

Supplement
(To Prospectus Supplement dated May 20, 2005)

\$1,764,227,922



Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2005-62

This is a supplement to the prospectus supplement dated May 20, 2005 (the “Prospectus Supplement”). If we use a capitalized term in this supplement without defining it, you will find the definition of that term in the Prospectus Supplement.

Notwithstanding anything set forth on the cover or under the heading ‘Plan of Distribution’ on page S-50 of the Prospectus Supplement, the Dealer will offer the Certificates (other than the IA, KC and KI Classes) from time to time in negotiated transactions at varying prices to be determined at the time of sale. Fannie Mae initially will retain the IA, KC and KI Classes. Fannie Mae will sell the KD and ZK Classes to the Dealer for cash proceeds estimated to be approximately \$259,991,946.

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

The certificates, together with any interest thereon, are not guaranteed by the United States and do not constitute a debt or obligation of the United States or any of its agencies or instrumentalities 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.

Bear, Stearns & Co. Inc.

The date of this Supplement is June 30, 2005

Prospectus Supplement
(To REMIC Prospectus dated May 1, 2002)

\$1,764,227,922



FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2005-62

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own Fannie Mae MBS.

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

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

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

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

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

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
AF(1)	1	\$ 64,367,033	SCH/AD	(2)	FLT	31394EMM7	July 2035
BG(1)	1	19,361,000	SCH	5.00%	FIX	31394EMN5	July 2035
BO	1	5,401,131	SUP	(3)	PO	31394EMP0	July 2035
BZ	1	34,867,869	SUP	5.75	FIX/Z	31394EMQ8	July 2035
CF	1	110,254,286	PAC	(2)	FLT	31394EMR6	December 2033
DB	1	30,000,000	PAC	5.50	FIX	31394EMS4	August 2029
DL	1	36,090,600	PAC	4.50	FIX	31394EMT2	December 2023
DN	1	10,371,000	PAC	5.00	FIX	31394EMU9	August 2029
DS	1	44,101,714	PAC	(2)	INV	31394EMV7	December 2033
DT	1	5,997,750	PAC	5.00	FIX	31394EMW5	May 2030
DX	1	35,775,000	PAC	5.00	FIX	31394EMX3	May 2034
FH	1	41,441,650	PAC	(2)	FLT	31394EMY1	May 2034
FS	1	41,441,650(4)	NTL	(2)	INV/IO	31394EMZ8	May 2034
IK	1	14,032,363(4)	NTL	5.50	FIX/IO	31394ENA2	December 2033
IU(1)	1	1,760,090(4)	NTL	5.50	FIX/IO	31394ENB0	July 2035
NI(1)	1	42,381,000(4)	NTL	5.50	FIX/IO	31394ENC8	July 2035
NO(1)	1	42,381,000	PAC	(3)	PO	31394END6	July 2035
SD(1)	1	19,589,967	SCH/AD	(2)	INV	31394ENE4	July 2035
SF(1)	1	10,494,625(4)	NTL	(2)	INV/IO	31394ENF1	July 2035
IA(1)	2	66,589,250(4)	NTL	6.00	FIX/IO	31394EVK1	July 2035
KC(1)	2	738,531,000	SEG(PAC)/SCH/AD	5.25	FIX	31394EVL9	July 2035
KD(1)	2	60,540,000	SEG(PAC)/SUP/AD	5.25	FIX	31394EVM7	July 2035
KI(1)	2	41,666,666(4)	NTL	6.00	FIX/IO	31394EVN5	July 2035
ZK	2	200,929,000	SUP	5.75	FIX/Z	31394ENH7	July 2035
CP	3	38,000,000	SEG(SCH)/SUP/AD	4.75	FIX	31394ENJ3	July 2035
CQ	3	25,921,000	SEG(SCH)/PAC/AD	4.75	FIX	31394ENK0	July 2035
DZ	3	49,000	SEG(SCH)/SUP/AD	4.75	FIX/Z	31394ENL8	July 2035
EZ	3	50,000	SEG(SCH)/SEQ/AD	4.75	FIX/Z	31394ENM6	July 2035
GZ	3	10,148,531	SUP	5.75	FIX/Z	31394ENN4	July 2035
IP(1)	3	8,557,907(4)	NTL	6.50	FIX/IO	31394ENP9	July 2035
IQ(1)	3	9,849,230(4)	NTL	6.50	FIX/IO	31394ENQ7	July 2035
FJ	4	11,831,250	SEQ/NAS/AD	(2)	FLT	31394ENR5	July 2035
FP	4	25,130,250	PAC/AS/AD	(2)	FLT	31394ENS3	June 2035
JA	4	950,000	PAC/AS/AD	5.50	FIX	31394ENT1	July 2035
JB	4	35,493,750	SEQ/NAS/AD	5.00	FIX	31394ENU8	July 2035
JC(1)	4	40,297,000	SEG(PAC)/PAC/AS/AD	5.00	FIX	31394ENV6	May 2035
JH(1)	4	34,918,750	SEG(PAC)/SUP/AS/AD	4.00	FIX	31394ENW4	May 2035
JI(1)	4	6,348,863(4)	NTL	5.50	FIX/IO	31394ENX2	May 2035
SK(1)	4	11,831,250(4)	NTL	(2)	INV/IO	31394ENY0	July 2035
SP(1)	4	25,130,250(4)	NTL	(2)	INV/IO	31394ENZ7	June 2035
TZ	4	47,515	SEQ/AS	5.50	FIX/Z	31394EPA0	July 2035
ZD	4	50,000	PAC/AS/AD	5.00	FIX/Z	31394EPB8	June 2035
ZE(1)	4	125,000	SEG(PAC)/SUP/AS/AD	5.00	FIX/Z	31394EPC6	June 2035
ZL	4	30,000,000	SUP/NSJ/AS/AD	5.50	FIX/Z	31394EPD4	July 2035
ZM	4	11,215,876	SUP/NSJ/AS/AD	5.50	FIX/Z	31394EPE2	July 2035
R		0	NPR	0	NPR	31394EPP9	July 2035
RL		0	NPR	0	NPR	31394EPG7	July 2035

- (1) Exchangeable classes.
(2) Based on LIBOR.
(3) Principal only classes.

- (4) Notional balances. These classes are interest only classes.

If you own certificates of certain classes, you can exchange them for the corresponding RCR certificates to be issued at the time of the exchange. The DG, BD, BQ, AS, KB, KA, KG, IB, KE, ID, US, JE, JD and JG Classes are the RCR classes, as further described in this prospectus supplement.

The dealer will offer the certificates (other than the KB Class) from time to time in negotiated transactions at varying prices. We expect the settlement date to be June 30, 2005. Fannie Mae initially will retain the KB Class.

Bear, Stearns & Co. Inc.
The date of this Prospectus Supplement is May 20, 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”); and
- any information incorporated by reference in this prospectus supplement as discussed below under the heading “Incorporation by Reference.”

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

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

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

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

Bear Stearns & Co. Inc.
c/o ADP Financial Services
Prospectus Department
1155 Long Island Avenue
Edgewood, New York 11717
(telephone 631-254-7106).

INCORPORATION BY REFERENCE

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

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

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

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

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

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

In addition, you may read our SEC filings and other information about Fannie Mae at the offices of the New York Stock Exchange, the Chicago Stock Exchange and the Pacific Exchange. Our SEC filings are also available at the SEC's Web site at www.sec.gov. You also may read and copy any document we file with the SEC by visiting the SEC's Public Reference Room at 100 F Street, N.E., 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. 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 our auditor for each of the fiscal years 2001, 2002, 2003 and 2004.

Stephen B. Ashley, a member of the Board, currently is serving as the non-executive Chairman of the Board. On June 1, 2005, the Board announced that it had selected Daniel H. Mudd, the former Chief Operating Officer of Fannie Mae, to be the new President and Chief Executive Officer. Mr. Mudd had been serving as the interim Chief Executive Officer since the retirement of Mr. Raines. Executive Vice President Robert Levin currently is serving as the interim Chief Financial Officer.

On December 15, 2004, the Office of the Chief Accountant of the Securities and Exchange Commission ("SEC") issued a statement (the "Statement") regarding certain accounting issues relating to Fannie Mae, including determinations by the SEC that we 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 reports on Form 10-Q for the quarters ended September 30, 2004 and March 31, 2005 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, the Office of Federal Housing Enterprise Oversight (“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.

Our Board and management are addressing the issues and questions raised by OFHEO. In addition, the Board designated its Special Review Committee to review the findings of OFHEO’s September 2004 special examination report. This review, led by former Senator Warren Rudman of the law firm of Paul, Weiss, Rifkind, Wharton & Garrison (“Paul Weiss”), is focused on: accounting issues, including accounting policies, procedures and controls regarding FAS 91 and FAS 133; organization, structure and governance, including Board oversight and management responsibilities and resources; and executive compensation. Paul Weiss’ work continues as it examines these areas and

other issues that may arise in the course of its review, reporting regularly to the Board. We will report to OFHEO regarding each of these issues and will continue to work with OFHEO to resolve these matters as part of our ongoing internal reviews and restatement process. In light of the foregoing, management has initiated a comprehensive review of accounting routines and controls, the financial reporting process and the application of GAAP, which will include the issues OFHEO has identified, as well as issues identified by management and/or Deloitte. Management, working with accounting consultants, will develop a view on these issues, which then will be reviewed with the Audit Committee, Deloitte and OFHEO. Upon conclusion of this review, our financial statements will be restated where necessary and submitted to Deloitte for review as part of its audit. We are providing periodic updates to the SEC and the New York Stock Exchange on the restatement. In addition, the SEC and the U.S. Attorney's Office for the District of Columbia are conducting ongoing investigations into these matters.

OFHEO is required to review our capital classification quarterly, and as of September 30, 2004 and December 31, 2004, classified us as "significantly undercapitalized." As a result of this classification, we submitted a capital restoration plan to OFHEO in January 2005, and 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 SEC on February 23, 2005. On May 19, 2005, OFHEO classified us as "adequately capitalized" as of March 31, 2005. OFHEO has noted that this classification is subject to revision pending the outcome of ongoing accounting reviews, and that this classification does not amend any existing capital restoration plans currently in place between Fannie Mae and OFHEO.

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

REFERENCE SHEET

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

Assets Underlying Each Group of Classes

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

Assumed Characteristics of the Mortgage Loans Underlying the MBS (as of June 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	\$ 500,000,000	360	356	3	5.950%
Group 2 MBS	\$1,000,000,000	360	325	29	6.450%
Group 3 MBS	\$ 74,168,531	360	354	5	7.173%
Group 4 MBS	\$ 190,059,391	360	355	3	6.000%

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

Class Factors

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

Settlement Date

We expect to issue the certificates on June 30, 2005.

Distribution Dates

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

Book-Entry and Physical Certificates

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

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

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

Exchanging Certificates Through Combination and Recombination

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

Interest Rates

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

During each interest accrual period, the KB and KE Classes will bear interest at the applicable variable annual rates described 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>
AF	3.39000%	7.50000%	0.30%	LIBOR + 30 basis points
CF	3.43375%	7.00000%	0.25%	LIBOR + 25 basis points
DS	8.91562%	16.87500%	0.00%	$16.875\% - (2.5 \times \text{LIBOR})$
FH	3.34000%	7.00000%	0.25%	LIBOR + 25 basis points
FS	3.66000%	6.75000%	0.00%	$6.75\% - \text{LIBOR}$
SD	11.30250%	19.80000%	0.00%	$19.8\% - (2.75 \times \text{LIBOR})$
SF	4.11000%	7.20000%	0.00%	$7.2\% - \text{LIBOR}$
FJ	3.44000%	7.00000%	0.25%	LIBOR + 25 basis points
FP	3.44000%	7.00000%	0.25%	LIBOR + 25 basis points
SK	3.56000%	6.75000%	0.00%	$6.75\% - \text{LIBOR}$
SP	3.56000%	6.75000%	0.00%	$6.75\% - \text{LIBOR}$
AS	13.50428%	23.65714%	0.00%	$23.65714\% - (3.28571428 \times \text{LIBOR})$
US	3.56000%	6.75000%	0.00%	$6.75\% - \text{LIBOR}$

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

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

Notional Classes

A notional class will not receive any principal. Its notional principal balance is the balance used to calculate accrued interest. The notional principal balances will equal the percentages of the outstanding balances specified below immediately before the related distribution date:

<u>Class</u>	
FS	100% of the FH Class
IK	9.0909090909% of the <i>sum</i> of the CF and DS Classes
IU	9.0909090909% of the BG Class
NI	100% of the NO Class
SF	53.5714284672% of the SD Class
IA	8.3333333333% of the <i>sum</i> of the KC and KD Classes

Class

IB	4.1666666667% of the KD Class
KI	4.1666666667% of the <i>sum</i> of the KC, KD and ZK Classes
ID	26.9230769231% of the <i>sum</i> of the CP, CQ, DZ and EZ Classes
	11.5384615385% of the GZ Class
IP	11.5384615385% of the <i>sum</i> of the CP, CQ, DZ, EZ and GZ Classes
IQ	15.3846153846% of the <i>sum</i> of the EZ, CQ, CP and DZ Classes
JI	18.1818181818% of the JH Class
SK.....	100% of the FJ Class
SP.....	100% of the FP Class
US.....	100% of the <i>sum</i> of the FJ and FP Classes

Distributions of Principal

Group 1 Principal Distribution Amount

BZ Accrual Amount

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

Group 1 Cash Flow Distribution Amount

1. To Aggregate Group I to its Planned Balance.
2. To the BG Class to its Scheduled Balance.
3. (a) 4.3478265419% of the remaining amount to the BO Class to zero, and
(b) 95.6521734581% of such remaining amount as follows:
first, to Aggregate Group II to its Scheduled Balance;
second, to the BZ Class to zero; and
third, to Aggregate Group II to zero.
4. To the BG Class to zero.
5. To Aggregate Group I to zero.

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

Group 2 Principal Distribution Amount

1. To Aggregate Group III to its Planned Balance.
2. To the ZK Class to zero.
3. To Aggregate Group III to zero.

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

Group 3 Principal Distribution Amount

EZ Accrual Amount

1. To the CQ Class to its Planned Balance.
2. To the CP and DZ Classes, in that order, to zero.

3. To the CQ Class to zero.
4. Thereafter to the EZ Class.

DZ Accrual Amount

To the CP Class to zero, and thereafter to the DZ Class.

GZ Accrual Amount and Group 3 Cash Flow Distribution Amount

1. To Aggregate Group IV to its Scheduled Balance.
2. To the GZ Class to zero.
3. To Aggregate Group IV to zero.

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

Group 4 Principal Distribution Amount

ZE Accrual Amount

To the JH Class to zero, and thereafter to the ZE Class.

ZD Accrual Amount

1. To the JC Class to its Planned Balance.
2. To the JH and ZE Classes, in that order, to zero.
3. To the JC Class to zero.
4. Thereafter to the ZD Class.

TZ Accrual Amount and Group 4 Cash Flow Distribution Amount

To the JB and FJ Classes, pro rata, the amount specified under “Description of the Certificates—Distributions of Principal—*Group 4 Principal Distribution Amount*” in this prospectus supplement.

ZL Accrual Amount, ZM Accrual Amount, Remaining TZ Accrual Amount and Remaining Group 4 Cash Flow Distribution Amount

1. To Aggregate Group V to its Planned Balance.
2. To the JA Class to its Planned Balance.
3. If and only if the principal balance of the Group 4 MBS is less than the Group 4 MBS Specified Balance, to the ZM and ZL Classes, in that order, to zero.
4. To the ZL and ZM Classes, in that order, to zero.
5. To Aggregate Group V to zero.
6. To the JA Class to zero.
7. To the TZ Class to zero.
8. To the JB and FJ Classes, pro rata, to zero.

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

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

Weighted Average Lives (years) *

		PSA Prepayment Assumption						
Group 1 Classes	0%	100%	117%	140%	220%	250%	270%	500%
AF, SD, SF, AS and BQ . . .	12.8	11.5	10.3	7.1	2.7	2.7	2.7	1.6
BG, IU and BD	26.5	11.7	3.4	3.4	3.4	3.4	3.3	2.0
BO	28.5	21.1	19.1	15.2	5.6	3.1	2.7	1.4
BZ	28.5	22.9	21.8	20.3	12.7	4.2	2.6	0.8
CF, DS and IK	16.1	6.0	6.0	6.0	6.0	6.0	5.8	3.7
DB and DN	18.1	6.0	6.0	6.0	6.0	6.0	5.9	3.6
DL	9.2	2.5	2.5	2.5	2.5	2.5	2.5	2.1
DT	20.9	8.0	8.0	8.0	8.0	8.0	7.5	4.5
DX	23.3	11.0	11.0	11.0	11.0	11.0	10.3	6.0
FH and FS	14.6	5.5	5.5	5.5	5.5	5.5	5.3	3.5
NI, NO and DG	25.6	18.5	18.5	18.5	18.5	18.5	17.5	10.2
		PSA Prepayment Assumption						
Group 2 Classes	0%	100%	250%	300%	350%	500%	550%	700%
IA, KB and KA	12.2	5.4	3.2	3.1	3.1	3.1	2.9	2.2
KC and KE	11.6	4.9	3.0	3.0	3.0	3.0	3.0	2.3
KD, KG and IB	19.5	10.9	6.4	5.1	5.1	5.1	1.6	0.8
KI	20.8	10.0	5.4	4.6	3.9	2.7	2.4	1.8
ZK	25.7	18.0	11.3	10.3	7.1	1.0	0.7	0.4
		PSA Prepayment Assumption						
Group 3 Classes	0%	100%	300%	400%	500%	560%	700%	
CP	17.9	8.1	2.5	2.0	2.0	2.0	1.7	
CQ	9.7	5.5	5.5	5.5	5.5	5.5	4.6	
DZ	22.8	14.6	6.7	5.2	5.2	5.2	3.1	
EZ	22.9	18.1	18.1	18.1	18.1	18.1	14.6	
GZ	26.8	21.1	12.0	9.5	4.0	1.6	1.0	
IP	21.1	11.3	5.4	4.3	3.5	3.2	2.6	
IQ	14.6	7.1	3.8	3.4	3.4	3.4	2.9	
ID	17.6	9.0	4.5	3.8	3.5	3.3	2.8	
		PSA Prepayment Assumption						
Group 4 Classes	0%	100%	240%	270%	377%	378%	400%	600%
FJ, JB and SK	9.4	6.0	5.9	5.9	6.1	6.1	6.1	5.5
FP and SP	13.4	6.4	4.4	4.4	4.4	4.4	4.4	2.8
JA	20.4	20.0	20.0	20.0	20.0	20.0	20.0	5.1
JC	10.5	6.0	6.0	6.0	6.0	6.0	6.0	3.6
JH, JI, JD and JG	16.6	6.8	2.4	2.4	2.4	2.4	2.4	2.0
TZ	30.0	29.6	29.0	28.6	26.0	25.9	25.2	5.2
ZD	19.7	17.8	17.8	17.8	17.8	17.8	17.8	5.1
ZE	19.7	11.6	5.7	5.7	5.7	5.7	5.7	2.7
ZL	23.4	14.8	6.9	4.7	1.4	3.7	2.4	1.3
ZM	28.4	24.0	16.8	15.2	6.4	0.5	0.5	0.4
JE	13.4	6.4	4.3	4.3	4.3	4.3	4.3	2.8
US	12.1	6.3	4.9	4.9	4.9	4.9	4.9	3.7

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

ADDITIONAL RISK FACTORS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

stand and can tolerate the risk that the value of your certificates will vary over time and that your certificates may not be easily sold.

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

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the “Trust”) and a separate trust (the “Lower Tier REMIC”) pursuant to a trust agreement dated as of June 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 four groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS,” “Group 3 MBS” and “Group 4 MBS” and, together, the “MBS”).

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

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

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

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

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

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

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

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

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

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

<u>Classes</u>	<u>Denomination</u>
The Principal Only, Interest Only, Inverse Floating Rate and Non-Sticky Jump Classes	\$100,000 minimum plus whole dollar increments
All other Classes (except the R and RL Classes)	\$1,000 minimum plus whole dollar increments

We will issue the R and RL Classes as single Certificates with no principal balances.

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

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

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

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

Combination and Recombination

General. You are permitted to exchange all or a portion of the AF, BG, IU, NI, NO, SD, SF, IA, KC, KD, KI, IP, IQ, JC, JH, JI, SK, SP and ZE Classes of REMIC Certificates for a proportionate interest in the related RCR Certificates in the combinations shown on Schedule 1. You also may exchange all or a portion of the RCR Certificates for the related REMIC Certificates in the same manner. This process may occur repeatedly.

