....	138,556,795.87	May 2010 .....	125,211,935.15
October 2004 .....	151,360,897.42	August 2007 .....	138,166,820.29	June 2010 .....	124,816,429.10
November 2004 .....	150,974,470.50	September 2007 .....	137,776,709.80	July 2010 .....	124,420,730.29
December 2004 .....	150,587,961.27	October 2007 .....	137,386,462.75	August 2010 .....	124,024,836.95
January 2005 .....	150,201,368.21	November 2007 .....	136,996,077.49	September 2010 .....	123,628,747.33
February 2005 .....	149,814,689.75	December 2007 .....	136,605,552.37	October 2010 .....	123,232,459.64
March 2005 .....	149,427,924.35	January 2008 .....	136,214,885.73	November 2010 .....	122,835,972.13
April 2005 .....	149,041,070.44	February 2008 .....	135,824,075.91	December 2010 .....	122,439,283.00
May 2005 .....	148,654,126.47	March 2008 .....	135,433,121.25	January 2011 .....	122,042,390.49
June 2005 .....	148,267,090.87	April 2008 .....	135,042,020.08	February 2011 .....	121,645,292.80
July 2005 .....	147,879,962.09	May 2008 .....	134,650,770.74	March 2011 .....	121,247,988.16
August 2005 .....	147,492,738.56	June 2008 .....	134,259,371.55	April 2011 .....	120,850,474.76
September 2005 .....	147,105,418.69	July 2008 .....	133,867,820.84	May 2011 .....	120,452,750.82
October 2005 .....	146,718,000.94	August 2008 .....	133,476,116.92	June 2011 .....	120,054,814.54
November 2005 .....	146,330,483.70	September 2008 .....	133,084,258.11	July 2011 .....	119,656,664.11
December 2005 .....	145,942,865.42	October 2008 .....	132,692,242.74	August 2011 .....	119,258,297.73
January 2006 .....	145,555,144.50	November 2008 .....	132,300,069.10	September 2011 .....	118,859,713.58
February 2006 .....	145,167,319.36	December 2008 .....	131,907,735.51	October 2011 .....	118,460,909.87
March 2006 .....	144,779,388.41	January 2009 .....	131,515,240.27	November 2011 .....	118,061,884.76
April 2006 .....	144,391,350.06	February 2009 .....	131,122,581.68	December 2011 .....	117,662,636.43
May 2006 .....	144,003,202.72	March 2009 .....	130,729,758.05	January 2012 .....	117,263,163.07
June 2006 .....	143,614,944.79	April 2009 .....	130,336,767.65	February 2012 .....	116,863,462.84
July 2006 .....	143,226,574.67	May 2009 .....	129,943,608.79	March 2012 .....	116,463,533.91
August 2006 .....	142,838,090.75	June 2009 .....	129,550,279.75	April 2012 .....	116,063,374.44
September 2006 .....	142,449,491.44	July 2009 .....	129,156,778.81	May 2012 .....	115,662,982.60
October 2006 .....	142,060,775.12	August 2009 .....	128,763,104.26	June 2012 .....	115,262,356.54
November 2006 .....	141,671,940.18	September 2009 .....	128,369,254.37	July 2012 .....	114,861,494.41
December 2006 .....	141,282,985.01	October 2009 .....	127,975,227.42	August 2012 .....	114,460,394.36
January 2007 .....	140,893,907.98	November 2009 .....	127,581,021.67	September 2012 .....	114,059,054.54

