

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

\$1,237,500,000

Government National Mortgage Association



GINNIE MAE®

**Guaranteed REMIC Pass-Through Securities
and MX Securities
Ginnie Mae REMIC Trust 2002-47**



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-9 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 July 30, 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 July 24, 2002.

Ginnie Mae REMIC Trust 2002-47

The Trust will issue the classes of securities listed in the table below. If you own exchangeable securities identified in the table, you can exchange them for the corresponding MX Securities, and vice versa.

Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	Final Distribution Date(4)	CUSIP Number	Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	Final Distribution Date(4)	CUSIP Number
Security Group 1							CN	\$ 1,507,000	6.50%	SUP	FIX	May 2031	38373X4X1
CA	\$41,566,000	6.50%	SUP	FIX	December 2030	38373X3L8	CP	33,304,537	6.50	SUP	FIX	July 2032	38373X4Y9
CB	4,545,000	6.50	SUP	FIX	March 2031	38373X3M6	CU	4,000,000	6.50	SUP	FIX	March 2031	38373X4Z6
CD	3,000,000	6.50	SUP	FIX	September 2031	38373X3N4	CV	2,500,000	6.50	SUP	FIX	October 2031	38373X5A0
CE	16,529,000	6.50	SUP	FIX	July 2032	38373X3P9	CW	3,500,000	6.50	SUP	FIX	July 2032	38373X5B8
CG	3,500,000	6.50	SUP	FIX	July 2031	38373X3Q7	CY	2,600,000	6.50	SUP	FIX	April 2031	38373X5C6
CH	2,821,000	6.50	SUP	FIX	September 2031	38373X3R5	DA	19,432,000	6.00	SCH	FIX	May 2032	38373X5D4
FN(1)	12,229,389	(5)	PAC	FLT	July 2032	38373X3S3	DB	6,128,000	6.00	SCH	FIX	June 2032	38373X5E2
IA	11,634,833	6.00	NTL (PAC)	FIX/IO	February 2026	38373X3T1	DC	4,390,000	6.00	SCH	FIX	July 2032	38373X5F9
NO(1)	4,703,611	0.00	PAC	PO	July 2032	38373X3U8	DE	16,500,000	6.00	SCH	FIX	October 2031	38373X5G7
NS(1)	4,703,611	(5)	NTL (PAC)	INV/IO	July 2032	38373X3V6	DG	16,500,000	6.00	SCH	FIX	May 2032	38373X5H5
OA(1)	34,044,000	6.50	NTL (PAC)	FIX/IO	September 2031	38373X3W4	EB	1,497,000	6.25	SUP	FIX	March 2031	38373X5J1
OB(1)	34,044,000	0.00	PAC	PO	September 2031	38373X3X2	EC	2,680,000	6.25	SUP	FIX	July 2031	38373X5K8
PA(1)	55,334,000	5.50	PAC	FIX	July 2024	38373X3Y0	ED	7,482,000	6.25	SUP	FIX	July 2032	38373X5L6
PB	19,300,000	5.75	PAC	FIX	February 2026	38373X3Z7	EG	5,343,000	6.25	SUP	FIX	November 2030	38373X5M4
PD	18,455,000	6.50	PAC	FIX	October 2029	38373X4A1	EH	1,198,000	6.25	SUP	FIX	December 2030	38373X5N2
PH(1)	33,973,000	6.50	PAC	FIX	August 2028	38373X4B9	FK(1)	37,473,333	(5)	PAC	FLT	July 2032	38373X5P7
Security Group 2							IJ	14,166,166	6.00	NTL (PAC)	FIX/IO	March 2026	38373X5Q5
FH(1)	36,000,000	(5)	SEQ	FLT	November 2028	38373X4C7	KO(1)	18,736,667	0.00	PAC	PO	July 2032	38373X5R3
HS(1)	28,800,000	(5)	NTL (SEQ)	INV/IO	June 2026	38373X4D5	KS(1)	18,736,667	(5)	NTL (PAC)	INV/IO	July 2032	38373X5S1
IB	3,209,192	6.50	NTL (PAC)	FIX/IO	May 2026	38373X4E3	PO	7,816,463	0.00	SUP	PO	July 2032	38373X5T9
IS(1)	7,200,000	(5)	NTL (SEQ)	INV/IO	November 2028	38373X4F0	PU	63,890,000	6.00	PAC	FIX	February 2028	38373X5U6
OK(1)	27,816,000	6.50	NTL (PAC)	FIX/IO	November 2028	38373X4G8	PW	56,078,000	6.00	PAC	FIX	July 2029	38373X5V4
OL(1)	30,134,000	0.00	PAC	PO	November 2028	38373X4H6	TJ(1)	169,994,000	5.50	PAC	FIX	March 2026	38373X5W2
PK(1)	28,315,000	5.50	PAC	FIX	July 2023	38373X4J2	TM(1)	78,664,000	6.00	NTL (PAC)	FIX/IO	May 2031	38373X5X0
PL(1)	26,809,000	5.75	PAC	FIX	May 2026	38373X4K9	TN(1)	78,664,000	0.00	PAC	PO	May 2031	38373X5Y8
TW	58,742,000	6.00	SUP	FIX	November 2028	38373X4L7	VH(6)	450,000	6.25	SUP	FIX	September 2013	38373X5Z5
VA(1)	18,805,000	6.50	AD/SEQ	FIX	April 2013	38373X4M5	VJ(6)	450,000	6.25	SUP	FIX	March 2020	38373X6A9
VI(1)	12,445,000	6.50	NTL (SEQ)	FIX/IO	September 2017	38373X4N3	VK(6)	450,000	6.25	SUP	FIX	October 2024	38373X6B7
VL(1)(6)	10,500,000	6.50	SEQ	FIX	January 2014	38373X4P8	ZK	450,000	6.25	SUP	FIX/Z	July 2032	38373X6C5
VO(1)(6)	12,445,000	0.00	SEQ	PO	September 2017	38373X4Q6	Security Group 4						
ZA(1)	18,750,000	6.50	SEQ	FIX/Z	July 2032	38373X4R4	HC	25,000,000	5.50	SEQ	FIX	September 2029	38373X6D3
ZL(1)	9,500,000	6.50	SEQ	FIX/Z	January 2030	38373X4S2	HD	5,000,000	8.50	SEQ	FIX	September 2029	38373X6E1
Security Group 3							HM	7,500,000	6.00	SEQ	FIX	July 2032	38373X6F8
CJ	24,137,000	6.50	SUP	FIX	December 2030	38373X4T0	Security Group 5						
CK	2,174,000	6.50	SUP	FIX	January 2031	38373X4U7	FM	100,000,000	(5)	PT	FLT	July 2032	38373X6G6
CL	5,282,000	6.50	SUP	FIX	May 2031	38373X4V5	SM	100,000,000	(5)	NTL (PT)	INV/IO	July 2032	38373X6H4
CM	4,793,000	6.50	SUP	FIX	July 2031	38373X4W3	Residual						
							RR		0 0.00	NPR	NPR	July 2032	38373X6J0

- (1) These Securities may be exchanged for MX Securities described in Schedule I.
- (2) Subject to increase as described under "Increase in Size" in this Supplement. The amount shown for each Notional Class (indicated by "NTL" under Principal Type) is its original Class Notional Balance and does not represent principal that will be paid.
- (3) As defined under "Class Types" in Appendix I to the Base Offering Circular. The type of Class with which the Class Notional Balance of each Notional Class will be reduced is indicated in parentheses.
- (4) See "Yield, Maturity and Prepayment Considerations—Final Distribution Date" in this Supplement.
- (5) See "Terms Sheet—Interest Rates" in this Supplement.
- (6) Based on the Modeling Assumptions, Classes VH, VJ, VK, VL and VO have a maximum weighted average life of 6.2, 14.6, 20.1, 6.5 and 13.0 years, respectively, which will remain constant at prepayment rates at or below 179% PSA, 150% PSA, 109% PSA, 163% PSA and 146% PSA, respectively.

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.

TABLE OF CONTENTS

	<u>Page</u>		<u>Page</u>
Terms Sheet	S-4	ERISA Matters	S-43
Risk Factors	S-9	Legal Investment Considerations	S-43
The Trust Assets	S-11	Plan of Distribution	S-43
Ginnie Mae Guaranty	S-12	Increase in Size	S-44
Description of the Securities	S-12	Legal Matters	S-44
Yield, Maturity and Prepayment Considerations	S-17	Schedule I: Available Combinations	S-I-1
Certain Federal Income Tax Consequences ..	S-40	Schedule II: Scheduled Principal Balances	S-II-1

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: July 30, 2002

Distribution Dates: For Group 1 and Group 4 Securities, the 16th day of each month or, if the 16th day is not a Business Day, the first Business Day thereafter, commencing in August 2002. For Group 2, Group 3 and Group 5 Securities, the 20th day of each month or, if the 20th day is not a Business Day, the first Business Day thereafter, commencing in August 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 I	6.5%	30
2	Ginnie Mae II	6.5%	30
3	Ginnie Mae II	6.0%	30
4	Ginnie Mae I	6.0%	30
5	Ginnie Mae II	7.0%	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	350	7	7.00%
Group 2 Trust Assets	250,000,000	355	4	7.25
Group 3 Trust Assets	600,000,000	347	7	6.79
Group 4 Trust Assets	37,500,000	312	40	6.50
Group 5 Trust Assets	100,000,000	345	12	7.75

(1) As of July 1, 2002.

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

(3) The Mortgage Loans underlying the Group 2, Group 3 and Group 5 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 2, Group 3 and Group 5 Trust Assets, 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
FH	LIBOR + 0.35%	2.190%	0.35%	8.50%	0	0.00%
FK	LIBOR + 0.90%	2.740%	0.90%	9.00%	0	0.00%
FM	LIBOR + 1.03%	2.870%	1.03%	7.00%	0	0.00%
FN	LIBOR + 0.95%	2.790%	0.95%	9.00%	0	0.00%
HS	8.15% – LIBOR	6.310%	0.00%	8.15%	0	8.15%
IS	8.15% – LIBOR	6.310%	0.00%	8.15%	0	8.15%
KS	16.20% – (LIBOR x 2)	12.520%	0.00%	16.20%	0	8.10%
NS	20.93% – (LIBOR x 2.6)	16.146%	0.00%	20.93%	0	8.05%
SH	8.15% – LIBOR	6.310%	0.00%	8.15%	0	8.15%
SK	16.20% – (LIBOR x 2)	12.520%	0.00%	16.20%	0	8.10%
SM	5.97% – LIBOR	4.130%	0.00%	5.97%	0	5.97%
SN	20.93% – (LIBOR x 2.6)	16.146%	0.00%	20.93%	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

The Group 1 Principal Distribution Amount will be allocated 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 PA, PB, PH, PD and OB, in that order, until retired

- b. Concurrently, to FN and NO, pro rata, until retired
- 2. Sequentially, to CA and CB, in that order, until retired
- 3. Concurrently:
 - a. 32.1853878339% to CD, until retired
 - b. 67.8146121661%, sequentially, to CG and CH, in that order, until retired
- 4. To CE, until retired
- 5. To the PAC Classes, in the manner and order of priority described in Step 1, but without regard to their Aggregate Scheduled Principal Balances, until retired

SECURITY GROUP 2

A percentage of the Group 2 Principal Distribution Amount may be applied to the Trustee Fee, and the remainder of the Group 2 Principal Distribution Amount (the “Group 2 Adjusted Principal Distribution Amount”) and the ZA Accrual Amount and the ZL Accrual Amount will be allocated as follows:

- The ZL Accrual Amount in the following order of priority:
 - 1. To VL, until retired
 - 2. To ZL, until retired
- The ZA Accrual Amount in the following order of priority:
 - 1. Sequentially, to VA and VO, in that order, until retired
 - 2. To ZA, until retired
- The Group 2 Adjusted Principal Distribution Amount in the following order of priority:
 - 1. Concurrently:
 - a. 20.0000000000% to FH, until retired
 - b. 80.0000000000% in the following order of priority:
 - i. Sequentially, to PK, PL and OL, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 - ii. To TW, until retired
 - iii. Sequentially, to PK, PL and OL, in that order, without regard to their Aggregate Scheduled Principal Balances, until retired
 - 2. Sequentially, to VL, ZL, VA, VO and ZA, in that order, until retired

SECURITY GROUP 3

A percentage of the Group 3 Principal Distribution Amount may be applied to the Trustee Fee, and the remainder of the Group 3 Principal Distribution Amount (the “Group 3 Adjusted Principal Distribution Amount”) and the ZK Accrual Amount will be allocated in the following order of priority:

- The ZK Accrual Amount in the following order of priority:
 - 1. Sequentially, to VH, VJ and VK, in that order, until retired

2. To ZK, until retired
- The Group 3 Adjusted 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 TJ, PU, PW and TN, in that order, until retired
 - b. Concurrently, to FK and KO, pro rata, until retired
 2. To the Scheduled Classes, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date, in the following order of priority:
 - a. Concurrently:
 - i. 37.0613365883% to DA, until retired
 - ii. 62.9386634117%, sequentially, to DE and DG, in that order, until retired
 - b. Sequentially, to DB and DC, in that order, until retired
 3. Concurrently:
 - a. 7.0031205763% to PO, until retired
 - b. 8.9594495314%, sequentially, to CU, CV and CW, in that order, until retired
 - c. 17.9188990628% in the following order of priority:
 - i. Sequentially, to EG, EH, EB and EC, in that order, until retired
 - ii. Concurrently:
 - (a) 19.3923723335%, sequentially, to VH, VJ, VK and ZK, in that order, until retired
 - (b) 80.6076276665% to ED, until retired
 - d. 66.1185308295% in the following order of priority:
 - i. Sequentially, to CJ and CK, in that order, until retired
 - ii. Concurrently:
 - (a) 56.2573223986% to CL, until retired
 - (b) 43.7426776014%, sequentially, to CY and CN, in that order, until retired
 - iii. Sequentially, to CM and CP, in that order, until retired
 4. To the Scheduled Classes, in the manner and order of priority described in Step 2, but without regard to their Aggregate Scheduled Principal Balances, until retired
 5. To the PAC Classes, in the manner and order of priority described in Step 1, but without regard to their Aggregate Scheduled Principal Balances, until retired