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

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

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

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

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

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

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

The MBS

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

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

Group 1 MBS

Aggregate Unpaid Principal Balance	\$500,000,000
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	356 months
Approximate Weighted Average WALA (weighted average loan age)	3 months

Group 2 MBS

Aggregate Unpaid Principal Balance	\$1,000,000,000
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	325 months
Approximate Weighted Average WALA	29 months

Group 3 MBS

Aggregate Unpaid Principal Balance	\$74,168,531
MBS Pass-Through Rate	6.50%
Range of WACs (annual percentages)	6.75% to 9.00%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	354 months
Approximate Weighted Average WALA	5 months

Group 4 MBS

Aggregate Unpaid Principal Balance	\$190,059,391
MBS Pass-Through Rate	5.50%
Range of WACs (annual percentages)	5.75% to 8.00%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	355 months
Approximate Weighted Average WALA	3 months

Final Data Statement

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

Distributions of Interest*Categories of Classes*

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

Interest Type***Classes****Group 1 Classes**

Fixed Rate	BG, BZ, DB, DL, DN, DT, DX, IK, IU and NI
Floating Rate	AF, CF and FH
Inverse Floating Rate	DS, FS, SD and SF
Accrual	BZ
Interest Only	FS, IK, IU, NI and SF
Principal Only	BO and NO
RCR**	AS, BD, BQ and DG

Group 2 Classes

Fixed Rate	IA, KC, KD, KI and ZK
Accrual	ZK
Interest Only	IA and KI
RCR**	KB, KA, KG, IB and KE

<u>Interest Type*</u>	<u>Classes</u>
Group 3 Classes	
Fixed Rate	CP, CQ, DZ, EZ, GZ, IP and IQ
Accrual	DZ, EZ and GZ
Interest Only	IP and IQ
RCR**	ID
Group 4 Classes	
Fixed Rate	JA, JB, JC, JH, JI, TZ, ZD, ZE, ZL and ZM
Floating Rate	FJ and FP
Inverse Floating Rate	SK and SP
Accrual	TZ, ZD, ZE, ZL and ZM
Interest Only	JI, SK and SP
RCR**	JD, JE, JG and US
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.

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 AF, SD, SF, KB, KE and AS Classes (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
The Floating Rate and Inverse Floating Rate Classes other than the AF, SD, SF and AS 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 BO and NO Classes as Delay Classes for the sole purpose of facilitating trading.

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

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

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

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

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

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

Calculation of LIBOR

On each Index Determination Date, we will calculate LIBOR for the related Interest Accrual Period. We will calculate LIBOR on the basis of the “BBA Method,” as described in the REMIC Prospectus under “Description of Certificates—Indexes for Floating Rate Classes and Inverse Floating Rate Classes—*LIBOR*.”

If we are unable to calculate LIBOR on the initial Index Determination Date, LIBOR for the following Interest Accrual Period will be equal to 3.09% in the case of the AF, FH, FS, SD, SF and AS Classes; 3.19% in the case of the FJ, FP, SK, SP and US Classes; and 3.18375% in the case of the CF and DS Classes.

Distributions of Principal

Categories of Classes

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

<u>Principal Type*</u>	<u>Classes</u>
Group 1 Classes	
PAC	CF, DB, DL, DN, DS, DT, DX, FH and NO
Scheduled	AF, BG and SD
Support	BO and BZ
Accretion Directed	AF and SD
Notional	FS, IK, IU, NI and SF
RCR**	AS, BD, BQ and DG

<u>Principal Type*</u>	<u>Classes</u>
Group 2 Classes	
SEG(PAC) /Scheduled	KC
SEG(PAC) /Support	KD
Support	ZK
Accretion Directed	KC and KD
Notional	IA and KI
RCR**	KB, KA, KG, IB and KE
Group 3 Classes	
SEG (Scheduled) /PAC	CQ
SEG (Scheduled) /Support	CP and DZ
SEG (Scheduled) /Sequential Pay	EZ
Support	GZ
Accretion Directed	CP, CQ, DZ and EZ
Notional	IP and IQ
RCR**	ID
Group 4 Classes	
PAC	FP, JA and ZD
SEG (PAC) /PAC	JC
SEG (PAC) /Support	JH and ZE
Support	ZL and ZM
Non-Sticky Jump	ZL and ZM
NAS†	FJ and JB
AS††	FP, JA, JC, JH, TZ, ZD, ZE, ZL and ZM
Sequential Pay	FJ, JB and TZ
Accretion Directed	FJ, FP, JA, JB, JC, JH, ZD, ZE, ZL and ZM
Notional	JI, SK and SP
RCR**	JD, JE, JG and US
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 payments prior to a designated date and thereafter to receive principal payments and an increasing percentage of principal prepayments.

†† 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 payments.

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

- 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 ZE, ZD, TZ, ZL and ZM Classes (the “ZE Accrual Amount,” “ZD Accrual Amount,” “TZ Accrual Amount,” “ZL Accrual Amount” and “ZM Accrual Amount,” respectively, and together with the Group 4 Cash Flow Distribution Amount, the “Group 4 Principal Distribution Amount”).

Group 1 Principal Distribution Amount

BZ Accrual Amount

On each Distribution Date, we will pay the BZ Accrual Amount, concurrently, 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 BZ Accrual Amount as principal of the BZ Class.

} Accretion
Directed
Group
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:

- (i) to Aggregate Group I (described below), until the Aggregate I Balance (described below) is reduced to its Planned Balance for that Distribution Date;
- (ii) to the BG Class, until its principal balance is reduced to its Scheduled Balance for that Distribution Date;
- (iii) (a) 4.3478265419% of the remaining amount to the BO Class, until its principal balance is reduced to zero, and
 - (b) 95.6521734581% of such remaining amount as follows:
 - first*, to Aggregate Group II, until the Aggregate II Balance is reduced to its Scheduled Balance for the Distribution Date;
 - second*, to the BZ Class, until its principal balance is reduced to zero; and
 - third*, to Aggregate Group II, without regard to its Scheduled Balance and until the Aggregate II Balance is reduced to zero;
- (iv) to the BG Class, without regard to its Scheduled Balance and until its principal balance is reduced to zero; and
- (v) to Aggregate Group I, without regard to its Planned Balance and until the Aggregate I Balance is reduced to zero.

} PAC
Group

} Scheduled
Class

} Support
Class

} Scheduled
Group

} Support
Class

} Scheduled
Group

} Scheduled
Class

} PAC
Group

“Aggregate Group I consists of the CF, DB, DL, DN, DS, DT, DX, FH and NO Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I as follows:

- (a) 50% of that amount as follows:

first, concurrently, to the DL and FH Classes in the proportions of 60% and 40%, respectively, until the principal balance of the DL Class has been reduced to zero;

second, concurrently, to the DN, FH and DB Classes in the proportions of 23.6629551885%, 7.8876517295% and 68.4493930820%, respectively, until the principal balances of the DN and DB Classes have been reduced to zero;

third, concurrently, to the DT and FH Classes in the proportions of 75% and 25%, respectively, until the principal balance of the DT Class has been reduced to zero;

fourth, concurrently, to the DX and FH Classes, in the proportions of 75% and 25%, respectively, until their principal balances are reduced to zero;

fifth, to the NO Class, until its principal balance is reduced to zero, and

(b) 50% of such amount as follows:

first, concurrently, to the CF and DS Classes, pro rata (or 71.4285716137% and 28.5714283863%, respectively), until their principal balances are reduced to zero; and

second, to the NO Class, until its principal balance is reduced to zero.

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

“Aggregate Group II” consists of the AF and SD Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II, concurrently, to the AF and SD Classes, pro rata (or 76.6666662696% and 23.3333337304%, respectively), until their principal balances are reduced to zero.

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

Group 2 Principal Distribution Amount

On each Distribution Date, we will pay the Group 2 Principal Distribution Amount as principal of the Group 2 Classes 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 the ZK Class, until its principal balance is reduced to zero; and } Support Class
- (iii) to Aggregate Group III, without regard to its Planned Balance and until the Aggregate III Balance is reduced to zero. } PAC Group

“Aggregate Group III” consists of the KC and KD Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group III as follows:

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

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

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

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

Group 3 Principal Distribution Amount

EZ Accrual Amount

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

- (i) to the CQ Class, until its principal balance is reduced to its Planned Balance for that Distribution Date; } PAC Class
- (ii) sequentially, to the CP and DZ Classes, in that order, until their principal balances are reduced to zero; } Support Classes
- (iii) to the CQ Class, without regard to its Planned Balance and until its principal balance is reduced to zero; and } PAC Class
- (iv) thereafter to the EZ Class. } Accrual Class

DZ Accrual Amount

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

GZ Accrual Amount and Group 3 Cash Flow Distribution Amount

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

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

“Aggregate Group IV” consists of the CP, CQ, DZ and EZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group IV as follows:

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

second, sequentially, to the CP and DZ Classes, in that order, until their principal balances are reduced to zero;

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

fourth, to the EZ Class, until its principal balance is reduced to zero.

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

Group 4 Principal Distribution Amount

ZE Accrual Amount

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

} Accretion
Directed
Class and
Accrual
Class

ZD Accrual Amount

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

- (i) to the JC Class, until its principal balance is reduced to its Planned Balance for that Distribution Date;
- (ii) sequentially, to the JH and ZE Classes, in that order, until their principal balances are reduced to zero;
- (iii) to the JC Class, without regard to its Planned Balance and until its principal balance is reduced to zero; and
- (iv) thereafter to the ZD Class.

} PAC
Class

} Support
Classes

} Accretion
Directed
Classes

} PAC
Class

} Accrual
Class

TZ Accrual Amount and Group 4 Cash Flow Distribution Amount

On each Distribution Date, we will pay, concurrently, as principal of the JB and FJ Classes, pro rata (or 75% and 25%, respectively), an amount equal to the *lesser* of

- 99.5% of the sum of the TZ Accrual Amount and the Group 4 Cash Flow Distribution Amount

and

- the *sum* of

(A) the *product* of

- the aggregate amount of scheduled payments of principal included in the Group 4 Cash Flow Distribution Amount for that Distribution Date *multiplied* by
- the Group 4 Specified Percentage (described below) for that date *multiplied* by
- 3.25

plus

(B) the *product* of

- the aggregate amount of unscheduled payments of principal included in the Group 4 Cash Flow Distribution Amount for that Distribution Date *multiplied* by
- the Group 4 Specified Percentage for that date *multiplied* by
- 100% minus the Group 4 Lockout Percentage (described below) for that date.

} NAS
Classes

ZL Accrual Amount, ZM Accrual Amount, Remaining TZ Accrual Amount and Remaining Group 4 Cash Flow Distribution Amount

On each Distribution Date, we will pay the ZL Accrual Amount and ZM Accrual Amount, together with the TZ Accrual Amount and Group 4 Cash Flow Distribution Amount remaining after the payment specified above under “—TZ Accrual Amount and Group 4 Cash Flow Distribution Amount,” as principal of the Group 4 Classes in the following priority:

- | | | | |
|---|--------------------------|--------------|---------------------------|
| (i) to Aggregate Group V (described below), until the Aggregate V Balance (described below) is reduced to its Planned Balance for that Distribution Date; | } PAC Group and Class | } AS Classes | } Non-Sticky Jump Classes |
| (ii) to the JA Class, until its principal balance is reduced to its Planned Balance for that Distribution Date; | | | |
| (iii) if and only if the aggregate principal balance of the Group 4 MBS on that Distribution Date (after giving effect to distributions made on that date) is <i>less</i> than the Group 4 MBS Specified Balance for that Distribution Date, sequentially, to the ZM and ZL Classes, in that order, until their principal balances are reduced to zero; | } Support Classes | | |
| (iv) sequentially, to the ZL and ZM Classes, in that order, until their principal balances are reduced to zero; | | | |
| (v) to Aggregate Group V, without regard to its Planned Balance and until the Aggregate V Balance is reduced to zero; | } PAC Group and Class | | |
| (vi) to the JA Class, without regard to its Planned Balance and until its principal balance is reduced to zero; | | | |
| (vii) to the TZ Class, until its principal balance is reduced to zero; and | } Sequential Pay Classes | | |
| (viii) concurrently, to the JB and FJ Classes, pro rata, until their principal balances are reduced to zero. | | | |

The “Group 4 Specified Percentage” for any Distribution Date will be equal to

- the aggregate principal balance of the JB and FJ Classes on that date (before taking into account payments made on that date) *plus* \$38,002,426

divided by

- the aggregate principal balance of the Group 4 MBS on that date (before taking into account distributions made on that date).

The “Group 4 Lockout Percentage” for any Distribution Date during the periods specified below will be as follows:

<u>Distribution Date in</u>	<u>Group 4 Lockout Percentage</u>
July 2005 through June 2013	100%
July 2013 through June 2014	50%
July 2014 and thereafter	0%

“Aggregate Group V” consists of the FP, JC, JH, ZD and ZE Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group V as follows:

- (a) 25% of that amount to the FP Class, until its principal balance is reduced to zero, and
- (b) 75% of such amount as follows:

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

second, sequentially, to the JH and ZE Classes, in that order, until their principal balances are reduced to zero;

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

fourth, to the ZD Class, until its principal balance is reduced to zero.

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

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

Structuring Assumptions

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

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, WALAs and interest rates specified under “Reference Sheet—Assumed Characteristics of the Mortgage Loans Underlying the MBS” in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related table;
- the settlement date for the sale of the Certificates is June 30, 2005; and
- each Distribution Date occurs on the 25th day of a month.

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

Structuring Ranges and Rate. 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 set forth below.

<u>Principal Balance Schedule References</u>	<u>Related Groups (1), Classes and MBS</u>	<u>Structuring Ranges</u>
Planned Balances	Aggregate Group I	Between 100% and 250% PSA
Scheduled Balances	BG Class	Between 117% and 250% PSA
Scheduled Balances	Aggregate Group II	Between 220% and 270% PSA
Planned Balances	Aggregate Group III	Between 300% and 500% PSA
Scheduled Balances	KC Class	(2)
Planned Balances	CQ Class	Between 100% and 500% PSA
Scheduled Balances	Aggregate Group IV	Between 400% and 560% PSA
Planned Balances	JC Class	(3)
Planned Balances	Aggregate Group V	(4)
Planned Balances	JA Class	(5)
Specified Balances	Group 4 MBS	377% PSA

- (1) The Structuring Ranges for the Aggregate Groups are associated with the related Aggregate Balances but not with the individual balances of the related Classes.
- (2) The Scheduled Balances of the KC Class have been structured to hold at between 250% and 550% PSA, but only hold at between 250% and 266% PSA and between 517% and 550% PSA.
- (3) The Planned Balances of the JC Class have been structured to hold at between 100% and 400% PSA, but only hold at between 100% and 399% PSA.
- (4) The Planned Balances of Aggregate Group V have been structured to hold at between 240% and 400% PSA, but only hold at between 216% and 399% PSA.
- (5) The Planned Balances of the JA Class have been structured to hold at between 240% and 400% PSA, but only hold at between 6% and 399% PSA.

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

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

<u>Groups and Classes</u>	<u>Initial Effective Ranges</u>
Aggregate Group I	Between 100% and 250% PSA
BG Class	Between 117% and 257% PSA
Aggregate Group II	Between 211% and 271% PSA
Aggregate Group III	Between 284% and 500% PSA
KC Class	Between 250% and 266% PSA
	Between 517% and 550% PSA
CQ Class	Between 100% and 560% PSA
Aggregate Group IV	Between 379% and 560% PSA
JC Class	Between 100% and 399% PSA
Aggregate Group V	Between 216% and 399% PSA
JA Class	Between 6% and 399% PSA

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

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

<u>Classes</u>	<u>Supporting Classes</u>
Group 1	
Aggregate Group I	Scheduled and Support
BG	Aggregate Group II and Support
Aggregate Group II	BZ
Group 2	
KC	KD
Aggregate Group III	ZK
Group 3	
CQ	CP and DZ
Aggregate Group IV	GZ
Group 4	
JC	JH and ZE
Aggregate Group V	JA, ZL and ZM
JA	ZL and ZM

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

Yield Tables

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

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

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

We cannot assure you that

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

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

- the Mortgage Loans will prepay at a constant PSA rate until maturity,
- all of the Mortgage Loans will prepay at the same rate, or
- the level of the Index will remain constant.

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

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

<u>Class</u>	<u>Price</u>
BO	81.6640630%
NO	58.1743140%

Sensitivity of the BO Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>117%</u>	<u>140%</u>	<u>220%</u>	<u>250%</u>	<u>270%</u>	<u>500%</u>
Pre-Tax Yields to Maturity	0.8%	1.0%	1.1%	1.4%	4.0%	6.8%	7.9%	15.7%

Sensitivity of the NO Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>117%</u>	<u>140%</u>	<u>220%</u>	<u>250%</u>	<u>270%</u>	<u>500%</u>
Pre-Tax Yields to Maturity	2.8%	3.0%	3.0%	3.0%	3.0%	3.0%	3.2%	5.5%

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

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

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

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

<u>Class</u>	<u>Price*</u>
DS.....	104.250000%
FS.....	8.523438%
SD.....	101.500000%
SF.....	5.750000%
SK.....	10.863112%
SP.....	7.496924%
AS.....	104.863281%
US.....	8.085938%

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

LIBOR	PSA Prepayment Assumption							
	50%	100%	117%	140%	220%	250%	270%	500%
1.18375%	13.3%	13.1%	13.1%	13.1%	13.1%	13.1%	13.0%	12.6%
3.18375%	8.3%	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	7.7%
5.18375%	3.4%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	2.8%
6.75000%	(0.4)%	(0.6)%	(0.6)%	(0.6)%	(0.6)%	(0.6)%	(0.6)%	(1.0)%

Sensitivity of the FS 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>117%</u>	<u>140%</u>	<u>220%</u>	<u>250%</u>	<u>270%</u>	<u>500%</u>
1.09%	64.2%	58.3%	58.3%	58.3%	58.3%	58.3%	58.2%	52.5%
3.09%	35.9%	30.0%	30.0%	30.0%	30.0%	30.0%	29.7%	20.6%
5.09%	8.6%	2.0%	2.0%	2.0%	2.0%	2.0%	1.1%	(14.4)%
6.75%	*	*	*	*	*	*	*	*

* 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)**

LIBOR	PSA Prepayment Assumption							
	50%	100%	117%	140%	220%	250%	270%	500%
1.09%	16.8%	16.8%	16.8%	16.7%	16.1%	16.1%	16.1%	15.4%
3.09%	11.2%	11.2%	11.2%	11.1%	10.5%	10.5%	10.5%	10.0%
5.09%	5.7%	5.6%	5.6%	5.5%	5.1%	5.1%	5.1%	4.6%
7.20%	(0.1)%	(0.1)%	(0.1)%	(0.2)%	(0.5)%	(0.5)%	(0.5)%	(0.9)%

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

LIBOR	PSA Prepayment Assumption							
	50%	100%	117%	140%	220%	250%	270%	500%
1.09%	118.3%	118.3%	118.3%	112.6%	94.0%	94.0%	94.0%	65.3%
3.09%	75.1%	75.1%	75.0%	69.2%	47.1%	47.1%	47.1%	11.1%
5.09%	34.9%	34.9%	34.5%	28.3%	(1.4)%	(1.4)%	(1.4)%	(47.8)%
7.20%	*	*	*	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption							
	50%	100%	240%	270%	377%	378%	400%	600%
1.19%	44.8%	44.7%	44.6%	44.6%	44.7%	44.7%	44.7%	43.5%
3.19%	22.5%	22.3%	22.1%	22.1%	22.3%	22.3%	22.4%	20.3%
5.19%	(2.7)%	(3.2)%	(3.7)%	(3.8)%	(3.1)%	(3.1)%	(2.8)%	(6.0)%
6.75%	*	*	*	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption							
	50%	100%	240%	270%	377%	378%	400%	600%
1.19%	80.4%	76.9%	69.1%	69.1%	69.1%	69.1%	69.1%	61.0%
3.19%	46.9%	42.5%	33.1%	33.1%	33.1%	33.1%	33.0%	20.4%
5.19%	13.8%	7.9%	(2.3)%	(2.3)%	(2.3)%	(2.3)%	(2.3)%	(26.3)%
6.75%	*	*	*	*	*	*	*	*

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

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

	PSA Prepayment Assumption							
<u>LIBOR</u>	<u>50%</u>	<u>100%</u>	<u>117%</u>	<u>140%</u>	<u>220%</u>	<u>250%</u>	<u>270%</u>	<u>500%</u>
1.09%	19.4%	19.4%	19.4%	19.0%	17.7%	17.7%	17.7%	16.2%
3.09%	12.8%	12.8%	12.8%	12.5%	11.2%	11.2%	11.2%	9.8%
5.09%	6.4%	6.3%	6.3%	6.0%	4.9%	4.9%	4.9%	3.6%
7.20%	(0.4)%	(0.4)%	(0.5)%	(0.7)%	(1.7)%	(1.7)%	(1.7)%	(2.9)%

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

LIBOR	PSA Prepayment Assumption							
	50%	100%	240%	270%	377%	378%	400%	600%
1.19%	71.2%	68.6%	63.3%	63.3%	63.3%	63.3%	63.3%	57.9%
3.19%	40.8%	37.5%	31.3%	31.3%	31.4%	31.4%	31.4%	23.9%
5.19%	9.9%	5.4%	(1.3)%	(1.4)%	(1.1)%	(1.1)%	(1.0)%	(11.0)%
6.75%	*	*	*	*	*	*	*	*

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

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

<u>Class</u>	<u>% PSA</u>
IK	449% PSA
IU	324% PSA
NI	600% PSA
IA	610% PSA
IB	537% PSA
KI	542% PSA
IP	495% PSA
IQ	315% PSA
JI	193% PSA
ID	456% PSA

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

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

<u>Class</u>	<u>Price*</u>
IK	21.562500%
IU	15.281250%
NI	46.442874%
IA	14.935772%
IB	14.763799%
KI	14.386252%
IP	22.706776%
IQ	23.457588%
JI	14.272208%
ID	23.109375%

* 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 IK Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>117%</u>	<u>140%</u>	<u>220%</u>	<u>250%</u>	<u>270%</u>	<u>500%</u>
Pre-Tax Yields to Maturity	17.8%	11.6%	11.6%	11.6%	11.6%	11.6%	10.9%	(3.6)%

Sensitivity of the IU Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>117%</u>	<u>140%</u>	<u>220%</u>	<u>250%</u>	<u>270%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	37.8%	37.0%	8.1%	8.1%	8.1%	8.1%	7.3%	(25.8)%

Sensitivity of the NI Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>117%</u>	<u>140%</u>	<u>220%</u>	<u>250%</u>	<u>270%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	10.3%	9.8%	9.8%	9.8%	9.8%	9.8%	9.5%	3.5%

Sensitivity of the IA Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>300%</u>	<u>350%</u>	<u>500%</u>	<u>550%</u>	<u>700%</u>
Pre-Tax Yields to Maturity ...	32.2%	26.3%	9.3%	8.0%	8.0%	8.0%	4.7%	(7.9)%

Sensitivity of the IB Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>300%</u>	<u>350%</u>	<u>500%</u>	<u>550%</u>	<u>700%</u>
Pre-Tax Yields to Maturity . . .	42.7%	42.2%	34.8%	21.0%	21.0%	21.0%	(33.4)%	*

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

Sensitivity of the KI Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	250%	300%	350%	500%	700%
Pre-Tax Yields to Maturity ...	38.6%	35.0%	23.7%	19.9%	15.9%	3.6%	(0.7)% (14.2)%

Sensitivity of the IP Class to Prepayments

	PSA Prepayment Assumption					
	50%	100%	300%	400%	500%	700%
Pre-Tax Yields to Maturity ...	25.5%	22.7%	11.5%	5.7%	(0.3)%	(4.0)% (12.7)%

Sensitivity of the IQ Class to Prepayments

	PSA Prepayment Assumption					
	50%	100%	300%	400%	500%	700%
Pre-Tax Yields to Maturity ...	21.6%	17.5%	0.9%	(2.3)%	(2.3)%	(2.3)% (10.1)%

Sensitivity of the JI Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	240%	270%	377%	378%	600%
Pre-Tax Yields to Maturity ...	35.0%	29.0%	(5.5)%	(5.5)%	(5.5)%	(5.5)%	(5.5)% (24.8)%

Sensitivity of the ID Class to Prepayments

	PSA Prepayment Assumption					
	50%	100%	300%	400%	500%	700%
Pre-Tax Yields to Maturity ...	23.5%	20.2%	6.8%	1.9%	(1.4)%	(3.1)% (11.3)%

Weighted Average Lives of the Certificates

The weighted average life of a Certificate is determined by

- 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,
- summing the results, and
- dividing the sum by the aggregate amount of the reductions in principal balance of the Certificate referred to in clause (a).

