

\$2,410,901,071



**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2005-91**

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own

- Fannie Mae MBS and
- an underlying REMIC certificate backed by 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-13 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
PB (1)	1	\$425,163,000	PAC	4.5%	FIX	31394FYR0	June 2016
PC (1)	1	139,407,000	PAC	4.5	FIX	31394FYS8	August 2018
PD (1)	1	79,592,000	PAC	4.5	FIX	31394FYT6	October 2019
PE (1)	1	83,185,522	PAC	4.5	FIX	31394FYU3	October 2020
DA (1)	1	184,642,478	NSJ/TAC/AD	4.5	FIX	31394FVY1	October 2020
ZD (1)	1	88,000,000	NSJ/SUP/AD	4.5	FIX/Z	31394FYW9	October 2020
ZC (1)	1	10,000	SUP	4.5	FIX/Z	31394FYX7	October 2020
OC (1)	2	31,768,000	SC/PAC	5.5	FIX	31394FYY5	May 2033
ID (1)	2	27,830,000 (2)	NTL	5.5	FIX/IO	31394FYZ2	May 2033
OD (1)	2	153,065,000	SC/PAC	4.5	FIX	31394FZA6	May 2033
OE (1)	2	20,385,000	SC/PAC	5.5	FIX	31394FZB4	May 2033
OG (1)	2	40,875,000	SC/PAC	5.5	FIX	31394FZC2	May 2033
OH (1)	2	11,166,181	SC/PAC	5.5	FIX	31394FZD0	May 2033
DC (1)	2	53,250,000	SC/PAC/AD	5.0	FIX	31394FZE8	May 2033
FC (1)	2	17,750,000	SC/PAC/AD	(3)	FLT	31394FZF5	May 2033
SC (1)	2	17,750,000 (2)	NTL	(3)	INV/IO	31394FZG3	May 2033
FH (1)	2	25,646,413	SC/TAC/AD	(3)	FLT	31394FZH1	May 2033
SH (1)	2	6,994,477	SC/TAC/AD	(3)	INV	31394FZJ7	May 2033
ZF	2	1,000	SC/TAC/AD	5.5	FIX/Z	31394FZK4	May 2033
ZR	2	33,000,000	SC/TAC/AD	5.5	FIX/Z	31394FZL2	May 2033
ZQ	2	17,000,000	SC/SUP	5.5	FIX/Z	31394FZM0	May 2033
IJ (1)	3	37,516,363 (2)	NTL	5.5	FIX/IO	31394FZN8	July 2029
PJ (1)	3	206,340,000	PAC	4.5	FIX	31394FZP3	July 2029
PK (1)	3	91,836,000	PAC	5.5	FIX	31394FZQ1	June 2033
PL (1)	3	17,214,000	PAC	5.5	FIX	31394FZR9	January 2034
PM (1)	3	51,149,000	PAC	5.5	FIX	31394FZS7	September 2035
PH (1)	3	4,151,177	PAC	5.5	FIX	31394FZT5	October 2035
KC (1)	3	82,500,000	PAC/AD	5.0	FIX	31394FZU2	October 2035
KF (1)	3	27,500,000	PAC/AD	(3)	FLT	31394FZV0	October 2035
KS (1)	3	27,500,000 (2)	NTL	(3)	INV/IO	31394FZW8	October 2035
FJ (1)	3	58,838,670	TAC/AD	(3)	FLT	31394FZX6	October 2035
SJ (1)	3	16,046,911	TAC/AD	(3)	INV	31394FZY4	October 2035
ES (1)	3	50,000,000	TAC/AD	(3)	INV/T	31394FZZ1	October 2035
EF (1)	3	9,090,909	TAC/AD	(3)	FLT/T	31394FA21	October 2035
ZJ (1)	3	22,000,000	SUP/AD	5.5	FIX/Z	31394FA39	June 2033
ZK (1)	3	30,000,000	SUP/AD	5.5	FIX/Z	31394FA47	October 2035
FD (1)	3	333,333,333	PT	(3)	FLT	31394FA54	October 2035
SD (1)	3	333,333,333 (2)	NTL	(3)	INV/IO	31394FA62	October 2035
R		0	NPR	0	NPR	31394FA70	October 2035
RL		0	NPR	0	NPR	31394FA88	October 2035

(1) Exchangeable classes.

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

(3) Based on LIBOR.

If you own certificates of certain classes, you can exchange them for the corresponding RCR certificates to be issued at the time of the exchange. The CA, PA, DM, DN, EN, OJ, OK, OL, OB, BG, PN, PQ, PG, ED, KB, KA and CG Classes are the RCR classes, as further described in this prospectus supplement.

The dealer will offer the certificates (other than the PB, PC, PD, PE, IJ, PJ, PK, PL, PM and PH Classes) from time to time in negotiated transactions at varying prices. We expect the settlement date to be September 27, 2005. Fannie Mae initially will retain the PB, PC, PD, PE, IJ, PJ, PK, PL, PM and PH Classes.



Deutsche Bank Securities

August 26, 2005

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AVAILABLE INFORMATION

You should purchase the certificates only if you have read and understood this prospectus supplement and the following documents (the “Disclosure Documents”):

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated May 1, 2002 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Mortgage Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated July 1, 2004 (the “MBS Prospectus”);
- if you are purchasing any Group 2 Class or the R or RL Class, the disclosure documents relating to the underlying REMIC Certificate (the “Underlying REMIC Disclosure Document”); and
- any information incorporated by reference in this prospectus supplement as discussed below under the heading “Incorporation by Reference.”

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

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

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

You also can obtain copies of the Disclosure Documents, except the Underlying REMIC Disclosure Document, by writing or calling the dealer at:

Deutsche Bank Securities, Inc.
Syndicate Operations
Prospectus Department
31 West 52nd Street
New York, New York 10019
(telephone 212-469-5000).

INCORPORATION BY REFERENCE

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

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

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

- our Annual Report on Form 10-K for the fiscal year ended December 31, 2003 (“Form 10-K”);
- all other reports we have filed pursuant to Section 13(a) or 15(d) of the Securities Exchange Act of 1934 since the end of the fiscal year covered by the Form 10-K until the date of this prospectus supplement, excluding any information “furnished” to the SEC on Form 8-K; and

- all proxy statements that we file with the SEC and all documents that we file with the SEC pursuant to Section 13(a), 13(c), 14 or 15(d) of the Securities Exchange Act of 1934 subsequent to the date of this prospectus supplement and prior to the completion of the offering of the certificates, excluding any information we “furnish” to the SEC on Form 8-K.

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

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

In addition, you may read our SEC filings and other information about Fannie Mae at the offices of the New York Stock Exchange, the Chicago Stock Exchange and the Pacific Exchange. Our SEC filings are also available at the SEC’s Web site at www.sec.gov. You also may read and copy any document we file with the SEC by visiting the SEC’s Public Reference Room at 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, 2004 and 2005.

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 (the “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 Decem-

ber 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, March 31, 2005 and June 30, 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.

In a Form 12b-25 filed with the SEC on August 9, 2005, we reported that, based on our current assessment, we are not likely to complete and file our Annual Report on Form 10-K for the year ended December 31, 2004, which will contain restated financial information, prior to the second half of 2006. We also reported in that Form 12b-25 that we are uncertain whether Deloitte will be able to opine on either the effectiveness of our internal control over financial reporting or management's process for assessing the effectiveness of internal control over financial reporting as of December 31, 2004 or December 31, 2005. We also reported in that Form 12b-25 that current NYSE listing standards allow the NYSE to continue to list the securities of a listed company for up to nine months after a company is delinquent in filing its Annual Report on Form 10-K (until December 16, 2005, in the case of Fannie Mae). The NYSE, in its sole discretion, also may extend the listing of a company's securities for another three months after that date, depending on the company's circumstances. Under the rules of the NYSE, Fannie Mae would have a right to a review of any decision to delist its securities by a committee of the NYSE Board of Directors.

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

REFERENCE SHEET

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

Assets Underlying Each Group of Classes

<u>Group</u>	<u>Assets</u>
1	Group 1 MBS
2	Class 2003-40-MP REMIC Certificate
3	Group 3 MBS

Assumed Characteristics of the Mortgage Loans Underlying the Trust MBS (as of September 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	\$1,000,000,000	180	151	26	4.95%
Group 3 MBS	\$1,000,000,000	360	316	36	6.37%

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

Characteristics of the Group 2 Underlying REMIC Certificate

Exhibit A describes the Group 2 Underlying REMIC certificate, including certain information about the related mortgage loans. To learn more about the Group 2 Underlying REMIC certificate, you should obtain from us the current class factor and the related disclosure document as described on page S-3.

Class Factors

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

Settlement Date

We expect to issue the certificates on September 27, 2005.

Distribution Dates

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

Book-Entry and Physical Certificates

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

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

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

Exchanging Certificates Through Combination and Recombination

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

Interest Rates

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

During the initial interest accrual period, the floating rate, inverse floating rate and toggle classes will bear interest at the initial interest rates listed below. During subsequent interest accrual periods, the floating rate, inverse floating rate and toggle 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>
FC	4.10000%	7.00000%	0.35%	LIBOR + 35 basis points
SC	2.90000%	6.65000%	0.00%	6.65% – LIBOR
FH	4.25000%	7.00000%	0.50%	LIBOR + 50 basis points
SH	10.08333%	23.83333%	0.00%	23.83333% – (3.66666629 × LIBOR)
KF	4.10000%	7.00000%	0.35%	LIBOR + 35 basis points
KS	2.90000%	6.65000%	0.00%	6.65% – LIBOR
FJ	4.25000%	7.00000%	0.50%	LIBOR + 50 basis points
SJ	10.08333%	23.83333%	0.00%	23.83333% – (3.66666644 × LIBOR)
ES	6.50000%	6.50000%	0.00%	(2)
EF	0.00000%	35.75000%	0.00%	(3)
FD	4.05000%	7.00000%	0.30%	LIBOR + 30 basis points
SD	2.95000%	6.70000%	0.00%	6.7% – LIBOR

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

(2) The applicable interest rate for the ES Class each month will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Rate</u>
Less than 6.5%	6.5%
Greater than or equal to 6.5%	0.0%

(3) The applicable interest rate for the EF Class each month will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Rate</u>
Less than 6.5%	0.00%
Greater than or equal to 6.5%	35.75%

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>	
SC	100% of the FC Class
ID	18.18181818% of the OD Class
IJ	18.1818178734% of the PJ Class
KS	100% of the KF Class
SD	100% of the FD Class

Distributions of Principal

Group 1 Principal Distribution Amount

ZD Accrual Amount

1. If and only if the aggregate principal balance of the Group 1 MBS is *less than or equal to* the Group 1 MBS Specified Balance, to the ZD Class.
2. To the DA Class to its Targeted Balance.
3. Thereafter to the ZD Class.

ZC Accrual Amount

1. To the DA Class to its Targeted Balance.
2. To the ZD Class to zero.
3. Thereafter to the ZC Class.

Group 1 Cash Flow Distribution Amount

1. To Aggregate Group I to its Planned Balance.
2. If and only if the aggregate principal balance of the Group 1 MBS is *less than or equal to* the Group 1 MBS Specified Balance, to the ZD Class to zero.
3. To the DA Class to its Targeted Balance.
4. To the ZD Class to zero.
5. To the DA Class to zero.
6. To the ZC Class to zero.
7. To Aggregate Group I to zero.

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

Group 2 Principal Distribution Amount

ZF Accrual Amount

To the FH and SH Classes, pro rata, to zero, and thereafter to the ZF Class.

ZR Accrual Amount

1. To Aggregate Group III to its Planned Balance.
2. To Aggregate Group IV to its Targeted Balance.
3. Thereafter to the ZR Class.

ZQ Accrual Amount

1. To Aggregate Group III to its Planned Balance.
2. To Aggregate Group IV to its Targeted Balance.
3. To the ZR Class to its Targeted Balance.
4. Thereafter to the ZQ Class.

Group 2 Cash Flow Distribution Amount

1. To Aggregate Group II to its Planned Balance.
2. To Aggregate Group III to its Planned Balance.
3. To Aggregate Group IV to its Targeted Balance.
4. To the ZR Class to its Targeted Balance.
5. To the ZQ Class to zero.
6. To Aggregate Group IV to zero.
7. To the ZR Class to zero.
8. To Aggregate Group III to zero.
9. To Aggregate Group II to zero.

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

Group 3 Principal Distribution Amount

ZJ Accrual Amount

1. To Aggregate Group VI to its Planned Balance.
2. To Aggregate Group VII to its Targeted Balance.
3. For so long as the ZJ Class remains outstanding, to the ZJ and ZK Classes in the proportions of 96.4912280702% and 3.5087719298%, respectively.

ZK Accrual Amount

1. To Aggregate Group VI to its Planned Balance.
2. To Aggregate Group VII to its Targeted Balance.

3. For so long as the ZJ Class remains outstanding, to the ZJ and ZK Classes in the proportions of 96.4912280702% and 3.5087719298%, respectively.

4. Thereafter to the ZK Class.

Group 3 Cash Flow Distribution Amount

(a) 66.6666667% as follows:

first, to Aggregate Group V to its Planned Balance;

second, to Aggregate Group VI to its Planned Balance;

third, to Aggregate Group VII to its Targeted Balance;

fourth, for so long as the ZJ Class remains outstanding, to the ZJ and ZK Classes in the proportions of 96.4912280702% and 3.5087719298%, respectively;

fifth, to the ZK Class to zero;

sixth, to Aggregate Group VII to zero;

seventh, to Aggregate Group VI to zero; and

eighth, to Aggregate Group V to zero and

(b) 33.3333333% to the FD Class to zero.

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

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

Weighted Average Lives (years) *

<u>Group 1 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>170%</u>	<u>179%</u>	<u>180%</u>	<u>250%</u>	<u>350%</u>	<u>500%</u>
PB.....	5.1	2.7	2.7	2.7	2.7	2.7	2.3	1.7
PC.....	9.7	6.0	6.0	6.0	6.0	6.0	4.8	3.5
PD.....	11.1	8.0	8.0	8.0	8.0	8.0	6.5	4.9
PE.....	12.1	10.5	10.5	10.5	10.5	10.5	9.3	7.5
DA.....	9.0	3.8	1.0	1.0	5.1	1.6	0.8	0.5
ZD.....	14.3	10.7	8.8	8.6	0.3	0.3	0.2	0.2
ZC.....	15.0	12.6	12.6	12.6	12.6	4.7	1.7	0.9
CA.....	12.6	7.0	3.9	3.6	3.5	1.2	0.6	0.4
PA.....	7.4	4.8	4.8	4.8	4.8	4.8	4.0	3.1

	PSA Prepayment Assumption										
Group 2 Classes	0%	100%	165%	205%	220%	264%	270%	325%	500%	600%	
OC	3.3	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	
ID, OD, OJ and OK	13.8	4.0	4.0	4.0	4.0	4.0	4.0	4.0	2.8	2.3	
OE	19.7	8.0	8.0	8.0	8.0	8.0	8.0	8.0	5.1	4.1	
OG	21.2	11.0	11.0	11.0	11.0	11.0	11.0	11.0	7.1	5.7	
OH	22.5	17.9	17.9	17.9	17.9	17.9	17.9	17.9	12.0	9.8	
DC, FC, SC, DM and DN	9.3	7.6	2.7	2.7	2.7	2.7	2.7	2.5	1.2	1.0	
FH, SH and EN	18.4	12.6	6.6	2.5	2.5	2.6	2.6	1.6	0.5	0.3	
ZF	20.5	13.7	9.2	7.9	7.9	8.4	8.7	3.2	0.7	0.5	
ZR	24.0	16.7	12.5	10.5	8.1	1.6	1.6	1.6	0.8	0.6	
ZQ	26.6	23.2	20.3	18.2	17.3	14.3	14.1	0.6	0.2	0.1	
OL	20.7	10.0	10.0	10.0	10.0	10.0	10.0	10.0	6.4	5.2	
OB	14.5	5.6	5.6	5.6	5.6	5.6	5.6	5.6	3.8	3.1	
	PSA Prepayment Assumption										
Group 3 Classes	0%	100%	163%	250%	320%	350%	370%	400%	500%	600%	700%
IJ, PJ, PN and PQ	11.3	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.1	1.8	1.5
PK	20.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	4.7	3.8	3.2
PL	21.9	8.0	8.0	8.0	8.0	8.0	8.0	8.0	6.3	5.1	4.2
PM	23.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	8.7	7.1	5.9
PH	23.8	19.1	19.1	19.1	19.1	19.1	19.1	19.1	15.6	12.9	10.7
KC, KF, KS, KB and KA	12.3	8.0	2.6	2.6	2.6	2.6	2.7	2.4	1.6	1.3	1.0
FJ, SJ, ES, EF and ED	24.3	14.0	9.8	3.3	1.3	1.0	0.9	0.9	0.8	0.6	0.5
ZJ	26.8	18.1	14.6	10.2	4.3	2.8	2.4	1.2	0.2	0.1	0.1
ZK	28.9	22.7	20.3	16.3	12.6	9.4	6.3	2.7	0.7	0.4	0.2
FD, SD and BG ..	20.8	9.8	7.4	5.3	4.3	3.9	3.7	3.4	2.7	2.2	1.8
PG	15.7	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.0	3.3	2.8
CG	27.2	16.0	10.6	6.0	3.6	2.8	2.3	1.7	1.1	0.8	0.6

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

ADDITIONAL RISK FACTORS

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

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

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

In particular, as described in the related underlying disclosure document, principal payments on the underlying REMIC certificate are governed by a principal balance schedule. As a result, the underlying REMIC certificate may receive principal payments at rates faster or slower than would otherwise have been the case. In some cases, the underlying REMIC certificate may receive no principal payments for extended periods. Prepayments on the related mortgage loans may have occurred at rates faster or slower than the rates initially assumed. This prospectus supplement contains no information as to whether

- the underlying REMIC certificate has adhered to its principal balance schedule,
- any related Support classes remain outstanding, or
- the underlying REMIC certificate otherwise has performed as originally anticipated.

