

\$974,071,067



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2005-43**

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own

- Fannie Mae MBS, and
- underlying RCR and REMIC certificates backed by Fannie Mae MBS.

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

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 EB, EC, EW, GJ, C, GE, GH, GQ, CZ, SI, PA, PK, DB and KA Classes are the RCR classes, as further described in this prospectus supplement.

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
EA(1)	1	\$125,000,000	SEQ/AS	4.5%	FIX	31394DUR9	May 2022
EN(1)	1	60,000,000	SEQ/NAS	5.0	FIX	31394DUS7	May 2019
EK(1)	1	16,880,000	SEQ/AD	5.0	FIX	31394DUT5	December 2016
EL(1)	1	26,410,000	SEQ/AD	5.0	FIX	31394DUU2	January 2023
EZ(1)	1	21,710,000	SEQ	5.0	FIX/Z	31394DUV0	May 2025
EI(1)	1	12,500,000(2)	NTL	5.0	FIX/IO	31394DUW8	May 2022
TA	2	201,000,000	SC/SEQ	5.0	FIX	31394DUX6	July 2032
TB	2	49,000,000	SC/SEQ	5.0	FIX	31394DUY4	July 2032
GA	3	77,652,000	PAC	5.5	FIX	31394DUZ1	October 2031
GB	3	12,905,000	PAC	5.5	FIX	31394DVA5	July 2033
GC	3	16,212,000	PAC	5.5	FIX	31394DVB3	May 2035
OG(1)	3	1,500,000	SCH/AD	(3)	PO	31394DVC1	May 2035
GP(1)	3	5,500,000	SCH/AD	(4)	INV/T	31394DVD9	May 2035
GD(1)	3	19,287,400	SCH/AD	(4)	T	31394DVE7	May 2035
GO(1)	3	7,013,600	SCH/AD	(3)	PO	31394DVF4	May 2035
GZ(1)	3	2,000,000	SUP	5.5	FIX/Z	31394DVG2	November 2034
GF(1)	3	6,710,000	SUP	(4)	FLT	31394DVH0	May 2035
GS(1)	3	1,220,000	SUP	(4)	INV	31394DVJ6	May 2035
GT(1)	3	5,500,000(2)	NTL	(4)	FLT/T/IO	31394DVK3	May 2035
GI(1)	3	19,287,400(2)	NTL	(4)	T/IO	31394DVL1	May 2035
PB(1)	4	50,290,000	PAC/AD	5.0	FIX	31394DVM9	February 2034
PF(1)	4	50,290,000	PAC/AD	(4)	FLT	31394DVN7	February 2034
PS(1)	4	50,290,000(2)	NTL	(4)	INV/IO	31394DVP2	February 2034
PC	4	17,000,000	PAC/AD	5.0	FIX	31394DVQ0	March 2034
ZD(1)	4	80,000	PAC/AD	6.0	FIX/Z	31394DVR8	April 2034
PZ	4	2,097,000	PAC/AD	6.0	FIX/Z	31394DVS6	May 2035
DZ(1)	4	30,243,000	SUP	6.0	FIX/Z	31394DVT4	May 2035
IC(1)	4	2,833,333(2)	NTL	6.0	FIX/IO	31394DVU1	March 2034
QM	5	44,829,000	SC/PAC	5.0	FIX	31394DVV9	April 2035
QE	5	13,695,000	SC/PAC	5.0	FIX	31394DVW7	April 2035
QG	5	8,028,000	SC/PAC	5.0	FIX	31394DVX5	April 2035
MA	5	20,403,000	SC/JMP/TAC/AD	5.0	FIX	31394DYY3	April 2024
ZM	5	12,712,000	SC/JMP/SUP/AD	5.0	FIX/Z	31394DVZ0	April 2035
MZ	5	333,000	SC/NSJ/SUP	5.0	FIX/Z	31394DWA4	April 2035
FD(1)	6	31,544,400	SC/PT	(4)	FLT	31394DWB2	March 2035
SD(1)	6	17,524,667	SC/PT	(4)	INV	31394DWC0	March 2035
KS(1)	7	19,098,750	SC/PT	(4)	INV/T	31394DWD8	July 2034
KF(1)	7	5,903,250	SC/PT	(4)	FLT/T	31394DWE6	July 2034
R		0	NPR	0	NPR	31394DWF3	May 2035
RL		0	NPR	0	NPR	31394DWG1	May 2035

(1) Exchangeable classes.

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

(3) Principal only classes.

(4) Based on LIBOR.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be April 29, 2005.

Carefully consider the risk factors starting on page S-14 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.

RBS Greenwich Capital

March 30, 2005

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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”);
- if you are purchasing any Group 2, Group 5, Group 6 or Group 7 Class or the R or RL Class, the disclosure documents relating to the applicable underlying RCR or REMIC certificates (the “Underlying REMIC Disclosure Documents”); 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, except the Underlying REMIC Disclosure Documents, by writing or calling the dealer at:

Greenwich Capital Markets, Inc.
Prospectus Department
600 Steamboat Road
Greenwich, Connecticut 06380
(telephone 203-618-2318).

INCORPORATION BY REFERENCE

In this prospectus supplement, we are incorporating by reference the MBS Prospectus and the Underlying REMIC Disclosure Documents 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	Class 2005-30-BC RCR Certificate
3	Group 3 MBS
4	Group 4 MBS
5	Class 2005-30-BJ RCR Certificate
6	Class 2005-18-DA REMIC Certificate
7	Class 2004-87-GB RCR Certificate

Assumed Characteristics of the Mortgage Loans Underlying the Trust MBS (as of April 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	\$250,000,000	240	236	4	5.540%
Group 3 MBS	\$150,000,000	360	350	9	5.919%
Group 4 MBS	\$150,000,000	360	348	10	6.410%

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

Characteristics of the Underlying RCR and REMIC Certificates

Exhibit A describes the underlying RCR and REMIC certificates, including certain information about the related mortgage loans. To learn more about the underlying RCR and REMIC certificates, you should obtain from us the current class factors and the related disclosure documents as described on page S-3.

Class Factors

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

Settlement Date

We expect to issue the certificates on April 29, 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 each interest accrual period, the weighted average coupon class will bear interest at the variable rate described under “Description of the Certificates—Distributions of Interest—*The Weighted Average Coupon Class*” in this prospectus supplement.

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

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate (1)</u>
GP	7.00%	7.000%	0.00%	(2)
GD	4.70%	7.500%	0.00%	(3)
GF	4.20%	6.500%	1.25%	LIBOR + 125 basis points
GS	12.65%	28.875%	0.00%	28.875% – (5.5 × LIBOR)
GT	0.00%	7.000%	0.00%	(4)
GI	2.80%	7.500%	0.00%	(5)
PF	3.13%	7.000%	0.20%	LIBOR + 20 basis points
PS	3.87%	6.800%	0.00%	6.8% – LIBOR
FD	3.20%	7.000%	0.25%	LIBOR + 25 basis points
SD	6.84%	12.150%	0.00%	12.15% – (1.8 × LIBOR)

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate (1)</u>
KS	7.20%	7.20000%	0.00%	(6)
KF	0.00%	23.29411%	0.00%	(7)
GJ	7.70%	20.62500%	0.00%	(8)
GQ	0.00%	25.66667%	0.00%	(9)

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

(2) The applicable interest rate for the GP Class for each interest accrual period will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Formula or Rate</u>
Less than or equal to 7.0%	7.00%
Greater than 7.0%	0.00%

(3) The applicable interest rate for the GD Class for each interest accrual period will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Formula or Rate</u>
Less than or equal to 7.5%	LIBOR + 175 basis points
Greater than 7.5%	0.00%

(4) The applicable interest rate for the GT Class for each interest accrual period will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Formula or Rate</u>
Less than or equal to 7.0%	0.00%
Greater than 7.0%	7.00%

(5) The applicable interest rate for the GI Class for each interest accrual period will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Formula or Rate</u>
Less than or equal to 7.5%	5.75% – LIBOR
Greater than 7.5%	7.50%

(6) The applicable interest rate for the KS Class for each interest accrual period will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Formula or Rate</u>
Less than or equal to 7.00%	7.20%
Greater than 7.00% and less than 7.01%	5,047.2% – (720 × LIBOR)
Equal to or greater than 7.01%	0.00%

(7) The applicable interest rate for the KF Class for each interest accrual period will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Formula or Rate</u>
Less than or equal to 7.00%	0.00000%
Greater than 7.00% and less than 7.01%	(2,329.411764 × LIBOR) – 16,305.88235%
Equal to or greater than 7.01%	23.29411%

(8) The applicable interest rate for the GJ Class for each interest accrual period will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Formula or Rate</u>
Less than or equal to 7.5%	15.8125% – (2.75 × LIBOR)
Greater than 7.5%	20.625%

(9) The applicable interest rate for the GQ Class for each interest accrual period will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Formula or Rate</u>
Less than or equal to 7.0%	0.00000%
Greater than 7.0%	25.66667%

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>	
EI	10% of the EA Class
GT	100% of the GP Class
GI	100% of the GD Class
PS	100% of the PF Class
IC	16.666666667% of the PC Class
SI	100% of the PF Class
	16.666666667% of the PC Class

Distributions of Principal

Group 1 Principal Distribution Amount

EZ Accrual Amount

To the EK and EL Classes, in that order, to zero, and thereafter to the EZ Class.

Group 1 Cash Flow Distribution Amount

1. Beginning in May 2008, to the EN Class the amount specified in this prospectus supplement under “Description of the Certificates—Distributions of Principal—*Group 1 Principal Distribution Amount.*”

2. To the EA Class to zero.

3. To the EN, EK, EL and EZ Classes, in that order, to zero.

Group 2 Principal Distribution Amount

To the TA and TB Classes, in that order, to zero.

Group 3 Principal Distribution Amount

GZ Accrual Amount

To Aggregate Group II to its Scheduled Balance, and thereafter to the GZ Class.

Group 3 Cash Flow Distribution Amount

1. To Aggregate Group I to its Planned Balance.

2. To Aggregate Group II to its Scheduled Balance.

3. For so long as the GZ Class remains outstanding, to the GZ, GF and GS Classes, in the proportions of 95%, 4.2307692308% and 0.7692307692%, respectively.

4. To the GF and GS Classes, pro rata, to zero.

5. To Aggregate Group II to zero.

6. To Aggregate Group I to zero.

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

Group 4 Principal Distribution Amount

PZ Accrual Amount

1. To Aggregate Group III to its Planned Balance.
2. To Aggregate Group IV to zero.
3. To Aggregate Group III to zero.
4. Thereafter to the PZ Class.

DZ Accrual Amount

1. To Aggregate Group III to its Planned Balance.
2. To Aggregate Group IV to its Planned Balance.
3. To Aggregate Group V to its Planned Balance.
4. Thereafter to the DZ Class.

ZD Accrual Amount

To the PC Class to zero, and thereafter to the ZD Class.

Group 4 Cash Flow Distribution Amount

1. To Aggregate Group III to its Planned Balance.
2. To Aggregate Group IV to its Planned Balance.
3. To Aggregate Group V to its Planned Balance.
4. To the DZ Class to zero.
5. To Aggregate Group IV to zero.
6. To Aggregate Group V to zero.

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

Group 5 Principal Distribution Amount

ZM Accrual Amount

To the MA Class to its Targeted Balance, and thereafter to the ZM Class.

MZ Accrual Amount

1. To the MA Class to its Targeted Balance.
2. To the ZM Class to zero.
3. Thereafter to the MZ Class.

Group 5 Cash Flow Distribution Amount

1. To Aggregate Group VI to its Planned Balance.
2. If and only if the principal balance of the Group 5 MBS is *less than* the Group 5 MBS Specified Balance, to the MZ Class to zero.

3. If and only if the principal balance of the MZ Class has been reduced to zero on a previous distribution date, to the ZM Class to zero.

4. To the MA Class to its Targeted Balance.

5. To the ZM Class to zero.

6. To the MZ Class to zero.

7. To the MA Class to zero.

8. To Aggregate Group VI to zero.

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

Group 6 Principal Distribution Amount

To the FD and SD Classes, pro rata, to zero.

Group 7 Principal Distribution Amount

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

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

Weighted Average Lives (years) *

		PSA Prepayment Assumption						
<u>Group 1 Classes</u>		<u>0%</u>	<u>100%</u>	<u>193%</u>	<u>350%</u>	<u>500%</u>		
EA, EI and EC		11.9	5.9	3.7	1.9	1.5		
EN		6.9	5.0	4.6	4.5	3.4		
EK		6.3	6.3	6.0	4.8	3.9		
EL		16.0	13.1	10.2	7.2	5.5		
EZ		18.9	16.8	14.6	11.1	8.7		
EB		10.3	5.6	4.0	2.7	2.2		
EW		18.6	15.6	12.7	9.0	6.8		
		PSA Prepayment Assumption						
<u>Group 2 Classes</u>		<u>0%</u>	<u>100%</u>	<u>161%</u>	<u>350%</u>	<u>500%</u>		
TA		15.9	5.5	3.9	2.1	1.6		
TB		25.9	14.4	10.5	5.4	3.9		
		PSA Prepayment Assumption						
<u>Group 3 Classes</u>		<u>0%</u>	<u>100%</u>	<u>208%</u>	<u>250%</u>	<u>251%</u>	<u>350%</u>	<u>500%</u>
GA		14.7	4.6	4.6	4.6	4.6	3.7	2.8
GB		23.6	11.0	11.0	11.0	11.0	8.1	5.8
GC		25.4	17.1	17.1	17.1	17.0	13.0	9.2
OG, GP, GD, GO, GT, GI, GJ, GE and GQ		25.3	15.8	2.9	2.9	2.9	1.9	1.3
GZ		29.0	23.6	9.3	0.6	0.6	0.2	0.1
GF, GS and GH		29.7	27.0	17.8	2.9	2.7	0.9	0.5
C		28.2	19.4	5.9	2.8	2.8	1.6	1.1

<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>255%</u>	<u>350%</u>	<u>500%</u>
PB, PF, PS, PA and PK	10.3	5.1	5.1	5.1	5.1	3.8
PC and IC	18.0	8.4	2.2	2.2	2.2	1.7
ZD	18.8	10.8	10.0	10.0	10.0	2.3
PZ	19.6	17.2	17.2	17.2	17.2	12.9
DZ	25.5	18.8	14.9	8.8	2.0	1.0
CZ	25.5	18.8	14.9	8.9	2.0	1.0
SI	10.7	5.3	4.9	4.9	4.9	3.7

<u>Group 5 Classes</u>	<u>PSA Prepayment Assumption</u>									<u>CPR Prepayment Assumption</u>	
	<u>0%</u>	<u>100%</u>	<u>159%</u>	<u>163%</u>	<u>221%</u>	<u>222%</u>	<u>250%</u>	<u>350%</u>	<u>500%</u>	<u>5.3%</u>	<u>5.4%</u>
QM	13.5	4.6	4.6	4.6	4.6	4.6	4.6	3.8	2.8	5.0	5.0
QE	22.6	11.0	11.0	11.0	11.0	11.0	11.0	8.1	5.7	11.5	11.4
QG	24.7	18.1	18.1	18.1	18.1	18.1	18.1	13.9	9.8	18.1	18.1
MA	10.1	6.3	2.1	2.1	2.1	6.1	3.4	1.9	1.3	5.9	18.0
ZM	27.6	20.0	15.4	15.2	6.3	0.9	0.8	0.6	0.5	20.6	12.2
MZ	29.9	28.4	27.3	27.2	23.9	0.1	0.1	0.1	0.1	28.4	0.1

<u>Group 6 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>350%</u>	<u>500%</u>
FD, SD and DB	15.6	5.5	4.1	4.2	4.4

<u>Group 7 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>225%</u>	<u>350%</u>	<u>500%</u>
KS, KF and KA	25.5	19.4	4.4	1.3	0.8

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

ADDITIONAL RISK FACTORS

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

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

Payments on the Group 2, Group 5, Group 6 and Group 7 Classes also will be affected by the payment priorities governing the related underlying RCR and REMIC certificates. If you invest in any Group 2, Group 5, Group 6 or Group 7 Classes, the rate at which you receive payments also will be affected by the applicable priority sequence governing principal payments on the related underlying RCR or REMIC certificate.

In particular, as described in the related underlying disclosure documents, principal payments on the Group 6 Underlying REMIC Certificate and the Group 7 Underlying RCR Certificate are governed by principal balance schedules. As a result, those underlying REMIC and RCR certificates may receive principal payments at rates faster or slower than would otherwise have been the case. In some cases, those underlying REMIC and RCR certificates may receive no principal payments for extended periods. Prepayments on the related mortgage loans may have occurred at rates faster or slower than the rates initially assumed. This prospectus supplement contains no information as to whether

- the Group 6 Underlying REMIC Certificate and the Group 7 Underlying RCR Certificate have adhered to their principal balance schedules,
- any related Support classes remain outstanding, or

- the Group 6 Underlying REMIC Certificate and the Group 7 Underlying RCR Certificate otherwise have performed as originally anticipated.

You may obtain additional information about the underlying RCR and REMIC certificates by reviewing their current class factors in light of other information available in the related disclosure documents. You may obtain those documents from us as described on page S-3.

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

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

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

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 any Jump Class will, and any change in principal priority of the Non-Sticky Jump Class may, remain in effect for an extended period. Once a change in payment priority of a Jump Class occurs, it will continue in effect permanently. Once a change in principal priority of the Non-Sticky Jump Class occurs, under many prepay-

ment 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 for the Non-Sticky Jump Class will remain in effect indefinitely.

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

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

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

Slight changes in LIBOR may significantly affect the interest rates of the Toggle classes. The Toggle classes may be extremely sensitive to certain changes in monthly LIBOR values. In particular, classes such as the GT and GI Classes may experience dramatic declines in their interest rates and yields as a result of certain changes in LIBOR, even if those changes are slight. For an illustration of this sensitivity, see the related yield tables in this prospectus supplement.

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

Reinvestment of certificate payments may not achieve same yields as certificates. The rate

of principal payments of the certificates is uncertain. You may be unable to reinvest the payments on the certificates at the same yields provided by the certificates.

