

\$1,063,446,993



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2005-22**

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

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

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

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

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
DA(1)	1	\$ 37,268,000	PAC	5.5%	FIX	31394DBN9	December 2034
DB(1)	1	1,370,000	PAC	5.5	FIX	31394DBP4	April 2035
DI	1	311,363 (2)	NTL	5.5	FIX/IO	31394DBQ2	April 2035
DC	1	3,425,000	PAC	5.0	FIX	31394DBR0	April 2035
DE	1	10,000,000	SUP	(3)	IDC	31394DBS8	April 2035
IE(1)	1	10,000,000(2)	NTL	(3)	IDC/IO	31394DBT6	April 2035
DF	1	635,000	SUP	(3)	IDC	31394DBU3	April 2035
IF	1	635,000(2)	NTL	(3)	IDC/IO	31394DBV1	April 2035
LJ	1	300,000	SUP	(4)	INV/T	31394DBW9	April 2035
LI	1	300,000(2)	NTL	(4)	FLT/T/IO	31394DBX7	April 2035
DO(1)	1	8,810,455	SUP	(5)	PO	31394DBY5	April 2035
KI(1)	2	250,000,000(2)	NTL	5.0	FIX/IO	31394DBZ2	October 2032
KO(1)	2	250,000,000	SEQ/AD	(5)	PO	31394DCA6	October 2032
KZ	2	12,853,538	SEQ	5.0	FIX/Z	31394DCB4	April 2035
NI(1)	3	300,000,000(2)	NTL	5.0	FIX/IO	31394DCC2	July 2033
NO(1)	3	300,000,000	SEQ	(5)	PO	31394DCC0	July 2033
KV	3	14,890,000	SEQ/AD	5.0	FIX	31394DCE8	April 2016
KW	3	14,020,000	SEQ/AD	5.0	FIX	31394DCG5	December 2022
ZK	3	20,521,000	SEQ	5.0	FIX/Z	31394DCG3	April 2035
HX(1)	4	2,292,200(2)	NTL	5.0	FIX/IO	31394DCH1	April 2018
HA(1)	4	22,922,000	PAC	4.5	FIX	31394DCJ7	April 2018
HY(1)	4	2,077,200(2)	NTL	5.0	FIX/IO	31394DCK4	November 2023
HB(1)	4	20,772,000	PAC	4.5	FIX	31394DCL2	November 2023
HC	4	24,516,000	PAC	5.0	FIX	31394DCM0	June 2028
HD	4	15,482,000	PAC	5.0	FIX	31394DCN8	September 2030
HN(1)	4	26,134,000(2)	NTL	5.0	FIX/IO	31394DCP3	October 2033
HO(1)	4	26,134,000	PAC	(5)	PO	31394DCQ1	October 2033
HG	4	15,625,000	PAC	5.0	FIX	31394DCR9	April 2035
ZG	4	30,000,000	JMP/SUP/AD	5.0	FIX/Z	31394DCS7	April 2035
FG	4	14,834,666	JMP/SUP/AD	(4)	FLT	31394DCT5	April 2035
SG	4	7,417,334	JMP/SUP/AD	(4)	INV	31394DCU2	April 2035
GZ	4	22,097,000	JMP/SUP/AD	5.0	FIX/Z	31394DCV0	April 2035
GY	4	200,000	NSJ/SUP	5.0	FIX/Z	31394DCW8	April 2035
EJ	5	14,421,000	PAC	5.0	FIX	31394DCX6	August 2019
EK	5	10,384,000	PAC	5.0	FIX	31394DCY4	August 2024
EC	5	12,269,000	PAC	5.0	FIX	31394DCZ1	October 2028
ED	5	7,736,000	PAC	5.0	FIX	31394DDA5	November 2030
EI(1)	5	13,067,000(2)	NTL	5.0	FIX/IO	31394ddb3	November 2033
EO(1)	5	13,067,000	PAC	(5)	PO	31394DDC1	November 2033
EH	5	7,805,000	PAC	5.0	FIX	31394DDD9	April 2035
EL	5	22,000,000	JMP/TAC/AD	5.0	FIX	31394DDE7	April 2035
EZ	5	11,918,000	JMP/SUP/AD	5.0	FIX/Z	31394DDF4	April 2035
ZE	5	400,000	NSJ/SUP	5.0	FIX/Z	31394DDG2	April 2035
UI	6	3,678,545(2)	NTL	5.5	FIX/IO	31394DDH0	September 2025
UR	6	20,232,000	PAC	4.5	FIX	31394DDJ6	September 2025
UC	6	13,550,000	PAC	5.5	FIX	31394DDK3	January 2031
UD	6	4,028,000	PAC	5.5	FIX	31394DDL1	April 2032
OI(1)	6	10,010,000(2)	NTL	5.5	FIX/IO	31394DDM9	November 2034
OU(1)	6	10,010,000	PAC	(5)	PO	31394DDN7	November 2034
UG	6	2,022,000	PAC	5.5	FIX	31394DDP2	April 2035
UF	6	17,272,727	NSJ/SUP	(4)	FLT/T	31394DDQ0	April 2035
US	6	10,000,000	NSJ/SUP	(4)	INV/T	31394DDR8	April 2035
UV	6	7,524,443	NSJ/SUP/AD	6.0	FIX	31394DDS6	November 2023
UZ	6	3,694,890	NSJ/SUP	6.0	FIX/Z	31394DDT4	April 2035
UO	6	1,019,940	NSJ/SUP	(5)	PO	31394DDU1	April 2035
R		0	NPR	0	NPR	31394DDV9	April 2035
RL		0	NPR	0	NPR	31394DDW7	April 2035

- (1) Exchangeable classes. (4) Based on LIBOR.
(2) Notional balances. These classes are interest only classes. (5) Principal only classes.
(3) Based on the difference between the 10-Year Treasury Index and the 2-Year Treasury Index.

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 DG, ND, KC, KJ, HJ, HK, HE, HQ, HI, EG and UE Classes are the RCR classes, as further described in this prospectus supplement.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be March 30, 2005.

LEHMAN BROTHERS

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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 July 1, 2004 (the “MBS Prospectus”); and
- any information incorporated by reference in this prospectus supplement as discussed below under the heading “Incorporation by Reference.”

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

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

In addition, the Disclosure Documents, together with the class factors, are available on our corporate Web site at www.fanniemae.com.

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

Lehman Brothers
c/o ADP Financial Services
Prospectus Department
1155 Long Island Avenue
Edgewood, New York 11717
(telephone 631-254-7106).

INCORPORATION BY REFERENCE

In this prospectus supplement, we are incorporating by reference the MBS Prospectus described above. In addition, we are incorporating by reference the documents listed below. This means that we are disclosing information to you by referring you to these documents. These documents are considered part of this prospectus supplement, so you should read this prospectus supplement, and any applicable supplements or amendments, together with these documents.

You should rely only on the information provided or incorporated by reference in this prospectus supplement, the REMIC Prospectus and the MBS Prospectus and any applicable supplements or amendments.

We incorporate by reference the following documents we have filed, or may file, with the Securities and Exchange Commission (“SEC”):

- our Annual Report on Form 10-K for the fiscal year ended December 31, 2003 (“Form 10-K”);
- all other reports we have filed pursuant to Section 13(a) or 15(d) of the Securities Exchange Act of 1934 since the end of the fiscal year covered by the Form 10-K until the date of this prospectus supplement, excluding any information “furnished” to the SEC on Form 8-K; and
- all proxy statements that we file with the SEC and all documents that we file with the SEC pursuant to Section 13(a), 13(c), 14 or 15(d) of the Securities Exchange Act of 1934 subsequent to the date of this prospectus supplement and prior to the completion of the offering of the certificates, excluding any information we “furnish” to the SEC on Form 8-K.

Any information incorporated by reference in this prospectus supplement is deemed to be modified or superseded for purposes of this prospectus supplement to the extent information contained or incorporated by reference in this prospectus supplement modifies or supersedes such information. In such case, the information will constitute a part of this prospectus supplement only as so modified or superseded.

We file annual, quarterly and current reports, proxy statements and other information with the SEC. You can obtain copies of the periodic reports we file with the SEC without charge by calling or writing our Office of Investor Relations, Fannie Mae, 3900 Wisconsin Avenue, NW, Washington, DC 20016, telephone: (202) 752-7115. The periodic and current reports that we file with the SEC are also available on our Web site. Information appearing on our Web site is not incorporated in this prospectus supplement except as specifically stated in this prospectus supplement.

In addition, you may read our SEC filings and other information about Fannie Mae at the offices of the New York Stock Exchange, the Chicago Stock Exchange and the Pacific Exchange. Our SEC filings are also available at the SEC's Web site at www.sec.gov. You also may read and copy any document we file with the SEC by visiting the SEC's Public Reference Room at 450 Fifth Street, NW, Washington, DC 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. Information appearing on the SEC's Web site is not incorporated in this prospectus supplement except as specifically stated in this prospectus supplement.

RECENT DEVELOPMENTS

On December 21, 2004, our Board of Directors (the "Board") announced the retirement of Chairman and Chief Executive Officer Franklin D. Raines and the resignation of Vice Chairman and Chief Financial Officer J. Timothy Howard. A member of the Board, Stephen B. Ashley, currently is serving as the non-executive chairman of the Board, Vice Chairman and Chief Operating Officer Daniel H. Mudd currently is serving as interim chief executive officer, and Executive Vice President Robert Levin currently is serving as interim chief financial officer. The Board further announced that the Audit Committee of the Board dismissed KPMG LLP as our independent auditor. On January 4, 2005, the Audit Committee of the Board approved the engagement of Deloitte & Touche LLP ("Deloitte") as our independent auditor. Deloitte will serve as the company's auditor for each of the fiscal years 2001, 2002, 2003 and 2004.

On December 21, 2004, the Office of Federal Housing Enterprise Oversight ("OFHEO") issued a letter (the "Letter") to the Board stating that we were significantly undercapitalized at September 30, 2004. In accordance with the provisions of the Federal Housing Enterprise Financial Safety and Soundness Act of 1992, we submitted a capital restoration plan proposal to OFHEO for review and approval, and we are prohibited from making any capital distribution that would result in Fannie Mae being reclassified as critically undercapitalized. In addition, even if a capital distribution would not cause the company to become critically undercapitalized, we are prohibited from making the capital distribution unless OFHEO provides prior approval of the distribution after it finds that the distribution (i) will enhance the ability of the company to meet its capital requirements promptly; (ii) will contribute to long term safety and soundness; or (iii) is otherwise in the public interest. The Letter further states that the reclassification to significantly undercapitalized may lead to structural changes and restrictions on growth as well as OFHEO directives to terminate or modify any business activities that pose excessive risk. On January 18, 2005, the Board decided to reduce the first quarter 2005 dividend on our common stock by 50 percent in order to accelerate an increase in our capital. On February 23, 2005, we announced that OFHEO approved our proposed capital restoration plan. Under the plan, we detail how we expect to meet our minimum capital requirement on an ongoing basis, as well as achieve OFHEO's 30 percent surplus capital requirement by September 30, 2005. A summary

of the capital restoration plan was filed as an exhibit to a Form 8-K that we filed with the Securities and Exchange Commission (the “SEC”) on February 23, 2005.

On December 15, 2004, the Office of the Chief Accountant of the SEC issued a statement (the “Statement”) regarding certain accounting issues relating to Fannie Mae, including determinations by the SEC that Fannie Mae should (i) restate our financial statements to eliminate the use of hedge accounting under Financial Accounting Standard No. 133, Accounting for Derivative Instruments and Hedging Activities (“FAS 133”), (ii) evaluate the accounting under Financial Accounting Standard No. 91, Accounting for Nonrefundable Fees and Costs Associated with Originating or Acquiring Loans and Initial Direct Costs of Leases (“FAS 91”) and restate our financial statements filed with the SEC if the amounts required for correction are material, and (iii) re-evaluate the information prepared under generally accepted accounting principles (“GAAP”) and non-GAAP information that we previously provided to investors. On December 16, 2004, we filed a Current Report on Form 8-K with the SEC that includes a copy of the Statement.

As a result of the SEC’s findings, we will restate our financial results from 2001 through June 30, 2004 to comply fully with the SEC’s determination. In a Form 12b-25 filed with the SEC on November 15, 2004, we estimated that a loss of hedge accounting under FAS 133 for all derivatives could result in recording into earnings a net cumulative loss on derivative transactions of approximately \$9.0 billion as of September 30, 2004. (We estimate that as of December 31, 2004, this net cumulative after-tax loss was approximately \$8.4 billion.) We also stated that there would be a corresponding decrease to retained earnings and, accordingly, regulatory capital. In a Form 12b-25 filed with the SEC on March 17, 2005, we stated that if we do not qualify for hedge accounting for mortgage commitments accounted for as derivatives since our July 1, 2003 adoption of Financial Accounting Standard No. 149, Amendment of Statement 133 on Derivative Instruments and Hedging Activities (“FAS 149”), we estimate that we would be required to record in earnings a net cumulative after-tax loss related to these commitments of approximately \$2.4 billion as of December 31, 2004. We are working to determine the effect of the restatement, including the effect on each prior reporting period. We expect that the impact will be material to our reported GAAP and core business results for many, if not all, periods and will vary substantially from period to period based on the amount and types of derivatives held and fluctuations in interest rates and volatility. Our restated financial statements also will reflect corrections as a result of our misapplication of FAS 91 for each prior reporting period described above. We also will consider the impact, if any, of the SEC’s decision on FAS 91 for periods prior to those described above.

Accordingly, on December 17, 2004, the Audit Committee of the Board concluded that our previously filed interim and audited financial statements and the independent auditor’s reports thereon for the periods from January 2001 through the second quarter of 2004 should no longer be relied upon because such financial statements were prepared applying accounting practices that did not comply with GAAP. We have not yet filed our quarterly report on Form 10-Q for the quarter ended September 30, 2004 or our annual report on Form 10-K for the year ended December 31, 2004. The financial information regarding our anticipated results of operations for the quarter ended September 30, 2004 that was contained in our Form 12b-25 filed on November 15, 2004 and in a Form 8-K filed on November 16, 2004 was prepared applying the same policies and practices, and, accordingly, should not be relied upon. The Audit Committee has discussed the matters described above and in a Form 8-K filed with the SEC on December 22, 2004 with KPMG LLP, our independent auditor through December 21, 2004.

On September 20, 2004, OFHEO delivered its report to the Board of its findings to date of the agency’s special examination. Among other matters, the OFHEO report raised a number of questions and concerns about our accounting policies and practices with respect to FAS 91 and FAS 133. On February 23, 2005, we announced that OFHEO notified our Board and management of several additional accounting and internal control issues and questions that OFHEO identified in its ongoing special examination, and directed that these matters be included in the internal reviews by the Board and management and reviewed by Deloitte. OFHEO indicated that it has not completed its review of

all aspects of these issues, but has identified policies that it believes appear to be inconsistent with generally accepted accounting principles as well as internal control deficiencies that raise safety and soundness concerns. The issues and questions include the following areas: securities accounting, loan accounting, consolidations, accounting for commitments, and practices to smooth certain income and expense amounts. OFHEO also raised concerns regarding journal entry controls, systems limitations, and database modifications, as well as FAS 149 and new developments relating to FAS 91. A summary of the additional questions raised in OFHEO's ongoing special examination of Fannie Mae has been filed as an exhibit to a Form 8-K that we filed with the SEC on February 23, 2005.

Forms 8-K that we file with the SEC prior to the completion of the offering of the certificates are incorporated by reference in this prospectus supplement. This means that we are disclosing information to you by referring you to those documents. You should refer to "Incorporation by Reference" above for further details on the information that we incorporate by reference in this prospectus supplement and where to find it.

REFERENCE SHEET

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

Assets Underlying Each Group of Classes

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

Assumed Characteristics of the Mortgage Loans Underlying the MBS (as of March 1, 2005)

	<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	\$ 61,808,455	360	356	4	5.95%
Group 2 MBS	\$262,853,538	360	336	22	5.45%
Group 3 MBS	\$349,431,000	360	336	22	5.45%
Group 4 MBS	\$200,000,000	360	343	15	5.52%
Group 5 MBS	\$100,000,000	360	343	15	5.50%
Group 6 MBS	\$ 89,354,000	360	352	8	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 March 30, 2005.

Distribution Dates

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

Book-Entry and Physical Certificates

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

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

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

Exchanging Certificates Through Combination and Recombination

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

Interest Rates

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

During the initial interest accrual period, the floating rate, inverse floating rate and index differential classes will bear interest at the initial interest rates listed below. During subsequent interest accrual periods, the floating rate, inverse floating rate and index differential classes will bear interest based on the formulas indicated below, but always subject to the specified maximum and minimum interest rates:

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate*</u>
DE	6.50000% (1)	10.00000%	4.00%	$4 \times (10\text{-Year Treasury Index} - 2\text{-Year Treasury Index})$
IE ...	3.50000% (1)	6.00000%	0.00%	$10\% - (4 \times (10\text{-Year Treasury Index} - 2\text{-Year Treasury Index}))$
DF	6.50000% (2)	10.00000%	3.00%	$6 \times (10\text{-Year Treasury Index} - 2\text{-Year Treasury Index})$
IF ...	3.50000% (2)	7.00000%	0.00%	$10\% - (6 \times (10\text{-Year Treasury Index} - 2\text{-Year Treasury Index}))$
LJ	7.50000%	7.50000%	0.00%	(3)
LI	0.00000%	7.50000%	0.00%	(4)
FG	2.95000%	7.50000%	0.35%	LIBOR + 35 basis points
SG	9.10000%	14.30000%	0.00%	$14.3\% - (2 \times \text{LIBOR})$
UF	0.00000%	8.68421%	0.00%	(5)
US	15.00000%	15.00000%	0.00%	(6)
DG	3.97255% (1)	6.81009%	0.00%	$11.35015\% - (4.54006064 \times (10\text{-Year Treasury Index} - 2\text{-Year Treasury Index}))$

* Where applicable, we will establish LIBOR on the basis of the "BBA Method."

- These classes will bear interest during the initial twenty-four interest accrual periods at the applicable initial interest rates shown in the table.
- These classes will bear interest during the initial thirty-six interest accrual periods at the applicable initial interest rates shown in the table.
- The applicable formula interest rate for the LJ Class each month will be as follows:

<u>If LIBOR is:</u>	<u>Applicable Formula Rate</u>
Less than or equal to 5.5%	7.5%
Greater than 5.5%	0.0%
- The applicable formula interest rate for the LI Class each month will be as follows:

<u>If LIBOR is:</u>	<u>Applicable Formula Rate</u>
Less than or equal to 5.5%	0.0%
Greater than 5.5%	7.5%
- The applicable formula interest rate for the UF Class each month will be as follows:

<u>If LIBOR is:</u>	<u>Applicable Formula Rate</u>
Less than or equal to 3.8%	0.0%
Greater than 3.8%	8.68421%

(6) The applicable formula interest rate for the US Class each month will be as follows:

<u>If LIBOR is:</u>	<u>Applicable Formula Rate</u>
Less than or equal to 3.8%	15.0%
Greater than 3.8%	0.0%

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>	
DI	9.0909090909% of the DC Class
IE	100% of the DE Class
IF	100% of the DF Class
LI	100% of the LJ Class
KI	100% of the KO Class
NI	100% of the NO Class
HX	10% of the HA Class
HY	10% of the HB Class
HN	100% of the HO Class
HI	10% of the HA and HB Classes
EI	100% of the EO Class
UI	18.1818181818% of the UR Class
OI	100% of the OU Class

Distributions of Principal

Group 1 Principal Distribution Amount

1. To Aggregate Group I to its Planned Balance.
2. To the DC Class to its Planned Balance.
3. To the DE, DF, LJ and DO Classes, pro rata, to zero.
4. To the DC Class to zero.
5. To Aggregate Group I 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

To the KO and KZ Classes, in that order, to zero.

Group 3 Principal Distribution Amount

ZK Accrual Amount

To the KV and KW Classes, in that order, to zero, and thereafter to the ZK Class.

Group 3 Cash Flow Distribution Amount

To the NO, KV, KW and ZK Classes, in that order, to zero.

Group 4 Principal Distribution Amount

ZG Accrual Amount

1. If and only if the principal balance of the Group 4 MBS is *less than or equal to* the Group 4 MBS Second Specified Balance *and* provided that the principal balance of the GY Class has been reduced to zero on a previous Distribution Date, as follows:

first, to the GZ Class to zero; and

second, to the FG and SG Classes, pro rata, to zero.

2. Thereafter to the ZG Class.

GZ Accrual Amount

1. If and only if the principal balance of the Group 4 MBS is *less than or equal to* the Group 4 MBS Second Specified Balance *and* provided that the principal balance of the GY Class has been reduced to zero on a previous Distribution Date, to the GZ Class.

2. To the ZG Class to zero.

3. To the FG and SG Classes, pro rata, to zero.

4. Thereafter to the GZ Class.

GY Accrual Amount

1. If and only if the principal balance of the Group 4 MBS is *less than or equal to* the Group 4 MBS First Specified Balance, to the GY Class.

2. To the ZG Class to zero.

3. To the FG and SG Classes, pro rata, to zero.

4. To the GZ Class to zero.

5. Thereafter to the GY Class.

Group 4 Cash Flow Distribution Amount

1. To Aggregate Group II to its Planned Balance.

2. If and only if the principal balance of the Group 4 MBS is *less than or equal to* the Group 4 MBS First Specified Balance, to the GY Class to zero.

3. If and only if the principal balance of the Group 4 MBS is *less than or equal to* the Group 4 MBS Second Specified Balance *and* provided that the principal balance of the GY Class has been reduced to zero on a previous Distribution Date, as follows:

first, to the GZ Class to zero; and

second, to the FG and SG Classes, pro rata, to zero.

4. To the ZG Class to zero.

5. To the FG and SG Classes, pro rata, to zero.

6. To the GZ Class to zero.

7. To the GY Class to zero.

8. To Aggregate Group II to zero.

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

Group 5 Principal Distribution Amount

EZ Accrual Amount

1. If and only if the principal balance of the Group 5 MBS is *less than or equal to* the Group 5 MBS Second Specified Balance *and* provided that the principal balance of the ZE Class has been reduced to zero on a previous Distribution Date and that both the EL and EZ Classes remain outstanding, to the EL and EZ Classes, in the proportions of 1% and 99%, respectively.

2. To the EL Class to its Targeted Balance.

3. Thereafter to the EZ Class.

ZE Accrual Amount

1. If and only if the principal balance of the Group 5 MBS is *less than or equal to* the Group 5 MBS First Specified Balance, to the ZE Class.

2. To the EL Class to its Targeted Balance.

3. To the EZ Class to zero.

4. To the EL Class to zero.

5. Thereafter to the ZE Class.

Group 5 Cash Flow Distribution Amount

1. To Aggregate Group III to its Planned Balance.

2. If and only if the principal balance of the Group 5 MBS is *less than or equal to* the Group 5 MBS First Specified Balance, to the ZE Class to zero.

3. If and only if the principal balance of the Group 5 MBS is *less than or equal to* the Group 5 MBS Second Specified Balance *and* provided that the principal balance of the ZE Class has been reduced to zero on a previous Distribution Date, as follows:

first, as long as both the EL and EZ Classes are outstanding, to the EL and EZ Classes, in the proportions of 1% and 99% respectively; and

second, to the EL Class to zero.

4. To the EL Class to its Targeted Balance.

5. To the EZ Class to zero.

6. To the EL Class to zero.

7. To the ZE Class to zero.

8. To Aggregate Group III to zero.

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

Group 6 Principal Distribution Amount

UZ Accrual Amount

To the UV Class to zero, and thereafter to the UZ Class.

Group 6 Cash Flow Distribution Amount

1. To Aggregate Group IV to its Planned Balance.
2. If and only if the principal balance of the Group 6 MBS is *less than or equal to* the Group 6 MBS Specified Balance, as follows:
 - (a) 91.6666619006% to the UV and UZ Classes, in that order, to zero, and
 - (b) 8.3333380994% to the UO Class to zero.
3. To the UF and US Classes, pro rata, to zero.
4. (a) 91.6666619006% to the UV and UZ Classes, in that order, to zero, and
 - (b) 8.3333380994% to the UO Class to zero.
5. To Aggregate Group IV to zero.

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

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

Weighted Average Lives (years) *

<u>Group 1 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>132%</u>	<u>165%</u>	<u>250%</u>	<u>325%</u>	<u>330%</u>	<u>500%</u>
DA	15.9	6.0	6.0	6.0	6.0	6.0	5.9	4.4
DB	24.8	19.9	19.9	19.9	19.9	19.9	19.7	13.6
DI and DC	25.2	10.6	2.5	2.5	2.5	2.5	2.5	2.2
DE, IE, DF, IF, LJ, LI, DO and DG	28.0	20.1	16.9	13.1	6.5	2.8	2.7	1.6
ND	16.3	6.5	6.5	6.5	6.5	6.5	6.4	4.7

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>185%</u>	<u>250%</u>	<u>370%</u>	<u>500%</u>
KI, KO and KC	18.0	8.3	5.6	4.4	3.1	2.3
KZ	28.8	23.7	19.8	17.0	12.8	9.8

<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>250%</u>	<u>300%</u>	<u>500%</u>
NI, NO and KJ	18.7	7.8	5.9	3.8	3.2	1.9
KV	6.0	6.0	6.0	6.0	5.8	4.4
KW	14.5	14.5	14.3	11.3	9.9	6.3
ZK	29.1	23.4	20.8	16.4	14.5	9.3

<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>									
	<u>0%</u>	<u>100%</u>	<u>101%</u>	<u>102%</u>	<u>150%</u>	<u>225%</u>	<u>226%</u>	<u>250%</u>	<u>300%</u>	<u>500%</u>
HX, HA and HJ ..	6.1	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	1.8
HY, HB and HK ..	12.3	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.9	2.4
HC	16.6	6.0	6.0	6.0	6.0	6.0	6.0	6.0	5.2	3.2
HD	19.6	8.0	8.0	8.0	8.0	8.0	8.0	8.0	6.8	4.1
HN, HO and HE ..	22.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	9.3	5.6
HG	24.2	18.0	18.0	18.0	18.0	18.0	18.0	18.0	15.7	9.7
ZG	8.4	2.5	2.4	2.3	0.9	0.7	6.3	3.5	2.4	1.2
FG and SG	20.0	11.7	11.6	11.4	4.8	2.0	1.5	1.4	1.2	0.8
GZ	27.6	20.7	20.6	20.6	17.3	7.3	0.6	0.6	0.5	0.4
GY	30.0	28.4	28.4	28.4	28.1	25.9	0.1	0.1	0.1	0.1
HQ and HI	9.0	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.0	2.1

	<u>CPR Prepayment Assumption</u>	
	<u>7.2%</u>	<u>7.3%</u>
HX, HA and HJ	2.3	2.3
HY, HB and HK	4.0	4.0
HC	6.0	6.0
HD	8.0	8.0
HN, HO and HE	11.0	11.0
HG	18.0	18.0
ZG	1.0	17.8
FG and SG	7.9	4.5
GZ	19.3	0.7
GY	28.3	0.1
HQ and HI	3.1	3.1

Group 5 Classes	PSA Prepayment Assumption									
	0%	100%	106%	107%	150%	160%	250%	251%	300%	500%
EJ	6.7	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	1.7
EK	13.4	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.9	2.4
EC	17.4	6.0	6.0	6.0	6.0	6.0	6.0	6.0	5.2	3.2
ED	20.2	8.0	8.0	8.0	8.0	8.0	8.0	8.0	6.8	4.1
EI, EO and EG ...	22.6	11.0	11.0	11.0	11.0	11.0	11.0	11.0	9.3	5.6
EH	24.7	18.0	18.0	18.0	18.0	18.0	18.0	17.9	15.7	9.7
EL	11.2	6.4	5.7	5.6	2.4	2.1	2.1	3.0	2.1	1.1
EZ	27.6	19.9	19.5	19.4	16.3	15.3	2.2	0.6	0.6	0.4
ZE	29.9	27.9	27.9	27.9	27.1	26.8	7.0	0.1	0.1	0.1

	CPR Prepayment Assumption	
	8.0%	8.1%
EJ	2.1	2.1
EK	4.0	4.0
EC	6.0	6.0
ED	8.0	8.0
EI, EO and EG	11.0	11.0
EH	18.0	18.0
EL	3.3	16.1
EZ	17.0	1.0
ZE	27.4	0.1

Group 6 Classes	PSA Prepayment Assumption								
	0%	100%	150%	250%	300%	350%	500%	501%	600%
UI and UR	9.4	2.8	2.8	2.8	2.8	2.8	2.6	2.6	2.3
UC	17.6	6.0	6.0	6.0	6.0	6.0	4.4	4.4	3.7
UD	20.4	8.0	8.0	8.0	8.0	8.0	5.7	5.7	4.7
OI, OU and UE	22.1	11.0	11.0	11.0	11.0	11.0	7.8	7.8	6.4
UG	23.7	18.5	18.5	18.5	18.5	18.5	13.3	13.3	11.0
UF and US	25.5	12.8	7.2	2.2	1.7	1.4	1.0	1.9	1.5
UV	11.0	11.0	10.8	7.0	4.3	3.3	2.1	0.4	0.3
UZ	29.2	24.7	21.9	16.3	12.2	5.1	2.7	0.8	0.7
UO	29.2	24.7	21.4	13.1	8.2	4.2	2.4	0.5	0.5

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

average lives of the Jump and 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 Jump or Non-Sticky Jump Class may remain in effect for an extended period. Once a change in principal priority of a Jump or 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. In the case of the DE, IE, DF, IF and DG Classes, the yields will be affected by the difference between the two specified indices. If the level of any applicable 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 pay-

ments 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 compa-

table 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.

