

**Offering Circular Supplement
(To Base Offering Circular dated January 1, 2002)**

\$2,249,535,788

Government National Mortgage Association



GINNIE MAE®

**Guaranteed REMIC Pass-Through Securities
and MX Securities
Ginnie Mae REMIC Trust 2002-41**



**The securities
may not be suitable
investments for you.
You should consider
carefully the risks
of investing in them.
See “Risk Factors”
beginning on page S-16
which highlights some of
these risks.**

The Securities

The Trust will issue the Classes of Securities listed on the inside front cover.

The Ginnie Mae Guaranty

Ginnie Mae will guarantee the timely payment of principal and interest on the securities. The Ginnie Mae Guaranty is backed by the full faith and credit of the United States of America.

The Trust and its Assets

The Trust will own Ginnie Mae Certificates.

The Sponsor and the Co-Sponsor will offer the securities from time to time in negotiated transactions at varying prices. We expect the closing date to be June 28, 2002.

You should read the Base Offering Circular as well as this Supplement.

The securities are exempt from registration under the Securities Act of 1933 and are “exempt securities” under the Securities Exchange Act of 1934.

UBS Warburg

Blaylock & Partners, L.P.

The date of this Offering Circular Supplement is June 24, 2002.

AVAILABLE INFORMATION

You should purchase the securities only if you have read and understood the following documents:

- this Offering Circular Supplement (this “Supplement”) and
- the Base Offering Circular.

The Base Offering Circular is available on Ginnie Mae’s website located at <http://www.ginniemae.gov>.

If you do not have access to the internet, call JPMorgan Chase Bank, which will act as information agent for the Trust, at (800) 234-GNMA, to order copies of the Base Offering Circular.

Please consult the standard abbreviations of Class Types included in the Base Offering Circular as Appendix I and the Glossary included in the Base Offering Circular as Appendix II for definitions of capitalized terms.

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TERMS SHEET

This terms sheet contains selected information for quick reference only. You should read this Supplement, particularly "Risk Factors," and each of the other documents listed under "Available Information."

Sponsor: UBS Warburg LLC

Trustee: Bank One Trust Company, N.A.

Tax Administrator: The Trustee

Closing Date: June 28, 2002

Distribution Dates: For the Group 1, Group 2, Group 4, Group 7 and Group 12 Securities, the 20th day of each month or if the 20th day is not a Business Day, the first Business Day thereafter, commencing in July 2002. For the Group 3, Group 5, Group 6, Group 8, Group 9, Group 10, Group 11 and Group 13 Securities, the 16th day of each month or if the 16th day is not a Business Day, the first Business Day thereafter, commencing, July 2002.

Trust Assets:

<u>Trust Asset Group</u>	<u>Trust Asset Type</u>	<u>Certificate Rate</u>	<u>Original Term To Maturity (in years)</u>
1	Ginnie Mae II	6.5%	30
2	Ginnie Mae II	7.5%	30
3	Ginnie Mae I	6.0%	30
4	Ginnie Mae II	6.0%	30
5	Ginnie Mae I	8.0%	30
6	Ginnie Mae I	7.0%	30
7	Ginnie Mae II	6.5%	30
8	Ginnie Mae I	9.0%	30
9	Ginnie Mae I	10.0%	30
10	Ginnie Mae I	7.5%	30
11	Ginnie Mae I	7.5%	30
12	Ginnie Mae II	6.5%	30
13	Ginnie Mae I	6.0%	30

Security Groups: This series of Securities consists of multiple Security Groups (each, a "Group"), as shown on the inside front cover of this Supplement and on Schedule I to this Supplement. Payments on each Group will be based solely on payments on the Trust Asset Group with the same numerical designation.

Assumed Characteristics of the Mortgage Loans Underlying the Trust Assets(1):

<u>Principal Balance(2)</u>	<u>Weighted Average Remaining Term to Maturity (in months)</u>	<u>Weighted Average Loan Age (in months)</u>	<u>Weighted Average Mortgage Rate(3)</u>
Group 1 Trust Assets \$250,000,000	356	3	7.300%
Group 2 Trust Assets \$266,666,666	338	22	8.250%
Group 3 Trust Assets \$237,609,158	312	40	6.500%
Group 4 Trust Assets \$550,000,000	351	7	6.800%
Group 5 Trust Assets \$30,000,000	255	97	8.500%
Group 6 Trust Assets \$16,696,429	244	103	7.500%
13,660,714	315	42	7.500%
\$30,357,143			
Group 7 Trust Assets \$250,000,000	340	13	7.282%
Group 8 Trust Assets \$18,536,154	205	142	9.500%
Group 9 Trust Assets \$9,700,000	195	153	10.500%
Group 10 Trust Assets \$100,000,000	338	18	8.000%
Group 11 Trust Assets \$56,666,667	283	68	8.000%
Group 12 Trust Assets \$250,000,000	340	13	7.282%
Group 13 Trust Assets \$200,000,000	312	40	6.500%

(1) As of June 1, 2002.

(2) Does not include Group 1 or Group 4 Trust Assets that will be added to pay the Trustee Fee.

(3) The Mortgage Loans underlying the Group 1, Group 2, Group 4, Group 7 and Group 12 Trust Assets may bear interest at rates ranging from 0.5% to 1.5% per annum above the related Certificate Rate.

The actual remaining terms to maturity, loan ages and, in the case of the Group 1, Group 2, Group 4, Group 7 and Group 12 Trust Assets, the Mortgage Rates of many of the Mortgage Loans will differ from the weighted averages shown above, perhaps significantly. See *“The Trust Assets—The Mortgage Loans”* in this Supplement.

Issuance of Securities: The Securities, other than the Residual Securities, will initially be issued in book-entry form through the book-entry system of the U.S. Federal Reserve Banks (the “Fedwire Book-Entry System”). The Residual Securities will be issued in fully registered, certificated form. See *“Description of the Securities—Form of Securities”* in this Supplement.

Modification and Exchange: If you own exchangeable Securities you will be able, upon notice and payment of an exchange fee, to exchange them for a proportionate interest in the related Securities shown on Schedule I to this Supplement. See *“Description of the Securities—Modification and Exchange”* in this Supplement.

Increased Minimum Denomination Classes: Each Class that constitutes a Principal Only, Interest Only or Inverse Floating Rate Class. See *“Description of the Securities—Form of Securities”* in this Supplement.

Interest Rates: The Interest Rates for the Fixed Rate Classes are shown on the inside cover page of this Supplement or on Schedule I to this Supplement.

The Floating Rate and Inverse Floating Rate Classes will bear interest at per annum rates based on one-month LIBOR (hereinafter referred to as "LIBOR") as follows:

Class	Interest Rate Formula(1)	Initial Interest Rate(2)	Minimum Rate	Maximum Rate	Delay (in days)	LIBOR for Minimum Interest Rate
AS	7.00%—LIBOR	5.16%	0.00%	7.00%	0	7.00%
BS	7.00%—LIBOR	5.16%	0.00%	7.00%	0	7.00%
CS	8.15%—LIBOR	1.15%	0.00%	1.15%	0	8.15%
DS	8.15%—LIBOR	1.15%	0.00%	1.15%	0	8.15%
EF	LIBOR + 0.25%	2.09%	0.25%	9.00%	0	0.00%
ES	8.75%—LIBOR	6.91%	0.00%	8.75%	0	8.75%
FA	LIBOR + 0.35%	2.19%	0.35%	8.50%	0	0.00%
FB	LIBOR + 1.00%	2.84%	1.00%	7.00%	0	0.00%
FC	LIBOR + 0.35%	2.19%	0.35%	9.00%	0	0.00%
FG	LIBOR + 0.75%	2.59%	0.75%	8.50%	0	0.00%
FH	LIBOR + 0.30%	2.14%	0.30%	8.00%	0	0.00%
FO	LIBOR + 0.40%	2.24%	0.40%	8.50%	0	0.00%
FP	LIBOR + 0.30%	2.14%	0.30%	8.00%	0	0.00%
FT	LIBOR + 0.45%	2.29%	0.45%	8.50%	0	0.00%
FV	LIBOR + 1.10%	2.94%	1.10%	7.00%	0	0.00%
FX	LIBOR + 0.55%	2.39%	0.55%	8.00%	0	0.00%
FY	LIBOR + 0.50%	2.34%	0.50%	8.00%	0	0.00%
GF	LIBOR + 0.20%	2.04%	0.20%	10.00%	0	0.00%
GS	9.80%—LIBOR	7.96%	0.00%	9.80%	0	9.80%
HF	LIBOR + 0.40%	2.24%	0.40%	8.50%	0	0.00%
HS	7.00%—LIBOR	5.16%	0.00%	7.00%	0	7.00%
JS	8.10%—LIBOR	1.10%	0.00%	1.10%	0	8.10%
KS	21.00%—(LIBOR x 3.00)	15.48%	0.00%	21.00%	0	7.00%
LS	66.272727%—(LIBOR x 8.181818)	9.00%	0.00%	9.00%	0	8.10%
MF	LIBOR + 0.50%	2.34%	0.50%	9.00%	0	0.00%
MS	32.117647%—(LIBOR x 4.588235)	23.675294%	0.00%	32.117647%	0	7.00%
NS	18.20%—(LIBOR x 2.60)	13.416%	0.00%	18.20%	0	7.00%
OS	7.00%—LIBOR	5.16%	0.00%	7.00%	0	7.00%
PF	LIBOR + 0.35%	2.19%	0.35%	8.00%	0	0.00%
PS	7.65%—LIBOR	5.81%	0.00%	7.65%	0	7.65%
QS	50.9999913477%—(LIBOR x 5.999998764)	9.00%	0.00%	9.00%	0	8.50%
SA	8.15%—LIBOR	6.31%	0.00%	8.15%	0	8.15%
SB	6.00%—LIBOR	4.16%	0.00%	6.00%	0	6.00%
SC	8.65%—LIBOR	6.81%	0.00%	8.65%	0	8.65%
SD	8.00%—LIBOR	6.16%	0.00%	8.00%	0	8.00%
SE	8.65%—LIBOR	0.65%	0.00%	0.65%	0	8.65%
SF	11.42857%—(LIBOR x 1.142857)	9.325713%	4.00%	11.42857%	0	6.50%
SG	21.00%—(LIBOR x 3.00)	15.48%	0.00%	21.00%	0	7.00%
SH	7.70%—LIBOR	5.86%	0.00%	7.70%	0	7.70%
SI	8.10%—LIBOR	1.10%	0.00%	1.10%	0	8.10%
SJ	93.00%—(LIBOR x 12.00)	9.00%	0.00%	9.00%	0	7.75%
SK	8.15%—LIBOR	6.31%	0.00%	8.15%	0	8.15%
SL	8.15%—LIBOR	6.31%	0.00%	8.15%	0	8.15%
SM	7.00%—LIBOR	5.16%	0.00%	7.00%	0	7.00%
SN	8.15%—LIBOR	1.15%	0.00%	1.15%	0	8.15%
SO	7.00%—LIBOR	5.16%	0.00%	7.00%	0	7.00%
SP	7.70%—LIBOR	5.86%	0.00%	7.70%	0	7.70%
ST	7.00%—LIBOR	5.16%	0.00%	7.00%	0	7.00%
SU	21.00%—(LIBOR x 3.00)	15.48%	0.00%	21.00%	0	7.00%
SV	66.272727%—(LIBOR x 8.181818)	9.00%	0.00%	9.00%	0	8.10%
SW	68.999939%—(LIBOR x 8.571421)	8.9999222%	0.00%	9.00%	0	8.05%
SX	11.00%—LIBOR	9.16%	4.00%	11.00%	0	7.00%
SY	7.50%—LIBOR	5.66%	0.00%	7.50%	0	7.50%
TS	62.00%—(LIBOR x 8.00)	10.00%	0.00%	10.00%	0	7.75%

Class	Interest Rate Formula(1)	Initial Interest Rate(2)	Minimum Rate	Maximum Rate	Delay (in days)	LIBOR for Minimum Interest Rate
TX	16.10%—(LIBOR x 2.00)	12.42%	0.00%	16.10%	0	8.05%
UA	18.00%—(LIBOR x 3.00)	12.48%	0.00%	18.00%	0	6.00%
UB	26.00%—(LIBOR x 4.333333)	18.02666%	0.00%	26.00%	0	6.00%
UC	42.00%—(LIBOR x 7.00)	29.12%	0.00%	42.00%	0	6.00%
UD	148.8636363%—(LIBOR x 22.72727272)	12.50%	0.00%	12.50%	0	6.55%
UE	19.65%—(LIBOR x 3.00)	14.13%	0.00%	19.65%	0	6.55%
UG	28.38333333%—(LIBOR x 4.333333)	20.41%	0.00%	28.38333333%	0	6.55%
UH	45.85%—(LIBOR x 7.00)	32.97%	0.00%	45.85%	0	6.55%
UP	6.40%—LIBOR	4.56%	0.50%	6.40%	0	5.90%
US	7.00%—LIBOR	5.16%	0.00%	7.00%	0	7.00%
VS	5.90%—LIBOR	4.06%	0.00%	5.90%	0	5.90%
WA	18.00%—(LIBOR x 3.00)	12.48%	0.00%	18.00%	0	6.00%
WB	26.00%—(LIBOR x 4.333333)	18.02666%	0.00%	26.00%	0	6.00%
WC	42.00%—(LIBOR x 7.00)	29.12%	0.00%	42.00%	0	6.00%
WD	148.8636363%—(LIBOR x 22.72727272)	12.50%	0.00%	12.50%	0	6.55%
WE	19.65%—(LIBOR x 3.00)	14.13%	0.00%	19.65%	0	6.55%
WG	28.38333333%—(LIBOR x 4.333333)	20.41%	0.00%	28.38333333%	0	6.55%
WH	45.85%—(LIBOR x 7.00)	32.97%	0.00%	45.85%	0	6.55%
WJ	28.00%—(LIBOR x 4.00)	20.64%	0.00%	28.00%	0	7.00%
WK	35.00%—(LIBOR x 5.00)	25.80%	0.00%	35.00%	0	7.00%
WL	18.00%—(LIBOR x 3.00)	12.48%	0.00%	18.00%	0	6.00%
WM	26.00%—(LIBOR x 4.333333)	18.02666%	0.00%	26.00%	0	6.00%
WN	42.00%—(LIBOR x 7.00)	29.12%	0.00%	42.00%	0	6.00%
WP	148.8636363%—(LIBOR x 22.72727272)	12.50%	0.00%	12.50%	0	6.55%
WS	7.45%—LIBOR	0.45%	0.00%	0.45%	0	7.45%
WT	28.38333333%—(LIBOR x 4.333333)	20.41%	0.00%	28.38333333%	0	6.55%
WU	45.85%—(LIBOR x 7.00)	32.97%	0.00%	45.85%	0	6.55%
WY	19.65%—(LIBOR x 3.00)	14.13%	0.00%	19.65%	0	6.55%
XA	LIBOR + 1.45%	3.29%	1.45%	8.00%	0	0.00%
XB	6.55%—LIBOR	4.71%	0.00%	6.55%	0	6.55%
XE	21.32%—(LIBOR x 2.60)	16.536%	0.00%	21.32%	0	8.20%
XF	LIBOR + 0.80%	2.64%	0.80%	9.00%	0	0.00%
XH	21.32%—(LIBOR x 2.60)	16.536%	0.00%	21.32%	0	8.20%
XJ	LIBOR + 0.95%	2.79%	0.95%	9.00%	0	0.00%
XK	20.93%—(LIBOR x 2.60)	16.146%	0.00%	20.93%	0	8.05%
XM	20.93%—(LIBOR x 2.60)	16.146%	0.00%	20.93%	0	8.05%
XN	LIBOR + 1.45%	3.29%	1.45%	8.00%	0	0.00%
XP	6.55%—LIBOR	4.71%	0.00%	6.55%	0	6.55%
XS	7.50%—LIBOR	0.05%	0.00%	0.05%	0	7.50%
XT	6.55%—LIBOR	0.55%	0.00%	0.55%	0	6.55%
XU	6.00%—LIBOR	4.16%	0.00%	6.00%	0	6.00%
XV	6.55%—LIBOR	0.55%	0.00%	0.55%	0	6.55%
XW	6.00%—LIBOR	4.16%	0.00%	6.00%	0	6.00%
XY	7.45%—LIBOR	5.61%	0.00%	7.45%	0	7.45%
YA	LIBOR + 0.40%	2.24%	0.40%	8.50%	0	0.00%
YB	8.10%—LIBOR	6.26%	0.00%	8.10%	0	8.10%
YC	LIBOR + 0.80%	2.64%	0.80%	9.00%	0	0.00%
YD	21.32%—(LIBOR x 2.60)	16.536%	0.00%	21.32%	0	8.20%
YF	LIBOR + 0.95%	2.79%	0.95%	9.00%	0	0.00%
YG	21.32%—(LIBOR x 2.60)	16.536%	0.00%	21.32%	0	8.20%
YH	20.93%—(LIBOR x 2.60)	16.146%	0.00%	20.93%	0	8.05%
YI	20.93%—(LIBOR x 2.60)	16.146%	0.00%	20.93%	0	8.05%
YK	LIBOR + 1.45%	3.29%	1.45%	8.00%	0	0.00%
YL	6.55%—LIBOR	4.71%	0.00%	6.55%	0	6.55%
YM	6.00%—LIBOR	4.16%	0.00%	6.00%	0	6.00%
YN	6.55%—LIBOR	0.55%	0.00%	0.55%	0	6.55%
YT	LIBOR + 0.95%	2.79%	0.95%	9.00%	0	0.00%
YU	16.10%—(LIBOR x 2.00)	12.42%	0.00%	16.10%	0	8.05%

- (1) LIBOR will be established on the basis of the BBA LIBOR method, as described under “Description of the Securities—Interest Distributions—Floating Rate and Inverse Floating Rate Classes” in this Supplement.
- (2) The initial Interest Rate will be in effect during the first Accrual Period; the Interest Rate will adjust monthly thereafter.

Allocation of Principal: On each Distribution Date for a Security Group, the following distributions will be made to the related Securities:

SECURITY GROUP 1

A percentage of the Group 1 Principal Distribution Amount may be applied to the Trustee Fee, and the remainder of the Group 1 Principal Distribution Amount (the “Group 1 Adjusted Principal Distribution Amount”) and the Z, ZA and ZC Accrual Amounts will be allocated as follows:

- The Z Accrual Amount, sequentially, to VA, VM and Z, in that order, until retired
- The ZA Accrual Amount in the following order of priority:
 1. To TW, until reduced to its Scheduled Principal Balance for that Distribution Date
 2. To ZA, until retired
- The ZC Accrual Amount, sequentially, to VC and ZC, in that order, until retired
- The Group 1 Adjusted Principal Distribution Amount in the following order of priority:
 1. Concurrently:
 - a. 20% to FA, until retired
 - b. 80% in the following order of priority:
 - i. Sequentially, to PA, PB and OE, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 - ii. If the Principal Balance of the Group 1 Trust Assets (net of any related Trustee Fee) (the “Adjusted Group 1 Trust Asset Balance”) is less than the 302% PSA Balance for that Distribution Date, then to ZA, until retired
 - iii. To TW, until reduced to its Scheduled Principal Balance for that Distribution Date
 - iv. To ZA, until retired
 - v. To TW, without regard to its Scheduled Principal Balances, until retired
 - vi. Sequentially, to PA, PB and OE, in that order, without regard to their Aggregate Scheduled Principal Balances, until retired
 2. Sequentially, to VC and ZC, in that order, until retired
 3. Concurrently:
 - a. 50%, sequentially, to VA, VM and Z, in that order, until retired
 - b. 50%, sequentially, to AE, AG and AH, in that order, until retired

SECURITY GROUP 2

The Group 2 Principal Distribution Amount will be allocated, concurrently, to FB and FC, pro rata, until retired

SECURITY GROUP 3

The Group 3 Principal Distribution Amount and the ZD Accrual Amount will be allocated as follows:

- The ZD Accrual Amount to VD, VE and ZD, in that order, until retired
- The Group 3 Adjusted Principal Distribution Amount in the following order of priority:
 1. Concurrently:
 - a. 55.2377700342% to HG, HK and YA, pro rata, until retired
 - b. 44.7622299658% in the following order of priority:
 - i. Concurrently, to FH and H, pro rata, until retired
 - ii. Sequentially, to HB and HC, in that order, until retired
 2. Sequentially, to VD, VE and ZD, in that order, until retired

SECURITY GROUP 4

A percentage of the Group 4 Principal Distribution Amount may be applied to the Trustee Fee, and the remainder of the Group 4 Principal Distribution Amount (the “Group 4 Adjusted Principal Distribution Amount”) and the ZJ Accrual Amount will be allocated as follows:

- The ZJ Accrual Amount, sequentially, to VH, VO and ZJ, in that order, until retired
- The Group 4 Adjusted Principal Distribution Amount in the following order of priority:
 1. Sequentially, to PG, PH, OH and OJ, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 2. Concurrently, to FG, SF, SG, SJ and TS, pro rata, until retired
 3. Sequentially, to PG, PH, OH and OJ, in that order, without regard to their Aggregate Scheduled Principal Balances, until retired
 4. To CH, until retired
 5. Sequentially, to VH, VO and ZJ, in that order, until retired

SECURITY GROUP 5

The Group 5 Principal Distribution Amount will be allocated to FY, until retired

SECURITY GROUP 6

The Group 6 Principal Distribution Amount will be allocated, concurrently, to FO and PO, pro rata, until retired

SECURITY GROUP 7

The Group 7 Principal Distribution Amount and the ZK Accrual Amount will be allocated as follows:

- The ZK Accrual Amount in the following order of priority:
 1. Concurrently, to FT, KA and SW, pro rata, until retired
 2. To ZK, until retired
- The Group 7 Principal Distribution Amount in the following order of priority:
 1. To the PAC Classes, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date, in the following order of priority:
 - a. Concurrently (i) 40% to FP and (ii) 60% to PL, until PL is retired
 - b. Concurrently (i) 33.3333311217% to FP and (ii) 66.6666688783% to PM, until PM is retired
 - c. Concurrently (i) 25% to FP and (ii) 75% to PN, until retired
 - d. To UK, until retired
 - e. Concurrently, to YC and YE, pro rata, until retired
 - f. Concurrently, to YF and YJ, pro rata, until retired
 2. Concurrently, to FT, KA and SW, pro rata, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 3. To ZK, until retired
 4. Concurrently, to YK and YO, pro rata, until retired
 5. Concurrently, to FT, KA and SW, pro rata, without regard to their Aggregate Scheduled Principal Balances, until retired
 6. To the PAC Classes in the same manner and priority described in step 1 above, but without regard to their Aggregate Scheduled Principal Balances, until retired

SECURITY GROUP 8

The Group 8 Principal Distribution Amount will be allocated to EF, until retired

SECURITY GROUP 9

The Group 9 Principal Distribution Amount will be allocated to GF, until retired

SECURITY GROUP 10

The Group 10 Principal Distribution Amount will be allocated to FV, until retired

SECURITY GROUP 11

The Group 11 Principal Distribution Amount will be allocated, concurrently, to HF and JO, pro rata, until retired

SECURITY GROUP 12

The Group 12 Principal Distribution Amount and the ZE Accrual Amount will be allocated as follows:

- The ZE Accrual Amount in the following order of priority:
 1. Concurrently, to MF, NS and QS, pro rata, until retired
 2. To ZE, until retired
- The Group 12 Principal Distribution Amount in the following order of priority:
 1. To the PAC Classes, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date, in the following order of priority:
 - a. Concurrently, to OA and PF, pro rata, until retired
 - b. Concurrently, to XF and XG, pro rata, until retired
 - c. Concurrently, to XJ and XL, pro rata, until retired
 2. Concurrently, to MF, NS and QS, pro rata, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 3. To ZE, until retired
 4. Concurrently, to XN and XO, pro rata, until retired
 5. Concurrently, to MF, NS and QS, pro rata, without regard to their Aggregate Scheduled Principal Balances, until retired
 6. To the PAC Classes in the same manner and priority described in step 1 above, but without regard to their Aggregate Scheduled Principal Balances, until retired

SECURITY GROUP 13

The Group 13 Principal Distribution Amount and the ZH Accrual Amount will be allocated as follows:

- The ZH Accrual Amount, sequentially, to AK and ZH, in that order, until retired

- The Group 13 Principal Distribution Amount in the following order of priority:
 1. To the PAC Classes, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date, in the following order of priority:
 - a. Sequentially, to TA, TB, TC, UN and BA, in that order, until retired
 - b. Concurrently, to YT and YW, pro rata, until retired
 2. To AK, until reduced to its Scheduled Principal Balance for that Distribution Date
 3. To ZH, until retired
 4. Concurrently, to XA and XC, pro rata, until retired
 5. To AK, without regard to its Scheduled Principal Balances, until retired
 6. To the PAC Classes in the same manner and priority described in step 1 above, but without regard to their Aggregate Scheduled Principal Balances, until retired

Scheduled Principal Balances: The Scheduled Principal Balances or Aggregate Scheduled Principal Balances for the Classes listed below are included in Schedule II to this Supplement. They were calculated using, among other things, the following Structuring Ranges or Rate:

<u>Class</u>	<u>Structuring Ranges or Rate</u>
OE, PA and PB (in the aggregate)	100% PSA through 250% PSA
TW	245% PSA
OH, OJ, PG and PH (in the aggregate)	100% PSA through 250% PSA
FP, PL, PM, PN, UK, YC, YE, YF and YJ (in the aggregate)	115% PSA through 300% PSA
FT, KA and SW (in the aggregate)	143% PSA through 265% PSA
OA, PF, XF, XG, XJ and XL (in the aggregate)	125% PSA through 300% PSA
MF, NS and QS (in the aggregate)	150% PSA through 250% PSA
BA, TA, TB, TC, UN, YT and YW (in the aggregate)	100% PSA through 250% PSA
AK	140% PSA through 225% PSA

302% PSA Balances: The 302% PSA Balances are included in Schedule III to this Supplement. The 302% PSA Balances were calculated using a Structuring Rate of 302% PSA and the assumed characteristics of the related Trust MBS to be delivered on the Closing Date. The actual characteristics of the related Trust MBS may vary from the characteristics assumed in preparing the 302% PSA Balances included in Schedule III to this Supplement and, if so, we may recalculate such balances and make them available on gREX shortly after the Closing Date.

Accrual Classes: Interest will accrue on each Accrual Class identified on the inside front cover of this Supplement at the per annum rate set forth on that page. However, no interest will be distributed to the Accrual Classes as interest. Interest so accrued on each Accrual Class on each Distribution Date will constitute an Accrual Amount, which will be added to the Class Principal Balance of that Class on each Distribution Date and will be distributable as principal as set forth in this Terms Sheet under “Allocation of Principal.”

Notional Classes: The Notional Classes will not receive distributions of principal but have Class Notional Balances for convenience in describing their entitlements to interest. The Class Notional Balance of each

Notional Class represents the percentage indicated below of, and reduces to that extent with, the Class Principal Balances indicated:

Class	Approximate Original Class Notional Balance	Represents Approximately
AS	\$ 10,000,000	100% of first \$10,000,000 of FA (SEQ Class)
BS	22,000,000	100% of last \$22,000,000 of FA (SEQ Class)
CS	10,000,000	100% of first \$10,000,000 of FA (SEQ Class)
DS	22,000,000	100% of last \$22,000,000 of FA (SEQ Class)
ES	18,536,154	100% of EF (PT Class)
GS	9,700,000	100% of GF (PT Class)
HS	50,000,000	100% of HF (PT Class)
IA	\$ 2,074,385	7.6923076923% of PA (PAC Class)
	1,070,461	3.8461538462% of PB (PAC Class)
	<u>\$ 3,144,846</u>	
IC	\$ 7,436,985	8.3333333333% of PG (PAC Class)
	2,773,825	4.1666666667% of PH (PAC Class)
	<u>\$ 10,210,810</u>	
IO	\$ 6,666,666	6.666666667% of FV (PT Class)
JS	50,000,000	100% of HF (PT Class)
OD	15,617,538	92.3076923077% of OE (PAC Class)
OG	56,509,345	100% of OH (PAC Class)
OI	47,741,294	100% of OJ (PAC Class)
OS	8,414,007	43.333226897% of MF (SCH Class)
PS	53,456,400	100% of PF (PAC Class)
SA	32,000,000	100% of FA (SEQ Class)
SB	200,000,000	100% of FB (PT Class)
SC	66,666,666	100% of FC (PT Class)
SD	66,666,666	100% of FC (PT Class)
SE	66,666,666	100% of FC (PT Class)
SH	20,000,000	100% of FH (SEQ Class)
SI	25,000,000	100% of FO (PT Class)
SK	10,000,000	100% of first \$10,000,000 of FA (SEQ Class)
SL	22,000,000	100% of last \$22,000,000 of FA (SEQ Class)
SM	32,000,000	100% of FA (SEQ Class)
SN	32,000,000	100% of FA (SEQ Class)
SO	25,000,000	100% of FO (PT Class)
SP	32,640,866	100% of FP (PAC Class)
ST	9,747,223	100% of FT (SCH Class)
SY	30,000,000	100% of FY (PT Class)
TI	\$ 3,453,916	8.3333333333% of TA (PAC Class)
	634,375	4.1666666667% of TB (PAC Class)
	<u>\$ 4,088,291</u>	
TX	\$ 4,711,667	100% of YW (PAC Class)
UJ	21,122,000	100% of UK (PAC Class)
UM	14,889,000	100% of UN (PAC Class)
UP	100,000,000	100% of FV (PT Class)
US	30,000,000	100% of FY (PT Class)
VG	38,260,200	100% of VH (AD/SEQ Class)
VL	6,976,500	100% of VM (SEQ Class)
VN	29,389,800	100% of VO (SEQ Class)
VS	100,000,000	100% of FV (PT Class)
WS	30,000,000	100% of FY (PT Class)
XB	20,617,500	100% of XA (SUP Class)
XH	8,726,944	100% of XG (PAC Class)
XM	3,077,778	100% of XL (PAC Class)
XP	28,418,812	100% of XN (SUP Class)
XS	30,000,000	100% of FY (PT Class)
XT	20,617,500	100% of XA (SUP Class)
XU	28,418,812	100% of XN (SUP Class)
XV	28,418,812	100% of XN (SUP Class)
XW	20,617,500	100% of XA (SUP Class)
XY	30,000,000	100% of FY (PT Class)
YB	13,333,333	100% of YA (SEQ Class)
YG	7,122,500	100% of YE (PAC Class)
YI	3,732,222	100% of YJ (PAC Class)
YL	37,511,500	100% of YK (SUP Class)
YM	37,511,500	100% of YK (SUP Class)
YN	37,511,500	100% of YK (SUP Class)
YP	24,839,000	100% of BA (PAC Class)

Tax Status: Double REMIC Series. See “Certain Federal Income Tax Consequences” in this Supplement and in the Base Offering Circular.

Regular and Residual Classes: Class RR is a Residual Class and includes the Residual Interest of the Issuing REMIC and the Pooling REMIC; all other Classes of REMIC Securities are Regular Classes.

RISK FACTORS

You should purchase securities only if you understand and are able to bear the associated risks. The risks applicable to your investment depend on the principal and interest type of your securities. This section highlights certain of these risks.

The rate of principal payments on the underlying mortgage loans will affect the rate of principal payments on your securities. The rate at which you will receive principal payments will depend largely on the rate of principal payments, including prepayments, on the mortgage loans underlying the related trust assets. We expect the rate of principal payments on the underlying mortgage loans to vary. Borrowers generally may prepay their mortgage loans at any time without penalty.