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

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

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

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 af-

fecting 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 April 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

- three groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 3 MBS” and “Group 4 MBS” and, together, the “Trust MBS”), and
- four groups of previously issued RCR and REMIC certificates (the “Group 2 Underlying RCR Certificate,” “Group 5 Underlying RCR Certificate,” “Group 6 Underlying REMIC Certificate” and “Group 7 Underlying RCR Certificate” and, together, the “Underlying REMIC Certificates”) evidencing beneficial ownership interests in the related Fannie Mae REMIC trusts (the “Underlying REMIC Trusts”) as further described in Exhibit A.

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

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

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

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

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

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

Our guaranty obligations with respect to the Underlying REMIC Certificates are described in the Underlying REMIC Disclosure Documents. 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, “Description of the Certificates—Fannie Mae Guaranty” in the MBS Prospectus, and “Description of the Certificates—General—*Fannie Mae Guaranty*” in the Underlying REMIC Disclosure Documents.

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

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

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

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

<u>Classes</u>	<u>Denominations</u>
The Jump Classes	\$1,000,000 minimum plus whole dollar increments
The Principal Only, Interest Only, Inverse Floating Rate, Non-Sticky Jump and Toggle 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.

Voting the Underlying REMIC Certificates. Holders of the Underlying REMIC Certificates may be asked to vote on issues arising under the related trust agreements. If so, the Trustee will vote the related Underlying REMIC Certificates, as instructed by Holders of Certificates of the related Classes. The Trustee must receive instructions from Holders of Certificates having principal balances totaling at least 51% of the aggregate principal balance of the related Classes.

Combination and Recombination

General. You are permitted to exchange all or a portion of the EA, EN, EK, EL, EZ, EI, OG, GP, GD, GO, GZ, GF, GS, GT, GI, PB, PF, PS, ZD, DZ, IC, FD, SD, KF and KS 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 Trust MBS

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

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

Group 1 MBS

Aggregate Unpaid Principal Balance	\$250,000,000
MBS Pass-Through Rate	5.00%
Range of WACs (annual percentages)	5.25% to 7.50%
Range of WAMs	181 months to 240 months
Approximate Weighted Average WAM	236 months
Approximate Weighted Average WALA (weighted average loan age)	4 months

Group 3 MBS

Aggregate Unpaid Principal Balance	\$150,000,000
MBS Pass-Through Rate	5.50%
Range of WACs (annual percentages)	5.75% to 8.00%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	350 months
Approximate Weighted Average WALA	9 months

Group 4 MBS

Aggregate Unpaid Principal Balance	\$150,000,000
MBS Pass-Through Rate	6.00%
Range of WACs (annual percentages)	6.25% to 8.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	348 months
Approximate Weighted Average WALA	10 months

The Underlying REMIC Certificates

The Underlying REMIC Certificates represent beneficial ownership interests in the related Underlying REMIC Trusts. The assets of those trusts evidence direct or indirect beneficial ownership interests in certain MBS having the general characteristics set forth in the MBS Prospectus. Distributions on the Underlying REMIC Certificates will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Underlying REMIC Certificates are described in the related Underlying REMIC Disclosure Documents. See Exhibit A for additional information about the Underlying REMIC Certificates.

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

For further information about the Underlying REMIC Certificates, telephone us at 1-800-237-8627. There may have been material changes in facts and circumstances since the dates we prepared the Underlying REMIC Disclosure Documents. These may include changes in prepayment speeds, prevailing interest rates and other economic factors. As a result, the usefulness of the information set forth in those documents may be limited.

Final Data Statement

After issuing the Certificates, we will prepare a Final Data Statement containing certain information, including the principal balances of the Underlying REMIC Certificates as of the Issue Date and, with respect to the Trust MBS, the Pool number, the current WAC (or original WAC, if the current WAC is not available) and the current WAM (or Adjusted WAM, if the current WAM is not available) of the Mortgage Loans underlying each of the Trust MBS as of the Issue Date. The Final

Data Statement also will include the weighted averages of all the current or original WACs and the weighted averages of all the current or Adjusted WAMs, based on the current unpaid principal balances of the Mortgage Loans underlying each of the Trust MBS as of the Issue Date. You may obtain the Final Data Statement by telephoning us at 1-800-237-8627. In addition, the Final Data Statement is available on our corporate Web site at www.fanniemae.com.

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	EA, EN, EK, EL, EZ and EI
Accrual	EZ
Interest Only	EI
RCR**	EB, EC and EW
Group 2 Classes	
Fixed Rate	TA and TB
Group 3 Classes	
Fixed Rate	GA, GB, GC and GZ
Floating Rate	GF and GT
Inverse Floating Rate	GP and GS
Toggle†	GP, GD, GT and GI
Accrual	GZ
Interest Only	GT and GI
Principal Only	OG and GO
RCR**	GJ, C, GE, GH and GQ
Group 4 Classes	
Fixed Rate	PB, PC, ZD, PZ, DZ and IC
Floating Rate	PF
Inverse Floating Rate	PS
Accrual	ZD, PZ, and DZ
Interest Only	PS and IC
RCR**	CZ, SI, PA and PK
Group 5 Classes	
Fixed Rate	QM, QE, QG, MA, ZM and MZ
Accrual	ZM and MZ
Group 6 Classes	
Floating Rate	FD
Inverse Floating Rate	SD
RCR**	DB

Interest Type***Classes****Group 7 Classes**

Floating Rate	KF
Inverse Floating Rate	KS
Toggle†	KF and KS
RCR**	KA

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 Fixed Rate Classes and the GP, GD, GT, GI, KF, KS, GJ, GQ and SI Classes (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
All other Floating Rate and Inverse Floating Rate Classes	One-month period beginning on the 25th day of the month preceding the month in which the Distribution Date occurs

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

The Dealer will treat the OG and GO Classes as Delay Classes for the sole purpose of facilitating trading.

Accrual Classes. The EZ, GZ, ZD, PZ, DZ, ZM, MZ and CZ Classes are Accrual Classes. Interest will accrue on the Accrual Classes at the applicable annual rates specified on the cover of this prospectus supplement. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on the Accrual Classes will be added as principal to their respective principal balances on each Distribution Date. We will pay principal on the Accrual Classes as described under “—Distributions of Principal” below.

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

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

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

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

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

The Weighted Average Coupon Class. During each Interest Accrual Period, the SI Class will bear interest at an annual rate equal to the weighted average of the then current interest rates of the PS and IC Classes, weighted on the basis of their outstanding notional principal balances as of the first day of their applicable Interest Accrual Periods. During the first Interest Accrual Period, the SI Class is expected to bear interest at an annual rate of approximately 3.98360%.

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 2.93% in the case of the PF and PS Classes; and 2.95% in the case of the other Floating Rate and Inverse Floating Rate Classes.

Distributions of Principal

Categories of Classes

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

<u>Principal Type*</u>	<u>Classes</u>
Group 1 Classes	
Sequential Pay	EA, EN, EK, EL and EZ
NAS†	EN
AS††	EA
Accretion Directed	EK and EL
Notional	EI
RCR**	EB, EC and EW
Group 2 Classes	
Structured Collateral/ Sequential Pay	TA and TB

<u>Principal Type*</u>	<u>Classes</u>
Group 3 Classes	
PAC	GA, GB and GC
Scheduled	OG, GP, GD and GO
Support	GZ, GF and GS
Accretion Directed	OG, GP, GD and GO
Notional	GT and GI
RCR**	GJ, C, GE, GH and GQ
Group 4 Classes	
PAC	PB, PF, PC, ZD and PZ
Support	DZ
Accretion Directed	PB, PF, PC, ZD and PZ
Notional	PS and IC
RCR**	CZ, SI, PA and PK
Group 5 Classes	
Structured Collateral/PAC	QM, QE and QG
Structured Collateral/TAC	MA
Structured Collateral/Support	ZM and MZ
Non-Sticky Jump	MZ
Jump†††	ZM and MA
Accretion Directed	MA and ZM
Group 6 Classes	
Structured Collateral/Pass-Through	FD and SD
RCR**	DB
Group 7 Classes	
Structured Collateral/Pass-Through	KF and KS
RCR**	KA
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 “NAS” designation refers to a “non-accelerated security” that is designed to receive limited or no principal prepayments prior to a designated date and thereafter to receive an increasing percentage of principal prepayments in each month.

†† The “AS” designation refers to an “accelerated security” that is generally expected to receive principal payments more rapidly than the related NAS Class during the period in which the NAS Class is receiving limited or no principal prepayments.

††† 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. It reverts to its original priority (i.e., does not “stick” to the new priority) on each Distribution Date when the trigger condition is not 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 Cash Flow Distribution Amount”), plus any interest then accrued and added to the principal balance of the EZ Class (the “EZ Accrual Amount,” and together with the Group 1 Cash Flow Distribution Amount, the “Group 1 Principal Distribution Amount”),
- the principal then paid on the Group 2 Underlying RCR Certificate (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 GZ Class (the “GZ 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 PZ, DZ and ZD Classes (the “PZ Accrual Amount,” “DZ Accrual Amount” and “ZD 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 Underlying RCR Certificate (the “Group 5 Cash Flow Distribution Amount”), plus any interest then accrued and added to the principal balances of the ZM and MZ Classes (the “ZM Accrual Amount” and “MZ Accrual Amount,” respectively, and together with the Group 5 Cash Flow Distribution Amount, the “Group 5 Principal Distribution Amount”),
- the principal then paid on the Group 6 Underlying REMIC Certificate (the “Group 6 Principal Distribution Amount”), and
- the principal then paid on the Group 7 Underlying RCR Certificate (the “Group 7 Principal Distribution Amount”).

Group 1 Principal Distribution Amount

EZ Accrual Amount

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

} Accretion
Directed
Classes
and
Accrual
Class

Group 1 Cash Flow Distribution Amount

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

- | | | |
|---|--|---|
| <p>(i) beginning in May 2008, to the EN Class an amount equal to the sum of</p> <ul style="list-style-type: none"> • 95% of the aggregate amount of scheduled payments of principal included in the Group 1 Cash Flow Distribution Amount for that Distribution Date <p style="text-align: center;"><i>plus</i></p> <ul style="list-style-type: none"> • the <i>product</i> of <ul style="list-style-type: none"> (A) the <i>lesser</i> of <ul style="list-style-type: none"> • the aggregate amount of unscheduled payments of principal included in the Group 1 Cash Flow Distribution Amount for that Distribution Date, and • 1% of the principal balance of the Group 1 MBS for that Distribution Date (after giving effect to distributions made on that date) <p style="text-align: center;"><i>multiplied by</i></p> (B) 100% minus the EN Class Lockout Percentage (described below) for that date; | <p style="text-align: right;">} Sequential Pay Classes</p> | <p style="text-align: right;">} NAS Class</p> |
| <p>(ii) to the EA Class, until its principal balance is reduced to zero; and</p> | <p style="text-align: right;">} AS Class</p> | |
| <p>(iii) sequentially, to the EN, EK, EL and EZ Classes, in that order, until their principal balances are reduced to zero.</p> | <p style="text-align: right;">}</p> | |

The “EN Class Lockout Percentage” for any Distribution Date during the periods specified below will be as follows:

<u>Distribution Date in</u>	<u>EN Class Lockout Percentage</u>
May 2005 through April 2008.....	100%
May 2008 through April 2011.....	25%
May 2011 and thereafter	0%

Group 2 Principal Distribution Amount

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

} Structured Collateral / Sequential Pay Classes

Group 3 Principal Distribution Amount

GZ Accrual Amount

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

} Scheduled / Accretion Directed Group and Accrual Class

Group 3 Cash Flow Distribution Amount

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

- | | | |
|---|---|-----------------|
| (i) to Aggregate Group I (described below), until the Aggregate I Balance (described below) is reduced to its Planned Balance for that Distribution Date; | } | PAC Group |
| (ii) to Aggregate Group II, until the Aggregate II Balance is reduced to its Scheduled Balance for that Distribution Date; | | |
| (iii) for so long as the GZ Class remains outstanding, to the GZ, GF and GS Classes, in the proportions of 95%, 4.2307692308% and 0.7692307692%, respectively; | } | Support Classes |
| (iv) concurrently, to the GF and GS Classes, pro rata (or 84.6153846154% and 15.3846153846%, respectively), until their principal balances are reduced to zero; | | |
| (v) to Aggregate Group II, without regard to its Scheduled Balance and until the Aggregate II Balance is reduced to zero; and | } | Scheduled Group |
| (vi) 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 GA, GB and GC Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I, sequentially, to the GA, GB and GC Classes, in that order, until their principal balances are reduced to zero.

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

“Aggregate Group II” consists of the GD, GO, OG and GP Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II, concurrently, to the GD, GO, OG and GP Classes, pro rata (or 57.9183808294%, 21.0612293925%, 4.5043692382% and 16.5160205399%, respectively), until their principal balances are reduced to zero.

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

Group 4 Principal Distribution Amount

PZ Accrual Amount

On each Distribution Date, we will pay the PZ Accrual Amount as principal of the Group 4 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) to Aggregate Group IV (described below), without regard to its Planned Balance and until the Aggregate IV Balance (described below) is reduced to zero; | | |
| (iii) to Aggregate Group III, without regard to its Planned Balance and until the Aggregate III Balance is reduced to zero; and | } | Accretion Directed Groups |
| (iv) thereafter to the PZ Class. | | |
- }
- Accrual Class

DZ Accrual Amount

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

- | | |
|---|---|
| (i) to Aggregate Group III, until the Aggregate III Balance is reduced to its Planned Balance for that Distribution Date; | } PAC/
Accretion
Directed
Groups |
| (ii) to Aggregate Group IV, until the Aggregate IV Balance is reduced to its Planned Balance for that Distribution Date; | |
| (iii) to Aggregate Group V (described below), until the Aggregate V Balance (described below) is reduced to its Planned Balance for that Distribution Date; and | |
| (iv) thereafter to the DZ Class. | } Accrual
Class |

ZD Accrual Amount

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

Group 4 Cash Flow Distribution Amount

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

- | | |
|---|----------------------|
| (i) to Aggregate Group III, until the Aggregate III Balance is reduced to its Planned Balance for that Distribution Date; | } PAC
Groups |
| (ii) to Aggregate Group IV, until the Aggregate IV Balance, is reduced to its Planned Balance for that Distribution Date; | |
| (iii) to Aggregate Group V, until the Aggregate V Balance is reduced to its Planned Balance for that Distribution Date; | |
| (iv) to the DZ Class, until its principal balance is reduced to zero; | } Support
Classes |
| (v) to Aggregate Group IV, without regard to its Planned Balance and until the Aggregate IV Balance is reduced to zero; and | } PAC
Groups |
| (vi) to Aggregate Group V, without regard to its Planned Balance and until the Aggregate V Balance is reduced to zero. | |

“Aggregate Group III” consists of the PB and PF Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group III, concurrently, to the PB and PF Classes, pro rata (or 50% and 50%, respectively), until their principal balances are reduced to zero.

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

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

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

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

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

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

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

Group 5 Principal Distribution Amount

ZM Accrual Amount

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

} TAC/
Accretion
Directed
Class
and
Accrual
Class

MZ Accrual Amount

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

- (i) to the MA Class, until its principal balance is reduced to its Targeted Balance for that Distribution Date;
- (ii) to the ZM Class, until its principal balance is reduced to zero; and
- (iii) thereafter to the MZ Class.

} TAC
Class

} Support
Class

} Accretion
Directed
Classes

} 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 in the following priority:

- | | | | | |
|--|-------------------|--|-------------------------|-------------------|
| (i) to Aggregate Group VI (described below), until the Aggregate VI Balance (described below) is reduced to its Planned Balance for that Distribution Date; | } PAC Group | } Structured Collateral Groups and Classes | } Non-Sticky Jump Class | |
| (ii) if and only if the principal balance of the Group 5 MBS (after giving effect to distributions made on that date) is <i>less than</i> the Group 5 MBS Specified Balance for that Distribution Date, to the MZ Class, until its principal balance is reduced to zero; | | | | } Support Classes |
| (iii) if and only if the principal balance of the MZ Class has been reduced to zero on a previous Distribution Date, to the ZM Class, until its principal balance is reduced to zero; | } Support Classes | | | |
| (iv) to the MA Class, until its principal balance is reduced to its Targeted Balance for that Distribution Date; | | | | } TAC Class |
| (v) to the ZM Class, until its principal balance is reduced to zero; | } Support Classes | | | |
| (vi) to the MZ Class, until its principal balance is reduced to zero; | | | | } Support Classes |
| (vii) to the MA Class, without regard to its Targeted Balance and until its principal balance is reduced to zero; and | } TAC Class | | | |
| (viii) to Aggregate Group VI, without regard to its Planned Balance and until the Aggregate VI Balance is reduced to zero. | | | | } PAC Group |

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

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

Group 6 Principal Distribution Amount

On each Distribution Date, we will pay the Group 6 Principal Distribution Amount, concurrently, as principal of the FD and SD Classes, pro rata (or 64.2857138490% and 35.7142861510%, respectively), until their principal balances are reduced to zero.

Group 7 Principal Distribution Amount

On each Distribution Date, we will pay the Group 7 Principal Distribution Amount, concurrently, as principal of the KF and KS Classes, pro rata (or 23.6111111111% and 76.3888888889%, respectively), until their principal balances are reduced to zero.

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

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Underlying REMIC Certificates, the priority sequences affecting principal payments on the Underlying REMIC Certificates, and the following assumptions (such characteristics and assumptions, collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, WALAs and interest rates specified under “Reference Sheet—Assumed Characteristics of the Mortgage Loans Underlying the Trust MBS” in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA or CPR specified in the related table;
- the settlement date for the sale of the Certificates is April 29, 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 Group 5 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 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), Class and MBS</u>	<u>Structuring Ranges and Rates</u>
Scheduled Balances	Aggregate Group II	Between 208% and 251% PSA
Planned Balances	Aggregate Group I	Between 100% and 250% PSA
Planned Balances	Aggregate Group III	Between 100% and 350% PSA
Planned Balances	Aggregate Group IV	Between 200% and 350% PSA
Planned Balances	Aggregate Group V	Between 200% and 350% PSA
Targeted Balances	MA	159% PSA
Planned Balances	Aggregate Group VI	Between 100% and 250% PSA
Specified Balances	Group 5 MBS	221% 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 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 Class specified above may not be reduced to their scheduled balances, even if prepayments occur at a *constant* rate within the applicable Structuring Ranges or at the applicable rates specified above.