You may obtain additional information about the underlying REMIC certificate by re-

viewing its current class factor in light of other information available in the related disclosure document. You may obtain that documents from us as described on page S-3.

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

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

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

Hurricane Katrina may present risk of increased mortgage loan defaults. In late August 2005, Hurricane Katrina and related events caused catastrophic damage to extensive areas along the Gulf Coast, including portions of coastal and inland Louisiana, Mississippi, Alabama and Florida. The full extent of the physical damage resulting from severe flooding, high winds and environmental contamination remains uncertain. Hundreds of thousands of people have been displaced and interruptions in the regional economy have been significant. Although the long-term effects are unclear, these events could lead to a general economic downturn in the Gulf Coast region, including job losses and declines in real estate values. Accordingly, defaults on any mortgage loans in the affected areas may increase, in turn resulting in early payments of principal to holders of certificates backed by those mortgage loans.

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

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

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

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

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

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

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

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

Terrorist activities and related military and political actions by the U.S. government could cause reductions in investor confidence and substantial market volatility in real estate and securities markets. It is impossible to predict the extent to which terrorist activities may occur or,

if they do occur, the extent of the effect on the certificates. Moreover, it is uncertain what effects any past or future terrorist activities or any related military or political actions on the part of the United States government and others will have on the United States and world financial markets, local, regional and national economies, real estate markets across the United States, or particular business sectors, including those affecting the performance of mortgage loan bor-

rowers. 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 September 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

- two groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS” and “Group 3 MBS” and, together, the “Trust MBS”), and
- a previously issued REMIC certificate (the “Group 2 Underlying REMIC Certificate”) evidencing beneficial ownership interests in the related Fannie Mae REMIC trust (the “Underlying REMIC Trust”) as further described in Exhibit A.

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

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

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

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

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

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

Our guaranty obligations with respect to the Group 2 Underlying REMIC Certificate are described in the Underlying REMIC Disclosure Document. Our guarantees are not backed by the full faith and credit of the United States. See “Description of Certificates—The Fannie Mae Guaranty” in the REMIC Prospectus, “Description of the Certificates—Fannie Mae Guaranty” in the MBS Prospectus, and “Description of the Certificates—General—*Fannie Mae Guaranty*” in the Underlying REMIC Disclosure Document.

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

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

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

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

<u>Classes</u>	<u>Denominations</u>
The Interest Only, Inverse Floating Rate, Toggle 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.

Voting the Group 2 Underlying REMIC Certificate. Holders of the Group 2 Underlying REMIC Certificate may be asked to vote on issues arising under the related trust agreements. If so, the Trustee will vote the Group 2 Underlying REMIC Certificate, as instructed by Holders of Certificates of the related Classes. The Trustee must receive instructions from Holders of Certificates having principal balances totaling at least 51% of the aggregate principal balance of the related Classes.

Combination and Recombination

General. You are permitted to exchange all or a portion of the Group 1 and Group 3 Classes and the OC, ID, OD, OE, OG, OH, DC, FC, SC, FH and SH Classes of REMIC Certificates for a proportionate interest in the related RCR Certificates in the combinations shown on Schedule 1. You also may exchange all or a portion of the RCR Certificates for the related REMIC Certificates in the same manner. This process may occur repeatedly.

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

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

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

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

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

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

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

The Trust MBS

The following table contains certain information about the Trust MBS. The Trust MBS included in each specified Group will have the aggregate unpaid principal balance and Pass-Through Rate shown below and the general characteristics described in the MBS Prospectus. The Trust MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the Trust MBS are conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 15 years in the case of the Group 1 MBS, and up to 30 years in the case of the Group 3 MBS. See "The Mortgage Pools" and "Yield, Maturity, and Prepayment Considerations" in the MBS Prospectus.

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

Group 1 MBS

Aggregate Unpaid Principal Balance	\$1,000,000,000
MBS Pass-Through Rate	4.50%
Range of WACs (annual percentages)	4.75% to 7.00%
Range of WAMs	121 months to 180 months
Approximate Weighted Average WAM	151 months
Approximate Weighted Average WALA (weighted average loan age)	26 months

Group 3 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	231 months to 360 months
Approximate Weighted Average WAM	316 months
Approximate Weighted Average WALA	36 months

The Group 2 Underlying REMIC Certificate

The Group 2 Underlying REMIC Certificate represents a beneficial ownership interest in the Underlying REMIC Trust. The assets of that trust evidence direct or indirect beneficial ownership interests in certain MBS having the general characteristics set forth in the MBS Prospectus. Distributions on the Group 2 Underlying REMIC Certificate will be passed through monthly, beginning in the month after we issue the Certificate. The general characteristics of the Group 2 Underlying REMIC Certificate are described in the Underlying REMIC Disclosure Document. See Exhibit A for additional information about the Group 2 Underlying REMIC Certificate.

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

For further information about the Group 2 Underlying REMIC Certificate, telephone us at 1-800-237-8627. There may have been material changes in facts and circumstances since the date we prepared the Underlying REMIC Disclosure Document. These may include changes in prepayment speeds, prevailing interest rates and other economic factors. As a result, the usefulness of the information set forth in that document may be limited.

Final Data Statement

After issuing the Certificates, we will prepare a Final Data Statement containing certain information, including the principal balances of the Group 2 Underlying REMIC Certificate as of the Issue Date and, with respect to the Trust MBS, the Pool number, the current WAC (or original WAC, if the current WAC is not available) and the current WAM (or Adjusted WAM, if the current WAM is not available) of the Mortgage Loans underlying each of the Trust MBS as of the Issue Date. The Final Data Statement also will include the weighted averages of all the current or original WACs and the weighted averages of all the current or Adjusted WAMs, based on the current unpaid principal balances of the Mortgage Loans underlying each of the Trust MBS as of the Issue Date. You may obtain the Final Data Statement by telephoning us at 1-800-237-8627. In addition, the Final Data Statement is available on our corporate Web site at www.fanniemae.com.

Distributions of Interest

Categories of Classes

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

<u>Interest Type*</u>	<u>Classes</u>
Group 1 Classes	
Fixed Rate	PB, PC, PD, PE, DA, ZD and ZC
Accrual	ZD and ZC
RCR**	CA and PA
Group 2 Classes	
Fixed Rate	OC, ID, OD, OE, OG, OH, DC, ZF, ZR and ZQ
Floating Rate	FC and FH
Inverse Floating Rate	SC and SH
Accrual	ZF, ZR and ZQ
Interest Only	ID and SC
RCR**	DM, DN, EN, OJ, OK, OL and OB

Interest Type***Classes****Group 3 Classes**

Fixed Rate	IJ, PJ, PK, PL, PM, PH, KC, ZJ and ZK
Floating Rate	KF, FJ, EF and FD
Inverse Floating Rate	KS, SJ, ES and SD
Toggle†	ES and EF
Accrual	ZJ and ZK
Interest Only	IJ, KS and SD
RCR**	BG, PN, PQ, PG, ED, KB, KA and CG

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

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

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

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

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

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

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

<u>Classes</u>	<u>Interest Accrual Periods</u>
All Fixed Rate Classes and the ES and EF Classes (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
All other Floating Rate and Inverse Floating Rate Classes	One-month period beginning on the 25th day of the month preceding the month in which the Distribution Date occurs

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

Accrual Classes. The ZD, ZC, ZF, ZR, ZQ, ZJ and ZK Classes are Accrual Classes. Interest will accrue on the Accrual Classes at the applicable annual rates specified on the cover or described in this prospectus supplement. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on the Accrual Classes will be added as principal to their respective principal balances on each Distribution Date. We will pay principal on the Accrual Classes as described under “—Distributions of Principal” below.

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

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

Floating Rate, Inverse Floating Rate and Toggle Classes. During each Interest Accrual Period, the Floating Rate, Inverse Floating Rate and Toggle 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 3.75%.

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	PB, PC, PD and PE
TAC	DA
Support	ZD and ZC
Non-Sticky Jump	DA and ZD
Accretion Directed	DA and ZD
RCR**	CA and PA
Group 2 Classes	
Structured Collateral/PAC	OC, OD, OE, OG, OH, DC and FC
Structured Collateral/TAC	FH, SH, ZF and ZR
Structured Collateral/Support	ZQ
Accretion Directed	DC, FC, FH, SH, ZF and ZR
Notional	ID and SC
RCR**	DM, DN, EN, OJ, OK, OL and OB

<u>Principal Type*</u>	<u>Classes</u>
Group 3 Classes	
PAC	PJ, PK, PL, PM, PH, KC and KF
TAC	FJ, SJ, ES and EF
Support	ZJ and ZK
Pass-Through	FD
Accretion Directed	KC, KF, FJ, SJ, ES, EF, ZJ and ZK
Notional	IJ, KS and SD
RCR	BG, PN, PQ, PG, ED, KB, KA and CG
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.

Principal Distribution Amount

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

- the principal then paid on the Group 1 MBS (the “Group 1 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balances of the ZD and ZC Classes (the “ZD Accrual Amount” and “ZC Accrual Amount,” respectively, and together with the Group 1 Cash Flow Distribution Amount, the “Group 1 Principal Distribution Amount”),
- the principal then paid on the Group 2 Underlying REMIC Certificate (the “Group 2 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balances of the ZF, ZR and ZQ Classes (the “ZF Accrual Amount,” “ZR Accrual Amount” and “ZQ Accrual Amount,” respectively, and together with the Group 2 Cash Flow Distribution Amount, the “Group 2 Principal Distribution Amount”), and
- the principal then paid on the Group 3 MBS (the “Group 3 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balances of the ZJ and ZK Classes (the “ZJ Accrual Amount” and “ZK Accrual Amount,” respectively, and together with the Group 3 Cash Flow Distribution Amount, the “Group 3 Principal Distribution Amount”).

Group 1 Principal Distribution Amount

ZD Accrual Amount

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

- | | | |
|---|---|--|
| <p>(i) if and only if the aggregate principal balance of the Group 1 MBS (after giving effect to distributions made on that date) is <i>less than or equal to</i> the Group 1 MBS Specified Balance for that Distribution Date, to the ZD Class;</p> <p>(ii) to the DA Class, until its principal balance is reduced to its Targeted Balance for that Distribution Date; and</p> <p>(iii) thereafter to the ZD Class.</p> | <p style="text-align: right;"> $\left. \begin{array}{l} \text{Accretion} \\ \text{Directed/} \\ \text{TAC} \\ \text{Class} \end{array} \right\}$ </p> <p style="text-align: right;"> $\left. \begin{array}{l} \text{Accrual} \\ \text{Class} \end{array} \right\}$ </p> | <p style="text-align: right;"> $\left. \begin{array}{l} \text{Non-Sticky} \\ \text{Jump Classes} \end{array} \right\}$ </p> |
|---|---|--|

ZC Accrual Amount

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

- | | | |
|---|-------------|------------------------------|
| (i) to the DA Class, until its principal balance is reduced to its Targeted Balance for that Distribution Date; | } TAC Class | } Accretion Directed Classes |
| (ii) to the ZD Class, until its principal balance is reduced to zero; and | | |
| (iii) thereafter to the ZC Class. | | } 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; | } PAC Group | } Non-Sticky Jump Classes |
| (ii) if and only if the aggregate principal balance of the Group 1 MBS (after giving effect to distributions made on that date) is <i>less than or equal to</i> the Group 1 MBS Specified Balance for that Distribution Date, to the ZD Class, until its principal balance is reduced to zero; | | |
| (iii) to the DA Class, until its principal balance is reduced to its Targeted Balance for that Distribution Date; | } TAC Class | } Non-Sticky Jump Classes |
| (iv) to the ZD Class, until its principal balance is reduced to zero; | | |
| (v) to the DA Class, without regard to its Targeted Balance and until its principal balance is reduced to zero; | } TAC Class | } Non-Sticky Jump Classes |
| (vi) to the ZC Class, until its principal balance is reduced to zero; and | | |
| (vii) to Aggregate Group I, without regard to its Planned Balance and until the Aggregate I Balance is reduced to zero. | } PAC Group | } Non-Sticky Jump Classes |

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

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

Group 2 Principal Distribution Amount

ZF Accrual Amount

On each Distribution Date, we will pay ZF Accrual Amount, concurrently, as principal of the FH and SH Classes, pro rata (or 78.5714268208% and 21.4285731792%, respectively), until their principal balances are reduced to zero. Thereafter, we will pay the ZF Accrual Amount as principal of the ZF Class.	} Accretion Directed Classes and Accrual Class

ZR Accrual Amount

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

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

ZQ Accrual Amount

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

- | | | |
|---|-------------|---------------------------------------|
| (i) to Aggregate Group III, until the Aggregate III Balance is reduced to its Planned Balance for that Distribution Date; | } PAC Group | } Accretion Directed Groups and Class |
| (ii) to Aggregate Group IV, until the Aggregate IV Balance is reduced to its Targeted Balance for that Distribution Date; | | |
| (iii) to the ZR Class, until its principal balance is reduced to Targeted Balance for that Distribution Date; and | | |
| (iv) thereafter to the ZQ Class. | | } Accrual Class |

Group 2 Cash Flow Distribution Amount

On each Distribution Date, we will pay the Group 2 Cash Flow Distribution Amount as principal of the Group 2 Classes in the following priority:

- | | | |
|---|-----------------------|-------------------------|
| (i) to Aggregate Group II (described below), until the Aggregate II Balance (described below) is reduced to its Planned Balance for that Distribution Date; | } PAC Groups | } Structured Collateral |
| (ii) to Aggregate Group III, until the Aggregate III Balance is reduced to its Planned Balance for that Distribution Date; | | |
| (iii) to Aggregate Group IV, until the Aggregate IV Balance is reduced to its Targeted Balance for that Distribution Date; | } TAC Group and Class | |
| (iv) to the ZR Class, until its principal balance is reduced to its Targeted Balance for that Distribution Date; | | |
| (v) to the ZQ Class, until its principal balance is reduced to zero; | } Support Class | |
| (vi) to Aggregate Group IV, without regard to its Targeted Balance and until the Aggregate IV Balance is reduced to zero; | } TAC Group and Class | |
| (vii) to the ZR Class, without regard to its Targeted Balance and until its principal balance is reduced to zero; | | |
| (viii) to Aggregate Group III, without regard to its Planned Balance and until the Aggregate III Balance is reduced to zero; and | } PAC Groups | |
| (ix) to Aggregate Group II, without regard to its Planned Balance and until the Aggregate II Balance is reduced to zero. | | |

“Aggregate Group II” consists of the OC, OD, OE, OG and OH Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II, sequentially, to the OC, OD, OE, OG and OH Classes, in that order, until their principal balances are reduced to zero.

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

“Aggregate Group III” consists of the DC and FC Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group III, concurrently, as principal of the DC and FC Classes, pro rata (or 75% and 25%, respectively), until their principal balances are reduced to zero.

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

“Aggregate Group IV” consists of the FH, SH and ZF Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group IV as follows:

first, concurrently, to the FH and SH Classes, pro rata (or 78.5714268208% and 21.4285731792%, respectively), until their principal balances are reduced to zero; and

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

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

Group 3 Principal Distribution Amount

ZJ Accrual Amount

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

- | | | |
|---|-------------------|-----------------------------|
| (i) to Aggregate Group VI (described below), until the Aggregate VI Balance (described below) is reduced to its Planned Balance for that Distribution Date; | } PAC Group | } Accretion Directed Groups |
| (ii) to Aggregate Group VII (described below), until the Aggregate VII Balance (described below) is reduced to its Targeted Balance for that Distribution Date; and | | |
| (iii) for so long as the ZJ Class remains outstanding, concurrently to the ZJ and ZK Classes in the proportions of 96.4912280702% and 3.5087719298%, respectively. | } Support Classes | |

ZK Accrual Amount

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

- | | | |
|---|-------------------|---|
| (i) to Aggregate Group VI, until Aggregate VI Balance is reduced to its Planned Balance for that Distribution Date; | } PAC Group | } Accretion Directed Groups and Classes |
| (ii) to Aggregate Group VII, until the Aggregate VII Balance is reduced to its Targeted Balance for that Distribution Date; | | |
| (iii) for so long as the ZJ Class remains outstanding, concurrently, to the ZJ and ZK Classes in the proportions of 96.4912280702% and 3.5087719298%, respectively; and | } Support Classes | |

(iv) thereafter to the ZK Class.

} Accrual
Class

Group 3 Cash Flow Distribution Amount

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

(a) 66.6666667% of that amount as follows:

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

second, to Aggregate Group VI, until the Aggregate VI Balance is reduced to its Planned Balance for that Distribution Date;

} PAC
Groups

third, to Aggregate Group VII, until the Aggregate VII Balance is reduced to its Targeted Balance for that Distribution Date;

} TAC
Group

fourth, for so long as the ZJ Class remains outstanding, concurrently, to the ZJ and ZK Classes in the proportions of 96.4912280702% and 3.5087719298%, respectively;

} Support
Classes

fifth, to the ZK Class, until its principal balance is reduced to zero;

sixth, to Aggregate Group VII, without regard to its Targeted Balance and until the Aggregate VII Balance is reduced to zero

} TAC
Group

seventh, to Aggregate Group VI, without regard to its Planned Balance and until the Aggregate VI Balance is reduced to zero; and

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

} PAC
Groups

(b) 33.3333333% of that amount to the FD Class, until its principal balance is reduced to zero

} Pass-Through
Class

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

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

“Aggregate Group VI” consists of the KC and KF Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group VI, concurrently, to the KC and KF Classes, pro rata (or 75% and 25%, respectively) until their principal balances are reduced to zero.