Rates of principal payments can reduce your yield. The yield on your securities probably will be lower than you expect if:

- you bought your securities at a premium (interest only securities, for example) and principal payments are faster than you expected, or
- you bought your securities at a discount (principal only securities, for example) and principal payments are slower than you expected.

In addition, if your securities are interest only securities or securities purchased at a significant premium, you could lose money on your investment if prepayments occur at a rapid rate.

The level of LIBOR will affect the yields on floating rate and inverse floating rate securities. If LIBOR performs differently from what you expect, the yield on your securities may be lower than you expect. Lower levels of LIBOR will generally reduce the yield on floating rate securities; higher levels of LIBOR will generally reduce the yield on inverse floating rate securities. You should bear in mind that the timing of changes in the level of LIBOR may affect your yield: generally, the earlier a change, the greater the effect on your yield. It is doubtful that LIBOR will remain constant.

An investment in the securities is subject to significant reinvestment risk. The rate of principal payments on your securities is uncertain. You may be unable to reinvest the payments on your securities at the same returns provided by the securities. Lower

prevailing interest rates may result in an unexpected return of principal. In that interest rate climate, higher yielding reinvestment opportunities may be limited. Conversely, higher prevailing interest rates may result in slower returns of principal and you may not be able to take advantage of higher yielding investment opportunities. The final payment on your security may occur much earlier than the final distribution date.

Support securities will be more sensitive to rates of principal payments than other securities. If principal prepayments result in principal distributions on any distribution date equal to or less than the amount needed to produce scheduled payments on the PAC, scheduled and TAC classes, the related support classes will not receive any principal distribution on that date. If prepayments result in principal distributions on any distribution date greater than the amount needed to produce scheduled payments on the related PAC, scheduled and TAC classes for that distribution date, this excess will be distributed to the related support classes.

The occurrence of a trigger event may significantly affect the weighted average life of non-sticky jump securities. The principal distribution priorities of non-sticky jump securities will change temporarily upon the occurrence of a specified trigger event on any Distribution Date as described under “Terms Sheet—Allocation of Principal” in this Supplement. A change in principal distribution priority could significantly extend or shorten the weighted average life of any non-sticky jump class from the anticipated weighted average life at the time of purchase. Consequently, an investor in non-sticky jump securities should carefully consider the likelihood and probable frequency of the occurrence of the trigger event in analyzing the anticipated weighted average life of the securities acquired.

The securities may not be a suitable investment for you. The securities, in particular, the support, interest only, principal only, inverse floating rate, non-sticky jump, accrual and residual classes, are not suitable investments for all investors.

In addition, although the sponsor intends to make a market for the purchase and sale of the securities after their initial issuance, it has no obligation to do so. There is no assurance that a secondary market will develop, that any secondary market will continue, or that the price at which you can sell an investment in any class will enable you to realize a desired yield on that investment.

You will bear the market risks of your investment. The market values of the classes are likely to fluctuate. These fluctuations may be significant and could result in significant losses to you.

The secondary markets for mortgage-related securities have experienced periods of illiquidity and can be expected to do so in the future. Illiquidity can have a severely adverse effect on the prices of classes that are especially sensitive to prepayment or interest rate risk or that have been structured to meet the investment requirements of limited categories of investors.

The residual securities may experience significant adverse tax timing consequences. Accordingly, you are urged to consult tax advisors and to consider the after-tax effect of ownership of a

residual security and the suitability of the residual securities to your investment objectives. See *“Certain Federal Income Tax Consequences”* in this supplement and in the base offering circular.

You are encouraged to consult advisors regarding the financial, legal, tax and other aspects of an investment in the securities. You should not purchase the securities of any class unless you understand and are able to bear the prepayment, yield, liquidity, and market risks associated with that class.

The actual characteristics of the underlying mortgage loans will affect the weighted average lives and yields of your securities. The yield and prepayment tables in this supplement are based on assumed characteristics which are likely to be different from the actual characteristics. As a result, the yields on your securities could be lower than you expected, even if the mortgage loans prepay at the constant prepayment rates set forth in the applicable table.

It is highly unlikely that the underlying mortgage loans will prepay at any of the prepayment rates assumed in this supplement, or at any constant prepayment rate.

THE TRUST ASSETS

General

The Sponsor intends to acquire the Trust Assets in privately negotiated transactions prior to the Closing Date and to sell them to the Trust according to the terms of a Trust Agreement between the Sponsor and the Trustee. The Sponsor will make certain representations and warranties with respect to the Trust Assets. All Trust Assets will evidence, directly or indirectly, Ginnie Mae Certificates.

The Trust MBS

The Group 3, Group 5, Group 6, Group 8, Group 9, Group 10, Group 11 and Group 13 Trust Assets are either:

1. Ginnie Mae I MBS Certificates guaranteed by Ginnie Mae, or
2. Ginnie Mae Platinum Certificates backed by Ginnie Mae I MBS Certificates and guaranteed by Ginnie Mae.

Each Mortgage Loan underlying a Ginnie Mae I MBS Certificate bears interest at a Mortgage Rate 0.50% per annum greater than the related Certificate Rate. The difference between the Mortgage Rate and the Certificate Rate is used to pay the related servicers of the Mortgage Loans a monthly servicing fee and Ginnie Mae a fee for its guaranty of the Ginnie Mae I MBS Certificate of 0.44% per annum and 0.06% per annum, respectively, of the outstanding principal balance of the Mortgage Loan.

The Group 1, Group 2, Group 4, Group 7 and Group 12 Trust Assets are either:

1. Ginnie Mae II MBS Certificates guaranteed by Ginnie Mae, or
2. Ginnie Mae Platinum Certificates backed by Ginnie Mae II MBS Certificates and guaranteed by Ginnie Mae.

Each Mortgage Loan underlying a Ginnie Mae II MBS Certificate bears interest at a Mortgage Rate 0.50% to 1.50% per annum greater than the related Certificate Rate. Ginnie Mae receives a fee (the “Ginnie Mae Certificate Guaranty Fee”) for its guaranty of each Ginnie Mae II MBS Certificate of 0.06% per annum of the outstanding principal balance of each related Mortgage Loan. The difference between (a) the Mortgage Rate and (b) the sum of the Certificate Rate and the Ginnie Mae Certificate Guaranty Fee is used to pay the related servicers of the Mortgage Loans a monthly servicing fee.

The Mortgage Loans

The Mortgage Loans underlying the Trust Assets are expected to have, on a weighted average basis, the characteristics set forth in the Terms Sheet under “Assumed Characteristics of the Mortgage Loans Underlying the Trust Assets” and the general characteristics described in the Base Offering Circular. The Mortgage Loans will consist of first lien, single-family, fixed rate, residential mortgage loans that are insured or guaranteed by the Federal Housing Administration, the United States Department of Veterans Affairs, the Rural Housing Service or the United States Department of Housing and Urban Development (“HUD”). See *“The Ginnie Mae Certificates—General”* in the Base Offering Circular.

Specific information regarding the characteristics of the Mortgage Loans is not available. For purposes of this Supplement, certain assumptions have been made regarding the remaining terms to maturity, loan ages and, in the case of the Group 1, 2, 4, 7 and 12 Trust Assets, Mortgage Rates of the Mortgage Loans. However, the actual remaining terms to maturity, loan ages and, in the case of the Group 1, 2, 4, 7 and 12 Trust Assets, Mortgage Rates of many of the Mortgage Loans will differ from the characteristics assumed, perhaps significantly. This will be the case even if the weighted average characteristics of the Mortgage Loans are the

same as the assumed characteristics. Small differences in the characteristics of the Mortgage Loans can have a significant effect on the weighted average lives and yields of the Securities. *See “Risk Factors” and “Yield, Maturity and Prepayment Considerations” in this Supplement.*

The Trustee Fee

On each Distribution Date, the Trustee will retain a fixed percentage of all principal and interest distributions received on specified Trust Assets in payment of its fee.

GINNIE MAE GUARANTY

The Government National Mortgage Association (“Ginnie Mae”), a wholly-owned corporate instrumentality of the United States of America within HUD, guarantees the timely payment of principal and interest on the Securities. The General Counsel of HUD has provided an opinion to the effect that Ginnie Mae has the authority to guarantee multiclass securities and that Ginnie Mae guaranties will constitute general obligations of the United States, for which the full faith and credit of the United States is pledged. *See “Ginnie Mae Guaranty” in the Base Offering Circular.*

DESCRIPTION OF THE SECURITIES

General

The description of the Securities contained in this Supplement is not complete and is subject to, and is qualified in its entirety by reference to, all of the provisions of the Trust Agreement. *See “Description of the Securities” in the Base Offering Circular.*

Form of Securities

Each Class of Securities other than the Residual Securities initially will be issued and maintained, and may be transferred only on the Fedwire Book-Entry System. Beneficial Owners of Book-Entry Securities will ordinarily hold these Securities through one or more financial intermediaries, such as banks, brokerage firms and securities clearing organizations that are eligible to maintain book-entry accounts on the Fedwire Book-Entry System. By request accompanied by the payment of a transfer fee of \$25,000 per Certificated Security to be issued, a Beneficial Owner may receive a Regular Security in certificated form.

The Residual Securities will not be issued in book-entry form but will be issued in fully registered, certificated form and may be transferred or exchanged, subject to the transfer restrictions applicable to Residual Securities set forth in the Trust Agreement, at the Corporate Trust Office of the Trustee. *See “Description of the Securities—Forms of Securities; Book-Entry Procedures” in the Base Offering Circular.*

Each Class (other than the Increased Minimum Denomination Classes) will be issued in minimum dollar denominations of initial principal balance of \$1,000 and integral multiples of \$1 in excess of \$1,000. The Increased Minimum Denomination Classes will be issued in minimum denominations of:

<u>Class</u>	<u>Minimum Denomination</u>
AS	\$2,432,000*
BA	\$ 140,000
BS	\$1,557,000*
CS	\$7,661,000*
DS	\$3,464,000*
ES	\$ 988,000*
GS	\$ 793,000*
HS	\$1,455,000*
IA	\$ 849,000*
IC	\$ 931,000*
IO	\$ 556,000*
JO	\$ 125,000
JS	\$3,806,000*
NS	\$ 111,000
OD	\$ 463,000*
OE	\$ 123,000
OG	\$ 458,000*
OH	\$ 125,000
OI	\$ 395,000*
OJ	\$ 134,000
OS	\$1,905,000*
PO	\$ 126,000
PS	\$1,143,000*
QS	\$ 105,000
SB	\$2,500,000*
SD	\$1,356,000*
SE	\$7,711,000*
SF	\$ 103,000
SG	\$ 108,000
SH	\$1,280,000*
SI	\$3,750,000*
SJ	\$ 102,000
SO	\$1,429,000*
SP	\$1,127,000*
ST	\$2,000,000*
SW	\$ 102,000
TI	\$ 897,000*
TS	\$ 101,000
TX	\$ 251,000*
UJ	\$ 406,000*
UK	\$ 128,000
UM	\$ 415,000*
UN	\$ 131,000
US	\$1,455,000*
VG	\$ 500,000*
VH	\$ 122,000

<u>Class</u>	<u>Minimum Denomination</u>
VL	\$ 335,000*
VM	\$ 132,000
VN	\$ 323,000*
VO	\$ 144,000
VS	\$ 2,353,000*
WS	\$11,630,000*
XC	\$ 182,000
XG	\$ 182,000
XH	\$ 205,000
XL	\$ 178,000
XM	\$ 220,000*
XO	\$ 178,000
XS	\$30,000,000*
XT	\$ 5,334,000*
XU	\$ 1,996,000*
XV	\$ 9,966,000*
XW	\$ 1,936,000*
YB	\$ 1,003,000*
YE	\$ 179,000
YG	\$ 205,000*
YI	\$ 220,000*
YJ	\$ 184,000
YM	\$ 1,928,000*
YN	\$ 8,849,000*
YO	\$ 159,000
YP	\$ 371,000*
YW	\$ 202,000

*Notional balance

See Schedule I to this Supplement for the increased minimum denominations of the MX Classes.

Distributions

Distributions on the Securities will be made on each Distribution Date as specified under “Terms Sheet—Distribution Dates” in this Supplement. On each Distribution Date for a Security, or in the case of the Certificated Securities, on the first Business Day after the related Distribution Date, the Distribution Amount will be distributed to the Holders of record as of the close of business on the last Business Day of the calendar month immediately preceding the month in which the Distribution Date occurs. Beneficial Owners of Book-Entry Securities will receive distributions through credits to accounts maintained for their benefit on the books and records of the appropriate financial intermediaries. Holders of Certificated Securities will receive distributions by check or, subject to the restrictions set forth in the Base Offering Circular, by wire transfer. *See “Description of the Securities—Distributions” and “—Method of Distributions” in the Base Offering Circular.*

Interest Distributions

The Interest Distribution Amount will be distributed on each Distribution Date to the Holders of all Classes of Securities entitled to distributions of interest.

- Interest will be calculated on the basis of a 360-day year consisting of twelve 30-day months.
- Interest distributable on any Class for any Distribution Date will consist of 30 days’ interest on its Class Principal Balance (or Class Notional Balance) as of the related Record Date.

- Investors can calculate the amount of interest to be distributed on each Class of Securities for any Distribution Date by using the Class Factors published in the preceding month. See “—Class Factors” below.

Categories of Classes

For purposes of interest distributions, the Classes will be categorized as shown under “Interest Type” on the inside cover page of this Supplement and on Schedule I to this Supplement. The abbreviations used on the inside cover page, in the Terms Sheet and on Schedule I to this Supplement are explained under “Class Types” in Appendix I to the Base Offering Circular.

Accrual Periods

The Accrual Period for each Class is set forth in the table below:

<u>Class</u>	<u>Accrual Period</u>
Fixed Rate Classes	The calendar month preceding the related Distribution Date
Group 3, 5, 6, 8, 9, 10, 11 and 13 Floating Rate and Inverse Floating Rate Classes	From the 16th day of the month preceding the month of the related Distribution Date through the 15th day of the month of that Distribution Date
Group 1, 2, 4, 7 and 12 Floating Rate and Inverse Floating Rate Classes	From the 20th day of the month preceding the month of the related Distribution Date through the 19th day of the month of that Distribution Date

Fixed Rate Classes

Each Fixed Rate Class will bear interest at the per annum Interest Rate shown on the inside cover page of this Supplement or on Schedule I to this Supplement.

Floating Rate and Inverse Floating Rate Classes

The Floating Rate and Inverse Floating Rate Classes will bear interest as shown under “Terms Sheet—Interest Rates” in this Supplement. The Interest Rates for the Floating Rate and Inverse Floating Rate Classes will be based on LIBOR. LIBOR will be determined based on the BBA LIBOR method, as described under “Description of the Securities—Interest Rate Indices—Determination of LIBOR—BBA LIBOR” in the Base Offering Circular.

For information regarding the manner in which the Trustee determines LIBOR and calculates the Interest Rates for the Floating Rate and Inverse Floating Rate Classes, see “Description of the Securities—Interest Rate Indices—Determination of LIBOR” in the Base Offering Circular.

The Trustee’s determination of LIBOR and its calculation of the Interest Rates will be final, except in the case of clear error. Investors can obtain LIBOR levels and Interest Rates for the current and preceding Accrual Periods from gREX or by calling the Information Agent at (800) 234-GNMA.

Accrual Classes

Each of Class Z, ZA, ZC, ZD, ZE, ZH, ZJ and ZK is an Accrual Class. Interest will accrue on the Accrual Classes and be distributed as described under “Terms Sheet—Accrual Classes” in this Supplement.

Principal Distributions

The Adjusted Principal Distribution Amount for each Group and the Accrual Amounts, will be distributed to the Holders entitled thereto as described under “Terms Sheet—Allocation of Principal” in this Supplement. Investors can calculate the amount of principal to be distributed with respect to any Distribution Date by using the Class Factors published in the preceding and current months. See “—Class Factors” below.

Categories of Classes

For purposes of principal distributions, the Classes will be categorized as shown under “Principal Type” on the inside cover page of this Supplement and on Schedule I to this Supplement. The abbreviations used on the inside cover page, in the Terms Sheet and on Schedule I to this Supplement are explained under “Class Types” in Appendix I to the Base Offering Circular.

Notional Classes

The Notional Classes will not receive principal distributions. For convenience in describing interest distributions, the Notional Classes will have the original Class Notional Balances shown on the inside cover page of this Supplement and on Schedule I to this Supplement. The Class Notional Balances will be reduced as shown under “Terms Sheet—Notional Classes” in this Supplement.

Residual Securities

The Class RR Securities will represent the beneficial ownership of the Residual Interest in the Issuing REMIC and the beneficial ownership of the Residual Interest in the Pooling REMIC, as described under “Certain Federal Income Tax Consequences” in the Base Offering Circular. The RR Securities have no Class Principal Balance and do not accrue interest. The Class RR Securities will be entitled to receive the proceeds of the disposition of any assets remaining in the Trust REMICs after the Class Principal Balance of each Class of Regular Securities has been reduced to zero. However, any remaining proceeds are not likely to be significant. The Residual Securities may not be transferred to a Plan Investor, a Non-U.S. Person or a Disqualified Organization.

Class Factors

The Trustee will calculate and make available for each Class of Securities, no later than the day preceding the applicable Distribution Date, the factor (carried out to eight decimal places) that when multiplied by the Original Class Principal Balance (or original Class Notional Balance) of that Class, determines the Class Principal Balance (or Class Notional Balance) after giving effect to the distribution of principal to be made on the Securities (and any addition to the Class Principal Balance of an Accrual Class) or any reduction of Class Notional Balance on that Distribution Date (each, a “Class Factor”).

- The Class Factor for any Class of Securities for the month following the issuance of the Securities will reflect its remaining Class Principal Balance (or Class Notional Balance) after giving effect to any principal distribution (or addition to principal) to be made on the Distribution Date occurring in that month.
- The Class Factor for each Class for the month of issuance is 1.00000000.
- The Class Factors for the MX Classes and the Classes of REMIC Securities that are exchangeable for the MX Classes will be calculated assuming that the maximum possible amount of each Class is outstanding at all times, regardless of any exchanges that may occur.
- Based on the Class Factors published in the preceding and current months (and Interest Rates), investors in any Class (other than an Accrual Class) can calculate the amount of principal and interest to be distributed to that Class, and investors in any Accrual Class can calculate the total amount of

principal and interest to be distributed to (or interest to be added to the Class Principal Balance of) that Class, on the Distribution Date in the current month.

- Investors may obtain current Class Factors on gREX.

See “Description of the Securities—Distributions” in the Base Offering Circular.

Trading

For the sole purpose of facilitating trading and settlement, the Principal Only Classes YE, YJ, XG, XL and YW will be treated as non-delay classes.

Termination

The Trustee, at its option, may purchase or cause the sale of the Trust Assets and thereby terminate the Trust on any Distribution Date on which the aggregate of the Class Principal Balances of the Securities is less than 1% of the aggregate Original Class Principal Balances of the Securities. The Trustee will terminate the Trust and retire the Securities on any Distribution Date upon the Trustee’s determination that the REMIC status of either Trust REMIC has been lost or that a substantial risk exists that this status will be lost for the then current taxable year.

Upon any termination of the Trust, the Holder of any outstanding Security (other than a Residual or Notional Class Security) will be entitled to receive that Holder’s allocable share of the Class Principal Balance of that Class plus any accrued and unpaid interest thereon at the applicable Interest Rate, and any Holder of any outstanding Notional Class Security will be entitled to receive that Holder’s allocable share of any accrued and unpaid interest thereon at the applicable Interest Rate. The Residual Holders will be entitled to their pro rata share of any assets remaining in the Trust REMICs after payment in full of the amounts described in the foregoing sentence. However, any remaining assets are not likely to be significant.

Modification and Exchange

All or a portion of the Classes of REMIC Securities specified on the inside cover page may be exchanged for a proportionate interest in the related MX Class shown on Schedule I to this Supplement. Similarly, all or a portion of the related MX Class may be exchanged for proportionate interests in the related Class or Classes of REMIC Securities and, in the case of Combination 5, another related MX Class. This process may occur repeatedly.

Each exchange may be effected only in proportions that result in the principal and interest entitlements of the Securities received being equal to the entitlements of the Securities surrendered.

A Beneficial Owner proposing to effect an exchange must notify the Trustee through the Beneficial Owner’s Book-Entry Depository participant. This notice must be received by the Trustee not later than two Business Days before the proposed exchange date. The exchange date can be any Business Day other than the last Business Day of the month. The notice must contain the outstanding principal balance of the Securities to be included in the exchange and the proposed exchange date. The notice is required to be delivered to the Trustee in writing at its Corporate Trust Office at Bank One Trust Company, N.A., 153 W. 51st Street, 6th Floor, New York, New York 10019, Attention: Trust Administrator Ginnie Mae 2002-41. The Trustee may be contacted by telephone at (212) 373-1139 and by fax at (212) 373-1384.

A fee will be payable to the Trustee in connection with each exchange equal to $\frac{1}{32}$ of 1% of the outstanding principal balance (or notional balance) of the Securities surrendered for exchange (but not less than \$2,000 or more than \$25,000); provided, however that no fee will be payable in respect of an interest only security, unless all securities involved in the exchange are interest only securities. If the notional balance of the interest only securities surrendered exceeds that of the interest only securities received, the fee will be based on the latter. The fee must be paid concurrently with the exchange.

The first distribution on a REMIC Security or an MX Security received in an exchange will be made on the Distribution Date in the month following the month of the exchange. The distribution will be made to the Holder of record as of the Record Date in the month of exchange.

See “Description of the Securities—Modification and Exchange” in the Base Offering Circular.

YIELD, MATURITY AND PREPAYMENT CONSIDERATIONS

General

The prepayment experience of the Mortgage Loans underlying the Trust Assets will affect the Weighted Average Lives of and the yields realized by investors in the related Securities.

- The Mortgage Loans do not contain “due-on-sale” provisions, and any Mortgage Loan may be prepaid in full or in part at any time without penalty.
- The rate of payments (including prepayments and payments in respect of liquidations) on the Mortgage Loans is dependent on a variety of economic, geographic, social and other factors, including prevailing market interest rates and general economic factors.

The rate of prepayments with respect to single-family mortgage loans has fluctuated significantly in recent years. Although there is no assurance that prepayment patterns for the Mortgage Loans will conform to patterns for more traditional types of conventional fixed-rate mortgage loans, generally:

- if mortgage interest rates fall materially below the Mortgage Rates on any of the Mortgage Loans (giving consideration to the cost of refinancing), the rate of prepayment of those Mortgage Loans would be expected to increase; and
- if mortgage interest rates rise materially above the Mortgage Rates on any of the Mortgage Loans, the rate of prepayment of those Mortgage Loans would be expected to decrease.

In addition, following any Mortgage Loan default and the subsequent liquidation of the underlying Mortgaged Property, the principal balance of the Mortgage Loan will be distributed through a combination of liquidation proceeds, advances from the related Ginnie Mae Issuer and, to the extent necessary, proceeds of Ginnie Mae’s guaranty of the Ginnie Mae Certificates. As a result, defaults experienced on the Mortgage Loans will accelerate the distribution of principal of the Securities.

Under certain circumstances, the Trustee has the option to purchase the Trust Assets, thereby effecting early retirement of the Securities. See “Description of the Securities—Termination” in this Supplement.

Accretion Directed Classes

Classes VA and VH are Accretion Directed Classes. The related Accrual Amount will be applied to making principal distributions on those Classes as described in this Supplement. Class VG is a Notional Class whose Class Notional Balance is determined by reference to the Class Principal Balance of Class VH.

Because the Accretion Directed Classes are entitled to principal payments in an amount equal to interest accrued on the related Accrual Classes, the Weighted Average Life of each such Class cannot exceed its Weighted Average Life as shown in the following table under any prepayment scenario, even a scenario where there are no prepayments.

- Moreover, based on the Modeling Assumptions, if the related Mortgage Loans prepay at any constant rate at or below the rate for an Accretion Directed Class shown in the table below, its Class Principal Balance (or Class Notional Balance, in the case of Class VG) would be reduced to zero on, but not before, its Final Distribution Date, and its Weighted Average Life would equal its maximum Weighted Average Life.

- However, the Weighted Average Lives of the Accretion Directed Classes will be reduced, and may be reduced significantly, at prepayment speeds higher than the constant rates shown in the table below. See “Yield, Maturity and Prepayment Considerations—Decrement Tables” in this Supplement.

Accretion Directed Classes

<u>Class</u>	<u>Maximum Weighted Average Life (in Years)</u>	<u>Final Distribution Date</u>	<u>Prepayment Rate at or below</u>
VA	6.0	March 2013	231% PSA
VH	6.0	April 2013	220% PSA

Classes VC, VD, VE, VM and VO are not categorized as Accretion Directed Classes. However, Class VC receives principal distributions from the ZC Accrual Amount. Class VM receives principal distributions from the Z Accrual Amount after Class VA has been retired. Class VD receives principal distributions from the ZD Accrual Amount. Class VE receives principal distributions from the ZD Accrual Amount after Class VD has been retired. Class VO receives principal distributions from the ZJ Accrual Amount after Class VH has been retired. As a result, based on the Modeling Assumptions, Classes VC, VD, VE, VM and VO have a maximum weighted average life of 6.5, 6.0, 13.5, 13.4 and 13.5 years, respectively, which will remain constant at prepayment rates at or below 128%, 196%, 109%, 138% and 130% PSA, respectively.

The Mortgage Loans will have characteristics that differ from those of the Modeling Assumptions. Therefore, even if the related Mortgage Loans prepay at a rate at or somewhat below the “at or below” rate shown for any Accretion Directed Class, the Class Principal Balance (or Class Notional Balance, in the case of Class VG) of that Class could be reduced to zero before its Final Distribution Date, and its Weighted Average Life could be shortened.

Securities that Receive Principal on the Basis of Schedules

As described in this Supplement, each PAC, Scheduled and TAC Class will receive principal payments in accordance with a schedule calculated on the basis of, among other things, a Structuring Range or Rate. See “Terms Sheet—Scheduled Principal Balances.” However, whether any such Class will adhere to its schedule and receive “Scheduled Payments” on a Distribution Date will largely depend on the level of prepayments experienced by the related Mortgage Loans.

Each PAC, Scheduled and TAC Class exhibits an Effective Range or Rate of constant prepayment rates at which such Class will receive Scheduled Payments. That range or rate may differ from the Structuring Range or Rate used to create the related principal balance schedule. Based on the Modeling Assumptions, the *initial* Effective Ranges or Rate for the PAC, Scheduled and TAC Classes are as follows:

<u>PAC Classes</u>	<u>Initial Effective Ranges</u>
OE, PA and PB	100% PSA through 250% PSA
OH, OJ, PG and PH	100% PSA through 250% PSA
FP, PL, PM, PN, UK, YC, YE, YF and YJ	115% PSA through 300% PSA
OA, PF, XF, XG, XJ and XL	125% PSA through 300% PSA
BA, TA, TB, TC, TD, YP, YT and YW	100% PSA through 250% PSA
<u>Scheduled Classes</u>	<u>Initial Effective Ranges</u>
AK	141% PSA through 225% PSA
FT, KA and SW	145% PSA through 265% PSA
MF, NS and QS	155% PSA through 250% PSA
<u>TAC Class</u>	<u>Initial Effective Rate</u>
TW	245% PSA

- The principal payment stability of the PAC Classes will be supported in part by the related Scheduled, TAC and Support Classes.
- The principal payment stability of the Scheduled Classes will be supported in part by the related Support Classes and in the case of Class TW, only to the extent the Adjusted Group 1 Trust Asset Balance is greater than or equal to 302% PSA Schedule.
- The principal payment stability of the TAC Class will be supported in part by the related Support Classes.

If all of the Classes supporting a given Class are retired before the Class being supported is retired, the outstanding Class will no longer have an Effective Range or Rate and will become more sensitive to prepayments on the related Mortgage Loans.

There is no assurance that the related Mortgage Loans will have the characteristics assumed in the Modeling Assumptions, which were used to determine the initial Effective Ranges or Rate. If the initial Effective Ranges or Rate were calculated using the actual characteristics of the related Mortgage Loans, the initial Effective Ranges or Rate could differ from those shown in the above tables or an initial Effective Rate might not exist. Therefore, even if the related Mortgage Loans were to prepay at a constant rate within the initial Effective Range or at the initial Effective Rate shown for any Class in the above tables, that Class could fail to receive Scheduled Payments.

Moreover, the Mortgage Loans will not prepay at any *constant* rate. Non-constant prepayment rates can cause any PAC, Scheduled or TAC Class not to receive Scheduled Payments, even if prepayment rates remain within the initial Effective Range (or if prepayment rates average the Effective Rate), if any, for that Class. Further, the Effective Range for any PAC or Scheduled Class can narrow or shift over time and the Effective Rate for any TAC Class can change or cease to exist depending on the actual characteristics of the related Mortgage Loans.

If the related Mortgage Loans prepay at rates that are generally below the Effective Range or Rate for any PAC, Scheduled or TAC Class, the amount available to pay principal on the Securities may be insufficient to produce Scheduled Payments on the related PAC, Scheduled and TAC Classes, if any, and its Weighted Average Life may be extended, perhaps significantly.

If the related Mortgage Loans prepay at rates that are generally above the Effective Range or Rate for any PAC, Scheduled or TAC Class, its supporting Classes may be retired earlier than that PAC, Scheduled or TAC Class, and the Weighted Average Life of the PAC, Scheduled or TAC Class may be shortened, perhaps significantly.

Assumability

Each Mortgage Loan may be assumed, subject to HUD review and approval, upon the sale of the related Mortgaged Property. See *“Yield, Maturity and Prepayment Considerations—Assumability of Government Loans” in the Base Offering Circular.*

Non-Sticky Jump Classes

Classes TW and ZA have been designated as Non-Sticky Jump Classes because their principal distribution priorities will change temporarily (“jump”) on any Distribution Date that the applicable trigger is met but will revert (not “stick”) on any subsequent Distribution Date that the applicable trigger is not met. See “Terms Sheet—Allocation of Principal” in this Supplement.

The Weighted Average Life of a Non-Sticky Jump Class that jumps ahead in priority of principal distributions may be shortened, perhaps significantly. Conversely, the Weighted Average Life of a Non-Sticky Jump Class that is jumped by another Class or Classes may be extended, perhaps significantly. The yield to investors may be less than anticipated for any Class purchased at a premium if the Weighted Average Life is shortened and for any Class purchased at a discount if the Weighted Average Life is extended.

The trigger event for the Non-Sticky Jump Classes is determined by reference to the 302% PSA Balances, which were calculated as set forth under “Terms Sheet—302% Principal Balances” in this Supplement.

The Sponsor may recalculate the 302% PSA Balances based upon the actual characteristics of the Group 1 Trust Assets delivered on the Closing Date, which may vary from the characteristics assumed in preparing the

302% PSA Balances set forth in Schedule III to this Supplement. If recalculated, the 302% PSA Balances will reflect the aggregate unpaid principal amount of the Group 1 Trust Assets, net of the Trustee Fee, for each Distribution Date assuming that the Mortgage Loans underlying the Group 1 Trust Assets prepay at a constant rate of approximately 302% PSA and that each of the Mortgage Loans underlying the Group 1 Trust Assets has the same interest rate, remaining term to maturity and loan age as the weighted average mortgage rate, weighted average remaining term to maturity and weighted average loan age of the Group 1 Trust Assets delivered on the Closing Date. If recalculated, the 302% PSA Balances will be made available on gREX shortly after the Closing Date.

Final Distribution Date

The Final Distribution Date for each Class, which is set forth on the inside cover page of this Supplement or on Schedule I to this Supplement, is the latest date on which the related Class Principal Balance or Class Notional Balance will be reduced to zero.