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

<u>Groups</u>	<u>Initial Effective Ranges</u>
Aggregate Group I	Between 100% and 250% PSA
Aggregate Group II	Between 207% and 251% PSA
Aggregate Group III	Between 100% and 350% PSA
Aggregate Group IV	Between 174% and 350% PSA
Aggregate Group V	Between 100% and 350% PSA
Aggregate Group VI	Between 100% and 250% PSA

The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. The actual Effective Ranges calculated on the basis of the actual characteristics are likely to differ from the Initial Effective Ranges. As a result, the applicable Groups might not be reduced to their scheduled balances even if prepayments were to occur at a *constant* PSA rate within the Initial Effective Ranges. This is so particularly if the rate were at the lower or higher end of this range. In addition, even if prepayments occur at rates falling within the actual Effective Ranges, principal distributions may be insufficient to reduce the applicable Groups to their scheduled balances if such prepayments do not occur at a *constant* PSA rate. It is highly unlikely that the related Mortgage Loans will prepay at any *constant* PSA rate. In general, the actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time.

The stability in principal payment of the 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 3	
PAC	Scheduled and Support
Scheduled	Support
Group 4	
Aggregate Group III	Aggregate Group IV, Aggregate Group V and Support
Aggregate Groups IV and V	Support
Group 5	
PAC	TAC and Support

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

Yield Tables

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

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

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

We cannot assure you that

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

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

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

<u>Class</u>	<u>% PSA</u>
EI	301% PSA
IC	423% PSA

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

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

<u>Class</u>	<u>Price*</u>
EI	10.500%
IC	11.125%

* 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 EI Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>193%</u>	<u>350%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	40.3%	35.3%	23.8%	(9.5)%	(29.9)%

Sensitivity of the IC Class to Prepayments

	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>255%</u>	<u>350%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	57.9%	56.5%	10.4%	10.4%	10.4%	(14.6)%

The Principal Only Classes. **The Principal Only Classes will not bear interest. As indicated in the applicable 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>
OG	78%
GO	78%

Sensitivity of the OG Class to Prepayments

	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>208%</u>	<u>250%</u>	<u>251%</u>	<u>350%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	1.2%	1.6%	9.2%	9.2%	9.2%	13.9%	20.1%

Sensitivity of the GO Class to Prepayments

	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>208%</u>	<u>250%</u>	<u>251%</u>	<u>350%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	1.2%	1.6%	9.2%	9.2%	9.2%	13.9%	20.1%

The Inverse Floating Rate Classes and the GT, GI, KF, GJ, GQ and SI Classes. **The yields on the Inverse Floating Rate Classes and the GT, GI, KF, GJ, GQ and SI Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally**

can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool. As illustrated in the applicable tables below, it is possible that investors in the GT, GI, PS and SI Classes would lose money on their initial investments under certain Index and prepayment scenarios.

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

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

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

<u>Class</u>	<u>Price*</u>
GP	99.9375%
GD	99.7500%
GS	83.0000%
GT	5.2500%
GI	7.3750%
PS	7.6250%
SD	95.5000%
KF	98.5000%
GJ	99.3750%
GQ	98.2500%
SI	7.5000%
KS	99.9375%

* 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 GP 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>208%</u>	<u>250%</u>	<u>251%</u>	<u>350%</u>	<u>500%</u>
7.0% and below	7.1%	7.1%	6.9%	6.9%	6.9%	6.9%	6.8%
above 7.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%

**Sensitivity of the GD 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>208%</u>	<u>250%</u>	<u>251%</u>	<u>350%</u>	<u>500%</u>
0.95%	2.7%	2.7%	2.7%	2.7%	2.7%	2.8%	2.8%
2.95%	4.7%	4.7%	4.7%	4.7%	4.7%	4.7%	4.7%
4.95%	6.8%	6.8%	6.7%	6.7%	6.7%	6.7%	6.6%
5.75%	7.6%	7.6%	7.5%	7.5%	7.5%	7.5%	7.4%
6.95%	7.6%	7.6%	7.5%	7.5%	7.5%	7.5%	7.4%
7.50%	7.6%	7.6%	7.5%	7.5%	7.5%	7.5%	7.4%
above 7.50%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%

**Sensitivity of the GS 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>208%</u>	<u>250%</u>	<u>251%</u>	<u>350%</u>	<u>500%</u>
0.95%	29.9%	29.9%	30.0%	35.5%	35.7%	50.0%	68.2%
2.95%	15.8%	15.8%	16.0%	22.0%	22.3%	36.8%	55.1%
4.95%	2.5%	2.6%	3.0%	9.1%	9.5%	24.1%	42.4%
5.25%	0.7%	0.7%	1.1%	7.2%	7.6%	22.3%	40.5%

**Sensitivity of the GT 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>208%</u>	<u>250%</u>	<u>251%</u>	<u>350%</u>	<u>500%</u>
7.0% and below	*	*	*	*	*	*	*
above 7.0%	157.9%	157.9%	126.8%	126.8%	126.8%	114.2%	80.5%

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

**Sensitivity of the GI 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>208%</u>	<u>250%</u>	<u>251%</u>	<u>350%</u>	<u>500%</u>
0.95%	70.5%	70.5%	38.4%	38.4%	38.4%	15.2%	(23.3)%
2.95%	39.5%	39.3%	3.7%	3.7%	3.7%	(27.5)%	(67.6)%
4.95%	9.1%	7.2%	(39.2)%	(39.2)%	(39.2)%	(84.6)%	*
5.75%	*	*	*	*	*	*	*
6.95%	*	*	*	*	*	*	*
7.50%	*	*	*	*	*	*	*
above 7.50%	115.7%	115.7%	84.8%	84.8%	84.8%	68.5%	32.6%

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>255%</u>	<u>350%</u>	<u>500%</u>
0.93%	77.8%	72.7%	72.7%	72.7%	72.7%	68.9%
2.93%	45.3%	40.0%	40.0%	40.0%	40.0%	34.4%
4.93%	12.7%	7.2%	7.2%	7.2%	7.2%	(1.6)%
6.80%	*	*	*	*	*	*

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>350%</u>	<u>500%</u>
0.95%	11.6%	11.8%	12.1%	12.1%	12.1%
2.95%	7.8%	8.0%	8.3%	8.3%	8.3%
4.95%	4.0%	4.3%	4.6%	4.6%	4.5%
6.75%	0.6%	0.9%	1.3%	1.2%	1.2%

**Sensitivity of the KF 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>225%</u>	<u>350%</u>	<u>500%</u>
7.000% and below	0.1%	0.1%	0.3%	1.2%	2.0%
7.005%	12.0%	12.0%	12.2%	12.5%	12.9%
7.010% and above	24.4%	24.4%	24.4%	24.3%	24.2%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>225%</u>	<u>350%</u>	<u>500%</u>
7.000% and below	7.3%	7.3%	7.2%	6.9%	6.7%
7.005%	3.6%	3.6%	3.6%	3.5%	3.4%
7.010% and above	0.0%	0.0%	0.0%	0.1%	0.1%

**Sensitivity of the GJ 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>208%</u>	<u>250%</u>	<u>251%</u>	<u>350%</u>	<u>500%</u>
0.95%	13.5%	13.5%	13.4%	13.4%	13.4%	13.4%	13.3%
2.95%	7.8%	7.8%	7.9%	7.9%	7.9%	7.9%	7.9%
4.95%	2.2%	2.2%	2.4%	2.4%	2.4%	2.5%	2.6%
5.75%	0.0%	0.0%	0.2%	0.2%	0.2%	0.4%	0.5%
6.95%	0.0%	0.0%	0.2%	0.2%	0.2%	0.4%	0.5%
7.50%	0.0%	0.0%	0.2%	0.2%	0.2%	0.4%	0.5%
above 7.50%	21.3%	21.3%	21.1%	21.1%	21.1%	21.0%	20.8%

**Sensitivity of the GQ 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>208%</u>	<u>250%</u>	<u>251%</u>	<u>350%</u>	<u>500%</u>
7.0% and below	0.1%	0.1%	0.6%	0.6%	0.6%	0.9%	1.3%
above 7.0%	27.1%	27.1%	27.0%	27.0%	27.0%	27.0%	27.0%

**Sensitivity of the SI 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>200%</u>	<u>255%</u>	<u>350%</u>	<u>500%</u>
0.93%	76.8%	72.0%	69.9%	69.9%	69.9%	65.7%
2.93%	47.1%	42.2%	39.1%	39.1%	39.1%	33.0%
4.93%	18.4%	13.0%	7.6%	7.6%	7.6%	(1.7)%
6.80%	(8.7)%	(19.3)%	(77.6)%	(77.6)%	(77.6)%	*

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

Weighted Average Lives of the Certificates

The weighted average life of a Certificate is determined by

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

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

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

- the timing of changes in the rate of principal payments,
- the priority sequences of payments of principal of the Group 1, Group 2, Group 3, Group 4 and Group 5 Classes,
- in the case of the Group 3, Group 4 and Group 5 Classes, the payment of principal of certain Classes in accordance with the Principal Balance Schedules, and
- in the case of the Group 2, Group 5, Group 6 and Group 7 Classes, the priority sequences affecting principal payments on the related Underlying REMIC Certificates.

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

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, 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	240 months	240 months	7.50%
Group 2 Underlying RCR Certificate	360 months	359 months	7.50%
Group 3 MBS	360 months	360 months	8.00%
Group 4 MBS	360 months	360 months	8.50%
Group 5 Underlying RCR Certificate	360 months	359 months	7.50%
Group 6 Underlying REMIC Certificate	360 months	358 months	8.00%
Group 7 Underlying RCR Certificate	360 months	* months	8.00%

* The Group 7 Underlying RCR Certificate is backed by the following Fannie Mae Certificates, which for this purpose are assumed to have the specified remaining terms to maturity:

Class 2004-39-BG REMIC Certificate	348 months
Class 2004-39-IH REMIC Certificate	348 months
Class 2004-50-BH REMIC Certificate	350 months
Class 2004-50-UO RCR Certificate	350 months
Class 2004-50-EG RCR Certificate	350 months

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	EA, EI† and EC Classes					EN Class					EK Class					EL Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	193%	350%	500%	0%	100%	193%	350%	500%	0%	100%	193%	350%	500%	0%	100%	193%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2006	96	90	86	80	74	100	100	100	100	100	93	93	93	93	93	100	100	100	100	100
April 2007	91	76	65	47	30	100	100	100	100	100	87	87	87	87	87	100	100	100	100	100
April 2008	85	60	41	12	0	100	100	100	100	75	79	79	79	79	79	100	100	100	100	100
April 2009	85	57	36	0	0	89	74	66	69	15	72	72	72	72	72	100	100	100	100	100
April 2010	85	55	32	0	0	77	49	36	26	0	64	64	64	64	0	100	100	100	100	83
April 2011	85	52	29	0	0	64	26	10	0	0	55	55	55	30	0	100	100	100	100	15
April 2012	84	52	20	0	0	50	*	0	0	0	46	46	46	0	0	100	100	100	56	0
April 2013	84	41	8	0	0	35	0	0	0	0	37	37	37	0	0	100	100	100	6	0
April 2014	83	30	0	0	0	19	0	0	0	0	27	27	11	0	0	100	100	100	0	0
April 2015	83	19	0	0	0	2	0	0	0	0	17	17	0	0	0	100	100	58	0	0
April 2016	74	10	0	0	0	0	0	0	0	0	6	6	0	0	0	100	100	15	0	0
April 2017	64	*	0	0	0	0	0	0	0	0	0	0	0	0	0	97	97	0	0	0
April 2018	53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	89	51	0	0	0
April 2019	41	0	0	0	0	0	0	0	0	0	0	0	0	0	0	81	6	0	0	0
April 2020	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	72	0	0	0	0
April 2021	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	63	0	0	0	0
April 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	53	0	0	0	0
April 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)**	11.9	5.9	3.7	1.9	1.5	6.9	5.0	4.6	4.5	3.4	6.3	6.3	6.0	4.8	3.9	16.0	13.1	10.2	7.2	5.5

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

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

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

Date	EZ Class					EB Class					EW Class					TA Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	193%	350%	500%	0%	100%	193%	350%	500%	0%	100%	193%	350%	500%	0%	100%	161%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2006	105	105	105	105	105	97	93	91	86	82	100	100	100	100	100	99	92	89	78	70
April 2007	110	110	110	110	110	94	84	76	64	53	100	100	100	100	100	97	81	73	50	32
April 2008	116	116	116	116	116	90	73	60	41	24	100	100	100	100	100	95	71	59	25	4
April 2009	122	122	122	122	122	86	62	46	22	5	100	100	100	100	100	93	61	45	7	0
April 2010	128	128	128	128	128	82	53	33	8	0	100	100	100	100	77	91	52	33	0	0
April 2011	135	135	135	135	135	78	44	23	0	0	100	100	100	94	51	89	43	23	0	0
April 2012	142	142	142	142	102	73	35	13	0	0	100	100	100	70	34	87	35	13	0	0
April 2013	149	149	149	149	67	68	27	5	0	0	100	100	100	52	22	84	27	5	0	0
April 2014	157	157	157	116	44	63	20	0	0	0	100	100	96	39	15	82	20	0	0	0
April 2015	165	165	165	85	29	57	13	0	0	0	100	100	79	28	10	79	13	0	0	0
April 2016	173	173	173	62	18	50	6	0	0	0	100	100	64	21	6	76	6	0	0	0
April 2017	182	182	154	44	12	43	*	0	0	0	100	100	51	15	4	72	*	0	0	0
April 2018	191	191	121	31	7	36	0	0	0	0	100	85	40	10	2	69	0	0	0	0
April 2019	201	201	93	22	4	28	0	0	0	0	100	69	31	7	1	65	0	0	0	0
April 2020	211	165	70	14	3	19	0	0	0	0	100	55	23	5	1	61	0	0	0	0
April 2021	222	125	50	9	1	10	0	0	0	0	100	42	17	3	1	56	0	0	0	0
April 2022	234	88	33	5	1	0	0	0	0	0	100	29	11	2	*	51	0	0	0	0
April 2023	206	53	19	3	*	0	0	0	0	0	69	18	6	1	*	46	0	0	0	0
April 2024	107	21	7	1	*	0	0	0	0	0	36	7	2	*	*	40	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.9	16.8	14.6	11.1	8.7	10.3	5.6	4.0	2.7	2.2	18.6	15.6	12.7	9.0	6.8	15.9	5.5	3.9	2.1	1.6

Date	TB Class					GA Class							GB Class						
	PSA Prepayment Assumption					PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	161%	350%	500%	0%	100%	208%	250%	251%	350%	500%	0%	100%	208%	250%	251%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	98	92	92	92	92	92	92	100	100	100	100	100	100	100
April 2007	100	100	100	100	100	97	79	79	79	79	79	78	100	100	100	100	100	100	100
April 2008	100	100	100	100	100	95	66	66	66	66	66	42	100	100	100	100	100	100	100
April 2009	100	100	100	100	36	93	54	54	54	54	45	17	100	100	100	100	100	100	100
April 2010	100	100	100	67	0	90	43	43	43	43	26	*	100	100	100	100	100	100	100
April 2011	100	100	100	20	0	88	32	32	32	32	12	0	100	100	100	100	100	100	30
April 2012	100	100	100	0	0	85	22	22	22	22	1	0	100	100	100	100	100	100	0
April 2013	100	100	100	0	0	83	13	13	13	13	0	0	100	100	100	100	100	52	0
April 2014	100	100	88	0	0	80	4	4	4	4	0	0	100	100	100	100	100	11	0
April 2015	100	100	60	0	0	76	0	0	0	0	0	0	100	83	83	83	81	0	0
April 2016	100	100	35	0	0	73	0	0	0	0	0	0	100	46	46	46	45	0	0
April 2017	100	100	13	0	0	69	0	0	0	0	0	0	100	16	16	16	15	0	0
April 2018	100	79	0	0	0	65	0	0	0	0	0	0	100	0	0	0	0	0	0
April 2019	100	57	0	0	0	60	0	0	0	0	0	0	100	0	0	0	0	0	0
April 2020	100	37	0	0	0	55	0	0	0	0	0	0	100	0	0	0	0	0	0
April 2021	100	18	0	0	0	50	0	0	0	0	0	0	100	0	0	0	0	0	0
April 2022	100	*	0	0	0	44	0	0	0	0	0	0	100	0	0	0	0	0	0
April 2023	100	0	0	0	0	38	0	0	0	0	0	0	100	0	0	0	0	0	0
April 2024	100	0	0	0	0	31	0	0	0	0	0	0	100	0	0	0	0	0	0
April 2025	100	0	0	0	0	24	0	0	0	0	0	0	100	0	0	0	0	0	0
April 2026	100	0	0	0	0	16	0	0	0	0	0	0	100	0	0	0	0	0	0
April 2027	100	0	0	0	0	7	0	0	0	0	0	0	100	0	0	0	0	0	0
April 2028	100	0	0	0	0	0	0	0	0	0	0	0	87	0	0	0	0	0	0
April 2029	100	0	0	0	0	0	0	0	0	0	0	0	26	0	0	0	0	0	0
April 2030	84	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2031	44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.9	14.4	10.5	5.4	3.9	14.7	4.6	4.6	4.6	4.6	3.7	2.8	23.6	11.0	11.0	11.0	11.0	8.1	5.8