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

“Aggregate Group VII” consists of the FJ, SJ, ES and EF Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group VII, concurrently, to the FJ, SJ, ES and EF Classes, pro rata (or 43.9171603913%, 11.9774081259%, 37.3199805429% and 6.7854509399%, respectively), until their principal balances are reduced to zero.

The “Aggregate VII Balance” is equal to the aggregate of the principal balances of Aggregate Group VII.

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

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Group 2 Underlying REMIC Certificate, the priority sequence affecting principal payments on the Group 2 Underlying REMIC Certificate, and the following assumptions (such characteristics and assumptions, collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, WALAs and interest rates specified under “Reference Sheet—Assumed Characteristics of the Mortgage Loans Underlying the Trust MBS” in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related table;
- the settlement date for the sale of the Certificates is September 27, 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 Rates. The Principal Balance Schedules are found beginning on page B-1 of this prospectus supplement. The Principal Balance Schedules have been prepared on the basis of the Pricing Assumptions and the assumption that the related Mortgage Loans will prepay at a constant PSA rate within the applicable Structuring Ranges or at the applicable PSA rates set forth below.

<u>Principal Balance Schedule References</u>	<u>Related Groups (1), MBS and Classes</u>	<u>Structuring Ranges and Rates</u>
Planned Balances	Aggregate Group I	Between 100% and 250% PSA
Specified Balances	Group 1 MBS	180% PSA
Targeted Balances	DA	170% PSA
Planned Balances	Aggregate Group II	(2)
Planned Balances	Aggregate Group III	Between 165% and 270% PSA
Targeted Balances	Aggregate Group IV	205% PSA
Targeted Balances	ZR	264% PSA
Planned Balances	Aggregate Group V	Between 100% and 400% PSA
Planned Balances	Aggregate Group VI	Between 163% and 350% PSA
Targeted Balances	Aggregate Group VII	370% PSA

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

(2) The Planned Balances for Aggregate Group II have been structured at between 100% and 325% PSA but only hold at between 100% and 319% PSA.

We cannot assure you that the balance of any Group, MBS or Class listed above will conform on any Distribution Date to the specified balance in the Principal Balance Schedules. As a result, we cannot assure you that payments of principal of any Group or Class listed above will begin or end on the Distribution Dates specified in the Principal Balance Schedules. We will distribute any excess of principal payments over the amount needed to

reduce a Group or Class to its scheduled balance on a Distribution Date. Accordingly, the ability to reduce a Group or Class to its scheduled balance will not be improved by the averaging of high and low principal payments from month to month. In addition, even if the related Mortgage Loans prepay at rates falling within the applicable Structuring Ranges, principal distributions may be insufficient to reduce the applicable Groups and Class to their scheduled balances if the prepayments do not occur at a *constant* PSA rate. Moreover, because of the diverse remaining terms to maturity of the related Mortgage Loans, which may include recently originated Mortgage Loans, the Groups and Classes specified above may not be reduced to their scheduled balances, even if prepayments occur at a *constant* rate within the applicable Structuring Ranges or at the applicable PSA rates specified above.

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

<u>Groups</u>	<u>Initial Effective Ranges</u>
Aggregate Group I	Between 100% and 250% PSA
Aggregate Group II	Between 100% and 319% PSA
Aggregate Group III	Between 165% and 270% PSA
Aggregate Group V	Between 100% and 400% PSA
Aggregate Group VI	Between 163% and 350% PSA

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

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

<u>Classes</u>	<u>Supporting Classes</u>
Group 1	
PAC	TAC and Support
TAC	Support
Group 2	
Aggregate Group II	Aggregate Group III, Aggregate Group IV, ZR and Support
Aggregate Group III	Aggregate Group IV, ZR and Support
ZR	Support
Group 3	
Aggregate Group V	Aggregate Group VI, TAC and Support
Aggregate Group VI	TAC and Support
TAC	Support

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

Yield Tables

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

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

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

We cannot assure you that

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

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

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

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

<u>Class</u>	<u>% PSA</u>
ID	540% PSA
IJ	747% PSA

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

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

<u>Class</u>	<u>Price*</u>
ID.....	14.0%
IJ	7.5%

* 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 ID Class to Prepayments

	PSA Prepayment Assumption									
	<u>50%</u>	<u>100%</u>	<u>165%</u>	<u>205%</u>	<u>220%</u>	<u>264%</u>	<u>270%</u>	<u>325%</u>	<u>500%</u>	<u>600%</u>
Pre-Tax Yields to Maturity . .	32.4%	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%	5.2%	(8.6)%

Sensitivity of the IJ Class to Prepayments

	PSA Prepayment Assumption										
	<u>50%</u>	<u>100%</u>	<u>163%</u>	<u>250%</u>	<u>320%</u>	<u>350%</u>	<u>370%</u>	<u>400%</u>	<u>500%</u>	<u>600%</u>	<u>700%</u>
Pre-Tax Yields to Maturity ..	56.8%	35.5%	35.5%	35.5%	35.5%	35.5%	35.5%	35.5%	31.6%	21.6%	7.6%

The Inverse Floating Rate Classes and the Toggle Classes. The yields on the Inverse Floating Rate Classes and the Toggle 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 SC, KS, EF and SD 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>
SC	3.8125%
SH	99.0000%
KS	3.8125%
SJ	100.1875%
ES	99.2500%
EF	101.0000%
SD	5.9375%

* The prices do not include accrued interest. Accrued interest has been added to the prices in calculating the yields set forth in the tables below.

Sensitivity of the SC 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>165%</u>	<u>205%</u>	<u>220%</u>	<u>264%</u>	<u>270%</u>	<u>325%</u>	<u>500%</u>	<u>600%</u>
1.75%	153.8%	153.8%	113.6%	113.6%	113.6%	113.6%	113.6%	113.2%	72.2%	31.7%
3.75%	83.1%	83.1%	48.2%	48.2%	48.2%	48.2%	48.2%	46.7%	(6.9)%	(46.3)%
5.75%	18.7%	17.0%	(16.7)%	(16.7)%	(16.7)%	(16.7)%	(16.7)%	(22.6)%	(95.1)%	*
6.65%	*	*	*	*	*	*	*	*	*	*

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

Sensitivity of the SH 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>165%</u>	<u>205%</u>	<u>220%</u>	<u>264%</u>	<u>270%</u>	<u>325%</u>	<u>500%</u>	<u>600%</u>
1.75%	18.1%	18.2%	18.2%	18.3%	18.3%	18.3%	18.3%	18.4%	19.1%	19.5%
3.75%	10.4%	10.4%	10.5%	10.8%	10.8%	10.8%	10.8%	11.0%	12.6%	13.5%
5.75%	2.9%	2.9%	3.0%	3.4%	3.4%	3.4%	3.4%	3.8%	6.2%	7.6%
6.50%	0.1%	0.1%	0.3%	0.7%	0.7%	0.7%	0.7%	1.1%	3.9%	5.4%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>										
	<u>50%</u>	<u>100%</u>	<u>163%</u>	<u>250%</u>	<u>320%</u>	<u>350%</u>	<u>370%</u>	<u>400%</u>	<u>500%</u>	<u>600%</u>	<u>700%</u>
1.75%	156.1%	156.1%	113.6%	113.6%	113.6%	113.6%	113.7%	112.9%	99.5%	73.7%	39.8%
3.75%	85.2%	85.1%	47.7%	47.7%	47.7%	47.7%	48.0%	45.3%	23.8%	(6.1)%	(39.6)%
5.75%	21.0%	18.4%	(17.8)%	(17.8)%	(17.8)%	(17.8)%	(15.0)%	(26.5)%	(62.3)%	(95.2)%	*
6.65%	*	*	*	*	*	*	*	*	*	*	*

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

**Sensitivity of the SJ 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>163%</u>	<u>250%</u>	<u>320%</u>	<u>350%</u>	<u>370%</u>	<u>400%</u>	<u>500%</u>	<u>600%</u>	<u>700%</u>
1.75%	17.9%	17.9%	17.9%	17.7%	17.3%	17.2%	17.1%	17.1%	17.0%	16.7%	16.4%
3.75%	10.3%	10.3%	10.3%	10.2%	10.1%	10.1%	10.1%	10.1%	10.1%	10.0%	9.9%
5.75%	2.8%	2.8%	2.8%	2.9%	3.1%	3.2%	3.2%	3.2%	3.2%	3.4%	3.5%
6.50%	0.0%	0.0%	0.1%	0.2%	0.5%	0.6%	0.7%	0.7%	0.7%	0.9%	1.2%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>										
	<u>50%</u>	<u>100%</u>	<u>163%</u>	<u>250%</u>	<u>320%</u>	<u>350%</u>	<u>370%</u>	<u>400%</u>	<u>500%</u>	<u>600%</u>	<u>700%</u>
Below 6.5%	6.6%	6.6%	6.6%	6.7%	6.9%	6.9%	7.0%	7.0%	7.0%	7.1%	7.2%
6.5% and above ..	0.0%	0.1%	0.1%	0.3%	0.6%	0.8%	0.9%	0.9%	1.0%	1.3%	1.6%

**Sensitivity of the EF 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>163%</u>	<u>250%</u>	<u>320%</u>	<u>350%</u>	<u>370%</u>	<u>400%</u>	<u>500%</u>	<u>600%</u>	<u>700%</u>
Below 6.5%	(0.1)%	(0.1)%	(0.1)%	(0.3)%	(0.8)%	(1.0)%	(1.1)%	(1.1)%	(1.2)%	(1.5)%	(1.9)%
6.5% and above ..	37.0%	37.0%	37.0%	35.9%	34.1%	33.3%	32.7%	32.7%	32.5%	31.1%	29.4%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>										
	<u>50%</u>	<u>100%</u>	<u>163%</u>	<u>250%</u>	<u>320%</u>	<u>350%</u>	<u>370%</u>	<u>400%</u>	<u>500%</u>	<u>600%</u>	<u>700%</u>
1.75%	90.0%	85.7%	80.3%	72.5%	66.1%	63.3%	61.4%	58.5%	48.7%	38.5%	27.7%
3.75%	49.3%	45.5%	40.7%	33.9%	28.3%	25.8%	24.2%	21.7%	13.1%	4.1%	(5.3)%
5.75%	10.8%	7.5%	3.4%	(2.5)%	(7.4)%	(9.5)%	(10.9)%	(13.1)%	(20.5)%	(28.3)%	(36.4)%
6.70%	*	*	*	*	*	*	*	*	*	*	*

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

Weighted Average Lives of the Certificates

The weighted average life of a Certificate is determined by

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

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

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

- the timing of changes in the rate of principal payments,
- the priority sequences of payments of principal of the Group 1, Group 2 and Group 3 Classes,
- the payment of principal of certain Classes in accordance with the Principal Balance Schedules, and
- in the case of the Group 2 Classes, the priority sequence affecting principal payments on the Group 2 Underlying REMIC Certificate.

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

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	180 months	180 months	7.00%
Group 2 Underlying REMIC Certificate	360 months	331 months	8.00%
Group 3 MBS	360 months	360 months	8.50%

It is unlikely

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

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

Percent of Original Principal Balances Outstanding

Date	PB Class								PC Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	170%	179%	180%	250%	350%	500%	0%	100%	170%	179%	180%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2006	97	91	91	91	91	91	91	85	100	100	100	100	100	100	100	100
September 2007	87	66	66	66	66	66	59	31	100	100	100	100	100	100	100	100
September 2008	76	42	42	42	42	42	24	0	100	100	100	100	100	100	100	85
September 2009	65	20	20	20	20	20	0	0	100	100	100	100	100	100	93	13
September 2010	53	0	0	0	0	0	0	0	100	99	99	99	99	99	33	0
September 2011	40	0	0	0	0	0	0	0	100	46	46	46	46	46	0	0
September 2012	26	0	0	0	0	0	0	0	100	3	3	3	3	3	0	0
September 2013	11	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2014	0	0	0	0	0	0	0	0	84	0	0	0	0	0	0	0
September 2015	0	0	0	0	0	0	0	0	32	0	0	0	0	0	0	0
September 2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	5.1	2.7	2.7	2.7	2.7	2.7	2.3	1.7	9.7	6.0	6.0	6.0	6.0	6.0	4.8	3.5

Date	PD Class								PE Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	170%	179%	180%	250%	350%	500%	0%	100%	170%	179%	180%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2007	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2008	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2009	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2010	100	100	100	100	100	100	100	39	100	100	100	100	100	100	100	100
September 2011	100	100	100	100	100	100	79	0	100	100	100	100	100	100	100	85
September 2012	100	100	100	100	100	100	22	0	100	100	100	100	100	100	100	52
September 2013	100	46	46	46	46	46	0	0	100	100	100	100	100	100	80	31
September 2014	100	0	0	0	0	0	0	0	100	98	98	98	98	98	51	17
September 2015	100	0	0	0	0	0	0	0	100	61	61	61	61	61	30	9
September 2016	57	0	0	0	0	0	0	0	100	33	33	33	33	33	15	4
September 2017	0	0	0	0	0	0	0	0	53	11	11	11	11	11	4	1
September 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.1	8.0	8.0	8.0	8.0	8.0	6.5	4.9	12.1	10.5	10.5	10.5	10.5	10.5	9.3	7.5

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

Date	DA Class								ZD Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	170%	179%	180%	250%	350%	500%	0%	100%	170%	179%	180%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2006	84	56	35	35	82	61	31	0	105	105	105	99	0	0	0	0
September 2007	82	54	17	17	65	30	0	0	109	109	109	100	0	0	0	0
September 2008	79	52	5	5	53	11	0	0	114	114	114	102	0	0	0	0
September 2009	77	49	0	0	47	2	0	0	120	120	112	99	0	0	0	0
September 2010	74	46	0	0	44	0	0	0	125	125	107	94	0	0	0	0
September 2011	71	39	0	0	41	0	0	0	131	131	100	88	0	0	0	0
September 2012	68	27	0	0	36	0	0	0	137	137	89	77	0	0	0	0
September 2013	65	12	0	0	30	0	0	0	143	143	75	65	0	0	0	0
September 2014	62	0	0	0	24	0	0	0	150	136	59	51	0	0	0	0
September 2015	59	0	0	0	17	0	0	0	157	100	42	37	0	0	0	0
September 2016	56	0	0	0	10	0	0	0	164	63	26	22	0	0	0	0
September 2017	52	0	0	0	4	0	0	0	171	23	9	8	0	0	0	0
September 2018	23	0	0	0	0	0	0	0	179	0	0	0	0	0	0	0
September 2019	0	0	0	0	0	0	0	0	118	0	0	0	0	0	0	0
September 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	9.0	3.8	1.0	1.0	5.1	1.6	0.8	0.5	14.3	10.7	8.8	8.6	0.3	0.3	0.2	0.2

Date	ZC Class								OC Class									
	PSA Prepayment Assumption								PSA Prepayment Assumption									
	0%	100%	170%	179%	180%	250%	350%	500%	0%	100%	165%	205%	220%	264%	270%	325%	500%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2006	105	105	105	105	105	105	105	0	87	3	3	3	3	3	3	3	3	3
September 2007	109	109	109	109	109	109	0	0	72	0	0	0	0	0	0	0	0	0
September 2008	114	114	114	114	114	114	0	0	56	0	0	0	0	0	0	0	0	0
September 2009	120	120	120	120	120	120	0	0	39	0	0	0	0	0	0	0	0	0
September 2010	125	125	125	125	125	0	0	0	21	0	0	0	0	0	0	0	0	0
September 2011	131	131	131	131	131	0	0	0	1	0	0	0	0	0	0	0	0	0
September 2012	137	137	137	137	137	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2013	143	143	143	143	143	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2014	150	150	150	150	150	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2015	157	157	157	157	157	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2016	164	164	164	164	164	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2017	171	171	171	171	171	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2018	179	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2019	188	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.0	12.6	12.6	12.6	12.6	4.7	1.7	0.9	3.3	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5

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

Date	CA Class								PA Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	170%	179%	180%	250%	350%	500%	0%	100%	170%	179%	180%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2006	91	72	58	56	56	41	21	0	98	95	95	95	95	95	95	91
September 2007	91	72	47	44	44	20	0	0	92	80	80	80	80	80	76	60
September 2008	91	72	40	36	36	7	0	0	86	66	66	66	66	66	55	39
September 2009	91	72	36	32	32	1	0	0	80	53	53	53	53	53	40	25
September 2010	91	72	35	30	30	0	0	0	72	41	41	41	41	41	29	16
September 2011	91	69	32	28	28	0	0	0	65	31	31	31	31	31	20	10
September 2012	91	63	29	25	25	0	0	0	57	23	23	23	23	23	14	6
September 2013	91	54	24	21	21	0	0	0	48	16	16	16	16	16	9	3
September 2014	91	44	19	16	16	0	0	0	39	11	11	11	11	11	6	2
September 2015	91	32	14	12	12	0	0	0	28	7	7	7	7	7	3	1
September 2016	91	20	8	7	7	0	0	0	18	4	4	4	4	4	2	*
September 2017	91	8	3	3	3	0	0	0	6	1	1	1	1	1	1	*
September 2018	74	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2019	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.6	7.0	3.9	3.6	3.5	1.2	0.6	0.4	7.4	4.8	4.8	4.8	4.8	4.8	4.0	3.1