- The actual retirement of any Class may occur earlier than its Final Distribution Date.
- According to the terms of the Ginnie Mae Guaranty, Ginnie Mae will guarantee payment in full of the Class Principal Balance of each Class of Securities no later than its Final Distribution Date.

Modeling Assumptions

Unless otherwise indicated, the tables that follow have been prepared on the basis of the following assumptions (the “Modeling Assumptions”), among others:

1. The Mortgage Loans underlying the Trust Assets have the assumed characteristics shown under “Assumed Characteristics of the Mortgage Loans Underlying the Trust Assets” in the Terms Sheet; except in the case of information set forth under the 0% PSA Prepayment Assumption Rate, for which each Mortgage Loan is assumed to have an original and a remaining term to maturity of 360 months and each Mortgage Loan underlying a Group 1, 2, 4, 7 or 12 Trust Asset is assumed to have a Mortgage Rate of 1.5% per annum higher than the related Certificate Rate.
2. The Mortgage Loans prepay at the constant percentages of PSA (described below) shown in the related table.
3. Distributions on the Group 1, Group 2, Group 4, Group 7 and Group 12 Securities are always received on the 20th day of the month and distributions on the Group 3, Group 5, Group 6, Group 8, Group 9, Group 10, Group 11 and Group 13 Securities are always received on the 16th day of the month, in each case, whether or not a Business Day, commencing in July 2002.
4. A termination of the Trust does not occur.
5. The Closing Date for the Securities is June 28, 2002.
6. No expenses or fees are paid by the Trust other than the Trustee Fee.
7. Each Class is held from the Closing Date and is not exchanged in whole or in part.
8. The 302% PSA Balances are as set forth in Schedule III.

When reading the tables and the related text, investors should bear in mind that the Modeling Assumptions, like any other stated assumptions, are unlikely to be entirely consistent with actual experience.

- For example, most of the Mortgage Loans will not have the characteristics assumed, many Distribution Dates will occur on a Business Day after the 16th or 20th day of the month, as applicable, and the Trustee may cause a termination of the Trust as described under “Description of the Securities—Termination” in this Supplement.

- In addition, distributions on the Securities are based on Certificate Factors and Calculated Certificate Factors, if applicable, which may not reflect actual receipts on the Trust Assets.

See “Description of the Securities—Distributions” in the Base Offering Circular.

Decrement Tables

Prepayments of mortgage loans are commonly measured by a prepayment standard or model. The model used in this Supplement (“PSA”) is the standard prepayment assumption model of The Bond Market Association. PSA represents an assumed rate of prepayment each month relative to the then outstanding principal balance of the Mortgage Loans to which the model is applied. See “Yield, Maturity and Prepayment Considerations—Standard Prepayment Assumption Models” in the Base Offering Circular.

The decrement tables set forth below are based on the assumption that the Mortgage Loans prepay at the indicated percentages of PSA (the “PSA Prepayment Assumption Rates”). As used in the table, each of the PSA Prepayment Assumption Rates reflects a percentage of the 100% PSA assumed prepayment rate. **The Mortgage Loans will not prepay at any of the PSA Prepayment Assumption Rates and the timing of changes in the rate of prepayments actually experienced on the Mortgage Loans will not follow the pattern described for the PSA assumption.**

The decrement tables set forth below illustrate the percentage of the Original Class Principal Balance (or, in the case of a Notional Class, the original Class Notional Balance) that would remain outstanding following the distribution made each specified month for each Regular or MX Class, based on the assumption that the related Mortgage Loans prepay at the PSA Prepayment Assumption Rates. The percentages set forth in the following decrement tables have been rounded to the nearest whole percentage (including rounding down to zero).

The decrement tables also indicate the Weighted Average Life of each Class under each PSA Prepayment Assumption Rate. The Weighted Average Life of each Class is calculated by:

- (a) multiplying the net reduction, if any, of the Class Principal Balance (or the net reduction of the Class Notional Balance, in the case of any Notional Class) from one Distribution Date to the next Distribution Date by the number of years from the date of issuance thereof to the related Distribution Date,
- (b) summing the results, and
- (c) dividing the sum by the aggregate amount of the assumed net reductions in principal balance or notional amount, as applicable, referred to in clause (a).

The information shown for each Notional Class is for illustrative purposes only, as a Notional Class is not entitled to distributions of principal and has no weighted average life. The weighted average life shown for each Notional Class has been calculated on the assumption that a reduction in the Class Notional Balance thereof is a distribution of principal.

The Weighted Average Lives are likely to vary, perhaps significantly, from those set forth in the tables below due to the differences between the actual characteristics of the Mortgage Loans underlying the related Trust Assets and the Modeling Assumptions.

Percentages of Original Class Principal (or Class Notional) Balances and Weighted Average Lives

Distribution Date	Security Group 1 PSA Prepayment Assumption Rates									
	AC					AD				
	0%	100%	219%	250%	500%	0%	100%	219%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100
June 2003	100	100	100	100	100	100	100	100	100	100
June 2004	100	100	100	100	100	100	100	100	100	100
June 2005	100	100	100	100	100	100	100	100	100	100
June 2006	100	100	100	100	83	100	100	100	100	100
June 2007	100	100	100	100	19	100	100	100	100	100
June 2008	100	100	100	100	0	100	100	100	100	79
June 2009	100	100	100	91	0	100	100	100	100	55
June 2010	100	100	84	55	0	100	100	100	100	38
June 2011	100	100	53	25	0	100	100	100	100	26
June 2012	100	100	26	0	0	100	100	100	100	18
June 2013	100	100	3	0	0	100	100	100	83	12
June 2014	100	100	0	0	0	100	100	87	69	8
June 2015	100	100	0	0	0	100	100	73	57	6
June 2016	100	90	0	0	0	100	100	62	47	4
June 2017	100	70	0	0	0	100	100	52	38	3
June 2018	100	51	0	0	0	100	100	43	31	2
June 2019	100	33	0	0	0	100	100	36	25	1
June 2020	100	16	0	0	0	100	100	30	20	1
June 2021	100	0	0	0	0	100	100	24	16	1
June 2022	100	0	0	0	0	100	88	20	13	0
June 2023	100	0	0	0	0	100	77	16	10	0
June 2024	100	0	0	0	0	100	66	13	8	0
June 2025	100	0	0	0	0	100	56	10	6	0
June 2026	100	0	0	0	0	100	46	7	5	0
June 2027	100	0	0	0	0	100	37	6	3	0
June 2028	63	0	0	0	0	100	28	4	2	0
June 2029	21	0	0	0	0	100	20	3	1	0
June 2030	0	0	0	0	0	81	12	1	1	0
June 2031	0	0	0	0	0	42	5	1	0	0
June 2032	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	26.3	16.1	9.2	8.2	4.5	28.8	23.8	16.4	14.9	8.1

Distribution Date	Security Group 1 PSA Prepayment Assumption Rates																			
	AE					AG					AH					AS, CS and SK				
	0%	100%	219%	250%	500%	0%	100%	219%	250%	500%	0%	100%	219%	250%	500%	0%	100%	219%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	96	86	74	71	48
June 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	91	60	25	16	0
June 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	86	27	0	0	0
June 2006	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	81	0	0	0	0
June 2007	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	75	0	0	0	0
June 2008	100	100	100	100	74	100	100	100	100	100	100	100	100	100	100	69	0	0	0	0
June 2009	100	100	100	100	42	100	100	100	100	100	100	100	100	100	100	62	0	0	0	0
June 2010	100	100	100	100	20	100	100	100	100	100	100	100	100	100	100	55	0	0	0	0
June 2011	100	100	100	100	5	100	100	100	100	100	100	100	100	100	100	47	0	0	0	0
June 2012	100	100	100	100	0	100	100	100	100	74	100	100	100	100	100	39	0	0	0	0
June 2013	100	100	100	78	0	100	100	100	100	42	100	100	100	100	100	29	0	0	0	0
June 2014	100	100	83	60	0	100	100	100	100	19	100	100	100	100	100	19	0	0	0	0
June 2015	100	100	66	44	0	100	100	100	100	3	100	100	100	100	100	8	0	0	0	0
June 2016	100	100	51	31	0	100	100	100	100	0	100	100	100	100	76	0	0	0	0	0
June 2017	100	100	38	21	0	100	100	100	100	0	100	100	100	100	51	0	0	0	0	0
June 2018	100	100	27	12	0	100	100	100	100	0	100	100	100	100	34	0	0	0	0	0
June 2019	100	100	18	4	0	100	100	100	100	0	100	100	100	100	23	0	0	0	0	0
June 2020	100	100	10	0	0	100	100	100	91	0	100	100	100	100	15	0	0	0	0	0
June 2021	100	100	3	0	0	100	100	100	67	0	100	100	100	100	10	0	0	0	0	0
June 2022	100	85	0	0	0	100	100	86	47	0	100	100	100	100	7	0	0	0	0	0
June 2023	100	70	0	0	0	100	100	64	31	0	100	100	100	100	4	0	0	0	0	0
June 2024	100	56	0	0	0	100	100	44	17	0	100	100	100	100	3	0	0	0	0	0
June 2025	100	43	0	0	0	100	100	28	6	0	100	100	100	100	2	0	0	0	0	0
June 2026	100	31	0	0	0	100	100	15	0	0	100	100	100	91	1	0	0	0	0	0
June 2027	100	19	0	0	0	100	100	3	0	0	100	100	100	66	1	0	0	0	0	0
June 2028	100	8	0	0	0	100	100	0	0	0	100	100	78	46	0	0	0	0	0	0
June 2029	100	0	0	0	0	100	88	0	0	0	100	100	51	29	0	0	0	0	0	0
June 2030	76	0	0	0	0	100	42	0	0	0	100	100	29	16	0	0	0	0	0	0
June 2031	26	0	0	0	0	100	0	0	0	0	100	95	10	6	0	0	0	0	0	0
June 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	28.5	22.6	14.5	13.0	6.9	29.7	27.9	21.9	20.1	10.9	30.0	29.3	27.2	26.1	15.8	8.1	2.3	1.5	1.4	0.9

**Security Group 1
PSA Prepayment Assumption Rates**

Distribution Date	BS, DS and SL					FA, SA, SM and SN					IA					OD, OE, OK and PC				
	0%	100%	219%	250%	500%	0%	100%	219%	250%	500%	0%	100%	219%	250%	500%	0%	100%	219%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2003	100	100	100	100	100	99	96	92	91	84	96	86	86	86	86	100	100	100	100	100
June 2004	100	100	100	100	76	97	87	77	74	52	91	61	61	61	61	100	100	100	100	100
June 2005	100	100	84	77	28	96	77	58	53	19	87	32	32	32	9	100	100	100	100	100
June 2006	100	98	61	52	0	94	68	42	36	0	82	16	16	16	0	100	100	100	100	0
June 2007	100	85	40	30	0	92	59	28	21	0	76	2	2	2	0	100	100	100	100	0
June 2008	100	73	23	12	0	90	50	16	8	0	70	0	0	0	0	100	47	47	47	0
June 2009	100	61	7	0	0	88	42	5	0	0	63	0	0	0	0	100	0	0	0	0
June 2010	100	50	0	0	0	86	35	0	0	0	56	0	0	0	0	100	0	0	0	0
June 2011	100	40	0	0	0	83	27	0	0	0	48	0	0	0	0	100	0	0	0	0
June 2012	100	30	0	0	0	81	21	0	0	0	40	0	0	0	0	100	0	0	0	0
June 2013	100	21	0	0	0	78	14	0	0	0	32	0	0	0	0	100	0	0	0	0
June 2014	100	12	0	0	0	75	8	0	0	0	28	0	0	0	0	100	0	0	0	0
June 2015	100	4	0	0	0	71	3	0	0	0	22	0	0	0	0	100	0	0	0	0
June 2016	98	0	0	0	0	68	0	0	0	0	16	0	0	0	0	100	0	0	0	0
June 2017	93	0	0	0	0	64	0	0	0	0	10	0	0	0	0	100	0	0	0	0
June 2018	86	0	0	0	0	59	0	0	0	0	3	0	0	0	0	100	0	0	0	0
June 2019	80	0	0	0	0	55	0	0	0	0	0	0	0	0	0	81	0	0	0	0
June 2020	72	0	0	0	0	50	0	0	0	0	0	0	0	0	0	43	0	0	0	0
June 2021	64	0	0	0	0	44	0	0	0	0	0	0	0	0	0	2	0	0	0	0
June 2022	56	0	0	0	0	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2023	46	0	0	0	0	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2024	36	0	0	0	0	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2025	25	0	0	0	0	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2026	13	0	0	0	0	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	20.2	8.3	4.7	4.2	2.6	16.4	6.4	3.7	3.3	2.1	8.7	2.5	2.5	2.5	2.1	17.8	6.0	6.0	6.0	3.5

**Security Group 1
PSA Prepayment Assumption Rates**

Distribution Date	PA					PB					TW					VA					
	0%	100%	219%	250%	500%	0%	100%	219%	250%	500%	0%	100%	219%	250%	302%	303%	500%	0%	100%	219%	250%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2003	94	79	79	79	79	100	100	100	100	100	100	100	91	89	89	93	79	93	93	93	93
June 2004	87	40	40	40	40	100	100	100	100	100	99	99	72	67	63	63	22	86	86	86	86
June 2005	80	0	0	0	0	100	93	93	93	27	98	98	51	41	30	29	0	79	79	79	79
June 2006	72	0	0	0	0	100	48	48	48	0	98	98	34	21	6	5	0	70	70	70	70
June 2007	63	0	0	0	0	100	7	7	7	0	97	97	21	7	0	0	0	62	62	62	62
June 2008	54	0	0	0	0	100	0	0	0	0	97	97	12	0	0	0	0	53	53	53	53
June 2009	44	0	0	0	0	100	0	0	0	0	96	91	0	0	0	0	0	43	43	43	43
June 2010	33	0	0	0	0	100	0	0	0	0	95	72	0	0	0	0	0	32	32	32	32
June 2011	22	0	0	0	0	100	0	0	0	0	94	54	0	0	0	0	0	21	21	21	21
June 2012	9	0	0	0	0	100	0	0	0	0	94	37	0	0	0	0	0	9	9	9	8
June 2013	0	0	0	0	0	95	0	0	0	0	93	20	0	0	0	0	0	0	0	0	0
June 2014	0	0	0	0	0	81	0	0	0	0	92	5	0	0	0	0	0	0	0	0	0
June 2015	0	0	0	0	0	65	0	0	0	0	91	0	0	0	0	0	0	0	0	0	0
June 2016	0	0	0	0	0	48	0	0	0	0	90	0	0	0	0	0	0	0	0	0	0
June 2017	0	0	0	0	0	30	0	0	0	0	89	0	0	0	0	0	0	0	0	0	0
June 2018	0	0	0	0	0	10	0	0	0	0	87	0	0	0	0	0	0	0	0	0	0
June 2019	0	0	0	0	0	0	0	0	0	0	86	0	0	0	0	0	0	0	0	0	0
June 2020	0	0	0	0	0	0	0	0	0	0	85	0	0	0	0	0	0	0	0	0	0
June 2021	0	0	0	0	0	0	0	0	0	0	83	0	0	0	0	0	0	0	0	0	0
June 2022	0	0	0	0	0	0	0	0	0	0	68	0	0	0	0	0	0	0	0	0	0
June 2023	0	0	0	0	0	0	0	0	0	0	50	0	0	0	0	0	0	0	0	0	0
June 2024	0	0	0	0	0	0	0	0	0	0	32	0	0	0	0	0	0	0	0	0	0
June 2025	0	0	0	0	0	0	0	0	0	0	11	0	0	0	0	0	0	0	0	0	0
June 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	6.1	1.7	1.7	1.7	1.7	13.8	4.0	4.0	4.0	2.9	19.7	9.2	3.3	2.8	2.4	2.4	1.5	6.0	6.0	6.0	4.5

**Security Group 1
PSA Prepayment Assumption Rates**

Distribution Date	VB, VL, VM and VP					VC					Z				
	0%	100%	219%	250%	500%	0%	100%	219%	250%	500%	0%	100%	219%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2003	100	100	100	100	100	94	94	94	94	94	107	107	107	107	107
June 2004	100	100	100	100	100	87	87	87	87	87	114	114	114	114	114
June 2005	100	100	100	100	100	81	81	81	81	81	121	121	121	121	121
June 2006	100	100	100	100	100	73	73	73	73	42	130	130	130	130	130
June 2007	100	100	100	100	100	65	65	65	65	0	138	138	138	138	138
June 2008	100	100	100	100	94	57	57	57	57	0	148	148	148	148	148
June 2009	100	100	100	100	0	48	48	48	30	0	157	157	157	157	152
June 2010	100	100	100	100	0	39	39	8	0	0	168	168	168	168	104
June 2011	100	100	100	100	0	28	28	0	0	0	179	179	179	179	72
June 2012	100	100	100	100	0	17	17	0	0	0	191	191	191	191	49
June 2013	95	95	95	33	0	6	6	0	0	0	204	204	204	204	34
June 2014	78	78	31	0	0	0	0	0	0	0	218	218	218	190	23
June 2015	59	59	0	0	0	0	0	0	0	0	232	232	204	157	16
June 2016	39	39	0	0	0	0	0	0	0	0	248	248	171	129	11
June 2017	17	17	0	0	0	0	0	0	0	0	264	264	143	106	7
June 2018	0	0	0	0	0	0	0	0	0	0	278	278	120	87	5
June 2019	0	0	0	0	0	0	0	0	0	0	278	278	99	70	3
June 2020	0	0	0	0	0	0	0	0	0	0	278	278	82	57	2
June 2021	0	0	0	0	0	0	0	0	0	0	278	278	67	46	1
June 2022	0	0	0	0	0	0	0	0	0	0	278	245	55	36	1
June 2023	0	0	0	0	0	0	0	0	0	0	278	213	44	29	1
June 2024	0	0	0	0	0	0	0	0	0	0	278	183	35	22	0
June 2025	0	0	0	0	0	0	0	0	0	0	278	155	27	17	0
June 2026	0	0	0	0	0	0	0	0	0	0	278	128	21	13	0
June 2027	0	0	0	0	0	0	0	0	0	0	278	102	15	9	0
June 2028	0	0	0	0	0	0	0	0	0	0	278	78	11	6	0
June 2029	0	0	0	0	0	0	0	0	0	0	278	55	7	4	0
June 2030	0	0	0	0	0	0	0	0	0	0	225	34	4	2	0
June 2031	0	0	0	0	0	0	0	0	0	0	117	13	1	1	0
June 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	13.4	13.4	11.7	10.8	6.4	6.5	6.5	5.7	5.4	3.5	28.8	23.8	17.5	16.2	9.6

**Security Group 1
PSA Prepayment Assumption Rates**

Distribution Date	ZA							ZC				
	0%	100%	219%	250%	302%	303%	500%	0%	100%	219%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
June 2003	106	106	106	102	53	0	0	107	107	107	107	107
June 2004	113	113	113	99	0	0	0	114	114	114	114	114
June 2005	120	120	120	96	0	0	0	121	121	121	121	121
June 2006	127	127	127	97	0	0	0	130	130	130	130	130
June 2007	135	135	135	101	0	0	0	138	138	138	138	40
June 2008	143	143	143	63	0	0	0	148	148	148	148	0
June 2009	152	152	152	0	0	0	0	157	157	157	157	0
June 2010	161	161	0	0	0	0	0	168	168	168	116	0
June 2011	171	171	0	0	0	0	0	179	179	112	52	0
June 2012	182	182	0	0	0	0	0	191	191	56	0	0
June 2013	193	193	0	0	0	0	0	204	204	7	0	0
June 2014	205	205	0	0	0	0	0	211	211	0	0	0
June 2015	218	87	0	0	0	0	0	211	211	0	0	0
June 2016	231	0	0	0	0	0	0	211	189	0	0	0
June 2017	245	0	0	0	0	0	0	211	147	0	0	0
June 2018	261	0	0	0	0	0	0	211	107	0	0	0
June 2019	277	0	0	0	0	0	0	211	69	0	0	0
June 2020	294	0	0	0	0	0	0	211	34	0	0	0
June 2021	312	0	0	0	0	0	0	211	0	0	0	0
June 2022	331	0	0	0	0	0	0	211	0	0	0	0
June 2023	351	0	0	0	0	0	0	211	0	0	0	0
June 2024	373	0	0	0	0	0	0	211	0	0	0	0
June 2025	396	0	0	0	0	0	0	211	0	0	0	0
June 2026	285	0	0	0	0	0	0	211	0	0	0	0
June 2027	9	0	0	0	0	0	0	211	0	0	0	0
June 2028	0	0	0	0	0	0	0	132	0	0	0	0
June 2029	0	0	0	0	0	0	0	45	0	0	0	0
June 2030	0	0	0	0	0	0	0	0	0	0	0	0
June 2031	0	0	0	0	0	0	0	0	0	0	0	0
June 2032	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	24.3	12.9	7.3	5.9	1.0	0.4	0.3	26.3	16.1	9.5	8.6	4.8

**Security Group 2
PSA Prepayment Assumption Rates
FB, FC, SB, SC, SD and SE**

Distribution Date	0%	200%	473%	750%	1000%
Initial Percent	100	100	100	100	100
June 2003	99	88	73	58	44
June 2004	99	77	52	31	17
June 2005	98	67	37	17	7
June 2006	97	58	26	9	3
June 2007	96	50	18	5	1
June 2008	95	44	13	3	0
June 2009	94	38	9	1	0
June 2010	92	33	6	1	0
June 2011	91	28	4	0	0
June 2012	89	24	3	0	0
June 2013	88	21	2	0	0
June 2014	86	18	2	0	0
June 2015	84	15	1	0	0
June 2016	82	13	1	0	0
June 2017	79	11	1	0	0
June 2018	77	9	0	0	0
June 2019	74	8	0	0	0
June 2020	71	6	0	0	0
June 2021	67	5	0	0	0
June 2022	64	4	0	0	0
June 2023	59	3	0	0	0
June 2024	55	3	0	0	0
June 2025	50	2	0	0	0
June 2026	45	2	0	0	0
June 2027	39	1	0	0	0
June 2028	32	1	0	0	0
June 2029	25	0	0	0	0
June 2030	18	0	0	0	0
June 2031	9	0	0	0	0
June 2032	0	0	0	0	0
Weighted Average Life (years)	21.1	6.8	3.0	1.8	1.2

**Security Group 3
PSA Prepayment Assumption Rates**

Distribution Date	BE, HG, HK, HL, HM, YA and YB					FH, H and SH					HB					HC				
	0%	100%	225%	350%	500%	0%	100%	225%	350%	500%	0%	100%	225%	350%	500%	0%	100%	225%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2003	99	91	81	72	61	98	87	74	61	45	100	100	100	100	100	100	100	100	100	100
June 2004	97	82	66	51	34	96	74	51	30	7	100	100	100	100	100	100	100	100	100	100
June 2005	96	74	52	34	16	94	63	32	6	0	100	100	100	100	9	100	100	100	100	100
June 2006	94	66	40	20	3	91	52	15	0	0	100	100	100	40	0	100	100	100	100	21
June 2007	92	59	30	10	0	89	41	1	0	0	100	100	100	0	0	100	100	100	70	0
June 2008	90	52	22	2	0	86	32	0	0	0	100	100	48	0	0	100	100	100	15	0
June 2009	88	45	14	0	0	83	23	0	0	0	100	100	0	0	0	100	100	100	0	0
June 2010	86	39	8	0	0	80	14	0	0	0	100	100	0	0	0	100	100	56	0	0
June 2011	83	34	3	0	0	77	6	0	0	0	100	100	0	0	0	100	100	19	0	0
June 2012	81	28	0	0	0	73	0	0	0	0	100	93	0	0	0	100	100	0	0	0
June 2013	78	23	0	0	0	69	0	0	0	0	100	59	0	0	0	100	100	0	0	0
June 2014	75	19	0	0	0	65	0	0	0	0	100	28	0	0	0	100	100	0	0	0
June 2015	72	14	0	0	0	61	0	0	0	0	100	0	0	0	0	100	98	0	0	0
June 2016	69	10	0	0	0	56	0	0	0	0	100	0	0	0	0	100	69	0	0	0
June 2017	66	6	0	0	0	51	0	0	0	0	100	0	0	0	0	100	41	0	0	0
June 2018	62	2	0	0	0	46	0	0	0	0	100	0	0	0	0	100	15	0	0	0
June 2019	58	0	0	0	0	41	0	0	0	0	100	0	0	0	0	100	0	0	0	0
June 2020	54	0	0	0	0	35	0	0	0	0	100	0	0	0	0	100	0	0	0	0
June 2021	49	0	0	0	0	28	0	0	0	0	100	0	0	0	0	100	0	0	0	0
June 2022	45	0	0	0	0	21	0	0	0	0	100	0	0	0	0	100	0	0	0	0
June 2023	39	0	0	0	0	14	0	0	0	0	100	0	0	0	0	100	0	0	0	0
June 2024	34	0	0	0	0	6	0	0	0	0	100	0	0	0	0	100	0	0	0	0
June 2025	28	0	0	0	0	0	0	0	0	0	92	0	0	0	0	100	0	0	0	0
June 2026	22	0	0	0	0	0	0	0	0	0	50	0	0	0	0	100	0	0	0	0
June 2027	15	0	0	0	0	0	0	0	0	0	7	0	0	0	0	100	0	0	0	0
June 2028	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	58	0	0	0	0
June 2029	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0
June 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.3	6.9	3.7	2.4	1.6	14.1	4.4	2.2	1.4	1.0	24.0	11.3	6.0	3.9	2.6	26.2	14.7	8.2	5.4	3.7

**Security Group 3
PSA Prepayment Assumption Rates**

Distribution Date	VD					VE					ZD				
	0%	100%	225%	350%	500%	0%	100%	225%	350%	500%	0%	100%	225%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2003	93	93	93	93	93	100	100	100	100	100	100	106	106	106	106
June 2004	86	86	86	86	86	100	100	100	100	100	100	113	113	113	113
June 2005	78	78	78	78	78	100	100	100	100	100	100	120	120	120	120
June 2006	70	70	70	70	70	100	100	100	100	100	100	127	127	127	127
June 2007	62	62	62	62	0	100	100	100	100	94	135	135	135	135	135
June 2008	52	52	52	52	0	100	100	100	100	0	143	143	143	143	136
June 2009	43	43	43	0	0	100	100	100	94	0	152	152	152	152	93
June 2010	32	32	32	0	0	100	100	100	7	0	161	161	161	161	63
June 2011	22	22	22	0	0	100	100	100	0	0	171	171	171	128	43
June 2012	10	10	0	0	0	100	100	86	0	0	182	182	182	97	29
June 2013	0	0	0	0	0	97	97	12	0	0	193	193	193	74	20
June 2014	0	0	0	0	0	79	79	0	0	0	205	205	167	56	13
June 2015	0	0	0	0	0	61	61	0	0	0	218	218	138	42	9
June 2016	0	0	0	0	0	42	42	0	0	0	231	231	113	32	6
June 2017	0	0	0	0	0	21	21	0	0	0	245	245	92	24	4
June 2018	0	0	0	0	0	0	0	0	0	0	260	260	75	18	3
June 2019	0	0	0	0	0	0	0	0	0	0	260	246	60	13	2
June 2020	0	0	0	0	0	0	0	0	0	0	260	212	47	9	1
June 2021	0	0	0	0	0	0	0	0	0	0	260	179	37	7	1
June 2022	0	0	0	0	0	0	0	0	0	0	260	149	28	5	0
June 2023	0	0	0	0	0	0	0	0	0	0	260	120	21	3	0
June 2024	0	0	0	0	0	0	0	0	0	0	260	93	15	2	0
June 2025	0	0	0	0	0	0	0	0	0	0	260	68	10	1	0
June 2026	0	0	0	0	0	0	0	0	0	0	260	44	6	1	0
June 2027	0	0	0	0	0	0	0	0	0	0	260	21	3	0	0
June 2028	0	0	0	0	0	0	0	0	0	0	260	0	0	0	0
June 2029	0	0	0	0	0	0	0	0	0	0	260	0	0	0	0
June 2030	0	0	0	0	0	0	0	0	0	0	184	0	0	0	0
June 2031	0	0	0	0	0	0	0	0	0	0	95	0	0	0	0
June 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	6.0	6.0	5.9	5.0	3.9	13.5	13.5	10.5	7.5	5.4	28.6	20.9	15.7	11.7	8.5

**Security Group 4
PSA Prepayment Assumption Rates**

Distribution Date	CH					FG, SF, SG, SJ, SX and TS					IC					OG, OH, OL and PJ					
	0%	100%	219%	250%	500%	0%	100%	219%	250%	500%	0%	100%	219%	250%	500%	0%	100%	219%	250%	500%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2003	100	100	100	100	100	100	100	100	89	86	63	96	83	83	83	83	100	100	100	100	100
June 2004	100	100	100	100	100	100	100	71	63	7	91	56	56	56	56	100	100	100	100	100	
June 2005	100	100	100	100	100	100	100	53	42	0	87	27	27	27	2	100	100	100	100	100	
June 2006	100	100	100	100	100	100	100	40	26	0	81	13	13	13	0	100	100	100	100	0	
June 2007	100	100	100	100	20	100	100	30	15	0	76	0	0	0	0	100	100	100	100	0	
June 2008	100	100	100	100	0	100	100	23	7	0	70	0	0	0	0	100	48	48	48	0	
June 2009	100	100	100	100	0	100	100	19	2	0	63	0	0	0	0	100	0	0	0	0	
June 2010	100	100	100	100	0	100	100	16	0	0	56	0	0	0	0	100	0	0	0	0	
June 2011	100	100	100	76	0	100	97	12	0	0	49	0	0	0	0	100	0	0	0	0	
June 2012	100	100	85	0	0	100	82	0	0	0	41	0	0	0	0	100	0	0	0	0	
June 2013	100	100	0	0	0	100	69	0	0	0	32	0	0	0	0	100	0	0	0	0	
June 2014	100	100	0	0	0	100	56	0	0	0	25	0	0	0	0	100	0	0	0	0	
June 2015	100	100	0	0	0	100	44	0	0	0	20	0	0	0	0	100	0	0	0	0	
June 2016	100	100	0	0	0	100	32	0	0	0	14	0	0	0	0	100	0	0	0	0	
June 2017	100	100	0	0	0	100	21	0	0	0	8	0	0	0	0	100	0	0	0	0	
June 2018	100	100	0	0	0	100	11	0	0	0	2	0	0	0	0	100	0	0	0	0	
June 2019	100	100	0	0	0	100	2	0	0	0	0	0	0	0	0	79	0	0	0	0	
June 2020	100	36	0	0	0	100	0	0	0	0	0	0	0	0	0	47	0	0	0	0	
June 2021	100	0	0	0	0	100	0	0	0	0	0	0	0	0	0	13	0	0	0	0	
June 2022	100	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
June 2023	100	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
June 2024	100	0	0	0	0	92	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
June 2025	100	0	0	0	0	76	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
June 2026	100	0	0	0	0	58	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
June 2027	100	0	0	0	0	39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
June 2028	100	0	0	0	0	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
June 2029	73	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
June 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
June 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
June 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)	27.1	17.8	10.3	9.2	4.9	24.4	12.7	4.0	2.9	1.2	8.6	2.3	2.3	2.3	1.9	17.9	6.0	6.0	6.0	3.4	