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

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

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

See “—Distributions of Principal” above.

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

Decrement Tables

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

<u>Mortgage Loans Relating to Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	360 months	8.00%
Group 2 MBS	360 months	360 months	8.50%
Group 3 MBS	360 months	360 months	9.00%
Group 4 MBS	360 months	360 months	8.00%

It is unlikely

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

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

Percent of Original Principal Balances Outstanding

Date	AF, SD, SF†, AS and BQ Classes								BG, IU† and BD Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	117%	140%	220%	250%	270%	500%	0%	100%	117%	140%	220%	250%	270%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2006	98	98	98	95	89	89	89	89	100	100	92	92	92	92	92	92
June 2007	95	95	95	87	66	66	66	20	100	100	74	74	74	74	74	74
June 2008	92	92	92	78	40	40	40	0	100	100	53	53	53	53	53	0
June 2009	89	89	89	70	20	20	20	0	100	100	35	35	35	35	35	0
June 2010	86	86	86	63	5	5	5	0	100	100	20	20	20	20	20	0
June 2011	83	83	83	57	0	0	0	0	100	100	8	8	8	8	0	0
June 2012	79	79	79	51	0	0	0	0	100	100	0	0	0	0	0	0
June 2013	76	76	74	44	0	0	0	0	100	100	0	0	0	0	0	0
June 2014	72	72	69	39	0	0	0	0	100	100	0	0	0	0	0	0
June 2015	68	68	62	31	0	0	0	0	100	90	0	0	0	0	0	0
June 2016	63	63	53	23	0	0	0	0	100	71	0	0	0	0	0	0
June 2017	59	59	43	13	0	0	0	0	100	44	0	0	0	0	0	0
June 2018	54	54	31	2	0	0	0	0	100	11	0	0	0	0	0	0
June 2019	49	43	18	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2020	43	29	5	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2021	38	14	0	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2022	31	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2023	25	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2024	18	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2025	11	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2026	3	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2027	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2028	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2029	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2030	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2031	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.8	11.5	10.3	7.1	2.7	2.7	2.7	1.6	26.5	11.7	3.4	3.4	3.4	3.4	3.3	2.0

Date	BO Class								BZ Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	117%	140%	220%	250%	270%	500%	0%	100%	117%	140%	220%	250%	270%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2006	100	100	100	98	92	90	88	71	106	106	106	106	100	92	87	27
June 2007	100	100	100	95	76	69	65	14	112	112	112	112	100	77	61	0
June 2008	100	100	100	90	57	46	38	0	119	119	119	119	100	60	34	0
June 2009	100	100	100	87	43	28	19	0	126	126	126	126	100	49	16	0
June 2010	100	100	100	84	33	16	6	0	133	133	133	133	100	42	6	0
June 2011	100	100	100	82	26	8	0	0	141	141	141	141	89	28	0	0
June 2012	100	100	100	80	22	4	0	0	149	149	149	149	74	12	0	0
June 2013	100	100	99	78	18	1	0	0	158	158	158	158	62	2	0	0
June 2014	100	100	98	76	17	*	0	0	168	168	168	168	58	*	0	0
June 2015	100	100	96	74	16	*	0	0	177	177	177	177	55	*	0	0
June 2016	100	100	93	71	15	*	0	0	188	188	188	188	51	*	0	0
June 2017	100	100	89	67	14	*	0	0	199	199	199	199	47	*	0	0
June 2018	100	100	84	63	12	*	0	0	211	211	211	211	42	*	0	0
June 2019	100	96	79	58	11	*	0	0	223	223	223	199	38	*	0	0
June 2020	100	90	73	54	10	*	0	0	236	236	236	183	34	*	0	0
June 2021	100	83	67	49	9	*	0	0	250	250	228	166	30	*	0	0
June 2022	100	76	61	44	8	*	0	0	265	260	208	150	26	*	0	0
June 2023	100	69	55	39	7	*	0	0	281	237	188	134	22	*	0	0
June 2024	100	63	49	35	6	*	0	0	297	213	168	118	19	*	0	0
June 2025	100	56	44	30	5	*	0	0	315	190	148	103	16	*	0	0
June 2026	100	49	38	26	4	*	0	0	334	167	129	89	13	*	0	0
June 2027	100	43	33	22	3	*	0	0	341	145	111	76	11	*	0	0
June 2028	100	36	28	19	3	*	0	0	341	123	94	63	9	*	0	0
June 2029	100	30	23	15	2	*	0	0	341	103	77	52	7	*	0	0
June 2030	100	24	18	12	2	*	0	0	341	83	62	41	5	*	0	0
June 2031	100	19	14	9	1	*	0	0	341	63	47	31	4	*	0	0
June 2032	93	13	10	6	1	*	0	0	318	45	33	21	3	*	0	0
June 2033	65	8	6	4	*	*	0	0	221	27	20	13	1	*	0	0
June 2034	34	3	2	1	*	*	0	0	115	11	8	5	1	*	0	0
June 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.5	21.1	19.1	15.2	5.6	3.1	2.7	1.4	28.5	22.9	21.8	20.3	12.7	4.2	2.6	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.

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

Date	CF, DS and IK† Classes								DB and DN Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	117%	140%	220%	250%	270%	500%	0%	100%	117%	140%	220%	250%	270%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2006	99	95	95	95	95	95	95	95	100	100	100	100	100	100	100	100
June 2007	97	86	86	86	86	86	86	86	100	100	100	100	100	100	100	100
June 2008	96	75	75	75	75	75	75	62	100	100	100	100	100	100	100	100
June 2009	94	65	65	65	65	65	65	38	100	100	100	100	100	100	100	19
June 2010	92	55	55	55	55	55	55	21	100	80	80	80	80	80	80	0
June 2011	90	46	46	46	46	46	46	10	100	48	48	48	48	48	46	0
June 2012	88	38	38	38	38	38	35	2	100	18	18	18	18	18	7	0
June 2013	85	30	30	30	30	30	26	0	100	0	0	0	0	0	0	0
June 2014	83	22	22	22	22	22	18	0	100	0	0	0	0	0	0	0
June 2015	80	16	16	16	16	16	12	0	100	0	0	0	0	0	0	0
June 2016	77	10	10	10	10	10	7	0	100	0	0	0	0	0	0	0
June 2017	74	6	6	6	6	6	3	0	100	0	0	0	0	0	0	0
June 2018	70	2	2	2	2	2	0	0	100	0	0	0	0	0	0	0
June 2019	67	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2020	62	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2021	58	0	0	0	0	0	0	0	89	0	0	0	0	0	0	0
June 2022	53	0	0	0	0	0	0	0	72	0	0	0	0	0	0	0
June 2023	48	0	0	0	0	0	0	0	53	0	0	0	0	0	0	0
June 2024	42	0	0	0	0	0	0	0	33	0	0	0	0	0	0	0
June 2025	36	0	0	0	0	0	0	0	12	0	0	0	0	0	0	0
June 2026	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2027	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2028	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2029	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.1	6.0	6.0	6.0	6.0	6.0	5.8	3.7	18.1	6.0	6.0	6.0	6.0	6.0	5.9	3.6

Date	DL Class								DT Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	117%	140%	220%	250%	270%	500%	0%	100%	117%	140%	220%	250%	270%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2006	97	87	87	87	87	87	87	87	100	100	100	100	100	100	100	100
June 2007	93	64	64	64	64	64	64	64	100	100	100	100	100	100	100	100
June 2008	89	36	36	36	36	36	36	2	100	100	100	100	100	100	100	100
June 2009	84	10	10	10	10	10	10	0	100	100	100	100	100	100	100	100
June 2010	80	0	0	0	0	0	0	0	100	100	100	100	100	100	100	0
June 2011	74	0	0	0	0	0	0	0	100	100	100	100	100	100	100	0
June 2012	69	0	0	0	0	0	0	0	100	100	100	100	100	100	100	0
June 2013	63	0	0	0	0	0	0	0	100	44	44	44	44	44	0	0
June 2014	56	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2015	49	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2016	41	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2017	33	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2018	24	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2019	14	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2020	3	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2021	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2022	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2023	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2024	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2025	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2026	0	0	0	0	0	0	0	0	36	0	0	0	0	0	0	0
June 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	9.2	2.5	2.5	2.5	2.5	2.5	2.5	2.1	20.9	8.0	8.0	8.0	8.0	8.0	7.5	4.5

** 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	DX Class								FH and FS† Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	117%	140%	220%	250%	270%	500%	0%	100%	117%	140%	220%	250%	270%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2006	100	100	100	100	100	100	100	100	98	92	92	92	92	92	92	92
June 2007	100	100	100	100	100	100	100	100	96	79	79	79	79	79	79	79
June 2008	100	100	100	100	100	100	100	100	93	63	63	63	63	63	63	43
June 2009	100	100	100	100	100	100	100	100	91	48	48	48	48	48	48	35
June 2010	100	100	100	100	100	100	100	80	88	40	40	40	40	40	40	23
June 2011	100	100	100	100	100	100	100	43	85	38	38	38	38	38	37	12
June 2012	100	100	100	100	100	100	100	17	82	35	35	35	35	35	34	5
June 2013	100	100	100	100	100	100	94	0	78	31	31	31	31	31	27	0
June 2014	100	83	83	83	83	83	70	0	75	24	24	24	24	24	20	0
June 2015	100	62	62	62	62	62	50	0	70	18	18	18	18	18	14	0
June 2016	100	45	45	45	45	45	34	0	66	13	13	13	13	13	10	0
June 2017	100	30	30	30	30	30	20	0	61	9	9	9	9	9	6	0
June 2018	100	18	18	18	18	18	9	0	56	5	5	5	5	5	3	0
June 2019	100	8	8	8	8	8	0	0	50	2	2	2	2	2	0	0
June 2020	100	0	0	0	0	0	0	0	44	0	0	0	0	0	0	0
June 2021	100	0	0	0	0	0	0	0	41	0	0	0	0	0	0	0
June 2022	100	0	0	0	0	0	0	0	40	0	0	0	0	0	0	0
June 2023	100	0	0	0	0	0	0	0	38	0	0	0	0	0	0	0
June 2024	100	0	0	0	0	0	0	0	36	0	0	0	0	0	0	0
June 2025	100	0	0	0	0	0	0	0	35	0	0	0	0	0	0	0
June 2026	100	0	0	0	0	0	0	0	31	0	0	0	0	0	0	0
June 2027	83	0	0	0	0	0	0	0	24	0	0	0	0	0	0	0
June 2028	57	0	0	0	0	0	0	0	17	0	0	0	0	0	0	0
June 2029	30	0	0	0	0	0	0	0	9	0	0	0	0	0	0	0
June 2030	*	0	0	0	0	0	0	0	*	0	0	0	0	0	0	0
June 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.3	11.0	11.0	11.0	11.0	11.0	10.3	6.0	14.6	5.5	5.5	5.5	5.5	5.5	5.3	3.5

Date	NI†, NO and DG Classes								IA†, KB and KA Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	117%	140%	220%	250%	270%	500%	0%	100%	250%	300%	350%	500%	550%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2006	100	100	100	100	100	100	100	100	98	89	78	76	76	76	76	72
June 2007	100	100	100	100	100	100	100	100	95	79	60	57	57	57	55	41
June 2008	100	100	100	100	100	100	100	100	92	69	44	41	41	41	36	23
June 2009	100	100	100	100	100	100	100	100	89	60	30	28	28	28	24	13
June 2010	100	100	100	100	100	100	100	100	86	51	19	19	19	19	16	8
June 2011	100	100	100	100	100	100	100	100	83	42	13	13	13	13	10	4
June 2012	100	100	100	100	100	100	100	100	79	34	9	9	9	9	7	2
June 2013	100	100	100	100	100	100	100	86	75	26	6	6	6	6	4	1
June 2014	100	100	100	100	100	100	100	59	71	18	4	4	4	4	3	1
June 2015	100	100	100	100	100	100	100	40	66	10	3	3	3	3	2	*
June 2016	100	100	100	100	100	100	100	27	61	2	2	2	2	2	1	*
June 2017	100	100	100	100	100	100	100	19	56	1	1	1	1	1	1	*
June 2018	100	100	100	100	100	100	97	13	51	1	1	1	1	1	*	*
June 2019	100	96	96	96	96	96	87	8	45	1	1	1	1	1	*	*
June 2020	100	85	85	85	85	85	70	6	38	*	*	*	*	*	*	*
June 2021	100	69	69	69	69	69	56	4	31	*	*	*	*	*	*	*
June 2022	100	56	56	56	56	56	45	3	24	*	*	*	*	*	*	*
June 2023	100	45	45	45	45	45	35	2	16	*	*	*	*	*	*	*
June 2024	100	36	36	36	36	36	28	1	8	*	*	*	*	*	*	*
June 2025	100	28	28	28	28	28	22	1	*	*	*	*	*	*	*	*
June 2026	100	22	22	22	22	22	17	*	*	*	*	*	*	*	*	*
June 2027	100	17	17	17	17	17	13	*	*	*	*	*	*	*	*	*
June 2028	100	13	13	13	13	13	10	*	*	*	*	*	*	*	*	*
June 2029	100	10	10	10	10	10	7	*	*	*	*	*	*	*	*	*
June 2030	88	7	7	7	7	7	5	*	*	*	*	*	*	*	*	*
June 2031	16	5	5	5	5	5	3	*	*	*	*	*	*	*	*	*
June 2032	3	3	3	3	3	3	2	*	0	0	0	0	0	0	*	0
June 2033	2	2	2	2	2	2	1	*	0	0	0	0	0	0	0	0
June 2034	1	1	1	1	1	1	*	*	0	0	0	0	0	0	0	0
June 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.6	18.5	18.5	18.5	18.5	18.5	17.5	10.2	12.2	5.4	3.2	3.1	3.1	3.1	2.9	2.2

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

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

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

Date	KC and KE Classes								KD, KG and IB† Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	250%	300%	350%	500%	550%	700%	0%	100%	250%	300%	350%	500%	550%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2006	97	88	76	76	76	76	76	76	100	100	100	71	71	71	71	12
June 2007	95	77	56	56	56	56	56	44	100	100	100	60	60	60	33	0
June 2008	92	67	39	39	39	39	39	25	100	100	100	60	60	60	*	0
June 2009	88	57	26	26	26	26	26	14	100	100	79	60	60	60	*	0
June 2010	85	47	17	17	17	17	17	8	100	100	50	50	50	50	*	0
June 2011	81	37	11	11	11	11	11	5	100	100	40	40	40	40	*	0
June 2012	77	28	7	7	7	7	7	3	100	100	32	32	32	32	*	0
June 2013	73	19	5	5	5	5	5	1	100	100	24	24	24	24	*	0
June 2014	68	11	3	3	3	3	3	1	100	100	18	18	18	18	*	0
June 2015	63	2	2	2	2	2	2	*	100	100	13	13	13	13	*	0
June 2016	58	1	1	1	1	1	1	*	100	14	10	10	10	10	*	0
June 2017	53	1	1	1	1	1	1	*	100	7	7	7	7	7	*	0
June 2018	47	1	1	1	1	1	1	*	100	5	5	5	5	5	*	0
June 2019	40	*	*	*	*	*	*	*	100	4	4	4	4	4	*	0
June 2020	33	*	*	*	*	*	*	*	100	2	2	2	2	2	*	0
June 2021	26	*	*	*	*	*	*	*	100	2	2	2	2	2	*	0
June 2022	18	*	*	*	*	*	*	*	100	1	1	1	1	1	*	0
June 2023	9	*	*	*	*	*	*	*	100	1	1	1	1	1	*	0
June 2024	*	*	*	*	*	*	*	*	99	1	1	1	1	1	*	0
June 2025	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	0
June 2026	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	0
June 2027	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	0
June 2028	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	0
June 2029	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	0
June 2030	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	0
June 2031	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	0
June 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*	0
June 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.6	4.9	3.0	3.0	3.0	3.0	3.0	2.3	19.5	10.9	6.4	5.1	5.1	5.1	1.6	0.8

Date	KI† Class								ZK Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	250%	300%	350%	500%	550%	700%	0%	100%	250%	300%	350%	500%	550%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2006	99	93	84	81	78	69	66	57	106	106	106	100	85	41	26	0
June 2007	98	86	70	65	61	48	44	33	112	112	112	100	77	12	0	0
June 2008	98	79	59	53	47	33	29	19	119	119	119	100	72	1	0	0
June 2009	97	73	49	42	37	23	19	11	126	126	126	99	70	*	0	0
June 2010	95	67	41	34	28	15	12	6	133	133	126	93	64	*	0	0
June 2011	94	62	34	27	22	11	8	3	141	141	116	83	56	*	0	0
June 2012	93	57	28	22	17	7	5	2	149	149	104	73	48	*	0	0
June 2013	92	52	23	18	13	5	3	1	158	158	92	63	40	*	0	0
June 2014	90	48	19	14	10	3	2	1	168	168	79	53	33	*	0	0
June 2015	89	44	16	11	8	2	1	*	177	177	68	44	27	*	0	0
June 2016	87	40	13	9	6	2	1	*	188	188	57	36	21	*	0	0
June 2017	85	36	11	7	4	1	1	*	199	173	48	29	17	*	0	0
June 2018	83	32	9	5	3	1	*	*	211	157	40	24	13	*	0	0
June 2019	81	29	7	4	3	*	*	*	223	142	33	19	10	*	0	0
June 2020	78	26	6	3	2	*	*	*	236	127	27	15	8	*	0	0
June 2021	75	23	5	3	1	*	*	*	250	113	22	12	6	*	0	0
June 2022	72	20	4	2	1	*	*	*	265	100	18	9	5	*	0	0
June 2023	69	18	3	2	1	*	*	*	281	87	14	7	3	*	0	0
June 2024	66	15	2	1	1	*	*	*	297	75	11	5	2	*	0	0
June 2025	62	13	2	1	*	*	*	*	308	64	8	4	2	*	0	0
June 2026	58	11	1	1	*	*	*	*	288	53	6	3	1	*	0	0
June 2027	53	9	1	*	*	*	*	*	266	43	5	2	1	*	0	0
June 2028	49	7	1	*	*	*	*	*	242	34	3	1	1	*	0	0
June 2029	43	5	*	*	*	*	*	*	215	25	2	1	*	*	0	0
June 2030	37	3	*	*	*	*	*	*	187	16	1	1	*	*	0	0
June 2031	31	2	*	*	*	*	*	*	155	8	1	*	*	*	0	0
June 2032	24	*	*	*	*	*	*	0	121	1	*	*	*	*	0	0
June 2033	17	0	0	0	0	0	0	0	84	0	0	0	0	0	0	0
June 2034	9	0	0	0	0	0	0	0	44	0	0	0	0	0	0	0
June 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.8	10.0	5.4	4.6	3.9	2.7	2.4	1.8	25.7	18.0	11.3	10.3	7.1	1.0	0.7	0.4