Terrorist activities and related military and political actions by the U.S. government could cause reductions in investor confidence and substantial market volatility in real estate and securities markets. It is impossible to predict the extent to which terrorist activities may occur or, if they do occur, the extent of the effect on the certificates. Moreover, it is uncertain what effects any past or future terrorist activities or any related military or political actions on the part of the United States government and others will have on the United States and world financial markets, local, regional and national economies, real estate markets across the United States, or particular business sectors, including those affecting the performance of mortgage loan borrowers. Among other things, reduced investor confidence could result in substantial volatility in securities markets and a decline in real estate-related investments. In addition, defaults on the mortgage loans could increase, causing early payments of principal to you and, regardless of the performance of the underlying mortgage loans, the liquidity and market value of the certificates may be impaired.

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 March 1, 2005 (the “Issue Date”). We will issue the Guaranteed REMIC Pass-Through Certificates (the “REMIC Certificates”) pursuant to that trust agreement. We will issue the Combinable and Recombinable REMIC Certificates (the “RCR Certificates” and, together with the REMIC Certificates, the “Certificates”) pursuant to a separate trust agreement dated as of the Issue Date (together with the trust agreement relating to the REMIC Certificates, the “Trust Agreement”). We will execute the Trust Agreement in our corporate capacity and as trustee (the “Trustee”). In general, the term “Classes” includes the Classes of REMIC Certificates and RCR Certificates.

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

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

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

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

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

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

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

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

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

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

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

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

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

Authorized Denominations. We will issue the Certificates in the following denominations:

<u>Classes</u>	<u>Denomination</u>
The Jump Classes	\$1,000,000 minimum plus whole dollar increments
The Principal Only, Interest Only, Inverse Floating Rate, Non-Sticky Jump Classes and the Index Differential 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 DA, DB, IE, DO, KI, KO, NI, NO, HX, HA, HY, HB, HN, HO, EI, EO, OI and OU 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.
- If, as a result of a proposed exchange, a Certificateholder would hold a REMIC Certificate or RCR Certificate of a Class in an amount less than the applicable minimum denomination for that Class, the Certificateholder will be unable to effect the proposed exchange.
- 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	\$61,808,455
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.....	356 months
Approximate Weighted Average WALA (weighted average loan age)	4 months

Group 2 MBS

Aggregate Unpaid Principal Balance	\$262,853,538
MBS Pass-Through Rate	5.00%
Range of WACs (annual percentages)	5.25% to 7.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	336 months
Approximate Weighted Average WALA	22 months

Group 3 MBS

Aggregate Unpaid Principal Balance	\$349,431,000
MBS Pass-Through Rate	5.00%
Range of WACs (annual percentages)	5.25% to 7.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	336 months
Approximate Weighted Average WALA	22 months

Group 4 MBS

Aggregate Unpaid Principal Balance	\$200,000,000
MBS Pass-Through Rate	5.00%
Range of WACs (annual percentages)	5.25% to 7.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	343 months
Approximate Weighted Average WALA	15 months

Group 5 MBS

Aggregate Unpaid Principal Balance	\$100,000,000
MBS Pass-Through Rate	5.00%
Range of WACs (annual percentages)	5.25% to 7.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	343 months
Approximate Weighted Average WALA	15 months

Group 6 MBS

Aggregate Unpaid Principal Balance	\$89,354,000
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	352 months
Approximate Weighted Average WALA	8 months

Final Data Statement

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

Distributions of Interest

Categories of Classes

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

<u>Interest Type*</u>	<u>Classes</u>
Group 1 Classes	
Fixed Rate	DA, DB, DI and DC
Floating Rate	LI
Inverse Floating Rate	LJ
Toggle†	LI and LJ
Index Differential	DE, IE, DF and IF
Interest Only	DI, IE, IF and LI
Principal Only	DO
RCR**	DG and ND
Group 2 Classes	
Fixed Rate	KI and KZ
Interest Only	KI
Principal Only	KO
Accrual	KZ
RCR**	KC
Group 3 Classes	
Fixed Rate	NI, KV, KW and ZK
Interest Only	NI
Principal Only	NO
Accrual	ZK
RCR**	KJ
Group 4 Classes	
Fixed Rate	HX, HA, HY, HB, HC, HD, HN, HG, ZG, GZ and GY
Floating Rate	FG
Inverse Floating Rate	SG
Accrual	ZG, GZ and GY
Interest Only	HX, HY and HN
Principal Only	HO
RCR**	HJ, HK, HE, HQ and HI
Group 5 Classes	
Fixed Rate	EJ, EK, EC, ED, EI, EH, EL, EZ and ZE
Interest Only	EI
Principal Only	EO
Accrual	EZ and ZE
RCR**	EG
Group 6 Classes	
Fixed Rate	UI, UR, UC, UD, OI, UG, UV and UZ
Floating Rate	UF
Inverse Floating Rate	US
Toggle†	UF and US
Interest Only	UI and OI
Principal Only	OU and UO
Accrual	UZ
RCR**	UE
No Payment Residual	R and RL

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

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

† The “Toggle” or “T” designation refers to a Floating Rate or Inverse Floating Rate class whose interest rate changes significantly if the designated index meets one or more thresholds. When the index meets a threshold, the interest rate will shift from a predetermined rate or formula to a different predetermined rate or formula. Accordingly, the change in interest rate is not a continuous function of changes in the index.

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 FG and SG Classes (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
The FG and SG 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 DO, KO, NO, HO, EO, OU and UO Classes as Delay Classes for the sole purpose of facilitating trading.

Accrual Classes. The KZ, ZK, ZG, GZ, GY, EZ, ZE and UZ 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, Inverse Floating Rate and Index Differential Classes. During each Interest Accrual Period, the Floating Rate, Inverse Floating Rate and Index Differential Classes will bear interest at rates determined as described under “Reference Sheet—Interest Rates” in this prospectus supplement.

In the case of the Floating Rate and Inverse Floating Rate Classes, changes in the specified interest rate index (each, an “Index”) will affect the yields with respect to the related Classes. In the case of the Index Differential Classes, changes in the difference between two Indices 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 applicable Index occurs. Similarly, higher mortgage interest rates could occur while a decrease in the level of the applicable 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 2-Year Treasury Index and 10-Year Treasury Index

On each Index Determination Date, we will ascertain the average yield on U.S. Treasury securities, adjusted to a constant maturity of two years, and a constant maturity of ten years, each in effect for the week ending on the last Friday preceding that Index Determination Date. We will make such calculation as described in the REMIC Prospectus under “Description of Certificates—Indexes for Floating Rate Classes and Inverse Floating Rate Classes—*Treasury Index*” with respect to yields on U.S. Treasury securities at “constant maturity.”

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 2.60% in the case of the LJ, LI, FG and SG Classes, and 2.72% in the case of the UF and US Classes.

Distributions of Principal

Categories of Classes

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

<u>Principal Type*</u>	<u>Classes</u>
Group 1 Classes	
PAC	DA, DB and DC
Support	DE, DF, LJ and DO
Notional	DI, IE, IF and LI
RCR**	DG and ND
Group 2 Classes	
Sequential Pay	KO and KZ
Accretion Directed	KO
Notional	KI
RCR**	KC
Group 3 Classes	
Sequential Pay	NO, KV, KW and ZK
Accretion Directed	KV and KW
Notional	NI
RCR**	KJ

<u>Principal Type*</u>	<u>Classes</u>
Group 4 Classes	
PAC	HA, HB, HC, HD, HO and HG
Support	ZG, FG, SG, GZ and GY
Jump†	ZG, FG, SG and GZ
Non-Sticky Jump	GY
Accretion Directed	ZG, FG, SG and GZ
Notional	HX, HY and HN
RCR**	HJ, HK, HE, HQ and HI
Group 5 Classes	
PAC	EJ, EK, EC, ED, EO and EH
TAC	EL
Support	EZ and ZE
Jump†	EL and EZ
Non-Sticky Jump	ZE
Accretion Directed	EL and EZ
Notional	EI
RCR**	EG
Group 6 Classes	
PAC	UR, UC, UD, OU and UG
Support	UF, US, UV, UZ and UO
Non-Sticky Jump	UF, US, UV, UZ and UO
Accretion Directed	UV
Notional	UI and OI
RCR**	UE
No Payment Residual	R and RL

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

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

† The “JMP” or “Jump” designation refers to a security that has principal payment priorities that change upon the occurrence of (i) multiple “trigger events” or (ii) any “trigger event” calculated with reference to a prepayment speed or schedule that is not structured at a single PSA or CPR speed. Generally, a “Jump” class adjusts to its new priority on each Distribution Date when the trigger condition is met.

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 Principal Distribution Amount”),
- the principal then paid on the Group 2 MBS plus any interest then accrued and added to the principal balance of the KZ Class (the “Group 2 Principal Distribution Amount”),
- the principal then paid on the Group 3 MBS (the “Group 3 Cash Flow Distribution Amount”), plus any interest then accrued and added to the principal balance of the ZK Class (the “ZK Accrual Amount” and together with the Group 3 Cash Flow Distribution Amount, the “Group 3 Principal Distribution Amount”),
- the principal then paid on the Group 4 MBS (the “Group 4 Cash Flow Distribution Amount”), plus any interest then accrued and added to the principal balances of the ZG, GZ and GY Classes (the “ZG Accrual Amount,” “GZ Accrual Amount” and “GY Accrual Amount,” respectively, and together with the Group 4 Cash Flow Distribution Amount, the “Group 4 Principal Distribution Amount”),
- the principal then paid on the Group 5 MBS (the “Group 5 Cash Flow Distribution Amount”), plus any interest then accrued and added to the principal balances of the EZ and ZE Classes

(the “EZ Accrual Amount” and “ZE Accrual Amount,” respectively, and, together with the Group 5 Cash Flow Distribution Amount, the “Group 5 Principal Distribution Amount”), and

- the principal then paid on the Group 6 MBS (the “Group 6 Cash Flow Distribution Amount”), plus any interest then accrued and added to the principal balance of the UZ Class (the “UZ Accrual Amount” and, together with the Group 6 Cash Flow Distribution Amount, the “Group 6 Principal Distribution Amount”).

Group 1 Principal Distribution Amount

On each Distribution Date, we will pay the Group 1 Principal Distribution Amount as principal of the Group 1 Classes as follows:

- | | |
|--|-----------------------|
| (i) to Aggregate Group I (described below), until the Aggregate I Balance (described below) is reduced to its Planned Balance for that Distribution Date; | } PAC Group and Class |
| (ii) to the DC Class, until its principal balance is reduced to its Planned Balance for that Distribution Date; | |
| (iii) concurrently, to the DE, DF, LJ and DO Classes, pro rata (or 50.6445660533%, 3.2159299444%, 1.5193369816% and 44.6201670207%, respectively), until their principal balances are reduced to zero; | } Support Classes |
| (iv) to the DC Class, without regard to its Planned Balance and until its principal balance is reduced to zero; and | } PAC Class and Group |
| (v) to Aggregate Group I, without regard to its Planned Balance and until the Aggregate I Balance is reduced to zero. | |

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

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

Group 2 Principal Distribution Amount

On each Distribution Date, we will pay the Group 2 Principal Distribution Amount, sequentially, as principal of the KO and KZ Classes, in that order, until their principal balances are reduced to zero.

} Sequential Pay Classes

Group 3 Principal Distribution Amount

ZK Accrual Amount

On each Distribution Date, we will pay the ZK Accrual Amount, sequentially, to the KV and KW Classes, in that order, until their principal balances are reduced to zero. Thereafter, we will pay the ZK Accrual Amount as principal of the ZK Class.

} Accretion Directed Classes and Accrual Class

Group 3 Cash Flow Distribution Amount

On each Distribution Date, we will pay the Group 3 Cash Flow Distribution Amount, sequentially, as principal of the NO, KV, KW and ZK Classes, in that order, until their principal balances are reduced to zero.

} Sequential Pay Classes

Group 4 Principal Distribution Amount

ZG Accrual Amount

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

(i) if and only if the principal balance of the Group 4 MBS on that Distribution Date (after giving effect to distributions made on that date) is *less than or equal to* the Group 4 MBS Second Specified Balance for that Distribution Date *and* provided that the principal balance of the GY Class has been reduced to zero on a previous Distribution Date, as follows:

<p><i>first</i>, to the GZ Class, until its principal balance is reduced to zero; and</p> <p><i>second</i>, concurrently, to the FG and SG Classes, pro rata (or 66.6666636707% and 33.3333363293%, respectively), until their principal balances are reduced to zero; and</p>	<p>} Accretion Directed Classes</p>	<p>} Jump Classes</p>
<p>(ii) thereafter to the ZG Class.</p>	<p>} Accrual Class</p>	

GZ Accrual Amount

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

<p>(i) if and only if the principal balance of the Group 4 MBS on that Distribution Date (after giving effect to distributions made on that date) is <i>less than or equal to</i> the Group 4 MBS Second Specified Balance for that Distribution Date <i>and</i> provided that the principal balance of the GY Class has been reduced to zero on a previous Distribution Date, to the GZ Class;</p>		<p>} Jump Classes</p>
<p>(ii) to the ZG Class, until its principal balance is reduced to zero;</p> <p>(iii) concurrently, to the FG and SG Classes, pro rata, until their principal balances are reduced to zero; and</p>	<p>} Accretion Directed Classes</p>	
<p>(iv) thereafter to the GZ Class.</p>	<p>} Accrual Class</p>	

GY Accrual Amount

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

<p>(i) if and only if the principal balance of the Group 4 MBS on that Distribution Date (after giving effect to distributions made on that date) is <i>less than or equal to</i> the Group 4 MBS First Specified Balance for that Distribution Date, to the GY Class;</p>		<p>} Non-Sticky Jump Class</p>
<p>(ii) to the ZG Class, until its principal balance is reduced to zero;</p> <p>(iii) concurrently, to the FG and SG Classes, pro rata, until their principal balances are reduced to zero;</p> <p>(iv) to the GZ Class, until its principal balance is reduced to zero; and</p>	<p>} Accretion Directed Classes</p>	<p>} Jump Classes</p>
<p>(v) thereafter to the GY Class.</p>	<p>} Accrual Class</p>	

Group 4 Cash Flow Distribution Amount

On each Distribution Date, we will pay the Group 4 Cash Flow Distribution Amount to the Group 4 Classes in the following priority:

- (i) to Aggregate Group II (described below), until the Aggregate II Balance (described below) is reduced to its Planned Balance for that Distribution Date; } PAC Group
- (ii) if and only if the principal balance of the Group 4 MBS on that Distribution Date (after giving effect to distributions made on that date) is *less than or equal to* the Group 4 MBS First Specified Balance for that Distribution Date, to the GY Class, until its principal balance is reduced to zero; } Non-Sticky Jump Class
- (iii) if and only if the principal balance of the Group 4 MBS on that Distribution Date (after giving effect to distributions made on that date) is *less than or equal to* the Group 4 MBS Second Specified Balance for that Distribution Date *and* provided that the principal balance of the GY Class has been reduced to zero on a previous Distribution Date, as follows:
 - first*, to the GZ Class, until its principal balance is reduced to zero; and } Support Classes
 - second*, concurrently, to the FG and SG Classes, pro rata, until their principal balances are reduced to zero; } Jump Classes
- (iv) to the ZG Class, until its principal balance is reduced to zero;
- (v) concurrently, to the FG and SG Classes, pro rata, until their principal balances are reduced to zero;
- (vi) to the GZ Class, until its principal balance is reduced to zero;
- (vii) to the GY Class, until its principal balance is reduced to zero; and }
- (viii) to Aggregate Group II, without regard to its Planned Balance and until the Aggregate II Balance is reduced to zero. } PAC Group

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

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

Group 5 Principal Distribution Amount

EZ Accrual Amount

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

- | | | |
|--|--|----------------|
| (i) if and only if the principal balance of the Group 5 MBS for that Distribution Date (after giving effect to distributions made on that date) is <i>less than or equal to</i> the Group 5 MBS Second Specified Balance for that Distribution Date <i>and</i> provided that the principal balance of the ZE Class has been reduced to zero on a previous Distribution Date and both the EL and EZ Classes remain outstanding, concurrently, to the EL and EZ Classes, in the proportions of 1% and 99%, respectively; | } Accretion Directed Class and Accrual Class | } Jump Classes |
| (ii) to the EL Class, until its principal balance is reduced to its Targeted Balance for that Distribution Date; and | } TAC / Accretion Directed Class | |
| (iii) thereafter to the EZ Class. | } Accrual Class | |

ZE Accrual Amount

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

- | | | |
|--|--------------------------------------|-------------------------|
| (i) if and only if the principal balance of the Group 5 MBS for that Distribution Date (after giving effect to distributions made on that date) is <i>less than or equal to</i> the Group 5 MBS First Specified Balance for that Distribution Date, to the ZE Class; | | } Non-Sticky Jump Class |
| (ii) to the EL Class, until its principal balance is reduced to its Targeted Balance for that Distribution Date; | } TAC / Accretion Directed Class | } Jump Classes |
| (iii) to the EZ Class, until its principal balance is reduced to zero; | } Support / Accretion Directed Class | |
| (iv) to the EL Class, without regard to its Targeted Balance and until its principal balance is reduced to zero; and | } TAC / Accretion Directed Class | |
| (v) thereafter to the ZE Class. | } Accrual Class | |

Group 5 Cash Flow Distribution Amount

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

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

(ii) if and only if the principal balance of the Group 5 MBS for that Distribution Date (after giving effect to distributions made on that date) is *less than or equal to* the Group 5 MBS First Specified Balance for that Distribution Date, to the ZE Class, until its principal balance is reduced to zero;

} Non-Sticky
Jump
Class

(iii) if and only if the principal balance of the Group 5 MBS for that Distribution Date (after giving effect to distributions made on that date) is *less than or equal to* the Group 5 MBS Second Specified Balance for that Distribution Date *and* provided that the principal balance of the ZE Class has been reduced to zero on a previous Distribution Date, as follows:

first, as long as both the EL and EZ Classes are outstanding, concurrently, to the EL and EZ Classes, in the proportions of 1% and 99%, respectively; and

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

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

} TAC
Class

(v) to the EZ Class, until its principal balance is reduced to zero;

} Support
Class

(vi) to the EL Class, without regard to its Targeted Balance and until its principal balance is reduced to zero;

} TAC
Class

(vii) to the ZE Class, until its principal balance is reduced to zero; and

} Support
Class

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

} PAC
Group

} Jump
Classes

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

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

Group 6 Principal Distribution Amount

UZ Accrual Amount

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

} Accretion
Directed
Class
and
Accrual
Class

Group 6 Cash Flow Distribution Amount

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

- | | | |
|--|-------------------|---------------------------|
| (i) to Aggregate Group IV (described below), until the Aggregate IV Balance (described below) is reduced to its Planned Balance for that Distribution Date; | } PAC Group | } Non-Sticky Jump Classes |
| (ii) if and only if the principal balance of the Group 6 MBS on that Distribution Date (after giving effect to distributions made on that date) is less than or equal to the Group 6 MBS Specified Balance for that Distribution Date, as follows: | | |
| (a) 91.6666619006% of such amount, sequentially, to the UV and UZ Classes, in that order, until their principal balances are reduced to zero, and | } Support Classes | |
| (b) 8.3333380994% of such amount to the UO Class, until its principal balance is reduced to zero; | | |
| (iii) concurrently, to the UF and US Classes, pro rata (or 63.3333329667% and 36.6666670333%, respectively), until their principal balances are reduced to zero; | | |
| (iv) (a) 91.6666619006% of such amount, sequentially, to the UV and UZ Classes, in that order, until their principal balances are reduced to zero, and | | |
| (b) 8.3333380994% of such amount to the UO Class, until its principal balance is reduced to zero; and | | |
| (v) to Aggregate Group IV, without regard to its Planned Balance and until the Aggregate IV Balance is reduced to zero. | } PAC Group | |

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

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

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

Structuring Assumptions

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

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, WALAs and interest rates specified under “Reference Sheet—Assumed Characteristics of the Mortgage Loans Underlying the MBS” in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related table;

- the settlement date for the sale of the Certificates is March 30, 2005; and
- each Distribution Date occurs on the 25th day of a month.

Prepayment Assumptions. Prepayments of mortgage loans commonly are measured relative to a prepayment standard or model. The model used in this prospectus supplement is The Bond Market Association's standard prepayment model ("PSA"). To assume a specified rate of PSA is to assume a specified rate of prepayment each month of the then-outstanding principal balance of a pool of new mortgage loans computed as described under "Description of Certificates—Prepayment Models" in the REMIC Prospectus. An additional model used in this prospectus supplement with respect to the Jump and Non-Sticky Jump Classes is the constant prepayment rate model ("CPR") which represents the annual rate of prepayments relative to the then outstanding principal balance of a pool of new mortgage loans. Thus, "0% CPR" means no prepayments, "15% CPR" means an annual prepayment rate of 15%, and so forth. It is highly unlikely that prepayments will occur at any *constant* PSA or CPR rate or at any other *constant* rate.

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

<u>Principal Balance Schedule References</u>	<u>Related Groups (1), Classes and MBS</u>	<u>Structuring Ranges and Rates</u>
Planned Balances	Aggregate Group I	Between 100% and 325% PSA
Planned Balances	DC Class	Between 132% and 250% PSA
First Specified Balances	Group 4 MBS	226% PSA
Second Specified Balances	Group 4 MBS	102% PSA
Planned Balances	Aggregate Group II	Between 100% and 250% PSA
First Specified Balances	Group 5 MBS	251% PSA
Second Specified Balances	Group 5 MBS	107% PSA
Targeted Balances	EL Class	160% PSA
Planned Balances	Aggregate Group III	Between 100% and 250% PSA
Planned Balances	Aggregate Group IV	Between 100% and 350% PSA
Specified Balances	Group 6 MBS	501% 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.

We cannot assure you that the balance of any Group, Class or MBS listed above will conform on any Distribution Date to the specified balance in the Principal Balance Schedules. As a result, we cannot assure you that payments of principal of any Group or Class listed above will begin or end on the Distribution Dates specified in the Principal Balance Schedules. We will distribute any excess of principal payments over the amount needed to reduce a Group or Class to its scheduled balance on a Distribution Date. Accordingly, the ability to reduce a Group or Class to its scheduled balance will not be improved by the averaging of high and low principal payments from month to month. In addition, even if the related Mortgage Loans prepay at rates falling within the applicable Structuring Ranges, principal distributions may be insufficient to reduce the applicable Groups or Class 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 PSA 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 Class</u>	<u>Initial Effective Ranges</u>
Aggregate Group I	Between 100% and 325% PSA
DC Class	Between 132% and 371% PSA
Aggregate Group II	Between 100% and 250% PSA
Aggregate Group III	Between 100% and 250% PSA
Aggregate Group IV	Between 100% and 350% 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 Class 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 Class to their scheduled balances if such prepayments do not occur at a *constant* PSA rate. It is highly unlikely that the related Mortgage Loans will prepay at any *constant* PSA rate. In general, the actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time.

The stability in principal payment of the Classes specified below will be supported by the corresponding supporting Classes as indicated in the follow table:

<u>Classes</u>	<u>Supporting Classes</u>
Group 1	
Aggregate Group I	DC Class and Support
DC	Support
Group 4	
PAC	Support
Group 5	
PAC	TAC and Support
Group 6	
PAC	Support

When the supporting Classes are retired, the Classes they support, if still outstanding, may no longer have Effective Ranges and will be more sensitive to prepayments.

Yield Tables

General. The tables below illustrate the sensitivity of the pre-tax corporate bond equivalent yields to maturity of the applicable Classes to various constant percentages of PSA or CPR and, where specified, to changes in the applicable Index or Indices. 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 each applicable 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 until maturity,
- all of the Mortgage Loans will prepay at the same rate, or
- the level of each applicable Index will remain constant.

The Fixed Rate Interest Only Classes. **The yields to investors in the Fixed Rate Interest Only Classes will be very sensitive to the rate of principal payments (including prepayments) of the related Mortgage Loans. The Mortgage Loans generally can be prepaid at any time without penalty. On the basis of the assumptions described below, the yield to maturity on the Fixed Rate Interest Only Classes would be 0% if prepayments of the related Mortgage Loans were to occur at the constant rates shown in the table below:**

<u>Class</u>	<u>% PSA</u>
DI	129% PSA
KI	312% PSA
NI	248% PSA
HX	437% PSA
HY	366% PSA
HN	421% PSA
HI	388% PSA
EI	400% PSA
UI	600% PSA
OI	556% 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 original principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
DI	15.0000%
KI	17.6875%
NI	19.0000%
HX	9.8750%
HY	16.0000%
HN	33.2500%
HI	12.7500%
EI	35.0000%
UI	12.5000%
OI	38.0000%

* 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 DI Class to Prepayments

	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>132%</u>	<u>165%</u>	<u>250%</u>	<u>325%</u>	<u>330%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ..	38.5%	37.4%	(5.8)%	(5.8)%	(5.8)%	(5.8)%	(5.8)%	(17.0)%

Sensitivity of the KI Class to Prepayments

	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>185%</u>	<u>250%</u>	<u>370%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ..	22.8%	19.0%	11.9%	6.1%	(5.9)%	(20.3)%

Sensitivity of the NI Class to Prepayments

	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>250%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ..	20.4%	16.0%	11.1%	(0.3)%	(6.7)%	(35.5)%

Sensitivity of the HX Class to Prepayments

	<u>PSA Prepayment Assumption</u>										<u>CPR Prepayment Assumption</u>	
	<u>50%</u>	<u>100%</u>	<u>101%</u>	<u>102%</u>	<u>150%</u>	<u>225%</u>	<u>226%</u>	<u>250%</u>	<u>300%</u>	<u>500%</u>	<u>7.2%</u>	<u>7.3%</u>
Pre-Tax Yields to Maturity ..	22.5%	9.4%	9.4%	9.4%	9.4%	9.4%	9.4%	9.4%	9.4%	(9.8)%	9.4%	9.4%

Sensitivity of the HY Class to Prepayments

	<u>PSA Prepayment Assumption</u>										<u>CPR Prepayment Assumption</u>	
	<u>50%</u>	<u>100%</u>	<u>101%</u>	<u>102%</u>	<u>150%</u>	<u>225%</u>	<u>226%</u>	<u>250%</u>	<u>300%</u>	<u>500%</u>	<u>7.2%</u>	<u>7.3%</u>
Pre-Tax Yields to Maturity ..	20.9%	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%	9.0%	(21.2)%	10.3%	10.3%

Sensitivity of the HN Class to Prepayments

	PSA Prepayment Assumption										CPR Prepayment Assumption	
	50%	100%	101%	102%	150%	225%	226%	250%	300%	500%	7.2%	7.3%
Pre-Tax Yields to Maturity . .	12.4%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	7.4%	(5.8)%	9.9%	9.9%

Sensitivity of the HI Class to Prepayments

	PSA Prepayment Assumption										CPR Prepayment Assumption	
	50%	100%	101%	102%	150%	225%	226%	250%	300%	500%	7.2%	7.3%
Pre-Tax Yields to Maturity . .	21.6%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	9.3%	(17.0)%	10.2%	10.2%

Sensitivity of the EI Class to Prepayments

	PSA Prepayment Assumption										CPR Prepayment Assumption	
	50%	100%	106%	107%	150%	160%	250%	251%	300%	500%	8.0%	8.1%
Pre-Tax Yields to Maturity . .	11.5%	8.7%	8.7%	8.7%	8.7%	8.7%	8.7%	8.7%	6.2%	(7.4)%	8.7%	8.7%

Sensitivity of the UI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	150%	250%	300%	350%	500%	501%	600%
Pre-Tax Yields to Maturity . .	26.1%	11.9%	11.9%	11.9%	11.9%	11.9%	7.4%	7.3%	0.0%

Sensitivity of the OI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	150%	250%	300%	350%	500%	501%	600%
Pre-Tax Yields to Maturity . .	11.5%	9.0%	9.0%	9.0%	9.0%	9.0%	2.7%	2.7%	(2.4)%

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

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

<u>Class</u>	<u>Price</u>
DO.....	69.0000%
KO.....	81.2813%
NO.....	79.0000%
HO	64.5000%
EO.....	61.0000%
OU.....	53.0000%
UO.....	86.1250%

Sensitivity of the DO Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>132%</u>	<u>165%</u>	<u>250%</u>	<u>325%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ..	1.5%	1.9%	2.3%	3.0%	6.9%	14.5%	25.7%

Sensitivity of the KO Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>185%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ..	2.0%	2.6%	4.0%	5.1%	9.9%

Sensitivity of the NO Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>250%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ..	2.3%	3.2%	4.3%	6.7%	13.5%

Sensitivity of the HO Class to Prepayments

	PSA Prepayment Assumption									CPR Prepayment Assumption		
	<u>50%</u>	<u>100%</u>	<u>101%</u>	<u>102%</u>	<u>150%</u>	<u>225%</u>	<u>226%</u>	<u>250%</u>	<u>300%</u>	<u>500%</u>	<u>7.2%</u>	<u>7.3%</u>
Pre-Tax Yields to Maturity ..	3.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.8%	8.0%	4.0%	4.0%

Sensitivity of the EO Class to Prepayments

	PSA Prepayment Assumption									CPR Prepayment Assumption		
	50%	100%	106%	107%	150%	160%	250%	251%	300%	500%	8.0%	8.1%
Pre-Tax Yields to Maturity . .	3.5%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	5.4%	9.0%	4.6%	4.6%

Sensitivity of the OU Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>250%</u>	<u>300%</u>	<u>350%</u>	<u>500%</u>	<u>600%</u>
Pre-Tax Yields to Maturity ..	4.7%	5.9%	5.9%	5.9%	5.9%	5.9%	8.4%	10.2%

Sensitivity of the UO Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>250%</u>	<u>300%</u>	<u>350%</u>	<u>500%</u>	<u>600%</u>
Pre-Tax Yields to Maturity ..	0.6%	0.6%	0.7%	1.2%	1.9%	3.6%	31.1%	35.8%

The Inverse Floating Rate Classes and the LI and UF Classes. The yields on the Inverse Floating Rate Classes and the LI and UF 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 applicable Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool. As

illustrated in the applicable table below, it is possible that investors in the LI and UF Classes would lose money on their initial investments under certain Index and prepayment scenarios.