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

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

Date	GC Class							OG, GP, GD, GO, GT†, GI†, GJ, GE and GQ Classes							GZ Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	208%	250%	251%	350%	500%	0%	100%	208%	250%	251%	350%	500%	0%	100%	208%	250%	251%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100	100	100	85	85	85	85	74	106	106	100	8	6	0	0
April 2007	100	100	100	100	100	100	100	99	99	62	62	62	45	0	112	112	100	0	0	0	0
April 2008	100	100	100	100	100	100	100	99	99	42	42	42	4	0	118	118	100	0	0	0	0
April 2009	100	100	100	100	100	100	100	99	99	26	26	26	0	0	125	125	100	0	0	0	0
April 2010	100	100	100	100	100	100	100	98	98	15	15	15	0	0	132	132	100	0	0	0	0
April 2011	100	100	100	100	100	100	100	98	98	7	7	7	0	0	139	139	100	0	0	0	0
April 2012	100	100	100	100	100	100	85	97	97	2	2	2	0	0	147	147	99	0	0	0	0
April 2013	100	100	100	100	100	100	58	97	97	0	0	0	0	0	155	155	80	0	0	0	0
April 2014	100	100	100	100	100	100	40	96	96	0	0	0	0	0	164	164	58	0	0	0	0
April 2015	100	100	100	100	100	84	27	96	93	0	0	0	0	0	173	173	33	0	0	0	0
April 2016	100	100	100	100	100	64	18	95	88	0	0	0	0	0	183	183	4	0	0	0	0
April 2017	100	100	100	100	100	49	12	94	82	0	0	0	0	0	193	193	0	0	0	0	0
April 2018	100	92	92	92	92	37	8	94	75	0	0	0	0	0	204	204	0	0	0	0	0
April 2019	100	76	76	76	75	28	6	93	68	0	0	0	0	0	216	216	0	0	0	0	0
April 2020	100	62	62	62	61	22	4	92	60	0	0	0	0	0	228	228	0	0	0	0	0
April 2021	100	50	50	50	49	16	3	92	52	0	0	0	0	0	241	241	0	0	0	0	0
April 2022	100	40	40	40	40	12	2	91	43	0	0	0	0	0	254	254	0	0	0	0	0
April 2023	100	32	32	32	32	9	1	90	35	0	0	0	0	0	269	269	0	0	0	0	0
April 2024	100	26	26	26	25	7	1	89	26	0	0	0	0	0	284	284	0	0	0	0	0
April 2025	100	20	20	20	20	5	*	88	17	0	0	0	0	0	300	300	0	0	0	0	0
April 2026	100	16	16	16	15	4	*	87	9	0	0	0	0	0	317	317	0	0	0	0	0
April 2027	100	12	12	12	12	3	*	86	1	0	0	0	0	0	334	334	0	0	0	0	0
April 2028	100	9	9	9	9	2	*	85	0	0	0	0	0	0	353	232	0	0	0	0	0
April 2029	100	7	7	7	7	1	*	84	0	0	0	0	0	0	373	125	0	0	0	0	0
April 2030	68	5	5	5	5	1	*	82	0	0	0	0	0	0	394	22	0	0	0	0	0
April 2031	11	3	3	3	3	*	*	81	0	0	0	0	0	0	417	0	0	0	0	0	0
April 2032	2	2	2	2	2	*	*	54	0	0	0	0	0	0	440	0	0	0	0	0	0
April 2033	1	1	1	1	1	*	*	21	0	0	0	0	0	0	465	0	0	0	0	0	0
April 2034	*	*	*	*	*	*	*	0	0	0	0	0	0	0	248	0	0	0	0	0	0
April 2035	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)**	25.4	17.1	17.1	17.1	17.0	13.0	9.2	25.3	15.8	2.9	2.9	2.9	1.9	1.3	29.0	23.6	9.3	0.6	0.6	0.2	0.1

Date	GF, GS and GH Classes							C Class							PB, PF, PS†, PA and PK Classes					
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption					
	0%	100%	208%	250%	251%	350%	500%	0%	100%	208%	250%	251%	350%	500%	0%	100%	200%	255%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2006	100	100	100	99	99	43	0	100	100	89	84	84	73	57	97	91	91	91	91	91
April 2007	100	100	100	65	64	0	0	100	100	71	60	60	34	0	94	80	80	80	80	80
April 2008	100	100	100	37	35	0	0	100	100	55	39	39	3	0	90	68	68	68	68	58
April 2009	100	100	100	19	16	0	0	100	100	43	24	23	0	0	86	56	56	56	56	39
April 2010	100	100	100	8	5	0	0	100	100	34	13	12	0	0	82	45	45	45	45	26
April 2011	100	100	100	3	1	0	0	100	100	28	6	5	0	0	78	35	35	35	35	17
April 2012	100	100	99	3	*	0	0	100	100	24	2	1	0	0	73	26	26	26	26	10
April 2013	100	100	99	*	0	0	0	100	100	22	*	0	0	0	68	19	19	19	19	6
April 2014	100	100	99	*	0	0	0	100	100	21	*	0	0	0	62	14	14	14	14	3
April 2015	100	100	99	*	0	0	0	100	98	20	*	0	0	0	57	10	10	10	10	1
April 2016	100	100	98	*	0	0	0	100	95	18	*	0	0	0	50	6	6	6	6	0
April 2017	100	100	91	*	0	0	0	100	91	17	*	0	0	0	44	4	4	4	4	0
April 2018	100	100	82	*	0	0	0	100	86	15	*	0	0	0	37	1	1	1	1	0
April 2019	100	100	74	*	0	0	0	100	81	14	*	0	0	0	29	0	0	0	0	0
April 2020	100	100	66	*	0	0	0	100	75	12	*	0	0	0	21	0	0	0	0	0
April 2021	100	100	58	*	0	0	0	100	69	11	*	0	0	0	12	0	0	0	0	0
April 2022	100	100	50	*	0	0	0	100	63	9	*	0	0	0	2	0	0	0	0	0
April 2023	100	100	44	*	0	0	0	100	57	8	*	0	0	0	0	0	0	0	0	0
April 2024	100	100	37	*	0	0	0	100	51	7	*	0	0	0	0	0	0	0	0	0
April 2025	100	100	31	*	0	0	0	100	46	6	*	0	0	0	0	0	0	0	0	0
April 2026	100	100	26	*	0	0	0	100	40	5	*	0	0	0	0	0	0	0	0	0
April 2027	100	100	21	*	0	0	0	100	34	4	*	0	0	0	0	0	0	0	0	0
April 2028	100	99	17	*	0	0	0	100	29	3	*	0	0	0	0	0	0	0	0	0
April 2029	100	97	13	*	0	0	0	100	24	2	*	0	0	0	0	0	0	0	0	0
April 2030	100	96	10	*	0	0	0	100	19	2	*	0	0	0	0	0	0	0	0	0
April 2031	100	75	7	*	0	0	0	100	14	1	*	0	0	0	0	0	0	0	0	0
April 2032	100	50	4	*	0	0	0	81	9	1	*	0	0	0	0	0	0	0	0	0
April 2033	100	26	2	*	0	0	0	56	5	*	*	0	0	0	0	0	0	0	0	0
April 2034	97	4	*	*	0	0	0	29	1	*	*	0	0	0	0	0	0	0	0	0
April 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.7	27.0	17.8	2.9	2.7	0.9	0.5	28.2	19.4	5.9	2.8	2.8	1.6	1.1	10.3	5.1	5.1	5.1	5.1	3.8

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

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

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

Date	PC and IC† Classes						ZD Class						PZ Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	200%	255%	350%	500%	0%	100%	200%	255%	350%	500%	0%	100%	200%	255%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2006	100	100	82	82	82	82	106	106	106	106	106	106	106	106	106	106	106	106
April 2007	100	99	51	51	51	33	113	113	113	113	113	113	113	113	113	113	113	113
April 2008	100	99	25	25	25	0	120	120	120	120	120	0	120	120	120	120	120	120
April 2009	100	98	10	10	10	0	127	127	127	127	127	0	127	127	127	127	127	127
April 2010	100	98	2	2	2	0	135	135	135	135	135	0	135	135	135	135	135	135
April 2011	100	97	*	*	*	0	143	143	143	143	143	0	143	143	143	143	143	143
April 2012	100	86	*	*	*	0	152	152	152	152	152	0	152	152	152	152	152	152
April 2013	100	66	0	0	0	0	161	161	137	137	137	0	161	161	161	161	161	161
April 2014	100	39	0	0	0	0	171	171	99	99	99	0	171	171	171	171	171	171
April 2015	100	6	0	0	0	0	182	182	69	69	69	0	182	182	182	182	182	182
April 2016	100	0	0	0	0	0	193	46	46	46	46	0	193	193	193	193	193	141
April 2017	100	0	0	0	0	0	205	27	27	27	27	0	205	205	205	205	205	96
April 2018	99	0	0	0	0	0	218	12	12	12	12	0	218	218	218	218	218	65
April 2019	99	0	0	0	0	0	231	0	0	0	0	0	231	220	220	220	220	44
April 2020	99	0	0	0	0	0	245	0	0	0	0	0	245	167	167	167	167	29
April 2021	99	0	0	0	0	0	261	0	0	0	0	0	261	126	126	126	126	20
April 2022	99	0	0	0	0	0	277	0	0	0	0	0	277	94	94	94	94	13
April 2023	51	0	0	0	0	0	294	0	0	0	0	0	294	70	70	70	70	9
April 2024	0	0	0	0	0	0	0	0	0	0	0	0	210	52	52	52	52	6
April 2025	0	0	0	0	0	0	0	0	0	0	0	0	38	38	38	38	38	4
April 2026	0	0	0	0	0	0	0	0	0	0	0	0	27	27	27	27	27	2
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	20	20	20	20	20	1
April 2028	0	0	0	0	0	0	0	0	0	0	0	0	14	14	14	14	14	1
April 2029	0	0	0	0	0	0	0	0	0	0	0	0	9	9	9	9	9	1
April 2030	0	0	0	0	0	0	0	0	0	0	0	0	6	6	6	6	6	*
April 2031	0	0	0	0	0	0	0	0	0	0	0	0	4	4	4	4	4	*
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	2	2	2	2	2	*
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	*
April 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.0	8.4	2.2	2.2	2.2	1.7	18.8	10.8	10.0	10.0	10.0	2.3	19.6	17.2	17.2	17.2	17.2	12.9

Date	DZ Class					CZ Class					SI† Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	200%	255%	500%	0%	100%	200%	255%	500%	0%	100%	200%	255%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2006	106	106	100	91	76	51	106	106	100	91	76	51	97	92	91
April 2007	113	113	100	79	43	0	113	113	100	79	43	*	94	81	78
April 2008	120	120	100	69	20	0	120	120	100	69	20	0	91	69	65
April 2009	127	127	100	63	7	0	127	127	100	63	7	0	87	59	54
April 2010	135	135	100	59	1	0	135	135	100	60	1	0	83	48	43
April 2011	143	143	100	58	*	0	143	143	100	58	*	0	79	38	33
April 2012	152	152	97	55	*	0	152	152	97	55	*	0	74	29	25
April 2013	161	161	92	51	*	0	161	161	92	51	*	0	70	22	18
April 2014	171	171	86	46	*	0	171	171	86	46	*	0	64	15	13
April 2015	182	182	79	41	*	0	182	182	79	41	*	0	59	9	9
April 2016	193	176	71	37	*	0	193	176	71	37	*	0	53	6	6
April 2017	205	165	64	32	*	0	205	165	64	32	*	0	47	3	3
April 2018	218	154	57	28	*	0	218	154	56	28	*	0	40	1	1
April 2019	231	142	50	24	*	0	231	142	50	24	*	0	33	0	0
April 2020	245	131	43	20	*	0	245	130	43	20	*	0	25	0	0
April 2021	261	119	37	17	*	0	261	118	37	17	*	0	16	0	0
April 2022	277	107	32	14	*	0	277	107	32	14	*	0	7	0	0
April 2023	294	96	27	12	*	0	294	96	27	11	*	0	3	0	0
April 2024	312	85	23	9	*	0	311	85	23	9	*	0	0	0	0
April 2025	305	75	19	8	*	0	304	74	19	8	*	0	0	0	0
April 2026	285	64	15	6	*	0	285	64	15	6	*	0	0	0	0
April 2027	264	55	12	5	*	0	263	55	12	5	*	0	0	0	0
April 2028	240	46	10	4	*	0	239	46	10	4	*	0	0	0	0
April 2029	214	37	7	3	*	0	213	37	7	3	*	0	0	0	0
April 2030	185	29	5	2	*	0	185	29	5	2	*	0	0	0	0
April 2031	154	21	4	1	*	0	154	21	4	1	*	0	0	0	0
April 2032	121	14	2	1	*	0	120	14	2	1	*	0	0	0	0
April 2033	84	7	1	*	*	0	84	7	1	*	*	0	0	0	0
April 2034	44	0	0	0	0	0	44	0	0	0	0	0	0	0	0
April 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.5	18.8	14.9	8.8	2.0	1.0	25.5	18.8	14.9	8.9	2.0	1.0	10.7	5.3	4.9

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

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

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

Date	QM Class									QM Class	
	PSA Prepayment Assumption									CPR Prepayment Assumption	
	0%	100%	159%	163%	221%	222%	250%	350%	500%	5.3%	5.4%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100	100	100	100	100
April 2007	98	85	85	85	85	85	85	85	79	86	86
April 2008	95	70	70	70	70	70	70	70	40	73	72
April 2009	93	56	56	56	56	56	56	43	12	60	60
April 2010	90	43	43	43	43	43	43	23	0	48	47
April 2011	87	30	30	30	30	30	30	6	0	37	36
April 2012	84	19	19	19	19	19	19	0	0	26	25
April 2013	80	8	8	8	8	8	8	0	0	16	15
April 2014	76	0	0	0	0	0	0	0	0	6	5
April 2015	72	0	0	0	0	0	0	0	0	0	0
April 2016	68	0	0	0	0	0	0	0	0	0	0
April 2017	63	0	0	0	0	0	0	0	0	0	0
April 2018	58	0	0	0	0	0	0	0	0	0	0
April 2019	53	0	0	0	0	0	0	0	0	0	0
April 2020	47	0	0	0	0	0	0	0	0	0	0
April 2021	41	0	0	0	0	0	0	0	0	0	0
April 2022	34	0	0	0	0	0	0	0	0	0	0
April 2023	26	0	0	0	0	0	0	0	0	0	0
April 2024	18	0	0	0	0	0	0	0	0	0	0
April 2025	10	0	0	0	0	0	0	0	0	0	0
April 2026	1	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0
April 2035	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.5	4.6	4.6	4.6	4.6	4.6	4.6	3.8	2.8	5.0	5.0

Date	QE Class									QE Class	
	PSA Prepayment Assumption									CPR Prepayment Assumption	
	0%	100%	159%	163%	221%	222%	250%	350%	500%	5.3%	5.4%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100	100	100	100	100
April 2007	100	100	100	100	100	100	100	100	100	100	100
April 2008	100	100	100	100	100	100	100	100	100	100	100
April 2009	100	100	100	100	100	100	100	100	100	100	100
April 2010	100	100	100	100	100	100	100	100	77	100	100
April 2011	100	100	100	100	100	100	100	100	34	100	100
April 2012	100	100	100	100	100	100	100	80	5	100	100
April 2013	100	100	100	100	100	100	100	48	0	100	100
April 2014	100	94	94	94	94	94	94	24	0	100	100
April 2015	100	68	68	68	68	68	68	5	0	90	87
April 2016	100	45	45	45	45	45	45	0	0	61	59
April 2017	100	27	27	27	27	27	27	0	0	35	32
April 2018	100	11	11	11	11	11	11	0	0	11	11
April 2019	100	0	0	0	0	0	0	0	0	0	0
April 2020	100	0	0	0	0	0	0	0	0	0	0
April 2021	100	0	0	0	0	0	0	0	0	0	0
April 2022	100	0	0	0	0	0	0	0	0	0	0
April 2023	100	0	0	0	0	0	0	0	0	0	0
April 2024	100	0	0	0	0	0	0	0	0	0	0
April 2025	100	0	0	0	0	0	0	0	0	0	0
April 2026	100	0	0	0	0	0	0	0	0	0	0
April 2027	69	0	0	0	0	0	0	0	0	0	0
April 2028	34	0	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0
April 2035	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	8.1	5.7	11.5	11.4

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

Date	QG Class									QG Class	
	PSA Prepayment Assumption									CPR Prepayment Assumption	
	0%	100%	159%	163%	221%	222%	250%	350%	500%	5.3%	5.4%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2006	100	100	100	100	100	100	100	100	100	100	100
April 2007	100	100	100	100	100	100	100	100	100	100	100
April 2008	100	100	100	100	100	100	100	100	100	100	100
April 2009	100	100	100	100	100	100	100	100	100	100	100
April 2010	100	100	100	100	100	100	100	100	100	100	100
April 2011	100	100	100	100	100	100	100	100	100	100	100
April 2012	100	100	100	100	100	100	100	100	100	100	100
April 2013	100	100	100	100	100	100	100	100	74	100	100
April 2014	100	100	100	100	100	100	100	100	51	100	100
April 2015	100	100	100	100	100	100	100	100	34	100	100
April 2016	100	100	100	100	100	100	100	82	23	100	100
April 2017	100	100	100	100	100	100	100	63	16	100	100
April 2018	100	100	100	100	100	100	100	48	11	100	100
April 2019	100	97	97	97	97	97	97	36	7	97	97
April 2020	100	79	79	79	79	79	79	27	5	79	79
April 2021	100	64	64	64	64	64	64	21	3	64	64
April 2022	100	51	51	51	51	51	51	15	2	51	51
April 2023	100	41	41	41	41	41	41	11	1	41	41
April 2024	100	32	32	32	32	32	32	8	1	32	32
April 2025	100	25	25	25	25	25	25	6	1	25	25
April 2026	100	20	20	20	20	20	20	4	*	20	20
April 2027	100	15	15	15	15	15	15	3	*	15	15
April 2028	100	11	11	11	11	11	11	2	*	11	11
April 2029	93	8	8	8	8	8	8	1	*	8	8
April 2030	24	6	6	6	6	6	6	1	*	6	6
April 2031	4	4	4	4	4	4	4	1	*	4	4
April 2032	2	2	2	2	2	2	2	*	*	2	2
April 2033	1	1	1	1	1	1	1	*	*	1	1
April 2034	0	0	0	0	0	0	0	0	0	0	0
April 2035	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.7	18.1	18.1	18.1	18.1	18.1	18.1	13.9	9.8	18.1	18.1

Date	MA Class									MA Class	
	PSA Prepayment Assumption									CPR Prepayment Assumption	
	0%	100%	159%	163%	221%	222%	250%	350%	500%	5.3%	5.4%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2006	92	73	63	63	63	96	96	96	72	66	96
April 2007	89	69	45	45	45	90	79	41	0	62	95
April 2008	85	66	29	29	29	66	51	0	0	59	93
April 2009	81	62	15	15	15	49	30	0	0	55	91
April 2010	77	58	4	4	4	36	16	0	0	51	89
April 2011	73	54	0	0	0	27	7	0	0	47	87
April 2012	69	49	0	0	0	22	2	0	0	43	84
April 2013	64	45	0	0	0	20	*	0	0	38	82
April 2014	59	39	0	0	0	19	*	0	0	33	80
April 2015	54	30	0	0	0	17	*	0	0	28	77
April 2016	49	20	0	0	0	16	*	0	0	23	74
April 2017	43	9	0	0	0	14	*	0	0	18	71
April 2018	37	0	0	0	0	13	*	0	0	11	68
April 2019	31	0	0	0	0	12	*	0	0	0	65
April 2020	24	0	0	0	0	10	*	0	0	0	63
April 2021	17	0	0	0	0	9	*	0	0	0	61
April 2022	10	0	0	0	0	8	*	0	0	0	59
April 2023	2	0	0	0	0	7	*	0	0	0	57
April 2024	0	0	0	0	0	6	*	0	0	0	56
April 2025	0	0	0	0	0	5	*	0	0	0	55
April 2026	0	0	0	0	0	4	*	0	0	0	54
April 2027	0	0	0	0	0	3	*	0	0	0	51
April 2028	0	0	0	0	0	2	*	0	0	0	43
April 2029	0	0	0	0	0	2	*	0	0	0	35
April 2030	0	0	0	0	0	1	*	0	0	0	27
April 2031	0	0	0	0	0	1	*	0	0	0	20
April 2032	0	0	0	0	0	1	*	0	0	0	13
April 2033	0	0	0	0	0	*	*	0	0	0	6
April 2034	0	0	0	0	0	0	0	0	0	0	0
April 2035	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.1	6.3	2.1	2.1	2.1	6.1	3.4	1.9	1.3	5.9	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.