**Security Group 4
PSA Prepayment Assumption Rates**

Distribution Date	OI, OJ, OM and PK					PG					PH					VG, VH, VJ and VT				
	0%	100%	219%	250%	500%	0%	100%	219%	250%	500%	0%	100%	219%	250%	500%	0%	100%	219%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2003	100	100	100	100	100	94	77	77	77	77	100	100	100	100	100	93	93	93	93	93
June 2004	100	100	100	100	100	88	40	40	40	40	100	100	100	100	100	86	86	86	86	86
June 2005	100	100	100	100	100	82	0	0	0	0	100	99	99	99	9	78	78	78	78	78
June 2006	100	100	100	100	76	74	0	0	0	0	100	49	49	49	0	70	70	70	70	70
June 2007	100	100	100	100	0	67	0	0	0	0	100	1	1	1	0	61	61	61	61	61
June 2008	100	100	100	100	0	59	0	0	0	0	100	0	0	0	0	52	52	52	52	0
June 2009	100	98	98	98	0	50	0	0	0	0	100	0	0	0	0	42	42	42	42	0
June 2010	100	42	42	42	0	40	0	0	0	0	100	0	0	0	0	32	32	32	32	0
June 2011	100	0	0	0	0	30	0	0	0	0	100	0	0	0	0	21	21	21	21	0
June 2012	100	0	0	0	0	19	0	0	0	0	100	0	0	0	0	9	9	9	9	0
June 2013	100	0	0	0	0	7	0	0	0	0	100	0	0	0	0	0	0	0	0	0
June 2014	100	0	0	0	0	0	0	0	0	0	92	0	0	0	0	0	0	0	0	0
June 2015	100	0	0	0	0	0	0	0	0	0	73	0	0	0	0	0	0	0	0	0
June 2016	100	0	0	0	0	0	0	0	0	0	53	0	0	0	0	0	0	0	0	0
June 2017	100	0	0	0	0	0	0	0	0	0	31	0	0	0	0	0	0	0	0	0
June 2018	100	0	0	0	0	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0
June 2019	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2020	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2021	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2022	71	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2023	24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2032	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	7.9	7.9	7.9	4.2	6.6	1.7	1.7	1.7	1.6	14.1	4.0	4.0	4.0	2.7	6.0	6.0	6.0	5.9	4.3

**Security Group 4
PSA Prepayment Assumption Rates**

Distribution Date	VK, VN, VO and VW					ZJ				
	0%	100%	219%	250%	500%	0%	100%	219%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100
June 2003	100	100	100	100	100	106	106	106	106	106
June 2004	100	100	100	100	100	113	113	113	113	113
June 2005	100	100	100	100	100	120	120	120	120	120
June 2006	100	100	100	100	100	127	127	127	127	127
June 2007	100	100	100	100	100	135	135	135	135	135
June 2008	100	100	100	100	60	143	143	143	143	143
June 2009	100	100	100	100	0	152	152	152	152	127
June 2010	100	100	100	100	0	161	161	161	161	87
June 2011	100	100	100	100	0	171	171	171	171	60
June 2012	100	100	100	89	0	182	182	182	182	41
June 2013	96	96	84	12	0	193	193	193	193	28
June 2014	79	79	10	0	0	205	205	205	166	19
June 2015	61	61	0	0	0	218	218	178	137	13
June 2016	41	41	0	0	0	231	231	150	112	9
June 2017	21	21	0	0	0	245	245	125	92	6
June 2018	0	0	0	0	0	260	260	104	75	4
June 2019	0	0	0	0	0	260	260	86	60	3
June 2020	0	0	0	0	0	260	260	71	49	2
June 2021	0	0	0	0	0	260	243	58	39	1
June 2022	0	0	0	0	0	260	213	46	31	1
June 2023	0	0	0	0	0	260	184	37	24	0
June 2024	0	0	0	0	0	260	157	29	18	0
June 2025	0	0	0	0	0	260	131	23	14	0
June 2026	0	0	0	0	0	260	107	17	10	0
June 2027	0	0	0	0	0	260	84	12	7	0
June 2028	0	0	0	0	0	260	62	8	5	0
June 2029	0	0	0	0	0	260	42	5	3	0
June 2030	0	0	0	0	0	202	23	3	1	0
June 2031	0	0	0	0	0	105	4	0	0	0
June 2032	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	13.5	13.5	11.5	10.5	6.1	28.7	23.3	17.1	15.8	9.2

Security Group 5 PSA Prepayment Assumption Rates					
Distribution Date	FX, FY, SY, US, WS, XS and XY				
	0%	200%	420%	650%	900%
Initial Percent	100	100	100	100	100
June 2003	99	86	73	60	45
June 2004	98	75	54	36	20
June 2005	98	64	39	21	9
June 2006	97	55	29	13	4
June 2007	95	47	21	8	2
June 2008	94	40	15	4	1
June 2009	93	34	11	3	0
June 2010	92	29	8	2	0
June 2011	90	24	6	1	0
June 2012	89	20	4	1	0
June 2013	87	17	3	0	0
June 2014	85	14	2	0	0
June 2015	83	11	1	0	0
June 2016	81	9	1	0	0
June 2017	78	7	1	0	0
June 2018	75	6	0	0	0
June 2019	72	4	0	0	0
June 2020	69	3	0	0	0
June 2021	66	2	0	0	0
June 2022	62	1	0	0	0
June 2023	58	0	0	0	0
June 2024	53	0	0	0	0
June 2025	49	0	0	0	0
June 2026	43	0	0	0	0
June 2027	37	0	0	0	0
June 2028	31	0	0	0	0
June 2029	24	0	0	0	0
June 2030	17	0	0	0	0
June 2031	9	0	0	0	0
June 2032	0	0	0	0	0
Weighted Average					
Life (years)	20.8	6.0	3.2	1.9	1.3

Security Group 6 PSA Prepayment Assumption Rates					
Distribution Date	FO, PO, SI, SO, SU and SV				
	0%	150%	355%	600%	800%
Initial Percent	100	100	100	100	100
June 2003	99	89	77	63	51
June 2004	98	80	60	39	26
June 2005	97	71	46	25	13
June 2006	96	63	35	15	7
June 2007	95	56	27	10	3
June 2008	93	49	21	6	2
June 2009	92	44	16	4	1
June 2010	90	38	12	2	0
June 2011	89	33	9	1	0
June 2012	87	29	7	1	0
June 2013	85	25	5	1	0
June 2014	83	22	4	0	0
June 2015	80	18	3	0	0
June 2016	78	15	2	0	0
June 2017	75	13	1	0	0
June 2018	73	11	1	0	0
June 2019	70	8	1	0	0
June 2020	66	6	0	0	0
June 2021	63	5	0	0	0
June 2022	59	3	0	0	0
June 2023	55	2	0	0	0
June 2024	50	2	0	0	0
June 2025	46	1	0	0	0
June 2026	40	1	0	0	0
June 2027	35	0	0	0	0
June 2028	29	0	0	0	0
June 2029	22	0	0	0	0
June 2030	16	0	0	0	0
June 2031	8	0	0	0	0
June 2032	0	0	0	0	0
Weighted Average					
Life (years)	20.2	7.4	3.8	2.1	1.5

Security Group 7 PSA Prepayment Assumption Rates																				
Distribution Date	EB, WA, WB, WC, WD, WE, WG, WH, YK, YL, YM, YN and YO					FT, KA, ST and SW					FP and SP					PL				
	0%	115%	269%	300%	600%	0%	115%	269%	300%	600%	0%	115%	269%	300%	600%	0%	115%	269%	300%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2003	100	100	97	91	28	92	62	57	57	57	100	98	98	98	98	100	96	96	96	96
June 2004	100	100	65	51	0	90	60	47	47	0	97	76	76	76	55	94	48	48	48	5
June 2005	100	100	41	23	0	88	58	38	38	0	94	54	54	54	13	87	2	2	2	0
June 2006	100	100	25	4	0	85	55	31	31	0	91	37	37	37	0	80	0	0	0	0
June 2007	100	100	14	0	0	83	52	26	16	0	87	22	22	22	0	73	0	0	0	0
June 2008	100	100	9	0	0	80	50	22	4	0	83	11	11	11	0	65	0	0	0	0
June 2009	100	100	7	0	0	77	46	19	0	0	79	1	1	1	0	56	0	0	0	0
June 2010	100	100	7	0	0	73	42	17	0	0	75	0	0	0	0	46	0	0	0	0
June 2011	100	100	7	0	0	70	33	15	0	0	70	0	0	0	0	36	0	0	0	0
June 2012	100	100	7	0	0	66	21	13	0	0	65	0	0	0	0	25	0	0	0	0
June 2013	100	100	7	0	0	62	9	10	0	0	59	0	0	0	0	13	0	0	0	0
June 2014	100	100	7	0	0	58	5	8	0	0	53	0	0	0	0	0	0	0	0	0
June 2015	100	100	7	0	0	53	2	6	0	0	47	0	0	0	0	0	0	0	0	0
June 2016	100	100	7	0	0	48	0	4	0	0	41	0	0	0	0	0	0	0	0	0
June 2017	100	100	7	0	0	43	0	2	0	0	35	0	0	0	0	0	0	0	0	0
June 2018	100	100	7	0	0	37	0	0	0	0	28	0	0	0	0	0	0	0	0	0
June 2019	100	93	6	0	0	32	0	0	0	0	21	0	0	0	0	0	0	0	0	0
June 2020	100	83	5	0	0	25	0	0	0	0	14	0	0	0	0	0	0	0	0	0
June 2021	100	73	4	0	0	18	0	0	0	0	8	0	0	0	0	0	0	0	0	0
June 2022	100	64	3	0	0	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2023	100	54	3	0	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2024	100	46	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2025	100	37	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2026	100	29	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2027	100	22	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2028	100	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2029	100	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2030	88	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2031	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	28.9	21.8	3.9	2.2	0.8	12.5	5.5	3.7	2.4	1.0	12.0	3.5	3.5	3.5	2.2	7.3	2.0	2.0	2.0	1.7

**Security Group 7
PSA Prepayment Assumption Rates**

Distribution Date	PM					PN					PD, UJ, UK and UL					PT, YC, YD, YE and YG				
	0%	115%	269%	300%	600%	0%	115%	269%	300%	600%	0%	115%	269%	300%	600%	0%	115%	269%	300%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2005	100	100	100	100	0	100	100	100	100	57	100	100	100	100	100	100	100	100	100	100
June 2006	100	48	48	48	0	100	100	100	100	0	100	100	100	100	44	100	100	100	100	100
June 2007	100	0	0	0	0	100	97	97	97	0	100	100	100	100	0	100	100	100	100	66
June 2008	100	0	0	0	0	100	48	48	48	0	100	100	100	100	0	100	100	100	100	22
June 2009	100	0	0	0	0	100	2	2	2	0	100	100	100	100	0	100	100	100	100	0
June 2010	100	0	0	0	0	100	0	0	0	0	100	47	47	47	0	100	100	100	100	0
June 2011	100	0	0	0	0	100	0	0	0	0	100	1	1	1	0	100	100	100	100	0
June 2012	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	70	70	70	0
June 2013	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	45	45	45	0
June 2014	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	25	25	25	0
June 2015	81	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	9	9	9	0
June 2016	62	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
June 2017	41	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
June 2018	18	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
June 2019	0	0	0	0	0	93	0	0	0	0	100	0	0	0	0	100	0	0	0	0
June 2020	0	0	0	0	0	65	0	0	0	0	100	0	0	0	0	100	0	0	0	0
June 2021	0	0	0	0	0	35	0	0	0	0	100	0	0	0	0	100	0	0	0	0
June 2022	0	0	0	0	0	2	0	0	0	0	100	0	0	0	0	100	0	0	0	0
June 2023	0	0	0	0	0	0	0	0	0	0	54	0	0	0	0	100	0	0	0	0
June 2024	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	100	0	0	0	0
June 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	54	0	0	0	0
June 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0
June 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	14.5	4.0	4.0	4.0	2.4	18.5	6.0	6.0	6.0	3.1	21.1	8.0	8.0	8.0	4.0	23.1	11.0	11.0	11.0	5.4

**Security Group 7
PSA Prepayment Assumption Rates**

Distribution Date	PU, YF, YH, YI and YJ					ZK				
	0%	115%	269%	300%	600%	0%	115%	269%	300%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100
June 2003	100	100	100	100	100	107	107	0	0	0
June 2004	100	100	100	100	100	114	114	0	0	0
June 2005	100	100	100	100	100	121	121	0	0	0
June 2006	100	100	100	100	100	130	130	0	0	0
June 2007	100	100	100	100	100	138	138	0	0	0
June 2008	100	100	100	100	100	148	148	0	0	0
June 2009	100	100	100	100	90	157	157	0	0	0
June 2010	100	100	100	100	56	168	168	0	0	0
June 2011	100	100	100	100	35	179	179	0	0	0
June 2012	100	100	100	100	22	191	191	0	0	0
June 2013	100	100	100	100	14	204	197	0	0	0
June 2014	100	100	100	100	8	218	171	0	0	0
June 2015	100	100	100	100	5	232	140	0	0	0
June 2016	100	93	93	93	3	248	104	0	0	0
June 2017	100	73	73	73	2	264	60	0	0	0
June 2018	100	57	57	57	1	282	15	0	0	0
June 2019	100	44	44	44	1	301	0	0	0	0
June 2020	100	34	34	34	0	321	0	0	0	0
June 2021	100	26	26	26	0	343	0	0	0	0
June 2022	100	20	20	20	0	366	0	0	0	0
June 2023	100	15	15	15	0	390	0	0	0	0
June 2024	100	11	11	11	0	402	0	0	0	0
June 2025	100	8	8	8	0	402	0	0	0	0
June 2026	100	5	5	5	0	402	0	0	0	0
June 2027	3	3	3	3	0	398	0	0	0	0
June 2028	2	2	2	2	0	261	0	0	0	0
June 2029	1	1	1	1	0	111	0	0	0	0
June 2030	0	0	0	0	0	0	0	0	0	0
June 2031	0	0	0	0	0	0	0	0	0	0
June 2032	0	0	0	0	0	0	0	0	0	0
Weighted Average										
Life (years)	24.6	17.5	17.5	17.5	8.9	26.4	13.9	0.5	0.4	0.2

Distribution Date	Security Group 8 PSA Prepayment Assumption Rates					Security Group 9 PSA Prepayment Assumption Rates				
	EF and ES					GF and GS				
	0%	200%	391%	500%	600%	0%	200%	432%	650%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100
June 2003	99	86	75	68	62	99	86	72	59	45
June 2004	99	73	56	46	39	99	73	52	35	20
June 2005	98	63	41	32	24	98	63	37	21	9
June 2006	97	53	30	21	15	98	53	27	12	4
June 2007	96	45	22	14	9	97	45	19	7	2
June 2008	95	38	16	10	6	96	37	13	4	1
June 2009	94	31	12	6	3	95	31	9	2	0
June 2010	93	26	8	4	2	94	25	6	1	0
June 2011	92	21	6	3	1	93	21	4	1	0
June 2012	90	17	4	2	1	92	16	3	0	0
June 2013	89	13	3	1	0	90	13	2	0	0
June 2014	87	10	2	1	0	89	9	1	0	0
June 2015	85	8	1	0	0	87	7	1	0	0
June 2016	83	5	1	0	0	85	4	0	0	0
June 2017	81	3	0	0	0	83	2	0	0	0
June 2018	78	2	0	0	0	80	0	0	0	0
June 2019	75	0	0	0	0	78	0	0	0	0
June 2020	72	0	0	0	0	75	0	0	0	0
June 2021	69	0	0	0	0	71	0	0	0	0
June 2022	65	0	0	0	0	68	0	0	0	0
June 2023	61	0	0	0	0	64	0	0	0	0
June 2024	56	0	0	0	0	59	0	0	0	0
June 2025	51	0	0	0	0	54	0	0	0	0
June 2026	46	0	0	0	0	49	0	0	0	0
June 2027	40	0	0	0	0	43	0	0	0	0
June 2028	33	0	0	0	0	36	0	0	0	0
June 2029	26	0	0	0	0	28	0	0	0	0
June 2030	18	0	0	0	0	20	0	0	0	0
June 2031	10	0	0	0	0	10	0	0	0	0
June 2032	0	0	0	0	0	0	0	0	0	0
Weighted Average										
Life (years)	21.3	5.4	3.3	2.6	2.1	21.8	5.4	3.0	1.9	1.3

Distribution Date	Security Group 10 PSA Prepayment Assumption Rates					Security Group 11 PSA Prepayment Assumption Rates				
	FV, IO, UP, VS					HF, HS, JO, JS, KS, LS, WJ and WK				
	0%	200%	462%	750%	1000%	0%	200%	380%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100
June 2003	99	89	77	62	50	99	87	76	63	51
June 2004	98	78	55	34	20	98	75	58	40	26
June 2005	97	68	39	18	8	97	65	44	25	13
June 2006	96	59	28	10	3	96	56	33	16	7
June 2007	95	51	20	5	1	95	48	25	10	3
June 2008	94	44	14	3	0	94	41	19	6	2
June 2009	92	38	10	2	0	92	35	14	4	1
June 2010	91	33	7	1	0	91	30	11	2	0
June 2011	89	28	5	0	0	89	26	8	1	0
June 2012	88	24	4	0	0	88	22	6	1	0
June 2013	86	21	3	0	0	86	18	4	1	0
June 2014	84	18	2	0	0	84	15	3	0	0
June 2015	82	15	1	0	0	82	13	2	0	0
June 2016	79	13	1	0	0	79	11	2	0	0
June 2017	77	11	1	0	0	77	9	1	0	0
June 2018	74	9	0	0	0	74	7	1	0	0
June 2019	71	8	0	0	0	71	5	1	0	0
June 2020	68	6	0	0	0	68	4	0	0	0
June 2021	64	5	0	0	0	64	3	0	0	0
June 2022	60	4	0	0	0	60	2	0	0	0
June 2023	56	3	0	0	0	56	1	0	0	0
June 2024	52	3	0	0	0	52	1	0	0	0
June 2025	47	2	0	0	0	47	0	0	0	0
June 2026	42	2	0	0	0	42	0	0	0	0
June 2027	36	1	0	0	0	36	0	0	0	0
June 2028	30	1	0	0	0	30	0	0	0	0
June 2029	23	0	0	0	0	23	0	0	0	0
June 2030	16	0	0	0	0	16	0	0	0	0
June 2031	8	0	0	0	0	8	0	0	0	0
June 2032	0	0	0	0	0	0	0	0	0	0
Weighted Average										
Life (years)	20.5	6.9	3.2	1.8	1.3	20.5	6.2	3.6	2.2	1.5

**Security Group 12
PSA Prepayment Assumption Rates**

Distribution Date	AN, WL, WM, WN, WP, WT, WU, WY, XN, XO, XP, XU and XV					MF, MS, NS, OS and QS					OA, PF and PS				
	0%	125%	269%	300%	600%	0%	125%	269%	300%	600%	0%	125%	269%	300%	600%
	Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2003	100	100	100	93	9	97	97	91	91	91	98	89	89	89	89
June 2004	100	100	61	43	0	94	94	79	79	0	97	74	74	74	59
June 2005	100	100	32	7	0	90	90	70	70	0	95	60	60	60	26
June 2006	100	100	11	0	0	87	87	62	41	0	93	47	47	47	4
June 2007	100	100	0	0	0	83	83	55	17	0	91	35	35	35	0
June 2008	100	100	0	0	0	79	79	42	4	0	88	24	24	24	0
June 2009	100	100	0	0	0	74	74	36	0	0	86	14	14	14	0
June 2010	100	100	0	0	0	70	67	34	0	0	83	5	5	5	0
June 2011	100	100	0	0	0	65	55	31	0	0	80	0	0	0	0
June 2012	100	100	0	0	0	59	39	28	0	0	77	0	0	0	0
June 2013	100	100	0	0	0	54	31	25	0	0	74	0	0	0	0
June 2014	100	100	0	0	0	47	26	22	0	0	70	0	0	0	0
June 2015	100	100	0	0	0	41	22	19	0	0	66	0	0	0	0
June 2016	100	100	0	0	0	34	18	17	0	0	61	0	0	0	0
June 2017	100	100	0	0	0	27	14	14	0	0	57	0	0	0	0
June 2018	100	100	0	0	0	19	10	12	0	0	51	0	0	0	0
June 2019	100	100	0	0	0	10	6	10	0	0	46	0	0	0	0
June 2020	100	94	0	0	0	1	3	8	0	0	40	0	0	0	0
June 2021	100	84	0	0	0	0	1	7	0	0	33	0	0	0	0
June 2022	100	73	0	0	0	0	0	5	0	0	26	0	0	0	0
June 2023	100	62	0	0	0	0	0	4	0	0	18	0	0	0	0
June 2024	100	52	0	0	0	0	0	3	0	0	10	0	0	0	0
June 2025	100	42	0	0	0	0	0	3	0	0	1	0	0	0	0
June 2026	100	33	0	0	0	0	0	2	0	0	0	0	0	0	0
June 2027	100	25	0	0	0	0	0	1	0	0	0	0	0	0	0
June 2028	100	17	0	0	0	0	0	1	0	0	0	0	0	0	0
June 2029	100	9	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2030	100	2	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2031	60	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average															
Life (years)	29.2	22.4	2.5	1.9	0.7	10.8	9.5	7.3	3.5	1.2	14.9	4.0	4.0	4.0	2.3

**Security Group 12
PSA Prepayment Assumption Rates**

Distribution Date	OB, XE, XF, XG and XH					OC, XJ, XK, XL and XM					ZE				
	0%	125%	269%	300%	600%	0%	125%	269%	300%	600%	0%	125%	269%	300%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2003	100	100	100	100	100	100	100	100	100	100	107	107	4	0	0
June 2004	100	100	100	100	100	100	100	100	100	100	114	114	0	0	0
June 2005	100	100	100	100	100	100	100	100	100	100	121	121	0	0	0
June 2006	100	100	100	100	100	100	100	100	100	100	130	130	0	0	0
June 2007	100	100	100	100	62	100	100	100	100	100	138	138	0	0	0
June 2008	100	100	100	100	26	100	100	100	100	100	148	148	0	0	0
June 2009	100	100	100	100	3	100	100	100	100	100	157	157	0	0	0
June 2010	100	100	100	100	0	100	100	100	100	68	168	168	0	0	0
June 2011	100	90	90	90	0	100	100	100	100	43	179	179	0	0	0
June 2012	100	65	65	65	0	100	100	100	100	27	191	191	0	0	0
June 2013	100	44	44	44	0	100	100	100	100	17	204	178	0	0	0
June 2014	100	28	28	28	0	100	100	100	100	10	218	155	0	0	0
June 2015	100	15	15	15	0	100	100	100	100	6	232	128	0	0	0
June 2016	100	4	4	4	0	100	100	100	100	4	248	100	0	0	0
June 2017	100	0	0	0	0	100	89	89	89	2	264	71	0	0	0
June 2018	100	0	0	0	0	100	69	69	69	1	282	41	0	0	0
June 2019	100	0	0	0	0	100	54	54	54	1	301	11	0	0	0
June 2020	100	0	0	0	0	100	42	42	42	1	321	0	0	0	0
June 2021	100	0	0	0	0	100	32	32	32	0	324	0	0	0	0
June 2022	100	0	0	0	0	100	24	24	24	0	324	0	0	0	0
June 2023	100	0	0	0	0	100	18	18	18	0	324	0	0	0	0
June 2024	100	0	0	0	0	100	13	13	13	0	324	0	0	0	0
June 2025	100	0	0	0	0	100	9	9	9	0	324	0	0	0	0
June 2026	63	0	0	0	0	100	6	6	6	0	324	0	0	0	0
June 2027	18	0	0	0	0	100	4	4	4	0	324	0	0	0	0
June 2028	0	0	0	0	0	12	3	3	3	0	324	0	0	0	0
June 2029	0	0	0	0	0	1	1	1	1	0	195	0	0	0	0
June 2030	0	0	0	0	0	0	0	0	0	0	46	0	0	0	0
June 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average															
Life (years)	24.3	11.0	11.0	11.0	5.4	25.8	18.2	18.2	18.2	9.3	27.2	14.0	0.6	0.5	0.2

**Security Group 13
PSA Prepayment Assumption Rates**

Distribution Date	TI					ZH				
	0%	100%	219%	250%	500%	0%	100%	219%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100
June 2003	98	85	85	85	85	106	106	0	0	0
June 2004	93	57	57	57	18	113	113	0	0	0
June 2005	88	30	30	30	0	120	120	0	0	0
June 2006	82	10	10	10	0	127	127	0	0	0
June 2007	76	0	0	0	0	135	135	0	0	0
June 2008	70	0	0	0	0	143	143	0	0	0
June 2009	63	0	0	0	0	152	152	0	0	0
June 2010	56	0	0	0	0	161	161	0	0	0
June 2011	48	0	0	0	0	171	171	0	0	0
June 2012	40	0	0	0	0	182	182	0	0	0
June 2013	31	0	0	0	0	193	193	0	0	0
June 2014	22	0	0	0	0	205	205	0	0	0
June 2015	14	0	0	0	0	218	218	0	0	0
June 2016	9	0	0	0	0	231	222	0	0	0
June 2017	3	0	0	0	0	245	174	0	0	0
June 2018	0	0	0	0	0	261	121	0	0	0
June 2019	0	0	0	0	0	277	59	0	0	0
June 2020	0	0	0	0	0	294	0	0	0	0
June 2021	0	0	0	0	0	312	0	0	0	0
June 2022	0	0	0	0	0	331	0	0	0	0
June 2023	0	0	0	0	0	351	0	0	0	0
June 2024	0	0	0	0	0	373	0	0	0	0
June 2025	0	0	0	0	0	396	0	0	0	0
June 2026	0	0	0	0	0	421	0	0	0	0
June 2027	0	0	0	0	0	446	0	0	0	0
June 2028	0	0	0	0	0	430	0	0	0	0
June 2029	0	0	0	0	0	229	0	0	0	0
June 2030	0	0	0	0	0	15	0	0	0	0
June 2031	0	0	0	0	0	0	0	0	0	0
June 2032	0	0	0	0	0	0	0	0	0	0
Weighted Average										
Life (years)	8.4	2.3	2.3	2.3	1.6	27.0	16.0	0.3	0.2	0.1

Yield Considerations

An investor seeking to maximize yield should make a decision whether to invest in any Class based on the anticipated yield of that Class resulting from its purchase price, the investor's own projection of Mortgage Loan prepayment rates under a variety of scenarios, and, in the case of a Floating Rate or an Inverse Floating Rate Class, the investor's own projection of levels of LIBOR under a variety of scenarios. **No representation is made regarding Mortgage Loan prepayment rates, LIBOR levels or the yield of any Class.**

Prepayments: Effect on Yields

The yields to investors will be sensitive in varying degrees to the rate of prepayments on the related Mortgage Loans.

- In the case of Regular Securities or MX Securities purchased at a premium (especially Interest Only Classes), faster than anticipated rates of principal payments could result in actual yields to investors that are lower than the anticipated yields.
- Investors in the Interest Only Classes should also consider the risk that rapid rates of principal payments could result in the failure of investors to recover fully their investments.
- In the case of Regular Securities or MX Securities purchased at a discount (especially Principal Only Classes), slower than anticipated rates of principal payments could result in actual yields to investors that are lower than the anticipated yields.

See “Risk Factors—Rates of principal payments can reduce your yield” in this Supplement.

Rapid rates of prepayments on the Mortgage Loans are likely to coincide with periods of low prevailing interest rates.

During periods of low prevailing interest rates, the yields at which an investor may be able to reinvest amounts received as principal payments on the investor's Class of Securities may be lower than the yield on that Class.

Slow rates of prepayments on the Mortgage Loans are likely to coincide with periods of high prevailing interest rates.

During periods of high prevailing interest rates, the amount of principal payments available to an investor for reinvestment at those high rates may be relatively low.

The Mortgage Loans will not prepay at any constant rate until maturity, nor will all of the Mortgage Loans underlying any Trust Asset Group prepay at the same rate at any one time. The timing of changes in the rate of prepayments may affect the actual yield to an investor, even if the average rate of principal prepayments is consistent with the investor's expectation. In general, the earlier a prepayment of principal on the Mortgage Loans the greater the effect on an investor's yield. As a result, the effect on an investor's yield of principal prepayments occurring at a rate higher (or lower) than the rate anticipated by the investor during the period immediately following the Closing Date is not likely to be offset by a later equivalent reduction (or increase) in the rate of principal prepayments.

LIBOR: Effect on Yields of the Floating Rate and Inverse Floating Rate Classes

Low levels of LIBOR can reduce the yield of the Floating Rate Classes. High levels of LIBOR can significantly reduce the yield of the Inverse Floating Rate Classes. In addition, certain Floating Rate Classes will not benefit from a higher yield at high levels of LIBOR and certain Inverse Floating Rate Classes may not benefit from particularly low levels of LIBOR because the rate on such Classes is capped at a maximum rate described under “Terms Sheet—Interest Rates.”

Payment Delay: Effect on Yields of the Fixed Rate Classes Classes

The effective yield on any Fixed Rate Class will be less than the yield otherwise produced by its Interest Rate and purchase price because, on each Distribution Date, 30 days' interest will be payable on (or added to the principal amount of) that Class even though interest began to accrue approximately 46 or 50 days earlier, as applicable.

Yield Tables

The following tables show the pre-tax yields to maturity on a corporate bond equivalent basis of specified Classes at various constant percentages of PSA and, in the case of the Inverse Floating Rate Classes, at various constant levels of LIBOR.

The Mortgage Loans will not prepay at any constant rate until maturity, and it is unlikely that LIBOR will remain constant. Moreover, it is likely that the Mortgage Loans will experience actual prepayment rates that differ from those of the Modeling Assumptions. **Therefore, the actual pre-tax yield of any Class may differ from those shown in the applicable table below for that Class even if the Class is purchased at the assumed price shown.**

The yields were calculated by

1. determining the monthly discount rates that, when applied to the applicable assumed streams of cash flows to be paid on the applicable Class, would cause the discounted present value of the assumed streams of cash flows to equal the assumed purchase price of that Class plus accrued interest (in the case of interest-bearing Classes), and
2. converting the monthly rates to corporate bond equivalent rates.

These calculations do not take into account variations that may occur in the interest rates at which investors may be able to reinvest funds received by them as distributions on their Securities and consequently do not purport to reflect the return on any investment in any Class when those reinvestment rates are considered.

The information set forth in the following tables was prepared on the basis of the Modeling Assumptions and the assumptions that (1) the Interest Rate applicable to each Inverse Floating Rate Class for each Accrual Period following the first Accrual Period will be based on the indicated level of LIBOR and (2) the purchase price of each Class (expressed as a percentage of its original Class Principal Balance or Class Notional Balance) plus accrued interest (in the case of the interest-bearing Classes) is as indicated in the related table. **The assumed purchase price is not necessarily that at which actual sales will occur.**

**Security Group 1
Sensitivity of Class AS to Prepayments
Assumed Price 4.00%***

LIBOR	PSA Prepayment Assumption Rates			
	100%	219%	250%	500%
0.840%	173.8%	141.8%	133.7%	74.0%
1.840%	133.7%	101.1%	93.1%	35.4%
4.840%	19.1%	(17.8)%	(25.7)%	(75.6)%
7.000% and above	**	**	**	**

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.
 ** Indicates that investors will suffer a loss of virtually all of their investment.