Changes in an applicable 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 an applicable 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 and the LI and UF 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 each applicable 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>
LJ	100.00%
LI	16.00%
SG	96.25%
UF	105.50%
US	78.00%

* 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 LJ 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>132%</u>	<u>165%</u>	<u>250%</u>	<u>325%</u>	<u>330%</u>	<u>500%</u>
5.5% and below	7.6%	7.6%	7.6%	7.5%	7.5%	7.4%	7.4%	7.3%
Above 5.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Sensitivity of the LI 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>132%</u>	<u>165%</u>	<u>250%</u>	<u>325%</u>	<u>330%</u>	<u>500%</u>
5.5% and below	*	*	*	*	*	*	*	*
Above 5.5%	50.0%	49.9%	49.6%	45.5%	33.0%	14.5%	13.1%	(28.1)%

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>										<u>CPR Prepayment Assumption</u>	
	<u>50%</u>	<u>100%</u>	<u>101%</u>	<u>102%</u>	<u>150%</u>	<u>225%</u>	<u>226%</u>	<u>250%</u>	<u>300%</u>	<u>500%</u>	<u>7.2%</u>	<u>7.3%</u>
0.60%	14.0%	14.1%	14.1%	14.1%	14.6%	15.7%	16.2%	16.5%	16.9%	18.3%	14.3%	14.6%
2.60%	9.7%	9.8%	9.8%	9.8%	10.3%	11.5%	12.1%	12.4%	12.9%	14.3%	10.0%	10.4%
4.60%	5.5%	5.6%	5.6%	5.6%	6.2%	7.4%	8.1%	8.4%	8.9%	10.4%	5.8%	6.2%
6.60%	1.4%	1.5%	1.5%	1.5%	2.1%	3.4%	4.1%	4.4%	4.9%	6.5%	1.7%	2.1%
7.15%	0.3%	0.4%	0.4%	0.4%	0.9%	2.3%	3.0%	3.3%	3.8%	5.5%	0.6%	1.0%

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

LIBOR	PSA Prepayment Assumption								
	50%	100%	150%	250%	300%	350%	500%	501%	600%
3.8% and below	(0.3)%	(0.4)%	(0.7)%	(2.3)%	(3.1)%	(3.7)%	(5.1)%	(2.9)%	(3.4)%
Above 3.8%	8.1%	8.0%	7.6%	5.8%	4.9%	4.3%	2.6%	5.3%	4.6%

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

	PSA Prepayment Assumption								
<u>LIBOR</u>	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>250%</u>	<u>300%</u>	<u>350%</u>	<u>500%</u>	<u>501%</u>	<u>600%</u>
3.8% and below	20.4%	21.0%	23.4%	31.1%	34.7%	37.8%	45.7%	32.2%	35.0%
Above 3.8%	1.4%	2.0%	3.8%	12.1%	15.9%	19.0%	26.9%	14.1%	16.9%

The Index Differential Classes. The yields to investors in the Index Differential Classes will be sensitive to the difference between the 10-Year Treasury Index and the 2-Year Treasury Index and to the rate of principal payments (including prepayments) of the Mortgage Loans. The Mortgage Loans generally can be prepaid at any time without penalty. It is possible that investors in the IE and IF Classes would lose money on their initial investments under certain Index and prepayment scenarios.

Changes in the 10-Year Treasury Index and the 2-Year Treasury Index may bear no relationship to prevailing mortgage interest rates.

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 Index Differential Classes for each Interest Accrual Period subsequent to their initial Interest Accrual Period will be based on the differences between the Treasury Indices shown 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>
DE	93.0%
IE	22.0%
DF	100.0%
IF	24.0%
DG	98.0%

* 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 DE Class to Prepayments and the Difference Between the
10-Year Treasury Index and the 2-Year Treasury Index
(Pre-Tax Yields to Maturity)**

<u>10-Year Treasury Index minus 2-Year Treasury Index</u>	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>132%</u>	<u>165%</u>	<u>250%</u>	<u>325%</u>	<u>330%</u>	<u>500%</u>
1.00% and below	4.8%	4.9%	5.1%	5.3%	6.4%	8.5%	8.6%	11.1%
1.25%	5.8%	5.9%	6.0%	6.2%	7.1%	8.9%	9.0%	11.2%
1.50%	6.7%	6.8%	6.9%	7.1%	7.8%	9.2%	9.3%	11.3%
1.75%	7.6%	7.7%	7.7%	7.9%	8.5%	9.6%	9.7%	11.4%
2.00%	8.5%	8.6%	8.6%	8.7%	9.2%	10.0%	10.0%	11.5%
2.25%	9.4%	9.4%	9.4%	9.5%	9.8%	10.4%	10.4%	11.5%
2.50% and above	10.2%	10.2%	10.2%	10.3%	10.4%	10.7%	10.7%	11.6%

**Sensitivity of the IE Class to Prepayments and the Difference Between the
10-Year Treasury Index and the 2-Year Treasury Index
(Pre-Tax Yields to Maturity)**

<u>10-Year Treasury Index minus 2-Year Treasury Index</u>	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>132%</u>	<u>165%</u>	<u>250%</u>	<u>325%</u>	<u>330%</u>	<u>500%</u>
1.00% and below	23.9%	23.5%	22.6%	19.0%	7.6%	(21.0)%	(23.3)%	(78.6)%
1.25%	20.9%	20.5%	19.4%	15.9%	4.9%	(24.8)%	(27.2)%	(80.9)%
1.50%	17.6%	17.1%	15.9%	12.5%	2.0%	(29.2)%	(31.6)%	(83.5)%
1.75%	13.8%	13.1%	11.8%	8.6%	(1.4)%	(34.5)%	(37.0)%	(86.4)%
2.00%	9.2%	8.2%	6.7%	3.8%	(5.5)%	(41.4)%	(44.0)%	(89.7)%
2.25%	2.9%	1.4%	(0.2)%	(2.9)%	(11.2)%	(51.6)%	(54.3)%	(93.5)%
2.50% and above	(77.3)%	(77.3)%	(77.3)%	(78.8)%	(83.1)%	(87.2)%	(87.4)%	(98.2)%

**Sensitivity of the DF Class to Prepayments and the Difference Between the
10-Year Treasury Index and the 2-Year Treasury Index
(Pre-Tax Yields to Maturity)**

10-Year Treasury Index minus 2-Year Treasury Index	PSA Prepayment Assumption							
	50%	100%	132%	165%	250%	325%	330%	500%
0.50000% and below	3.6%	3.7%	3.8%	4.0%	4.6%	5.7%	5.8%	6.3%
0.75000%	4.9%	5.0%	5.0%	5.1%	5.4%	6.0%	6.1%	6.3%
1.00000%	6.2%	6.2%	6.2%	6.2%	6.2%	6.3%	6.3%	6.3%
1.25000%	7.3%	7.3%	7.3%	7.2%	7.0%	6.6%	6.6%	6.3%
1.50000%	8.5%	8.4%	8.3%	8.2%	7.7%	6.9%	6.8%	6.3%
1.66667% and above	9.2%	9.1%	9.0%	8.8%	8.2%	7.1%	7.0%	6.3%

**Sensitivity of the IF Class to Prepayments and the Difference Between the
10-Year Treasury Index and the 2-Year Treasury Index
(Pre-Tax Yields to Maturity)**

10-Year Treasury Index minus 2-Year Treasury Index	PSA Prepayment Assumption							
	50%	100%	132%	165%	250%	325%	330%	500%
0.50000% and below	22.8%	22.4%	21.4%	17.8%	6.5%	(24.5)%	(27.1)%	(88.1)%
0.75000%	19.6%	19.1%	18.0%	14.6%	3.7%	(28.1)%	(30.7)%	(88.1)%
1.00000%	15.8%	15.1%	13.9%	10.6%	0.3%	(32.5)%	(35.1)%	(88.1)%
1.25000%	10.8%	9.9%	8.5%	5.5%	(4.1)%	(38.4)%	(40.8)%	(88.1)%
1.50000%	3.1%	1.7%	0.1%	(2.6)%	(11.1)%	(47.4)%	(49.5)%	(88.1)%
1.66667% and above	(43.5)%	(43.5)%	(43.5)%	(46.0)%	(53.2)%	(60.6)%	(61.2)%	(88.1)%

**Sensitivity of the DG Class to Prepayments and the Difference Between the
10-Year Treasury Index and the 2-Year Treasury Index
(Pre-Tax Yields to Maturity)**

10-Year Treasury Index minus 2-Year Treasury Index	PSA Prepayment Assumption							
	50%	100%	132%	165%	250%	325%	330%	500%
1.00% and below	6.6%	6.6%	6.5%	6.5%	6.2%	5.8%	5.7%	5.4%
1.25%	5.6%	5.6%	5.6%	5.6%	5.5%	5.3%	5.3%	5.3%
1.50%	4.6%	4.6%	4.6%	4.7%	4.7%	4.9%	4.9%	5.2%
1.75%	3.6%	3.6%	3.7%	3.7%	4.0%	4.5%	4.5%	5.1%
2.00%	2.6%	2.6%	2.7%	2.8%	3.2%	4.0%	4.1%	5.0%
2.25%	1.5%	1.6%	1.6%	1.8%	2.3%	3.6%	3.7%	4.9%
2.50% and above	0.4%	0.5%	0.6%	0.8%	1.5%	3.1%	3.2%	4.9%

Weighted Average Lives of the Certificates

The weighted average life of a Certificate is determined by

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

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

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

- the timing of changes in the rate of principal payments,
- the priority sequences of payments of principal of the Classes, and
- in the case of the Group 1, Group 4, Group 5 and Group 6 Classes, the payment of principal of certain Classes in accordance with the Principal Balance Schedules.

See “—Distributions of Principal” above.

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

Decrement Tables

The following tables indicate the percentages of original principal balances of the specified Classes that would be outstanding after each date shown at various constant PSA or CPR rates, 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	8.00%
Group 2 MBS	360 months	360 months	7.50%
Group 3 MBS	360 months	360 months	7.50%
Group 4 MBS	360 months	360 months	7.50%
Group 5 MBS	360 months	360 months	7.50%
Group 6 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.

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. 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	DA Class								DB Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	132%	165%	250%	325%	330%	500%	0%	100%	132%	165%	250%	325%	330%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	99	94	94	94	94	94	94	94	100	100	100	100	100	100	100	100
March 2007	97	85	85	85	85	85	85	85	100	100	100	100	100	100	100	100
March 2008	95	74	74	74	74	74	74	74	100	100	100	100	100	100	100	100
March 2009	94	64	64	64	64	64	64	50	100	100	100	100	100	100	100	100
March 2010	92	54	54	54	54	54	54	33	100	100	100	100	100	100	100	100
March 2011	90	44	44	44	44	44	44	21	100	100	100	100	100	100	100	100
March 2012	88	36	36	36	36	36	35	14	100	100	100	100	100	100	100	100
March 2013	85	28	28	28	28	28	27	8	100	100	100	100	100	100	100	100
March 2014	82	21	21	21	21	21	20	4	100	100	100	100	100	100	100	100
March 2015	80	16	16	16	16	16	15	2	100	100	100	100	100	100	100	100
March 2016	77	11	11	11	11	11	11	*	100	100	100	100	100	100	100	100
March 2017	73	8	8	8	8	8	8	0	100	100	100	100	100	100	100	69
March 2018	70	6	6	6	6	6	5	0	100	100	100	100	100	100	100	47
March 2019	66	3	3	3	3	3	3	0	100	100	100	100	100	100	100	32
March 2020	61	2	2	2	2	2	2	0	100	100	100	100	100	100	100	21
March 2021	57	1	1	1	1	1	*	0	100	100	100	100	100	100	100	14
March 2022	52	0	0	0	0	0	0	0	100	88	88	88	88	88	83	9
March 2023	47	0	0	0	0	0	0	0	100	67	67	67	67	67	63	6
March 2024	41	0	0	0	0	0	0	0	100	51	51	51	51	51	48	4
March 2025	34	0	0	0	0	0	0	0	100	38	38	38	38	38	36	3
March 2026	28	0	0	0	0	0	0	0	100	28	28	28	28	28	26	2
March 2027	20	0	0	0	0	0	0	0	100	21	21	21	21	21	19	1
March 2028	12	0	0	0	0	0	0	0	100	15	15	15	15	15	14	1
March 2029	4	0	0	0	0	0	0	0	100	10	10	10	10	10	10	*
March 2030	0	0	0	0	0	0	0	0	7	7	7	7	7	7	7	*
March 2031	0	0	0	0	0	0	0	0	5	5	5	5	5	5	4	*
March 2032	0	0	0	0	0	0	0	0	3	3	3	3	3	3	3	*
March 2033	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	*
March 2034	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	*
March 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.9	6.0	6.0	6.0	6.0	6.0	5.9	4.4	24.8	19.9	19.9	19.9	19.9	19.9	19.7	13.6

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

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

Date	DI† and DC Classes								DE, IE†, DF, IF†, LJ, LI†, DO and DG Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	132%	165%	250%	325%	330%	500%	0%	100%	132%	165%	250%	325%	330%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	100	100	88	88	88	88	88	88	100	100	100	98	92	87	87	76
March 2007	100	100	64	64	64	64	64	64	100	100	100	94	77	64	63	32
March 2008	100	100	36	36	36	36	36	0	100	100	100	89	62	39	38	0
March 2009	100	100	14	14	14	14	14	0	100	100	100	85	50	23	21	0
March 2010	100	100	0	0	0	0	0	0	100	100	99	82	42	12	10	0
March 2011	100	100	0	0	0	0	0	0	100	100	97	77	34	4	3	0
March 2012	100	100	0	0	0	0	0	0	100	100	95	74	30	1	0	0
March 2013	100	99	0	0	0	0	0	0	100	100	93	72	28	0	0	0
March 2014	100	89	0	0	0	0	0	0	100	100	91	69	25	0	0	0
March 2015	100	68	0	0	0	0	0	0	100	100	87	65	23	0	0	0
March 2016	100	41	0	0	0	0	0	0	100	100	82	60	21	0	0	0
March 2017	100	8	0	0	0	0	0	0	100	100	76	55	18	0	0	0
March 2018	100	0	0	0	0	0	0	0	100	95	70	50	16	0	0	0
March 2019	100	0	0	0	0	0	0	0	100	88	64	45	14	0	0	0
March 2020	100	0	0	0	0	0	0	0	100	81	58	40	12	0	0	0
March 2021	100	0	0	0	0	0	0	0	100	75	52	36	10	0	0	0
March 2022	100	0	0	0	0	0	0	0	100	68	47	31	9	0	0	0
March 2023	100	0	0	0	0	0	0	0	100	61	41	27	7	0	0	0
March 2024	100	0	0	0	0	0	0	0	100	54	36	23	6	0	0	0
March 2025	100	0	0	0	0	0	0	0	100	48	32	20	5	0	0	0
March 2026	100	0	0	0	0	0	0	0	100	42	27	17	4	0	0	0
March 2027	100	0	0	0	0	0	0	0	100	36	23	14	3	0	0	0
March 2028	100	0	0	0	0	0	0	0	100	30	19	11	2	0	0	0
March 2029	100	0	0	0	0	0	0	0	100	25	15	9	2	0	0	0
March 2030	74	0	0	0	0	0	0	0	100	20	12	7	1	0	0	0
March 2031	0	0	0	0	0	0	0	0	94	15	9	5	1	0	0	0
March 2032	0	0	0	0	0	0	0	0	73	11	6	3	1	0	0	0
March 2033	0	0	0	0	0	0	0	0	51	7	4	2	*	0	0	0
March 2034	0	0	0	0	0	0	0	0	26	3	1	1	*	0	0	0
March 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.2	10.6	2.5	2.5	2.5	2.5	2.5	2.2	28.0	20.1	16.9	13.1	6.5	2.8	2.7	1.6

Date	ND Class								KI†, KO and KC Classes					
	PSA Prepayment Assumption								PSA Prepayment Assumption					
	0%	100%	132%	165%	250%	325%	330%	500%	0%	100%	185%	250%	370%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	99	95	95	95	95	95	95	95	99	92	87	84	77	69
March 2007	97	86	86	86	86	86	86	86	97	85	76	69	57	46
March 2008	96	75	75	75	75	75	75	74	96	77	65	56	42	29
March 2009	94	65	65	65	65	65	65	51	95	71	56	46	30	18
March 2010	92	55	55	55	55	55	55	35	93	64	47	37	21	10
March 2011	90	46	46	46	46	46	46	24	91	58	40	29	14	4
March 2012	88	38	38	38	38	38	38	17	89	52	33	22	9	*
March 2013	86	30	30	30	30	30	29	11	87	47	27	17	5	0
March 2014	83	24	24	24	24	24	23	8	85	42	22	12	1	0
March 2015	80	19	19	19	19	19	18	5	83	37	18	8	0	0
March 2016	77	15	15	15	15	15	14	4	80	32	14	5	0	0
March 2017	74	11	11	11	11	11	11	2	78	28	10	2	0	0
March 2018	71	9	9	9	9	9	8	2	75	24	7	0	0	0
March 2019	67	7	7	7	7	7	7	1	72	20	4	0	0	0
March 2020	63	5	5	5	5	5	5	1	68	16	1	0	0	0
March 2021	58	4	4	4	4	4	4	1	65	13	0	0	0	0
March 2022	54	3	3	3	3	3	3	*	61	9	0	0	0	0
March 2023	48	2	2	2	2	2	2	*	57	6	0	0	0	0
March 2024	43	2	2	2	2	2	2	*	53	3	0	0	0	0
March 2025	37	1	1	1	1	1	1	*	48	0	0	0	0	0
March 2026	30	1	1	1	1	1	1	*	43	0	0	0	0	0
March 2027	23	1	1	1	1	1	1	*	38	0	0	0	0	0
March 2028	15	1	1	1	1	1	*	*	32	0	0	0	0	0
March 2029	7	*	*	*	*	*	*	*	25	0	0	0	0	0
March 2030	*	*	*	*	*	*	*	*	19	0	0	0	0	0
March 2031	*	*	*	*	*	*	*	*	12	0	0	0	0	0
March 2032	*	*	*	*	*	*	*	*	4	0	0	0	0	0
March 2033	*	*	*	*	*	*	*	*	0	0	0	0	0	0
March 2034	*	*	*	*	*	*	*	*	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.3	6.5	6.5	6.5	6.5	6.5	6.4	4.7	18.0	8.3	5.6	4.4	3.1	2.3

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

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

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

Date	KZ Class						NI†, NO and KJ Classes					
	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	185%	250%	370%	500%	0%	100%	150%	250%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	105	105	105	105	105	105	99	92	89	82	79	66
March 2007	110	110	110	110	110	110	98	84	78	66	61	41
March 2008	116	116	116	116	116	116	97	76	68	52	46	23
March 2009	122	122	122	122	122	122	95	69	59	41	33	10
March 2010	128	128	128	128	128	128	94	62	50	31	24	2
March 2011	135	135	135	135	135	135	92	56	43	23	16	0
March 2012	142	142	142	142	142	142	90	50	36	16	9	0
March 2013	149	149	149	149	149	103	89	44	30	11	4	0
March 2014	157	157	157	157	157	70	87	39	25	6	0	0
March 2015	165	165	165	165	136	48	85	34	20	2	0	0
March 2016	173	173	173	173	102	32	82	29	16	0	0	0
March 2017	182	182	182	182	76	22	80	25	12	0	0	0
March 2018	191	191	191	179	57	15	77	21	8	0	0	0
March 2019	201	201	201	145	42	10	74	17	5	0	0	0
March 2020	211	211	211	117	31	6	71	14	2	0	0	0
March 2021	222	222	193	94	23	4	68	10	0	0	0	0
March 2022	234	234	161	75	17	3	65	7	0	0	0	0
March 2023	246	246	133	60	12	2	61	4	0	0	0	0
March 2024	258	258	109	47	9	1	57	1	0	0	0	0
March 2025	271	269	89	36	6	1	52	0	0	0	0	0
March 2026	285	227	71	28	4	*	47	0	0	0	0	0
March 2027	300	188	55	21	3	*	42	0	0	0	0	0
March 2028	315	151	42	15	2	*	37	0	0	0	0	0
March 2029	331	116	31	10	1	*	31	0	0	0	0	0
March 2030	348	84	21	7	1	*	24	0	0	0	0	0
March 2031	366	54	13	4	*	*	17	0	0	0	0	0
March 2032	385	26	6	2	*	*	10	0	0	0	0	0
March 2033	318	0	0	0	0	0	2	0	0	0	0	0
March 2034	165	0	0	0	0	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.8	23.7	19.8	17.0	12.8	9.8	18.7	7.8	5.9	3.8	3.2	1.9

Date	KV Class						KW Class						ZK Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	150%	250%	300%	500%	0%	100%	150%	250%	300%	500%	0%	100%	150%	250%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	93	93	93	93	93	93	100	100	100	100	100	100	105	105	105	105	105	105
March 2007	86	86	86	86	86	86	100	100	100	100	100	100	110	110	110	110	110	110
March 2008	78	78	78	78	78	78	100	100	100	100	100	100	116	116	116	116	116	116
March 2009	70	70	70	70	70	70	100	100	100	100	100	100	122	122	122	122	122	122
March 2010	61	61	61	61	61	61	100	100	100	100	100	100	128	128	128	128	128	128
March 2011	52	52	52	52	52	0	100	100	100	100	100	73	135	135	135	135	135	135
March 2012	42	42	42	42	42	0	100	100	100	100	100	0	142	142	142	142	142	126
March 2013	32	32	32	32	32	0	100	100	100	100	100	0	149	149	149	149	149	86
March 2014	22	22	22	22	19	0	100	100	100	100	100	0	157	157	157	157	157	58
March 2015	11	11	11	11	0	0	100	100	100	100	37	0	165	165	165	165	165	40
March 2016	0	0	0	0	0	0	99	99	99	73	0	0	173	173	173	173	151	27
March 2017	0	0	0	0	0	0	86	86	86	1	0	0	182	182	182	182	119	18
March 2018	0	0	0	0	0	0	73	73	73	0	0	0	191	191	191	149	94	12
March 2019	0	0	0	0	0	0	58	58	58	0	0	0	201	201	201	121	73	8
March 2020	0	0	0	0	0	0	43	43	43	0	0	0	211	211	211	98	57	5
March 2021	0	0	0	0	0	0	27	27	15	0	0	0	222	222	222	79	44	4
March 2022	0	0	0	0	0	0	11	11	0	0	0	0	234	234	199	63	34	2
March 2023	0	0	0	0	0	0	0	0	0	0	0	0	241	241	169	50	26	2
March 2024	0	0	0	0	0	0	0	0	0	0	0	0	241	241	142	39	20	1
March 2025	0	0	0	0	0	0	0	0	0	0	0	0	241	224	117	30	15	1
March 2026	0	0	0	0	0	0	0	0	0	0	0	0	241	189	96	23	11	*
March 2027	0	0	0	0	0	0	0	0	0	0	0	0	241	156	77	17	8	*
March 2028	0	0	0	0	0	0	0	0	0	0	0	0	241	126	60	13	5	*
March 2029	0	0	0	0	0	0	0	0	0	0	0	0	241	97	45	9	4	*
March 2030	0	0	0	0	0	0	0	0	0	0	0	0	241	70	31	6	2	*
March 2031	0	0	0	0	0	0	0	0	0	0	0	0	241	45	19	3	1	*
March 2032	0	0	0	0	0	0	0	0	0	0	0	0	241	22	9	1	1	*
March 2033	0	0	0	0	0	0	0	0	0	0	0	0	241	0	0	0	0	0
March 2034	0	0	0	0	0	0	0	0	0	0	0	0	137	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.0	6.0	6.0	6.0	5.8	4.4	14.5	14.5	14.3	11.3	9.9	6.3	29.1	23.4	20.8	16.4	14.5	9.3

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

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

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

HX†, HA and HJ Classes											HX†, HA and HJ Classes	
Date	PSA Prepayment Assumption										CPR Prepayment Assumption	
	0%	100%	101%	102%	150%	225%	226%	250%	300%	500%	7.2%	7.3%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	100	100	100	100	100	100	100	100	100	100	100	100
March 2007	95	65	65	65	65	65	65	65	65	19	65	65
March 2008	86	7	7	7	7	7	7	7	7	0	7	7
March 2009	75	0	0	0	0	0	0	0	0	0	0	0
March 2010	65	0	0	0	0	0	0	0	0	0	0	0
March 2011	53	0	0	0	0	0	0	0	0	0	0	0
March 2012	40	0	0	0	0	0	0	0	0	0	0	0
March 2013	27	0	0	0	0	0	0	0	0	0	0	0
March 2014	12	0	0	0	0	0	0	0	0	0	0	0
March 2015	0	0	0	0	0	0	0	0	0	0	0	0
March 2016	0	0	0	0	0	0	0	0	0	0	0	0
March 2017	0	0	0	0	0	0	0	0	0	0	0	0
March 2018	0	0	0	0	0	0	0	0	0	0	0	0
March 2019	0	0	0	0	0	0	0	0	0	0	0	0
March 2020	0	0	0	0	0	0	0	0	0	0	0	0
March 2021	0	0	0	0	0	0	0	0	0	0	0	0
March 2022	0	0	0	0	0	0	0	0	0	0	0	0
March 2023	0	0	0	0	0	0	0	0	0	0	0	0
March 2024	0	0	0	0	0	0	0	0	0	0	0	0
March 2025	0	0	0	0	0	0	0	0	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0
March 2034	0	0	0	0	0	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.1	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	1.8	2.3	2.3

HY†, HB and HK Classes											HY†, HB and HK Classes	
Date	PSA Prepayment Assumption										CPR Prepayment Assumption	
	0%	100%	101%	102%	150%	225%	226%	250%	300%	500%	7.2%	7.3%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	100	100	100	100	100	100	100	100	100	100	100	100
March 2007	100	100	100	100	100	100	100	100	100	100	100	100
March 2008	100	100	100	100	100	100	100	100	100	0	100	100
March 2009	100	47	47	47	47	47	47	47	40	0	47	47
March 2010	100	0	0	0	0	0	0	0	0	0	0	0
March 2011	100	0	0	0	0	0	0	0	0	0	0	0
March 2012	100	0	0	0	0	0	0	0	0	0	0	0
March 2013	100	0	0	0	0	0	0	0	0	0	0	0
March 2014	100	0	0	0	0	0	0	0	0	0	0	0
March 2015	96	0	0	0	0	0	0	0	0	0	0	0
March 2016	77	0	0	0	0	0	0	0	0	0	0	0
March 2017	57	0	0	0	0	0	0	0	0	0	0	0
March 2018	35	0	0	0	0	0	0	0	0	0	0	0
March 2019	12	0	0	0	0	0	0	0	0	0	0	0
March 2020	0	0	0	0	0	0	0	0	0	0	0	0
March 2021	0	0	0	0	0	0	0	0	0	0	0	0
March 2022	0	0	0	0	0	0	0	0	0	0	0	0
March 2023	0	0	0	0	0	0	0	0	0	0	0	0
March 2024	0	0	0	0	0	0	0	0	0	0	0	0
March 2025	0	0	0	0	0	0	0	0	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0
March 2034	0	0	0	0	0	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.3	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.9	2.4	4.0	4.0

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

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

Date	HC Class										HC Class	
	PSA Prepayment Assumption										CPR Prepayment Assumption	
	0%	100%	101%	102%	150%	225%	226%	250%	300%	500%	7.2%	7.3%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	100	100	100	100	100	100	100	100	100	100	100	100
March 2007	100	100	100	100	100	100	100	100	100	100	100	100
March 2008	100	100	100	100	100	100	100	100	100	66	100	100
March 2009	100	100	100	100	100	100	100	100	100	0	100	100
March 2010	100	92	92	92	92	92	92	92	62	0	92	92
March 2011	100	48	48	48	48	48	48	48	3	0	48	48
March 2012	100	6	6	6	6	6	6	6	0	0	6	6
March 2013	100	0	0	0	0	0	0	0	0	0	0	0
March 2014	100	0	0	0	0	0	0	0	0	0	0	0
March 2015	100	0	0	0	0	0	0	0	0	0	0	0
March 2016	100	0	0	0	0	0	0	0	0	0	0	0
March 2017	100	0	0	0	0	0	0	0	0	0	0	0
March 2018	100	0	0	0	0	0	0	0	0	0	0	0
March 2019	100	0	0	0	0	0	0	0	0	0	0	0
March 2020	89	0	0	0	0	0	0	0	0	0	0	0
March 2021	65	0	0	0	0	0	0	0	0	0	0	0
March 2022	41	0	0	0	0	0	0	0	0	0	0	0
March 2023	14	0	0	0	0	0	0	0	0	0	0	0
March 2024	0	0	0	0	0	0	0	0	0	0	0	0
March 2025	0	0	0	0	0	0	0	0	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0
March 2034	0	0	0	0	0	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.6	6.0	6.0	6.0	6.0	6.0	6.0	6.0	5.2	3.2	6.0	6.0