**Group 2 MBS (Continued)**

<u>Distribution Date</u>	<u>Fourth Specified Balance</u>	<u>Distribution Date</u>	<u>Fourth Specified Balance</u>	<u>Distribution Date</u>	<u>Fourth Specified Balance</u>
October 2012 .....	\$113,657,473.08	March 2017 .....	\$ 91,977,590.28	August 2021 .....	\$ 69,316,351.45
November 2012 .....	113,255,648.12	April 2017 .....	91,560,084.84	September 2021 .....	68,877,265.80
December 2012 .....	112,853,577.79	May 2017 .....	91,142,229.05	October 2021 .....	68,437,711.52
January 2013 .....	112,451,260.23	June 2017 .....	90,724,020.80	November 2021 .....	67,997,686.23
February 2013 .....	112,048,693.55	July 2017 .....	90,305,457.98	December 2021 .....	67,557,187.56
March 2013 .....	111,645,875.88	August 2017 .....	89,886,538.49	January 2022 .....	67,116,213.12
April 2013 .....	111,242,805.33	September 2017 .....	89,467,260.21	February 2022 .....	66,674,760.51
May 2013 .....	110,839,480.02	October 2017 .....	89,047,621.02	March 2022 .....	66,232,827.34
June 2013 .....	110,435,898.05	November 2017 .....	88,627,618.80	April 2022 .....	65,790,411.21
July 2013 .....	110,032,057.53	December 2017 .....	88,207,251.40	May 2022 .....	65,347,509.71
August 2013 .....	109,627,956.57	January 2018 .....	87,786,516.71	June 2022 .....	64,904,120.42
September 2013 .....	109,223,593.24	February 2018 .....	87,365,412.57	July 2022 .....	64,460,240.92
October 2013 .....	108,818,965.66	March 2018 .....	86,943,936.85	August 2022 .....	64,015,868.78
November 2013 .....	108,414,071.90	April 2018 .....	86,522,087.40	September 2022 .....	63,571,001.58
December 2013 .....	108,008,910.05	May 2018 .....	86,099,862.05	October 2022 .....	63,125,636.88
January 2014 .....	107,603,478.19	June 2018 .....	85,677,258.66	November 2022 .....	62,679,772.24
February 2014 .....	107,197,774.40	July 2018 .....	85,254,275.05	December 2022 .....	62,233,405.20
March 2014 .....	106,791,796.74	August 2018 .....	84,830,909.06	January 2023 .....	61,786,533.31
April 2014 .....	106,385,543.29	September 2018 .....	84,407,158.52	February 2023 .....	61,339,154.11
May 2014 .....	105,979,012.11	October 2018 .....	83,983,021.24	March 2023 .....	60,891,265.13
June 2014 .....	105,572,201.25	November 2018 .....	83,558,495.04	April 2023 .....	60,442,863.90
July 2014 .....	105,165,108.78	December 2018 .....	83,133,577.74	May 2023 .....	59,993,947.94
August 2014 .....	104,757,732.74	January 2019 .....	82,708,267.13	June 2023 .....	59,544,514.77
September 2014 .....	104,350,071.18	February 2019 .....	82,282,561.02	July 2023 .....	59,094,561.90
October 2014 .....	103,942,122.14	March 2019 .....	81,856,457.20	August 2023 .....	58,644,086.82
November 2014 .....	103,533,883.66	April 2019 .....	81,429,953.47	September 2023 .....	58,193,087.04
December 2014 .....	103,125,353.77	May 2019 .....	81,003,047.62	October 2023 .....	57,741,560.05
January 2015 .....	102,716,530.50	June 2019 .....	80,575,737.41	November 2023 .....	57,289,503.34
February 2015 .....	102,307,411.88	July 2019 .....	80,148,020.63	December 2023 .....	56,836,914.38
March 2015 .....	101,897,995.93	August 2019 .....	79,719,895.05	January 2024 .....	56,383,790.64
April 2015 .....	101,488,280.67	September 2019 .....	79,291,358.43	February 2024 .....	55,930,129.60
May 2015 .....	101,078,264.10	October 2019 .....	78,862,408.53	March 2024 .....	55,475,928.72
June 2015 .....	100,667,944.24	November 2019 .....	78,433,043.11	April 2024 .....	55,021,185.44
July 2015 .....	100,257,319.08	December 2019 .....	78,003,259.92	May 2024 .....	54,565,897.23
August 2015 .....	99,846,386.63	January 2020 .....	77,573,056.70	June 2024 .....	54,110,061.52
September 2015 .....	99,435,144.88	February 2020 .....	77,142,431.19	July 2024 .....	53,653,675.74
October 2015 .....	99,023,591.82	March 2020 .....	76,711,381.13	August 2024 .....	53,196,737.33
November 2015 .....	98,611,725.44	April 2020 .....	76,279,904.23	September 2024 .....	52,739,243.72
December 2015 .....	98,199,543.72	May 2020 .....	75,847,998.24	October 2024 .....	52,281,192.31
January 2016 .....	97,787,044.63	June 2020 .....	75,415,660.86	November 2024 .....	51,822,580.53
February 2016 .....	97,374,226.15	July 2020 .....	74,982,889.81	December 2024 .....	51,363,405.77
March 2016 .....	96,961,086.24	August 2020 .....	74,549,682.79	January 2025 .....	50,903,665.43
April 2016 .....	96,547,622.87	September 2020 .....	74,116,037.51	February 2025 .....	50,443,356.92
May 2016 .....	96,133,834.00	October 2020 .....	73,681,951.66	March 2025 .....	49,982,477.61
June 2016 .....	95,719,717.58	November 2020 .....	73,247,422.94	April 2025 .....	49,521,024.88
July 2016 .....	95,305,271.56	December 2020 .....	72,812,449.03	May 2025 .....	49,058,996.11
August 2016 .....	94,890,493.89	January 2021 .....	72,377,027.61	June 2025 .....	48,596,388.67
September 2016 .....	94,475,382.50	February 2021 .....	71,941,156.36	July 2025 .....	48,133,199.91
October 2016 .....	94,059,935.34	March 2021 .....	71,504,832.94	August 2025 .....	47,669,427.18
November 2016 .....	93,644,150.33	April 2021 .....	71,068,055.02	September 2025 .....	47,205,067.85
December 2016 .....	93,228,025.39	May 2021 .....	70,630,820.26	October 2025 .....	46,740,119.24
January 2017 .....	92,811,558.46	June 2021 .....	70,193,126.32	November 2025 .....	46,274,578.69
February 2017 .....	92,394,747.46	July 2021 .....	69,754,970.83	December 2025 .....	45,808,443.54