SECURITY GROUP 4

The Group 4 Principal Distribution Amount will be allocated in the following order of priority:

1. Concurrently, to HC and HD, pro rata, until retired
2. To HM, until retired

SECURITY GROUP 5

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

Scheduled Principal Balances: The 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:

Class	Structuring Ranges
DA, DB, DC, DE and DG (in the aggregate)	135% PSA through 220% PSA
FK, KO, PU, PW, TJ and TN (in the aggregate)	100% PSA through 250% PSA
FN, NO, OB, PA, PB, PD and PH (in the aggregate)	115% PSA through 275% PSA
OL, PK and PL (in the aggregate)	100% PSA through 250% PSA

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
HS	\$ 28,800,000	100% of the first \$28,800,000 of FH (SEQ Class)
IA	\$ 9,222,333	16.666666667% of PA (PAC Class)
	2,412,500	12.5% of PB (PAC Class)
	\$ 11,634,833	
IB	\$ 2,178,077	7.6923076923% of PK (PAC Class)
	1,031,115	3.8461538462% of PL (PAC Class)
	\$ 3,209,192	
IJ	\$ 14,166,166	8.3333333333% of TJ (PAC Class)
IS	\$ 7,200,000	100% of the last \$7,200,000 of FH (SEQ Class)
KS	\$ 18,736,667	100% of KO (PAC Class)
NS	\$ 4,703,611	100% of NO (PAC Class)
OA	\$ 34,044,000	100% of OB (PAC Class)
OE	\$ 6,384,692	11.5384615385% of PA (PAC Class)
OI	\$ 2,613,307	7.6923076923% of PH (PAC Class)
OK	\$ 27,816,000	92.3076923077% of OL (PAC Class)
OU	\$ 3,267,115	11.5384615385% of PK (PAC Class)
OY	\$ 3,093,346	11.5384615385% of PL (PAC Class)
SH	\$ 36,000,000	100% of FH (SEQ Class)
SM	\$100,000,000	100% of FM (PT Class)
TM	\$ 78,664,000	100% of TN (PAC Class)
TY	\$ 21,249,250	12.5% of TJ (PAC Class)
VI	\$ 12,445,000	100% of VO (SEQ 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 and scheduled classes, the related support classes will not receive any principal distribution on that date (other than from any applicable accrual amount). If prepayments result in principal distributions on any distribution date greater than the amount needed to produce scheduled payments on the related PAC and scheduled classes for that distribution date, this excess will be distributed to the related support classes.

The securities may not be a suitable investment for you. The securities, in particular, the support, interest only, principal only, inverse floating rate, 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 1 and Group 4 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 2, Group 3 and Group 5 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 2, Group 3 and Group 5 Trust Assets, Mortgage Rates of the Mortgage Loans. However, the actual remaining terms to maturity, loan ages and, in the case of the Group 2, Group 3 and Group 5 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 book-entry system of 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 the following minimum denominations:

<u>Class</u>	<u>Minimum Denomination</u>
HS	\$1,112,000*
IA	\$ 910,000*
IB	\$ 942,000*
IJ	\$ 870,000*
IS	\$2,672,000*
KO	\$ 207,000
KS	\$ 229,000*
NO	\$ 170,000
NS	\$ 204,000*
OA	\$ 366,000*
OB	\$ 132,000
OK	\$ 443,000*
OL	\$ 122,000
PO	\$ 139,000
SM	\$2,192,000*
TM	\$ 346,000*
TN	\$ 143,000
VI	\$ 361,000*
VO	\$ 133,000

*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 1	
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
Groups 2, 3 and 5	
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 ZA, Class ZL and Class 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 Principal Distribution Amount or 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 REMIC 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 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 Classes KO and NO 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 or Classes shown on Schedule I to this Supplement. Similarly, all or a portion of the related MX Class or Classes may be exchanged for proportionate interests in the related Class of REMIC Securities and, in the case of Combinations 1, 2, 7, 8 and 16, other related MX Classes. 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.

In the case of Combinations 1, 2, 7, 8 and 16, the REMIC Securities may be exchanged for proportionate interests in various subcombinations of MX Classes. Similarly, all or a portion of these MX Classes may be exchanged for proportionate interests in the related REMIC Securities or in other subcombinations of the MX Classes. Each subcombination 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. *See the example under "Description of the Securities—Modification and Exchange" in the Base Offering Circular.*

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 2002-47. 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 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 Class

Class VA is an Accretion Directed Class. The related Accrual Amount will be applied to making principal distributions on Class VA as described in this Supplement.

Because Class VA is entitled to principal payments in an amount equal to interest accrued on the related Accrual Class, the Weighted Average Life of Class VA 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 Class VA shown in the table below, its Class Principal Balance 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 Life of Class VA 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 Class

<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	April 2013	229% PSA

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 the Accretion Directed Class, the Class Principal Balance of that Class could be reduced to zero before its Final Distribution Date, and its Weighted Average Life could be shortened.

Classes VH, VJ, VK, VL and VO are not categorized as Accretion Directed Classes. However, Class VH receives principal distributions from the ZK Accrual Amount. Class VJ receives principal distributions from the ZK Accrual Amount after Class VH has been retired and Class VK receives principal distributions from the ZK Accrual Amount after Class VJ has been retired. Class VL receives principal distributions from the ZL Accrual Amount. Class VO receives principal distributions from the ZA Accrual Amount. As a result, based on the Modeling Assumptions, Classes VH, VJ, VK, VL and VO have a maximum weighted average life of 6.2, 14.6, 20.1, 6.5 and 13.0 years, respectively, which will remain constant at prepayment rates at or below 179% PSA, 150% PSA, 109% PSA, 163% PSA and 146% PSA, respectively.

Securities that Receive Principal on the Basis of Schedules

As described in this Supplement, each PAC and Scheduled Class will receive principal payments in accordance with a schedule calculated on the basis of, among other things, a Structuring Range. 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 and Scheduled Class exhibits an Effective Range of constant prepayment rates at which such Class will receive Scheduled Payments. That range may differ from the Structuring Range used to create the related principal balance schedule. Based on the Modeling Assumptions, the *initial* Effective Ranges for the PAC and Scheduled Classes are as follows:

<u>PAC Classes</u>	<u>Initial Effective Ranges</u>
FN, NO, OB, PA, PB, PD and PH	115% PSA through 275% PSA
FK, KO, PU, PW, TJ and TN	100% PSA through 250% PSA
OL, PK and PL	100% PSA through 250% PSA

<u>Scheduled Classes</u>	<u>Initial Effective Ranges</u>
DA, DB, DC, DE and DG	135% PSA through 220% PSA

- The principal payment stability of the PAC Classes will be supported in part by the related Scheduled, and Support Classes.
- The principal payment stability of the Scheduled Classes 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 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. If the initial Effective Ranges were calculated using the actual characteristics of the related Mortgage Loans, the initial Effective Ranges could differ from those shown in the above tables. Therefore, even if the Mortgage Loans were to prepay at a constant rate within the initial Effective Range 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 or Scheduled Class not to receive Scheduled Payments, even if prepayment rates remain within the initial Effective Range, if any, for that Class. Further, the Effective Range for any PAC or Scheduled Class can narrow or shift over time 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 for any PAC or Scheduled Class, the amount available to pay principal on the Securities may be insufficient to produce Scheduled Payments on the related PAC and Scheduled 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 for any PAC or Scheduled Class, its supporting Classes may be retired earlier than that PAC or Scheduled Class, and the Weighted Average Life of the PAC or Scheduled 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.*

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 2, Group 3 or Group 5 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 and Group 4 Securities are always received on the 16th day of the month and distributions on the Group 2, Group 3 and Group 5 Securities are always received on the 20th day of the month, in each case, whether or not a Business Day, commencing in August 2002.
4. A termination of the Trust does not occur.
5. The Closing Date for the Securities is July 30, 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.

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 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**

Security Group 1 PSA Prepayment Assumption Rates															
Distribution Date	Class CA					Class CB					Class CD				
	0%	115%	244%	275%	500%	0%	115%	244%	275%	500%	0%	115%	244%	275%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2003	100	100	79	74	38	100	100	100	100	100	100	100	100	100	100
July 2004	100	100	45	32	0	100	100	100	100	0	100	100	100	100	0
July 2005	100	100	12	0	0	100	100	100	34	0	100	100	100	100	0
July 2006	100	100	0	0	0	100	100	0	0	0	100	100	98	0	0
July 2007	100	100	0	0	0	100	100	0	0	0	100	100	23	0	0
July 2008	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2009	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2010	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2011	100	98	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2012	100	94	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2013	100	87	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2014	100	79	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2015	100	70	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2016	100	60	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2017	100	50	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2018	100	40	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2019	100	29	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2020	100	19	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2021	100	9	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2022	100	0	0	0	0	100	92	0	0	0	100	100	0	0	0
July 2023	100	0	0	0	0	100	5	0	0	0	100	100	0	0	0
July 2024	100	0	0	0	0	100	0	0	0	0	100	62	0	0	0
July 2025	100	0	0	0	0	100	0	0	0	0	100	23	0	0	0
July 2026	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2027	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2028	93	0	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2029	56	0	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2030	16	0	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2031	0	0	0	0	0	0	0	0	0	0	29	0	0	0	0
July 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	27.1	14.9	1.8	1.5	0.8	28.5	20.5	3.7	3.0	1.5	28.9	22.3	4.6	3.5	1.6

Security Group 1 PSA Prepayment Assumption Rates															
Distribution Date	Class CE					Class CG					Class CH				
	0%	115%	244%	275%	500%	0%	115%	244%	275%	500%	0%	115%	244%	275%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2004	100	100	100	100	39	100	100	100	100	0	100	100	100	100	0
July 2005	100	100	100	100	0	100	100	100	100	0	100	100	100	100	0
July 2006	100	100	100	96	0	100	100	96	0	0	100	100	100	0	0
July 2007	100	100	100	49	0	100	100	0	0	0	100	100	52	0	0
July 2008	100	100	85	19	0	100	100	0	0	0	100	100	0	0	0
July 2009	100	100	69	4	0	100	100	0	0	0	100	100	0	0	0
July 2010	100	100	63	0	0	100	100	0	0	0	100	100	0	0	0
July 2011	100	100	59	0	0	100	100	0	0	0	100	100	0	0	0
July 2012	100	100	54	0	0	100	100	0	0	0	100	100	0	0	0
July 2013	100	100	50	0	0	100	100	0	0	0	100	100	0	0	0
July 2014	100	100	45	0	0	100	100	0	0	0	100	100	0	0	0
July 2015	100	100	40	0	0	100	100	0	0	0	100	100	0	0	0
July 2016	100	100	35	0	0	100	100	0	0	0	100	100	0	0	0
July 2017	100	100	31	0	0	100	100	0	0	0	100	100	0	0	0
July 2018	100	100	27	0	0	100	100	0	0	0	100	100	0	0	0
July 2019	100	100	23	0	0	100	100	0	0	0	100	100	0	0	0
July 2020	100	100	19	0	0	100	100	0	0	0	100	100	0	0	0
July 2021	100	100	16	0	0	100	100	0	0	0	100	100	0	0	0
July 2022	100	100	13	0	0	100	100	0	0	0	100	100	0	0	0
July 2023	100	100	11	0	0	100	100	0	0	0	100	100	0	0	0
July 2024	100	100	9	0	0	100	31	0	0	0	100	100	0	0	0
July 2025	100	100	7	0	0	100	0	0	0	0	100	50	0	0	0
July 2026	100	92	5	0	0	100	0	0	0	0	100	0	0	0	0
July 2027	100	72	4	0	0	100	0	0	0	0	100	0	0	0	0
July 2028	100	53	3	0	0	100	0	0	0	0	100	0	0	0	0
July 2029	100	35	2	0	0	100	0	0	0	0	100	0	0	0	0
July 2030	100	18	1	0	0	100	0	0	0	0	100	0	0	0	0
July 2031	100	3	0	0	0	0	0	0	0	0	64	0	0	0	0
July 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	29.6	26.2	12.2	5.2	2.0	28.8	21.7	4.3	3.3	1.6	29.0	23.0	5.0	3.7	1.7

**Security Group 1
PSA Prepayment Assumption Rates**

Distribution Date	Classes FN, PG, NO, NS and SN					Class IA					Classes OA, OB, PE and TP				
	0%	115%	244%	275%	500%	0%	115%	244%	275%	500%	0%	115%	244%	275%	500%
	Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2003	100	100	100	100	100	96	85	85	85	85	100	100	100	100	100
July 2004	100	100	100	100	100	92	61	61	61	61	100	100	100	100	100
July 2005	100	100	100	100	100	88	35	35	35	6	100	100	100	100	100
July 2006	100	100	100	100	100	84	14	14	14	0	100	100	100	100	100
July 2007	100	100	100	100	100	79	0	0	0	0	100	100	100	100	100
July 2008	100	100	100	100	100	74	0	0	0	0	100	100	100	100	55
July 2009	100	100	100	100	100	68	0	0	0	0	100	100	100	100	22
July 2010	100	100	100	100	99	62	0	0	0	0	100	100	100	100	0
July 2011	100	100	100	100	68	56	0	0	0	0	100	94	94	94	0
July 2012	100	100	100	100	46	49	0	0	0	0	100	67	67	67	0
July 2013	100	100	100	100	32	42	0	0	0	0	100	46	46	46	0
July 2014	100	100	100	100	22	34	0	0	0	0	100	28	28	28	0
July 2015	100	100	100	100	15	26	0	0	0	0	100	13	13	13	0
July 2016	100	100	100	100	10	18	0	0	0	0	100	1	1	1	0
July 2017	100	81	81	81	7	10	0	0	0	0	100	0	0	0	0
July 2018	100	65	65	65	4	3	0	0	0	0	100	0	0	0	0
July 2019	100	52	52	52	3	0	0	0	0	0	100	0	0	0	0
July 2020	100	41	41	41	2	0	0	0	0	0	100	0	0	0	0
July 2021	100	32	32	32	1	0	0	0	0	0	100	0	0	0	0
July 2022	100	25	25	25	1	0	0	0	0	0	100	0	0	0	0
July 2023	100	19	19	19	1	0	0	0	0	0	100	0	0	0	0
July 2024	100	14	14	14	0	0	0	0	0	0	97	0	0	0	0
July 2025	100	11	11	11	0	0	0	0	0	0	63	0	0	0	0
July 2026	100	8	8	8	0	0	0	0	0	0	25	0	0	0	0
July 2027	71	5	5	5	0	0	0	0	0	0	0	0	0	0	0
July 2028	4	4	4	4	0	0	0	0	0	0	0	0	0	0	0
July 2029	2	2	2	2	0	0	0	0	0	0	0	0	0	0	0
July 2030	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
July 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	25.3	18.1	18.1	18.1	10.6	9.3	2.4	2.4	2.4	2.0	23.3	11.0	11.0	11.0	6.3