Date	HD Class										HD Class	
	PSA Prepayment Assumption										CPR Prepayment Assumption	
	0%	100%	101%	102%	150%	225%	226%	250%	300%	500%	7.2%	7.3%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	100	100	100	100	100	100	100	100	100	100	100	100
March 2007	100	100	100	100	100	100	100	100	100	100	100	100
March 2008	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	100	100	100	100	100	100	100	100	100	57	100	100
March 2010	100	100	100	100	100	100	100	100	100	0	100	100
March 2011	100	100	100	100	100	100	100	100	100	0	100	100
March 2012	100	100	100	100	100	100	100	100	31	0	100	100
March 2013	100	47	47	47	47	47	47	47	0	0	47	47
March 2014	100	0	0	0	0	0	0	0	0	0	0	0
March 2015	100	0	0	0	0	0	0	0	0	0	0	0
March 2016	100	0	0	0	0	0	0	0	0	0	0	0
March 2017	100	0	0	0	0	0	0	0	0	0	0	0
March 2018	100	0	0	0	0	0	0	0	0	0	0	0
March 2019	100	0	0	0	0	0	0	0	0	0	0	0
March 2020	100	0	0	0	0	0	0	0	0	0	0	0
March 2021	100	0	0	0	0	0	0	0	0	0	0	0
March 2022	100	0	0	0	0	0	0	0	0	0	0	0
March 2023	100	0	0	0	0	0	0	0	0	0	0	0
March 2024	76	0	0	0	0	0	0	0	0	0	0	0
March 2025	27	0	0	0	0	0	0	0	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0
March 2034	0	0	0	0	0	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.6	8.0	8.0	8.0	8.0	8.0	8.0	8.0	6.8	4.1	8.0	8.0

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

Date	HN†, HO and HE Classes										HN†, HO and HE Classes	
	PSA Prepayment Assumption										CPR Prepayment Assumption	
	0%	100%	101%	102%	150%	225%	226%	250%	300%	500%	7.2%	7.3%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	100	100	100	100	100	100	100	100	100	100	100	100
March 2007	100	100	100	100	100	100	100	100	100	100	100	100
March 2008	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	100	100	100	100	100	100	100	100	100	100	100	100
March 2010	100	100	100	100	100	100	100	100	100	73	100	100
March 2011	100	100	100	100	100	100	100	100	100	31	100	100
March 2012	100	100	100	100	100	100	100	100	100	2	100	100
March 2013	100	100	100	100	100	100	100	100	83	0	100	100
March 2014	100	95	95	95	95	95	95	95	54	0	95	95
March 2015	100	68	68	68	68	68	68	68	31	0	68	68
March 2016	100	46	46	46	46	46	46	46	12	0	46	46
March 2017	100	27	27	27	27	27	27	27	0	0	27	27
March 2018	100	11	11	11	11	11	11	11	0	0	11	11
March 2019	100	0	0	0	0	0	0	0	0	0	0	0
March 2020	100	0	0	0	0	0	0	0	0	0	0	0
March 2021	100	0	0	0	0	0	0	0	0	0	0	0
March 2022	100	0	0	0	0	0	0	0	0	0	0	0
March 2023	100	0	0	0	0	0	0	0	0	0	0	0
March 2024	100	0	0	0	0	0	0	0	0	0	0	0
March 2025	100	0	0	0	0	0	0	0	0	0	0	0
March 2026	84	0	0	0	0	0	0	0	0	0	0	0
March 2027	51	0	0	0	0	0	0	0	0	0	0	0
March 2028	14	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0
March 2034	0	0	0	0	0	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	22.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	9.3	5.6	11.0	11.0

Date	HG Class										HG Class	
	PSA Prepayment Assumption										CPR Prepayment Assumption	
	0%	100%	101%	102%	150%	225%	226%	250%	300%	500%	7.2%	7.3%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	100	100	100	100	100	100	100	100	100	100	100	100
March 2007	100	100	100	100	100	100	100	100	100	100	100	100
March 2008	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	100	100	100	100	100	100	100	100	100	100	100	100
March 2010	100	100	100	100	100	100	100	100	100	100	100	100
March 2011	100	100	100	100	100	100	100	100	100	100	100	100
March 2012	100	100	100	100	100	100	100	100	100	100	100	100
March 2013	100	100	100	100	100	100	100	100	100	71	100	100
March 2014	100	100	100	100	100	100	100	100	100	48	100	100
March 2015	100	100	100	100	100	100	100	100	100	33	100	100
March 2016	100	100	100	100	100	100	100	100	100	22	100	100
March 2017	100	100	100	100	100	100	100	100	95	15	100	100
March 2018	100	100	100	100	100	100	100	100	75	10	100	100
March 2019	100	96	96	96	96	96	96	96	59	7	96	96
March 2020	100	78	78	78	78	78	78	78	46	5	78	78
March 2021	100	63	63	63	63	63	63	63	36	3	63	63
March 2022	100	51	51	51	51	51	51	51	28	2	51	51
March 2023	100	40	40	40	40	40	40	40	21	1	40	40
March 2024	100	32	32	32	32	32	32	32	16	1	32	32
March 2025	100	25	25	25	25	25	25	25	12	1	25	25
March 2026	100	19	19	19	19	19	19	19	9	*	19	19
March 2027	100	14	14	14	14	14	14	14	7	*	14	14
March 2028	100	11	11	11	11	11	11	11	5	*	11	11
March 2029	58	8	8	8	8	8	8	8	3	*	8	8
March 2030	5	5	5	5	5	5	5	5	2	*	5	5
March 2031	3	3	3	3	3	3	3	3	1	*	3	3
March 2032	2	2	2	2	2	2	2	2	1	*	2	2
March 2033	1	1	1	1	1	1	1	1	*	*	1	1
March 2034	0	0	0	0	0	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.2	18.0	18.0	18.0	18.0	18.0	18.0	18.0	15.7	9.7	18.0	18.0

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

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

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

Date	ZG Class										ZG Class	
	PSA Prepayment Assumption										CPR Prepayment Assumption	
	0%	100%	101%	102%	150%	225%	226%	250%	300%	500%	7.2%	7.3%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	90	58	58	58	44	23	100	99	98	94	39	100
March 2007	83	34	34	33	3	0	105	100	71	0	9	105
March 2008	79	30	29	28	0	0	82	63	26	0	*	110
March 2009	75	26	25	23	0	0	59	37	0	0	0	116
March 2010	70	21	20	18	0	0	42	19	0	0	0	122
March 2011	65	16	15	13	0	0	31	7	0	0	0	128
March 2012	60	11	9	8	0	0	25	2	0	0	0	135
March 2013	55	6	4	2	0	0	22	0	0	0	0	142
March 2014	49	0	0	0	0	0	21	0	0	0	0	145
March 2015	43	0	0	0	0	0	20	0	0	0	0	141
March 2016	37	0	0	0	0	0	18	0	0	0	0	135
March 2017	30	0	0	0	0	0	16	0	0	0	0	127
March 2018	23	0	0	0	0	0	15	0	0	0	0	119
March 2019	16	0	0	0	0	0	13	0	0	0	0	110
March 2020	8	0	0	0	0	0	11	0	0	0	0	101
March 2021	*	0	0	0	0	0	10	0	0	0	0	92
March 2022	0	0	0	0	0	0	9	0	0	0	0	83
March 2023	0	0	0	0	0	0	7	0	0	0	0	74
March 2024	0	0	0	0	0	0	6	0	0	0	0	65
March 2025	0	0	0	0	0	0	5	0	0	0	0	57
March 2026	0	0	0	0	0	0	4	0	0	0	0	48
March 2027	0	0	0	0	0	0	3	0	0	0	0	41
March 2028	0	0	0	0	0	0	3	0	0	0	0	33
March 2029	0	0	0	0	0	0	2	0	0	0	0	26
March 2030	0	0	0	0	0	0	1	0	0	0	0	20
March 2031	0	0	0	0	0	0	1	0	0	0	0	14
March 2032	0	0	0	0	0	0	1	0	0	0	0	8
March 2033	0	0	0	0	0	0	*	0	0	0	0	3
March 2034	0	0	0	0	0	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.4	2.5	2.4	2.3	0.9	0.7	6.3	3.5	2.4	1.2	1.0	17.8

Date	FG and SG Classes										FG and SG Classes	
	PSA Prepayment Assumption										CPR Prepayment Assumption	
	0%	100%	101%	102%	150%	225%	226%	250%	300%	500%	7.2%	7.3%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	100	100	100	100	100	100	100	92	75	4	100	100
March 2007	100	100	100	100	100	44	12	0	0	0	100	80
March 2008	100	100	100	100	80	0	0	0	0	0	100	66
March 2009	100	100	100	100	59	0	0	0	0	0	90	53
March 2010	100	100	100	100	42	0	0	0	0	0	80	41
March 2011	100	100	100	100	26	0	0	0	0	0	70	29
March 2012	100	100	100	100	13	0	0	0	0	0	62	19
March 2013	100	100	100	100	2	0	0	0	0	0	53	8
March 2014	100	97	95	93	0	0	0	0	0	0	43	0
March 2015	100	83	81	78	0	0	0	0	0	0	29	0
March 2016	100	65	63	61	0	0	0	0	0	0	12	0
March 2017	100	45	43	40	0	0	0	0	0	0	0	0
March 2018	100	23	21	18	0	0	0	0	0	0	0	0
March 2019	100	0	0	0	0	0	0	0	0	0	0	0
March 2020	100	0	0	0	0	0	0	0	0	0	0	0
March 2021	100	0	0	0	0	0	0	0	0	0	0	0
March 2022	89	0	0	0	0	0	0	0	0	0	0	0
March 2023	77	0	0	0	0	0	0	0	0	0	0	0
March 2024	65	0	0	0	0	0	0	0	0	0	0	0
March 2025	51	0	0	0	0	0	0	0	0	0	0	0
March 2026	37	0	0	0	0	0	0	0	0	0	0	0
March 2027	23	0	0	0	0	0	0	0	0	0	0	0
March 2028	7	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0
March 2034	0	0	0	0	0	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.0	11.7	11.6	11.4	4.8	2.0	1.5	1.4	1.2	0.8	7.9	4.5

* 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	GZ Class										GZ Class	
	PSA Prepayment Assumption										CPR Prepayment Assumption	
	0%	100%	101%	102%	150%	225%	226%	250%	300%	500%	7.2%	7.3%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	105	105	105	105	105	105	1	0	0	0	105	23
March 2007	110	110	110	110	110	110	0	0	0	0	110	0
March 2008	116	116	116	116	116	112	0	0	0	0	116	0
March 2009	122	122	122	122	122	80	0	0	0	0	122	0
March 2010	128	128	128	128	128	57	0	0	0	0	128	0
March 2011	135	135	135	135	135	43	0	0	0	0	135	0
March 2012	142	142	142	142	142	34	0	0	0	0	142	0
March 2013	149	149	149	149	149	31	0	0	0	0	149	0
March 2014	157	157	157	157	147	29	0	0	0	0	157	0
March 2015	165	165	165	165	140	26	0	0	0	0	165	0
March 2016	173	173	173	173	132	24	0	0	0	0	173	0
March 2017	182	182	182	182	123	22	0	0	0	0	175	0
March 2018	191	191	191	191	113	19	0	0	0	0	164	0
March 2019	201	200	198	195	103	17	0	0	0	0	151	0
March 2020	211	185	183	180	93	14	0	0	0	0	139	0
March 2021	222	169	167	165	83	12	0	0	0	0	126	0
March 2022	234	154	152	150	74	10	0	0	0	0	113	0
March 2023	246	138	136	134	64	8	0	0	0	0	101	0
March 2024	258	122	121	119	55	6	0	0	0	0	88	0
March 2025	271	107	106	104	47	5	0	0	0	0	77	0
March 2026	285	92	91	89	39	3	0	0	0	0	65	0
March 2027	300	78	76	75	32	2	0	0	0	0	54	0
March 2028	315	64	63	62	25	1	0	0	0	0	44	0
March 2029	322	50	49	49	19	0	0	0	0	0	34	0
March 2030	309	37	37	36	13	0	0	0	0	0	25	0
March 2031	256	25	25	24	8	0	0	0	0	0	16	0
March 2032	199	14	13	13	3	0	0	0	0	0	8	0
March 2033	137	2	2	2	0	0	0	0	0	0	*	0
March 2034	69	0	0	0	0	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.6	20.7	20.6	20.6	17.3	7.3	0.6	0.6	0.5	0.4	19.3	0.7

Date	GY Class										GY Class	
	PSA Prepayment Assumption										CPR Prepayment Assumption	
	0%	100%	101%	102%	150%	225%	226%	250%	300%	500%	7.2%	7.3%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	105	105	105	105	105	105	0	0	0	0	105	0
March 2007	110	110	110	110	110	110	0	0	0	0	110	0
March 2008	116	116	116	116	116	116	0	0	0	0	116	0
March 2009	122	122	122	122	122	122	0	0	0	0	122	0
March 2010	128	128	128	128	128	128	0	0	0	0	128	0
March 2011	135	135	135	135	135	135	0	0	0	0	135	0
March 2012	142	142	142	142	142	142	0	0	0	0	142	0
March 2013	149	149	149	149	149	149	0	0	0	0	149	0
March 2014	157	157	157	157	157	157	0	0	0	0	157	0
March 2015	165	165	165	165	165	165	0	0	0	0	165	0
March 2016	173	173	173	173	173	173	0	0	0	0	173	0
March 2017	182	182	182	182	182	182	0	0	0	0	182	0
March 2018	191	191	191	191	191	191	0	0	0	0	191	0
March 2019	201	201	201	201	201	201	0	0	0	0	201	0
March 2020	211	211	211	211	211	211	0	0	0	0	211	0
March 2021	222	222	222	222	222	222	0	0	0	0	222	0
March 2022	234	234	234	234	234	234	0	0	0	0	234	0
March 2023	246	246	246	246	246	246	0	0	0	0	246	0
March 2024	258	258	258	258	258	258	0	0	0	0	258	0
March 2025	271	271	271	271	271	271	0	0	0	0	271	0
March 2026	285	285	285	285	285	285	0	0	0	0	285	0
March 2027	300	300	300	300	300	300	0	0	0	0	300	0
March 2028	315	315	315	315	315	315	0	0	0	0	315	0
March 2029	331	331	331	331	331	307	0	0	0	0	331	0
March 2030	348	348	348	348	348	220	0	0	0	0	348	0
March 2031	366	366	366	366	366	146	0	0	0	0	366	0
March 2032	385	385	385	385	385	82	0	0	0	0	385	0
March 2033	404	404	404	404	248	28	0	0	0	0	404	0
March 2034	425	0	0	0	0	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	30.0	28.4	28.4	28.4	28.1	25.9	0.1	0.1	0.1	0.1	28.3	0.1

* 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.

Date	HQ and HI† Classes										HQ and HI† Classes	
	PSA Prepayment Assumption										CPR Prepayment Assumption	
	0%	100%	101%	102%	150%	225%	226%	250%	300%	500%	7.2%	7.3%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	100	100	100	100	100	100	100	100	100	100	100	100
March 2007	97	81	81	81	81	81	81	81	81	57	81	81
March 2008	92	51	51	51	51	51	51	51	51	0	51	51
March 2009	87	23	23	23	23	23	23	23	19	0	23	23
March 2010	81	0	0	0	0	0	0	0	0	0	0	0
March 2011	75	0	0	0	0	0	0	0	0	0	0	0
March 2012	69	0	0	0	0	0	0	0	0	0	0	0
March 2013	62	0	0	0	0	0	0	0	0	0	0	0
March 2014	54	0	0	0	0	0	0	0	0	0	0	0
March 2015	46	0	0	0	0	0	0	0	0	0	0	0
March 2016	37	0	0	0	0	0	0	0	0	0	0	0
March 2017	27	0	0	0	0	0	0	0	0	0	0	0
March 2018	17	0	0	0	0	0	0	0	0	0	0	0
March 2019	6	0	0	0	0	0	0	0	0	0	0	0
March 2020	0	0	0	0	0	0	0	0	0	0	0	0
March 2021	0	0	0	0	0	0	0	0	0	0	0	0
March 2022	0	0	0	0	0	0	0	0	0	0	0	0
March 2023	0	0	0	0	0	0	0	0	0	0	0	0
March 2024	0	0	0	0	0	0	0	0	0	0	0	0
March 2025	0	0	0	0	0	0	0	0	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0
March 2034	0	0	0	0	0	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	9.0	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.0	2.1	3.1	3.1

Date	EJ Class										EJ Class	
	PSA Prepayment Assumption										CPR Prepayment Assumption	
	0%	100%	106%	107%	150%	160%	250%	251%	300%	500%	8.0%	8.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	100	100	100	100	100	100	100	100	100	100	100	100
March 2007	93	51	51	51	51	51	51	51	51	15	51	51
March 2008	86	5	5	5	5	5	5	5	5	0	5	5
March 2009	78	0	0	0	0	0	0	0	0	0	0	0
March 2010	69	0	0	0	0	0	0	0	0	0	0	0
March 2011	60	0	0	0	0	0	0	0	0	0	0	0
March 2012	50	0	0	0	0	0	0	0	0	0	0	0
March 2013	39	0	0	0	0	0	0	0	0	0	0	0
March 2014	27	0	0	0	0	0	0	0	0	0	0	0
March 2015	15	0	0	0	0	0	0	0	0	0	0	0
March 2016	1	0	0	0	0	0	0	0	0	0	0	0
March 2017	0	0	0	0	0	0	0	0	0	0	0	0
March 2018	0	0	0	0	0	0	0	0	0	0	0	0
March 2019	0	0	0	0	0	0	0	0	0	0	0	0
March 2020	0	0	0	0	0	0	0	0	0	0	0	0
March 2021	0	0	0	0	0	0	0	0	0	0	0	0
March 2022	0	0	0	0	0	0	0	0	0	0	0	0
March 2023	0	0	0	0	0	0	0	0	0	0	0	0
March 2024	0	0	0	0	0	0	0	0	0	0	0	0
March 2025	0	0	0	0	0	0	0	0	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0
March 2034	0	0	0	0	0	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.7	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	1.7	2.1	2.1

** 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	EK Class										EC Class	
	PSA Prepayment Assumption										CPR Prepayment Assumption	
	0%	100%	106%	107%	150%	160%	250%	251%	300%	500%	8.0%	8.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	100	100	100	100	100	100	100	100	100	100	100	100
March 2007	100	100	100	100	100	100	100	100	100	100	100	100
March 2008	100	100	100	100	100	100	100	100	100	0	100	100
March 2009	100	47	47	47	47	47	47	47	40	0	47	47
March 2010	100	0	0	0	0	0	0	0	0	0	0	0
March 2011	100	0	0	0	0	0	0	0	0	0	0	0
March 2012	100	0	0	0	0	0	0	0	0	0	0	0
March 2013	100	0	0	0	0	0	0	0	0	0	0	0
March 2014	100	0	0	0	0	0	0	0	0	0	0	0
March 2015	100	0	0	0	0	0	0	0	0	0	0	0
March 2016	100	0	0	0	0	0	0	0	0	0	0	0
March 2017	82	0	0	0	0	0	0	0	0	0	0	0
March 2018	60	0	0	0	0	0	0	0	0	0	0	0
March 2019	36	0	0	0	0	0	0	0	0	0	0	0
March 2020	11	0	0	0	0	0	0	0	0	0	0	0
March 2021	0	0	0	0	0	0	0	0	0	0	0	0
March 2022	0	0	0	0	0	0	0	0	0	0	0	0
March 2023	0	0	0	0	0	0	0	0	0	0	0	0
March 2024	0	0	0	0	0	0	0	0	0	0	0	0
March 2025	0	0	0	0	0	0	0	0	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0
March 2034	0	0	0	0	0	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.4	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.9	2.4	4.0	4.0

Date	EC Class										EC Class	
	PSA Prepayment Assumption										CPR Prepayment Assumption	
	0%	100%	106%	107%	150%	160%	250%	251%	300%	500%	8.0%	8.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	100	100	100	100	100	100	100	100	100	100	100	100
March 2007	100	100	100	100	100	100	100	100	100	100	100	100
March 2008	100	100	100	100	100	100	100	100	100	66	100	100
March 2009	100	100	100	100	100	100	100	100	100	0	100	100
March 2010	100	92	92	92	92	92	92	92	62	0	92	92
March 2011	100	48	48	48	48	48	48	48	3	0	48	48
March 2012	100	6	6	6	6	6	6	6	0	0	6	6
March 2013	100	0	0	0	0	0	0	0	0	0	0	0
March 2014	100	0	0	0	0	0	0	0	0	0	0	0
March 2015	100	0	0	0	0	0	0	0	0	0	0	0
March 2016	100	0	0	0	0	0	0	0	0	0	0	0
March 2017	100	0	0	0	0	0	0	0	0	0	0	0
March 2018	100	0	0	0	0	0	0	0	0	0	0	0
March 2019	100	0	0	0	0	0	0	0	0	0	0	0
March 2020	100	0	0	0	0	0	0	0	0	0	0	0
March 2021	86	0	0	0	0	0	0	0	0	0	0	0
March 2022	61	0	0	0	0	0	0	0	0	0	0	0
March 2023	35	0	0	0	0	0	0	0	0	0	0	0
March 2024	6	0	0	0	0	0	0	0	0	0	0	0
March 2025	0	0	0	0	0	0	0	0	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0
March 2034	0	0	0	0	0	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.4	6.0	6.0	6.0	6.0	6.0	6.0	6.0	5.2	3.2	6.0	6.0

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

Date	ED Class										ED Class	
	PSA Prepayment Assumption										CPR Prepayment Assumption	
	0%	100%	106%	107%	150%	160%	250%	251%	300%	500%	8.0%	8.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	100	100	100	100	100	100	100	100	100	100	100	100
March 2007	100	100	100	100	100	100	100	100	100	100	100	100
March 2008	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	100	100	100	100	100	100	100	100	100	57	100	100
March 2010	100	100	100	100	100	100	100	100	100	0	100	100
March 2011	100	100	100	100	100	100	100	100	100	0	100	100
March 2012	100	100	100	100	100	100	100	100	31	0	100	100
March 2013	100	47	47	47	47	47	47	45	0	0	47	47
March 2014	100	0	0	0	0	0	0	0	0	0	0	0
March 2015	100	0	0	0	0	0	0	0	0	0	0	0
March 2016	100	0	0	0	0	0	0	0	0	0	0	0
March 2017	100	0	0	0	0	0	0	0	0	0	0	0
March 2018	100	0	0	0	0	0	0	0	0	0	0	0
March 2019	100	0	0	0	0	0	0	0	0	0	0	0
March 2020	100	0	0	0	0	0	0	0	0	0	0	0
March 2021	100	0	0	0	0	0	0	0	0	0	0	0
March 2022	100	0	0	0	0	0	0	0	0	0	0	0
March 2023	100	0	0	0	0	0	0	0	0	0	0	0
March 2024	100	0	0	0	0	0	0	0	0	0	0	0
March 2025	60	0	0	0	0	0	0	0	0	0	0	0
March 2026	7	0	0	0	0	0	0	0	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0
March 2034	0	0	0	0	0	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.2	8.0	8.0	8.0	8.0	8.0	8.0	8.0	6.8	4.1	8.0	8.0

Date	EI†, EO and EG Classes										EI†, EO and EG Classes	
	PSA Prepayment Assumption										CPR Prepayment Assumption	
	0%	100%	106%	107%	150%	160%	250%	251%	300%	500%	8.0%	8.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	100	100	100	100	100	100	100	100	100	100	100	100
March 2007	100	100	100	100	100	100	100	100	100	100	100	100
March 2008	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	100	100	100	100	100	100	100	100	100	100	100	100
March 2010	100	100	100	100	100	100	100	100	100	73	100	100
March 2011	100	100	100	100	100	100	100	100	100	31	100	100
March 2012	100	100	100	100	100	100	100	100	100	2	100	100
March 2013	100	100	100	100	100	100	100	100	83	0	100	100
March 2014	100	95	95	95	95	95	95	94	54	0	95	95
March 2015	100	68	68	68	68	68	68	67	31	0	68	68
March 2016	100	46	46	46	46	46	46	45	12	0	46	46
March 2017	100	27	27	27	27	27	27	26	0	0	27	27
March 2018	100	11	11	11	11	11	11	10	0	0	11	11
March 2019	100	0	0	0	0	0	0	0	0	0	0	0
March 2020	100	0	0	0	0	0	0	0	0	0	0	0
March 2021	100	0	0	0	0	0	0	0	0	0	0	0
March 2022	100	0	0	0	0	0	0	0	0	0	0	0
March 2023	100	0	0	0	0	0	0	0	0	0	0	0
March 2024	100	0	0	0	0	0	0	0	0	0	0	0
March 2025	100	0	0	0	0	0	0	0	0	0	0	0
March 2026	100	0	0	0	0	0	0	0	0	0	0	0
March 2027	70	0	0	0	0	0	0	0	0	0	0	0
March 2028	34	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0
March 2034	0	0	0	0	0	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	22.6	11.0	11.0	11.0	11.0	11.0	11.0	11.0	9.3	5.6	11.0	11.0

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

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

Date	EH Class										EH Class	
	PSA Prepayment Assumption										CPR Prepayment Assumption	
	0%	100%	106%	107%	150%	160%	250%	251%	300%	500%	8.0%	8.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	100	100	100	100	100	100	100	100	100	100	100	100
March 2007	100	100	100	100	100	100	100	100	100	100	100	100
March 2008	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	100	100	100	100	100	100	100	100	100	100	100	100
March 2010	100	100	100	100	100	100	100	100	100	100	100	100
March 2011	100	100	100	100	100	100	100	100	100	100	100	100
March 2012	100	100	100	100	100	100	100	100	100	100	100	100
March 2013	100	100	100	100	100	100	100	100	100	71	100	100
March 2014	100	100	100	100	100	100	100	100	100	48	100	100
March 2015	100	100	100	100	100	100	100	100	100	33	100	100
March 2016	100	100	100	100	100	100	100	100	100	22	100	100
March 2017	100	100	100	100	100	100	100	100	95	15	100	100
March 2018	100	100	100	100	100	100	100	100	75	10	100	100
March 2019	100	96	96	96	96	96	96	95	59	7	96	96
March 2020	100	78	78	78	78	78	78	77	46	5	78	78
March 2021	100	63	63	63	63	63	63	62	36	3	63	63
March 2022	100	51	51	51	51	51	51	50	28	2	51	51
March 2023	100	40	40	40	40	40	40	40	21	1	40	40
March 2024	100	32	32	32	32	32	32	31	16	1	32	32
March 2025	100	25	25	25	25	25	25	24	12	1	25	25
March 2026	100	19	19	19	19	19	19	19	9	*	19	19
March 2027	100	14	14	14	14	14	14	14	7	*	14	14
March 2028	100	11	11	11	11	11	11	11	5	*	11	11
March 2029	90	8	8	8	8	8	8	8	3	*	8	8
March 2030	19	5	5	5	5	5	5	5	2	*	5	5
March 2031	3	3	3	3	3	3	3	3	1	*	3	3
March 2032	2	2	2	2	2	2	2	2	1	*	2	2
March 2033	1	1	1	1	1	1	1	1	*	*	1	1
March 2034	0	0	0	0	0	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.7	18.0	18.0	18.0	18.0	18.0	18.0	17.9	15.7	9.7	18.0	18.0

Date	EL Class										EL Class	
	PSA Prepayment Assumption										CPR Prepayment Assumption	
	0%	100%	106%	107%	150%	160%	250%	251%	300%	500%	8.0%	8.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	93	71	70	70	61	60	60	97	91	53	60	97
March 2007	90	68	66	65	47	43	43	68	49	0	50	97
March 2008	87	65	61	61	34	28	28	43	18	0	42	97
March 2009	83	62	57	56	23	16	16	25	0	0	35	95
March 2010	80	58	53	52	14	6	6	12	0	0	28	92
March 2011	76	54	48	47	6	0	0	4	0	0	22	89
March 2012	72	51	44	43	0	0	0	*	0	0	17	87
March 2013	68	47	39	38	0	0	0	0	0	0	13	86
March 2014	64	41	34	32	0	0	0	0	0	0	7	85
March 2015	60	33	26	25	0	0	0	0	0	0	0	82
March 2016	55	24	16	15	0	0	0	0	0	0	0	78
March 2017	50	13	6	5	0	0	0	0	0	0	0	73
March 2018	45	1	0	0	0	0	0	0	0	0	0	68
March 2019	39	0	0	0	0	0	0	0	0	0	0	63
March 2020	33	0	0	0	0	0	0	0	0	0	0	57
March 2021	27	0	0	0	0	0	0	0	0	0	0	52
March 2022	21	0	0	0	0	0	0	0	0	0	0	46
March 2023	14	0	0	0	0	0	0	0	0	0	0	41
March 2024	7	0	0	0	0	0	0	0	0	0	0	36
March 2025	0	0	0	0	0	0	0	0	0	0	0	31
March 2026	0	0	0	0	0	0	0	0	0	0	0	26
March 2027	0	0	0	0	0	0	0	0	0	0	0	22
March 2028	0	0	0	0	0	0	0	0	0	0	0	18
March 2029	0	0	0	0	0	0	0	0	0	0	0	14
March 2030	0	0	0	0	0	0	0	0	0	0	0	11
March 2031	0	0	0	0	0	0	0	0	0	0	0	7
March 2032	0	0	0	0	0	0	0	0	0	0	0	4
March 2033	0	0	0	0	0	0	0	0	0	0	0	1
March 2034	0	0	0	0	0	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.2	6.4	5.7	5.6	2.4	2.1	2.1	3.0	2.1	1.1	3.3	16.1

* 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.