Date	ID†, OD, OJ and OK Classes										OE Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	165%	205%	220%	264%	270%	325%	500%	600%	0%	100%	165%	205%	220%	264%	270%	325%	500%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2007	100	82	82	82	82	82	82	82	80	59	100	100	100	100	100	100	100	100	100	100
September 2008	100	64	64	64	64	64	64	64	40	20	100	100	100	100	100	100	100	100	100	100
September 2009	100	48	48	48	48	48	48	48	13	0	100	100	100	100	100	100	100	100	100	60
September 2010	100	32	32	32	32	32	32	32	0	0	100	100	100	100	100	100	100	100	54	0
September 2011	100	17	17	17	17	17	17	17	0	0	100	100	100	100	100	100	100	100	0	0
September 2012	96	4	4	4	4	4	4	4	0	0	100	100	100	100	100	100	100	100	0	0
September 2013	91	0	0	0	0	0	0	0	0	0	100	45	45	45	45	45	45	45	0	0
September 2014	86	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
September 2015	80	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
September 2016	74	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
September 2017	67	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
September 2018	60	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
September 2019	52	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
September 2020	44	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
September 2021	34	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
September 2022	24	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
September 2023	14	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
September 2024	2	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
September 2025	0	0	0	0	0	0	0	0	0	0	20	0	0	0	0	0	0	0	0	0
September 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.8	4.0	4.0	4.0	4.0	4.0	4.0	4.0	2.8	2.3	19.7	8.0	8.0	8.0	8.0	8.0	8.0	8.0	5.1	4.1

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

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

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

Date	OG Class										OH Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	165%	205%	220%	264%	270%	325%	500%	600%	0%	100%	165%	205%	220%	264%	270%	325%	500%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2007	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2008	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2009	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2010	100	100	100	100	100	100	100	100	100	71	100	100	100	100	100	100	100	100	100	100
September 2011	100	100	100	100	100	100	100	100	100	78	100	100	100	100	100	100	100	100	100	100
September 2012	100	100	100	100	100	100	100	100	45	11	100	100	100	100	100	100	100	100	100	100
September 2013	100	100	100	100	100	100	100	100	22	0	100	100	100	100	100	100	100	100	100	88
September 2014	100	90	90	90	90	90	90	90	6	0	100	100	100	100	100	100	100	100	100	54
September 2015	100	64	64	64	64	64	64	64	0	0	100	100	100	100	100	100	100	100	83	34
September 2016	100	44	44	44	44	44	44	44	0	0	100	100	100	100	100	100	100	100	56	21
September 2017	100	27	27	27	27	27	27	27	0	0	100	100	100	100	100	100	100	100	38	13
September 2018	100	15	15	15	15	15	15	15	0	0	100	100	100	100	100	100	100	100	25	8
September 2019	100	5	5	5	5	5	5	5	0	0	100	100	100	100	100	100	100	100	17	5
September 2020	100	0	0	0	0	0	0	0	0	0	100	90	90	90	90	90	90	90	11	3
September 2021	100	0	0	0	0	0	0	0	0	0	100	68	68	68	68	68	68	68	7	2
September 2022	100	0	0	0	0	0	0	0	0	0	100	51	51	51	51	51	51	51	5	1
September 2023	100	0	0	0	0	0	0	0	0	0	100	38	38	38	38	38	38	38	3	1
September 2024	100	0	0	0	0	0	0	0	0	0	100	28	28	28	28	28	28	28	2	*
September 2025	100	0	0	0	0	0	0	0	0	0	100	20	20	20	20	20	20	20	1	*
September 2026	59	0	0	0	0	0	0	0	0	0	100	14	14	14	14	14	14	14	1	*
September 2027	3	0	0	0	0	0	0	0	0	0	100	10	10	10	10	10	10	10	*	*
September 2028	0	0	0	0	0	0	0	0	0	0	7	7	7	7	7	7	7	7	*	*
September 2029	0	0	0	0	0	0	0	0	0	0	4	4	4	4	4	4	4	4	*	*
September 2030	0	0	0	0	0	0	0	0	0	0	2	2	2	2	2	2	2	2	*	*
September 2031	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	1	*	*
September 2032	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	*	*	*
September 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.2	11.0	11.0	11.0	11.0	11.0	11.0	11.0	7.1	5.7	22.5	17.9	17.9	17.9	17.9	17.9	17.9	17.9	12.0	9.8

Date	DC, FC, SC†, DM and DN Classes										FH, SH and EN Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	165%	205%	220%	264%	270%	325%	500%	600%	0%	100%	165%	205%	220%	264%	270%	325%	500%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2006	96	96	74	74	74	74	74	74	74	45	100	100	99	70	70	70	70	70	0	0
September 2007	92	92	54	54	54	54	54	54	54	0	100	100	95	48	48	48	48	33	0	0
September 2008	87	87	38	38	38	38	38	38	38	0	100	100	89	32	32	32	32	4	0	0
September 2009	83	83	25	25	25	25	25	25	22	0	100	100	83	21	21	21	21	0	0	0
September 2010	78	78	15	15	15	15	15	15	7	0	100	100	75	14	14	14	14	0	0	0
September 2011	73	73	8	8	8	8	8	1	0	0	100	100	67	10	10	10	10	0	0	0
September 2012	67	67	3	3	3	3	3	0	0	0	100	100	56	7	7	9	10	0	0	0
September 2013	61	57	0	0	0	0	0	0	0	0	100	100	37	0	0	4	7	0	0	0
September 2014	55	43	0	0	0	0	0	0	0	0	100	100	7	0	0	0	0	0	0	0
September 2015	49	27	0	0	0	0	0	0	0	0	100	100	0	0	0	0	0	0	0	0
September 2016	42	9	0	0	0	0	0	0	0	0	100	100	0	0	0	0	0	0	0	0
September 2017	34	0	0	0	0	0	0	0	0	0	100	77	0	0	0	0	0	0	0	0
September 2018	27	0	0	0	0	0	0	0	0	0	100	31	0	0	0	0	0	0	0	0
September 2019	19	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
September 2020	10	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
September 2021	1	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
September 2022	0	0	0	0	0	0	0	0	0	0	81	0	0	0	0	0	0	0	0	0
September 2023	0	0	0	0	0	0	0	0	0	0	59	0	0	0	0	0	0	0	0	0
September 2024	0	0	0	0	0	0	0	0	0	0	36	0	0	0	0	0	0	0	0	0
September 2025	0	0	0	0	0	0	0	0	0	0	12	0	0	0	0	0	0	0	0	0
September 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	9.3	7.6	2.7	2.7	2.7	2.7	2.7	2.5	1.2	1.0	18.4	12.6	6.6	2.5	2.5	2.6	2.6	1.6	0.5	0.3

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

Date	ZF Class										ZR Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	165%	205%	220%	264%	270%	325%	500%	600%	0%	100%	165%	205%	220%	264%	270%	325%	500%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2006	106	106	106	106	106	106	106	106	0	0	106	106	106	104	93	61	61	61	11	0
September 2007	112	112	112	112	112	112	112	112	0	0	112	112	112	107	88	33	33	33	0	0
September 2008	118	118	118	118	118	118	118	118	0	0	118	118	118	108	83	15	15	15	0	0
September 2009	125	125	125	125	125	125	125	0	0	0	125	125	125	107	80	3	3	0	0	0
September 2010	132	132	132	132	132	132	132	0	0	0	132	132	132	107	77	0	0	0	0	0
September 2011	139	139	139	139	139	139	139	0	0	0	139	139	139	106	76	0	0	0	0	0
September 2012	147	147	147	147	147	147	147	0	0	0	147	147	147	106	76	0	0	0	0	0
September 2013	155	155	155	0	0	155	155	0	0	0	155	155	155	103	74	0	0	0	0	0
September 2014	164	164	164	0	0	0	0	0	0	0	164	164	164	84	56	0	0	0	0	0
September 2015	173	173	0	0	0	0	0	0	0	0	173	173	146	64	38	0	0	0	0	0
September 2016	183	183	0	0	0	0	0	0	0	0	183	183	121	43	19	0	0	0	0	0
September 2017	193	193	0	0	0	0	0	0	0	0	193	193	95	22	*	0	0	0	0	0
September 2018	204	204	0	0	0	0	0	0	0	0	204	204	69	2	0	0	0	0	0	0
September 2019	216	0	0	0	0	0	0	0	0	0	216	200	43	0	0	0	0	0	0	0
September 2020	228	0	0	0	0	0	0	0	0	0	228	165	18	0	0	0	0	0	0	0
September 2021	241	0	0	0	0	0	0	0	0	0	241	129	0	0	0	0	0	0	0	0
September 2022	254	0	0	0	0	0	0	0	0	0	254	94	0	0	0	0	0	0	0	0
September 2023	269	0	0	0	0	0	0	0	0	0	269	59	0	0	0	0	0	0	0	0
September 2024	284	0	0	0	0	0	0	0	0	0	284	25	0	0	0	0	0	0	0	0
September 2025	300	0	0	0	0	0	0	0	0	0	300	0	0	0	0	0	0	0	0	0
September 2026	0	0	0	0	0	0	0	0	0	0	303	0	0	0	0	0	0	0	0	0
September 2027	0	0	0	0	0	0	0	0	0	0	293	0	0	0	0	0	0	0	0	0
September 2028	0	0	0	0	0	0	0	0	0	0	244	0	0	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	0	0	0	0	154	0	0	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	0	0	0	0	57	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.5	13.7	9.2	7.9	7.9	8.4	8.7	3.2	0.7	0.5	24.0	16.7	12.5	10.5	8.1	1.6	1.6	1.6	0.8	0.6

Date	ZQ Class										OL Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	165%	205%	220%	264%	270%	325%	500%	600%	0%	100%	165%	205%	220%	264%	270%	325%	500%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2006	106	106	106	106	106	106	97	19	0	0	100	100	100	100	100	100	100	100	100	100
September 2007	112	112	112	112	112	112	97	0	0	0	100	100	100	100	100	100	100	100	100	100
September 2008	118	118	118	118	118	118	100	0	0	0	100	100	100	100	100	100	100	100	100	100
September 2009	125	125	125	125	125	125	105	0	0	0	100	100	100	100	100	100	100	100	100	87
September 2010	132	132	132	132	132	126	106	0	0	0	100	100	100	100	100	100	100	100	85	47
September 2011	139	139	139	139	139	130	111	0	0	0	100	100	100	100	100	100	100	100	52	23
September 2012	147	147	147	147	147	138	117	0	0	0	100	100	100	100	100	100	100	100	30	7
September 2013	155	155	155	155	155	145	123	0	0	0	100	82	82	82	82	82	82	14	0	0
September 2014	164	164	164	164	164	139	123	0	0	0	100	60	60	60	60	60	60	4	0	0
September 2015	173	173	173	173	173	123	108	0	0	0	100	43	43	43	43	43	43	0	0	0
September 2016	183	183	183	183	183	107	95	0	0	0	100	29	29	29	29	29	29	0	0	0
September 2017	193	193	193	193	193	93	82	0	0	0	100	18	18	18	18	18	18	0	0	0
September 2018	204	204	204	204	169	79	70	0	0	0	100	10	10	10	10	10	10	0	0	0
September 2019	216	216	216	180	146	67	59	0	0	0	100	3	3	3	3	3	3	0	0	0
September 2020	228	228	228	155	124	56	49	0	0	0	100	0	0	0	0	0	0	0	0	0
September 2021	241	241	228	132	105	47	41	0	0	0	100	0	0	0	0	0	0	0	0	0
September 2022	254	254	195	111	88	38	33	0	0	0	100	0	0	0	0	0	0	0	0	0
September 2023	269	269	166	92	72	31	27	0	0	0	100	0	0	0	0	0	0	0	0	0
September 2024	284	284	138	75	59	24	21	0	0	0	100	0	0	0	0	0	0	0	0	0
September 2025	300	283	114	61	47	19	16	0	0	0	73	0	0	0	0	0	0	0	0	0
September 2026	317	236	91	48	37	15	13	0	0	0	39	0	0	0	0	0	0	0	0	0
September 2027	334	190	71	36	28	11	9	0	0	0	2	0	0	0	0	0	0	0	0	0
September 2028	353	148	53	27	20	8	7	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2029	373	107	37	18	14	5	4	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2030	394	69	23	11	8	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2031	322	32	10	5	4	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2032	124	1	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.6	23.2	20.3	18.2	17.3	14.3	14.1	0.6	0.2	0.1	20.7	10.0	10.0	10.0	10.0	10.0	10.0	10.0	6.4	5.2

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

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

Date	OB Class										IJ†, PJ, PN and PQ Classes										
	PSA Prepayment Assumption										PSA Prepayment Assumption										
	0%	100%	165%	205%	220%	264%	270%	325%	500%	600%	0%	100%	163%	250%	320%	350%	370%	400%	500%	600%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2006	98	88	88	88	88	88	88	88	88	88	98	76	76	76	76	76	76	76	76	76	76
September 2007	97	77	77	77	77	77	77	77	77	76	95	53	53	53	53	53	53	53	53	49	26
September 2008	95	66	66	66	66	66	66	66	66	52	92	32	32	32	32	32	32	32	26	1	0
September 2009	93	56	56	56	56	56	56	56	56	36	89	12	12	12	12	12	12	12	0	0	0
September 2010	90	47	47	47	47	47	47	47	47	24	85	0	0	0	0	0	0	0	0	0	0
September 2011	88	38	38	38	38	38	38	38	38	17	82	0	0	0	0	0	0	0	0	0	0
September 2012	85	30	30	30	30	30	30	30	30	11	78	0	0	0	0	0	0	0	0	0	0
September 2013	82	24	24	24	24	24	24	24	8	4	73	0	0	0	0	0	0	0	0	0	0
September 2014	79	19	19	19	19	19	19	19	5	2	68	0	0	0	0	0	0	0	0	0	0
September 2015	76	14	14	14	14	14	14	14	4	1	63	0	0	0	0	0	0	0	0	0	0
September 2016	72	11	11	11	11	11	11	11	2	1	57	0	0	0	0	0	0	0	0	0	0
September 2017	68	9	9	9	9	9	9	9	2	1	51	0	0	0	0	0	0	0	0	0	0
September 2018	64	7	7	7	7	7	7	7	1	*	45	0	0	0	0	0	0	0	0	0	0
September 2019	59	5	5	5	5	5	5	5	1	*	37	0	0	0	0	0	0	0	0	0	0
September 2020	54	4	4	4	4	4	4	4	*	*	29	0	0	0	0	0	0	0	0	0	0
September 2021	49	3	3	3	3	3	3	3	*	*	20	0	0	0	0	0	0	0	0	0	0
September 2022	43	2	2	2	2	2	2	2	*	*	11	0	0	0	0	0	0	0	0	0	0
September 2023	36	2	2	2	2	2	2	2	*	*	1	0	0	0	0	0	0	0	0	0	0
September 2024	29	1	1	1	1	1	1	1	*	*	0	0	0	0	0	0	0	0	0	0	0
September 2025	22	1	1	1	1	1	1	1	*	*	0	0	0	0	0	0	0	0	0	0	0
September 2026	14	1	1	1	1	1	1	1	*	*	0	0	0	0	0	0	0	0	0	0	0
September 2027	5	*	*	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0
September 2028	*	*	*	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0
September 2029	*	*	*	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0
September 2030	*	*	*	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0
September 2031	*	*	*	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0
September 2032	*	*	*	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0
September 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.5	5.6	5.6	5.6	5.6	5.6	5.6	5.6	3.8	3.1	11.3	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.1	1.8	1.5

Date	PK Class										
	PSA Prepayment Assumption										
	0%	100%	163%	250%	320%	350%	370%	400%	500%	600%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
September 2006	100	100	100	100	100	100	100	100	100	100	100
September 2007	100	100	100	100	100	100	100	100	100	100	100
September 2008	100	100	100	100	100	100	100	100	100	100	56
September 2009	100	100	100	100	100	100	100	100	84	35	0
September 2010	100	85	85	85	85	85	85	85	33	0	0
September 2011	100	46	46	46	46	46	46	46	0	0	0
September 2012	100	14	14	14	14	14	14	14	0	0	0
September 2013	100	0	0	0	0	0	0	0	0	0	0
September 2014	100	0	0	0	0	0	0	0	0	0	0
September 2015	100	0	0	0	0	0	0	0	0	0	0
September 2016	100	0	0	0	0	0	0	0	0	0	0
September 2017	100	0	0	0	0	0	0	0	0	0	0
September 2018	100	0	0	0	0	0	0	0	0	0	0
September 2019	100	0	0	0	0	0	0	0	0	0	0
September 2020	100	0	0	0	0	0	0	0	0	0	0
September 2021	100	0	0	0	0	0	0	0	0	0	0
September 2022	100	0	0	0	0	0	0	0	0	0	0
September 2023	100	0	0	0	0	0	0	0	0	0	0
September 2024	76	0	0	0	0	0	0	0	0	0	0
September 2025	49	0	0	0	0	0	0	0	0	0	0
September 2026	19	0	0	0	0	0	0	0	0	0	0
September 2027	0	0	0	0	0	0	0	0	0	0	0
September 2028	0	0	0	0	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0
September 2032	0	0	0	0	0	0	0	0	0	0	0
September 2033	0	0	0	0	0	0	0	0	0	0	0
September 2034	0	0	0	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	4.7	3.8	3.2

* 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.