Sensitivity of Class BS to Prepayments
Assumed Price 6.50%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
0.840%	113.7%	109.9%	108.5%	93.7%
1.840%	92.8%	87.9%	86.2%	69.3%
4.840%	32.2%	21.1%	17.8%	(8.6)%
7.000% and above	**	**	**	**

Sensitivity of Class CS to Prepayments
Assumed Price 1.50%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
7.000% and below	50.1%	14.6%	6.6%	(46.1)%
7.575%	(8.5)%	(47.0)%	(54.8)%	**
8.150% and above	**	**	**	**

Sensitivity of Class DS to Prepayments
Assumed Price 3.00%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
7.000% and below	37.7%	27.5%	24.4%	(0.9)%
7.575%	11.8%	(3.6)%	(7.9)%	(39.4)%
8.150% and above	**	**	**	**

Sensitivity of Class IA to Prepayments
Assumed Price 12.00%*

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>	<u>603%</u>
18.6%	18.6%	18.6%	7.2%	0.0%

Sensitivity of Class OD to Prepayments
Assumed Price 21.50%*

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>	<u>530%</u>
22.2%	22.2%	22.2%	2.5%	0.0%

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

** Indicates that investors will suffer a loss of virtually all of their investment.

Sensitivity of Class OE to Prepayments
Assumed Price 82.00%

PSA Prepayment Assumption Rates			
100%	219%	250%	500%
3.4%	3.4%	3.4%	5.7%

Sensitivity of Class SA to Prepayments
Assumed Price 8.00%*

LIBOR	PSA Prepayment Assumption Rates			
	100%	219%	250%	500%
0.840%	99.9%	90.4%	87.8%	65.8%
1.840%	83.1%	73.2%	70.4%	47.3%
4.840%	35.0%	22.0%	18.4%	(9.9)%
8.150% and above	**	**	**	**

Sensitivity of Class SK to Prepayments
Assumed Price 5.50%*

LIBOR	PSA Prepayment Assumption Rates			
	100%	219%	250%	500%
0.840%	138.1%	105.5%	97.5%	39.5%
1.840%	110.0%	76.8%	68.8%	12.3%
4.840%	27.9%	(8.6)%	(16.5)%	(67.3)%
8.150% and above	**	**	**	**

Sensitivity of Class SL to Prepayments
Assumed Price 9.50%*

LIBOR	PSA Prepayment Assumption Rates			
	100%	219%	250%	500%
0.840%	88.7%	83.6%	81.8%	64.5%
1.840%	74.9%	68.8%	66.7%	47.7%
4.840%	34.0%	23.2%	19.9%	(6.1)%
8.150% and above	**	**	**	**

Sensitivity of Class SM to Prepayments
Assumed Price 5.50%*

LIBOR	PSA Prepayment Assumption Rates			
	100%	219%	250%	500%
0.840%	130.1%	121.1%	118.7%	97.9%
1.840%	104.4%	95.0%	92.5%	70.6%
4.840%	32.8%	19.6%	15.9%	(12.7)%
7.000% and above	**	**	**	**

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

** Indicates that investors will suffer a loss of virtually all of their investment.

Sensitivity of Class SN to Prepayments
Assumed Price 2.50%*

LIBOR	PSA Prepayment Assumption Rates			
	100%	219%	250%	500%
7.000% and below	39.7%	27.1%	23.6%	(4.0)%
7.575%	10.7%	(6.1)%	(10.6)%	(43.6)%
8.150% and above	**	**	**	**

Sensitivity of Class VL to Prepayments
Assumed Price 28.00%*

PSA Prepayment Assumption Rates				
100%	219%	250%	500%	781%
22.5%	21.8%	21.2%	13.2%	0.0%

Sensitivity of Class VM to Prepayments
Assumed Price 74.00%*

PSA Prepayment Assumption Rates			
100%	219%	250%	500%
2.3%	2.6%	2.8%	4.7%

Security Group 2
Sensitivity of Class SB to Prepayments
Assumed Price 4.00%*

LIBOR	PSA Prepayment Assumption Rates			
	200%	473%	750%	1000%
0.840%	144.9%	116.2%	83.7%	50.1%
1.840%	109.8%	83.4%	53.5%	22.5%
3.840%	46.1%	23.9%	(1.4)%	(27.6)%
6.000% and above	**	**	**	**

Sensitivity of Class SC to Prepayments
Assumed Price 8.50%*

LIBOR	PSA Prepayment Assumption Rates			
	200%	473%	750%	1000%
0.840%	91.9%	66.6%	37.9%	8.2%
1.840%	76.9%	52.6%	25.0%	(3.5)%
4.840%	34.5%	13.0%	(11.4)%	(36.7)%
8.650% and above	**	**	**	**

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

** Indicates that investors will suffer a loss of virtually all of their investment.

Sensitivity of Class SD to Prepayments
Assumed Price 7.50%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>200%</u>	<u>473%</u>	<u>750%</u>	<u>1000%</u>
0.840%	96.7%	71.1%	42.1%	12.0%
1.840%	79.5%	55.1%	27.3%	(1.4)%
4.840%	31.5%	10.2%	(14.0)%	(39.1)%
8.000% and above	**	**	**	**

Sensitivity of Class SE to Prepayments
Assumed Price 1.50%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>200%</u>	<u>473%</u>	<u>750%</u>	<u>1000%</u>
8.000% and below	31.7%	10.4%	(13.8)%	(39.0)%
8.325%	8.0%	(11.7)%	(34.1)%	(57.6)%
8.650% and above	**	**	**	**

Security Group 3
Sensitivity of Class SH to Prepayments
Assumed Price 8.00%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>225%</u>	<u>350%</u>	<u>500%</u>
0.840%	80.5%	53.8%	20.8%	(23.2)%
1.840%	64.6%	37.7%	4.6%	(38.6)%
4.840%	18.2%	(12.0)%	(46.6)%	(87.6)%
7.700% and above	**	**	**	**

Sensitivity of Class YB to Prepayments
Assumed Price 10.00%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>225%</u>	<u>350%</u>	<u>500%</u>
0.840%	70.4%	55.4%	37.8%	12.9%
1.840%	58.1%	43.3%	25.7%	0.7%
4.840%	22.8%	7.3%	(11.9)%	(38.3)%
8.100% and above	**	**	**	**

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

** Indicates that investors will suffer a loss of virtually all of their investment.

**Security Group 4
Sensitivity of Class IC to Prepayments
Assumed Price 11.00%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>	<u>510%</u>
14.8%	14.8%	14.8%	0.9%	0.1%

**Sensitivity of Class OG to Prepayments
Assumed Price 22.00%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>458%</u>	<u>500%</u>
17.8%	17.8%	17.8%	0.0%	(4.2)%

**Sensitivity of Class OH to Prepayments
Assumed Price 80.50%**

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>	
3.7%	3.7%	3.7%	6.4%	

**Sensitivity of Class OI to Prepayments
Assumed Price 25.50%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>491%</u>	<u>500%</u>
17.8%	17.8%	17.8%	0.1%	(0.7)%

**Sensitivity of Class OJ to Prepayments
Assumed Price 75.00%**

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>	
3.7%	3.7%	3.7%	6.9%	

**Sensitivity of Class SF to Prepayments
Assumed Price 98.00%***

<u>LIBOR</u>	PSA Prepayment Assumption Rates			
	<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
0.840%	11.0%	11.4%	11.6%	12.5%
1.840%	9.8%	10.2%	10.4%	11.4%
3.840%	7.4%	7.8%	8.0%	9.1%
6.500% and above	4.3%	4.7%	4.9%	6.1%

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

Sensitivity of Class SG to Prepayments
Assumed Price 93.00%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
0.840%	20.8%	22.3%	23.0%	26.6%
1.840%	17.4%	19.0%	19.6%	23.3%
4.840%	7.5%	9.0%	9.8%	13.7%
7.000% and above	0.7%	2.1%	2.9%	6.9%

Sensitivity of Class SJ to Prepayments
Assumed Price 99.00%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
7.000% and below	9.3%	9.5%	9.6%	10.1%
7.375%	4.7%	4.9%	5.0%	5.7%
7.750% and above	0.1%	0.4%	0.5%	1.3%

Sensitivity of Class SX to Prepayments
Assumed Price 96.50%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
0.840%	10.9%	11.6%	11.9%	13.6%
1.840%	9.8%	10.5%	10.9%	12.6%
4.840%	6.7%	7.4%	7.7%	9.6%
7.000% and above	4.4%	5.1%	5.5%	7.4%

Sensitivity of Class TS to Prepayments
Assumed Price 99.00%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
6.500% and below	10.4%	10.6%	10.6%	11.1%
7.125%	5.2%	5.4%	5.6%	6.2%
7.750% and above	0.1%	0.4%	0.6%	1.3%

Sensitivity of Class VG to Prepayments
Assumed Price 20.00%*

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>	<u>697%</u>
18.0%	18.0%	17.9%	10.5%	0.1%

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

**Sensitivity of Class VH to Prepayments
Assumed Price 82.50%**

PSA Prepayment Assumption Rates			
100%	219%	250%	500%
3.3%	3.3%	3.4%	4.6%

**Sensitivity of Class VN to Prepayments
Assumed Price 30.00%***

PSA Prepayment Assumption Rates				
100%	219%	250%	500%	619%
18.6%	17.5%	16.7%	6.5%	0.0%

**Sensitivity of Class VO to Prepayments
Assumed Price 67.50%**

PSA Prepayment Assumption Rates			
100%	219%	250%	500%
2.9%	3.5%	3.8%	6.5%

**Security Group 5
Sensitivity of Class SY to Prepayments
Assumed Price 8.00%***

LIBOR	PSA Prepayment Assumption Rates			
	200%	420%	650%	900%
0.840%	78.0%	57.1%	33.2%	3.6%
1.840%	62.6%	42.8%	20.0%	(8.0)%
4.840%	19.3%	2.5%	(16.8)%	(40.5)%
7.500% and above	**	**	**	**

**Sensitivity of Class US to Prepayments
Assumed Price 7.00%***

LIBOR	PSA Prepayment Assumption Rates			
	200%	420%	650%	900%
0.840%	84.2%	62.9%	38.4%	8.3%
1.840%	66.3%	46.3%	23.2%	(5.1)%
4.840%	16.7%	0.0%	(19.0)%	(42.5)%
7.000% and above	**	**	**	**

**Sensitivity of Class WS to Prepayments
Assumed Price 1.00%***

LIBOR	PSA Prepayment Assumption Rates			
	200%	420%	650%	900%
7.000% and below	31.8%	14.1%	(6.2)%	(31.2)%
7.225%	7.0%	(9.0)%	(27.3)%	(49.8)%
7.450% and above	**	**	**	**

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

** Indicates that investors will suffer a loss of virtually all of their investment.

Sensitivity of Class XS to Prepayments
Assumed Price 1.00%*

<u>LIBOR</u>	PSA Prepayment Assumption Rates			
	200%	420%	650%	900%
7.450% and below	(16.4)%	(30.7)%	(47.0)%	(68.6)%
7.475%	(22.5)%	(36.3)%	(52.2)%	(74.4)%
7.500% and above	**	**	**	**

Sensitivity of Class XY to Prepayments
Assumed Price 7.50%*

<u>LIBOR</u>	PSA Prepayment Assumption Rates			
	200%	420%	650%	900%
0.840%	84.4%	63.1%	38.6%	8.5%
1.840%	67.7%	47.6%	24.4%	(4.1)%
3.840%	36.1%	18.1%	(2.5)%	(27.9)%
7.450% and above	**	**	**	**

Security Group 6
Sensitivity of Class PO to Prepayments
Assumed Price 79.50%

PSA Prepayment Assumption Rates			
150%	355%	600%	800%
3.4%	6.9%	12.3%	18.0%

Sensitivity of Class SI to Prepayments
Assumed Price 2.50%*

<u>LIBOR</u>	PSA Prepayment Assumption Rates			
	150%	355%	600%	800%
7.000% and below	34.5%	18.4%	(2.6)%	(21.6)%
7.550%	10.0%	(4.5)%	(23.5)%	(40.7)%
8.100% and above	**	**	**	**

Sensitivity of Class SO to Prepayments
Assumed Price 7.00%*

<u>LIBOR</u>	PSA Prepayment Assumption Rates			
	150%	355%	600%	800%
0.840%	88.8%	69.4%	44.0%	20.9%
1.840%	70.7%	52.4%	28.5%	6.7%
4.840%	20.4%	5.2%	(14.6)%	(32.6)%
7.000% and above	**	**	**	**

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

** Indicates that investors will suffer a loss of virtually all of their investment.

Sensitivity of Class SU to Prepayments
Assumed Price 100.50%*

<u>LIBOR</u>	PSA Prepayment Assumption Rates			
	150%	355%	600%	800%
0.840%	19.0%	18.9%	18.8%	18.6%
1.840%	15.8%	15.8%	15.7%	15.5%
4.840%	6.6%	6.6%	6.5%	6.5%
7.000% and above	0.0%	0.1%	0.1%	0.2%

Sensitivity of Class SV to Prepayments
Assumed Price 103.00%*

<u>LIBOR</u>	PSA Prepayment Assumption Rates			
	150%	355%	600%	800%
7.000% and below	8.5%	8.1%	7.5%	6.9%
7.550%	4.1%	3.7%	3.1%	2.6%
8.100% and above	(0.3)%	(0.7)%	(1.2)%	(1.7)%

Security Group 7
Sensitivity of Class SP to Prepayments
Assumed Price 9.00%*

<u>LIBOR</u>	PSA Prepayment Assumption Rates			
	115%	269%	300%	600%
0.840%	69.9%	69.9%	69.9%	51.9%
1.840%	54.2%	54.2%	54.2%	33.8%
4.840%	6.0%	6.0%	6.0%	(24.5)%
7.700% and above	**	**	**	**

Sensitivity of Class ST to Prepayments
Assumed Price 5.00%*

<u>LIBOR</u>	PSA Prepayment Assumption Rates			
	115%	269%	300%	600%
0.840%	109.0%	93.6%	92.6%	39.9%
1.840%	86.6%	71.5%	69.7%	10.7%
4.840%	26.8%	14.6%	4.5%	(78.0)%
7.000% and above	**	**	**	**

Sensitivity of Class SW to Prepayments
Assumed Price 99.00%*

<u>LIBOR</u>	PSA Prepayment Assumption Rates			
	115%	269%	300%	600%
7.000% and below	9.4%	9.6%	9.7%	10.2%
7.525%	4.8%	5.0%	5.1%	5.8%
8.050% and above	0.3%	0.4%	0.6%	1.5%

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

** Indicates that investors will suffer a loss of virtually all of their investment.

Sensitivity of Class UJ to Prepayments
Assumed Price 24.50%*

PSA Prepayment Assumption Rates				
115%	269%	300%	600%	623%
22.2%	22.2%	22.2%	2.0%	0.0%

Sensitivity of Class UK to Prepayments
Assumed Price 78.50%

PSA Prepayment Assumption Rates			
115%	269%	300%	600%
3.1%	3.1%	3.1%	6.2%

Sensitivity of Class WA to Prepayments
Assumed Price 78.50%*

LIBOR	PSA Prepayment Assumption Rates			
	115%	269%	300%	600%
0.840%	20.6%	27.8%	31.1%	53.8%
1.840%	16.6%	23.9%	27.3%	49.9%
3.840%	8.9%	16.1%	19.9%	42.3%
6.000% and above	1.2%	7.6%	12.1%	34.3%

Sensitivity of Class WB to Prepayments
Assumed Price 85.50%*

LIBOR	PSA Prepayment Assumption Rates			
	115%	269%	300%	600%
0.840%	27.6%	32.0%	34.0%	48.3%
1.840%	22.1%	26.6%	28.8%	43.1%
3.840%	11.5%	16.1%	18.6%	33.0%
6.000% and above	0.8%	4.9%	8.0%	22.4%

Sensitivity of Class WC to Prepayments
Assumed Price 99.50%*

LIBOR	PSA Prepayment Assumption Rates			
	115%	269%	300%	600%
0.840%	39.0%	39.0%	39.0%	39.1%
1.840%	31.1%	31.2%	31.3%	31.7%
3.840%	15.8%	16.2%	16.4%	17.5%
6.000% and above	0.1%	0.6%	1.1%	2.9%

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

Sensitivity of Class WD to Prepayments
Assumed Price 89.00%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>115%</u>	<u>269%</u>	<u>300%</u>	<u>600%</u>
6.000% and below	14.6%	17.9%	19.6%	29.8%
6.275%	7.4%	10.7%	12.6%	22.9%
6.550% and above	0.6%	3.5%	5.8%	16.3%

Sensitivity of Class WE to Prepayments
Assumed Price 82.00%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>115%</u>	<u>269%</u>	<u>300%</u>	<u>600%</u>
0.840%	21.8%	27.6%	30.3%	48.6%
1.840%	18.0%	23.8%	26.7%	44.9%
3.840%	10.5%	16.3%	19.4%	37.6%
6.550% and above	1.0%	6.2%	9.9%	28.0%

Sensitivity of Class WG to Prepayments
Assumed Price 90.50%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>115%</u>	<u>269%</u>	<u>300%</u>	<u>600%</u>
0.840%	28.9%	31.6%	32.9%	41.7%
1.840%	23.7%	26.5%	27.9%	36.8%
3.840%	13.5%	16.5%	18.1%	27.2%
6.550% and above	0.5%	3.1%	5.3%	14.7%

Sensitivity of Class WH to Prepayments
Assumed Price 107.50%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>115%</u>	<u>269%</u>	<u>300%</u>	<u>600%</u>
0.840%	40.0%	38.1%	37.1%	30.5%
1.840%	32.7%	30.8%	29.9%	23.7%
3.840%	18.4%	16.7%	15.8%	10.5%
6.550% and above	(0.2)%	(1.3)%	(2.4)%	(6.5)%

Sensitivity of Class YD to Prepayments
Assumed Price 105.00%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>115%</u>	<u>269%</u>	<u>300%</u>	<u>600%</u>
0.840%	18.7%	18.7%	18.7%	18.3%
1.840%	16.1%	16.1%	16.1%	15.7%
4.840%	8.2%	8.2%	8.2%	7.8%
8.200% and above	(0.4)%	(0.4)%	(0.4)%	(0.7)%

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

** Indicates that investors will suffer a loss of virtually all of their investment.

Sensitivity of Class YE to Prepayments
Assumed Price 56.00%

PSA Prepayment Assumption Rates			
115%	269%	300%	600%
5.4%	5.4%	5.4%	11.0%

Sensitivity of Class YG to Prepayments
Assumed Price 49.00%*

LIBOR	PSA Prepayment Assumption Rates			
	115%	269%	300%	600%
0.840%	41.4%	41.4%	41.4%	33.8%
1.840%	35.0%	35.0%	35.0%	26.0%
4.840%	14.5%	14.5%	14.5%	(0.8)%
8.200% and above	**	**	**	**

Sensitivity of Class YH to Prepayments
Assumed Price 96.00%*

LIBOR	PSA Prepayment Assumption Rates			
	115%	269%	300%	600%
0.840%	20.3%	20.3%	20.3%	20.5%
1.840%	17.5%	17.5%	17.5%	17.7%
4.840%	9.0%	9.0%	9.0%	9.3%
8.050% and above	0.3%	0.3%	0.3%	0.6%

Sensitivity of Class YI to Prepayments
Assumed Price 43.50%*

LIBOR	PSA Prepayment Assumption Rates			
	115%	269%	300%	600%
0.840%	46.9%	46.9%	46.9%	45.3%
1.840%	40.0%	40.0%	40.0%	37.7%
4.840%	19.2%	19.2%	19.2%	13.5%
8.050% and above	**	**	**	**

Sensitivity of Class YJ to Prepayments
Assumed Price 52.50%

PSA Prepayment Assumption Rates			
115%	269%	300%	600%
3.8%	3.8%	3.8%	7.5%

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

** Indicates that investors will suffer a loss of virtually all of their investment.

Sensitivity of Class YL to Prepayments
Assumed Price 6.50%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>115%</u>	<u>269%</u>	<u>300%</u>	<u>600%</u>
0.840%	104.4%	80.5%	66.8%	(57.6)%
1.840%	84.3%	58.5%	43.3%	(78.6)%
3.840%	46.4%	17.2%	(4.8)%	**
6.550% and above	**	**	**	**

Sensitivity of Class YM to Prepayments
Assumed Price 5.00%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>115%</u>	<u>269%</u>	<u>300%</u>	<u>600%</u>
0.840%	126.3%	104.2%	91.5%	(35.1)%
1.840%	99.0%	74.6%	60.6%	(63.1)%
3.840%	48.5%	19.4%	(1.9)%	**
6.000% and above	**	**	**	**

Sensitivity of Class YN to Prepayments
Assumed Price 1.00%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>115%</u>	<u>269%</u>	<u>300%</u>	<u>600%</u>
6.000% and below	61.7%	33.5%	15.5%	**
6.275%	29.5%	2.2%	(30.0)%	**
6.550% and above	**	**	**	**

Sensitivity of Class YO to Prepayments
Assumed Price 63.00%

<u>PSA Prepayment Assumption Rates</u>				
<u>115%</u>	<u>269%</u>	<u>300%</u>	<u>600%</u>	
2.1%	15.7%	23.2%	68.6%	

Security Group 8
Sensitivity of Class ES to Prepayments
Assumed Price 10.00%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>200%</u>	<u>391%</u>	<u>500%</u>	<u>600%</u>
0.840%	71.6%	54.0%	43.3%	33.1%
1.840%	59.4%	42.5%	32.3%	22.5%
5.840%	13.2%	(1.0)%	(9.5)%	(17.7)%
8.750% and above	**	**	**	**

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

** Indicates that investors will suffer a loss of virtually all of their investment.

Security Group 9
Sensitivity of Class GS to Prepayments
Assumed Price 12.50%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>200%</u>	<u>432%</u>	<u>650%</u>	<u>900%</u>
0.840%	62.3%	41.3%	19.8%	(8.2)%
1.840%	52.7%	32.5%	11.6%	(15.4)%
5.840%	15.8%	(1.7)%	(19.7)%	(43.1)%
9.800% and above	**	**	**	**

Security Group 10
Sensitivity of Class IO to Prepayments
Assumed Price 18.00%*

<u>PSA Prepayment Assumption Rates</u>				
<u>200%</u>	<u>462%</u>	<u>586%</u>	<u>750%</u>	<u>1000%</u>
29.4%	10.0%	0.1%	(13.9)%	(37.5)%

Sensitivity of Class UP to Prepayments
Assumed Price 5.50%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>200%</u>	<u>462%</u>	<u>750%</u>	<u>1000%</u>
0.840%	105.5%	82.4%	54.4%	26.9%
1.840%	81.5%	59.5%	32.9%	6.6%
3.840%	36.8%	17.1%	(7.1)%	(31.1)%
5.900% and above	(6.2)%	(23.8)%	(45.5)%	(67.9)%

Sensitivity of Class VS to Prepayments
Assumed Price 4.00%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>200%</u>	<u>462%</u>	<u>750%</u>	<u>1000%</u>
0.840%	142.9%	118.0%	87.8%	58.3%
1.840%	107.3%	84.2%	56.0%	28.4%
3.840%	43.2%	23.2%	(1.4)%	(25.7)%
5.900% and above	**	**	**	**

Security Group 11
Sensitivity of Class HS to Prepayments
Assumed Price 7.00%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>200%</u>	<u>380%</u>	<u>600%</u>	<u>800%</u>
0.840%	84.6%	67.3%	44.3%	21.2%
1.840%	66.7%	50.4%	28.8%	7.0%
4.840%	17.2%	3.6%	(14.3)%	(32.3)%
7.000% and above	**	**	**	**

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

** Indicates that investors will suffer a loss of virtually all of their investment.

Sensitivity of Class JO to Prepayments
Assumed Price 80.00%

PSA Prepayment Assumption Rates			
200%	380%	600%	800%
3.9%	7.1%	11.9%	17.3%

Sensitivity of Class JS to Prepayments
Assumed Price 2.50%*

<u>LIBOR</u>	PSA Prepayment Assumption Rates			
	200%	380%	600%	800%
7.000% and below	31.1%	16.7%	(2.2)%	(21.3)%
7.550%	7.0%	(6.0)%	(23.1)%	(40.4)%
8.100% and above	**	**	**	**

Sensitivity of Class KS to Prepayments
Assumed Price 101.00%*

<u>LIBOR</u>	PSA Prepayment Assumption Rates			
	200%	380%	600%	800%
0.840%	18.8%	18.6%	18.4%	18.2%
1.840%	15.7%	15.5%	15.3%	15.1%
4.840%	6.4%	6.4%	6.3%	6.2%
7.000% and above	0.0%	(0.1)%	(0.1)%	(0.2)%

Sensitivity of Class LS to Prepayments
Assumed Price 102.00%*

<u>LIBOR</u>	PSA Prepayment Assumption Rates			
	200%	380%	600%	800%
7.000% and below	8.7%	8.4%	8.0%	7.6%
7.550%	4.2%	4.0%	3.6%	3.3%
8.100% and above	(0.2)%	(0.4)%	(0.7)%	(1.0)%

Sensitivity of Class WJ to Prepayments
Assumed Price 108.00%*

<u>LIBOR</u>	PSA Prepayment Assumption Rates			
	200%	380%	600%	800%
0.840%	22.6%	21.6%	20.0%	18.4%
1.840%	18.7%	17.7%	16.2%	14.6%
4.840%	7.1%	6.2%	4.9%	3.5%
7.000% and above	(1.0)%	(1.8)%	(3.0)%	(4.3)%

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

** Indicates that investors will suffer a loss of virtually all of their investment.

Sensitivity of Class WK to Prepayments
Assumed Price 114.50%*

<u>LIBOR</u>	PSA Prepayment Assumption Rates			
	200%	380%	600%	800%
0.840%	26.3%	24.4%	21.8%	18.9%
1.840%	21.6%	19.8%	17.2%	14.5%
4.840%	7.8%	6.2%	3.9%	1.4%
7.000% and above	(1.9)%	(3.3)%	(5.3)%	(7.6)%

Security Group 12

Sensitivity of Class MS to Prepayments
Assumed Price 100.50%*

<u>LIBOR</u>	PSA Prepayment Assumption Rates			
	125%	269%	300%	600%
0.840%	29.7%	29.6%	29.6%	29.1%
1.840%	24.7%	24.7%	24.6%	24.4%
4.840%	10.2%	10.2%	10.2%	10.4%
7.000% and above	0.1%	0.1%	0.3%	0.8%

Sensitivity of Class NS to Prepayments
Assumed Price 90.125%*

<u>LIBOR</u>	PSA Prepayment Assumption Rates			
	125%	269%	300%	600%
0.840%	19.1%	19.9%	20.9%	26.6%
1.840%	16.1%	16.8%	18.0%	23.8%
4.840%	7.3%	7.9%	9.3%	15.3%
7.000% and above	1.2%	1.6%	3.3%	9.3%

Sensitivity of Class OS to Prepayments
Assumed Price 5.00%*

<u>LIBOR</u>	PSA Prepayment Assumption Rates			
	125%	269%	300%	600%
0.840%	151.9%	140.4%	139.1%	76.0%
1.840%	123.1%	112.0%	109.9%	41.3%
4.840%	44.3%	35.0%	25.2%	(64.2)%
7.000% and above	**	**	**	**

Sensitivity of Class PS to Prepayments
Assumed Price 9.00%*

<u>LIBOR</u>	PSA Prepayment Assumption Rates			
	125%	269%	300%	600%
0.840%	67.1%	67.1%	67.1%	50.0%
1.840%	52.8%	52.8%	52.8%	33.5%
4.840%	9.6%	9.6%	9.6%	(19.5)%
7.650% and above	**	**	**	**

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

** Indicates that investors will suffer a loss of virtually all of their investment.

Sensitivity of Class QS to Prepayments
Assumed Price 95.625%*

LIBOR	PSA Prepayment Assumption Rates			
	125%	269%	300%	600%
7.000% and below	10.0%	10.2%	10.8%	13.2%
7.750%	5.2%	5.4%	6.1%	8.6%
8.500% and above	0.5%	0.7%	1.4%	4.1%

Sensitivity of Class WL to Prepayments
Assumed Price 71.00%*

LIBOR	PSA Prepayment Assumption Rates			
	125%	269%	300%	600%
0.840%	22.8%	35.6%	40.3%	78.1%
1.840%	18.4%	31.4%	36.1%	73.8%
3.840%	9.9%	23.3%	28.0%	65.2%
6.000% and above	1.6%	14.9%	19.6%	56.2%

Sensitivity of Class WM to Prepayments
Assumed Price 78.00%*

LIBOR	PSA Prepayment Assumption Rates			
	125%	269%	300%	600%
0.840%	30.3%	39.0%	42.4%	69.0%
1.840%	24.3%	33.3%	36.7%	63.3%
3.840%	12.7%	22.3%	25.7%	52.0%
6.000% and above	1.2%	10.9%	14.3%	40.2%

Sensitivity of Class WN to Prepayments
Assumed Price 91.50%*

LIBOR	PSA Prepayment Assumption Rates			
	125%	269%	300%	600%
0.840%	42.7%	45.4%	46.5%	55.3%
1.840%	34.0%	37.0%	38.1%	47.2%
3.840%	17.3%	20.8%	22.1%	31.6%
6.000% and above	0.5%	4.4%	5.7%	15.6%

Sensitivity of Class WP to Prepayments
Assumed Price 79.00%*

LIBOR	PSA Prepayment Assumption Rates			
	125%	269%	300%	600%
6.000% and below	16.5%	25.3%	28.4%	52.8%
6.275%	8.5%	17.6%	20.8%	45.0%
6.550% and above	1.1%	10.1%	13.3%	37.3%

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

** Indicates that investors will suffer a loss of virtually all of their investment.

Sensitivity of Class WT to Prepayments
Assumed Price 90.00%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>125%</u>	<u>269%</u>	<u>300%</u>	<u>600%</u>
0.840%	29.0%	32.6%	33.9%	44.3%
1.840%	23.8%	27.5%	28.9%	39.4%
3.840%	13.6%	17.6%	19.1%	29.8%
6.550% and above	0.5%	4.8%	6.3%	17.2%

Sensitivity of Class WU to Prepayments
Assumed Price 110.50%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>125%</u>	<u>269%</u>	<u>300%</u>	<u>600%</u>
0.840%	38.8%	35.6%	34.3%	24.5%
1.840%	31.7%	28.5%	27.3%	18.0%
3.840%	17.9%	14.7%	13.6%	5.4%
6.550% and above	(0.4)%	(3.2)%	(4.1)%	(10.9)%

Sensitivity of Class WY to Prepayments
Assumed Price 79.50%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>125%</u>	<u>269%</u>	<u>300%</u>	<u>600%</u>
0.840%	22.5%	30.8%	33.9%	57.8%
1.840%	18.6%	27.0%	30.1%	53.9%
3.840%	10.8%	19.6%	22.7%	46.4%
6.550% and above	1.1%	9.9%	13.0%	36.5%

Sensitivity of Class XE to Prepayments
Assumed Price 104.00%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>125%</u>	<u>269%</u>	<u>300%</u>	<u>600%</u>
0.840%	19.0%	19.0%	19.0%	18.6%
1.840%	16.3%	16.3%	16.3%	15.9%
4.840%	8.4%	8.4%	8.4%	8.1%
8.200% and above	(0.3)%	(0.3)%	(0.3)%	(0.5)%

Sensitivity of Class XG to Prepayments
Assumed Price 55.00%

<u>PSA Prepayment Assumption Rates</u>			
<u>125%</u>	<u>269%</u>	<u>300%</u>	<u>600%</u>
5.6%	5.6%	5.6%	11.4%

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

** Indicates that investors will suffer a loss of virtually all of their investment.

Sensitivity of Class XH to Prepayments
Assumed Price 49.00%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>125%</u>	<u>269%</u>	<u>300%</u>	<u>600%</u>
0.840%	41.4%	41.4%	41.4%	33.7%
1.840%	34.9%	34.9%	34.9%	25.9%
4.840%	14.4%	14.4%	14.4%	(0.8)%
8.200% and above	**	**	**	**