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

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

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

Date	CP Class							CQ Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	300%	400%	500%	560%	700%	0%	100%	300%	400%	500%	560%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2006	97	92	83	80	80	80	80	100	100	100	100	100	100	100
June 2007	94	79	54	45	45	45	39	100	100	100	100	100	100	100
June 2008	92	72	31	18	18	18	0	97	90	90	90	90	90	90
June 2009	92	72	19	5	5	5	0	92	69	69	69	69	69	51
June 2010	92	72	11	*	*	*	0	86	50	50	50	50	50	29
June 2011	92	71	5	0	0	0	0	80	33	33	33	33	33	17
June 2012	92	67	0	0	0	0	0	74	21	21	21	21	21	9
June 2013	92	60	0	0	0	0	0	67	14	14	14	14	14	5
June 2014	92	52	0	0	0	0	0	59	9	9	9	9	9	3
June 2015	92	43	0	0	0	0	0	51	6	6	6	6	6	1
June 2016	92	34	0	0	0	0	0	42	4	4	4	4	4	1
June 2017	92	24	0	0	0	0	0	32	2	2	2	2	2	*
June 2018	92	15	0	0	0	0	0	22	1	1	1	1	1	0
June 2019	92	5	0	0	0	0	0	11	1	1	1	1	1	0
June 2020	91	0	0	0	0	0	0	*	*	*	*	*	*	0
June 2021	82	0	0	0	0	0	0	*	*	*	*	*	*	0
June 2022	73	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2023	62	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2024	51	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2025	39	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2026	26	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2027	12	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.9	8.1	2.5	2.0	2.0	2.0	1.7	9.7	5.5	5.5	5.5	5.5	5.5	4.6

Date	DZ Class							EZ Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	300%	400%	500%	560%	700%	0%	100%	300%	400%	500%	560%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2006	105	105	105	105	105	105	105	105	105	105	105	105	105	105
June 2007	110	110	110	110	110	110	110	110	110	110	110	110	110	110
June 2008	115	115	115	115	115	115	114	115	115	115	115	115	115	115
June 2009	121	121	121	121	121	121	0	121	121	121	121	121	121	121
June 2010	127	127	127	127	127	127	0	127	127	127	127	127	127	127
June 2011	133	133	133	*	*	*	0	133	133	133	133	133	133	133
June 2012	139	139	*	*	*	*	0	139	139	139	139	139	139	139
June 2013	146	146	*	*	*	*	0	146	146	146	146	146	146	146
June 2014	153	153	*	*	*	*	0	153	153	153	153	153	153	153
June 2015	161	161	*	*	*	*	0	161	161	161	161	161	161	161
June 2016	168	168	*	*	*	*	0	168	168	168	168	168	168	168
June 2017	177	177	*	*	*	*	0	177	177	177	177	177	177	177
June 2018	185	185	*	*	*	*	0	185	185	185	185	185	185	164
June 2019	194	194	*	*	*	*	0	194	194	194	194	194	194	92
June 2020	204	*	*	*	*	*	0	204	204	204	204	204	204	51
June 2021	214	*	*	*	*	*	0	214	214	214	214	214	214	29
June 2022	224	0	0	0	0	0	0	224	136	136	136	136	136	16
June 2023	235	0	0	0	0	0	0	235	85	85	85	85	85	9
June 2024	246	0	0	0	0	0	0	246	52	52	52	52	52	5
June 2025	258	0	0	0	0	0	0	258	32	32	32	32	32	3
June 2026	271	0	0	0	0	0	0	271	19	19	19	19	19	1
June 2027	284	0	0	0	0	0	0	284	11	11	11	11	11	1
June 2028	0	0	0	0	0	0	0	6	6	6	6	6	6	*
June 2029	0	0	0	0	0	0	0	3	3	3	3	3	3	*
June 2030	0	0	0	0	0	0	0	1	1	1	1	1	1	*
June 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	*
June 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	*
June 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	*
June 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	*
June 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	22.8	14.6	6.7	5.2	5.2	5.2	3.1	22.9	18.1	18.1	18.1	18.1	18.1	14.6

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

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

Date	GZ Class							IP† Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	300%	400%	500%	560%	700%	0%	100%	300%	400%	500%	560%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2006	106	106	106	100	83	73	49	99	97	92	90	88	86	83
June 2007	112	112	112	100	57	31	0	99	91	78	72	66	63	55
June 2008	119	119	119	100	39	5	0	98	85	63	54	46	41	31
June 2009	126	126	126	100	34	*	0	97	79	51	41	32	27	18
June 2010	133	133	133	93	30	*	0	96	73	41	30	22	18	10
June 2011	141	141	141	82	26	*	0	95	67	33	23	15	12	6
June 2012	149	149	142	69	21	*	0	94	62	27	17	10	8	3
June 2013	158	158	123	57	16	*	0	92	57	22	13	7	5	2
June 2014	168	168	104	46	12	*	0	91	53	17	9	5	3	1
June 2015	177	177	87	36	9	*	0	89	49	14	7	3	2	1
June 2016	188	188	72	28	7	*	0	88	45	11	5	2	1	*
June 2017	199	199	59	22	5	*	0	86	41	9	4	2	1	*
June 2018	211	211	48	17	4	*	0	84	37	7	3	1	1	*
June 2019	223	223	39	13	3	*	0	82	34	6	2	1	*	*
June 2020	236	222	31	9	2	*	0	79	31	4	2	*	*	*
June 2021	250	201	25	7	1	*	0	77	28	4	1	*	*	*
June 2022	265	180	19	5	1	*	0	74	25	3	1	*	*	*
June 2023	281	161	15	4	1	*	0	71	22	2	1	*	*	*
June 2024	297	143	12	3	*	*	0	67	20	2	*	*	*	*
June 2025	315	125	9	2	*	*	0	64	17	1	*	*	*	*
June 2026	334	109	7	1	*	*	0	59	15	1	*	*	*	*
June 2027	353	93	5	1	*	*	0	55	13	1	*	*	*	*
June 2028	365	78	4	1	*	*	0	50	11	1	*	*	*	*
June 2029	326	65	3	*	*	*	0	45	9	*	*	*	*	*
June 2030	283	51	2	*	*	*	0	39	7	*	*	*	*	*
June 2031	236	39	1	*	*	*	0	32	5	*	*	*	*	*
June 2032	185	27	1	*	*	*	0	25	4	*	*	*	*	*
June 2033	129	16	*	*	*	*	0	18	2	*	*	*	*	*
June 2034	67	5	*	*	*	*	0	9	1	*	*	*	*	0
June 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.8	21.1	12.0	9.5	4.0	1.6	1.0	21.1	11.3	5.4	4.3	3.5	3.2	2.6

Date	IQ† Class							ID† Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	300%	400%	500%	560%	700%	0%	100%	300%	400%	500%	560%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2006	98	95	90	88	88	88	88	99	96	91	89	88	87	86
June 2007	96	88	73	68	68	68	64	97	89	75	70	67	65	60
June 2008	94	79	55	47	47	47	36	96	82	59	50	46	44	34
June 2009	92	71	39	31	31	31	21	94	74	45	36	31	29	20
June 2010	90	63	27	20	20	20	12	93	68	34	25	21	19	11
June 2011	87	56	16	13	13	13	7	91	61	24	18	14	13	6
June 2012	85	48	9	9	9	9	4	89	55	17	13	9	8	4
June 2013	82	41	6	6	6	6	2	87	49	13	9	6	5	2
June 2014	79	35	4	4	4	4	1	84	43	10	6	4	3	1
June 2015	75	28	2	2	2	2	1	82	38	8	5	3	2	1
June 2016	72	22	2	2	2	2	*	79	32	6	3	2	1	*
June 2017	68	16	1	1	1	1	*	76	27	5	2	1	1	*
June 2018	64	10	1	1	1	1	*	73	22	4	2	1	1	*
June 2019	59	4	*	*	*	*	*	70	18	3	1	1	*	*
June 2020	54	*	*	*	*	*	*	66	14	2	1	*	*	*
June 2021	49	*	*	*	*	*	*	62	13	2	1	*	*	*
June 2022	44	*	*	*	*	*	*	58	12	1	*	*	*	*
June 2023	37	*	*	*	*	*	*	53	10	1	*	*	*	*
June 2024	31	*	*	*	*	*	*	48	9	1	*	*	*	*
June 2025	24	*	*	*	*	*	*	42	8	1	*	*	*	*
June 2026	16	*	*	*	*	*	*	36	7	*	*	*	*	*
June 2027	8	*	*	*	*	*	*	30	6	*	*	*	*	*
June 2028	*	*	*	*	*	*	*	23	5	*	*	*	*	*
June 2029	*	*	*	*	*	*	*	21	4	*	*	*	*	*
June 2030	*	*	*	*	*	*	*	18	3	*	*	*	*	*
June 2031	0	0	0	0	0	0	*	15	2	*	*	*	*	*
June 2032	0	0	0	0	0	0	*	12	2	*	*	*	*	*
June 2033	0	0	0	0	0	0	*	8	1	*	*	*	*	*
June 2034	0	0	0	0	0	0	*	4	*	*	*	*	*	0
June 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.6	7.1	3.8	3.4	3.4	3.4	2.9	17.6	9.0	4.5	3.8	3.5	3.3	2.8

* 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	FJ, JB and SK† Classes								FP and SP† Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	240%	270%	377%	378%	400%	600%	0%	100%	240%	270%	377%	378%	400%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2006	97	93	93	93	93	93	93	93	100	99	98	98	98	98	98	98
June 2007	93	85	85	85	85	85	85	85	97	90	81	81	81	81	81	80
June 2008	89	77	77	77	77	77	77	77	95	79	60	60	60	60	60	39
June 2009	85	69	69	69	69	69	69	69	92	68	43	43	43	43	43	14
June 2010	80	61	61	61	61	61	61	61	89	58	29	29	29	29	29	*
June 2011	75	53	53	53	53	53	53	40	87	48	18	18	18	18	18	0
June 2012	70	45	45	45	45	45	45	25	83	39	11	11	11	11	11	0
June 2013	64	36	36	36	36	36	36	16	80	31	6	6	6	6	6	0
June 2014	58	24	19	18	22	22	23	10	77	25	6	6	6	6	6	0
June 2015	51	10	3	3	11	11	13	6	73	19	6	6	6	6	6	0
June 2016	43	0	0	0	3	3	5	4	69	13	6	6	6	6	6	0
June 2017	35	0	0	0	0	0	0	2	65	6	6	6	6	6	6	0
June 2018	27	0	0	0	0	0	0	1	61	4	4	4	4	4	4	0
June 2019	17	0	0	0	0	0	0	1	56	3	3	3	3	3	3	0
June 2020	7	0	0	0	0	0	0	1	51	2	2	2	2	2	2	0
June 2021	0	0	0	0	0	0	0	*	45	1	1	1	1	1	1	0
June 2022	0	0	0	0	0	0	0	*	34	*	*	*	*	*	*	0
June 2023	0	0	0	0	0	0	0	*	22	*	*	*	*	*	*	0
June 2024	0	0	0	0	0	0	0	*	9	0	0	0	0	0	0	0
June 2025	0	0	0	0	0	0	0	*	0	0	0	0	0	0	0	0
June 2026	0	0	0	0	0	0	0	*	0	0	0	0	0	0	0	0
June 2027	0	0	0	0	0	0	0	*	0	0	0	0	0	0	0	0
June 2028	0	0	0	0	0	0	0	*	0	0	0	0	0	0	0	0
June 2029	0	0	0	0	0	0	0	*	0	0	0	0	0	0	0	0
June 2030	0	0	0	0	0	0	0	*	0	0	0	0	0	0	0	0
June 2031	0	0	0	0	0	0	0	*	0	0	0	0	0	0	0	0
June 2032	0	0	0	0	0	0	0	*	0	0	0	0	0	0	0	0
June 2033	0	0	0	0	0	0	0	*	0	0	0	0	0	0	0	0
June 2034	0	0	0	0	0	0	0	*	0	0	0	0	0	0	0	0
June 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	9.4	6.0	5.9	5.9	6.1	6.1	6.1	5.5	13.4	6.4	4.4	4.4	4.4	4.4	4.4	2.8

Date	JA Class								JC Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	240%	270%	377%	378%	400%	600%	0%	100%	240%	270%	377%	378%	400%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2007	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2008	100	100	100	100	100	100	100	100	98	90	90	90	90	90	90	73
June 2009	100	100	100	100	100	100	100	100	93	70	70	70	70	70	70	27
June 2010	100	100	100	100	100	100	100	100	88	51	51	51	51	51	51	1
June 2011	100	100	100	100	100	100	100	0	82	34	34	34	34	34	34	0
June 2012	100	100	100	100	100	100	100	0	76	20	20	20	20	20	20	0
June 2013	100	100	100	100	100	100	100	0	70	12	12	12	12	12	12	0
June 2014	100	100	100	100	100	100	100	0	64	12	12	12	12	12	12	0
June 2015	100	100	100	100	100	100	100	0	57	12	12	12	12	12	12	0
June 2016	100	100	100	100	100	100	100	0	50	12	12	12	12	12	12	0
June 2017	100	100	100	100	100	100	100	0	42	12	12	12	12	12	12	0
June 2018	100	100	100	100	100	100	100	0	34	8	8	8	8	8	8	0
June 2019	100	100	100	100	100	100	100	0	26	5	5	5	5	5	5	0
June 2020	100	100	100	100	100	100	100	0	16	3	3	3	3	3	3	0
June 2021	100	100	100	100	100	100	100	0	4	2	2	2	2	2	2	0
June 2022	100	100	100	100	100	100	100	0	1	1	1	1	1	1	1	0
June 2023	100	100	100	100	100	100	100	0	0	0	0	0	0	0	0	0
June 2024	100	67	67	67	67	67	67	0	0	0	0	0	0	0	0	0
June 2025	43	43	43	43	43	43	43	0	0	0	0	0	0	0	0	0
June 2026	25	25	25	25	25	25	25	0	0	0	0	0	0	0	0	0
June 2027	11	11	11	11	11	11	11	0	0	0	0	0	0	0	0	0
June 2028	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0
June 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.4	20.0	20.0	20.0	20.0	20.0	20.0	5.1	10.5	6.0	6.0	6.0	6.0	6.0	6.0	3.6

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

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

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

JH, JI†, JD and JG Classes									TZ Class							
Date	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	240%	270%	377%	378%	400%	600%	0%	100%	240%	270%	377%	378%	400%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2006	99	98	96	96	96	96	96	96	106	106	106	106	106	106	106	106
June 2007	94	78	59	59	59	59	59	56	112	112	112	112	112	112	112	112
June 2008	91	65	25	25	25	25	25	0	118	118	118	118	118	118	118	118
June 2009	91	65	11	11	11	11	11	0	125	125	125	125	125	125	125	125
June 2010	91	65	3	3	3	3	3	0	132	132	132	132	132	132	132	132
June 2011	91	65	0	0	0	0	0	0	139	139	139	139	139	139	139	0
June 2012	91	61	0	0	0	0	0	0	147	147	147	147	147	147	147	0
June 2013	91	52	0	0	0	0	0	0	155	155	155	155	155	155	155	0
June 2014	91	39	0	0	0	0	0	0	164	164	164	164	164	164	164	0
June 2015	91	28	0	0	0	0	0	0	173	173	173	173	173	173	173	0
June 2016	91	13	0	0	0	0	0	0	183	183	183	183	183	183	183	0
June 2017	91	0	0	0	0	0	0	0	193	193	193	193	193	193	193	0
June 2018	91	0	0	0	0	0	0	0	204	204	204	204	204	204	204	0
June 2019	91	0	0	0	0	0	0	0	216	216	216	216	216	216	216	0
June 2020	91	0	0	0	0	0	0	0	228	228	228	228	228	228	228	0
June 2021	91	0	0	0	0	0	0	0	241	241	241	241	241	241	241	0
June 2022	71	0	0	0	0	0	0	0	254	254	254	254	254	254	254	0
June 2023	46	0	0	0	0	0	0	0	269	269	269	269	269	269	269	0
June 2024	19	0	0	0	0	0	0	0	284	284	284	284	284	284	284	0
June 2025	0	0	0	0	0	0	0	0	300	300	300	300	300	300	300	0
June 2026	0	0	0	0	0	0	0	0	317	317	317	317	317	317	317	0
June 2027	0	0	0	0	0	0	0	0	334	334	334	334	334	334	334	0
June 2028	0	0	0	0	0	0	0	0	353	353	353	353	353	353	353	0
June 2029	0	0	0	0	0	0	0	0	373	373	373	373	373	372	251	0
June 2030	0	0	0	0	0	0	0	0	394	394	394	394	247	243	161	0
June 2031	0	0	0	0	0	0	0	0	417	417	417	417	154	151	98	0
June 2032	0	0	0	0	0	0	0	0	440	440	440	440	88	87	55	0
June 2033	0	0	0	0	0	0	0	0	465	465	465	370	43	42	27	0
June 2034	0	0	0	0	0	0	0	0	491	491	213	118	13	12	8	0
June 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.6	6.8	2.4	2.4	2.4	2.4	2.4	2.0	30.0	29.6	29.0	28.6	26.0	25.9	25.2	5.2

ZD Class									ZE Class							
Date	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	240%	270%	377%	378%	400%	600%	0%	100%	240%	270%	377%	378%	400%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2006	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105
June 2007	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110
June 2008	116	116	116	116	116	116	116	116	116	116	116	116	116	116	116	0
June 2009	122	122	122	122	122	122	122	122	122	122	122	122	122	122	122	0
June 2010	128	128	128	128	128	128	128	128	128	128	128	128	128	128	128	0
June 2011	135	135	135	135	135	135	135	0	135	135	*	*	*	*	0	0
June 2012	142	142	142	142	142	142	142	0	142	142	*	*	*	*	0	0
June 2013	149	149	149	149	149	149	149	0	149	149	*	*	*	*	0	0
June 2014	157	157	157	157	157	157	157	0	157	157	*	*	*	*	0	0
June 2015	165	165	165	165	165	165	165	0	165	165	*	*	*	*	0	0
June 2016	173	173	173	173	173	173	173	0	173	173	*	*	*	*	0	0
June 2017	182	182	182	182	182	182	182	0	182	*	*	*	*	*	0	0
June 2018	191	191	191	191	191	191	191	0	191	*	*	*	*	*	0	0
June 2019	201	201	201	201	201	201	201	0	201	*	*	*	*	*	0	0
June 2020	211	211	211	211	211	211	211	0	211	*	*	*	*	*	0	0
June 2021	222	222	222	222	222	222	222	0	222	*	*	*	*	*	0	0
June 2022	234	234	234	234	234	234	234	0	234	*	*	*	*	*	0	0
June 2023	246	14	14	14	14	14	15	0	246	0	0	0	0	0	0	0
June 2024	258	0	0	0	0	0	0	0	258	0	0	0	0	0	0	0
June 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.7	17.8	17.8	17.8	17.8	17.8	17.8	5.1	19.7	11.6	5.7	5.7	5.7	5.7	5.7	2.7

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

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

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

Date	ZL Class								ZM Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	240%	270%	377%	378%	400%	600%	0%	100%	240%	270%	377%	378%	400%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2006	99	93	79	76	63	102	100	76	106	106	106	106	106	0	0	0
June 2007	105	98	77	66	29	70	63	0	112	112	112	112	112	0	0	0
June 2008	111	104	75	57	0	39	27	0	118	118	118	118	106	0	0	0
June 2009	117	110	72	49	0	22	8	0	125	125	125	125	60	0	0	0
June 2010	123	116	70	44	0	14	1	0	132	132	132	132	40	0	0	0
June 2011	130	123	66	39	0	13	0	0	139	139	139	139	36	0	0	0
June 2012	138	129	58	31	0	12	0	0	147	147	147	147	33	0	0	0
June 2013	146	137	47	21	0	10	0	0	155	155	155	155	29	0	0	0
June 2014	154	144	39	17	0	10	0	0	164	164	164	164	29	0	0	0
June 2015	162	153	36	13	0	10	0	0	173	173	173	173	29	0	0	0
June 2016	172	161	15	0	0	10	0	0	183	183	183	168	29	0	0	0
June 2017	181	155	0	0	0	5	0	0	193	193	175	125	14	0	0	0
June 2018	192	134	0	0	0	4	0	0	204	204	151	106	12	0	0	0
June 2019	202	113	0	0	0	3	0	0	216	216	129	89	9	0	0	0
June 2020	214	92	0	0	0	3	0	0	228	228	109	75	7	0	0	0
June 2021	226	71	0	0	0	2	0	0	241	241	92	62	6	0	0	0
June 2022	239	50	0	0	0	2	0	0	254	254	76	51	4	0	0	0
June 2023	252	29	0	0	0	1	0	0	269	269	63	41	3	0	0	0
June 2024	266	9	0	0	0	1	0	0	284	284	51	33	3	0	0	0
June 2025	269	0	0	0	0	1	0	0	300	270	42	26	2	0	0	0
June 2026	237	0	0	0	0	1	0	0	317	234	33	21	1	0	0	0
June 2027	203	0	0	0	0	*	0	0	334	201	26	16	1	0	0	0
June 2028	166	0	0	0	0	*	0	0	353	169	20	12	1	0	0	0
June 2029	125	0	0	0	0	0	0	0	373	138	15	8	*	0	0	0
June 2030	81	0	0	0	0	0	0	0	394	109	10	5	0	0	0	0
June 2031	34	0	0	0	0	0	0	0	417	82	6	3	0	0	0	0
June 2032	0	0	0	0	0	0	0	0	395	57	3	1	0	0	0	0
June 2033	0	0	0	0	0	0	0	0	273	33	1	0	0	0	0	0
June 2034	0	0	0	0	0	0	0	0	141	10	0	0	0	0	0	0
June 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.4	14.8	6.9	4.7	1.4	3.7	2.4	1.3	28.4	24.0	16.8	15.2	6.4	0.5	0.5	0.4

Date	JE Class								US† Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	240%	270%	377%	378%	400%	600%	0%	100%	240%	270%	377%	378%	400%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2006	100	99	98	98	98	98	98	98	99	97	96	96	96	96	96	96
June 2007	97	90	81	81	81	81	81	80	96	88	82	82	82	82	82	81
June 2008	95	79	60	60	60	60	60	39	93	78	66	66	66	66	66	51
June 2009	92	68	43	43	43	43	43	14	90	68	51	51	51	51	51	32
June 2010	89	58	29	29	29	29	29	*	86	59	39	39	39	39	39	20
June 2011	86	48	18	18	18	18	18	0	83	50	29	29	29	29	29	13
June 2012	83	39	11	11	11	11	11	0	79	41	22	22	22	22	22	8
June 2013	80	31	6	6	6	6	6	0	75	33	16	16	16	16	16	5
June 2014	77	24	6	6	6	6	6	0	71	24	11	10	11	11	12	3
June 2015	73	19	6	6	6	6	6	0	66	16	5	5	8	8	8	2
June 2016	69	13	6	6	6	6	6	0	61	9	4	4	5	5	6	1
June 2017	65	6	6	6	6	6	6	0	56	4	4	4	4	4	4	1
June 2018	61	4	4	4	4	4	4	0	50	3	3	3	3	3	3	*
June 2019	56	3	3	3	3	3	3	0	44	2	2	2	2	2	2	*
June 2020	51	2	2	2	2	2	2	0	37	1	1	1	1	1	1	*
June 2021	45	1	1	1	1	1	1	0	30	1	1	1	1	1	1	*
June 2022	34	*	*	*	*	*	*	0	23	*	*	*	*	*	*	*
June 2023	22	0	0	0	0	0	0	0	15	*	*	*	*	*	*	*
June 2024	9	0	0	0	0	0	0	0	6	0	0	0	0	0	0	*
June 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*
June 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*
June 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*
June 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*
June 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*
June 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*
June 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*
June 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*
June 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*
June 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*
June 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.4	6.4	4.3	4.3	4.3	4.3	4.3	2.8	12.1	6.3	4.9	4.9	4.9	4.9	4.9	3.7

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

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

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

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.