**Security Group 1
PSA Prepayment Assumption Rates**

Distribution Date	Classes OC, OD, OE, OG and PA					Class PB					Class PD				
	0%	115%	244%	275%	500%	0%	115%	244%	275%	500%	0%	115%	244%	275%	500%
	Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2003	95	81	81	81	81	100	100	100	100	100	100	100	100	100	100
July 2004	90	51	51	51	51	100	100	100	100	100	100	100	100	100	100
July 2005	85	18	18	18	0	100	100	100	100	28	100	100	100	100	100
July 2006	80	0	0	0	0	100	66	66	66	0	100	100	100	100	100
July 2007	73	0	0	0	0	100	0	0	0	0	100	100	100	100	4
July 2008	67	0	0	0	0	100	0	0	0	0	100	100	100	100	0
July 2009	60	0	0	0	0	100	0	0	0	0	100	100	100	100	0
July 2010	53	0	0	0	0	100	0	0	0	0	100	48	48	48	0
July 2011	45	0	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2012	36	0	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2013	27	0	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2014	17	0	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2015	6	0	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2016	0	0	0	0	0	85	0	0	0	0	100	0	0	0	0
July 2017	0	0	0	0	0	50	0	0	0	0	100	0	0	0	0
July 2018	0	0	0	0	0	13	0	0	0	0	100	0	0	0	0
July 2019	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0
July 2020	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0
July 2021	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0
July 2022	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0
July 2023	0	0	0	0	0	0	0	0	0	0	54	0	0	0	0
July 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	7.8	2.0	2.0	2.0	1.8	15.0	4.2	4.2	4.2	2.9	21.1	8.0	8.0	8.0	4.6

**Security Group 1
PSA Prepayment Assumption Rates**

<u>Distribution Date</u>	<u>Classes OH, OI, OJ and PH</u>				
	<u>0%</u>	<u>115%</u>	<u>244%</u>	<u>275%</u>	<u>500%</u>
Initial Percent	100	100	100	100	100
July 2003	100	100	100	100	100
July 2004	100	100	100	100	100
July 2005	100	100	100	100	100
July 2006	100	100	100	100	17
July 2007	100	92	92	92	0
July 2008	100	49	49	49	0
July 2009	100	9	9	9	0
July 2010	100	0	0	0	0
July 2011	100	0	0	0	0
July 2012	100	0	0	0	0
July 2013	100	0	0	0	0
July 2014	100	0	0	0	0
July 2015	100	0	0	0	0
July 2016	100	0	0	0	0
July 2017	100	0	0	0	0
July 2018	100	0	0	0	0
July 2019	84	0	0	0	0
July 2020	60	0	0	0	0
July 2021	34	0	0	0	0
July 2022	5	0	0	0	0
July 2023	0	0	0	0	0
July 2024	0	0	0	0	0
July 2025	0	0	0	0	0
July 2026	0	0	0	0	0
July 2027	0	0	0	0	0
July 2028	0	0	0	0	0
July 2029	0	0	0	0	0
July 2030	0	0	0	0	0
July 2031	0	0	0	0	0
July 2032	0	0	0	0	0
Weighted Average Life (years) ...	18.3	6.0	6.0	6.0	3.6

**Security Group 2
PSA Prepayment Assumption Rates**

<u>Distribution Date</u>	<u>Classes AB, FH and SH</u>					<u>Class AC</u>					<u>Class AT</u>				
	<u>0%</u>	<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>	<u>0%</u>	<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>	<u>0%</u>	<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2003	99	96	92	91	84	100	100	100	100	100	100	100	100	100	100
July 2004	98	88	78	75	55	100	100	100	100	100	100	100	100	100	100
July 2005	96	79	62	57	26	100	100	100	100	100	100	100	100	100	100
July 2006	95	71	47	42	6	100	100	100	100	100	100	100	100	100	100
July 2007	93	63	35	29	0	100	100	100	100	30	100	100	100	100	100
July 2008	91	55	24	18	0	100	100	100	100	0	100	100	100	100	77
July 2009	90	48	15	8	0	100	100	100	100	0	100	100	100	100	53
July 2010	88	41	7	1	0	100	100	100	100	0	100	100	100	100	37
July 2011	85	35	0	0	0	100	100	100	46	0	100	100	100	100	25
July 2012	83	29	0	0	0	100	100	49	0	0	100	100	100	98	17
July 2013	80	23	0	0	0	100	100	3	0	0	100	100	100	82	12
July 2014	78	18	0	0	0	100	100	0	0	0	100	100	86	68	8
July 2015	75	13	0	0	0	100	100	0	0	0	100	100	72	56	5
July 2016	71	8	0	0	0	100	100	0	0	0	100	100	61	46	4
July 2017	68	4	0	0	0	100	100	0	0	0	100	100	51	38	2
July 2018	64	0	0	0	0	100	98	0	0	0	100	100	42	31	2
July 2019	60	0	0	0	0	100	63	0	0	0	100	100	35	25	1
July 2020	55	0	0	0	0	100	29	0	0	0	100	100	29	20	1
July 2021	50	0	0	0	0	100	0	0	0	0	100	99	24	16	0
July 2022	45	0	0	0	0	100	0	0	0	0	100	87	19	13	0
July 2023	39	0	0	0	0	100	0	0	0	0	100	76	16	10	0
July 2024	33	0	0	0	0	100	0	0	0	0	100	65	12	8	0
July 2025	26	0	0	0	0	100	0	0	0	0	100	55	10	6	0
July 2026	19	0	0	0	0	100	0	0	0	0	100	45	7	4	0
July 2027	11	0	0	0	0	100	0	0	0	0	100	36	5	3	0
July 2028	3	0	0	0	0	100	0	0	0	0	100	27	4	2	0
July 2029	0	0	0	0	0	43	0	0	0	0	100	19	2	1	0
July 2030	0	0	0	0	0	0	0	0	0	0	81	11	1	1	0
July 2031	0	0	0	0	0	0	0	0	0	0	42	4	0	0	0
July 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.5	7.2	4.1	3.7	2.2	26.9	17.4	10.0	9.0	4.8	28.8	23.8	16.3	14.8	8.0

**Security Group 2
PSA Prepayment Assumption Rates**

Distribution Date	Class HS					Class IB					Class IS				
	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
July 2003	99	95	90	89	80	96	85	85	85	85	100	100	100	100	100
July 2004	97	85	73	69	44	92	59	59	59	59	100	100	100	100	100
July 2005	95	74	52	46	8	87	30	30	30	9	100	100	100	100	100
July 2006	93	63	34	27	0	82	16	16	16	0	100	100	100	100	31
July 2007	91	53	19	11	0	76	2	2	2	0	100	100	100	100	0
July 2008	89	44	5	0	0	70	0	0	0	0	100	100	100	88	0
July 2009	87	35	0	0	0	64	0	0	0	0	100	100	75	42	0
July 2010	84	27	0	0	0	57	0	0	0	0	100	100	35	3	0
July 2011	82	19	0	0	0	49	0	0	0	0	100	100	1	0	0
July 2012	79	11	0	0	0	41	0	0	0	0	100	100	0	0	0
July 2013	75	4	0	0	0	32	0	0	0	0	100	100	0	0	0
July 2014	72	0	0	0	0	27	0	0	0	0	100	91	0	0	0
July 2015	68	0	0	0	0	22	0	0	0	0	100	66	0	0	0
July 2016	64	0	0	0	0	17	0	0	0	0	100	42	0	0	0
July 2017	60	0	0	0	0	10	0	0	0	0	100	20	0	0	0
July 2018	55	0	0	0	0	4	0	0	0	0	100	0	0	0	0
July 2019	50	0	0	0	0	0	0	0	0	0	100	0	0	0	0
July 2020	44	0	0	0	0	0	0	0	0	0	100	0	0	0	0
July 2021	38	0	0	0	0	0	0	0	0	0	100	0	0	0	0
July 2022	31	0	0	0	0	0	0	0	0	0	100	0	0	0	0
July 2023	24	0	0	0	0	0	0	0	0	0	100	0	0	0	0
July 2024	17	0	0	0	0	0	0	0	0	0	100	0	0	0	0
July 2025	8	0	0	0	0	0	0	0	0	0	100	0	0	0	0
July 2026	0	0	0	0	0	0	0	0	0	0	96	0	0	0	0
July 2027	0	0	0	0	0	0	0	0	0	0	57	0	0	0	0
July 2028	0	0	0	0	0	0	0	0	0	0	14	0	0	0	0
July 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	15.5	5.6	3.2	2.9	1.8	8.8	2.4	2.4	2.4	2.0	25.2	13.7	7.7	6.9	3.8

**Security Group 2
PSA Prepayment Assumption Rates**

Distribution Date	Classes OK, OL and PM					Classes OM, ON, OP, OU and PK					Classes OT, OW, OX, OY and PL				
	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
July 2003	100	100	100	100	100	94	78	78	78	78	100	100	100	100	100
July 2004	100	100	100	100	100	88	40	40	40	40	100	100	100	100	100
July 2005	100	100	100	100	100	81	0	0	0	0	100	94	94	94	29
July 2006	100	100	100	100	30	73	0	0	0	0	100	48	48	48	0
July 2007	100	100	100	100	0	65	0	0	0	0	100	5	5	5	0
July 2008	100	69	69	69	0	56	0	0	0	0	100	0	0	0	0
July 2009	100	35	35	35	0	47	0	0	0	0	100	0	0	0	0
July 2010	100	3	3	3	0	37	0	0	0	0	100	0	0	0	0
July 2011	100	0	0	0	0	25	0	0	0	0	100	0	0	0	0
July 2012	100	0	0	0	0	13	0	0	0	0	100	0	0	0	0
July 2013	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0
July 2014	100	0	0	0	0	0	0	0	0	0	85	0	0	0	0
July 2015	100	0	0	0	0	0	0	0	0	0	69	0	0	0	0
July 2016	100	0	0	0	0	0	0	0	0	0	51	0	0	0	0
July 2017	100	0	0	0	0	0	0	0	0	0	32	0	0	0	0
July 2018	100	0	0	0	0	0	0	0	0	0	12	0	0	0	0
July 2019	91	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2020	69	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2021	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2022	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	18.8	6.6	6.6	6.6	3.8	6.3	1.7	1.7	1.7	1.7	14.0	4.0	4.0	4.0	2.9

**Security Group 2
PSA Prepayment Assumption Rates**

Distribution Date	Class TW					Class VA					Classes VB, VI, VM and VO				
	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
July 2003	100	100	92	89	71	93	93	93	93	93	100	100	100	100	100
July 2004	100	100	75	69	19	86	86	86	86	86	100	100	100	100	100
July 2005	100	100	57	46	0	79	79	79	79	79	100	100	100	100	100
July 2006	100	100	42	29	0	70	70	70	70	70	100	100	100	100	100
July 2007	100	100	32	17	0	62	62	62	62	62	100	100	100	100	100
July 2008	100	100	24	8	0	53	53	53	53	0	100	100	100	100	88
July 2009	100	100	19	3	0	43	43	43	43	0	100	100	100	100	0
July 2010	100	100	16	0	0	32	32	32	32	0	100	100	100	100	0
July 2011	100	86	1	0	0	21	21	21	21	0	100	100	100	100	0
July 2012	100	71	0	0	0	9	9	9	5	0	100	100	100	100	0
July 2013	100	57	0	0	0	0	0	0	0	0	94	94	94	20	0
July 2014	100	45	0	0	0	0	0	0	0	0	74	74	16	0	0
July 2015	100	32	0	0	0	0	0	0	0	0	52	52	0	0	0
July 2016	100	21	0	0	0	0	0	0	0	0	28	28	0	0	0
July 2017	100	10	0	0	0	0	0	0	0	0	3	3	0	0	0
July 2018	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2019	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2020	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2021	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2022	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2023	97	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2024	81	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2025	65	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2026	47	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2027	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2028	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	23.8	11.7	4.1	3.1	1.4	6.0	6.0	6.0	6.0	4.5	13.0	13.0	11.6	10.7	6.3