Date	EZ Class										EZ Class	
	PSA Prepayment Assumption										CPR Prepayment Assumption	
	0%	100%	106%	107%	150%	160%	250%	251%	300%	500%	8.0%	8.1%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	105	105	105	105	105	105	73	6	0	0	95	29
March 2007	110	110	110	110	110	110	43	0	0	0	100	15
March 2008	116	116	116	116	116	116	23	0	0	0	105	4
March 2009	122	122	122	122	122	122	12	0	0	0	110	0
March 2010	128	128	128	128	128	128	8	0	0	0	116	0
March 2011	135	135	135	135	135	130	5	0	0	0	122	0
March 2012	142	142	142	142	140	123	0	0	0	0	128	0
March 2013	149	149	149	149	137	119	0	0	0	0	135	0
March 2014	157	157	157	157	132	115	0	0	0	0	141	0
March 2015	165	165	165	165	126	109	0	0	0	0	149	0
March 2016	173	173	173	173	118	102	0	0	0	0	141	0
March 2017	182	182	182	182	109	94	0	0	0	0	132	0
March 2018	191	191	181	178	100	85	0	0	0	0	122	0
March 2019	201	180	167	165	91	77	0	0	0	0	112	0
March 2020	211	166	154	152	81	68	0	0	0	0	101	0
March 2021	222	151	140	138	72	60	0	0	0	0	90	0
March 2022	234	136	125	124	62	52	0	0	0	0	80	0
March 2023	246	122	111	110	53	44	0	0	0	0	70	0
March 2024	258	107	97	96	45	36	0	0	0	0	59	0
March 2025	271	92	84	82	37	29	0	0	0	0	50	0
March 2026	271	78	71	69	29	23	0	0	0	0	41	0
March 2027	270	64	58	57	22	16	0	0	0	0	32	0
March 2028	270	51	45	44	15	11	0	0	0	0	24	0
March 2029	269	38	34	33	9	5	0	0	0	0	16	0
March 2030	269	26	22	22	3	1	0	0	0	0	8	0
March 2031	228	14	11	11	0	0	0	0	0	0	2	0
March 2032	175	3	1	1	0	0	0	0	0	0	0	0
March 2033	116	0	0	0	0	0	0	0	0	0	0	0
March 2034	53	0	0	0	0	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.6	19.9	19.5	19.4	16.3	15.3	2.2	0.6	0.6	0.4	17.0	1.0

Date	ZE Class										ZE Class		UI† and UR Classes									
	PSA Prepayment Assumption										CPR Prepayment Assumption		PSA Prepayment Assumption									
	0%	100%	106%	107%	150%	160%	250%	251%	300%	500%	8.0%	8.1%	0%	100%	150%	250%	300%	350%	500%	501%	600%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	105	105	105	105	105	105	105	0	0	0	105	0	100	100	100	100	100	100	100	100	100	100
March 2007	110	110	110	110	110	110	110	0	0	0	110	0	96	72	72	72	72	72	72	72	72	72
March 2008	116	116	116	116	116	116	116	0	0	0	116	0	92	43	43	43	43	43	40	40	7	
March 2009	122	122	122	122	122	122	122	0	0	0	122	0	87	15	15	15	15	15	0	0	0	0
March 2010	128	128	128	128	128	128	128	0	0	0	128	0	82	0	0	0	0	0	0	0	0	0
March 2011	135	135	135	135	135	135	135	0	0	0	135	0	76	0	0	0	0	0	0	0	0	0
March 2012	142	142	142	142	142	142	58	0	0	0	142	0	70	0	0	0	0	0	0	0	0	0
March 2013	149	149	149	149	149	149	0	0	0	0	149	0	64	0	0	0	0	0	0	0	0	0
March 2014	157	157	157	157	157	157	0	0	0	0	157	0	57	0	0	0	0	0	0	0	0	0
March 2015	165	165	165	165	165	165	0	0	0	0	165	0	49	0	0	0	0	0	0	0	0	0
March 2016	173	173	173	173	173	173	0	0	0	0	173	0	41	0	0	0	0	0	0	0	0	0
March 2017	182	182	182	182	182	182	0	0	0	0	182	0	32	0	0	0	0	0	0	0	0	0
March 2018	191	191	191	191	191	191	0	0	0	0	191	0	23	0	0	0	0	0	0	0	0	0
March 2019	201	201	201	201	201	201	0	0	0	0	201	0	12	0	0	0	0	0	0	0	0	0
March 2020	211	211	211	211	211	211	0	0	0	0	211	0	1	0	0	0	0	0	0	0	0	0
March 2021	222	222	222	222	222	222	0	0	0	0	222	0	0	0	0	0	0	0	0	0	0	0
March 2022	234	234	234	234	234	234	0	0	0	0	234	0	0	0	0	0	0	0	0	0	0	0
March 2023	246	246	246	246	246	246	0	0	0	0	246	0	0	0	0	0	0	0	0	0	0	0
March 2024	258	258	258	258	258	258	0	0	0	0	258	0	0	0	0	0	0	0	0	0	0	0
March 2025	271	271	271	271	271	271	0	0	0	0	271	0	0	0	0	0	0	0	0	0	0	0
March 2026	285	285	285	285	285	285	0	0	0	0	285	0	0	0	0	0	0	0	0	0	0	0
March 2027	300	300	300	300	300	300	0	0	0	0	300	0	0	0	0	0	0	0	0	0	0	0
March 2028	315	315	315	315	315	315	0	0	0	0	315	0	0	0	0	0	0	0	0	0	0	0
March 2029	331	331	331	331	331	331	0	0	0	0	331	0	0	0	0	0	0	0	0	0	0	0
March 2030	348	348	348	348	348	348	0	0	0	0	348	0	0	0	0	0	0	0	0	0	0	0
March 2031	366	366	366	366	306	248	0	0	0	0	366	0	0	0	0	0	0	0	0	0	0	0
March 2032	385	385	385	385	178	143	0	0	0	0	242	0	0	0	0	0	0	0	0	0	0	0
March 2033	404	168	150	147	62	50	0	0	0	0	85	0	0	0	0	0	0	0	0	0	0	0
March 2034	425	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2035	0	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)**	29.9	27.9	27.9	27.9	27.1	26.8	7.0	0.1	0.1	0.1	27.4	0.1	9.4	2.8	2.8	2.8	2.8	2.8	2.6	2.6	2.3	

** 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	UC Class									UD Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	150%	250%	300%	350%	500%	501%	600%	0%	100%	150%	250%	300%	350%	500%	501%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2007	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2008	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	100	100	100	100	100	100	73	73	25	100	100	100	100	100	100	100	100	100
March 2010	100	84	84	84	84	84	13	13	0	100	100	100	100	100	100	100	100	5
March 2011	100	48	48	48	48	48	0	0	0	100	100	100	100	100	100	6	5	0
March 2012	100	14	14	14	14	14	0	0	0	100	100	100	100	100	100	0	0	0
March 2013	100	0	0	0	0	0	0	0	0	100	45	45	45	45	45	0	0	0
March 2014	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
March 2015	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
March 2016	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
March 2017	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
March 2018	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
March 2019	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
March 2020	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
March 2021	83	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
March 2022	64	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
March 2023	42	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
March 2024	19	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
March 2025	0	0	0	0	0	0	0	0	0	80	0	0	0	0	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.6	6.0	6.0	6.0	6.0	6.0	4.4	4.4	3.7	20.4	8.0	8.0	8.0	8.0	8.0	5.7	5.7	4.7

Date	OI†, OU and UE Classes									UG Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	150%	250%	300%	350%	500%	501%	600%	0%	100%	150%	250%	300%	350%	500%	501%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2007	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2008	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2010	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2011	100	100	100	100	100	100	100	100	57	100	100	100	100	100	100	100	100	100
March 2012	100	100	100	100	100	100	64	63	28	100	100	100	100	100	100	100	100	100
March 2013	100	100	100	100	100	100	37	37	10	100	100	100	100	100	100	100	100	100
March 2014	100	87	87	87	87	87	19	19	0	100	100	100	100	100	100	100	100	93
March 2015	100	62	62	62	62	62	7	6	0	100	100	100	100	100	100	100	100	58
March 2016	100	43	43	43	43	43	0	0	0	100	100	100	100	100	100	90	89	36
March 2017	100	28	28	28	28	28	0	0	0	100	100	100	100	100	100	61	61	22
March 2018	100	17	17	17	17	17	0	0	0	100	100	100	100	100	100	41	41	14
March 2019	100	8	8	8	8	8	0	0	0	100	100	100	100	100	100	28	28	9
March 2020	100	1	1	1	1	1	0	0	0	100	100	100	100	100	100	19	18	5
March 2021	100	0	0	0	0	0	0	0	0	100	79	79	79	79	79	13	12	3
March 2022	100	0	0	0	0	0	0	0	0	100	59	59	59	59	59	8	8	2
March 2023	100	0	0	0	0	0	0	0	0	100	44	44	44	44	44	5	5	1
March 2024	100	0	0	0	0	0	0	0	0	100	33	33	33	33	33	4	4	1
March 2025	100	0	0	0	0	0	0	0	0	100	24	24	24	24	24	2	2	*
March 2026	96	0	0	0	0	0	0	0	0	100	17	17	17	17	17	2	1	*
March 2027	56	0	0	0	0	0	0	0	0	100	12	12	12	12	12	1	1	*
March 2028	13	0	0	0	0	0	0	0	0	100	9	9	9	9	9	1	1	*
March 2029	0	0	0	0	0	0	0	0	0	6	6	6	6	6	6	*	*	*
March 2030	0	0	0	0	0	0	0	0	0	4	4	4	4	4	4	*	*	*
March 2031	0	0	0	0	0	0	0	0	0	2	2	2	2	2	2	*	*	*
March 2032	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	*	*	*
March 2033	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	*	*	*
March 2034	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	*	*
March 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	22.1	11.0	11.0	11.0	11.0	11.0	7.8	7.8	6.4	23.7	18.5	18.5	18.5	18.5	18.5	13.3	13.3	11.0

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

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

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

Date	UF and US Classes									UV Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	150%	250%	300%	350%	500%	501%	600%	0%	100%	150%	250%	300%	350%	500%	501%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	97	86	82	72	68	63	49	93	84	97	97	97	97	97	97	97	97	0
March 2007	97	86	74	50	38	27	0	38	18	94	94	94	94	94	94	73	0	0
March 2008	97	86	67	30	13	0	0	0	0	90	90	90	90	90	79	0	0	0
March 2009	97	86	61	15	0	0	0	0	0	87	87	87	87	70	9	0	0	0
March 2010	97	86	56	5	0	0	0	0	0	83	83	83	83	27	0	0	0	0
March 2011	97	86	52	0	0	0	0	0	0	79	79	79	71	0	0	0	0	0
March 2012	97	86	50	0	0	0	0	0	0	74	74	74	53	0	0	0	0	0
March 2013	97	85	47	0	0	0	0	0	0	70	70	70	40	0	0	0	0	0
March 2014	97	82	43	0	0	0	0	0	0	65	65	65	25	0	0	0	0	0
March 2015	97	77	37	0	0	0	0	0	0	60	60	60	8	0	0	0	0	0
March 2016	97	71	31	0	0	0	0	0	0	54	54	54	0	0	0	0	0	0
March 2017	97	64	25	0	0	0	0	0	0	48	48	48	0	0	0	0	0	0
March 2018	97	56	19	0	0	0	0	0	0	42	42	42	0	0	0	0	0	0
March 2019	97	49	12	0	0	0	0	0	0	36	36	36	0	0	0	0	0	0
March 2020	97	41	6	0	0	0	0	0	0	29	29	29	0	0	0	0	0	0
March 2021	97	33	*	0	0	0	0	0	0	21	21	21	0	0	0	0	0	0
March 2022	97	26	0	0	0	0	0	0	0	13	13	0	0	0	0	0	0	0
March 2023	97	18	0	0	0	0	0	0	0	5	5	0	0	0	0	0	0	0
March 2024	97	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2025	97	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2026	97	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	97	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	97	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	92	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2030	73	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.5	12.8	7.2	2.2	1.7	1.4	1.0	1.9	1.5	11.0	11.0	10.8	7.0	4.3	3.3	2.1	0.4	0.3

Date	UZ Class									UO Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	150%	250%	300%	350%	500%	501%	600%	0%	100%	150%	250%	300%	350%	500%	501%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2006	106	106	106	106	106	106	106	0	0	100	100	100	100	100	100	100	0	0
March 2007	113	113	113	113	113	113	113	0	0	100	100	100	100	100	100	86	0	0
March 2008	120	120	120	120	120	120	0	0	0	100	100	100	100	100	92	0	0	0
March 2009	127	127	127	127	127	127	0	0	0	100	100	100	100	89	48	0	0	0
March 2010	135	135	135	135	135	61	0	0	0	100	100	100	100	62	20	0	0	0
March 2011	143	143	143	143	141	16	0	0	0	100	100	100	95	46	5	0	0	0
March 2012	152	152	152	152	118	*	0	0	0	100	100	100	86	39	*	0	0	0
March 2013	161	161	161	161	107	0	0	0	0	100	100	100	80	35	0	0	0	0
March 2014	171	171	171	171	96	0	0	0	0	100	100	100	73	32	0	0	0	0
March 2015	182	182	182	182	84	0	0	0	0	100	100	100	65	28	0	0	0	0
March 2016	193	193	193	176	73	0	0	0	0	100	100	100	58	24	0	0	0	0
March 2017	205	205	205	154	63	0	0	0	0	100	100	100	51	21	0	0	0	0
March 2018	218	218	218	133	53	0	0	0	0	100	100	100	44	17	0	0	0	0
March 2019	231	231	231	114	45	0	0	0	0	100	100	100	38	15	0	0	0	0
March 2020	245	245	245	97	37	0	0	0	0	100	100	100	32	12	0	0	0	0
March 2021	261	261	261	82	30	0	0	0	0	100	100	100	27	10	0	0	0	0
March 2022	277	277	269	68	25	0	0	0	0	100	100	89	23	8	0	0	0	0
March 2023	294	294	234	57	20	0	0	0	0	100	100	77	19	7	0	0	0	0
March 2024	304	304	202	46	16	0	0	0	0	100	100	67	15	5	0	0	0	0
March 2025	304	304	172	37	13	0	0	0	0	100	100	57	12	4	0	0	0	0
March 2026	304	289	145	30	10	0	0	0	0	100	95	48	10	3	0	0	0	0
March 2027	304	247	121	23	8	0	0	0	0	100	81	40	8	2	0	0	0	0
March 2028	304	207	98	18	6	0	0	0	0	100	68	32	6	2	0	0	0	0
March 2029	304	169	78	13	4	0	0	0	0	100	56	26	4	1	0	0	0	0
March 2030	304	133	59	10	3	0	0	0	0	100	44	20	3	1	0	0	0	0
March 2031	304	99	43	7	2	0	0	0	0	100	33	14	2	1	0	0	0	0
March 2032	304	67	28	4	1	0	0	0	0	100	22	9	1	*	0	0	0	0
March 2033	304	37	15	2	1	0	0	0	0	100	12	5	1	*	0	0	0	0
March 2034	187	9	4	*	*	0	0	0	0	62	3	1	*	*	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.2	24.7	21.9	16.3	12.2	5.1	2.7	0.8	0.7	29.2	24.7	21.4	13.1	8.2	4.2	2.4	0.5	0.5

* 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.

Characteristics of the R and RL Classes

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

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

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

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

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

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

REMIC Elections and Special Tax Attributes

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

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

Taxation of Beneficial Owners of Regular Certificates

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

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	165% PSA
2	185% PSA
3	150% PSA
4	150% PSA
5	150% PSA
6	150% PSA

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

Taxation of Beneficial Owners of Residual Certificates

For purposes of determining the portion of the taxable income of the Trust (or the Lower Tier REMIC) that generally will not be treated as excess inclusions, the rate to be used is 120% of the “federal long-term rate.” The rate will be published on or about February 20, 2005. 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 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 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. In addition, under the Regulations an inducement fee shall be treated as income from sources within the United States. The Regulations, which are effective for taxable years ending on or after May 11, 2004, contain additional details regarding their application. You should consult your own tax advisor regarding the application of the Regulations to the transfer of a Residual Certificate.

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

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

LEGAL MATTERS

Sidley Austin Brown & Wood LLP will provide legal representation for Fannie Mae. Cleary Gottlieb Steen & Hamilton LLP will provide legal representation for the Dealer.

Available Recombinations (1) (2)

REMIC Certificates			RCR Certificates						
Classes	Original Principal or Notional Principal Balances		RCR Class	Original Principal or Notional Principal Balance	Interest Rate	Interest Type (3)	Principal Type (3)	CUSIP Number	Final Distribution Date
Recombination 1									
DO	\$	8,810,455	DG	\$ 8,810,455	(4)	IDC	SUP	31394DDX5	April 2035
IE	10,000,000 (5)								
Recombination 2									
DA	37,268,000		ND	38,638,000	5.5%	FIX	PAC	31394DDY3	April 2035
DB	1,370,000								
Recombination 3									
KI	250,000,000 (5)		KC	250,000,000	5.0	FIX	SEQ/AD	31394DDZ0	October 2032
KO	250,000,000								
Recombination 4									
NI	300,000,000 (5)		KJ	300,000,000	5.0	FIX	SEQ	31394DEA4	July 2033
NO	300,000,000								
Recombination 5									
HX	2,292,200 (5)		HJ	22,922,000	5.0	FIX	PAC	31394DEB2	April 2018
HA	22,922,000								
Recombination 6									
HY	2,077,200 (5)		HK	20,772,000	5.0	FIX	PAC	31394DEC0	November 2023
HB	20,772,000								
Recombination 7									
HN	26,134,000 (5)		HE	26,134,000	5.0	FIX	PAC	31394DED8	October 2033
HO	26,134,000								
Recombination 8									
HA	22,922,000		HQ	43,694,000	4.5	FIX	PAC	31394DEE6	November 2023
HB	20,772,000								
Recombination 9									
HX	2,292,200 (5)		HI	4,369,400 (5)	5.0	FIX/IO	NTL	31394DEF3	November 2023
HY	2,077,200 (5)								

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal or Notional Principal Balance	Interest Rate	Interest Type (3)	Principal Type (3)	CUSIP Number	Final Distribution Date
Recombination 10								
EI	\$ 13,067,000 (5)	EG	\$ 13,067,000	5.0%	FIX	PAC	31394DEG1	November 2033
EO	13,067,000							
Recombination 11								
OI	10,010,000 (5)	UE	10,010,000	5.5	FIX	PAC	31394DEH9	November 2034
OU	10,010,000							

- (1) REMIC Certificates and RCR Certificates in any Recombination (other than Recombinations 2, 8 and 9) may be exchanged only in the proportions shown in this Schedule 1. In any exchange under Recombination 2, 8 or 9 the relative proportions of the REMIC Certificates to be delivered (or if applicable, received) in such exchange will equal the proportions reflected by the outstanding principal balances of the related REMIC Classes at the time of exchange.
- (2) If, as a result of a proposed exchange, a Certificateholder would hold a REMIC Certificate or RCR Certificate of a Class in an amount less than the applicable minimum denomination for that Class, the Certificateholder will be unable to effect the proposed exchange. See “Description of the Certificates—General—*Authorized Denominations*” in this prospectus supplement.
- (3) See “Description of Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus and “Description of the Certificates—Distributions of Interest” and “—Distributions of Principal” in this prospectus supplement.
- (4) Based on the difference between the 10-Year Treasury Index and the 2-Year Treasury Index. See “Reference Sheet—Interest Rates” 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	\$38,638,000.00	June 2009	\$24,118,743.71	September 2013	\$10,369,850.20
April 2005	38,523,283.15	July 2009	23,809,272.49	October 2013	10,163,989.30
May 2005	38,397,429.99	August 2009	23,501,406.81	November 2013	9,962,078.29
June 2005	38,261,077.21	September 2009	23,195,138.42	December 2013	9,764,043.01
July 2005	38,114,272.07	October 2009	22,890,459.08	January 2014	9,569,810.65
August 2005	37,957,067.23	November 2009	22,587,360.64	February 2014	9,379,309.75
September 2005	37,789,520.81	December 2009	22,285,834.95	March 2014	9,192,470.18
October 2005	37,611,696.27	January 2010	21,985,873.92	April 2014	9,009,223.11
November 2005	37,423,662.46	February 2010	21,687,469.51	May 2014	8,829,500.97
December 2005	37,225,493.53	March 2010	21,390,613.70	June 2014	8,653,237.47
January 2006	37,017,268.88	April 2010	21,095,298.53	July 2014	8,480,367.53
February 2006	36,799,073.15	May 2010	20,801,516.07	August 2014	8,310,827.28
March 2006	36,570,996.14	June 2010	20,509,258.44	September 2014	8,144,554.03
April 2006	36,333,132.75	July 2010	20,218,517.78	October 2014	7,981,486.27
May 2006	36,085,582.93	August 2010	19,929,286.31	November 2014	7,821,563.59
June 2006	35,828,451.61	September 2010	19,641,556.24	December 2014	7,664,726.76
July 2006	35,561,848.61	October 2010	19,355,319.86	January 2015	7,510,917.60
August 2006	35,285,888.60	November 2010	19,070,569.48	February 2015	7,360,079.03
September 2006	35,000,690.99	December 2010	18,787,297.45	March 2015	7,212,155.03
October 2006	34,706,379.87	January 2011	18,505,496.18	April 2015	7,067,090.62
November 2006	34,403,083.87	February 2011	18,225,158.09	May 2015	6,924,831.83
December 2006	34,090,936.16	March 2011	17,946,275.65	June 2015	6,785,325.71
January 2007	33,770,074.24	April 2011	17,668,841.38	July 2015	6,648,520.28
February 2007	33,440,639.96	May 2011	17,392,847.82	August 2015	6,514,364.53
March 2007	33,102,779.30	June 2011	17,118,287.56	September 2015	6,382,808.41
April 2007	32,756,642.35	July 2011	16,845,153.23	October 2015	6,253,802.77
May 2007	32,402,383.15	August 2011	16,573,437.50	November 2015	6,127,299.40
June 2007	32,049,959.92	September 2011	16,303,133.05	December 2015	6,003,250.99
July 2007	31,699,363.21	October 2011	16,034,232.64	January 2016	5,881,611.09
August 2007	31,350,583.62	November 2011	15,766,729.03	February 2016	5,762,334.13
September 2007	31,003,611.80	December 2011	15,500,615.04	March 2016	5,645,375.37
October 2007	30,658,438.46	January 2012	15,235,883.53	April 2016	5,530,690.93
November 2007	30,315,054.33	February 2012	14,972,527.37	May 2016	5,418,237.72
December 2007	29,973,450.23	March 2012	14,710,539.49	June 2016	5,307,973.47
January 2008	29,633,616.97	April 2012	14,449,912.85	July 2016	5,199,856.69
February 2008	29,295,545.47	May 2012	14,190,640.46	August 2016	5,093,846.67
March 2008	28,959,226.65	June 2012	13,932,715.33	September 2016	4,989,903.44
April 2008	28,624,651.49	July 2012	13,676,130.54	October 2016	4,887,987.80
May 2008	28,291,811.04	August 2012	13,420,879.19	November 2016	4,788,061.26
June 2008	27,960,696.35	September 2012	13,166,954.42	December 2016	4,690,086.06
July 2008	27,631,298.56	October 2012	12,914,349.41	January 2017	4,594,025.14
August 2008	27,303,608.82	November 2012	12,663,057.36	February 2017	4,499,842.13
September 2008	26,977,618.36	December 2012	12,413,296.62	March 2017	4,407,501.35
October 2008	26,653,318.43	January 2013	12,168,308.97	April 2017	4,316,967.76
November 2008	26,330,700.33	February 2013	11,928,005.01	May 2017	4,228,207.00
December 2008	26,009,755.41	March 2013	11,692,296.99	June 2017	4,141,185.34
January 2009	25,690,475.07	April 2013	11,461,098.78	July 2017	4,055,869.69
February 2009	25,372,850.73	May 2013	11,234,325.84	August 2017	3,972,227.56
March 2009	25,056,873.88	June 2013	11,011,895.20	September 2017	3,890,227.08
April 2009	24,742,536.04	July 2013	10,793,725.42	October 2017	3,809,836.97
May 2009	24,429,828.78	August 2013	10,579,736.57	November 2017	3,731,026.53

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
December 2017	\$ 3,653,765.67	May 2022	\$ 1,158,816.17	October 2026	\$ 323,439.04
January 2018	3,578,024.80	June 2022	1,132,927.37	November 2026	315,087.02
February 2018	3,503,774.94	July 2022	1,107,569.25	December 2026	306,917.98
March 2018	3,430,987.62	August 2022	1,082,731.43	January 2027	298,928.21
April 2018	3,359,634.92	September 2022	1,058,403.74	February 2027	291,114.06
May 2018	3,289,689.42	October 2022	1,034,576.17	March 2027	283,471.98
June 2018	3,221,124.25	November 2022	1,011,238.94	April 2027	275,998.46
July 2018	3,153,913.01	December 2022	988,382.44	May 2027	268,690.06
August 2018	3,088,029.81	January 2023	965,997.22	June 2027	261,543.42
September 2018	3,023,449.24	February 2023	944,074.05	July 2027	254,555.24
October 2018	2,960,146.36	March 2023	922,603.86	August 2027	247,722.28
November 2018	2,898,096.73	April 2023	901,577.73	September 2027	241,041.38
December 2018	2,837,276.32	May 2023	880,986.94	October 2027	234,509.42
January 2019	2,777,661.58	June 2023	860,822.92	November 2027	228,123.35
February 2019	2,719,229.41	July 2023	841,077.29	December 2027	221,880.18
March 2019	2,661,957.11	August 2023	821,741.78	January 2028	215,776.98
April 2019	2,605,822.45	September 2023	802,808.33	February 2028	209,810.88
May 2019	2,550,803.57	October 2023	784,269.01	March 2028	203,979.05
June 2019	2,496,879.07	November 2023	766,116.03	April 2028	198,278.74
July 2019	2,444,027.90	December 2023	748,341.76	May 2028	192,707.24
August 2019	2,392,229.45	January 2024	730,938.73	June 2028	187,261.88
September 2019	2,341,463.48	February 2024	713,899.60	July 2028	181,940.07
October 2019	2,291,710.12	March 2024	697,217.17	August 2028	176,739.26
November 2019	2,242,949.89	April 2024	680,884.37	September 2028	171,656.94
December 2019	2,195,163.67	May 2024	664,894.28	October 2028	166,690.65
January 2020	2,148,332.70	June 2024	649,240.11	November 2028	161,838.01
February 2020	2,102,438.58	July 2024	633,915.20	December 2028	157,096.64
March 2020	2,057,463.24	August 2024	618,913.00	January 2029	152,464.23
April 2020	2,013,388.97	September 2024	604,227.11	February 2029	147,938.53
May 2020	1,970,198.37	October 2024	589,851.25	March 2029	143,517.30
June 2020	1,927,874.40	November 2024	575,779.24	April 2029	139,198.38
July 2020	1,886,400.31	December 2024	562,005.04	May 2029	134,979.63
August 2020	1,845,759.69	January 2025	548,522.72	June 2029	130,858.96
September 2020	1,805,936.42	February 2025	535,326.46	July 2029	126,834.31
October 2020	1,766,914.70	March 2025	522,410.55	August 2029	122,903.68
November 2020	1,728,679.01	April 2025	509,769.41	September 2029	119,065.09
December 2020	1,691,214.14	May 2025	497,397.53	October 2029	115,316.62
January 2021	1,654,505.17	June 2025	485,289.55	November 2029	111,656.38
February 2021	1,618,537.45	July 2025	473,440.18	December 2029	108,082.50
March 2021	1,583,296.60	August 2025	461,844.24	January 2030	104,593.17
April 2021	1,548,768.53	September 2025	450,496.65	February 2030	101,186.61
May 2021	1,514,939.40	October 2025	439,392.45	March 2030	97,861.06
June 2021	1,481,795.66	November 2025	428,526.74	April 2030	94,614.83
July 2021	1,449,323.98	December 2025	417,894.74	May 2030	91,446.22
August 2021	1,417,511.30	January 2026	407,491.74	June 2030	88,353.60
September 2021	1,386,344.82	February 2026	397,313.16	July 2030	85,335.35
October 2021	1,355,811.95	March 2026	387,354.46	August 2030	82,389.89
November 2021	1,325,900.37	April 2026	377,611.22	September 2030	79,515.68
December 2021	1,296,597.98	May 2026	368,079.10	October 2030	76,711.20
January 2022	1,267,892.90	June 2026	358,753.84	November 2030	73,974.96
February 2022	1,239,773.50	July 2026	349,631.26	December 2030	71,305.50
March 2022	1,212,228.34	August 2026	340,707.26	January 2031	68,701.39
April 2022	1,185,246.23	September 2026	331,977.84	February 2031	66,161.24

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
March 2031	\$ 63,683.68	July 2032	\$ 31,535.72	October 2033	\$ 11,579.01
April 2031.....	61,267.35	August 2032	29,936.97	November 2033	10,522.57
May 2031	58,910.95	September 2032.....	28,380.35	December 2033	9,496.13
June 2031	56,613.18	October 2032	26,864.91	January 2034	8,499.01
July 2031	54,372.78	November 2032	25,389.77	February 2034	7,530.54
August 2031	52,188.51	December 2032	23,954.01	March 2034	6,590.07
September 2031.....	50,059.15	January 2033	22,556.76	April 2034.....	5,676.95
October 2031	47,983.52	February 2033	21,197.18	May 2034	4,790.56
November 2031	45,960.45	March 2033	19,874.41	June 2034	3,930.28
December 2031	43,988.80	April 2033.....	18,587.64	July 2034	3,095.52
January 2032	42,067.45	May 2033	17,336.07	August 2034	2,285.68
February 2032	40,195.29	June 2033	16,118.89	September 2034.....	1,500.19
March 2032	38,371.27	July 2033	14,935.35	October 2034	738.48
April 2032.....	36,594.32	August 2033	13,784.68	November 2034 and thereafter	0.00
May 2032	34,863.42	September 2033.....	12,666.14		
June 2032	33,177.55				