Date	ZM Class									ZM Class	
	PSA Prepayment Assumption									CPR Prepayment Assumption	
	0%	100%	159%	163%	221%	222%	250%	350%	500%	5.3%	5.4%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2006	105	105	105	104	88	36	29	2	0	102	55
April 2007	110	110	110	108	71	0	0	0	0	107	58
April 2008	116	116	116	112	58	0	0	0	0	113	61
April 2009	122	122	122	117	51	0	0	0	0	119	64
April 2010	128	128	128	123	49	0	0	0	0	125	67
April 2011	135	135	125	119	41	0	0	0	0	131	70
April 2012	142	142	119	112	33	0	0	0	0	138	74
April 2013	149	149	114	108	29	0	0	0	0	145	78
April 2014	157	157	111	104	27	0	0	0	0	152	82
April 2015	165	165	105	99	25	0	0	0	0	160	86
April 2016	173	173	99	93	22	0	0	0	0	168	90
April 2017	182	182	91	86	19	0	0	0	0	177	95
April 2018	191	185	84	78	17	0	0	0	0	186	95
April 2019	201	172	76	71	14	0	0	0	0	191	87
April 2020	211	159	68	63	11	0	0	0	0	177	78
April 2021	222	146	60	55	9	0	0	0	0	164	69
April 2022	234	132	52	48	7	0	0	0	0	149	58
April 2023	246	118	45	41	5	0	0	0	0	135	46
April 2024	249	104	37	34	3	0	0	0	0	120	34
April 2025	249	91	31	28	1	0	0	0	0	105	22
April 2026	248	78	25	22	0	0	0	0	0	91	9
April 2027	248	65	19	17	0	0	0	0	0	77	0
April 2028	248	52	13	12	0	0	0	0	0	63	0
April 2029	247	41	8	7	0	0	0	0	0	49	0
April 2030	247	29	4	3	0	0	0	0	0	36	0
April 2031	212	18	0	0	0	0	0	0	0	23	0
April 2032	161	8	0	0	0	0	0	0	0	11	0
April 2033	106	0	0	0	0	0	0	0	0	0	0
April 2034	47	0	0	0	0	0	0	0	0	0	0
April 2035	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.6	20.0	15.4	15.2	6.3	0.9	0.8	0.6	0.5	20.6	12.2

Date	MZ Class									MZ Class		FD, SD and DB Classes					KS, KF and KA Classes				
	PSA Prepayment Assumption									CPR		PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	159%	163%	221%	222%	250%	350%	500%	5.3%	5.4%	0%	100%	250%	350%	500%	0%	100%	225%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2006	105	105	105	105	105	0	0	0	0	105	0	99	94	92	92	92	100	100	99	61	23
April 2007	110	110	110	110	110	0	0	0	0	110	0	97	85	78	78	78	99	99	69	7	0
April 2008	116	116	116	116	116	0	0	0	0	116	0	95	73	63	63	63	99	99	43	0	0
April 2009	122	122	122	122	122	0	0	0	0	122	0	93	63	49	49	49	99	99	28	0	0
April 2010	128	128	128	128	128	0	0	0	0	128	0	91	53	36	36	36	98	98	18	0	0
April 2011	135	135	135	135	135	0	0	0	0	135	0	89	43	25	25	25	98	98	13	0	0
April 2012	142	142	142	142	142	0	0	0	0	142	0	87	34	14	14	17	97	97	11	0	0
April 2013	149	149	149	149	149	0	0	0	0	149	0	84	26	5	6	11	97	97	11	0	0
April 2014	157	157	157	157	157	0	0	0	0	157	0	82	18	0	0	7	96	96	11	0	0
April 2015	165	165	165	165	165	0	0	0	0	165	0	79	10	0	0	5	96	96	11	0	0
April 2016	173	173	173	173	173	0	0	0	0	173	0	76	3	0	0	3	95	95	10	0	0
April 2017	182	182	182	182	182	0	0	0	0	182	0	72	0	0	0	1	94	94	10	0	0
April 2018	191	191	191	191	191	0	0	0	0	191	0	68	0	0	0	1	94	94	9	0	0
April 2019	201	201	201	201	201	0	0	0	0	201	0	64	0	0	0	*	93	90	8	0	0
April 2020	211	211	211	211	211	0	0	0	0	211	0	60	0	0	0	0	92	82	7	0	0
April 2021	222	222	222	222	222	0	0	0	0	222	0	55	0	0	0	0	92	74	6	0	0
April 2022	234	234	234	234	234	0	0	0	0	234	0	50	0	0	0	0	91	73	6	0	0
April 2023	246	246	246	246	246	0	0	0	0	246	0	44	0	0	0	0	90	72	5	0	0
April 2024	258	258	258	258	258	0	0	0	0	258	0	38	0	0	0	0	89	68	4	0	0
April 2025	271	271	271	271	271	0	0	0	0	271	0	32	0	0	0	0	88	57	3	0	0
April 2026	285	285	285	285	244	0	0	0	0	285	0	25	0	0	0	0	87	44	3	0	0
April 2027	300	300	300	300	197	0	0	0	0	300	0	17	0	0	0	0	86	32	2	0	0
April 2028	315	315	315	315	155	0	0	0	0	315	0	8	0	0	0	0	85	20	2	0	0
April 2029	331	331	331	331	119	0	0	0	0	331	0	0	0	0	0	0	84	9	1	0	0
April 2030	348	348	348	348	87	0	0	0	0	348	0	0	0	0	0	0	82	0	1	0	0
April 2031	366	366	342	314	60	0	0	0	0	366	0	0	0	0	0	0	81	0	1	0	0
April 2032	385	385	212	194	36	0	0	0	0	385	0	0	0	0	0	0	62	0	*	0	0
April 2033	404	311	95	87	16	0	0	0	0	376	0	0	0	0	0	0	31	0	*	0	0
April 2034	425	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2035	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	28.4	27.3	27.2	23.9	0.1	0.1	0.1	0.1	28.4	0.1	15.6	5.5	4.1	4.2	4.4	25.5	19.4	4.4	1.3	0.8

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

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

Characteristics of the R and RL Classes

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

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

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

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

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

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

REMIC Elections and Special Tax Attributes

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

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

Taxation of Beneficial Owners of Regular Certificates

The Notional Classes, the Principal Only Classes, the Accrual Classes and the GS Class will be issued with original issue discount (“OID”), and certain other Classes of REMIC Certificates may be issued with OID. If a Class is issued with OID, a beneficial owner of a Certificate of that Class generally must recognize some taxable income in advance of the receipt of the cash attributable to that income. See “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates—Treatment of Original Issue Discount*” in the REMIC Prospectus. In addition, certain other 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	193% PSA
2	161% PSA
3	208% PSA
4	255% PSA
5	163% PSA
6	250% PSA
7	225% PSA

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

Taxation of Beneficial Owners of Residual Certificates

For purposes of determining the portion of the taxable income of the Trust (or the Lower Tier REMIC) that generally will not be treated as excess inclusions, the rate to be used is 5.52% (which is 120% of the “federal long-term rate”.) See “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Residual Certificates*—Treatment of Excess Inclusions” and “—*Foreign Investors*—Residual Certificates” in the REMIC Prospectus.

The Treasury Department recently issued 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 Greenwich Capital Markets, Inc. (the “Dealer”) in exchange for the Trust MBS and the Underlying REMIC Certificates. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

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

Underlying REMIC Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	April 2005 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)	Class Group
2005-030	BC	March 2005	31394C7A4	5.0%	FIX	July 2032	SEQ	\$590,000,000	0.98500351	\$250,000,000	5.467%	347	11	2
2005-030	BJ	March 2005	31394C7C0	5.0%	FIX	April 2035	PT	\$750,000,000	0.98820276	\$100,000,000	5.467	347	11	5
2005-018	DA	February 2005	31394CSE3	4.5%	FIX	March 2035	PAC	\$ 90,832,800	0.99264187	\$ 49,069,067	5.973	355	4	6
2004-087	GB	November 2004	31394BPK4	5.5%	FIX	July 2034	SC/TAC/AD	\$104,500,000	0.99825330	\$ 25,002,000	(2)	(2)	(2)	7

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

(2) The 2004-87-GB RCR Certificate is backed by the following Fannie Mae certificates:

Class	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2004-39-BG REMIC Certificate	5.978%	335	21
2004-39-IH REMIC Certificate	5.978%	335	21
2004-50-BH REMIC Certificate	5.778%	339	18
2004-50-UO RCR Certificate	5.778%	339	18
2004-50-EG RCR Certificate	5.778%	339	18

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								
EA	\$125,000,000	EB	\$185,000,000	5.0 %	FIX	SEQ	31394DWH9	May 2022
EN	60,000,000							
EI	12,500,000(4)							
Recombination 2								
EA	125,000,000	EC	125,000,000	5.0	FIX	SEQ/AS	31394DWJ5	May 2022
EI	12,500,000(4)							
Recombination 3								
EK	16,880,000	EW(5)	65,000,000	5.0	FIX	SEQ	31394DWK2	May 2025
EL	26,410,000							
EZ	21,710,000							
Recombination 4								
GI	19,287,400(4)	GJ	7,013,600	(6)	T	SCH/AD	31394DWL0	May 2035
GO	7,013,600							
Recombination 5								
GD	19,287,400	C(7)	43,231,000	5.5	FIX	SUP	31394DWM8	May 2035
GI	19,287,400(4)							
GO	7,013,600							
GZ	2,000,000							
GF	6,710,000							
GS	1,220,000							
OG	1,500,000							
GP	5,500,000							
GT	5,500,000(4)							
Recombination 6								
GD	19,287,400	GE	33,301,000	5.5	FIX	SCH/AD	31394DWN6	May 2035
GI	19,287,400(4)							
GO	7,013,600							
OG	1,500,000							
GP	5,500,000							
GT	5,500,000(4)							
Recombination 7								
GF	6,710,000	GH	7,930,000	5.5	FIX	SUP	31394DWP1	May 2035
GS	1,220,000							

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 8								
OG	\$ 1,500,000	GQ	\$ 1,500,000	(6)	FLT/T	SCH/AD	31394DWQ9	May 2035
GT	5,500,000(4)							
Recombination 9								
DZ	30,243,000	CZ	30,323,000	6.0 %	FIX /Z	SUP /AD	31394DWR 7	May 2035
ZD	80,000							
Recombination 10								
PS	50,290,000(4)	SI	53,123,333(4)	(8)	WAC/IO	NTL	31394DWS 5	March 2034
IC	2,833,333(4)							
Recombination 11								
PB	50,290,000	PA	100,580,000	6.0	FIX	PAC/AD	31394DWT3	February 2034
PF	50,290,000							
PS	50,290,000(4)							
Recombination 12								
PF	50,290,000	PK	50,290,000	7.0	FIX	PAC/AD	31394DWU0	February 2034
PS	50,290,000(4)							
Recombination 13								
FD	31,544,400	DB	49,069,067	4.5	FIX	SC/PT	31394DWV 8	March 2035
SD	17,524,667							
Recombination 14								
KS	19,098,750	KA	25,002,000	5.5	FIX	SC/PT	31394DWW6	July 2034
KF	5,903,250							

- (1) In any exchange under Recombination 1, 3, 5, 9 or 10, 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. REMIC Certificates and RCR Certificates in any other Recombination may be exchanged only in the proportions shown in this Schedule 1.
- (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) Notional principal balance.
- (5) Principal payments on the REMIC Certificates in Recombination 3 from the EZ Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.
- (6) For a description of this interest rate, see “Description of the Certificates—Distributions of Interest” in this prospectus supplement.
- (7) Principal payments on the REMIC Certificates in Recombination 5 from the GZ Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.
- (8) For a description of this interest rate, see “Description of the Certificates—Distributions of Interest—Weighted Average Coupon Class” in this prospectus supplement.

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	\$106,769,000.00	July 2009	\$ 68,971,487.10	October 2013	\$ 35,705,983.16
May 2005	106,355,982.54	August 2009	68,230,289.04	November 2013	35,152,902.71
June 2005	105,917,745.33	September 2009	67,492,941.69	December 2013	34,607,886.97
July 2005	105,454,458.25	October 2009	66,759,425.23	January 2014	34,070,822.09
August 2005	104,966,304.22	November 2009	66,029,719.96	February 2014	33,541,595.79
September 2005	104,453,479.07	December 2009	65,303,806.27	March 2014	33,020,097.36
October 2005	103,916,191.44	January 2010	64,581,664.63	April 2014	32,506,217.62
November 2005	103,354,662.64	February 2010	63,863,275.66	May 2014	31,999,848.90
December 2005	102,769,126.52	March 2010	63,148,620.02	June 2014	31,500,885.02
January 2006	102,159,829.28	April 2010	62,437,678.53	July 2014	31,009,221.28
February 2006	101,527,029.35	May 2010	61,730,432.06	August 2014	30,524,754.44
March 2006	100,870,997.19	June 2010	61,026,861.60	September 2014	30,047,382.67
April 2006	100,192,015.11	July 2010	60,326,948.24	October 2014	29,577,005.57
May 2006	99,490,377.06	August 2010	59,630,673.17	November 2014	29,113,524.12
June 2006	98,766,388.42	September 2010	58,938,017.65	December 2014	28,656,840.69
July 2006	98,020,365.83	October 2010	58,248,963.06	January 2015	28,206,859.00
August 2006	97,252,636.90	November 2010	57,563,490.88	February 2015	27,763,484.09
September 2006	96,463,540.00	December 2010	56,881,582.68	March 2015	27,326,622.34
October 2006	95,653,424.02	January 2011	56,203,220.11	April 2015	26,896,181.43
November 2006	94,822,648.11	February 2011	55,528,384.93	May 2015	26,472,070.31
December 2006	93,971,581.40	March 2011	54,857,058.98	June 2015	26,054,199.19
January 2007	93,100,602.76	April 2011	54,189,224.22	July 2015	25,642,479.55
February 2007	92,234,142.57	May 2011	53,524,862.68	August 2015	25,236,824.08
March 2007	91,372,177.60	June 2011	52,863,956.49	September 2015	24,837,146.69
April 2007	90,514,684.70	July 2011	52,206,487.86	October 2015	24,443,362.50
May 2007	89,661,640.87	August 2011	51,552,439.10	November 2015	24,055,387.79
June 2007	88,813,023.23	September 2011	50,901,792.63	December 2015	23,673,140.01
July 2007	87,968,808.99	October 2011	50,254,530.93	January 2016	23,296,537.76
August 2007	87,128,975.50	November 2011	49,610,636.58	February 2016	22,925,500.78
September 2007	86,293,500.22	December 2011	48,970,092.27	March 2016	22,559,949.92
October 2007	85,462,360.73	January 2012	48,332,880.74	April 2016	22,199,807.12
November 2007	84,635,534.73	February 2012	47,698,984.86	May 2016	21,844,995.44
December 2007	83,813,000.00	March 2012	47,068,387.55	June 2016	21,495,438.96
January 2008	82,994,734.49	April 2012	46,441,071.85	July 2016	21,151,062.87
February 2008	82,180,716.21	May 2012	45,817,020.86	August 2016	20,811,793.37
March 2008	81,370,923.33	June 2012	45,196,217.80	September 2016	20,477,557.70
April 2008	80,565,334.09	July 2012	44,578,645.94	October 2016	20,148,284.10
May 2008	79,763,926.87	August 2012	43,964,288.66	November 2016	19,823,901.83
June 2008	78,966,680.16	September 2012	43,353,129.42	December 2016	19,504,341.12
July 2008	78,173,572.53	October 2012	42,745,151.76	January 2017	19,189,533.18
August 2008	77,384,582.71	November 2012	42,140,339.31	February 2017	18,879,410.17
September 2008	76,599,689.50	December 2012	41,538,675.78	March 2017	18,573,905.22
October 2008	75,818,871.83	January 2013	40,940,144.96	April 2017	18,272,952.37
November 2008	75,042,108.71	February 2013	40,344,730.74	May 2017	17,976,486.58
December 2008	74,269,379.30	March 2013	39,752,417.08	June 2017	17,684,443.73
January 2009	73,500,662.84	April 2013	39,163,188.03	July 2017	17,396,760.59
February 2009	72,735,938.68	May 2013	38,577,027.70	August 2017	17,113,374.80
March 2009	71,975,186.28	June 2013	37,993,920.31	September 2017	16,834,224.90
April 2009	71,218,385.19	July 2013	37,413,850.15	October 2017	16,559,250.26
May 2009	70,465,515.10	August 2013	36,836,801.59	November 2017	16,288,391.11
June 2009	69,716,555.78	September 2013	36,267,243.76	December 2017	16,021,588.51