Sensitivity of Class XK to Prepayments
Assumed Price 97.50%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>125%</u>	<u>269%</u>	<u>300%</u>	<u>600%</u>
0.840%	20.0%	20.0%	20.0%	20.1%
1.840%	17.2%	17.2%	17.2%	17.3%
4.840%	8.8%	8.8%	8.8%	9.0%
8.050% and above	0.2%	0.2%	0.2%	0.4%

Sensitivity of Class XL to Prepayments
Assumed Price 54.00%

<u>PSA Prepayment Assumption Rates</u>			
<u>125%</u>	<u>269%</u>	<u>300%</u>	<u>600%</u>
3.5%	3.5%	3.5%	6.8%

Sensitivity of Class XM to Prepayments
Assumed Price 43.50%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>125%</u>	<u>269%</u>	<u>300%</u>	<u>600%</u>
0.840%	46.9%	46.9%	46.9%	45.5%
1.840%	40.0%	40.0%	40.0%	38.1%
4.840%	19.4%	19.4%	19.4%	14.2%
8.050% and above	**	**	**	**

Sensitivity of Class XO to Prepayments
Assumed Price 56.00%

<u>PSA Prepayment Assumption Rates</u>			
<u>125%</u>	<u>269%</u>	<u>300%</u>	<u>600%</u>
2.6%	25.5%	33.6%	101.7%

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

** Indicates that investors will suffer a loss of virtually all of their investment.

Sensitivity of Class XP to Prepayments
Assumed Price 79.00%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>125%</u>	<u>269%</u>	<u>300%</u>	<u>600%</u>
0.840%	4.7%	(67.8)%	(95.7)%	**
1.840%	2.7%	(72.4)%	**	**
3.840%	(2.2)%	(84.2)%	**	**
6.550% and above	**	**	**	**

Sensitivity of Class XU to Prepayments
Assumed Price 5.00%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>125%</u>	<u>269%</u>	<u>300%</u>	<u>600%</u>
0.840%	126.3%	101.2%	85.5%	(56.4)%
1.840%	99.0%	70.3%	53.2%	(83.0)%
3.840%	48.5%	8.0%	(13.0)%	**
6.000% and above	**	**	**	**

Sensitivity of Class XV to Prepayments
Assumed Price 1.00%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>125%</u>	<u>269%</u>	<u>300%</u>	<u>600%</u>
6.000% and below	61.7%	25.3%	5.6%	**
6.275%	29.5%	(19.8)%	(43.2)%	**
6.550% and above	**	**	**	**

Security Group 13
Sensitivity of Class BA to Prepayments
Assumed Price 72.00%

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>	
3.0%	3.0%	3.0%	6.1%	

Sensitivity of Class TI to Prepayments
Assumed Price 11.00%*

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>412%</u>	<u>500%</u>
16.1%	16.1%	16.1%	0.0%	(18.2)%

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

** Indicates that investors will suffer a loss of virtually all of their investment.

Sensitivity of Class TX to Prepayments
Assumed Price 38.00%*

LIBOR	PSA Prepayment Assumption Rates			
	100%	219%	250%	500%
0.840%	40.9%	40.9%	40.9%	39.1%
1.840%	34.8%	34.8%	34.8%	32.5%
4.840%	16.4%	16.4%	16.4%	11.0%
8.050% and above	**	**	**	**

Sensitivity of Class UA to Prepayments
Assumed Price 70.50%*

LIBOR	PSA Prepayment Assumption Rates			
	100%	219%	250%	500%
0.840%	23.0%	33.6%	43.5%	136.6%
1.840%	18.6%	29.0%	39.2%	131.6%
3.840%	10.0%	19.9%	30.7%	121.6%
6.000% and above	1.7%	9.8%	21.8%	111.1%

Sensitivity of Class UB to Prepayments
Assumed Price 77.50%*

LIBOR	PSA Prepayment Assumption Rates			
	100%	219%	250%	500%
0.840%	30.6%	38.0%	44.9%	108.7%
1.840%	24.5%	31.9%	39.0%	102.3%
3.840%	12.7%	19.8%	27.6%	89.9%
6.000% and above	1.2%	6.7%	15.8%	76.9%

Sensitivity of Class UC to Prepayments
Assumed Price 91.00%*

LIBOR	PSA Prepayment Assumption Rates			
	100%	219%	250%	500%
0.840%	42.9%	45.4%	47.7%	68.6%
1.840%	34.2%	36.8%	39.3%	60.5%
3.840%	17.4%	20.0%	22.9%	44.7%
6.000% and above	0.5%	2.4%	6.2%	28.4%

Sensitivity of Class UD to Prepayments
Assumed Price 98.00%*

LIBOR	PSA Prepayment Assumption Rates			
	100%	219%	250%	500%
6.000% and below	13.1%	13.6%	14.2%	18.2%
6.275%	6.5%	7.0%	7.8%	12.2%
6.550% and above	0.1%	0.5%	1.5%	6.5%

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

** Indicates that investors will suffer a loss of virtually all of their investment.

Sensitivity of Class UE to Prepayments
Assumed Price 76.00%*

LIBOR	PSA Prepayment Assumption Rates			
	100%	219%	250%	500%
0.840%	23.6%	31.6%	39.3%	107.9%
1.840%	19.5%	27.4%	35.2%	103.4%
3.840%	11.4%	18.9%	27.3%	94.6%
6.550% and above	1.3%	7.3%	16.9%	83.0%

Sensitivity of Class UG to Prepayments
Assumed Price 85.50%*

LIBOR	PSA Prepayment Assumption Rates			
	100%	219%	250%	500%
0.840%	30.7%	35.0%	39.1%	75.1%
1.840%	25.1%	29.5%	33.8%	69.7%
3.840%	14.3%	18.5%	23.3%	59.1%
6.550% and above	0.8%	3.9%	9.7%	45.2%

Sensitivity of Class UH to Prepayments
Assumed Price 104.00%*

LIBOR	PSA Prepayment Assumption Rates			
	100%	219%	250%	500%
0.840%	41.5%	40.4%	39.3%	30.5%
1.840%	33.9%	32.9%	31.9%	23.9%
3.840%	19.1%	18.3%	17.4%	11.1%
6.550% and above	(0.1)%	(0.5)%	(1.3)%	(5.4)%

Sensitivity of Class UM to Prepayments
Assumed Price 24.00%*

PSA Prepayment Assumption Rates				
100%	219%	250%	487%	500%
20.2%	20.2%	20.2%	0.0%	(1.4)%

Sensitivity of Class UN to Prepayments
Assumed Price 77.00%

PSA Prepayment Assumption Rates			
100%	219%	250%	500%
3.3%	3.3%	3.3%	6.8%

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

Sensitivity of Class XB to Prepayments
Assumed Price 7.00%*

LIBOR	PSA Prepayment Assumption Rates			
	100%	219%	250%	500%
0.840%	95.9%	68.6%	39.5%	**
1.840%	77.4%	49.8%	18.7%	**
3.840%	42.6%	16.8%	(24.1)%	**
6.550% and above	**	**	**	**

Sensitivity of Class XC to Prepayments
Assumed Price 55.00%

PSA Prepayment Assumption Rates				
100%	219%	250%	500%	
2.8%	19.8%	39.2%	226.6%	

Sensitivity of Class XT to Prepayments
Assumed Price 2.00%*

LIBOR	PSA Prepayment Assumption Rates			
	100%	219%	250%	500%
6.000% and below	29.0%	6.0%	(43.7)%	**
6.275%	13.3%	(5.0)%	(70.9)%	**
6.550% and above	**	**	**	**

Sensitivity of Class XW to Prepayments
Assumed Price 5.00%*

LIBOR	PSA Prepayment Assumption Rates			
	100%	219%	250%	500%
0.840%	126.6%	100.0%	72.5%	**
1.840%	99.0%	71.7%	42.8%	**
3.840%	48.3%	21.7%	(16.5)%	**
6.000% and above	**	**	**	**

Sensitivity of Class YP to Prepayments
Assumed Price 27.00%*

PSA Prepayment Assumption Rates				
100%	219%	250%	500%	589%
20.0%	20.0%	20.0%	7.0%	0.0%

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

** Indicates that investors will suffer a loss of virtually all of their investment.

Sensitivity of Class YU to Prepayments
Assumed Price 85.50%*

LIBOR	PSA Prepayment Assumption Rates			
	100%	219%	250%	500%
0.840%	17.6%	17.6%	17.6%	18.3%
1.840%	15.2%	15.2%	15.2%	15.9%
4.840%	8.1%	8.1%	8.1%	8.9%
8.050% and above	0.9%	0.9%	0.9%	1.7%

Sensitivity of Class YW to Prepayments
Assumed Price 47.50%

PSA Prepayment Assumption Rates			
100%	219%	250%	500%
4.3%	4.3%	4.3%	8.1%

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

CERTAIN FEDERAL INCOME TAX CONSEQUENCES

The following tax discussion, when read in conjunction with the discussion of “Certain Federal Income Tax Consequences” in the Base Offering Circular, describes the material federal income tax considerations for investors in the Securities. However, these two tax discussions do not purport to deal with all federal tax consequences applicable to all categories of investors, some of which may be subject to special rules.

Investors should consult their own tax advisors in determining the federal, state, local and any other tax consequences to them of the purchase, ownership and disposition of the Securities.

REMIC Elections

In the opinion of Cleary, Gottlieb, Steen & Hamilton, the Trust will constitute a Double REMIC Series for federal income tax purposes. Separate REMIC elections will be made for the Pooling REMIC and the Issuing REMIC.

Regular Securities

The Regular Securities will be treated as debt instruments issued by the Issuing REMIC for federal income tax purposes. Income on the Regular Securities must be reported under an accrual method of accounting.

The Class BA, JO, OE, OH, OJ, PO, UK, UN, VH, VM, VO, XC, XG, XL, XO, YE, YJ, YO and YW Securities are Principal Only Securities. Principal Only Securities are treated for federal income tax purposes as having been issued with an amount of original issue discount (“OID”) equal to the difference between their principal balance and their issue price.

The Class AS, BS, CS, DS, ES, GS, HS, IA, IC, IO, JS, OD, OG, OI, OS, PS, SB, SD, SE, SH, SI, SO, SP, ST, TI, TX, UJ, UM, US, VG, VL, VN, VS, WS, XH, XM, XS, XT, XU, XV, XW, YB, YG, YI, YM, YN and YP Securities are “Interest Weighted Securities” as described in “Certain Federal Income Tax Consequences—Tax Treatment of Regular Securities—Interest Weighted Securities and Non-VRDI Securities” in the Base Offering Circular. Although the tax treatment of Interest Weighted Securities is not entirely certain, Holders of the Interest Weighted Securities should expect to accrue all income on these Securities (other than income attributable to market discount or *de minimis* market discount) under the OID rules based on the expected payments on these securities at the prepayment assumption described below.

The Class Z, ZA, ZC, ZD, ZE, ZH, ZJ and ZK Securities are Accrual Securities. Holders of Accrual Securities are required to accrue all income from their Securities (other than income attributable to market discount or *de minimis* market discount) under the OID rules based on the expected payments on the Accrual Securities at the prepayment assumption described below.

In addition to the Securities described in the preceding three paragraphs, based on anticipated prices (including accrued interest), the assumed Mortgage Loan characteristics and, the prepayment assumption described below and, in the case of the Floating Rate Classes and Class SF, the constant LIBOR value described below, Classes NS, QS, SF, SG, SJ and SW are expected to be issued with OID.

Prospective investors in the Securities should be aware, however, that the foregoing expectations about OID could change because of differences (1) between anticipated purchase prices and actual purchase prices or (2) between the assumed characteristics of the Trust Assets and the characteristics of the Trust Assets actually delivered to the Trust. The prepayment assumption that should be used in determining the rates of accrual of

OID, if any, on the Regular Securities (as described in “Yield, Maturity and Prepayment Considerations” in this Supplement) is as follows:

<u>Group</u>	<u>PSA</u>
1, 4 and 13	219%
2	473%
3	225%
5	420%
6	355%
7 and 12	269%
8	391%
9	432%
10	462%
11	380%

In the case of the Floating Rate Classes and Class SF, the constant value of LIBOR to be used for these determinations is 1.84%. No representation is made, however, about the rate at which prepayments on the Mortgage Loans underlying any Group of Trust Assets actually will occur or the level of LIBOR at any time after the date of this Supplement. See “*Certain Federal Income Tax Consequences*” in the *Base Offering Circular*.

The Regular Securities generally will be treated as “regular interests” in a REMIC for domestic building and loan associations, “permitted assets” for financial asset securitization investment trusts (“FASITs”), and “real estate assets” for real estate investment trusts (“REITs”) as described in “*Certain Federal Income Tax Consequences*” in the *Base Offering Circular*. Similarly, interest on the Regular Securities will be considered “interest on obligations secured by mortgages on real property” for REITs.

Residual Securities

The Class RR Securities will represent the beneficial ownership of the Residual Interest in the Pooling REMIC and the beneficial ownership of the Residual Interest in the Issuing REMIC. The Residual Securities, *i.e.*, the Class RR Securities, generally will be treated as “residual interests” in a REMIC for domestic building and loan associations and as “real estate assets” for REITs, as described in “*Certain Federal Income Tax Consequences*” in the *Base Offering Circular*, but will not be treated as debt for federal income tax purposes. Instead, the Holders of the Residual Securities will be required to report, and will be taxed on, their pro rata shares of the taxable income or loss of the Trust REMICs, and these requirements will continue until there are no outstanding regular interests in the Trust REMICs. Thus, Residual Holders will have taxable income attributable to the Residual Securities even though they will not receive principal or interest distributions with respect to the Residual Securities, which could result in a negative after-tax return for the Residual Holders. It is not expected that the Pooling REMIC will have a substantial amount of taxable income or loss in any period. However, even though the Holders of the Class RR Securities are not entitled to any stated principal or interest payments on the Class RR Securities, the Issuing REMIC may have substantial taxable income in certain periods, and offsetting tax losses may not occur until much later periods. Accordingly, a Holder of the Class RR Securities may experience substantial adverse tax timing consequences. Prospective investors are urged to consult their own tax advisors and consider the after-tax effect of ownership of the Residual Securities and the suitability of the Residual Securities to their investment objectives.

Prospective Holders of Residual Securities should be aware that, at issuance, based on the expected prices of the Regular and Residual Securities and the prepayment assumption described above, the residual interests represented by the Residual Securities will be treated as “noneconomic residual interests” as that term is defined in Treasury regulations.

MX Securities

For a discussion of certain federal income tax consequences applicable to the MX Classes, see “Certain Federal Income Tax Consequences—Tax Treatment of MX Securities”, “—Exchanges of MX Classes and Regular Classes” and “—Taxation of Foreign Holders of REMIC Securities and MX Securities” in the Base Offering Circular.

ERISA MATTERS

Ginnie Mae guarantees distributions of principal and interest with respect to the Securities. The Ginnie Mae Guaranty is supported by the full faith and credit of the United States of America. The Regular and MX Securities will qualify as “guaranteed governmental mortgage pool certificates” within the meaning of a Department of Labor regulation, the effect of which is to provide that mortgage loans and participations therein underlying a “guaranteed governmental mortgage pool certificate” will not be considered assets of an employee benefit plan subject to the Employee Retirement Income Security Act of 1974, as amended (“ERISA”), or subject to section 4975 of the Code (each, a “Plan”), solely by reason of the Plan’s purchase and holding of that certificate.

Governmental plans and certain church plans, while not subject to the fiduciary responsibility provisions of ERISA or the prohibited transaction provisions of ERISA and the Code, may nevertheless be subject to local, state or other federal laws that are substantially similar to the foregoing provisions of ERISA and the Code. Fiduciaries of any such plans should consult with their counsel before purchasing any of the Securities.

Plan Investors should consult with their advisors, however, to determine whether the purchase, holding, or resale of a Security could give rise to a transaction that is prohibited or is not otherwise permissible under either ERISA or the Code.

See “ERISA Considerations” in the Base Offering Circular.

The Residual Securities are not offered to, and may not be transferred to, a Plan Investor.

LEGAL INVESTMENT CONSIDERATIONS

Institutions whose investment activities are subject to legal investment laws and regulations or to review by certain regulatory authorities may be subject to restrictions on investment in the Securities. **No representation is made about the proper characterization of any Class for legal investment or other purposes, or about the permissibility of the purchase by particular investors of any Class under applicable legal investment restrictions.**

Investors should consult their own legal advisors regarding applicable investment restrictions and the effect of any restrictions on the liquidity of the Securities prior to investing in the Securities.

See “Legal Investment Considerations” in the Base Offering Circular.

PLAN OF DISTRIBUTION

Subject to the terms and conditions of the Sponsor Agreement, the Sponsor has agreed to purchase all of the Securities if any are sold and purchased. The Sponsor proposes to offer each Class to the public from time to time for sale in negotiated transactions at varying prices to be determined at the time of sale, plus accrued interest from (1) June 1, 2002 on the Fixed Rate Classes, (2) June 16, 2002 on the Group 3, Group 5, Group 6, Group 8, Group 9, Group 10, Group 11 and Group 13 Floating Rate and Inverse Floating Rate Classes, and (3) June 20, 2002 on the Group 1, Group 2, Group 4, Group 7 and Group 12 Floating Rate and Inverse Floating Rate Classes.

The Sponsor may effect these transactions by sales to or through certain securities dealers. These dealers may receive compensation in the form of discounts, concessions or commissions from the Sponsor and/or commissions from any purchasers for which they act as agents. Some of the Securities may be sold through dealers in relatively small sales. In the usual case, the commission charged on a relatively small sale of securities will be a higher percentage of the sales price than that charged on a large sale of securities.

INCREASE IN SIZE

Before the Closing Date, Ginnie Mae, the Trustee and the Sponsor may agree to increase the size of this offering. In that event, the Securities will have the same characteristics as described in this Supplement, except that (1) the Original Class Principal Balance (or original Class Notional Balance) and (2) the Scheduled Principal Balances, Aggregate Scheduled Principal Balances and 302% PSA Balances, of each Class receiving principal distributions or interest distributions based upon a notional balance from the same Trust Asset Group will increase by the same proportion. The Trust Agreement, the Final Data Statement, the Final Schedules and the Supplemental Statement, if any, will reflect any increase in the size of the transaction.

LEGAL MATTERS

Certain legal matters will be passed upon for Ginnie Mae by Hunton & Williams; for the Trust by Cleary, Gottlieb, Steen & Hamilton and Marcell Solomon & Associates, P.C.; and for the Trustee by Ungaretti & Harris, Chicago, Illinois.

Available Combinations⁽¹⁾

	REMIC Securities		MX Securities							
	Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)	Increased Minimum Denomination(5)
I-I-S	Security Group 1									
	Combination 1									
	OD	\$15,617,538	PC	\$16,919,000	PAC	6.0%	FIX	38373X RT 5	July 2027	N/A
	OE	16,919,000								
	Combination 2									
	OD	\$14,316,070	OK	\$16,919,000	PAC	5.5%	FIX	38373X RU 2	July 2027	N/A
	OE	16,919,000								
	Combination 3									
	VL	\$ 6,976,500	VB	\$ 6,976,500	SEQ	6.5%	FIX	38373X RV 0	April 2018	N/A
	VM	6,976,500								
	Combination 4									
	VL	\$ 6,439,846	VP	\$ 6,976,500	SEQ	6.0%	FIX	38373X RW 8	April 2018	N/A
	VM	6,976,500								
	Combination 5									
	VA	\$ 9,023,500	AD	\$25,000,000	SEQ	6.5%	FIX	38373X RX 6	June 2032	N/A
	VB (6)	6,976,500								
	Z	9,000,000								
	Combination 6									
	VC	\$21,000,000	AC	\$40,000,000	SEQ	6.5%	FIX	38373X RY 4	December 2029	N/A
	ZC	19,000,000								
	Combination 7									
	AS	\$10,000,000	SM	\$32,000,000	NTL (SEQ)	(7)	INV/IO	38373X RZ 1	July 2027	\$1,755,000
	BS	22,000,000								
	Combination 8									
	CS	\$10,000,000	SN	\$32,000,000	NTL (SEQ)	(7)	INV/IO	38373X SA 5	July 2027	\$4,180,000
	DS	22,000,000								
	Combination 9									
	AS	\$10,000,000	SK	\$10,000,000	NTL (SEQ)	(7)	INV/IO	38373X SB 3	March 2016	\$1,846,000
	CS	10,000,000								
	Combination 10									
BS	\$22,000,000	SL	\$22,000,000	NTL (SEQ)	(7)	INV/IO	38373X SC 1	July 2027	\$1,075,000	
DS	22,000,000									

	REMIC Securities		MX Securities							
	Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)	Increased Minimum Denomination(5)
	Combination 11									
	AS	\$10,000,000	SA	\$32,000,000	NTL(SEQ)	(7)	INV/IO	38373X SD 9	July 2027	\$1,236,000
	BS	22,000,000								
	CS	10,000,000								
	DS	22,000,000								
	Security Group 2									
	Combination 12									
	SD	\$66,666,666	SC	\$66,666,666	NTL (PT)	(7)	INV/IO	38373X SE 7	June 2032	\$1,154,000
	SE	66,666,666								
	Security Group 3									
	Combination 13									
	YA	\$13,333,333	HL	\$13,333,333	SEQ	8.5%	FIX	38373X SF 4	August 2029	N/A
	YB	13,333,333								
	Combination 14									
	HK	\$41,666,667	BE	\$50,000,000	SEQ	6.0%	FIX	38373X SG 2	August 2029	N/A
	YA	8,333,333								
	YB	8,333,333								
	Combination 15									
	HK	\$41,666,667	HM	\$45,454,546	SEQ	5.75%	FIX	38373X SH 0	August 2029	N/A
	YA	3,787,879								
	YB	3,787,879								
	Security Group 4									
	Combination 16									
	OG	\$56,509,345	PJ	\$56,509,345	PAC	6.0%	FIX	38373X SJ 6	December 2027	N/A
	OH	56,509,345								
	Combination 17									
	OG	\$51,800,233	OL	\$56,509,345	PAC	5.5%	FIX	38373X SK 3	December 2027	N/A
	OH	56,509,345								
	Combination 18									
	OI	\$47,741,294	PK	\$47,741,294	PAC	6.0%	FIX	38373X SL 1	May 2029	N/A
	OJ	47,741,294								
	Combination 19									
	OI	\$43,762,853	OM	\$47,741,294	PAC	5.5%	FIX	38373X SM 9	May 2029	N/A
	OJ	47,741,294								
	Combination 20									
	VN	\$29,389,800	VK	\$29,389,800	SEQ	6.0%	FIX	38373X SN 7	June 2018	N/A
	VO	29,389,800								

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REMIC Securities		MX Securities							
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)	Increased Minimum Denomination(5)
Combination 75									
BA	\$24,839,000								
YP	24,839,000	TE	\$24,839,000	PAC	6.0%	FIX	38373X UV 6	July 2031	N/A
Combination 76									
BA	\$24,839,000								
YP	22,769,084	UT	\$24,839,000	PAC	5.5%	FIX	38373X UW 4	July 2031	N/A
Combination 77									
TX	\$ 4,711,667	YU	\$ 4,711,667	PAC	(7)	INV	38373X UX 2	June 2032	\$112,000
YW	4,711,667								
Combination 78									
TX	\$ 4,711,667	TG	\$14,135,000	PAC	6.0%	FIX	38373X UY 0	June 2032	N/A
YT	9,423,333								
YW	4,711,667								

- (1) All exchanges must comply with minimum denominations restrictions.
 - (2) The amount shown for each MX Class represents the maximum Original Class Principal Balance (or original Class Notional Balance) of that Class, assuming it were to be issued on the Closing Date.
 - (3) As defined under “Class Types” in Appendix I to the Base Offering Circular.
 - (4) See “Yield, Maturity and Prepayment Considerations—Final Distribution Date” in this Supplement.
 - (5) Each Class will be issued in the denominations specified. If no denomination is indicated for a Class, that Class will be issued in the denomination specified under “Description of the Securities—Form of Securities” in this Supplement.
 - (6) MX Class.
 - (7) The Interest Rate will be calculated as described under “Terms Sheet—Interest Rates” in this Supplement.
- * Notional Balance

Schedule II

SCHEDULED PRINCIPAL BALANCES

<u>Distribution Date</u>	<u>Class AK</u>	<u>Classes FP, PL, PM, PN, UK, YC, YE, YF and YJ (in the aggregate)</u>	<u>Classes FT, KA and SW (in the aggregate)</u>	<u>Classes MF, NS and QS (in the aggregate)</u>	<u>Classes PA, PB and OE (in the aggregate)</u>
Initial Balance	\$31,197,000.00	\$157,742,000.00	\$35,090,000.00	\$26,885,000.00	\$71,718,000.00
July 2002	29,495,913.22	157,742,000.00	34,018,511.30	26,734,177.19	71,426,156.97
August 2002	27,807,087.84	157,742,000.00	32,888,456.81	26,573,258.51	71,099,477.53
September 2002	26,131,031.35	157,742,000.00	31,700,481.46	26,402,658.00	70,738,693.92
October 2002	24,467,649.82	157,742,000.00	30,455,273.00	26,222,583.15	70,343,917.04
November 2002	22,816,850.04	157,742,000.00	29,153,561.43	26,033,255.30	69,915,275.43
December 2002	21,178,539.47	157,742,000.00	27,796,118.27	25,834,909.31	69,452,915.22
January 2003	20,787,570.79	157,742,000.00	26,383,755.86	25,627,793.22	68,957,000.09
February 2003	20,403,058.60	157,742,000.00	24,917,326.58	25,412,167.91	68,427,711.18
March 2003	20,024,501.14	157,742,000.00	23,397,722.04	25,188,306.75	67,865,246.96
April 2003	19,651,840.78	157,742,000.00	21,825,872.14	24,956,495.14	67,269,823.20
May 2003	19,285,020.35	157,742,000.00	20,202,744.21	24,717,030.12	66,641,672.78
June 2003	18,923,983.16	156,345,638.71	19,925,703.27	24,470,219.93	65,981,045.59
July 2003	18,568,673.04	154,908,105.12	19,640,599.47	24,216,383.54	65,288,208.37
August 2003	18,219,034.26	153,430,123.85	19,347,781.68	23,955,850.13	64,563,444.54
September 2003	17,875,011.58	151,912,442.24	19,047,609.22	23,688,958.63	63,807,054.01
October 2003	17,536,550.24	150,355,829.76	18,740,451.39	23,416,057.15	63,019,353.01
November 2003	17,203,595.94	148,761,077.37	18,426,686.88	23,137,502.47	62,200,673.86
December 2003	16,876,094.83	147,175,777.32	18,118,002.13	22,863,739.04	61,351,364.74
January 2004	16,553,993.54	145,599,873.47	17,814,344.63	22,594,713.57	60,471,789.48
February 2004	16,237,239.16	144,033,310.00	17,515,662.31	22,330,373.30	59,562,327.26
March 2004	15,925,779.21	142,476,031.43	17,221,903.59	22,070,665.97	58,623,372.40
April 2004	15,619,561.68	140,927,982.59	16,933,017.36	21,815,539.84	57,655,334.05
May 2004	15,318,534.98	139,389,108.66	16,648,952.96	21,564,943.66	56,658,635.88
June 2004	15,022,648.00	137,859,355.13	16,369,660.22	21,318,826.68	55,633,715.81
July 2004	14,731,850.04	136,338,667.83	16,095,089.39	21,077,138.65	54,581,025.69
August 2004	14,446,090.84	134,826,992.90	15,825,191.20	20,839,829.80	53,501,030.95
September 2004	14,165,320.56	133,324,276.79	15,559,916.82	20,606,850.85	52,394,210.25
October 2004	13,889,489.83	131,830,466.29	15,299,217.85	20,378,153.00	51,292,925.67
November 2004	13,618,549.65	130,345,508.50	15,043,046.37	20,153,687.92	50,197,148.60
December 2004	13,352,451.48	128,869,350.82	14,791,354.85	19,933,407.75	49,106,850.57
January 2005	13,091,147.17	127,401,940.98	14,544,096.22	19,717,265.11	48,022,003.25
February 2005	12,834,589.01	125,943,227.01	14,301,223.85	19,505,213.07	46,942,578.47
March 2005	12,582,729.69	124,493,157.25	14,062,691.51	19,297,205.17	45,868,548.21
April 2005	12,335,522.31	123,051,680.36	13,828,453.41	19,093,195.40	44,799,884.56
May 2005	12,092,920.35	121,618,745.28	13,598,464.17	18,893,138.18	43,736,559.80
June 2005	11,854,877.73	120,194,301.27	13,372,678.84	18,696,988.41	42,678,546.32
July 2005	11,621,348.75	118,778,297.90	13,151,052.87	18,504,701.40	41,625,816.66
August 2005	11,392,288.09	117,370,685.02	12,933,542.11	18,316,232.93	40,578,343.50
September 2005	11,167,650.85	115,971,412.79	12,720,102.84	18,131,539.20	39,536,099.66
October 2005	10,947,392.49	114,580,431.65	12,510,691.71	17,950,576.82	38,499,058.11
November 2005	10,731,468.88	113,197,692.37	12,305,265.81	17,773,302.85	37,467,191.95
December 2005	10,519,836.26	111,823,145.96	12,103,782.57	17,599,674.78	36,440,474.42
January 2006	10,312,451.25	110,456,743.77	11,906,199.86	17,429,650.48	35,418,878.89
February 2006	10,109,270.83	109,098,437.42	11,712,475.92	17,263,188.28	34,402,378.88
March 2006	9,910,252.39	107,748,178.80	11,522,569.36	17,100,246.90	33,390,948.03