**Group 2 MBS (Continued)**

<u>Distribution Date</u>	<u>Fourth Specified Balance</u>	<u>Distribution Date</u>	<u>Fourth Specified Balance</u>	<u>Distribution Date</u>	<u>Fourth Specified Balance</u>
January 2026 .....	\$ 45,341,711.09	August 2028 .....	\$ 30,561,825.72	March 2031 .....	\$ 15,121,571.73
February 2026 .....	44,874,378.68	September 2028 .....	30,074,525.49	April 2031 .....	14,611,508.61
March 2026 .....	44,406,443.59	October 2028 .....	29,586,535.76	May 2031 .....	14,100,662.16
April 2026 .....	43,937,903.15	November 2028 .....	29,097,853.63	June 2031 .....	13,589,029.23
May 2026 .....	43,468,754.63	December 2028 .....	28,608,476.17	July 2031 .....	13,076,606.66
June 2026 .....	42,998,995.34	January 2029 .....	28,118,400.44	August 2031 .....	12,563,391.29
July 2026 .....	42,528,622.55	February 2029 .....	27,627,623.53	September 2031 .....	12,049,379.92
August 2026 .....	42,057,633.53	March 2029 .....	27,136,142.48	October 2031 .....	11,534,569.39
September 2026 .....	41,586,025.56	April 2029 .....	26,643,954.34	November 2031 .....	11,018,956.50
October 2026 .....	41,113,795.90	May 2029 .....	26,151,056.16	December 2031 .....	10,502,538.05
November 2026 .....	40,640,941.80	June 2029 .....	25,657,444.96	January 2032 .....	9,985,310.83
December 2026 .....	40,167,460.51	July 2029 .....	25,163,117.78	February 2032 .....	9,467,271.63
January 2027 .....	39,693,349.27	August 2029 .....	24,668,071.64	March 2032 .....	8,948,417.22
February 2027 .....	39,218,605.31	September 2029 .....	24,172,303.54	April 2032 .....	8,428,744.36
March 2027 .....	38,743,225.87	October 2029 .....	23,675,810.49	May 2032 .....	7,908,249.83
April 2027 .....	38,267,208.17	November 2029 .....	23,178,589.49	June 2032 .....	7,386,930.35
May 2027 .....	37,790,549.40	December 2029 .....	22,680,637.53	July 2032 .....	6,864,782.69
June 2027 .....	37,313,246.80	January 2030 .....	22,181,951.59	August 2032 .....	6,341,803.57
July 2027 .....	36,835,297.55	February 2030 .....	21,682,528.64	September 2032 .....	5,817,989.72
August 2027 .....	36,356,698.84	March 2030 .....	21,182,365.64	October 2032 .....	5,293,337.86
September 2027 .....	35,877,447.87	April 2030 .....	20,681,459.57	November 2032 .....	4,767,844.68
October 2027 .....	35,397,541.81	May 2030 .....	20,179,807.36	December 2032 .....	4,241,506.90
November 2027 .....	34,916,977.83	June 2030 .....	19,677,405.97	January 2033 .....	3,714,321.21
December 2027 .....	34,435,753.11	July 2030 .....	19,174,252.33	February 2033 .....	3,186,284.28
January 2028 .....	33,953,864.79	August 2030 .....	18,670,343.35	March 2033 .....	2,657,392.80
February 2028 .....	33,471,310.03	September 2030 .....	18,165,675.98	April 2033 .....	2,127,643.42
March 2028 .....	32,988,085.97	October 2030 .....	17,660,247.11	May 2033 .....	1,597,032.81
April 2028 .....	32,504,189.75	November 2030 .....	17,154,053.65	June 2033 .....	1,065,557.61
May 2028 .....	32,019,618.49	December 2030 .....	16,647,092.50	July 2033 .....	533,214.46
June 2028 .....	31,534,369.33	January 2031 .....	16,139,360.54	August 2033 and thereafter .....	0.00
July 2028 .....	31,048,439.37	February 2031 .....	15,630,854.66		

**XA 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 .....	\$711,595,000.00	September 2005 .....	\$642,990,971.16	February 2007 .....	\$547,854,867.06
May 2004 .....	708,847,660.86	October 2005 .....	637,595,550.19	March 2007 .....	542,460,624.47
June 2004 .....	705,932,170.07	November 2005 .....	632,062,325.79	April 2007 .....	537,094,354.34
July 2004 .....	702,849,656.96	December 2005 .....	626,393,756.31	May 2007 .....	531,755,912.76
August 2004 .....	699,601,337.75	January 2006 .....	620,592,364.93	June 2007 .....	526,445,156.56
September 2004 .....	696,188,514.86	February 2006 .....	614,821,040.66	July 2007 .....	521,161,943.30
October 2004 .....	692,612,576.09	March 2006 .....	609,079,628.81	August 2007 .....	515,906,131.28
November 2004 .....	688,874,993.72	April 2006 .....	603,367,975.50	September 2007 .....	510,677,579.53
December 2004 .....	684,977,323.60	May 2006 .....	597,685,927.63	October 2007 .....	505,476,147.80
January 2005 .....	680,921,204.09	June 2006 .....	592,033,332.88	November 2007 .....	500,301,696.56
February 2005 .....	676,708,354.99	July 2006 .....	586,410,039.74	December 2007 .....	495,154,087.00
March 2005 .....	672,340,576.35	August 2006 .....	580,815,897.45	January 2008 .....	490,033,181.03
April 2005 .....	667,819,747.22	September 2006 .....	575,250,756.05	February 2008 .....	484,938,841.27
May 2005 .....	663,147,824.37	October 2006 .....	569,714,466.33	March 2008 .....	479,870,931.02
June 2005 .....	658,326,840.86	November 2006 .....	564,206,879.86	April 2008 .....	474,829,314.33
July 2005 .....	653,358,904.66	December 2006 .....	558,727,848.97	May 2008 .....	469,813,855.91
August 2005 .....	648,246,197.06	January 2007 .....	553,277,226.76	June 2008 .....	464,824,421.18