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
January 2018	\$ 15,758,784.34	June 2022	\$ 6,287,394.33	November 2026	\$ 2,180,525.10
February 2018	15,499,921.31	July 2022	6,173,133.38	December 2026	2,132,395.95
March 2018	15,244,942.92	August 2022	6,060,664.27	January 2027	2,085,075.57
April 2018	14,993,793.44	September 2022	5,949,960.70	February 2027	2,038,551.70
May 2018	14,746,417.96	October 2022	5,840,996.75	March 2027	1,992,812.23
June 2018	14,502,762.31	November 2022	5,733,746.88	April 2027	1,947,845.26
July 2018	14,262,773.07	December 2022	5,628,185.88	May 2027	1,903,639.05
August 2018	14,026,397.60	January 2023	5,524,288.95	June 2027	1,860,182.03
September 2018	13,793,583.98	February 2023	5,422,031.58	July 2027	1,817,462.78
October 2018	13,564,281.00	March 2023	5,321,389.65	August 2027	1,775,470.08
November 2018	13,338,438.18	April 2023	5,222,339.37	September 2027	1,734,192.84
December 2018	13,116,005.77	May 2023	5,124,857.28	October 2027	1,693,620.15
January 2019	12,896,934.68	June 2023	5,028,920.27	November 2027	1,653,741.25
February 2019	12,681,176.53	July 2023	4,934,505.55	December 2027	1,614,545.52
March 2019	12,468,683.61	August 2023	4,841,590.64	January 2028	1,576,022.54
April 2019	12,259,408.89	September 2023	4,750,153.40	February 2028	1,538,161.98
May 2019	12,053,305.97	October 2023	4,660,172.00	March 2028	1,500,953.72
June 2019	11,850,329.14	November 2023	4,571,624.91	April 2028	1,464,387.73
July 2019	11,650,433.30	December 2023	4,484,490.92	May 2028	1,428,454.18
August 2019	11,453,574.01	January 2024	4,398,749.11	June 2028	1,393,143.33
September 2019	11,259,707.42	February 2024	4,314,378.87	July 2028	1,358,445.63
October 2019	11,068,790.32	March 2024	4,231,359.86	August 2028	1,324,351.63
November 2019	10,880,780.11	April 2024	4,149,672.07	September 2028	1,290,852.04
December 2019	10,695,634.77	May 2024	4,069,295.73	October 2028	1,257,937.69
January 2020	10,513,312.88	June 2024	3,990,211.38	November 2028	1,225,599.56
February 2020	10,333,773.60	July 2024	3,912,399.84	December 2028	1,193,828.76
March 2020	10,156,976.66	August 2024	3,835,842.19	January 2029	1,162,616.51
April 2020	9,982,882.38	September 2024	3,760,519.77	February 2029	1,131,954.17
May 2020	9,811,451.60	October 2024	3,686,414.22	March 2029	1,101,833.23
June 2020	9,642,645.74	November 2024	3,613,507.41	April 2029	1,072,245.31
July 2020	9,476,426.74	December 2024	3,541,781.49	May 2029	1,043,182.12
August 2020	9,312,757.11	January 2025	3,471,218.85	June 2029	1,014,635.53
September 2020	9,151,599.84	February 2025	3,401,802.13	July 2029	986,597.51
October 2020	8,992,918.48	March 2025	3,333,514.25	August 2029	959,060.15
November 2020	8,836,677.08	April 2025	3,266,338.32	September 2029	932,015.64
December 2020	8,682,840.19	May 2025	3,200,257.75	October 2029	905,456.32
January 2021	8,531,372.87	June 2025	3,135,256.14	November 2029	879,374.61
February 2021	8,382,240.67	July 2025	3,071,317.36	December 2029	853,763.06
March 2021	8,235,409.61	August 2025	3,008,425.48	January 2030	828,614.31
April 2021	8,090,846.22	September 2025	2,946,564.82	February 2030	803,921.12
May 2021	7,948,517.47	October 2025	2,885,719.91	March 2030	779,676.36
June 2021	7,808,390.81	November 2025	2,825,875.53	April 2030	755,873.00
July 2021	7,670,434.16	December 2025	2,767,016.64	May 2030	732,504.12
August 2021	7,534,615.88	January 2026	2,709,128.44	June 2030	709,562.88
September 2021	7,400,904.77	February 2026	2,652,196.33	July 2030	687,042.55
October 2021	7,269,270.09	March 2026	2,596,205.94	August 2030	664,936.53
November 2021	7,139,681.51	April 2026	2,541,143.07	September 2030	643,238.27
December 2021	7,012,109.15	May 2026	2,486,993.77	October 2030	621,941.33
January 2022	6,886,523.54	June 2026	2,433,744.25	November 2030	601,039.40
February 2022	6,762,895.64	July 2026	2,381,380.95	December 2030	580,526.21
March 2022	6,641,196.80	August 2026	2,329,890.47	January 2031	560,395.62
April 2022	6,521,398.80	September 2026	2,279,259.64	February 2031	540,641.55
May 2022	6,403,473.79	October 2026	2,229,475.45	March 2031	521,258.05

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
April 2031.....	\$ 502,239.23	June 2032	\$ 271,170.44	July 2033	\$ 107,290.04
May 2031	483,579.28	July 2032	256,971.82	August 2033	96,414.12
June 2031	465,272.50	August 2032	243,054.73	September 2033.....	85,765.45
July 2031	447,313.25	September 2032.....	229,414.61	October 2033	75,340.26
August 2031	429,696.00	October 2032	216,046.96	November 2033	65,134.86
September 2031.....	412,415.27	November 2032	202,947.36	December 2033	55,145.62
October 2031	395,465.70	December 2032	190,111.44	January 2034	45,368.93
November 2031	378,841.97	January 2033	177,534.90	February 2034	35,801.29
December 2031	362,538.87	February 2033	165,213.52	March 2034	26,439.20
January 2032	346,551.24	March 2033	153,143.11	April 2034.....	17,279.24
February 2032	330,874.02	April 2033.....	141,319.58	May 2034	8,318.05
March 2032	315,502.21	May 2033	129,738.87	June 2034 and thereafter	0.00
April 2032.....	300,430.90	June 2033	118,396.99		
May 2032	285,655.23				

Aggregate Group II Scheduled Balances

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance	\$33,301,000.00	December 2007	\$16,000,855.11	July 2010	\$ 4,146,882.11
May 2005	33,023,766.13	January 2008	15,466,088.81	August 2010	3,905,044.41
June 2005	32,720,137.64	February 2008	14,942,888.79	September 2010.....	3,670,665.64
July 2005	32,390,506.36	March 2008	14,431,096.87	October 2010	3,443,637.63
August 2005	32,035,306.38	April 2008.....	13,930,556.76	November 2010	3,223,853.53
September 2005.....	31,655,013.51	May 2008	13,441,114.07	December 2010	3,011,207.81
October 2005	31,250,144.59	June 2008	12,962,616.28	January 2011	2,805,596.26
November 2005	30,821,256.76	July 2008	12,494,912.69	February 2011	2,606,915.93
December 2005	30,368,946.54	August 2008	12,037,854.45	March 2011	2,415,065.14
January 2006	29,893,849.00	September 2008.....	11,591,294.50	April 2011.....	2,229,943.50
February 2006	29,396,636.63	October 2008	11,155,087.56	May 2011	2,051,451.83
March 2006	28,878,018.33	November 2008	10,729,090.12	June 2011	1,879,492.19
April 2006.....	28,338,738.17	December 2008	10,313,160.40	July 2011	1,713,967.85
May 2006	27,779,574.18	January 2009	9,907,158.34	August 2011	1,554,783.29
June 2006	27,201,336.96	February 2009	9,510,945.60	September 2011.....	1,401,844.15
July 2006	26,604,868.31	March 2009	9,124,385.50	October 2011	1,255,057.28
August 2006	25,991,039.76	April 2009.....	8,747,343.03	November 2011	1,114,330.65
September 2006.....	25,360,750.99	May 2009	8,379,684.83	December 2011	981,370.74
October 2006	24,714,928.25	June 2009	8,021,279.13	January 2012	856,284.44
November 2006	24,054,522.68	July 2009	7,671,995.82	February 2012	738,930.92
December 2006	23,380,508.60	August 2009	7,331,706.33	March 2012	629,171.49
January 2007	22,693,881.72	September 2009.....	7,000,283.68	April 2012.....	526,869.52
February 2007	22,020,876.71	October 2009	6,677,602.43	May 2012	431,890.40
March 2007	21,361,310.68	November 2009	6,363,538.69	June 2012	344,101.58
April 2007.....	20,715,002.88	December 2009	6,057,970.06	July 2012	263,372.45
May 2007	20,081,774.78	January 2010	5,760,775.64	August 2012	189,574.40
June 2007	19,461,449.97	February 2010	5,471,836.04	September 2012.....	122,580.72
July 2007	18,853,854.15	March 2010	5,191,033.29	October 2012	62,266.62
August 2007.....	18,258,815.13	April 2010.....	4,918,250.89	November 2012	8,509.19
September 2007.....	17,676,162.78	May 2010	4,653,373.77	December 2012 and thereafter	0.00
October 2007	17,105,729.03	June 2010	4,396,288.27		
November 2007.....	16,547,347.83				

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	\$100,580,000.00	July 2009	\$ 53,777,691.17	October 2013	\$ 16,421,995.63
May 2005	99,995,278.22	August 2009	52,842,515.49	November 2013	15,979,265.31
June 2005	99,384,725.90	September 2009	51,910,019.86	December 2013	15,545,269.72
July 2005	98,748,514.59	October 2009	50,980,180.01	January 2014	15,119,829.08
August 2005	98,086,828.71	November 2009	50,052,971.68	February 2014	14,702,767.17
September 2005	97,399,865.51	December 2009	49,128,370.73	March 2014	14,293,911.32
October 2005	96,687,834.86	January 2010	48,206,353.05	April 2014	13,893,092.31
November 2005	95,950,959.18	February 2010	47,286,894.65	May 2014	13,500,144.30
December 2005	95,189,473.26	March 2010	46,369,971.56	June 2014	13,114,904.78
January 2006	94,403,624.14	April 2010	45,455,559.90	July 2014	12,737,214.49
February 2006	93,593,670.84	May 2010	44,543,635.86	August 2014	12,366,917.36
March 2006	92,759,884.32	June 2010	43,634,175.71	September 2014	12,003,860.43
April 2006	91,902,547.17	July 2010	42,727,155.76	October 2014	11,647,893.82
May 2006	91,021,953.48	August 2010	41,822,552.42	November 2014	11,298,870.65
June 2006	90,118,408.60	September 2010	40,920,342.12	December 2014	10,956,646.97
July 2006	89,192,228.92	October 2010	40,020,501.40	January 2015	10,621,081.74
August 2006	88,243,741.64	November 2010	39,123,006.85	February 2015	10,292,036.70
September 2006	87,273,284.54	December 2010	38,234,476.12	March 2015	9,969,376.40
October 2006	86,281,205.70	January 2011	37,356,558.46	April 2015	9,652,968.09
November 2006	85,267,863.30	February 2011	36,496,249.75	May 2015	9,342,681.68
December 2006	84,233,625.27	March 2011	35,653,193.00	June 2015	9,038,389.68
January 2007	83,202,887.21	April 2011	34,827,038.38	July 2015	8,739,967.17
February 2007	82,175,622.13	May 2011	34,017,443.00	August 2015	8,447,291.71
March 2007	81,151,803.17	June 2011	33,224,070.83	September 2015	8,160,243.36
April 2007	80,131,403.53	July 2011	32,446,592.54	October 2015	7,878,704.51
May 2007	79,114,396.53	August 2011	31,684,685.35	November 2015	7,602,560.00
June 2007	78,100,755.58	September 2011	30,938,032.91	December 2015	7,331,696.90
July 2007	77,090,454.15	October 2011	30,206,325.22	January 2016	7,066,004.57
August 2007	76,083,465.85	November 2011	29,489,258.42	February 2016	6,805,374.62
September 2007	75,079,764.34	December 2011	28,786,534.74	March 2016	6,549,700.79
October 2007	74,079,323.37	January 2012	28,097,862.33	April 2016	6,298,878.97
November 2007	73,082,116.80	February 2012	27,422,955.17	May 2016	6,052,807.12
December 2007	72,088,118.57	March 2012	26,761,532.97	June 2016	5,811,385.30
January 2008	71,097,302.70	April 2012	26,113,321.00	July 2016	5,574,515.51
February 2008	70,109,643.31	May 2012	25,478,050.02	August 2016	5,342,101.74
March 2008	69,125,114.58	June 2012	24,855,456.19	September 2016	5,114,049.93
April 2008	68,143,690.81	July 2012	24,245,280.92	October 2016	4,890,267.86
May 2008	67,165,346.34	August 2012	23,647,270.78	November 2016	4,670,665.22
June 2008	66,190,055.64	September 2012	23,061,177.41	December 2016	4,455,153.46
July 2008	65,217,793.24	October 2012	22,486,757.39	January 2017	4,243,645.82
August 2008	64,248,533.75	November 2012	21,923,772.18	February 2017	4,036,057.28
September 2008	63,282,251.86	December 2012	21,371,988.03	March 2017	3,832,304.56
October 2008	62,318,922.35	January 2013	20,831,175.80	April 2017	3,632,306.01
November 2008	61,358,520.09	February 2013	20,301,110.97	May 2017	3,435,981.63
December 2008	60,401,019.99	March 2013	19,781,573.51	June 2017	3,243,253.04
January 2009	59,446,397.08	April 2013	19,272,347.76	July 2017	3,054,043.39
February 2009	58,494,626.45	May 2013	18,773,222.40	August 2017	2,868,277.43
March 2009	57,545,683.27	June 2013	18,283,990.30	September 2017	2,685,881.39
April 2009	56,599,542.80	July 2013	17,804,448.51	October 2017	2,506,782.99
May 2009	55,656,180.34	August 2013	17,334,398.11	November 2017	2,330,911.39
June 2009	54,715,571.31	September 2013	16,873,644.16	December 2017	2,158,197.15

Aggregate Group III (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
January 2018	\$ 1,988,572.29	July 2018	\$ 1,032,059.26	December 2018	\$ 308,456.42
February 2018	1,821,970.14	August 2018	882,266.67	January 2019	171,068.93
March 2018	1,658,325.38	September 2018	735,066.21	February 2019	36,001.32
April 2018	1,497,574.00	October 2018	590,401.19	March 2019 and thereafter	0.00
May 2018	1,339,653.30	November 2018	448,216.07		
June 2018	1,184,501.79				

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	\$17,080,000.00	October 2008	\$ 2,901,224.04	April 2012	\$ 148,563.29
May 2005	16,944,587.14	November 2008	2,683,510.92	May 2012	144,969.44
June 2005	16,785,467.53	December 2008	2,475,848.06	June 2012	141,447.31
July 2005	16,603,035.45	January 2009	2,278,118.63	July 2012	137,995.44
August 2005	16,397,723.17	February 2009	2,090,207.23	August 2012	134,612.39
September 2005	16,170,000.48	March 2009	1,911,999.91	September 2012	131,296.74
October 2005	15,920,374.00	April 2009	1,743,384.08	October 2012	128,047.14
November 2005	15,649,386.43	May 2009	1,584,248.60	November 2012	124,862.23
December 2005	15,357,615.69	June 2009	1,434,483.66	December 2012	121,740.67
January 2006	15,045,674.13	July 2009	1,293,980.82	January 2013	118,681.20
February 2006	14,714,207.54	August 2009	1,162,633.01	February 2013	115,682.53
March 2006	14,363,894.06	September 2009	1,040,334.48	March 2013	112,743.40
April 2006	13,995,443.14	October 2009	926,980.79	April 2013	109,862.62
May 2006	13,609,594.38	November 2009	822,468.83	May 2013	107,038.97
June 2006	13,207,116.19	December 2009	726,696.76	June 2013	104,271.29
July 2006	12,788,804.68	January 2010	639,564.00	July 2013	101,558.43
August 2006	12,355,482.12	February 2010	560,971.25	August 2013	98,899.27
September 2006	11,907,995.63	March 2010	490,820.50	September 2013	96,292.70
October 2006	11,447,215.71	April 2010	429,014.91	October 2013	93,737.64
November 2006	10,974,034.68	May 2010	375,458.89	November 2013	91,233.04
December 2006	10,489,365.14	June 2010	330,058.08	December 2013	88,777.84
January 2007	10,017,868.41	July 2010	292,719.26	January 2014	86,371.03
February 2007	9,559,389.86	August 2010	263,350.45	February 2014	84,011.65
March 2007	9,113,776.71	September 2010	241,860.82	March 2014	81,698.66
April 2007	8,680,878.04	October 2010	228,160.70	April 2014	79,431.15
May 2007	8,260,544.68	November 2010	222,161.53	May 2014	77,208.17
June 2007	7,852,629.28	December 2010	217,134.95	June 2014	75,028.80
July 2007	7,456,986.26	January 2011	212,168.41	July 2014	72,892.14
August 2007	7,073,471.80	February 2011	207,301.47	August 2014	70,797.29
September 2007	6,701,943.77	March 2011	202,532.15	September 2014	68,743.41
October 2007	6,342,261.80	April 2011	197,858.43	October 2014	66,729.65
November 2007	5,994,287.17	May 2011	193,278.40	November 2014	64,755.16
December 2007	5,657,882.87	June 2011	188,790.14	December 2014	62,819.13
January 2008	5,332,913.53	July 2011	184,391.81	January 2015	60,920.77
February 2008	5,019,245.41	August 2011	180,081.55	February 2015	59,059.31
March 2008	4,716,746.41	September 2011	175,857.60	March 2015	57,233.96
April 2008	4,425,286.02	October 2011	171,718.19	April 2015	55,443.98
May 2008	4,144,735.34	November 2011	167,661.61	May 2015	53,688.62
June 2008	3,874,966.99	December 2011	163,686.16	June 2015	51,967.19
July 2008	3,615,855.19	January 2012	159,790.21	July 2015	50,278.95
August 2008	3,367,275.68	February 2012	155,972.14	August 2015	48,623.24
September 2008	3,129,105.70	March 2012	152,230.35	September 2015	46,999.35