**Security Group 2
PSA Prepayment Assumption Rates**

Distribution Date	Class VL					Class ZA					Class ZL				
	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
July 2003	94	94	94	94	94	107	107	107	107	107	107	107	107	107	107
July 2004	87	87	87	87	87	114	114	114	114	114	114	114	114	114	114
July 2005	81	81	81	81	81	121	121	121	121	121	121	121	121	121	121
July 2006	73	73	73	73	73	130	130	130	130	130	130	130	130	130	130
July 2007	65	65	65	65	0	138	138	138	138	138	138	138	138	138	63
July 2008	57	57	57	57	0	148	148	148	148	148	148	148	148	148	0
July 2009	48	48	48	48	0	157	157	157	157	142	157	157	157	157	0
July 2010	39	39	39	39	0	168	168	168	168	97	168	168	168	168	0
July 2011	28	28	28	0	0	179	179	179	179	67	179	179	179	96	0
July 2012	17	17	0	0	0	191	191	191	191	46	191	191	103	0	0
July 2013	6	6	0	0	0	204	204	204	204	31	204	204	7	0	0
July 2014	0	0	0	0	0	218	218	218	180	21	211	211	0	0	0
July 2015	0	0	0	0	0	232	232	193	149	14	211	211	0	0	0
July 2016	0	0	0	0	0	248	248	162	122	10	211	211	0	0	0
July 2017	0	0	0	0	0	264	264	136	100	7	211	211	0	0	0
July 2018	0	0	0	0	0	267	267	113	82	4	211	207	0	0	0
July 2019	0	0	0	0	0	267	267	94	66	3	211	132	0	0	0
July 2020	0	0	0	0	0	267	267	77	54	2	211	61	0	0	0
July 2021	0	0	0	0	0	267	264	63	43	1	211	0	0	0	0
July 2022	0	0	0	0	0	267	232	51	34	1	211	0	0	0	0
July 2023	0	0	0	0	0	267	202	41	27	1	211	0	0	0	0
July 2024	0	0	0	0	0	267	173	33	21	0	211	0	0	0	0
July 2025	0	0	0	0	0	267	146	26	16	0	211	0	0	0	0
July 2026	0	0	0	0	0	267	120	19	12	0	211	0	0	0	0
July 2027	0	0	0	0	0	267	96	14	9	0	211	0	0	0	0
July 2028	0	0	0	0	0	267	73	10	6	0	211	0	0	0	0
July 2029	0	0	0	0	0	267	51	7	4	0	90	0	0	0	0
July 2030	0	0	0	0	0	216	31	4	2	0	0	0	0	0	0
July 2031	0	0	0	0	0	112	11	1	1	0	0	0	0	0	0
July 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	6.5	6.5	6.1	5.9	3.9	28.8	23.8	17.3	16.0	9.4	26.9	17.4	10.2	9.1	5.0

**Security Group 3
PSA Prepayment Assumption Rates**

<u>Distribution Date</u>	<u>Class CJ</u>					<u>Class CK</u>					<u>Class CL</u>				
	<u>0%</u>	<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>	<u>0%</u>	<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>	<u>0%</u>	<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2003	100	100	63	49	0	100	100	100	100	0	100	100	100	100	0
July 2004	100	100	1	0	0	100	100	100	0	0	100	100	100	35	0
July 2005	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2006	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2007	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2008	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2009	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2010	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2011	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2012	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2013	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2014	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2015	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2016	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2017	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2018	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2019	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2020	100	77	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2021	100	48	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2022	100	19	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2023	100	0	0	0	0	100	1	0	0	0	100	100	0	0	0
July 2024	100	0	0	0	0	100	0	0	0	0	100	29	0	0	0
July 2025	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2026	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2027	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2028	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2029	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2030	48	0	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	28.0	18.9	1.2	1.0	0.4	28.5	20.9	2.1	1.7	0.7	28.7	21.7	2.5	2.0	0.9

**Security Group 3
PSA Prepayment Assumption Rates**

Distribution Date	Class CM					Class CN					Class CP				
	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
July 2003	100	100	100	100	33	100	100	100	100	0	100	100	100	100	100
July 2004	100	100	100	100	0	100	100	100	96	0	100	100	100	100	0
July 2005	100	100	59	0	0	100	100	0	0	0	100	100	100	69	0
July 2006	100	100	0	0	0	100	100	0	0	0	100	100	78	29	0
July 2007	100	100	0	0	0	100	100	0	0	0	100	100	56	3	0
July 2008	100	100	0	0	0	100	100	0	0	0	100	100	42	0	0
July 2009	100	100	0	0	0	100	100	0	0	0	100	100	34	0	0
July 2010	100	100	0	0	0	100	100	0	0	0	100	100	31	0	0
July 2011	100	100	0	0	0	100	100	0	0	0	100	100	31	0	0
July 2012	100	100	0	0	0	100	100	0	0	0	100	100	31	0	0
July 2013	100	100	0	0	0	100	100	0	0	0	100	100	30	0	0
July 2014	100	100	0	0	0	100	100	0	0	0	100	100	30	0	0
July 2015	100	100	0	0	0	100	100	0	0	0	100	100	30	0	0
July 2016	100	100	0	0	0	100	100	0	0	0	100	100	30	0	0
July 2017	100	100	0	0	0	100	100	0	0	0	100	100	30	0	0
July 2018	100	100	0	0	0	100	100	0	0	0	100	100	26	0	0
July 2019	100	100	0	0	0	100	100	0	0	0	100	100	23	0	0
July 2020	100	100	0	0	0	100	100	0	0	0	100	100	20	0	0
July 2021	100	100	0	0	0	100	100	0	0	0	100	100	17	0	0
July 2022	100	100	0	0	0	100	100	0	0	0	100	100	14	0	0
July 2023	100	100	0	0	0	100	100	0	0	0	100	100	12	0	0
July 2024	100	100	0	0	0	100	79	0	0	0	100	100	10	0	0
July 2025	100	21	0	0	0	100	0	0	0	0	100	100	8	0	0
July 2026	100	0	0	0	0	100	0	0	0	0	100	84	6	0	0
July 2027	100	0	0	0	0	100	0	0	0	0	100	66	4	0	0
July 2028	100	0	0	0	0	100	0	0	0	0	100	48	3	0	0
July 2029	100	0	0	0	0	100	0	0	0	0	100	31	2	0	0
July 2030	100	0	0	0	0	100	0	0	0	0	100	14	1	0	0
July 2031	0	0	0	0	0	0	0	0	0	0	96	0	0	0	0
July 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	28.9	22.8	3.1	2.3	1.0	28.8	22.2	2.7	2.1	0.9	29.5	25.9	9.5	3.6	1.3

**Security Group 3
PSA Prepayment Assumption Rates**

Distribution Date	Class CU					Class CV					Class CW				
	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
July 2003	100	100	70	59	0	100	100	100	100	49	100	100	100	100	100
July 2004	100	100	19	0	0	100	100	100	84	0	100	100	100	100	0
July 2005	100	100	0	0	0	100	100	56	0	0	100	100	100	89	0
July 2006	100	100	0	0	0	100	100	0	0	0	100	100	100	38	0
July 2007	100	100	0	0	0	100	100	0	0	0	100	100	72	4	0
July 2008	100	100	0	0	0	100	100	0	0	0	100	100	54	0	0
July 2009	100	100	0	0	0	100	100	0	0	0	100	100	44	0	0
July 2010	100	100	0	0	0	100	100	0	0	0	100	100	40	0	0
July 2011	100	100	0	0	0	100	100	0	0	0	100	100	40	0	0
July 2012	100	100	0	0	0	100	100	0	0	0	100	100	39	0	0
July 2013	100	100	0	0	0	100	100	0	0	0	100	100	39	0	0
July 2014	100	100	0	0	0	100	100	0	0	0	100	100	39	0	0
July 2015	100	100	0	0	0	100	100	0	0	0	100	100	39	0	0
July 2016	100	100	0	0	0	100	100	0	0	0	100	100	39	0	0
July 2017	100	100	0	0	0	100	100	0	0	0	100	100	39	0	0
July 2018	100	100	0	0	0	100	100	0	0	0	100	100	34	0	0
July 2019	100	100	0	0	0	100	100	0	0	0	100	100	30	0	0
July 2020	100	81	0	0	0	100	100	0	0	0	100	100	26	0	0
July 2021	100	58	0	0	0	100	100	0	0	0	100	100	22	0	0
July 2022	100	34	0	0	0	100	100	0	0	0	100	100	18	0	0
July 2023	100	11	0	0	0	100	100	0	0	0	100	100	15	0	0
July 2024	100	0	0	0	0	100	81	0	0	0	100	100	12	0	0
July 2025	100	0	0	0	0	100	46	0	0	0	100	100	10	0	0
July 2026	100	0	0	0	0	100	12	0	0	0	100	100	8	0	0
July 2027	100	0	0	0	0	100	0	0	0	0	100	85	6	0	0
July 2028	100	0	0	0	0	100	0	0	0	0	100	62	4	0	0
July 2029	100	0	0	0	0	100	0	0	0	0	100	40	2	0	0
July 2030	58	0	0	0	0	100	0	0	0	0	100	19	1	0	0
July 2031	0	0	0	0	0	33	0	0	0	0	100	0	0	0	0
July 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	28.1	19.3	1.4	1.1	0.5	28.9	22.9	3.1	2.3	1.0	29.6	26.6	11.2	3.8	1.4

**Security Group 3
PSA Prepayment Assumption Rates**

Distribution Date	Class CY					Class DA					Class DB				
	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
July 2003	100	100	100	100	100	100	100	89	89	89	100	100	100	100	100
July 2004	100	100	100	0	0	100	100	71	71	1	100	100	100	100	100
July 2005	100	100	0	0	0	100	100	52	52	0	100	100	100	100	0
July 2006	100	100	0	0	0	100	100	37	37	0	100	100	100	100	0
July 2007	100	100	0	0	0	100	100	25	25	0	100	100	100	100	0
July 2008	100	100	0	0	0	100	100	15	2	0	100	100	100	100	0
July 2009	100	100	0	0	0	100	100	8	0	0	100	100	100	0	0
July 2010	100	100	0	0	0	100	100	3	0	0	100	100	100	0	0
July 2011	100	100	0	0	0	100	99	0	0	0	100	100	97	0	0
July 2012	100	100	0	0	0	100	94	0	0	0	100	100	74	0	0
July 2013	100	100	0	0	0	100	85	0	0	0	100	100	48	0	0
July 2014	100	100	0	0	0	100	72	0	0	0	100	100	20	0	0
July 2015	100	100	0	0	0	100	57	0	0	0	100	100	0	0	0
July 2016	100	100	0	0	0	100	40	0	0	0	100	100	0	0	0
July 2017	100	100	0	0	0	100	22	0	0	0	100	100	0	0	0
July 2018	100	100	0	0	0	100	3	0	0	0	100	100	0	0	0
July 2019	100	100	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2020	100	100	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2021	100	100	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2022	100	100	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2023	100	100	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2024	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2025	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2026	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2027	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2028	100	0	0	0	0	93	0	0	0	0	100	0	0	0	0
July 2029	100	0	0	0	0	21	0	0	0	0	100	0	0	0	0
July 2030	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	28.6	21.5	2.4	1.9	0.8	26.6	13.2	3.5	3.3	1.6	27.4	16.5	10.9	6.5	2.1

**Security Group 3
PSA Prepayment Assumption Rates**

Distribution Date	Class DC					Class DE					Class DG				
	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
July 2003	100	100	100	100	100	100	100	79	79	79	100	100	100	100	100
July 2004	100	100	100	100	100	100	100	42	42	0	100	100	100	100	1
July 2005	100	100	100	100	0	100	100	4	4	0	100	100	100	100	0
July 2006	100	100	100	100	0	100	100	0	0	0	100	100	74	74	0
July 2007	100	100	100	100	0	100	100	0	0	0	100	100	49	49	0
July 2008	100	100	100	100	0	100	100	0	0	0	100	100	30	4	0
July 2009	100	100	100	93	0	100	100	0	0	0	100	100	15	0	0
July 2010	100	100	100	10	0	100	100	0	0	0	100	100	5	0	0
July 2011	100	100	100	0	0	100	99	0	0	0	100	100	0	0	0
July 2012	100	100	100	0	0	100	88	0	0	0	100	100	0	0	0
July 2013	100	100	100	0	0	100	70	0	0	0	100	100	0	0	0
July 2014	100	100	100	0	0	100	45	0	0	0	100	100	0	0	0
July 2015	100	100	87	0	0	100	14	0	0	0	100	100	0	0	0
July 2016	100	100	44	0	0	100	0	0	0	0	100	80	0	0	0
July 2017	100	100	1	0	0	100	0	0	0	0	100	44	0	0	0
July 2018	100	100	0	0	0	100	0	0	0	0	100	5	0	0	0
July 2019	100	48	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2020	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2021	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2022	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2023	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2024	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2025	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2026	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2027	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
July 2028	100	0	0	0	0	86	0	0	0	0	100	0	0	0	0
July 2029	100	0	0	0	0	0	0	0	0	0	42	0	0	0	0
July 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	27.5	17.0	13.9	7.5	2.1	26.3	11.7	1.8	1.8	1.4	27.0	14.8	5.2	4.8	1.9

**Security Group 3
PSA Prepayment Assumption Rates**

Distribution Date	Class EB					Class EC					Class ED				
	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
July 2003	100	100	100	100	0	100	100	100	100	7	100	100	100	100	100
July 2004	100	100	100	0	0	100	100	100	72	0	100	100	100	100	0
July 2005	100	100	0	0	0	100	100	19	0	0	100	100	100	67	0
July 2006	100	100	0	0	0	100	100	0	0	0	100	100	76	29	0
July 2007	100	100	0	0	0	100	100	0	0	0	100	100	55	3	0
July 2008	100	100	0	0	0	100	100	0	0	0	100	100	41	0	0
July 2009	100	100	0	0	0	100	100	0	0	0	100	100	33	0	0
July 2010	100	100	0	0	0	100	100	0	0	0	100	100	30	0	0
July 2011	100	100	0	0	0	100	100	0	0	0	100	100	30	0	0
July 2012	100	100	0	0	0	100	100	0	0	0	100	100	30	0	0
July 2013	100	100	0	0	0	100	100	0	0	0	100	100	30	0	0
July 2014	100	100	0	0	0	100	100	0	0	0	100	100	29	0	0
July 2015	100	100	0	0	0	100	100	0	0	0	100	100	29	0	0
July 2016	100	100	0	0	0	100	100	0	0	0	100	100	29	0	0
July 2017	100	100	0	0	0	100	100	0	0	0	100	100	29	0	0
July 2018	100	100	0	0	0	100	100	0	0	0	100	100	26	0	0
July 2019	100	100	0	0	0	100	100	0	0	0	100	100	22	0	0
July 2020	100	100	0	0	0	100	100	0	0	0	100	100	19	0	0
July 2021	100	100	0	0	0	100	100	0	0	0	100	100	16	0	0
July 2022	100	100	0	0	0	100	100	0	0	0	100	100	14	0	0
July 2023	100	61	0	0	0	100	100	0	0	0	100	100	11	0	0
July 2024	100	0	0	0	0	100	67	0	0	0	100	100	9	0	0
July 2025	100	0	0	0	0	100	1	0	0	0	100	100	7	0	0
July 2026	100	0	0	0	0	100	0	0	0	0	100	82	6	0	0
July 2027	100	0	0	0	0	100	0	0	0	0	100	64	4	0	0
July 2028	100	0	0	0	0	100	0	0	0	0	100	47	3	0	0
July 2029	100	0	0	0	0	100	0	0	0	0	100	30	2	0	0
July 2030	100	0	0	0	0	100	0	0	0	0	100	14	1	0	0
July 2031	0	0	0	0	0	0	0	0	0	0	93	0	0	0	0
July 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	28.5	21.1	2.2	1.8	0.8	28.8	22.3	2.8	2.1	0.9	29.5	25.9	9.3	3.5	1.3