***XA Class (Continued)***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
July 2008 .....	\$459,860,876.25	December 2012 .....	\$230,889,029.80	May 2017 .....	\$ 98,426,752.44
August 2008 .....	454,923,087.93	January 2013 .....	227,307,791.72	June 2017 .....	96,801,339.54
September 2008 .....	450,010,923.69	February 2013 .....	223,778,797.15	July 2017 .....	95,200,371.43
October 2008 .....	445,124,251.71	March 2013 .....	220,301,308.47	August 2017 .....	93,623,497.19
November 2008 .....	440,262,940.84	April 2013 .....	216,874,598.30	September 2017 .....	92,070,370.81
December 2008 .....	435,426,860.58	May 2013 .....	213,497,949.34	October 2017 .....	90,540,651.13
January 2009 .....	430,615,881.13	June 2013 .....	210,170,654.21	November 2017 .....	89,034,001.78
February 2009 .....	425,829,873.36	July 2013 .....	206,892,015.36	December 2017 .....	87,550,091.05
March 2009 .....	421,068,708.77	August 2013 .....	203,661,344.90	January 2018 .....	86,088,591.93
April 2009 .....	416,332,259.56	September 2013 .....	200,477,964.48	February 2018 .....	84,649,181.96
May 2009 .....	411,620,398.56	October 2013 .....	197,341,205.17	March 2018 .....	83,231,543.21
June 2009 .....	406,932,999.27	November 2013 .....	194,250,407.30	April 2018 .....	81,835,362.19
July 2009 .....	402,269,935.84	December 2013 .....	191,204,920.37	May 2018 .....	80,460,329.81
August 2009 .....	397,631,083.05	January 2014 .....	188,204,102.88	June 2018 .....	79,106,141.31
September 2009 .....	393,016,316.34	February 2014 .....	185,247,322.28	July 2018 .....	77,772,496.23
October 2009 .....	388,425,511.80	March 2014 .....	182,333,954.75	August 2018 .....	76,459,098.28
November 2009 .....	383,858,546.13	April 2014 .....	179,463,385.15	September 2018 .....	75,165,655.37
December 2009 .....	379,315,296.68	May 2014 .....	176,635,006.90	October 2018 .....	73,891,879.46
January 2010 .....	374,795,641.43	June 2014 .....	173,848,221.81	November 2018 .....	72,637,486.59
February 2010 .....	370,299,459.00	July 2014 .....	171,102,440.03	December 2018 .....	71,402,196.78
March 2010 .....	365,826,628.60	August 2014 .....	168,397,079.89	January 2019 .....	70,185,733.97
April 2010 .....	361,377,030.09	September 2014 .....	165,731,567.79	February 2019 .....	68,987,825.99
May 2010 .....	356,950,543.95	October 2014 .....	163,105,338.13	March 2019 .....	67,808,204.47
June 2010 .....	352,547,051.25	November 2014 .....	160,517,833.14	April 2019 .....	66,646,604.84
July 2010 .....	348,166,433.69	December 2014 .....	157,968,502.84	May 2019 .....	65,502,766.23
August 2010 .....	343,808,573.59	January 2015 .....	155,456,804.86	June 2019 .....	64,376,431.43
September 2010 .....	339,473,353.84	February 2015 .....	152,982,204.40	July 2019 .....	63,267,346.88
October 2010 .....	335,160,657.96	March 2015 .....	150,544,174.09	August 2019 .....	62,175,262.55
November 2010 .....	330,870,370.07	April 2015 .....	148,142,193.89	September 2019 .....	61,099,931.94
December 2010 .....	326,602,374.86	May 2015 .....	145,775,751.00	October 2019 .....	60,041,112.03
January 2011 .....	322,356,557.65	June 2015 .....	143,444,339.77	November 2019 .....	58,998,563.19
February 2011 .....	318,132,804.32	July 2015 .....	141,147,461.56	December 2019 .....	57,972,049.20
March 2011 .....	313,931,001.34	August 2015 .....	138,884,624.71	January 2020 .....	56,961,337.15
April 2011 .....	309,751,035.79	September 2015 .....	136,655,344.36	February 2020 .....	55,966,197.40
May 2011 .....	305,592,795.30	October 2015 .....	134,459,142.45	March 2020 .....	54,986,403.56
June 2011 .....	301,456,168.09	November 2015 .....	132,295,547.54	April 2020 .....	54,021,732.43
July 2011 .....	297,341,042.95	December 2015 .....	130,164,094.79	May 2020 .....	53,071,963.93
August 2011 .....	293,247,309.26	January 2016 .....	128,064,325.81	June 2020 .....	52,136,881.13
September 2011 .....	289,174,856.95	February 2016 .....	125,995,788.62	July 2020 .....	51,216,270.12
October 2011 .....	285,123,576.52	March 2016 .....	123,958,037.52	August 2020 .....	50,309,920.03
November 2011 .....	281,093,359.03	April 2016 .....	121,950,633.06	September 2020 .....	49,417,622.94
December 2011 .....	277,084,096.12	May 2016 .....	119,973,141.87	October 2020 .....	48,539,173.89
January 2012 .....	273,095,679.96	June 2016 .....	118,025,136.66	November 2020 .....	47,674,370.81
February 2012 .....	269,128,003.29	July 2016 .....	116,106,196.09	December 2020 .....	46,823,014.46
March 2012 .....	265,180,959.40	August 2016 .....	114,215,904.71	January 2021 .....	45,984,908.45
April 2012 .....	261,254,442.13	September 2016 .....	112,353,852.84	February 2021 .....	45,159,859.14
May 2012 .....	257,348,345.85	October 2016 .....	110,519,636.55	March 2021 .....	44,347,675.63
June 2012 .....	253,462,565.51	November 2016 .....	108,712,857.53	April 2021 .....	43,548,169.72
July 2012 .....	249,596,996.56	December 2016 .....	106,933,123.04	May 2021 .....	42,761,155.88
August 2012 .....	245,751,535.01	January 2017 .....	105,180,045.83	June 2021 .....	41,986,451.19
September 2012 .....	241,953,737.43	February 2017 .....	103,453,244.05	July 2021 .....	41,223,875.33
October 2012 .....	238,211,238.85	March 2017 .....	101,752,341.19	August 2021 .....	40,473,250.52
November 2012 .....	234,523,259.35	April 2017 .....	100,076,966.01	September 2021 .....	39,734,401.50