PL Class											
PSA Prepayment Assumption											
Date	0%	100%	163%	250%	320%	350%	370%	400%	500%	600%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
September 2006	100	100	100	100	100	100	100	100	100	100	100
September 2007	100	100	100	100	100	100	100	100	100	100	100
September 2008	100	100	100	100	100	100	100	100	100	100	100
September 2009	100	100	100	100	100	100	100	100	100	100	88
September 2010	100	100	100	100	100	100	100	100	100	59	0
September 2011	100	100	100	100	100	100	100	100	86	0	0
September 2012	100	100	100	100	100	100	100	100	0	0	0
September 2013	100	44	44	44	44	44	44	44	0	0	0
September 2014	100	0	0	0	0	0	0	0	0	0	0
September 2015	100	0	0	0	0	0	0	0	0	0	0
September 2016	100	0	0	0	0	0	0	0	0	0	0
September 2017	100	0	0	0	0	0	0	0	0	0	0
September 2018	100	0	0	0	0	0	0	0	0	0	0
September 2019	100	0	0	0	0	0	0	0	0	0	0
September 2020	100	0	0	0	0	0	0	0	0	0	0
September 2021	100	0	0	0	0	0	0	0	0	0	0
September 2022	100	0	0	0	0	0	0	0	0	0	0
September 2023	100	0	0	0	0	0	0	0	0	0	0
September 2024	100	0	0	0	0	0	0	0	0	0	0
September 2025	100	0	0	0	0	0	0	0	0	0	0
September 2026	100	0	0	0	0	0	0	0	0	0	0
September 2027	28	0	0	0	0	0	0	0	0	0	0
September 2028	0	0	0	0	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0
September 2032	0	0	0	0	0	0	0	0	0	0	0
September 2033	0	0	0	0	0	0	0	0	0	0	0
September 2034	0	0	0	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.9	8.0	8.0	8.0	8.0	8.0	8.0	8.0	6.3	5.1	4.2

PM Class											
PSA Prepayment Assumption											
Date	0%	100%	163%	250%	320%	350%	370%	400%	500%	600%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
September 2006	100	100	100	100	100	100	100	100	100	100	100
September 2007	100	100	100	100	100	100	100	100	100	100	100
September 2008	100	100	100	100	100	100	100	100	100	100	100
September 2009	100	100	100	100	100	100	100	100	100	100	100
September 2010	100	100	100	100	100	100	100	100	100	100	70
September 2011	100	100	100	100	100	100	100	100	100	72	36
September 2012	100	100	100	100	100	100	100	100	85	42	17
September 2013	100	100	100	100	100	100	100	100	56	23	6
September 2014	100	82	82	82	82	82	82	82	35	11	0
September 2015	100	58	58	58	58	58	58	58	21	4	0
September 2016	100	41	41	41	41	41	41	41	12	0	0
September 2017	100	27	27	27	27	27	27	27	5	0	0
September 2018	100	18	18	18	18	18	18	18	1	0	0
September 2019	100	11	11	11	11	11	11	11	0	0	0
September 2020	100	5	5	5	5	5	5	5	0	0	0
September 2021	100	1	1	1	1	1	1	1	0	0	0
September 2022	100	0	0	0	0	0	0	0	0	0	0
September 2023	100	0	0	0	0	0	0	0	0	0	0
September 2024	100	0	0	0	0	0	0	0	0	0	0
September 2025	100	0	0	0	0	0	0	0	0	0	0
September 2026	100	0	0	0	0	0	0	0	0	0	0
September 2027	100	0	0	0	0	0	0	0	0	0	0
September 2028	46	0	0	0	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0
September 2032	0	0	0	0	0	0	0	0	0	0	0
September 2033	0	0	0	0	0	0	0	0	0	0	0
September 2034	0	0	0	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	8.7	7.1	5.9

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

PH Class											
PSA Prepayment Assumption											
Date	0%	100%	163%	250%	320%	350%	370%	400%	500%	600%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
September 2006	100	100	100	100	100	100	100	100	100	100	100
September 2007	100	100	100	100	100	100	100	100	100	100	100
September 2008	100	100	100	100	100	100	100	100	100	100	100
September 2009	100	100	100	100	100	100	100	100	100	100	100
September 2010	100	100	100	100	100	100	100	100	100	100	100
September 2011	100	100	100	100	100	100	100	100	100	100	100
September 2012	100	100	100	100	100	100	100	100	100	100	100
September 2013	100	100	100	100	100	100	100	100	100	100	100
September 2014	100	100	100	100	100	100	100	100	100	100	98
September 2015	100	100	100	100	100	100	100	100	100	100	55
September 2016	100	100	100	100	100	100	100	100	100	91	31
September 2017	100	100	100	100	100	100	100	100	100	56	17
September 2018	100	100	100	100	100	100	100	100	100	34	9
September 2019	100	100	100	100	100	100	100	100	73	21	5
September 2020	100	100	100	100	100	100	100	100	48	13	3
September 2021	100	100	100	100	100	100	100	100	32	8	2
September 2022	100	83	83	83	83	83	83	83	21	4	1
September 2023	100	58	58	58	58	58	58	58	13	3	*
September 2024	100	40	40	40	40	40	40	40	8	2	*
September 2025	100	27	27	27	27	27	27	27	5	1	*
September 2026	100	18	18	18	18	18	18	18	3	*	*
September 2027	100	11	11	11	11	11	11	11	2	*	*
September 2028	100	7	7	7	7	7	7	7	1	*	*
September 2029	4	4	4	4	4	4	4	4	1	*	*
September 2030	2	2	2	2	2	2	2	2	*	*	*
September 2031	*	*	*	*	*	*	*	*	*	*	*
September 2032	0	0	0	0	0	0	0	0	0	0	0
September 2033	0	0	0	0	0	0	0	0	0	0	0
September 2034	0	0	0	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.8	19.1	19.1	19.1	19.1	19.1	19.1	19.1	15.6	12.9	10.7

KC, KF, KS†, KB and KA Classes											
PSA Prepayment Assumption											
Date	0%	100%	163%	250%	320%	350%	370%	400%	500%	600%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
September 2006	97	97	75	75	75	75	75	75	75	75	54
September 2007	95	95	54	54	54	54	54	54	38	0	0
September 2008	92	92	36	36	36	36	36	36	0	0	0
September 2009	88	88	23	23	23	23	23	16	0	0	0
September 2010	85	85	14	14	14	14	14	3	0	0	0
September 2011	82	82	7	7	7	7	8	0	0	0	0
September 2012	78	74	3	3	3	3	6	0	0	0	0
September 2013	74	61	0	0	0	0	4	0	0	0	0
September 2014	70	44	0	0	0	0	1	0	0	0	0
September 2015	65	25	0	0	0	0	0	0	0	0	0
September 2016	61	4	0	0	0	0	0	0	0	0	0
September 2017	56	0	0	0	0	0	0	0	0	0	0
September 2018	51	0	0	0	0	0	0	0	0	0	0
September 2019	45	0	0	0	0	0	0	0	0	0	0
September 2020	40	0	0	0	0	0	0	0	0	0	0
September 2021	34	0	0	0	0	0	0	0	0	0	0
September 2022	27	0	0	0	0	0	0	0	0	0	0
September 2023	20	0	0	0	0	0	0	0	0	0	0
September 2024	13	0	0	0	0	0	0	0	0	0	0
September 2025	6	0	0	0	0	0	0	0	0	0	0
September 2026	0	0	0	0	0	0	0	0	0	0	0
September 2027	0	0	0	0	0	0	0	0	0	0	0
September 2028	0	0	0	0	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0
September 2032	0	0	0	0	0	0	0	0	0	0	0
September 2033	0	0	0	0	0	0	0	0	0	0	0
September 2034	0	0	0	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.3	8.0	2.6	2.6	2.6	2.6	2.7	2.4	1.6	1.3	1.0

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

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

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

FJ, SJ, ES, EF and ED Classes											
PSA Prepayment Assumption											
Date	0%	100%	163%	250%	320%	350%	370%	400%	500%	600%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
September 2006	100	100	100	74	54	45	39	39	39	13	0
September 2007	100	100	100	56	22	8	0	0	0	0	0
September 2008	100	100	100	43	2	0	0	0	0	0	0
September 2009	100	100	99	33	0	0	0	0	0	0	0
September 2010	100	100	97	27	0	0	0	0	0	0	0
September 2011	100	100	94	22	0	0	0	0	0	0	0
September 2012	100	100	88	16	0	0	0	0	0	0	0
September 2013	100	100	78	8	0	0	0	0	0	0	0
September 2014	100	100	64	0	0	0	0	0	0	0	0
September 2015	100	100	49	0	0	0	0	0	0	0	0
September 2016	100	100	33	0	0	0	0	0	0	0	0
September 2017	100	86	18	0	0	0	0	0	0	0	0
September 2018	100	67	3	0	0	0	0	0	0	0	0
September 2019	100	49	0	0	0	0	0	0	0	0	0
September 2020	100	31	0	0	0	0	0	0	0	0	0
September 2021	100	13	0	0	0	0	0	0	0	0	0
September 2022	100	0	0	0	0	0	0	0	0	0	0
September 2023	100	0	0	0	0	0	0	0	0	0	0
September 2024	100	0	0	0	0	0	0	0	0	0	0
September 2025	100	0	0	0	0	0	0	0	0	0	0
September 2026	98	0	0	0	0	0	0	0	0	0	0
September 2027	91	0	0	0	0	0	0	0	0	0	0
September 2028	84	0	0	0	0	0	0	0	0	0	0
September 2029	70	0	0	0	0	0	0	0	0	0	0
September 2030	33	0	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0
September 2032	0	0	0	0	0	0	0	0	0	0	0
September 2033	0	0	0	0	0	0	0	0	0	0	0
September 2034	0	0	0	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.3	14.0	9.8	3.3	1.3	1.0	0.9	0.9	0.8	0.6	0.5

ZJ Class											
PSA Prepayment Assumption											
Date	0%	100%	163%	250%	320%	350%	370%	400%	500%	600%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
September 2006	106	106	106	106	106	106	106	54	0	0	0
September 2007	112	112	112	112	112	112	108	30	0	0	0
September 2008	118	118	118	118	118	33	0	0	0	0	0
September 2009	125	125	125	125	59	0	0	0	0	0	0
September 2010	132	132	132	132	24	0	0	0	0	0	0
September 2011	139	139	139	139	11	0	0	0	0	0	0
September 2012	147	147	147	147	0	0	0	0	0	0	0
September 2013	155	155	155	155	0	0	0	0	0	0	0
September 2014	164	164	164	143	0	0	0	0	0	0	0
September 2015	173	173	173	86	0	0	0	0	0	0	0
September 2016	183	183	183	31	0	0	0	0	0	0	0
September 2017	193	193	193	0	0	0	0	0	0	0	0
September 2018	204	204	204	0	0	0	0	0	0	0	0
September 2019	216	216	145	0	0	0	16	0	0	0	0
September 2020	228	228	73	0	0	0	0	0	0	0	0
September 2021	241	241	4	0	0	0	0	0	0	0	0
September 2022	254	222	0	0	0	0	0	0	0	0	0
September 2023	269	131	0	0	0	0	0	0	0	0	0
September 2024	284	43	0	0	0	0	0	0	0	0	0
September 2025	300	0	0	0	0	0	0	0	0	0	0
September 2026	317	0	0	0	0	0	0	0	0	0	0
September 2027	334	0	0	0	0	0	0	0	0	0	0
September 2028	353	0	0	0	0	0	0	0	0	0	0
September 2029	373	0	0	0	0	0	0	0	0	0	0
September 2030	394	0	0	0	0	0	0	0	0	0	0
September 2031	379	0	0	0	0	0	0	0	0	0	0
September 2032	149	0	0	0	0	0	0	0	0	0	0
September 2033	0	0	0	0	0	0	0	0	0	0	0
September 2034	0	0	0	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.8	18.1	14.6	10.2	4.3	2.8	2.4	1.2	0.2	0.1	0.1

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

ZK Class											
Date	PSA Prepayment Assumption										
	0%	100%	163%	250%	320%	350%	370%	400%	500%	600%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
September 2006	106	106	106	106	106	106	106	104	12	0	0
September 2007	112	112	112	112	112	112	112	109	0	0	0
September 2008	118	118	118	118	118	116	93	25	0	0	0
September 2009	125	125	125	125	123	90	42	0	0	0	0
September 2010	132	132	132	132	129	72	26	0	0	0	0
September 2011	139	139	139	139	136	74	27	0	0	0	0
September 2012	147	147	147	147	141	78	28	0	0	0	0
September 2013	155	155	155	155	132	76	30	0	0	0	0
September 2014	164	164	164	163	114	64	31	0	0	0	0
September 2015	173	173	173	171	96	54	30	0	0	0	0
September 2016	183	183	183	179	80	44	24	0	0	0	0
September 2017	193	193	193	172	66	36	20	0	0	0	0
September 2018	204	204	204	145	54	29	16	0	0	0	0
September 2019	216	216	214	121	43	23	12	0	0	0	0
September 2020	228	228	224	100	34	18	10	0	0	0	0
September 2021	241	241	234	81	27	14	7	0	0	0	0
September 2022	254	253	201	66	21	11	6	0	0	0	0
September 2023	269	265	168	52	16	8	4	0	0	0	0
September 2024	284	277	139	41	12	6	3	0	0	0	0
September 2025	300	259	112	31	9	4	2	0	0	0	0
September 2026	317	212	88	23	6	3	2	0	0	0	0
September 2027	334	167	67	17	4	2	1	0	0	0	0
September 2028	353	125	48	11	3	1	1	0	0	0	0
September 2029	373	85	31	7	2	1	*	0	0	0	0
September 2030	394	47	17	4	1	*	*	0	0	0	0
September 2031	415	11	4	1	*	*	*	0	0	0	0
September 2032	432	0	0	0	0	0	0	0	0	0	0
September 2033	376	0	0	0	0	0	0	0	0	0	0
September 2034	196	0	0	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.9	22.7	20.3	16.3	12.6	9.4	6.3	2.7	0.7	0.4	0.2

FD, SD† and BG Classes											
Date	PSA Prepayment Assumption										
	0%	100%	163%	250%	320%	350%	370%	400%	500%	600%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
September 2006	99	93	89	84	80	78	77	75	69	63	57
September 2007	98	86	79	70	63	60	59	56	47	40	33
September 2008	98	79	70	58	50	47	45	42	33	25	19
September 2009	97	73	62	49	40	36	34	31	22	16	11
September 2010	95	67	55	41	31	28	26	23	15	10	6
September 2011	94	62	48	34	25	22	20	17	11	6	3
September 2012	93	56	42	28	20	17	15	13	7	4	2
September 2013	92	52	37	23	15	13	11	9	5	2	1
September 2014	90	47	33	19	12	10	9	7	3	1	1
September 2015	89	43	28	16	9	8	6	5	2	1	*
September 2016	87	39	25	13	7	6	5	4	2	1	*
September 2017	85	35	21	10	6	4	4	3	1	*	*
September 2018	83	31	18	9	4	3	3	2	1	*	*
September 2019	81	28	16	7	3	2	2	1	*	*	*
September 2020	78	25	13	6	3	2	1	1	*	*	*
September 2021	75	22	11	4	2	1	1	1	*	*	*
September 2022	72	19	10	3	1	1	1	1	*	*	*
September 2023	69	17	8	3	1	1	1	*	*	*	*
September 2024	66	14	6	2	1	1	*	*	*	*	*
September 2025	62	12	5	2	1	*	*	*	*	*	*
September 2026	58	10	4	1	*	*	*	*	*	*	*
September 2027	53	8	3	1	*	*	*	*	*	*	*
September 2028	49	6	2	1	*	*	*	*	*	*	*
September 2029	43	4	1	*	*	*	*	*	*	*	*
September 2030	37	2	1	*	*	*	*	*	*	*	*
September 2031	31	1	*	*	*	*	*	*	*	*	*
September 2032	24	0	0	0	0	0	0	0	0	0	0
September 2033	17	0	0	0	0	0	0	0	0	0	0
September 2034	9	0	0	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.8	9.8	7.4	5.3	4.3	3.9	3.7	3.4	2.7	2.2	1.8

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

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

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

PG Class											
PSA Prepayment Assumption											
Date	0%	100%	163%	250%	320%	350%	370%	400%	500%	600%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
September 2006	99	87	87	87	87	87	87	87	87	87	87
September 2007	97	74	74	74	74	74	74	74	74	71	59
September 2008	96	62	62	62	62	62	62	62	59	45	33
September 2009	94	51	51	51	51	51	51	51	40	28	19
September 2010	92	41	41	41	41	41	41	41	28	18	11
September 2011	90	31	31	31	31	31	31	31	19	11	6
September 2012	88	23	23	23	23	23	23	23	13	7	3
September 2013	85	17	17	17	17	17	17	17	9	4	2
September 2014	82	13	13	13	13	13	13	13	6	3	1
September 2015	80	9	9	9	9	9	9	9	4	2	1
September 2016	76	7	7	7	7	7	7	7	3	1	*
September 2017	73	5	5	5	5	5	5	5	2	1	*
September 2018	69	4	4	4	4	4	4	4	1	*	*
September 2019	65	3	3	3	3	3	3	3	1	*	*
September 2020	61	2	2	2	2	2	2	2	1	*	*
September 2021	56	1	1	1	1	1	1	1	*	*	*
September 2022	50	1	1	1	1	1	1	1	*	*	*
September 2023	45	1	1	1	1	1	1	1	*	*	*
September 2024	38	*	*	*	*	*	*	*	*	*	*
September 2025	32	*	*	*	*	*	*	*	*	*	*
September 2026	24	*	*	*	*	*	*	*	*	*	*
September 2027	16	*	*	*	*	*	*	*	*	*	*
September 2028	7	*	*	*	*	*	*	*	*	*	*
September 2029	*	*	*	*	*	*	*	*	*	*	*
September 2030	*	*	*	*	*	*	*	*	*	*	*
September 2031	*	*	*	*	*	*	*	*	*	*	*
September 2032	0	0	0	0	0	0	0	0	0	0	0
September 2033	0	0	0	0	0	0	0	0	0	0	0
September 2034	0	0	0	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.7	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.0	3.3	2.8

CG Class											
PSA Prepayment Assumption											
Date	0%	100%	163%	250%	320%	350%	370%	400%	500%	600%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
September 2006	100	100	92	80	71	67	64	60	47	33	20
September 2007	100	100	85	65	50	43	39	33	14	0	0
September 2008	100	100	79	54	35	28	23	16	0	0	0
September 2009	100	100	75	46	25	18	13	6	0	0	0
September 2010	100	100	72	40	20	12	8	1	0	0	0
September 2011	100	100	70	37	17	10	6	0	0	0	0
September 2012	100	98	67	34	15	9	5	0	0	0	0
September 2013	100	95	63	31	13	8	4	0	0	0	0
September 2014	100	90	58	27	12	7	4	0	0	0	0
September 2015	100	85	52	24	10	5	3	0	0	0	0
September 2016	100	79	47	20	8	4	2	0	0	0	0
September 2017	100	73	42	17	7	4	2	0	0	0	0
September 2018	100	66	37	15	5	3	2	0	0	0	0
September 2019	100	60	32	12	4	2	1	0	0	0	0
September 2020	100	54	28	10	3	2	1	0	0	0	0
September 2021	100	48	24	8	3	1	1	0	0	0	0
September 2022	100	42	20	7	2	1	1	0	0	0	0
September 2023	100	37	17	5	2	1	*	0	0	0	0
September 2024	100	31	14	4	1	1	*	0	0	0	0
September 2025	100	26	11	3	1	*	*	0	0	0	0
September 2026	100	21	9	2	1	*	*	0	0	0	0
September 2027	100	17	7	2	*	*	*	0	0	0	0
September 2028	100	13	5	1	*	*	*	0	0	0	0
September 2029	97	9	3	1	*	*	*	0	0	0	0
September 2030	84	5	2	*	*	*	*	0	0	0	0
September 2031	70	1	*	*	*	*	*	0	0	0	0
September 2032	55	0	0	0	0	0	0	0	0	0	0
September 2033	38	0	0	0	0	0	0	0	0	0	0
September 2034	20	0	0	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.2	16.0	10.6	6.0	3.6	2.8	2.3	1.7	1.1	0.8	0.6

* 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.