U.S. Treasury Circular 230 Notice

The tax discussions contained in the REMIC Prospectus and this prospectus supplement were not intended or written to be used, and cannot be used, for the purpose of avoiding United States federal tax penalties. These discussions were written to support the promotion or marketing of the transactions or matters addressed in this prospectus supplement. You should seek advice based on your particular circumstances from an independent tax advisor.

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

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	140% PSA
2	350% PSA
3	300% PSA
4	270% 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 5.38% (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 will represent the beneficial ownership of the underlying REMIC Certificates set forth in Schedule 1. The ownership interest represented by RCR Certificates will be one of two types. A Certificate of a Strip RCR Class (a “Strip RCR Certificate”) will represent the right to receive a disproportionate part of the principal or interest payments on one or more underlying REMIC Certificates. A Certificate of a Combination RCR Class (a “Combination RCR Certificate”) will represent beneficial ownership of undivided interests in two or more underlying REMIC Certificates.

The KG and IB Classes are Strip RCR Classes. All the other RCR Classes are Combination RCR Classes.

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

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

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

The rules of section 1286 of the Code also apply if (i) a beneficial owner of REMIC Certificates exchanges them for Strip RCR Certificates, (ii) the beneficial owner sells some, but not all, of the Strip RCR Certificates, and (iii) the combination of retained Strip RCR Certificates cannot be exchanged for the related REMIC Certificates. As of the date of such a sale, the beneficial owner must allocate its basis in the REMIC Certificates between the part of the REMIC Certificates underlying the Strip RCR Certificates sold and the part of the REMIC Certificates underlying the Strip RCR Certificates retained in proportion to their relative fair market values. Section 1286 of the Code treats

the beneficial owner as purchasing the Strip RCR Certificates retained for the amount of the basis allocated to the retained Certificates, and the beneficial owner must then accrue any OID with respect to the retained Certificates as described above. Section 1286 does not apply, however, if a beneficial owner exchanges REMIC Certificates for the related RCR Certificates and retains all the RCR Certificates, see “—*Exchanges*” below.

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

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

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

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

Tax Return Disclosure Requirements

The Treasury Department recently issued Regulations directed at “tax shelters” that could be read to apply to transactions generally not considered to be tax shelters. These Regulations require that taxpayers that participate in a “reportable transaction” disclose such transaction on their tax returns by attaching IRS Form 8886 and retain information related to the transaction. A transaction may be a “reportable transaction” based upon any of several indicia, one or more of which may be

present with respect to the Certificates. You should consult your own tax advisor concerning any possible disclosure obligation with respect to your investment in the Certificates.

PLAN OF DISTRIBUTION

General. We are obligated to deliver the Group 1, Group 3 and Group 4 Classes and the R and RL Classes to Bear, Stearns & Co. Inc. (the “Dealer”) in exchange for the Group 1, Group 3 and Group 4 MBS. The Group 2 MBS will be provided by Fannie Mae. We will sell the ZK Class to the Dealer for cash proceeds estimated to be approximately \$199,536,450.

The Dealer proposes to offer the Certificates (other than the KB Class) 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. The KB Class initially will be retained by Fannie Mae.

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

Available Recombinations (1) (2)

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal or Notional Principal Balance	Interest Rate	Interest Type (3)	Principal Type (3)	CUSIP Number	Final Distribution Date
Recombination 1								
NO	\$ 42,381,000	DG	\$ 42,381,000	5.50%	FIX	PAC	31394EPL6	July 2035
NI	42,381,000 (4)							
Recombination 2								
BG	19,361,000	BD	19,361,000	5.50	FIX	SCH	31394EPJ1	July 2035
IU	1,760,090 (4)							
Recombination 3								
AF	64,367,033	BQ	83,957,000	5.75	FIX	SCH /AD	31394EPK8	July 2035
SD	19,589,967							
SF	10,494,625 (4)							
Recombination 4								
SD	19,589,967	AS	19,589,967	(5)	INV	SCH /AD	31394EPH5	July 2035
SF	10,494,625 (4)							
Recombination 5								
IA	66,589,250 (4)	KB	799,071,000	(6)	WAC	PAC /AD	31394ENG9	July 2035
KC	738,531,000							
KD	60,540,000							
KI	41,666,666 (4)							
Recombination 6								
IA	66,589,250 (4)	KA	799,071,000	5.75	FIX	PAC /AD	31394EVP0	July 2035
KC	738,531,000							
KD	60,540,000							
Recombination 7								
KD	60,540,000	KG	60,540,000	5.00	FIX	SEG (PAC) /SUP /AD	31394EVQ8	July 2035
		IB	2,522,500 (4)	6.00	FIX /IO	NTL	31394EVR6	July 2035
Recombination 8								
IA	66,589,250 (4)	KE	738,531,000	(7)	WAC	SEG (PAC) /SCH /AD	31394EVS4	July 2035
KC	738,531,000							
KI	41,666,666 (4)							

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 9								
IQ	\$ 9,849,230 (4)	ID	\$ 18,407,137 (4)	6.50%	FIX/IO	NTL	31394EPM4	July 2035
IP	8,557,907 (4)							
Recombination 10								
SP	25,130,250 (4)	US	36,961,500 (4)	(5)	INV/IO	NTL	31394EPR3	July 2035
SK	11,831,250 (4)							
Recombination 11								
JC	40,297,000	JE (8)	75,340,750	5.00	FIX	PAC/AS/AD	31394EPP7	June 2035
JH	34,918,750							
JI	6,348,863 (4)							
ZE	125,000							
Recombination 12								
JH	34,918,750	JD	34,918,750	5.00	FIX	SEG (PAC) / SUP / AS / AD	31394EPN2	May 2035
JI	6,348,863 (4)							
Recombination 13								
JH	34,918,750	JG	34,918,750	4.50	FIX	SEG (PAC) / SUP / AS / AD	31394EPQ5	May 2035
JI	3,174,432 (4)							

- (1) REMIC Certificates and RCR Certificates in Recombinations 1, 2, 3, 4, 7, 12 and 13 may be exchanged only in the proportions shown in this Schedule 1. In any exchange under Recombination 5, 6, 8, 9, 10 or 11 the relative proportions of the REMIC Certificates to be delivered (or if applicable, received) in such exchange will equal the proportions reflected by the outstanding principal balances of the related REMIC Classes at the time of exchange.
- (2) If, as a result of a proposed exchange, a Certificateholder would hold a REMIC Certificate or RCR Certificate of a Class in an amount less than the applicable minimum denomination for that Class, the Certificateholder will be unable to effect the proposed exchange. See “Description of the Certificates—General—*Authorized Denominations*,” in this prospectus supplement.
- (3) See “Description of Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus and “Description of the Certificates—Distributions of Interest” and “—Distributions of Principal” in this prospectus supplement.
- (4) Notional principal balance.
- (5) For a description of these interest rates, see “Description of the Certificates—Distributions of Interest” in this prospectus supplement.
- (6) During each Interest Accrual Period, the KB Class will bear interest at an annual rate equal to the aggregate amount of interest accrued on the IA, KC, KD and KI Classes during the applicable Interest Accrual Period *divided by* the principal balance of the KB Class, expressed as an annualized percentage.
- (7) During each Interest Accrual Period, the KE Class will bear interest at an annual rate equal to the aggregate amount of interest accrued on the IA, KC and KI Classes during the applicable Interest Accrual Period *divided by* the principal balance of the KE Class, expressed as an annualized percentage.
- (8) Principal payments on the REMIC Certificates in Recombination 11 from the ZE Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.

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	\$356,413,000.00	September 2009	\$240,674,841.46	December 2013	\$127,742,380.49
July 2005	355,564,124.86	October 2009	238,160,113.35	January 2014	125,814,207.15
August 2005	354,629,816.12	November 2009	235,658,431.69	February 2014	123,896,062.40
September 2005	353,610,368.42	December 2009	233,169,729.36	March 2014	121,987,894.64
October 2005	352,506,120.69	January 2010	230,693,939.58	April 2014	120,104,410.74
November 2005	351,317,455.97	February 2010	228,230,995.93	May 2014	118,248,339.26
December 2005	350,044,801.25	March 2010	225,780,832.31	June 2014	116,419,293.68
January 2006	348,688,627.28	April 2010	223,343,382.96	July 2014	114,616,892.84
February 2006	347,249,448.31	May 2010	220,918,582.48	August 2014	112,840,760.84
March 2006	345,727,821.81	June 2010	218,506,365.79	September 2014	111,090,527.00
April 2006	344,124,348.15	July 2010	216,106,668.15	October 2014	109,365,825.77
May 2006	342,439,670.24	August 2010	213,719,425.14	November 2014	107,666,296.66
June 2006	340,674,473.14	September 2010	211,344,572.69	December 2014	105,991,584.18
July 2006	338,829,483.62	October 2010	208,982,047.05	January 2015	104,341,337.77
August 2006	336,905,469.70	November 2010	206,631,784.80	February 2015	102,715,211.72
September 2006	334,903,240.12	December 2010	204,293,722.84	March 2015	101,112,865.12
October 2006	332,823,643.84	January 2011	201,967,798.41	April 2015	99,533,961.78
November 2006	330,667,569.40	February 2011	199,653,949.06	May 2015	97,978,170.17
December 2006	328,435,944.37	March 2011	197,352,112.65	June 2015	96,445,163.38
January 2007	326,129,734.68	April 2011	195,062,227.40	July 2015	94,934,619.01
February 2007	323,749,943.90	May 2011	192,784,231.80	August 2015	93,446,219.14
March 2007	321,297,612.61	June 2011	190,518,064.68	September 2015	91,979,650.26
April 2007	318,773,817.55	July 2011	188,263,665.19	October 2015	90,534,603.22
May 2007	316,179,670.92	August 2011	186,020,972.78	November 2015	89,110,773.16
June 2007	313,516,319.55	September 2011	183,789,927.22	December 2015	87,707,859.43
July 2007	310,784,944.02	October 2011	181,570,468.58	January 2016	86,325,565.59
August 2007	307,986,757.86	November 2011	179,362,537.26	February 2016	84,963,599.30
September 2007	305,123,006.58	December 2011	177,166,073.93	March 2016	83,621,672.26
October 2007	302,274,097.39	January 2012	174,981,019.60	April 2016	82,299,500.22
November 2007	299,439,953.91	February 2012	172,807,315.57	May 2016	80,996,802.83
December 2007	296,620,500.20	March 2012	170,644,903.44	June 2016	79,713,303.68
January 2008	293,815,660.68	April 2012	168,493,725.10	July 2016	78,448,730.18
February 2008	291,025,360.15	May 2012	166,353,722.77	August 2016	77,202,813.53
March 2008	288,249,523.83	June 2012	164,224,838.94	September 2016	75,975,288.66
April 2008	285,488,077.29	July 2012	162,107,016.40	October 2016	74,765,894.20
May 2008	282,740,946.52	August 2012	160,000,198.24	November 2016	73,574,372.43
June 2008	280,008,057.85	September 2012	157,904,327.84	December 2016	72,400,469.17
July 2008	277,289,338.02	October 2012	155,819,348.87	January 2017	71,243,933.83
August 2008	274,584,714.14	November 2012	153,745,205.30	February 2017	70,104,519.26
September 2008	271,894,113.67	December 2012	151,681,841.37	March 2017	68,981,981.78
October 2008	269,217,464.49	January 2013	149,629,201.63	April 2017	67,876,081.10
November 2008	266,554,694.80	February 2013	147,587,230.89	May 2017	66,786,580.25
December 2008	263,905,733.21	March 2013	145,555,874.26	June 2017	65,713,245.61
January 2009	261,270,508.68	April 2013	143,535,077.12	July 2017	64,655,846.76
February 2009	258,648,950.53	May 2013	141,524,785.15	August 2017	63,614,156.52
March 2009	256,040,988.45	June 2013	139,524,944.29	September 2017	62,587,950.88
April 2009	253,446,552.50	July 2013	137,535,500.78	October 2017	61,577,008.93
May 2009	250,865,573.08	August 2013	135,556,401.10	November 2017	60,581,112.86
June 2009	248,297,980.97	September 2013	133,587,592.05	December 2017	59,600,047.89
July 2009	245,743,707.28	October 2013	131,629,020.67	January 2018	58,633,602.23
August 2009	243,202,683.50	November 2013	129,680,634.28	February 2018	57,681,567.05

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>
March 2018	\$ 56,743,736.44	August 2022	\$ 22,883,443.87	January 2027	\$ 8,121,151.09
April 2018	55,819,907.34	September 2022	22,473,842.09	February 2027	7,947,374.45
May 2018	54,909,879.54	October 2022	22,070,621.41	March 2027	7,776,487.80
June 2018	54,013,455.64	November 2022	21,673,688.56	April 2027	7,608,447.52
July 2018	53,130,440.96	December 2022	21,282,951.54	May 2027	7,443,210.65
August 2018	52,260,643.57	January 2023	20,898,319.68	June 2027	7,280,734.83
September 2018	51,403,874.21	February 2023	20,519,703.58	July 2027	7,120,978.31
October 2018	50,559,946.26	March 2023	20,147,015.13	August 2027	6,963,899.93
November 2018	49,728,675.71	April 2023	19,780,167.43	September 2027	6,809,459.15
December 2018	48,909,881.12	May 2023	19,419,074.84	October 2027	6,657,615.98
January 2019	48,103,383.60	June 2023	19,063,652.91	November 2027	6,508,331.05
February 2019	47,309,006.74	July 2023	18,713,818.40	December 2027	6,361,565.51
March 2019	46,526,576.62	August 2023	18,369,489.25	January 2028	6,217,281.11
April 2019	45,755,921.72	September 2023	18,030,584.56	February 2028	6,075,440.12
May 2019	44,996,872.95	October 2023	17,697,024.57	March 2028	5,936,005.38
June 2019	44,249,263.58	November 2023	17,368,730.66	April 2028	5,798,940.25
July 2019	43,512,929.21	December 2023	17,045,625.32	May 2028	5,664,208.63
August 2019	42,787,707.74	January 2024	16,727,632.14	June 2028	5,531,774.94
September 2019	42,073,439.33	February 2024	16,414,675.81	July 2028	5,401,604.10
October 2019	41,369,966.40	March 2024	16,106,682.05	August 2028	5,273,661.57
November 2019	40,677,133.57	April 2024	15,803,577.69	September 2028	5,147,913.27
December 2019	39,994,787.62	May 2024	15,505,290.55	October 2028	5,024,325.65
January 2020	39,322,777.51	June 2024	15,211,749.50	November 2028	4,902,865.61
February 2020	38,660,954.29	July 2024	14,922,884.41	December 2028	4,783,500.56
March 2020	38,009,171.11	August 2024	14,638,626.17	January 2029	4,666,198.37
April 2020	37,367,283.17	September 2024	14,358,906.63	February 2029	4,550,927.38
May 2020	36,735,147.71	October 2024	14,083,658.60	March 2029	4,437,656.38
June 2020	36,112,623.98	November 2024	13,812,815.89	April 2029	4,326,354.62
July 2020	35,499,573.18	December 2024	13,546,313.20	May 2029	4,216,991.80
August 2020	34,895,858.50	January 2025	13,284,086.20	June 2029	4,109,538.06
September 2020	34,301,345.00	February 2025	13,026,071.45	July 2029	4,003,963.96
October 2020	33,715,899.67	March 2025	12,772,206.44	August 2029	3,900,240.50
November 2020	33,139,391.37	April 2025	12,522,429.52	September 2029	3,798,339.11
December 2020	32,571,690.77	May 2025	12,276,679.94	October 2029	3,698,231.62
January 2021	32,012,670.40	June 2025	12,034,897.82	November 2029	3,599,890.27
February 2021	31,462,204.55	July 2025	11,797,024.12	December 2029	3,503,287.72
March 2021	30,920,169.29	August 2025	11,563,000.65	January 2030	3,408,397.02
April 2021	30,386,442.43	September 2025	11,332,770.04	February 2030	3,315,191.61
May 2021	29,860,903.50	October 2025	11,106,275.76	March 2030	3,223,645.31
June 2021	29,343,433.73	November 2025	10,883,462.08	April 2030	3,133,732.35
July 2021	28,833,916.01	December 2025	10,664,274.05	May 2030	3,045,427.30
August 2021	28,332,234.89	January 2026	10,448,657.53	June 2030	2,958,705.14
September 2021	27,838,276.55	February 2026	10,236,559.14	July 2030	2,873,541.18
October 2021	27,351,928.75	March 2026	10,027,926.26	August 2030	2,789,911.11
November 2021	26,873,080.84	April 2026	9,822,707.04	September 2030	2,707,790.98
December 2021	26,401,623.76	May 2026	9,620,850.36	October 2030	2,627,157.17
January 2022	25,937,449.94	June 2026	9,422,305.83	November 2030	2,547,986.43
February 2022	25,480,453.36	July 2026	9,227,023.78	December 2030	2,470,255.84
March 2022	25,030,529.47	August 2026	9,034,955.28	January 2031	2,393,942.80
April 2022	24,587,575.23	September 2026	8,846,052.07	February 2031	2,319,025.08
May 2022	24,151,489.01	October 2026	8,660,266.58	March 2031	2,245,480.74
June 2022	23,722,170.66	November 2026	8,477,551.95	April 2031	2,173,288.18
July 2022	23,299,521.40	December 2026	8,297,861.96	May 2031	2,102,426.11

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>
June 2031	\$ 2,032,873.56	October 2032	\$ 1,082,158.79	January 2034	\$ 424,997.30
July 2031	1,964,609.86	November 2032	1,031,941.66	February 2034	387,933.93
August 2031	1,897,614.65	December 2032	982,705.26	March 2034	351,637.42
September 2031	1,831,867.87	January 2033	934,433.78	April 2034	316,095.15
October 2031	1,767,349.75	February 2033	887,111.64	May 2034	281,294.70
November 2031	1,704,040.83	March 2033	840,723.51	June 2034	247,223.83
December 2031	1,641,921.90	April 2033	795,254.28	July 2034	213,870.48
January 2032	1,580,974.07	May 2033	750,689.06	August 2034	181,222.80
February 2032	1,521,178.71	June 2033	707,013.19	September 2034	149,269.08
March 2032	1,462,517.47	July 2033	664,212.22	October 2034	117,997.81
April 2032	1,404,972.28	August 2033	622,271.93	November 2034	87,397.65
May 2032	1,348,525.31	September 2033	581,178.30	December 2034	57,457.42
June 2032	1,293,159.03	October 2033	540,917.52	January 2035	28,166.12
July 2032	1,238,856.15	November 2033	501,475.99	February 2035 and thereafter	0.00
August 2032	1,185,599.62	December 2033	462,840.32		
September 2032	1,133,372.68				