DC 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	\$3,425,000.00	November 2006	\$2,505,102.23	July 2008	\$ 967,315.39
April 2005.....	3,407,762.73	December 2006	2,430,386.59	August 2008	900,632.19
May 2005	3,387,825.64	January 2007	2,353,448.86	September 2008.....	835,073.80
June 2005	3,364,612.07	February 2007	2,274,377.13	October 2008	770,629.36
July 2005	3,338,144.23	March 2007	2,193,262.10	November 2008	707,288.13
August 2005	3,308,448.31	April 2007.....	2,110,196.94	December 2008	645,039.45
September 2005.....	3,275,554.37	May 2007	2,025,277.18	January 2009	583,872.73
October 2005	3,239,496.42	June 2007	1,941,656.13	February 2009	523,777.48
November 2005	3,200,312.28	July 2007	1,859,321.52	March 2009	464,743.31
December 2005	3,158,043.64	August 2007	1,778,261.18	April 2009.....	406,759.90
January 2006	3,112,735.97	September 2007.....	1,698,463.03	May 2009	349,817.02
February 2006	3,064,438.46	October 2007	1,619,915.10	June 2009	293,904.52
March 2006	3,013,203.97	November 2007	1,542,605.51	July 2009	239,012.33
April 2006.....	2,959,089.00	December 2007	1,466,522.46	August 2009	185,130.49
May 2006	2,902,153.59	January 2008	1,391,654.30	September 2009.....	132,249.08
June 2006	2,842,461.25	February 2008	1,317,989.42	October 2009	80,358.33
July 2006	2,780,078.93	March 2008	1,245,516.33	November 2009	29,448.47
August 2006	2,715,076.84	April 2008.....	1,174,223.65	December 2009 and thereafter	0.00
September 2006.....	2,647,528.45	May 2008	1,104,100.05		
October 2006	2,577,510.36	June 2008	1,035,134.34		

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 August 2006	\$125,451,000.00	February 2007	\$118,459,651.89	September 2007.....	\$110,577,277.11
September 2006.....	124,270,834.92	March 2007	117,315,693.76	October 2007	109,474,810.37
October 2006	123,096,307.32	April 2007.....	116,177,755.30	November 2007	108,378,149.37
November 2006	121,927,956.98	May 2007	115,045,805.45	December 2007	107,287,264.15
December 2006	120,765,752.06	June 2007	113,919,813.34	January 2008	106,202,124.95
January 2007	119,609,660.87	July 2007	112,799,748.27	February 2008	105,122,702.12
		August 2007.....	111,685,579.65	March 2008	104,048,966.20

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>
April 2008	\$102,980,887.86	September 2012	\$ 53,751,972.52	February 2017	\$ 22,967,831.81
May 2008	101,918,437.92	October 2012	52,949,767.96	March 2017	22,589,567.48
June 2008	100,861,587.36	November 2012	52,151,820.33	April 2017	22,217,009.28
July 2008	99,810,307.32	December 2012	51,358,107.67	May 2017	21,850,074.96
August 2008	98,764,569.05	January 2013	50,568,608.12	June 2017	21,488,683.41
September 2008	97,724,343.99	February 2013	49,783,299.94	July 2017	21,132,754.65
October 2008	96,689,603.70	March 2013	49,007,105.40	August 2017	20,782,209.85
November 2008	95,660,319.90	April 2013	48,242,301.63	September 2017	20,436,971.25
December 2008	94,636,464.45	May 2013	47,488,726.91	October 2017	20,096,962.23
January 2009	93,618,009.36	June 2013	46,746,221.83	November 2017	19,762,107.20
February 2009	92,604,926.76	July 2013	46,014,629.16	December 2017	19,432,331.68
March 2009	91,597,188.97	August 2013	45,293,793.85	January 2018	19,107,562.19
April 2009	90,594,768.41	September 2013	44,583,563.06	February 2018	18,787,726.33
May 2009	89,597,637.66	October 2013	43,883,786.02	March 2018	18,472,752.70
June 2009	88,605,769.43	November 2013	43,194,314.09	April 2018	18,162,570.88
July 2009	87,619,136.60	December 2013	42,515,000.70	May 2018	17,857,111.48
August 2009	86,637,712.14	January 2014	41,845,701.33	June 2018	17,556,306.08
September 2009	85,661,469.22	February 2014	41,186,273.45	July 2018	17,260,087.21
October 2009	84,690,381.08	March 2014	40,536,576.54	August 2018	16,968,388.35
November 2009	83,724,421.16	April 2014	39,896,472.03	September 2018	16,681,143.94
December 2009	82,763,563.00	May 2014	39,265,823.28	October 2018	16,398,289.31
January 2010	81,807,780.29	June 2014	38,644,495.55	November 2018	16,119,760.75
February 2010	80,857,046.84	July 2014	38,032,356.00	December 2018	15,845,495.39
March 2010	79,911,336.62	August 2014	37,429,273.63	January 2019	15,575,431.31
April 2010	78,970,623.71	September 2014	36,835,119.27	February 2019	15,309,507.40
May 2010	78,034,882.33	October 2014	36,249,765.54	March 2019	15,047,663.47
June 2010	77,104,086.85	November 2014	35,673,086.87	April 2019	14,789,840.14
July 2010	76,178,211.74	December 2014	35,104,959.41	May 2019	14,535,978.89
August 2010	75,257,231.64	January 2015	34,545,261.07	June 2019	14,286,022.02
September 2010	74,341,121.28	February 2015	33,993,871.43	July 2019	14,039,912.64
October 2010	73,429,855.55	March 2015	33,450,671.79	August 2019	13,797,594.67
November 2010	72,523,409.45	April 2015	32,915,545.07	September 2019	13,559,012.83
December 2010	71,621,758.13	May 2015	32,388,375.87	October 2019	13,324,112.62
January 2011	70,724,876.84	June 2015	31,869,050.37	November 2019	13,092,840.29
February 2011	69,832,740.99	July 2015	31,357,456.34	December 2019	12,865,142.87
March 2011	68,945,326.08	August 2015	30,853,483.15	January 2020	12,640,968.14
April 2011	68,062,607.77	September 2015	30,357,021.69	February 2020	12,420,264.61
May 2011	67,184,561.82	October 2015	29,867,964.38	March 2020	12,202,981.53
June 2011	66,311,164.13	November 2015	29,386,205.16	April 2020	11,989,068.86
July 2011	65,442,390.73	December 2015	28,911,639.44	May 2020	11,778,477.28
August 2011	64,578,217.74	January 2016	28,444,164.10	June 2020	11,571,158.15
September 2011	63,718,621.43	February 2016	27,983,677.45	July 2020	11,367,063.54
October 2011	62,863,578.20	March 2016	27,530,079.26	August 2020	11,166,146.18
November 2011	62,013,064.55	April 2016	27,083,270.67	September 2020	10,968,359.48
December 2011	61,167,057.11	May 2016	26,643,154.21	October 2020	10,773,657.53
January 2012	60,325,532.63	June 2016	26,209,633.78	November 2020	10,581,995.04
February 2012	59,488,467.98	July 2016	25,782,614.64	December 2020	10,393,327.38
March 2012	58,655,840.15	August 2016	25,362,003.36	January 2021	10,207,610.54
April 2012	57,827,626.24	September 2016	24,947,707.82	February 2021	10,024,801.16
May 2012	57,003,803.49	October 2016	24,539,637.21	March 2021	9,844,856.48
June 2012	56,184,349.22	November 2016	24,137,701.98	April 2021	9,667,734.34
July 2012	55,369,240.90	December 2016	23,741,813.84	May 2021	9,493,393.19
August 2012	54,558,456.11	January 2017	23,351,885.72	June 2021	9,321,792.08

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 2021	\$ 9,152,890.62	September 2025	\$ 3,405,095.54	November 2029	\$ 934,239.59
August 2021	8,986,649.01	October 2025	3,331,733.91	December 2029	904,060.83
September 2021	8,823,028.02	November 2025	3,259,604.77	January 2030	874,445.02
October 2021	8,661,988.96	December 2025	3,188,689.35	February 2030	845,383.18
November 2021	8,503,493.72	January 2026	3,118,969.16	March 2030	816,866.48
December 2021	8,347,504.69	February 2026	3,050,425.96	April 2030	788,886.21
January 2022	8,193,984.84	March 2026	2,983,041.79	May 2030	761,433.79
February 2022	8,042,897.65	April 2026	2,916,798.95	June 2030	734,500.77
March 2022	7,894,207.11	May 2026	2,851,679.99	July 2030	708,078.82
April 2022	7,747,877.74	June 2026	2,787,667.72	August 2030	682,159.75
May 2022	7,603,874.56	July 2026	2,724,745.19	September 2030	656,735.48
June 2022	7,462,163.09	August 2026	2,662,895.71	October 2030	631,798.04
July 2022	7,322,709.33	September 2026	2,602,102.82	November 2030	607,339.60
August 2022	7,185,479.79	October 2026	2,542,350.31	December 2030	583,352.44
September 2022	7,050,441.44	November 2026	2,483,622.19	January 2031	559,828.94
October 2022	6,917,561.73	December 2026	2,425,902.73	February 2031	536,761.61
November 2022	6,786,808.57	January 2027	2,369,176.39	March 2031	514,143.07
December 2022	6,658,150.34	February 2027	2,313,427.90	April 2031	491,966.05
January 2023	6,531,555.84	March 2027	2,258,642.19	May 2031	470,223.39
February 2023	6,406,994.37	April 2027	2,204,804.40	June 2031	448,908.03
March 2023	6,284,435.62	May 2027	2,151,899.90	July 2031	428,013.02
April 2023	6,163,849.74	June 2027	2,099,914.28	August 2031	407,531.52
May 2023	6,045,207.30	July 2027	2,048,833.33	September 2031	387,456.77
June 2023	5,928,479.30	August 2027	1,998,643.05	October 2031	367,782.15
July 2023	5,813,637.13	September 2027	1,949,329.64	November 2031	348,501.11
August 2023	5,700,652.62	October 2027	1,900,879.50	December 2031	329,607.20
September 2023	5,589,498.00	November 2027	1,853,279.25	January 2032	311,094.08
October 2023	5,480,145.88	December 2027	1,806,515.69	February 2032	292,955.50
November 2023	5,372,569.28	January 2028	1,760,575.80	March 2032	275,185.30
December 2023	5,266,741.60	February 2028	1,715,446.78	April 2032	257,777.42
January 2024	5,162,636.62	March 2028	1,671,116.00	May 2032	240,725.88
February 2024	5,060,228.50	April 2028	1,627,571.02	June 2032	224,024.80
March 2024	4,959,491.77	May 2028	1,584,799.57	July 2032	207,668.38
April 2024	4,860,401.34	June 2028	1,542,789.57	August 2032	191,650.93
May 2024	4,762,932.46	July 2028	1,501,529.14	September 2032	175,966.82
June 2024	4,667,060.74	August 2028	1,461,006.53	October 2032	160,610.52
July 2024	4,572,762.15	September 2028	1,421,210.19	November 2032	145,576.58
August 2024	4,480,013.00	October 2028	1,382,128.75	December 2032	130,859.62
September 2024	4,388,789.94	November 2028	1,343,750.97	January 2033	116,454.36
October 2024	4,299,069.97	December 2028	1,306,065.82	February 2033	102,355.59
November 2024	4,210,830.41	January 2029	1,269,062.39	March 2033	88,558.19
December 2024	4,124,048.89	February 2029	1,232,729.97	April 2033	75,057.11
January 2025	4,038,703.40	March 2029	1,197,057.98	May 2033	61,847.37
February 2025	3,954,772.22	April 2029	1,162,036.01	June 2033	48,924.08
March 2025	3,872,233.95	May 2029	1,127,653.79	July 2033	36,282.41
April 2025	3,791,067.50	June 2029	1,093,901.22	August 2033	23,917.61
May 2025	3,711,252.09	July 2029	1,060,768.34	September 2033	11,825.01
June 2025	3,632,767.23	August 2029	1,028,245.33	October 2033 and thereafter	0.00
July 2025	3,555,592.73	September 2029	996,322.53		
August 2025	3,479,708.71	October 2029	964,990.41		

Group 4 MBS First Specified Balances

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
Initial Balance	\$200,000,000.00	June 2009	\$104,819,943.19	September 2013	\$ 51,148,458.21
April 2005	198,513,853.70	July 2009	103,385,830.91	October 2013	50,416,169.75
May 2005	196,957,190.56	August 2009	101,970,299.58	November 2013	49,693,584.84
June 2005	195,331,447.36	September 2009	100,573,115.38	December 2013	48,980,579.84
July 2005	193,638,140.98	October 2009	99,194,047.35	January 2014	48,277,032.67
August 2005	191,878,866.17	November 2009	97,832,867.42	February 2014	47,582,822.77
September 2005	190,055,293.11	December 2009	96,489,350.33	March 2014	46,897,831.06
October 2005	188,169,164.82	January 2010	95,163,273.59	April 2014	46,221,939.97
November 2005	186,222,294.45	February 2010	93,854,417.50	May 2014	45,555,033.39
December 2005	184,216,562.41	March 2010	92,562,565.07	June 2014	44,896,996.66
January 2006	182,153,913.32	April 2010	91,287,501.97	July 2014	44,247,716.55
February 2006	180,036,352.91	May 2010	90,029,016.57	August 2014	43,607,081.23
March 2006	177,865,944.73	June 2010	88,786,899.84	September 2014	42,974,980.29
April 2006	175,644,806.77	July 2010	87,560,945.32	October 2014	42,351,304.69
May 2006	173,375,107.95	August 2010	86,350,949.15	November 2014	41,735,946.73
June 2006	171,059,064.56	September 2010	85,156,709.97	December 2014	41,128,800.08
July 2006	168,772,656.89	October 2010	83,978,028.92	January 2015	40,529,759.73
August 2006	166,515,514.61	November 2010	82,814,709.60	February 2015	39,938,721.98
September 2006	164,287,271.91	December 2010	81,666,558.07	March 2015	39,355,584.44
October 2006	162,087,567.53	January 2011	80,533,382.77	April 2015	38,780,245.98
November 2006	159,916,044.64	February 2011	79,414,994.52	May 2015	38,212,606.74
December 2006	157,772,350.82	March 2011	78,311,206.50	June 2015	37,652,568.11
January 2007	155,656,137.98	April 2011	77,221,834.19	July 2015	37,100,032.71
February 2007	153,567,062.35	May 2011	76,146,695.37	August 2015	36,554,904.39
March 2007	151,504,784.39	June 2011	75,085,610.08	September 2015	36,017,088.19
April 2007	149,468,968.72	July 2011	74,038,400.59	October 2015	35,486,490.33
May 2007	147,459,284.15	August 2011	73,004,891.39	November 2015	34,963,018.23
June 2007	145,475,403.53	September 2011	71,984,909.12	December 2015	34,446,580.45
July 2007	143,517,003.78	October 2011	70,978,282.61	January 2016	33,937,086.70
August 2007	141,583,765.78	November 2011	69,984,842.78	February 2016	33,434,447.81
September 2007	139,675,374.36	December 2011	69,004,422.67	March 2016	32,938,575.73
October 2007	137,791,518.25	January 2012	68,036,857.39	April 2016	32,449,383.54
November 2007	135,931,890.02	February 2012	67,081,984.11	May 2016	31,966,785.36
December 2007	134,096,186.01	March 2012	66,139,641.99	June 2016	31,490,696.44
January 2008	132,284,106.35	April 2012	65,209,672.23	July 2016	31,021,033.03
February 2008	130,495,354.84	May 2012	64,291,917.97	August 2016	30,557,712.50
March 2008	128,729,638.95	June 2012	63,386,224.32	September 2016	30,100,653.19
April 2008	126,986,669.77	July 2012	62,492,438.31	October 2016	29,649,774.51
May 2008	125,266,161.96	August 2012	61,610,408.87	November 2016	29,204,996.86
June 2008	123,567,833.68	September 2012	60,739,986.81	December 2016	28,766,241.64
July 2008	121,891,406.61	October 2012	59,881,024.79	January 2017	28,333,431.23
August 2008	120,236,605.83	November 2012	59,033,377.32	February 2017	27,906,489.01
September 2008	118,603,159.86	December 2012	58,196,900.69	March 2017	27,485,339.30
October 2008	116,990,800.54	January 2013	57,371,453.02	April 2017	27,069,907.36
November 2008	115,399,263.04	February 2013	56,556,894.16	May 2017	26,660,119.42
December 2008	113,828,285.80	March 2013	55,753,085.71	June 2017	26,255,902.61
January 2009	112,277,610.50	April 2013	54,959,891.01	July 2017	25,857,184.97
February 2009	110,746,982.01	May 2013	54,177,175.09	August 2017	25,463,895.48
March 2009	109,236,148.35	June 2013	53,404,804.66	September 2017	25,075,963.98
April 2009	107,744,860.68	July 2013	52,642,648.09	October 2017	24,693,321.20
May 2009	106,272,873.21	August 2013	51,890,575.40	November 2017	24,315,898.74

Group 4 MBS (Continued)

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
December 2017	\$ 23,943,629.07	April 2022	\$ 10,267,461.77	August 2026	\$ 3,795,331.95
January 2018	23,576,445.50	May 2022	10,090,745.79	September 2026	3,713,881.55
February 2018	23,214,282.17	June 2022	9,916,560.00	October 2026	3,633,682.46
March 2018	22,857,074.07	July 2022	9,744,870.88	November 2026	3,554,717.55
April 2018	22,504,756.99	August 2022	9,575,645.33	December 2026	3,476,969.94
May 2018	22,157,267.54	September 2022	9,408,850.66	January 2027	3,400,422.93
June 2018	21,814,543.11	October 2022	9,244,454.62	February 2027	3,325,060.06
July 2018	21,476,521.91	November 2022	9,082,425.36	March 2027	3,250,865.09
August 2018	21,143,142.89	December 2022	8,922,731.42	April 2027	3,177,821.98
September 2018	20,814,345.80	January 2023	8,765,341.77	May 2027	3,105,914.88
October 2018	20,490,071.14	February 2023	8,610,225.75	June 2027	3,035,128.18
November 2018	20,170,260.14	March 2023	8,457,353.11	July 2027	2,965,446.45
December 2018	19,854,854.80	April 2023	8,306,693.97	August 2027	2,896,854.47
January 2019	19,543,797.84	May 2023	8,158,218.86	September 2027	2,829,337.22
February 2019	19,237,032.69	June 2023	8,011,898.66	October 2027	2,762,879.86
March 2019	18,934,503.52	July 2023	7,867,704.62	November 2027	2,697,467.76
April 2019	18,636,155.17	August 2023	7,725,608.38	December 2027	2,633,086.48
May 2019	18,341,933.21	September 2023	7,585,581.93	January 2028	2,569,721.75
June 2019	18,051,783.87	October 2023	7,447,597.61	February 2028	2,507,359.50
July 2019	17,765,654.08	November 2023	7,311,628.12	March 2028	2,445,985.85
August 2019	17,483,491.43	December 2023	7,177,646.53	April 2028	2,385,587.09
September 2019	17,205,244.16	January 2024	7,045,626.22	May 2028	2,326,149.69
October 2019	16,930,861.19	February 2024	6,915,540.93	June 2028	2,267,660.30
November 2019	16,660,292.06	March 2024	6,787,364.75	July 2028	2,210,105.73
December 2019	16,393,486.97	April 2024	6,661,072.06	August 2028	2,153,472.99
January 2020	16,130,396.73	May 2024	6,536,637.62	September 2028	2,097,749.24
February 2020	15,870,972.78	June 2024	6,414,036.47	October 2028	2,042,921.81
March 2020	15,615,167.19	July 2024	6,293,244.00	November 2028	1,988,978.20
April 2020	15,362,932.60	August 2024	6,174,235.90	December 2028	1,935,906.06
May 2020	15,114,222.28	September 2024	6,056,988.17	January 2029	1,883,693.23
June 2020	14,868,990.09	October 2024	5,941,477.14	February 2029	1,832,327.69
July 2020	14,627,190.45	November 2024	5,827,679.41	March 2029	1,781,797.57
August 2020	14,388,778.38	December 2024	5,715,571.92	April 2029	1,732,091.17
September 2020	14,153,709.46	January 2025	5,605,131.87	May 2029	1,683,196.93
October 2020	13,921,939.85	February 2025	5,496,336.77	June 2029	1,635,103.47
November 2020	13,693,426.22	March 2025	5,389,164.43	July 2029	1,587,799.52
December 2020	13,468,125.85	April 2025	5,283,592.92	August 2029	1,541,273.99
January 2021	13,245,996.52	May 2025	5,179,600.61	September 2029	1,495,515.92
February 2021	13,026,996.55	June 2025	5,077,166.15	October 2029	1,450,514.50
March 2021	12,811,084.80	July 2025	4,976,268.45	November 2029	1,406,259.05
April 2021	12,598,220.66	August 2025	4,876,886.71	December 2029	1,362,739.05
May 2021	12,388,364.00	September 2025	4,779,000.38	January 2030	1,319,944.11
June 2021	12,181,475.24	October 2025	4,682,589.19	February 2030	1,277,863.96
July 2021	11,977,515.28	November 2025	4,587,633.12	March 2030	1,236,488.50
August 2021	11,776,445.52	December 2025	4,494,112.42	April 2030	1,195,807.73
September 2021	11,578,227.84	January 2026	4,402,007.59	May 2030	1,155,811.79
October 2021	11,382,824.64	February 2026	4,311,299.37	June 2030	1,116,490.98
November 2021	11,190,198.75	March 2026	4,221,968.77	July 2030	1,077,835.68
December 2021	11,000,313.52	April 2026	4,133,997.03	August 2030	1,039,836.43
January 2022	10,813,132.72	May 2026	4,047,365.63	September 2030	1,002,483.89
February 2022	10,628,620.62	June 2026	3,962,056.30	October 2030	965,768.83
March 2022	10,446,741.92	July 2026	3,878,051.01	November 2030	929,682.15

Group 4 MBS (Continued)

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
December 2030	\$ 894,214.89	December 2031	\$ 513,811.01	December 2032	\$ 207,447.49
January 2031	859,358.17	January 2032	485,631.05	January 2033	184,869.92
February 2031	825,103.25	February 2032	457,956.62	February 2033	162,715.93
March 2031	791,441.51	March 2032	430,780.36	March 2033	140,979.26
April 2031	758,364.44	April 2032	404,095.04	April 2033	119,653.75
May 2031	725,863.64	May 2032	377,893.49	May 2033	98,733.31
June 2031	693,930.81	June 2032	352,168.67	June 2033	78,211.94
July 2031	662,557.79	July 2032	326,913.60	July 2033	58,083.73
August 2031	631,736.50	August 2032	302,121.43	August 2033	38,342.83
September 2031	601,458.98	September 2032	277,785.37	September 2033	18,983.48
October 2031	571,717.37	October 2032	253,898.75	October 2033 and thereafter	0.00
November 2031	542,503.93	November 2032	230,454.95		

Group 4 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	\$200,000,000.00	February 2008	\$161,795,762.11	January 2011	\$127,038,338.71
April 2005	199,207,941.59	March 2008	160,708,495.03	February 2011	126,139,053.48
May 2005	198,382,729.92	April 2008	159,627,095.12	March 2011	125,244,644.99
June 2005	197,524,720.31	May 2008	158,551,531.47	April 2011	124,355,087.53
July 2005	196,634,285.28	June 2008	157,481,773.34	May 2011	123,470,355.53
August 2005	195,711,814.21	July 2008	156,417,790.15	June 2011	122,590,423.56
September 2005	194,757,713.14	August 2008	155,359,551.48	July 2011	121,715,266.33
October 2005	193,772,404.39	September 2008	154,307,027.07	August 2011	120,844,858.65
November 2005	192,756,326.36	October 2008	153,260,186.82	September 2011	119,979,175.51
December 2005	191,709,933.12	November 2008	152,219,000.78	October 2011	119,118,191.99
January 2006	190,633,694.12	December 2008	151,183,439.17	November 2011	118,261,883.32
February 2006	189,528,093.84	January 2009	150,153,472.37	December 2011	117,410,224.86
March 2006	188,393,631.42	February 2009	149,129,070.89	January 2012	116,563,192.10
April 2006	187,230,820.28	March 2009	148,110,205.41	February 2012	115,720,760.65
May 2006	186,040,187.75	April 2009	147,096,846.78	March 2012	114,882,906.25
June 2006	184,822,274.67	May 2009	146,088,965.98	April 2012	114,049,604.78
July 2006	183,610,916.77	June 2009	145,086,534.15	May 2012	113,220,832.23
August 2006	182,406,079.56	July 2009	144,089,522.59	June 2012	112,396,564.73
September 2006	181,207,728.69	August 2009	143,097,902.73	July 2012	111,576,778.53
October 2006	180,015,830.01	September 2009	142,111,646.17	August 2012	110,761,450.00
November 2006	178,830,349.53	October 2009	141,130,724.65	September 2012	109,950,555.64
December 2006	177,651,253.48	November 2009	140,155,110.06	October 2012	109,144,072.07
January 2007	176,478,508.21	December 2009	139,184,774.44	November 2012	108,341,976.03
February 2007	175,312,080.30	January 2010	138,219,689.97	December 2012	107,544,244.39
March 2007	174,151,936.47	February 2010	137,259,828.98	January 2013	106,750,854.14
April 2007	172,998,043.62	March 2010	136,305,163.96	February 2013	105,961,782.39
May 2007	171,850,368.85	April 2010	135,355,667.52	March 2013	105,177,006.36
June 2007	170,708,879.40	May 2010	134,411,312.43	April 2013	104,396,503.41
July 2007	169,573,542.69	June 2010	133,472,071.58	May 2013	103,620,251.00
August 2007	168,444,326.33	July 2010	132,537,918.05	June 2013	102,848,226.72
September 2007	167,321,198.08	August 2010	131,608,825.00	July 2013	102,080,408.27
October 2007	166,204,125.88	September 2010	130,684,765.78	August 2013	101,316,773.47
November 2007	165,093,077.82	October 2010	129,765,713.87	September 2013	100,557,300.26
December 2007	163,988,022.19	November 2010	128,851,642.86	October 2013	99,801,966.69
January 2008	162,888,927.42	December 2010	127,942,526.51	November 2013	99,050,750.93

Group 4 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>
December 2013	\$ 98,303,631.26	April 2018	\$ 64,596,060.32	August 2022	\$ 39,308,441.08
January 2014	97,560,586.09	May 2018	64,037,755.08	September 2022	38,890,411.44
February 2014	96,821,593.92	June 2018	63,482,527.91	October 2022	38,474,718.50
March 2014	96,086,633.36	July 2018	62,930,362.54	November 2022	38,061,349.88
April 2014	95,355,683.17	August 2018	62,381,242.80	December 2022	37,650,293.29
May 2014	94,628,722.19	September 2018	61,835,152.61	January 2023	37,241,536.50
June 2014	93,905,729.37	October 2018	61,292,075.97	February 2023	36,835,067.35
July 2014	93,186,683.78	November 2018	60,751,996.95	March 2023	36,430,873.72
August 2014	92,471,564.61	December 2018	60,214,899.74	April 2023	36,028,943.59
September 2014	91,760,351.14	January 2019	59,680,768.57	May 2023	35,629,264.96
October 2014	91,053,022.77	February 2019	59,149,587.77	June 2023	35,231,825.94
November 2014	90,349,558.99	March 2019	58,621,341.78	July 2023	34,836,614.67
December 2014	89,649,939.44	April 2019	58,096,015.07	August 2023	34,443,619.35
January 2015	88,954,143.82	May 2019	57,573,592.23	September 2023	34,052,828.27
February 2015	88,262,151.96	June 2019	57,054,057.92	October 2023	33,664,229.76
March 2015	87,573,943.80	July 2019	56,537,396.88	November 2023	33,277,812.22
April 2015	86,889,499.37	August 2019	56,023,593.93	December 2023	32,893,564.10
May 2015	86,208,798.81	September 2019	55,512,633.96	January 2024	32,511,473.91
June 2015	85,531,822.38	October 2019	55,004,501.97	February 2024	32,131,530.25
July 2015	84,858,550.42	November 2019	54,499,182.99	March 2024	31,753,721.74
August 2015	84,188,963.38	December 2019	53,996,662.18	April 2024	31,378,037.09
September 2015	83,523,041.83	January 2020	53,496,924.75	May 2024	31,004,465.05
October 2015	82,860,766.42	February 2020	52,999,955.98	June 2024	30,632,994.44
November 2015	82,202,117.91	March 2020	52,505,741.25	July 2024	30,263,614.13
December 2015	81,547,077.16	April 2020	52,014,266.01	August 2024	29,896,313.06
January 2016	80,895,625.14	May 2020	51,525,515.77	September 2024	29,531,080.21
February 2016	80,247,742.91	June 2020	51,039,476.14	October 2024	29,167,904.65
March 2016	79,603,411.62	July 2020	50,556,132.78	November 2024	28,806,775.47
April 2016	78,962,612.54	August 2020	50,075,471.46	December 2024	28,447,681.85
May 2016	78,325,327.03	September 2020	49,597,478.00	January 2025	28,090,612.99
June 2016	77,691,536.54	October 2020	49,122,138.29	February 2025	27,735,558.18
July 2016	77,061,222.63	November 2020	48,649,438.30	March 2025	27,382,506.76
August 2016	76,434,366.95	December 2020	48,179,364.09	April 2025	27,031,448.11
September 2016	75,810,951.24	January 2021	47,711,901.77	May 2025	26,682,371.68
October 2016	75,190,957.35	February 2021	47,247,037.55	June 2025	26,335,266.98
November 2016	74,574,367.22	March 2021	46,784,757.67	July 2025	25,990,123.55
December 2016	73,961,162.88	April 2021	46,325,048.49	August 2025	25,646,931.01
January 2017	73,351,326.46	May 2021	45,867,896.40	September 2025	25,305,679.03
February 2017	72,744,840.18	June 2021	45,413,287.90	October 2025	24,966,357.33
March 2017	72,141,686.35	July 2021	44,961,209.54	November 2025	24,628,955.67
April 2017	71,541,847.39	August 2021	44,511,647.92	December 2025	24,293,463.90
May 2017	70,945,305.79	September 2021	44,064,589.76	January 2026	23,959,871.89
June 2017	70,352,044.15	October 2021	43,620,021.81	February 2026	23,628,169.58
July 2017	69,762,045.14	November 2021	43,177,930.91	March 2026	23,298,346.95
August 2017	69,175,291.55	December 2021	42,738,303.95	April 2026	22,970,394.04
September 2017	68,591,766.24	January 2022	42,301,127.91	May 2026	22,644,300.95
October 2017	68,011,452.16	February 2022	41,866,389.82	June 2026	22,320,057.83
November 2017	67,434,332.36	March 2022	41,434,076.80	July 2026	21,997,654.86
December 2017	66,860,389.97	April 2022	41,004,176.01	August 2026	21,677,082.30
January 2018	66,289,608.22	May 2022	40,576,674.70	September 2026	21,358,330.45
February 2018	65,721,970.41	June 2022	40,151,560.18	October 2026	21,041,389.65
March 2018	65,157,459.95	July 2022	39,728,819.83	November 2026	20,726,250.31