**Security Group 3
PSA Prepayment Assumption Rates**

Distribution Date	Class EG					Class EH					Classes FK,KO,KS,PY and SK					Classes IJ, TJ, TK, TL, TV and TY					
	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
July 2003	100	100	55	38	0	100	100	100	100	0	100	100	100	100	100	100	97	87	87	87	87
July 2004	100	100	0	0	0	100	100	8	0	0	100	100	100	100	100	100	93	65	65	65	65
July 2005	100	100	0	0	0	100	100	0	0	0	100	100	100	100	100	100	89	42	42	42	3
July 2006	100	100	0	0	0	100	100	0	0	0	100	100	100	100	100	100	85	20	20	20	0
July 2007	100	100	0	0	0	100	100	0	0	0	100	100	100	100	100	100	81	0	0	0	0
July 2008	100	100	0	0	0	100	100	0	0	0	100	100	100	100	100	100	76	0	0	0	0
July 2009	100	100	0	0	0	100	100	0	0	0	100	100	100	100	100	100	71	0	0	0	0
July 2010	100	100	0	0	0	100	100	0	0	0	100	100	100	100	100	71	66	0	0	0	0
July 2011	100	100	0	0	0	100	100	0	0	0	100	100	100	100	100	49	60	0	0	0	0
July 2012	100	100	0	0	0	100	100	0	0	0	100	100	100	100	33	53	0	0	0	0	0
July 2013	100	100	0	0	0	100	100	0	0	0	100	100	100	100	23	47	0	0	0	0	0
July 2014	100	100	0	0	0	100	100	0	0	0	100	100	100	100	15	39	0	0	0	0	0
July 2015	100	100	0	0	0	100	100	0	0	0	100	100	100	100	10	31	0	0	0	0	0
July 2016	100	100	0	0	0	100	100	0	0	0	100	91	91	91	7	23	0	0	0	0	0
July 2017	100	100	0	0	0	100	100	0	0	0	100	75	75	75	5	13	0	0	0	0	0
July 2018	100	100	0	0	0	100	100	0	0	0	100	61	61	61	3	3	0	0	0	0	0
July 2019	100	100	0	0	0	100	100	0	0	0	100	49	49	49	2	0	0	0	0	0	0
July 2020	100	72	0	0	0	100	100	0	0	0	100	39	39	39	1	0	0	0	0	0	0
July 2021	100	36	0	0	0	100	100	0	0	0	100	31	31	31	1	0	0	0	0	0	0
July 2022	100	1	0	0	0	100	100	0	0	0	100	25	25	25	1	0	0	0	0	0	0
July 2023	100	0	0	0	0	100	0	0	0	0	100	19	19	19	0	0	0	0	0	0	0
July 2024	100	0	0	0	0	100	0	0	0	0	100	15	15	15	0	0	0	0	0	0	0
July 2025	100	0	0	0	0	100	0	0	0	0	100	11	11	11	0	0	0	0	0	0	0
July 2026	100	0	0	0	0	100	0	0	0	0	100	8	8	8	0	0	0	0	0	0	0
July 2027	100	0	0	0	0	100	0	0	0	0	61	6	6	6	0	0	0	0	0	0	0
July 2028	100	0	0	0	0	100	0	0	0	0	4	4	4	4	0	0	0	0	0	0	0
July 2029	100	0	0	0	0	100	0	0	0	0	2	2	2	2	0	0	0	0	0	0	0
July 2030	37	0	0	0	0	100	0	0	0	0	1	1	1	1	0	0	0	0	0	0	0
July 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 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)	27.9	18.6	1.0	0.8	0.3	28.3	20.4	1.9	1.5	0.7	25.2	17.9	17.9	17.9	9.7	9.8	2.7	2.7	2.7	2.1	2.1

**Security Group 3
PSA Prepayment Assumption Rates**

Distribution Date	Class PO					Class PU					Class PW				
	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
July 2003	100	100	88	83	47	100	100	100	100	100	100	100	100	100	100
July 2004	100	100	68	56	0	100	100	100	100	100	100	100	100	100	100
July 2005	100	100	49	31	0	100	100	100	100	100	100	100	100	100	100
July 2006	100	100	35	13	0	100	100	100	100	0	100	100	100	100	80
July 2007	100	100	25	1	0	100	100	100	100	0	100	100	100	100	0
July 2008	100	100	19	0	0	100	48	48	48	0	100	100	100	100	0
July 2009	100	100	15	0	0	100	0	0	0	0	100	100	100	100	0
July 2010	100	100	14	0	0	100	0	0	0	0	100	48	48	48	0
July 2011	100	100	14	0	0	100	0	0	0	0	100	0	0	0	0
July 2012	100	100	14	0	0	100	0	0	0	0	100	0	0	0	0
July 2013	100	100	14	0	0	100	0	0	0	0	100	0	0	0	0
July 2014	100	100	14	0	0	100	0	0	0	0	100	0	0	0	0
July 2015	100	100	14	0	0	100	0	0	0	0	100	0	0	0	0
July 2016	100	100	14	0	0	100	0	0	0	0	100	0	0	0	0
July 2017	100	100	14	0	0	100	0	0	0	0	100	0	0	0	0
July 2018	100	100	12	0	0	100	0	0	0	0	100	0	0	0	0
July 2019	100	100	10	0	0	80	0	0	0	0	100	0	0	0	0
July 2020	100	92	9	0	0	49	0	0	0	0	100	0	0	0	0
July 2021	100	83	8	0	0	16	0	0	0	0	100	0	0	0	0
July 2022	100	74	6	0	0	0	0	0	0	0	77	0	0	0	0
July 2023	100	64	5	0	0	0	0	0	0	0	33	0	0	0	0
July 2024	100	55	4	0	0	0	0	0	0	0	0	0	0	0	0
July 2025	100	46	3	0	0	0	0	0	0	0	0	0	0	0	0
July 2026	100	38	3	0	0	0	0	0	0	0	0	0	0	0	0
July 2027	100	30	2	0	0	0	0	0	0	0	0	0	0	0	0
July 2028	100	22	1	0	0	0	0	0	0	0	0	0	0	0	0
July 2029	100	14	1	0	0	0	0	0	0	0	0	0	0	0	0
July 2030	83	7	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2031	43	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	28.8	22.8	5.3	2.4	0.9	18.0	6.0	6.0	6.0	3.4	20.6	8.0	8.0	8.0	4.3

**Security Group 3
PSA Prepayment Assumption Rates**

Distribution Date	Classes PX, TM, TN and TX					Class VH					Class VJ				
	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
July 2003	100	100	100	100	100	94	94	94	94	94	100	100	100	100	100
July 2004	100	100	100	100	100	87	87	87	87	0	100	100	100	100	0
July 2005	100	100	100	100	100	79	79	79	0	0	100	100	100	48	0
July 2006	100	100	100	100	100	72	72	0	0	0	100	100	74	0	0
July 2007	100	100	100	100	86	63	63	0	0	0	100	100	0	0	0
July 2008	100	100	100	100	37	55	55	0	0	0	100	100	0	0	0
July 2009	100	100	100	100	3	45	45	0	0	0	100	100	0	0	0
July 2010	100	100	100	100	0	35	35	0	0	0	100	100	0	0	0
July 2011	100	100	100	100	0	25	25	0	0	0	100	100	0	0	0
July 2012	100	71	71	71	0	13	13	0	0	0	100	100	0	0	0
July 2013	100	46	46	46	0	1	1	0	0	0	100	100	0	0	0
July 2014	100	26	26	26	0	0	0	0	0	0	89	89	0	0	0
July 2015	100	8	8	8	0	0	0	0	0	0	75	75	0	0	0
July 2016	100	0	0	0	0	0	0	0	0	0	61	61	0	0	0
July 2017	100	0	0	0	0	0	0	0	0	0	45	45	0	0	0
July 2018	100	0	0	0	0	0	0	0	0	0	29	29	0	0	0
July 2019	100	0	0	0	0	0	0	0	0	0	11	11	0	0	0
July 2020	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2021	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2022	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2023	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2024	90	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2025	54	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2026	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	23.1	11.0	11.0	11.0	5.8	6.2	6.2	3.1	2.3	1.1	14.6	14.6	4.3	3.0	1.2

**Security Group 3
PSA Prepayment Assumption Rates**

Distribution Date	Class VK					Class ZK				
	0%	100%	219%	250%	500%	0%	100%	219%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100
July 2003	100	100	100	100	100	106	106	106	106	106
July 2004	100	100	100	100	0	113	113	113	113	0
July 2005	100	100	100	100	0	121	121	121	121	0
July 2006	100	100	100	0	0	128	128	128	115	0
July 2007	100	100	82	0	0	137	137	137	11	0
July 2008	100	100	18	0	0	145	145	145	0	0
July 2009	100	100	0	0	0	155	155	132	0	0
July 2010	100	100	0	0	0	165	165	120	0	0
July 2011	100	100	0	0	0	175	175	119	0	0
July 2012	100	100	0	0	0	187	187	119	0	0
July 2013	100	100	0	0	0	199	199	118	0	0
July 2014	100	100	0	0	0	211	211	118	0	0
July 2015	100	100	0	0	0	225	225	117	0	0
July 2016	100	100	0	0	0	239	239	117	0	0
July 2017	100	100	0	0	0	255	255	116	0	0
July 2018	100	100	0	0	0	271	271	103	0	0
July 2019	100	100	0	0	0	289	289	89	0	0
July 2020	93	93	0	0	0	307	307	77	0	0
July 2021	73	73	0	0	0	327	327	66	0	0
July 2022	52	52	0	0	0	348	348	55	0	0
July 2023	30	30	0	0	0	370	370	46	0	0
July 2024	6	6	0	0	0	394	394	37	0	0
July 2025	0	0	0	0	0	400	400	30	0	0
July 2026	0	0	0	0	0	400	327	23	0	0
July 2027	0	0	0	0	0	400	255	17	0	0
July 2028	0	0	0	0	0	400	186	12	0	0
July 2029	0	0	0	0	0	400	120	7	0	0
July 2030	0	0	0	0	0	400	56	3	0	0
July 2031	0	0	0	0	0	373	0	0	0	0
July 2032	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	20.1	20.1	5.5	3.6	1.4	29.5	25.9	17.6	4.5	1.5

**Security Group 4
PSA Prepayment Assumption Rates**

Distribution Date	Classes HC and HD					Class HM				
	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100
July 2003	99	91	83	76	69	100	100	100	100	100
July 2004	97	82	69	56	45	100	100	100	100	100
July 2005	96	74	56	41	27	100	100	100	100	100
July 2006	94	66	45	28	14	100	100	100	100	100
July 2007	92	59	35	17	4	100	100	100	100	100
July 2008	90	52	27	9	0	100	100	100	100	86
July 2009	88	45	19	2	0	100	100	100	100	64
July 2010	86	39	13	0	0	100	100	100	86	47
July 2011	83	34	7	0	0	100	100	100	69	35
July 2012	81	28	3	0	0	100	100	100	54	25
July 2013	78	23	0	0	0	100	100	94	43	19
July 2014	75	19	0	0	0	100	100	79	34	14
July 2015	72	14	0	0	0	100	100	66	26	10
July 2016	69	10	0	0	0	100	100	55	21	7
July 2017	66	6	0	0	0	100	100	46	16	5
July 2018	62	2	0	0	0	100	100	38	12	4
July 2019	58	0	0	0	0	100	95	31	9	3
July 2020	54	0	0	0	0	100	82	25	7	2
July 2021	49	0	0	0	0	100	69	20	5	1
July 2022	45	0	0	0	0	100	57	15	4	1
July 2023	39	0	0	0	0	100	46	12	3	1
July 2024	34	0	0	0	0	100	36	8	2	0
July 2025	28	0	0	0	0	100	26	6	1	0
July 2026	22	0	0	0	0	100	17	3	1	0
July 2027	15	0	0	0	0	100	8	2	0	0
July 2028	8	0	0	0	0	100	0	0	0	0
July 2029	1	0	0	0	0	100	0	0	0	0
July 2030	0	0	0	0	0	71	0	0	0	0
July 2031	0	0	0	0	0	37	0	0	0	0
July 2032	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.3	6.9	4.1	2.8	2.1	28.6	20.9	15.5	11.4	8.7

**Security Group 5
PSA Prepayment Assumption Rates**

<u>Distribution Date</u>	<u>Classes FM and SM</u>				
	<u>0%</u>	<u>250%</u>	<u>525%</u>	<u>800%</u>	<u>1100%</u>
Initial Percent	100	100	100	100	100
July 2003	99	90	80	69	58
July 2004	98	76	55	37	21
July 2005	98	64	37	19	7
July 2006	97	54	25	10	2
July 2007	95	45	17	5	1
July 2008	94	38	11	3	0
July 2009	93	31	8	1	0
July 2010	92	26	5	1	0
July 2011	90	22	3	0	0
July 2012	89	18	2	0	0
July 2013	87	15	2	0	0
July 2014	85	12	1	0	0
July 2015	83	10	1	0	0
July 2016	81	8	0	0	0
July 2017	78	7	0	0	0
July 2018	75	6	0	0	0
July 2019	72	5	0	0	0
July 2020	69	4	0	0	0
July 2021	66	3	0	0	0
July 2022	62	2	0	0	0
July 2023	58	2	0	0	0
July 2024	53	1	0	0	0
July 2025	49	1	0	0	0
July 2026	43	1	0	0	0
July 2027	37	1	0	0	0
July 2028	31	0	0	0	0
July 2029	24	0	0	0	0
July 2030	17	0	0	0	0
July 2031	9	0	0	0	0
July 2032	0	0	0	0	0
Weighted Average Life (years)	20.8	5.9	3.0	2.0	1.4