***XA 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>
October 2021 .....	\$ 39,007,155.51	October 2025 .....	\$ 14,897,557.17	September 2029 .....	\$ 4,301,969.34
November 2021 .....	38,291,342.21	November 2025 .....	14,570,671.62	October 2029 .....	4,159,654.50
December 2021 .....	37,586,793.69	December 2025 .....	14,249,265.96	November 2029 .....	4,019,976.85
January 2022 .....	36,893,344.41	January 2026 .....	13,933,257.21	December 2029 .....	3,882,894.71
February 2022 .....	36,210,831.19	February 2026 .....	13,622,563.57	January 2030 .....	3,748,367.05
March 2022 .....	35,539,093.15	March 2026 .....	13,317,104.45	February 2030 .....	3,616,353.41
April 2022 .....	34,877,971.69	April 2026 .....	13,016,800.39	March 2030 .....	3,486,813.96
May 2022 .....	34,227,310.48	May 2026 .....	12,721,573.09	April 2030 .....	3,359,709.42
June 2022 .....	33,586,955.39	June 2026 .....	12,431,345.39	May 2030 .....	3,235,001.12
July 2022 .....	32,956,754.48	July 2026 .....	12,146,041.22	June 2030 .....	3,112,650.94
August 2022 .....	32,336,557.99	August 2026 .....	11,865,585.64	July 2030 .....	2,992,621.35
September 2022 .....	31,726,218.25	September 2026 .....	11,589,904.76	August 2030 .....	2,874,875.34
October 2022 .....	31,125,589.71	October 2026 .....	11,318,925.78	September 2030 .....	2,759,376.48
November 2022 .....	30,534,528.90	November 2026 .....	11,052,576.94	October 2030 .....	2,646,088.86
December 2022 .....	29,952,894.37	December 2026 .....	10,790,787.54	November 2030 .....	2,534,977.09
January 2023 .....	29,380,546.68	January 2027 .....	10,533,487.87	December 2030 .....	2,426,006.34
February 2023 .....	28,817,348.40	February 2027 .....	10,280,609.25	January 2031 .....	2,319,142.27
March 2023 .....	28,263,164.02	March 2027 .....	10,032,084.00	February 2031 .....	2,214,351.05
April 2023 .....	27,717,859.99	April 2027 .....	9,787,845.40	March 2031 .....	2,111,599.36
May 2023 .....	27,181,304.64	May 2027 .....	9,547,827.72	April 2031 .....	2,010,854.38
June 2023 .....	26,653,368.20	June 2027 .....	9,311,966.17	May 2031 .....	1,912,083.76
July 2023 .....	26,133,922.72	July 2027 .....	9,080,196.90	June 2031 .....	1,815,255.65
August 2023 .....	25,622,842.09	August 2027 .....	8,852,457.00	July 2031 .....	1,720,338.66
September 2023 .....	25,120,002.00	September 2027 .....	8,628,684.45	August 2031 .....	1,627,301.86
October 2023 .....	24,625,279.91	October 2027 .....	8,408,818.14	September 2031 .....	1,536,114.81
November 2023 .....	24,138,555.03	November 2027 .....	8,192,797.87	October 2031 .....	1,446,747.51
December 2023 .....	23,659,708.29	December 2027 .....	7,980,564.30	November 2031 .....	1,359,170.38
January 2024 .....	23,188,622.32	January 2028 .....	7,772,058.93	December 2031 .....	1,273,354.33
February 2024 .....	22,725,181.42	February 2028 .....	7,567,224.15	January 2032 .....	1,189,270.66
March 2024 .....	22,269,271.57	March 2028 .....	7,366,003.17	February 2032 .....	1,106,891.14
April 2024 .....	21,820,780.35	April 2028 .....	7,168,340.02	March 2032 .....	1,026,187.92
May 2024 .....	21,379,596.96	May 2028 .....	6,974,179.56	April 2032 .....	947,133.59
June 2024 .....	20,945,612.19	June 2028 .....	6,783,467.46	May 2032 .....	869,701.16
July 2024 .....	20,518,718.37	July 2028 .....	6,596,150.16	June 2032 .....	793,864.02
August 2024 .....	20,098,809.40	August 2028 .....	6,412,174.90	July 2032 .....	719,595.97
September 2024 .....	19,685,780.68	September 2028 .....	6,231,489.68	August 2032 .....	646,871.21
October 2024 .....	19,279,529.12	October 2028 .....	6,054,043.27	September 2032 .....	575,664.32
November 2024 .....	18,879,953.10	November 2028 .....	5,879,785.17	October 2032 .....	505,950.26
December 2024 .....	18,486,952.44	December 2028 .....	5,708,665.64	November 2032 .....	437,704.38
January 2025 .....	18,100,428.44	January 2029 .....	5,540,635.67	December 2032 .....	370,902.37
February 2025 .....	17,720,283.78	February 2029 .....	5,375,646.94	January 2033 .....	305,520.32
March 2025 .....	17,346,422.53	March 2029 .....	5,213,651.86	February 2033 .....	241,534.66
April 2025 .....	16,978,750.17	April 2029 .....	5,054,603.53	March 2033 .....	178,922.19
May 2025 .....	16,617,173.52	May 2029 .....	4,898,455.75	April 2033 .....	117,660.04
June 2025 .....	16,261,600.73	June 2029 .....	4,745,162.97	May 2033 .....	57,725.70
July 2025 .....	15,911,941.28	July 2029 .....	4,594,680.34	June 2033 and thereafter .....	0.00
August 2025 .....	15,568,105.95	August 2029 .....	4,446,963.65		
September 2025 .....	15,230,006.81				