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>
October 2015	\$ 45,406.63	January 2017	\$ 24,842.42	March 2018	\$ 10,216.78
November 2015	43,844.43	February 2017	23,668.06	April 2018	9,307.38
December 2015	42,312.10	March 2017	22,515.39	May 2018	8,413.98
January 2016	40,809.04	April 2017	21,383.96	June 2018	7,536.26
February 2016	39,334.60	May 2017	20,273.31	July 2018	6,673.87
March 2016	37,888.20	June 2017	19,183.01	August 2018	5,826.47
April 2016	36,469.26	July 2017	18,112.62	September 2018	4,993.73
May 2016	35,077.19	August 2017	17,061.71	October 2018	4,175.33
June 2016	33,711.42	September 2017	16,029.86	November 2018	3,370.96
July 2016	32,371.40	October 2017	15,016.67	December 2018	2,580.32
August 2016	31,056.59	November 2017	14,021.72	January 2019	1,803.08
September 2016	29,766.46	December 2017	13,044.65	February 2019	1,038.98
October 2016	28,500.48	January 2018	12,085.05	March 2019 and thereafter	0.00
November 2016	27,258.15	February 2018	11,142.54		
December 2016	26,038.95				

Aggregate Group V Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$102,677,000.00	January 2008	\$ 73,569,473.48	October 2010	\$ 42,934,964.13
May 2005	102,102,763.22	February 2008	72,594,174.94	November 2010	42,052,041.90
June 2005	101,502,748.33	March 2008	71,622,068.87	December 2010	41,178,156.34
July 2005	100,877,127.13	April 2008	70,653,129.87	January 2011	40,314,957.09
August 2005	100,226,084.31	May 2008	69,687,332.59	February 2011	39,469,440.37
September 2005	99,549,817.39	June 2008	68,724,651.83	March 2011	38,641,249.57
October 2005	98,848,536.50	July 2008	67,765,062.41	April 2011	37,830,035.23
November 2005	98,122,464.32	August 2008	66,808,539.26	May 2011	37,035,454.84
December 2005	97,371,835.94	September 2008	65,855,057.41	June 2011	36,257,172.73
January 2006	96,596,898.63	October 2008	64,904,591.92	July 2011	35,494,859.94
February 2006	95,797,911.70	November 2008	63,957,118.00	August 2011	34,748,194.09
March 2006	94,975,146.38	December 2008	63,012,610.89	September 2011	34,016,859.20
April 2006	94,128,885.55	January 2009	62,071,045.94	October 2011	33,300,545.64
May 2006	93,259,423.54	February 2009	61,132,398.56	November 2011	32,598,949.94
June 2006	92,367,066.02	March 2009	60,196,644.24	December 2011	31,911,774.72
July 2006	91,452,129.62	April 2009	59,263,758.57	January 2012	31,238,728.51
August 2006	90,514,941.84	May 2009	58,333,717.19	February 2012	30,579,525.68
September 2006	89,555,840.74	June 2009	57,406,495.84	March 2012	29,933,886.33
October 2006	88,575,174.69	July 2009	56,482,070.33	April 2012	29,301,536.12
November 2006	87,573,302.13	August 2009	55,560,416.54	May 2012	28,682,206.23
December 2006	86,550,591.30	September 2009	54,641,510.42	June 2012	28,075,633.18
January 2007	85,531,438.06	October 2009	53,725,328.02	July 2012	27,481,558.79
February 2007	84,515,815.74	November 2009	52,811,845.43	August 2012	26,899,730.03
March 2007	83,503,697.75	December 2009	51,901,038.84	September 2012	26,329,898.96
April 2007	82,495,057.58	January 2010	50,992,884.51	October 2012	25,771,822.55
May 2007	81,489,868.85	February 2010	50,087,358.77	November 2012	25,225,262.67
June 2007	80,488,105.26	March 2010	49,184,438.00	December 2012	24,689,985.97
July 2007	79,489,740.58	April 2010	48,284,098.67	January 2013	24,165,763.73
August 2007	78,494,748.71	May 2010	47,386,317.33	February 2013	23,652,371.84
September 2007	77,503,103.61	June 2010	46,491,070.58	March 2013	23,149,590.69
October 2007	76,514,779.34	July 2010	45,598,335.11	April 2013	22,657,205.02
November 2007	75,529,750.06	August 2010	44,708,087.66	May 2013	22,175,003.94
December 2007	74,547,989.99	September 2010	43,820,305.04	June 2013	21,702,780.76

Aggregate Group V (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
July 2013	\$ 21,240,332.92	December 2017	\$ 6,633,679.18	May 2022	\$ 1,930,661.76
August 2013	20,787,461.93	January 2018	6,486,431.73	June 2022	1,884,246.47
September 2013.....	20,343,973.30	February 2018	6,342,318.88	July 2022	1,838,859.90
October 2013	19,909,676.42	March 2018	6,201,275.86	August 2022	1,794,480.27
November 2013	19,484,384.50	April 2018.....	6,063,239.23	September 2022.....	1,751,086.20
December 2013	19,067,914.51	May 2018	5,928,146.86	October 2022	1,708,656.81
January 2014	18,660,087.10	June 2018	5,795,937.82	November 2022	1,667,171.60
February 2014	18,260,726.47	July 2018	5,666,552.46	December 2022	1,626,610.53
March 2014	17,869,660.43	August 2018	5,539,932.34	January 2023	1,586,953.95
April 2014.....	17,486,720.16	September 2018.....	5,416,020.21	February 2023	1,548,182.63
May 2014	17,111,740.29	October 2018	5,294,759.96	March 2023	1,510,277.72
June 2014	16,744,558.75	November 2018	5,176,096.63	April 2023.....	1,473,220.78
July 2014	16,385,016.73	December 2018	5,059,976.39	May 2023	1,436,993.74
August 2014	16,032,958.61	January 2019	4,946,346.50	June 2023	1,401,578.91
September 2014.....	15,688,231.89	February 2019	4,835,155.28	July 2023	1,366,958.95
October 2014	15,350,687.13	March 2019	4,726,639.82	August 2023	1,333,116.91
November 2014	15,020,177.93	April 2019.....	4,619,436.40	September 2023.....	1,300,036.17
December 2014	14,696,560.79	May 2019	4,514,535.13	October 2023	1,267,700.45
January 2015	14,379,695.13	June 2019	4,411,888.15	November 2023	1,236,093.81
February 2015	14,069,443.15	July 2019	4,311,448.58	December 2023	1,205,200.66
March 2015	13,765,669.88	August 2019	4,213,170.48	January 2024	1,175,005.70
April 2015.....	13,468,243.04	September 2019.....	4,117,008.84	February 2024	1,145,493.98
May 2015	13,177,033.01	October 2019	4,022,919.60	March 2024	1,116,650.85
June 2015	12,891,912.76	November 2019	3,930,859.58	April 2024.....	1,088,461.95
July 2015	12,612,757.87	December 2019	3,840,786.46	May 2024	1,060,913.24
August 2015	12,339,446.36	January 2020	3,752,658.81	June 2024	1,033,990.95
September 2015.....	12,071,858.78	February 2020	3,666,436.05	July 2024	1,007,681.61
October 2015	11,809,878.02	March 2020	3,582,078.41	August 2024	981,972.04
November 2015	11,553,389.37	April 2020.....	3,499,546.93	September 2024.....	956,849.31
December 2015	11,302,280.42	May 2020	3,418,803.46	October 2024	932,300.77
January 2016	11,056,441.01	June 2020	3,339,810.63	November 2024	908,314.05
February 2016	10,815,763.24	July 2020	3,262,531.82	December 2024	884,877.01
March 2016	10,580,141.35	August 2020	3,186,931.17	January 2025	861,977.79
April 2016.....	10,349,471.73	September 2020.....	3,112,973.55	February 2025	839,604.74
May 2016	10,123,652.85	October 2020	3,040,624.55	March 2025	817,746.51
June 2016	9,902,585.25	November 2020	2,969,850.46	April 2025.....	796,391.92
July 2016	9,686,171.46	December 2020	2,900,618.27	May 2025	775,530.09
August 2016	9,474,315.98	January 2021	2,832,895.63	June 2025	755,150.31
September 2016.....	9,266,925.23	February 2021	2,766,650.86	July 2025	735,242.13
October 2016	9,063,907.55	March 2021	2,701,852.94	August 2025	715,795.31
November 2016	8,865,173.10	April 2021.....	2,638,471.47	September 2025.....	696,799.82
December 2016	8,670,633.88	May 2021	2,576,476.68	October 2025	678,245.85
January 2017	8,480,203.64	June 2021	2,515,839.42	November 2025	660,123.77
February 2017	8,293,797.89	July 2021	2,456,531.12	December 2025	642,424.18
March 2017	8,111,333.87	August 2021	2,398,523.80	January 2026	625,137.87
April 2017.....	7,932,730.47	September 2021.....	2,341,790.07	February 2026	608,255.81
May 2017	7,757,908.22	October 2021	2,286,303.09	March 2026	591,769.19
June 2017	7,586,789.25	November 2021	2,232,036.56	April 2026.....	575,669.34
July 2017	7,419,297.29	December 2021	2,178,964.75	May 2026	559,947.82
August 2017.....	7,255,357.60	January 2022	2,127,062.44	June 2026	544,596.33
September 2017.....	7,094,896.96	February 2022	2,076,304.93	July 2026	529,606.76
October 2017	6,937,843.63	March 2022	2,026,668.02	August 2026	514,971.18
November 2017.....	6,784,127.33	April 2022.....	1,978,128.04	September 2026.....	500,681.81

Aggregate Group V (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
October 2026	\$ 486,731.04	May 2029	\$ 187,295.37	December 2031	\$ 52,137.23
November 2026	473,111.42	June 2029	180,986.38	January 2032	49,410.75
December 2026	459,815.67	July 2029	174,837.93	February 2032	46,761.57
January 2027	446,836.64	August 2029	168,846.34	March 2032	44,187.84
February 2027	434,167.35	September 2029	163,008.05	April 2032	41,687.74
March 2027	421,800.96	October 2029	157,319.55	May 2032	39,259.52
April 2027	409,730.77	November 2029	151,777.41	June 2032	36,901.45
May 2027	397,950.23	December 2029	146,378.28	July 2032	34,611.82
June 2027	386,452.94	January 2030	141,118.86	August 2032	32,389.00
July 2027	375,232.60	February 2030	135,995.96	September 2032	30,231.36
August 2027	364,283.07	March 2030	131,006.43	October 2032	28,137.33
September 2027	353,598.35	April 2030	126,147.20	November 2032	26,105.36
October 2027	343,172.54	May 2030	121,415.26	December 2032	24,133.93
November 2027	332,999.88	June 2030	116,807.67	January 2033	22,221.58
December 2027	323,074.72	July 2030	112,321.54	February 2033	20,366.87
January 2028	313,391.56	August 2030	107,954.08	March 2033	18,568.37
February 2028	303,944.98	September 2030	103,702.51	April 2033	16,824.70
March 2028	294,729.71	October 2030	99,564.15	May 2033	15,134.53
April 2028	285,740.56	November 2030	95,536.36	June 2033	13,496.53
May 2028	276,972.47	December 2030	91,616.56	July 2033	11,909.41
June 2028	268,420.48	January 2031	87,802.23	August 2033	10,371.91
July 2028	260,079.74	February 2031	84,090.91	September 2033	8,882.80
August 2028	251,945.51	March 2031	80,480.17	October 2033	7,440.88
September 2028	244,013.14	April 2031	76,967.67	November 2033	6,044.97
October 2028	236,278.07	May 2031	73,551.08	December 2033	4,693.91
November 2028	228,735.87	June 2031	70,228.16	January 2034	3,386.59
December 2028	221,382.18	July 2031	66,996.70	February 2034	2,121.91
January 2029	214,212.74	August 2031	63,854.53	March 2034	898.79
February 2029	207,223.37	September 2031	60,799.54	April 2034 and thereafter	0.00
March 2029	200,410.01	October 2031	57,829.66		
April 2029	193,768.64	November 2031	54,942.89		

Aggregate Group VI Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through April 2006	\$66,552,000.00	August 2007	\$57,493,232.67	January 2009	\$48,332,375.86
May 2006	66,041,872.29	September 2007	56,931,253.36	February 2009	47,818,745.42
June 2006	65,517,298.01	October 2007	56,372,237.28	March 2009	47,307,828.80
July 2006	64,978,508.90	November 2007	55,816,169.15	April 2009	46,799,612.01
August 2006	64,425,743.72	December 2007	55,263,033.77	May 2009	46,294,081.11
September 2006	63,859,247.96	January 2008	54,712,816.02	June 2009	45,791,222.25
October 2006	63,279,423.58	February 2008	54,165,500.83	July 2009	45,291,021.64
November 2006	62,686,953.64	March 2008	53,621,073.24	August 2009	44,793,465.56
December 2006	62,097,604.20	April 2008	53,079,518.35	September 2009	44,298,540.37
January 2007	61,511,359.16	May 2008	52,540,821.35	October 2009	43,806,232.50
February 2007	60,928,202.52	June 2008	52,004,967.49	November 2009	43,316,528.44
March 2007	60,348,118.34	July 2008	51,471,942.10	December 2009	42,829,414.76
April 2007	59,771,090.79	August 2008	50,941,730.60	January 2010	42,344,878.09
May 2007	59,197,104.09	September 2008	50,414,318.46	February 2010	41,862,905.13
June 2007	58,626,142.55	October 2008	49,889,691.25	March 2010	41,383,482.65
July 2007	58,058,190.59	November 2008	49,367,834.59	April 2010	40,906,597.49
		December 2008	48,848,734.21	May 2010	40,432,236.56

Aggregate Group VI (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
June 2010	\$39,960,386.84	November 2014	\$18,749,337.52	April 2019	\$ 7,812,840.36
July 2010	39,491,035.35	December 2014	18,452,020.13	May 2019	7,679,742.37
August 2010	39,024,169.22	January 2015	18,159,106.12	June 2019	7,548,685.52
September 2010	38,559,775.62	February 2015	17,870,532.66	July 2019	7,419,640.10
October 2010	38,097,841.78	March 2015	17,586,237.76	August 2019	7,292,576.84
November 2010	37,638,355.02	April 2015	17,306,160.31	September 2019	7,167,466.85
December 2010	37,181,302.70	May 2015	17,030,240.07	October 2019	7,044,281.68
January 2011	36,726,672.25	June 2015	16,758,417.62	November 2019	6,922,993.27
February 2011	36,274,451.19	July 2015	16,490,634.38	December 2019	6,803,573.95
March 2011	35,824,627.07	August 2015	16,226,832.59	January 2020	6,685,996.47
April 2011	35,377,187.53	September 2015	15,966,955.28	February 2020	6,570,233.92
May 2011	34,932,120.25	October 2015	15,710,946.31	March 2020	6,456,259.82
June 2011	34,489,412.99	November 2015	15,458,750.30	April 2020	6,344,048.02
July 2011	34,049,053.58	December 2015	15,210,312.65	May 2020	6,233,572.78
August 2011	33,611,029.89	January 2016	14,965,579.53	June 2020	6,124,808.69
September 2011	33,175,329.87	February 2016	14,724,497.85	July 2020	6,017,730.72
October 2011	32,741,941.52	March 2016	14,487,015.29	August 2020	5,912,314.20
November 2011	32,310,852.91	April 2016	14,253,080.22	September 2020	5,808,534.79
December 2011	31,882,052.17	May 2016	14,022,641.79	October 2020	5,706,368.51
January 2012	31,455,527.49	June 2016	13,795,649.80	November 2020	5,605,791.71
February 2012	31,031,267.12	July 2016	13,572,054.80	December 2020	5,506,781.09
March 2012	30,609,259.38	August 2016	13,351,808.02	January 2021	5,409,313.67
April 2012	30,189,492.63	September 2016	13,134,861.36	February 2021	5,313,366.79
May 2012	29,771,955.31	October 2016	12,921,167.42	March 2021	5,218,918.13
June 2012	29,356,635.90	November 2016	12,710,679.43	April 2021	5,125,945.68
July 2012	28,943,522.96	December 2016	12,503,351.32	May 2021	5,034,427.73
August 2012	28,532,605.10	January 2017	12,299,137.62	June 2021	4,944,342.88
September 2012	28,123,870.98	February 2017	12,097,993.52	July 2021	4,855,670.07
October 2012	27,717,309.33	March 2017	11,899,874.86	August 2021	4,768,388.49
November 2012	27,312,908.93	April 2017	11,704,738.06	September 2021	4,682,477.65
December 2012	26,910,658.63	May 2017	11,512,540.18	October 2021	4,597,917.36
January 2013	26,510,547.32	June 2017	11,323,238.86	November 2021	4,514,687.70
February 2013	26,112,563.96	July 2017	11,136,792.37	December 2021	4,432,769.03
March 2013	25,716,697.57	August 2017	10,953,159.53	January 2022	4,352,142.02
April 2013	25,322,937.21	September 2017	10,772,299.76	February 2022	4,272,787.59
May 2013	24,931,272.01	October 2017	10,594,173.05	March 2022	4,194,686.93
June 2013	24,542,868.10	November 2017	10,418,739.93	April 2022	4,117,821.52
July 2013	24,160,163.88	December 2017	10,245,961.51	May 2022	4,042,173.07
August 2013	23,783,078.42	January 2018	10,075,799.44	June 2022	3,967,723.58
September 2013	23,411,531.93	February 2018	9,908,215.91	July 2022	3,894,455.30
October 2013	23,045,445.71	March 2018	9,743,173.64	August 2022	3,822,350.73
November 2013	22,684,742.18	April 2018	9,580,635.87	September 2022	3,751,392.62
December 2013	22,329,344.82	May 2018	9,420,566.37	October 2022	3,681,563.97
January 2014	21,979,178.20	June 2018	9,262,929.40	November 2022	3,612,848.01
February 2014	21,634,167.90	July 2018	9,107,689.75	December 2022	3,545,228.22
March 2014	21,294,240.59	August 2018	8,954,812.69	January 2023	3,478,688.33
April 2014	20,959,323.92	September 2018	8,804,263.97	February 2023	3,413,212.27
May 2014	20,629,346.57	October 2018	8,656,009.85	March 2023	3,348,784.23
June 2014	20,304,238.21	November 2018	8,510,017.04	April 2023	3,285,388.61
July 2014	19,983,929.48	December 2018	8,366,252.73	May 2023	3,223,010.04
August 2014	19,668,352.01	January 2019	8,224,684.57	June 2023	3,161,633.37
September 2014	19,357,438.36	February 2019	8,085,280.68	July 2023	3,101,243.65
October 2014	19,051,122.05	March 2019	7,948,009.61	August 2023	3,041,826.18