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 (and 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, the Floating Rate Classes will not benefit from a higher yield at high 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

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 IA to Prepayments
Assumed Price 11.00%*

PSA Prepayment Assumption Rates				
<u>115%</u>	<u>244%</u>	<u>275%</u>	<u>500%</u>	<u>564%</u>
18.8%	18.8%	18.8%	6.1%	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 NO to Prepayments
Assumed Price 59.00%**

PSA Prepayment Assumption Rates				
<u>115%</u>	<u>244%</u>	<u>275%</u>	<u>500%</u>	
3.0%	3.0%	3.0%	5.1%	

**Sensitivity of Class NS to Prepayments
Assumed Price 49.00%***

<u>LIBOR</u>	PSA Prepayment Assumption Rates			
	<u>115%</u>	<u>244%</u>	<u>275%</u>	<u>500%</u>
0.84%	41.2%	41.2%	41.2%	40.1%
1.84%	35.1%	35.1%	35.1%	33.6%
4.84%	16.6%	16.6%	16.6%	12.5%
8.05% and above	**	**	**	**

**Sensitivity of Class OA to Prepayments
Assumed Price 27.50%***

PSA Prepayment Assumption Rates				
<u>115%</u>	<u>244%</u>	<u>275%</u>	<u>500%</u>	<u>727%</u>
21.8%	21.8%	21.8%	13.1%	0.1%

**Sensitivity of Class OB to Prepayments
Assumed Price 76.00%**

PSA Prepayment Assumption Rates				
<u>115%</u>	<u>244%</u>	<u>275%</u>	<u>500%</u>	
2.5%	2.5%	2.5%	4.4%	

**Sensitivity of Class OE to Prepayments
Assumed Price 9.50%***

PSA Prepayment Assumption Rates				
<u>115%</u>	<u>244%</u>	<u>275%</u>	<u>500%</u>	<u>697%</u>
25.0%	25.0%	25.0%	16.9%	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 OI to Prepayments

Assumed Price 22.00%*

PSA Prepayment Assumption Rates

115%	244%	275%	500%	535%
21.3%	21.3%	21.3%	3.3%	0.0%

Sensitivity of Class SN to Prepayments

Assumed Price 108.50%*

PSA Prepayment Assumption Rates

LIBOR	115%	244%	275%	500%
0.84%	17.8%	17.8%	17.8%	17.6%
1.84%	15.2%	15.2%	15.2%	15.0%
4.84%	7.6%	7.6%	7.6%	7.3%
8.05% and above	(0.4)%	(0.4)%	(0.4)%	(0.7)%

SECURITY GROUP 2

Sensitivity of Class HS to Prepayments

Assumed Price 9.00%*

PSA Prepayment Assumption Rates

LIBOR	100%	219%	250%	500%
0.84%	83.9%	71.8%	68.4%	40.5%
1.84%	69.3%	56.5%	52.9%	23.9%
4.84%	26.6%	9.8%	5.3%	(28.6)%
8.15% and above	**	**	**	**

Sensitivity of Class IB to Prepayments

Assumed Price 10.50%*

PSA Prepayment Assumption Rates

100%	219%	250%	500%	756%
27.9%	27.9%	27.9%	18.0%	0.0%

Sensitivity of Class IS to Prepayments

Assumed Price 3.50%*

PSA Prepayment Assumption Rates

LIBOR	100%	219%	250%	500%
0.84%	316.2%	316.2%	316.2%	315.9%
1.84%	262.4%	262.3%	262.3%	261.6%
4.84%	121.6%	121.5%	121.3%	117.1%
8.15% and above	**	**	**	**

Sensitivity of Class OK to Prepayments

Assumed Price 22.50%*

PSA Prepayment Assumption Rates

100%	219%	250%	500%	547%
22.1%	22.1%	22.1%	3.9%	0.0%

Sensitivity of Class OL to Prepayments

Assumed Price 82.50%

PSA Prepayment Assumption Rates

100%	219%	250%	500%
3.0%	3.0%	3.0%	5.1%

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

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

Sensitivity of Class OU to Prepayments
Assumed Price 7.75%*

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>	<u>1022%</u>
34.0%	34.0%	34.0%	31.8%	0.1%

Sensitivity of Class OY to Prepayments
Assumed Price 14.75%*

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>	<u>674%</u>
31.0%	31.0%	31.0%	15.2%	0.0%

Sensitivity of Class SH to Prepayments
Assumed Price 8.00%*

<u>LIBOR</u>	PSA Prepayment Assumption Rates			
	<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
0.84%	100.7%	92.1%	89.7%	69.3%
1.84%	83.9%	75.0%	72.5%	51.2%
4.84%	36.2%	25.0%	21.9%	(4.4)%
8.15% and above	**	**	**	**

Sensitivity of Class VI to Prepayments
Assumed Price 28.00%*

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>	<u>764%</u>
22.4%	21.8%	21.1%	12.8%	0.0%

Sensitivity of Class VO to Prepayments
Assumed Price 75.50%

PSA Prepayment Assumption Rates			
<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
2.2%	2.4%	2.7%	4.5%

SECURITY GROUP 3
Sensitivity of Class IJ to Prepayments
Assumed Price 11.50%*

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>	<u>542%</u>
20.0%	20.0%	20.0%	4.2%	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.

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

**Sensitivity of Class KO to Prepayments
Assumed Price 48.50%**

PSA Prepayment Assumption Rates			
<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
4.1%	4.1%	4.1%	7.8%

**Sensitivity of Class KS to Prepayments
Assumed Price 44.00%***

<u>LIBOR</u>	PSA Prepayment Assumption Rates			
	<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
0.84%	35.1%	35.1%	35.1%	32.9%
1.84%	29.9%	29.9%	29.9%	27.1%
4.84%	13.8%	13.8%	13.8%	7.9%
8.10% and above	**	**	**	**

**Sensitivity of Class PO to Prepayments
Assumed Price 72.50%**

PSA Prepayment Assumption Rates			
<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
1.4%	8.0%	14.8%	39.3%

**Sensitivity of Class SK to Prepayments
Assumed Price 92.50%***

<u>LIBOR</u>	PSA Prepayment Assumption Rates			
	<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
0.84%	16.3%	16.3%	16.3%	16.6%
1.84%	14.0%	14.0%	14.0%	14.4%
4.84%	7.4%	7.4%	7.4%	7.8%
8.10% and above	0.5%	0.5%	0.5%	0.9%

**Sensitivity of Class TM to Prepayments
Assumed Price 29.00%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>	<u>593%</u>
17.9%	17.9%	17.9%	5.9%	0.0%

**Sensitivity of Class TN to Prepayments
Assumed Price 70.00%**

PSA Prepayment Assumption Rates			
<u>100%</u>	<u>219%</u>	<u>250%</u>	<u>500%</u>
3.3%	3.3%	3.3%	6.3%

* 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 TY to Prepayments
Assumed Price 11.50%***

PSA Prepayment Assumption Rates				
100%	219%	250%	500%	542%
20.0%	20.0%	20.0%	4.2%	0.1%

**SECURITY GROUP 5
Sensitivity of Class SM to Prepayments
Assumed Price 4.50%***

LIBOR	PSA Prepayment Assumption Rates			
	250%	525%	800%	1100%
0.84%	123.3%	102.7%	80.3%	53.5%
1.84%	92.7%	72.7%	51.1%	25.0%
4.84%	10.3%	(8.2)%	(28.8)%	(54.5)%
5.97% 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.

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 Trust for federal income tax purposes. Income on the Regular Securities must be reported under an accrual method of accounting.

The Class KO, NO, OB, OL, PO, TN and VO 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 HS, IA, IB, IJ, IS, KS, NS, OA, OK, SM, TM, and VI 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 ZA, ZL, 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.

Other than 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, the constant LIBOR value described below, no Classes 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 assumptions 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) are as follows:

<u>Group</u>	<u>PSA</u>
Group 1	244%
Groups 2 and 3	219%
Group 4	200%
Group 5	525%

In the case of the Floating Rate Classes, 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*. Code Section 1272(a)(6), however, authorizes regulations regarding the “Pricing Prepayment Assumption” to be used in making these determinations.

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 respective 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.

The proposed Treasury Regulations referred to in the *Base Offering Circular* relating to transfers of noneconomic residual interests were finalized recently. See “*Certain Federal Income Tax Consequences—Tax Treatment of Residual Securities—Non-Recognition of Certain Transfers for Federal Income Tax Purposes*” in the *Base Offering Circular*. With certain exceptions, the final regulations incorporate the safe harbor rules in the proposed regulations (the “present value test”) and in Revenue Procedure 2001-12 (the “asset test”). Among

other things, the final regulations modify the present value test to require use of the federal short term rate for the month of transfer for purposes of the present value calculations. In addition, in order to qualify for either safe harbor (the present value or asset test), a transfer of a noneconomic residual interest may not be to a foreign permanent establishment or fixed base of a U.S. taxpayer (an “offshore location”), and each transferee must represent that it will not cause income from the noneconomic residual interest to be attributable to an offshore location of the transferee or another U.S. taxpayer. The final regulations generally apply to transfers of noneconomic residual interests occurring on or after February 4, 2000, although the modifications noted above generally apply to transfers occurring on or after August 19, 2002.

Prospective Holders of Residual Securities should consult their tax advisors regarding the final regulations and their application to transfers of Residual Securities.

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, if any, from (1) July 1, 2002 on the Fixed Rate Classes, (2) July 16, 2002 on the Group 1 Floating Rate and Inverse Floating Rate Classes, and (3) July 20, 2002 on the Groups 2, 3 and 5 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) Aggregate Scheduled Principal 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 Sidley Austin Brown & Wood LLP, Washington, DC, New York, NY; for the Trust by Cleary, Gottlieb, Steen & Hamilton and Marcell Solomon & Associates P.C.; and for the Trustee by Ungaretti & Harris, Chicago, Illinois.

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)
Security Group 2									
Combination 10									
VL	\$ 10,500,000	AC	\$ 20,000,000	SEQ	6.50%	FIX	38373X7F7	January 2030	N/A
ZL	9,500,000								
Combination 11									
VI	\$ 12,445,000	VB	\$ 12,445,000	SEQ	6.50%	FIX	38373X7G5	September 2017	N/A
VO	12,445,000								
Combination 12									
VI	\$ 11,487,693	VM	\$ 12,445,000	SEQ	6.00%	FIX	38373X7H3	September 2017	N/A
VO	12,445,000								
Combination 13									
VA	\$ 18,805,000	AT	\$ 50,000,000	SEQ	6.50%	FIX	38373X7J9	July 2032	N/A
VB(8)	12,445,000								
ZA	18,750,000								
Combination 14									
HS	\$ 28,800,000	SH	\$ 36,000,000	NTL(SEQ)	(6)	INV/IO	38373X7K6	November 2028	\$1,259,000*
IS	7,200,000								
Combination 15									
FH	\$ 36,000,000	AB	\$ 36,000,000	SEQ	8.50%	FIX	38373X7L4	November 2028	N/A
SH(8)	36,000,000								
Security Group 3									
Combination 16(7)									
TJ	\$169,994,000	TK	\$169,994,000	PAC	5.25%	FIX	38373X7M2	March 2026	N/A
		TL	169,994,000	PAC	5.00	FIX	38373X7N0	March 2026	N/A
		TV	169,994,000	PAC	4.75	FIX	38373X7P5	March 2026	N/A
		TY	21,249,250	NTL(PAC)	6.00	FIX/IO	38373X7Q3	March 2026	\$ 870,000*

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)
Security Group 3									
Combination 17									
TM	\$78,664,000	PX	\$78,664,000	PAC	6.00%	FIX	38373X7R1	May 2031	N/A
TN	78,664,000								
Combination 18									
TM	\$72,108,667	TX	\$78,664,000	PAC	5.50%	FIX	38373X7S9	May 2031	N/A
TN	78,664,000								
Combination 19									
KO	\$18,736,667	SK	\$18,736,667	PAC	(6)	INV	38373X7T7	July 2032	\$109,000
KS	18,736,667								
Combination 20									
FK	\$37,473,333	PY	\$56,210,000	PAC	6.00%	FIX	38373X7U4	July 2032	N/A
SK(8)	18,736,667								

- (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) The Interest Rate will be calculated as described under “Terms Sheet—Interest Rates” in this Supplement.
 - (7) In the case of Combinations 1, 2, 7, 8 and 16 various subcombinations are permitted. See “Description of the Securities—Modification and Exchange” in the Base Offering Circular for a discussion of subcombinations
 - (8) MX Class
- * Notional Balance