<u>Distribution Date</u>	<u>Class AK</u>	<u>Classes FP, PL, PM, PN, UK, YC, YE, YF and YJ (in the aggregate)</u>	<u>Classes FT, KA and SW (in the aggregate)</u>	<u>Classes MF, NS and QS (in the aggregate)</u>	<u>Classes PA, PB and OE (in the aggregate)</u>
April 2006	\$9,715,353.65	\$106,405,920.12	\$11,336,439.20	\$16,940,785.45	\$32,384,560.13
May 2006	9,524,532.72	105,071,613.84	11,154,044.81	16,784,763.47	31,383,189.11
June 2006	9,337,748.08	103,745,212.74	10,975,345.96	16,632,140.88	30,386,809.01
July 2006	9,154,958.55	102,426,669.84	10,800,302.76	16,482,878.02	29,395,394.02
August 2006	8,976,123.31	101,115,938.46	10,628,875.73	16,336,935.61	28,408,918.47
September 2006	8,801,201.91	99,812,972.20	10,461,025.72	16,194,274.74	27,427,356.79
October 2006	8,630,154.24	98,517,724.94	10,296,713.95	16,054,856.91	26,450,683.59
November 2006	8,462,940.56	97,230,150.81	10,135,902.01	15,918,643.99	25,478,873.56
December 2006	8,299,521.43	95,950,204.23	9,978,551.84	15,785,598.24	24,511,901.55
January 2007	8,139,857.81	94,677,839.90	9,824,625.73	15,655,682.28	23,549,742.54
February 2007	7,983,910.97	93,413,012.76	9,674,086.33	15,528,859.10	22,592,371.63
March 2007	7,831,642.51	92,155,678.05	9,526,896.61	15,405,092.08	21,639,764.04
April 2007	7,683,014.38	90,905,791.25	9,383,019.92	15,284,344.94	20,691,895.13
May 2007	7,537,988.87	89,663,308.13	9,242,419.93	15,166,581.77	19,748,740.38
June 2007	7,396,528.59	88,428,184.69	9,105,060.64	15,051,767.02	18,810,275.41
July 2007	7,258,596.48	87,200,377.21	8,970,906.41	14,939,865.50	17,876,475.94
August 2007	7,124,155.78	85,979,842.25	8,839,921.91	14,830,842.35	16,947,317.85
September 2007	6,993,170.10	84,766,536.59	8,712,072.15	14,724,663.08	16,022,777.10
October 2007	6,865,603.34	83,560,417.29	8,587,322.46	14,621,293.53	15,102,829.80
November 2007	6,741,419.70	82,361,441.65	8,465,638.50	14,520,699.90	14,187,452.19
December 2007	6,620,583.74	81,169,567.24	8,346,986.24	14,422,848.70	13,276,620.62
January 2008	6,503,060.29	79,984,751.88	8,231,331.99	14,327,706.81	12,370,311.55
February 2008	6,388,814.51	78,806,953.63	8,118,642.36	14,235,241.41	11,468,501.59
March 2008	6,277,811.86	77,636,130.80	8,008,884.26	14,145,420.03	10,571,167.44
April 2008	6,170,018.10	76,472,241.96	7,902,024.93	14,058,210.51	9,678,285.94
May 2008	6,065,399.31	75,315,245.91	7,798,031.91	13,973,581.04	8,789,834.04
June 2008	5,963,921.85	74,165,101.71	7,696,873.05	13,891,500.09	7,905,788.81
July 2008	5,865,552.37	73,021,768.66	7,598,516.48	13,811,936.49	7,026,127.44
August 2008	5,770,257.85	71,885,206.28	7,502,930.67	13,734,859.35	6,150,827.24
September 2008	5,678,005.52	70,755,374.37	7,410,084.34	13,660,238.12	5,279,865.63
October 2008	5,588,762.93	69,632,232.93	7,319,946.54	13,588,042.52	4,413,220.14
November 2008	5,502,497.90	68,515,742.22	7,232,486.60	13,518,242.62	3,550,868.43
December 2008	5,419,178.54	67,405,862.73	7,147,674.12	13,450,808.76	2,692,788.28
January 2009	5,338,773.24	66,302,555.20	7,065,479.02	13,385,711.60	1,838,957.55
February 2009	5,261,250.68	65,205,780.57	6,985,871.48	13,322,922.09	989,354.26
March 2009	5,186,579.80	64,115,500.03	6,908,821.97	13,262,411.46	143,956.50
April 2009	5,114,729.84	63,031,675.02	6,834,301.23	13,204,151.25	0.00
May 2009	5,045,670.28	61,954,267.17	6,762,280.30	13,148,113.29	0.00
June 2009	4,979,370.90	60,883,238.38	6,692,730.46	13,094,269.68	0.00
July 2009	4,915,801.74	59,818,550.73	6,625,623.30	13,042,592.83	0.00
August 2009	4,857,795.30	58,760,166.56	6,560,930.64	12,986,701.98	0.00
September 2009	4,807,140.90	57,708,048.44	6,500,327.88	12,921,341.95	0.00
October 2009	4,763,715.34	56,666,423.66	6,446,126.69	12,848,897.33	0.00
November 2009	4,727,397.10	55,642,875.55	6,390,493.76	12,774,272.71	0.00
December 2009	4,698,066.32	54,637,097.28	6,333,489.55	12,697,554.29	0.00
January 2010	4,669,071.58	53,648,787.13	6,275,173.03	12,618,826.16	0.00
February 2010	4,639,216.89	52,677,648.47	6,215,601.60	12,538,170.31	0.00
March 2010	4,608,531.18	51,723,389.62	6,154,831.21	12,455,666.72	0.00
April 2010	4,577,042.74	50,785,723.81	6,092,916.38	12,371,393.36	0.00

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May 2010	\$4,544,779.30	\$49,864,369.05	\$6,029,910.17	\$12,285,426.27	\$ 0.00
June 2010	4,511,768.00	48,959,048.09	5,965,864.29	12,197,839.56	0.00
July 2010	4,478,035.37	48,069,488.34	5,900,829.09	12,108,705.49	0.00
August 2010	4,443,607.42	47,195,421.77	5,834,853.57	12,018,094.49	0.00
September 2010	4,408,509.57	46,336,584.85	5,767,985.47	11,926,075.18	0.00
October 2010	4,372,766.71	45,492,718.45	5,700,271.24	11,832,714.45	0.00
November 2010	4,336,403.19	44,663,567.82	5,631,756.09	11,738,077.48	0.00
December 2010	4,299,442.85	43,848,882.46	5,562,484.03	11,642,227.75	0.00
January 2011	4,261,908.98	43,048,416.09	5,492,497.87	11,545,227.11	0.00
February 2011	4,223,824.40	42,261,926.56	5,421,839.28	11,447,135.81	0.00
March 2011	4,185,211.41	41,489,175.77	5,350,548.76	11,348,012.52	0.00
April 2011	4,146,091.82	40,729,929.64	5,278,665.75	11,247,914.37	0.00
May 2011	4,106,486.97	39,983,958.00	5,206,228.56	11,146,896.99	0.00
June 2011	4,066,417.72	39,251,034.56	5,133,274.47	11,045,014.54	0.00
July 2011	4,025,904.48	38,530,936.83	5,059,839.72	10,942,319.72	0.00
August 2011	3,984,967.20	37,823,446.04	4,985,959.51	10,838,863.84	0.00
September 2011	3,943,625.37	37,128,347.13	4,911,668.09	10,734,696.83	0.00
October 2011	3,901,898.06	36,445,428.62	4,836,998.71	10,629,867.26	0.00
November 2011	3,859,803.90	35,774,482.60	4,761,983.70	10,524,422.38	0.00
December 2011	3,817,361.11	35,115,304.65	4,686,654.43	10,418,408.17	0.00
January 2012	3,774,587.49	34,467,693.80	4,611,041.41	10,311,869.31	0.00
February 2012	3,731,500.42	33,831,452.44	4,535,174.23	10,204,849.29	0.00
March 2012	3,688,116.89	33,206,386.30	4,459,081.63	10,097,390.34	0.00
April 2012	3,644,453.52	32,592,304.35	4,382,791.51	9,989,533.56	0.00
May 2012	3,600,526.51	31,989,018.82	4,306,330.94	9,881,318.86	0.00
June 2012	3,556,351.70	31,396,345.06	4,229,726.18	9,772,785.04	0.00
July 2012	3,511,944.57	30,814,101.54	4,153,002.72	9,663,969.77	0.00
August 2012	3,467,320.22	30,242,109.79	4,076,185.27	9,554,909.67	0.00
September 2012	3,422,493.40	29,680,194.34	3,999,297.79	9,445,640.29	0.00
October 2012	3,377,478.50	29,128,182.67	3,922,363.49	9,336,196.14	0.00
November 2012	3,332,289.58	28,585,905.17	3,845,404.90	9,226,610.74	0.00
December 2012	3,286,940.37	28,053,195.09	3,768,443.81	9,116,916.60	0.00
January 2013	3,241,444.25	27,529,888.49	3,691,501.36	9,007,145.28	0.00
February 2013	3,195,814.29	27,015,824.19	3,614,597.99	8,897,327.39	0.00
March 2013	3,150,063.22	26,510,843.71	3,537,753.52	8,787,492.63	0.00
April 2013	3,104,203.49	26,014,791.26	3,460,987.11	8,677,669.79	0.00
May 2013	3,058,247.22	25,527,513.68	3,384,317.30	8,567,886.77	0.00
June 2013	3,012,206.24	25,048,860.37	3,307,762.05	8,458,170.64	0.00
July 2013	2,966,092.09	24,578,683.29	3,231,338.68	8,348,547.60	0.00
August 2013	2,919,915.99	24,116,836.90	3,155,063.98	8,239,043.03	0.00
September 2013	2,873,688.92	23,663,178.09	3,078,954.14	8,129,681.53	0.00
October 2013	2,827,421.56	23,217,566.18	3,003,024.81	8,020,486.90	0.00
November 2013	2,781,124.31	22,779,862.88	2,927,291.12	7,911,482.18	0.00
December 2013	2,734,807.32	22,349,932.20	2,851,767.64	7,802,689.65	0.00
January 2014	2,688,480.46	21,927,640.48	2,776,468.45	7,694,130.87	0.00
February 2014	2,642,153.36	21,512,856.29	2,701,407.14	7,585,826.68	0.00
March 2014	2,595,835.39	21,105,450.43	2,626,596.78	7,477,797.24	0.00
April 2014	2,549,535.66	20,705,295.88	2,552,049.99	7,370,062.01	0.00
May 2014	2,503,263.06	20,312,267.78	2,477,778.92	7,262,639.79	0.00

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June 2014	\$2,457,026.23	\$19,926,243.36	\$2,403,795.26	\$7,155,548.73	\$ 0.00
July 2014	2,410,833.57	19,547,101.94	2,330,110.28	7,048,806.35	0.00
August 2014	2,364,693.27	19,174,724.87	2,256,734.78	6,942,429.55	0.00
September 2014	2,318,613.27	18,808,995.50	2,183,679.17	6,836,434.63	0.00
October 2014	2,272,601.33	18,449,799.17	2,110,953.45	6,730,837.29	0.00
November 2014	2,226,664.95	18,097,023.16	2,038,567.21	6,625,652.67	0.00
December 2014	2,180,811.44	17,750,556.64	1,966,529.66	6,520,895.33	0.00
January 2015	2,135,047.92	17,410,290.66	1,894,849.61	6,416,579.29	0.00
February 2015	2,089,381.27	17,076,118.12	1,823,535.53	6,312,718.05	0.00
March 2015	2,043,818.19	16,747,933.73	1,752,595.50	6,209,324.56	0.00
April 2015	1,998,365.20	16,425,633.99	1,682,037.28	6,106,411.29	0.00
May 2015	1,953,028.61	16,109,117.15	1,611,868.26	6,003,990.18	0.00
June 2015	1,907,814.54	15,798,283.16	1,542,095.50	5,902,072.71	0.00
July 2015	1,862,728.94	15,493,033.70	1,472,725.76	5,800,669.90	0.00
August 2015	1,817,777.58	15,193,272.10	1,403,765.45	5,699,792.26	0.00
September 2015	1,772,966.04	14,898,903.32	1,335,220.69	5,599,449.91	0.00
October 2015	1,728,299.74	14,609,833.95	1,267,097.31	5,499,652.49	0.00
November 2015	1,683,783.92	14,325,972.16	1,199,400.81	5,400,409.23	0.00
December 2015	1,639,423.68	14,047,227.65	1,132,136.45	5,301,728.93	0.00
January 2016	1,595,223.93	13,773,511.70	1,065,309.19	5,203,620.00	0.00
February 2016	1,551,189.43	13,504,737.05	998,923.71	5,106,090.46	0.00
March 2016	1,507,324.78	13,240,817.94	932,984.45	5,009,147.91	0.00
April 2016	1,463,634.45	12,981,670.08	867,495.59	4,912,799.62	0.00
May 2016	1,420,122.74	12,727,210.58	802,461.04	4,817,052.45	0.00
June 2016	1,376,793.81	12,477,357.99	737,884.50	4,721,912.93	0.00
July 2016	1,333,651.67	12,232,032.22	673,769.41	4,627,387.24	0.00
August 2016	1,290,700.20	11,991,154.55	610,119.00	4,533,481.22	0.00
September 2016	1,247,943.14	11,754,647.60	546,936.26	4,440,200.37	0.00
October 2016	1,205,384.09	11,522,435.30	484,223.96	4,347,549.89	0.00
November 2016	1,163,026.53	11,294,442.87	421,984.70	4,255,534.64	0.00
December 2016	1,120,873.81	11,070,596.82	360,220.82	4,164,159.20	0.00
January 2017	1,078,929.15	10,850,824.88	298,934.50	4,073,427.84	0.00
February 2017	1,037,195.64	10,635,056.04	238,127.72	3,983,344.56	0.00
March 2017	995,676.26	10,423,220.48	177,802.26	3,893,913.05	0.00
April 2017	954,373.88	10,215,249.58	117,959.72	3,805,136.75	0.00
May 2017	913,291.23	10,011,075.87	58,601.54	3,717,018.83	0.00
June 2017	872,430.94	9,810,633.06	0.00	3,629,562.20	0.00
July 2017	831,795.54	9,613,855.95	0.00	3,542,769.51	0.00
August 2017	791,387.44	9,420,680.49	0.00	3,456,643.19	0.00
September 2017	751,208.96	9,231,043.69	0.00	3,371,185.42	0.00
October 2017	711,262.28	9,044,883.66	0.00	3,286,398.13	0.00
November 2017	671,549.53	8,862,139.54	0.00	3,202,283.06	0.00
December 2017	632,072.70	8,682,751.53	0.00	3,118,841.71	0.00
January 2018	592,833.70	8,506,660.83	0.00	3,036,075.38	0.00
February 2018	553,834.35	8,333,809.67	0.00	2,953,985.15	0.00
March 2018	515,076.37	8,164,141.24	0.00	2,872,571.91	0.00
April 2018	476,561.39	7,997,599.72	0.00	2,791,836.37	0.00
May 2018	438,290.96	7,834,130.22	0.00	2,711,779.02	0.00
June 2018	400,266.54	7,673,678.81	0.00	2,632,400.20	0.00

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July 2018	\$362,489.50	\$ 7,516,192.47	\$ 0.00	\$ 2,553,700.06	\$ 0.00
August 2018	324,961.13	7,361,619.10	0.00	2,475,678.57	0.00
September 2018	287,682.65	7,209,907.47	0.00	2,398,335.54	0.00
October 2018	250,655.20	7,061,007.24	0.00	2,321,670.63	0.00
November 2018	213,879.82	6,914,868.92	0.00	2,245,683.33	0.00
December 2018	177,357.50	6,771,443.89	0.00	2,170,372.97	0.00
January 2019	141,089.15	6,630,684.34	0.00	2,095,738.76	0.00
February 2019	105,075.61	6,492,543.28	0.00	2,021,779.74	0.00
March 2019	69,317.66	6,356,974.54	0.00	1,948,494.84	0.00
April 2019	33,815.98	6,223,932.72	0.00	1,875,882.83	0.00
May 2019	0.00	6,093,373.22	0.00	1,803,942.37	0.00
June 2019	0.00	5,965,252.19	0.00	1,732,671.98	0.00
July 2019	0.00	5,839,526.54	0.00	1,662,070.08	0.00
August 2019	0.00	5,716,153.91	0.00	1,592,134.95	0.00
September 2019	0.00	5,595,092.67	0.00	1,522,864.77	0.00
October 2019	0.00	5,476,301.90	0.00	1,454,257.62	0.00
November 2019	0.00	5,359,741.41	0.00	1,386,311.45	0.00
December 2019	0.00	5,245,371.66	0.00	1,319,024.13	0.00
January 2020	0.00	5,133,153.81	0.00	1,252,393.43	0.00
February 2020	0.00	5,023,049.69	0.00	1,186,417.01	0.00
March 2020	0.00	4,915,021.78	0.00	1,121,092.46	0.00
April 2020	0.00	4,809,033.21	0.00	1,056,417.26	0.00
May 2020	0.00	4,705,047.74	0.00	992,388.83	0.00
June 2020	0.00	4,603,029.75	0.00	929,004.49	0.00
July 2020	0.00	4,502,944.24	0.00	866,261.49	0.00
August 2020	0.00	4,404,756.81	0.00	804,157.00	0.00
September 2020	0.00	4,308,433.65	0.00	742,688.13	0.00
October 2020	0.00	4,213,941.53	0.00	681,851.90	0.00
November 2020	0.00	4,121,247.81	0.00	621,645.28	0.00
December 2020	0.00	4,030,320.40	0.00	562,065.17	0.00
January 2021	0.00	3,941,127.75	0.00	503,108.42	0.00
February 2021	0.00	3,853,638.87	0.00	444,771.80	0.00
March 2021	0.00	3,767,823.31	0.00	387,052.03	0.00
April 2021	0.00	3,683,651.14	0.00	329,945.80	0.00
May 2021	0.00	3,601,092.94	0.00	273,449.72	0.00
June 2021	0.00	3,520,119.80	0.00	217,560.36	0.00
July 2021	0.00	3,440,703.32	0.00	162,274.24	0.00
August 2021	0.00	3,362,815.58	0.00	107,587.86	0.00
September 2021	0.00	3,286,429.14	0.00	53,497.65	0.00
October 2021	0.00	3,211,517.05	0.00	0.00	0.00
November 2021	0.00	3,138,052.82	0.00	0.00	0.00
December 2021	0.00	3,066,010.41	0.00	0.00	0.00
January 2022	0.00	2,995,364.24	0.00	0.00	0.00
February 2022	0.00	2,926,089.17	0.00	0.00	0.00
March 2022	0.00	2,858,160.49	0.00	0.00	0.00
April 2022	0.00	2,791,553.93	0.00	0.00	0.00
May 2022	0.00	2,726,245.64	0.00	0.00	0.00
June 2022	0.00	2,662,212.17	0.00	0.00	0.00
July 2022	0.00	2,599,430.49	0.00	0.00	0.00

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August 2022	\$ 0.00	\$ 2,537,877.96	\$ 0.00	\$ 0.00	\$ 0.00
September 2022	0.00	2,477,532.35	0.00	0.00	0.00
October 2022	0.00	2,418,371.80	0.00	0.00	0.00
November 2022	0.00	2,360,374.84	0.00	0.00	0.00
December 2022	0.00	2,303,520.37	0.00	0.00	0.00
January 2023	0.00	2,247,787.64	0.00	0.00	0.00
February 2023	0.00	2,193,156.30	0.00	0.00	0.00
March 2023	0.00	2,139,606.31	0.00	0.00	0.00
April 2023	0.00	2,087,118.02	0.00	0.00	0.00
May 2023	0.00	2,035,672.09	0.00	0.00	0.00
June 2023	0.00	1,985,249.53	0.00	0.00	0.00
July 2023	0.00	1,935,831.70	0.00	0.00	0.00
August 2023	0.00	1,887,400.24	0.00	0.00	0.00
September 2023	0.00	1,839,937.16	0.00	0.00	0.00
October 2023	0.00	1,793,424.75	0.00	0.00	0.00
November 2023	0.00	1,747,845.62	0.00	0.00	0.00
December 2023	0.00	1,703,182.69	0.00	0.00	0.00
January 2024	0.00	1,659,419.17	0.00	0.00	0.00
February 2024	0.00	1,616,538.58	0.00	0.00	0.00
March 2024	0.00	1,574,524.69	0.00	0.00	0.00
April 2024	0.00	1,533,361.60	0.00	0.00	0.00
May 2024	0.00	1,493,033.67	0.00	0.00	0.00
June 2024	0.00	1,453,525.52	0.00	0.00	0.00
July 2024	0.00	1,414,822.06	0.00	0.00	0.00
August 2024	0.00	1,376,908.45	0.00	0.00	0.00
September 2024	0.00	1,339,770.13	0.00	0.00	0.00
October 2024	0.00	1,303,392.78	0.00	0.00	0.00
November 2024	0.00	1,267,762.32	0.00	0.00	0.00
December 2024	0.00	1,232,864.95	0.00	0.00	0.00
January 2025	0.00	1,198,687.09	0.00	0.00	0.00
February 2025	0.00	1,165,215.40	0.00	0.00	0.00
March 2025	0.00	1,132,436.78	0.00	0.00	0.00
April 2025	0.00	1,100,338.36	0.00	0.00	0.00
May 2025	0.00	1,068,907.49	0.00	0.00	0.00
June 2025	0.00	1,038,131.77	0.00	0.00	0.00
July 2025	0.00	1,007,998.97	0.00	0.00	0.00
August 2025	0.00	978,497.12	0.00	0.00	0.00
September 2025	0.00	949,614.45	0.00	0.00	0.00
October 2025	0.00	921,339.38	0.00	0.00	0.00
November 2025	0.00	893,660.55	0.00	0.00	0.00
December 2025	0.00	866,566.80	0.00	0.00	0.00
January 2026	0.00	840,047.17	0.00	0.00	0.00
February 2026	0.00	814,090.89	0.00	0.00	0.00
March 2026	0.00	788,687.38	0.00	0.00	0.00
April 2026	0.00	763,826.24	0.00	0.00	0.00
May 2026	0.00	739,497.27	0.00	0.00	0.00
June 2026	0.00	715,690.44	0.00	0.00	0.00
July 2026	0.00	692,395.91	0.00	0.00	0.00
August 2026	0.00	669,604.00	0.00	0.00	0.00

<u>Distribution Date</u>	<u>Class AK</u>	<u>Classes FP, PL, PM, PN, UK, YC, YE, YF and YJ (in the aggregate)</u>	<u>Classes FT, KA and SW (in the aggregate)</u>	<u>Classes MF, NS and QS (in the aggregate)</u>	<u>Classes PA, PB and OE (in the aggregate)</u>
September 2026	\$ 0.00	\$ 647,305.20	\$ 0.00	\$ 0.00	\$ 0.00
October 2026	0.00	625,490.20	0.00	0.00	0.00
November 2026	0.00	604,149.81	0.00	0.00	0.00
December 2026	0.00	583,275.04	0.00	0.00	0.00
January 2027	0.00	562,857.05	0.00	0.00	0.00
February 2027	0.00	542,887.14	0.00	0.00	0.00
March 2027	0.00	523,356.80	0.00	0.00	0.00
April 2027	0.00	504,257.63	0.00	0.00	0.00
May 2027	0.00	485,581.41	0.00	0.00	0.00
June 2027	0.00	467,320.07	0.00	0.00	0.00
July 2027	0.00	449,465.66	0.00	0.00	0.00
August 2027	0.00	432,010.39	0.00	0.00	0.00
September 2027	0.00	414,946.60	0.00	0.00	0.00
October 2027	0.00	398,266.77	0.00	0.00	0.00
November 2027	0.00	381,963.52	0.00	0.00	0.00
December 2027	0.00	366,029.61	0.00	0.00	0.00
January 2028	0.00	350,457.90	0.00	0.00	0.00
February 2028	0.00	335,241.41	0.00	0.00	0.00
March 2028	0.00	320,373.27	0.00	0.00	0.00
April 2028	0.00	305,846.73	0.00	0.00	0.00
May 2028	0.00	291,655.17	0.00	0.00	0.00
June 2028	0.00	277,792.09	0.00	0.00	0.00
July 2028	0.00	264,251.11	0.00	0.00	0.00
August 2028	0.00	251,025.94	0.00	0.00	0.00
September 2028	0.00	238,110.44	0.00	0.00	0.00
October 2028	0.00	225,498.55	0.00	0.00	0.00
November 2028	0.00	213,184.35	0.00	0.00	0.00
December 2028	0.00	201,161.99	0.00	0.00	0.00
January 2029	0.00	189,425.76	0.00	0.00	0.00
February 2029	0.00	177,970.03	0.00	0.00	0.00
March 2029	0.00	166,789.29	0.00	0.00	0.00
April 2029	0.00	155,878.12	0.00	0.00	0.00
May 2029	0.00	145,231.19	0.00	0.00	0.00
June 2029	0.00	134,843.28	0.00	0.00	0.00
July 2029	0.00	124,709.27	0.00	0.00	0.00
August 2029	0.00	114,824.11	0.00	0.00	0.00
September 2029	0.00	105,182.87	0.00	0.00	0.00
October 2029	0.00	95,780.68	0.00	0.00	0.00
November 2029	0.00	86,612.80	0.00	0.00	0.00
December 2029	0.00	77,674.53	0.00	0.00	0.00
January 2030	0.00	68,961.28	0.00	0.00	0.00
February 2030	0.00	60,468.55	0.00	0.00	0.00
March 2030	0.00	52,191.90	0.00	0.00	0.00
April 2030	0.00	44,127.00	0.00	0.00	0.00
May 2030	0.00	36,269.58	0.00	0.00	0.00
June 2030	0.00	28,615.45	0.00	0.00	0.00
July 2030	0.00	21,160.49	0.00	0.00	0.00
August 2030	0.00	13,900.68	0.00	0.00	0.00
September 2030	0.00	6,832.05	0.00	0.00	0.00
October 2030 and thereafter	0.00	0.00	0.00	0.00	0.00

<u>Distribution Date</u>	<u>Classes OA, PF, XF, XG, XJ and XL (in the aggregate)</u>	<u>Classes PG, PH, OH and OJ (in the aggregate)</u>	<u>Classes BA, TA, TB, TC, TD, UN, YT and YW (in the aggregate)</u>	<u>Class TW</u>
Initial Balance	\$ 176,138,000.00	\$260,066,268.00	\$135,313,000.00	\$52,181,000.00
July 2002	175,175,160.86	258,833,448.47	135,313,000.00	51,964,197.68
August 2002	174,160,871.13	257,504,750.97	135,313,000.00	51,699,149.15
September 2002	173,095,639.61	256,083,222.99	135,313,000.00	51,385,416.32
October 2002	171,980,007.99	254,569,391.44	135,313,000.00	51,023,286.45
November 2002	170,814,550.53	252,963,831.31	135,313,000.00	50,613,133.23
December 2002	169,599,873.47	251,267,165.30	135,313,000.00	50,155,416.62
January 2003	168,336,614.64	249,480,063.52	134,078,055.45	49,650,682.55
February 2003	167,025,442.86	247,603,243.04	132,848,960.56	49,099,562.40
March 2003	165,667,057.36	245,637,467.49	131,626,126.54	48,502,772.23
April 2003	164,262,187.23	243,583,546.52	130,409,521.17	47,861,111.88
May 2003	162,811,590.73	241,442,335.35	129,199,112.42	47,175,463.83
June 2003	161,316,054.64	239,214,734.14	127,994,868.38	46,446,791.82
July 2003	159,776,393.57	236,901,687.42	126,796,757.34	45,676,139.37
August 2003	158,193,449.20	234,504,183.44	125,604,747.75	44,864,627.98
September 2003	156,568,089.55	232,023,253.48	124,418,808.21	44,013,455.25
October 2003	154,901,208.13	229,459,971.15	123,238,907.49	43,123,892.74
November 2003	153,193,723.21	226,815,451.60	122,065,014.51	42,197,283.64
December 2003	151,497,396.50	224,090,850.76	120,897,098.36	41,235,040.29
January 2004	149,812,155.70	221,287,364.48	119,735,128.29	40,238,641.53
February 2004	148,137,928.97	218,406,227.70	118,579,073.71	39,209,629.81
March 2004	146,474,644.94	215,448,713.52	117,428,904.16	38,149,608.25
April 2004	144,822,232.71	212,416,132.27	116,284,589.38	37,060,237.41
May 2004	143,180,621.83	209,309,830.56	115,146,099.24	35,943,232.03
June 2004	141,549,742.31	206,219,246.11	114,013,403.76	34,800,357.54
July 2004	139,929,524.60	203,144,297.96	112,886,473.12	33,633,426.50
August 2004	138,319,899.63	200,084,905.55	111,765,277.67	32,444,294.87
September 2004	136,720,798.74	197,040,988.76	110,649,787.90	31,234,858.19
October 2004	135,132,153.75	194,012,467.88	109,539,974.44	30,051,040.64
November 2004	133,553,896.89	190,999,263.58	108,435,808.09	28,892,450.82
December 2004	131,985,960.86	188,001,296.97	107,337,259.78	27,758,702.77
January 2005	130,428,278.78	185,018,489.56	106,244,300.61	26,649,415.87
February 2005	128,880,784.19	182,050,763.24	105,156,901.82	25,564,214.78
March 2005	127,343,411.08	179,098,040.34	104,075,034.80	24,502,729.38
April 2005	125,816,093.86	176,160,243.55	102,998,671.09	23,464,594.68
May 2005	124,298,767.37	173,237,295.99	101,927,782.35	22,449,450.77
June 2005	122,791,366.86	170,329,121.16	100,862,340.43	21,456,942.74
July 2005	121,293,828.02	167,435,642.95	99,802,317.29	20,486,720.60
August 2005	119,806,086.93	164,556,785.64	98,747,685.05	19,538,439.27
September 2005	118,328,080.11	161,692,473.92	97,698,415.97	18,611,758.42
October 2005	116,859,744.47	158,842,632.85	96,654,482.44	17,706,342.50
November 2005	115,401,017.34	156,007,187.87	95,615,857.03	16,821,860.61
December 2005	113,951,836.45	153,186,064.82	94,582,512.40	15,957,986.46
January 2006	112,512,139.94	150,379,189.91	93,554,421.40	15,114,398.34
February 2006	111,081,866.35	147,586,489.74	92,531,556.97	14,290,778.99
March 2006	109,660,954.61	144,807,891.27	91,513,892.23	13,486,815.60

<u>Distribution Date</u>	<u>Classes OA, PF, XF, XG, XJ and XL (in the aggregate)</u>	<u>Classes PG, PH, OH and OJ (in the aggregate)</u>	<u>Classes BA, TA, TB, TC, TD, UN, YT and YW (in the aggregate)</u>	<u>Class TW</u>
April 2006	\$ 108,249,344.05	\$142,043,321.84	\$90,501,400.42	\$12,702,199.72
May 2006	106,846,974.40	139,292,709.19	89,494,054.92	11,936,627.20
June 2006	105,453,785.77	136,555,981.39	88,491,829.25	11,189,798.15
July 2006	104,069,718.66	133,833,066.92	87,494,697.06	10,461,416.88
August 2006	102,694,713.95	131,123,894.59	86,502,632.15	9,751,191.83
September 2006	101,328,712.93	128,428,393.60	85,515,608.42	9,058,835.50
October 2006	99,971,657.23	125,746,493.52	84,533,599.95	8,384,064.44
November 2006	98,623,488.89	123,078,124.25	83,556,580.92	7,726,599.16
December 2006	97,284,150.30	120,423,216.10	82,584,525.67	7,086,164.10
January 2007	95,953,584.26	117,781,699.68	81,617,408.63	6,462,487.54
February 2007	94,631,733.89	115,153,506.00	80,655,204.41	5,855,301.59
March 2007	93,318,542.73	112,538,566.41	79,697,887.72	5,264,342.11
April 2007	92,013,954.64	109,936,812.62	78,745,433.41	4,689,348.68
May 2007	90,717,913.87	107,348,176.67	77,797,816.45	4,130,064.53
June 2007	89,430,365.04	104,772,590.98	76,855,011.96	3,586,236.50
July 2007	88,151,253.10	102,209,988.30	75,916,995.17	3,057,614.99
August 2007	86,880,523.37	99,660,301.72	74,983,741.43	2,543,953.91
September 2007	85,618,121.53	97,123,464.69	74,055,226.25	2,045,010.64
October 2007	84,363,993.60	94,599,410.99	73,131,425.22	1,560,545.99
November 2007	83,118,085.97	92,088,074.74	72,212,314.10	1,090,324.10
December 2007	81,880,345.34	89,589,390.42	71,297,868.75	634,112.49
January 2008	80,650,718.81	87,103,292.81	70,388,065.15	191,681.91
February 2008	79,429,153.76	84,629,717.06	69,482,879.42	0.00
March 2008	78,215,597.97	82,168,598.63	68,582,287.79	0.00
April 2008	77,009,999.51	79,719,873.33	67,686,266.62	0.00
May 2008	75,812,306.81	77,283,477.29	66,794,792.40	0.00
June 2008	74,622,468.63	74,859,346.96	65,907,841.71	0.00
July 2008	73,440,434.07	72,447,419.13	65,025,391.28	0.00
August 2008	72,266,152.54	70,047,630.92	64,147,417.96	0.00
September 2008	71,099,573.80	67,659,919.76	63,273,898.69	0.00
October 2008	69,940,647.93	65,284,223.41	62,404,810.56	0.00
November 2008	68,789,325.31	62,920,479.94	61,540,130.76	0.00
December 2008	67,645,556.67	60,568,627.74	60,679,836.61	0.00
January 2009	66,509,293.04	58,228,605.54	59,823,905.53	0.00
February 2009	65,380,485.79	55,900,352.35	58,972,315.07	0.00
March 2009	64,259,086.58	53,583,807.51	58,125,042.89	0.00
April 2009	63,145,047.40	51,278,910.69	57,282,066.77	0.00
May 2009	62,038,320.54	48,985,601.83	56,443,364.60	0.00
June 2009	60,938,858.60	46,703,821.22	55,608,914.38	0.00
July 2009	59,846,614.50	44,433,509.43	54,778,694.23	0.00
August 2009	58,767,894.87	42,174,607.34	53,952,682.37	0.00
September 2009	57,707,881.36	39,927,056.15	53,130,857.16	0.00
October 2009	56,666,256.59	37,690,797.34	52,313,197.04	0.00
November 2009	55,642,708.48	35,465,772.70	51,499,680.57	0.00
December 2009	54,636,930.20	33,251,924.33	50,690,286.43	0.00
January 2010	53,648,620.06	31,049,194.61	49,891,526.58	0.00
February 2010	52,677,481.40	28,857,526.23	49,104,459.25	0.00
March 2010	51,723,222.55	26,676,862.17	48,328,919.49	0.00
April 2010	50,785,556.74	24,507,145.69	47,564,744.59	0.00