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 (including the sections entitled “Certain Federal Income Tax Consequences” and “ERISA Considerations”) 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 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 other Classes of REMIC Certificates may be treated as having been issued at a premium. See “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*—Regular Certificates Purchased at a Premium” in the REMIC Prospectus.

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	170% PSA
2	220% PSA
3	320% 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 5.32% (which is 120% of the “federal long-term rate”). See “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Residual Certificates*—Treatment of Excess Inclusions” and “—*Foreign Investors*—Residual Certificates” in the REMIC Prospectus.

The Treasury Department recently issued Regulations providing that, to clearly reflect income, an inducement fee paid to a transferee of a noneconomic residual interest in a REMIC must be included in income over a period that is reasonably related to the period during which the applicable REMIC is expected to generate taxable income or net loss allocable to the transferee. The Regulations set forth two safe harbor methods under which a taxpayer’s accounting for the inducement fee will be considered to clearly reflect income for these purposes. In addition, under the Regulations an inducement fee shall be treated as income from sources within the United States. The Regulations, which are effective for taxable years ending on or after May 11, 2004, contain additional details regarding their application. You should consult your own tax advisor regarding the application of the Regulations to the transfer of a Residual Certificate.

Taxation of Beneficial Owners of RCR Certificates

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

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

Combination RCR Classes. A beneficial owner of a Combination RCR Certificate will be treated as the beneficial owner of a proportionate interest in the REMIC Certificates underlying that

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

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

Tax Return Disclosure Requirements

Treasury Department Regulations that are directed at “tax shelters” 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. The Group 1 MBS and Group 3 MBS will be provided by Fannie Mae. We will sell the Group 1 and Group 3 Classes (other than the PB, PC, PD, PE, IJ, PJ, PK, PL, PM and PH Classes) to Deutsche Bank Securities Inc. (the “Dealer”) for cash proceeds estimated to be approximately \$918,142,663. We are obligated to deliver the Group 2 Classes and the R and RL Classes to the Dealer in exchange for the Group 2 Underlying REMIC Certificate.

The Dealer proposes to offer the Certificates (other than the PB, PC, PD, PE, IJ, PJ, PK, PL, PM and PH Classes) 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 PB, PC, PD, PE, IJ, PJ, PK, PL, PM and PH Classes initially will be retained by Fannie Mae.

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

LEGAL MATTERS

Sidley Austin Brown & Wood LLP will provide legal representation for Fannie Mae. McKee Nelson LLP will provide legal representation for the Dealer.

Exhibit A

Group 2 Underlying REMIC Certificate

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type (1)	Final Distribution Date	Principal Type (1)	Original Principal Balance of Class	September 2005 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC (in months)	Approximate Weighted Average WALA (in months)	
2003-040	MP	April 2003	31393BDZ5	5.5%	FIX	May 2033	PAC	\$535,008,000	0.76802790	\$410,901,071	5.925%	323	30

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

Available Recombinations (1) (2)

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal Balance	Interest Rate	Interest Type (3)	Principal Type (3)	CUSIP Number	Final Distribution Date
Recombination 1								
DA	\$184,642,478	CA (4)	\$272,652,478	4.50%	FIX	SUP	31394FA96	October 2020
ZD	88,000,000							
ZC	10,000							
Recombination 2								
PB	425,163,000	PA	727,347,522	4.50	FIX	PAC	31394FB20	October 2020
PC	139,407,000							
PD	79,592,000							
PE	83,185,522							
Recombination 3								
DC	53,250,000	DM	60,857,142	5.25	FIX	SC/PAC/AD	31394FB38	May 2033
FC	7,607,142							
SC	7,607,142 (5)							
Recombination 4								
DC	53,250,000	DN	71,000,000	5.50	FIX	SC/PAC/AD	31394FB46	May 2033
FC	17,750,000							
SC	17,750,000 (5)							
Recombination 5								
FH	25,646,413	EN	32,640,890	5.50	FIX	SC/TAC/AD	31394FB53	May 2033
SH	6,994,477							
Recombination 6								
ID	13,915,000 (5)	OJ	153,065,000	5.00	FIX	SC/PAC	31394FB61	May 2033
OD	153,065,000							
Recombination 7								
ID	27,830,000 (5)	OK	153,065,000	5.50	FIX	SC/PAC	31394FB79	May 2033
OD	153,065,000							
Recombination 8								
OE	20,385,000	OL	61,260,000	5.50	FIX	SC/PAC	31394FB87	May 2033
OG	40,875,000							
Recombination 9								
OC	31,768,000	OB	257,259,181	5.50	FIX	SC/PAC	31394FB95	May 2033
ID	27,830,000 (5)							
OD	153,065,000							
OE	20,385,000							
OG	40,875,000							
OH	11,166,181							

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal Balance	Interest Rate	Interest Type (3)	Principal Type (3)	CUSIP Number	Final Distribution Date
Recombination 10								
FD	\$333,333,333	BG	\$333,333,333	7.00%	FIX	PT	31394FC29	October 2035
SD	333,333,333 (5)							
Recombination 11								
IJ	18,758,182 (5)	PN	206,340,000	5.00	FIX	PAC	31394FC37	July 2029
PJ	206,340,000							
Recombination 12								
IJ	37,516,363 (5)	PQ	206,340,000	5.50	FIX	PAC	31394FC45	July 2029
PJ	206,340,000							
Recombination 13								
IJ	37,516,363 (5)	PG	370,690,177	5.50	FIX	PAC	31394FC52	October 2035
PJ	206,340,000							
PK	91,836,000							
PL	17,214,000							
PM	51,149,000							
PH	4,151,177							
Recombination 14								
ES	50,000,000	ED	59,090,909	5.50	FIX	TAC/AD	31394FC60	October 2035
EF	9,090,909							
Recombination 15								
KC	82,500,000	KB	94,285,714	5.25	FIX	PAC/AD	31394FC78	October 2035
KF	11,785,714							
KS	11,785,714 (5)							
Recombination 16								
KC	82,500,000	KA	110,000,000	5.50	FIX	PAC/AD	31394FC86	October 2035
KF	27,500,000							
KS	27,500,000 (5)							

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal Balance	Interest Rate	Interest Type (3)	Principal Type (3)	CUSIP Number	Final Distribution Date
Recombination 17								
KC	\$ 82,500,000	CG (6)	\$295,976,490	5.50%	FIX	SUP	31394FC94	October 2035
KF	27,500,000							
KS	27,500,000 (5)							
FJ	58,838,670							
SJ	16,046,911							
ES	50,000,000							
EF	9,090,909							
ZJ	22,000,000							
ZK	30,000,000							

- (1) In any exchange under Recombination 1, 2, 8, 9, 13 or 17 the relative proportions of the REMIC Certificates to be delivered (or if applicable, received) in such exchange will equal the proportions reflected by the outstanding principal balances of the related REMIC Classes at the time of exchange. REMIC Certificates and RCR Certificates in Recombinations 3, 4, 5, 6, 7, 10, 11, 12, 14, 15 and 16 may be exchanged only in the proportions shown in this Schedule 1.
- (2) If, as a result of a proposed exchange, a Certificateholder would hold a REMIC Certificate or RCR Certificate of a Class in an amount less than the applicable minimum denomination for that Class, the Certificateholder will be unable to effect the proposed exchange. See “Description of the Certificates—General—*Authorized Denominations*” in this prospectus supplement.
- (3) See “Description of Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus and “Description of the Certificates—Distributions of Interest” and “—Distributions of Principal” in this prospectus supplement.
- (4) Principal payments on the REMIC Certificates in Recombination 1 from the ZD and ZC Accrual Amounts will be paid as interest on the related RCR Certificates and will not reduce the principal balances of those RCR Certificates.
- (5) Notional principal balance.
- (6) Principal payments on the REMIC Certificates in Recombination 17 from the ZJ and ZK Accrual Amounts will be paid as interest on the related RCR Certificates and 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 through May 2006	\$727,347,522.00	May 2010	\$328,447,310.40	June 2014	\$ 90,157,709.31
June 2006	717,872,081.94	June 2010	321,253,544.58	July 2014	87,185,004.94
July 2006	708,450,286.39	July 2010	314,165,112.59	August 2014	84,268,801.46
August 2006	699,081,854.51	August 2010	307,197,994.52	September 2014	81,408,183.88
September 2006	689,766,506.75	September 2010	300,350,314.87	October 2014	78,602,251.01
October 2006	680,503,965.01	October 2010	293,620,225.68	November 2014	75,850,115.20
November 2006	671,293,952.61	November 2010	287,005,906.10	December 2014	73,150,902.15
December 2006	662,136,194.31	December 2010	280,505,562.02	January 2015	70,503,750.78
January 2007	653,030,416.28	January 2011	274,117,425.69	February 2015	67,907,812.95
February 2007	643,976,346.13	February 2011	267,839,755.34	March 2015	65,362,253.34
March 2007	634,973,712.84	March 2011	261,670,834.79	April 2015	62,866,249.23
April 2007	626,022,246.82	April 2011	255,608,973.15	May 2015	60,418,990.32
May 2007	617,121,679.85	May 2011	249,652,504.37	June 2015	58,019,678.60
June 2007	608,271,745.10	June 2011	243,799,786.95	July 2015	55,667,528.07
July 2007	599,472,177.14	July 2011	238,049,203.57	August 2015	53,361,764.66
August 2007	590,722,711.87	August 2011	232,399,160.75	September 2015	51,101,626.03
September 2007	582,023,086.58	September 2011	226,848,088.50	October 2015	48,886,361.37
October 2007	573,373,039.91	October 2011	221,394,439.99	November 2015	46,715,231.28
November 2007	564,772,311.86	November 2011	216,036,691.22	December 2015	44,587,507.55
December 2007	556,220,643.76	December 2011	210,773,340.70	January 2016	42,502,473.06
January 2008	547,717,778.27	January 2012	205,602,909.10	February 2016	40,459,421.57
February 2008	539,263,459.39	February 2012	200,523,939.00	March 2016	38,457,657.57
March 2008	530,857,432.45	March 2012	195,534,994.48	April 2016	36,496,496.16
April 2008	522,499,444.07	April 2012	190,634,660.90	May 2016	34,575,262.83
May 2008	514,189,242.20	May 2012	185,821,544.54	June 2016	32,693,293.39
June 2008	505,926,576.08	June 2012	181,094,272.34	July 2016	30,849,933.74
July 2008	497,711,196.25	July 2012	176,451,491.57	August 2016	29,044,539.79
August 2008	489,542,854.53	August 2012	171,891,869.56	September 2016	27,276,477.27
September 2008	481,421,304.05	September 2012	167,414,093.41	October 2016	25,545,121.59
October 2008	473,346,299.17	October 2012	163,016,869.68	November 2016	23,849,857.72
November 2008	465,317,595.54	November 2012	158,698,924.18	December 2016	22,190,080.07
December 2008	457,334,950.10	December 2012	154,459,001.61	January 2017	20,565,192.27
January 2009	449,398,120.99	January 2013	150,295,865.34	February 2017	18,974,607.13
February 2009	441,506,867.65	February 2013	146,208,297.13	March 2017	17,417,746.44
March 2009	433,660,950.72	March 2013	142,195,096.88	April 2017	15,894,040.88
April 2009	425,860,132.11	April 2013	138,255,082.33	May 2017	14,402,929.88
May 2009	418,104,174.94	May 2013	134,387,088.86	June 2017	12,943,861.45
June 2009	410,392,843.57	June 2013	130,589,969.17	July 2017	11,516,292.13
July 2009	402,725,903.55	July 2013	126,862,593.10	August 2017	10,119,686.80
August 2009	395,103,121.67	August 2013	123,203,847.34	September 2017	8,753,518.59
September 2009	387,524,265.90	September 2013	119,612,635.20	October 2017	7,417,268.77
October 2009	379,989,105.43	October 2013	116,087,876.36	November 2017	6,110,426.60
November 2009	372,497,410.63	November 2013	112,628,506.66	December 2017	4,832,489.20
December 2009	365,048,953.06	December 2013	109,233,477.85	January 2018	3,582,961.51
January 2010	357,643,505.45	January 2014	105,901,757.36	February 2018	2,361,356.10
February 2010	350,280,841.72	February 2014	102,632,328.06	March 2018	1,167,193.08
March 2010	342,960,736.95	March 2014	99,424,188.10	April 2018 and thereafter	0.00
April 2010	335,682,967.38	April 2014	96,276,350.59		
		May 2014	93,187,843.49		

DA Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$184,642,478.00	December 2006	\$ 55,866,338.68	March 2008	\$ 19,525,432.46
October 2005	171,572,601.43	January 2007	52,964,866.85	April 2008	17,614,081.03
November 2005	158,317,238.01	February 2007	50,135,805.99	May 2008	15,761,795.43
December 2005	144,886,219.20	March 2007	47,378,199.30	June 2008	13,967,759.03
January 2006	131,289,480.46	April 2007	44,691,100.00	July 2008	12,231,163.85
February 2006	117,832,522.31	May 2007	42,073,571.20	August 2008	10,551,210.42
March 2006	104,513,971.70	June 2007	39,524,685.80	September 2008	8,927,107.73
April 2006	91,332,468.31	July 2007	37,043,526.42	October 2008	7,358,073.20
May 2006	78,286,664.43	August 2007	34,629,185.30	November 2008	5,843,332.52
June 2006	74,850,664.90	September 2007	32,280,764.20	December 2008	4,382,119.57
July 2006	71,494,062.32	October 2007	29,997,374.29	January 2009	2,973,676.41
August 2006	68,215,826.96	November 2007	27,778,136.09	February 2009	1,617,253.13
September 2006	65,014,939.94	December 2007	25,622,179.36	March 2009	312,107.81
October 2006	61,890,393.00	January 2008	23,528,643.04	April 2009 and thereafter	0.00
November 2006	58,841,188.37	February 2008	21,496,675.08		

Group 1 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	\$1,000,000,000.00	April 2008	\$ 628,058,891.82	November 2010	\$ 367,887,547.78
October 2005	986,769,649.59	May 2008	618,088,577.94	December 2010	361,003,344.49
November 2005	973,348,270.59	June 2008	608,234,435.23	January 2011	354,202,715.96
December 2005	959,746,628.09	July 2008	598,495,245.68	February 2011	347,484,771.18
January 2006	945,975,597.86	August 2008	588,869,803.46	March 2011	340,848,628.15
February 2006	932,360,306.84	September 2008	579,356,914.80	April 2011	334,293,413.73
March 2006	918,899,142.88	October 2008	569,955,397.86	May 2011	327,818,263.61
April 2006	905,590,509.82	November 2008	560,664,082.63	June 2011	321,422,322.17
May 2006	892,432,827.37	December 2008	551,481,810.82	July 2011	315,104,742.44
June 2006	879,424,530.95	January 2009	542,407,435.69	August 2011	308,864,685.99
July 2006	866,564,071.52	February 2009	533,439,822.03	September 2011	302,701,322.86
August 2006	853,849,915.43	March 2009	524,577,845.97	October 2011	296,613,831.46
September 2006	841,280,544.32	April 2009	515,820,394.90	November 2011	290,601,398.51
October 2006	828,854,454.90	May 2009	507,166,367.35	December 2011	284,663,218.93
November 2006	816,570,158.84	June 2009	498,614,672.90	January 2012	278,798,495.80
December 2006	804,426,182.61	July 2009	490,164,232.06	February 2012	273,006,440.23
January 2007	792,421,067.39	August 2009	481,813,976.15	March 2012	267,286,271.32
February 2007	780,553,368.82	September 2009	473,562,847.23	April 2012	261,637,216.08
March 2007	768,821,656.97	October 2009	465,409,797.93	May 2012	256,058,509.31
April 2007	757,224,516.13	November 2009	457,353,791.44	June 2012	250,549,393.59
May 2007	745,760,544.69	December 2009	449,393,801.32	July 2012	245,109,119.14
June 2007	734,428,355.02	January 2010	441,528,811.46	August 2012	239,736,943.80
July 2007	723,226,573.31	February 2010	433,757,815.92	September 2012	234,432,132.89
August 2007	712,153,839.44	March 2010	426,079,818.89	October 2012	229,193,959.22
September 2007	701,208,806.86	April 2010	418,493,834.56	November 2012	224,021,702.93
October 2007	690,390,142.45	May 2010	410,998,887.03	December 2012	218,914,651.49
November 2007	679,696,526.38	June 2010	403,594,010.19	January 2013	213,872,099.58
December 2007	669,126,651.99	July 2010	396,278,247.66	February 2013	208,893,349.05
January 2008	658,679,225.66	August 2010	389,050,652.69	March 2013	203,977,708.82
February 2008	648,352,966.69	September 2010	381,910,288.04	April 2013	199,124,494.83
March 2008	638,146,607.16	October 2010	374,856,225.89	May 2013	194,333,029.97