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	\$83,957,000.00	May 2007	\$57,347,970.76	April 2009	\$19,136,288.74
July 2005	83,624,823.65	June 2007	55,457,955.11	May 2009	17,895,079.29
August 2005	83,210,013.32	July 2007	53,527,726.39	June 2009	16,686,147.02
September 2005	82,712,967.50	August 2007	51,560,402.54	July 2009	15,508,998.14
October 2005	82,134,227.72	September 2007	49,559,166.66	August 2009	14,363,145.35
November 2005	81,474,478.45	October 2007	47,601,584.64	September 2009	13,248,107.79
December 2005	80,734,546.72	November 2007	45,687,013.93	October 2009	12,163,410.95
January 2006	79,915,401.37	December 2007	43,814,820.28	November 2009	11,108,586.57
February 2006	79,018,152.03	January 2008	41,984,377.72	December 2009	10,083,172.60
March 2006	78,044,047.76	February 2008	40,195,068.42	January 2010	9,086,713.12
April 2006	76,994,475.38	March 2008	38,446,282.59	February 2010	8,118,758.21
May 2006	75,870,957.44	April 2008	36,737,418.37	March 2010	7,178,863.95
June 2006	74,675,149.96	May 2008	35,067,881.78	April 2010	6,266,592.29
July 2006	73,408,839.76	June 2008	33,437,086.57	May 2010	5,381,511.00
August 2006	72,073,941.56	July 2008	31,844,454.14	June 2010	4,523,193.60
September 2006	70,672,494.74	August 2008	30,289,413.46	July 2010	3,691,219.29
October 2006	69,206,659.79	September 2008	28,771,400.96	August 2010	2,885,172.85
November 2006	67,678,714.51	October 2008	27,289,860.46	September 2010	2,104,644.60
December 2006	66,091,049.88	November 2008	25,844,243.03	October 2010	1,349,230.34
January 2007	64,446,165.70	December 2008	24,434,006.96	November 2010	618,531.24
February 2007	62,746,665.95	January 2009	23,058,617.64	December 2010 and thereafter	0.00
March 2007	60,995,253.85	February 2009	21,717,547.47		
April 2007	59,194,726.75	March 2009	20,410,275.78		

BG Class 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	\$19,361,000.00	October 2005	\$19,047,973.96	February 2006	\$18,512,175.83
July 2005	19,303,937.46	November 2005	18,934,648.94	March 2006	18,344,317.09
August 2005	19,232,702.60	December 2005	18,807,489.04	April 2006	18,163,212.35
September 2005	19,147,355.95	January 2006	18,666,618.16	May 2006	17,969,047.22

BG Class (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
June 2006	\$17,762,022.34	July 2008	\$ 9,911,450.85	July 2010	\$ 3,695,676.16
July 2006	17,542,353.09	August 2008	9,600,679.94	August 2010	3,489,072.56
August 2006	17,310,269.47	September 2008	9,294,710.17	September 2010	3,286,338.16
September 2006	17,066,015.74	October 2008	8,993,499.18	October 2010	3,087,437.75
October 2006	16,809,850.21	November 2008	8,697,004.94	November 2010	2,892,336.37
November 2006	16,542,044.91	December 2008	8,405,185.76	December 2010	2,700,999.35
December 2006	16,262,885.29	January 2009	8,118,000.25	January 2011	2,513,392.27
January 2007	15,972,669.85	February 2009	7,835,407.32	February 2011	2,329,481.00
February 2007	15,671,709.83	March 2009	7,557,366.22	March 2011	2,149,231.64
March 2007	15,360,328.82	April 2009	7,283,836.50	April 2011	1,972,610.59
April 2007	15,038,862.32	May 2009	7,014,778.02	May 2011	1,799,584.47
May 2007	14,707,657.39	June 2009	6,750,150.95	June 2011	1,630,120.19
June 2007	14,367,072.19	July 2009	6,489,915.74	July 2011	1,464,184.91
July 2007	14,017,475.54	August 2009	6,234,033.18	August 2011	1,301,746.02
August 2007	13,659,246.46	September 2009	5,982,464.34	September 2011	1,142,771.20
September 2007	13,292,773.69	October 2009	5,735,170.58	October 2011	987,228.35
October 2007	12,931,589.80	November 2009	5,492,113.57	November 2011	835,085.64
November 2007	12,575,648.75	December 2009	5,253,255.27	December 2011	686,311.47
December 2007	12,224,904.84	January 2010	5,018,557.93	January 2012	540,874.49
January 2008	11,879,312.72	February 2010	4,787,984.08	February 2012	398,743.61
February 2008	11,538,827.38	March 2010	4,561,496.55	March 2012	259,887.96
March 2008	11,203,404.16	April 2010	4,339,058.46	April 2012	124,276.93
April 2008	10,872,998.72	May 2010	4,120,633.21	May 2012 and thereafter	0.00
May 2008	10,547,567.07	June 2010	3,906,184.45		
June 2008	10,227,065.56				

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	\$799,071,000.00	May 2007	\$463,637,916.26	April 2009	\$239,675,681.45
July 2005	781,546,915.23	June 2007	451,869,920.73	May 2009	232,295,417.55
August 2005	764,322,729.50	July 2007	440,304,587.06	June 2009	225,139,982.21
September 2005	747,393,385.34	August 2007	428,938,484.05	July 2009	218,202,581.97
October 2005	730,753,909.73	September 2007	417,768,237.94	August 2009	211,476,627.35
November 2005	714,399,412.78	October 2007	406,790,531.52	September 2009	204,955,726.78
December 2005	698,325,086.28	November 2007	396,002,103.12	October 2009	198,633,680.63
January 2006	682,526,202.39	December 2007	385,399,745.74	November 2009	192,504,475.55
February 2006	666,998,112.27	January 2008	374,980,306.11	December 2009	186,562,278.84
March 2006	651,736,244.81	February 2008	364,740,683.81	January 2010	180,801,433.08
April 2006	636,736,105.30	March 2008	354,677,830.39	February 2010	175,216,450.88
May 2006	621,993,274.16	April 2008	344,788,748.49	March 2010	169,802,009.80
June 2006	607,503,405.75	May 2008	335,070,491.01	April 2010	164,552,947.40
July 2006	593,262,227.06	June 2008	325,520,160.27	May 2010	159,464,256.49
August 2006	579,265,536.56	July 2008	316,134,907.16	June 2010	154,531,080.46
September 2006	565,509,202.98	August 2008	306,911,930.38	July 2010	149,748,708.76
October 2006	551,989,164.19	September 2008	297,848,475.61	August 2010	145,112,572.59
November 2006	538,701,425.98	October 2008	288,941,834.73	September 2010	140,618,240.58
December 2006	525,642,060.99	November 2008	280,189,345.05	October 2010	136,261,414.74
January 2007	512,807,207.58	December 2008	271,588,388.59	November 2010	132,037,926.42
February 2007	500,193,068.73	January 2009	263,236,572.17	December 2010	127,943,732.49
March 2007	487,795,910.96	February 2009	255,138,926.58	January 2011	123,974,911.54
April 2007	475,612,063.31	March 2009	247,287,777.63	February 2011	120,127,660.23

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>
March 2011	\$116,398,289.82	August 2015	\$ 21,399,092.93	January 2020	\$ 3,688,710.75
April 2011.....	112,783,222.63	September 2015.....	20,715,677.44	February 2020	3,565,070.43
May 2011	109,278,988.83	October 2015	20,053,641.00	March 2020	3,445,426.25
June 2011	105,882,223.11	November 2015	19,412,324.66	April 2020.....	3,329,652.13
July 2011	102,589,661.61	December 2015	18,791,089.57	May 2020	3,217,625.93
August 2011	99,398,138.86	January 2016	18,189,316.34	June 2020	3,109,229.28
September 2011.....	96,304,584.84	February 2016	17,606,404.50	July 2020	3,004,347.50
October 2011	93,306,022.08	March 2016	17,041,771.87	August 2020	2,902,869.46
November 2011	90,399,562.95	April 2016.....	16,494,854.06	September 2020.....	2,804,687.47
December 2011	87,582,406.90	May 2016	15,965,103.89	October 2020	2,709,697.22
January 2012	84,851,837.91	June 2016	15,451,990.91	November 2020	2,617,797.62
February 2012	82,205,221.91	July 2016	14,955,000.86	December 2020	2,528,890.71
March 2012	79,640,004.33	August 2016	14,473,635.17	January 2021	2,442,881.61
April 2012.....	77,153,707.74	September 2016.....	14,007,410.55	February 2021	2,359,678.37
May 2012	74,743,929.49	October 2016	13,555,858.44	March 2021	2,279,191.92
June 2012	72,408,339.52	November 2016	13,118,524.64	April 2021.....	2,201,335.94
July 2012	70,144,678.14	December 2016	12,694,968.82	May 2021	2,126,026.82
August 2012	67,950,753.92	January 2017	12,284,764.12	June 2021	2,053,183.56
September 2012.....	65,824,441.69	February 2017	11,887,496.76	July 2021	1,982,727.68
October 2012	63,763,680.46	March 2017	11,502,765.63	August 2021	1,914,583.14
November 2012	61,766,471.59	April 2017.....	11,130,181.86	September 2021.....	1,848,676.28
December 2012	59,830,876.85	May 2017	10,769,368.55	October 2021	1,784,935.75
January 2013	57,955,016.62	June 2017	10,419,960.30	November 2021	1,723,292.42
February 2013	56,137,068.16	July 2017	10,081,602.94	December 2021	1,663,679.32
March 2013	54,375,263.85	August 2017	9,753,953.13	January 2022	1,606,031.59
April 2013.....	52,667,889.58	September 2017.....	9,436,678.08	February 2022	1,550,286.38
May 2013	51,013,283.10	October 2017	9,129,455.21	March 2022	1,496,382.82
June 2013	49,409,832.51	November 2017	8,831,971.81	April 2022.....	1,444,261.94
July 2013	47,855,974.70	December 2017	8,543,924.82	May 2022	1,393,866.63
August 2013	46,350,193.90	January 2018	8,265,020.42	June 2022	1,345,141.55
September 2013.....	44,891,020.25	February 2018	7,994,973.87	July 2022	1,298,033.11
October 2013	43,477,028.45	March 2018	7,733,509.16	August 2022	1,252,489.41
November 2013	42,106,836.38	April 2018.....	7,480,358.74	September 2022.....	1,208,460.16
December 2013	40,779,103.80	May 2018	7,235,263.32	October 2022	1,165,896.66
January 2014	39,492,531.12	June 2018	6,997,971.56	November 2022	1,124,751.75
February 2014	38,245,858.17	July 2018	6,768,239.87	December 2022	1,084,979.73
March 2014	37,037,862.99	August 2018	6,545,832.15	January 2023	1,046,536.37
April 2014.....	35,867,360.69	September 2018.....	6,330,519.55	February 2023	1,009,378.80
May 2014	34,733,202.33	October 2018	6,122,080.29	March 2023	973,465.51
June 2014	33,634,273.88	November 2018	5,920,299.42	April 2023.....	938,756.33
July 2014	32,569,495.08	December 2018	5,724,968.61	May 2023	905,212.30
August 2014	31,537,818.52	January 2019	5,535,885.94	June 2023	872,795.74
September 2014.....	30,538,228.56	February 2019	5,352,855.74	July 2023	841,470.13
October 2014	29,569,740.46	March 2019	5,175,688.35	August 2023	811,200.11
November 2014	28,631,399.36	April 2019.....	5,004,199.99	September 2023.....	781,951.45
December 2014	27,722,279.46	May 2019	4,838,212.53	October 2023	753,690.98
January 2015	26,841,483.09	June 2019	4,677,553.35	November 2023	726,386.60
February 2015	25,988,139.87	July 2019	4,522,055.16	December 2023	700,007.23
March 2015	25,161,405.90	August 2019	4,371,555.85	January 2024	674,522.74
April 2015.....	24,360,462.97	September 2019.....	4,225,898.32	February 2024	649,903.99
May 2015	23,584,517.74	October 2019	4,084,930.31	March 2024	626,122.75
June 2015	22,832,801.04	November 2019	3,948,504.28	April 2024.....	603,151.69
July 2015	22,104,567.12	December 2019	3,816,477.28	May 2024	580,964.34

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>
June 2024	\$ 559,535.09	March 2027	\$ 149,711.31	December 2029	\$ 28,967.62
July 2024	538,839.12	April 2027	143,385.43	January 2030	27,237.67
August 2024	518,852.42	May 2027	137,290.99	February 2030	25,579.06
September 2024	499,551.73	June 2027	131,420.08	March 2030	23,989.18
October 2024	480,914.53	July 2027	125,765.09	April 2030	22,465.55
November 2024	462,919.04	August 2027	120,318.63	May 2030	21,005.75
December 2024	445,544.15	September 2027	115,073.56	June 2030	19,607.45
January 2025	428,769.43	October 2027	110,022.97	July 2030	18,268.40
February 2025	412,575.11	November 2027	105,160.19	August 2030	16,986.41
March 2025	396,942.04	December 2027	100,478.76	September 2030	15,759.39
April 2025	381,851.70	January 2028	95,972.42	October 2030	14,585.32
May 2025	367,286.15	February 2028	91,635.13	November 2030	13,462.22
June 2025	353,228.02	March 2028	87,461.06	December 2030	12,388.22
July 2025	339,660.51	April 2028	83,444.55	January 2031	11,361.47
August 2025	326,567.35	May 2028	79,580.13	February 2031	10,380.22
September 2025	313,932.80	June 2028	75,862.53	March 2031	9,442.76
October 2025	301,741.62	July 2028	72,286.63	April 2031	8,547.45
November 2025	289,979.05	August 2028	68,847.49	May 2031	7,692.70
December 2025	278,630.82	September 2028	65,540.34	June 2031	6,876.98
January 2026	267,683.12	October 2028	62,360.55	July 2031	6,098.80
February 2026	257,122.57	November 2028	59,303.68	August 2031	5,356.75
March 2026	246,936.24	December 2028	56,365.39	September 2031	4,649.43
April 2026	237,111.60	January 2029	53,541.51	October 2031	3,975.52
May 2026	227,636.53	February 2029	50,828.02	November 2031	3,333.74
June 2026	218,499.31	March 2029	48,221.01	December 2031	2,722.84
July 2026	209,688.60	April 2029	45,716.72	January 2032	2,141.64
August 2026	201,193.41	May 2029	43,311.49	February 2032	1,588.97
September 2026	193,003.11	June 2029	41,001.82	March 2032	1,063.73
October 2026	185,107.43	July 2029	38,784.30	April 2032	564.84
November 2026	177,496.43	August 2029	36,655.64	May 2032	91.26
December 2026	170,160.48	September 2029	34,612.66	June 2032 and thereafter	0.00
January 2027	163,090.26	October 2029	32,652.29		
February 2027	156,276.78	November 2029	30,771.57		

KC Class 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	\$738,531,000.00	September 2006	\$525,242,202.38	December 2007	\$348,984,722.99
July 2005	722,990,400.43	October 2006	512,428,303.42	January 2008	338,364,104.15
August 2005	707,650,462.49	November 2006	499,776,021.19	February 2008	327,873,258.04
September 2005	692,508,327.95	December 2006	487,283,025.08	March 2008	317,510,283.33
October 2005	677,561,177.25	January 2007	474,947,015.94	April 2008	307,273,304.26
November 2005	662,806,228.94	February 2007	462,765,725.62	May 2008	297,160,470.35
December 2005	648,240,739.20	March 2007	450,736,916.62	June 2008	287,169,955.96
January 2006	633,862,001.28	April 2007	438,858,381.58	July 2008	277,341,710.83
February 2006	619,667,345.05	May 2007	427,127,942.95	August 2008	267,847,174.50
March 2006	605,654,136.43	June 2007	415,543,452.52	September 2008	258,675,086.60
April 2006	591,819,776.98	July 2007	404,102,791.05	October 2008	249,814,564.87
May 2006	578,161,703.35	August 2007	392,803,867.88	November 2008	241,255,092.44
June 2006	564,677,386.82	September 2007	381,644,620.51	December 2008	232,986,505.69
July 2006	551,364,332.85	October 2007	370,623,014.26	January 2009	224,998,982.38
August 2006	538,220,080.58	November 2007	359,737,041.83	February 2009	217,283,030.26

KC Class (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
March 2009	\$209,829,475.99	August 2013	\$ 32,411,559.09	January 2018	\$ 4,763,126.35
April 2009	202,629,454.52	September 2013	31,276,829.30	February 2018	4,590,718.81
May 2009	195,674,398.75	October 2013	30,181,302.54	March 2018	4,424,413.85
June 2009	188,956,029.53	November 2013	29,123,637.98	April 2018	4,263,998.91
July 2009	182,466,346.07	December 2013	28,102,540.29	May 2018	4,109,268.75
August 2009	176,197,616.60	January 2014	27,116,758.09	June 2018	3,960,025.18
September 2009	170,142,369.34	February 2014	26,165,082.52	July 2018	3,816,076.86
October 2009	164,293,383.83	March 2014	25,246,345.74	August 2018	3,677,239.03
November 2009	158,643,682.52	April 2014	24,359,419.59	September 2018	3,543,333.28
December 2009	153,186,522.57	May 2014	23,503,214.24	October 2018	3,414,187.38
January 2010	147,915,388.06	June 2014	22,676,676.90	November 2018	3,289,635.02
February 2010	142,823,982.36	July 2014	21,878,790.54	December 2018	3,169,515.63
March 2010	137,906,220.77	August 2014	21,108,572.73	January 2019	3,053,674.18
April 2010	133,156,223.44	September 2014	20,365,074.44	February 2019	2,941,961.00
May 2010	128,568,308.49	October 2014	19,647,378.92	March 2019	2,834,231.59
June 2010	124,136,985.38	November 2014	18,954,600.59	April 2019	2,730,346.42
July 2010	119,856,948.50	December 2014	18,285,884.04	May 2019	2,630,170.80
August 2010	115,723,070.96	January 2015	17,640,402.94	June 2019	2,533,574.70
September 2010	111,730,398.60	February 2015	17,017,359.12	July 2019	2,440,432.57
October 2010	107,874,144.21	March 2015	16,415,981.56	August 2019	2,350,623.22
November 2010	104,149,681.92	April 2015	15,835,525.53	September 2019	2,264,029.64
December 2010	100,552,541.77	May 2015	15,275,271.66	October 2019	2,180,538.87
January 2011	97,078,404.54	June 2015	14,734,525.09	November 2019	2,100,041.89
February 2011	93,723,096.60	July 2015	14,212,614.64	December 2019	2,022,433.42
March 2011	90,482,585.10	August 2015	13,708,892.04	January 2020	1,947,611.86
April 2011	87,352,973.24	September 2015	13,222,731.09	February 2020	1,875,479.10
May 2011	84,330,495.65	October 2015	12,753,526.99	March 2020	1,805,940.46
June 2011	81,411,514.02	November 2015	12,300,695.54	April 2020	1,738,904.53
July 2011	78,592,512.85	December 2015	11,863,672.50	May 2020	1,674,283.10
August 2011	75,870,095.26	January 2016	11,441,912.88	June 2020	1,611,990.98
September 2011	73,240,979.08	February 2016	11,034,890.30	July 2020	1,551,945.97
October 2011	70,701,992.96	March 2016	10,642,096.38	August 2020	1,494,068.73
November 2011	68,250,072.63	April 2016	10,263,040.07	September 2020	1,438,282.65
December 2011	65,882,257.36	May 2016	9,897,247.14	October 2020	1,384,513.82
January 2012	63,595,686.41	June 2016	9,544,259.54	November 2020	1,332,690.88
February 2012	61,387,595.73	July 2016	9,203,634.89	December 2020	1,282,744.95
March 2012	59,255,314.66	August 2016	8,874,945.96	January 2021	1,234,609.58
April 2012	57,196,262.84	September 2016	8,557,780.10	February 2021	1,188,220.59
May 2012	55,207,947.12	October 2016	8,251,738.81	March 2021	1,143,516.07
June 2012	53,287,958.69	November 2016	7,956,437.22	April 2021	1,100,436.26
July 2012	51,433,970.18	December 2016	7,671,503.64	May 2021	1,058,923.49
August 2012	49,643,732.96	January 2017	7,396,579.10	June 2021	1,018,922.10
September 2012	47,915,074.49	February 2017	7,131,316.93	July 2021	980,378.36
October 2012	46,245,895.72	March 2017	6,875,382.36	August 2021	943,240.43
November 2012	44,634,168.68	April 2017	6,628,452.07	September 2021	907,458.30
December 2012	43,077,934.04	May 2017	6,390,213.83	October 2021	872,983.66
January 2013	41,575,298.82	June 2017	6,160,366.14	November 2021	839,769.94
February 2013	40,124,434.14	July 2017	5,938,617.82	December 2021	807,772.18
March 2013	38,723,573.07	August 2017	5,724,687.70	January 2022	776,946.99
April 2013	37,371,008.56	September 2017	5,518,304.24	February 2022	747,252.50
May 2013	36,065,091.39	October 2017	5,319,205.25	March 2022	718,648.31
June 2013	34,804,228.26	November 2017	5,127,137.54	April 2022	691,095.45
July 2013	33,586,879.86	December 2017	4,941,856.60	May 2022	664,556.30