<u>Distribution Date</u>	<u>Classes OA, PF, XF, XG, XJ and XL (in the aggregate)</u>	<u>Classes PG, PH, OH and OJ (in the aggregate)</u>	<u>Classes BA, TA, TB, TC, TD, UN, YT and YW (in the aggregate)</u>	<u>Class TW</u>
May 2010	\$ 49,864,201.97	\$22,348,320.37	\$46,811,774.12	\$ 0.00
June 2010	48,958,881.02	20,200,330.06	46,069,849.86	0.00
July 2010	48,069,321.27	18,063,118.90	45,338,815.78	0.00
August 2010	47,195,254.70	15,936,631.31	44,618,518.01	0.00
September 2010	46,336,417.77	13,820,812.03	43,908,804.80	0.00
October 2010	45,492,551.38	11,715,606.04	43,209,526.52	0.00
November 2010	44,663,400.75	9,620,958.63	42,520,535.60	0.00
December 2010	43,848,715.39	7,536,815.36	41,841,686.51	0.00
January 2011	43,048,249.02	5,463,122.08	41,172,835.73	0.00
February 2011	42,261,759.49	3,413,067.62	40,513,841.75	0.00
March 2011	41,489,008.70	1,392,517.06	39,864,565.01	0.00
April 2011	40,729,762.57	0.00	39,224,867.88	0.00
May 2011	39,983,790.93	0.00	38,594,614.63	0.00
June 2011	39,250,867.49	0.00	37,973,671.44	0.00
July 2011	38,530,769.76	0.00	37,361,906.30	0.00
August 2011	37,823,278.97	0.00	36,759,189.08	0.00
September 2011	37,128,180.06	0.00	36,165,391.43	0.00
October 2011	36,445,261.55	0.00	35,580,386.76	0.00
November 2011	35,774,315.53	0.00	35,004,050.28	0.00
December 2011	35,115,137.58	0.00	34,436,258.91	0.00
January 2012	34,467,526.73	0.00	33,876,891.26	0.00
February 2012	33,831,285.37	0.00	33,325,827.66	0.00
March 2012	33,206,219.22	0.00	32,782,950.07	0.00
April 2012	32,592,137.28	0.00	32,248,142.12	0.00
May 2012	31,988,851.75	0.00	31,721,289.03	0.00
June 2012	31,396,177.99	0.00	31,202,277.62	0.00
July 2012	30,813,934.47	0.00	30,690,996.29	0.00
August 2012	30,241,942.72	0.00	30,187,335.00	0.00
September 2012	29,680,027.26	0.00	29,691,185.21	0.00
October 2012	29,128,015.60	0.00	29,202,439.91	0.00
November 2012	28,585,738.10	0.00	28,720,993.58	0.00
December 2012	28,053,028.02	0.00	28,246,742.16	0.00
January 2013	27,529,721.42	0.00	27,779,583.03	0.00
February 2013	27,015,657.11	0.00	27,319,415.02	0.00
March 2013	26,510,676.63	0.00	26,866,138.34	0.00
April 2013	26,014,624.19	0.00	26,419,654.61	0.00
May 2013	25,527,346.60	0.00	25,979,866.81	0.00
June 2013	25,048,693.30	0.00	25,546,679.28	0.00
July 2013	24,578,516.22	0.00	25,119,997.67	0.00
August 2013	24,116,669.83	0.00	24,699,728.98	0.00
September 2013	23,663,011.02	0.00	24,285,781.47	0.00
October 2013	23,217,399.11	0.00	23,878,064.70	0.00
November 2013	22,779,695.81	0.00	23,476,489.49	0.00
December 2013	22,349,765.13	0.00	23,080,967.88	0.00
January 2014	21,927,473.41	0.00	22,691,413.17	0.00
February 2014	21,512,689.22	0.00	22,307,739.84	0.00
March 2014	21,105,283.36	0.00	21,929,863.58	0.00
April 2014	20,705,128.81	0.00	21,557,701.26	0.00
May 2014	20,312,100.71	0.00	21,191,170.90	0.00

<u>Distribution Date</u>	<u>Classes OA, PF, XF, XG, XJ and XL (in the aggregate)</u>	<u>Classes PG, PH, OH and OJ (in the aggregate)</u>	<u>Classes BA, TA, TB, TC, TD, UN, YT and YW (in the aggregate)</u>	<u>Class TW</u>
June 2014	\$ 19,926,076.29	\$ 0.00	\$20,830,191.66	\$ 0.00
July 2014	19,546,934.87	0.00	20,474,683.83	0.00
August 2014	19,174,557.79	0.00	20,124,568.83	0.00
September 2014	18,808,828.43	0.00	19,779,769.17	0.00
October 2014	18,449,632.10	0.00	19,440,208.42	0.00
November 2014	18,096,856.09	0.00	19,105,811.24	0.00
December 2014	17,750,389.56	0.00	18,776,503.35	0.00
January 2015	17,410,123.58	0.00	18,452,211.49	0.00
February 2015	17,075,951.05	0.00	18,132,863.44	0.00
March 2015	16,747,766.66	0.00	17,818,387.97	0.00
April 2015	16,425,466.92	0.00	17,508,714.86	0.00
May 2015	16,108,950.07	0.00	17,203,774.87	0.00
June 2015	15,798,116.09	0.00	16,903,499.74	0.00
July 2015	15,492,866.63	0.00	16,607,822.14	0.00
August 2015	15,193,105.03	0.00	16,316,675.71	0.00
September 2015	14,898,736.25	0.00	16,029,995.01	0.00
October 2015	14,609,666.88	0.00	15,747,715.50	0.00
November 2015	14,325,805.09	0.00	15,469,773.56	0.00
December 2015	14,047,060.58	0.00	15,196,106.48	0.00
January 2016	13,773,344.63	0.00	14,926,652.38	0.00
February 2016	13,504,569.97	0.00	14,661,350.30	0.00
March 2016	13,240,650.87	0.00	14,400,140.09	0.00
April 2016	12,981,503.01	0.00	14,142,962.49	0.00
May 2016	12,727,043.51	0.00	13,889,759.03	0.00
June 2016	12,477,190.92	0.00	13,640,472.08	0.00
July 2016	12,231,865.15	0.00	13,395,044.83	0.00
August 2016	11,990,987.48	0.00	13,153,421.23	0.00
September 2016	11,754,480.53	0.00	12,915,546.06	0.00
October 2016	11,522,268.23	0.00	12,681,364.85	0.00
November 2016	11,294,275.80	0.00	12,450,823.91	0.00
December 2016	11,070,429.74	0.00	12,223,870.29	0.00
January 2017	10,850,657.81	0.00	12,000,451.80	0.00
February 2017	10,634,888.97	0.00	11,780,516.96	0.00
March 2017	10,423,053.41	0.00	11,564,015.05	0.00
April 2017	10,215,082.50	0.00	11,350,896.04	0.00
May 2017	10,010,908.80	0.00	11,141,110.60	0.00
June 2017	9,810,465.98	0.00	10,934,610.11	0.00
July 2017	9,613,688.88	0.00	10,731,346.62	0.00
August 2017	9,420,513.42	0.00	10,531,272.87	0.00
September 2017	9,230,876.62	0.00	10,334,342.26	0.00
October 2017	9,044,716.59	0.00	10,140,508.84	0.00
November 2017	8,861,972.47	0.00	9,949,727.32	0.00
December 2017	8,682,584.46	0.00	9,761,953.03	0.00
January 2018	8,506,493.76	0.00	9,577,141.96	0.00
February 2018	8,333,642.60	0.00	9,395,250.69	0.00
March 2018	8,163,974.17	0.00	9,216,236.43	0.00
April 2018	7,997,432.64	0.00	9,040,056.99	0.00
May 2018	7,833,963.15	0.00	8,866,670.77	0.00
June 2018	7,673,511.74	0.00	8,696,036.78	0.00

<u>Distribution Date</u>	<u>Classes OA, PF, XF, XG, XJ and XL (in the aggregate)</u>	<u>Classes PG, PH, OH and OJ (in the aggregate)</u>	<u>Classes BA, TA, TB, TC, TD, UN, YT and YW (in the aggregate)</u>	<u>Class TW</u>
July 2018	\$ 7,516,025.40	\$ 0.00	\$ 8,528,114.59	\$ 0.00
August 2018	7,361,452.03	0.00	8,362,864.33	0.00
September 2018	7,209,740.39	0.00	8,200,246.71	0.00
October 2018	7,060,840.16	0.00	8,040,223.01	0.00
November 2018	6,914,701.85	0.00	7,882,755.03	0.00
December 2018	6,771,276.82	0.00	7,727,805.12	0.00
January 2019	6,630,517.27	0.00	7,575,336.18	0.00
February 2019	6,492,376.21	0.00	7,425,311.60	0.00
March 2019	6,356,807.47	0.00	7,277,695.32	0.00
April 2019	6,223,765.65	0.00	7,132,451.79	0.00
May 2019	6,093,206.15	0.00	6,989,545.93	0.00
June 2019	5,965,085.12	0.00	6,848,943.20	0.00
July 2019	5,839,359.47	0.00	6,710,609.53	0.00
August 2019	5,715,986.83	0.00	6,574,511.32	0.00
September 2019	5,594,925.59	0.00	6,440,615.48	0.00
October 2019	5,476,134.83	0.00	6,308,889.36	0.00
November 2019	5,359,574.33	0.00	6,179,300.79	0.00
December 2019	5,245,204.58	0.00	6,051,818.04	0.00
January 2020	5,132,986.74	0.00	5,926,409.86	0.00
February 2020	5,022,882.62	0.00	5,803,045.41	0.00
March 2020	4,914,854.71	0.00	5,681,694.32	0.00
April 2020	4,808,866.14	0.00	5,562,326.63	0.00
May 2020	4,704,880.67	0.00	5,444,912.81	0.00
June 2020	4,602,862.68	0.00	5,329,423.76	0.00
July 2020	4,502,777.17	0.00	5,215,830.79	0.00
August 2020	4,404,589.74	0.00	5,104,105.61	0.00
September 2020	4,308,266.58	0.00	4,994,220.34	0.00
October 2020	4,213,774.46	0.00	4,886,147.51	0.00
November 2020	4,121,080.74	0.00	4,779,860.01	0.00
December 2020	4,030,153.32	0.00	4,675,331.14	0.00
January 2021	3,940,960.67	0.00	4,572,534.59	0.00
February 2021	3,853,471.80	0.00	4,471,444.40	0.00
March 2021	3,767,656.24	0.00	4,372,035.00	0.00
April 2021	3,683,484.07	0.00	4,274,281.17	0.00
May 2021	3,600,925.87	0.00	4,178,158.06	0.00
June 2021	3,519,952.73	0.00	4,083,641.18	0.00
July 2021	3,440,536.25	0.00	3,990,706.38	0.00
August 2021	3,362,648.51	0.00	3,899,329.85	0.00
September 2021	3,286,262.07	0.00	3,809,488.15	0.00
October 2021	3,211,349.98	0.00	3,721,158.14	0.00
November 2021	3,137,885.75	0.00	3,634,317.03	0.00
December 2021	3,065,843.34	0.00	3,548,942.35	0.00
January 2022	2,995,197.17	0.00	3,465,011.97	0.00
February 2022	2,925,922.10	0.00	3,382,504.04	0.00
March 2022	2,857,993.42	0.00	3,301,397.07	0.00
April 2022	2,791,386.86	0.00	3,221,669.84	0.00
May 2022	2,726,078.57	0.00	3,143,301.45	0.00
June 2022	2,662,045.10	0.00	3,066,271.30	0.00
July 2022	2,599,263.41	0.00	2,990,559.08	0.00

<u>Distribution Date</u>	<u>Classes OA, PF, XF, XG, XJ and XL (in the aggregate)</u>	<u>Classes PG, PH, OH and OJ (in the aggregate)</u>	<u>Classes BA, TA, TB, TC, TD, UN, YT and YW (in the aggregate)</u>	<u>Class TW</u>
August 2022	\$ 2,537,710.89	\$ 0.00	\$ 2,916,144.80	\$ 0.00
September 2022	2,477,365.28	0.00	2,843,008.70	0.00
October 2022	2,418,204.73	0.00	2,771,131.37	0.00
November 2022	2,360,207.77	0.00	2,700,493.63	0.00
December 2022	2,303,353.29	0.00	2,631,076.59	0.00
January 2023	2,247,620.57	0.00	2,562,861.65	0.00
February 2023	2,192,989.22	0.00	2,495,830.46	0.00
March 2023	2,139,439.24	0.00	2,429,964.93	0.00
April 2023	2,086,950.95	0.00	2,365,247.25	0.00
May 2023	2,035,505.02	0.00	2,301,659.86	0.00
June 2023	1,985,082.46	0.00	2,239,185.43	0.00
July 2023	1,935,664.62	0.00	2,177,806.92	0.00
August 2023	1,887,233.17	0.00	2,117,507.50	0.00
September 2023	1,839,770.09	0.00	2,058,270.61	0.00
October 2023	1,793,257.68	0.00	2,000,079.91	0.00
November 2023	1,747,678.55	0.00	1,942,919.32	0.00
December 2023	1,703,015.62	0.00	1,886,772.96	0.00
January 2024	1,659,252.10	0.00	1,831,625.22	0.00
February 2024	1,616,371.50	0.00	1,777,460.66	0.00
March 2024	1,574,357.62	0.00	1,724,264.13	0.00
April 2024	1,533,194.53	0.00	1,672,020.65	0.00
May 2024	1,492,866.60	0.00	1,620,715.48	0.00
June 2024	1,453,358.45	0.00	1,570,334.08	0.00
July 2024	1,414,654.99	0.00	1,520,862.15	0.00
August 2024	1,376,741.38	0.00	1,472,285.55	0.00
September 2024	1,339,603.06	0.00	1,424,590.39	0.00
October 2024	1,303,225.70	0.00	1,377,762.95	0.00
November 2024	1,267,595.25	0.00	1,331,789.74	0.00
December 2024	1,232,697.88	0.00	1,286,657.45	0.00
January 2025	1,198,520.02	0.00	1,242,352.95	0.00
February 2025	1,165,048.33	0.00	1,198,863.33	0.00
March 2025	1,132,269.71	0.00	1,156,175.84	0.00
April 2025	1,100,171.29	0.00	1,114,277.93	0.00
May 2025	1,068,740.42	0.00	1,073,157.25	0.00
June 2025	1,037,964.69	0.00	1,032,801.60	0.00
July 2025	1,007,831.90	0.00	993,198.96	0.00
August 2025	978,330.05	0.00	954,337.52	0.00
September 2025	949,447.38	0.00	916,205.60	0.00
October 2025	921,172.31	0.00	878,791.73	0.00
November 2025	893,493.48	0.00	842,084.56	0.00
December 2025	866,399.73	0.00	806,072.96	0.00
January 2026	839,880.10	0.00	770,745.93	0.00
February 2026	813,923.82	0.00	736,092.63	0.00
March 2026	788,520.30	0.00	702,102.39	0.00
April 2026	763,659.17	0.00	668,764.70	0.00
May 2026	739,330.20	0.00	636,069.19	0.00
June 2026	715,523.37	0.00	604,005.66	0.00
July 2026	692,228.84	0.00	572,564.05	0.00
August 2026	669,436.92	0.00	541,734.44	0.00

<u>Distribution Date</u>	<u>Classes OA, PF, XF, XG, XJ and XL (in the aggregate)</u>	<u>Classes PG, PH, OH and OJ (in the aggregate)</u>	<u>Classes BA, TA, TB, TC, TD, UN, YT and YW (in the aggregate)</u>	<u>Class TW</u>
September 2026	\$ 647,138.13	\$ 0.00	\$ 511,507.07	\$ 0.00
October 2026	625,323.13	0.00	481,872.32	0.00
November 2026	603,982.74	0.00	452,820.71	0.00
December 2026	583,107.97	0.00	424,342.89	0.00
January 2027	562,689.98	0.00	396,429.67	0.00
February 2027	542,720.07	0.00	369,071.98	0.00
March 2027	523,189.72	0.00	342,260.88	0.00
April 2027	504,090.56	0.00	315,987.58	0.00
May 2027	485,414.34	0.00	290,243.41	0.00
June 2027	467,153.00	0.00	265,019.81	0.00
July 2027	449,298.59	0.00	240,308.38	0.00
August 2027	431,843.31	0.00	216,100.83	0.00
September 2027	414,779.52	0.00	192,388.98	0.00
October 2027	398,099.70	0.00	169,164.79	0.00
November 2027	381,796.45	0.00	146,420.33	0.00
December 2027	365,862.54	0.00	124,147.80	0.00
January 2028	350,290.83	0.00	102,339.49	0.00
February 2028	335,074.34	0.00	80,987.83	0.00
March 2028	320,206.20	0.00	60,085.35	0.00
April 2028	305,679.66	0.00	39,624.70	0.00
May 2028	291,488.10	0.00	19,598.63	0.00
June 2028	277,625.02	0.00	0.00	0.00
July 2028	264,084.04	0.00	0.00	0.00
August 2028	250,858.87	0.00	0.00	0.00
September 2028	237,943.37	0.00	0.00	0.00
October 2028	225,331.48	0.00	0.00	0.00
November 2028	213,017.28	0.00	0.00	0.00
December 2028	200,994.92	0.00	0.00	0.00
January 2029	189,258.69	0.00	0.00	0.00
February 2029	177,802.96	0.00	0.00	0.00
March 2029	166,622.22	0.00	0.00	0.00
April 2029	155,711.04	0.00	0.00	0.00
May 2029	145,064.11	0.00	0.00	0.00
June 2029	134,676.21	0.00	0.00	0.00
July 2029	124,542.19	0.00	0.00	0.00
August 2029	114,657.04	0.00	0.00	0.00
September 2029	105,015.79	0.00	0.00	0.00
October 2029	95,613.61	0.00	0.00	0.00
November 2029	86,445.73	0.00	0.00	0.00
December 2029	77,507.45	0.00	0.00	0.00
January 2030	68,794.21	0.00	0.00	0.00
February 2030	60,301.48	0.00	0.00	0.00
March 2030	52,024.83	0.00	0.00	0.00
April 2030	43,959.93	0.00	0.00	0.00
May 2030	36,102.51	0.00	0.00	0.00
June 2030	28,448.37	0.00	0.00	0.00
July 2030	20,993.42	0.00	0.00	0.00
August 2030	13,733.61	0.00	0.00	0.00
September 2030	6,664.98	0.00	0.00	0.00
October 2030 and thereafter	0.00	0.00	0.00	0.00

Schedule III
302% PSA Balances

<u>Distribution Date</u>	<u>302% PSA Schedule</u>
Initial Balance	\$250,000,000.00
July 2002	249,292,955.16
August 2002	248,457,965.85
September 2002	247,495,521.65
October 2002	246,406,309.84
November 2002	245,191,215.65
December 2002	243,851,322.03
January 2003	242,387,908.97
February 2003	240,802,452.21
March 2003	239,096,621.53
April 2003	237,272,278.48
May 2003	235,331,473.58
June 2003	233,276,443.09
July 2003	231,109,605.16
August 2003	228,833,555.60
September 2003	226,451,063.06
October 2003	223,965,063.78
November 2003	221,378,655.88
December 2003	218,695,093.14
January 2004	215,917,778.41
February 2004	213,050,256.52
March 2004	210,096,206.88
April 2004	207,059,435.59
May 2004	203,943,867.29
June 2004	200,753,536.58
July 2004	197,492,579.21
August 2004	194,165,222.93
September 2004	190,775,778.13
October 2004	187,444,245.44
November 2004	184,169,647.91
December 2004	180,951,024.93
January 2005	177,787,431.97
February 2005	174,677,940.32
March 2005	171,621,636.81
April 2005	168,617,623.56
May 2005	165,665,017.74
June 2005	162,762,951.30
July 2005	159,910,570.71
August 2005	157,107,036.77
September 2005	154,351,524.30
October 2005	151,643,221.99
November 2005	148,981,332.07
December 2005	146,365,070.19
January 2006	143,793,665.11
February 2006	141,266,358.52
March 2006	138,782,404.83

<u>Distribution Date</u>	<u>302% PSA Schedule</u>
April 2006	\$136,341,070.94
May 2006	133,941,636.04
June 2006	131,583,391.41
July 2006	129,265,640.20
August 2006	126,987,697.27
September 2006	124,748,888.94
October 2006	122,548,552.85
November 2006	120,386,037.74
December 2006	118,260,703.27
January 2007	116,171,919.86
February 2007	114,119,068.48
March 2007	112,101,540.48
April 2007	110,118,737.45
May 2007	108,170,070.98
June 2007	106,254,962.59
July 2007	104,372,843.47
August 2007	102,523,154.36
September 2007	100,705,345.43
October 2007	98,918,876.02
November 2007	97,163,214.61
December 2007	95,437,838.56
January 2008	93,742,234.04
February 2008	92,075,895.84
March 2008	90,438,327.23
April 2008	88,829,039.83
May 2008	87,247,553.47
June 2008	85,693,396.06
July 2008	84,166,103.42
August 2008	82,665,219.18
September 2008	81,190,294.67
October 2008	79,740,888.72
November 2008	78,316,567.60
December 2008	76,916,904.88
January 2009	75,541,481.29
February 2009	74,189,884.61
March 2009	72,861,709.56
April 2009	71,556,557.69
May 2009	70,274,037.23
June 2009	69,013,763.03
July 2009	67,775,356.39
August 2009	66,558,445.01
September 2009	65,362,662.84
October 2009	64,187,650.02
November 2009	63,033,052.71
December 2009	61,898,523.05
January 2010	60,783,719.05
February 2010	59,688,304.46
March 2010	58,611,948.70
April 2010	57,554,326.77

<u>Distribution Date</u>	<u>302% PSA Schedule</u>
May 2010	\$56,515,119.13
June 2010	55,494,011.64
July 2010	54,490,695.43
August 2010	53,504,866.87
September 2010	52,536,227.43
October 2010	51,584,483.62
November 2010	50,649,346.88
December 2010	49,730,533.54
January 2011	48,827,764.71
February 2011	47,940,766.20
March 2011	47,069,268.44
April 2011	46,213,006.42
May 2011	45,371,719.60
June 2011	44,545,151.83
July 2011	43,733,051.30
August 2011	42,935,170.43
September 2011	42,151,265.83
October 2011	41,381,098.23
November 2011	40,624,432.39
December 2011	39,881,037.05
January 2012	39,150,684.85
February 2012	38,433,152.27
March 2012	37,728,219.59
April 2012	37,035,670.77
May 2012	36,355,293.44
June 2012	35,686,878.84
July 2012	35,030,221.69
August 2012	34,385,120.23
September 2012	33,751,376.10
October 2012	33,128,794.27
November 2012	32,517,183.04
December 2012	31,916,353.95
January 2013	31,326,121.71
February 2013	30,746,304.19
March 2013	30,176,722.33
April 2013	29,617,200.11
May 2013	29,067,564.48
June 2013	28,527,645.33
July 2013	27,997,275.43
August 2013	27,476,290.38
September 2013	26,964,528.57
October 2013	26,461,831.13
November 2013	25,968,041.88
December 2013	25,483,007.30
January 2014	25,006,576.44
February 2014	24,538,600.95
March 2014	24,078,934.98
April 2014	23,627,435.15
May 2014	23,183,960.51

<u>Distribution Date</u>	<u>302% PSA Schedule</u>
June 2014	\$22,748,372.52
July 2014	22,320,534.97
August 2014	21,900,313.98
September 2014	21,487,577.94
October 2014	21,082,197.47
November 2014	20,684,045.39
December 2014	20,292,996.68
January 2015	19,908,928.45
February 2015	19,531,719.88
March 2015	19,161,252.23
April 2015	18,797,408.76
May 2015	18,440,074.73
June 2015	18,089,137.34
July 2015	17,744,485.71
August 2015	17,406,010.86
September 2015	17,073,605.63
October 2015	16,747,164.73
November 2015	16,426,584.64
December 2015	16,111,763.59
January 2016	15,802,601.56
February 2016	15,499,000.24
March 2016	15,200,862.98
April 2016	14,908,094.78
May 2016	14,620,602.27
June 2016	14,338,293.65
July 2016	14,061,078.72
August 2016	13,788,868.78
September 2016	13,521,576.66
October 2016	13,259,116.69
November 2016	13,001,404.65
December 2016	12,748,357.74
January 2017	12,499,894.62
February 2017	12,255,935.29
March 2017	12,016,401.14
April 2017	11,781,214.91
May 2017	11,550,300.64
June 2017	11,323,583.69
July 2017	11,100,990.68
August 2017	10,882,449.48
September 2017	10,667,889.22
October 2017	10,457,240.22
November 2017	10,250,433.99
December 2017	10,047,403.23
January 2018	9,848,081.79
February 2018	9,652,404.63
March 2018	9,460,307.84
April 2018	9,271,728.62
May 2018	9,086,605.22
June 2018	8,904,876.96

<u>Distribution Date</u>	<u>302% PSA Schedule</u>
July 2018	\$8,726,484.20
August 2018	8,551,368.32
September 2018	8,379,471.72
October 2018	8,210,737.76
November 2018	8,045,110.79
December 2018	7,882,536.12
January 2019	7,722,959.99
February 2019	7,566,329.56
March 2019	7,412,592.91
April 2019	7,261,699.00
May 2019	7,113,597.68
June 2019	6,968,239.65
July 2019	6,825,576.47
August 2019	6,685,560.51
September 2019	6,548,144.98
October 2019	6,413,283.90
November 2019	6,280,932.07
December 2019	6,151,045.06
January 2020	6,023,579.23
February 2020	5,898,491.67
March 2020	5,775,740.21
April 2020	5,655,283.43
May 2020	5,537,080.59
June 2020	5,421,091.69
July 2020	5,307,277.39
August 2020	5,195,599.04
September 2020	5,086,018.66
October 2020	4,978,498.92
November 2020	4,873,003.14
December 2020	4,769,495.28
January 2021	4,667,939.91
February 2021	4,568,302.21
March 2021	4,470,547.97
April 2021	4,374,643.58
May 2021	4,280,556.01
June 2021	4,188,252.77
July 2021	4,097,701.98
August 2021	4,008,872.28
September 2021	3,921,732.86
October 2021	3,836,253.46
November 2021	3,752,404.31
December 2021	3,670,156.21
January 2022	3,589,480.40
February 2022	3,510,348.68
March 2022	3,432,733.30
April 2022	3,356,607.01
May 2022	3,281,943.03
June 2022	3,208,715.04
July 2022	3,136,897.18

<u>Distribution Date</u>	<u>302% PSA Schedule</u>
August 2022	\$3,066,464.06
September 2022	2,997,390.69
October 2022	2,929,652.54
November 2022	2,863,225.52
December 2022	2,798,085.94
January 2023	2,734,210.52
February 2023	2,671,576.40
March 2023	2,610,161.11
April 2023	2,549,942.57
May 2023	2,490,899.10
June 2023	2,433,009.37
July 2023	2,376,252.46
August 2023	2,320,607.78
September 2023	2,266,055.12
October 2023	2,212,574.61
November 2023	2,160,146.75
December 2023	2,108,752.36
January 2024	2,058,372.61
February 2024	2,008,988.98
March 2024	1,960,583.29
April 2024	1,913,137.67
May 2024	1,866,634.59
June 2024	1,821,056.78
July 2024	1,776,387.31
August 2024	1,732,609.54
September 2024	1,689,707.11
October 2024	1,647,663.96
November 2024	1,606,464.31
December 2024	1,566,092.65
January 2025	1,526,533.74
February 2025	1,487,772.64
March 2025	1,449,794.62
April 2025	1,412,585.26
May 2025	1,376,130.37
June 2025	1,340,416.00
July 2025	1,305,428.47
August 2025	1,271,154.33
September 2025	1,237,580.36
October 2025	1,204,693.58
November 2025	1,172,481.25
December 2025	1,140,930.84
January 2026	1,110,030.05
February 2026	1,079,766.78
March 2026	1,050,129.18
April 2026	1,021,105.58
May 2026	992,684.52
June 2026	964,854.75
July 2026	937,605.23
August 2026	910,925.08

<u>Distribution Date</u>	<u>302% PSA Schedule</u>
September 2026	\$884,803.66
October 2026	859,230.49
November 2026	834,195.28
December 2026	809,687.93
January 2027	785,698.50
February 2027	762,217.26
March 2027	739,234.62
April 2027	716,741.19
May 2027	694,727.73
June 2027	673,185.16
July 2027	652,104.58
August 2027	631,477.23
September 2027	611,294.53
October 2027	591,548.02
November 2027	572,229.43
December 2027	553,330.60
January 2028	534,843.56
February 2028	516,760.43
March 2028	499,073.51
April 2028	481,775.24
May 2028	464,858.16
June 2028	448,314.98
July 2028	432,138.52
August 2028	416,321.75
September 2028	400,857.74
October 2028	385,739.71
November 2028	370,960.98
December 2028	356,515.00
January 2029	342,395.35
February 2029	328,595.70
March 2029	315,109.86
April 2029	301,931.74
May 2029	289,055.36
June 2029	276,474.85
July 2029	264,184.44
August 2029	252,178.47
September 2029	240,451.39
October 2029	228,997.75
November 2029	217,812.17
December 2029	206,889.41
January 2030	196,224.30
February 2030	185,811.77
March 2030	175,646.84
April 2030	165,724.62
May 2030	156,040.32
June 2030	146,589.22
July 2030	137,366.71
August 2030	128,368.24
September 2030	119,589.35
October 2030	111,025.67

<u>Distribution Date</u>	<u>302% PSA Schedule</u>
November 2030	\$102,672.90
December 2030	94,526.83
January 2031	86,583.32
February 2031	78,838.31
March 2031	71,287.80
April 2031	63,927.89
May 2031	56,754.72
June 2031	49,764.54
July 2031	42,953.63
August 2031	36,318.36
September 2031	29,855.16
October 2031	23,560.54
November 2031	17,431.05
December 2031	11,463.33
January 2032	5,654.06
February 2032 and thereafter	0.00



\$2,249,535,788

**Government National
Mortgage Association**

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**Guaranteed REMIC
Pass-Through Securities
and MX Securities
Ginnie Mae REMIC Trust 2002-41**

**OFFERING CIRCULAR SUPPLEMENT
June 24, 2002**

UBS Warburg

Blaylock & Partners, L.P.