### *Aggregate Group IV Planned Balances*

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance .....	\$10,791,548.00	July 2008 .....	\$ 6,474,863.38	October 2012 .....	\$ 4,278,955.99
May 2004 .....	10,749,108.22	August 2008 .....	6,406,499.86	November 2012 .....	4,241,075.46
June 2004 .....	10,702,593.30	September 2008.....	6,339,319.86	December 2012 .....	4,202,276.52
July 2004 .....	10,652,048.61	October 2008 .....	6,273,313.15	January 2013 .....	4,162,591.37
August 2004 .....	10,597,523.95	November 2008 .....	6,208,469.53	February 2013 .....	4,122,051.53
September 2004.....	10,539,073.54	December 2008 .....	6,144,778.92	March 2013 .....	4,080,687.84
October 2004 .....	10,476,755.95	January 2009 .....	6,082,231.30	April 2013.....	4,038,530.48
November 2004 .....	10,410,634.03	February 2009 .....	6,020,816.70	May 2013 .....	3,995,608.98
December 2004 .....	10,340,774.85	March 2009 .....	5,960,525.25	June 2013 .....	3,951,952.24
January 2005 .....	10,267,249.64	April 2009.....	5,901,347.16	July 2013 .....	3,907,588.51
February 2005 .....	10,190,133.69	May 2009 .....	5,843,272.68	August 2013 .....	3,862,545.45
March 2005 .....	10,109,506.28	June 2009 .....	5,786,292.17	September 2013.....	3,816,850.12
April 2005.....	10,025,450.60	July 2009 .....	5,730,396.03	October 2013 .....	3,770,528.96
May 2005 .....	9,938,053.61	August 2009 .....	5,675,574.75	November 2013 .....	3,723,607.85
June 2005 .....	9,847,406.01	September 2009.....	5,621,818.89	December 2013 .....	3,676,112.10
July 2005 .....	9,753,602.07	October 2009 .....	5,569,119.07	January 2014 .....	3,628,066.45
August 2005 .....	9,656,739.55	November 2009 .....	5,517,465.98	February 2014 .....	3,579,495.08
September 2005.....	9,556,919.59	December 2009 .....	5,466,850.40	March 2014 .....	3,530,421.66
October 2005 .....	9,454,246.57	January 2010 .....	5,417,263.15	April 2014.....	3,480,869.29
November 2005 .....	9,348,827.98	February 2010 .....	5,368,695.13	May 2014 .....	3,430,860.59
December 2005 .....	9,240,774.31	March 2010 .....	5,321,137.32	June 2014 .....	3,380,417.64
January 2006 .....	9,130,198.92	April 2010.....	5,274,580.76	July 2014 .....	3,329,562.03
February 2006 .....	9,021,165.38	May 2010 .....	5,229,016.53	August 2014 .....	3,278,314.86
March 2006 .....	8,913,660.81	June 2010 .....	5,184,435.83	September 2014.....	3,226,696.72
April 2006.....	8,807,672.43	July 2010 .....	5,140,829.88	October 2014 .....	3,174,727.77
May 2006 .....	8,703,187.56	August 2010 .....	5,098,189.98	November 2014 .....	3,122,427.67
June 2006 .....	8,600,193.60	September 2010.....	5,056,507.50	December 2014 .....	3,069,815.64
July 2006 .....	8,498,678.03	October 2010 .....	5,015,773.87	January 2015 .....	3,016,910.44
August 2006 .....	8,398,628.46	November 2010 .....	4,975,980.59	February 2015 .....	2,963,730.40
September 2006.....	8,300,032.55	December 2010 .....	4,937,119.22	March 2015 .....	2,910,293.41
October 2006 .....	8,202,878.07	January 2011 .....	4,899,181.38	April 2015.....	2,856,616.94
November 2006 .....	8,107,152.88	February 2011 .....	4,862,158.75	May 2015 .....	2,802,718.05
December 2006 .....	8,012,844.92	March 2011 .....	4,826,043.09	June 2015 .....	2,748,613.37
January 2007 .....	7,919,942.23	April 2011.....	4,790,826.20	July 2015 .....	2,694,319.17
February 2007 .....	7,828,432.92	May 2011 .....	4,756,499.95	August 2015 .....	2,639,851.28
March 2007 .....	7,738,305.21	June 2011 .....	4,723,056.28	September 2015.....	2,585,225.19
April 2007.....	7,649,547.38	July 2011 .....	4,690,487.18	October 2015 .....	2,530,455.97
May 2007 .....	7,562,147.82	August 2011 .....	4,658,784.70	November 2015 .....	2,475,558.35
June 2007 .....	7,476,094.99	September 2011.....	4,627,940.96	December 2015 .....	2,420,546.67
July 2007 .....	7,391,377.43	October 2011 .....	4,597,948.13	January 2016 .....	2,365,434.95
August 2007.....	7,307,983.80	November 2011 .....	4,568,798.44	February 2016 .....	2,310,236.82
September 2007.....	7,225,902.79	December 2011 .....	4,540,484.19	March 2016 .....	2,254,965.59
October 2007 .....	7,145,123.20	January 2012 .....	4,512,997.71	April 2016.....	2,199,634.24
November 2007.....	7,065,633.93	February 2012 .....	4,486,331.43	May 2016 .....	2,144,255.38
December 2007 .....	6,987,423.93	March 2012 .....	4,460,477.79	June 2016 .....	2,088,841.35
January 2008 .....	6,910,482.25	April 2012.....	4,435,429.33	July 2016 .....	2,033,404.14
February 2008 .....	6,834,798.01	May 2012 .....	4,411,178.61	August 2016 .....	1,977,955.43
March 2008 .....	6,760,360.41	June 2012 .....	4,387,718.28	September 2016.....	1,922,506.59
April 2008.....	6,687,158.75	July 2012 .....	4,365,041.03	October 2016 .....	1,867,068.72
May 2008 .....	6,615,182.38	August 2012 .....	4,343,139.59	November 2016 .....	1,811,652.59
June 2008 .....	6,544,420.75	September 2012.....	4,315,091.79	December 2016 .....	1,756,268.70

### ***Aggregate Group IV (Continued)***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
January 2017 .....	\$ 1,700,927.28	January 2018 .....	\$ 1,043,498.63	January 2019 .....	\$ 407,588.07
February 2017 .....	1,645,638.25	February 2018 .....	989,520.05	February 2019 .....	355,907.21
March 2017 .....	1,590,411.28	March 2018 .....	935,700.24	March 2019 .....	304,451.67
April 2017 .....	1,535,255.79	April 2018 .....	882,045.80	April 2019 .....	253,225.87
May 2017 .....	1,480,180.90	May 2018 .....	828,563.13	May 2019 .....	202,234.06
June 2017 .....	1,425,195.51	June 2018 .....	775,258.41	June 2019 .....	151,480.32
July 2017 .....	1,370,308.25	July 2018 .....	722,137.65	July 2019 .....	100,968.59
August 2017 .....	1,315,527.50	August 2018 .....	669,206.63	August 2019 .....	50,702.67
September 2017 .....	1,260,861.43	September 2018 .....	616,470.99	September 2019 .....	686.20
October 2017 .....	1,206,317.93	October 2018 .....	563,936.15	October 2019 and thereafter .....	0.00
November 2017 .....	1,151,904.70	November 2018 .....	511,607.36		
December 2017 .....	1,097,629.19	December 2018 .....	459,489.70		