Group 4 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>
December 2026	\$ 20,412,902.88	April 2029	\$ 12,329,458.41	August 2031	\$ 5,452,286.16
January 2027	20,101,337.86	May 2029	12,064,140.27	September 2031	5,226,811.98
February 2027	19,791,545.81	June 2029	11,800,349.78	October 2031	5,002,653.80
March 2027	19,483,517.32	July 2029	11,538,078.82	November 2031	4,779,804.60
April 2027	19,177,243.04	August 2029	11,277,319.34	December 2031	4,558,257.44
May 2027	18,872,713.68	September 2029	11,018,063.30	January 2032	4,338,005.39
June 2027	18,569,919.98	October 2029	10,760,302.73	February 2032	4,119,041.56
July 2027	18,268,852.74	November 2029	10,504,029.68	March 2032	3,901,359.10
August 2027	17,969,502.80	December 2029	10,249,236.26	April 2032	3,684,951.19
September 2027	17,671,861.07	January 2030	9,995,914.60	May 2032	3,469,811.07
October 2027	17,375,918.48	February 2030	9,744,056.91	June 2032	3,255,931.97
November 2027	17,081,666.02	March 2030	9,493,655.39	July 2032	3,043,307.21
December 2027	16,789,094.72	April 2030	9,244,702.31	August 2032	2,831,930.10
January 2028	16,498,195.68	May 2030	8,997,189.99	September 2032	2,621,794.00
February 2028	16,208,960.02	June 2030	8,751,110.77	October 2032	2,412,892.32
March 2028	15,921,378.92	July 2030	8,506,457.04	November 2032	2,205,218.49
April 2028	15,635,443.60	August 2030	8,263,221.22	December 2032	1,998,765.97
May 2028	15,351,145.33	September 2030	8,021,395.78	January 2033	1,793,528.26
June 2028	15,068,475.43	October 2030	7,780,973.23	February 2033	1,589,498.91
July 2028	14,787,425.26	November 2030	7,541,946.12	March 2033	1,386,671.47
August 2028	14,507,986.22	December 2030	7,304,307.04	April 2033	1,185,039.55
September 2028	14,230,149.77	January 2031	7,068,048.59	May 2033	984,596.79
October 2028	13,953,907.41	February 2031	6,833,163.46	June 2033	785,336.86
November 2028	13,679,250.67	March 2031	6,599,644.34	July 2033	587,253.47
December 2028	13,406,171.14	April 2031	6,367,483.97	August 2033	390,340.34
January 2029	13,134,660.46	May 2031	6,136,675.13	September 2033	194,591.25
February 2029	12,864,710.29	June 2031	5,907,210.64	October 2033 and thereafter	0.00
March 2029	12,596,312.35	July 2031	5,679,083.35		

Aggregate Group III Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through March 2006	\$65,682,000.00	September 2007	\$55,290,453.28	April 2009	\$45,293,952.68
April 2006	65,109,702.55	October 2007	54,738,910.79	May 2009	44,795,146.53
May 2006	64,522,974.78	November 2007	54,190,274.94	June 2009	44,298,975.05
June 2006	63,922,822.74	December 2007	53,644,530.76	July 2009	43,805,424.63
July 2006	63,325,828.00	January 2008	53,101,663.34	August 2009	43,314,481.75
August 2006	62,731,974.29	February 2008	52,561,657.82	September 2009	42,826,132.97
September 2006	62,141,245.42	March 2008	52,024,499.46	October 2009	42,340,364.90
October 2006	61,553,625.27	April 2008	51,490,173.57	November 2009	41,857,164.23
November 2006	60,969,097.81	May 2008	50,958,665.54	December 2009	41,376,517.72
December 2006	60,387,647.10	June 2008	50,429,960.84	January 2010	40,898,412.18
January 2007	59,809,257.27	July 2008	49,904,045.01	February 2010	40,422,834.51
February 2007	59,233,912.53	August 2008	49,380,903.67	March 2010	39,949,771.68
March 2007	58,661,597.20	September 2008	48,860,522.51	April 2010	39,479,210.70
April 2007	58,092,295.63	October 2008	48,342,887.29	May 2010	39,011,138.66
May 2007	57,525,992.30	November 2008	47,827,983.85	June 2010	38,545,542.74
June 2007	56,962,671.74	December 2008	47,315,798.09	July 2010	38,082,410.15
July 2007	56,402,318.57	January 2009	46,806,316.01	August 2010	37,621,728.18
August 2007	55,844,917.49	February 2009	46,299,523.65	September 2010	37,163,484.18
		March 2009	45,795,407.14	October 2010	36,707,665.59

Aggregate Group III (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
November 2010	\$36,254,259.89	April 2015	\$16,447,992.29	September 2019	\$ 6,773,364.90
December 2010	35,803,254.63	May 2015	16,184,473.98	October 2019	6,655,979.90
January 2011	35,354,637.41	June 2015	15,924,877.91	November 2019	6,540,408.56
February 2011	34,908,395.93	July 2015	15,669,147.93	December 2019	6,426,624.39
March 2011	34,464,517.92	August 2015	15,417,228.71	January 2020	6,314,601.26
April 2011	34,022,991.18	September 2015	15,169,065.68	February 2020	6,204,313.43
May 2011	33,583,803.59	October 2015	14,924,605.02	March 2020	6,095,735.51
June 2011	33,146,943.08	November 2015	14,683,793.68	April 2020	5,988,842.49
July 2011	32,712,397.63	December 2015	14,446,579.34	May 2020	5,883,609.69
August 2011	32,280,155.30	January 2016	14,212,910.43	June 2020	5,780,012.80
September 2011	31,850,204.20	February 2016	13,982,736.09	July 2020	5,678,027.85
October 2011	31,422,532.52	March 2016	13,756,006.17	August 2020	5,577,631.19
November 2011	30,997,128.48	April 2016	13,532,671.23	September 2020	5,478,799.53
December 2011	30,573,980.39	May 2016	13,312,682.52	October 2020	5,381,509.91
January 2012	30,153,076.60	June 2016	13,095,991.97	November 2020	5,285,739.68
February 2012	29,734,405.54	July 2016	12,882,552.19	December 2020	5,191,466.52
March 2012	29,317,955.68	August 2016	12,672,316.45	January 2021	5,098,668.43
April 2012	28,903,715.55	September 2016	12,465,238.67	February 2021	5,007,323.71
May 2012	28,491,673.75	October 2016	12,261,273.44	March 2021	4,917,411.00
June 2012	28,081,818.94	November 2016	12,060,375.95	April 2021	4,828,909.20
July 2012	27,674,139.83	December 2016	11,862,502.06	May 2021	4,741,797.54
August 2012	27,268,625.19	January 2017	11,667,608.22	June 2021	4,656,055.54
September 2012	26,865,263.84	February 2017	11,475,651.49	July 2021	4,571,663.01
October 2012	26,464,044.68	March 2017	11,286,589.56	August 2021	4,488,600.04
November 2012	26,064,956.65	April 2017	11,100,380.69	September 2021	4,406,847.01
December 2012	25,667,988.75	May 2017	10,916,983.74	October 2021	4,326,384.58
January 2013	25,273,130.03	June 2017	10,736,358.13	November 2021	4,247,193.69
February 2013	24,880,369.61	July 2017	10,558,463.87	December 2021	4,169,255.53
March 2013	24,492,318.69	August 2017	10,383,261.52	January 2022	4,092,551.60
April 2013	24,109,964.34	September 2017	10,210,712.21	February 2022	4,017,063.61
May 2013	23,733,225.68	October 2017	10,040,777.60	March 2022	3,942,773.58
June 2013	23,362,022.95	November 2017	9,873,419.89	April 2022	3,869,663.76
July 2013	22,996,277.49	December 2017	9,708,601.83	May 2022	3,797,716.65
August 2013	22,635,911.76	January 2018	9,546,286.67	June 2022	3,726,915.02
September 2013	22,280,849.29	February 2018	9,386,438.19	July 2022	3,657,241.86
October 2013	21,931,014.66	March 2018	9,229,020.69	August 2022	3,588,680.44
November 2013	21,586,333.51	April 2018	9,073,998.95	September 2022	3,521,214.23
December 2013	21,246,732.53	May 2018	8,921,338.27	October 2022	3,454,826.95
January 2014	20,912,139.42	June 2018	8,771,004.41	November 2022	3,389,502.57
February 2014	20,582,482.89	July 2018	8,622,963.64	December 2022	3,325,225.26
March 2014	20,257,692.63	August 2018	8,477,182.70	January 2023	3,261,979.45
April 2014	19,937,699.34	September 2018	8,333,628.78	February 2023	3,199,749.76
May 2014	19,622,434.65	October 2018	8,192,269.56	March 2023	3,138,521.04
June 2014	19,311,831.19	November 2018	8,053,073.16	April 2023	3,078,278.38
July 2014	19,005,822.48	December 2018	7,916,008.14	May 2023	3,019,007.05
August 2014	18,704,343.01	January 2019	7,781,043.54	June 2023	2,960,692.56
September 2014	18,407,328.15	February 2019	7,648,148.79	July 2023	2,903,320.60
October 2014	18,114,714.20	March 2019	7,517,293.79	August 2023	2,846,877.08
November 2014	17,826,438.34	April 2019	7,388,448.85	September 2023	2,791,348.12
December 2014	17,542,438.62	May 2019	7,261,584.70	October 2023	2,736,720.03
January 2015	17,262,653.96	June 2019	7,136,672.47	November 2023	2,682,979.31
February 2015	16,987,024.14	July 2019	7,013,683.73	December 2023	2,630,112.67
March 2015	16,715,489.76	August 2019	6,892,590.42	January 2024	2,578,107.00

Aggregate Group III (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
February 2024	\$ 2,526,949.37	June 2027	\$ 1,048,346.53	September 2030	\$ 327,767.11
March 2024	2,476,627.06	July 2027	1,022,837.72	October 2030	315,318.72
April 2024	2,427,127.51	August 2027	997,773.92	November 2030	303,109.59
May 2024	2,378,438.36	September 2027	973,148.23	December 2030	291,135.85
June 2024	2,330,547.40	October 2027	948,953.85	January 2031	279,393.69
July 2024	2,283,442.64	November 2027	925,184.10	February 2031	267,879.37
August 2024	2,237,112.21	December 2027	901,832.36	March 2031	256,589.21
September 2024	2,191,544.45	January 2028	878,892.15	April 2031	245,519.56
October 2024	2,146,727.86	February 2028	856,357.06	May 2031	234,666.85
November 2024	2,102,651.09	March 2028	834,220.77	June 2031	224,027.56
December 2024	2,059,302.97	April 2028	812,477.06	July 2031	213,598.21
January 2025	2,016,672.49	May 2028	791,119.81	August 2031	203,375.38
February 2025	1,974,748.79	June 2028	770,142.98	September 2031	193,355.69
March 2025	1,933,521.18	July 2028	749,540.63	October 2031	183,535.84
April 2025	1,892,979.10	August 2028	729,306.88	November 2031	173,912.55
May 2025	1,853,112.17	September 2028	709,435.97	December 2031	164,482.61
June 2025	1,813,910.15	October 2028	689,922.20	January 2032	155,242.83
July 2025	1,775,362.95	November 2028	670,759.97	February 2032	146,190.10
August 2025	1,737,460.61	December 2028	651,943.75	March 2032	137,321.34
September 2025	1,700,193.34	January 2029	633,468.10	April 2032	128,633.53
October 2025	1,663,551.47	February 2029	615,327.66	May 2032	120,123.67
November 2025	1,627,525.48	March 2029	597,517.14	June 2032	111,788.82
December 2025	1,592,105.99	April 2029	580,031.35	July 2032	103,626.10
January 2026	1,557,283.76	May 2029	562,865.14	August 2032	95,632.65
February 2026	1,523,049.67	June 2029	546,013.48	September 2032	87,805.66
March 2026	1,489,394.73	July 2029	529,471.38	October 2032	80,142.37
April 2026	1,456,310.11	August 2029	513,233.93	November 2032	72,640.05
May 2026	1,423,787.07	September 2029	497,296.31	December 2032	65,296.03
June 2026	1,391,817.02	October 2029	481,653.75	January 2033	58,107.65
July 2026	1,360,391.49	November 2029	466,301.57	February 2033	51,072.32
August 2026	1,329,502.14	December 2029	451,235.14	March 2033	44,187.48
September 2026	1,299,140.74	January 2030	436,449.91	April 2033	37,450.60
October 2026	1,269,299.18	February 2030	421,941.41	May 2033	30,859.19
November 2026	1,239,969.48	March 2030	407,705.21	June 2033	24,410.82
December 2026	1,211,143.76	April 2030	393,736.95	July 2033	18,103.07
January 2027	1,182,814.26	May 2030	380,032.36	August 2033	11,933.57
February 2027	1,154,973.35	June 2030	366,587.21	September 2033	5,899.98
March 2027	1,127,613.49	July 2030	353,397.34	October 2033 and thereafter	0.00
April 2027	1,100,727.26	August 2030	340,458.65		
May 2027	1,074,307.34				

EL Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$22,000,000.00	November 2005	\$16,437,464.15	July 2006	\$11,820,940.85
April 2005	21,391,549.85	December 2005	15,635,788.39	August 2006	11,504,327.36
May 2005	20,757,461.14	January 2006	14,812,097.63	September 2006	11,191,970.64
June 2005	20,098,118.48	February 2006	13,966,926.48	October 2006	10,883,820.40
July 2005	19,413,926.92	March 2006	13,100,825.79	November 2006	10,579,826.84
August 2005	18,705,311.55	April 2006	12,786,659.42	December 2006	10,279,940.60
September 2005	17,972,717.05	May 2006	12,467,141.60	January 2007	9,984,112.80
October 2005	17,216,607.14	June 2006	12,141,861.85	February 2007	9,692,295.02

EL Class (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
March 2007	\$ 9,404,439.25	July 2008	\$ 5,300,114.37	November 2009	\$ 2,020,004.67
April 2007.....	9,120,497.98	August 2008	5,072,689.31	December 2009	1,838,699.49
May 2007	8,840,424.11	September 2008.....	4,848,435.18	January 2010	1,659,965.84
June 2007	8,564,170.98	October 2008	4,627,311.82	February 2010	1,483,769.19
July 2007	8,291,692.37	November 2008	4,409,279.45	March 2010	1,310,075.27
August 2007	8,022,942.50	December 2008	4,194,298.67	April 2010.....	1,138,850.20
September 2007.....	7,757,875.99	January 2009	3,982,330.42	May 2010	970,060.39
October 2007	7,496,447.93	February 2009	3,773,336.03	June 2010	803,672.53
November 2007	7,238,613.78	March 2009	3,567,277.18	July 2010	639,653.67
December 2007	6,984,329.45	April 2009.....	3,364,115.92	August 2010	477,971.15
January 2008	6,733,551.21	May 2009	3,163,814.65	September 2010.....	318,592.63
February 2008	6,486,235.82	June 2009	2,966,336.09	October 2010	161,486.03
March 2008	6,242,340.38	July 2009	2,771,643.37	November 2010	6,619.61
April 2008.....	6,001,822.40	August 2009	2,579,699.92	December 2010 and thereafter	0.00
May 2008	5,764,639.80	September 2009.....	2,390,469.51		
June 2008	5,530,750.90	October 2009	2,203,916.28		

Group 5 MBS First Specified Balances

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
Initial Balance	\$100,000,000.00	October 2007	\$ 66,213,936.98	May 2010	\$ 41,343,343.72
April 2005.....	99,184,888.60	November 2007	65,224,797.89	June 2010	40,713,299.73
May 2005	98,330,872.18	December 2007	64,249,872.28	July 2010	40,092,410.27
June 2005	97,438,823.75	January 2008	63,288,960.50	August 2010	39,480,545.90
July 2005	96,509,665.46	February 2008	62,341,865.64	September 2010.....	38,877,578.96
August 2005	95,544,367.03	March 2008	61,408,393.53	October 2010	38,283,383.57
September 2005.....	94,543,944.14	April 2008.....	60,488,352.68	November 2010	37,697,835.61
October 2005	93,509,456.67	May 2008	59,581,554.28	December 2010	37,120,812.67
November 2005	92,442,006.90	June 2008	58,687,812.10	January 2011	36,552,194.07
December 2005	91,342,737.51	July 2008	57,806,942.53	February 2011	35,991,860.78
January 2006	90,212,829.60	August 2008	56,938,764.47	March 2011	35,439,695.46
February 2006	89,053,500.55	September 2008.....	56,083,099.36	April 2011.....	34,895,582.37
March 2006	87,866,001.82	October 2008	55,239,771.10	May 2011	34,359,407.41
April 2006.....	86,651,616.65	November 2008	54,408,606.04	June 2011	33,831,058.06
May 2006	85,411,657.73	December 2008	53,589,432.93	July 2011	33,310,423.36
June 2006	84,147,464.77	January 2009	52,782,082.90	August 2011	32,797,393.90
July 2006	82,901,342.34	February 2009	51,986,389.43	September 2011.....	32,291,861.80
August 2006	81,673,037.38	March 2009	51,202,188.30	October 2011	31,793,720.68
September 2006.....	80,462,300.36	April 2009.....	50,429,317.58	November 2011	31,302,865.64
October 2006	79,268,885.17	May 2009	49,667,617.58	December 2011	30,819,193.25
November 2006	78,092,549.14	June 2009	48,916,930.83	January 2012	30,342,601.51
December 2006	76,933,052.92	July 2009	48,177,102.04	February 2012	29,872,989.86
January 2007	75,790,160.49	August 2009	47,447,978.09	March 2012	29,410,259.13
February 2007	74,663,639.10	September 2009.....	46,729,407.96	April 2012.....	28,954,311.54
March 2007	73,553,259.21	October 2009	46,021,242.77	May 2012	28,505,050.67
April 2007.....	72,458,794.46	November 2009	45,323,335.67	June 2012	28,062,381.43
May 2007	71,380,021.62	December 2009	44,635,541.86	July 2012	27,626,210.10
June 2007	70,316,720.55	January 2010	43,957,718.57	August 2012	27,196,444.23
July 2007	69,268,674.15	February 2010	43,289,724.99	September 2012.....	26,772,992.67
August 2007	68,235,668.36	March 2010	42,631,422.28	October 2012	26,355,765.55
September 2007.....	67,217,492.03	April 2010.....	41,982,673.52	November 2012	25,944,674.25

Group 5 MBS (Continued)

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
December 2012	\$ 25,539,631.39	April 2017	\$ 11,008,595.53	August 2021	\$ 4,437,885.07
January 2013	25,140,550.80	May 2017	10,826,077.94	September 2021	4,356,799.36
February 2013	24,747,347.55	June 2017	10,646,329.91	October 2021	4,276,999.04
March 2013	24,359,937.84	July 2017	10,469,311.28	November 2021	4,198,465.05
April 2013	23,978,239.09	August 2017	10,294,982.47	December 2021	4,121,178.57
May 2013	23,602,169.86	September 2017	10,123,304.47	January 2022	4,045,121.09
June 2013	23,231,649.83	October 2017	9,954,238.80	February 2022	3,970,274.34
July 2013	22,866,599.83	November 2017	9,787,747.53	March 2022	3,896,620.31
August 2013	22,506,941.79	December 2017	9,623,793.29	April 2022	3,824,141.26
September 2013	22,152,598.72	January 2018	9,462,339.19	May 2022	3,752,819.70
October 2013	21,803,494.72	February 2018	9,303,348.92	June 2022	3,682,638.38
November 2013	21,459,554.94	March 2018	9,146,786.63	July 2022	3,613,580.31
December 2013	21,120,705.60	April 2018	8,992,617.01	August 2022	3,545,628.75
January 2014	20,786,873.94	May 2018	8,840,805.25	September 2022	3,478,767.19
February 2014	20,457,988.20	June 2018	8,691,317.01	October 2022	3,412,979.35
March 2014	20,133,977.66	July 2018	8,544,118.45	November 2022	3,348,249.20
April 2014	19,814,772.56	August 2018	8,399,176.21	December 2022	3,284,560.92
May 2014	19,500,304.14	September 2018	8,256,457.41	January 2023	3,221,898.95
June 2014	19,190,504.59	October 2018	8,115,929.62	February 2023	3,160,247.92
July 2014	18,885,307.06	November 2018	7,977,560.87	March 2023	3,099,592.69
August 2014	18,584,645.63	December 2018	7,841,319.67	April 2023	3,039,918.35
September 2014	18,288,455.30	January 2019	7,707,174.93	May 2023	2,981,210.20
October 2014	17,996,671.99	February 2019	7,575,096.05	June 2023	2,923,453.75
November 2014	17,709,232.52	March 2019	7,445,052.82	July 2023	2,866,634.71
December 2014	17,426,074.60	April 2019	7,317,015.50	August 2023	2,810,739.00
January 2015	17,147,136.79	May 2019	7,190,954.74	September 2023	2,755,752.76
February 2015	16,872,358.54	June 2019	7,066,841.62	October 2023	2,701,662.30
March 2015	16,601,680.13	July 2019	6,944,647.63	November 2023	2,648,454.16
April 2015	16,335,042.70	August 2019	6,824,344.66	December 2023	2,596,115.05
May 2015	16,072,388.19	September 2019	6,705,905.02	January 2024	2,544,631.87
June 2015	15,813,659.38	October 2019	6,589,301.37	February 2024	2,493,991.74
July 2015	15,558,799.84	November 2019	6,474,506.81	March 2024	2,444,181.92
August 2015	15,307,753.93	December 2019	6,361,494.79	April 2024	2,395,189.89
September 2015	15,060,466.80	January 2020	6,250,239.13	May 2024	2,347,003.31
October 2015	14,816,884.38	February 2020	6,140,714.06	June 2024	2,299,609.99
November 2015	14,576,953.34	March 2020	6,032,894.15	July 2024	2,252,997.95
December 2015	14,340,621.10	April 2020	5,926,754.33	August 2024	2,207,155.35
January 2016	14,107,835.84	May 2020	5,822,269.90	September 2024	2,162,070.56
February 2016	13,878,546.46	June 2020	5,719,416.50	October 2024	2,117,732.08
March 2016	13,652,702.57	July 2020	5,618,170.12	November 2024	2,074,128.60
April 2016	13,430,254.49	August 2020	5,518,507.10	December 2024	2,031,248.97
May 2016	13,211,153.25	September 2020	5,420,404.11	January 2025	1,989,082.20
June 2016	12,995,350.57	October 2020	5,323,838.15	February 2025	1,947,617.45
July 2016	12,782,798.83	November 2020	5,228,786.56	March 2025	1,906,844.05
August 2016	12,573,451.11	December 2020	5,135,227.00	April 2025	1,866,751.49
September 2016	12,367,261.12	January 2021	5,043,137.43	May 2025	1,827,329.40
October 2016	12,164,183.26	February 2021	4,952,496.14	June 2025	1,788,567.56
November 2016	11,964,172.52	March 2021	4,863,281.74	July 2025	1,750,455.89
December 2016	11,767,184.58	April 2021	4,775,473.12	August 2025	1,712,984.50
January 2017	11,573,175.71	May 2021	4,689,049.50	September 2025	1,676,143.58
February 2017	11,382,102.81	June 2021	4,603,990.37	October 2025	1,639,923.52
March 2017	11,193,923.38	July 2021	4,520,275.53	November 2025	1,604,314.82

Group 5 MBS (Continued)

<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>	<u>Distribution Date</u>	<u>First Specified Balance</u>
December 2025	\$ 1,569,308.11	August 2028	\$ 717,511.34	April 2031	\$ 241,094.20
January 2026	1,534,894.19	September 2028	697,920.74	May 2031	230,423.55
February 2026	1,501,063.96	October 2028	678,683.77	June 2031	219,963.69
March 2026	1,467,808.47	November 2028	659,794.85	July 2031	209,711.19
April 2026	1,435,118.89	December 2028	641,248.49	August 2031	199,662.64
May 2026	1,402,986.55	January 2029	623,039.28	September 2031	189,814.70
June 2026	1,371,402.86	February 2029	605,161.87	October 2031	180,164.08
July 2026	1,340,359.38	March 2029	587,611.03	November 2031	170,707.54
August 2026	1,309,847.81	April 2029	570,381.56	December 2031	161,441.88
September 2026	1,279,859.93	May 2029	553,468.37	January 2032	152,363.95
October 2026	1,250,387.68	June 2029	536,866.45	February 2032	143,470.65
November 2026	1,221,423.08	July 2029	520,570.83	March 2032	134,758.94
December 2026	1,192,958.31	August 2029	504,576.65	April 2032	126,225.81
January 2027	1,164,985.64	September 2029	488,879.09	May 2032	117,868.30
February 2027	1,137,497.43	October 2029	473,473.44	June 2032	109,683.49
March 2027	1,110,486.21	November 2029	458,355.02	July 2032	101,668.52
April 2027	1,083,944.56	December 2029	443,519.25	August 2032	93,820.55
May 2027	1,057,865.22	January 2030	428,961.60	September 2032	86,136.80
June 2027	1,032,240.99	February 2030	414,677.62	October 2032	78,614.53
July 2027	1,007,064.80	March 2030	400,662.92	November 2032	71,251.05
August 2027	982,329.70	April 2030	386,913.17	December 2032	64,043.68
September 2027	958,028.80	May 2030	373,424.12	January 2033	56,989.82
October 2027	934,155.36	June 2030	360,191.57	February 2033	50,086.88
November 2027	910,702.69	July 2030	347,211.38	March 2033	43,332.33
December 2027	887,664.23	August 2030	334,479.49	April 2033	36,723.66
January 2028	865,033.51	September 2030	321,991.88	May 2033	30,258.42
February 2028	842,804.16	October 2030	309,744.61	June 2033	23,934.18
March 2028	820,969.90	November 2030	297,733.79	July 2033	17,748.55
April 2028	799,524.52	December 2030	285,955.58	August 2033	11,699.18
May 2028	778,461.94	January 2031	274,406.20	September 2033	5,783.75
June 2028	757,776.15	February 2031	263,081.95	October 2033 and thereafter	0.00
July 2028	737,461.22	March 2031	251,979.15		

Group 5 MBS Second Specified Balances

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
Initial Balance	\$100,000,000.00	June 2006	\$ 92,125,922.08	September 2007	\$ 83,063,761.96
April 2005	99,589,805.12	July 2006	91,497,298.85	October 2007	82,486,827.73
May 2005	99,162,265.55	August 2006	90,872,257.31	November 2007	81,913,188.52
June 2005	98,717,574.00	September 2006	90,250,777.59	December 2007	81,342,826.05
July 2005	98,255,932.60	October 2006	89,632,839.94	January 2008	80,775,722.15
August 2005	97,777,552.74	November 2006	89,018,424.73	February 2008	80,211,858.73
September 2005	97,282,654.89	December 2006	88,407,512.41	March 2008	79,651,217.83
October 2005	96,771,468.48	January 2007	87,800,083.57	April 2008	79,093,781.55
November 2005	96,244,231.68	February 2007	87,196,118.89	May 2008	78,539,532.13
December 2005	95,701,191.26	March 2007	86,595,599.15	June 2008	77,988,451.88
January 2006	95,142,602.34	April 2007	85,998,505.25	July 2008	77,440,523.22
February 2006	94,568,728.27	May 2007	85,404,818.18	August 2008	76,895,728.66
March 2006	93,979,840.37	June 2007	84,814,519.06	September 2008	76,354,050.81
April 2006	93,376,217.72	July 2007	84,227,589.09	October 2008	75,815,472.38
May 2006	92,758,146.97	August 2007	83,644,009.58	November 2008	75,279,976.17

Group 5 MBS (Continued)