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Schedule II

SCHEDULED PRINCIPAL BALANCES

<u>Distribution Date</u>	<u>Classes FN, NO, OB, PA, PB, PD and PH (in the aggregate)</u>	<u>Classes OL, PK and PL (in the aggregate)</u>	<u>Classes FK, KO, PU, PW, TJ and TN (in the aggregate)</u>	<u>Classes DA, DB, DC, DE and DG (in the aggregate)</u>
Initial Balance	\$178,039,000.00	\$85,258,000.00	\$424,836,000.00	\$63,550,000.00
August 2002	177,434,616.14	84,929,962.15	423,474,077.58	63,266,041.26
September 2002	176,780,681.22	84,567,081.13	422,009,095.67	62,946,685.53
October 2002	176,078,381.43	84,170,158.20	420,442,815.81	62,592,936.39
November 2002	175,328,011.08	83,739,322.93	418,775,820.59	62,205,148.93
December 2002	174,529,893.21	83,274,722.48	417,008,745.07	61,783,720.35
January 2003	173,684,379.40	82,776,521.60	415,142,276.45	61,329,089.53
February 2003	172,791,849.55	82,244,902.50	413,177,153.63	60,841,736.63
March 2003	171,852,711.62	81,680,064.79	411,114,166.82	60,322,182.50
April 2003	170,867,401.35	81,082,225.35	408,954,156.98	59,770,988.16
May 2003	169,836,381.91	80,451,618.23	406,698,015.35	59,188,754.15
June 2003	168,760,143.63	79,788,494.51	404,346,682.85	58,576,119.77
July 2003	167,639,203.56	79,093,122.11	401,901,149.43	57,933,762.39
August 2003	166,474,105.13	78,365,785.68	399,362,453.46	57,262,396.56
September 2003	165,265,417.67	77,606,786.38	396,731,680.96	56,562,773.12
October 2003	164,013,736.02	76,816,441.68	394,009,964.89	55,835,678.28
November 2003	162,719,680.01	75,995,085.18	391,198,484.36	55,081,932.62
December 2003	161,383,894.00	75,143,066.34	388,298,463.78	54,302,389.99
January 2004	160,007,046.30	74,260,750.30	385,311,171.96	53,497,936.40
February 2004	158,589,828.67	73,348,517.55	382,237,921.26	52,669,488.90
March 2004	157,132,955.73	72,406,763.75	379,080,066.61	51,817,994.28
April 2004	155,637,164.35	71,435,899.36	375,839,004.49	50,944,427.90
May 2004	154,103,213.05	70,436,349.43	372,516,171.96	50,049,792.27
June 2004	152,531,881.35	69,408,553.23	369,113,045.57	49,135,115.77
July 2004	150,969,916.16	68,352,963.97	365,727,136.38	48,234,305.57
August 2004	149,417,261.83	67,270,048.45	362,358,355.70	47,347,231.22
September 2004	147,873,863.06	66,160,286.72	359,006,615.30	46,473,763.33
October 2004	146,339,664.86	65,056,081.83	355,671,827.41	45,613,773.62
November 2004	144,814,612.56	63,957,405.07	352,353,904.70	44,767,134.84
December 2004	143,298,651.84	62,864,227.88	349,052,760.29	43,933,720.83
January 2005	141,791,728.68	61,776,521.85	345,768,307.76	43,113,406.44
February 2005	140,293,789.39	60,694,258.70	342,500,461.11	42,306,067.61
March 2005	138,804,780.61	59,617,410.31	339,249,134.80	41,511,581.26
April 2005	137,324,649.27	58,545,948.71	336,014,243.74	40,729,825.38
May 2005	135,853,342.64	57,479,846.05	332,795,703.25	39,960,678.95
June 2005	134,390,808.29	56,419,074.64	329,593,429.10	39,204,021.98
July 2005	132,936,994.11	55,363,606.94	326,407,337.51	38,459,735.45
August 2005	131,491,848.29	54,313,415.53	323,237,345.09	37,727,701.36
September 2005	130,055,319.34	53,268,473.15	320,083,368.91	37,007,802.69
October 2005	128,627,356.07	52,228,752.67	316,945,326.47	36,299,923.39
November 2005	127,207,907.58	51,194,227.10	313,823,135.66	35,603,948.38
December 2005	125,796,923.29	50,164,869.59	310,716,714.84	34,919,763.56
January 2006	124,394,352.92	49,140,653.42	307,625,982.75	34,247,255.76
February 2006	123,000,146.49	48,121,552.03	304,550,858.57	33,586,312.77
March 2006	121,614,254.30	47,107,538.98	301,491,261.89	32,936,823.32
April 2006	120,236,626.96	46,098,587.96	298,447,112.70	32,298,677.07
May 2006	118,867,215.37	45,094,672.81	295,418,331.42	31,671,764.62
June 2006	117,505,970.72	44,095,767.50	292,404,838.87	31,055,977.45
July 2006	116,152,844.49	43,101,846.12	289,406,556.29	30,451,208.00
August 2006	114,807,788.46	42,112,882.91	286,423,405.31	29,857,349.57
September 2006	113,470,754.67	41,128,852.24	283,455,307.95	29,274,296.39
October 2006	112,141,695.48	40,149,728.61	280,502,186.68	28,701,943.55
November 2006	110,820,563.50	39,175,486.64	277,563,964.31	28,140,187.05
December 2006	109,507,311.64	38,206,101.10	274,640,564.09	27,588,923.75
January 2007	108,201,893.08	37,241,546.87	271,731,909.64	27,048,051.38

<u>Distribution Date</u>	<u>Classes FN, NO, OB, PA, PB, PD and PH (in the aggregate)</u>	<u>Classes OL, PK and PL (in the aggregate)</u>	<u>Classes FK, KO, PU, PW, TJ and TN (in the aggregate)</u>	<u>Classes DA, DB, DC, DE and DG (in the aggregate)</u>
February 2007	\$106,904,261.29	\$36,281,798.98	\$268,837,924.99	\$26,517,468.54
March 2007	105,614,370.01	35,326,832.57	265,958,534.55	25,997,074.67
April 2007	104,332,173.26	34,376,622.92	263,093,663.11	25,486,770.06
May 2007	103,057,625.31	33,431,145.42	260,243,235.88	24,986,455.87
June 2007	101,790,680.73	32,490,375.61	257,407,178.41	24,496,034.05
July 2007	100,531,294.35	31,554,289.13	254,585,416.66	24,015,407.42
August 2007	99,279,421.27	30,622,861.78	251,777,876.98	23,544,479.60
September 2007	98,035,016.85	29,696,069.45	248,984,486.07	23,083,155.02
October 2007	96,798,036.72	28,773,888.17	246,205,171.03	22,631,338.94
November 2007	95,568,436.78	27,856,294.08	243,439,859.31	22,188,937.40
December 2007	94,346,173.17	26,943,263.47	240,688,478.77	21,755,857.25
January 2008	93,131,202.31	26,034,772.73	237,950,957.62	21,332,006.14
February 2008	91,923,480.89	25,130,798.37	235,227,224.42	20,917,292.47
March 2008	90,722,965.82	24,231,317.04	232,517,208.13	20,511,625.46
April 2008	89,529,614.30	23,336,305.48	229,820,838.06	20,114,915.06
May 2008	88,343,383.77	22,445,740.57	227,138,043.89	19,727,072.02
June 2008	87,164,231.93	21,559,599.32	224,468,755.66	19,348,007.82
July 2008	85,992,116.71	20,677,858.82	221,812,903.75	18,977,634.72
August 2008	84,826,996.32	19,800,496.32	219,170,418.93	18,615,865.71
September 2008	83,668,829.21	18,927,489.16	216,541,232.30	18,262,614.53
October 2008	82,517,574.05	18,058,814.81	213,925,275.33	17,917,795.65
November 2008	81,373,189.79	17,194,450.84	211,322,479.85	17,581,324.27
December 2008	80,235,635.61	16,334,374.95	208,732,778.01	17,253,116.31
January 2009	79,104,870.93	15,478,564.95	206,156,102.33	16,933,088.42
February 2009	77,980,855.42	14,626,998.77	203,592,385.69	16,621,157.96
March 2009	76,863,548.97	13,779,654.44	201,041,561.28	16,317,242.99
April 2009	75,752,911.73	12,936,510.11	198,503,562.66	16,021,262.27
May 2009	74,648,904.09	12,097,544.04	195,978,323.72	15,733,135.27
June 2009	73,551,486.64	11,262,734.62	193,465,778.70	15,452,782.12
July 2009	72,460,620.24	10,432,060.31	190,965,862.18	15,180,123.68
August 2009	71,376,265.98	9,605,499.72	188,478,509.05	14,915,081.44
September 2009	70,298,385.16	8,783,031.56	186,003,654.56	14,657,577.61
October 2009	69,226,939.32	7,964,634.64	183,541,234.30	14,407,535.03
November 2009	68,161,890.23	7,150,287.88	181,091,184.16	14,164,877.23
December 2009	67,103,199.89	6,339,970.32	178,653,440.38	13,929,528.38
January 2010	66,050,830.53	5,533,661.09	176,227,939.54	13,701,413.31
February 2010	65,004,744.58	4,731,339.45	173,814,618.51	13,480,457.50
March 2010	63,964,904.73	3,932,984.74	171,413,414.52	13,266,587.07
April 2010	62,931,273.86	3,138,576.42	169,024,265.11	13,059,728.78
May 2010	61,903,815.08	2,348,094.07	166,647,108.13	12,859,810.01
June 2010	60,882,491.73	1,561,517.35	164,281,881.77	12,666,758.79
July 2010	59,871,764.36	778,826.03	161,928,524.51	12,480,503.74
August 2010	58,877,053.08	0.00	159,586,975.18	12,300,974.14
September 2010	57,898,110.39	0.00	157,257,172.91	12,128,099.83
October 2010	56,934,692.55	0.00	154,939,057.13	11,961,811.30
November 2010	55,986,559.53	0.00	152,632,567.59	11,808,242.62
December 2010	55,053,474.98	0.00	150,337,644.36	11,673,997.63
January 2011	54,135,206.14	0.00	148,054,227.82	11,558,761.20
February 2011	53,231,523.78	0.00	145,785,678.96	11,458,802.01
March 2011	52,342,202.18	0.00	143,549,825.87	11,355,926.09
April 2011	51,467,019.08	0.00	141,346,211.58	11,250,228.87
May 2011	50,605,755.59	0.00	139,174,385.41	11,141,803.86
June 2011	49,758,196.14	0.00	137,033,902.84	11,030,742.60
July 2011	48,924,128.48	0.00	134,924,325.51	10,917,134.74
August 2011	48,103,343.58	0.00	132,845,221.06	10,801,068.07
September 2011	47,295,635.62	0.00	130,796,163.09	10,682,628.55
October 2011	46,500,801.88	0.00	128,776,731.04	10,561,900.33
November 2011	45,718,642.78	0.00	126,786,510.18	10,438,965.80
December 2011	44,948,961.75	0.00	124,825,091.45	10,313,905.61

<u>Distribution Date</u>	<u>Classes FN, NO, OB, PA, PB, PD and PH (in the aggregate)</u>	<u>Classes OL, PK and PL (in the aggregate)</u>	<u>Classes FK, KO, PU, PW, TJ and TN (in the aggregate)</u>	<u>Classes DA, DB, DC, DE and DG (in the aggregate)</u>
January 2012	\$44,191,565.24	\$0.00	\$122,892,071.42	\$10,186,798.71
February 2012	43,446,262.65	0.00	120,987,052.25	10,057,722.37
March 2012	42,712,866.30	0.00	119,109,641.53	9,926,752.20
April 2012	41,991,191.35	0.00	117,259,452.28	9,793,962.21
May 2012	41,281,055.82	0.00	115,436,102.84	9,659,424.82
June 2012	40,582,280.47	0.00	113,639,216.81	9,523,210.89
July 2012	39,894,688.83	0.00	111,868,422.97	9,385,389.75
August 2012	39,218,107.12	0.00	110,123,355.21	9,246,029.21
September 2012	38,552,364.20	0.00	108,403,652.47	9,105,195.63
October 2012	37,897,291.56	0.00	106,708,958.67	8,962,953.89
November 2012	37,252,723.27	0.00	105,038,922.63	8,819,367.47
December 2012	36,618,495.92	0.00	103,393,198.01	8,674,498.44
January 2013	35,994,448.62	0.00	101,771,443.24	8,528,407.49
February 2013	35,380,422.92	0.00	100,173,321.46	8,381,153.96
March 2013	34,776,262.82	0.00	98,598,500.48	8,232,795.90
April 2013	34,181,814.67	0.00	97,046,652.65	8,083,390.01
May 2013	33,596,927.20	0.00	95,517,454.86	7,932,991.74
June 2013	33,021,451.45	0.00	94,010,588.47	7,781,655.29
July 2013	32,455,240.74	0.00	92,525,739.22	7,629,433.62
August 2013	31,898,150.62	0.00	91,062,597.18	7,476,378.48
September 2013	31,350,038.88	0.00	89,620,856.71	7,322,540.44
October 2013	30,810,765.45	0.00	88,200,216.39	7,167,968.90
November 2013	30,280,192.45	0.00	86,800,378.95	7,012,712.12
December 2013	29,758,184.08	0.00	85,421,051.24	6,856,817.24
January 2014	29,244,606.63	0.00	84,061,944.14	6,700,330.31
February 2014	28,739,328.44	0.00	82,722,772.54	6,543,296.26
March 2014	28,242,219.86	0.00	81,403,255.26	6,385,759.01
April 2014	27,753,153.25	0.00	80,103,115.00	6,227,761.40
May 2014	27,272,002.89	0.00	78,822,078.31	6,069,345.27
June 2014	26,798,645.03	0.00	77,559,875.49	5,910,551.44
July 2014	26,332,957.79	0.00	76,316,240.60	5,751,419.76
August 2014	25,874,821.16	0.00	75,090,911.36	5,591,989.11
September 2014	25,424,116.99	0.00	73,883,629.10	5,432,297.42
October 2014	24,980,728.92	0.00	72,694,138.77	5,272,381.70
November 2014	24,544,542.39	0.00	71,522,188.81	5,112,278.03
December 2014	24,115,444.61	0.00	70,367,531.15	4,952,021.61
January 2015	23,693,324.48	0.00	69,229,921.16	4,791,646.75
February 2015	23,278,072.65	0.00	68,109,117.60	4,631,186.90
March 2015	22,869,581.44	0.00	67,004,882.54	4,470,674.68
April 2015	22,467,744.80	0.00	65,916,981.38	4,310,141.87
May 2015	22,072,458.34	0.00	64,845,182.75	4,149,619.43
June 2015	21,683,619.24	0.00	63,789,258.48	3,989,137.52
July 2015	21,301,126.31	0.00	62,748,983.56	3,828,725.54
August 2015	20,924,879.86	0.00	61,724,136.12	3,668,412.11
September 2015	20,554,781.78	0.00	60,714,497.34	3,508,225.07
October 2015	20,190,735.43	0.00	59,719,851.43	3,348,191.57
November 2015	19,832,645.69	0.00	58,739,985.61	3,188,338.00
December 2015	19,480,418.88	0.00	57,774,690.04	3,028,690.06
January 2016	19,133,962.76	0.00	56,823,757.79	2,869,272.73
February 2016	18,793,186.54	0.00	55,886,984.80	2,710,110.34
March 2016	18,458,000.79	0.00	54,964,169.83	2,551,226.52
April 2016	18,128,317.48	0.00	54,055,114.45	2,392,644.26
May 2016	17,804,049.93	0.00	53,159,622.97	2,234,385.91
June 2016	17,485,112.79	0.00	52,277,502.43	2,076,473.17
July 2016	17,171,422.03	0.00	51,408,562.53	1,918,927.13
August 2016	16,862,894.91	0.00	50,552,615.62	1,761,768.29
September 2016	16,559,449.98	0.00	49,709,476.66	1,605,016.53
October 2016	16,261,007.03	0.00	48,878,963.17	1,448,691.17
November 2016	15,967,487.09	0.00	48,060,895.22	1,292,810.94