Aggregate Group VI (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
September 2023.....	\$ 2,983,366.43	April 2027.....	\$ 1,200,005.21	November 2030.....	\$ 353,401.32
October 2023.....	2,925,850.11	May 2027.....	1,172,052.79	December 2030.....	340,623.20
November 2023.....	2,869,263.11	June 2027.....	1,144,582.08	January 2031.....	328,088.75
December 2023.....	2,813,591.55	July 2027.....	1,117,585.64	February 2031.....	315,794.06
January 2024.....	2,758,821.73	August 2027.....	1,091,056.17	March 2031.....	303,735.26
February 2024.....	2,704,940.14	September 2027.....	1,064,986.45	April 2031.....	291,908.54
March 2024.....	2,651,933.49	October 2027.....	1,039,369.38	May 2031.....	280,310.17
April 2024.....	2,599,788.65	November 2027.....	1,014,197.95	June 2031.....	268,936.44
May 2024.....	2,548,492.71	December 2027.....	989,465.26	July 2031.....	257,783.71
June 2024.....	2,498,032.92	January 2028.....	965,164.52	August 2031.....	246,848.42
July 2024.....	2,448,396.72	February 2028.....	941,289.02	September 2031.....	236,127.03
August 2024.....	2,399,571.75	March 2028.....	917,832.17	October 2031.....	225,616.06
September 2024.....	2,351,545.80	April 2028.....	894,787.46	November 2031.....	215,312.09
October 2024.....	2,304,306.84	May 2028.....	872,148.47	December 2031.....	205,211.74
November 2024.....	2,257,843.04	June 2028.....	849,908.90	January 2032.....	195,311.70
December 2024.....	2,212,142.71	July 2028.....	828,062.52	February 2032.....	185,608.70
January 2025.....	2,167,194.34	August 2028.....	806,603.21	March 2032.....	176,099.51
February 2025.....	2,122,986.59	September 2028.....	785,524.91	April 2032.....	166,780.96
March 2025.....	2,079,508.28	October 2028.....	764,821.67	May 2032.....	157,649.92
April 2025.....	2,036,748.38	November 2028.....	744,487.64	June 2032.....	148,703.31
May 2025.....	1,994,696.04	December 2028.....	724,517.03	July 2032.....	139,938.10
June 2025.....	1,953,340.56	January 2029.....	704,904.15	August 2032.....	131,351.30
July 2025.....	1,912,671.38	February 2029.....	685,643.39	September 2032.....	122,939.98
August 2025.....	1,872,678.10	March 2029.....	666,729.22	October 2032.....	114,701.23
September 2025.....	1,833,350.49	April 2029.....	648,156.20	November 2032.....	106,632.19
October 2025.....	1,794,678.44	May 2029.....	629,918.95	December 2032.....	98,730.07
November 2025.....	1,756,652.01	June 2029.....	612,012.19	January 2033.....	90,992.09
December 2025.....	1,719,261.38	July 2029.....	594,430.72	February 2033.....	83,415.52
January 2026.....	1,682,496.88	August 2029.....	577,169.40	March 2033.....	75,997.68
February 2026.....	1,646,349.00	September 2029.....	560,223.18	April 2033.....	68,735.93
March 2026.....	1,610,808.35	October 2029.....	543,587.08	May 2033.....	61,627.66
April 2026.....	1,575,865.66	November 2029.....	527,256.18	June 2033.....	54,670.31
May 2026.....	1,541,511.83	December 2029.....	511,225.65	July 2033.....	47,861.35
June 2026.....	1,507,737.87	January 2030.....	495,490.73	August 2033.....	41,198.30
July 2026.....	1,474,534.93	February 2030.....	480,046.73	September 2033.....	34,678.70
August 2026.....	1,441,894.27	March 2030.....	464,889.03	October 2033.....	28,302.80
September 2026.....	1,409,807.30	April 2030.....	450,013.06	November 2033.....	22,065.50
October 2026.....	1,378,265.54	May 2030.....	435,414.34	December 2033.....	15,982.90
November 2026.....	1,347,260.65	June 2030.....	421,088.46	January 2034.....	10,063.15
December 2026.....	1,316,784.39	July 2030.....	407,031.05	February 2034.....	4,299.89
January 2027.....	1,286,828.65	August 2030.....	393,237.82	March 2034 and thereafter.....	0.00
February 2027.....	1,257,385.44	September 2030.....	379,704.56		
March 2027.....	1,228,446.88	October 2030.....	366,427.09		

MA 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.....	\$20,403,000.00	September 2005.....	\$17,655,189.62	February 2006.....	\$14,283,409.56
May 2005.....	19,905,416.80	October 2005.....	17,029,274.98	March 2006.....	13,538,506.44
June 2005.....	19,381,541.98	November 2005.....	16,378,735.69	April 2006.....	12,771,139.49
July 2005.....	18,831,667.14	December 2005.....	15,703,966.06	May 2006.....	12,491,922.94
August 2005.....	18,256,105.11	January 2006.....	15,005,379.81	June 2006.....	12,205,679.03

MA 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>
July 2006	\$11,912,695.67	January 2008	\$ 6,663,262.64	June 2009	\$ 2,699,324.84
August 2006	11,613,269.52	February 2008	6,404,075.94	July 2009	2,493,384.11
September 2006	11,307,705.53	March 2008	6,148,347.86	August 2009	2,290,227.01
October 2006	10,996,404.10	April 2008	5,896,035.66	September 2009	2,089,817.07
November 2006	10,679,930.72	May 2008	5,647,097.02	October 2009	1,892,118.14
December 2006	10,367,606.85	June 2008	5,401,489.99	November 2009	1,697,094.42
January 2007	10,059,383.37	July 2008	5,159,173.03	December 2009	1,504,710.44
February 2007	9,755,211.64	August 2008	4,920,104.97	January 2010	1,314,931.04
March 2007	9,455,043.43	September 2008	4,684,245.02	February 2010	1,127,721.42
April 2007	9,158,830.99	October 2008	4,451,552.77	March 2010	943,047.07
May 2007	8,866,526.99	November 2008	4,221,988.18	April 2010	760,873.82
June 2007	8,578,084.54	December 2008	3,995,511.60	May 2010	581,167.81
July 2007	8,293,457.20	January 2009	3,772,083.73	June 2010	403,895.49
August 2007	8,012,598.95	February 2009	3,551,665.63	July 2010	229,023.63
September 2007	7,735,464.18	March 2009	3,334,218.73	August 2010	56,519.30
October 2007	7,462,007.71	April 2009	3,119,704.81	September 2010 and thereafter	0.00
November 2007	7,192,184.80	May 2009	2,908,086.02		
December 2007	6,925,951.08				

Group 5 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	\$100,000,000.00	October 2007	\$ 72,301,253.83	April 2010	\$ 48,366,113.47
May 2005	99,426,993.67	November 2007	71,348,186.06	May 2010	47,715,002.73
June 2005	98,818,053.99	December 2007	70,407,085.49	June 2010	47,072,155.91
July 2005	98,173,698.04	January 2008	69,477,805.75	July 2010	46,437,471.31
August 2005	97,494,483.64	February 2008	68,560,202.20	August 2010	45,810,848.48
September 2005	96,781,008.62	March 2008	67,654,131.98	September 2010	45,192,188.17
October 2005	96,033,909.99	April 2008	66,759,453.92	October 2010	44,581,392.34
November 2005	95,253,863.06	May 2008	65,876,028.57	November 2010	43,978,364.13
December 2005	94,441,580.47	June 2008	65,003,718.15	December 2010	43,383,007.85
January 2006	93,597,811.15	July 2008	64,142,386.55	January 2011	42,795,228.97
February 2006	92,723,339.21	August 2008	63,291,899.30	February 2011	42,214,934.11
March 2006	91,818,982.73	September 2008	62,452,123.56	March 2011	41,642,031.02
April 2006	90,885,592.53	October 2008	61,622,928.07	April 2011	41,076,428.55
May 2006	89,924,050.85	November 2008	60,804,183.17	May 2011	40,518,036.68
June 2006	88,935,269.95	December 2008	59,995,760.76	June 2011	39,966,766.45
July 2006	87,920,190.68	January 2009	59,197,534.28	July 2011	39,422,530.01
August 2006	86,879,780.97	February 2009	58,409,378.72	August 2011	38,885,240.54
September 2006	85,815,034.28	March 2009	57,631,170.55	September 2011	38,354,812.31
October 2006	84,727,297.02	April 2009	56,862,787.74	October 2011	37,831,160.58
November 2006	83,618,532.62	May 2009	56,104,109.75	November 2011	37,314,201.69
December 2006	82,523,637.68	June 2009	55,355,017.47	December 2011	36,803,852.95
January 2007	81,442,442.91	July 2009	54,615,393.24	January 2012	36,300,032.70
February 2007	80,374,781.06	August 2009	53,885,120.82	February 2012	35,802,660.25
March 2007	79,320,486.89	September 2009	53,164,085.37	March 2012	35,311,655.91
April 2007	78,279,397.13	October 2009	52,452,173.45	April 2012	34,826,940.93
May 2007	77,251,350.50	November 2009	51,749,272.98	May 2012	34,348,437.54
June 2007	76,236,187.65	December 2009	51,055,273.23	June 2012	33,876,068.90
July 2007	75,233,751.15	January 2010	50,370,064.82	July 2012	33,409,759.11
August 2007	74,243,885.48	February 2010	49,693,539.68	August 2012	32,949,433.17
September 2007	73,266,436.98	March 2010	49,025,591.05	September 2012	32,495,017.01

Group 5 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>
October 2012	\$ 32,046,437.46	March 2017	\$ 14,993,404.79	August 2021	\$ 6,571,107.65
November 2012	31,603,622.23	April 2017	14,772,479.42	September 2021	6,463,641.66
December 2012	31,166,499.90	May 2017	14,554,479.69	October 2021	6,357,660.77
January 2013	30,734,999.93	June 2017	14,339,368.76	November 2021	6,253,145.90
February 2013	30,309,052.65	July 2017	14,127,110.28	December 2021	6,150,078.18
March 2013	29,888,589.19	August 2017	13,917,668.30	January 2022	6,048,439.01
April 2013	29,473,541.56	September 2017	13,711,007.35	February 2022	5,948,209.97
May 2013	29,063,842.59	October 2017	13,507,092.38	March 2022	5,849,372.92
June 2013	28,659,425.89	November 2017	13,305,888.75	April 2022	5,751,909.90
July 2013	28,260,225.93	December 2017	13,107,362.28	May 2022	5,655,803.21
August 2013	27,866,177.94	January 2018	12,911,479.19	June 2022	5,561,035.35
September 2013	27,477,217.94	February 2018	12,718,206.11	July 2022	5,467,589.03
October 2013	27,093,282.75	March 2018	12,527,510.09	August 2022	5,375,447.19
November 2013	26,714,309.93	April 2018	12,339,358.57	September 2022	5,284,592.98
December 2013	26,340,237.81	May 2018	12,153,719.42	October 2022	5,195,009.76
January 2014	25,971,005.48	June 2018	11,970,560.86	November 2022	5,106,681.09
February 2014	25,606,552.76	July 2018	11,789,851.55	December 2022	5,019,590.73
March 2014	25,246,820.21	August 2018	11,611,560.49	January 2023	4,933,722.66
April 2014	24,891,749.10	September 2018	11,435,657.08	February 2023	4,849,061.05
May 2014	24,541,281.42	October 2018	11,262,111.11	March 2023	4,765,590.26
June 2014	24,195,359.88	November 2018	11,090,892.71	April 2023	4,683,294.84
July 2014	23,853,927.87	December 2018	10,921,972.41	May 2023	4,602,159.56
August 2014	23,516,929.48	January 2019	10,755,321.07	June 2023	4,522,169.36
September 2014	23,184,309.47	February 2019	10,590,909.94	July 2023	4,443,309.36
October 2014	22,856,013.28	March 2019	10,428,710.60	August 2023	4,365,564.89
November 2014	22,531,987.01	April 2019	10,268,694.98	September 2023	4,288,921.43
December 2014	22,212,177.43	May 2019	10,110,835.38	October 2023	4,213,364.67
January 2015	21,896,531.94	June 2019	9,955,104.41	November 2023	4,138,880.47
February 2015	21,584,998.60	July 2019	9,801,475.04	December 2023	4,065,454.86
March 2015	21,277,526.07	August 2019	9,649,920.56	January 2024	3,993,074.04
April 2015	20,974,063.68	September 2019	9,500,414.59	February 2024	3,921,724.41
May 2015	20,674,561.36	October 2019	9,352,931.08	March 2024	3,851,392.50
June 2015	20,378,969.62	November 2019	9,207,444.30	April 2024	3,782,065.04
July 2015	20,087,239.63	December 2019	9,063,928.84	May 2024	3,713,728.91
August 2015	19,799,323.10	January 2020	8,922,359.59	June 2024	3,646,371.16
September 2015	19,515,172.37	February 2020	8,782,711.76	July 2024	3,579,979.00
October 2015	19,234,740.35	March 2020	8,644,960.86	August 2024	3,514,539.79
November 2015	18,957,980.51	April 2020	8,509,082.72	September 2024	3,450,041.08
December 2015	18,684,846.91	May 2020	8,375,053.44	October 2024	3,386,470.53
January 2016	18,415,294.15	June 2020	8,242,849.43	November 2024	3,323,815.99
February 2016	18,149,277.40	July 2020	8,112,447.40	December 2024	3,262,065.45
March 2016	17,886,752.38	August 2020	7,983,824.33	January 2025	3,201,207.05
April 2016	17,627,675.32	September 2020	7,856,957.49	February 2025	3,141,229.08
May 2016	17,372,003.03	October 2020	7,731,824.44	March 2025	3,082,119.97
June 2016	17,119,692.82	November 2020	7,608,403.00	April 2025	3,023,868.31
July 2016	16,870,702.52	December 2020	7,486,671.28	May 2025	2,966,462.81
August 2016	16,624,990.49	January 2021	7,366,607.65	June 2025	2,909,892.35
September 2016	16,382,515.59	February 2021	7,248,190.76	July 2025	2,854,145.93
October 2016	16,143,237.19	March 2021	7,131,399.51	August 2025	2,799,212.69
November 2016	15,907,115.14	April 2021	7,016,213.07	September 2025	2,745,081.91
December 2016	15,674,109.79	May 2021	6,902,610.86	October 2025	2,691,743.00
January 2017	15,444,182.00	June 2021	6,790,572.56	November 2025	2,639,185.52
February 2017	15,217,293.07	July 2021	6,680,078.10	December 2025	2,587,399.13

Group 5 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>
January 2026	\$ 2,536,373.66	November 2028	\$ 1,189,298.68	August 2031	\$ 417,764.05
February 2026	2,486,099.03	December 2028	1,159,383.91	September 2031	400,348.81
March 2026	2,436,565.31	January 2029	1,129,937.45	October 2031	383,229.77
April 2026	2,387,762.68	February 2029	1,100,952.94	November 2031	366,402.78
May 2026	2,339,681.45	March 2029	1,072,424.11	December 2031	349,863.73
June 2026	2,292,312.07	April 2029	1,044,344.74	January 2032	333,608.58
July 2026	2,245,645.08	May 2029	1,016,708.72	February 2032	317,633.34
August 2026	2,199,671.16	June 2029	989,510.01	March 2032	301,934.07
September 2026	2,154,381.09	July 2029	962,742.63	April 2032	286,506.87
October 2026	2,109,765.78	August 2029	936,400.71	May 2032	271,347.90
November 2026	2,065,816.26	September 2029	910,478.41	June 2032	256,453.38
December 2026	2,022,523.65	October 2029	884,970.01	July 2032	241,819.55
January 2027	1,979,879.21	November 2029	859,869.83	August 2032	227,442.74
February 2027	1,937,874.29	December 2029	835,172.29	September 2032	213,319.30
March 2027	1,896,500.36	January 2030	810,871.85	October 2032	199,445.62
April 2027	1,855,748.99	February 2030	786,963.07	November 2032	185,818.16
May 2027	1,815,611.86	March 2030	763,440.56	December 2032	172,433.41
June 2027	1,776,080.76	April 2030	740,299.02	January 2033	159,287.92
July 2027	1,737,147.58	May 2030	717,533.19	February 2033	146,378.27
August 2027	1,698,804.30	June 2030	695,137.90	March 2033	133,701.10
September 2027	1,661,043.03	July 2030	673,108.03	April 2033	121,253.07
October 2027	1,623,855.95	August 2030	651,438.55	May 2033	109,030.92
November 2027	1,587,235.36	September 2030	630,124.47	June 2033	97,031.39
December 2027	1,551,173.65	October 2030	609,160.87	July 2033	85,251.29
January 2028	1,515,663.31	November 2030	588,542.90	August 2033	73,687.48
February 2028	1,480,696.91	December 2030	568,265.77	September 2033	62,336.83
March 2028	1,446,267.14	January 2031	548,324.75	October 2033	51,200.96
April 2028	1,412,366.75	February 2031	528,715.18	November 2033	40,272.07
May 2028	1,378,988.63	March 2031	509,432.43	December 2033	29,579.81
June 2028	1,346,125.70	April 2031	490,471.97	January 2034	19,139.92
July 2028	1,313,771.03	May 2031	471,829.31	February 2034	8,942.50
August 2028	1,281,917.73	June 2031	453,500.01	March 2034 and thereafter	0.00
September 2028	1,250,559.02	July 2031	435,479.69		
October 2028	1,219,688.20				

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

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

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\$974,071,067



**Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 2005-43**

PROSPECTUS SUPPLEMENT

RBS Greenwich Capital

March 30, 2005