KC Class (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
June 2022	\$ 638,994.57	November 2025	\$ 118,701.18	April 2029	\$ 16,181.32
July 2022	614,375.23	December 2025	113,644.70	May 2029	15,277.98
August 2022	590,664.50	January 2026	108,786.06	June 2029	14,414.40
September 2022	567,829.79	February 2026	104,117.91	July 2029	13,589.00
October 2022	545,839.63	March 2026	99,633.11	August 2029	12,800.25
November 2022	524,663.68	April 2026	95,324.84	September 2029	12,046.68
December 2022	504,272.66	May 2026	91,186.47	October 2029	11,326.89
January 2023	484,638.33	June 2026	87,211.66	November 2029	10,639.51
February 2023	465,733.44	July 2026	83,394.25	December 2029	9,983.24
March 2023	447,531.69	August 2026	79,728.35	January 2030	9,356.82
April 2023	430,007.72	September 2026	76,208.26	February 2030	8,759.04
May 2023	413,137.07	October 2026	72,828.48	March 2030	8,188.74
June 2023	396,896.14	November 2026	69,583.73	April 2030	7,644.79
July 2023	381,262.16	December 2026	66,468.91	May 2030	7,126.13
August 2023	366,213.16	January 2027	63,479.10	June 2030	6,631.72
September 2023	351,727.96	February 2027	60,609.58	July 2030	6,160.56
October 2023	337,786.12	March 2027	57,855.78	August 2030	5,711.70
November 2023	324,367.94	April 2027	55,213.32	September 2030	5,284.21
December 2023	311,454.41	May 2027	52,677.95	October 2030	4,877.21
January 2024	299,027.17	June 2027	50,245.61	November 2030	4,489.85
February 2024	287,068.56	July 2027	47,912.35	December 2030	4,121.31
March 2024	275,561.51	August 2027	45,674.41	January 2031	3,770.80
April 2024	264,489.56	September 2027	43,528.12	February 2031	3,437.57
May 2024	253,836.85	October 2027	41,469.99	March 2031	3,120.89
June 2024	243,588.08	November 2027	39,496.62	April 2031	2,820.07
July 2024	233,728.48	December 2027	37,604.77	May 2031	2,534.43
August 2024	224,243.83	January 2028	35,791.29	June 2031	2,263.32
September 2024	215,120.41	February 2028	34,053.16	July 2031	2,006.14
October 2024	206,344.97	March 2028	32,387.47	August 2031	1,762.27
November 2024	197,904.76	April 2028	30,791.42	September 2031	1,531.16
December 2024	189,787.47	May 2028	29,262.30	October 2031	1,312.24
January 2025	181,981.22	June 2028	27,797.53	November 2031	1,105.00
February 2025	174,474.59	July 2028	26,394.59	December 2031	908.92
March 2025	167,256.53	August 2028	25,051.08	January 2032	723.53
April 2025	160,316.42	September 2028	23,764.67	February 2032	548.34
May 2025	153,643.98	October 2028	22,533.14	March 2032	382.91
June 2025	147,229.35	November 2028	21,354.33	April 2032	226.82
July 2025	141,062.97	December 2028	20,226.18	May 2032	79.64
August 2025	135,135.67	January 2029	19,146.68	June 2032 and thereafter	0.00
September 2025	129,438.58	February 2029	18,113.92		
October 2025	123,963.16	March 2029	17,126.06		

Aggregate Group IV Scheduled Balances

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance	\$64,020,000.00	January 2006	\$60,432,966.47	August 2006	\$54,604,995.82
July 2005	63,655,657.99	February 2006	59,729,496.77	September 2006	53,613,041.35
August 2005	63,241,064.38	March 2006	58,980,942.20	October 2006	52,585,841.75
September 2005	62,776,647.77	April 2006	58,188,441.71	November 2006	51,525,123.80
October 2005	62,262,941.15	May 2006	57,353,228.50	December 2006	50,432,681.59
November 2005	61,700,581.50	June 2006	56,476,627.16	January 2007	49,310,371.46
December 2005	61,090,309.12	July 2006	55,560,050.48	February 2007	48,160,106.77

Aggregate Group IV (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
March 2007	\$46,983,852.32	August 2011	\$ 7,963,149.23	January 2016	\$ 1,191,811.17
April 2007	45,783,618.69	September 2011	7,685,293.02	February 2016	1,149,398.19
May 2007	44,561,456.32	October 2011	7,417,054.84	March 2016	1,108,474.74
June 2007	43,319,449.45	November 2011	7,158,103.81	April 2016	1,068,989.02
July 2007	42,059,709.90	December 2011	6,908,120.35	May 2016	1,030,890.97
August 2007	40,829,305.43	January 2012	6,666,795.83	June 2016	994,132.31
September 2007	39,627,558.46	February 2012	6,433,832.21	July 2016	958,666.40
October 2007	38,453,807.01	March 2012	6,208,941.63	August 2016	924,448.20
November 2007	37,307,404.28	April 2012	5,991,846.10	September 2016	891,434.27
December 2007	36,187,718.31	May 2012	5,782,277.17	October 2016	859,582.63
January 2008	35,094,131.69	June 2012	5,579,975.57	November 2016	828,852.76
February 2008	34,026,041.18	July 2012	5,384,690.93	December 2016	799,205.57
March 2008	32,982,857.40	August 2012	5,196,181.45	January 2017	770,603.28
April 2008	31,964,004.50	September 2012	5,014,213.63	February 2017	743,009.46
May 2008	30,968,919.87	October 2012	4,838,561.96	March 2017	716,388.91
June 2008	29,997,053.86	November 2012	4,669,008.68	April 2017	690,707.65
July 2008	29,047,869.40	December 2012	4,505,343.49	May 2017	665,932.90
August 2008	28,120,841.80	January 2013	4,347,363.31	June 2017	642,032.98
September 2008	27,215,458.44	February 2013	4,194,872.02	July 2017	618,977.35
October 2008	26,331,218.45	March 2013	4,047,680.23	August 2017	596,736.50
November 2008	25,467,632.51	April 2013	3,905,605.05	September 2017	575,281.94
December 2008	24,624,222.53	May 2013	3,768,469.88	October 2017	554,586.19
January 2009	23,800,521.45	June 2013	3,636,104.16	November 2017	534,622.70
February 2009	22,996,072.90	July 2013	3,508,343.19	December 2017	515,365.84
March 2009	22,210,431.06	August 2013	3,385,027.95	January 2018	496,790.90
April 2009	21,443,160.33	September 2013	3,266,004.85	February 2018	478,874.00
May 2009	20,700,262.25	October 2013	3,151,125.59	March 2018	461,592.09
June 2009	19,982,939.22	November 2013	3,040,246.97	April 2018	444,922.93
July 2009	19,290,315.13	December 2013	2,933,230.70	May 2018	428,845.04
August 2009	18,621,543.78	January 2014	2,829,943.25	June 2018	413,337.70
September 2009	17,975,807.84	February 2014	2,730,255.68	July 2018	398,380.91
October 2009	17,352,317.87	March 2014	2,634,043.47	August 2018	383,955.35
November 2009	16,750,311.38	April 2014	2,541,186.39	September 2018	370,042.39
December 2009	16,169,051.91	May 2014	2,451,568.34	October 2018	356,624.02
January 2010	15,607,828.15	June 2014	2,365,077.24	November 2018	343,682.89
February 2010	15,065,953.07	July 2014	2,281,604.82	December 2018	331,202.23
March 2010	14,542,763.09	August 2014	2,201,046.57	January 2019	319,165.87
April 2010	14,037,617.32	September 2014	2,123,301.56	February 2019	307,558.18
May 2010	13,549,896.74	October 2014	2,048,272.34	March 2019	296,364.10
June 2010	13,079,003.49	November 2014	1,975,864.82	April 2019	285,569.08
July 2010	12,624,360.12	December 2014	1,905,988.13	May 2019	275,159.08
August 2010	12,185,408.92	January 2015	1,838,554.55	June 2019	265,120.54
September 2010	11,761,611.25	February 2015	1,773,479.37	July 2019	255,440.39
October 2010	11,352,446.85	March 2015	1,710,680.80	August 2019	246,106.01
November 2010	10,957,413.28	April 2015	1,650,079.87	September 2019	237,105.20
December 2010	10,576,025.24	May 2015	1,591,600.33	October 2019	228,426.22
January 2011	10,207,814.05	June 2015	1,535,168.56	November 2019	220,057.71
February 2011	9,852,327.05	July 2015	1,480,713.48	December 2019	211,988.72
March 2011	9,509,127.04	August 2015	1,428,166.45	January 2020	204,208.69
April 2011	9,177,791.80	September 2015	1,377,461.21	February 2020	196,707.41
May 2011	8,857,913.55	October 2015	1,328,533.77	March 2020	189,475.03
June 2011	8,549,098.44	November 2015	1,281,322.37	April 2020	182,502.07
July 2011	8,250,966.12	December 2015	1,235,767.37	May 2020	175,779.34

Aggregate Group IV (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
June 2020	\$ 169,298.00	January 2024	\$ 32,070.55	August 2027	\$ 4,851.54
July 2020	163,049.51	February 2024	30,804.73	September 2027	4,611.77
August 2020	157,025.64	March 2024	29,585.85	October 2027	4,381.37
September 2020	151,218.43	April 2024	28,412.20	November 2027	4,160.00
October 2020	145,620.21	May 2024	27,282.14	December 2027	3,947.32
November 2020	140,223.56	June 2024	26,194.10	January 2028	3,742.99
December 2020	135,021.36	July 2024	25,146.55	February 2028	3,546.70
January 2021	130,006.70	August 2024	24,138.02	March 2028	3,358.15
February 2021	125,172.93	September 2024	23,167.10	April 2028	3,177.06
March 2021	120,513.64	October 2024	22,232.41	May 2028	3,003.13
April 2021	116,022.61	November 2024	21,332.65	June 2028	2,836.10
May 2021	111,693.89	December 2024	20,466.54	July 2028	2,675.70
June 2021	107,521.69	January 2025	19,632.85	August 2028	2,521.69
July 2021	103,500.46	February 2025	18,830.41	September 2028	2,373.82
August 2021	99,624.82	March 2025	18,058.08	October 2028	2,231.86
September 2021	95,889.60	April 2025	17,314.75	November 2028	2,095.59
October 2021	92,289.79	May 2025	16,599.37	December 2028	1,964.79
November 2021	88,820.57	June 2025	15,910.91	January 2029	1,839.24
December 2021	85,477.29	July 2025	15,248.40	February 2029	1,718.76
January 2022	82,255.46	August 2025	14,610.88	March 2029	1,603.14
February 2022	79,150.74	September 2025	13,997.44	April 2029	1,492.20
March 2022	76,158.95	October 2025	13,407.19	May 2029	1,385.76
April 2022	73,276.07	November 2025	12,839.29	June 2029	1,283.65
May 2022	70,498.20	December 2025	12,292.91	July 2029	1,185.70
June 2022	67,821.59	January 2026	11,767.26	August 2029	1,091.76
July 2022	65,242.62	February 2026	11,261.58	September 2029	1,001.66
August 2022	62,757.79	March 2026	10,775.14	October 2029	915.26
September 2022	60,363.73	April 2026	10,307.23	November 2029	832.42
October 2022	58,057.20	May 2026	9,857.17	December 2029	753.00
November 2022	55,835.06	June 2026	9,424.29	January 2030	676.86
December 2022	53,694.27	July 2026	9,007.96	February 2030	603.88
January 2023	51,631.93	August 2026	8,607.57	March 2030	533.94
February 2023	49,645.22	September 2026	8,222.53	April 2030	466.92
March 2023	47,731.41	October 2026	7,852.28	May 2030	402.70
April 2023	45,887.90	November 2026	7,496.26	June 2030	341.17
May 2023	44,112.15	December 2026	7,153.94	July 2030	282.24
June 2023	42,401.73	January 2027	6,824.83	August 2030	225.79
July 2023	40,754.29	February 2027	6,508.42	September 2030	171.73
August 2023	39,167.55	March 2027	6,204.25	October 2030	119.97
September 2023	37,639.33	April 2027	5,911.85	November 2030	70.41
October 2023	36,167.52	May 2027	5,630.80	December 2030	22.98
November 2023	34,750.08	June 2027	5,360.67	January 2031 and thereafter	0.00
December 2023	33,385.05	July 2027	5,101.04		

CQ Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through December 2007	\$25,921,000.00	April 2008	\$24,103,096.53	September 2008	\$21,868,959.80
January 2008	25,463,928.35	May 2008	23,652,908.25	October 2008	21,427,116.82
February 2008	25,008,594.99	June 2008	23,204,411.89	November 2008	20,986,908.84
March 2008	24,554,988.26	July 2008	22,757,595.97	December 2008	20,548,324.60
		August 2008	22,312,449.07	January 2009	20,111,352.91

CQ Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
February 2009	\$19,675,982.60	May 2013	\$ 3,695,693.14	July 2017	\$ 530,308.46
March 2009	19,242,202.56	June 2013	3,563,039.36	August 2017	507,716.65
April 2009	18,810,001.71	July 2013	3,434,989.20	September 2017	485,909.74
May 2009	18,379,369.03	August 2013	3,311,383.62	October 2017	464,860.24
June 2009	17,950,293.52	September 2013	3,192,069.03	November 2017	444,541.61
July 2009	17,522,764.24	October 2013	3,076,897.14	December 2017	424,928.20
August 2009	17,096,770.29	November 2013	2,965,724.72	January 2018	405,995.30
September 2009	16,672,300.81	December 2013	2,858,413.49	February 2018	387,719.02
October 2009	16,249,344.98	January 2014	2,754,829.91	March 2018	370,076.31
November 2009	15,827,892.03	February 2014	2,654,845.03	April 2018	353,044.92
December 2009	15,407,931.22	March 2014	2,558,334.34	May 2018	336,603.37
January 2010	14,989,451.86	April 2014	2,465,177.60	June 2018	320,730.93
February 2010	14,572,443.28	May 2014	2,375,258.71	July 2018	305,407.59
March 2010	14,156,894.89	June 2014	2,288,465.56	August 2018	290,614.04
April 2010	13,742,796.11	July 2014	2,204,689.91	September 2018	276,331.61
May 2010	13,330,136.39	August 2014	2,123,827.23	October 2018	262,542.33
June 2010	12,918,905.26	September 2014	2,045,776.58	November 2018	249,228.82
July 2010	12,509,092.25	October 2014	1,970,440.51	December 2018	236,374.30
August 2010	12,100,686.96	November 2014	1,897,724.93	January 2019	223,962.60
September 2010	11,693,679.00	December 2014	1,827,538.96	February 2019	211,978.09
October 2010	11,288,058.04	January 2015	1,759,794.87	March 2019	200,405.69
November 2010	10,892,769.61	February 2015	1,694,407.95	April 2019	189,230.85
December 2010	10,511,125.72	March 2015	1,631,296.41	May 2019	178,439.53
January 2011	10,142,657.65	April 2015	1,570,381.28	June 2019	168,018.17
February 2011	9,786,912.76	May 2015	1,511,586.29	July 2019	157,953.68
March 2011	9,443,453.84	June 2015	1,454,837.82	August 2019	148,233.43
April 2011	9,111,858.67	July 2015	1,400,064.78	September 2019	138,845.23
May 2011	8,791,719.45	August 2015	1,347,198.54	October 2019	129,777.32
June 2011	8,482,642.35	September 2015	1,296,172.82	November 2019	121,018.35
July 2011	8,184,246.99	October 2015	1,246,923.64	December 2019	112,557.36
August 2011	7,896,166.03	November 2015	1,199,389.22	January 2020	104,383.76
September 2011	7,618,044.69	December 2015	1,153,509.91	February 2020	96,487.36
October 2011	7,349,540.35	January 2016	1,109,228.13	March 2020	88,858.30
November 2011	7,090,322.09	February 2016	1,066,488.28	April 2020	81,487.08
December 2011	6,840,070.35	March 2016	1,025,236.67	May 2020	74,364.52
January 2012	6,598,476.49	April 2016	985,421.49	June 2020	67,481.77
February 2012	6,365,242.46	May 2016	946,992.68	July 2020	60,830.29
March 2012	6,140,080.40	June 2016	909,901.94	August 2020	54,401.82
April 2012	5,922,712.32	July 2016	874,102.63	September 2020	48,188.41
May 2012	5,712,869.75	August 2016	839,549.73	October 2020	42,182.38
June 2012	5,510,293.44	September 2016	806,199.76	November 2020	36,376.32
July 2012	5,314,732.99	October 2016	774,010.75	December 2020	30,763.07
August 2012	5,125,946.62	November 2016	742,942.19	January 2021	25,335.75
September 2012	4,943,700.80	December 2016	712,954.95	February 2021	20,087.68
October 2012	4,767,770.04	January 2017	684,011.28	March 2021	15,012.44
November 2012	4,597,936.56	February 2017	656,074.72	April 2021	10,103.83
December 2012	4,433,990.07	March 2017	629,110.07	May 2021	5,355.86
January 2013	4,275,727.47	April 2017	603,083.35	June 2021	762.76
February 2013	4,122,952.64	May 2017	577,961.78	July 2021 and thereafter	0.00
March 2013	3,975,476.19	June 2017	553,713.67		
April 2013	3,833,115.23				

Group 4 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	\$190,059,391.00	September 2009	\$ 78,212,356.63	December 2013	\$ 24,156,723.16
July 2005	189,380,509.07	October 2009	76,450,999.95	January 2014	23,599,271.89
August 2005	188,580,189.89	November 2009	74,728,634.09	February 2014	23,054,365.80
September 2005	187,659,026.73	December 2009	73,044,406.22	March 2014	22,521,727.33
October 2005	186,617,847.49	January 2010	71,397,481.99	April 2014	22,001,084.96
November 2005	185,457,715.07	February 2010	69,787,045.17	May 2014	21,492,173.13
December 2005	184,179,927.05	March 2010	68,212,297.22	June 2014	20,994,732.07
January 2006	182,786,014.53	April 2010	66,672,456.93	July 2014	20,508,507.70
February 2006	181,277,740.30	May 2010	65,166,760.03	August 2014	20,033,251.51
March 2006	179,657,096.18	June 2010	63,694,458.85	September 2014	19,568,720.41
April 2006	177,926,299.67	July 2010	62,254,821.94	October 2014	19,114,676.65
May 2006	176,087,789.78	August 2010	60,847,133.72	November 2014	18,670,887.68
June 2006	174,144,222.13	September 2010	59,470,694.15	December 2014	18,237,126.02
July 2006	172,098,463.28	October 2010	58,124,818.41	January 2015	17,813,169.22
August 2006	169,953,584.38	November 2010	56,808,836.51	February 2015	17,398,799.65
September 2006	167,712,854.02	December 2010	55,522,093.04	March 2015	16,993,804.49
October 2006	165,379,730.43	January 2011	54,263,946.84	April 2015	16,597,975.56
November 2006	162,957,852.98	February 2011	53,033,770.64	May 2015	16,211,109.26
December 2006	160,451,033.06	March 2011	51,830,950.83	June 2015	15,833,006.44
January 2007	157,863,244.26	April 2011	50,654,887.12	July 2015	15,463,472.33
February 2007	155,198,612.01	May 2011	49,504,992.29	August 2015	15,102,316.42
March 2007	152,461,402.68	June 2011	48,380,691.86	September 2015	14,749,352.39
April 2007	149,656,012.11	July 2011	47,281,423.85	October 2015	14,404,398.00
May 2007	146,786,953.66	August 2011	46,206,638.50	November 2015	14,067,275.01
June 2007	143,858,845.90	September 2011	45,155,798.02	December 2015	13,737,809.11
July 2007	140,876,399.79	October 2011	44,128,376.28	January 2016	13,415,829.80
August 2007	137,844,405.64	November 2011	43,123,858.65	February 2016	13,101,170.32
September 2007	134,767,719.71	December 2011	42,141,741.65	March 2016	12,793,667.60
October 2007	131,758,720.81	January 2012	41,181,532.79	April 2016	12,493,162.12
November 2007	128,815,934.96	February 2012	40,242,750.29	May 2016	12,199,497.89
December 2007	125,937,920.07	March 2012	39,324,922.84	June 2016	11,912,522.33
January 2008	123,123,265.23	April 2012	38,427,589.42	July 2016	11,632,086.24
February 2008	120,370,590.01	May 2012	37,550,299.02	August 2016	11,358,043.68
March 2008	117,678,543.85	June 2012	36,692,610.49	September 2016	11,090,251.92
April 2008	115,045,805.39	July 2012	35,854,092.27	October 2016	10,828,571.39
May 2008	112,471,081.84	August 2012	35,034,322.18	November 2016	10,572,865.57
June 2008	109,953,108.40	September 2012	34,232,887.29	December 2016	10,323,000.96
July 2008	107,490,647.60	October 2012	33,449,383.62	January 2017	10,078,846.98
August 2008	105,082,488.77	November 2012	32,683,416.03	February 2017	9,840,275.96
September 2008	102,727,447.42	December 2012	31,934,597.99	March 2017	9,607,163.00
October 2008	100,424,364.71	January 2013	31,202,551.37	April 2017	9,379,385.98
November 2008	98,172,106.89	February 2013	30,486,906.33	May 2017	9,156,825.48
December 2008	95,969,564.72	March 2013	29,787,301.07	June 2017	8,939,364.67
January 2009	93,815,653.00	April 2013	29,103,381.69	July 2017	8,726,889.35
February 2009	91,709,310.03	May 2013	28,434,802.01	August 2017	8,519,287.79
March 2009	89,649,497.09	June 2013	27,781,223.41	September 2017	8,316,450.75
April 2009	87,635,197.97	July 2013	27,142,314.66	October 2017	8,118,271.40
May 2009	85,665,418.45	August 2013	26,517,751.76	November 2017	7,924,645.27
June 2009	83,739,185.89	September 2013	25,907,217.79	December 2017	7,735,470.18
July 2009	81,855,548.68	October 2013	25,310,402.75	January 2018	7,550,646.23
August 2009	80,013,575.86	November 2013	24,727,003.41	February 2018	7,370,075.69