### ***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 .....	\$17,660,000.00	April 2007 .....	\$11,406,714.42	April 2010 .....	\$ 6,781,703.13
May 2004 .....	17,575,040.87	May 2007 .....	11,234,388.50	May 2010 .....	6,694,721.59
June 2004 .....	17,481,930.77	June 2007 .....	11,064,834.48	June 2010 .....	6,609,724.63
July 2004 .....	17,380,763.47	July 2007 .....	10,898,027.37	July 2010 .....	6,526,693.40
August 2004 .....	17,271,642.07	August 2007 .....	10,733,942.37	August 2010 .....	6,445,609.21
September 2004 .....	17,154,678.86	September 2007 .....	10,572,554.87	September 2010 .....	6,366,453.52
October 2004 .....	17,029,995.26	October 2007 .....	10,413,840.45	October 2010 .....	6,289,207.93
November 2004 .....	16,897,721.66	November 2007 .....	10,257,774.88	November 2010 .....	6,213,854.18
December 2004 .....	16,757,997.26	December 2007 .....	10,104,334.11	December 2010 .....	6,140,374.17
January 2005 .....	16,610,969.95	January 2008 .....	9,953,494.29	January 2011 .....	6,068,749.94
February 2005 .....	16,456,796.10	February 2008 .....	9,805,231.75	February 2011 .....	5,998,963.66
March 2005 .....	16,295,640.41	March 2008 .....	9,659,523.00	March 2011 .....	5,930,997.66
April 2005 .....	16,127,675.72	April 2008 .....	9,516,344.74	April 2011 .....	5,864,834.40
May 2005 .....	15,953,082.77	May 2008 .....	9,375,673.85	May 2011 .....	5,800,456.47
June 2005 .....	15,772,049.98	June 2008 .....	9,237,487.37	June 2011 .....	5,737,846.61
July 2005 .....	15,584,773.28	July 2008 .....	9,101,762.56	July 2011 .....	5,676,987.71
August 2005 .....	15,391,455.81	August 2008 .....	8,968,476.82	August 2011 .....	5,617,862.77
September 2005 .....	15,192,307.66	September 2008 .....	8,837,607.75	September 2011 .....	5,560,454.95
October 2005 .....	14,987,545.66	October 2008 .....	8,709,133.10	October 2011 .....	5,504,747.52
November 2005 .....	14,777,393.08	November 2008 .....	8,583,030.82	November 2011 .....	5,450,723.90
December 2005 .....	14,562,079.32	December 2008 .....	8,459,279.02	December 2011 .....	5,398,367.64
January 2006 .....	14,341,839.66	January 2009 .....	8,337,855.98	January 2012 .....	5,347,662.42
February 2006 .....	14,124,799.38	February 2009 .....	8,218,740.15	February 2012 .....	5,298,592.05
March 2006 .....	13,910,930.19	March 2009 .....	8,101,910.16	March 2012 .....	5,251,140.46
April 2006 .....	13,700,203.99	April 2009 .....	7,987,344.79	April 2012 .....	5,205,291.74
May 2006 .....	13,492,592.95	May 2009 .....	7,875,022.99	May 2012 .....	5,161,030.07
June 2006 .....	13,288,069.40	June 2009 .....	7,764,923.90	June 2012 .....	5,118,339.78
July 2006 .....	13,086,605.92	July 2009 .....	7,657,026.78	July 2012 .....	5,077,205.31
August 2006 .....	12,888,175.28	August 2009 .....	7,551,311.09	August 2012 .....	5,037,611.25
September 2006 .....	12,692,750.47	September 2009 .....	7,447,756.43	September 2012 .....	4,992,627.30
October 2006 .....	12,500,304.70	October 2009 .....	7,346,342.57	October 2012 .....	4,940,303.80
November 2006 .....	12,310,811.35	November 2009 .....	7,247,049.44	November 2012 .....	4,880,795.08
December 2006 .....	12,124,244.04	December 2009 .....	7,149,857.12	December 2012 .....	4,814,253.02
January 2007 .....	11,940,576.58	January 2010 .....	7,054,745.85	January 2013 .....	4,743,801.88
February 2007 .....	11,759,782.98	February 2010 .....	6,961,696.04	February 2013 .....	4,671,419.48
March 2007 .....	11,581,837.46	March 2010 .....	6,870,688.23	March 2013 .....	4,597,167.19



**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 2013 .....	\$ 4,521,105.14	August 2014 .....	\$ 3,102,638.28	December 2015 .....	\$ 1,434,710.76
May 2013 .....	4,443,292.30	September 2014 .....	3,003,924.16	January 2016 .....	1,325,776.59
June 2013 .....	4,363,786.41	October 2014 .....	2,904,296.05	February 2016 .....	1,216,480.92
July 2013 .....	4,282,644.09	November 2014 .....	2,803,794.46	March 2016 .....	1,106,852.12
August 2013 .....	4,199,920.81	December 2014 .....	2,702,459.04	April 2016 .....	996,917.90
September 2013 .....	4,115,670.89	January 2015 .....	2,600,328.57	May 2016 .....	886,705.35
October 2013 .....	4,029,947.57	February 2015 .....	2,497,441.04	June 2016 .....	776,240.91
November 2013 .....	3,942,803.02	March 2015 .....	2,393,833.57	July 2016 .....	665,550.41
December 2013 .....	3,854,288.31	April 2015 .....	2,289,542.52	August 2016 .....	554,659.09
January 2014 .....	3,764,453.49	May 2015 .....	2,184,603.43	September 2016 .....	443,591.59
February 2014 .....	3,673,347.56	June 2015 .....	2,079,051.06	October 2016 .....	332,371.95
March 2014 .....	3,581,018.54	July 2015 .....	1,972,919.43	November 2016 .....	221,023.67
April 2014 .....	3,487,513.42	August 2015 .....	1,866,241.79	December 2016 .....	109,569.65
May 2014 .....	3,392,878.24	September 2015 .....	1,759,050.66	January 2017 and thereafter .....	0.00
June 2014 .....	3,297,158.06	October 2015 .....	1,651,377.84		
July 2014 .....	3,200,397.01	November 2015 .....	1,543,254.41		