Group 1 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 2013	\$ 189,602,644.02	February 2015	\$ 106,847,458.10	October 2016	\$ 43,557,435.90
July 2013	184,932,673.54	March 2015	103,256,395.62	November 2016	40,830,586.55
August 2013	180,322,461.88	April 2015	99,713,276.96	December 2016	38,142,063.91
September 2013	175,771,359.02	May 2015	96,217,572.69	January 2017	35,491,437.39
October 2013	171,278,721.57	June 2015	92,768,758.78	February 2017	32,878,280.84
November 2013	166,843,912.71	July 2015	89,366,316.60	March 2017	30,302,172.51
December 2013	162,466,302.07	August 2015	86,009,732.81	April 2017	27,762,695.02
January 2014	158,145,265.72	September 2015	82,698,499.33	May 2017	25,259,435.27
February 2014	153,880,186.06	October 2015	79,432,113.32	June 2017	22,791,984.46
March 2014	149,670,451.81	November 2015	76,210,077.07	July 2017	20,359,938.01
April 2014	145,515,457.90	December 2015	73,031,898.00	August 2017	17,962,895.52
May 2014	141,414,605.45	January 2016	69,897,088.57	September 2017	15,600,460.75
June 2014	137,367,301.66	February 2016	66,805,166.27	October 2017	13,272,241.55
July 2014	133,372,959.82	March 2016	63,755,653.53	November 2017	10,977,849.84
August 2014	129,430,999.16	April 2016	60,748,077.71	December 2017	8,716,901.55
September 2014	125,540,844.87	May 2016	57,781,971.01	January 2018	6,489,016.61
October 2014	121,701,928.00	June 2016	54,856,870.45	February 2018	4,293,818.88
November 2014	117,913,685.43	July 2016	51,972,317.82	March 2018	2,130,936.13
December 2014	114,175,559.77	August 2016	49,127,859.63	April 2018 and thereafter	0.00
January 2015	110,486,999.34	September 2016	46,323,047.06		

Aggregate Group II Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$257,259,181.00	January 2008	\$188,584,468.46	May 2010	\$129,229,003.92
October 2005	254,630,331.88	February 2008	186,312,145.19	June 2010	127,265,254.81
November 2005	252,015,122.32	March 2008	184,051,627.06	July 2010	125,311,723.02
December 2005	249,413,482.14	April 2008	181,802,853.31	August 2010	123,368,355.98
January 2006	246,825,341.53	May 2008	179,565,763.52	September 2010	121,435,101.37
February 2006	244,250,631.02	June 2008	177,340,297.57	October 2010	119,511,907.16
March 2006	241,689,281.52	July 2008	175,126,395.64	November 2010	117,598,721.59
April 2006	239,141,224.28	August 2008	172,923,998.23	December 2010	115,695,493.14
May 2006	236,606,390.92	September 2008	170,733,046.15	January 2011	113,802,170.59
June 2006	234,084,713.38	October 2008	168,553,480.50	February 2011	111,918,702.94
July 2006	231,576,123.99	November 2008	166,385,242.70	March 2011	110,045,039.50
August 2006	229,080,555.39	December 2008	164,228,274.45	April 2011	108,181,129.81
September 2006	226,597,940.60	January 2009	162,082,517.77	May 2011	106,326,923.68
October 2006	224,128,212.97	February 2009	159,947,914.96	June 2011	104,482,371.17
November 2006	221,671,306.18	March 2009	157,824,408.64	July 2011	102,647,422.61
December 2006	219,227,154.27	April 2009	155,711,941.71	August 2011	100,822,028.58
January 2007	216,795,691.61	May 2009	153,610,457.36	September 2011	99,006,139.90
February 2007	214,376,852.91	June 2009	151,519,899.07	October 2011	97,199,707.66
March 2007	211,970,573.22	July 2009	149,440,210.63	November 2011	95,402,683.20
April 2007	209,576,787.92	August 2009	147,371,336.11	December 2011	93,615,018.11
May 2007	207,195,432.71	September 2009	145,313,219.86	January 2012	91,836,664.22
June 2007	204,826,443.65	October 2009	143,265,806.52	February 2012	90,067,573.61
July 2007	202,469,757.10	November 2009	141,229,041.01	March 2012	88,307,698.62
August 2007	200,125,309.77	December 2009	139,202,868.55	April 2012	86,556,991.82
September 2007	197,793,038.67	January 2010	137,187,234.63	May 2012	84,826,352.03
October 2007	195,472,881.16	February 2010	135,182,085.02	June 2012	83,129,067.18
November 2007	193,164,774.91	March 2010	133,187,365.76	July 2012	81,464,509.03
December 2007	190,868,657.90	April 2010	131,203,023.20	August 2012	79,832,060.99

Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
September 2012.....	\$ 78,231,117.90	February 2017	\$ 26,033,699.71	July 2021	\$ 8,005,681.93
October 2012	76,661,085.84	March 2017	25,483,352.51	August 2021	7,820,438.09
November 2012	75,121,381.92	April 2017.....	24,943,961.34	September 2021.....	7,639,059.18
December 2012	73,611,434.07	May 2017	24,415,315.61	October 2021	7,461,468.82
January 2013	72,130,680.83	June 2017	23,897,208.66	November 2021	7,287,592.09
February 2013	70,678,571.19	July 2017	23,389,437.76	December 2021	7,117,355.53
March 2013	69,254,564.37	August 2017	22,891,803.97	January 2022	6,950,687.05
April 2013.....	67,858,129.62	September 2017.....	22,404,112.08	February 2022	6,787,515.97
May 2013	66,488,746.09	October 2017	21,926,170.58	March 2022	6,627,772.95
June 2013	65,145,902.58	November 2017.....	21,457,791.55	April 2022.....	6,471,389.97
July 2013	63,829,097.41	December 2017	20,998,790.63	May 2022	6,318,300.35
August 2013	62,537,838.24	January 2018	20,548,986.91	June 2022	6,168,438.64
September 2013.....	61,271,641.86	February 2018	20,108,202.89	July 2022	6,021,740.69
October 2013	60,030,034.07	March 2018	19,676,264.44	August 2022	5,878,143.56
November 2013	58,812,549.50	April 2018.....	19,253,000.68	September 2022.....	5,737,585.53
December 2013	57,618,731.43	May 2018	18,838,243.99	October 2022	5,600,006.05
January 2014	56,448,131.65	June 2018	18,431,829.89	November 2022	5,465,345.76
February 2014	55,300,310.27	July 2018	18,033,597.00	December 2022	5,333,546.41
March 2014	54,174,835.64	August 2018	17,643,386.99	January 2023	5,204,550.89
April 2014.....	53,071,284.11	September 2018.....	17,261,044.55	February 2023	5,078,303.20
May 2014	51,989,239.95	October 2018	16,886,417.25	March 2023	4,954,748.40
June 2014	50,928,295.15	November 2018	16,519,355.59	April 2023.....	4,833,832.62
July 2014	49,888,049.35	December 2018	16,159,712.86	May 2023	4,715,503.01
August 2014	48,868,109.60	January 2019	15,807,345.15	June 2023	4,599,707.76
September 2014.....	47,868,090.33	February 2019	15,462,111.26	July 2023	4,486,396.06
October 2014	46,887,613.12	March 2019	15,123,872.65	August 2023	4,375,518.07
November 2014	45,926,306.64	April 2019.....	14,792,493.43	September 2023.....	4,267,024.92
December 2014	44,983,806.48	May 2019	14,467,840.27	October 2023	4,160,868.67
January 2015	44,059,755.02	June 2019	14,149,782.35	November 2023	4,057,002.32
February 2015	43,153,801.34	July 2019	13,838,191.34	December 2023	3,955,379.79
March 2015	42,265,601.06	August 2019	13,532,941.35	January 2024	3,855,955.87
April 2015.....	41,394,816.23	September 2019.....	13,233,908.86	February 2024	3,758,686.23
May 2015	40,541,115.22	October 2019	12,940,972.72	March 2024	3,663,527.40
June 2015	39,704,172.59	November 2019	12,654,014.04	April 2024.....	3,570,436.77
July 2015	38,883,669.00	December 2019	12,372,916.22	May 2024	3,479,372.54
August 2015	38,079,291.06	January 2020	12,097,564.84	June 2024	3,390,293.71
September 2015.....	37,290,731.26	February 2020	11,827,847.69	July 2024	3,303,160.09
October 2015	36,517,687.83	March 2020	11,563,654.67	August 2024	3,217,932.27
November 2015	35,759,864.65	April 2020.....	11,304,877.77	September 2024.....	3,134,571.61
December 2015	35,016,971.14	May 2020	11,051,411.03	October 2024	3,053,040.20
January 2016	34,288,722.16	June 2020	10,803,150.53	November 2024	2,973,300.90
February 2016	33,574,837.91	July 2020	10,559,994.30	December 2024	2,895,317.27
March 2016	32,875,043.83	August 2020	10,321,842.33	January 2025	2,819,053.58
April 2016.....	32,189,070.51	September 2020.....	10,088,596.49	February 2025	2,744,474.80
May 2016	31,516,653.57	October 2020	9,860,160.53	March 2025	2,671,546.58
June 2016	30,857,533.61	November 2020	9,636,440.05	April 2025.....	2,600,235.25
July 2016	30,211,456.08	December 2020	9,417,342.43	May 2025	2,530,507.78
August 2016	29,578,171.20	January 2021	9,202,776.81	June 2025	2,462,331.80
September 2016.....	28,957,433.87	February 2021	8,992,654.08	July 2025	2,395,675.57
October 2016	28,349,003.62	March 2021	8,786,886.83	August 2025	2,330,507.96
November 2016	27,752,644.46	April 2021.....	8,585,389.30	September 2025.....	2,266,798.46
December 2016	27,168,124.85	May 2021	8,388,077.38	October 2025	2,204,517.14
January 2017	26,595,217.57	June 2021	8,194,868.57	November 2025	2,143,634.69

Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
December 2025	\$ 2,084,122.33	June 2028	\$ 813,926.17	November 2030	\$ 218,603.69
January 2026	2,025,951.87	July 2028	785,302.07	December 2030	205,096.84
February 2026	1,969,095.67	August 2028	757,374.20	January 2031	191,957.24
March 2026	1,913,526.64	September 2028	730,127.70	February 2031	179,176.69
April 2026	1,859,218.20	October 2028	703,548.00	March 2031	166,747.12
May 2026	1,806,144.30	November 2028	677,620.81	April 2031	154,660.67
June 2026	1,754,279.42	December 2028	652,332.14	May 2031	142,909.61
July 2026	1,703,598.53	January 2029	627,668.28	June 2031	131,486.37
August 2026	1,654,077.07	February 2029	603,615.80	July 2031	120,383.56
September 2026	1,605,691.00	March 2029	580,161.52	August 2031	109,593.92
October 2026	1,558,416.73	April 2029	557,292.54	September 2031	99,110.35
November 2026	1,512,231.15	May 2029	534,996.22	October 2031	88,925.89
December 2026	1,467,111.59	June 2029	513,260.18	November 2031	79,042.83
January 2027	1,423,035.84	July 2029	492,072.27	December 2031	69,445.12
February 2027	1,379,982.13	August 2029	471,420.60	January 2032	60,136.70
March 2027	1,337,929.10	September 2029	451,293.53	February 2032	51,544.15
April 2027	1,296,855.83	October 2029	431,679.62	March 2032	43,208.51
May 2027	1,256,741.82	November 2029	412,567.69	April 2032	35,130.82
June 2027	1,217,566.96	December 2029	393,946.79	May 2032	27,481.49
July 2027	1,179,311.55	January 2030	375,806.18	June 2032	20,539.93
August 2027	1,141,956.27	February 2030	358,135.33	July 2032	13,920.44
September 2027	1,105,482.18	March 2030	340,923.93	August 2032	7,919.35
October 2027	1,069,870.74	April 2030	324,161.90	September 2032	3,872.49
November 2027	1,035,103.76	May 2030	307,839.34	October 2032	1,711.42
December 2027	1,001,163.41	June 2030	291,946.55	November 2032	408.46
January 2028	968,032.22	July 2030	276,474.05	December 2032	74.78
February 2028	935,693.07	August 2030	261,412.53	January 2033	23.12
March 2028	904,129.17	September 2030	246,752.88	February 2033 and thereafter	0.00
April 2028	873,324.08	October 2030	232,486.18		
May 2028	843,261.68				

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	\$71,000,000.00	March 2007	\$45,146,361.97	September 2008	\$26,759,480.46
October 2005	69,331,677.54	April 2007	43,947,425.64	October 2008	25,919,071.04
November 2005	67,692,821.59	May 2007	42,771,070.69	November 2008	25,095,831.19
December 2005	66,083,004.37	June 2007	41,616,961.19	December 2008	24,289,496.55
January 2006	64,501,803.79	July 2007	40,484,765.67	January 2009	23,499,806.22
February 2006	62,948,803.44	August 2007	39,374,157.06	February 2009	22,726,502.75
March 2006	61,423,592.46	September 2007	38,284,812.64	March 2009	21,969,332.06
April 2006	59,925,765.50	October 2007	37,216,413.96	April 2009	21,228,043.41
May 2006	58,454,922.63	November 2007	36,168,646.77	May 2009	20,502,389.35
June 2006	57,010,669.27	December 2007	35,141,201.02	June 2009	19,792,125.70
July 2006	55,592,616.08	January 2008	34,133,770.73	July 2009	19,097,011.43
August 2006	54,200,378.98	February 2008	33,146,054.02	August 2009	18,416,808.71
September 2006	52,833,578.94	March 2008	32,177,752.93	September 2009	17,751,282.81
October 2006	51,491,842.04	April 2008	31,228,573.49	October 2009	17,100,202.08
November 2006	50,174,799.33	May 2008	30,298,225.60	November 2009	16,463,337.90
December 2006	48,882,086.77	June 2008	29,386,422.98	December 2009	15,840,464.62
January 2007	47,613,345.17	July 2008	28,492,883.15	January 2010	15,231,359.55
February 2007	46,368,220.14	August 2008	27,617,327.34	February 2010	14,635,802.92

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 2010	\$14,053,577.82	May 2011	\$ 7,187,266.36	July 2012	\$ 2,684,049.51
April 2010	13,484,470.15	June 2011	6,780,819.82	August 2012	2,430,495.63
May 2010	12,928,268.63	July 2011	6,384,615.22	September 2012	2,173,509.29
June 2010	12,384,764.72	August 2011	5,998,519.55	October 2012	1,913,244.31
July 2010	11,853,752.60	September 2011	5,622,401.19	November 2012	1,649,850.08
August 2010	11,335,029.10	October 2011	5,256,129.77	December 2012	1,383,471.67
September 2010	10,828,393.73	November 2011	4,899,576.23	January 2013	1,114,249.98
October 2010	10,333,648.59	December 2011	4,559,988.36	February 2013	842,321.75
November 2010	9,850,598.35	January 2012	4,242,933.01	March 2013	567,819.73
December 2010	9,379,050.21	February 2012	3,947,961.37	April 2013	290,872.77
January 2011	8,918,813.87	March 2012	3,674,631.82	May 2013	11,605.86
February 2011	8,469,701.52	April 2012	3,422,509.85	June 2013 and thereafter	0.00
March 2011	8,031,527.75	May 2012	3,180,221.95		
April 2011	7,604,109.58	June 2012	2,934,012.60		

Aggregate Group IV Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$32,641,890.00	June 2008	\$11,563,261.32	February 2011	\$ 3,922,214.25
October 2005	31,727,603.30	July 2008	11,169,686.05	March 2011	3,819,835.10
November 2005	30,833,468.39	August 2008	10,787,895.32	April 2011	3,724,101.82
December 2005	29,959,172.19	September 2008	10,417,690.58	May 2011	3,634,889.03
January 2006	29,104,405.84	October 2008	10,058,876.08	June 2011	3,552,073.18
February 2006	28,268,864.67	November 2008	9,711,258.78	July 2011	3,475,532.52
March 2006	27,452,248.09	December 2008	9,374,648.37	August 2011	3,405,147.08
April 2006	26,654,259.62	January 2009	9,048,857.18	September 2011	3,340,798.66
May 2006	25,874,606.74	February 2009	8,733,700.20	October 2011	3,282,370.78
June 2006	25,113,000.93	March 2009	8,428,995.01	November 2011	3,229,748.70
July 2006	24,369,157.56	April 2009	8,134,561.76	December 2011	3,175,443.78
August 2006	23,642,795.89	May 2009	7,850,223.13	January 2012	3,113,651.28
September 2006	22,933,638.97	June 2009	7,575,804.31	February 2012	3,044,585.04
October 2006	22,241,413.62	July 2009	7,311,132.94	March 2012	2,968,454.56
November 2006	21,565,850.39	August 2009	7,056,039.13	April 2012	2,866,342.43
December 2006	20,906,683.49	September 2009	6,810,355.38	May 2012	2,747,245.00
January 2007	20,263,650.78	October 2009	6,573,916.55	June 2012	2,625,065.51
February 2007	19,636,493.66	November 2009	6,346,559.88	July 2012	2,499,842.79
March 2007	19,024,957.10	December 2009	6,128,124.90	August 2012	2,371,615.74
April 2007	18,428,789.56	January 2010	5,918,453.42	September 2012	2,240,423.27
May 2007	17,847,742.92	February 2010	5,717,389.54	October 2012	2,106,304.32
June 2007	17,281,572.48	March 2010	5,524,779.55	November 2012	1,969,297.84
July 2007	16,730,036.90	April 2010	5,340,471.96	December 2012	1,829,442.75
August 2007	16,192,898.17	May 2010	5,164,317.44	January 2013	1,686,777.91
September 2007	15,669,921.53	June 2010	4,996,168.80	February 2013	1,541,342.16
October 2007	15,160,875.46	July 2010	4,835,880.97	March 2013	1,393,174.25
November 2007	14,665,531.66	August 2010	4,683,310.97	April 2013	1,242,312.81
December 2007	14,183,664.94	September 2010	4,538,317.87	May 2013	1,087,026.73
January 2008	13,715,053.25	October 2010	4,400,762.77	June 2013	649,420.11
February 2008	13,259,477.62	November 2010	4,270,508.80	July 2013	207,100.96
March 2008	12,816,722.09	December 2010	4,147,421.03	August 2013 and thereafter	0.00
April 2008	12,386,573.71	January 2011	4,031,366.52		
May 2008	11,968,822.48				