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
December 2008	\$ 74,747,545.07	April 2013	\$ 50,891,094.38	August 2017	\$ 33,247,335.58
January 2009	74,218,162.09	May 2013	50,498,948.36	September 2017	32,957,892.51
February 2009	73,691,810.30	June 2013	50,109,071.34	October 2017	32,670,146.94
March 2009	73,168,472.87	July 2013	49,721,450.72	November 2017	32,384,089.42
April 2009	72,648,133.09	August 2013	49,336,073.94	December 2017	32,099,710.54
May 2009	72,130,774.32	September 2013	48,952,928.52	January 2018	31,817,000.94
June 2009	71,616,380.00	October 2013	48,572,002.08	February 2018	31,535,951.33
July 2009	71,104,933.69	November 2013	48,193,282.25	March 2018	31,256,552.46
August 2009	70,596,419.03	December 2013	47,816,756.79	April 2018	30,978,795.12
September 2009	70,090,819.74	January 2014	47,442,413.48	May 2018	30,702,670.18
October 2009	69,588,119.64	February 2014	47,070,240.19	June 2018	30,428,168.52
November 2009	69,088,302.63	March 2014	46,700,224.86	July 2018	30,155,281.11
December 2009	68,591,352.72	April 2014	46,332,355.48	August 2018	29,883,998.94
January 2010	68,097,253.99	May 2014	45,966,620.12	September 2018	29,614,313.07
February 2010	67,605,990.60	June 2014	45,603,006.91	October 2018	29,346,214.61
March 2010	67,117,546.82	July 2014	45,241,504.05	November 2018	29,079,694.69
April 2010	66,631,907.00	August 2014	44,882,099.80	December 2018	28,814,744.52
May 2010	66,149,055.56	September 2014	44,524,782.49	January 2019	28,551,355.35
June 2010	65,668,977.03	October 2014	44,169,540.51	February 2019	28,289,518.48
July 2010	65,191,656.01	November 2014	43,816,362.32	March 2019	28,029,225.25
August 2010	64,717,077.19	December 2014	43,465,236.43	April 2019	27,770,467.06
September 2010	64,245,225.34	January 2015	43,116,151.43	May 2019	27,513,235.33
October 2010	63,776,085.33	February 2015	42,769,095.97	June 2019	27,257,521.57
November 2010	63,309,642.08	March 2015	42,424,058.74	July 2019	27,003,317.30
December 2010	62,845,880.63	April 2015	42,081,028.53	August 2019	26,750,614.11
January 2011	62,384,786.09	May 2015	41,739,994.17	September 2019	26,499,403.62
February 2011	61,926,343.63	June 2015	41,400,944.55	October 2019	26,249,677.51
March 2011	61,470,538.54	July 2015	41,063,868.63	November 2019	26,001,427.50
April 2011	61,017,356.17	August 2015	40,728,755.43	December 2019	25,754,645.36
May 2011	60,566,781.95	September 2015	40,395,594.02	January 2020	25,509,322.89
June 2011	60,118,801.39	October 2015	40,064,373.54	February 2020	25,265,451.95
July 2011	59,673,400.08	November 2015	39,735,083.18	March 2020	25,023,024.45
August 2011	59,230,563.71	December 2015	39,407,712.22	April 2020	24,782,032.32
September 2011	58,790,278.02	January 2016	39,082,249.96	May 2020	24,542,467.57
October 2011	58,352,528.84	February 2016	38,758,685.78	June 2020	24,304,322.22
November 2011	57,917,302.09	March 2016	38,437,009.11	July 2020	24,067,588.35
December 2011	57,484,583.74	April 2016	38,117,209.45	August 2020	23,832,258.10
January 2012	57,054,359.87	May 2016	37,799,276.35	September 2020	23,598,323.62
February 2012	56,626,616.62	June 2016	37,483,199.42	October 2020	23,365,777.12
March 2012	56,201,340.20	July 2016	37,168,968.32	November 2020	23,134,610.85
April 2012	55,778,516.90	August 2016	36,856,572.78	December 2020	22,904,817.12
May 2012	55,358,133.11	September 2016	36,546,002.58	January 2021	22,676,388.26
June 2012	54,940,175.25	October 2016	36,237,247.55	February 2021	22,449,316.65
July 2012	54,524,629.86	November 2016	35,930,297.58	March 2021	22,223,594.71
August 2012	54,111,483.52	December 2016	35,625,142.64	April 2021	21,999,214.91
September 2012	53,700,722.91	January 2017	35,321,772.71	May 2021	21,776,169.75
October 2012	53,292,334.76	February 2017	35,020,177.85	June 2021	21,554,451.78
November 2012	52,886,305.90	March 2017	34,720,348.20	July 2021	21,334,053.59
December 2012	52,482,623.20	April 2017	34,422,273.90	August 2021	21,114,967.80
January 2013	52,081,273.63	May 2017	34,125,945.18	September 2021	20,897,187.10
February 2013	51,682,244.22	June 2017	33,831,352.33	October 2021	20,680,704.19
March 2013	51,285,522.08	July 2017	33,538,485.67	November 2021	20,465,511.81

Group 5 MBS (Continued)

<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>	<u>Distribution Date</u>	<u>Second Specified Balance</u>
December 2021	\$ 20,251,602.77	December 2025	\$ 11,361,333.89	December 2029	\$ 4,730,605.30
January 2022	20,038,969.89	January 2026	11,202,254.72	January 2030	4,612,416.93
February 2022	19,827,606.05	February 2026	11,044,144.94	February 2030	4,494,968.34
March 2022	19,617,504.14	March 2026	10,886,999.12	March 2030	4,378,255.36
April 2022	19,408,657.13	April 2026	10,730,811.86	April 2030	4,262,273.86
May 2022	19,201,058.00	May 2026	10,575,577.79	May 2030	4,147,019.71
June 2022	18,994,699.78	June 2026	10,421,291.55	June 2030	4,032,488.83
July 2022	18,789,575.53	July 2026	10,267,947.84	July 2030	3,918,677.13
August 2022	18,585,678.36	August 2026	10,115,541.38	August 2030	3,805,580.57
September 2022	18,383,001.41	September 2026	9,964,066.90	September 2030	3,693,195.13
October 2022	18,181,537.85	October 2026	9,813,519.17	October 2030	3,581,516.79
November 2022	17,981,280.91	November 2026	9,663,893.01	November 2030	3,470,541.58
December 2022	17,782,223.84	December 2026	9,515,183.24	December 2030	3,360,265.53
January 2023	17,584,359.94	January 2027	9,367,384.72	January 2031	3,250,684.71
February 2023	17,387,682.53	February 2027	9,220,492.34	February 2031	3,141,795.19
March 2023	17,192,184.97	March 2027	9,074,501.01	March 2031	3,033,593.09
April 2023	16,997,860.68	April 2027	8,929,405.69	April 2031	2,926,074.53
May 2023	16,804,703.09	May 2027	8,785,201.33	May 2031	2,819,235.65
June 2023	16,612,705.67	June 2027	8,641,882.95	June 2031	2,713,072.63
July 2023	16,421,861.94	July 2027	8,499,445.57	July 2031	2,607,581.66
August 2023	16,232,165.45	August 2027	8,357,884.24	August 2031	2,502,758.95
September 2023	16,043,609.78	September 2027	8,217,194.05	September 2031	2,398,600.73
October 2023	15,856,188.54	October 2027	8,077,370.11	October 2031	2,295,103.25
November 2023	15,669,895.40	November 2027	7,938,407.55	November 2031	2,192,262.78
December 2023	15,484,724.03	December 2027	7,800,301.54	December 2031	2,090,075.63
January 2024	15,300,668.17	January 2028	7,663,047.27	January 2032	1,988,538.11
February 2024	15,117,721.58	February 2028	7,526,639.96	February 2032	1,887,646.55
March 2024	14,935,878.04	March 2028	7,391,074.84	March 2032	1,787,397.31
April 2024	14,755,131.38	April 2028	7,256,347.20	April 2032	1,687,786.76
May 2024	14,575,475.47	May 2028	7,122,452.32	May 2032	1,588,811.30
June 2024	14,396,904.19	June 2028	6,989,385.52	June 2032	1,490,467.35
July 2024	14,219,411.49	July 2028	6,857,142.16	July 2032	1,392,751.34
August 2024	14,042,991.32	August 2028	6,725,717.61	August 2032	1,295,659.73
September 2024	13,867,637.68	September 2028	6,595,107.27	September 2032	1,199,188.99
October 2024	13,693,344.60	October 2028	6,465,306.56	October 2032	1,103,335.61
November 2024	13,520,106.13	November 2028	6,336,310.93	November 2032	1,008,096.12
December 2024	13,347,916.39	December 2028	6,208,115.87	December 2032	913,467.05
January 2025	13,176,769.48	January 2029	6,080,716.86	January 2033	819,444.94
February 2025	13,006,659.58	February 2029	5,954,109.43	February 2033	726,026.36
March 2025	12,837,580.88	March 2029	5,828,289.14	March 2033	633,207.92
April 2025	12,669,527.59	April 2029	5,703,251.55	April 2033	540,986.22
May 2025	12,502,493.99	May 2029	5,578,992.27	May 2033	449,357.88
June 2025	12,336,474.35	June 2029	5,455,506.92	June 2033	358,319.56
July 2025	12,171,462.99	July 2029	5,332,791.15	July 2033	267,867.92
August 2025	12,007,454.27	August 2029	5,210,840.63	August 2033	177,999.64
September 2025	11,844,442.58	September 2029	5,089,651.05	September 2033	88,711.43
October 2025	11,682,422.31	October 2029	4,969,218.14	October 2033 and thereafter	0.00
November 2025	11,521,387.93	November 2029	4,849,537.63		

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 through		May 2010	\$26,630,212.56	August 2014	\$ 9,584,490.61
March 2006	\$49,842,000.00	June 2010	26,212,871.81	September 2014	9,377,447.13
April 2006	49,440,092.13	July 2010	25,797,697.70	October 2014	9,174,731.68
May 2006	49,024,265.95	August 2010	25,384,679.07	November 2014	8,976,255.70
June 2006	48,595,151.99	September 2010	24,973,804.83	December 2014	8,781,932.40
July 2006	48,152,937.84	October 2010	24,565,063.95	January 2015	8,591,676.73
August 2006	47,697,817.63	November 2010	24,158,445.46	February 2015	8,405,405.39
September 2006	47,229,991.88	December 2010	23,753,938.44	March 2015	8,223,036.73
October 2006	46,749,667.36	January 2011	23,351,532.01	April 2015	8,044,490.76
November 2006	46,257,056.95	February 2011	22,951,215.39	May 2015	7,869,689.10
December 2006	45,752,379.48	March 2011	22,552,977.80	June 2015	7,698,554.97
January 2007	45,235,859.54	April 2011	22,156,808.56	July 2015	7,531,013.13
February 2007	44,722,016.49	May 2011	21,762,697.03	August 2015	7,366,989.85
March 2007	44,210,836.56	June 2011	21,370,632.61	September 2015	7,206,412.90
April 2007	43,702,306.04	July 2011	20,980,604.77	October 2015	7,049,211.52
May 2007	43,196,411.31	August 2011	20,592,603.05	November 2015	6,895,316.37
June 2007	42,693,138.80	September 2011	20,206,617.00	December 2015	6,744,659.51
July 2007	42,192,475.02	October 2011	19,822,636.26	January 2016	6,597,174.37
August 2007	41,694,406.55	November 2011	19,440,650.52	February 2016	6,452,795.76
September 2007	41,198,920.05	December 2011	19,060,649.50	March 2016	6,311,459.76
October 2007	40,706,002.22	January 2012	18,682,623.01	April 2016	6,173,103.78
November 2007	40,215,639.86	February 2012	18,306,560.86	May 2016	6,037,666.49
December 2007	39,727,819.81	March 2012	17,932,452.97	June 2016	5,905,087.79
January 2008	39,242,529.00	April 2012	17,560,289.28	July 2016	5,775,308.81
February 2008	38,759,754.41	May 2012	17,190,059.78	August 2016	5,648,271.87
March 2008	38,279,483.10	June 2012	16,825,035.93	September 2016	5,523,920.45
April 2008	37,801,702.19	July 2012	16,467,559.59	October 2016	5,402,199.19
May 2008	37,326,398.86	August 2012	16,117,477.41	November 2016	5,283,053.85
June 2008	36,853,560.38	September 2012	15,774,639.15	December 2016	5,166,431.27
July 2008	36,383,174.06	October 2012	15,438,897.55	January 2017	5,052,279.40
August 2008	35,915,227.28	November 2012	15,110,108.34	February 2017	4,940,547.22
September 2008	35,449,707.49	December 2012	14,788,130.12	March 2017	4,831,184.76
October 2008	34,986,602.21	January 2013	14,472,824.34	April 2017	4,724,143.07
November 2008	34,525,899.02	February 2013	14,164,055.25	May 2017	4,619,374.17
December 2008	34,067,585.55	March 2013	13,861,689.81	June 2017	4,516,831.07
January 2009	33,611,649.52	April 2013	13,565,597.65	July 2017	4,416,467.73
February 2009	33,158,078.68	May 2013	13,275,651.03	August 2017	4,318,239.07
March 2009	32,706,860.88	June 2013	12,991,724.78	September 2017	4,222,100.88
April 2009	32,257,984.00	July 2013	12,713,696.25	October 2017	4,128,009.89
May 2009	31,811,436.00	August 2013	12,441,445.23	November 2017	4,035,923.68
June 2009	31,367,204.91	September 2013	12,174,853.96	December 2017	3,945,800.73
July 2009	30,925,278.79	October 2013	11,913,807.04	January 2018	3,857,600.31
August 2009	30,485,645.80	November 2013	11,658,191.38	February 2018	3,771,282.58
September 2009	30,048,294.13	December 2013	11,407,896.19	March 2018	3,686,808.46
October 2009	29,613,212.04	January 2014	11,162,812.88	April 2018	3,604,139.70
November 2009	29,180,387.87	February 2014	10,922,835.07	May 2018	3,523,238.81
December 2009	28,749,809.99	March 2014	10,687,858.51	June 2018	3,444,069.07
January 2010	28,321,466.85	April 2014	10,457,781.06	July 2018	3,366,594.51
February 2010	27,895,346.94	May 2014	10,232,502.64	August 2018	3,290,779.90
March 2010	27,471,438.83	June 2014	10,011,925.16	September 2018	3,216,590.70
April 2010	27,049,731.15	July 2014	9,795,952.54	October 2018	3,143,993.11

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>
November 2018	\$ 3,072,954.00	April 2023	\$ 872,994.60	September 2027	\$ 210,961.15
December 2018	3,003,440.92	May 2023	851,544.46	October 2027	204,806.93
January 2019	2,935,422.08	June 2023	830,576.76	November 2027	198,802.33
February 2019	2,868,866.35	July 2023	810,081.17	December 2027	192,944.02
March 2019	2,803,743.21	August 2023	790,047.57	January 2028	187,228.72
April 2019	2,740,022.80	September 2023	770,466.04	February 2028	181,653.21
May 2019	2,677,675.83	October 2023	751,326.89	March 2028	176,214.38
June 2019	2,616,673.65	November 2023	732,620.61	April 2028	170,909.13
July 2019	2,556,988.16	December 2023	714,337.90	May 2028	165,734.48
August 2019	2,498,591.86	January 2024	696,469.65	June 2028	160,687.48
September 2019	2,441,457.79	February 2024	679,006.93	July 2028	155,765.25
October 2019	2,385,559.57	March 2024	661,941.02	August 2028	150,964.97
November 2019	2,330,871.34	April 2024	645,263.36	September 2028	146,283.91
December 2019	2,277,367.76	May 2024	628,965.57	October 2028	141,719.35
January 2020	2,225,024.04	June 2024	613,039.47	November 2028	137,268.66
February 2020	2,173,815.87	July 2024	597,477.01	December 2028	132,929.26
March 2020	2,123,719.46	August 2024	582,270.35	January 2029	128,698.62
April 2020	2,074,711.49	September 2024	567,411.79	February 2029	124,574.28
May 2020	2,026,769.12	October 2024	552,893.79	March 2029	120,553.81
June 2020	1,979,869.99	November 2024	538,708.98	April 2029	116,634.85
July 2020	1,933,992.19	December 2024	524,850.13	May 2029	112,815.08
August 2020	1,889,114.26	January 2025	511,310.17	June 2029	109,092.25
September 2020	1,845,215.19	February 2025	498,082.19	July 2029	105,464.13
October 2020	1,802,274.39	March 2025	485,159.40	August 2029	101,928.56
November 2020	1,760,271.69	April 2025	472,535.17	September 2029	98,483.42
December 2020	1,719,187.36	May 2025	460,203.00	October 2029	95,126.62
January 2021	1,679,002.04	June 2025	448,156.53	November 2029	91,856.15
February 2021	1,639,696.80	July 2025	436,389.55	December 2029	88,670.02
March 2021	1,601,253.07	August 2025	424,895.94	January 2030	85,566.27
April 2021	1,563,652.69	September 2025	413,669.75	February 2030	82,543.02
May 2021	1,526,877.86	October 2025	402,705.13	March 2030	79,598.41
June 2021	1,490,911.14	November 2025	391,996.37	April 2030	76,730.60
July 2021	1,455,735.46	December 2025	381,537.86	May 2030	73,937.83
August 2021	1,421,334.10	January 2026	371,324.13	June 2030	71,218.36
September 2021	1,387,690.69	February 2026	361,349.82	July 2030	68,570.48
October 2021	1,354,789.18	March 2026	351,609.66	August 2030	65,992.52
November 2021	1,322,613.87	April 2026	342,098.53	September 2030	63,482.87
December 2021	1,291,149.37	May 2026	332,811.39	October 2030	61,039.91
January 2022	1,260,380.63	June 2026	323,743.31	November 2030	58,662.11
February 2022	1,230,292.87	July 2026	314,889.47	December 2030	56,347.92
March 2022	1,200,871.66	August 2026	306,245.15	January 2031	54,095.87
April 2022	1,172,102.85	September 2026	297,805.73	February 2031	51,904.49
May 2022	1,143,972.56	October 2026	289,566.70	March 2031	49,772.35
June 2022	1,116,467.24	November 2026	281,523.62	April 2031	47,698.07
July 2022	1,089,573.58	December 2026	273,672.15	May 2031	45,680.27
August 2022	1,063,278.58	January 2027	266,008.08	June 2031	43,717.62
September 2022	1,037,569.49	February 2027	258,527.23	July 2031	41,808.83
October 2022	1,012,433.82	March 2027	251,225.55	August 2031	39,952.60
November 2022	987,859.35	April 2027	244,099.06	September 2031	38,147.70
December 2022	963,834.11	May 2027	237,143.87	October 2031	36,392.90
January 2023	940,346.37	June 2027	230,356.17	November 2031	34,687.02
February 2023	917,384.66	July 2027	223,732.24	December 2031	33,028.87
March 2023	894,937.74	August 2027	217,268.42	January 2032	31,417.33

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>
February 2032	\$ 29,851.27	January 2033	\$ 15,331.37	November 2033	\$ 5,737.37
March 2032	28,329.61	February 2033	14,232.62	December 2033	4,934.66
April 2032	26,851.28	March 2033	13,166.93	January 2034	4,157.65
May 2032	25,415.23	April 2033	12,133.47	February 2034	3,405.69
June 2032	24,020.45	May 2033	11,131.45	March 2034	2,678.15
July 2032	22,665.93	June 2033	10,160.10	April 2034	1,974.40
August 2032	21,350.71	July 2033	9,218.66	May 2034	1,293.86
September 2032	20,073.83	August 2033	8,306.39	June 2034	635.91
October 2032	18,834.36	September 2033	7,422.55	July 2034 and thereafter	0.00
November 2032	17,631.38	October 2033	6,566.44		
December 2032	16,464.01				

Group 6 MBS Specified Balances

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
Initial Balance	\$89,354,000.00	April 2008	\$36,515,487.32	May 2011	\$11,476,438.77
April 2005	88,559,574.91	May 2008	35,396,707.10	June 2011	11,120,858.30
May 2005	87,690,692.16	June 2008	34,311,918.89	July 2011	10,776,174.57
June 2005	86,748,787.94	July 2008	33,260,096.63	August 2011	10,442,056.45
July 2005	85,735,496.24	August 2008	32,240,245.06	September 2011	10,118,182.80
August 2005	84,652,645.40	September 2008	31,251,398.84	October 2011	9,804,242.19
September 2005	83,502,253.66	October 2008	30,292,621.59	November 2011	9,499,932.59
October 2005	82,286,523.97	November 2008	29,363,005.08	December 2011	9,204,961.08
November 2005	81,007,837.80	December 2008	28,461,668.38	January 2012	8,919,043.61
December 2005	79,668,748.19	January 2009	27,587,757.00	February 2012	8,641,904.69
January 2006	78,271,971.91	February 2009	26,740,442.16	March 2012	8,373,277.17
February 2006	76,820,380.87	March 2009	25,918,919.97	April 2012	8,112,901.98
March 2006	75,316,992.68	April 2009	25,122,410.73	May 2012	7,860,527.86
April 2006	73,764,960.55	May 2009	24,350,158.15	June 2012	7,615,911.16
May 2006	72,167,562.44	June 2009	23,601,428.71	July 2012	7,378,815.60
June 2006	70,528,189.55	July 2009	22,875,510.93	August 2012	7,149,012.04
July 2006	68,850,334.32	August 2009	22,171,714.74	September 2012	6,926,278.28
August 2006	67,137,577.73	September 2009	21,489,370.83	October 2012	6,710,398.83
September 2006	65,393,576.22	October 2009	20,827,830.03	November 2012	6,501,164.73
October 2006	63,622,048.22	November 2009	20,186,462.68	December 2012	6,298,373.34
November 2006	61,826,760.25	December 2009	19,564,658.09	January 2013	6,101,828.16
December 2006	60,011,512.79	January 2010	18,961,823.95	February 2013	5,911,338.64
January 2007	58,180,125.97	February 2010	18,377,385.78	March 2013	5,726,719.98
February 2007	56,404,211.25	March 2010	17,810,786.40	April 2013	5,547,793.00
March 2007	54,682,098.25	April 2010	17,261,485.38	May 2013	5,374,383.94
April 2007	53,012,166.64	May 2010	16,728,958.59	June 2013	5,206,324.31
May 2007	51,392,844.66	June 2010	16,212,697.70	July 2013	5,043,450.72
June 2007	49,822,607.67	July 2010	15,712,209.66	August 2013	4,885,604.73
July 2007	48,299,976.75	August 2010	15,227,016.30	September 2013	4,732,632.70
August 2007	46,823,517.32	September 2010	14,756,653.84	October 2013	4,584,385.67
September 2007	45,391,837.83	October 2010	14,300,672.49	November 2013	4,440,719.17
October 2007	44,003,588.46	November 2010	13,858,636.02	December 2013	4,301,493.14
November 2007	42,657,459.88	December 2010	13,430,121.35	January 2014	4,166,571.73
December 2007	41,352,182.05	January 2011	13,014,718.14	February 2014	4,035,823.26
January 2008	40,086,523.03	February 2011	12,612,028.44	March 2014	3,909,120.01
February 2008	38,859,287.84	March 2011	12,221,666.30	April 2014	3,786,338.16
March 2008	37,669,317.37	April 2011	11,843,257.42	May 2014	3,667,357.63

Group 6 MBS (Continued)

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
June 2014	\$ 3,552,061.99	November 2018	\$ 636,606.21	April 2023	\$ 105,603.48
July 2014	3,440,338.37	December 2018	615,921.62	May 2023	101,968.39
August 2014	3,332,077.30	January 2019	595,893.24	June 2023	98,453.13
September 2014	3,227,172.65	February 2019	576,500.60	July 2023	95,053.88
October 2014	3,125,521.52	March 2019	557,723.86	August 2023	91,766.91
November 2014	3,027,024.12	April 2019	539,543.81	September 2023	88,588.61
December 2014	2,931,583.71	May 2019	521,941.80	October 2023	85,515.51
January 2015	2,839,106.50	June 2019	504,899.78	November 2023	82,544.21
February 2015	2,749,501.52	July 2019	488,400.26	December 2023	79,671.45
March 2015	2,662,680.60	August 2019	472,426.26	January 2024	76,894.06
April 2015	2,578,558.25	September 2019	456,961.36	February 2024	74,208.96
May 2015	2,497,051.56	October 2019	441,989.62	March 2024	71,613.18
June 2015	2,418,080.16	November 2019	427,495.60	April 2024	69,103.85
July 2015	2,341,566.13	December 2019	413,464.34	May 2024	66,678.16
August 2015	2,267,433.92	January 2020	399,881.35	June 2024	64,333.43
September 2015	2,195,610.28	February 2020	386,732.56	July 2024	62,067.04
October 2015	2,126,024.18	March 2020	374,004.37	August 2024	59,876.45
November 2015	2,058,606.78	April 2020	361,683.57	September 2024	57,759.22
December 2015	1,993,291.33	May 2020	349,757.39	October 2024	55,712.96
January 2016	1,930,013.09	June 2020	338,213.42	November 2024	53,735.37
February 2016	1,868,709.34	July 2020	327,039.66	December 2024	51,824.23
March 2016	1,809,319.23	August 2020	316,224.47	January 2025	49,977.39
April 2016	1,751,783.79	September 2020	305,756.58	February 2025	48,192.75
May 2016	1,696,045.86	October 2020	295,625.06	March 2025	46,468.29
June 2016	1,642,049.99	November 2020	285,819.33	April 2025	44,802.05
July 2016	1,589,742.45	December 2020	276,329.11	May 2025	43,192.14
August 2016	1,539,071.15	January 2021	267,144.48	June 2025	41,636.73
September 2016	1,489,985.58	February 2021	258,255.79	July 2025	40,134.03
October 2016	1,442,436.78	March 2021	249,653.72	August 2025	38,682.32
November 2016	1,396,377.29	April 2021	241,329.22	September 2025	37,279.94
December 2016	1,351,761.09	May 2021	233,273.52	October 2025	35,925.28
January 2017	1,308,543.57	June 2021	225,478.15	November 2025	34,616.78
February 2017	1,266,681.50	July 2021	217,934.86	December 2025	33,352.91
March 2017	1,226,132.95	August 2021	210,635.69	January 2026	32,132.23
April 2017	1,186,857.30	September 2021	203,572.92	February 2026	30,953.31
May 2017	1,148,815.13	October 2021	196,739.06	March 2026	29,814.78
June 2017	1,111,968.28	November 2021	190,126.87	April 2026	28,715.31
July 2017	1,076,279.72	December 2021	183,729.31	May 2026	27,653.62
August 2017	1,041,713.57	January 2022	177,539.60	June 2026	26,628.47
September 2017	1,008,235.05	February 2022	171,551.12	July 2026	25,638.64
October 2017	975,810.44	March 2022	165,757.50	August 2026	24,682.99
November 2017	944,407.05	April 2022	160,152.55	September 2026	23,760.36
December 2017	913,993.21	May 2022	154,730.27	October 2026	22,869.68
January 2018	884,538.20	June 2022	149,484.86	November 2026	22,009.89
February 2018	856,012.26	July 2022	144,410.69	December 2026	21,179.97
March 2018	828,386.53	August 2022	139,502.31	January 2027	20,378.91
April 2018	801,633.05	September 2022	134,754.43	February 2027	19,605.78
May 2018	775,724.71	October 2022	130,161.95	March 2027	18,859.63
June 2018	750,635.23	November 2022	125,719.91	April 2027	18,139.57
July 2018	726,339.14	December 2022	121,423.51	May 2027	17,444.73
August 2018	702,811.75	January 2023	117,268.10	June 2027	16,774.28
September 2018	680,029.14	February 2023	113,249.18	July 2027	16,127.39
October 2018	657,968.12	March 2023	109,362.38	August 2027	15,503.28

Group 6 MBS (Continued)

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
September 2027.....	\$ 14,901.19	January 2030	\$ 4,548.67	May 2032	\$ 1,016.81
October 2027	14,320.39	February 2030	4,343.64	June 2032	951.30
November 2027	13,760.15	March 2030	4,146.38	July 2032	888.59
December 2027	13,219.79	April 2030	3,956.63	August 2032	828.58
January 2028	12,698.64	May 2030	3,774.11	September 2032.....	771.15
February 2028	12,196.05	June 2030	3,598.58	October 2032	716.23
March 2028	11,711.41	July 2030	3,429.80	November 2032	663.71
April 2028	11,244.10	August 2030	3,267.51	December 2032	613.51
May 2028	10,793.54	September 2030.....	3,111.51	January 2033	565.53
June 2028	10,359.16	October 2030	2,961.55	February 2033	519.70
July 2028	9,940.42	November 2030	2,817.44	March 2033	475.93
August 2028	9,536.78	December 2030	2,678.96	April 2033	434.15
September 2028.....	9,147.74	January 2031	2,545.92	May 2033	394.27
October 2028	8,772.79	February 2031	2,418.11	June 2033	356.23
November 2028	8,411.46	March 2031	2,295.36	July 2033	319.96
December 2028	8,063.29	April 2031	2,177.49	August 2033	285.38
January 2029	7,727.82	May 2031	2,064.31	September 2033.....	252.44
February 2029	7,404.63	June 2031	1,955.67	October 2033	221.07
March 2029	7,093.28	July 2031	1,851.39	November 2033	191.21
April 2029	6,793.38	August 2031	1,751.32	December 2033	162.80
May 2029	6,504.54	September 2031.....	1,655.32	January 2034	135.78
June 2029	6,226.37	October 2031	1,563.22	February 2034	110.10
July 2029	5,958.50	November 2031	1,474.90	March 2034	85.70
August 2029	5,700.59	December 2031	1,390.21	April 2034	62.54
September 2029.....	5,452.29	January 2032	1,309.03	May 2034	40.57
October 2029	5,213.26	February 2032	1,231.21	June 2034	19.74
November 2029	4,983.18	March 2032	1,156.65	July 2034 and thereafter	0.00
December 2029	4,761.75	April 2032	1,085.22		

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

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

\$1,063,446,993



FannieMae®

**Guaranteed
REMIC Pass-Through
Certificates**

Fannie Mae REMIC Trust 2005-22

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PROSPECTUS SUPPLEMENT

LEHMAN BROTHERS

February 14, 2005