<u>Distribution Date</u>	<u>Classes FN, NO, OB, PA, PB, PD and PH (in the aggregate)</u>	<u>Classes OL, PK and PL (in the aggregate)</u>	<u>Classes FK, KO, PU, PW, TJ and TN (in the aggregate)</u>	<u>Classes DA, DB, DC, DE and DG (in the aggregate)</u>
December 2016	\$15,678,812.41	\$0.00	\$47,255,095.37	\$1,137,394.02
January 2017	15,394,906.43	0.00	46,461,388.64	982,458.04
February 2017	15,115,693.79	0.00	45,679,602.50	828,020.09
March 2017	14,841,100.29	0.00	44,909,566.80	674,096.75
April 2017	14,571,052.84	0.00	44,151,113.76	520,704.06
May 2017	14,305,479.54	0.00	43,404,077.94	367,857.56
June 2017	14,044,309.54	0.00	42,668,296.20	215,572.30
July 2017	13,787,473.12	0.00	41,943,607.67	63,862.86
August 2017	13,534,901.63	0.00	41,229,853.70	0.00
September 2017	13,286,527.48	0.00	40,526,877.89	0.00
October 2017	13,042,284.11	0.00	39,834,525.98	0.00
November 2017	12,802,106.02	0.00	39,152,645.86	0.00
December 2017	12,565,928.69	0.00	38,481,087.56	0.00
January 2018	12,333,688.61	0.00	37,819,703.19	0.00
February 2018	12,105,323.27	0.00	37,168,346.91	0.00
March 2018	11,880,771.11	0.00	36,526,874.92	0.00
April 2018	11,659,971.51	0.00	35,895,145.44	0.00
May 2018	11,442,864.82	0.00	35,273,018.63	0.00
June 2018	11,229,392.28	0.00	34,660,356.63	0.00
July 2018	11,019,496.07	0.00	34,057,023.50	0.00
August 2018	10,813,119.25	0.00	33,462,885.19	0.00
September 2018	10,610,205.75	0.00	32,877,809.52	0.00
October 2018	10,410,700.41	0.00	32,301,666.16	0.00
November 2018	10,214,548.87	0.00	31,734,326.59	0.00
December 2018	10,021,697.66	0.00	31,175,664.09	0.00
January 2019	9,832,094.12	0.00	30,625,553.72	0.00
February 2019	9,645,686.39	0.00	30,083,872.27	0.00
March 2019	9,462,423.46	0.00	29,550,498.25	0.00
April 2019	9,282,255.06	0.00	29,025,311.89	0.00
May 2019	9,105,131.73	0.00	28,508,195.07	0.00
June 2019	8,931,004.78	0.00	27,999,031.34	0.00
July 2019	8,759,826.26	0.00	27,497,705.86	0.00
August 2019	8,591,548.98	0.00	27,004,105.42	0.00
September 2019	8,426,126.48	0.00	26,518,118.37	0.00
October 2019	8,263,513.01	0.00	26,039,634.64	0.00
November 2019	8,103,663.54	0.00	25,568,545.69	0.00
December 2019	7,946,533.75	0.00	25,104,744.51	0.00
January 2020	7,792,079.99	0.00	24,648,125.58	0.00
February 2020	7,640,259.31	0.00	24,198,584.87	0.00
March 2020	7,491,029.41	0.00	23,756,019.78	0.00
April 2020	7,344,348.66	0.00	23,320,329.19	0.00
May 2020	7,200,176.07	0.00	22,891,413.36	0.00
June 2020	7,058,471.30	0.00	22,469,173.98	0.00
July 2020	6,919,194.63	0.00	22,053,514.08	0.00
August 2020	6,782,306.97	0.00	21,644,338.10	0.00
September 2020	6,647,769.81	0.00	21,241,551.77	0.00
October 2020	6,515,545.28	0.00	20,845,062.19	0.00
November 2020	6,385,596.07	0.00	20,454,777.73	0.00
December 2020	6,257,885.47	0.00	20,070,608.07	0.00
January 2021	6,132,377.34	0.00	19,692,464.14	0.00
February 2021	6,009,036.10	0.00	19,320,258.13	0.00
March 2021	5,887,826.72	0.00	18,953,903.48	0.00
April 2021	5,768,714.73	0.00	18,593,314.81	0.00
May 2021	5,651,666.20	0.00	18,238,407.98	0.00
June 2021	5,536,647.71	0.00	17,889,100.01	0.00
July 2021	5,423,626.38	0.00	17,545,309.09	0.00
August 2021	5,312,569.85	0.00	17,206,954.58	0.00
September 2021	5,203,446.24	0.00	16,873,956.95	0.00
October 2021	5,096,224.20	0.00	16,546,237.80	0.00

<u>Distribution Date</u>	<u>Classes FN, NO, OB, PA, PB, PD and PH (in the aggregate)</u>	<u>Classes OL, PK and PL (in the aggregate)</u>	<u>Classes FK, KO, PU, PW, TJ and TN (in the aggregate)</u>	<u>Classes DA, DB, DC, DE and DG (in the aggregate)</u>
November 2021	\$4,990,872.86	\$0.00	\$16,223,719.85	\$0.00
December 2021	4,887,361.81	0.00	15,906,326.88	0.00
January 2022	4,785,661.15	0.00	15,593,983.77	0.00
February 2022	4,685,741.43	0.00	15,286,616.44	0.00
March 2022	4,587,573.68	0.00	14,984,151.87	0.00
April 2022	4,491,129.35	0.00	14,686,518.06	0.00
May 2022	4,396,380.37	0.00	14,393,644.03	0.00
June 2022	4,303,299.10	0.00	14,105,459.81	0.00
July 2022	4,211,858.32	0.00	13,821,896.40	0.00
August 2022	4,122,031.27	0.00	13,542,885.79	0.00
September 2022	4,033,791.58	0.00	13,268,360.92	0.00
October 2022	3,947,113.30	0.00	12,998,255.69	0.00
November 2022	3,861,970.91	0.00	12,732,504.93	0.00
December 2022	3,778,339.25	0.00	12,471,044.38	0.00
January 2023	3,696,193.60	0.00	12,213,810.70	0.00
February 2023	3,615,509.59	0.00	11,960,741.46	0.00
March 2023	3,536,263.27	0.00	11,711,775.08	0.00
April 2023	3,458,431.04	0.00	11,466,850.88	0.00
May 2023	3,381,989.69	0.00	11,225,909.02	0.00
June 2023	3,306,916.35	0.00	10,988,890.54	0.00
July 2023	3,233,188.54	0.00	10,755,737.27	0.00
August 2023	3,160,784.11	0.00	10,526,391.91	0.00
September 2023	3,089,681.29	0.00	10,300,797.94	0.00
October 2023	3,019,858.61	0.00	10,078,899.65	0.00
November 2023	2,951,294.98	0.00	9,860,642.12	0.00
December 2023	2,883,969.63	0.00	9,645,971.24	0.00
January 2024	2,817,862.10	0.00	9,434,833.61	0.00
February 2024	2,752,952.27	0.00	9,227,176.64	0.00
March 2024	2,689,220.34	0.00	9,022,948.46	0.00
April 2024	2,626,646.82	0.00	8,822,097.96	0.00
May 2024	2,565,212.52	0.00	8,624,574.72	0.00
June 2024	2,504,898.57	0.00	8,430,329.07	0.00
July 2024	2,445,686.38	0.00	8,239,312.05	0.00
August 2024	2,387,557.67	0.00	8,051,475.36	0.00
September 2024	2,330,494.44	0.00	7,866,771.43	0.00
October 2024	2,274,478.99	0.00	7,685,153.34	0.00
November 2024	2,219,493.87	0.00	7,506,574.85	0.00
December 2024	2,165,521.94	0.00	7,330,990.38	0.00
January 2025	2,112,546.31	0.00	7,158,354.99	0.00
February 2025	2,060,550.37	0.00	6,988,624.40	0.00
March 2025	2,009,517.77	0.00	6,821,754.94	0.00
April 2025	1,959,432.43	0.00	6,657,703.58	0.00
May 2025	1,910,278.50	0.00	6,496,427.90	0.00
June 2025	1,862,040.40	0.00	6,337,886.08	0.00
July 2025	1,814,702.80	0.00	6,182,036.91	0.00
August 2025	1,768,250.62	0.00	6,028,839.75	0.00
September 2025	1,722,668.99	0.00	5,878,254.56	0.00
October 2025	1,677,943.30	0.00	5,730,241.87	0.00
November 2025	1,634,059.18	0.00	5,584,762.77	0.00
December 2025	1,591,002.48	0.00	5,441,778.90	0.00
January 2026	1,548,759.26	0.00	5,301,252.47	0.00
February 2026	1,507,315.82	0.00	5,163,146.21	0.00
March 2026	1,466,658.68	0.00	5,027,423.40	0.00
April 2026	1,426,774.57	0.00	4,894,047.85	0.00
May 2026	1,387,650.44	0.00	4,762,983.86	0.00
June 2026	1,349,273.42	0.00	4,634,196.28	0.00
July 2026	1,311,630.89	0.00	4,507,650.44	0.00
August 2026	1,274,710.40	0.00	4,383,312.18	0.00
September 2026	1,238,499.71	0.00	4,261,147.83	0.00

<u>Distribution Date</u>	<u>Classes FN, NO, OB, PA, PB, PD and PH (in the aggregate)</u>	<u>Classes OL, PK and PL (in the aggregate)</u>	<u>Classes FK, KO, PU, PW, TJ and TN (in the aggregate)</u>	<u>Classes DA, DB, DC, DE and DG (in the aggregate)</u>
October 2026	\$1,202,986.77	\$0.00	\$4,141,124.19	\$0.00
November 2026	1,168,159.73	0.00	4,023,208.57	0.00
December 2026	1,134,006.93	0.00	3,907,368.70	0.00
January 2027	1,100,516.89	0.00	3,793,572.83	0.00
February 2027	1,067,678.32	0.00	3,681,789.63	0.00
March 2027	1,035,480.11	0.00	3,571,988.23	0.00
April 2027	1,003,911.34	0.00	3,464,138.22	0.00
May 2027	972,961.24	0.00	3,358,209.61	0.00
June 2027	942,619.23	0.00	3,254,172.85	0.00
July 2027	912,874.91	0.00	3,151,998.82	0.00
August 2027	883,718.01	0.00	3,051,658.81	0.00
September 2027	855,138.47	0.00	2,953,124.54	0.00
October 2027	827,126.37	0.00	2,856,368.13	0.00
November 2027	799,671.95	0.00	2,761,362.10	0.00
December 2027	772,765.61	0.00	2,668,079.37	0.00
January 2028	746,397.91	0.00	2,576,493.26	0.00
February 2028	720,559.54	0.00	2,486,577.46	0.00
March 2028	695,241.38	0.00	2,398,306.07	0.00
April 2028	670,434.42	0.00	2,311,653.54	0.00
May 2028	646,129.81	0.00	2,226,594.68	0.00
June 2028	622,318.86	0.00	2,143,104.71	0.00
July 2028	598,992.98	0.00	2,061,159.17	0.00
August 2028	576,143.77	0.00	1,980,733.97	0.00
September 2028	553,762.93	0.00	1,901,805.37	0.00
October 2028	531,842.29	0.00	1,824,349.97	0.00
November 2028	510,373.85	0.00	1,748,344.72	0.00
December 2028	489,349.71	0.00	1,673,766.90	0.00
January 2029	468,762.10	0.00	1,600,594.12	0.00
February 2029	448,603.38	0.00	1,528,804.31	0.00
March 2029	428,866.05	0.00	1,458,375.74	0.00
April 2029	409,542.71	0.00	1,389,286.98	0.00
May 2029	390,626.08	0.00	1,321,516.91	0.00
June 2029	372,109.02	0.00	1,255,044.75	0.00
July 2029	353,984.49	0.00	1,189,849.98	0.00
August 2029	336,245.57	0.00	1,125,912.42	0.00
September 2029	318,885.45	0.00	1,063,212.14	0.00
October 2029	301,897.43	0.00	1,001,729.55	0.00
November 2029	285,274.93	0.00	941,445.32	0.00
December 2029	269,011.46	0.00	882,340.40	0.00
January 2030	253,100.66	0.00	824,396.03	0.00
February 2030	237,536.25	0.00	767,593.73	0.00
March 2030	222,312.07	0.00	711,915.27	0.00
April 2030	207,422.05	0.00	657,342.71	0.00
May 2030	192,860.23	0.00	603,858.37	0.00
June 2030	178,620.73	0.00	551,444.81	0.00
July 2030	164,697.79	0.00	500,084.87	0.00
August 2030	151,085.73	0.00	449,761.63	0.00
September 2030	137,778.96	0.00	400,458.43	0.00
October 2030	124,772.01	0.00	352,158.84	0.00
November 2030	112,059.46	0.00	304,846.69	0.00
December 2030	99,636.00	0.00	258,506.03	0.00
January 2031	87,496.41	0.00	213,121.16	0.00
February 2031	75,635.55	0.00	168,676.60	0.00
March 2031	64,048.38	0.00	125,157.11	0.00
April 2031	52,729.91	0.00	82,547.68	0.00
May 2031	41,675.27	0.00	40,833.50	0.00
June 2031	30,879.64	0.00	0.00	0.00
July 2031	20,338.31	0.00	0.00	0.00
August 2031	10,046.62	0.00	0.00	0.00
September 2031 and thereafter	0.00	0.00	0.00	0.00



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