**XG 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 .....	\$27,523,000.00	December 2006 .....	\$16,451,407.46	August 2009 .....	\$ 7,305,474.96
May 2004 .....	27,353,080.51	January 2007 .....	16,084,069.86	September 2009 .....	7,098,364.13
June 2004 .....	27,166,858.96	February 2007 .....	15,722,480.03	October 2009 .....	6,895,534.94
July 2004 .....	26,964,522.88	March 2007 .....	15,366,586.40	November 2009 .....	6,696,947.23
August 2004 .....	26,746,278.48	April 2007 .....	15,016,337.78	December 2009 .....	6,502,561.18
September 2004 .....	26,512,350.36	May 2007 .....	14,671,683.42	January 2010 .....	6,312,337.26
October 2004 .....	26,262,981.35	June 2007 .....	14,332,572.91	February 2010 .....	6,126,236.28
November 2004 .....	25,998,432.22	July 2007 .....	13,998,956.27	March 2010 .....	5,944,219.34
December 2004 .....	25,718,981.38	August 2007 .....	13,670,783.88	April 2010 .....	5,766,247.84
January 2005 .....	25,424,924.61	September 2007 .....	13,348,006.54	May 2010 .....	5,592,283.50
February 2005 .....	25,116,574.67	October 2007 .....	13,030,575.38	June 2010 .....	5,422,288.33
March 2005 .....	24,794,260.96	November 2007 .....	12,718,441.97	July 2010 .....	5,256,224.67
April 2005 .....	24,458,329.13	December 2007 .....	12,411,558.20	August 2010 .....	5,094,055.11
May 2005 .....	24,109,140.67	January 2008 .....	12,109,876.36	September 2010 .....	4,935,742.57
June 2005 .....	23,747,072.47	February 2008 .....	11,813,349.12	October 2010 .....	4,781,250.26
July 2005 .....	23,372,516.35	March 2008 .....	11,521,929.50	November 2010 .....	4,630,541.67
August 2005 .....	22,985,878.58	April 2008 .....	11,235,570.89	December 2010 .....	4,483,580.58
September 2005 .....	22,587,579.38	May 2008 .....	10,954,227.05	January 2011 .....	4,340,331.08
October 2005 .....	22,178,052.40	June 2008 .....	10,677,852.09	February 2011 .....	4,200,757.51
November 2005 .....	21,757,744.17	July 2008 .....	10,406,400.49	March 2011 .....	4,064,824.51
December 2005 .....	21,327,113.52	August 2008 .....	10,139,827.07	April 2011 .....	3,932,497.02
January 2006 .....	20,886,631.00	September 2008 .....	9,878,087.01	May 2011 .....	3,803,740.22
February 2006 .....	20,452,547.28	October 2008 .....	9,621,135.85	June 2011 .....	3,678,519.60
March 2006 .....	20,024,805.77	November 2008 .....	9,368,929.45	July 2011 .....	3,556,800.91
April 2006 .....	19,603,350.32	December 2008 .....	9,121,424.05	August 2011 .....	3,438,550.18
May 2006 .....	19,188,125.20	January 2009 .....	8,878,576.20	September 2011 .....	3,323,733.69
June 2006 .....	18,779,075.13	February 2009 .....	8,640,342.81	October 2011 .....	3,212,318.02
July 2006 .....	18,376,145.23	March 2009 .....	8,406,681.12	November 2011 .....	3,104,269.99
August 2006 .....	17,979,281.07	April 2009 .....	8,177,548.71	December 2011 .....	2,999,556.71
September 2006 .....	17,588,428.61	May 2009 .....	7,952,903.49	January 2012 .....	2,898,145.53
October 2006 .....	17,203,534.25	June 2009 .....	7,732,703.69	February 2012 .....	2,800,004.07
November 2006 .....	16,824,544.80	July 2009 .....	7,516,907.88	March 2012 .....	2,705,100.22

***XG 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 2012.....	\$ 2,613,402.10	March 2013 .....	\$ 1,740,876.79	February 2014 .....	\$ 738,484.66
May 2012 .....	2,524,878.12	April 2013.....	1,656,561.51	March 2014 .....	640,337.16
June 2012 .....	2,439,496.91	May 2013 .....	1,570,717.95	April 2014.....	541,231.78
July 2012 .....	2,357,227.38	June 2013 .....	1,483,403.88	May 2014 .....	441,213.72
August 2012 .....	2,283,163.78	July 2013 .....	1,394,675.84	June 2014 .....	340,327.16
September 2012.....	2,211,274.66	August 2013 .....	1,304,589.13	July 2014 .....	238,615.27
October 2012 .....	2,137,415.70	September 2013.....	1,213,197.86	August 2014 .....	136,120.24
November 2012 .....	2,061,654.13	October 2013 .....	1,120,554.93	September 2014.....	32,883.29
December 2012 .....	1,984,055.74	November 2013 .....	1,026,712.10	October 2014 and thereafter .....	0.00
January 2013 .....	1,904,684.92	December 2013 .....	931,719.97		
February 2013 .....	1,823,604.71	January 2014 .....	835,628.03		



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**\$1,448,736,977**



**Guaranteed REMIC  
Pass-Through Certificates  
Fannie Mae REMIC Trust 2004-33**

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## PROSPECTUS SUPPLEMENT

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

**March 24, 2004**

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