Group 4 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>
March 2018	\$ 7,193,663.04	August 2022	\$ 1,914,384.71	January 2027	\$ 447,525.38
April 2018	7,021,314.83	September 2022	1,865,409.87	February 2027	434,496.70
May 2018	6,852,939.68	October 2022	1,817,608.62	March 2027	421,801.44
June 2018	6,688,448.26	November 2022	1,770,953.89	April 2027	409,431.61
July 2018	6,527,753.17	December 2022	1,725,419.24	May 2027	397,379.41
August 2018	6,370,768.99	January 2023	1,680,978.81	June 2027	385,637.20
September 2018	6,217,412.16	February 2023	1,637,607.34	July 2027	374,197.55
October 2018	6,067,600.98	March 2023	1,595,280.12	August 2027	363,053.15
November 2018	5,921,255.56	April 2023	1,553,973.00	September 2027	352,196.92
December 2018	5,778,297.76	May 2023	1,513,662.38	October 2027	341,621.90
January 2019	5,638,651.20	June 2023	1,474,325.19	November 2027	331,321.30
February 2019	5,502,241.18	July 2023	1,435,938.88	December 2027	321,288.50
March 2019	5,368,994.66	August 2023	1,398,481.41	January 2028	311,517.02
April 2019	5,238,840.19	September 2023	1,361,931.24	February 2028	302,000.54
May 2019	5,111,707.96	October 2023	1,326,267.31	March 2028	292,732.88
June 2019	4,987,529.65	November 2023	1,291,469.04	April 2028	283,708.01
July 2019	4,866,238.50	December 2023	1,257,516.30	May 2028	274,920.03
August 2019	4,747,769.21	January 2024	1,224,389.45	June 2028	266,363.18
September 2019	4,632,057.93	February 2024	1,192,069.26	July 2028	258,031.84
October 2019	4,519,042.24	March 2024	1,160,536.94	August 2028	249,920.52
November 2019	4,408,661.09	April 2024	1,129,774.16	September 2028	242,023.85
December 2019	4,300,854.81	May 2024	1,099,762.95	October 2028	234,336.60
January 2020	4,195,565.03	June 2024	1,070,485.80	November 2028	226,853.64
February 2020	4,092,734.69	July 2024	1,041,925.55	December 2028	219,569.98
March 2020	3,992,308.00	August 2024	1,014,065.47	January 2029	212,480.74
April 2020	3,894,230.42	September 2024	986,889.18	February 2029	205,581.14
May 2020	3,798,448.60	October 2024	960,380.68	March 2029	198,866.54
June 2020	3,704,910.39	November 2024	934,524.35	April 2029	192,332.38
July 2020	3,613,564.82	December 2024	909,304.91	May 2029	185,974.23
August 2020	3,524,362.02	January 2025	884,707.41	June 2029	179,787.75
September 2020	3,437,253.26	February 2025	860,717.28	July 2029	173,768.71
October 2020	3,352,190.88	March 2025	837,320.24	August 2029	167,912.96
November 2020	3,269,128.30	April 2025	814,502.38	September 2029	162,216.47
December 2020	3,188,019.94	May 2025	792,250.05	October 2029	156,675.31
January 2021	3,108,821.29	June 2025	770,549.97	November 2029	151,285.61
February 2021	3,031,488.79	July 2025	749,389.12	December 2029	146,043.61
March 2021	2,955,979.89	August 2025	728,754.80	January 2030	140,945.65
April 2021	2,882,252.94	September 2025	708,634.59	February 2030	135,988.15
May 2021	2,810,267.27	October 2025	689,016.35	March 2030	131,167.59
June 2021	2,739,983.10	November 2025	669,888.22	April 2030	126,480.56
July 2021	2,671,361.53	December 2025	651,238.63	May 2030	121,923.73
August 2021	2,604,364.54	January 2026	633,056.24	June 2030	117,493.84
September 2021	2,538,954.97	February 2026	615,330.00	July 2030	113,187.71
October 2021	2,475,096.46	March 2026	598,049.09	August 2030	109,002.22
November 2021	2,412,753.49	April 2026	581,202.96	September 2030	104,934.36
December 2021	2,351,891.34	May 2026	564,781.28	October 2030	100,981.15
January 2022	2,292,476.05	June 2026	548,773.97	November 2030	97,139.72
February 2022	2,234,474.43	July 2026	533,171.18	December 2030	93,407.23
March 2022	2,177,854.03	August 2026	517,963.27	January 2031	89,780.93
April 2022	2,122,583.13	September 2026	503,140.85	February 2031	86,258.14
May 2022	2,068,630.72	October 2026	488,694.73	March 2031	82,836.23
June 2022	2,015,966.49	November 2026	474,615.93	April 2031	79,512.64
July 2022	1,964,560.81	December 2026	460,895.66	May 2031	76,284.87

Group 4 MBS (Continued)

<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>	<u>Distribution Date</u>	<u>Specified Balance</u>
June 2031	\$ 73,150.47	September 2032	\$ 35,847.51	December 2033	\$ 12,531.38
July 2031	70,107.07	October 2032	33,918.92	January 2034	11,350.83
August 2031	67,152.34	November 2032	32,050.13	February 2034	10,210.12
September 2031	64,284.01	December 2032	30,239.57	March 2034	9,108.16
October 2031	61,499.86	January 2033	28,485.70	April 2034	8,043.90
November 2031	58,797.73	February 2033	26,787.02	May 2034	7,016.31
December 2031	56,175.51	March 2033	25,142.08	June 2034	6,024.38
January 2032	53,631.14	April 2033	23,549.44	July 2034	5,067.12
February 2032	51,162.62	May 2033	22,007.71	August 2034	4,143.60
March 2032	48,767.97	June 2033	20,515.54	September 2034	3,252.86
April 2032	46,445.29	July 2033	19,071.61	October 2034	2,394.01
May 2032	44,192.70	August 2033	17,674.62	November 2034	1,566.15
June 2032	42,008.38	September 2033	16,323.32	December 2034	768.43
July 2032	39,890.57	October 2033	15,016.47	January 2035 and thereafter	0.00
August 2032	37,837.50	November 2033	13,752.88		

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 through April 2006	\$100,521,000.00	December 2008	\$ 51,386,535.77	September 2011	\$ 16,057,606.67
May 2006	99,566,269.85	January 2009	49,958,586.40	October 2011	15,392,835.29
June 2006	98,542,640.97	February 2009	48,554,965.26	November 2011	14,752,187.36
July 2006	97,451,359.21	March 2009	47,175,352.29	December 2011	14,135,098.51
August 2006	96,293,755.65	April 2009	45,819,431.50	January 2012	13,541,017.21
September 2006	95,071,244.62	May 2009	44,486,890.88	February 2012	12,969,404.50
October 2006	93,785,321.52	June 2009	43,177,422.41	March 2012	12,419,733.67
November 2006	92,437,560.46	July 2009	41,890,721.92	April 2012	11,891,489.99
December 2006	91,029,611.73	August 2009	40,626,489.14	May 2012	11,384,170.43
January 2007	89,563,199.08	September 2009	39,384,427.54	June 2012	10,897,283.38
February 2007	88,040,116.87	October 2009	38,164,244.38	July 2012	10,430,348.37
March 2007	86,462,227.09	November 2009	36,965,650.57	August 2012	9,982,895.85
April 2007	84,831,456.11	December 2009	35,788,360.70	September 2012	9,554,466.88
May 2007	83,149,791.46	January 2010	34,632,092.93	October 2012	9,144,612.95
June 2007	81,419,278.35	February 2010	33,496,568.98	November 2012	8,752,895.65
July 2007	79,642,016.09	March 2010	32,381,514.05	December 2012	8,378,886.52
August 2007	77,820,154.43	April 2010	31,286,656.80	January 2013	8,022,166.76
September 2007	75,955,889.76	May 2010	30,211,729.29	February 2013	7,682,327.00
October 2007	74,121,673.76	June 2010	29,156,466.94	March 2013	7,358,967.14
November 2007	72,317,113.39	July 2010	28,120,608.47	April 2013	7,051,696.05
December 2007	70,541,820.65	August 2010	27,103,895.89	May 2013	6,760,131.43
January 2008	68,795,412.50	September 2010	26,106,074.41	June 2013	6,483,899.56
February 2008	67,077,510.80	October 2010	25,126,892.43	July 2013	6,480,897.73
March 2008	65,387,742.26	November 2010	24,166,101.47	August 2013	6,477,967.74
April 2008	63,725,738.35	December 2010	23,225,997.65	September 2013	6,475,107.91
May 2008	62,091,135.26	January 2011	22,316,439.33	October 2013	6,472,316.58
June 2008	60,483,573.80	February 2011	21,436,715.44	November 2013	6,469,592.13
July 2008	58,902,699.39	March 2011	20,586,131.20	December 2013	6,466,932.98
August 2008	57,348,161.97	April 2011	19,764,007.71	January 2014	6,464,337.59
September 2008	55,819,615.94	May 2011	18,969,681.59	February 2014	6,461,804.45
October 2008	54,316,720.08	June 2011	18,202,504.63	March 2014	6,459,332.09
November 2008	52,839,137.55	July 2011	17,461,843.43	April 2014	6,456,919.07
		August 2011	16,747,079.05	May 2014	6,454,563.98

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>
June 2014	\$ 6,452,265.47	July 2017	\$ 6,117,059.82	August 2020	\$ 1,675,908.92
July 2014	6,450,022.18	August 2017	5,935,850.24	September 2020	1,603,804.99
August 2014	6,447,832.81	September 2017	5,759,061.51	October 2020	1,533,490.67
September 2014	6,445,696.09	October 2017	5,586,587.68	November 2020	1,464,922.38
October 2014	6,443,610.76	November 2017	5,418,325.31	December 2020	1,398,057.56
November 2014	6,441,575.61	December 2017	5,254,173.37	January 2021	1,332,854.67
December 2014	6,439,589.45	January 2018	5,094,033.26	February 2021	1,269,273.18
January 2015	6,437,651.11	February 2018	4,937,808.68	March 2021	1,207,273.50
February 2015	6,435,759.47	March 2018	4,785,405.61	April 2021	1,146,817.00
March 2015	6,433,913.42	April 2018	4,636,732.26	May 2021	1,087,865.97
April 2015	6,432,111.87	May 2018	4,491,699.01	June 2021	1,030,383.61
May 2015	6,430,353.77	June 2018	4,350,218.34	July 2021	974,333.98
June 2015	6,428,638.08	July 2018	4,212,204.83	August 2021	919,682.02
July 2015	6,426,963.80	August 2018	4,077,575.05	September 2021	866,393.50
August 2015	6,425,329.95	September 2018	3,946,247.56	October 2021	814,435.00
September 2015	6,423,735.56	October 2018	3,818,142.85	November 2021	763,773.92
October 2015	6,422,179.70	November 2018	3,693,183.30	December 2021	714,378.43
November 2015	6,420,661.45	December 2018	3,571,293.09	January 2022	666,217.45
December 2015	6,419,179.91	January 2019	3,452,398.25	February 2022	619,260.67
January 2016	6,417,734.21	February 2019	3,336,426.51	March 2022	573,478.48
February 2016	6,416,323.51	March 2019	3,223,307.36	April 2022	528,842.00
March 2016	6,414,946.95	April 2019	3,112,971.93	May 2022	485,323.04
April 2016	6,413,603.75	May 2019	3,005,352.99	June 2022	442,894.08
May 2016	6,412,293.08	June 2019	2,900,384.92	July 2022	401,528.26
June 2016	6,411,014.19	July 2019	2,798,003.63	August 2022	361,199.37
July 2016	6,409,766.32	August 2019	2,698,146.58	September 2022	321,881.83
August 2016	6,408,548.72	September 2019	2,600,752.69	October 2022	283,550.66
September 2016	6,407,360.67	October 2019	2,505,762.34	November 2022	246,181.51
October 2016	6,406,201.47	November 2019	2,413,117.34	December 2022	209,750.59
November 2016	6,405,070.43	December 2019	2,322,760.86	January 2023	174,234.69
December 2016	6,403,966.88	January 2020	2,234,637.44	February 2023	139,611.17
January 2017	6,402,890.15	February 2020	2,148,692.92	March 2023	105,857.90
February 2017	6,401,839.61	March 2020	2,064,874.44	April 2023	72,953.33
March 2017	6,400,814.64	April 2020	1,983,130.40	May 2023	40,876.40
April 2017	6,399,814.62	May 2020	1,903,410.42	June 2023	9,606.57
May 2017	6,398,838.95	June 2020	1,825,665.33	July 2023 and thereafter	0.00
June 2017	6,302,798.75	July 2020	1,749,847.12		

JA Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through June 2023	\$950,000.00	April 2024	\$687,286.92	March 2025	\$457,960.89
July 2023	929,292.83	May 2024	663,672.73	April 2025	440,137.76
August 2023	899,577.52	June 2024	640,654.55	May 2025	422,764.79
September 2023	870,610.59	July 2024	618,217.44	June 2025	405,830.57
October 2023	842,373.40	August 2024	596,346.81	July 2025	389,323.98
November 2023	814,847.78	September 2024	575,028.42	August 2025	373,234.16
December 2023	788,015.98	October 2024	554,248.41	September 2025	357,550.52
January 2024	761,860.69	November 2024	533,993.20	October 2025	342,262.73
February 2024	736,365.01	December 2024	514,249.59	November 2025	327,360.70
March 2024	711,512.45	January 2025	495,004.68	December 2025	312,834.61
		February 2025	476,245.87	January 2026	298,674.86

JA Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
February 2026	\$284,872.08	January 2027	\$154,143.74	December 2027	\$ 55,207.53
March 2026	271,417.16	February 2027	143,972.71	January 2028	47,495.29
April 2026	258,301.17	March 2027	134,055.94	February 2028	39,972.93
May 2026	245,515.43	April 2027	124,386.81	March 2028	32,635.41
June 2026	233,051.47	May 2027	114,958.87	April 2028	25,477.84
July 2026	220,901.02	June 2027	105,765.84	May 2028	18,495.45
August 2026	209,056.00	July 2027	96,801.57	June 2028	11,683.57
September 2026	197,508.55	August 2027	88,060.10	July 2028	5,037.67
October 2026	186,251.00	September 2027	79,535.58	August 2028 and thereafter	0.00
November 2026	175,275.85	October 2027	71,222.32		
December 2026	164,575.81	November 2027	63,114.78		

JC Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through December 2007	\$40,297,000.00	December 2010	\$17,094,206.30	January 2014	\$ 4,771,318.31
January 2008	39,937,757.37	January 2011	16,501,399.54	February 2014	4,769,098.74
February 2008	39,223,234.58	February 2011	15,911,590.60	March 2014	4,766,923.43
March 2008	38,512,646.96	March 2011	15,324,752.97	April 2014	4,764,791.28
April 2008	37,805,967.24	April 2011	14,740,860.17	May 2014	4,762,701.25
May 2008	37,103,168.20	May 2011	14,159,885.70	June 2014	4,760,652.29
June 2008	36,404,222.67	June 2011	13,584,223.10	July 2014	4,758,643.39
July 2008	35,709,103.50	July 2011	13,028,446.16	August 2014	4,756,673.58
August 2008	35,017,783.59	August 2011	12,492,090.65	September 2014	4,754,741.88
September 2008	34,330,235.85	September 2011	11,974,702.98	October 2014	4,752,847.36
October 2008	33,646,433.27	October 2011	11,475,839.87	November 2014	4,750,989.10
November 2008	32,966,348.82	November 2011	10,995,068.17	December 2014	4,749,166.20
December 2008	32,289,955.55	December 2011	10,531,964.58	January 2015	4,747,377.77
January 2009	31,617,226.51	January 2012	10,086,115.46	February 2015	4,745,622.98
February 2009	30,948,134.79	February 2012	9,657,116.58	March 2015	4,743,900.97
March 2009	30,282,653.51	March 2012	9,244,572.91	April 2015	4,742,210.93
April 2009	29,620,755.82	April 2012	8,848,098.39	May 2015	4,740,552.07
May 2009	28,962,414.89	May 2012	8,467,315.74	June 2015	4,738,923.60
June 2009	28,307,603.93	June 2012	8,101,856.25	July 2015	4,737,324.77
July 2009	27,656,296.15	July 2012	7,751,359.57	August 2015	4,735,754.82
August 2009	27,008,464.81	August 2012	7,415,473.52	September 2015	4,734,213.04
September 2009	26,364,083.18	September 2012	7,093,853.91	October 2015	4,732,698.71
October 2009	25,723,124.55	October 2012	6,786,164.32	November 2015	4,731,211.14
November 2009	25,085,562.24	November 2012	6,492,075.97	December 2015	4,729,749.65
December 2009	24,451,369.58	December 2012	6,211,267.50	January 2016	4,728,313.58
January 2010	23,820,519.93	January 2013	5,943,424.78	February 2016	4,726,902.29
February 2010	23,192,986.65	February 2013	5,688,240.82	March 2016	4,725,515.14
March 2010	22,568,743.13	March 2013	5,445,415.50	April 2016	4,724,151.53
April 2010	21,947,762.77	April 2013	5,214,655.50	May 2016	4,722,810.83
May 2010	21,330,018.99	May 2013	4,995,674.07	June 2016	4,721,492.48
June 2010	20,715,485.22	June 2013	4,788,190.91	July 2016	4,720,195.89
July 2010	20,104,134.90	July 2013	4,785,629.00	August 2016	4,718,920.51
August 2010	19,495,941.48	August 2013	4,783,119.68	September 2016	4,717,665.78
September 2010	18,890,878.44	September 2013	4,780,661.68	October 2016	4,716,431.17
October 2010	18,288,919.24	October 2013	4,778,253.74	November 2016	4,715,216.16
November 2010	17,690,037.36	November 2013	4,775,894.66	December 2016	4,714,020.23
		December 2013	4,773,583.23	January 2017	4,712,842.90

JC Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
February 2017	\$ 4,711,683.66	March 2019	\$ 2,317,981.09	April 2021	\$ 749,736.03
March 2017	4,710,542.05	April 2019	2,234,815.79	May 2021	705,063.71
April 2017	4,709,417.59	May 2019	2,153,686.14	June 2021	661,490.97
May 2017	4,708,309.85	June 2019	2,074,542.90	July 2021	618,990.87
June 2017	4,635,902.14	July 2019	1,997,338.01	August 2021	577,537.08
July 2017	4,496,218.80	August 2019	1,922,024.55	September 2021	537,103.94
August 2017	4,359,930.91	September 2019	1,848,556.71	October 2021	497,666.38
September 2017	4,226,957.06	October 2019	1,776,889.77	November 2021	459,199.92
October 2017	4,097,217.79	November 2019	1,706,980.07	December 2021	421,680.69
November 2017	3,970,635.51	December 2019	1,638,784.99	January 2022	385,085.38
December 2017	3,847,134.46	January 2020	1,572,262.92	February 2022	349,391.24
January 2018	3,726,640.67	February 2020	1,507,373.23	March 2022	314,576.06
February 2018	3,609,081.90	March 2020	1,444,076.28	April 2022	280,618.16
March 2018	3,494,387.64	April 2020	1,382,333.36	May 2022	247,496.41
April 2018	3,382,489.04	May 2020	1,322,106.67	June 2022	215,190.14
May 2018	3,273,318.86	June 2020	1,263,359.32	July 2022	183,679.20
June 2018	3,166,811.48	July 2020	1,206,055.30	August 2022	152,943.94
July 2018	3,062,902.82	August 2020	1,150,159.46	September 2022	122,965.16
August 2018	2,961,530.29	September 2020	1,095,637.49	October 2022	93,724.11
September 2018	2,862,632.81	October 2020	1,042,455.87	November 2022	65,202.52
October 2018	2,766,150.75	November 2020	990,581.91	December 2022	37,382.54
November 2018	2,672,025.86	December 2020	939,983.69	January 2023	10,246.76
December 2018	2,580,201.31	January 2021	890,630.04	February 2023 and thereafter	0.00
January 2019	2,490,621.57	February 2021	842,490.56		
February 2019	2,403,232.47	March 2021	795,535.55		

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

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

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\$1,764,227,922



**Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 2005-62**

PROSPECTUS SUPPLEMENT

Bear, Stearns & Co. Inc.

May 20, 2005