ZR Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$33,000,000.00	April 2007	\$14,386,848.13	November 2008	\$ 4,065,920.27
October 2005	31,759,912.73	May 2007	13,663,592.64	December 2008	3,699,111.00
November 2005	30,551,952.90	June 2007	12,962,632.60	January 2009	3,347,550.50
December 2005	29,375,518.69	July 2007	12,283,535.19	February 2009	3,010,930.00
January 2006	28,230,018.56	August 2007	11,625,875.05	March 2009	2,688,946.23
February 2006	27,114,871.01	September 2007	10,989,234.29	April 2009	2,381,301.39
March 2006	26,029,504.50	October 2007	10,373,202.30	May 2009	2,087,703.02
April 2006	24,973,357.19	November 2007	9,777,375.63	June 2009	1,807,863.86
May 2006	23,945,876.89	December 2007	9,201,357.92	July 2009	1,541,501.91
June 2006	22,946,520.84	January 2008	8,644,759.72	August 2009	1,288,340.16
July 2006	21,974,755.60	February 2008	8,107,198.40	September 2009	1,048,106.67
August 2006	21,030,056.82	March 2008	7,588,298.11	October 2009	820,534.39
September 2006	20,111,909.23	April 2008	7,087,689.58	November 2009	605,361.09
October 2006	19,219,806.36	May 2008	6,605,010.03	December 2009	402,329.34
November 2006	18,353,250.48	June 2008	6,139,903.12	January 2010	211,186.38
December 2006	17,511,752.45	July 2008	5,692,018.77	February 2010	31,684.01
January 2007	16,694,831.54	August 2008	5,261,013.09	March 2010 and thereafter	0.00
February 2007	15,902,015.34	September 2008	4,846,548.33		
March 2007	15,132,839.61	October 2008	4,448,292.69		

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	\$370,690,177.00	December 2007	\$263,454,625.60	March 2010	\$170,078,859.13
October 2005	366,448,055.01	January 2008	259,760,980.62	April 2010	166,862,398.80
November 2005	362,227,638.01	February 2008	256,086,219.41	May 2010	163,662,367.65
December 2005	358,028,814.38	March 2008	252,430,244.84	June 2010	160,478,681.17
January 2006	353,851,473.05	April 2008	248,792,960.27	July 2010	157,311,255.30
February 2006	349,695,503.52	May 2008	245,174,269.57	August 2010	154,160,006.37
March 2006	345,560,795.86	June 2008	241,574,077.08	September 2010	151,024,851.19
April 2006	341,447,240.71	July 2008	237,992,287.66	October 2010	147,905,706.96
May 2006	337,354,729.26	August 2008	234,428,806.65	November 2010	144,802,491.32
June 2006	333,283,153.27	September 2008	230,883,539.87	December 2010	141,715,122.35
July 2006	329,232,405.05	October 2008	227,356,393.62	January 2011	138,643,518.51
August 2006	325,202,377.47	November 2008	223,847,274.70	February 2011	135,587,598.72
September 2006	321,192,963.95	December 2008	220,356,090.38	March 2011	132,547,282.29
October 2006	317,204,058.45	January 2009	216,882,748.40	April 2011	129,522,488.97
November 2006	313,235,555.49	February 2009	213,427,156.98	May 2011	126,513,138.90
December 2006	309,287,350.11	March 2009	209,989,224.83	June 2011	123,519,152.64
January 2007	305,359,337.91	April 2009	206,568,861.09	July 2011	120,540,451.17
February 2007	301,451,415.03	May 2009	203,165,975.41	August 2011	117,581,482.35
March 2007	297,563,478.13	June 2009	199,780,477.87	September 2011	114,693,484.86
April 2007	293,695,424.40	July 2009	196,412,279.03	October 2011	111,874,783.15
May 2007	289,847,151.56	August 2009	193,061,289.91	November 2011	109,123,740.78
June 2007	286,018,557.88	September 2009	189,727,421.98	December 2011	106,438,759.52
July 2007	282,209,542.13	October 2009	186,410,587.18	January 2012	103,818,278.49
August 2007	278,420,003.59	November 2009	183,110,697.88	February 2012	101,260,773.25
September 2007	274,649,842.08	December 2009	179,827,666.92	March 2012	98,764,754.98
October 2007	270,898,957.94	January 2010	176,561,407.59	April 2012	96,328,769.68
November 2007	267,167,252.00	February 2010	173,311,833.60	May 2012	93,951,397.30

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 2012	\$ 91,631,251.01	November 2016	\$ 23,691,153.20	April 2021	\$ 5,641,103.26
July 2012	89,366,976.41	December 2016	23,079,664.08	May 2021	5,483,683.62
August 2012	87,157,250.77	January 2017	22,483,321.91	June 2021	5,330,343.73
September 2012	85,000,782.32	February 2017	21,901,761.20	July 2021	5,180,982.25
October 2012	82,896,309.48	March 2017	21,334,625.12	August 2021	5,035,500.35
November 2012	80,842,600.23	April 2017	20,781,565.31	September 2021	4,893,801.53
December 2012	78,838,451.38	May 2017	20,242,241.66	October 2021	4,755,791.67
January 2013	76,882,687.89	June 2017	19,716,322.16	November 2021	4,621,378.90
February 2013	74,974,162.27	July 2017	19,203,482.64	December 2021	4,490,473.60
March 2013	73,111,753.87	August 2017	18,703,406.66	January 2022	4,362,988.28
April 2013	71,294,368.32	September 2017	18,215,785.28	February 2022	4,238,837.62
May 2013	69,520,936.90	October 2017	17,740,316.89	March 2022	4,117,938.34
June 2013	67,790,415.91	November 2017	17,276,707.08	April 2022	4,000,209.17
July 2013	66,101,786.13	December 2017	16,824,668.41	May 2022	3,885,570.84
August 2013	64,454,052.25	January 2018	16,383,920.28	June 2022	3,773,946.00
September 2013	62,846,242.29	February 2018	15,954,188.78	July 2022	3,665,259.15
October 2013	61,277,407.08	March 2018	15,535,206.50	August 2022	3,559,436.66
November 2013	59,746,619.71	April 2018	15,126,712.40	September 2022	3,456,406.68
December 2013	58,252,975.03	May 2018	14,728,451.67	October 2022	3,356,099.10
January 2014	56,795,589.14	June 2018	14,340,175.54	November 2022	3,258,445.52
February 2014	55,373,598.88	July 2018	13,961,641.21	December 2022	3,163,379.20
March 2014	53,986,161.38	August 2018	13,592,611.62	January 2023	3,070,835.05
April 2014	52,632,453.56	September 2018	13,232,855.39	February 2023	2,980,749.54
May 2014	51,311,671.68	October 2018	12,882,146.66	March 2023	2,893,060.70
June 2014	50,023,030.88	November 2018	12,540,264.95	April 2023	2,807,708.07
July 2014	48,765,764.77	December 2018	12,206,995.05	May 2023	2,724,632.68
August 2014	47,539,124.96	January 2019	11,882,126.86	June 2023	2,643,776.98
September 2014	46,342,380.66	February 2019	11,565,455.35	July 2023	2,565,084.83
October 2014	45,174,818.30	March 2019	11,256,780.34	August 2023	2,488,501.48
November 2014	44,035,741.06	April 2019	10,955,906.46	September 2023	2,413,973.50
December 2014	42,924,468.54	May 2019	10,662,643.01	October 2023	2,341,448.78
January 2015	41,840,336.36	June 2019	10,376,803.84	November 2023	2,270,876.49
February 2015	40,782,695.78	July 2019	10,098,207.26	December 2023	2,202,207.02
March 2015	39,750,913.34	August 2019	9,826,675.94	January 2024	2,135,392.01
April 2015	38,744,370.50	September 2019	9,562,036.77	February 2024	2,070,384.27
May 2015	37,762,463.29	October 2019	9,304,120.81	March 2024	2,007,137.77
June 2015	36,804,602.00	November 2019	9,052,763.17	April 2024	1,945,607.61
July 2015	35,870,210.80	December 2019	8,807,802.88	May 2024	1,885,749.99
August 2015	34,958,727.44	January 2020	8,569,082.88	June 2024	1,827,522.20
September 2015	34,069,602.95	February 2020	8,336,449.83	July 2024	1,770,882.57
October 2015	33,202,301.29	March 2020	8,109,754.11	August 2024	1,715,790.46
November 2015	32,356,299.10	April 2020	7,888,849.65	September 2024	1,662,206.22
December 2015	31,531,085.35	May 2020	7,673,593.93	October 2024	1,610,091.21
January 2016	30,726,161.08	June 2020	7,463,847.84	November 2024	1,559,407.71
February 2016	29,941,039.13	July 2020	7,259,475.59	December 2024	1,510,118.93
March 2016	29,175,243.83	August 2020	7,060,344.69	January 2025	1,462,189.03
April 2016	28,428,310.78	September 2020	6,866,325.82	February 2025	1,415,583.00
May 2016	27,699,786.53	October 2020	6,677,292.78	March 2025	1,370,266.73
June 2016	26,989,228.37	November 2020	6,493,122.39	April 2025	1,326,206.95
July 2016	26,296,204.05	December 2020	6,313,694.46	May 2025	1,283,371.21
August 2016	25,620,291.54	January 2021	6,138,891.68	June 2025	1,241,727.87
September 2016	24,961,078.83	February 2021	5,968,599.58	July 2025	1,201,246.06
October 2016	24,318,163.64	March 2021	5,802,706.45	August 2025	1,161,895.70

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>
September 2025.....	\$ 1,123,647.42	November 2027.....	\$ 435,292.82	January 2030.....	\$ 123,225.63
October 2025.....	1,086,472.62	December 2027.....	417,998.64	February 2030.....	115,720.75
November 2025.....	1,050,343.38	January 2028.....	401,225.31	March 2030.....	108,467.77
December 2025.....	1,015,232.50	February 2028.....	384,958.80	April 2030.....	101,459.56
January 2026.....	981,113.43	March 2028.....	369,185.42	May 2030.....	94,689.17
February 2026.....	947,960.32	April 2028.....	353,891.84	June 2030.....	88,149.85
March 2026.....	915,747.91	May 2028.....	339,065.07	July 2030.....	81,835.01
April 2026.....	884,451.63	June 2028.....	324,692.45	August 2030.....	75,738.25
May 2026.....	854,047.47	July 2028.....	310,761.63	September 2030.....	69,853.32
June 2026.....	824,512.06	August 2028.....	297,260.58	October 2030.....	64,174.14
July 2026.....	795,822.60	September 2028.....	284,177.61	November 2030.....	58,694.79
August 2026.....	767,956.85	October 2028.....	271,501.27	December 2030.....	53,409.51
September 2026.....	740,893.14	November 2028.....	259,220.46	January 2031.....	48,312.70
October 2026.....	714,610.34	December 2028.....	247,324.32	February 2031.....	43,398.88
November 2026.....	689,087.84	January 2029.....	235,802.30	March 2031.....	38,662.74
December 2026.....	664,305.58	February 2029.....	224,644.11	April 2031.....	34,099.10
January 2027.....	640,243.95	March 2029.....	213,839.71	May 2031.....	29,702.93
February 2027.....	616,883.89	April 2029.....	203,379.35	June 2031.....	25,469.31
March 2027.....	594,206.78	May 2029.....	193,253.51	July 2031.....	21,393.47
April 2027.....	572,194.48	June 2029.....	183,452.91	August 2031.....	17,470.76
May 2027.....	550,829.32	July 2029.....	173,968.53	September 2031.....	13,696.66
June 2027.....	530,094.05	August 2029.....	164,791.56	October 2031.....	10,066.77
July 2027.....	509,971.89	September 2029.....	155,913.43	November 2031.....	6,576.79
August 2027.....	490,446.44	October 2029.....	147,325.80	December 2031.....	3,222.55
September 2027.....	471,501.75	November 2029.....	139,020.54	January 2032 and thereafter.....	0.00
October 2027.....	453,122.27	December 2029.....	130,989.72		

Aggregate Group VI Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance.....	\$110,000,000.00	July 2007.....	\$ 62,586,431.94	May 2009.....	\$ 29,956,524.07
October 2005.....	107,499,843.46	August 2007.....	60,778,467.51	June 2009.....	28,832,373.83
November 2005.....	105,035,089.19	September 2007.....	58,997,940.94	July 2009.....	27,735,342.96
December 2005.....	102,605,338.08	October 2007.....	57,244,528.13	August 2009.....	26,664,854.78
January 2006.....	100,210,194.80	November 2007.....	55,517,908.09	September 2009.....	25,620,342.66
February 2006.....	97,849,267.72	December 2007.....	53,817,762.85	October 2009.....	24,601,249.81
March 2006.....	95,522,168.91	January 2008.....	52,143,777.39	November 2009.....	23,607,029.16
April 2006.....	93,228,514.06	February 2008.....	50,498,307.61	December 2009.....	22,637,143.09
May 2006.....	90,967,922.52	March 2008.....	48,890,717.64	January 2010.....	21,691,063.33
June 2006.....	88,740,017.17	April 2008.....	47,320,241.52	February 2010.....	20,768,270.78
July 2006.....	86,544,424.48	May 2008.....	45,786,126.82	March 2010.....	19,868,255.28
August 2006.....	84,380,774.42	June 2008.....	44,287,634.48	April 2010.....	18,990,515.51
September 2006.....	82,248,700.43	July 2008.....	42,824,038.46	May 2010.....	18,134,558.80
October 2006.....	80,147,839.42	August 2008.....	41,394,625.58	June 2010.....	17,299,900.97
November 2006.....	78,077,831.71	September 2008.....	39,998,695.24	July 2010.....	16,486,066.16
December 2006.....	76,038,321.04	October 2008.....	38,635,559.21	August 2010.....	15,692,586.72
January 2007.....	74,028,954.45	November 2008.....	37,304,541.33	September 2010.....	14,919,003.00
February 2007.....	72,049,382.34	December 2008.....	36,004,977.39	October 2010.....	14,164,863.25
March 2007.....	70,099,258.41	January 2009.....	34,736,214.85	November 2010.....	13,429,723.46
April 2007.....	68,178,239.61	February 2009.....	33,497,612.60	December 2010.....	12,713,147.18
May 2007.....	66,285,986.15	March 2009.....	32,288,540.78	January 2011.....	12,014,705.47
June 2007.....	64,422,161.40	April 2009.....	31,108,380.61	February 2011.....	11,333,976.65

Aggregate Group VI (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
March 2011	\$ 10,687,094.76	January 2012	\$ 6,366,849.20	October 2012	\$ 2,729,690.99
April 2011.....	10,098,552.13	February 2012	5,971,305.59	November 2012	2,318,010.32
May 2011	9,566,917.04	March 2012	5,573,079.06	December 2012	1,905,518.36
June 2011	9,090,787.61	April 2012.....	5,172,413.72	January 2013	1,492,382.01
July 2011	8,668,791.19	May 2012	4,769,544.00	February 2013	1,078,760.84
August 2011	8,295,057.36	June 2012	4,364,694.90	March 2013	664,807.45
September 2011.....	7,916,953.33	July 2012	3,958,082.26	April 2013.....	250,667.57
October 2011	7,534,788.51	August 2012	3,549,913.14	May 2013 and thereafter	0.00
November 2011	7,148,860.54	September 2012.....	3,140,385.98		
December 2011	6,759,455.70				

Aggregate Group VII Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$133,976,490.00	June 2006	\$ 69,824,825.60	March 2007	\$ 22,793,705.54
October 2005	125,878,525.33	July 2006	63,823,288.08	April 2007.....	18,467,584.39
November 2005	118,037,060.43	August 2006	58,027,146.09	May 2007	14,305,146.74
December 2005	110,445,893.73	September 2006.....	52,431,334.49	June 2007	10,302,262.16
January 2006	103,098,961.15	October 2006	47,030,901.25	July 2007	6,454,893.18
February 2006	95,990,333.16	November 2006	41,821,005.04	August 2007	2,759,093.36
March 2006	89,114,211.88	December 2006	36,796,912.80	September 2007 and thereafter	0.00
April 2006.....	82,464,928.27	January 2007	31,953,997.47		
May 2006	76,036,939.37	February 2007	27,287,735.69		

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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\$2,410,901,071



**Guaranteed
REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2005-91**

PROSPECTUS SUPPLEMENT



August 26, 2005